

E-ISBN: 978-81-970159-6-0 DOI: 10.17492/jpi.PMIST.042401

Department of Commerce

Periyar Maniammai Institute of Science and Technology (Deemed to be University), Thanjavur



Technology and Business Transformation

BOOK OF ABSTRACTS

Publisher



Journal Press India

Editors

Dr. D. Umamaheswari

Dr. N. Jayanthi

Dr. S. Prabhu

Dr. M. Vasanthakumar



Department of Commerce

Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur

Two Day International Conference

On

Revolutionizing Business Landscapes: The Nexus of Technological Progress and Innovation

4th & 5th April 2024

Editors

Dr. D. Umamaheswari
Dr. N. Jayanthi
Dr. S. Prabhu
Dr. M. Vasanthakumar



Title: Technology and Business Transformation

Editors: Dr. D. Umamaheswari, Dr. N. Jayanthi, Dr. S. Prabhu and Dr. M. Vasanthakumar

Online e-published by: JOURNAL PRESS INDIA

Publisher's address: A-4/17, 1st Floor,

Sector-15, Rohini, Delhi - 110 089, India

Mobile: 8826623730; Tel: +91-11-42631517

Website: www.journalpressindia.com E-mail: info@journalpressindia.com

First Edition, April 2024

e-ISBN: 978-81-970159-6-0

Copyright © 2024 Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamil Nadu, India

All rights reserved. No part of this publication may be reproduced or transmitted in any form by any means, electronic or mechanical, including photocopy, recording, or any information storage and retrieval system, without permission in writing from the publisher.

The publisher is not responsible for authors' and editors' expressed opinions, view and the contents of this published book. The originality, proof reading of the manuscript and errors are the sole responsibility of the authors and editors.

Contents iv v vi vii viii

..... ix

..... xii

Preface xi

About the Conference

About the Institution

About the Editors

Reviewer Board

List of Abstracts

Managing Committee

Patrons

About the Conference

In today's world, businesses are changing fast this is because of technological advancements and innovative ideas Fusion of these powerful tools is reshaping the business landscape, driving growth, efficiency, and competitiveness Technology has become the cornerstone of modern business operations From artificial intelligence and machine learning to block chain and the Internet of Things, businesses are leveraging these tools to streamline processes, enhance decision making, and create new opportunities These technologies are not just tools they are catalysts for change, enabling businesses to adapt to market dynamics, anticipate customer needs, and stay ahead of the competition

However technology alone is not enough to drive meaningful change Innovation is equally essential Innovation involves not only the development of new products or services but also the implementation of creative ideas to solve existing challenges and meet evolving customer demands It fosters a culture of continuous improvement and adaptation, where experimentation and risk taking are encouraged The nexus of technological progress and innovation represents a dominant force for disruption and transformation It's about more than just adopting the latest gadgets or trends and fundamentally reimagining how business is done Companies that embrace this nexus are not only surviving but thriving in today's volatile market environment

This Conference will delve into various aspects of this nexus, from the impact of emerging technologies on traditional industries to the role of innovation in driving sustainable growth By understanding the dynamics of this evolving landscape, businesses can position themselves to capitalize on opportunities and navigate challenges in an increasingly digital world

About the Institution



Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur is proud to be a unique institution of higher education and academic excellence In an endeavour to fulfill the dreams of our Mentor Thanthai Periyar and Annai Maniammaiyar, the Institute is dedicated to its societal responsibility for transforming students from different parts of India and abroad into stalwarts by igniting their hidden talents. As it is located in a rural area, the students are admitted from a wide range of calibre and by personal attention, and modern teaching methodology towards a Product Process Demo Case Study teaching, they are shaped into career oriented professionals with bright future.

The Institute is making efforts to create new horizons in the arena of technical education and research. Curriculum innovation is given priority by the Institute to make the courses industry and research oriented. The dedicated and qualified faculty members routinely address and practice for Outcome Based Learning which leads towards an excellent academic career for the betterment of the students.

Patrons

Chief Patrons



Dr. K. Veeramani Chancellor Periyar Maniammai Institute of Science & Technology (Deemed to be University) Thanjavur, Tamil Nadu, India



Dr. A. Rajasekaran
Pro Chancellor
Periyar Maniammai Institute of Science & Technology
(Deemed to be University)
Thanjavur, Tamil Nadu, India

Patrons



Dr. V. Ramachandran
Vice Chancellor
Periyar Maniammai Institute of Science & Technology
(Deemed to be University)
Thanjavur, Tamil Nadu, India



Dr. P. K. SrividhyaRegistrar
Periyar Maniammai Institute of Science & Technology
(Deemed to be University)
Thanjavur, Tamil Nadu, India

About the Editors

Dr. D. Umamaheswari

Dr. D. Umamaheswari, Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology, Thanjavur, Tamil Nadu, is having three decades of teaching and research experience and published six books related to finance. She has produced four research scholars. She had organized more than 35 national, international conferences, seminars, workshops etc., She had published 52 articles in reputed journals.



Dr. N. Jayanthi

Dr. N. Jayanthi, Associate Professor and Head, Department of Commerce, PMIST, Thanjavur, Tamil Nadu, is having 19 years of teaching and research experience and authored three books, editorial member in National & International Journals. Dr. N. Jayanthi has qualified SET Examination in Commerce and Management. Board of Studies Member & External examiner in various institutions.



Organized national, international conferences, seminars, workshops and Special lectures. She has published more than 40 research papers in the journals indexed in Scopus and UGC CARE list- I Journals.

Dr. S. Prabhu

Dr. S. Prabhu is presently working as an Assistant Professor and Programme Coordinator, Department of Commerce, PMIST. He is having teaching experience of more than 14 yrs. He has published 1 patent and more than 10 research papers in the journals indexed in peer reviewed and UGC CARE list- I Journals. He has completed M. Phil degree from Loyola College, Chennai. Dr. S. Prabhu has also participated and presented papers in various conferences.



Dr. M. Vasanthakumar

Dr. M. Vasanthakumar is an Assistant Professor in the Department of Commerce at Periyar Maniammai Institute of Science and Technology, Thanjavur. His expertise spans various areas, including finance, accounting, and business management. Dr. Vasanthakumar has also participated conferences, workshops, FDP etc., He has published book chapters and research papers in peer reviewed journals



Managing Committee

Advisory Committee

- Dr. J. Jeyachidra, Dean Academic (TLE)
- Dr. V. Violet Julie, Dean Academic (CD)
- Dr. P. Vijayalakshmi, Dean i/c FHSM
- Dr. D. Umamaheshwari, Professor

Convenor

• Dr. N. Jayanthi, Associate Professor & Head, Commerce

Coordinators

- Dr. S. Prabhu, Assistant Professor
- Dr. S. Subendiran, Assistant Professor
- Ms. B. Gowri, Assistant Professor
- Ms. P. Saranya, Assistant Professor

Organising Secretary

- Dr. A. N. Christy, Assistant Professor
- Dr. M. Vasanthakumar, Assistant Professor

Organising Committee

- Ms. P. Nagalakshmi, Assistant Professor
- Mr. R. Amarnath, Assistant Professor
- Ms. K. Mehala, Assistant Professor
- Ms. K. Sumithra, Assistant Professor
- Mr. T. Baskaran, Assistant Professor
- Mr. P. Balarathinam, Assistant Professor
- Ms. A. Anthoniammal, Assistant Professor
- Ms. N. Jancy Rani, Assistant Professor
- Ms. P. Nivetha, Assistant Professor
- Dr. J. Anjana Meena, Assistant Professor
- Ms. S. Kulanthai Theraus, Assistant Professor
- Mr. B. Ramesh Kanna, Teaching Assistant
- Ms. G. Durga, Teaching Assistant
- Mr. U. Ayyanar, Teaching Assistant
- Ms. R. Anitha, Teaching Assistant
- Ms. P. Ganga, Teaching Assistant

Reviewer Board



Dr. D. Umamaheswari
Professor
Department of Commerce
Periyar Maniammai Institute of Science & Technology
(Deemed to be University), Thanjavur, Tamil Nadu, India



Dr. N. JayanthiAssociate Professor and Head
Department of Commerce
Periyar Maniammai Institute of Science & Technology
(Deemed to be University), Thanjavur, Tamil Nadu, India



Dr. S. PrabhuAssistant Professor and Programme Coordinator
Department of Commerce
Periyar Maniammai Institute of Science & Technology
(Deemed to be University), Thanjavur, Tamil Nadu, India



Dr. M. VasanthakumarAssistant Professor
Department of Commerce
Periyar Maniammai Institute of Science & Technology
(Deemed to be University), Thanjavur, Tamil Nadu, India



Dr. S. SubendiranAssistant Professor (SG) and Programme Coordinator
Department of Commerce
Periyar Maniammai Institute of Science & Technology
(Deemed to be University), Thanjavur, Tamil Nadu, India

Reviewer Board



Ms. P. Nivetha
Assistant Professor
Department of Commerce
Periyar Maniammai Institute of Science & Technology
(Deemed to be University), Thanjavur, Tamil Nadu, India



Dr. A. N. Christy
Assistant Professor (SG)
Department of Commerce
Periyar Maniammai Institute of Science & Technology
(Deemed to be University), Thanjavur, Tamil Nadu, India

Preface

International conference "Revolutionizing Business Landscapes: The Nexus of Technological Progress and Innovation." – 2024, serves as a platform for research scholars, undergraduate and postgraduate students, academicians and industrialists from across the globe to converge and delve into the intricacies of this transformative nexus. With technology serving as both a catalyst and a channel for innovation, businesses are witnessing profound shifts in paradigms, strategies, and operations. From artificial intelligence to block chain, from data analytics to augmented reality, the spectrum of technological tools available to businesses today is vast and diverse, presenting boundless opportunities for growth and development.

Yet, in the midst of this technological revolution, the true drivers of change lie in the creative and innovative minds that attach these tools to reimagine industries, redefine processes, and revolutionize markets. Innovation, in its myriad forms, emerges as the linchpin that propels organizations towards competitive advantage and sustainable success.

Through this international conference, we aim to explore the multifaceted dimensions of this nexus – examining not only the latest technological advancements but also the strategies, mind-sets, and cultures that foster innovation within organizations. By fostering dialogue, collaboration, and knowledge exchange, we aspire to equip participants with insights and perspectives that will empower them to navigate the evolving business landscape with confidence and foresight.

We extend our gratitude to our Esteemed Chancellor, Pro Chancellor, Hon'ble Vice-chancellor, respected Registrar, Faculty Deans, Head of the Department, Faculty members, Resource persons, presenters, and participants whose invaluable insights and contributions have enriched this conference. May the discussions and discoveries that unfold here pave the way for a future where innovation thrives, and businesses flourish in an ever-changing world.

Editors

Dr. D. Umamaheswari Dr. N. Jayanthi Dr. S. Prabhu Dr. M. Vasanthakumar

How the Storytelling Method Decide What We Buy Kamalakkannan Adhisekar	1
Awareness on Government Schemes Offered to Cottage Industries Developmen B. Gowri, J. Fowzul Enaya and M. Mohamed Rashiq	t 2
Service Quality and Patient's Satisfaction on Government Ayurvedic Hospi Thanjavur City	
D. Umamaheswari and S. Shivani	3
Impact of Organization Culture towards Employee Engagement in Bani Enviror with Reference to Higher Educational Institutions	nment
Subramaniyan Bharathy and M. Shalini	4
A Study on Sales Forecasting for Clothing Industry using Python N. Jayanthi, Preethi S., Rithuyogasriee M. and Kavin Babu S.	5
Empirical Study on Attributes and Investors' Perception towards Investme Mutual Funds	ent in
Hiba Fatima	6
Impact of Social Media Influencer on Consumer Buying Behaviour Lavanya S. and Ramesh Kumar	7
A Study on Customer Satisfaction towards Handloom Products B. Gowri, A. Beula Diana and A. Surya	8
An Analysis of the Impact of Financial Inclusion on Education and Employ Prospects in Different Countries	yment
S. Subendiran	9
A Study on Work Life Balance of Women Social Entrepreneurs at South India D. Umamaheswari and R. Sowmiya	10
Design and Development of Asset Management System R. Amarnath, S. Santhosh and M. Mohamed Arsath	11
Graduates Skills Matrix (GSM) – An Innovative Tool to Enhance Compe Banwidth among Youth Employability	etency
Pushpalatha V.	12

Exploring Risk Factors and Satisfaction Levels among Auto Rickshaw Drivers D. Umamaheswari, S. Nithyasri and G. Suhash	13
A Study on Customer Satisfaction towards KAG Tiles with Special Refere Thanjavur District	ence to
R. Amarnath, H. Mohamed Ishak, S. Kaviyarasan and M. Thiruneelakandan	14
The Influence of Foreign Food Intake on Youth in Rural Areas <i>K. Mehala, S. Kiruthika and T. Suwetha</i>	15
Exploring the Accessibility of Fintech Services among Rural Individuals <i>R. Amarnath, Catherine Anusha and Abithra R.</i>	16
A Study on Purchasing Behaviour Perception towards Brand in Special Reference Cosmetic Products	ence to
P. Nivetha, A. Jacika Easa and S. Suhirtha	17
A Study on Supply Chain Management of Natchiyar Koil Brass Lamp Producti D. Umamaheswari and S. Suganthi	ion 18
A Study on Working Performance of Coir Industry in Thanjavur K. Mehala, M. Dafna Sherly and M. Veeramani	19
Awareness of Health Insurance and Related Issues in Rural Areas K. Sumithra, K. Dhanaprasath and M. Mohamed Harsath	20
A Study on Marketing Strategies to Increase Sales of Organic Products <i>P. Nivetha, M. Ajith and V. Devasenathipathi</i>	21
Identification of Sign Language through Convolution Neural Network B. Gowri, Y. Devi Sri and M. Anusuya	22
A Study on Waste Management Awareness among the Students P. Nivetha, M. Abdul Haleem and M. Abimanyu	23
E-Commerce App on Buying and Selling D. Umamaheswari, Noordeen, Pavithra and Sakthibala	24

The Impact of Online Food Delivery Applications on Restaurant Businesses: A with Special Focus on Zomato and Swiggy	Study
M. Vasanthakumar, S. Kiruthick Roshan and N. Shahul Hameed	25
A Study on Franchisee Perception of Achieving Success in Entrepreneurial Bus B. Gowri, V. Santhosh Siva and M. J. Mohamed Saifullah	siness 26
An Analysis of the Digital Payment System in India using Various Data An Tools	alytics
Buvaneswari P.	27
Study on the Effects of Product Packaging and Brand Knowledge on Consumers' Purchasing Decisions	Retail
Nivetha P., Nithya and Ajithkumar	28
Students Perception towards Online Post Graduate Degrees D. Umamaheswari, N. S. Akshaya Trivedhi and P. Kaviya	29
A Study on the Difference between Digital Marketing and Traditional Marketin K. Mehala, A. Jayasheeba and K.P. Gayathri	ng 30
Elevating Customer Engagement through CRM in Supermarket S. Kulanthai Thereus and Jothi Kirupa M. and Santhiya B.	31
A Holistic Study of Nomads (Narikuravar) in the Delta Region – Assessi Savings and Investments Behaviour	ng the
S. Prabhu, U. Madhumitha and R. Rathimeena	32
Empowering Women in Tailoring: Understanding Challenges and Advancing economic Well-being	Socio-
· · · · · · · · · · · · · · · · · · ·	33
Secure Photo Sharing on Social Media: Highly Encrypted Standards B. Gowri, P. Ashwini and N. Barath	34
A Comparative Study on Subscription-based Education Models in Urban and Contexts	Rural
S. Prabhu, Hemane A. and Keerthana G.	35

A Study on the Impact of Marketing Strategies Adopted for Bastar Arts D. Umamaheswari and R. Poornima	36
A Study on Financial Performance of Blue Star Pvt Ltd in Tiruchirappalli K. Mehala, M. Prakashraj and N. Balaji	37
Impact of Customer Reviews on Other Customers' Decisions M. Vasanthakumar, R. Harikrishnan and T. Abinesh	38
A Study on Financial Performance of Tata Consultancy K. Mehala, Y. Abdul Basith and M. Mohamed Ajmalkhan	39
Green Marketing Karthikeyan S.	40
Unlocking Growth Potential - Customer Management and Sustainability: A S Earthier Jharnadhakal	tudy at
A Case Study on Sales Forecast Analysis in Mamaearth: Using SWOT Analysis N. Jayanthi, Ayisha Siddika M. and Pradeep D.	is 42
Organic Food Consumption: Health Benefits and Misconception D. Umamaheswari, M. Animesh and R. Muthukrishnan	43
Exploring the Impact of Social Media-induced Stress on Academic Performathe Current Generation	ance in
S. Prabhu, A. Mohamed Azeem and M. Mohamed Hassim Shajith	44
Understanding Consumer Perception and Behavior towards Online Food D Apps	elivery
D. Umamaheswari, A. Sharuqahamad and R. Sakthi Mahendran	45
The Impact of Social Media Influencers on Online Brokerage Platform M. Vasanthakumar, V. Venkataramji and R. Deepak	46
Impact of the Covid-19 Pandemic on it Professionals & Work from Home (WF I. Aniana Meena, N. Sudharsan and M. Mohamed Mariuk	FH)

Empowering Women Artisans in Thanjavur District: A Study on Entrepre Strategies, Challenges and Opportunities	neurial
D. Umamaheswari, J. Asheen Rakshana, A. Fahmitha Fathima and S. Anandhapriyan	48
A Comparative Study on Public and Private Sector Life Insurance N. Jayanthi, A. Rayith and Jamsheeth Aslam J.	49
Examining Gender Dynamics and Work-life Balance among Female Police O A Comprehensive Review	fficers:
D. Umamaheswari, S. Gowri and A. Fathima Manaal	50
An Economics Analysis of Pattukottai Post Covid Era K. Ramesh Kumar and S. Sharil Ikshan	51
Everyday Choices Impact on Environment: An Empirical Study on Awarene Willingness to Change	ess and
Trupthi B. Khandelwal	52
Understanding the Challenges and Socio-economic Realities of Scaveng Qualitative Study	ers: A
D. Umamaheswari, S. Bhavani Sankaran and B. Gokulakrisshnan	53
Customer's Perception towards Awareness and Satisfaction of Khadi Products K. Mehala, A. Nandhini Priya and K. Shanmuga Priya	54
Assessing Job Satisfaction and Work Engagement of Supermarket Employees D. Umamaheswari, A. Nivetha and M. Dinesh	55
E-Commerce Platform to Sell Grain using Wordpress Software S. Prabhu, K. Prithika, S. Pragadeeswaran and B. John Britto	56
A Study on Digital Gold Investment P. Nivetha, S. Adhikesavan and D. Puroshathaman	57
A Study on the Impact of Brand Loyalty to New Entering FMCG Products Srushti Rudrawar and Kiran Vazirani	58
A Study on Financial Performance of Hero Motocrop Limited M. Vasanthakumar, B. Adhithyan and A. Sivamani	59

An Analytical Study on the Impact of Corporate Training Services on Construction and Organizational Performance with Special Reference to Truest Technologies	
Sana Firdose	. 60
Exploring Passenger Perspectives on Ticketing Triumphs and Tribulations: An depth Analysis of the IRCTC Train Ticket Booking System	ı In-
N. Jayanthi, G. Janani Vighithra and S. Swathika	. 61
AI in Marketing R. Bharath	. 62
Factors Influencing Customers' Brand Preferences	
M. Vasanthakumar, S. M. Ashwin Raaj Kamal, N. Rizwe Umar and R.M. Dharun	. 63
iv. Rizwe Omar and R.M. Dharan	. 03
Exploring the Customer Analytics in Retail Textile by using Prescriptive Analytic N. Jayanthi, Sanjay S. and Aswinkumar R.	es . 64
Analyzing Trends and Predictors of Consumer Satisfaction in the Tamil N Tourism Industry: A Comprehensive Review	Vadu
N. Jayanthi, M. Mohamed Erfan and M. Mohammed Thasleem	. 65
Impact of Digital Entrepreneurship on the Social Environment Sivasakthi, S. Kiruthick Roshan and N. Shahul Hameed	. 66
Unlocking the Potentials of Folk Artists: A Study Assessing the Social Recognit of Folk Artists	ition
	. 67
Secured Communication System for Temple Management	
	. 68
Insights from Consumers: Youth Experience with Branded and Non-bran Products	nded
S. Prabhu, V. Jeya Gowri and S. Lathika	. 69
Study on Waste Recycling in PMIST: A Case Study	
P. Nivetha, B. Kalimuthu and K. Venkatesan	. 70

Optimizing the Usability of Fintech Services by Street Vendors R. Amarnath, Pradiksha S. and Vaishnavi Nakshatra G.	71
Awareness about Fundamental Rights and Duties among Youngsters S. Prabhu, M. Swetha and A. Franklin Prabhu	72
The Surging Rage of E-entrepreneurship – A Comprehensive Study of Perspective of Consumers <i>M. Harini</i>	on the 73
Non-performing Assets in Banks - Comparative Analysis of Pre and Post Co NPA of Canara Bank Shalom Deborah H. K.	ovid-19 74
Risk Perception of Individual Investors in Investment Decision: An Analytical Saniya Siddique	Study 75
Effective Teamwork and Conflict Resolution as Strategies for Success <i>Teena Jaculin G</i> .	76
A Study on Assessing the Role of KSFC in Empowering Women Entreprene Emerging Economies Afreen Taj	eurs in 77
Impact of Western Culture on Indian Consumer's Cafe and Coffee Culture Vanshika Bothra and Kiran Vazirani	78
Carbonex Index in Strengthening Sustainable Economic Development in India <i>Kaleeshwari S. and Benneet S.</i>	79
A Study on the Impact of Advertisements on the Consumption of Susta Menstrual Products Apoorva Agarwal and Kiran Vazirani	ainable 80
Analysis of E-wallet Apps in Chennai City M. Sujitha and K. P. Savitha	81
Problems of Agents in Settlements of Claims for Two-wheeler Third Party Ins in Thanjavur District <i>N. Jayanthi and Subash M.</i>	urance 82

A Holistic Study of Nomads (Narikuravar) in the Delta Region – Assessing P Livelihoods and Financial Literacy	rofiles,
S. Prabhu, M. Mohamed Ameer Hamza and P. Nirmala	83
A Study on Customer Awareness Pradhan Mantri Bharatiya Janaushadhi Kend (Makkal Marundhagam) Reference to Thanjavur District	lra with
N. Jayanthi and Anupriya M.	84
Effective Teamwork and Conflict Resolution Noora Fathima M. and Abinaya L.	85
A Study on the Improved Billing System's Paperless Implementation Thanjavur Restaurant	in the
K. Mehala, I. Sahana and S. Gopika	86
A Study on Prime Minister Employment Generation Programme (PMEC Impact on the Development of Entrepreneurship in Thanjavur	3P) the
D. Umamaheswari and G. Rishi Varman	87
Inventory Management System and Efficiency in the Performance of Depa Stores	artment
M. Vasanthakumar, S. M. Ashwin Raaj Kamal, N. Rizwe Umar and R. M. Dharun	88
	00
A Study on the Impact of Organic vs. Inorganic Cosmetic Products K. Sumithra, K. Kiruthika and S. Balasubramaniyan	89
Winding up the Coir Industry in Thanjavur K. Mehala, R. N. Balaji and S. Sanjay	90
Contemporary Approaches in Business for Achieving Success in the Digital En R. Santhi and V. Nalini	ra 91
Empowering Entrepreneurs: The Role of Microfinance Institutions on Small B Growth	usiness
Shimrah Mariam	92
A Study on Customer Satisfaction towards Banking Services in Rural Area N. Jancy Rani, V. Vinodhan and R. Abinesh	93

A Study on Customer Perception towards Credit Cards Issued by Banks A.N. Christy, S. Mohamed Aslam and K. Paris Ahamed	94
A Study on Financial Performance of the Selected Four Wheeler Company in India Pvt Ltd	n Skoda
T. Baskaran, B. Mohamed Rasik and J. Thirumalai	95
Issues and Challenges Faced by Street Vendors towards Adoption of Payments	Digital
A. N. Christy, H. Mohamed Asfar and M. Hari Prasath Rao	96
A Study on Consumer Satisfaction towards Smart Watches in Thanjavur City P. Nagalakshmi, S. Mohamed Batcha and G. Sundhar	97
Public Awareness towards New Entrepreneur Cum Enterprise Development Sept. Saranya, S. Kowshick, N. Mohamed Hamith and S. Barath	chemes
Consumer Perception towards Jio 5g Services, Jio Sim and Jio Fiber in Thanja B. Ramesh Kanna, J. Jones Ilamaran and Praveen Kumar R.	ovur 99
A Study on Amplitude of Mobile Addiction in School Children at Thanjavur S. Subendiran, S. Fahad and P. Kesavan	100
A Study on Consumer Behaviour on Green Marketing with Reference to Food Products in Kumbakonam	Organic
P. Saranya, A. Safiq and S. Mohamed Riaz Khan	101
The Problems and Challenges of Non-organic of Consume Product of Millets B. Gowri, M. Mohamed Sajid and B. Basith Ahamed	102
A Green Marketing with Reference to Promoting Activities for Organi Products in Kumbakonam	c Food
P. Saranya and R. Mohamed Azarudeen	103
Customer Satisfaction towards Millet Products	
B. Gowri, M. Ranjith and A. Thangamani	104
Role of Banks in Financial Inclusion in India	
G. Vincent, M. Suresh and B. Basith Ahamed	105

A Comparative Study on Health Insurance Awareness between Rural an	d Urban
Areas P. Saranya, T. Srivathsa and N. Niyas Ali	106
Classical Agriculture Marketing without the Aid of a Broker B. Gowri, P. Vishnuvarathan and S. Kokila Priya	107
Impact of Medplus Pharmacies on Healthcare Access and Affordability: A C Perception Study	onsumer
P. Saranya, C. Swetha and S. Sathish	108
Smart Farming's Use of Machine Learning to for Ecast Farmers B. Gowri, P. Atchaya and R. Kiran Raj	109
A Study on Customer Satisfaction toward Tiles with Special Reference to District	Ariyalur
R. Amarnath, R. Manoji and A. Mohamed Jamsith	110
A Study on Financial Performance of the Automobile Industry in Marut India Ltd	i Suzuki
T. Baskaran, S. Mohamed Shaheen and Habeeb Rahman	111
Behavioural Bias of Investors toward Investment – A Study <i>Almas Banu</i>	112
A Comparative Study on Traditional vs. Digital Game Preferences among Ch T. Baskaran, J. Jasith Ahamed and R. Abinash	ildren 113
A Study on the Impact of the Chinese Products towards the Retailers at T District	hanjavur
J. Anjana Meena and B. Kishore Kumar	114
A Study on Customer Preference & Factors Influencing towards Event Mana T. Baskaran and Anis Fathima	gement 115
Explore the Impact of Environmental Consciousness on the Willingness to from Conventional to Electric Vehicles	Switch
P. Nagalakshmi, A. Jamal Mohamed and J. Divya Prabha	116

AI Applications and Enhancing Customer Experience in Banks with Reference to Tiruchirappalli District – A Review	Special
J. Saradha and R. Ramya	117
A Study on Consumer Satisfaction towards Smart Watches in Thanjavur City P. Nagalakshmi, S. Mohamed Batcha and G. Sundhar	118
To Study the Corporate Social Responsibility B. Gowri, M. Vignesh and R. Vignesh	119
B. Gowri, M. vignesh and R. vignesh	119
The Role of Exchange Traded Funds (ETFs) in Diversification M. Vasanthakumar, S. Mohamed Jasam and M. Mohamed Irsath	120
A Study on Customer Perception towards Online Shopping App - "Mee Trichy	sho" a
Kaviya T. and Vincent	121
Perceptions of Customers towards Service Quality in General Insurance Reference to Thiruvarur District	ce with
S. Kulanthai Theraus, Devi Kala S. and Vigneshwara S.	122
Vehicle Breakdown Assistant Management System P. Nagalakshmi, R. Nadeshavasan and S. Raju	123
Biometric Finger Print Authentication System for Student Attendance J. Anjana Meena, J. Abdul Hak and M. Shaik Sajit Ahamed	124
Vehicle Repair and Service Systems and the Current Location Identification <i>P. Nagalakshmi, N. Sanjay Sharma and S. Thirukumaravel</i>	125
Addressing the Escalating Issue of Alcohol Addiction among Students B. Gowri, A. Arsath Akthar and J. Shalini Jamine	126
A Study on Consumer Perception towards Organic Millets in Thanjavur Town P. Nagalakshmi, G. Mathu Mitha and M. Mohamed Sohail	127
Role of Financial Inclusion among the Rural Household R. Amarnath, A. Priyadharshini and M. Mohamed Hasim Kasim	128

Investigate the Effectiveness of TV Advertisement on Younger Generation	
P. Nagalakshmi, K. Porshankari and S. Pragadeeshwari	129
A Study on Problems Faced by Customers Consuming Street Foods	
A. Anthoniammal, J. Mohamed Aslam and H. Mohamed Ansari	130
Consumer Behaviour in the Reasons and Safety Measures for Superbikes Mis Thanjavur	shaps in
K. Sumithra, S. Inayathul Fayaz and O. Mohamed Suhaib	131
A Comparative Study on Own Food Business and Franchise Food Business	
B. Gowri, K. Seenivasan and N. R. Naveen Raj	132
A Study on Gen-Z's Perception of Super Bikes in Thanjavur City	
K. Sumithra, S. Mohamed Ashfak and S. Mohamed Sameer	133
A Study on Consumer Taste and Preference towards Ibaco Ice Cream in T	`anjavuı
R. Amarnath, P. Janani and E. Jerol Messiah	134
Artificial Intelligence for Career Guidance	
K. Sumithra, M. Haja Mydeen and S. Salman	135
Customer Preference in Relation to the Flipkart and Amazon Application am Rural People	ong the
A. Anthoniammal, A. Mohamed Raafi and S. Mohamed Hussain	136
Mobile Application for Student Career Guidance	
K. Sumithra, K. Shahul Hameed and G. Sakthivel	137
A Study on Management of Working Capital Efficiency in Ramco Cement Pv A. Anthoniammal, D. Kassim Musthafa and R. Sulthan Batcha	t Ltd. 138
A Study on Customer Satisfaction towards TVS Motors in Thanjavur District A. N. Christy, Alfazith B. and Ajay Edward D.	139
A Study on Customer Satisfaction towards Banking Services in Rural Area N. Janey Rani, R. Abinesh and V. Vinodhan	140

A Study on Risk Assessment of Street Food Vendors A. Anthoniammal, J. Haja Najmudeen, A. H. Shahul Hameed, J. Mohamed Assand H. Mohamed Ansari 1	lam 141
A Study on after Sales Service and Customer Satisfaction of Two Wheelers v	vith
Reference to Honda Motors in Thanjavur District A. N. Christy, Mohamed Yoonus S. and Haja Aslam M 1	142
A Study on Customer Perceptions towards Bajaj Finserv Special Reference Mannargudi	in
S. Kulanthai Thereus, S. Arulselvan and Mohamed Afridi 1	143
Perception and Usage of Siddha Medicine among the Rural Population A. N. Christy, G. Suneel and P. Thrisa Dharshini 1	144
A Study on Consumer Perceptions towards Gold Jewellery Special Reference Thanjavur District	e in
S. Kulanthai Thereus, G. Abinesh and Raja 1	145
Possibilities for Beginning Entrepreneurship in the Organic Production Spec Reference in Thanjavur	cial
B. Ramesh Kanna, S. Sivanesan and M. Thiyagarajan 1	146
A Study on Consumer Adaption towards Fastag N. Jancy Rani, V. Balaji and K. Dharshana 1	147
Overview of Patients Attitude towards Ayurvedic Medicine A. N. Christy, U. Umasankar and S. Praveen 1	148
Analyzing the Effect of Brand Image on iPhone among Users N. Jancy Rani, S. Ajay and M. M. Mohammed Safrith 1	149
Influences of Advertisement on Consumer Perception of Perfumes M. Vasanthakumar, D. Vinothkumar and B. Sanjay 1	150
· ·	
Enhancing Education using CRM Services in School N. Jancy Rani, P. Sabarish and K. Devarajan 1	151

Consumer Preferences in Relation to the Meesho and Myntra Application	
M. Vasanthakumar, V. Yogesh and D. Naveen Kumar	152
A Study on Customer Perception in Ibaco towards at Thanjavur City S. Subendiran and S. Varun	153
A Study on Consumers Adaption towards Online Banking Service in Rural A N. Jancy Rani, K. Mohamed Thowfi and M. Melvin Joshua	154
A Study on the Role of Mobile Devices in Disaster Response and En Communication T. Baskaran, M. Vignesh, M. Deepak Ram and K. Sabarees	nergency
1. Baskaran, M. Vignesh, M. Deepak Kam ana K. Sabarees	133
Distributions Network of Dailies and Magazines a Study and Analysis in and Thanjavur District	l Around
S. Subendiran, T. Tamizhamuthan and R. Sri Hariesh	156
Consumer Perception towards Sustainable and Eco-friendly Products J. Anjana Meena and B. Rithiga	157
A Study on Pattern and Customer Perception Level towards Smart Phone Use S. Subendiran and S. Arulmozhivarman	ers 158
A Study on Consumer Preference towards in Led TV with Special Refe Thanjavur	rence in
P. Nagalakshmi, S. Mohamed Riza and M. Vikram	159
Study on Financial Performance of Entertainment Industry P. Balarathinam, A. Abdul Wahab and A. Sheik Mohamed	160
P. Bataraminam, A. Abaut wanab ana A. Snetk Monamea	100
A Study on Safety and Security Measures Adopted in Travel Agencies T. Baskaran, M. Vignesh, M. Deepak Ram and K. Sabarees	161
The Problems and Challenges Faced by Snacks Processing Food Indu Thanjavur	stries in
S. Subendiran, Santhosh P. and Rubini S.	162

Performance of Entertainment Industry Analysis: Government and Private C in India	hannels
P. Balarathinam, K. M. Kishore and A. Surya	163
A Study on Customer Satisfaction towards Smartphones a Special Reference Thanjavur	ence to
K. Sumithra, A. Nirmaldeep, S. Abdulla and V. Abinaya	164
Smartphone Addiction among Arts and Science Students and Its Impact on Health	Mental
S. Prabhu and Veeravijayan P.	165
A Study on Effective Marketing Strategy of Horlicks – Health Care Product J. Anjana Meena, S. Sabari Agnes and T. Tamilarasan	166
A Study on Work Life balance of Differently Abled Persons <i>S. Prabhu and Boobesh E.</i>	167
Smartphone Application to Estimate Road Conditions and Analyze the Road at Decision Tree <i>R. Selvi</i>	Traffic 168
	100
Problems and Challenges Faced by Pottery Business S. Prabhu and Kalaivani S.	169
Consumer Perception towards Online Purchase of Medicine in Thanjavur K. Sumithra, M. Rajalakshmi and S. Thrisha	170
A Study of Welfare Measures and Its Impact of Human Resource on Outsource P. Saranya, Shaik Fareed P. M., Syed Mohamed Kassim Sha M. K.	ing 171
A Comparative Study on Financial Performance of Selected Public and Sector Banks	Private
S. Subendiran, V. Joel Christan and M. Sathish Kumar	172
A Study on Export Performance of Handicraft Products in Thanjavur District <i>J. Anjana Meena, N. Barath and M. E. Gopiraj</i>	173

Intrusion Detection System using Machine Learning and Flask Framework <i>T. Bhuvaneshwari</i>	174
An Empirical Study on Working Conditions of IT Sector Employees in Than P. Saranya, Abdul Rasheed J. and Mohamed Fahed E.	njavur 175
Women Homepreneurs on Setting up of Social Networks as a Tool to Scal Business in Thanjavur District	e up their
S. Prabhu, D. Kishaal and M. Madhu	176
A Comparative Study on Financial Performance of Selected Bank and Nor Financial Institution	n-banking
S. Subendiran, R. Mohanan Rhanchan and A. Dinesh	177
Intelligent Vehicle Perspective System Adapting Black Box Approach A. Kiruthika Devi	178
The Influence of Pharmacy Retailer on the Customer Buying Preference P. Saranya, S. Vijayendranand and A. Arshath Ahamed	179
Online Payment Apps: An Overview and User Satisfaction Study Balarathinam, S. Sundhar and A. Keerthivasan	180
Innovations in Event Management System S. Subendiran, S. Fawaz and A. Ahileshkumar	181
A Study on Awareness and Perception of ICICI Credit Card Holders N. Jayanthi, Kalaiyarasan P. and Mohaideen Abdul Rashid A.	182
A Study Exploring the Customer Analytics in Retail Textile Industry Prescriptive Analytics	by using
N. Jayanthi, Sanjay S. and Pradeep D.	183
An Analysis of Academic Life Balance of Higher Educational Students W Part Time Basis with Reference to Thanjavur	orking on
N. Jayanthi, Riyas Khan M. and Syed Muhammed Saliq	184
Impact of the Covid-19 Pandemic on IT Professionals' Work from Home (W	/FH)
J. Anjana Meena, N. Sudharsan and M. Mohamed Marjuk	185

How the Storytelling Method Decide What We Buy

Kamalakkannan Adhisekar*

ABSTRACT

This study delves into the profound impact of narratives on purchasing decisions, examining the psychological, social, and cultural dimensions that contribute to the storytelling effect. By exploring the role of storytelling in shaping consumer attitudes towards sustainable products and environmentally conscious purchasing behaviour. It aims to shed light on the ethical considerations surrounding its use in marketing. The study acknowledges limitations such as sample bias and cultural variations, while identifying research gaps in understanding the overarching impact of multichannel storytelling and the integration of nostalgic elements into narratives about sustainable products. Through primary data collection via questionnaires, this research seeks to provide a comprehensive understanding of how narratives influence consumer choices, leaving an indelible mark on perceptions and decision-making processes.

Keywords: Storytelling; Sustainable Products; Purchasing Decisions; Customer Perception.

^{*}Associate Professor, Department of Commerce, SRM Institute of Science and Technology, Kattankulathur, Chennai, Tamilnadu, India (E-mail: m.a.kamalakkannan@gmail.com)

Awareness on Government Schemes Offered to Cottage Industries Development

B. Gowri*, J. Fowzul Enaya** and M. Mohamed Rashiq***

ABSTRACT

A cottage industry where the creation of product and service is home based, rather than factory based, provides promising economic opportunities for the poor people. It plays a significant role in the economics of developing countries. This researcher paper tries to study about the awareness level of cottage industries schemes among the cottage industries. Most of the government schemes for cottage industry are typically operated under the jurisdiction of the ministry of Micro, Small and Medium Enterprises (MSME), but still most of the cottage industries overcoming obstacles related to money, lack of technical expertise, awareness of government initiatives, ignorance of markets, etc. The goal of the current study is to identify the challenges faced by the cottage sector. Data from primary and secondary sources were combined. These problems were shortage of working capital, high cost of raw materials, shortage of credit facilities, infrastructure problem, inadequate government support, low return from production, reduce customer demand, unable to encounter social status and recognition issues, market competition, etc.

Keywords: Cottage Industry; Government Schemes; Awareness; Challenges.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: gowricom@pmu.edu)

^{**}Final Year B. Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B. Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Service Quality and Patient's Satisfaction on Government Ayurvedic Hospital in Thanjavur City

D. Umamaheswari* and S. Shivani**

ABSTRACT

One of the most traditional and well-known natural health care systems are Ayurveda, which is primarily practiced in South Asia. It originated in India and spread to other nations due to the local society religious and cultural traditions. The main purpose of this study is to identify the impact of patient satisfaction on the quality of service in government Ayurvedic hospital. The study carried out a questionnaire survey method to collect data from respondents. The service quality dimensions pertaining to Ayurvedic hospitals were measured using the SERVQUAL model, which is a five-dimensional model that was proposed by Parasuraman et al. (1985). Data were collected from 170 respondents by using the questionnaire method. ANOVA and correlation were the main techniques used to analyse the data. The results show that the majority of patients are satisfied with the quality of service provided by the government Ayurvedic hospital in Thanjavur city.

Keywords: Patient's Satisfaction; Ayurvedic Hospital; Service Quality.

^{*}Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: umad@pmu.edu)

^{**}Final Year M.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Impact of Organization Culture towards Employee Engagement in Bani **Environment with Reference to Higher Educational Institutions**

Subramaniyan Bharathy* and M. Shalini**

ABSTRACT

Organizational culture has a profound impact on employee engagement. When employees resonate with the culture of their organization, they feel a greater sense of belonging and commitment. This emotional connection can lead to higher levels of engagement, driving performance and productivity. The majority of Educational Institutions have long and serious concerns about employee engagement. Employee's engagement therefore aims to provide more effective ways of involving the human resource of an organization in order for them to aligning with the goals and objectives of the organization. The last several years have been difficult for the economy, and there have been many changes in the interactions between employees and Management. They remain in difficult situations and rapidly adjust to change. High levels of employee engagement atwork are advantageous to both the institutions and the stakeholders. Therefore, the focus of this present study is to explore the impact of organizational culture towards employee engagement on higher education in BANI Environment. This paper is based on Qualitative in nature and data was collected through Observational study. The paper also developed a model which shows the various factors that influence organizational culture towards employee engagement in BANI Environment.

Keywords: Employee Engagement; Organizational Culture; Educational Institutions; Bani.

^{*}Corresponding author; Professor, Department of Commerce, Periyar University, Salem, Tamilnadu, India

^{**}Ph.D., Research Scholar (Part-Time), Department of Commerce, Periyar University, Salem, Tamilnadu, India (E-mail: bharathyprims@gmail.com)

A Study on Sales Forecasting for Clothing Industry using Python

N. Jayanthi*, Preethi S. **, Rithuyogasriee M. *** and Kavin Babu S. ****

ABSTRACT

Sales forecasting is essential for a number of sectors including manufacturing, marketing, wholesale, retail, logistics and other sectors. Using this approach allows companies to efficiently allocate resources, accurately forecast sales revenue, and develop strategic plans that support long-term organisational plans success. This article examines forecasts for the clothing industry. Clothing sales data from January 2021 to December 2023 is used for analysing. A moving average tool is used to predict trend analysis and a table with inference shows each year's sales volume. The data was analysed and the results are presented in graphs. The results show that it is a statistical data. The data shows a linear model and constant sale volume which did not have any rapid peak and loss. Python is a preferred option because of its adaptability and simplicity of use when processing complex sales data and making accurate inferences about future trends. Which uses to analyse the overall business concerns and pointing out the lag and peak moment of the sales volume. Focusing on demand products is a key to increase sales volume and also Identifying the drawbacks of clothing industry helps to focus on growth of the sales which increases the annual turnover and profit of the industry. This article is focused on improving businesses using sales forecasting.

Keywords: Sales Forecasting; Clothing Industry; Linear Model; Sale Volume.

^{*}Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: jayanthin@pmu.edu)

^{**}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{****}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Empirical Study on Attributes and Investors' Perception towards Investment in Mutual Funds

Hiba Fatima*

ABSTRACT

Mutual funds have emerged as a significant investment avenue, providing investors with a wide range of portfolios, professional management, and easy accessibility, thereby facilitating wealth accumulation and financial inclusion across different demographics. Their growth has been driven by their ability to cater to diverse risk appetites, offer liquidity, and present opportunities for long-term wealth creation through systematic investment strategies. These characteristics make mutual funds a preferred choice among investors seeking diversified and convenient investment options. The study aims to assess investor awareness of mutual fund attributes, and examine factors influencing investor choices in mutual funds. The study also focuses on the impact of government norms on investor's decisions in mutual funds, by a sample group comprising of government employees, private employees, selfemployed, retired from services, and homemakers in Bengaluru. The study is based on the data compiled on the answers to a questionnaire circulated among the abovementioned categories. The findings reveal that tax benefits, liquidity and high return are the significant factors influencing investors' perceptions towards investing in mutual funds, and there is a significant impact of government norms on investment decision of investors of mutual funds.

Keywords: Investors Perception; Investments; Mutual Funds.

*P.G Student, Department of Commerce, Mount Caramel College (Autonomous), Bangaluru, Karnataka, India (E-mail: hiba7fathima@gmail.com)

Impact of Social Media Influencer on Consumer Buying Behaviour

Lavanya S.* and Ramesh Kumar**

ABSTRACT

Influencer marketing has become a dominant force in advertising, leveraging social media personalities to promote products and services to their followers. While it offers immense opportunities for brands to reach target audiences in authentic ways, it also presents numerous ethical challenges. This paper examines the ethical implications of influencer marketing, including issues such as transparency, authenticity, deception, manipulation, and the exploitation of vulnerable demographics. This research investigated how technology-oriented SMIs foster parasocial relationships (PSRs) with followers. The results of the study suggested that attractiveness, expertise, trustworthiness, similarity, interpersonal, procedural, and information fairness are positively related to fostering PSR with followers. In contrast, distributive fairness does not strengthen PSR with followers; furthermore, the study findings suggested an indirect positive influence of attractiveness, expertise, trustworthiness, similarity, interpersonal, procedural, and information fairness on the purchase intentions of consumers via PSR.

Keywords: Social Media; Consumer; Influencer.

^{*}Corresponding author; Final Year B.Com, Department of Commerce, SRM Institute of Science and Technology, Trichy, Tamilnadu, India (E-mail: lavanyas0612@gmail.com)

**Assistant Professor, Department of Commerce, SRM Institute of Science and Technology, Trichy, Tamilnadu, India

A Study on Customer Satisfaction towards Handloom Products

B. Gowri*, A. Beula Diana** and A. Surya***

ABSTRACT

Handloom industry is one of the old and traditional industries, which is the millions of handloom weavers depends upon the weaving and the livelihood for rural artisans in our country. By and large the handloom is in good quality, affordability, durability, availability and artisan work. On the one hand, at present handloom segment is at its worst condition that it faces severe problem like strict competition from power loom as well as from mill made producers. Though the government has taken some initiatives to differentiate handloom product from power loom and other mill made product customers are satisfied with the handloom product because of its quality and price are important to them, but design is where they place greater attention. In this context, the present study is an effort to analyze the satisfaction levels of customers while buying and using handloom product. The present study has been conducted in Thanjavur district of Tamil Nadu. The data required for the present study has been collected from primary sources.

Keywords: Handloom; Power Loom; Customer Satisfaction.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: gowricom@pmu.edu)

^{**}Final Year B. Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B. Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

An Analysis of the Impact of Financial Inclusion on Education and **Employment Prospects in Different Countries**

S. Subendiran*

ABSTRACT

Financial inclusion aims to provide financial products and services that cover the entire society and meet the needs of individuals and organizations for transactions, saving, credit, and other aspects affordably and sustainably. This study analysed the data of several countries from the World Bank's Financial Inclusion and Financial Availability Survey databases. Using digital empowerment, it developed a new financial inclusion evaluation index and established a dual fixed-effect panel data regression model to examine the impact of financial inclusion on employment. Education was also considered as a moderator of financial inclusion's effect on employment. The results indicate that financial inclusion is beneficial to improving employment levels. Educational development is inversely proportional to employment level, and it has the regulatory effect of promoting financial inclusion's positive effect on employment. Female groups are more likely to benefit from financial inclusion in terms of improving employment levels, based on the heterogeneity analysis. The promotion of financial inclusion is most prevalent in lowand middle-income countries, followed by high-income ones. The benefits of financial inclusion are greater for weaker and relatively poorer areas, and they must be built on a strong economic foundation. This study concludes that employment can be improved and financial inclusion can be improved.

Keywords: Financial Inclusion; Educational Development; Proportional Employment.

^{*}Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: subendiran@pmu.edu)

A Study on Work Life Balance of Women Social **Entrepreneurs at South India**

D. Umamaheswari* and R. Sowmiya**

ABSTRACT

A woman who founded, plans, and manages a social business with the goal of improving the community on a social level. In every phase of their lives, women assume multiple responsibilities. In order to handle both home and business responsibilities, many women choose to become social entrepreneurs. Effectively balancing one's personal and professional lives is meant by "work-life balance." Social entrepreneurs encounter several hurdles in today's competitive market, and those issues need to be managed correctly. Women social entrepreneurs are overworked and increasingly struggling to strike a balance between their professional and personal lives. (WLB) work-life balance and elements that influence and produce the division between one's personal and professional lives. Data were collected from 164 respondents by using the questionnaire method. ANOVA and correlation were the main techniques used to analyse the data.

Keywords: Women Social Entrepreneurs; Professional and Personal Life; Work-life Balance.

^{*}Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: umad@pmu.edu)

^{**}Final Year M.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Design and Development of Asset Management System

R. Amarnath*, S. Santhosh** and M. Mohamed Arsath***

ABSTRACT

The creation of an asset management system that will facilitate enterprises' tracking and upkeep of their assets is the aim of this project. The system will have functions including inventory control, asset tracking, maintenance scheduling, and reporting. The system uses modern technology and user-friendly interfaces to improve asset management decision-making processes, save costs, and increase efficiency. The project will make use of agile development techniques to ensure flexibility and responsiveness to shifting organizational needs. Many company stakeholders will benefit from the asset management system's comprehensive approach to optimizing asset utilization and lifecycle management once it is completed.

Keywords: Asset Management; Management Process; Development of Applications; Updated Data; Related Entities; Design Patterns; Transfer of Assets.

^{*}Corresponding author; Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: amarnathr@pmu.edu)

^{**}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Graduates Skills Matrix (GSM) - An Innovative Tool to Enhance Competency Banwidth among Youth Employability

Pushpalatha V.*

ABSTRACT

The implications of Globalization has brought enormous changes and relevant impact on the younger generation in India offering economic opportunities and benefits. India being called as young country with high proportion of youth population & makes up the majority of workforce and belongs to big Global community. Mobilization of youth across the globe, for higher education and jobs has thrown many challenges to Educational Institutes to transform the young graduates, so that they become efficient workforce and become global contributors. The proven solution to this issue is to enhance the employability skills among the graduates. This paper discusses about an innovative Model Students Skills Matrix to enhance employability skills among young graduates, identifying the Skills Gap and bridging the gap with various interventions.

Keywords: Globalization; Younger Generation; Economic Opportunities; Transform; Efficient Workforce; Innovative Model; Employability Skills; Bridge Skill Gaps; Graduates Skills Matrix (GSM).

Director, Department of MBA, Maharaja Institute of Technology, Mysore, Karnataka, India (E-mail: drpushpalathavenkat@gmail.com)

Exploring Risk Factors and Satisfaction Levels among Auto Rickshaw Drivers

D. Umamaheswari*, S. Nithyasri** and G. Suhash***

ABSTRACT

This research study delves into the multifaceted world of auto drivers, aiming to comprehensively understand the risk factors affecting their satisfaction levels. Through surveys and data analysis, the study focuses on examining the socioeconomic status, evaluating the financial risks associated with being an auto driver, and scrutinizing the overall well-being and job satisfaction of individuals navigating the streets behind the wheel of an auto-rickshaw. The study reveals significant associations between various factors such as vehicle ownership, working hours, awareness of government policies, and their impact on auto drivers' financial status, physical and mental health, and stress levels. The findings underscore the resilience of auto drivers in the face of challenges and highlight the importance of addressing their concerns for fostering a supportive environment. This study contributes valuable perspectives to the discourse on urban transportation and offers recommendations for policymakers, urban planners, and society at large to create a more equitable and satisfying environment for auto drivers, ultimately enhancing the sustainability of urban transportation systems.

Keywords: Socio-economic Status; Job Satisfaction; Stress Levels; Government Policies.

^{*}Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: umad@pmu.edu)

^{**}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Customer Satisfaction towards KAG Tiles with Special Reference to Thanjavur District

R. Amarnath*, H. Mohamed Ishak**, S. Kaviyarasan*** and M. Thiruneelakandan****

ABSTRACT

This paper examines the customer satisfaction of KAG tiles product reference to Thanjavur city. The research mainly focusses of understand the customer satisfaction of KAG tiles product. 50 respondents were selected by random sampling method and data was analysed and interpreted. This study reveals that various factors like quality, brand, price all used marketers to design marketing strategies for KAG tiles.

Keywords: Customer Buying Behaviour; Factors Analysis; Customer Satisfaction of KAG Tiles.

- *Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: amarnathr@pmu.edu)
- **Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India
- ***Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India
- ****Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

The Influence of Foreign Food Intake on Youth in Rural Areas

K. Mehala*, S. Kiruthika** and T. Suwetha***

ABSTRACT

The study examines how foreign food intake affects young people living in rural areas. This study focuses on three main things: what foreign foods they eat, how it affects their health, and whether their money influences what they choose and where they want to eat. Firstly, it explores the wide variety of foreign food commonly consumed by rural youth, identifying patterns and preferences. Secondly, it investigates the complicated relationship between economic status and food choices, exploring how economic factors influence access to, affordability, and preferences for foreign food items. This goal aims to identify the influence of economic status position in developing rural youth's eating habits by exploring the connection between economic factors and food choices. Economic gaps will majorly impact the availability, cost, and acceptance of foreign foods into diets. Finally, the study evaluates the health implications of eating foreign foods among rural youths. Adoption of foreign dietary habits by considering factors such as nutritional content, lifestyle diseases, and overall well-being. This purpose is to determine the possible health implications of rural youth's growing consumption of foreign foods. The study has been made with the primary data and this data is collected from 181 sample respondents in rural areas. To analyze the data, statistical tools like descriptive statistics, and chi-square were utilized. This research aims to learn more about how young people in rural areas eat and how we can help them improve their diet and make better choices.

Keywords: Foreign Food Choices; Health Implication; Economic Status; Preferences; Diet Improvements.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: Mehalak@pmu.edu)

^{**}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Exploring the Accessibility of Fintech Services among Rural Individuals

R. Amarnath*, Catherine Anusha** and Abithra R. ***

ABSTRACT

Exploring the accessibility of fintech services among rural individuals reveals an intersection of technology and financial inclusion as well it plays a vital role in stimulating the financial inclusion in the rural areas. This article delves into the accessibility of fintech services among individuals residing in rural areas. It involves addressing challenges like limited internet connectivity, financial literacy, and the need for user-friendly interfaces. A survey was conducted with a structured questionnaire and a total of 56 data were obtained from the rural individuals. And the data were analysed using chi-square test and percentage analysis with the help of SPSS software. The Study suggest that improving user friendly interface, overcoming the language barriers through communicating in regional language, conduct awareness campaign for rural people and providing guidelines help in efficient use. In Conclusion, enhancing financial literacy, and user-friendly designing helps to bridge the gap in accessibility for rural individual.

Keywords: Fintech Services; Rural Individuals; Financial Inclusion; Internet Connectivity; Financial Literacy.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: amarnathr@pmu.edu)

^{**}Final Year B. Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B. Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Purchasing Behaviour Perception towards Brand in Special Reference to Cosmetic Products

P. Nivetha*, A. Jacika Easa** and S. Suhirtha***

ABSTRACT

Cosmetic products have been used by both men and women since ancient times. Television advertising presents a high effect the both women and men whereas television advertising has become an essential part of modern society. Because beauty care products are associated with anti-aging, women have an ongoing expectation that a single product will give them a flawless appearance. The study looks into the purchasing behaviour perception towards brands with special reference to cosmetic products. The convenience sampling method was adopted to collect the data from 151 respondents. The data has been analysed using percentage analysis, and chi-square test analyses to investigate purchasing behaviour perception and reference to cosmetic products this information about brand loyalty, trust, and preferences in the constantly changing cosmetics marketers. These conclusion and findings have important ramifications for cosmetic firms since they can help them create marketing plans that work and increase consumer perception and satisfaction.

Keywords: Cosmetic Products; Purchasing Behaviour; Brand Preference.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: nivethap@pmu.edu)

^{**}Final Year B. Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B. Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Supply Chain Management of Natchiyar Koil **Brass Lamp Production**

D. Umamaheswari* and S. Suganthi**

ABSTRACT

Natchiyar Koil produces brass lamps by combining cutting-edge supply chain management techniques with age-old artistry. This abstract emphasizes the distinctive qualities that characterize this complex process while offering a succinct summary of the essential components of Natchiyar Koil Brass lamp supply chain management. Renowned for its cultural importance, Natchiyar Koil has developed into a centre for the superb workmanship of brass lamps. These lights' supply chain management involves multiple crucial phases, all of which work together to produce a product that both honours cultural legacy and satisfies modern needs. In this study, data were gathered using a standardized questionnaire. A five-point Likert scale was used for gathering the data from the 181 respondents. To satisfy the study needs, a one-way ANOVA investigation had been concluded.

Keywords: Natchiyar Koil; Brass Lamp; Local Sourcing; Supply Chain Management; Traditional Craftsmanship.

^{*}Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: umad@pmu.edu)

^{**}Final Year M.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Working Performance of Coir Industry in Thanjavur

K. Mehala*, M. Dafna Sherly** and M. Veeramani***

ABSTRACT

The coir industry in Thanjavur, a prominent district in the Indian state of Tamil Nadu, has witness significant growth and development in recent years. This abstract aims to provide a concise overview of the working performance of the coir industry in Thanjavur. Thanjavur boasts a rich tradition of coir production, leveraging its favourable climate and abundant availability of coconut husks. However the coir industry also faces several challenges, including fluctuating raw material prices, competition from synthetic alternatives, and logistical constrains. Looking ahead, the future of the coir industry in Thanjavur appears promising, with opportunities for expansion and diversification. In conclusion, this abstract provides a snapshot of the working performance of the coir industry in Thanjavur highlighting its resilience, adaptability, and potential for sustainable growth.

Keywords: Employment; Challenges; Problems; Productivity; Income level of Coir Industry.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: Mehalak@pmu.edu)

^{**}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Awareness of Health Insurance and Related Issues in Rural Areas

K. Sumithra*, K. Dhanaprasath** and M. Mohamed Harsath***

ABSTRACT

The study investigates health insurance awareness in rural areas, examining factors influencing it, identifying challenges, and proposing strategies to improve understanding and accessibility of health insurance. It reveals a significant increase in health insurance literacy, confidence, and decision-making capacity among specific groups, with implications for educators, consumers, and policymakers, and suggests future outreach efforts. The study used covariance-based structural equation modeling to analyze the relationships between variables, revealing that reputation, performance, and affect significantly impact customer retention in the insurance sector.

Keywords: Health Insurance; Awareness; Insurance Sector.

^{*}Corresponding author; Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: sumithrak@pmu.edu)

^{**}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Marketing Strategies to Increase Sales of Organic Products

P. Nivetha*, M. Ajith** and V. Devasenathipathi***

ABSTRACT

The target audience for advertising and sales in marketing consists of a combination of the rapidly evolving consumer goods market, which has fully globalized. Businesses have taken a long time to plan these activities. The main motive to enhance the manufacturers to aware of the retailers and consumers perceive their promotional efforts in order to ensure the sustainability of these sale and product initiatives. The topic of this research study is to know the way consumers see sales advertising tactics in sale of organic products. The majority of businesses use the marketing mix, which comprises pricing, product, and strategies. All organic products should be examined closely in order to gather data from market buyers. The quality and quantity of organic products are among the things that consumers expect. In addition, it helps to know the use of digital marketing strategy. Data was collected from 120 respondents by using questionnaires method. Percentage analysis, chi square was the main techniques used to analyse the data. The results show that the majority of promotional activity helps to increase sale of organic products.

Keywords: Marketing Strategies; Increase Sale; Organic Products; Promotional Activities; Digital Marketing and Consumer Awareness.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: nivethap@pmu.edu)

^{**}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Identification of Sign Language through Convolution Neural Network

B. Gowri*, Y. Devi Sri** and M. Anusuya***

ABSTRACT

Sign Language Recognition (SLR) aims to interpret sign language into text or voice, enabling communication between the deaf-mute community and the general public. However, planning a reliable skin to acquire accustomed to the wide range of giving gestures might be challenging. In order to move away from scheming skin attitude, we plan to use a narrative 3D complexity neural network (CNN) that extracts discriminative spatial activist skin quality on or after raw proof flow repeatedly without any prior knowledge. The statement presented is undoubtedly accurate, with the Deaf community facility and the usual trial on each side. Credit for inventiveness in common sign language aims to break this communication barrier. Our input takes into account a Microsoft Kinect detection system, convolution neural networks (CNNs), and a GPU rate boost. Rather of creating intricate, handmade types, CNNs are intelligent enough to automate the process of character structuring. We are able to recognise twenty motions with accuracy that is far above the ground. 91.7% crossvalidation accuracy of the prognostic replica allows it to simplify on user and environment not happening during preparation.

Keywords: Spatial-temporal; GPU Acceleration; Hand Gestures.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: gowricom@pmu.edu)

^{**}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Waste Management Awareness among the Students

P. Nivetha*, M. Abdul Haleem** and M. Abimanyu***

ABSTRACT

Waste management is a critical component of sustainable development, yet inadequate awareness among the significant challenges. This research explores the multifaceted dimensions of waste management awareness and investigates strategies to enhance public engagement and participation in waste reduction, recycling, and proper disposal practices. Drawing upon a comprehensive review of literature, this study examines the current state of waste management awareness, its societal and environmental implications, and the barriers hindering effective waste management behaviors. Furthermore, it investigates successful initiatives and campaigns implemented globally to promote waste management awareness and evaluate their effectiveness. We are collecting data from 250 respondents through questionnaire among students. Through qualitative and quantitative analysis, this research identifies key factors influencing public attitudes and behaviors towards waste management, including knowledge, attitudes, social norms, and perceived barriers. Additionally, it explores the role of education, communication, policy interventions, and technological innovations in fostering sustainable waste management practices. The findings of this study provide valuable insights for policymakers, waste management practitioners, educators, and community leaders to develop targeted interventions and campaigns aimed at raising waste management awareness, fostering behavior change, and promoting a culture of sustainability within society. Ultimately, enhancing waste management awareness is not only essential for mitigating environmental degradation but also for building resilient and livable communities for present and future generations.

Keywords: Waste Management; Student Awareness; Environment; Education.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: nivethap@pmu.edu)

^{**}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu. India

E-Commerce App on Buying and Selling

D. Umamaheswari*, Noordeen**, Pavithra*** and Sakthibala****

ABSTRACT

With the use of this E-Commerce app we can buy the branded items in cheap price. The products are defected while manufacturing due to this reason the banded item price value is cheap Almost there are 26.5 million e-commerce website are there in the world .there are 19,000 E-commerce app's are there in India. The app serves as a platform for users to engage in online transactions, allowing them to sell their products or purchase items from other users. The app incorporates various features such as product listings, secure payment options, user ratings and reviews, and a messaging system to facilitate communication between buyers and sellers. The app also includes search and filtering functionality to help users find the desired products efficiently. The purpose of this abstract is to highlight the key functionalities of the ecommerce app without providing an introduction or detailed analysis.

Keywords: E-Commerce App; Functionalities; Online Transactions.

^{*}Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: umad@pmu.edu)

^{**}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{****}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

The Impact of Online Food Delivery Applications on Restaurant Businesses: A Study with Special Focus on Zomato and Swiggy

M. Vasanthakumar*, S. Kiruthick Roshan** and N. Shahul Hameed***

ABSTRACT

This research investigates the profound impact of online food delivery applications on restaurant businesses, with a specific emphasis on Zomato and Swiggy. The rapid growth of these platforms has reshaped the food industry landscape, influencing consumer behavior and business operations. A comprehensive research methodology is employed, combining qualitative and quantitative approaches. Data collection involves surveys, interviews, and analysis of financial and operational data from restaurants using Zomato and Swiggy. The study uncovers significant insights, revealing that restaurants partnering with Zomato and Swiggy experience increased customer reach, improved sales volumes, and enhanced operational efficiency. However, challenges such as commission fees and dependency on third-party platforms are also highlighted. The impact of online food delivery applications like Zomato and Swiggy on restaurant businesses is substantial, leading to both opportunities and challenges. Strategic partnerships, innovative marketing strategies, and operational optimizations are crucial for restaurants to thrive in this digital era of food delivery services.

Keywords: Online Food Delivery Applications; Restaurant Businesses; Impact; Consumer Behavior and Operational Efficiency.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: vasanthakumar@pmu.edu)

^{**}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Franchisee Perception of Achieving Success in **Entrepreneurial Business**

B. Gowri*, V. Santhosh Siva ** and M. J. Mohamed Saifullah***

ABSTRACT

This qualitative study explores the perceptions of franchisees regarding key factors for success in franchising ventures. The research uses semi-structured interviews with franchisees across various industries and geographical locations. Thematic analysis identifies financial profitability, operational efficiency, brand reputation, and personal fulfilment as crucial factors. Franchisees emphasize thorough due diligence in selecting the right opportunity, aligning with their skills, interests, and market demand. Effective communication, collaboration with franchisors, adherence to operational standards, and continuous learning are also key to navigating challenges in entrepreneurial endeavors. The study contributes to existing literature by offering insights into franchisees' subjective experiences and perceptions, shedding light on the nuanced strategies contributing to entrepreneurial success within the franchising context. The findings have implications for both franchisees and franchisors, informing strategies for enhancing franchisee support and fostering mutually beneficial relationships to promote sustainable entrepreneurial success within the franchise ecosystem.

Keywords: Effective Communication; Entrepreneurial Success; Franchisee Support.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: gowricom@pmu.edu)

^{**}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

An Analysis of the Digital Payment System in India using Various Data Analytics Tools

Buvaneswari P.*

ABSTRACT

Recent years have seen a technological revolution in Governance in India under the tag of Digital India. As a part of the Government of India's strategy to digitize the financial sector and the economy, digital payment's transactions have been consistently increasing over the last few years and have registered unprecedented growth in India. In this regard, the researcher has conducted an in-depth analysis of the various payment system in terms of volume and the value of transactions from FY2018-19 to FY2021-22. The researcher has stressed on various payments and settlements systems and their effects on each other. Further, the study leads to establishing a relationship between various methods of digital payments and their dynamic ecosystem using various data analysis tools Python, R-Programming and Tableau. Also, considering the factors such as increase in Government initiatives, internet and smartphone usage and the rise of e-commerce the study will try to link the changing nature of various digital payments such as IMPS, NEFT, UPI etc. from the given data.

Keywords: Python; R-Programme; Tableau; Financial Sector; Economy.

^{*}Professor & HOD, Department of Management, Don Bosco Institute of Technology, Bangaluru, Karnataka, India (E-mail: drbuvaneswarip@dbit.co.in)

Study on the Effects of Product Packaging and Brand Knowledge on **Retail Consumers' Purchasing Decisions**

Nivetha P.*, Nithya** and Ajithkumar***

ABSTRACT

The purpose of this study is to examine the consumer behaviour packaging and brand awareness on the retail consumer. An overview of packaging influences the behaviour of retail customers is provided. The study emphasizes product packaging, brand recognition, and consumer purchasing behaviour are related. The convenience sampling method was adopted to collect the primary data from 227 respondents. The data have been analysed using percentage analysis, chi-square it analysis to investigate to packaging affects customer behaviour and consumer behaviour in terms of brand awareness and loyalty. Customers are more inclined to select goods from brands they are familiar with because brand awareness encourages dependability and confidence. Strategic expenditures on brand development, packaging design. Packaging and brand awareness significantly influence consumer purchasing decisions, with visually appealing packaging and strong brand recognition positively influencing consumer perceptions, trust, and loyalty. Strategic investments in brand development and packaging design can yield substantial benefits for businesses seeking to influence consumer behaviour.

Keywords: Packaging; Brand Awareness; Retail Consumer.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: nivethap@pmu.edu)

^{**}Final Year B. Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B. Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Students Perception towards Online Post Graduate Degrees

D. Umamaheswari*, N. S. Akshaya Trivedhi** and P. Kaviya***

ABSTRACT

The rapid advancement of technology has revolutionized the educational landscape, offering alternative modes of learning such as online postgraduate degrees. This study aims to explore and analyze students' perceptions towards pursuing postgraduate degrees through online platforms. The research employs a qualitative approach, utilizing interviews and surveys to gather data from a diverse sample of postgraduate students enrolled in online programs. The findings of this study shed light on several key themes regarding students' perceptions of online postgraduate degrees. Firstly, the flexibility and convenience offered by online programs emerged as significant factors influencing students' decision-making process. To collect primary data, a structured questionnaire was administered to 150 Students who pursuing UG degrees, and analysed with simple percentage analysis and chi-square test applied to the collected data. Participants expressed appreciation for the ability to balance academic pursuits with other commitments such as work and family responsibilities. Furthermore, the study delved into the role of institutional support and technological infrastructure in shaping students' perceptions of online postgraduate degrees. Participants highlighted the importance of robust technical support systems and user-friendly platforms for enhancing the overall learning experience. Additionally, the availability of academic advising and mentorship opportunities played a crucial role in fostering student engagement and success in online programs.

Keywords: Online Learning; Postgraduate Education; Flexibility; Quality Assurance; Technological Infrastructure; Academic Support.

^{*}Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: umad@pmu.edu)

^{**}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on the Difference between Digital Marketing and **Traditional Marketing**

K. Mehala*, A. Jayasheeba** and K.P. Gayathri***

ABSTRACT

The purpose of this review paper is to study the difference between digital marketing and traditional marketing how important it is for both consumers and marketers to update themselves to choose a better one. This paper begins with an introduction of digital marketing and then it highlights the mediums of digital marketing, the difference between traditional and digital marketing, and the pros, cons, and importance of digital marketing in today's era. The world has gradually shifted its marketing style from the traditional to digital marketing due to the evolution happened in the marketing system. As we are well aware of the development of technology which is increasing very fast than our imagination, the use of digital marketing, social media marketing, search engine marketing is also increasing. Internet users are increasing rapidly and digital marketing has profited the most because it mainly depends on the internet. Even the Consumer's buying behaviour is being changed by this evolution of digital marketing and they are more inclined towards digital marketing rather than traditional marketing.

Keywords: Digital Marketing; Traditional Marketing; Search Engine Marketing.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: Mehalak@pmu.edu)

^{**}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Elevating Customer Engagement through CRM in Supermarket

S. Kulanthai Thereus* and Jothi Kirupa M.** and Santhiya B.***

ABSTRACT

The study explores the impact of customer relationship management (CRM) on supermarkets, focusing on factors influencing purchasing decisions and overall customer experience. Using a descriptive research design and convenience sampling method, data was collected from a population of 40 through questionnaire surveys. The SPSS tool was utilized for analysis. Findings indicate that CRM significantly affects supermarkets, influencing the overall customer experience. This research contributes to understanding the role of CRM in enhancing customer engagement and satisfaction engagement and satisfaction within the supermarket.

Keywords: Customer Relationship Management (CRM); Customer Engagement; Customer Experience; Supermarket; Purchasing Decisions.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: kulanthaitheraus@pmu.edu)

^{**}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Holistic Study of Nomads (Narikuravar) in the Delta Region – Assessing the Savings and Investments Behaviour

S. Prabhu*, U. Madhumitha** and R. Rathimeena***

ABSTRACT

This comprehensive study aims to investigate the savings and investment behaviours of Nomads (Narikuravar) in the Delta region, while also proposing strategies to enhance their financial literacy and inclusion and identifying key influencers of their financial decisions. Analysis of demographic data reveals a varied age distribution, with the majority falling within the 18-35 age range, predominantly low education levels, and informal employment statuses. Findings show that while the nomads demonstrate a high awareness of savings and investments, with the majority engaging in these practices, there is a notable reliance on informal savings methods and limited utilization of formal banking services. Additionally, family needs emerge as a significant influence on their saving habits. Investment patterns also vary, with a preference for fixed deposits in banks, but other avenues such as gold, real estate, and small businesses are also explored. However, barriers to accessing formal financial services remain prevalent within the community. In conclusion, to address these findings, targeted interventions such as community- led financial education workshops and initiatives to improve access to banking services are recommended to empower the nomads economically and promote their financial inclusion.

Keywords: Nomads; Savings and Investments; Financial Literacy; Financial Inclusion: Influencers.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: prabhus@pmu.edu)

^{**}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Empowering Women in Tailoring: Understanding Challenges and Advancing Socio-economic Well-being

D. Umamaheswari*, P. Arunthamizh** and S. Dhayalini***

ABSTRACT

This study focuses on examining the socio-economic conditions and work environment challenges experienced by women in the tailoring field. Through a comprehensive analysis, it aims to understand the factors influencing their participation and success in this profession. Utilising qualitative research methods such as interviews and surveys, the study delves into the socio-economic backgrounds of women in the tailoring industry, exploring their access to resources, financial stability, and opportunities for advancement. Additionally, it investigates the dynamics of work environment, including factors such as working conditions, access to technology, and societal perceptions. By identifying and analysing these challenges, the research seeks to provide insights into potential interventions and support mechanisms to improve the livelihoods of women in the tailoring field. The findings of this study contribute to a better understanding of the obstacles faced by women in this profession and inform strategies for promoting their empowerment and socio-economic advancement.

Keywords: Tailoring; Socio-economic Conditions; Work Environment.

^{*}Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: umad@pmu.edu)

^{**}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Secure Photo Sharing on Social Media: Highly Encrypted Standards

B. Gowri*, P. Ashwini** and N. Barath***

ABSTRACT

In a world where everything is connected to the Internet and social media is a big part of our everyday lives, security and privacy are crucial these days. Social networks get billions of photos every day, many of which are intimate glimpses into our personal lives. In this study, we provide a feasible approach to secure photo sharing on social networks, which may be dispersed or centrally located, and is agnostic of the network design. Our approach removes the discrepancies that occur in distributed social networks by handling pictures and access controls separately. In order to solve this problem, we explicitly associate an access policy with each photo, ensuring that the policy is shared whenever a photo is shared again. An analysis claims that the Social Security Number (SSN). Even a Facebook page's date and place of birth may be used to forecast a citizen. People frequently reveal a great deal of personal information just by posting their friend list. Prediction algorithms, for example, can be used to infer previously concealed secret information. Sensitive information may even be included as metadata and utilised to identify specific individuals in the image when a photo has extra information that might be used against the owner, such as highlighted areas, comments, and captions. Even in situations when the individuals in a picture are not specifically identified by photo tags, face recognition software and publicly available data can be used to deduce someone's identity. Issues that arise when users unintentionally compromise their own or their friends' privacy while engaging in activities on social networking sites (SNSs) such as Facebook is referred to as collateral damage. Due to the ease of living and the necessity of meeting our societal expectations, social ties, information sharing, thankfulness, and respect have all become vital aspects of everyday existence. OSNs tend to upload more stuff, especially photographs, with little thought given to the content because of social media's simplicity and nature.

Keywords: Secure Photo Media; Inscription Standard; Securities.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: gowricom@pmu.edu)

^{**}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu. India

A Comparative Study on Subscription-based Education Models in Urban and Rural Contexts

S. Prabhu*, Hemane A.** and Keerthana G.***

ABSTRACT

Understanding the effects of online learning platforms and subscription-based services across various socioeconomic contexts is essential for well-informed policy-making and educational initiatives, given their growing popularity. In the urban context, emphasis is placed on factors such as affordability, convenience, and the variety of educational offerings available through subscription models. Conversely, in rural areas, attention is directed towards challenges related to internet connectivity, infrastructure limitations, and socio-economic disparities. Preliminary findings suggest that while subscription-based education models show promise in expanding access to educational resources in urban areas, their effectiveness in rural contexts is hindered by infrastructural and economic barriers. Furthermore, differences in learning preferences and needs between urban and rural populations necessitate tailored approaches to curriculum design and delivery. These previous findings highlight the need for targeted interventions to bridge the digital divide and ensure equitable access to quality education for all learners, regardless of their geographical location or socio-economic background. This paper explores the effectiveness and accessibility of subscription-based educational platforms such as Byjus, Coursera, Udemy, and similar services, in urban as well as rural settings. It employs a mixed-methods approach, combining quantitative data analysis with qualitative insights gathered through surveys and interviews. The recommendations derived from this study aim to inform policy makers, educators and stakeholders in both urban and rural environments. In urban context, it is about factors such as accessibility, ease of use and diversity of educational provision through subscription models. Rural areas, on the other hand, problems related to internet connectivity, infrastructure limitations and socioeconomic inequality will be discussed. This mode of instruction has the potential to be standard within the future, and give value in instruction, and provide equity in education.

Keywords: Subscription-based Model; Online Learning Platforms; Digital Divide; Educational Equity.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: prabhus@pmu.edu)

^{**}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on the Impact of Marketing Strategies Adopted for Bastar Arts

D. Umamaheswari* and R. Poornima**

ABSTRACT

This research aims to analyze and evaluate the effectiveness of marketing strategies employed in promoting and sustaining the traditional Bastar arts, which hold significant cultural and artistic value. The challenges faced by artisans in the Bastar region and examines how various marketing approaches impact the visibility, accessibility, and economic viability of these unique artistic creations. The methodology involves a combination of qualitative and quantitative research methods. Interviews and surveys with local artisans and market stakeholders will provide insights into the existing marketing strategies and their perceived impact. Additionally, quantitative data will be gathered through sales records, market trends, and other relevant metrics. It measure income levels and overall community development resulting from increased market exposure and demand for Bastar Arts. It is expected that the research will provide actionable insights for local artisans to develop sustainable marketing strategies that preserve and promote Bastar Arts on a global scale. The importance of preserving cultural heritage while adapting to contemporary market dynamics, fostering a balance between tradition and innovation. In this study, data were gathered using a standardized questionnaire. A five-point Likert scale was used for gathering the data from the 185 respondents. To satisfy the study needs, a one-way ANOVA investigation had been concluded.

Keywords: Bastar Arts; Artisans; Heritage; Marketing Strategy.

^{*}Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: umad@pmu.edu)

^{**}Final Year M.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Financial Performance of Blue Star Pvt Ltd in Tiruchirappalli

K. Mehala*, M. Prakashraj** and N. Balaji***

ABSTARCT

This study delves into the financial performance of Blue Star Pvt Ltd, aiming to provide a comprehensive analysis of its financial health and operational efficiency. By examining key financial metrics and performance indicators over a specified period, this research seeks to offer insights into the company's profitability, liquidity, solvency, and overall financial stability. Utilizing a combination of quantitative analysis techniques and financial ratio assessments, the study aims to evaluate Blue Star Pvt Ltd's performance relative to industry benchmarks and historical trends. Additionally, qualitative factors such as market dynamics, competitive landscape, and regulatory influences will be considered to provide a holistic understanding of the company's financial standing. The research methodology involves gathering financial data from Blue Star Pvt Ltd's annual reports, financial statements, and other relevant sources. Statistical tools and financial models will be employed to interpret the data and draw meaningful conclusions regarding the company's financial performance. The findings of this study are expected to contribute valuable insights to stakeholders, including investors, analysts, management, and policymakers, enabling informed decision-making and strategic planning. Ultimately, by uncovering strengths, weaknesses, opportunities, and threats in Blue Star Pvt Ltd's financial performance, this research aims to facilitate sustainable growth and value creation for the company in the competitive business landscape.

Keywords: Blue Start Pvt Ltd; Financial Performance; Profitability; Analysis; Liquidity.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: Mehalak@pmu.edu)

^{**}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Impact of Customer Reviews on Other Customers' Decisions

M. Vasanthakumar*, R. Harikrishnan** and T. Abinesh***

ABSTRACT

In the digital age, online customer reviews wield significant influence over consumer decisions. This research investigates how these reviews shape potential buyers' decisions, utilizing a mixed-methods approach. Qualitative data is collected through in-depth interviews, while quantitative data is gathered via surveys. Analysis combines statistical methods with thematic coding. Findings highlight the substantial impact of customer reviews as crucial informational cues that shape perceptions and preferences. Positive reviews notably enhance product credibility and purchase intention, while negative reviews can deter potential buyers. Various factors moderate review impact, including credibility, volume, and reviewer expertise. In conclusion, this research emphasizes the pivotal role of customer reviews in consumer decisionmaking. Businesses must manage their online reputation and enhance review credibility to influence consumer perceptions positively. Understanding these dynamics empowers businesses to engage effectively with their target audience and drive favorable outcomes.

Keywords: Online Customer Reviews; Consumer Decisions; Mixed-methods Approach; Qualitative Data; Quantitative Data; Statistical Analysis; Review Impact.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: vasanthakumar@pmu.edu)

^{**}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Financial Performance of Tata Consultancy

K. Mehala*, Y. Abdul Basith** and M. Mohamed Ajmalkhan***

ABSTRACT

The Indian software industry has maintained steady growth even as the global economy expands. Within the realm of business finance, financial analysis is a key tool that allows us to delve into a company's past and present financial performance, providing insights into its future prospects.IT, in particular, holds tremendous potential to become a major driver of accelerated economic growth and efficiency across all economic sectors. This could bolster India's position in the export market, reduce trade deficits, and facilitate more effective governance. Furthermore, it can enhance access to information, safeguard consumers, and make government services more accessible. Moreover, it can enhance health services, skill development and training, and simplify various processes. An interesting study on financial condition and performance analysis with a focus on Tata Consultancy Services (TCS) was conducted during a five-year period from 2017-2018 to 2021-2022. This study utilized data from the company's annual reports and relevant literature to analyze the financial ratios within the IT sector. The goal of this research was to gauge the financial stability of TCS by employing various accounting and statistical methods. The analysis is expected to provide valuable insights into TCS's financial health and potentially offer a broader understanding of the IT sector's financial landscape. In summary, this study underscores the importance of financial analysis in assessing a company's financial well-being and highlights the potential of the IT sector to drive economic growth and efficiency. By focusing on TCS, the research aims to provide a detailed examination of the financial performance within the IT sector, offering valuable insights into this vital industry.

Keywords: Tata Consultancy; Financial Performance; Ratio; TCS; Analysis.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: Mehalak@pmu.edu)

^{**}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Green Marketing

Karthikeyan S.*

ABSTRACT

In the face of escalating environmental concerns and consumer demands for ecofriendly products, green marketing has emerged as a pivotal strategy for businesses to align profitability with sustainability goals. This abstract delves into the evolving landscape of green marketing, exploring its key strategies, challenges, and implications for businesses aiming to foster sustainable growth. It examines the various approaches adopted by companies to communicate their environmental commitment, such as product innovation, green labeling, and corporate social responsibility initiatives. Moreover, it elucidates the challenges encountered by businesses in implementing green marketing strategies, including green washing accusations, consumer skepticism, and regulatory compliance. By synthesizing current research and industry trends, this abstract offers insights into the potential benefits and risks associated with green marketing, highlighting the importance of authenticity, transparency, and long-term commitment to environmental stewardship. Ultimately, it underscores the critical role of green marketing in driving positive societal and environmental change while fostering competitive advantage and business resilience in a rapidly evolving marketplace

Keywords: Green Marketing; Green washing; Consumer Skepticism.

^{*}B.Com, Student, Department of Commerce, SRM Institute of Science and Technology, Kattankulathur, Chennai, Tamilnadu, India (E-mail: karthikk328001@gmail.com)

Unlocking Growth Potential - Customer Management and Sustainability: A Study at Earthier

Jharnadhakal*

ABSTRACT

The research examines, within the framework of Earthier, a startup tackling health concerns common in the Himalayan area, the link between sustainability and customer management with a growth potential. The Data was collected from primary and secondary sources, including surveys and interviews, using a conceptual research methodology. The samples were limited since the majority of the consumer population lived in three locations in Sikkim and two districts in West Bengal, Darjeeling and Kalimpong. There were 110 respondents all together; therefore a basic purposive sampling approach was used for the study. To find the best possible solution for the issue the company is facing, percentage analysis is used. Based on respondent's favorable opinions of Earthier Yacon Syrup's attributes, the results show a noteworthy degree of awareness and contentment with the product. Nonetheless, difficulties were noted in resolving customer complaints and raising awareness among particular populations. According to the study's findings, Earthier has to implement efficient marketing plans, enhance its products, and optimize its financial management processes in order to realize its full potential and maintain long-term success in the highly competitive industry for long term sustainability.

Keywords: Working Capital; Sustainability; Startup; Customers Management and Health Supplement.

^{*}M.Com, Student, Department of Commerce, Mount Carmel College, (Autonomous), Bangaluru, Karnataka, India (E-mail: jharnadhaka131@gmail.com)

A Case Study on Sales Forecast Analysis in Mamaearth: **Using SWOT Analysis**

N. Jayanthi*, Ayisha Siddika M. ** and Pradeep D. ***

ABSTRACT

The study focuses on sales projection analysis of Mamaearth, a well-known company in the natural and organic personal care products market, is examined in this case study. With its grouping of skincare, haircare, and childcare merchandise, the brand fundamentally caters to mothers and their newborn children. Using a SWOT analysis methodology, the study assesses the opportunities and hazards that Mamaearth faces externally, as well as the internal strengths and weaknesses of its sales forecasting approach. Through a close examination of these variables' Natural products, Generation Outsourcing, Worldwide nearness, Competition the case study seeks to offer guidance on how to best optimize Mamaearth's sales forecasting tactics for long-term expansion and market competitiveness. According to Mamaearth's SWOT analysis, the company has been following their customers very keenly with strong committed natural and toxin-free products, and successful digital marketing tactics.

Keywords: Mamaearth Products; Case Study; SWOT; Market Forecasting; Market Competitiveness.

^{*}Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: jayanthin@pmu.edu)

^{**}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Organic Food Consumption: Health Benefits and Misconception

D. Umamaheswari*, M. Animesh** and R. Muthukrishnan***

ABSTRACT

This project aims to bridge the knowledge gap by evaluating the potential health advantages of organic food consumption compared to conventional options. We will also identify and address common misconceptions about organic food consumption. To understand consumer behaviour, the article will explore perceptions and purchasing habits of organic food. A survey method will gather data from 100 participants using questionnaires. Analysis will employ correlation to assess relationships between variables, regression analysis to explore potential cause-and-effect links, and chi-square tests to identify associations between categorical data. This research seeks to illuminate consumer choices regarding organic food and potential barriers to wider adoption.

Keywords: Organic Food; Consumption; Consumer Behavior.

^{*}Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: umad@pmu.edu)

^{**}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Exploring the Impact of Social Media-induced Stress on Academic Performance in the Current Generation

S. Prabhu*, A. Mohamed Azeem** and M. Mohamed Hassim Shajith***

ABSTRACT

The pervasive influence of social media in today's society has led to growing concerns about its impact on various aspects of individuals' lives, including the academic performance of students. The socially supportive role of social media is overshadowed by the negative emotional effects it can have on students, leading to decreased concentration, motivation and overall academic productivity. In addition, addictive and problematic use of social media has been linked to psychological distress, anxiety and depression in students. In addition, excessive use of social media has been associated with reduced study time, fatigue, sleep disturbances and decreased concentration, which negatively affects the academic quality of students. It is imperative that educational institutions address the adverse effects of social media stress on student academic performance to promote overall student well-being. It presents a comprehensive review of the existing literature examining the relationship between social media use and academic achievement, with a particular focus on the role of social media-induced stress. The review includes research examining the various ways social media participation can contribute to student stress, such as fear of missing out (FOMO), social comparison, cyber bullying, and overuse leading to sleep disturbances and poor time management. In addition, this paper examines the sources of students' social media stress and its impact on students' academic performance.

Keywords: Social Media; Academic Performance; FOMO; Student well-being; Social Media-induced Stress.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: prabhus@pmu.edu)

^{**}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Understanding Consumer Perception and Behavior towards Online Food Delivery Apps

D. Umamaheswari*, A. Sharuqahamad** and R. Sakthi Mahendran***

ABSTRACT

This study delves into the world of online food delivery apps and how consumers engage with them. The rise of platforms like Zomato, Swiggy, and Uber Eats has transformed how people access food, offering unprecedented convenience and choice. This research explores what factors influence people's use of these apps, including how often they order, which apps they prefer, and any challenges they face. It also examines if there are variations in app usage based on demographics. To understand this, the study uses surveys to gather information directly from participants. This approach provides valuable insights into consumer behavior and preferences within the online food delivery market. By analyzing the data with statistical tools like correlation analysis, regression analysis, and chi-square tests, the research aims to identify key trends. These findings can inform decision-making for app developers, restaurants, policymakers, and consumers themselves. Ultimately, this will contribute to a more sustainable and user-friendly online food delivery experience for everyone.

Keywords: Online Food Delivery Apps; Zomato; Swiggy; Uber Eats; Decision-making.

^{*}Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: umad@pmu.edu)

^{**}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

The Impact of Social Media Influencers on Online Brokerage Platform

M. Vasanthakumar*, V. Venkataramji**and R. Deepak***

ABSTRACT

In the digital age, social media influencers have become a powerful force in shaping public opinion, and this extends to the world of online investing. Our research focused on understanding the impact these influencers have on online brokerage platforms. We found that influencers can significantly affect investor behaviour, often leading to market trends that reflect their recommendations. Investors may experience behavioural biases, such as following the crowd (herding) or becoming overly confident in their investment choices (overconfidence), influenced by the social proof provided by influencers. This can result in volatile markets and increased risk-taking. The study also highlights the need for ethical considerations and regulatory oversight to ensure that the influence exerted is transparent and does not mislead investors.

Keywords: Social Media Influencers; Online Investing; Impact; Investor Behaviour; Market Trends; Behavioural Biases; Herding; Overconfidence; Volatility; Risk-Taking; Ethics; Regulation.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (*E-mail:* vasanthakumar@pmu.edu)

^{**}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Impact of the Covid-19 Pandemic on it Professionals & Work from Home (WFH)

J. Anjana Meena*, N. Sudharsan** and M. Mohamed Marjuk***

ABSTRACT

This article estimates that the Corona virus (COVID-19) is rapidly spreading throughout the universe. Occupational health and safety issues make the IT specialist work from home. As the threat of the COVID-19 pandemic continues to spread, an initiative by IT professionals has encouraged employees to work from home. Continuity plans in the IT industry typically allow a subset of employees to work from home, and work is distributed to other cities as employees travel between them. However, the spread of COVID-19 to several metropolises could lead to the closure of centres across the country, necessitating a larger one. The extent of working from home in the business sector, the duration of the lockout, and the development of the situation were due to the economic health crisis. This article describes the workfrom-home environment of an IT professional during COVID-19. We analysed the responses of 190 employees through a questionnaire. The results revealed that technology plays an important role in working from home.

Keywords: Covid-19' Work from Home; IT Professionals.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: anjanameena@gmail.com)

^{**}Final Year B. Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B. Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Empowering Women Artisans in Thanjavur District: A Study on Entrepreneurial Strategies, Challenges and Opportunities

D. Umamaheswari*, J. Asheen Rakshana**, A. Fahmitha Fathima*** and S. Anandhapriyan****

ABSTRACT

This research investigates the challenges and opportunities encountered by women artisans in Thanjavur District, aiming to contribute to the understanding of entrepreneurship and economic growth in the artisan sector. Employing a mixedmethods approach, data was gathered through interviews, surveys, and secondary sources. The findings reveal significant hurdles such as limited access to resources and markets, as well as societal barriers, alongside opportunities like government support and technological advancements. The study underscores the importance of addressing these challenges to empower women artisans and enhance their socioeconomic status. Implications suggest the need for targeted interventions and policies to foster entrepreneurship and economic development in the artisan sector, ultimately promoting gender equality and inclusive growth.

Keywords: Women Artisans; Strategies; Entrepreneurial Opportunities.

^{*}Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: umad@pmu.edu)

^{**}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{****}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Comparative Study on Public and Private Sector Life Insurance

N. Jayanthi*, A. Rayith** and Jamsheeth Aslam J. ***

ABSTRACT

This study conducts a comparative analysis of life insurance offerings between the public and private sectors, aiming to shed light on the effectiveness, efficiency, and client satisfaction of both segments of the life insurance industry. Using a mixedmethod approach, the study combines qualitative evaluation via surveys and interviews with quantitative data analysis. Examining financial data from both public and private life insurance firms, such as premium rates, claim settlement ratios, and profitability indicators, is known as quantitative analysis. Additionally, through surveys and interviews with policyholders and industry experts, qualitative assessments investigate consumer experiences, perceptions, and preferences. The results indicate that private life insurance companies tend to be more innovative, flexible, and customer-focused than their public counterparts, despite the public sector's life insurance companies being more stable and reliable because of government support. Public sector insurers, however, can run into difficulties with delayed market dynamics adaptation and bureaucratic procedures. The research also identifies important variables that affect consumer happiness, such as product diversity, effective claim settlement, openness, and high-quality customer service. In these areas, insurers in the private sector typically do very well, utilizing market competition and technology to improve client satisfaction and service delivery.

Keywords: Comparative Analysis; Innovative; Flexible; Market Competition.

^{*}Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: jayanthin@pmu.edu)

^{**}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Examining Gender Dynamics and Work-life Balance among Female Police Officers: A Comprehensive Review

D. Umamaheswari*, S. Gowri** and A. Fathima Manaal***

ABSTRACT

This article provides a comprehensive review of research on gender dynamics and work-life balance among female police officers. Drawing on a wide range of empirical studies, qualitative analyses, and literature reviews, the paper explores the challenges and opportunities faced by women in law enforcement. Key themes examined include occupational stress, experiences of discrimination marginalization, physical ability test performance, perceptions of gender bias, and the impact of organizational policies and practices on work-life balance. The paper also highlights gaps in the existing literature and identifies avenues for future research to enhance our understanding of gender equity in policing.

Keywords: Work-life Balance; Female Police Officers; Occupational Stress; Experiences of Discrimination and Marginalization.

^{*}Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: umad@pmu.edu)

^{**}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

An Economics Analysis of Pattukottai Post Covid Era

K. Ramesh Kumar* and S. Sharil Ikshan**

ABSTRACT

The COVID-19 pandemic has triggered unprecedented economic disruptions worldwide, prompting governments, businesses, and individuals to reassess existing strategies and adapt to a new normal. This study examines the multifaceted economic impacts of the pandemic and evaluates various recovery strategies implemented by governments and organizations across different sectors. Through a comprehensive analysis of macroeconomic indicators, employment trends, fiscal policies, and supply chain dynamics, this research seeks to uncover the resilience of economies in the post-COVID era. Key findings highlight the importance of agile policy responses, technological innovation, and sustainable practices in fostering economic recovery and long- term growth. Furthermore, the study explores the implications of remote work, digital transformation, and shifts in consumer behaviour on economic structures and business models. Insights from this analysis provide valuable guidance for policymakers, businesses, and investors in navigating the evolving economic landscape and building resilience against future crises.

Keywords: Covid-19; Economic Disruptions; Employment.

^{*}Corresponding author; Associate Professor, Department of Commerce, SRM Institute of Science and Technology, Trichy, Tamilnadu, India

^{**}Corresponding author; Final Year B. Com, Department of Commerce, SRM Institute of Science and Technology, Trichy, Tamilnadu, India (E-mail: ikshansharil4@gmail.com)

Everyday Choices Impact on Environment: An Empirical Study on Awareness and Willingness to Change

Trupthi B. Khandelwal*

ABSTRACT

To shed light on how individual decisions affect the environment and the economy, this empirical study explores the complex interaction between environmental consciousness, everyday choices, and economic dynamics. This study aims to reveal the nuances of decision-making processes and their consequences using an extensive questionnaire survey given to a varied group of participants. Focusing on young students enrolled in MCC Master's programs, the study investigates how this demographic group views, interacts with, and incorporates economic and environmental elements into daily decision-making. The research uses a Likert scalebased questionnaire and demographic questions to look for trends, correlations, and insights that can help guide education programs, policy decisions, and individual behavior change efforts. The study's main conclusions and suggestions may influence policies to encourage environmentally conscious spending and sustainable lifestyles in young adults, supporting larger initiatives to create a more sustainable and greener future.

Keywords: Awareness; Willingness; Lifestyle; Sustainability; Environmental Impact.

^{*}M.Com, Student, Department of Commerce, Mount Carmel College (Autonomous), Bangaluru, Karnataka, India (E-mail: trupthikhandelwal@gmail.com)

Understanding the Challenges and Socio-economic Realities of Scavengers: A Qualitative Study

D. Umamaheswari*, S. Bhavani Sankaran** and B. Gokulakrisshnan***

ABSTRACT

This study investigates the challenges faced by scavengers, focusing on factors such as economic instability, health risks, and societal discrimination. Using qualitative research methods including interviews and observations, the study explores the motivations driving individuals to engage in scavenging, highlighting economic necessity, limited access to education and employment, and social inequalities as key factors. The research sheds light on the pervasive discrimination and marginalization experienced by scavengers due to societal attitudes and stereotypes. Through statistical analysis, the study identifies associations between various factors such as health issues, generational influences, social support, and discrimination based on gender. Results indicate a pressing need for comprehensive solutions to improve the socio-economic conditions of scavenger communities and advocate for social justice and inclusivity. The study concludes with recommendations for collaborative efforts between governments, communities, and businesses to address the multifaceted challenges faced by scavengers and create a more equitable society.

Keywords: Scavengers; Economic Instability; Health Risks; Societal Discrimination.

^{*}Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: umad@pmu.edu)

^{**}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Customer's Perception towards Awareness and Satisfaction of **Khadi Products**

K. Mehala*, A. Nandhini Priya** and K. Shanmuga Priya***

ABSTRACT

In recent years, Khadi, a representation of India's sustainable fashion and rich cultural heritage, has received new attention. The focus of this study is to investigate how customers view the quality and satisfaction of Khadi products. This study has two main objectives: first, it will examine how knowledgeable consumers are about Khadi and the benefits it offers; second, it will evaluate how satisfied consumers are with their purchases of Khadi products. The study has been made with the primary data and this data is collected from 107 sample respondents from Khadi customers. To analyse the data, statistical tools like descriptive statistics, and chi-square were utilized. Additionally, it examines factors like product quality, consumer satisfaction levels after a transaction, pricing, availability, and overall shopping experience. It is anticipated that the research's conclusions will offer valuable guidance on how to improve Khadi products' attractiveness and market penetration. Stakeholders in the Khadi business may develop strategies to successfully market and offer high-quality products, hence supporting sustainability and growth in the sector, by knowing customer perceptions and satisfaction levels.

Keywords: Consumer Perception; Quality; Satisfaction Level; Awareness.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: Mehalak@pmu.edu)

^{**}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Assessing Job Satisfaction and Work Engagement of Supermarket Employees

D. Umamaheswari*, A. Nivetha** and M. Dinesh***

ABSTRACT

This study examines job satisfaction and work engagement among supermarket employees, focusing on various factors such as temperature and ventilation in the work environment, noise levels, teamwork, handling customer complaints, stress management, and communication channels. Data was collected through surveys from 28% employees, and statistical analysis was conducted using chi-square tests to assess the relationships between different variables. The findings reveal significant associations between factors like workplace infrastructure and work-life balance, as well as enthusiasm and engagement with daily tasks. Additionally, satisfaction with leave provided and facing physical challenges or discomforts were found to be related. However, no significant association was found between health benefits and adequate training assigned. Overall, addressing these factors could enhance job satisfaction and work engagement, contributing to a more positive and productive work environment for supermarket employees.

Keywords: Job Satisfaction; Work Engagement; Team Work; Stress Management; Work Challenges.

^{*}Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: umad@pmu.edu)

^{**}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

E-Commerce Platform to Sell Grain using Wordpress Software

S. Prabhu*, K. Prithika**, S. Pragadeeswaran*** and B. John Britto****

ABSTRACT

This study aims to improve the income of grain traders in Thanjavur district through an online payment system. In this sense, we have created a website so that farmers can trade conveniently without processors and intermediaries. Although the technology allows farmers to trade agriculture directly, it is hampered by distribution issues and limited market space. E-commerce is a forum that brings buyers and sellers together using electronic devices online. In this study, use the WordPress software to develop an e-commerce website for farmers, which allows them to directly sell their products without any middlemen, helps them to make a profit, and even offers discounts to consumers. This website can directly promote, communicate, and benefit both farmers and consumers.

Keywords: Online Payment System; Wordpress; E-commerce.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: prabhus@pmu.edu)

^{**}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{****}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu. India

A Study on Digital Gold Investment

P. Nivetha*, S. Adhikesavan** and D. Puroshathaman***

ABSTRACT

The wide range of options for investing in gold are confusing investors in the current highly volatile and dynamic market environment. "Digital gold" describes an online method of purchasing the precious metal. Digital gold purchases are a substitute to real gold purchases. A modern method of purchasing the golden metal without actual gold is through digital gold. Gold can be bought online, and a portion of that price is retained as actual gold. One rupee is the lowest quantity that can be purchased. The intention of this research is to secure gold without using any physical form. The study demonstrates how modern technology can be used to invest in E-Gold and increase public awareness of both E-Gold and human error. As more people become reluctant to visit jewelry stores and gold dealers, online gold purchasing has emerged as the ideal option for a lot of investors. A total of 80 respondents provided data through the use of questionnaires. The primary methods for analyzing the data. The findings indicates digital gold having the high returns, easy to exchange. Digital gold take away all your worries about theft or loss.

Keywords: Digital Gold; Investment; Physical Gold.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: nivethap@pmu.edu)

^{**}Final Year B. Com, (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B. Com, (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on the Impact of Brand Loyalty to New **Entering FMCG Products**

Srushti Rudrawar* and Kiran Vazirani**

ABSTRACT

The Fast-Moving Consumer Goods (FMCG) industry thrives on repeat purchases and brand loyalty. This paper explores the importance of brand loyalty in the FMCG sector, where products are typically inexpensive and consumed quickly. Loyal customers provide a stable foundation for FMCG companies, ensuring consistent sales, reducing customer churn, and increasing customer lifetime value. Brand loyalty also fosters a competitive edge by making consumers less susceptible to price wars and transforming them into brand advocates who spread positive word-of-mouth. Furthermore, loyal customers contribute to cost efficiencies. They require less customer support and reduce the need for continual customer acquisition efforts. The paper then dives into the characteristics of the FMCG landscape, highlighting the dominance of major players and the significance of brand recognition, supply chain efficiency, and marketing strategies. Looking ahead, the paper examines the challenges faced by the FMCG industry, including intense competition, everchanging consumer preferences, and rising input costs. Disruptions in supply chains, regulatory hurdles, and the rise of e- commerce necessitate adaptation from FMCG companies. The future of the industry is expected to witness a surge in personalized offerings, a growing emphasis on health and wellness, and a heightened focus on environmental sustainability. Technological advancements such as artificial intelligence and big data hold immense potential to revolutionize the FMCG landscape by personalizing marketing, streamlining operations, and driving product innovation. FMCG companies that can embrace these changes and adapt to evolving consumer trends will be best equipped to navigate the competitive landscape and ensure long-term success.

Keywords: Brand Loyalty; FMCG; Customer Lifetime Value; Competitive Advantage; Cost Efficiency; Consumer Trends.

^{*}Corresponding author; BBA Student, Department of Bachelor of Business Administration, CHRIST University (Deemed to be University), Bangaluru, Karnataka, India

^{**}Assistant Professor, Department of School of Business and Management, CHRIST University (Deemed to be University), Bangaluru, Karnataka, India (E-mail: kiran.vazirani@christuniversity.in)

A Study on Financial Performance of Hero Motocrop Limited

M. Vasanthakumar*, B. Adhithyan** and A. Sivamani***

ABSTRACT

This research delves into the financial performance of Hero MotoCorp Limited, a prominent player in the automotive industry. It aims to assess various financial metrics and indicators to gain insights into the company's financial health and stability. The study employs a comprehensive research methodology, including financial ratio analysis, trend analysis, and benchmarking against industry standards. Data collection involves gathering financial statements, annual reports, and relevant financial data from credible sources. The analysis reveals robust financial performance indicators for Hero MotoCorp Limited, showcasing strong profitability, liquidity, efficiency, and solvency ratios. The company's strategic financial management and operational effectiveness contribute significantly to its financial success. Hero MotoCorp Limited demonstrates commendable financial performance, reflecting its sound financial strategies, market position, and operational excellence. The findings highlight the company's resilience and ability to navigate challenges while sustaining growth and value creation for stakeholders.

Keywords: Financial Performance Assessment; Comprehensive Financial Analysis; Profitability and Liquidity Ratios; Operational Effectiveness Impact; Market Position Evaluation; Resilience; Growth Sustainability.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: vasanthakumar@pmu.edu)

^{**}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

An Analytical Study on the Impact of Corporate Training Services on Client Satisfaction and Organizational Performance with Special Reference to Truesmart Technologies

Sana Firdose*

ABSTRACT

Amidst the competitive backdrop of today's business world, organizations increasingly acknowledge the pivotal role of developing their personnel in attaining success. This paper presents an in-depth examination of the influence of corporate training services on both client satisfaction and organizational performance, with a specific focus on clients of TrueSmart Technologies, a leading human resource management consulting firm. Through a comprehensive analysis, utilizing both qualitative and quantitative methodologies, this study aims to elucidate the nuanced relationship between the training services provided by TrueSmart Technologies and the resultant satisfaction levels of their clients, as well as the subsequent impact on organizational effectiveness and performance. Drawing upon a blend of primary data collection methods, including structured questionnaire and interviews, the research assesses the effectiveness and efficiency of training programs offered by TrueSmart Technologies. The findings of this study are expected to offer insightful information about the strategic significance of corporate training in promoting client satisfaction and organizational success.

Keywords: Corporate Training Services; Client Satisfaction; Organizational Performance.

^{*}M.Com, Student, Department of Commerce, Mount Carmel College (Autonomous), Bangaluru, Karnataka, India (E-mail: firdose25sana@gmail.com)

Exploring Passenger Perspectives on Ticketing Triumphs and Tribulations: An In-depth Analysis of the IRCTC Train Ticket Booking System

N. Jayanthi*, G. Janani Vighithra** and S. Swathika***

ABSTRACT

The Indian Railway Catering and Tourism Corporation (IRCTC) is one of the largest online train ticket booking systems globally. It is operating and facilitating millions of passengers by rendering the railway reservation services. This research looks into the positive aspects and difficulties faced by passengers when using the IRCTC train ticket booking system. The system's convenience, extensive network coverage, and various booking options, such as online portals and mobile apps, are the main highlights. Moreover, IRCTC provides Tatkal booking for those who need to travel last-minute and offers concessions for specific passenger categories, making it more accessible and affordable. However, the system also encounters some major obstacles like limited seat availability, payment issues, security concerns, cancellation and refund policies, price fluctuations, etc. This study also focuses on the problems of server crashes when it's busiest, sluggish website performance, and payment gateway breakdowns and how to get rid of hinder booking procedure. To analyse the stated problems required data collected from 182 respondents chosen on purposive random sampling method. This study also suggested some of the features for the improvement of the IRCTC application, like Streamlined booking process, Enhanced security, Offline functionality.

Keywords: Online Train Ticket Booking System; Benefits and challenges.

^{*}Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: jayanthin@pmu.edu)

^{**}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

AI in Marketing

R. Bharath*

ABSTRACT

Artificial Intelligence (AI) has vast potential in marketing. It aids in proliferating information and data sources, improving software's data management capabilities, and designing intricate and advanced algorithms. AI is changing the way brands and users interact with one another. The application of this technology is highly dependent on the nature of the website and the type of business. Marketers can now focus more on the customer and meet their needs in real time. By using AI, they can quickly determine what content to target customers and which channel to employ at what moment, thanks to the data collected and generated by its algorithms. The algorithm learns and improves performance and accuracy as more data is fed into the algorithm. For this research, relevant articles on AI in marketing are identified from Scopus, Google scholar, research Gate and other platforms. Then these articles were read, and the theme of the paper was developed. This paper attempts to review the role of AI in marketing. The specific applications of AI in various marketing segments and their transformations for marketing sectors are examined. Finally, critical applications of AI for marketing are recognised and analysed.

Keywords: Artificial Intelligence (AI); Applications; Customer; Data Analysis; Decision Marketing.

^{*}Second Year B.Com, Department of Commerce, SRM Institute of Science and Technology, Kattankulathur,, Chennai, Tamilnadu, India (E-mail: rameshlogu321@gmail.com)

Factors Influencing Customers' Brand Preferences

M. Vasanthakumar*, S. M. Ashwin Raaj Kamal**, N. Rizwe Umar*** and R.M. Dharun****

ABSTRACT

In today's competitive market, understanding customer brand preferences is crucial for business success. This study explores factors influencing these preferences, employing qualitative and quantitative analyses to examine brand reputation, marketing strategies, and product quality. Results highlight the significant impact of brand reputation and marketing strategies on consumer choices, alongside product quality's influence. Strategic brand management is emphasized, offering avenues for enhancing brand positioning and customer engagement. Ultimately, this research provides valuable insights for marketers and businesses to adapt strategies, promoting sustainable growth and competitive advantage.

Keywords: Customer Brand Preferences; Brand Reputation; Marketing Strategies; Product Quality; Strategic Brand Management.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: vasanthakumar@pmu.edu)

^{**}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{****}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Exploring the Customer Analytics in Retail Textile by using Prescriptive Analytics

N. Jayanthi*, Sanjay S. ** and Aswinkumar R. ***

ABSTRACT

The study explores the customer analysis of Pothys, a retail boutique private limited company that uses prescriptive analysis to examine the systematic approach used by businesses to analyze customer data to identify, attract, and retain the most profitable customers. Prescriptive analytics can be used to analyze Pothys customer data to find patterns, trends, and insights that can inform decisions and enhance customer happiness, retention, and overall business performance. This strategy aids retail textile companies in maintaining competitiveness, enhancing operational efficiency, and fostering business growth through the utilization of data-driven insights. Retail textile companies can gain significant insights that inform strategic decision-making by delving deeper into customer data using prescriptive analytics. Retailers may increase sales and improve customer happiness by optimizing pricing tactics, personalizing marketing campaigns, and improving inventory management with the incorporation of prescriptive analytics tools. Rather than relying solely on averages, prescriptive analytics can simulate and display the probability of different outcomes, giving organizations a greater understanding of the risk and uncertainty they face. By using it, organizations can improve their comprehension of the probability of worst case scenarios and make appropriate plans.

Keywords: Prescriptive Analytics; Customer Retention; Pricing Tactics; Inventory Management

^{*}Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: jayanthin@pmu.edu)

^{**}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Analyzing Trends and Predictors of Consumer Satisfaction in the Tamil Nadu Tourism Industry: A Comprehensive Review

N. Jayanthi*, M. Mohamed Erfan** and M. Mohammed Thasleem***

ABSTRACT

The study analyzed the correlation between customer satisfaction and tourism services and examined consumer satisfaction concerning the standard of Tamil Nadu tourism services, general contentment, and desire to return and refer others. In this study, two research methodologies were applied. First, examine the body of research on visitor happiness, the Caliber of tourism services, and customer loyalty. Secondly, data was gathered from visitors who visited Tamil Nadu using a questionnaire survey in Google form that was administered to 150 guests in total and direct interviews with customers. Results showed that satisfaction was significantly influenced by the quality of service, overall experience, and customer service. It also revealed that perceived value and safety also impacted satisfaction. The findings suggest that tourism service providers should prioritize high-quality services, memorable experiences, and excellent customer service to ensure customer satisfaction and enhance customer satisfaction. Data was collected from primary and secondary sources, and information was collected through Google Forms surveys.

Keywords: Customer Satisfaction; Tourism Services; Tamil Nadu; Visitor Happiness; Service Quality; Customer Loyalty; Memorable Experience; High-quality Services.

^{*}Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: jayanthin@pmu.edu)

^{**}Final B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India ***Final B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Impact of Digital Entrepreneurship on the Social Environment

Sivasakthi*, S. Kiruthick Roshan** and N. Shahul Hameed***

ABSTRACT

Many studies have demonstrated entrepreneurship as a key driver of economic growth and a means to reduce unemployment. Understanding all the concepts related to entrepreneurship is essential for success in this field. To thrive in the market and achieve business goals, entrepreneurs must stay updated on changes in customer preferences and market trends. Utilizing modern digital technologies and software for communication and product enhancement is often necessary. Given the prevalent reliance on national and multinational technologies in today's world, integrating these technologies into business operations is crucial. Digital entrepreneurship plays a pivotal role in enabling entrepreneurs to perform activities accurately and effectively. By leveraging digital applications, entrepreneurs can enhance the market value of their products and develop their businesses both conventionally and technologically. Information and communication technology (ICT) proficiency is a critical component of digital enterprise success, facilitating business improvement. This comprehensive study provides detailed insights into digital entrepreneurship, offering valuable knowledge to individuals involved in business ventures.

Unemployment; **Keywords:** Economic Growth; Entrepreneurship; Digital Entrepreneurship; Information and Communication Technology; Digital Enterprise; Digital Articrafts; Digital Platform; Digital Infrastructure.

^{*}Corresponding author; Assistant Professor, Department of Management, SRM Institute of Science and Technology, Trichy, Tamilnadu, India (E-mail: drsivasakthi@gmail.com)

^{**}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Unlocking the Potentials of Folk Artists: A Study Assessing the Social Recognition of Folk Artists

N. Jayanthi* and Manju Parkavi S.**

ABSTRACT

In the selected area of Thanjavur-based folk performers who took part in a range of shows, including Kuravan Kurathi, Thappu parai, Therukoothu, Kavadi Attam, and Karakattam, the objective of this descriptive study is to analyze the socioeconomic condition of the folk artists and identify the social recognition of the folk artists. The research paper carried out through survey method to collect data from the respondents. The survey shows that the respondents' precarious financial status, dependence on the careless nature of their professions, health risks and harassment, educational regression, and inability to give their children a good education are all prevalent. Data collections were made on the basis of primary data. Primary data was collected from 170 respondents by using structured questionnaire and interview method. Data were analyzed using statistical tools like chi-square test, ANOVA, correlation. So, the research advanced our knowledge of the situations facing folk artists. According to the study's findings, society have to support and encourage folk artists. The folk artists' standard of living is heavily influenced by the traditional art they perform, and many are living in deprivation. Many people have chosen to pursue other careers as a result of the low revenues and low social standing associated with folk art engagement, and the generational practices of folk-art employment transfer are nearly extinct.

Keywords: Reforms; Social Recognition; Knowledge Transformation; Traditional Folk Dance Culture.

^{*}Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: jayanthin@pmu.edu)

^{**}M.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Secured Communication System for Temple Management

M. Vasanthakumar*. S. Mathavan** and K. Aakash***

ABSTRACT

Effective temple management relies on secure communication systems to safeguard sensitive information and ensure operational efficiency. This study investigates the development and implementation of a tailored secured communication system for temple administration. Secure communication systems are essential for temple management, emphasizing data protection and efficient communication channels. Utilizing encryption techniques, access controls, and network security protocols, a robust communication framework was developed and assessed using qualitative and quantitative methods. Major Findings: The study identifies key features for data security within the temple environment and evaluates user satisfaction among administrators and stakeholders. Conclusion: Implementing a secured communication system is crucial for temple management to enhance operational efficiency, regulatory compliance, and stakeholder trust, highlighting the need for continuous innovation to address evolving security challenges.

Keywords: Temple Management; Secure Communication Systems; Data Protection; Operational Efficiency; Encryption Techniques; User Satisfaction; Continuous Innovation.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: vasanthakumar@pmu.edu)

^{**}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Insights from Consumers: Youth Experience with Branded and Non-branded Products

S. Prabhu*, V. Jeya Gowri** and S. Lathika***

ABSTRACT

This study investigates the effects of consumer behaviour by comparing the perceptions and preferences of consumers towards branded products versus other alternatives. The research aims to provide insights into the factors influencing consumer choices and the impact of branding on purchasing decisions. Surveys conducted through both online and offline modes, to gather data from diverse respondents. The findings contribute to understanding the dynamics of consumer empowerment in the context of globalized markets and the role of branding in shaping consumer perceptions.

Keywords: Consumer Behaviour; Purchase Intention; Preference; Branded Products; Experience.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: prabhus@pmu.edu)

^{**}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Study on Waste Recycling in PMIST: A Case Study

P. Nivetha*. B. Kalimuthu** and K. Venkatesan***

ABSTRACT

The materials used by the people become garbage and are deposited on the land and water bodies and pollute the natural environment. Not only that, it is harmful to humans and other organisms, to prevent this, all countries like Russia, America, China, India are implementing waste management practices to prevent the increase of waste materials due to high population. Based on this, it is located in Thanjavur, the rice field of Tamil Nadu. (PERIYAR MANIAMMAI UNIVERSITY) This University is a Deemed to be University with an area of 216 acres. Its area includes 26,000 native trees, 4.500 shrubs and dangerous plants. Buildings have been constructed for the education of students. Inside the university, waste generated from hostel, cafeteria and organic waste is collected and recycled for waste management and converted into usable materials such as natural gas, paper and vermi-compost. A separate space for recycling has been created in the University and recycling is done using necessary machineries to reduce the demand for products of Periyar Maniammai University and to conserve nature.

Keywords: Project on Waste Recycling at Periyar Maniammai UniversityWaste Composition Analysis; Environmental Impact Assessment.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: nivethap@pmu.edu)

^{**}Final Year B. Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B. Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Optimizing the Usability of Fintech Services by Street Vendors

R. Amarnath*, Pradiksha S. ** and Vaishnavi Nakshatra G. ***

ABSTRACT

Optimizing the usability of fintech services for street vendors involves adapting the digital financial tools to meet their unique needs. This includes developing user-friendly interfaces, simplifying transactions, and ensuring accessibility through mobile devices. This study looks into improving the usability of fintech services for street vendors, identifying challenges and opportunities. A survey was conducted with a structured questionnaire and descriptive research was employed. The research focuses on the street vendors of Thanjavur a total of 50 respondents were collected. The Study suggest that improving user friendly interface, overcoming the language barriers through communicating in regional language, and providing real-time support by reducing transaction costs and regulating time delays helps in efficient use. In conclusion, enhancing the accessibility and usability of fintech services is the key to stimulate the financial inclusion and financial benefits for street vendors.

Keywords: Fintech; Street Vendors; Accessibility; User-friendly Interface; Financial Inclusion.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: amarnathr@pmu.edu)

^{**}Final Year B. Com,, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B. Com,, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Awareness about Fundamental Rights and Duties among Youngsters

S. Prabhu*, M. Swetha** and A. Franklin Prabhu***

ABSTRACT

Understanding India's fundamental rights and responsibilities is crucial because it empowers citizens to know their rights and responsibilities, thereby keeping them informed about their active participation in society. Knowing these rights and duties may ensure social justice and equality, while understanding responsibility encourages them to contribute for the betterment of society. In addition to that, India will be considered the most populous young nation in the world. The future of the nation lies in the hands of the youth, and they can write the destiny of the nation. Considering the youngsters, they should be made aware of any rights and duties, not only to protect themselves but also to make them responsible citizens for protecting our country. Consequently, awareness is the best clarification for everybody. In this way, this research has decided to study the relevance of youth's awareness about fundamental rights and duties.

Keywords: Youngsters; Awareness; Rights; Duties.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: prabhus@pmu.edu)

^{**}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu. India

The Surging Rage of E-entrepreneurship – A Comprehensive Study on the Perspective of Consumers

M. Harini*

ABSTRACT

In today's competitive world, digital entrepreneurship is one of the swift emerging trends. Entrepreneurial journeys through online may or may not create potential income but they serve as a dynamic podium to sell the products and services. This revolutionary perspective to business provides distinctive favourable circumstances to configure operations, to reach customers, and improves partnership and collaboration. Through this, innovative business practices via digital platform can enable the digital entrepreneurs to grasp market proficiency, business shrewdness and pioneering technology. The principal objective of this study is to investigate the perspectives, comfort levels, and knowledge of customers on E-Entrepreneurship. In order to conduct this research, a questionnaire will be prepared and distributed among regular consumers of online markets. By analysing their responses, conclusions can be drawn. In addition to that, this study aims to provide valuable awareness and recommendations for budding or established entrepreneurs who are thriving to outstand in this business world. It is essential to realize the importance of welcoming E-Entrepreneurship as an agency to outshine in the competition and attaining success.

Keywords: Digital Entrepreneurship; Skills; Online Shopping; Social Media; Online Firm; Opportunities; Website.

^{*}First Year MBA, Department of Management, SRM Institute of Science and Technology, Trichy, Tamilnadu, India (E-mail: harinimanikandan22@gmail.com)

Non-performing Assets in Banks - Comparative Analysis of Pre and Post Covid-19 NPA of Canara Bank

Shalom Deborah H. K.*

ABSTRACT

The COVID-19 pandemic has had profound effects on various sectors of the economy, including the banking industry. This study aims to analyse the nonperforming assets (NPAs) of Canara Bank, one of the leading public sector banks in India, before and after the onset of the pandemic. By conducting a comparative analysis, this research seeks to understand the impact of COVID-19 on the bank's asset quality and identify any significant changes in NPA levels. The study employs quantitative methods to analyse financial data, focusing on key indicators such as NPA ratio, provisioning coverage, and asset quality trends. Additionally, qualitative insights from expert interviews or internal bank reports may be utilized to provide a comprehensive understanding of the factors influencing NPA dynamics during the pre- and post-COVID-19 periods. The findings of this research will contribute to the existing literature on banking sector resilience during crises and provide valuable insights for policymakers, regulators, and banking stakeholders.

Keywords: Non-performing Assets (NPA); COVID-19; Banking Sector; Asset Quality; Financial Performance.

^{*}M.Com, Student, Department of Commerce, Mount Carmel College (Autonomous), Bangaluru, Karnataka, India (E-mail: shalomdeborah192000@gmail.com)

Risk Perception of Individual Investors in Investment Decision: An Analytical Study

Saniya Siddique*

ABSTRACT

This study delves into the critical role of individual investors' risk perception in their investment decision-making process. It acknowledges the subjective nature of risk perception, highlighting how each investor's unique psychological makeup influences their assessment of potential investment risks. The research aims to bridge the gap in understanding how this subjective perception translates into concrete investment choices. The study employs various analytical methods to examine the relationship between risk perception and investment decisions. It explores the potential influence of demographic factors, financial literacy, and past investment experiences on shaping individual risk perception. By analysing this interplay, the study seeks to identify patterns and trends that can contribute to a more comprehensive understanding of investor behaviour. The findings of this research hold significant implications for various stakeholders within the investment landscape. It can equip financial decision with valuable insights into tailoring their strategies to effectively address the unique risk perceptions of individual clients. Additionally, policymakers can leverage the study's findings to develop educational initiatives aimed at enhancing financial literacy and fostering informed investment decisions among the public. Overall, this study contributes to a deeper understanding of the intricate relationship between risk perception and individual investor behaviour, paving the way for improved financial decision-making and a more informed investment environment.

Keywords: Investment; Risk Return Profile; Perception; Behavioural Finance; Portfolio.

^{*}M.Com, Student, Department of Commerce, Mount Carmel College (Autonomous), Bangaluru, Karnataka, India (E-mail: sanisiddique20.ss@gmail.com)

Effective Teamwork and Conflict Resolution as Strategies for Success

Teena Jaculin G.*

ABSTRACT

Effective teamwork is essential for achieving organizational goals and fostering a collaborative work environment. All sorts of tasks become easier — and faster through teamwork. More than speed or ease, though, big or complex projects require teamwork. Effective teamwork empowers to reach companies goals and have far more impact. Teamwork stretches far beyond making the best snow fort or carrying the heaviest objects. But not everyone sees the value and benefits that a group of people working together can accomplish. However, conflicts often arise within teams, posing challenges to productivity and cohesion. Effective teamwork and conflict resolution are indispensable components of successful organizations across diverse industries. This abstract outlines key strategies for fostering collaboration and managing conflicts within teams to maximize productivity and achieve organizational goals. Moreover, fostering a culture of trust and respect is essential for nurturing strong team dynamics. When team members feel valued and respected, they are more likely to collaborate effectively and proactively support one another. Building trust involves demonstrating integrity, reliability, and accountability in actions and decisions. Furthermore, embracing diversity and inclusivity enriches team dynamics and fosters innovation. Teams comprising individuals with varied backgrounds, perspectives, and skill sets are better equipped to tackle complex challenges and generate creative solutions. By valuing diversity and promoting inclusivity, organizations can leverage the unique strengths of each team member and foster a culture of mutual respect and understanding.

Keywords: Effective Teamwork; Conflict Resolution: Communication; Collaboration; Organizational Goals; Team Culture and Strength.

^{*}Associate Professor, Department of Management Studies, Don Bosco Institute of Technology, Bangaluru, Karnataka, India (E-mail: teenajaculin@gmail.com)

A Study on Assessing the Role of KSFC in Empowering Women Entrepreneurs in Emerging Economies

Afreen Taj*

ABSTRACT

Women entrepreneurs in emerging economies face multifaceted challenges hindering their full participation and growth in the business landscape. Financial institutions play a crucial role in addressing these challenges and empowering women entrepreneurs. This research focuses on assessing the role of the Karnataka State Financial Corporation (KSFC) in empowering women entrepreneurs in emerging economies. Combining exploratory research design with a mix of quantitative and qualitative approaches, this study aims to lay a foundation for understanding KSFC's impact on women entrepreneurs. Primary data will be collected through a systematic questionnaire distributed to women entrepreneurs receiving assistance from KSFC, while secondary data will be gathered from various sources including websites, academic papers, and journals. A pilot study will be conducted to refine the questionnaire, ensuring its suitability and effectiveness. The study will explore KSFC's tailored programs, mentorship initiatives, and financial products for womenled businesses, evaluating their impact on business growth, financial sustainability, and socio-economic empowerment. Through comparative analyses and stakeholder engagement evaluation, this research seeks to provide insights for KSFC, similar institutions, and policymakers to enhance support for women entrepreneurs. The sampling technique employed in this study is simple random sampling, ensuring each respondent has an equal chance of being represented and maintaining the purity of probability sampling. Limitations including sample size constraints and subjective interpretation of qualitative data are acknowledged, suggesting avenues for future research to address these constraints and deepen understanding in this critical area.

Keywords: Financial Institutions; Women Entrepreneurs; Socio-economic Empowerment; Financial Initiatives; Non-financial Resources.

^{*}M.Com, Student, Department of Commerce, Mount Carmel College, (Autonomous), Bangaluru, Karnataka, India (E-mail: afreentaj3112@gmail.com)

Impact of Western Culture on Indian Consumer's **Cafe and Coffee Culture**

Vanshika Bothra* and Kiran Vazirani**

ABSTRACT

The Indian coffee and café industry is experiencing a transformation, characterized by a surge in Western-style coffee consumption and café culture amidst a rich traditional coffee heritage. This dynamic landscape presents a compelling research opportunity to understand the interplay of globalization and cultural identity. This research delves into the sociocultural factors driving the adoption of Western coffee styles and café experiences by Indian consumers, particularly young adults and professionals in urban settings. Employing quantitative methods, the research unpacks the motivations, preferences, and social dynamics shaping consumer behavior in this evolving space. Understanding the complex dynamics of this cultural fusion is crucial for several reasons. Firstly, it sheds light on the adaptation of global trends within local contexts, offering valuable insights into the broader processes of cultural hybridization. Secondly, it provides a nuanced perspective on the evolving social spaces and consumer identities emerging within the Indian coffee landscape. Finally, this research informs strategic decision-making for businesses, policymakers, and stakeholders navigating this dynamic and rapidly growing industry. This research aspires to contribute to a deeper understanding of the Indian coffee and café culture. By examining the intricate blend of tradition and globalization shaping Indian coffee culture, this research aims to contribute to informed adaptation and future growth within this exciting and dynamic space.

Keywords: Western Influence; Café Industry; Coffee Consumption Behaviour; Indian Youth Culture.

^{*}Corresponding author; BBA, Student, Department of Management, CHRIST University (Deemed to be University), Bangaluru, Karnataka, India

^{**}Assistant Professor, Department of Management, CHRIST University (Deemed to be University), Bangaluru, Karnataka, India (E-mail: kiran.vazirani@christuniversity.in)

Carbonex Index in Strengthening Sustainable Economic Development in India

Kaleeshwari S.* and Benneet S.**

ABSTRACT

Companies are nowadays aiming for sustainable development. Also, investors nowadays are concerned with the sustainable initiatives taken by these companies. Companies that are aiming for long-term initiatives over sustainable development will attract investments from investors' Carbonex is an index that measures the sustainable initiatives taken by the companies. The stock of Indian companies that are committed to mitigating risk arising from climate change is better performed this year. The Sensex has also jumped this year. This index in person provides an effective way for equity investors to manage the risk of climate change over the period. It becomes necessary for a country like India, to access the effectiveness of a sustainability-based index and whether it is creating any improvement in the economy due to the improvement in the price and return of the Carbonex index. A detailed analysis has been made of the BSE Carbonex index and its effect on developing the economy. The price and returns have been taken to analyze the true picture of this index on the country's development. The entire indices have been selected and the analysis has been made using the advanced econometric software EViews in concluding the results of the data used.

Keywords: Carbonex; Price; Return; Effect; Relationship; Development.

^{*}Corresponding author; Ph.D., Research Scholar, Department of Commerce, Bharathiar University, Coimbatore, Tamilnadu, India (E-mail: madhukaleeshwari@gmail.com)

**Ph.D., Research Scholar, Department of Management, Alagappa University, Karaikudi, Tamilnadu. India

A Study on the Impact of Advertisements on the Consumption of **Sustainable Menstrual Products**

Apoorva Agarwal* and Kiran Vazirani**

ABSTRACT

The menstrual products industry encompasses a wide range of products designed to address the menstrual hygiene needs of individuals. This industry has witnessed significant evolution over the years, driven by a combination of factors such as advancements in technology, increased awareness of environmental sustainability, and a growing emphasis on menstrual health and hygiene. Advertisements are a medium for educating the public about menstrual health, providing information about different types of menstrual products, and debunking myths or misconceptions. The research aims to investigate the impact of advertising on the consumption of sustainable menstrual products. Consumer responses to advertising campaigns are influenced by cultural and regional factors. However, little research has been conducted to investigate how these contextual factors affect the efficacy of advertising for sustainable menstrual products. By understanding the effectiveness of advertising in promoting sustainable menstrual products, this research will contribute valuable insights for marketers, public health initiatives, and environmental advocacy groups seeking to encourage more sustainable and eco-conscious menstrual product choices.

Keywords: Sustainability; Menstrual Products; Advertisements; Consumption Patterns.

^{*}Corresponding author; BBA, Student, Department of Management, CHRIST University (Deemed to be University), Bangaluru, Karnataka, India (E-mail: apoorva.agarwal@bba.christuniversity.in)

^{**}Assistant Professor, Department of Management, CHRIST University (Deemed to be University), Bangaluru, Karnataka, India

Analysis of E-wallet Apps in Chennai City

M. Sujitha* and K. P. Savitha**

ABSTRACT

Electronic payments have rapidly gained popularity, and e-wallets apps are one of the most convenient ways to make digital payments. While e-wallets have been around for over a decade, they have recently become more mainstream, especially in emerging markets. An e-wallet is essentially an electronic version of a physical wallet. It allows individuals to store, manage, and use their money digitally, without the need for a physical bank account. Mobile wallets use near-field communications technology to enable consumers to make contactless payments using their mobile device, tablet or smart watch instead of using a physical card. Unlike a digital wallet where the money remains in the bank account, an E-Wallet is preloaded with money which is then used for transactions. The study has been proven that the research has been done scientifically. The study concludes with overall result, data collection methods and analysis procedures. The study is restricted to 100 respondents. Convenience sample technique used for the study. The survey showed that the majority of respondents face Connectivity problems while using E-Wallet, and least say that E-wallet Cannot be used for International Transaction as an obstacle. Choose a reputable e-wallet provider with two-factor authentication and other security features. Link the e-wallet to a separate bank account for added security and to avoid exposing your main account to potential fraud. An E-Wallet is a convenient and secure way to store and manage payment information.

Keywords: E-wallet; Communication; Problems; Security; Convenience; Technology.

^{*}Corresponding author; M.Com, Student, Department of Commerce, Justice Basheer Ahmed Sayeed College for Women (Autonomous), Chennai, Tamilnadu, India

^{**}Assistant Professor, Department of Commerce, Justice Basheer Ahmed Sayeed College for Women (Autonomous), Chennai, Tamilnadu, India (E-mail: savitha.k.p@jbascollege.edu.in)

Problems of Agents in Settlements of Claims for Two-wheeler Third Party Insurance in Thanjavur District

N. Jayanthi* and Subash M.**

ABSTRACT

The research outlines the primary issues faced by agents involved in settling claims for two-wheeler third-party insurance in Thanjavur District. It covers the challenges of delay in claim processing, inadequate communication between stakeholders, difficulties in gathering necessary documentation, and issues related to claim appraisal and settlement. Additionally, the research addresses regional-specific challenges or regulatory hurdles that impact the efficient settlement of claims in the district. Required data were collected from 150 respondents by using questionnaires method. ANOVA, Multiple Regression and Chi-square Tests are techniques used to analyse the data. The study also focused that to understand the feedback of the insurer regarding the various policies offered by the Insurance company and its benefits enjoyed by them. The results show that the majority of customers are satisfied with the service provided by Two-wheeler insurance in Thanjavur city.

Keywords: Claim Settlement; Challenges; Customer Satisfaction; Communications; Schemes.

^{*}Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: jayanthin@pmu.edu)

^{**}Final Year M.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Holistic Study of Nomads (Narikuravar) in the Delta Region – Assessing Profiles, Livelihoods and Financial Literacy

S. Prabhu*, M. Mohamed Ameer Hamza** and P. Nirmala***

ABSTRACT

This study exhibits a holistic examination of the Nomads (Narikuravar) community residing in the delta region, focusing on assessing their socio-economic profiles, livelihoods, and financial literacy. Embedded within the intricate waterways and fertile plains, the Nomads epitomize a lifestyle harmonized with nature, yet marked by socio-economic challenges. Through a mixed- methods approach incorporating quantitative surveys, qualitative interviews, and focus group discussions; this research uncovers the multifaceted dimensions of Nomads life. Findings reveal a community deeply entrenched in tradition, yet grappling with issues of socioeconomic marginalization, environmental degradation, and limited access to essential services. Notably, the study highlights the significance of financial literacy in fostering economic resilience and social inclusion among the Nomads. Despite facing barriers in accessing banking services and exhibiting low confidence in financial decision-making, there is a strong interest among the community members in participating in financial education programs. It concludes by emphasizing the need for targeted interventions aimed at empowering the Nomads community, ensuring their integration into formal economic activities, and preserving their cultural heritage amidst the complexities of modernity. By addressing gaps in financial literacy and support systems, this research lays the groundwork for fostering economic empowerment and sustainable development within the Nomads community, thereby amplifying their voices and aspirations in a rapidly changing world.

Keyword: Nomads; Socio-economic Profiles; Livelihoods; Financial Literacy and Mixed-methods Approach.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: prabhus@pmu.edu)

^{**}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Customer Awareness Pradhan Mantri Bharatiya Janaushadhi Kendra with (Makkal Marundhagam) Reference to Thanjavur District

N. Jayanthi* and Anupriya M.**

ABSTRACT

The focus of this study is to assess the customer mindfulness of Pradhan Mantri Bharatiya Jan aushadhi Kendras. At low cost through Jan Aushadhi Medical Stores, this supports and helps the people below the particular income. This study aims to examine people's position of knowledge about Jan Aushadhi Medical Store, their mindfulness of Jan Aushadhi Medical schemes, their amenability to protect for general drugs, the opinions and understanding of general medicines, the degree of consumer satisfaction with respect to the quality, price, vacuity, adequacy, and affordability of those specifics, and how the government's action measures are perceived by the public. The study carried out a questionnaire survey method and interview method to collect data from respondents. The experimenter named 170 repliers who are apprehensive of the PMBJK in order to achieve the study's thing. The collected data was proceeded and analyzed by using SPSS package and suitable statistical tools such as simple percentage analysis, ANOVA and chi-square analysis. It concentrated on the issues of the advantages profited from PMBJPK.

Keywords: Generic Medicines; Jan Aushadhi Shop; Knowledge.

^{*}Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: jayanthin@pmu.edu)

^{**}Final Year M.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Effective Teamwork and Conflict Resolution

Noora Fathima M.* and Abinaya L.**

ABSTRACT

A brief precise statement of effective teamwork and conflict resolution. Effective teamwork in the workplace relies on key components such as active listening and open communication, and ensures each person's input contributes towards reaching the team's goals. Teamwork has always been an essential capability for successful enterprises. But conflicts are a natural part of life, both in our personal lives and in the workplace. Conflicts often arise because different team members have different ideas about how to achieve a common goal. Since conflict is an essential part of being human, effective conflict resolution is not designed to avoid disagreements. The purpose of this paper is to look at the various approaches adopting in resolving conflict. So, conflict resolution skills are used to facilitate discussions, increase understanding and control emotional responses.

Keywords: Teamwork; Conflict resolution; Workplace.

^{*}Corresponding author; B.Com (Accounting and Finance), Department of Accounting and Finance, SRM Institute of Science and Technology, Trichy, Trichy, Tamilnadu, India (E-mail: noorafathi0806@gmail.com)

^{**}B.Com (Accounting and Finance), Department of Accounting and Finance, SRM Institute of Science and Technology, Trichy, Trichy, Tamilnadu, India

A Study on the Improved Billing System's Paperless Implementation in the Thanjavur Restaurant

K. Mehala*, I. Sahana** and S. Gopika***

ABSTRACT

The goal of this project is to create an electronic restaurant ordering system that can replace the current one. In most restaurants, the menu order system is actually presented in the form of a menu card, requiring the client to retrieve the item from the menu before the waiter arrives to take their order—a tedious procedure. Therefore, we created this paperless restaurant system that shows menu items to patrons on their smart phones, tablets, and other accessible devices. Numerous benefits include excellent user friendliness, time savings, a decrease in human error, and consumer feedback.

Keywords: Android; Digital Ordering; Paperless Dining; Intelligent Menu.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: Mehalak@pmu.edu)

^{**}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu. India

A Study on Prime Minister Employment Generation Programme (PMEGP) the Impact on the Development of Entrepreneurship in Thanjavur

D. Umamaheswari* and G. Rishi Varman**

ABSTARCT

Young people without jobs in India are attempting to get beyond financial obstacles in order to launch a new business. In the aim to encourage entrepreneurship .The Prime Minister's Employment Generation Program has begun operations. Is to evaluate Prime Minister Employment Generation's (PMEGP) entrepreneurship development plans in the Thanjavur district. The survey method of inquiry was used to collect data using a structured questionnaire. This study demonstrates how the PMEGP program's support might enhance the Thanjavur district's youth empowerment and entrepreneurial development. Therefore, more young people need to utilize the program in order to benefit, especially those employed in the unorganized sector. It also demonstrates that PMEGP promotes innovation and the development of fresh business ideas among entrepreneurs. A five-point Likert scale was used for gathering the data from the 130 respondents. To satisfy the study's needs, a one-way ANOVA investigation had been concluded. The result of this study, PMEGP has been proven to be a successful livelihood tool in reducing unemployment, poverty, and social and economic disparities among participants. This program has supported a large number of educated youth, including women, in leading decent lives in society.

Keywords: PMEGP; Entrepreneurship Development; Empowerment.

^{*}Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: umad@pmu.edu)

^{**}Final Year M.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Inventory Management System and Efficiency in the Performance of Department Stores

M. Vasanthakumar*, S. M. Ashwin Raaj Kamal**, N. Rizwe Umar*** and R. M. Dharun****

ABSTRACT

Efficient inventory management is crucial for department stores' performance. This study investigates the impact of inventory management systems on store efficiency. Employing a mixed-methods approach, data analysis and interviews with store personnel were conducted. Findings indicate a strong correlation between advanced inventory systems and improved operational efficiency. Stores utilizing automated tracking and demand forecasting experienced lower costs and fewer stockouts. Qualitative insights emphasize the importance of staff training and technology adoption. In conclusion, this study underscores the significance of inventory management systems in enhancing department store performance, offering practical implications for retailers aiming to optimize operations and customer satisfaction.

Keywords: Inventory Management System; Efficiency; Performance.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (*E-mail:* vasanthakumar@pmu.edu)

^{**}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{****}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on the Impact of Organic vs. Inorganic Cosmetic Products

K. Sumithra*, K. Kiruthika** and S. Balasubramaniyan***

ABSTRACT

This investigation looks into customer preferences for organic versus inorganic cosmetic goods in an effort to identify the variables affecting these decisions. Surveys and focus groups were the two main approaches used in a mixed-methods strategy to collect data from a wide demographic sample. The results show that there is an increasing trend toward organic cosmetics, mostly due to ethical, environmental, and health concerns. Price, effectiveness, and availability, however, continues to be important variables affecting the choices that consumers make. The report emphasizes the need for transparency, education, and sustainable practices within the cosmetics business, providing useful insights for consumers, legislators, and cosmetic companies alike.

Keywords: Organic Cosmetic Products; Inorganic Cosmetic Products.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: sumithrak@pmu.edu)

^{**}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Winding up the Coir Industry in Thanjavur

K. Mehala*, R. N. Balaji** and S. Sanjay***

ABSTRACT

This study examines the factors contributing to the winding up of the coir industry in Thanjavur. Through a comprehensive analysis of economic, social, environmental variables, the research sheds light on the challenges faced by coir manufactures to decline the coir industry in Thanjavur. It examines the problems like money issues, social issues, and harming the environment, demand for raw materials are some of the reasons to closing the industry.

Keywords: Technological Adoption; Income Generations; Demand for Coconut Husk in Thanjavur.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: Mehalak@pmu.edu)

^{**}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu. India

Contemporary Approaches in Business for Achieving Success in the Digital Era

R. Santhi* and V. Nalini**

ABSTRACT

The digital era has ushered in unprecedented opportunities and challenges for businesses across various industries. This article explores contemporary approaches for achieving success in the digital landscape, encompassing a comprehensive analysis of its significance, functions, applications, advantages, and disadvantages. The study aims to shed light on the evolving dynamics of digital success and provide actionable insights for businesses navigating this complex terrain. Through a detailed examination of relevant literature, case studies, and empirical research, the article elucidates key strategies and best practices for thriving in the digital era. From leveraging emerging technologies to prioritizing customer-centricity, businesses can unlock new avenues for growth and innovation in today's fast-paced digital environment.

Keywords: Business; Industries; Approach; Technologies; Customer.

^{*}Corresponding author; Assistant Professor, Department of Commerce, SRM Institute of Science & Commerce, SRM Institute & C

^{**}Assistant Professor, Department of Commerce, SRM Institute of Science & Echnology, Trichy, Tamilnadu, India (E-mail: nalinivignesh1974@gmail.com)

Empowering Entrepreneurs: The Role of Microfinance Institutions on Small Business Growth

Shimrah Mariam*

ABSTRACT

Microfinance institutions (MFIs) play an important role in empowering entrepreneurs and promoting small business growth in both developed and developing countries. This study looks into the relationship of microfinance, financial services, and small business development, with a focus on their collective impact on entrepreneurship. The varied influence of microfinance institutions on entrepreneurial endeavours, specifically how access to microfinance services encourages business expansion, innovation, and economic development. The study examines the role of microfinance on the growth of small businesses. The study assesses the various financial services offered to entrepreneurs, including access to loans, savings, insurance, and financial literacy training. The data of this study is collected from primary sources and secondary data, through a structured questionnaire and the respondents are entrepreneurs. The findings of the study shows that microfinance and institutions play a vital role in the development of small businesses and there is wider scope in getting multiple financial services available to the entrepreneurs.

Keywords: Microfinance; Microfinance Institutions; Entrepreneurs; Financial Services; Small Business.

^{*}M.Com Student, Department of Commerce, Mount Carmel College, (Autonomous), Bengaluru, karnataka, India (E-mail: shimrahmariam28@gmail.com)

A Study on Customer Satisfaction towards Banking Services in Rural Area

N. Jancy Rani*, V. Vinodhan** and R. Abinesh***

ABSTRACT

This study investigates customer Satisfaction with banking services in rural areas, aiming to identify key determinants influencing satisfaction levels. Using a mixed-method approach, including surveys and data was collected from 160 Respondents to 110 Male and 50 Female is for Offline and online methods customer residing in various rural areas. Factors such as accessibility, service quality, convenience, and perceived value were analyzed to assess their impact on customer satisfaction. To local people and supporting for the quality life of people and development oriented towards the rural area. In overall research of the rural area banks and rural development these two aspects as very closely depend on each other. The rural bank has the very helpful to the growth of rural area development and economic status of the village.

Keywords: Customer Satisfaction; Rural Area; Banking Services.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: jancyrani@pmu.edu)

^{**}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Customer Perception towards Credit Cards Issued by Banks

A.N. Christy*, S. Mohamed Aslam** and K. Paris Ahamed***

ABSTRACT

This study delves into customer perception and behavior towards credit cards, exploring the various dimensions that influence how people view and utilize these financial tools issued by banks. A descriptive study was done to gain a clear understanding. Quantitative surveys was used to gather statistical data on customer satisfaction, perceived benefits, drawbacks, features and preferences. In addition, qualitative interviews will delve deeper, exploring the emotions, motivations, and decision-making processes behind these perceptions. This research, investigates customer perceptions of credit cards. Quantitative surveys will assess overall satisfaction, perceived advantages (rewards, convenience) and disadvantages (debt, fees) of credit cards. Thematic analysis of qualitative interviews will explore the underlying reasons behind these perceptions, including trust in banks, security concerns, and the influence of factors like cultural background and past experiences. By identifying correlations between these variables and customer behavior, the study aims to uncover key themes and narratives that shape how people view and utilize credit cards. These findings can inform banks on how to improve their credit card offerings, enhance customer experience, and tailor marketing strategies to better cater to diverse consumer segments. Credit cards offer a convenient and versatile financial tool, but responsible use is crucial to avoid potential pitfalls. This study aimed to gain insights into customer perceptions and usage patterns of credit cards. The research questions explored customer awareness, frequency of use, perceived benefits, and satisfaction with credit card features and services. The samples are collected in Thanjavur. Structured and well- designed questionnaires are utilized to gather secondary data from respondents, the sample consists of 132 respondents. By understanding these factors, banks and financial institutions can develop targeted marketing strategies, improve customer service, and enhance credit card offerings to cater to diverse customer needs and promote responsible credit card usage.

Keywords: Customer Perception; Customer Behavior; Customer Satisfaction; Trust in Banks; Credit Card Offerings; Customer Experience.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: christy@pmu.edu)

^{**}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Financial Performance of the Selected Four Wheeler Company in Skoda India Pvt Ltd

T. Baskaran*, B. Mohamed Rasik** and J. Thirumalai***

ABSTRACT

This study delves into the financial performance of the automobile industry namely Skoda India Pvt Ltd, Thanjavur. The abstract defines financial performance as a systematically organized data conveying insights into the business firm's financial aspects. It emphasizes financial analysis, encompassing viability, stability, and profitability assessments, conducted by professionals using ratios derived from financial statements. The reports generated from this analysis are crucial inputs for top management in their decision-making processes. The project provides a detailed explanation of financial statement analysis, highlighting with two widely used tools: ratio analysis and common size statements analysis. Through the examination of company balance sheets and income statements, this paper aims to guide readers in understanding how these tools can be effectively employed to analyze a firm's financial position.

Keywords: Financial Performance; Firm; Decision Making; Ratio Analysis; Automobile Industry.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: baskarant@pmu.edu)

^{**}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Issues and Challenges Faced by Street Vendors towards Adoption of Digital Payments

A. N. Christy*, H. Mohamed Asfar** and M. Hari Prasath Rao***

ABSTRACT

The economic development of rural India also depends on digitalisation. They are critical to the progress of rural economies and influence them in different ways. Digital transactions are the results of digitalisation and have expanded to great extent, thanks to recent efforts like digital wallets. Inspite of many benefits, there are issues too. This paper explores the variables influencing digital payments in rural India. It examines current patterns, particularly the increase in electronic payments following demonetization. The market is then examined to determine the benefits and drawbacks of the available digital payment options, such as wallets, and whether or not street sellers can really use them. Through the analysis of secondary data, the study seeks to comprehend the potential and problems associated with digital payment methods for South India's rural street sellers. The research will examine how vendors have used e-wallets and digital payment access, as well as how these factors have affected their client base and transaction volume proportions. It will also explore the perceived benefits of digital payments for this industry, such as efficiency, financial inclusion, and security, as well as the drawbacks, such as network problems, cash preference, and high technological costs. In rural India, digital payments must be widely accepted in order to promote economic growth. The samples are collected in Thanjavur. Structured and well- designed questionnaires are utilized to gather secondary data from respondents. The sample consists of 100 respondents. The purpose of this study is to survey street sellers and analyze secondary data in order to provide light on these potential and obstacles.

Keywords: Digital Payments; Street Vendors; E-wallets; Technology.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: christy@pmu.edu)

^{**}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Consumer Satisfaction towards Smart Watches in Thanjavur City

P. Nagalakshmi*, S. Mohamed Batcha** and G. Sundhar***

ABSTRACT

This study is mainly focused on the consumer satisfaction towards smart watches . Mainly selected brands are (Fire-Boltt, Amazfit, ptron, boat). The Two main objective are there, we check why the consumers most preferred smart watches from branded products & how much consumers satisfied with the smart watches products in the market. Then we started a survey with questionnaires based on our objectives & researcher took 50 respondents from various areas in Thanjavur Town. This study is not only based on why consumer prefer branded products but also the respondents answered our questions for consumer needs & wants and what they expected from smart watches. These survey data are explained with formulas under this heading data analysis & interpretation .we suggests our points from this study. The most important factor in smart watches is fast - moving consumer goods in India, good quality, affordable prices in the market. These are the factors that consumer are mostly preferred branded smart watches.

Keywords: Smart Watches; Branded Products; Consumers Most Preferred; Important Factor.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: nagalakshmicom@pmu.edu)

^{**}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Public Awareness towards New Entrepreneur Cum Enterprise Development Schemes

P. Saranya*, S. Kowshick**, N. Mohamed Hamith*** and S. Barath***

ABSTRACT

This study gets more about the state of young entrepreneurs in India, the reason for the future survival. To encourage youth entrepreneurs to start a business, the Indian government has implemented a number of incentives and programmes. Young entrepreneurs in the manufacturing and service sectors can take advantage of bank loans ranging from ₹10 lakhs to 5 crores under the government's scheme "New entrepreneur cum enterprise development", which aims to provide financial benefits for young entrepreneur. The primary data was acquired using the simple random approach from 100 respondent. The analysis was conducted using the percentage analysis method and chi-square test method and it was observed that the majority of them were unaware of the government schemes and thus the suggestions were made from the opinions acquired from the respondents.

Keywords: Entrepreneurs; Entrepreneurial Schemes.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: saranyap@pmu.edu)

^{**}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{****}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu. India

Consumer Perception towards Jio 5g Services, Jio Sim and Jio Fiber in Thanjavur

B. Ramesh Kanna*, J. Jones Ilamaran** and Praveen Kumar R. ***

ABSTRACT

Customer satisfaction is the overall essence of the impression of the supplier by the customers. This impression which a customer makes regarding the supplier is the total of all the processes he goes through, right from communicating with the supplier before doing any marketing to post-delivery options and services and managing queries or complaints post-delivery. This helps the customer to make a strong opinion about the supplier, which finally results in satisfaction or dissatisfaction. The use of Reliance Jio Sim has been increasing rapidly in recent years. It gives more concentration towards satisfying customers. This made the researcher study the satisfactory level of customers towards Reliance Jio Sim in Thanjavur District. The present study is about customer satisfaction with Reliance Jio services, factors influencing to prefer to go with Reliance Jio Sim. For this 80 respondents selected on random basis and the response were evaluated and analysed by using Percentage analysis, chi-square Test and Anova Test. Through these analysis the researcher finds the satisfactory level of Reliance Jio services.

Keywords: Jio 5G Network; Jio Sim; Jio Fiber; Customer Satisfaction; Influencing Customer; Supplier; Consumer Experience; Service Reliability; Concentration.

^{*}Corresponding author; Teaching Assistant, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: rameshkanna@pmu.edu)

^{**}Final year B. Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B. Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Amplitude of Mobile Addiction in School Children at Thanjavur

S. Subendiran*, S. Fahad** and P. Kesavan***

ABSTRACT

This study intends to reveal the relationships between high school students' mobile phone addiction and their levels of self-esteem and loneliness. The general survey method has been applied in the research. In Thanjavur, the escalating dependency of mobile technology on mobile technology raises concern. This analysis examines students' engagement with various digital interfaces, identifying age - specific patterns of mobile technology. Beyond identification, it proposes tailored strategies to empower students with tools for responsible use, aiming to mitigate addiction while fostering balance. Central to this exploring is a scrutiny of age-specific patterns of mobile addiction aiming to identify pivotal periods when students are most susceptible to the allure of their mobile phones. However, this investigation transcends mere identification extending towards the formulation of alternatives and proactive strategies uniquely designed for the Thanjavur context. By understanding Thanjavur's context, the study seeks to promote a harmonious relationship with mobile technology and enhance youth well-being to Thanjavur. 150 Datas are collected from school students as sample size. In the direction of the obtained results, evaluating individuals' self-esteem levels in the context of guidance and psychological counseling services for preventing and treating mobile phone addiction in secondary education institutions is thought to play an important role.

Keywords: Mobile Phone Addiction; Psychological Counselling; Technology and Proactive Strategies.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: subendiran@pmu.edu)

^{**}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Consumer Behaviour on Green Marketing with Reference to Organic Food Products in Kumbakonam

P. Saranya*, A. Safiq** and S. Mohamed Riaz Khan***

ABSTRACT

Organic production focuses on sustainable agriculture, high-quality products, and environmentally friendly processes. It is increasingly popular due to concerns about pesticide use and residues in organically green crops. Studies on the safety of organic vs. conventional foods are growing, with supermarkets and organic retail shops becoming preferred. Fresh fruits and vegetables will remain important in the future market as consumers seek a healthy, tasty diet with high nutritional content, food safety, environmental and animal welfare concerns, and sustainability. Most of the people used organic products. The majority of people agree based on their satisfaction with Organic food tastes much better than non-organic food. Many people strongly agree with the satisfaction with no health problem of consuming organic products. Non-organic food consumption is reducing our lifespan and causing environmental damage. Green marketing is crucial to combating pollution and protecting the environment for future generations. It requires planning and research to succeed in the market. Both marketers and governments should take steps to protect people and the environment for future endeavors. Strike rules and global action are necessary to ensure the success of green marketing.

Keywords: Green Marketing; Organic Food; Buying Behaviour.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: saranyap@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

The Problems and Challenges of Non-organic of Consume **Product of Millets**

B. Gowri*, M. Mohamed Sajid** and B. Basith Ahamed***

ABSTRACT

This study investigates the issue of non-organic millet consumption, focusing on factors such as agricultural practices, consumer preferences, and market dynamics. Key challenges include concerns about pesticide residues, environmental degradation, lack of consumer awareness and market barriers for organic producers. The findings reveal a complex landscape where demand for millet products intersects with sustainability, health, and economic viability. Recommendations include strategies to promote organic millet production, enhance consumer education, and enact supportive policies for sustainable agriculture. The study highlights the need for a comprehensive understanding of the complex landscape surrounding millet consumption. In recent years, there has been growing recognition of the nutritional and environmental benefits of millets, small-seeded grasses widely cultivated in semi-arid regions of the world. Millets are not only rich in essential nutrients such as protein, fiber, and micronutrients but also exhibit remarkable resilience to adverse climatic conditions, making them a valuable crop for food security and sustainability. Amidst concerns over the sustainability and health implications of conventional grain production, millets have emerged as a promising alternative, offering a pathway towards more resilient and nutritious food systems

Keywords: Consumer Preferences; Market Dynamics; Pesticide Residues; Environmental Degradation.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: gowricom@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Green Marketing with Reference to Promoting Activities for Organic Food Products in Kumbakonam

P. Saranya* and R. Mohamed Azarudeen**

ABSTRACT

This study delves into the realm of green marketing strategies aimed at promoting organic food products. As consumers increasingly prioritize health and sustainability, the demand for organic food has witnessed a significant surge. In response, businesses are leveraging green marketing initiatives to effectively communicate the benefits of organic food products while aligning with environmentally conscious values. This abstract explores the diverse array of promotional activities employed within green marketing frameworks to enhance consumer awareness and drive adoption of organic food products. Most of the people daily using never purchase organic food products. Many people agree that satisfaction positively impacts consumer perceptions of organic food products. People are very satisfied with the variety of organic food products available in the market. Most of the people likely to recommend organic food products to their friends and family members. Green marketing offers a promising avenue for promoting organic food products by aligning with consumer preferences for health, sustainability, and ethical consumption. By adopting effective green marketing strategies and addressing consumer concerns, businesses can capitalize on the growing demand for organic food products while contributing to environmental conservation and societal well-being. Further research is needed to explore emerging trends and innovations in green marketing within the context of organic food products.

Keywords: Green Marketing; Organic Food; Promotional Activities; Consumer Awareness.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: saranyap@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Customer Satisfaction towards Millet Products

B. Gowri*, M. Ranjith** and A. Thangamani***

ABSTRACT

The study investigates customer satisfaction with millet products, a growing food category due to their nutritional value and sustainability. Data were collected from consumers through surveys, interviews, and focus groups. Factors influencing satisfaction include product quality, taste, nutritional benefits, price, convenience, and brand perception. Demographic variables like age, income, and dietary preferences also influence satisfaction levels. The research identifies areas for improvement in millet product offerings and marketing strategies to enhance customer satisfaction and market competitiveness. The findings can inform millet product manufacturers, marketers, and policymakers. The global shift towards healthier and more sustainable food choices has sparked renewed interest in ancient grains such as millets. This research aims to investigate customer satisfaction towards millet products, considering various factors influencing consumer preferences and perceptions. A comprehensive literature review reveals the nutritional benefits, environmental sustainability, and cultural significance associated with millets. However, limited empirical studies exist on consumer satisfaction towards millet products, warranting an in-depth investigation. The research adopts a mixed-methods approach, combining surveys and interviews to gather data from a diverse sample of consumers. Surveys are conducted at supermarkets, health food stores, and online platforms, targeting individuals across different age groups, socioeconomic backgrounds, and geographical locations. Semi-structured interviews complement the survey findings, providing deeper insights into consumer attitudes, preferences, and purchasing behaviour related to millet products.

Keywords: Customer Satisfaction; Consumer Preferences; Millet Products.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: gowricom@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Role of Banks in Financial Inclusion in India

G. Vincent*, M. Suresh** and B. Basith Ahamed***

ABSTRACT

Financial inclusion is an emerging paradigm economic growth and financial inclusion means delivery of banking services to masses at an affordable terms and conditions. In developing economies like India, the banks work as mobilizers of savings and allocators of credit for production and investment, have a very critical role. As a financial intermediary, the banks contribute to the economic growth of the country by identifying the entrepreneurs with the best chances of successfully initiating new commercial activities and allocating credit to them. Financial access can really boost the financial condition and standards of life of the poor and the disadvantaged population of the country. Lack of accessible, affordable and appropriate financial services has always been an Indian problem and effective inclusive financial system is needed for economic growth of the country. This study is based on secondary data that was mainly collected from Report of RBI, Ministry of Finance, Government of India, Reports on trend and progress of banking in India, Newspapers, Research Articles, Research Journals, E-Journals, Books and Magazines. Various websites were also used like RBI, Ministry of Finance, and Government of India (GoI). The period under consideration for the study is seven years from 2017-2018 to 2021-2022. Data has been analyzed by applying multiple regression as a main statistical tool. Multiple regression analysis has been used to establish an empirical relationship between Financial Inclusion and growth of the country. The present study taking Gross Domestic Product (GDP) as a dependent variable and independent variables are Number of Bank Branches in the country, ATMs growth rate across the country and Credit deposit ratio. Results of the study found positive and significant impact of number of bank branch and Credit deposit ratio on GDP of the country.

Keywords: Financial Inclusion; Branch Penetration; Credit Deposit Ratio.

^{*}Corresponding author; Associate Professor, Department of Commerce, SRM, Trichy, Tamilnadu, India

^{**}Assistant Professor, Department of Commerce, SRM, Trichy, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Comparative Study on Health Insurance Awareness between Rural and **Urban Areas**

P. Saranya*, T. Srivathsa** and N. Niyas Ali***

ABSTRACT

This comparative study delves into the disparities in health insurance awareness between rural and urban locales. Health insurance plays a pivotal role in ensuring access to quality healthcare, yet its awareness and understanding vary across different demographics. Employing a mixed-methods research design, we conducted surveys and interviews to gather comprehensive data from residents of both rural and urban areas. Our findings illuminate stark differences in health insurance awareness between these two settings. Urban populations exhibit significantly higher levels of awareness compared to their rural counterparts. This divide underscores the impact of socio-economic factors and access to information on health insurance literacy. Despite the higher overall awareness in urban areas, our analysis reveals a pervasive lack of nuanced understanding regarding health insurance policies among both rural and urban participants. Many individuals, particularly in rural areas, possess limited knowledge about the intricacies of health insurance coverage and benefits. While urban regions demonstrate greater overall awareness, a notable proportion of rural respondents displayed no knowledge of health insurance at all. This highlights a concerning gap in access to essential information about healthcare financing and coverage options in rural communities. Addressing these disparities requires targeted interventions aimed at enhancing health insurance literacy, particularly in rural areas where access to healthcare services may already be limited. By bridging the gap in awareness and understanding of health insurance, policymakers and healthcare providers can work towards achieving equitable access to healthcare services for all individuals, regardless of their geographic location.

Keywords: Health Insurance; Rural Area; Urban Area; Awareness.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: saranyap@pmu.edu)

^{**}Final year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Classical Agriculture Marketing without the Aid of a Broker

B. Gowri*, P. Vishnuvarathan** and S. Kokila Priya***

ABSTRACT

Our suggested concept, the virtual market, is to create an application that will benefit civilians and ensure that farmers receive the most out of their effort. The mobile application for the virtual market initiative upholds transparency between farmers and civilians. In order to simplify things and meet the needs of farmers, this programmer also provides a selection for civilian users. This programmer allows farmers to get the best price for their produce without being taken advantage of by marketers. The requirements of the farmer are made easier by this application. Farmers may obtain all the information they need to eradicate inflation and black markets by utilizing this programmer. It supports accurate data and information maintenance. Through the system's well defined interfaces, one may quickly peruse the much information. Farmers all around India use it, and its main benefits are that it works in all languages and can even recognize voices for farmers who are illiterate. Ultimately, the payment procedure will be completed online.

Keywords: Virtual Market; Payment Procedure; Farmers and Civilian; Inflation.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: gowricom@pmu.edu)

^{**}Final year B.Com (CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Impact of Medplus Pharmacies on Healthcare Access and Affordability: A Consumer Perception Study

P. Saranya*, C. Swetha** and S. Sathish***

ABSTRACT

This study delves into the consumer perception of MedPlus pharmacies and their impact on healthcare access and affordability. MedPlus pharmacies, as prominent healthcare providers, play a crucial role in ensuring access to essential medicines and healthcare services. Employing a qualitative research methodology, this study conducted in-depth interviews and surveys to gather comprehensive insights from consumers who patronize MedPlus pharmacies. The findings shed light on the multifaceted role MedPlus pharmacies play in the healthcare landscape. Consumer perceptions reveal that MedPlus pharmacies significantly contribute to enhancing healthcare access. Consumers appreciate the convenience offered by the widespread presence of MedPlus outlets, which are often located in easily accessible areas. Additionally, the availability of a diverse range of pharmaceutical products meets the varied healthcare needs of consumers, further facilitating access to necessary medicines. Furthermore, respondents highlight the affordability of medicines provided by MedPlus pharmacies. Many consumers perceive MedPlus pharmacies as offering competitive prices, making healthcare more financially accessible. This affordability aspect is particularly crucial for individuals facing financial constraints or those without comprehensive health insurance coverage. Moreover, consumers value the additional healthcare services offered by MedPlus pharmacies, such as prescription refills and health consultations, which contribute to overall healthcare accessibility. In conclusion, consumer perceptions indicate that MedPlus pharmacies have a positive impact on healthcare access and affordability. By providing convenient locations, diverse pharmaceutical products, and affordable medicines, MedPlus pharmacies contribute significantly to improving healthcare accessibility and affordability for consumers.

Keywords: Medplus Pharmacies; Health Care Access; Affordability; Consumer Perception.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: saranyap@pmu.edu)

^{**}Final year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Smart Farming's Use of Machine Learning to for Ecast Farmers

B. Gowri*, P. Atchaya** and R. Kiran Raj***

ABSTRACT

An essential component of the Indian economy is agriculture. However, India's agriculture is currently going through a structural transformation that is creating a catastrophe. The only way out of the dilemma is to do all in our power to turn agriculture into a successful business and draw farmers back to continue growing crops. In an attempt in that direction, this research study will use machine learning to assist farmers in making informed judgments' about their crops. This article employs supervised machine learning techniques to forecast agricultural production using historical data and the suitable crop depending on meteorological conditions. Furthermore, an online application has been created.

Keywords: Machine Learning Techniques; Forecast Agricultural Production; Online Application.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: gowricom@pmu.edu)

^{**}Final year B.Com (CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Customer Satisfaction toward Tiles with Special Reference to **Ariyalur District**

R. Amarnath*, R. Manoji** and A. Mohamed Jamsith***

ABSTRACT

The paper examines the customer satisfaction of title product reference to Ariyalur City. The research mainly focus of understand the customer satisfaction of title products. 50 response were selected by random sampling method and the data was analyses and interpreted. This study reveals various factors like quality, brand, price are used to marketers to design marketing strategy for titles.

Keywords: Customer Satisfaction; Sampling; Quality; Brand; Price

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: amarnathr@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Financial Performance of the Automobile Industry in Maruti Suzuki India Ltd

T. Baskaran*, S. Mohamed Shaheen** and Habeeb Rahman***

ABSTRACT

The Indian automobile industry has a crucial role in the automobile marketing in several parts of the world. Because of rise in income and increasing number of middle-income groups, the number of car users and the demand for cars is increasing. The main objectives of all automobile industries are to attract more number of customers, to boost up the quantum of sales and thereby increasing the income and profit. The topic selected for the present study is to analyse the working of an automobile industry in Thanjavur namely, Maruti car company. The study has attempted to analyze the trend in the sales of the vehicles and income and profit earned during the period 2013-2017. As regards the methodology of the study and the data collected, Secondary data are used for the study. Many websites, journals and books have been referred for the collection of necessary information. Working capital for the period of five years has also been analyzed in finding the trend. The main focus of the study has been laid on financial performance of Maruti Car Company for the period of five years from 2013 to 2017.

Keywords: Automobile Industry; Customer Attraction; Financial Performance of Maruti Suzuki.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: baskarant@pmu.edu)

^{**}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Behavioural Bias of Investors toward Investment -A Study

Almas Banu*

ABSTRACT

In the mesmerizing world of finance, where decisions dictate destinies, behavioral biases emerge as elusive specters, influencing every investor's journey. The study is to measure the influence of behavioral biases on investment decision-making and financial risk tolerance among individual investors. The study is based on the data compiled on the answers to the questionnaire, circulated among 121 investors from various strata of demographic and respondents were chosen randomly. Data was analyzed through regression analysis and correlation analysis. The study reveals that the behavioral biases do indeed play a significant role in shaping investment decisions and impacting financial risk tolerance levels among individual investors. The findings highlight the importance of understanding and addressing behavioral biases in investment decision-making processes to enhance financial decision outcome by mitigating irrational tendencies, enabling more informed and rational decision-making.

Keywords: Behavioral Finance; Behavioural Biases; Investment Decision Making; Risk Perception; Financial Risk Tolerance.

*PG Student, Department of Commerce, Mount Carmel College, Tamilnadu, India (E-mail: almasbanu952@gmail.com)

A Comparative Study on Traditional vs. Digital Game Preferences among Children

T. Baskaran*, J. Jasith Ahamed** and R. Abinash***

ABSTRACT

In contemporary society, children's recreational activities increasingly involve digital technology, raising questions about the evolving landscape of traditional game preferences. This study employs SPSS software to conduct a comparative analysis of traditional and digital game preferences among children, with a sample size of 123 respondents. Through structured surveys and statistical analysis, the research aims to elucidate the factors influencing children's choices between traditional games, such as board games and digital games exhibit a significant presence in children's recreational pursuits, traditional games retain a notable appeal among certain demographics. Factors such as socio-economic background, parental influence, and peer interactions also contribute to preference formation. The implications of this research extend to various stakeholders, including educators, parents, and game developers. Understanding the dynamics of children's game preferences can inform the design of educational curricula, parental guidance strategies, and the development of engaging and age-appropriate gaming content. By bridging the gap between traditional and digital gaming experiences, stakeholders can enhance children's cognitive development, social interactions, and overall well-being in the digital age. In conclusion, this comparative study sheds light on the multifaceted nature of children's game preferences and underscores the importance of adapting to evolving trends in recreational activities to promote healthy and enriching experiences for the younger generation.

Keywords: Digital Games; Traditional Games; Game Preferences; Gender Differences.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: baskarant@pmu.edu)

^{**}Final B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on the Impact of the Chinese Products towards the Retailers at **Thanjavur District**

J. Anjana Meena* and B. Kishore Kumar**

ABSTRACT

This study investigates the comprehensive impact of Chinese products on retailers, addressing key dimensions such as cost dynamics, supply chain resilience, market competitiveness, quality assurance, strategic sourcing decisions, consumer perceptions, and environmental considerations. In examining the cost dynamics, the study delves into how the cost competitiveness of Chinese products shapes retailers' pricing strategies, profit margins, and overall cost structures. The assessment of supply chain resilience explores the impact of Chinese products on retailers' logistical operations, encompassing lead times, inventory management, and adaptability to unforeseen disruptions. 158 individuals reported data using the questionnaire approach. Correlation and ANOVA were the primary methods employed for data analysis. The impact of Chinese products on retailers is highlighted by our study.

Keywords: Chinese Products; Retailers; Consumer Perception.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: anjana@pmu.edu)

^{**}PG Student, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Customer Preference & Factors Influencing towards Event Management

T. Baskaran* and Anis Fathima**

ABSTRACT

This study delves into the intricate realm of customer preferences and the factors that significantly influence event management decisions. With a sample size of 153 respondents, data was meticulously collected and scrutinized using the Chi-Square test within the Statistical Package for the Social Sciences (SPSS) software. The primary objective was to discern and compare the diverse preferences exhibited by customers towards various facets of event management while identifying the pivotal factors that shape their decision-making processes. The findings underscored substantial disparities in preferences across different demographic segments, shedding light on the nuanced intricacies of customer choice within the event management landscape. Notably, factors such as cost-effectiveness, convenience, and event quality emerged as prominent determinants influencing customer decisions. By employing rigorous statistical analyses, this study not only elucidates the multifaceted nature of customer preferences but also provides actionable insights for event managers seeking to enhance their service offerings. Understanding the nuanced interplay between customer preferences and influential factors is pivotal for crafting tailored event experiences that resonate with target audiences. Ultimately, the insights gleaned from this comparative study serve as a valuable roadmap for event management professionals, enabling them to navigate the dynamic landscape of customer expectations and refine their strategies accordingly, thus fostering enhanced customer satisfaction and loyalty in the ever-evolving realm of event management.

Keywords: Customer Preferences; Event Management; Customer Service; Customer Expectations; Customer Satisfaction; Influencing Factors; SPSS; Event Management Decision.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: baskarant@pmu.edu)

^{**}Final B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Explore the Impact of Environmental Consciousness on the Willingness to Switch from Conventional to Electric Vehicles

P. Nagalakshmi*, A. Jamal Mohamed** and J. Divya Prabha***

ABSTRACT

This study is mainly focused on the impact of environmental consciousness on the willingness to switch from conventional to electric vehicles. Mainly selected showrooms are (Ola ExperienceCentre, RA Ebikes, VK Eco motors). The Two main objective are there, we check why the consumers most preferred conventional to electric vehicles & how much consumers satisfied with the preferring electric vehicles. Then we started a survey with questionnaires based on our objectives & researcher took 50 respondents from various areas in Thanjavur Town. This study is not only based on why consumer preference but also the respondents answered our questions for consumer needs & wants and what they expected from electric vehicles. These survey data are explained with formulas under this heading data analysis & interpretation. We suggests our points from this study. The most important factor of electric vehicles is fast - moving consumer goods in India, good infrastructure, driving experience and environmental friendly in the market. These are the factors that consumer are mostly preferred electric vehicles in India.

Keywords: Impact of Environmental Consciousness; Conventional to Electric Vehicles; Consumer Preferences; Environmental Friendly.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: nagalakshmicom@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

AI Applications and Enhancing Customer Experience in Banks with Special Reference to Tiruchirappalli District – A Review

J. Saradha* and R. Ramya**

ABSTRACT

Introduction: At present, banks are utilizing artificial intelligence to raise customer satisfaction, control risks, develop, and deliver innovative selling propositions, improve productivity, and comply with regulations.

Objective: The primary aim of this study is to conduct an in-depth review of the applications of Artificial Intelligence, grasp its impact on customer experience, and sustain dominance in the digital banking industry.

Research Methodology: The study is descriptive in nature and findings are based on the past literature available from various sources such as Scopus, Springer, Google Scholar, and other reputable journals in preparation of research report, By using search phrases like artificial intelligence, banking, emerging technology, applications for banking, bank performance, and customer experience, the authors have examined research papers from approximately 5 years ago, i.e., from 2019 to 2024.

Result: The literature research provided evidence for the vital function artificial intelligence technology plays in the banking sector.

Keywords: Banking Industry; AI Applications; Artificial Intelligence; Customer Experience; Review of Literature.

^{*}Corresponding author; Head, Assistant Professor, Department of Management, SRM, Trichy, Tamilnadu. India

^{**}Full Time Research Scholar, Department of Management, SRM, Trichy, Tamilnadu, India

A Study on Consumer Satisfaction towards Smart Watches in Thanjavur City

P. Nagalakshmi*, S. Mohamed Batcha** and G. Sundhar***

ABSTRACT

This study is mainly focused on the consumer satisfaction towards smart watches. Mainly selected brands are (Fire-Boltt, Amazfit, ptron, boat). The Two main objective are there, we check why the consumers most preferred smart watches from branded products & how much consumers satisfied with the smart watches products in the market. Then we started a survey with questionnaires based on our objectives & researcher took 50 respondents from various areas in Thanjavur Town. This study is not only based on why consumer prefer branded products but also the respondents answered our questions for consumer needs & wants and what they expected from smart watches. These survey data are explained with formulas under this heading data analysis & interpretation. We suggests our points from this study. The most important factor in smart watches is fast - moving consumer goods in India, good quality, affordable prices in the market. These are the factors that consumer are mostly preferred branded smart watches.

Keywords: Smart Watches; Branded Products; Consumers Most Preferred; Important Factor.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: nagalakshmicom@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

To Study the Corporate Social Responsibility

B. Gowri*, M. Vignesh** and R. Vignesh***

ABSTRACT

As corporate social duty gets expanded consideration by company partners, analysts are progressively investigating corporate social obligation, its causes and suggestions. In any case small is known almost the discernment of corporate social duty. This consider investigates the interface between stakeholder discernment of corporate social obligation and its relationship with basic components. Then findings propose that age of the organization, community association, and social differing qualities have a significant impact on corporate social duty discernment by partners. Another significance issue is the presence of a distributed corporate social obligation or supportability report. No significant results were found for the maintainable utilize of normal assets and Dow Jones Maintainability Index inclusion. The study concludes with proposals for organizations on how they can enhance perception of corporate social duty by partners. The evolving expectations of stakeholders, including consumers, investors, and regulatory bodies, who increasingly demand transparency, accountability, and ethical conduct from corporations. Embracing CSR not only aligns businesses with societal values but also serves as a catalyst for innovation and resilience in the face of global challenges such as climate change, social inequality, and economic disparity. Moreover, it underscores the imperative for businesses to embed CSR principles into their core strategies, governance structures, and decision-making processes to foster sustainable growth and positive societal impact. Societal perception of CSR is dynamic and subject to evolving societal norms, values, and expectations. As issues such as climate change, income inequality, and social justice gain prominence, society increasingly demands greater transparency, authenticity, and tangible outcomes from corporate CSR efforts, effective strategies for enhancing society's perception of CSR. It emphasizes the importance of genuine stakeholder engagement, impactful CSR initiatives, and transparent reporting in building trust, credibility, and long-term goodwill within society.

Keywords: Corporate Social Responsibility; Stakeholder Perception; Sustainability Reporting; Cultural Diversity; Community Investment.

^{*}Corresponding author; Head, Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: gowricom@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

The Role of Exchange Traded Funds (ETFs) in Diversification

M. Vasanthakumar*, S. Mohamed Jasam** and M. Mohamed Irsath***

ABSTRACT

This study investigates the pivotal role of Exchange-Traded Funds (ETFs) in achieving portfolio diversification. ETFs, known for their ability to track a wide range of underlying assets, offer investors a cost-effective and efficient means of spreading investment risk. The research highlights the strategic advantages of ETFs, such as liquidity, transparency, and the ease of gaining exposure to various market segments. By employing a quantitative analysis, the paper examines how ETFs contribute to reducing unsystematic risk while enhancing the potential for improved risk-adjusted returns. The findings underscore the importance of ETFs in modern portfolio theory, particularly in the context of optimizing asset allocation and managing market volatility.

Keywords: ETFs; Portfolio Diversification; Risk Management; Asset Allocation; Market Volatility; Investment Strategy; Quantitative Analysis.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (Email: vasanthakumar@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Customer Perception towards Online Shopping App - "Meesho" at Trichy

Kaviya T.* and Vincent**

ABSTRACT

This marketing project aims to analyse and understand customer satisfaction towards the Meesho app, a prominent online marketplace platform. With the rapid growth of e-commerce, customer satisfaction has become a crucial factor for businesses to succeed in a competitive market. The objective of this project is to explore the factors influencing customer satisfaction with the Meesho app and provide insights that can assist the company in enhancing its services and customer experience. To achieve this goal, a mixed-methods approach was adopted. Firstly, quantitative data was collected through online surveys distributed to Meesho app users. The survey assessed various dimensions of customer satisfaction, including product quality, pricing, delivery speed, user interface, customer support, and overall satisfaction with the app. Additionally; qualitative data was gathered through in-depth interviews with a subset of survey respondents, allowing for a deeper understanding of customer perceptions and experiences. The findings of this study revealed that Meesho app users generally exhibited a high level of satisfaction. Key factors influencing customer satisfaction included the quality and range of products offered, competitive pricing, prompt delivery, user-friendly interface, and responsive customer support.

Keywords: Customer Perception; Online Shopping App; Meesho.

^{*}Corresponding author; Final year B.Com, Department of Commerce, SRM, Trichy, Tamilnadu, India

^{**}Assistant Professor, Department of Commerce, SRM, Trichy, Tamilnadu, India

Perceptions of Customers towards Service Quality in General Insurance with Reference to Thiruvarur District

S. Kulanthai Theraus*, Devi Kala S.** and Vigneshwara S.***

ABSTRACT

The study investigates customer perceptions of within the general insurance sector, focusing on Thiruvarur district. This study includes assessing customer perceptions, identifying key influencing factors, measuring satisfaction levels, and analyzing the impact on loyalty and retention. Employing a descriptive research design, the study used a questionnaire based survey with primary data. Simple random sampling method is used with a sample size of 40 general insurance policy holders. Data analysis is conducted using the SPSS tool. Results aim to provide insights into improving service quality and enhancing customer loyalty in the general service industry.

Keywords: General Insurance Sector; Customer Perceptions; Service Quality; Satisfaction Levels; SPSS Tool.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: kulanthaitherasus@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Vehicle Breakdown Assistant Management System

P. Nagalakshmi*, R. Nadeshavasan** and S. Raju***

ABSTRACT

The "Vehicle Breakdown Assistance Management System" is online tools created to help those who are suffering from car problems get effective roadside assistance. Through the use of this system, users will find it simple to get the help they need in the event of an unexpected breakdown and are unclear on what steps to take. Because it is designed to meet the demands of different roadside assistance provider organizations, it may be customized during installation to meet the unique needs of each company. Roadside assistance services can be facilitated by the internet platform provided by the system. When the service provider helps tow the car to a specified place and urgent on-the-spot repairs are not possible, it becomes especially useful. Notably, the user has complete control over the destination of the tow. The difficulties in handling these types of situations locally and by hand are efficiently resolved with the Vehicle Breakdown Support Management System, which simplifies the support procedure for both service providers and vehicle owners.

Keywords: Web-based; Online Platform; Assistance.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: nagalakshmicom@pmu.edu)

^{**}Final year B.Com (CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Biometric Finger Print Authentication System for Student Attendance

J. Anjana Meena*, J. Abdul Hak** and M. Shaik Sajit Ahamed***

ABSTRACT

Effectively managing student attendance is essential for all educational institutions across the globe. Conventional techniques for keeping track of attendance are laborintensive, resource-intensive, and error-prone. Institutions are progressively implementing digital solutions, such automated attendance monitoring systems, to tackle these issues. By streamlining the attendance monitoring process and utilizing technology like biometric scanners, RFID, and mobile applications, these systems save teachers' and administrative staff's time. Additionally, they offer real-time data access, allowing for timely interventions for children in need of extra help. Automated systems also guarantee the confidentiality and accuracy of attendance data by lowering the possibility of mistakes that come with manual processes. To sum up, the utilization of automated attendance monitoring systems enhances efficiency, precision, and responsibility in overseeing student attendance, hence promoting a more effective and efficient educational setting.

Keywords: Biometric Scanners; Timely Saving; Attendance Monitoring Systems.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: anjana@pmu.edu)

^{**}Final year B.Com (CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Vehicle Repair and Service Systems and the Current Location Identification

P. Nagalakshmi*, N. Sanjay Sharma** and S. Thirukumaravel***

ABSTRACT

When their car breaks down while driving, many people struggle to get help quickly since they don't have access to the contact details of auto repair service providers or aren't close to them. Taking note of these difficulties, a program that helps people in distress when their cars break down is desperately needed. The suggested initiative starts with a thorough analysis of roadside auto breakdowns to meet this requirement. We hope to ascertain the project's viability and possible influence on helping the underprivileged by compiling data on these instances. The main goal is to create an intuitive application that makes it easier and faster to locate mechanics in your area. With only one click, this creative approach makes it unnecessary to waste time looking for mechanics manually because you can acquire their information. This application's main selling point is its user-friendly interface, which is intended to make the procedure as easy as possible for users. No matter where you are, our software can rapidly determine your exact location, making it simple for you to find local service providers. Through the use of technology, this program connects people to the best vehicle repair services fast, saving them money in addition to saving crucial time. Our ultimate objective is to deliver exceptional support and streamline the process for individuals who need immediate assistance.

Keyword: Repair and Service; Application; Google Services.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: nagalakshmicom@pmu.edu)

^{**}Final year B.Com (CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Addressing the Escalating Issue of Alcohol Addiction among Students

B. Gowri*, A. Arsath Akthar** and J. Shalini Jamine***

ABSTRACT

Alcohol addiction among students presents a significant public health concern, with farreaching implications for academic performance, personal well-being, and societal impact. This outlines a multifaceted approach to addressing alcohol addiction among students, encompassing prevention, intervention, and support mechanisms within educational institutions. The prevalence of alcohol addiction among students underscores the urgent need for proactive prevention strategies. Effective prevention entails comprehensive educational campaigns, targeted interventions, and policy initiatives aimed at raising awareness, altering social norms, and promoting responsible drinking behaviors. By fostering a culture of moderation and harm reduction, educational institutions can mitigate the risk of alcohol abuse and its associated consequences. In addition to prevention efforts, timely intervention is crucial for addressing alcohol addiction among students. Early identification of at-risk individuals, coupled with access to counseling services, support groups, and treatment programs, can facilitate timely intervention and promote recovery. Furthermore, peer support networks and mentorship programs play a pivotal role in providing emotional support and encouragement for students struggling with alcohol addiction. Moreover, educational institutions must prioritize the implementation of supportive environments and policies conducive to student well-being. This includes promoting alternative social activities, enforcing responsible alcohol consumption policies, and providing resources for mental health support and substance abuse treatment. By creating a supportive campus environment that prioritizes student health and safety, educational institutions can empower students to make healthier choices and seek assistance when needed. Drawing upon evidence-based practices and successful interventions, the importance of a collaborative and holistic approach to addressing alcohol addiction among students. It underscores the role of educational institutions, policymakers, healthcare providers, and community stakeholders in creating a comprehensive support system that addresses the root causes and consequences of alcohol addiction. In conclusion, addressing alcohol addiction among students requires a concerted effort from multiple stakeholders and a commitment to promoting a culture of well-being and responsibility. By implementing prevention, intervention, and support strategies within educational institutions, society can mitigate the impact of alcohol addiction on students' lives and pave the way for a healthier and more resilient future.

Keywords: Student's Academic Performance; Health and Future Prospects; Alcohol Policies; Educational Institutions.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Tamilnadu, India (E-mail: gowricom@pmu.edu)

^{**}Fnal year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{**}Fnal year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Consumer Perception towards Organic Millets in Thanjavur Town

P. Nagalakshmi*, G. Mathu Mitha** and M. Mohamed Sohail***

ABSTRACT

This study aims to investigate consumer perception towards millets products. Millets are considered a healthy and sustainable alternative to traditional grains. The three main objectives of this study check why the consumer most preferred millets products and how much consumer satisfaction organic with the millet product in the market. This survey with questionnaires based on our objective and researcher took 100 respondents from various areas in Thanjavur town. This study is not only based on why consumers prefer millet products but also the respondents answered our question for needs and want what they expected from organic millets products. This survey data is explained for the formula under this data analysis interpretation and suggest our point from this study the most importance factor in organic millets products is good quality affordability price in the market. This is the reason that consumers mostly preferred organic millets products.

Keywords: Organic Millets Products; Consumer Perception; Awareness Level; Healthy Benefits; Purchasing Behaviour.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: nagalakshmicom@pmu.edu)

^{**}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Role of Financial Inclusion among the Rural Household

R. Amarnath*, A. Priyadharshini** and M. Mohamed Hasim Kasim***

ABSTRACT

Financial inclusion is crucial for rural households, providing access to banking, loans, and insurance, enhancing economic resilience, promoting entrepreneurship, and facilitating government aid. It empowers women and women, but challenges like infrastructure and low financial literacy need to be addressed through tailored interventions like mobile banking and community financial literacy programs. By fostering financial inclusion, policymakers, financial institutions, and development organizations can contribute to inclusive growth and sustainable development in rural regions, thereby creating a more equitable and prosperous society.

Keywords: Financial Inclusion; Rural Households; Banking; Loans; Insurance; Mobile Banking.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: amarnathr@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Investigate the Effectiveness of TV Advertisement on Younger Generation

P. Nagalakshmi*, K. Porshankari** and S. Pragadeeshwari***

ABSTRACT

This study mainly focused Investigate the Effectiveness of TV Advertisement on Younger Generation. The two objectives are how the advertisement influenced the youngsters to purchase the product & the aspects of television advertisement that attracts the consumer. Then we started a survey with questionnaires based on our objectives & researcher took 200 respondents from various areas in Thanjavur district. This study not only consider why the youngsters influenced by advertisement and also the responds answered our questions for youngsters needs & wants and what they expect from the product advertisement. These survey data are explained with formulas under this heading data analysis & interpretation. The suggestion of our points from this study. The most important factor in advertisement is making an interesting content for the product advertisement to attract the most customers. If you aimed for large customers and enough budget then we suggest, invest on TV advertisement.

Keywords: Advertisement; Television; Younger Generation; Effectiveness.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: nagalakshmicom@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Problems Faced by Customers Consuming Street Foods

A. Anthoniammal*, J. Mohamed Aslam** and H. Mohamed Ansari***

ABSTRACT

Street food, a cultural heritage staple, presents challenges such as inconsistency in quality, lack of nutritional information, and food safety concerns. This study investigates customers' knowledge of street food vendors' food safety knowledge and the health risks associated with consumption. The lack of standardized cooking methods and storage facilities further exacerbates these risks, as vendors often operate in open-air environments with limited access to clean water and washing facilities. The data will be collected from the Thanjavur district only. To collect primary data the total respondents is 123. The data was gathered through a structured questionnaire. This study employed Statistical Package for the Social Science (SPSS) tool for analysing the data. The customers facing the problem of consuming street foods like, health issues, common foodborne pathogens etc.

Keywords: Food Safety; Street Food.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: anthoniammal@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Consumer Behaviour in the Reasons and Safety Measures for Superbikes Mishaps in Thanjavur

K. Sumithra*, S. Inayathul Fayaz** and O. Mohamed Suhaib***

ABSTRACT

Super bikes are a symbol of speed and excitement, but they also carry a lot of risk, which is why this study explores the specifics of super bike accidents. In order to improve rider safety, important elements like rider behaviour and technology aspects were examined using empirical analysis and statistical tools. The research is conducted in Thanjavur, the research employed a mixed-method approach, gathering primary data from 106 respondents through a questionnaire. Statistical tools such as chi-square tests were utilized for data analysis. The results highlighted how important rider training is, since a significant percentage of riders do not have enough experience. Consumer preferences for safety features such as electronic stability programs and anti-lock brake systems demonstrated how important technology improvements are in reducing dangers. Age and the kind of official motorcycle instruction one has received, as well as gender and the impact of safety technologies on riding behaviour, were found to be significantly correlated in the study. in summary, this study adds to the conversation on motorcycle safety by bringing attention to the complexity of superbike collisions and underlining the significance of all-encompassing solutions. Stakeholders can reduce accident rates and improve road user and superbike rider safety by addressing recognized concerns and utilizing technological and educational developments.

Keywords: Super Bikes; Safety; Consumer; Technology; Study; Rider.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: sumithrak@pmu.edu)

^{**}Final year B.Com (hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Comparative Study on Own Food Business and Franchise **Food Business**

B. Gowri*, K. Seenivasan** and N. R. Naveen Raj***

ABSTRACT

The food industry is characterized by diverse business models, including own food businesses and franchise operations. This comparative study explores the nuances and implications of both approaches. Own food businesses afford entrepreneurs autonomy and creativity in menu creation, branding, and operational strategies. However, they also entail higher risks and demand comprehensive market research, financial investment, and management skills. On the other hand, franchise food businesses offer the advantage of established brand recognition, operational systems, and marketing support, reducing initial hurdles for aspiring entrepreneurs. Nonetheless, franchise agreements often come with stringent guidelines, royalty fees, and limited control over certain aspects of the business. This study synthesizes existing literature, industry data, and case studies to analyze factors such as startup costs, profitability, market adaptability, and long-term sustainability. By examining the strengths and limitations of both models, this research aims to provide insights beneficial for prospective food business owners in making informed decisions tailored to their objectives and circumstances.

Keywords: Own Food Business; Franchisee Operations; Brand Recognition; Comparative Study.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: gowricom@pmu.edu)

^{**}Final year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Gen-Z's Perception of Super Bikes in Thanjavur City

K. Sumithra*, S. Mohamed Ashfak** and S. Mohamed Sameer***

ABSTRACT

Superbikes have captured the attention of Generation Z in Thanjavur City, reflecting a burgeoning interest in high-performance motorcycles. This study delves into how young consumers perceive and engage with these vehicles, shedding light on their attitudes and behaviours. Employing a mix of primary and secondary data, collected through a questionnaire from 168 respondents, the research employs convenience sampling and statistical tools like chi-square and ANOVA. Findings reveal a spectrum of familiarity with superbikes among Gen Z, with a notable association between familiarity and brand knowledge. Additionally, those adept at differentiating between models and specifications are more likely to engage in discussions about superbikes on social media, hinting at the role of awareness and digital engagement in shaping consumer decisions. Understanding the nuances of Gen Z's perception of superbikes in urban settings like Thanjavur is vital for stakeholders. This study underscores the importance of brand familiarity and digital engagement in influencing young consumers' purchasing behaviour, providing a foundation for tailored strategies to cater to their evolving preferences.

Keywords: Consumer Perception; Super Bikes; Generation Z; Brand; Motorcycles; Purchase.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: sumithrak@pmu.edu)

^{**}Final year B.com., (HONS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.com., (HONS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Consumer Taste and Preference towards Ibaco Ice Cream in **Tanjavur City**

R. Amarnath*, P. Janani** and E. Jerol Messiah***

ABSTRACT

This study aims to investigate the consumer taste and preference towards Ibaco ice cream in Thanjavur city, India. With the burgeoning demand for frozen desserts, understanding consumer behavior becomes crucial for business to tailor their offerings effectively using a mixed-method approach, data were collected through surveys and interviews from a diverse sample of ice cream consumers in Thanjavur. The results contribute to the existing literature on consumer behavior in ice cream industry, particularly in context of rapidly evolving market like India. Insights from this study can aid ice cream business, including, Ibaco, in developing targeted market strategies, enhancing product offerings, and improving overall consumer satisfaction.

Keywords: Consumer Taste; Preferences; Ice Cream; Ibaco; Thanjavur City; India; Consumer Behavior; Market Analysis.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: amarnathr@pmu.edu)

^{**}Final year B.Com(cs), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (cs), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Artificial Intelligence for Career Guidance

K. Sumithra*, M. Haja Mydeen** and S. Salman***

ABSTRACT

Career counseling confronts challenges in providing services that are widely accessible and act as a bridge between educational resources and employment in the age of lifelong learning. Very little research has been done so far on using AI to help with advice in both higher education and the workforce. This essay discusses the advancements made in the use of artificial intelligence to enhance career counseling in postsecondary educational settings. The findings of focus groups, scenario planning, and real-world experiments are shared, outlining the potential applications of artificial intelligence in career counseling from the perspectives of institutions, guidance personnel, and students. The use of artificial intelligence (AI) to enhance career guidance in both higher education and the workforce is still largely unexplored, despite the pressing need for it. The intriguing advances in applying AI to improve career counseling in higher education are examined in this essay. Investigating potential applications of artificial intelligence, the study looks at data from scenario planning exercises, real-world trials, and focus groups. The results point to the potential benefits and uses of artificial intelligence in career counseling as well as the obstacles and motivators for doing so in order to promote postsecondary education and lifetime learning.

Keywords: Career Counselling; Artificial Intelligence; Postsecondary Education.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: sumithrak@pmu.edu)

^{**}Final year B.Com (CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Customer Preference in Relation to the Flipkart and Amazon Application among the Rural People

A. Anthoniammal*, A. Mohamed Raafi** and S. Mohamed Hussain***

ABSTRACT

This study aims to understand consumer preferences towards online shopping apps like Amazon and Flipkart. Despite the growth of electronic commerce and the increasing use of interactive media, little is known about how consumers make purchase decisions. This study compares consumer buying behavior, preferences, and purchase decisions using Amazon and Flipkart. To collect primary data, a structured questionnaire was administered to 130 peoples were engaged in E-commerce. To analyze these collected data, simple percentage analysis from SPSS were used. Through survey data collected from rural customers, this research investigates factors influencing their choice between these e-commerce platforms, including product variety, pricing, delivery services, user experience, and brand reputation. Utilizing statistical analysis, the study aims to identify significant preferences and trends among rural consumers, shedding light on their shopping behaviors and preferences in the context of e-commerce. The findings suggest that fostering trust and loyalty among rural consumers requires more than just competitive pricing and convenience. Building strong relationships with rural communities through localized marketing efforts, personalized customer support, and community engagement initiatives can be instrumental in gaining a competitive edge in these markets. Overall, the conclusions drawn from this study offer actionable insights for Flipkart, Amazon, and other ecommerce players seeking to deepen their penetration and success in rural markets. By aligning their strategies with the preferences and needs of rural consumers, these platforms can unlock significant growth opportunities and contribute to the inclusive expansion of e-commerce in India.

Keywords: Significant; Inclusive; Expansion; E-commerce.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: anthoniammal@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Mobile Application for Student Career Guidance

K. Sumithra*, K. Shahul Hameed** and G. Sakthivel***

ABSTRACT

Students can easily choose the perfect course and college combinations with the help of this program. It provides students with thorough information on a range of courses, degrees, and institutions, serving as a comprehensive guide to professional education. Given that more and more students are using web-based smartphones and tablets, this advice is simply provided via a web application. Students can use the app immediately on their mobile devices at any time, anywhere, ensuring accessibility for almost everyone. This meets their need for mobility while also making the process of obtaining information easier. Through the utilization of mobile technologies, this web application transforms into a vital resource for students as they navigate their academic paths. When faced with critical choices in their academic lives, students can utilize the app to explore many options, weigh their options, and finally select their maximum expected courses and colleges list in this application. In order to give them proper guidance towards the Professional education like the Courses, Degrees, and Institutions, this process will be available to the students who are willing to know the complete details about different areas. This process will be available as a web App which will be used by almost everyone due to the emergence of the web based Mobile phones and Tablets among the Student community.

Keywords: Education; Professional Guidance; Web Application.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: sumithrak@pmu.edu)

^{**}Final year B.Com (CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Management of Working Capital Efficiency in Ramco Cement Pvt Ltd.

A. Anthoniammal*, D. Kassim Musthafa** and R. Sulthan Batcha***

ABSTRACT

Working capital management is crucial for corporate financial management, ensuring a smooth operating cycle and generating revenue. This study plays a technical role in achieving the highest possible return on capital investment. This study evaluate the problems and prospectus of working capital of RAMCO private limited. The research examines the company's current working capital management practices, identifies key areas for enchancement, and proposes recommendations for optimizing working capital utilization. This study uses secondary data, which is collected from annual reports of RAMCO private limited. This study covers the period of five years from 2019 to 2023. The collected data were analyzed using ratio analysis such as Gross profit ratio, Net profit ratio, Current ratio, Quick ratio, Debtor turnover ratio, Stock turnover ratio. These ratios provide a comprehensive picture of the company's liquidity, inventory management, and efficiency in collecting receivables and managing payables. Analyzing trends over time and benchmarking against industry peers can help identify areas of strength and areas needing improvement in working capital management. The findings suggest that while RAMCO cement Private Limited demonstrates sound working capital management practices, there are areas where improvements could lead to greater efficiency and profitability. Recommendations include implementing measures to streamline inventory management, enhance collection processes, and explore cost - effective financing alternatives to further strengthen the company's financial position and sustainability.

Keywords: Working Capital; Liquidity; Secondary Data; Net Profit Ratio; Quick Ratio; Liquidity Ratio; Debtor Turnover Ratio.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: anthoniammal@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Customer Satisfaction towards TVS Motors in Thanjavur District

A. N. Christy*, Alfazith B. ** and Ajay Edward D. ***

ABSTRACT

India is one of the largest manufactures and producers of two-wheelers in the world. TVS is one of the India's largest diversified conglomerates. It is a multinational motorcycle company and is the third-largest motorcycle company in India. In today's competitive business marketplace, customer satisfaction is an important performance player and basic differentiator of business strategies. Hence, the more is the bonding with customer; more is the business and better customer satisfaction. The satisfaction level also indicates the sentimental attachment of the customer with the product of specific brand and the supplier. This makes the bond between the supplier and the customer very much stronger. Hence customer satisfaction is indeed a very important prospect that every supplier should emphasize on to establish a renowned position in the global market and escalate business and profit. This research analyses the satisfaction of the customer towards two wheelers. The study was restricted only to Thanjavur city. A total of 100 consumers surveyed with structured questionnaires. Percentage analysis and chi square test was used to analyse the data. The study found that 55% of respondents said that mileage is an important factor considered while purchasing a bike. 73% of respondents mentioned that they will recommend to others to purchase TVS. 83% of respondents are satisfied with TVS two wheelers. It is evident from the study that TVS is a brand that offers middle-class consumers the highest-quality, most affordable two-wheelers at an affordable price. The study concludes that the majority of TVS two-wheeler users stated that TVS is a brand that meets its customers' expectations.

Keywords: Customer Satisfaction; Business Strategies; Global Market; Product Brand.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: christy@pmu.edu)

^{**}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com(CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Customer Satisfaction towards Banking Services in Rural Area

N. Jancy Rani*, R. Abinesh** and V. Vinodhan***

ABSTRACT

This study investigates customer Satisfaction with banking services in rural areas, aiming to identify key determinants influencing satisfaction levels. Using a mixedmethod approach, including surveys and data was collected from 160 Respondents to 110 Male and 50 Female is for Offline and online methods customer residing in various rural areas. Factors such as accessibility, service quality, convenience, and perceived value were analyzed to assess their impact on customer satisfaction. To local people and supporting for the quality life of people and development oriented towards the rural area. In overall research of the rural area banks and rural development these two aspects as very closely depend on each other. The rural bank has the very helpful to the growth of rural area development and economic status of the village.

Keywords: Customer Satisfaction; Rural Area; Banking Services.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: jancyrani@pmu.edu)

^{**}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Risk Assessment of Street Food Vendors

A. Anthoniammal*, J. Haja Najmudeen**, A. H. Shahul Hameed***, J. Mohamed Aslam**** and H. Mohamed Ansari****

ABSTRACT

Street food vendors, who have been an integral part of urban economics since ancient times, play a crucial role in the lives of urban populations, particularly in developing countries. They prepare and sell affordable, ready-to-eat food and beverages at various public places, often in informal settings. Despite their low earnings, street food vendors provide essential services to lower-income groups. Street food vending is a vital aspect of urban culinary culture, providing convenient and affordable food options. The data will be collected from the Thanjavur district only. To collect primary data the total respondents is 121. The data was gathered through a structured questionnaire. This study employed Statistical Package for the Social Science (SPSS) tool for analysing the data. The street food vendors are facing many problem like, weather condition, licence issues etc.

Keywords: Street Food Vendor; Street Food.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: anthoniammal@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{****}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{*****}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on after Sales Service and Customer Satisfaction of Two Wheelers with Reference to Honda Motors in Thanjavur District

A. N. Christy*, Mohamed Yoonus S. ** and Haja Aslam M. ***

ABSTRACT

India is one of the largest manufacturer and producer of two-wheelers in the world. Today market is more customer oriented in the sense all the business operations revolve around satisfying the customer by meeting their needs through effective service. There is a very tough competition in the automobiles field regarding customer satisfaction. After sales service plays an important role in customer satisfaction. After-sales services is important because it helps to ensure that customers are satisfied with their purchase and in case of any difficultly installing or setting up equipment, they can receive help. A happy customer will be loyal and will advertise the company for the great service they received thus keep the company making sales. In this study we will find out about the customers satisfaction level (related to after sales service) of Balu Honda in Thanjavur. This research also analyses the satisfaction of the customer towards two wheelers. The study was restricted only to Thanjavur city. A total of 100 customers surveyed with structured questionnaires. Statistical analysis such as percentage analysis and chi square test was done. The study concludes that Honda motors must be customer-centric organization through deployment of effective marketing strategies to build long term relationship with stakeholders to better its performance.

Keywords: Customer Satisfaction; Honda Motors; Sales Service.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: christy@pmu.edu)

^{**}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com(CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Customer Perceptions towards Bajaj Finserv Special Reference in Mannargudi

S. Kulanthai Thereus*, S. Arulselvan** and Mohamed Afridi***

ABSTRACT

This study explores the complex world of consumer opinions regarding one of the major financial industry participants, Bajaj Finance. An interesting context is given in the introduction, which highlights how important it is to understand customers' perspectives within the financial situation. The goals delineate an extensive investigation, quantifying contentment, confidence, perceived worth, and the influence of company image on consumer attitudes. Convenience sampling is used in the research approach to collect primary data directly from customers through questionnaires. While understanding the constraints associated with consumer opinions and the small sample size, the study is necessary in order to obtain clarity on customer impressions. The study is to close current gaps in the literature and advance knowledge of the perspectives of customers in the financial industry. The survey, created

Keywords: Customer; Perceptions; Bajaj Finserv.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: kulanthaitherasus@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Perception and Usage of Siddha Medicine among the Rural Population

A. N. Christy*, G. Suneel** and P. Thrisa Dharshini***

ABSTRACT

Siddha medicine is the one of the best traditional Tamil medicinal systems. The term 'Siddha' means achievements and 'Siddhar' were saintly persons who achieved results in medicine. 18 prominent Siddhars are the main contributors to this system of medicine. The uniqueness of Siddha System is evident by its continuous service to the humanity for more than 500 years in combating diseases and also in maintaining its physical, mental and moral health while many of its contemporaries had become extinct long ago. Siddha practitioners tend to believe that five basic elements, namely- earth, fire, water, sky, air are present in food, "Humour" of the body of a human. The treatment in siddha medicine aims to maintain three attributes and seven physiological components. This study was taken up to assess the usage and perception of siddha medicine, the beliefs and attributes and the most influencing factor that improves the usage of siddha medicine among the rural population. The sample size was determined using systematic sampling, with a response of 119. Descriptive type of research was used for this study. To analyse the data statistical tools such as Percentage analysis and chi-square tests were used. The study found that 45.4% of respondents agreed that siddha medicine will lead to healthy life. 28.6% of respondents stated that siddha will leads to risk factor. The study concludes that Siddha medicine is more accessible and affordable compared to modern healthcare options. This accessibility plays a crucial role in its usage among rural populations, especially where modern medical facilities are scarce.

Keywords: Siddha Medicine; Healthy Life; Perception; Beliefs and Attributes.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: christy@pmu.edu)

^{**}Final year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com(Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Consumer Perceptions towards Gold Jewellery Special Reference in Thanjavur District

S. Kulanthai Thereus*, G. Abinesh** and Raja***

ABSTRACTS

Consumer perception refers to how the consumer sees a certain product based on their own conclusions. The success of a company depends on its ability to attract and retain customers who are willing to buy goods and services at profitable prices for the company. Consumer perception describes how customers and potential customers view a company and its products and services. Consumer perception is important to firms because it can influence consumer behavior, which ultimately affects the firm's profitability. Many companies spend great resources to influence the perceptions of consumers. In this study, researchers analyzed how consumers perceptions about gold jewellery branded in the study area. In their analysis they used tools like Chi Square Test, Garrett's Rank, Percentage Analysis, etc. and made the right recommendations based on the research findings.

Keywords: Jewellery; Perceptions; Customer.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: kulanthaitherasus@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Possibilities for Beginning Entrepreneurship in the Organic Production Special Reference in Thanjavur

B. Ramesh Kanna*, S. Sivanesan** and M. Thiyagarajan***

ABSTRACT

The organic agricultural industry is now expanding quickly. Proficiency in entrepreneurship plays a crucial function in enhancing natural business growth. Thus, the study's goals are to: identify the level of personal competence in terms of traits like originality, self-assurance, risk-taking, problem-solving focus, interpersonal ability, and openness to learning; Assess the level of technical competence in terms of traits like input creation skills, improving production skills, and quality skills; and comprehend the level of management competence in terms of general planning abilities, monitoring and evaluation, networking, customer management, and marketing management. The primary data was acquired using the simple random approach from 70 respondent by using questionnaires methods. Percentage analysis and Chi-square test are techniques used to analyse the data. This study involved interviewing organic producers of fruits, vegetables, and Thanjavur District.

Keywords: Organic Farming; Natural; Entrepreneurship; Soil; Vegetable.

^{*}Corresponding author; Teaching Assistant, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: rameshkanna@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Consumer Adaption towards Fastag

N. Jancy Rani*, V. Balaji** and K. Dharshana***

ABSTRACT

This study examines the changing landscape of consumers adapting to Fastag technology, a key component of electronic modernization toll systems. Fastag, an RFID –Based device connected to vehicles, enables seamless toll payment, promises efficiency and reduces congestion at toll booths. The study uses a multi-pronged approach combining quantitative surveys and qualitative interviews to measure factors influencing consumer acceptance and behavior towards fastag, adoption. Key topics explored include the impact of awareness campaigns, perceived benefits of fastag, and potential barriers to widespread adoption. The purpose of the research is, among other things, to find out comfort, safety and general satisfaction.

Keywords: Fastag; Electronic Toll Collection; Consumer Adoption; RFID Technology; Free Transactions.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: jancyrani@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Overview of Patients Attitude towards Ayurvedic Medicine

A. N. Christy*, U. Umasankar** and S. Praveen***

ABSTRACT

Ayurveda, one of the world's oldest holistic healing systems, continues to attract attention and usage among patients globally. This article provides a comprehensive overview of patient perspectives on Ayurvedic medicine, drawing from recent research and clinical observations. The review examines various factors influencing patients' engagement with Ayurveda, including cultural backgrounds, health beliefs, treatment effectiveness, safety concerns, and accessibility. Structured questionnaire was used to gather quantitative data on the extent of siddha medicine usage, demographics and satisfaction levels. The sample size was determined using systematic sampling, with a response of 106. To analyse the data statistical tools such as Percentage analysis and chi-square tests were used. The findings of the study highlighted that 39.0% of respondents are Neutral about the opinion Ayurvedic medicine for health needs, and 41.0% of respondents moderately believe the effectiveness of ayurveda. The study concluded that the patients should know about the benefits and uses of Ayurvedic medicine determining their problems. Comparing allopathy and other types of medicine, people mostly prefer that Ayurvedic medicine is the natural medicine to leads the healthy life. The Overall, understanding patient perspectives on Ayurvedic medicine is crucial for healthcare providers, policymakers, and patients themselves in navigating its role in contemporary healthcare systems.

Keywords: Ayurveda Study; Traditional Medicine; Patients Opinion; Personalized Medicine.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: christy@pmu.edu)

^{**}Final year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com(Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Analyzing the Effect of Brand Image on iPhone among Users

N. Jancy Rani*, S. Ajay** and M. M. Mohammed Safrith***

ABSTRACT

This study investigates the impact of brand image on user perceptions and loyalty towards the iPhone. Through an examination of various factors such as design, innovation, and user experience, the research aims to provide insights into how Apple's brand image influences customer behavior and loyalty. A quantitative data collected from the structured surveys will be primarily analyses using statistical tools such as the chi-square test to examine the categorical variables. This brand image not only influences purchase decisions but also fosters long-term relationships with customers, leading to repeat purchases and positive advocacy.

Keywords: Brand Image; iPhone; Customer Loyalty; Apple; User Perceptions; Smartphone.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: jancyrani@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Influences of Advertisement on Consumer Perception of Perfumes

M. Vasanthakumar*, D. Vinothkumar** and B. Sanjay***

ABSTRACT

Advertisements play a significant role in shaping consumer perceptions and preferences, particularly in the highly competitive fragrance industry. This study investigates the influences of advertisements on consumer perception of perfumes, aiming to provide valuable insights for marketers and brand managers. A mixedmethods approach was employed, combining quantitative survey data with qualitative analysis of advertisement content. A sample of consumers was surveyed to assess their perceptions of various perfume brands and their exposure to different types of advertisements. Additionally, advertisements from leading perfume brands were analyzed qualitatively to identify common themes and strategies used in fragrance marketing. The study revealed that advertisements significantly influence consumer perceptions of perfumes, with factors such as imagery, messaging, and brand associations playing crucial roles. Quantitative analysis showed a strong correlation between exposure to advertisements and brand recognition, while qualitative analysis identified themes such as lifestyle, emotion, and luxury as prevalent in fragrance advertising. In conclusion, advertisements exert a substantial influence on consumer perception of perfumes, shaping preferences, and purchase decisions. Marketers can leverage these findings to develop more effective advertising strategies that resonate with consumers and enhance brand perception. Understanding the nuances of advertisement impact can empower fragrance brands to differentiate themselves in a competitive market and build stronger connections with their target audience.

Keywords: Advertisement; Consumer Perception; Influence; Branding; Consumer Behaviour.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: vasanthakumar@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Enhancing Education using CRM Services in School

N. Jancy Rani*, P. Sabarish** and K. Devarajan***

ABSTRACT

This study aims to investigate the impact of Customer Relationship Management (CRM) implementation on students in a school setting, particularly focusing on student satisfaction. Using a descriptive research design, data was collected via a questionnaire survey from 50 students who utilized CRM services at a school in Thanjavur district. The primary data were analyzed using SPSS. The findings will provide insights into the relationship between CRM implementation and its effects on student satisfaction, contributing to enhancing education through CRM services in schools. This study aims to improve teaching strategies and encourage student achievement through informed decision-making. Contributing to the ongoing conversation on educational technology and student-centered learning.

Keywords: Teaching Strategies; Achievement; School Education.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: jancyrani@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Consumer Preferences in Relation to the Meesho and Myntra Application

M. Vasanthakumar*, V. Yogesh** and D. Naveen Kumar***

ABSTRACT

Consumer preferences in the realm of e-commerce played a pivotal role in shaping market dynamics. This study investigated consumer preferences concerning the Meesho and Myntra applications, two prominent players in the Indian e-commerce sector. By combining qualitative and quantitative research methods, the research aimed to provide comprehensive insights into the factors that influenced consumer choices between these platforms. Both qualitative and quantitative research methodologies were used. Qualitative data was collected through in-depth interviews and focus group discussions with users of the Meesho and Myntra applications. Thematic analysis was utilized to explore underlying themes and patterns in consumer preferences. Simultaneously, quantitative data was gathered through surveys distributed to a larger sample of users, providing statistical insights into platform usage patterns, satisfaction levels, and demographic characteristics. The study yielded multifaceted insights into consumer preferences regarding the Meesho and Myntra applications. Qualitative analysis uncovered themes such as user experience, product variety, pricing, trustworthiness, and customer service quality, shedding light on nuanced factors influencing platform choices. Concurrently, quantitative analysis revealed statistical relationships between user demographics, usage behavior, and satisfaction levels, providing a comprehensive understanding of consumer preferences. By integrating qualitative and quantitative research approaches, the study provided holistic insights into consumer preferences concerning the Meesho and Myntra applications. Businesses could leverage these insights to optimize their platforms, enhance user experience, and tailor their offerings to better meet customer needs. By prioritizing consumer preferences and addressing key pain points identified in the research, Meesho and Myntra could strengthen their competitive position, foster customer loyalty, and drive sustained growth in the e-commerce market.

Keywords: Consumer Preferences; Meesho; Myntra; E-commerce; User Experience.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: vasanthakumar@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Customer Perception in Ibaco towards at Thanjavur City

S. Subendiran* and S. Varun**

ABSTRACT

Ibaco lets you craft your own sundaes from a choice of exotic flavours, toppings and sauces. This unique brand from Hatsun Agro Product Ltd. offers 36 flavours inspired from exotic places around the world, and aims to offer more choices and deliver greater standards of taste to its customers. You can also pick from a whole range of ice cream cakes and create your own ice cream bars and cones. With our world-inspired flavours, we believe we are giving you an ice cream experience that will take you across the globe from Peru to Australia. The authentic expression of customer happiness varies from person to person and product. The degree of pleasure may also differ based on other options the consumer may have and other goods with which the customer may contrast the company's offering. The examines the many ice cream brands that are sold, as well as the elements that encourage consumers to buy ice cream and their level of pleasure with it, in this article. In this study, data were gathered using a standardized questionnaire. A five-point Likert scale was used for gathering the data from the 185 respondents. To satisfy the study's needs, a one-way ANOVA investigation had been concluded

Keywords: Ibaco; Hatsun; Perception.

^{*}Corresponding author; Assistant Professor (SG), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: subendiran@pmu.edu)

^{**}Final M.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Consumers Adaption towards Online Banking Service in Rural Area

N. Jancy Rani*, K. Mohamed Thowfi** and M. Melvin Joshua***

ABSTRACT

This study investigates the adaption of rural consumers to online banking service, examining the factors influencing their adoption and usage patterns. Despite the proliferation of online banking, rural areas often lag in technology adoption. Through a mixed - method approach involving surveys and interviews, this research explores the challenges and opportunities encountered by rural consumer in embracing online banking. Findings reveal the significance of factors such as internet accessibility, trust in technology, perceived usefulness, and demographic characteristics in shaping adoption behavior. The study contributes to understanding the dynamics of online banking adoption in rural contexts and offers insights for policymakers and financial institutions to enhance service accessibility and usability for rural consumers.

Keywords: Online Banking Service; Rural Area; Consumer's Adaption.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: jancyrani@pmu.edu)

^{**}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on the Role of Mobile Devices in Disaster Response and Emergency Communication

T. Baskaran*, M. Vignesh**, M. Deepak Ram*** and K. Sabarees***

ABSTRACT

Beyond official channels, mobile devices empower individuals and communities to support each other in times of crisis. Social media platforms, messaging apps, and community forums enable peer-to-peer communication, allowing people to share updates, offer assistance, and coordinate grassroots relief efforts. This bottom-up approach to communication and support strengthens community resilience and fosters solidarity in the face of adversity. Since the early 2000s, mobile technologies have been used throughout the disaster risk management (DRM) cycle and are active before, during, and after a disaster. Much attention has been paid to the tangible and highly visible role of mobile phones in emergency response increasingly seen as a means to chronicle events being witnessed and experienced personally.

Keywords: Mobile Devices; Disaster Response; Emergency Communication.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: baskarant@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{****}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Distributions Network of Dailies and Magazines a Study and Analysis in and Around Thanjavur District

S. Subendiran*, T. Tamizhamuthan** and R. Sri Hariesh***

ABSTRACT

Newspapers are publications that come out at regular intervals usually daily and provide news and information to the readers. They are printed on cheap paper known as newsprint and are normally relatively inexpensive. They are funded by the price of purchase, paid subscriptions and advertising that is printed within its pages. The earliest ancestors of newspapers were governmental bulletins and information sheets or notices from ancient Roman and Chinese times. However, the modern newspaper did not appear until the 19th century with the onset of the industrial revolution. One of the primary functions of a newspaper is to inform its readership. This is usually in the form of the daily happenings from the local area, on a nationwide basis and internationally. A newspaper often employs journalists to gather information about events, or they pay other publications to print their stories. The paper attempts to optimize the various newspaper and magazine distribution scenario as observed in Thanjavur district. This paper focuses on the distribution of newspaper and magazine from vendor to the newspaper & magazine readers or customers the major aim of this newspaper was to identity the issues while distributing the newspaper and magazine by the distributers to end the readers.

Keywords: Distributor Network Analysis; Channel of Distribution; Difficulties in the Area of Distribution.

^{*}Corresponding author; Assistant Professor(SG), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: subendiran@pmu.edu)

^{**}Final year B.Com(CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Consumer Perception towards Sustainable and Eco-friendly Products

J. Anjana Meena* and B. Rithiga**

ABSTRACT

Consumer perception towards sustainable and eco-friendly products reflect a growing societal concern for environmental conservation and sustainable consumption habits. Understanding these perceptions is essential for businesses aiming to cater to the increasing demand for eco-conscious products and services. The research design involved the selection of 190 respondents from the Thanjavur area to gauge consumer attitudes towards sustainable products. Statistical tools such as percentage analysis and ANOVA were employed to analyze the gathered data, providing insights into consumer preferences and perceptions. The results revealed a strong positive correlation between consumer awareness of sustainability issues and their willingness to purchase eco-friendly products. Additionally, the study found that factors such as product quality, price competitiveness, and environmental impact significantly influence consumer choices. Interestingly, a considerable proportion of respondents indicated a willingness to pay a premium for products with eco-friendly certifications, highlighting the importance of sustainability labels in consumer decision-making. Moreover, younger demographics showed a higher inclination towards sustainable products compared to older age groups. Overall, the findings suggest a promising market opportunity for businesses to capitalize on the growing demand for sustainable and eco-friendly products. By aligning their offerings with consumer preferences and adopting sustainable practices, companies can enhance their competitiveness and contribute to environmental conservation efforts.

Keywords: Consumer Perception; Sustainable Products; Eco-friendly Products; Societal Concern; Environmental Conservation.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: anjana@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Pattern and Customer Perception Level towards **Smart Phone Users**

S. Subendiran* and S. Arulmozhivarman**

ABSTRACT

Recent years have seen an increase in the use of smartphones. They may also be seen of as PDAs with voice calling capabilities, much like any other type of mobile phone. Although they lacked many of the computer's components that were too large to fit within a phone, older phones nonetheless employed computer technology. Smaller components are now able to be used by phone manufacturers. In addition to being digital cameras and GPS receivers, most cell phones Due to the smartphone is a convenient application, excellent camera capabilities, simple application installation process, and most importantly its ability to perform the majority of computer tasks while on the go, people these days appear to have grown dependent on them. This study intends to investigate the primary drivers of smart phone purchase and usage in this technologically advanced and competitive era. The main purpose of this study the Consumer motivation for buying a smart phone and to find out the key factors that drive people to buy and utilise smart phones. Primary data were used in this study to find out customer perception level towards smart phone users. Data were collected from 100 respondents through structural questionnaire method. Data were analysed using statistical tools like percentage analysis, chi-square test, ANOVA.

Keywords: Convenient Application; Computer Tasks; Technological Advancement; Customer Perception.

^{*}Corresponding author; Assistant Professor(SG), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: subendiran@pmu.edu)

^{**} Final Year M.com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Consumer Preference towards in Led TV with Special Reference in Thanjavur

P. Nagalakshmi*, S. Mohamed Riza** and M. Vikram***

ABSTRACT

This study main aim to investigate consumer preference towards purchase of led TV. This study examines whether consumer power and preference are influenced by many factors including residential area brand loyalty and demographic factor convenient questionnaire were distributed to consumer to this investigate. 50 respondents of the distributed questionnaire copies were collected and examined. The qualities that attracted them in to purchase led TV, and the reason for their use of led. The chi square test and association are used to support and challenge the hypothesis and SPSS software was used for analyzing. At last researchers can comprehend how marketing strategies advertisements and brand loyalty work.

Keywords: Consumer Preference; Customer satisfaction; Purchasing Led TV.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: nagalakshmicom@pmu.edu)

^{**}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Study on Financial Performance of Entertainment Industry

P. Balarathinam*, A. Abdul Wahab** and A. Sheik Mohamed***

ABSTRACT

The study focused on financial performance of zee entertainment industry like previous two year's balance sheet and common size balance sheet, ratio analysis. The entertainment industry is built on taking chances on creative projects. However, there's always the risk that a project will flop. Cyber squatting threats and protecting the reputation of talent are also important areas of risk management. Then compare the balance sheets to earn profits and create new bills for specific entertainment channels. A channel's financial strategy is often to increase advertising prices and launch more new events and series to boost financial growth.

Keywords: Entertainment Industry; Financial Performance; Profitability; Liquidity; Solvency; Box Office; Streaming; Production Costs.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: balarathinam@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Safety and Security Measures Adopted in Travel Agencies

T. Baskaran*, M. Vignesh**, M. Deepak Ram*** and K. Sabarees****

ABSTRACT

Tourism promotes various destinations of India all over the world which a tourist will be willing to visit. The negative impact would be a major drawback for the tourism industry as now all the tourists get the knowledge about the safety concern. In fact, some of the incidents create helplessness of tourism both on national and international levels. Various cases are reported by the tourists in police stations regarding harassment, misguiding, cheating, etc which should be taken seriously. There are laws and regulations which are made by the Government of India at the Centre and by the State Governments but the local authorities might not be aware or do not know about the implementation of the same in the destinations.

Keywords: Tourism; India; Cases; Destinations; Women Travellers; Solo; Safety Concern.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: baskarant@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{****}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

The Problems and Challenges Faced by Snacks Processing Food **Industries in Thanjavur**

S. Subendiran*, Santhosh P.** and Rubini S.***

ABSTRACT

The snacks processing food industries are produce traditional snacks for using a locally soured ingredients and simple equipment. The problems challenges faced by the snack processing food industry could highlight issues such as supply chain disruptions, ingredient quality control, and evolving consumer preferences. It should discuss how these challenges impact production efficiency, product innovation, and overall competitiveness in the market. Addressing potential solutions or improvements, such as advanced technology adoption, sustainable sourcing and market trend analysis will contribute to the significance of the study for industry professionals seeking to overcome these obstacles. The Snack processing industry or the factors that influence the start of snack processing food industries or the present status of the snack processing and food industries the marketing opportunities available to the snack processing food industries or use the generally those manufacturing and producing the products with the help of less man power and small machines of snacks processing food industries. These industries are prevalent in many parts of the world, especially in the rural areas where employment opportunities may be limited. Starting the snacks processing can be a great way to generate income and create job opportunities in rural areas. However it important to note that there may be regulations and certifications required to safety and hygiene. The regulations may vary depending on the country and region where the food industry is located. One advantage of snacks processing- food industries is that promote local entrepreneurship and provide employment opportunities for local communities and market place or food processing industries.

Keywords: Quality Control; Packaging Innovation; Supply Chain Logistics; Consumer Preferences; Market Competition.

^{*}Corresponding author; Assistant Professor(SG), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: subendiran@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Performance of Entertainment Industry Analysis: Government and Private Channels in India

P. Balarathinam*, K. M. Kishore** and A. Surya***

ABSTRACT

The entertainment industry, which encompasses the performing arts, is a vital part of the tertiary sector of the economy. With the emergence of new technologies and concepts, the entire corporate world undergoes transformation. This industry is flourishing both financially and in terms of the talented individuals it employs, including artists and programmers. The elimination of market constraints through increased globalization has led to remarkable growth. This research delves into the origins, current conditions, risks, potential solutions, future trends, and potential impacts of foreign direct investment in India's entertainment sector. It also explores the effects of globalization and its potential to create new job opportunities.

Keywords: Entertainment Industry; Films; OTT Platform; Television.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: balarathinam@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Customer Satisfaction towards Smartphones a Special Reference to Thanjavur

K. Sumithra*, A. Nirmaldeep**, S. Abdulla*** and V. Abinaya****

ABSTRACT

This study investigates the level of customer satisfaction with the use of smart phones, the smart phone that are most satisfying and the differences in customer satisfaction levels based on the demographics. The data for this research was obtained from 61 respondents by primary study through a questionnaire survey made for customer to know the level of customer satisfaction on the use of smartphone. The research method of sampling used is random sampling were surveyed for primary data. Using data acquired from the online questionnaire. The result of the study analysis and explain of customer satisfaction. This study gives a brief idea about customer satisfaction towards smart phones with special reference to Thanjavur district. The smart phone industry has been developing and growing all across the world. Every smart phone company is introducing new features, application etc. to their smart phone which make their phone unique from others to purpose the study is to analyses the factors influencing satisfaction of the customer and to find out whether all the customer who purchase the smart phone are aware of the features, services etc.

Keywords: Customer; Satisfaction; Smartphone.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: sumithrak@pmu.edu)

^{**}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{****}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Smartphone Addiction among Arts and Science Students and Its Impact on Mental Health

S. Prabhu* and Veeravijayan P.**

ABSTRACT

Smartphone addiction has become a prevalent issue among college students, including those studying arts and sciences. This study explores the impact of smartphone addiction on the mental health of arts and science students. This study aimed to investigate the prevalence of smartphone addiction among arts and science students and its impact on mental health exhibited symptoms of smartphone addiction, with varying degrees of severity. The results indicate a significant correlation between smartphone addiction and negative mental health outcomes, including increased stress, anxiety, and depression. Factors contributing to smartphone addiction among these students include social media use, gaming, and the need for constant connectivity. Additionally, the study highlights potential interventions and strategies for addressing smartphone addiction to promote better mental health among arts and science students. These findings underscore the importance of raising awareness and implementing preventive measures to mitigate the adverse effects of smartphone addiction on mental well-being among college students.

Keywords: Smartphone; Addiction; Students; Mental Health.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: prabus@pmu.edu)

^{**}Final M.com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Effective Marketing Strategy of Horlicks – Health **Care Product**

J. Anjana Meena*, S. Sabari Agnes** and T. Tamilarasan***

ABSTRACT

This study investigates the sales satisfaction of retail shops for Horlicks products, focusing on Thanjavur district. Horlicks, a renowned health drink, has a significant presence in the market, particularly in the health care sector. The study aims to analyze the satisfaction levels of retailers who sell Horlicks products and to identify the factors that contribute to their satisfaction. A mixed-methods approach is employed, utilizing both quantitative and qualitative research methods. The quantitative data is collected through structured questionnaires distributed to a sample of retail shop owners in Thanjavur district, while the qualitative data is gathered through interviews with a select group of participants. The study finds that several factors influence the sales satisfaction of retail shops, including product quality, brand reputation, pricing strategy, promotional activities, and distribution channels. Furthermore, the study reveals that retailers are generally satisfied with the sales of Horlicks products, citing the brand's strong reputation, high product quality, and effective promotional campaigns as key contributing factors. However, some challenges are identified, such as competition from other brands and issues related to distribution and logistics. Overall, the study provides valuable insights into the sales satisfaction of retail shops for Horlicks products in Thanjavur district, offering recommendations for enhancing sales satisfaction and improving overall performance in the market.

Keywords: Marketing Strategy; Health Care Products; Thanjavur.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: anjana@pmu.edu)

^{**}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Work Life balance of Differently Abled Persons

S. Prabhu* and Boobesh E.**

ABSTRACT

This study investigates the work-life balance of differently abled individuals in the workforce. Additionally, the study examines the role of workplace culture, policies, and societal attitudes in shaping the work-life balance experiences of differently abled persons. It shows that workplace accommodations, organizational support, and societal attitudes all have a substantial impact on individual experiences. Despite these obstacles, participants highlighted adaptive strategies and support systems that facilitate their ability to balance work and personal life effectively. Furthermore, the study explores organizational policies and practices that promote inclusivity and accommodate the needs of differently abled persons. The implications of the findings underscore the importance of fostering inclusive work environments and implementing tailored interventions to enhance the work-life balance of differently abled individuals, ultimately promoting their overall well-being and productivity in the workforce.

Keywords: Work Life Balance; Different Abled Persons; Policies; Support.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: prabus@pmu.edu)

^{**}Final M.com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Smartphone Application to Estimate Road Conditions and Analyze the **Road Traffic at Decision Tree**

R. Selvi*

ABSTRACT

Watching the road condition has no inheritable a critical significance during New Year's. There are opposite faculty behind development research on this field: to start with, it will guaranty safety device and pleasure to different road users; second, glossy streets will cause less damage to the car. Our quality human activity is to asseveration a real-time Android Substance Road Sense that mechanically predicts the assign of the road founded on tri-axial accelerometer and gyroscope, show the road object trace on a geographic map using GPS and save all recorded exercise entries. J48 Decision tree classifier is applied on training data to classify road piece and to build our framework. Our data-based results show consistent accuracy of 100 %. Using this approach, we anticipate visualizing a road quality map of a selected region. Hence, we can supply creative natural process to drivers and local government. Besides, Road Manager can payment from this system to evaluate the state of their road network and make a checkup on road commercial enterprise projects, whether they meet or not the needed quality.

Keywords: Smartphone; Road Traffic; Road.

^{*}Final Year M.Sc CS, Department of SOFTWARE ENGNEERING, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Problems and Challenges Faced by Pottery Business

S. Prabhu* and Kalaivani S**

ABSTRACT

In India, pottery is a long-standing and customary craft, and potters have long relied on it as a source of revenue. The pottery industry faces various challenges that hinder its growth and sustainability. This study aims to identify and analyze the problems encountered by pottery business owners. The study discusses potential strategies and solutions to address these challenges, including diversifying product offerings, leveraging digital marketing and promoting environmental sustainability initiatives. By addressing these challenges effectively, pottery businesses can enhance their competitiveness, resilience, and long-term viability in an evolving market landscape. The findings highlight several key challenges, including market saturation, competition from mass-produced ceramics, limited access to markets and distribution channels, fluctuating raw material costs, and difficulties in attracting younger generations to the craft. Moreover, logistical issues such as transportation and storage constraints, as well as environmental concerns related to waste management and sustainable practices, were also identified as significant challenges.

Keywords: Pottery Business; Problems Challenges; Competitiveness.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: prabus@pmu.edu)

^{**}Final M.com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Consumer Perception towards Online Purchase of Medicine in Thanjavur

K. Sumithra*, M. Rajalakshmi** and S. Thrisha***

ABSTRACT

The most important aim of the study was to do research on the consumer perception towards online purchase of medicine. With the advancement of the internet the life of a people has changed slowly and gradually. Purchasing medicine online is one of the latest trends in Indian market people today prepare to shop online rather than offline because it is convenient. A total 73 respondents the research method of sampling used is random sampling were surveyed for primary data. Using data acquired from the online questionnaire. Investigated consumer perception, understanding and factor influence online medicine purchase. The consumers post purchase behavior aspects are analyzed in this research through perceived value perceived trust, customer satisfaction, intention to pre purchase, and intention to recommend. The examination of consumers post purchase behavior shows that all components related to this are elated to higher than the average level. The research investigated the security risks connected with online medicine shopping and the result shows that consumers stand facing different types of security risks while they are buying the products online. The result of the mediation analysis shows that consumers satisfaction has a role in the relationship between the online medicine shopping experience of consumers and their behavioral intentions. It implies that consumer have better experience in online medicine shopping. Shopping experience of consumers shows that are key differences observed between male and female consumers about the online medicine shopping. The result of the survey is analyzed, evaluated.

Keywords: Online Purchase; Perception; Online Medicine; Consumer.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: sumithrak@pmu.edu)

^{**}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study of Welfare Measures and Its Impact of Human Resource on Outsourcing

P. Saranya*, Shaik Fareed P. M. **, Syed Mohamed Kassim Sha M. K. ***

ABSTRACT

This study analysis the welfare conditions of workers where they recruited through the agencies by contract. This study helps to find the challenges and their impacts facing in their respective fields. It explores the How they recruited, how their contracts work, how they benefited from the organization. Over the past decade or so, numerous private organizations have adopted the practice of outsourcing HR functions to third-party providers. This trend is gaining the action due to factors OVERVIEW OF PATIENTS ATTITUDE TOWARDS AYURVEDIC MEDICINE such as cost and time savings, as well as access to expert services. However, the service providers are encountering various challenges. The samples are collected in Thanjavur. Structured and well-designed questionnaires are utilized to gather primary data from respondents. The sample consists of 100 respondents. The statistical tool is used in the study is percentage analysis, and chi-square test tool is used to analyse data collected in the study period. The most of the respondents resulted that their income is not satisfied. Where in this generation inflation is at higher rate, if their income is not enough, they could not sustain in the market place. So, they need to analyse and improve the work environment to address discomfort factors and provide a positive atmosphere. Implementing strategies such as offering competitive salaries, performance-based bonuses, and equitable compensation for overtime can underscore the company's recognition and respect for its employees.

Keywords: Outsourcing; Welfare Measure; Impact of Outsourcing.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: saranyap@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Comparative Study on Financial Performance of Selected Public and **Private Sector Banks**

S. Subendiran*, V. Joel Christan** and M. Sathish Kumar***

ABSTRACT

This study evaluates the financial performance of public and private sector banks in a comprehensive manner. In addition to comparing financial ratios and financial statements, the objectives include assessing the financial performance of State Bank of India (SBI) and Housing Development and Finance Company (HDFC) over the past five years. This research used ratio analysis as a statistical tool to analyze secondary data sources such as annual reports, financial statements, and regulatory documents. In this study, we find that the profits of both banks help them to remain healthy and powerful by providing valuable insight into the functioning, effectiveness, and competitive dynamics within the two banking sectors. So, as to study the trend in profit. Based on a comparative analysis of both banks, there is no doubt that both banks have increased their profitability. But, the private sector banks are lagging in many financial parameters, so they have to increase their efficiency and capability to increase their profit, deposits, and investments. As opposed to the public sector, this has higher ratios of assets, liabilities and investments. It is clear that public sector banks have the higher rate of growth, compared to private sector banks.

Keywords: Banking Institutions; Public Sector Bank; Private Sector Bank; Ratio Analysis; Financial Statement; Financial Parameters.

^{*}Corresponding author; Assistant Professor (SG), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: subendiran@pmu.edu)

^{**}Final year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Export Performance of Handicraft Products in Thanjavur District

J. Anjana Meena*, N. Barath** and M. E. Gopiraj***

ABSTRACT

The handicraft sector plays a significant role in India's economy, contributing to employment generation and rural development. Thanjavur district in Tamil Nadu is renowned for its traditional handicrafts, including bronze idols, paintings, and textiles, which have a rich cultural heritage and a long history of craftsmanship. This study aims to analyse the export performance of handicraft products from Thanjavur district and identify factors influencing their export potential. The research methodology includes a mixed-methods approach, combining quantitative analysis of export data with qualitative interviews with key stakeholders. The quantitative analysis examines trends in export volume, value, and destinations over the past decade, using statistical tools such as trend analysis and regression analysis to identify patterns and factors contributing to export performance. The qualitative interviews are conducted with artisans, exporters, and government officials to gain insights into the challenges faced by the handicraft sector in Thanjavur district. These interviews explore issues such as access to finance, infrastructure, market information, and government policies affecting the export of handicraft products. The study finds that the export performance of handicraft products from Thanjavur district has been fluctuating over the past decade, with periods of growth followed by stagnation. Factors influencing this performance include fluctuations in global demand, competition from other handicraft-producing regions, and internal challenges within the sector. One of the key challenges faced by artisans and exporters in Thanjavur district is access to finance. Most artisans operate on a small scale and lack the capital to invest in infrastructure and technology upgrades necessary for export-quality production. Additionally, they face difficulties in accessing credit from formal financial institutions due to lack of collateral and credit history.

Keywords: Export Performance; Handicraft Products; Artisans.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: anjana@pmu.edu)

^{**}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Intrusion Detection System using Machine Learning and Flask Framework

T. Bhuvaneshwari*

ABSTRACT

Intrusion detection system (IDS) is a tool or software application that detect the network or activities of the system to detect malicious activity. The key role of the IDS to secure the resources against the attacks. The aim of the paper is to provide a whole system detection intruding attacks using machine learning technique which identifies the unknown attacks using historical data obtained from the recognized attacks. This paper explains pre-processing techniques, model comparisons for training as well as testing and evaluation technique. IDS plays a major role in finding and reducing potential threats to network security. This paper proposes the progress of intrusion detection system using machine learning consolidated with the flask framework. The trained ML model is consolidated into a web application using the flask framework. For creating web-based applications, Flask offers a lightweight and adaptable environment that facilitates scalability and simple deployment. When malicious activity is identified, which starts automated reactions, including changing firewall rules or blocking the source IP address. Through the use of machine learning algorithms which placed inside the flask framework, the proposed intrusion detection system offers a dynamic and adaptable solution for network safety. This system aims to lessen the risk of cyber threats and enhance the overall fortitude of computer links.

Keywords: Intrusion Detection System; Machine Learning; Flask Framework.

^{*}Final Year M.Sc CS, Department of Software Engineering, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

An Empirical Study on Working Conditions of IT Sector Employees in Thanjavur

P. Saranya*, Abdul Rasheed J. ** and Mohamed Fahed E. ***

ABSTRACT

The outsourcing sector in India has become a cornerstone for global brands seeking to optimize resources and focus on core functions. Despite initially being driven by cost reduction, India's outsourcing market now boasts advantages in competitive dynamics, agility, innovation, and skilled talent. According to Gartner, the worldwide IT services market has experienced steady growth, filled by digital transformation trends like cloud computing and automation. The study aims to know the about the working condition, health status and income pattern of the IT sector employees and this study is both descriptive and analytical in nature. The samples are collected in Thanjavur. Structured and well-designed questionnaires are collected to gather primary data from respondents. The sample consists of 100 respondents. Simple percentage analysis, and chi-square test tools is used to analyse data collected in the study period. Thus, our study on the working condition of IT sector employees reveals that even though the average age of employees is 24, many employees having various health issue due to irregular working hours and work time. The most of the employees resulted that their income is not satisfied. And they facing discomfort while working (E.g., Sleeplessness, eye strain, work pressure, neck pain). So, the IT company should provide the necessary needs and requirements to the employees. Continuously monitor employee satisfaction levels through surveys, feedback sessions, or one-on-one meetings. Use this data to adjust strategies and initiatives aimed at improving overall employee satisfaction, including income-related concerns.

Keywords: Outsourcing; IT Employees; IT Outsourcing.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: saranyap@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Women Homepreneurs on Setting up of Social Networks as a Tool to Scale up their Business in Thanjavur District

S. Prabhu*, D. Kishaal** and M. Madhu***

ABSTRACT

This study aims to investigate the role of social networks in boosting the businesses of women homepreneurs in Thanjavur district. The primary objective of this research is to understand the factors influencing women's success as homepreneurs, the strategies, challenges they faced in utilizing social networks effectively, and the motivational factors that influence women homepreneurs. Qualitative research method used to collect data from a sample of respondents. Surveys conducted through both online and offline modes, to gather data from diverse respondents. Statistical methods like descriptive statistics, correlation analysis, and regression analysis were utilized to analyse the data. The findings delineate that using social networks for promoting and getting engaged with the consumers has positively impacted on women homepreneurs and it plays an important role to assists them in increasing their sales as well as commercial growth.

Keywords: Women Homepreneurs; Tool; Social Networks; Effective Utilization; Motivational Factor.

^{*}Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: prabus@pmu.edu)

^{**}Final year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Comparative Study on Financial Performance of Selected Bank and Non-banking Financial Institution

S. Subendiran*, R. Mohanan Rhanchan** and A. Dinesh***

ABSTRACT

This study aims to conduct a comprehensive comparative analysis of banking and non-banking financial institutions (NBFCs) by evaluating their financial performance. The objectives include, comparing the financial ratios of respective entity and comparing the financial statements, and assessing the financial performance of Indian Overseas Bank (IOB) and Bajaj Finance Limited (BFL) over the past five years. Utilizing secondary data sources such as annual reports, financial statements, and regulatory documents, in this research we used ratio analysis as a statistical tool, this research endeavors to provide valuable insights into the functioning, effectiveness, and competitive dynamics within the banking and NBFC sectors, in this research we find the profits of the banks and NBFC helps them to be healthy and powerful. So, as to study the trend in profit. The comparative analysis of the bank and NBFC clearly reveals the increase in profitability of the bank and NBFC. But, this selected bank is lagging in many financial parameters, so they have to increase their efficiency and capability to increase their profit, deposits and investments. Whereas this selected NBFC have higher ratios in total assets, capital and liabilities, investments. It is clear that NBFC have the higher rate of growth, compared to bank.

Keywords: Banking Institutions; Non-banking Financial Institutions (NBFCs); Data Sources Ratio Analysis and Financial Statement.

^{*}Corresponding author; Assistant Professor(SG), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: subendiran@pmu.edu)

^{**}Final year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Intelligent Vehicle Perspective System Adapting Black Box Approach

A. Kiruthika Devi*

ABSTRACT

The main purpose of this paper is to develop a prototype of the vehicle black box system VBBS that can be installed into any vehicle all over the world. This prototype can be designed with minimum number of circuits. The VBBS can contribute to constructing safer vehicles, improving the treatment of crash victims, helping insurance companies with their vehicle crash investigations, and enhancing road status in order to decrease the death rate. The system also involves enhancement of security by preventing tampering of the recorder data. The Black Box system built can be unenforced in any vehicle. As soon as the driver runs the motor, this system will begin saving the events of the corresponding vehicle.

Keywords: Intelligent Vehicle; Black Box Approach; Vehicle.

^{*}Final Year M.Sc CS, Department of SOFTWARE ENGNEERING, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

The Influence of Pharmacy Retailer on the Customer Buying Preference

P. Saranya*, S. Vijayendranand** and A. Arshath Ahamed***

ABSTRACT

Consumer preference towards retail pharmacies has been on the rise in recent years. With the prominent availability of healthcare product and the conveniencing offers, more consumers are turning to their retail pharmacies for their healthcare needs one of the main reasons for this shift in consumer preference is the influential tactics progress of retail pharmacies. Factor contributing to the rise in consumer preference towards retail pharmacies is the potential cost savings. Pharmacies often offer lower prices to find the best deal. Overall, this study contributes to the existing literature on the use of retail pharmacies, providing insights into consumer preferences. The study has implications for policymakers and healthcare providers, who can use the findings to develop regulations and guidelines to ensure the safe and responsible use of retail pharmacies.

Keywords: Customers; Retailer; Pharmacy.

^{*}Corresponding author; Assistant Professor(SG), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: saranyap@pmu.edu)

^{**}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CS), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Online Payment Apps: An Overview and User Satisfaction Study

Balarathinam*, S. Sundhar** and A. Keerthivasan***

ABSTRACT

Mobile payment apps, usually referred to as mobile payment applications, are used for simple purchases and transactions. Customers were introduced to these payment apps because of their advantages. For UPI payments, a number of payment apps are available, including Google Pay, Phone Pe, Paytm, and others. The number of people using online payment apps has grown significantly in recent years, and more payment choices are now available in local markets. Customers find payment apps to be very helpful and satisfying. This study focuses on how people utilize payment apps and how satisfied they are with them. Data from primary sources were gathered for this study, which used a descriptive research approach with a sample size of 120 clients. Simple percentage analysis, the chi-square test, and the annova test are used to evaluate and interpret the results. Pie charts and graphs are used to display the data analysis and interpretation that was completed.

Keywords: Payment Apps; Satisfaction; Utilization.

^{*}Corresponding author; Assistant Professor(SG), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: balarathinam@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Innovations in Event Management System

S. Subendiran*, S. Fawaz** and A. Ahileshkumar***

ABSTRACT

A web-based application system called Event Management System (EMS) and report generation enables users to efficiently and quickly store and retrieve event report details and event management system is an online event management system software project that serves the function of a event manager. This method makes it simple for the system administration to keep track of and manage every department's event details and the system allow only registered user login and new user are allowed to register on the application. This proposed to be a web application; previous frameworks required all data to be seen in a hard copy document. The administrator will be able to simply access all the details in the suggested system once the user logs in and uploads all the event information to the department portal. This project will streamline event management by reducing paperwork and labour requirements. These days, the swift advancement of technology is having a profound effect on our way of life. In terms of overseeing all the data was logged in the database and the user was given a receipt number for his booking. The data is then sending to administrator (website owner) and they may be interact with the client as per his requirement.

Keywords: Event Management; Frameworks; Report Generation; Administrator.

^{*}Corresponding author; Assistant Professor(SG), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: subendiran@pmu.edu)

^{**}Final year B.Com (CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com (CA), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study on Awareness and Perception of ICICI Credit Card Holders

N. Jayanthi*, Kalaiyarasan P. ** and Mohaideen Abdul Rashid A. ***

ABSTRACT

This study investigates the awareness and perception of ICICI credit cardholders, focusing on their understanding of credit card features, benefits, fees, and customer service quality. ICICI Bank, one of India's leading private sector banks, offers a range of credit cards tailored to various consumer segments. Despite the widespread use of these financial tools, little research has been done to customer awareness and perceptions of the specific features and services associated with their credit cards. Results indicate that while a majority of the respondents are aware of basic credit card features such as credit limits and minimum payment requirements, a significant gap exists in knowledge regarding detailed fee structures, penalty charges, and the terms and conditions of reward programs. Furthermore, although general satisfaction with ICICI's customer service was moderately high, areas such as response time and effectiveness in handling complaints were identified as needing improvement. The study suggests that increased transparency and proactive communication by ICICI Bank could enhance customer satisfaction and trust. It recommends that ICICI implement educational programs to help cardholders better understand their credit card features and associated benefits. Additionally, improving customer service responsiveness and efficiency in addressing cardholder issues could foster a more positive perception and increased loyalty among ICICI credit card users. In conclusion, this study serves as a valuable resource for both academia and industry practitioners interested in understanding and addressing the dynamics of consumer behavior in the context of credit card usage, specifically within the framework of ICICI Bank's credit card services.

Keywords: Cardholders; Satisfaction; Transparency; Dynamics.

^{*}Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: headcommerce@pmu.edu)

^{**}Final year B.com., (Honours), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.com., (Honours), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

A Study Exploring the Customer Analytics in Retail Textile Industry by using Prescriptive Analytics

N. Jayanthi*, Sanjay S. ** and Pradeep D. ***

ABSTRACT

The study explores the customer analysis of Pothys, a retail textile private limited that uses prescriptive analysis to examine the systematic approach used by businesses to analyze customer data to identify, attract, and retain the most profitable customers. Prescriptive analytics can be used to analyze Pothys customer data to find patterns, trends, and insights that can inform decisions and enhance customer happiness, retention, and overall business performance. This strategy aids retail textile companies in maintaining competitiveness, enhancing operational efficiency, and fostering business growth through the utilization of data-driven insights. Retail textile companies can gain significant insights that inform strategic decision-making by delving deeper into customer data using prescriptive analytics. Retailers may increase sales and improve customer happiness by optimizing pricing tactics, personalizing marketing campaigns, and improving inventory management with the incorporation of prescriptive analytics tools. Rather than relying solely on averages, prescriptive analytics can simulate and display the probability of different outcomes, giving organizations a greater understanding of the risk and uncertainty they face. By using it, organizations can improve their comprehension of the probability of worst-case scenarios and make appropriate plans.

Keywords: Customer Analytics; Profitability; Data Trends; Systematic Approaches.

^{*}Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: headcommerce@pmu.edu)

^{**}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final Year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

An Analysis of Academic Life Balance of Higher Educational Students Working on Part Time Basis with Reference to Thanjavur

N. Jayanthi*, Riyas Khan M.** and Syed Muhammed Saliq***

ABSTRACT

The academic life balance of part-time working higher educational students is a critical aspect of their overall well-being and success. By examining the unique socio-cultural, economic, and educational contexts within the state, this study aims to investigate the experiences, challenges, and perceptions of academic life balance among part-time working higher educational students and to uncover the multifaceted dynamics influencing students' ability to effectively manage their academic responsibilities alongside employment obligations in Tamil Nadu, India. The study utilizes a mixed-methods approach, which includes surveys and interviews, data will be collected to gain insights into the experiences, challenges, and perceptions of these students. Furthermore, the research explores the implications of part-time work on their mental health, financial stability, and career aspirations. The findings of this study contributes to a better understanding of the challenges faced by part-time working higher educational students in Tamil Nadu, and will help in the development of support services and policies to improve their overall well-being and academic success.

Keywords: Academic Life Balance; College Students; Part-time Workers.

^{*}Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: headcommerce@pmu.edu)

^{**}Final B.Com., (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final B.Com., (Hons), Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

Impact of the Covid-19 Pandemic on IT Professionals' Work from Home (WFH)

J. Anjana Meena*, N. Sudharsan** and M. Mohamed Marjuk***

ABSTRACT

The COVID-19 pandemic has brought about significant changes in the working dynamics of IT professionals, particularly in terms of transitioning to remote work arrangements. Understanding the impact of this shift on professionals' work from home (WFH) experiences is crucial for adapting to evolving workplace trends and improving productivity in the IT sector. In this study, a sample of 180 respondents comprising IT professionals from Chennai was surveyed to assess the implications of the pandemic on their WFH practices. Statistical tools such as percentage analysis and chi-square analysis were utilized to analyze the collected data, providing valuable insights into the WFH experiences of IT professionals. The findings revealed several notable trends regarding the impact of the COVID-19 pandemic on IT professionals' WFH arrangements. A significant proportion of respondents reported experiencing increased flexibility and autonomy in their work schedules, leading to higher levels of job satisfaction and worklife balance. Additionally, many professionals noted a reduction in commuting-related stress and expenses, contributing to overall well-being and job performance. However, challenges associated with remote work were also identified, including difficulties in maintaining collaboration and communication with colleagues, as well as potential distractions and isolation. Moreover, disparities in access to adequate resources and technological support were observed, highlighting the need for equitable WFH infrastructure. In conclusion, the COVID-19 pandemic has reshaped the landscape of IT professionals' work environments, ushering in both opportunities and challenges associated with remote work. By recognizing and addressing these factors, organizations can better support their workforce in navigating the complexities of remote work and foster a more resilient and adaptable IT industry in the post-pandemic era.

Keywords: Covid-19; IT Professionals; Work from Home.

^{*}Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India (E-mail: anjana@pmu.edu)

^{**}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India

^{***}Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India





think • innovate • transform

Department of Commerce

Periyar Maniammai Institute of Science and Technology (Deemed to be University), Thanjavur

Two Day International Conference
On
Revolutionizing Business Landscapes:
The Nexus of Technological Progress and Innovation
4th & 5th April 2024





Journal Press India

Publication and Conference Solutions Contact: +91 8826623730, 8826623732 E-mail: info@journalpressindia.com Website: www.journalpressindia.com

