

Impact of Demonetization in Urban and Rural Area

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ABSTRACT

The Government has brought a major overnight change in economy by implementing Demonetization of high value of currency notes -Rs. 500 and Rs.1000 denomination. Demonetization is a sudden stop in terms of currency availability; it created a situation of currency jams on consumption, investment, production, employment etc. This paper examined the impact of Demonetization on the growth of Indian Economy and also made an attempt in evaluating the awareness and usage of cashless payment by consumers after Demonetization. A study was conducted in Hyderabad Region and the data was collected with the help of structured Questionnaire and was further analyzed using (SPSS)and percentage method. A Cashless economy is an economy in which all types of transaction carried through digital means. It includes E- Banking, mobile banking, Debit and Credit card, Digital wallet etc. The paper tries to throw a light on the rising trend of digital transaction in India being carried out in various cashless modes after Demonetization .The study shows that Impact of Demonetization has felt by every Indian Citizen and Introduction of Cashless Economy in India can be seen as a step in right direction as it helps in growth and development of economy in India.

1. Introduction

Demonetization is the act of changing the existing currency in another form. It also means either introducing new notes of the same currency or fully replacing the old currency with new one. Some of the reasons why government demonetized their nation's currency is because resisting inflation, resist corruption, discouraging cash system in the country etc. In November 2016, The Indian government has taken a bold step to demonetize the Rs.500 and Rs 1000 (fully ban). These two biggest denominated notes accounted 80% of the currency supply. The government's main objectives of note ban is, to eradicate counterfeit currency, resist tax evasion, destroy the black money and terrorist financing activities, and to encourage the country towards the cashless economy. Nearly a year after India's momentous demonetization, the government continues to expand options for digital payments to reduce the economy's dependence on cash. The recent data shows that new digital payment methods are building momentum. These innovations offer simple, universal tools that may help India to reach a cashless economy.

2. Literature Review

Deepika Kumari (2016) in her studies of Cashless Transaction: Methods, Applications and Challenges concluded that the as the demonetization applied by government of India, Government trying to aware its people for cashless transaction by various kinds of advertisement method but still a large number of people are awaiting for the introduction of cashless transaction. This paper is a study of cashless transaction its different methods, advantages and challenges. This paper will help to understand the basic of the cashless transaction.

Piyush Kumar (2015) conducted a study an analysis of growth pattern of cashless transaction system concluded that the cashless transaction system is reaching its growth day by

day , as soon as the market become globalized and the growth of banking sector more and more the people moves from cash to cashless system. The cashless system is not only requirement but also a need of today society. All the online market basically depends on cashless transaction system. The cashless transition is not only safer than the cash transaction but is less time consuming and not a trouble of carrying and trouble of wear and tear like paper money. It also helps in record of the all the transaction done. So, it is without doubt said that future transaction system is cashless transaction system.

Saini, B.M (2015) in his studies of Demonetization – Metamorphosis for Cashless India, conclude that cashless transaction will lead to e-transactions. There has been a drastic improvement in electronic transactions which may boost cyber crime, so we make people aware of ways to keep credit, debit cards safe and to train them to teach the measures to keep our transactions hassle free. We need a specially trained cyber police, forensic labs with state of the art evidence gathering tools, public prosecutors who understand technology and cyber courts to punish cyber criminals. Hope India will be in line of developed countries in the days to come.

3. Objective of the Study

- To study impact of Demonetization on the growth of Indian Economy
- To understand the factors influencing Demonetization
- To compare the effects of demonetization in rural and urban
- To evaluate the awareness and usage of cashless payment by consumers after Demonetization.

4. Research Methodology

The study is based on descriptive nature, both primary and secondary source of data were used. The primary source of data collected through self-constructed questionnaire. A sample of 100 respondents from Coimbatore region was taken for the study. The collected data was analyzed using Statistical Packages for the Social Sciences (SPSS) and percentage method. The Secondary data was collected from journals, magazines and websites for the study.

5. Demonetization of Indian Economy

Demonetization refers to an economic policy where a certain currency unit ceases to be recognized or used as a form of legal tender. In other words, a currency unit loses its legal tender status and a new currency comes into circulation. From time to time the Government formulates fiscal policies that are meant to encourage economic growth. A lot of black money circulates in the economy and most of them are unaccounted because the sources of income are not known to the government. To wipe this money out of circulation, the government can demonetize currency notes, so that the money holders are forced to deposit their money in banks or lose their wealth. It is a strategy that worked quite well for many countries. Demonetization is also referred as the process of moving people from a cash-based system to a cashless system (digital system). Keeping hard cash is a practice that is not encouraged by the government and other financial institutions. Therefore, moving people to a cashless system is a favorable economic policy for the development of the country. On November 8th 2016, the Prime Minister of India Mr. Narendra Modi announced one of the boldest moves in the history of India by banning Rs.500 and Rs.1000 currency notes. The impact of banning the currency notes was felt by every Indian Citizen. Now Let's analyze the political, economic and social impact of the demonetization in detail.

A. Political Impact

The political impact of demonetization was felt by the whole country with majority of the educated people offering support to the demonetization. The speeches against black money made by Prime Minister Mr. Narendra Modi are attracting huge crowds turning into vote banks for BJP. There is a growing support for BJP from the educated people and especially the youth for the bold step taken to curb black money. The opposition parties however oppose the demonetization drive. The continuous adjournment of both the houses indicates this scenario. Dr. Manmohan Singh, ex- prime minister of India has said this move as unlawful against democracy. His statement came out in the Rajya Sabha in the presence of Mr. Narendra Modi. Opposition parties strongly oppose the demonetization implementation process.

B. Social Impact

The banning of Rs.500 and Rs. 1000 notes was released suddenly and the worst affected was the common man. The social impact was drastic with marriages facing severe issues with cash transactions. People conducting marriages must produce the marriage invitation to withdraw 2, 50,000

and above. This has caused great difficulty among the public. The impact on the health care sector was huge with hospitals refusing to accept the old currency. The common man faced severe issues transacting in the hospitals with old currencies and several cases of death had been registered for not attending the patients due to demonetization. Salaried employees faced the issue on the opening day of the month with their salaries credited in the bank account but they were able to withdraw only 2,000 rupees from the ATM machines. Many salaried people have gone to the bank branch to withdraw their full salary amount with loss of pay. Social problems in the form of road blockades and quarrels arouse with people waiting in long queues before the banks and ATM machines. People become restless spending an entire day to withdraw money. Several deaths have been registered as a result of waiting in long queue. Pensioners are worst affected with no special provisions made for senior citizens in banks.

C. Economic Impact

Demonetization is viewed as a measure of sterilizing the money. RBI plays the pivotal role in this demonetization drive. All the banking experts welcome this demonetization measure. Considering the banking sector, both public and private sector banks are facing the severe issue of Non-Performing Assets (NPA) or Bad loans to the tune of 10 lakhs crore including the stressed assets according to RBI sources. This demonetization measure will help banks to recover some bad loans and improve their financial position. Considering the entire economy of India as a whole, demonetization will make most of the transactions to be done through the formal banking sector. This will increase the transparency with people and corporate paying tax properly. Income Tax department has reported that only 4 percent of the individuals pay income tax while this figure has to be increased to 28 percent. The demonetization will help achieve this target of the Income tax department. When black money within India gets curbed, it will result in the overall economic development of the nation.

6. Hypothesis of the Study

- H0 – It is assumed that there is no relationship between the problems faced by rural people and the problems faced by urban people, in the course of demonetization.
- H1 – It is assumed that there is an impact of demonetization and also changes in spending pattern before and after demonetization by consumers.

7. Analysis of Data

The data is cross tabulated and chi-square is applied to understand the association between Income of the respondents and

- Perception of the respondents with respect to their level of difficulties faced after demonetization.
- Perception of the respondents with respect to the idea of currencies demonetized.
- Perception of the respondents with respect to the spending pattern shifting from cash to cashless.
- Perception of the respondents with respect to the mode of payments before and after demonetization.

1 Place of residence vs. Affected by Demonetization

Table 1 – Income Vs. Affected by Demonetization

Place of residence	VERY MUCH	MODERATE	SLIGHTLY	TOTAL
Rural	34 (71%)	10 (21%)	4 (8%)	48 (50%)
Urban	32 (67%)	12 (25%)	4 (8%)	48 (50%)
Total	66 (69%)	22 (23%)	8 (8%)	96 (100%)

Chi –square = .024

Source: Primary Data

Data Interpretation & Analysis

Table 1 indicates that 66 (66%) of the respondents from rural and urban are very much affected by Demonetization, while 22 (22%) of the respondents from rural and urban are moderately affected and only negligible 12 (12%) of the respondents from rural and urban are slightly affected by Demonetization.

From the above Table, it is inferred that the Pearson Chi-Square is 0.024 which is less than 0.05. So H₀ is rejected and H₁ is accepted, hence it is clear that there is an impact of demonetization on consumers. This clearly states that the impact of Demonetization was felt more by poor and common people.

2 Income vs. Affected by Demonetization

Table 1 – Income Vs. Affected by Demonetization

INCOME	VERY MUCH	MODERATE	SLIGHTLY	TOTAL
Up to Rs.2,50,000	20(20.8%)	8(8.3%)	4(4.2%)	32(33.3%)
Rs.2,50,000 to Rs.5,00,000	18(18.8%)	6(6.3%)	2(2.1%)	26(27.1%)
Rs.5,00,000 and above	6(6.3%)	2(2.1%)	2(2.1%)	10(10.4%)
None of the above	16(16.7%)	8(9.3%)	4(4.2%)	28(29.2%)
Total	60(62.5%)	24(25.0%)	12(12.5%)	96(100%)

Chi –square = .033

Source: Primary Data

Data Interpretation & Analysis

Table 1 indicates that 60(62.5%) of the respondents under various Income group are very much affected by Demonetization, while 24(25.0%) of the respondents are moderately affected and only negligible 12(12.5%) of the respondents under various income group are slightly affected by Demonetization.

From the above Table, it is inferred that the Pearson Chi-Square is 0.033 which is less than 0.05. So H₀ is rejected and H₁ is accepted, hence it is clear that there is an impact of demonetization on consumers. This clearly states that the impact of Demonetization was felt more by poor and common people

3 Incomes vs. Preferences

Table 2- Income vs. Preferences

INCOME	Cash payments	Cashless payments	Total
Up to Rs.2,50,000	10(10.3%)	22(23.0%)	32(33.3%)
Rs.2,50,000 to Rs.5,00,000	2(2.1%)	24(25.0%)	26(27.1%)
Rs.5,00,000 and above	0	10(10.4%)	10(10.4%)
None of the above	6(6.2%)	22(23.0%)	28(27.1%)
Total	18(18.8%)	58(81.2%)	96(100%)

Chi – Square = 0.000

Source: Primary Data

Data Interpretation & Analysis

Table 2 indicates that 58(81.2%) of the respondents under various Income group prefer cashless payments and only negligible 18(18.8%) of the respondents prefer cash payments.

From the above Table, it is inferred that the Pearson Chi-Square is 0.000 which is less than 0.05. So H₀ is rejected and

H₁ is accepted, hence it is clear that there is an impact of demonetization and also changes in spending pattern before and after Demonetization.

4 Incomes vs. Spending Pattern

Table 4 – Income vs. spending pattern

INCOME	Very much- most of my transaction are in cash	Slightly- But I have started to get a hang of Digital payment	Not at all- most of my transitions are cashless	Total
Up to Rs.2,50,000	8(8.3%)	18(18.75%)	2(2.1%)	28(29.1%)
Rs.2,50,000 to Rs.5,00,000	10(10.4%)	12(12.5%)	4(4.2%)	26(27.1%)
Rs.5,00,000 and above	2(2.1%)	4(4.2%)	4(4.2%)	10(10.4%)
None of the above	14(14.6%)	16(16.7%)	2(2.1%)	32(33.3%)
Total	34(35.4%)	50(52.1%)	14(14.6%)	96(100%)
Chi – Square = 0.030				

Source: Primary data

Data Interpretation & Analysis

Table 4 indicates that 50(52.1%) of the respondents are moving towards digital payments, while 34(35.4%) of the respondents transaction are in cash, while the remaining 14(14.6%) already adopted cashless payments.

From the above Table, it is inferred that the Pearson Chi-Square is 0.030 which is less than 0.05. So H₀ is rejected and H₁ is accepted, hence it is clear that there is an impact of demonetization and also changes in spending pattern before and after Demonetization.

5 Incomes vs. Comfortability

Table 5 - Income vs. comfortability (using digital payment)

INCOME	Very comfortable	Somewhat comfortable	Somewhat uncomfortable	Very uncomfortable	Total
Up to Rs.2,50,000	6(6.3%)	14(14.6%)	6(6.3%)	0	26(27.1%)
Rs.2,50,000 to Rs.5,00,000	14(14.6%)	10(10.4%)	4(4.2%)	6(6.3%)	34(35.4%)
Rs.5,00,000 and above	6(6.35%)	4(4.2%)	0	0	10(10.4%)
None of the above	4(4.2%)	14(14.6%)	8(8.3%)	0	26(27.1%)
Total	30(31.3%)	42(43.8%)	18(18.8%)	6(6.3%)	96(100%)
Chi – Square = 0.016					

Source: Primary Data

Data Interpretation & Analysis

Table 5 indicates that 42(43.8%) of the respondents under various income group felt that somewhat comfortable using digital payment, while 30(31.3%) of the respondent felt that very comfortable using digital payment, 18(18.8%) of the respondents felt somewhat uncomfortable using digital payment and only few 6(6.3%) felt very uncomfortable using digital payment.

From the above Table, it is inferred that the Pearson Chi-Square is 0.016 which is less than 0.05. So H₀ is rejected and H₁ is accepted, hence it is clear that there is an impact of demonetization and also changes in spending pattern before and after Demonetization and the consumers are very much comfortable using digital payment.

8. Suggestion

The cashless transaction activity had a great step to enhance the transparent economic development, empower the financial inclusion and integrates the parallel economy with main stream. In present scenario the country needs to move

away from traditional cash based transaction towards a cashless or digital payment system. Therefore the following suggestions will help to improve cashless transaction among the consumers.

- The Government of Telangana along with banks should be organize intensive awareness program about the benefits and need of cashless transaction or digital payments to students of colleges, higher educational intuitions.
- The banks should organize camp at village to educate the people about digital payment system.
- The Government of India and Telecom ministry should make necessary step to enhance broadband speed and wide coverage of internet to all areas.
- The government should continue and give some incentive benefits to those who are using regular digital payments because it will motivate not only the regular user but also new user.

9. Conclusion

The Government has implemented various reforms for sustainable and transparent economic development. The Demonetization and Digital payments are most important

among the reforms. The impact of demonetization was felt more in the social sector and the worst affected was also the poor and the common people. The cash less transaction is not only requirements but also emerging need of today for transparent economic development. In Hyderabad City cashless can be achieved easily because most of them already adopting cashless payment, there is only need of Government should ensure first availability and quality of telecom network in all parts of country. Financial institutes or intermediaries like banks and related service providers will have to constantly invest in technology in order to improve security and ease of transaction. People as a customer will only shift when it's easier, certain and safe to make cashless transactions. Government and banks should adopt strategy of incentivize cashless transactions and discourage cash payments by the way of proper implementation and supervision of restrictions for using cash based transaction then the cashless India will come to true in future.

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CUSTOMER SATISFACTION TOWARDS ONLINE BANKING SERVICES.

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ABSTRACT

The banking sector has been emerging over decades as a highly vibrant and dynamic sector in Indian Economy. The technological innovation and rapid growth in information technology result in simplified financial transactions over the Internet. The objective of the study is to find out the customer satisfaction relating to Online Banking services. The study was analyzed with 350 samples. Percentage analysis and Chi-square were the statistical tools used. The conclusion is that the online banking provides more convenience and flexibility to the customers.

Keywords: Online Banking, Customers, Satisfaction, Services.

1. INTRODUCTION

Traditional bank offering Online Banking services to their customer to deliver banking products and service to customers directly through electronic communication channels. Online Banking includes the systems that enable financial institution customers, individuals or corporate to access accounts, transact business, or obtain information on financial products and services through a public or private network, like internet or mobile phone. When a customer opens an account with a bank, he/she receives a welcome kit from the bank. This kit contains all the important documents including confidential information required by the customer including document with account number, Debit cum ATM card, ATM PIN, customer's user ID, online banking password, phone banking password, checkbook, etc. Customer should ensure that all the passwords or PIN should be received in a closed envelope failing which he/she should report to the bank immediately. Customer need to complete a form for activating Online Banking facility and submit it in person at a bank's branch. Only once the net banking facility gets activated, customer can login to the website and enter user ID and password to access his account details

and conduct financial transactions. Banks maintain high security regarding the password authentication and encryption. Moreover, banks suggest customers to keep their password secret and change it periodically. One should read the net banking guidelines thoroughly before conducting financial transactions over the internet.

2. STATEMENT OF THE PROBLEM

Economic globalization, information technology revolution, changing customer requirements and increasing competition have posed a lot of challenges to the existing banking sector in India.. The banks now compete with one another to offer value added services to customer to widen their client bases. Technology aided products like ATMs, point of sale devices, Anywhere Banking, Smart Cards, Online Banking and WAP Banking have given the customers to choose his channel of getting catered to his requirements.. Now the major objective of both private and public sector banks is to attract a large customer base by offering more delivery channels, giving more importance to customer relationships. Online Banking is gaining popularity as a delivery channel. The customers benefit by saving time at the counter of the branch having access to hard cash at any given point of time, being able to check their accounts from anywhere, as well as saving transaction cost to the bank. On the other side, the bank saves on its operating costs, as otherwise it would require trained staff to later to customer needs and can reduce the cost of the transactions.

The both private and nationalized banks provide Online Banking competitively. Its objective was to provide financial assistance to needy industries. But now it undertook banking services and non-banking services also. It is in this context that this study has been carried out to find out the level of satisfaction of customers on Online Banking services offered by nationalized banks.

3. OBJECTIVES OF THE STUDY

The main objectives of the study are as follows

- To analyze the utilization of Online Banking by the customers
- To find out the customer satisfaction relating to Online Banking services

4. RESEARCH METHODOLOGY

METHODOLOGY	A BRIEF SKETCH
Type of Research	Descriptive Research
Nature of Data	Primary and Secondary
Primary Source	Account holders of Indian overseas bank, Indian bank, Bank of India and Canara bank.
Secondary Source	Books, journals, magazines, websites, Broachers and discussions with bank personnel's.
Sampling Method	Convenient Sampling
Sample Size	350
Research Instrument	Questionnaire
Data Analysis	Data collected were analyzed with statistical tools in suitable tables. <ul style="list-style-type: none"> • Percentage Analysis • Chi-Square Test

5. REVIEW OF LITERATURE

Luis V. Casalo, Carlos Flavian & Miguel Guinalíu, The purpose is to analyse the influence of perceived web site security and privacy, usability and reputation on consumer trust in the context of online banking. Moreover, the paper also aims to analyse the trust-commitment relationship since commitment is a key variable for establishing successful long-term relationships with customers. **Ram N. Acharya, Albert Kagan, Srinivasa Rao Lingam**, This study estimates online banking intensity and bank performance indices using a combination of primary and secondary data. Online banking intensity is specified as a latent construct and estimated using web feature data collected from bank websites. An empirical profit function of a nonstandard Fourier flexible form is estimated using bank's financial data to derive a theoretically consistent performance measure. The actual impact of online banking on performance is measured by regressing the profit efficiency index against a number of correlates including online banking intensity measure.

6. DATA ANALYSIS AND INTERPRETATIONS

Table 1: Socio Economic Factor

S.No.	Factor	No. of Respondents	%	S.No.	Factor	No. of Respondents	%
Gender				Monthly Income			
1	Male	222	63.4	1	Upto Rs.5000	11	3.1
2	Female	128	36.6	2	Rs.5001 – 10000	128	36.6
Total		350	100	3	Rs.10001-15000	167	47.7
Marital Status				4	Above Rs.15000	44	12.6
1	Married	137	39.1	Total		350	100
2	Unmarried	213	60.9	Type of Account			
Total		350	100	1	Current A/c	46	13.1
Educational Qualification				2	Savings A/c	288	82.3
1	Up to School Level	0	0	3	Demat A/c	0	0
2	Under Graduate	97	27.7	4	Current & Demat A/c	16	4.6
3	Post Graduate	131	37.4	Total		350	100
4	Professional	84	24	Online Service			
5	Others	38	10.9	1	Bill Payment	288	82.3
Total		350	100	2	Fund Transfer	304	86.8
Age				3	Share Trading	182	52
1	Below 25 Years	93	26.6	4	Ticket Booking / Online reservation	290	82.8
2	25-35 Years	184	52.6	5	Smart Money Order	152	43.4
3	35-45 Years	62	17.7	6	Card – Card Funds Transfer	104	29.7

4	Above 45 Years	11	3.1	7	Prepaid Mobile Recharge	209	59.7
	Total	350	100	8	Online Shopping	300	85.7
Occupation				9	Charity	82	23.4
1	Business	77	22	Total		350	100
2	Agriculture	0	0	Recommend Online Banking			
3	Professional	148	42.3	1	Yes	336	96
4	Employed	125	35.7	2	No	14	4
5	Others	0	0				
	Total	350	100		Total	350	100

Interpretation

It is clear from the Table 1 that 52.6% of the respondents are 25-35 years followed by 26.6% of the respondents who are in the age group of below 25 years. 17.7% of the respondents are grouped under 35-45 years and 3.1% of the respondents are above 45 years. It can be inferred that 63.4% of the respondents are Male and 36.6% of them are Female. It is found that out of 350 respondents, 37.4% of the respondents who are Post Graduate followed by 27.7% of the respondents are Under Graduate, 24% of the respondents are Professional and 10.9% of the respondents are others. It is clear from the table that 60.9% of the respondents are Unmarried and 39.1% of the respondents are married. It is inferred from the Table that 42.3% of the respondents who are Professional followed by 35.7% of the respondents are employed, 22% of the respondents belong to Business. It is observed from the table that 47.7% of the respondents are grouped under the income level between Rs.10001-15000 followed by 36.6% of the respondents whose salary is between Rs.5001 – 10000, 12.6% of the respondents have an income above Rs.15000 and 3.1% of the respondents earn an income up to Rs.5000. It is clear from the table that 82.3% of the respondents who operate Savings A/c followed by 13.1% of the respondents hold Current A/c and 4.6% of the respondents have both Current & Demat A/c. It is clearly understood from the table that 86.8% of the respondents who are aware about fund transfer followed by 85.7% of the respondents are aware of online shopping, 82.8% of the respondents are aware

of ticket booking/online reservation, 82.3% of the respondents are aware about online service of bill payment, 59.7% of the respondents are aware of prepaid mobile recharge, 52% of the respondents are aware of share trading, 43.4% of the respondents are aware of smart money order, 29.7% of the respondents are aware of card-card fund transfer, 23.4% of the respondents are aware of the online service on charity. It is shown in the above table that 96% of the respondents are recommending others to use online banking services of their bank. 4% of the respondents are not recommending to others.

CHI – SQUARE TEST - 1

Hypothesis:

The personal factors of the respondents have no significant influence on the reasons influenced to go for online banking.

Personal Factor	Chi square	Table value	S/NS
Age	16.86	21.026	NS
Sex	22.89	9.488	S
Educational Status	27.85	21.026	S
Marital status	33.63	9.488	S
Occupation	52.82	21.026	S
Monthly income	33.58	21.026	S

S- Significant (Chi square > Table Value)

NS- Non Significant (Chi square < Table value)

It is found from the table that the personal factors such Sex, Educational Status, Marital Status, Occupation, Monthly income where chi-square value is more than the table value @ 5% level of significance. Hence the hypothesis has been rejected. In the case of Age chi square value is less than the table value, hence the hypothesis is accepted.

7. FINDINGS OF THE STUDY

Out of 350 respondents majority of them are belonging to the age group of 25 – 35 years. Most of the online banking services are used by male respondents as out of 350 respondents 222 are male. Educational qualification of 131 respondents is Post graduate, 97 respondents are graduates, 84 are professionals and 38 belong to others category. Majority of the respondents are Unmarried. Out of 350 respondents 42.3% of them are Professional. Majority of the respondents fall under the income category of between Rs.10001-15000. Majority of the respondents operate

Savings bank A/c.86% Majority of the respondents are aware about online service of fund transfer when compared to other online services.96% of the respondents are recommending online banking services of their bank to others.

8. SUGGESTIONS

Some of the general problems faced by the respondents regarding the use of online banking services are given. Customers are not aware of the online banking services. Most of the customers expect helpline facilities. Most of the online banking users are not well educated about online banking usage and security precautions. Customers may have fear about risk associated with online banking. More complicated formalities and procedures are adopted.

9. CONCLUSION

Online banking is used to describe when individuals carry out transactions, payments and other bank dealings on the Internet using their bank's secure web site. Many people have already discovered the convenience of banking online and the flexibility. People who use online banking enjoy being able to access their bank account, account information and other features without time restrictions from just about anywhere. Despite concerns over online banking security, more and more people are enjoying the convenience of online banking every day. With features like electronic bill payment and instant access to account statements have become a valuable way for people to maintain their accounts without the restraints of traditional banking hours.

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A STUDY ON STUDENTS' ATTITUDE TOWARDS ACCOUNTING PROFESSIONAL COURSES – WITH SPECIAL REFERENCE TO STUDENTS OF POLLACHI

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Abstract

The present study focuses on the college students in and around Pollachi consisting of 10000 students, of which 30-40 per cent is commerce students. A sample of 120 students was taken for the survey and the questionnaire was circulated for data collection. The objective of the study is to analyse the perception of the college students towards accounting professional courses.

Keywords: Accounting professional course, chartered accountancy, cost and management accountant and company secretary, support centre, etc.

1. Introduction

In growing world, everyone wants to shine, also wants to get distinguished from others. Hence, the young and talented professionals are designed by themselves with the support of professional courses. Recording, maintaining and examining the accounts are the functions that are to be carried out by the professional persons. The role and responsibilities of a professional accountant are framed and taught by those professional accounting bodies. In India, the major accounting professional courses are: Chartered accountancy course governed by Institute of Chartered Accountants of India; Cost accountancy course governed by Institute of Cost Accountants of India; and Company Secretaryship course governed by Institute of Company Secretaries of India.

2. Professional courses

A professional course is one that equips an individual with qualifications and expertise in a specific field. Certification is an entry-level requirement for most professions and it qualifies one to practice the profession for a living. The biggest advantage in taking up a professional course is that it offers higher chances of getting a job than a plain degree course. Professional courses can offer industry-specific training,

including internships in the chosen profession. Teaching is done by qualified individuals and is specific, relevant and intensive. The focus of these courses is to turn the student into an industry professional with the required knowledge and skills. Thus, armed with a certificate in a chosen profession, a person is better equipped to find employment or opt for private practice in the specific industry. Accounting professional courses provide enough scope to an individual. These courses are governed and regulated by their respective bodies.

A Chartered Accountant is a professional who specialises in audits, taxes and accountancy. The Institute of Company Secretaries of India is the organisation set up under an Act of Parliament, i.e. Company Secretaries Act, 1980 for the regulation and development of the profession of company secretary in India. A company secretary is a senior position in a company, normally in the form of a managerial position or above. The company secretary is responsible for the efficient administration of a company, particularly with regard to ensuring compliance with statutory and regulatory requirements and for ensuring that decisions of the Board of Directors are implemented. The Institute of Cost Accountants of India is a premier statutory professional accountancy body in India with the objects of promoting, regulating and developing the profession of cost accountancy. It is the only licensing cum regulating body of cost & management accountancy profession in India. Accounting professional courses provide enough expertise and opportunities. Hence, the students are to be motivated to undergo those courses. The education institutions and professional course bodies should take up necessary steps to create more awareness among students.

3. Literature review

Beverley Jackling, et al. (2009) examined the influences on the potential supply of accounting graduates in Australia with reference to the personal and social influences on the decision to major in accounting using the Theory of Reasoned Action and focusing on differences between local and international students. The results showed that personal attitudes linked to 'intrinsic interest' and 'extrinsic interest' was influential in choice of major.

Felton, et al. (2010) conducted an extensive study to know the reasons to select chartered accountancy as career choice. The study covered 755 students and 180 students. It was found out that the students select the chartered accountant course for the reasons of social status and professional career.

YuslienaYusoff, et al. (2011) investigated whether students' knowledge on professional accounting background influences their career choice as professional accountants. 100 respondents were selected randomly. The results indicated that knowledge about professional accounting background is not influenced by the exam grade of the students.

Maheran Zakaria, et al. (2012) examined the factors that influence students to choose accounting as their academic program. The study concluded that both attitude towards accounting program and subjective norms are positively related in influencing students' decision to choose accounting as an academic program.

Hezlina Mohd Hashim, et al. (2012) examined the perceptions of secondary school students about the accounting profession in Malaysia. The study concluded that the secondary school level suggest that the stereotypical negative image of the accountant ends, with students expressing the positive view of the work of an accountant.

Christian J. Mbekomize, et al. (2013) examined the attitude of students towards the accounting profession and whether those attitudes differ because of gender. The findings showed that the overall attitude of fourth year students was less favourable than that of the first year students but remained relatively positive in both cohorts.

Azleen Shabrina Mohd Nor, et al. 2013) examined the interest of students in becoming professional accountants. It was proposed a conceptual framework of shortage of accountants in relation to the roles of academic advisor, career preferences and formal mentoring in the university.

4. Objectives of the study

1. To study the socio-economic profile of the students.
2. To find out the level of awareness of accounting professional courses among students.
3. To know the preferences and opinions of students towards accounting professional courses.

5. Research methodology

Research in common parlance refers to a search for knowledge. In fact, research is an art of scientific investigation. Research always starts with a question or problem and ends with a result or a fact. The present study is empirical in nature. It focuses on the college students in and around Pollachi consisting of 10000 students, of which 30-40 per cent is commerce students. A sample of 120 students was taken for the survey and the questionnaire was circulated for data collection.

6. Hypotheses

Following are the hypotheses which were tested.

H₀₁: There is no relationship between schoolings and level of awareness.

H₀₂: There is no relationship between degree and level of awareness.

H₀₃: There is no relationship between area of residence and level of satisfaction.

H₀₄: There is no relationship between first graduation from family and level of satisfaction.

7. Results and discussion

TABLE 1
Awareness and Schoolings

Schoolings	Low	Medium	High	Total
Government	9	27	4	40
Private	3	34	4	41
Government aided	7	25	7	39
Total	19	86	15	120

Source: Primary Data

Awareness level and schoolings are compared. There are 40 government school students, 41 private school students and 39 government aided schools. Since the calculated chi-square value is (5.858) lesser than the table value (9.488) at five per cent level, there is no significant association between schoolings and level of awareness. Therefore, the null hypothesis is accepted.

TABLE 2
Awareness and Degree Undergoing

Degree	Low	Medium	High	Total
UG	18	60	12	90
PG	1	26	3	30
Total	19	86	15	120

Source: Primary Data

There are 90 students from UG and 30 students are from PG courses. Since the calculated chi-square value is (6.708) higher than the table value (5.991) at five per cent level, it is proved that there is a relationship between degree undergoing and level of awareness. Therefore, the null hypothesis is rejected.

TABLE 3
Satisfaction and Area of Residence

Area	Low	Medium	High	Total
Rural	16	44	10	70

Urban	9	31	4	44
Semi-urban	3	3	0	6
Total	28	78	14	120

Source: Primary Data

Satisfaction level and area of residence are compared. There are 70 rural students, 44 urban students and 6 semi-urban students. The calculated chi-square value is (4.069) lesser than the table value (9.488) at five per cent level, there is no any significant association between residence and level of satisfaction. Therefore, the null hypothesis is accepted.

TABLE 4
Satisfaction and First Graduate

First graduate	Low	Medium	High	Total
Yes	13	53	12	78
No	15	25	2	42
Total	28	78	14	120

Source: Primary Data

Satisfaction level and first graduate status are compared. There are 78 first graduate students and 42 non-first graduate students. The calculated chi-square value is (7.379) greater than the table value (5.991) at five per cent level. There is significant association between first graduate and level of satisfaction. Therefore, the null hypothesis is rejected.

8. Suggestions

Since the students mentioned that accounting professional course should be undertaken during UG itself, the education institutions may encourage the students to undergo the courses during UG itself. Scholarships and government assistance may motivate the students to undergo accounting professional courses. The opportunities and requirements to undergo accounting professional courses shall be informed time-to-time.

9. Conclusion

This study has been taken to explore the students' awareness, opinions and preferences towards accounting professional courses. The respondents also require some assistance, guidance and direct contact with professionals. The future studies may be undertaken as to explore the students' willingness and their perceptions towards accounting professional courses. It is suggested to conduct the awareness programmes

on accounting professional courses once in two months. The respondents are willing to undergo accounting professional course under the coaching from educational institution viz., college.

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“DIGITAL SECURITY & PRIVACY IN INTERNET BANKING: EXPERIENCE OF CUSTOMERS USING INTERNET BANKING IN POLLACHI”

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ABSTRACT

Whenever the technology is advanced, the security becomes the concern and the privacy is to be looked after. The internet banking is almost offered by all the banks. So, the customers are encouraged to make use of internet banking or mobile banking facilities to have effortless transactions. There are so many risks on the internet where the security is to be ensured. The present study is to analyze and explore the experience of customers using internet banking in and around Pollachi. The questionnaire was structured and it has been circulated among the users of internet banking in the famous banks such as State Bank of India, ICICI Bank and so on, in and around Pollachi. 120 respondents were taken as sample. The results revealed that there are people who maintain accounts in both public sector and private sector banks. It also found

out that there is a significant relationship between the Educational Qualification and Level of Awareness on Digital Security. The majority (40%) of the respondents fall in the age category of 31-45 years and majority (40%) of the respondents are Salaried persons. Majority (32%) of the respondents are educated upto UG. The factors Information of forgeries and Solutions for security; Overall experience and Solutions for security; and Area of residence and Bank accounts are positively correlated. This study helps the future research to explore the factors governing the security of internet banking, experiences due to server issues and so on. It provides enough scope for further studies.

KEYWORDS: Digital security, Internet banking, Privacy in Internet banking, Awareness of Digital security, Email phishing, etc.

1. INTRODUCTION

In line with the technological development and innovations, traditional banking has been transformed to digital banking. Now, the customers do not need to visit banks for all the transactions. At home itself, with any electronic gadgets with the internet service, they can do any transactions with the least efforts.

Retail banks and financial institutions have started using digital channels a long ago, to reach new customers and to reduce cost of operations. Digitalization allowed those organizations to reach and keep in touch with various customers on shopping web portals, through highly structured mobile applications and on social channels. On the another side, processes like faster onboarding, electronic-Know Your Customer (e-KYC), and moving infrastructure to cloud also allowed for huge falling in operational and fixed costs, by making new customers cheaper and easier. Big investment banks and asset management persons have also uplifted and balanced technology to bring competitive advantage through faster trading and settlement systems, straight through processing, reduced cost of transaction processing, and a great reduction in operational risks only through the business automation.

2. LITERATURE REVIEW

Zachary B. Omariba et.al (2012) examined the challenges opposing electronic banking and concerns of security and privacy of information. It discussed the drivers of digital-banking and the concerns in e-banking from various point of views. Finally, the security and privacy issues were discussed, and the attacks of e-banking with their solutions were emphasized.

Rajpreet Kaur Jassal et.al (2013) discussed the security problems in Internet banking being faced, and tried to explain suitable set of controls. The control set consists of policies, procedures, organizational structures, hardware and software functions. It also tried to explore various Technology and Security Standards, recommended by RBI to banks for safety in internet banking and analyses the current status of the security controls in online banking and measures with the case of ICICI Bank in INDIA.

Zarka Zahoor et.al (2016) explored the emerging challenges in security and privacy which are being faced by banks. They identified security mechanisms used by banks. The security and privacy issues in

banking and financial sector. They have been recognized particularly the cyber security attacks which were aimed at banks. The countermeasures which are to be adopted by banks to provide protection against the attacks and to ensure a safety banking.

WakilGhori (2017) emphasized more attention towards digital security in banking and needed against cheatings. Because of the lack of control over security policies makes digital banking, for many customers, it is still untrusted till now. It also discovered challenges and security issues related to digitalized banking. Various kinds of cyber-attacks, fraud strategies, and prevention methods used by digital banks, were also discovered.

Zafar Kazmi et.al (2017) conducted surveys on Internet banking in three emerging countries (Saudi Arabia, Pakistan and India). The survey concentrated on users practicing Internet banking. The results supported the argument that there is an emerging gap between banks expectation and user actions in regards to Internet banking. A model should bridge the gap taking into account user's IT knowledge and resources (Hardware and Software), that increasing the responsibility of banks to

decrease the cyber-attacks and security risks for users.

3. OBJECTIVES OF THE STUDY

1. To study the socio-economic profile of the respondents.
2. To find out the level of awareness of digital security and privacy in internet banking.
3. To know the problems and opinions of customers towards digital security.

4. DIGITAL TRANSFORMATION STRATEGY

New competitors, technology and consumer expectations impact the banking industry faster and more powerfully than previous banking era. Digital transformation provides access to new customers. It also offers enhanced visibility into consumer behavior through advanced analytics and enabling organizations to find or create the most suited products for their customers. The analytics and the data availability about customer behavior are to be made it for marketers to reach and target new customers, and also to offer tailor-made products for customers. The lines between traditional retail banking and investment banking are dull. Both continue to explore digital to bring new customers. Most of the retail banks and investment banks do use technology to create more hybrid products,

and to offer more personalized products and services to the customers.

OUTCOMES OF DIGITALIZATION OF BANKING

The following are the outcomes or the results of Digitalization in banking sector.

- ❖ Electronic Banking/Online Banking/Internet Banking
- ❖ Mobile Banking
- ❖ Credit/Debit card payments
- ❖ Cashless Transactions
- ❖ Payment Applications
- ❖ E-Cash & E-Finance.
- ❖ Financial Technology
- ❖ Telebanking

DIGITAL SECURITY & PRIVACY

Digital security is a term which includes the tools can be used to secure identity, assets and technology internet and mobile domains. These tools help to protect the identity include anti-virus software, web services, biometrics and secured personal devices carried every day. Information is a valuable asset of an individual or an organization or of a government also. So the concern is about securing the valuable information, by preventing the intruders, fraudsters and hackers.

PROBLEMS/HURDLES OF DIGITAL SECURITY & PRIVACY

Though there are so many security measures and mechanisms available for securing the privacy and confidentiality, the problems are often found and realized. The following are the some of the problems faced by the users of Internet banking.

- ❖ Hacking the private and sensitive information of the customers
- ❖ Phishing and fooling the customers by attractive messages and mails.
- ❖ Asking customers to provide account credentials and card access.
- ❖ Cheating customers by making them to believe that the call or mail is from banks.

SAFEGUARDING MEASURES IN DIGITAL SECURITY

Following measures must be taken to safeguard the information, leads to ensuring digital security of an individual, an organization and a government.

- ❖ Having secured transactions always in private gadgets
- ❖ Not sharing the credentials (ID and password) with anyone.
- ❖ Not installing unknown or vulnerable payment mobile apps/software
- ❖ Not responding to phishing emails and messages.

INTERNET BANKING AND DIGITAL SECURITY

Internet banking becomes one of the basic and day-to-day requirement. Nobody is interested to stand in a queue for depositing or withdrawing money in the bank. Internet banking made everything possible and simply. The possible outcomes of internet banking are reduced cost, time and efforts, etc. Information is digitalized and the same is secured with banking technology. Banks also take care of the website security, privacy norms and policies for ensuring hassle-free transactions. In India, almost all the banks have implemented the internet banking for their customers. Highly secured servers and mechanisms are the pillars of Digital security in internet banking.

5. HYPOTHESIS

A hypothesis may be described as a proposition or a set of proposition which is/are tested for accepting or rejecting in the light of established facts. Often, a research hypothesis is a tentative statement, capable of being tested by scientific methods, that relates an independent variable with some dependent variable.

Following are the hypotheses of this study.

H₀ There is no relationship between type of bank and level of awareness.

H₁ There is no relationship between educational qualification and level of awareness.

6. ANALYSIS OF DATA

Factors	Category	No. of Respondents	Percentage (%)
1. Gender	Male	62	52
	Female	58	48
2. Age	15-30	38	32
	31-45	48	40
	46-60	34	28
	61-80	0	0
3. Area of Residence	Rural	38	32
	Urban	48	40
	Semi-urban	34	28
4. Occupation	Student	34	28
	Salaried	48	40
	Business	14	12
	Profession	10	8
	Agriculture	10	8
	Retired	5	4
5. Annual Income	Below ₹ 1L	34	28
	₹ 1L to ₹ 1.5 L	53	44
	₹ 1.5L to 2L	14	12
	Above ₹ 2L	19	16
6. Schoolings	No Formal Education	10	8
	Upto School	24	20
	UG	38	32
	PG	34	28
	Diploma	5	4
	Others	10	8

Source: Primary Data

CHI-SQUARE ANALYSIS

(i) AWARENESS AND TYPE OF BANK

Type of Bank	Low	Medium	High	Total
Private Sector Bank	5	17	7	29
Public Sector Bank	12	26	15	53
Both Private & Public Sector Bank	8	20	10	38
Total	25	63	32	120

Source: Primary Data

DOF: 4 Table Value (5% level): 9.488

Calculated χ^2 Value: 7.2

Awareness level and Type of banks are compared in this table. There are 29 customers of Private Banks, 53 customers of Public Banks and 38 customers having accounts in both the banks. Since the calculated Chi-square value is lesser than the table value at five percent level, there is no any significant association between Type of Bank and Level of Awareness. Therefore, the null hypothesis is accepted.

(ii) AWARENESS AND EDUCATION

Education	Low	Medium	High	Total
No Formal Education	7	2	1	10
Upto School	4	8	12	24
UG	11	19	8	38
PG	8	14	12	34
Diploma	1	2	1	4
Others	1	5	4	10
Total	32	50	38	120

Source: Primary Data

DOF: 2 Table Value (5% level): 6.67

Calculated χ^2 Value: 16.23

Awareness level and Education Qualification are compared in this table. There are 10 respondents who are not formally educated, 24 customers who are educated upto school, 38 respondents are undergraduates, 34 are postgraduates, 4 are diploma holders and 10 customers having other qualifications. Since the calculated Chi-square value is higher than the table value at five percent level, there is significant association between Educational Qualification and Level of Awareness. Therefore, the null hypothesis is rejected.

CORRELATION ANALYSIS

(i). KNOWLEDGE OF FORGERIES AND SOLUTIONS

Values/Freq.	Knowledge of Forgeries	Solutions
1	34	19
2	77	48
3	10	43
4	0	10
Total	120	120

Source: Primary Data

The above table depicts the correlation between knowledge of forgeries and solutions. The correlation amounts to 0.60 which denotes a positive or direct

relationship between these two factors. It means knowledge of forgeries can be matched with the solutions for safeguarding from such forgeries.

(ii) OVERALL EXPERIENCE AND SOLUTIONS

Values/Freq.	Knowledge of Forgeries	Solutions
1	19	19
2	48	43
3	43	38
4	10	19
5	0	0
Total	120	120

Source: Primary Data

The above table shows the correlation between overall experience and solutions. The correlation amounts to 0.97 which denotes a positive or direct relationship between these two factors. It means overall experience can be directly influenced by the solutions for safeguarding from digital forgeries.

(iii) AREA OF RESIDENCE AND BANK ACCOUNT

Values/Freq.	Knowledge of Forgeries	Solutions
1	38	29
2	48	53
3	34	38
Total	120	120

Source: Primary Data

The above table reveals the correlation between area of residence and bank account. The correlation amounts to 0.74 which denotes a positive or direct relationship between these two factors. It means area of residence is directly related to the bank account.

FINDINGS AND SUGGESTIONS

Out of 120 respondents, 34 (28%) respondents do not have the comfort level in using internet banking. 53 (44%) respondents do not feel digital security in their transactions. 19 (16%) respondents rated 2 for security. The banks can improve the dynamic and interactive attributes of websites for internet banking. Also, the security norms should be more tightened and the privacy should be maintained in all the transactions.

CONCLUSION

The study revealed the impact, opinion and security aspects of digital banking. The digital security and privacy is also based on how the customers make use of them secured. The utmost care should be taken by the customers to transact in internet banking with ensuring digital security and privacy.

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**STUDENTS ATTITUDE TOWARDS CHARTERED ACCOUNTANCY COURSE
WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT**

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ABSTRACT

All the fields like Science, Engineering and Accounting and so on have their own professionals who are expertise in those respective fields. Business enterprises deal with numerous transactions and operations day-to-day. Since the above-said functions are purely related to the business, they are to be done by persons professionally expertise in accounting like Chartered Accountant, Cost and Management Accountant and Company Secretary. So those professionals are created by professional accounting bodies like Institute of Chartered Accountants, Institute of Cost Accountants and Institute of Company Secretaries. This study has been undertaken with special reference to the students in the Coimbatore District to assess the “Students Attitude towards Chartered Accountancy Course”. A sample consists of 250 respondents among the available population was chosen on Simple Random Sampling. A structured questionnaire was distributed to the respondents as both hardcopy and Google forms. The responses were analysed using various tools and methods. The results showed that. About two-third (66.4%) of the total respondents are from Private schools. Half (53.6%) of the total respondents are UG students. Majority (72.4%) of the respondents are from Commerce stream. 51.2% of the total respondents mentioned Self-interest as stimulating factor to become CA. 30% of the total respondents described Scholarship & Concession as motivating option to undergo CA. More than one-third (36%) of the total respondents pointed Imbalance between college course & CA as kind of obstacles to take-up CA. More than half (54.4%) of the total respondents stated 5 to years are required to complete CA. This study helps the future research to explore the factors governing the choice of CA as career option and difficulties in completing CA.

KEYWORDS: Professional Accounting, Chartered Accountant, Students’ Attitude, Motivating Factors and Demotivating Factors.

1. INTRODUCTION

A Chartered Accountant or a CA is a professional who specialises in audits, taxes and accountancy. A CA in India must be a member of the *Institute of Chartered Accountants of India* (ICAI). In order to gain membership to the ICAI, a student must pass the qualifying examinations of ICAI and prove their proficiency in the subjects related to chartered accountancy. The Institute of Chartered Accountants of India (ICAI) was established as an autonomous accounting body by passing a separate act called The Chartered Accountants Act, in the year 1949. Indian Chartered Accountants are regulated by ICAI. Members (who are associate) of the ICAI can add the prefix CA to their names. Members in full-time practice and members have completed five years of practice, can make use of the prefix Fellow Chartered Accountant. As of April 2017, the ICAI has total members of 280,221, of which 189,707 are Associates members and 90,514 are Fellows members.

The ICAI exam is held twice a year in May and November. A student must complete the final exam of the chartered accountancy course to be accepted as a member of the ICAI. The chartered accountancy programme has three parts:

1. Common Proficiency Test (CPT)
2. Integrated Professional Competency Course (IPCC) and
3. Final Exam

2. REVIEW OF LITERATURE

Geiger and Ogilby (2000) undertook a study to examine student sensing regarding the first accounting course and the relationship of those perception in selection of accounting as a major. It examined and assessed the perceptions and differences in perceptions across the semesters for identified accounting and non-accounting students & programmes. The findings exhibited relatively positive attitudes of both accounting and non-accounting groups towards the course.

Gurdip Singh (2004) conducted a study to explore emerging issues of accounting education and research in India. The analysis revealed that the universities and colleges play their role as encouraging institutions for the professional courses like CA, CS and CWA. They concluded that the professional accounting bodies should also face the challenge of improvement of standard of accounting education, research and professional training of its members.

Odia et al. (2013) explored the factors affecting students' career choice as accounting in Nigerian university. The findings indicated that personal and job factors such as students'

interest and motivation in the subject, job opportunities and high salary, performance in school are the highly impacting factors of students' choice of accounting.

Karla and Jose (2014) aimed to identify and analyze the image of the accountants' professional activity among various students and professors from 5 undergraduate programmes. The opinions declared as a boring activity, involving monotonous activities, which applies standards and involves many computations. Also, the professionals have been considered introverted and fully decisive and communicable.

Harnovinsah (2017) attempted to examine the factors which impact accounting students' of university and their career choices, by segregating respondents into two categories as willing & not willing to become public accountants. The results of the research shown that the profession which will be taken after graduating is very dependent on their respective perceptions, expectations and opportunities.

Moshina and Siraj (2018) analysed the various factors affecting students of Bangladeshi and their intention to become a Chartered Accountant. The findings showed that among five factors, three factors, namely Previous Major, Public Vs Private University Status and Family Income, have strong relationship with students' intention to acquire CA as professional qualification. Whereas, Gender and CGPA of the students were reported as unimportant factors.

3. OBJECTIVES OF THE STUDY

- (i) To understand the socio-economic profile and educational background of the students.
- (ii) To assess the level of awareness and interest among the students about CA course.
- (iii) To know the factors encouraging and demotivating students for undergoing CA course

4. STRUCTURE OF CHARTERED ACCOUNTANCY

There are many scopes or jobs for those students who are pursuing Chartered Accountant Course. The CA played an important role in the organization and duties of CA like Auditing & Assurance, Tax Consultancy, Accounting Services, Accountants & Finance Outsourcing and Financial Reporting. Every business enterprise, firm or organization prescribed under the Companies Act of India, must have a CA who manages various functional areas such as Finance Management, Financial Controlling, Financial Advisory or Directors and Auditing the books, records and statements of accounts. On completing CA, there are various job opportunities available for the candidates.

- Job opportunities in India
- Job opportunities in Abroad

The GST Service Provider (GSP) is an emerging job after the implementation of the GST in India. They can help 'N' number of small companies, creditors, lenders, suppliers, shops and business enterprises to complete business registrations, to upload an e-Invoice, e-File on a technology enabled platform and worksite. Also they can help to understand forms and procedures related to the GST framework. It's a ground reality that though the GST has been rolled out but the majority of people are still not aware of the different segments of this taxation framework. Where there is a lot of difficulties about GST and its procedures, a well knowledge GST Service Provider can be the best way to overcome.

Job Opportunities in Abroad

There is also a good scope in abroad for the CA aspirants. The Institute of Chartered Accountants of India has tie-ups with its Canadian, Singapore and Irish counterparts to permit the Indian professionals to serve on various tasks and assignments in their countries. The MNC firms usually recruit Chartered Accountants on very good salary package or offering jobs in abroad. The well-qualified candidates having adequate experience and potential skills in their field can effortlessly get jobs in abroad.

CA Salary Package

The highest salary package offered to a Chartered Accountant is 7 lakh to 14 lakh, with reference to the performance and skill sets, in India. Highest salary package according to the U.S. Bureau of Lab or Statistics (BLS), the most of the Accountants or Auditors have hugely earned money USD 40,370 up to USD 113,740.

Various Scopes for CA

- ❖ CA can start up their own independent offices for practice.
- ❖ They can also audit for clients to make huge clients.
- ❖ They can also apply for the job of Chartered Accountant in an existing firm.
- ❖ They can also give their services for the capital markets
- ❖ The qualified CA can apply for a government job, public or private sectors or both.

- ❖ The CA can also play an important role in the firm for taking quick decision and making profits for the firm.

5. HYPOTHESIS

A hypothesis may be defined as a proposition or a set of proposition. It is also a tentative statement of whose validity is to be tested using statistical tools and techniques. Usually a hypothesis is accepted or rejected. Following are the hypotheses which were tested with the help of Chi-square in this study.

- There is no relationship between education and level of awareness.
- There is no relationship between schoolings and level of interest.

6. ANALYSIS OF DATA

SOCIO-ECONOMIC PROFILE

Factors	Category	No. of Respondents	Percentage (%)
Gender	Male	114	45.6
	Female	136	54.4
Area of Residence	Rural	87	34.8
	Urban	124	49.6
	Semi-urban	39	15.6
Family Occupation	Agriculture	37	14.8
	Salaried	96	38.4
	Profession	22	8.8
	Business	70	28
	Others	28	11.2
Annual Income	Below ₹1L	91	36.4
	₹1L to ₹1.5 L	96	38.4
	₹1.5L to 2L	34	13.6
	Above ₹2L	29	11.6
Schoolings	Government	30	12
	Private	166	66.4
	Govt. Aided	54	21.6
Current Educational Status	HSC	72	28.8
	UG	134	53.6
	PG	44	17.6
Stream	Commerce/Arts	181	72.4
	Science	69	27.6

Source: Primary Data

The above table depicts the various socio-economic factors. More than half (54.4%) of the total respondents are female, About half (49.6%) of the total respondents are from

urban area, More than one-third (38.4%) of the total respondents' parents are salaried, 38.4% of the respondents' family earns annual income of Rs.1 Lakh to Rs.1.5 Lakh, About two-third (66.4%) of the total respondents are from Private schools, Half (53.6%) of the total respondents are UG students and Majority (72.4%) of the respondents are from Commerce stream.

CHI-SQUARE ANALYSIS

There is no significant relationship between education and level of awareness.

EDUCATION AND AWARENESS

Education	Low	Medium	High	Total
HSC	22	42	8	72
UG	13	98	23	134
PG	8	29	7	44
Total	43	169	38	250

Source: Primary Data

DOF: 4 Table Value (5% level) : 9.488 Calculated χ^2 Value : 14.068

Education and Awareness are compared. 72 students are of HSC, 134 students are of UG and 44 students are of PG. Since the calculated Chi-square value is higher than the table value at five percent level, there is significant association between education and level of awareness. Therefore, the null hypothesis is rejected.

There is no significant relationship between schoolings and level of interest.

SCHOOLINGS AND INTEREST

Schoolings	Low	Medium	High	Total
Government	5	25	0	30
Private	13	132	21	166
Govt. Aided	7	42	5	54
Total	25	199	26	250

Source: Primary Data

DOF : 4 Table Value (5% level) : 9.488 Calculated χ^2 Value : 9.526

Schoolings and Interest are compared. 30 students are from Government School, 166 students are from Private and 54 students are from Government Aided. Since the calculated Chi-square value is higher than the table value at five percent level, there is significant association between schoolings and level of Interest. Therefore, the null hypothesis is rejected.

7. FINDINGS

40.8% of the total respondents got awareness through friends & relatives. More than two-third (68%) of the total respondents have attended the awareness programmes. 91.2% of the total respondents said that awareness programme is useful. 51.2% of the total respondents mentioned Self-interest as stimulating factor to become CA. 22% of the total respondents stated Lack of Time to prepare as major cause hindering. Majority (79.2%) of the respondents have stated that the family is supportive to undergo CA. 48.8% of the total respondents stated that the best time to undergo CA is After XII. Most (86.8%) of the respondents are confident to complete if they choose/chose.

8. SUGGESTIONS

- Since the female respondents are more aware of CA course than the male respondents, the education institutions and professional accounting bodies can make the male category of students to get aware of CA course.
- The education institution plays a vital role in creation of awareness of CA course. So it shall create awareness continuously to induce the students to undergo CA course. It shall also induce the students to attend the awareness programmes.
- Students are highly unaware of time management to prepare for CA, financial commitments for undergoing and procedures to approach and register. So the education institution and professional accounting body need to make the students to get aware of those lacking aspects.
- Since the students mentioned that CA should be undertaken After XII standard itself, the parents shall encourage the students to undergo the CA course after XII.
- Students do not frequently visits the website of ICAI. So they can be motivated to frequently access the websites.
- Since the science stream students are less aware of CA, the schools can give awareness to Science students also.

9. CONCLUSION

This study has been undertaken to explore the students' level of awareness, level of interest, expectations and perceptions towards CA courses. The research demonstrated that most of the students do aware of CA course and its importance. The awareness level varies by means of educational background, schoolings and board in HSC. Even though, most of the

students are aware of value of CA course. It has been also noticed that most of the students mentioned Difficulty level as the demotivating factor to take up CA and they also face the difficulties of other commitments. Majority of the students have the confidence to complete CA if they take up. Also the results reveal that Self-interest is a highly stimulating to undergo CA course. The future studies may be taken to analyze this problem in depth.

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FACTORS AFFECTING BRAND RECOGNITION OF AYURVEDIC FOOD PRODUCTS DURING PANDEMIC PERIOD: DESCRIPTIVE STUDY

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ABSTRACT Ayurveda has enough potential and possibilities to be employed both for prevention and treatment of COVID-19. This will provide an important opportunity for learning and generating credible evidence. It is pertinent to reiterate that participation of Ayurveda in addressing the COVID-19 challenge in India should not remain limited and seen as the extension of healthcare services and support to bio-medical system. Indeed, with adequate monitoring and data keeping during the implementation, important lessons and research directions are likely to emerge on the management of increasingly frequent and virulent communicable diseases. Implementation of proposed action is likely to provide evidence-based insights strengthening the scope of Ayurveda beyond preventive health care and care for non-communicable diseases. This Paper dealt with how Brand recognition of Ayurvedic food products during pandemic period.

Key words: Pandemic, Ayurveda, AYUSH

INTRODUCTION

An outbreak of pneumonia in December, 2019 in Wuhan, China, has now been determined to be caused by a novel coronavirus. It is named as Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2) The disease has since spread to 185 countries and regions, with more than 2.06 million confirmed cases and more than 1,34,354 deaths as of April 16, 2020 Despite worldwide efforts to contain it, the pandemic is continuing to spread for want of a clinically-proven prophylaxis and therapeutic strategy .Consequently, it is necessary that scientific community must draw on pluralistic knowledge systems available globally. Drawing on the original Ayurveda classics, contemporary scientific studies, and our experiential knowledge on similar clinical settings, here we propose a pragmatic plan for interventions. We provide a graded response depending on the stage of infection and proximity with disease among individuals in a population. Notwithstanding the fact that no system of medicine has any evidence-based treatment for COVID-19 as yet, clinical interventions are being done worldwide. Similar strategy is required to be implemented by Ayurveda system of medicine. Ayurveda interventions become even more relevant by the fact that there is an elaborate description of causation and management of epidemic (*Janapadodhwamsa*) in Ayurveda.

OBJECTIVES OF THE STUDY

1. To analyze the Brand Awareness of the Arya Vaidya Pharmacy food products with special reference to Palakkad district.
2. To understand the customer perception about the brand Arya Vaidya Pharmacy.
3. To determine the factors affecting the brand selection of food products.
4. To analyze the level of brand loyalty among customers.

REVIEW OF LITERATURE

Aaker, 1996, found that Brand awareness means the ability of a consumer can recognize and recall a brand in different situations. Brand awareness consists of brand recall and brand recognition. Brand recall means when consumers see a product category, they can recall a brand name exactly, and brand recognition means consumers has ability to identify a brand when there

is a brand cue. **Hoeffler & Keller (2002)** indicated that brand awareness can be distinguished from depth and width. Depth means how to make consumers to recall or identify brand easily, and width expresses infers when consumers purchase a product, a brand name will come to their minds at once. If a product owns brand depth and brand width at the same time, consumers will think of a specific brand when they want to buy a product. That is, the product has higher brand awareness.

Dodds et al., (1991) & Grewal et al., (1998), indicated that the brand awareness also acts as a critical factor in the consumer purchase intention, and certain brands will accumulate in consumers' mind to influence consumer purchase decision. A product with a high level of brand awareness will receive higher consumer preferences because it has higher market share and quality evaluation. **Kotler (2000)**, Branding and the role of brands, as traditionally understood, were subject to constant review and redefinition. A traditional definition of a brand was, "the name, associated with one or more items in the product line that is used to identify the source of character of the item(s)". **Srinivasan et al. (2005)**, defines brand equity with the help of the incremental choice probability, that is, brand equity is the difference between the choice probability of a certain brand and that of the base product. In their model, the base product is neither a private label, nor a fictive brand. At the individual consumer level, the model compares a certain brand to one in the sample in whose case the difference between product-related or awareness -related associations and objective measures is the smallest.

RESEARCH METHODOLOGY

The study has undergone gathering, analysing and interpreting relevant data of concern. The samples are collected from different agencies of AVP in Palakkad District. The target is the people who visit the agencies for purchasing AVP products. First the samples are collected by convenience sampling and later convenient is used to select the sample for analysing. Here the random sampling is done by collecting samples randomly of the total 500 samples. Data is collected from different outlets of AVP in Palakkad district. AVP has 150 outlets in every district. Distribution is through their direct outlets. Outlets are selected based on the density of customer who visits in the respective outlets. Both primary and secondary data is collected from these selected outlets and on random basis the customers are chosen.

RESEARCH DESIGN : Descriptive Research

SAMPLE UNIT : Customers who are using AVP products.
SAMPLE REGION : Palakkad District
SAMPLE PROCEDURE : Simple Random Sampling
SAMPLE SIZE : 500 Customers of AVP products.

RESEARCH INSTRUMENTS

- Reliability test (Tools used for pre-test)
- ANOVA (One way)
- Karl Pearson Correlation Test
- Chi square Test

HYPOTHESIS TO BE TESTED

1. To find if there is a significant mean difference between gender of the respondents and their satisfaction level of the customer.
2. To find if there is a significant mean difference between salary of the respondents and advertisement requirement to remember the brand.
3. To find if there is a significant difference between educational qualification of the respondents and their frequency of purchase.
4. To find if there is a significant difference between nature of work and their reasons for the purchase of AVP products.
5. To find if there is a significant difference between educational qualification and their awareness level.
6. To find if there is a significant difference between number of members in the family and their usage of the AVP products.

Reliability Test:

Reliability Statistics

Cronbach's Alpha	N of Items
0.72	19

The reliability estimates are provided for the pilot study and the main study where Cronbach's Alpha, which is a measure of inter-item correlation, is used. The reliability of scales used in this study was calculated by Cronbach's coefficient alpha and normally it

ranges between 0 and 1. All constructs obtained an acceptable level of a coefficient alpha above 0.72, indicating the scales used in this study were reliable.

ONE WAY ANOVA: This analysis is to find if there is a significant mean difference between Gender of the respondents and their satisfaction level of the respondents.

Step 1: Formulation of Hypothesis:

H1 : There is a significant mean difference between gender of the respondents and their satisfaction level of the respondents.

Step 2: Finding Calculated Value:

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.348	10	.348	1.067	.307
Within Groups	15.672	480	.326		
Total	16.020	490			

Step 3: Inference:

In the above table shows that, the significant value of one-way ANOVA is .307, which is above the P value 0.05. H0 accepted. So, there is no significant difference between the gender of the respondents and their satisfaction level. Therefore, Gender of the respondent is not an influencing factor to satisfy the customers.

ANOVA TEST: This analysis is to find if there is significant mean difference between salary of the respondents and advertisement requirement to remember the brand.

Step 1: Formulation of Hypothesis:

H2: There is a significant mean difference between salary of the respondents and advertisement requirement to remember the brand.

Step 2: Finding Calculated Value:

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.294	30	.431	1.347	.271
Within Groups	14.726	460	.320		
Total	16.020	490			

**Step
3 :
Inference:**

In the above table shows that, the significant value of one-way ANOVA is .271, which is above the P value 0.05. H_0 accepted. So, there is no significant difference between the salary of the respondents and advertisement requirement to remember the brand. Therefore, Salary of the respondent is not an influencing factor to remember the brand.

CHI-SQUARE TEST: This analysis is to find if there is a significant difference between Educational Qualification of the respondents and their Frequency of purchase.

Step 1: Formulation of Hypothesis:

H3 : There is a significant difference between educational qualification of the respondents and their frequency of purchase.

Step 2: Finding Calculated Value:

Sl. No	Educational Qualification	Observed N	Expected N
1	SSLC/HSC	41	25.0
2	Diploma	26	25.0
3	UG	19	25.0
4	PG	14	25.0
	Total	100	

Sl. No	Frequency of Purchase	Observed N	Expected N
1	Monthly Twice	38	20.0
2	Once in a Month	42	20.0
3	Once in 3 Months	6	20.0
4	Once in 6 Months	7	20.0
5	Yearly Once	7	20.0
	Total	100	

Test Statistics

	Educational Qualification	Frequency of Purchase
Chi-Square	16.560 ^a	67.100 ^b
Df	3	4
Asymp. Sig.	.000	.000

Step 3 : Inference:

In the above table shows that, the significant value of one-way chi-square is .000, which is below the P value 0.05. H_0 rejected. So, there is a highly significant difference between the educational qualification of the respondents and their frequency of purchase. Therefore, educational qualification of the respondent is an influencing factor towards their frequency of purchase.

CHI-SQUARE TEST: This analysis is to find the significant relationship between nature of work of the respondents and their reason for purchase of AVP products.

Step 1: Formulation of Hypothesis:

H4 : There is a significant difference between salary of the respondents and their reason for purchase of AVP products.

Step 2: Finding Calculated Value:

Sl. No	Nature of Work	Observed N	Expected N
1	Students	50	20.0
2	Self-employees	37	20.0
3	Government employees	2	20.0
4	Private employees	7	20.0
5	Housewives	4	20.0
	Total	100	

Sl. No	Reasons for Purchase	Observed N	Expected N
1	Better result	38	25.0
2	Price	33	25.0
3	Availability	13	25.0
4	Quality	16	25.0
	Total	100	

Test Statistics

	Nature of Work	Reasons for Purchase
Chi-Square	96.900 ^a	18.320 ^b
Df	4	3
Asymp. Sig.	.000	.000

Step 3 : Inference:

In the above table shows that, the significant value of one-way chi-square value is 0.000, which is below the P value 0.05. H_0 rejected. So, there is a highly significant relationship between the nature of work of the respondents and their reason for purchase of the customer. Therefore, Occupation of the respondents is plays an important role towards reasons for purchasing AVP products.

CHI-SQUARE TEST: This analysis is to find if there is a significant difference between Educational Qualification of the respondents and their awareness level.

Step 1: Formulation of Hypothesis:

H5 : There is a significant difference between educational qualification of the respondents and their awareness level

Step 2: Finding Calculated Value:

Sl.no	Educational qualification	Observed N	Expected N
1	SSLC/HSC	41	25.0
2	Diploma	26	25.0
3	UG	19	25.0
4	PG	14	25.0
	Total	100	

Sl.no	Know about product	Observed N	Expected N
1	Friends	44	33.3
2	Relatives	38	33.3
3	Doctors	18	33.3
	Total	100	

Test Statistics

	Educational Qualification	Know AVP
Chi-Square	16.560 ^a	11.120 ^b
df	3	2
Asymp. Sig.	.001	.004

Step3: Inference:

In the above table shows that, the significant value of chi-square value is 0.004, which is below the P value 0.05. H_0 rejected. So, there is a significant relationship between the educational qualification of the respondents and their awareness level. Therefore, Educational qualification of the respondents is an influencing factor to get aware of the product.

CHI-SQUARE TEST: This analysis is to find if there is a significant difference between Family members of the respondents and their Long usage of the product.

Step 1: Formulation of Hypothesis:

H₆ : There is a significant difference between Family members of the respondents and Their long usage of the product.

Step 2: Finding Calculated Value:

Sl. No	Family Members	Observed N	Expected N
1	Less than 3	33	33.3
2	3 – 5	55	33.3
3	Greater than 5	12	33.3
	Total	100	

Sl. No	Long use	Observed N	Expected N
1	Below 2 Years	54	25.0
2	2 – 4 Years	42	25.0
3	4 – 6 Years	2	25.0
4	Above 6 Years	2	25.0
	Total	100	

Test Statistics

	Family Members	Long use
Chi-Square	27.740 ^a	87.520 ^b
df	2	3
Asymp. Sig.	.000	.000

Step 3 : Inference:

In the above table shows that, the significant value of chi-square value is .000, which is below the P value 0.05. H₀ rejected. So, there is a highly significant relationship between the Family members of the respondents and their long usage of the product. Therefore, usage of AVP products is depend upon the number of family members.

CORRELATION: This analysis is to find if there is correlation between visiting the dealership and advertisement requirement to remember the brand.

Variables		Visiting AVP	Required Advertisement
Visiting AVP	Pearson Correlation	1	.392 ^{**}
	Sig. (2-tailed)		.000
	N	100	100
Require Advertisement	Pearson Correlation	.392 ^{**}	1
	Sig. (2-tailed)	.000	
	N	100	100

Inference:

In the above table shows that Karl-Pearson Correlation significant value is 0.00, which is below 0.05. So, there is a highly significant relationship between Visiting AVP dealership and Advertisement requirement to remember the brand.

FINDINGS

ANOVA Test:

- Gender of the respondent is not an influencing factor to satisfy the customers.
- Salary of the respondent is not an influencing factor to remember the brand.

Chi-Square Test:

- Educational qualification of the respondent is an influencing factor towards their frequency of purchase.
- Occupation of the respondents is playing an important role towards their reasons for purchasing AVP products.
- Educational qualification of the respondents is an influencing factor to get aware of the product.

- Usage of AVP products is depend upon the number of family members.

Correlation:

- There is a highest strong relationship between Visiting AVP dealership and Advertisement requirement to remember the brand.

SUGGESTIONS

The company should take some immediate measures to provide more advertisement for this product during Pandemic period. The company should install some modern sales promotional activities in order to improve the sales of the food products. The company has to take some steps to increase the availability of the food products. The company should try to expand their marketing area instead of concentrating on limited area. The company should make the packaging of the food products more attractive for the customers. The company should also provide more publicity for the food products among the lower class.

CONCLUSION

The study concludes that the brand awareness about Arya Vaidya Pharmacy is very effective in Palakkad district, because everyone is aware of Arya Vaidya Pharmacy food products. It is very effective to the customers because, by using these products during this Pandemic period customers are feeling good and the quality, pricing, availability of the Arya Vaidya Pharmacy food products is more in Palakkad district because, the Arya Vaidya Pharmacy have 150 pharmacies in every district.

RECOMMENDATIONS AND THE WAY FORWARD

AYUSH system across the country has been put on alert for being called anytime to serve the nation. AYUSH healthcare facilities are also being readied to be converted into quarantine facilities in times of need. From this perspective, implementing the suggested intervention plan within AYUSH healthcare facilities by Ayurveda workforce may benefit the nation greatly. India is the country where the world's oldest living health care system originated and therefore it is being carefully watched by the world community for how it handles the crisis using its own resources.

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Understanding Purchase Behaviour Of Indian Consumers Of Online Shopping During Covid 19 Lockdown, With Special Reference To Coimbatore

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Abstract

The growing technology keeps on changing the dimensions of businesses and their operations to a greater extent. Marketing has also changed its approach and application in line with technological advancements and innovations. Due to growing demand of internet and introduction of more applications, the marketing has become e-marketing, mobile marketing and so on. In India, the users of internet is considerably increasing every year and there are many online shopping portals offering enormous goods and products. Consumers feel convenient and comfortable when they shop online. The present study attempts to understand the Purchase Behaviour of Indian Consumers of Online Shopping during COVID 19 Lockdown. During COVID-19 lockdown time, many of the retail outlets, malls, shops, stores and so on were locked. But the demand was not decreasing. A sample of 120 respondents was selected from the available population to carry out the research. A structured questionnaire was circulated to the samples based on Snowball sampling method, through G-forms. The collected responses were analysed using statistical methods and techniques.

Keywords: Purchase Behaviour, Online Shopping, COVID-19, Determinants of Purchase Behaviour, Online Shopping Portals.

1. Introduction

The world has become global village and the place hindrance of commerce was already removed by the digitalized business. Nowadays customers can get the desired goods and products at their doorstep. They save money, time, energy and resources. It creates cost cutting to both producers and consumers. In India, the trade through online shopping portals was allowed and users of online shopping portals have been increasing every year. At the same time, Government also monitors their activities and operations. In India, there are famous online shopping portals such as Amazon.in, Flipkart, Snapdeal, ShopClues and so on. The current study aims at exploring the understanding of purchase behaviour of Indian consumers of online shopping during COVID-19 lockdown time. It tries to bring out the various aspects which influence the purchase behaviour of

the customers. The present study is with reference to Coimbatore only. Hence it covers the online shopping customers who reside in Coimbatore City.

2. Review Of Literature

ChayapaKatawetawarakset.al (2011) carried out a research that shown an interest in investigating consumer motivations that affect the online shopping behaviour. The objective of this study is to provide an overview of online shopping decision process by comparing the offline and online decision making and identifying the factors that motivate online customers to decide or not to decide to buy online. It is found that marketing communication process differs between offline and online consumer decision.

Namita et.al (2013) attempted to explore many aspects of consumer behaviours who shop online. The study aims to identify the main factors which an online buyer considers while making online purchases by using factor analysis. The results have shown various reasons like trust, information, convenience, experience, effortless shopping and bargain because of which consumers do online shopping.

Lakshmi(2016) made an attempt to understand what are consumer wants and needs in this competitive business environment. Customer buying Behaviour s are influenced by different factors such as culture, social class, references group relation, family, salary level and salary independency, age, gender etc. and so they show different customer Behaviour s. These studies explain online shopping important and consumer buying Behaviour in online shopping.

Naveen Kumar et.al (2017) underwent a research to understand the behaviour of customer while purchasing online and to analyze the impact of various demographic factors that affect the behaviour of online shoppers in India. The authors conducted an empirical study using primary data collected through survey of 220 from online shoppers. A structured questionnaire has been circulated for collecting the information from the respondents regarding past online shopping experiences and intentions to buy various types of products through internet in future.

Mohammad AnisurRahman et.al (2018) made a significant attempt to understand the Behaviour of online shoppers through a self-constructed questionnaire of 160 respondents from Dhaka city. The survey reveals that consumers shop online to save time, and for available varieties of products and services. Both male and female both have the same type of Behaviour towards liking and disliking factors; they like home delivery facility and dislike inability to touch and feel the product most.

Vandana Sonwaney et.al (2019) carried out a research to identify the factors which impact online consumer buying Behaviour . This study also focused on non-metro cities consumers which are the future potential for e-retailers. Total 78 samples have been taken from defined Tier-III cities. The data were collected through research questionnaires and further analysed by employing the various statistical tests. Psychological factors and some demographic factors have been found significantly impacting consumer buying decisions.

3. Objectives Of The Study

- To understand the socio-economic profile of the consumers.

- To know the purchasing opinions of consumers during COVID-19 lockdown.
- To explain the difficulties and ideas of consumers who prefer online shopping during lockdown.
- To conclude the various opinions and reasons for changing purchase behaviour post lockdown.

4. Concept Of Online Shopping

The internet has resulted in a new mode of exchange between buyer and sellers and has created an alternative for the traditional marketplace. Shopping through the internet has brought a different dimension to commercial activities. Compared to traditional shopping, consumers are preferring the internet as shopping medium because of its characteristics like ability to view and shop at any time from any corner of the world, feature like searching information about commodities, place a query / review or give purchase orders. Along with these features, convenience and comparatively lower price are some additional features resulting in acceptance of internet as a new shopping avenue.

Definition Of Online Buying Behaviour

Behaviour is the apparent, noticeable response in a given situation with respect to a given target. Use of the Internet for retail shopping has expanded immensely in recent years and has had a profound influence on the shopping process for many consumers. Online buying behaviour is a type of behaviour which is exhibited by customers while browsing websites of an e-tailer in order to search, select and purchase goods and services, in order to fulfil their needs and wants. It's basically a behaviour which is reflected by the purchaser during the process of buying through the internet.

Historical Overview Of Online Shopping

Online shopping has got tremendous charm in it as one can shop online at any time, from anywhere. It also offers to compare the product features and their prices by sitting at home itself. The history of online shopping dates back to the year 1979. 1980 to 1990 was the period of the growth of e-commerce industry around the world. This growth took place because of the invention of ATM's and introduction of debit cards. In the year 1990 biggest achievement till date of e-commerce took place. Paypal is the company which provides an alternative (through the internet) for cash or check payment.

Till the year 2000, a large number of online vendors came in the industry with the speculation of ever increasing profit with time. After year, 2000 to till date the e-commerce industry kept growing with day by day increasing number of players. The hundreds of e-commerce services such as online food ordering, media streaming, online advertising, online marketplace, brick and mortar retailers, e-commerce payment systems and online store fronts have emerged.

Purchase Behaviour

Purchase behaviour or Consumer buying behaviour is the sum total of a consumer's attitudes, preferences, intentions, and decisions regarding the consumer's behaviour in the marketplace when purchasing a product or service. The study of consumer behaviour draws upon social science disciplines of anthropology, psychology, sociology, and economics. It refers to the actions taken (both on and offline) by consumers before buying a product or service. This process may include consulting search engines, engaging with social media posts, or a variety of other actions. There are four type of consumer buying behavior:

- Complex buying behavior.
- Dissonance-reducing buying behavior.
- Habitual buying behavior.
- Variety seeking behavior.

Online Shopping And Consumer Behaviour

Commercial organizations decision of incorporating the World Wide Web into their business for offering the facility of online purchasing has made 'online shopping' a part of our lives. As we know that

goal of every businesses' is to earn profit through sales. Thus for making the sale and other related activities, it is of paramount importance for a business house to have the knowledge and to analyse consumers' behaviour. In the case of online shopping as it is not so old concept as well as there exists the intangibility issues it becomes much more important to understand key issues and factors affecting the buying behaviour of online customers or consumers.

5. Hypotheses Of The Study

A hypothesis may be defined as a proposition or a set of proposition. It is also a tentative statement of whose validity is to be tested using statistical tools and techniques. Usually a hypothesis is accepted or rejected. Following are the hypotheses which were tested with the help of Chi-square in this study.

- There is no relationship between income and purchase frequency.
- There is no relationship between tendency of buying and age group.

6. Analysis Of Data

SOCIO-ECONOMIC PROFILE

Factors	Category	No. of Respondents	Percentage (%)
Gender	Male	78	52
	Female	72	48
	Prefer not to say	0	0
Age	Below 20	57	38
	21-40	72	48

	41-60	21	14
	Above 60	0	0
Educational Qualification	Upto SL	12	8
	UG	96	64
	PG	9	6
	Diploma	9	6
	Professional	21	14
	Other	3	2
Annual Income (Personal/ Family)	Below ₹1L	42	28
	Rs. 1L to Rs. 2L	69	46
	Rs. 2L to Rs. 3L	27	18
	Above Rs. 3L	12	8
Occupation	Unemployed	6	4
	Student	69	46
	Private Sector Employee	42	28
	Public Sector Employee	3	2
	Agriculture	3	2
	Business	9	6
	Profession	6	4
	Others	12	8
Area of Residence	Rural	36	24
	Urban	90	60
	Semi-urban	24	16

Source: Primary Data

The above table depicts the various socio-economic factors. More than half (52%) of the total respondents are Male, About half (48%) of the total respondents fall in the age group 21-40, Majority(64%) of the total respondents' educational qualification is UG, 46% of the respondents' family earns annual income of Rs.1 Lakh to Rs.2 Lakh, Almost half (46%) of the total respondents are Students and More than half (60%) of the total respondents are from Urban area.

Chi-Square Analysis

(i) *There is no relationship between income and purchase frequency.*

INCOME AND PURCHASE FREQUENCY

Income	Purchase Frequency			Total
	Very Frequent	Very Rare	Sometimes	
Below ₹1,00,000	0	15	27	42
₹1,00,001 to ₹2,00,000	12	15	42	69
₹2,00,001 to ₹3,00,000	15	3	9	27
Above ₹3,00,000	3	3	6	12

Total	30	36	84	150
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Source: Primary Data

Income and purchase frequency are compared. 42 respondents belong to income category of Below ₹1,00,000, 69 respondents belong to income category of ₹1,00,001 to ₹2,00,000, 27 respondents belong to income category of ₹2,00,001 to ₹3,00,000 and 12 respondents belong to income category of Above ₹3,00,000. Since the calculated Chi-square value is higher than the table value at five percent level, there is significant association between education and level of awareness. Therefore, the null hypothesis is rejected.

(ii) *There is no relationship tendency of buying and age group.*

TENDENCY OF BUYING AND AGE GROUP

Tendency	Age Group			Total
	Below 20	21-40	41-60	
Eager to buy frequently	12	18	3	33
Buy as and when required	33	42	9	84
Buying products unavailable in local markets and stores	9	12	9	30
Others	3	0	0	3
Total	57	72	21	150

Source: Primary Data

Tendency of buying an age group are compared. 33 respondents eager to buy frequently, 84 respondents buy as and when required, 30 respondents do buy the products unavailable in local markets and stores and 3 respondents stated that they do not have tendency to buy products online during COVID-19. Since the calculated Chi-square value is higher than the table value at five percent level, there is significant association between schoolings and level of Interest. Therefore, the null hypothesis is rejected.

ANOVA TEST

	Sum of Squares	DF	Mean Square	F	Sig.
Between Groups	18.826	3	6.275	4.142	.007
Within Groups	221.174	146	1.515		
Total	240.000	149			

Source: Primary Data

The above ANOVA table contains the analysis of variance between difficulty of online shoppers and education. If the significance is above 0.05, there is no significance between the factors. But, the significance is 0.007, below 0.05, the education level does not have any significance with difficulty of online shopper.

CORRELATION ANALYSIS

		Occupation	Reasons for not ordering products online
Occupation	Pearson Correlation	1	-.150
	Sig. (2-tailed)		.068
	N	150	150
Reasons for not ordering products online	Pearson Correlation	-.150	1
	Sig. (2-tailed)	.068	
	N	150	150

Source: Primary Data

The above table depicts the correlation between Occupation and Reasons for not ordering products online during COVID-19 lockdown. Since there is negative correlation of -0.15, The occupation and reasons for not ordering products online have inverse relationship. In case of single (2-tailed) correlation, it is 0.068, however it is a positive correlation.

7. Findings

56% of the respondents shop online sometimes. Among the available online shopping websites Amazon, Flipkart and Myntra share the first three places I, II and III in ranking respectively. Maximum of respondents purchase online for self, family and friends and relatives. Mobile and consumer electronics is the top-ranked products that consumers mostly buy, followed by Accessories and Personal care products. 56% of the respondents buy the products as and when required. 72% of the respondents tried to order the products online during COVID-19 lockdown. Some of the customers stated delivery time as too long and they cannot wait for long time. 56% of the respondents rated 4 for online shopping experience. 48% of the respondents mentioned that their income earning had its own influence on their purchase decision in shopping online, during COVID-19 lock-down. 46% of the respondents prefer Cash on Delivery method even the digital payments are available. 58% of the respondents suggested that the payment methods are safe and secured. Facebook and Instagram have more advertisements that influenced the consumers to proceed purchase. High delivery charges and High price with less quality are the cost wise difficulties the online shopping during COVID-19 lockdown.

8. Suggestions

Government can relax some rules for e-commerce websites during lockdown times. Consumers face difficulty in the availability of stocks. They are also not sure about safety because of COVID 19. Customers need better online firewall for every payments. Some of the respondents suggested that it is unsafe to purchase and the price is higher than before so that people will suffer to buy a products. In lockdown many of them have moved online for shopping which has led to a huge rise in online shopping. One more complaint about online shopping is that delivery takes too long. Some respondents appreciated the online shopping Very efficient in bringing the products

of our taste even in this pandemic situation. They also suggested that there are many products unavailable and definitely delivery charges should be reduced. Reachability is to be increased

9. Conclusion

This study aimed at understanding purchase behaviour of Indian consumers of online shopping during COVID-19 lockdown, with special reference to Coimbatore. Based on the analysis of data, findings and suggestions, it is concluded that COVID-19 lockdown has both positive and negative impacts on online shopping. Due to decreased income and earning capacity, it has slightly reduced the purchase power where the consumers did not want to buy luxuries and durable and the demand for necessary supplies has increased. The Government also should relax rules for online shopping during the lockdown. The study has enough scope to carry out further research in which some specific aspects shall be focused.

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A STUDY ON UNDERSTANDING THE AWARENESS LEVEL OF HIGHER EDUCATION AMONG THE STUDENTS OF RURAL AREA, WITH SPECIAL REFERENCE TO SELECTED VILLAGES IN POLLACHI TALUK

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ABSTRACT

Education is vital and it is one of the basic necessities of life. Since the ancient time, India is famous for its quality education from Gurukula system to Digitalized education. After senior secondary or higher secondary, there are plenty of opportunities for higher education in India as well as in abroad. Irrespective of the stream in higher secondary, many programmes are open to all the students. In India, Higher Education Policy plays its role in providing guidelines for the people and facilitates the higher education opportunities appropriately. The current study aims at exploring the understanding the awareness level of higher education among the students of rural area and it also explores the importance of being known about the higher education in rural area. Education will definitely bring its own benefits in rural areas also. So, the students of rural area are taken into consideration for the study. A structured questionnaire (designed on G-form) was distributed to the selected students of rural area. The respondents shared their opinions and difficulties about the higher education in respect of their area. Data analysis was done using statistical tools to test and validate. The results showed that the availability of options to choose colleges is low and the awareness about higher education is not created at the school level. Also, there is no proper guidance for the students to take higher education. Even, they take the programmes without knowing its benefit. Thus, the schools and government should enlighten the students with the thorough grounding of awareness of higher education as and when required. High fee structure, medium of instruction, career prospects and so on. play crucial role to enter into higher education. Based on the results of this study, the future researches may be undertaken to particularly focus on certain factors.

KEYWORDS: Higher Education, Level of Awareness, Importance of Higher Education, Opinions about Higher Education.

I. INTRODUCTION

The world gets transformed at a pace faster than anyone could imagine. The credit for such rapid transformation goes to education alone. The modern system of education in India can be traced back to the periods of the British advent in India. Our country is metamorphosing. Education in India played a crucial role in the transformation process. The development index of a country is largely valued based on the researches carried out in a country.

The countries and the economies are governed by the educational policies framed in their own constitutions. Till a few decades ago, it has been felt that only natural resources had to be preserved. The big pool of human resource was grossly ignored owing to the fact that it was felt that it would take care of itself in such a manner that a person would get education if he/she needed to seek employment. Such a platform was full of holes and became grossly responsible for the lack of development of that country. The human resources could not, at any cost, be avoided, it was felt later. The same situation was faced by our country till very recently at the time liberalisation process began showing its results.

Education had been taken for granted. It was also thought as a humble duty of the government to provide it at a subsidy and with whatever quality. There are few important questions that need to be answered:

- How do other nations attempt to deal with the human resources and create it?
- What are their preferences and imperatives?
- What are the resources constraints available?
- How do they handle the so-called "knowledge revolution" in the present knowledge society?

An education system in rural communities has the significant opportunities to build capacity and knowledge in the rural population, helping them to make informed decisions about their farms and to innovate in agricultural operations. Education also helps to expose the masses to information and helps in preventing the

misinterpretation of information. The present study was undertaken up for understanding the awareness level of higher education of the students from rural area and the importance of the higher education in rural area. So, the students of rural area are taken into account for the current study. A well-structured G-form questionnaire was distributed to the selected students of rural area. The snowball sampling method was adopted for collecting responses.

II. REVIEW OF LITERATURE

Hernard (2008) underwent a research to explore the role of higher education system. Since higher education systems grow and diversify, society is increasingly concerned with the quality of programmes, public assessments and international rankings of higher education institutions. These comparisons tend to overemphasize research, using research performance as a yardstick of institutional value. If the processes fail to address the quality of teaching, it is in part because measuring teaching quality is a challenge.

Vandana Saxena et.al (2010) explored the focuses on the higher education and research scenario in India. The paper dealt with the nodal and apex governmental agencies which play a vital role in higher education and research in India. It has outlined the key governmental organisations and institutions which have played a vital role in the development of research in the country. The paper also explained with how the process of higher education and research can be augmented and boosted up.

Sreekanthachari et.al (2013) attempted to explore this significant role of education in India especially in rural areas and tried to explain the present condition of rural education, rural education vs. urban education failures and problems being faced by the rural education system. It also focused the various initiatives taken by the government of India and some of the suggestions for improving the education system in rural or remote areas.

Raju Dasgupta (2015) underwent to explore that Higher education is the main backbone of sustainable economic development and modern civilized society. But most of the higher educational institutions are usually urban-centric in India. Higher educational institutions which belongs to rural areas are of lack of quality so that Rural and poor people are deprived. The study highlighted the key issues and obstacles of higher education in Goreswar area of Baksa district and to find out possible measures to overcome those barriers.

Medha Gupte (2015) made an attempt to find out reasons for dropouts in rural areas. Since our major population live in rural areas, remedial measures are to be introduced on a priority basis. They can include improving the quality of education, creation of social and economic awareness to tackle dropouts, supplementing public funding and promotion of research. The task is quite difficult but possible. With the right policy mix, the higher education can look forward to better and more equitable prospects.

Selvan (2017) explore a wide range of problems that girl student's face for developing their career potential. Some of their serious problems were Problems related to Home, Educational Institutions, Society, Economic problems, Educational problems. Generally, Girl dropout ratio has increased with the gender inequality in access to education, which seems to be attainment and from urban to rural and to disadvantaged group in the society. Gender equality and the empowerment of women are received ground worldwide.

Reshma et.al (2017) attempted to research the use of networking and communications technology in teaching and learning. E-Learning is generally meant for remote learning or distance learning, but can also be used in face-to-face mode. In this paper focused to study about the awareness of E-Learning in selected rural areas in India, the influential factors as well as restricted reasons also evaluated. This study is Descriptive nature. Convenience sampling method used and mainly depend on structured questionnaire to collect the primary data.

Nagappa et.al (2017) studied the rural education system in India. Our country aspires for universal compulsory primary Education, with its challenges of keeping poor children in school and maintaining quality of education in rural areas, has been difficult to achieve. It is vital to aware everyone in rural India that educating himself, children, parents, and even neighbourhoods' must be. One way of spreading the education is to encourage every student and share the knowledge with each other. So, rural education requires special attention to achieve rural education policy.

Younis Ahmad Sheikh (2017) underwent a research for understanding how to make higher education system much better and it needs greater transparency and accountability, the role of colleges and universities in the new era, and emerging scientific research on. Our country needs well skilled and highly educated people who can drive our economy forward. It provides highly skilled people to other countries so that it is very easy for India to transfer our country from a developing nation to a developed nation. Their study aimed to highlight the challenges and to point out the opportunities in higher education system in India.

Sharanabasappa et.al (2017) attempted to explore India's Higher Education system. It is the largest in the world in terms of number of HE institutions. Higher education in India had undergone rapid development after post-independence period. Education is described as a process of waking up to life also. This research attempted to examine the scenario of higher education in India. Besides the university departments of education and their affiliated colleges, government and government aided institutions; private and self-financing colleges and open

universities are also part in education. This paper discussed the issues related to higher education and direction to improve the higher education in India.

III. OBJECTIVES OF THE STUDY

The following objectives were determined to undergo the study.

1. To know the socio-economic profile of the students.
2. To assess the level of awareness and importance of Higher education among students.
3. To explore the difficulties of students in pursuing higher education.
4. To understand the choices of students in pursuing higher education.

IV. HIGHER EDUCATION IN RURAL DEVELOPMENT

Generally, educating communities means developing schools and educating children and leaders so that rural communities will lead to a healthier and more sustainable future. An education system in rural communities does have the opportunity to build capacity and knowledge in the rural populace, helping them to make informed decisions about their farms and to do innovations in agricultural affairs. Always, education exposes the masses to information and helps prevent the misinterpretation of information. It can lead to many positive outcomes, such as an improved ability to understand policies, procedures, rights, duties, government schemes, legislation, available benefits, and protection laws.

It is necessary to understand the need for good quality education in rural areas, as it helps keep rural areas populated. Across globe, Young people move from urban places to urban areas for better opportunities in education and employment. But improved rural education is one possible strategy for keeping them in rural areas. It was recently reported that 69% of India's population lives in rural areas. Quality education is a precise tool for enhancing quality of life, creating awareness and capability, increasing freedom, and improving overall holistic human development for the people and the nation.

Education is considered an important element in the process of developing a society, a system, and a country. A well-supported, easily accessible education system is an efficient foundation to make people economically conscious, and thereby, make them actively participate in their economic prosperity and cultural development. Education should be given first and foremost in the service of democracy that demands not only to be protected against decisions but to be a part of decisions that influence society in a positive way.

V. HYPOTHESES OF THE STUDY

Following null hypotheses were framed for the study.

1. There is no relationship between Class and Level of Awareness.
2. There is no relationship between Gender and Choice of Higher Education Course.

VI. ANALYSIS OF DATA

Collected data were analysed using statistical tools and packages. The primary data were collected using questionnaire which were distributed to respondents online. For the purpose of analysis, the following statistical tools were used.

- a) Simple Percentage Method
- b) Chi-square test
- c) Correlation.
- d) Rank analysis

Demographic Variables		No. of Respondents	Percentage (%)
Gender	Male	96	48
	Female	104	52
Class	IX	26	13
	X	52	26
	XI	18	9
	XII	104	52
Family Occupation	Agriculture	44	22
	Private Employee	52	26
	Govt./Public Employee	17	9
	Business	52	26

	Profession	26	13
	Daily Wages	9	4
Annual Income	<1L	96	48
	1L-2L	61	30
	2L-3L	26	13
	>3L	17	9
Village	Angalakurichi	35	17
	Devanampalayam	26	13
	Gomanagalam	35	17
	Puliampatti	60	30
	Z.Muthur	44	22

Source: Primary Data

The above table depicts the socio-economic profile of the students. 52% of the respondents are Female. 52% of the respondents are XII students. 26% of the respondents' family occupation is Private sector employee and Business. Annual income is below Rs.1 lakh to 48% of respondents' family. Puliampatti is the village with the highest % of the respondents.

CHI-SQUARE ANALYSIS

(i) There is no relationship between Class and Level of Awareness.

Class studying and Level of awareness are compared. 26 respondents of class IX have low awareness. 44 respondents of class X have medium awareness and 8 respondents of class X have high awareness. 17 respondents of class XI have medium awareness. 9 respondents of class XII have low awareness and 96 respondents of class XII have medium awareness and 8 respondents of class XII have high awareness. Since the calculated Chi-square value (143.44) is higher than the table value (12.59) at five percent level, there is significant association between class and level of awareness. Therefore, the null hypothesis is rejected.

(i) There is no relationship between Gender and Choice of Higher Education Course.

Gender and Choice of Higher Education Course are compared. 26 respondents of male have low preference, 61 respondents of male have medium preference and 9 respondents of male have high preference. 9 respondents of female have low preference, 78 respondents of female have medium preference and 17 respondents have high preference. Since the calculated Chi-square value (12.88) is higher than the table value (5.99) at five percent level, there is significant association between gender and Choice of Higher Education Course. Therefore, the null hypothesis is rejected.

RANK ANALYSIS

	Total	Rank
College with high infrastructure	818	IV
College with more scholarships	797	V
College with high fees	487	VI
College with higher placement	887	II
College with reachability	835	III
College with qualified faculties	896	I

Source: Primary Data

With the help of the primary data, the choice of colleges is ranked. College with qualified faculties is ranked I. II rank is given to College with higher placement. College with reachability and College with high infrastructure are given ranks III and IV respectively. College with more scholarship ranked V. Finally, College with high fees is ranked as VI.

CORRELATION ANALYSIS

Family Occupation	Preferred Course
44	18
52	26
17	104
52	17
26	9
9	17
0	9

Source: Primary Data

		Occupation	Courses
Occupation	Pearson Correlation	1	-0.124
	Sig. (2-tailed)		0.791
	N	7	7
Courses	Pearson Correlation	-0.124	1
	Sig. (2-tailed)	0.791	
	N	7	7

The above table depicts the correlation between Family Occupation and Preferred Course for Higher Education. Since there is negative correlation of -0.124 in case of Pearson Correlation and 0.791 in case of 2 tailed correlation. As per Pearson Correlation, the occupation and preferred course have inverse relationship. So, it indicates that the family occupation have a contradicting relationship with courses preferred. However, it is direct relationship between Occupation of family and Preferred courses, in case of 2-tailed correlation.

VII. FINDINGS

52% of the respondents were female. 52% of the respondents were XII standard students. 30% of the respondents are from the Village Puliampatti. All the respondents (100%) do know the importance of higher education after XII. 44% of the respondents choose Private institutions. No. of colleges in area, Various courses in the colleges and Required facilities for a college are moderately known factors whereas Fee structure & scholarships and Placement opportunities are the least known factors. Family situation & unaffordability is the difficulty of 35% of the respondents. 91% of the respondents' families allow them to go for higher education. 48% of the respondents states that the schools create awareness about higher education only sometimes. 52% of the respondents prefers Commerce to undergo after XII. Allowing Colleges inside School for Creating Awareness is the most welcoming response from 35% of the respondents. College with more scholarships and College with high fees are the least preferred options whereas College with higher placement, College with reachability, College with qualified faculties and College with high infrastructure are the highly preferred factors.

VIII. SUGGESTIONS

Since the male students are less aware than female students, the male students can be motivated separately. Villages other than Puliampatti can be focused more keenly to educate the awareness of Higher education. Government colleges can approach the schools to create more awareness about higher education. Family affordability is the main difficulty, so the government can introduce more economical scholarships for the economically weaker people. Schools must create the awareness of higher education among the students time to time. Courses other than Commerce have less preference. So new courses with integration can be introduced. The role of parents, schools, colleges, society and government is crucial and they all should contribute as much as possible to create the awareness of higher education and its importance among the students.

IX. CONCLUSION

This study was undertaken with an intention to explore the level of awareness of higher education among the rural area students of the selected villages in Pollachi Taluk. The study reveals the difficulties, differences in choices of courses and choices of colleges also. It is concluded that most of the students of today are aware of the importance of higher education and most of them are willing. Due to certain reasons, they sometimes try to select other alternatives. Selecting a course without knowing its benefit is to be avoided so that

the factors of environment must make the students clear and aware. This study has enough scope for further researches also.

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FACTORS INFLUENCING THE RURAL PEOPLE IN THE CHOICE OF HIGHER EDUCATION AND CAREER PROGRESSION, WITH SPECIAL REFERENCE TO UDUMALPET TALUK

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Abstract

Education and Career are interrelated and interdependent. Education makes a man perfect and career creates an identity to an individual. Sometimes, choice of career is not purely based on the domain knowledge received, but the education makes one to choose career irrespective of fields. In India, Government gives much importance for the empowerment of people through education including women education. Rural areas are also expected to be participative in economic development so that the rural education and rural employment are fully focused by the government. The present study aimed at exploring factors influencing the rural people in the choice of higher education and career progression, with special reference to Udumalpet Taluk. There are 55 villages in Udumalpet Taluk. Of the available population 80 respondents were taken as sample using convenient sampling method. The findings revealed that the rural people are not aware of the new schemes of higher education and rural employment. Almost three-fourth of the respondents said that they are not able to compete in line with the urban population in terms of education and career. The respondents mentioned the finance as the primary factor that influences the choice of higher education and the income as the primary factor that influences the choice of career options after education. The study has further scope to analyze the individual factors affecting rural education and employment separately.

Keywords: Rural education, Rural employment, Higher education, Career opportunities, Career progression, Factors influencing rural education, Factors influencing career progression.

Introduction

From the ancient period to digital era, Education is always considered as potential one and it is followed by employment or career. Education helps in equipping oneself and planning what-to-be and how-to-be in career. Education and Career are interrelated and interdependent. Education makes a man perfect and career creates an identity to an individual. Sometimes, choice of career is not purely based on the domain knowledge received, but the education makes one to choose career irrespective of fields. In India, Government gives much importance for the empowerment of people through education including women education. Rural areas are also expected to be participative in economic development so that the rural education and rural employment are fully focused by the government. But the question mark lies in the place whether they are working actually and they are fruitful or not.

Rural areas are always under focused and underrated. But the economy is in the hands of rural development and produces from agriculture. While the cities and townships grow fast in rocket speed, the rural development happens in the tortoise speed. The challenges of rural people in acquisition of higher education and career progression are many and they highly impact the peoples' choices of what-to-be and how-to-be in career. Unless the rural education and employment are empowered, the nation's development is not even and uniform. The fullest concentration of rural education and employment will gradually increase the participation of rural people in higher education and employment. The enrolment ratio in higher education institutions should be increased post higher secondary class. As well as, the employment rate should be increased in villages, post-graduation.

Review of literature

Erica Chenoweth et.al (2004) examined the factors influencing rural high school students' towards college choice decisions. Individually age characteristics like family, peer and school and broader cultural influences all influenced them in predicting rural students' academic ambitions. Additionally, interest differences also emerged in patterns of prediction between males and females. Family and peer factors emerged as more salient predictors of college choices for males, whereas variables aligned with

individual academicals preparation and external difficulties to college choices were most salient factors for females.

Rabia Habeeb et.al (2016) analyzed the various determinants of quality education in rural areas of Kech, District. Nature of the study was quantitative based. Population and units of study were the primary school teachers of rural areas. Data were collected from 290 teachers. It was analyzed by devising the SPSS software. Findings revealed that a number of the internal factors like classroom environment, facilities available and resources of school, teachers skill set and competence level, students aptitude range, technological facilities (ICT) as audio, video visuals, textbooks and course materials and other related things; and the external factors like extracurricular options, family situations and problems, economic-financial issues, political disturbances, socio-cultural values affected hugely the quality education in rural areas of the selected region.

Radhika Kapur (2019) attempted to study the viewpoint which obtains employment opportunities to enable and to sustain living conditions in appropriate levels. The rural individuals provided with number of job opportunities, including blue-collar as well as white collar jobs. They acquire higher educational qualifications. Then they are engaged in employment opportunities offered by reputed companies. The main focus of this research was to acquire an efficient understanding of job opportunities, in which rural individuals are fully engaged. The main areas taken into account are: nature of unemployment in India, types of job opportunities in rural areas, factors influencing candidates to get involved in employment opportunities and finally factors influencing the acquisition of job opportunities.

Olga Szafran et.al (2020) pointed out urban localized physicians were the main source of physicians supply for rural communities across Canada. The purpose of the study was to describe factors perceived to influence rural career choices and practices location of urban background family medicinal graduates. They conducted a qualitative and descriptive study by employing telephonic interviews with 9 urban background family physicians practising in rural areas. They identified four themes as factors perceived to influence rural career choice: Scope of rural practice, Rural lifestyle, Personal relationships and Positive rural experience. They also identified factors in 4 areas conceptualized to influence the choice of a particular rural practice location - having lived in the rural people, spouse influence, personal lifestyle and comfort zone with practice expectations.

Megha (2022) researched that India has the third largest higher education system in the world which is measured in terms of enrolments, preceded by China and the US. India is witnessed to possess the largest higher education systems in the world in terms of number of institutions. Higher education is the 2nd largest opportunity in the Indian education system. There was a phenomenal growth of higher education in India after Independence. It got expanded at a fast pace by accumulating about 20,000 colleges and more than eight million students from 2001 to 2010. Since the number of college and students keeps on increasing tremendously, students get plenty of options to select their desired college. So, various factors including personal, external and social impacts the choice of the students to select a particular higher education institution say college or university.

Statement of the problem

Education and employment are fundamental rights of every citizen. The government should ensure that the people avail education and employment properly. Rural areas are always under focused and underrated. But the economy is in the hands of rural development and produces from agriculture. While the cities and townships grow fast in rocket speed, the rural development happens in the tortoise speed. The challenges of rural people in acquisition of higher education and career progression are many and they highly impact the peoples' choices of what-to-be and how-to-be in career. Various factors are responsible for the rural people in choice of higher education and career progression. The present study aimed at exploring factors influencing the rural people in the choice of higher education and career progression. The study covers the population from 55 villages in Udumalpet Taluk. The study has further scope to analyze the individual factors affecting rural education and employment separately. Also, the factors hindering higher education and career planning can be analyzed.

Objectives of the study

- ❖ To understand the socio economic profile of the respondents.
- ❖ To explore the factors influencing the rural people in the choice of higher education.
- ❖ To analyze the factors influencing the rural people in career progression.

Research methodology

Research methodology is a system of doing research work. The study depends upon the data from both primary and secondary sources. The primary data were collected through structured questionnaires. The secondary data were collected from websites and printed sources like books and journals. The questionnaire was carefully designed to align with the objectives of study. The first section of questionnaire collected information of personal profile of the respondents. The second section explored the factors influencing the rural people in the choice of higher education. The final section analyzed the factors influencing the rural people in career progression. Sample size of the study constitutes 80 respondents covering Udumalpet Taluk. Non Random sampling method was selected. The respondents were asked to fill the questionnaire and non-formally educated respondents were assisted. Convenient sampling was devised to draw out samples. The specific tools were also employed for the study including: Simple Percentage Analysis, Rank Analysis, Chi-Square Test and Correlation.

Hypotheses of the study

Following null hypotheses were framed for the study.

1. There is no association between gender and factors influencing higher education.
2. There is no association between family income and factors influencing career options.

Analysis of data**Socio-economic profile**

Factor	Components	No. of Respondents	Percentage (%)
Gender	Male	31	38.75
	Female	49	61.25
Age Group	15-18	28	35
	19-21	24	30
	22-25	16	20
	25-30	12	15
Family Annual Income	Below Rs.120000	23	28.75
	Rs.120001-Rs.240000	30	37.5
	Rs.240001-Rs.360000	16	20
	Above Rs.360000	11	13.75
Medium of Instruction	Tamil	51	63.75
	English	29	36.25
Family Type	Joint	14	17.5
	Nuclear	66	82.5
No. of children availing education/career	1	16	20
	2	54	67.5
	Above 2	10	12.5
Category	School Student	17	21.25
	College Student	35	43.75
	Job Seeker	8	10
	Employee	16	20
	Discontinued	4	5
Educational facility	Available	41	51.25

Promotion of employment	Not sufficient	34	42.5
	Unavailable	4	5
	Available	17	21.25
	Not sufficient	38	47.5
	Unavailable	25	31.25
No. of earning members in family	1	28	35
	2	38	47.5
	3 & above	14	17.5

Source: Primary Data

The above table shows the socio-economic profile of the respondents. 61.25% of the respondents are Female. 35% of the respondents belong to age group of 15-18. 37.5% of the respondents has family annual income is between Rs.120001 and Rs.240000. 63.75% of respondents have Tamil as medium of instruction during studies. 82.5% of the respondents belong to nuclear family. 67.5% of the respondents' family has 2 children availing education. 43.75% of the respondents are college student. 51.25% of the respondents stated that educational facility is available in the rural area. 47.5% of the respondents mentioned that Promotion of employment is not sufficient in the rural area. 47.5% of the respondents have 2 earning members in their family.

Chi-square analysis

(i) There is no association between gender and factors influencing higher education

Gender and factors influencing higher education are compared. The calculated chi-square value is 7.256 and table value (at degree of freedom 8) at five percent level is 15.507. Since the calculated Chi-square value is lower than the table value at five percent level, there is no significant association between gender and factors influencing higher education. Therefore, the null hypothesis is accepted.

(ii) There is no association between family income and factors influencing career options

Family income and factors influencing career options are compared. The calculated chi-square value is 7.137 and table value (at degree of freedom 10) at five percent level is 18.307. Since the calculated Chi-square value is lower than the table value at five percent level, there is no significant association between family income and factors influencing career options. Therefore, the null hypothesis is accepted.

Rank analysis

Factors Influencing Higher Education

Factors	Total	Mean Score	Rank
Academics	310	3.88	IV
Family Income	400	5.00	II
Interest	280	3.50	V
Family Situation	370	4.63	III
Scholarships	440	5.50	I

Source: Primary Data

With the help of the primary data, the Factors Influencing Higher Education are ranked. Scholarships is ranked I. II rank is given to Family Income. Family Situation and Academics are given ranks III and IV respectively. Interest is ranked V.

Correlation analysis

Factors Influencing	
Higher Education	Career Options
14	10

18	14
13	16
16	15
19	13
0	12

The above table depicts the correlation between the Factors Influencing Higher Education and Factors Influencing Career Options. The correlation value arrives at 0.2721 which is the positive value. It interprets that there is a direct relationship between Factors Influencing Higher Education and Factors Influencing Career Options. Career Options are directly influenced by the Higher Education.

Findings

61.25% of the respondents are Female. 35% of the respondents belong to age group of 15-18. 37.5% of the respondents has family annual income is between Rs.120001 and Rs.240000. 63.75% of respondents have Tamil as medium of instruction during studies. 82.5% of the respondents belong to nuclear family. 67.5% of the respondents' family has 2 children availing education. 43.75% of the respondents are college student. 51.25% of the respondents stated that educational facility is available in the rural area. 47.5% of the respondents mentioned that Promotion of employment is not sufficient in the rural area. 47.5% of the respondents have 2 earning members in their family. There is no significant association between gender and factors influencing higher education. There is no significant association between family income and factors influencing career options. Scholarships is ranked I. There is a direct relationship between factors influencing higher education and factors influencing career options.

Suggestions

The findings revealed that the rural people are not aware of the new schemes of higher education and rural employment. Almost three-fourth of the respondents said that they are not able to compete in line with the urban population in terms of education and career. The respondents mentioned the finance as the primary factor that influences the choice of higher education and the income as the primary factor that influences the choice of career options after education. The government should actively participate in the promotion of higher education and employment opportunities in the rural area. Scholarships are not evenly distributed by the government and non-government agencies so that they have to ensure the channelizing of adequate amount of financial assistance to the students for pursuing higher education in rural areas. The government should also encourage the candidates and job seekers to get enrolled in employment opportunities portals. Also, the rural area unemployed people should be provided with skill development programmes and training sessions handled by the experts. The job fairs should be conducted by the government and non-government agencies time-to-time.

Conclusion

There are many factors influencing the rural people in the choice of higher education and career progression in rural areas. Those factors highly impact the education, career and lifestyle of a particular individual in rural area. In the light of National Education Policy, education should reach each and every needy people in India and it should not be refused to anyone. Also, the education should be able to help the learner to put him/her in a suitable job. So, the higher education institutions, government and non-government agencies should work together to make the vision of NEP as to achieve maximum enrolment ratio in higher education. Along with this, the companies should be expanded and diversified with lot of employment opportunities.

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A Study on Awareness and Challenges of Organic Products Among the Students with Reference to Coimbatore City

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Abstract

Organic farming is in a nascent stage in India. About 3.67 Million hectares of farmland was under cultivation, as of March 2020, according to the Union Ministry of Agriculture and Farmers' Welfare. The growth story of organic farming is unfolding with increasing demand not only in India but also globally. India ranks first in number of organic farmers and ninth in terms of area under organic farming. Denmark and Switzerland had the highest per capita consumption of organic food of any country in the world in 2019. At present India exports more than 300 types of organic products to more than 20 countries in the world, but it has a less numbers to its own domestic market of organic products. There is a lag in purchasing or adoption of organic products in the domestic market these are mainly because of, the lack of awareness among the consumers or students, its contribution towards health benefits, high pricing of the products, and the availability in the market. And also, to determine the relationship between the kinds of organic products the students buy and its benefit. The findings of the study reveal that students agreed that organic products contribute to their health, quality of product, the taste/texture/feeling. This study analysed the students' level of awareness and what would increase their level of trust in organic products in Coimbatore District. Thus, awareness acts as a crucial factor in changing the attitude of students towards organic foods.

Keywords: Organic Products, Organic Farming, Awareness, Attitude and Preference

INTRODUCTION

In the present world there are more specializations in every sector to match the demands of the growing population. Industrial development has taken fast speed to cater these demands of the rising populations. To increase the yield of crops, various chemical fertilizers, pesticides, herbicides and other substances available in markets were started put to use by farmers community a few years ago. But increased level of using fertilizers and pesticides started showing harmful effects to human beings as well as the

environment. In each and every product we use there are some hazardous chemicals are present. But at present people are becoming aware of the harmful side effects of these hazardous chemical side effects, so gradually they are turning towards the organic products. "Consumer awareness of organic foods is the first step in developing demand for organic products" (Briz and Ward, 2009). People nowadays are not concerned about the price but concern over quality. Some of the prominent motivating factors to purchase organic foods include environmental

concern, health concern and lifestyle, product quality and subjective norms.

Definition of the word “Organic”, an ecological management production system that promotes and enhances biodiversity, biological cycles and soil biological activity. It is based on the minimal use of off-farm inputs and on management practices that restore, maintain and enhance “ecological harmony” (National Standards Board of the US Department of Agriculture (USDA)). All organic product consumers are not having the same method of approach towards organic things. Subsequently the statistical process guides us to comprehend the relation and the model of the consumer awareness trends in organic products in Coimbatore. Organic products are nominally treated to retain the reliability deprived of synthetic constituents, additives or contamination. Organics are usually packaged in brown or green, with labels that are cleaner looking. These products are found by the methods which are environment friendly, by farming technology that study features of the ultimate product and the production process. Both in developed and the developing countries, demand for organic food/products are gradually increasing with an annual average growth rate of 20-25%. There is a rapid growth of organic farming in the agriculture sector.

REVIEW OF LITERATURE

Awareness and analysis of organic products performance has been researched and discussed by researched by research scholars in many countries including India. A brief writes up highlighting such notable work which studies the perceived quality, buying behaviour and emotional value of organic consumers and their impact on sustainability of organic are as follows.

1. **Shayista Akhtar and Gazala Nisar (2016)** aims to study the awareness towards organic foods: a comparative study amongst

adolescents with Srinagar district of Kashmir. The main scope this study made an attempt on awareness of organic food among the adolescents. The major findings of this study were adolescents having awareness about organic foods. However, adolescents’ girls were more aware than adolescents’ boys.

2. **Priya and Parameswari (2016)** in their study revealed that consumer attitude towards organic products. The main objective of the study to find out the awareness of consumer about the organic product. The major findings of the study revealed that awareness about organic food is among the people and their intention to buy organic food is perfectly shaped by the beliefs. Finally, they concluded that strong intent and attitude values towards the benefits of the organic product.
3. **S. Amudha and Dr. M. Kanagarathinam (2017)** focused to study on consumer awareness towards organic food products in Coimbatore city. The main objective of this study to ascertain the consumer awareness towards organic foods products. The major findings of this study were most of the consumers do not aware of availability of product in market.
4. **Aishwarya and Vansathi (2017)** analysed that the consumer perception towards organic products in Tiruchirappalli Corporation. The main objective of this study to examine the consumer perception towards organic product which relate to demographic profile of the consumer. The major findings of this study towards organic products relates to eco-friendly and health benefits.
5. **Chaitra Bharath and Chandrashekar (2018)** focused on

the consumer awareness of organic certification of food products in Mysore city. Objectives of the study to evaluate the awareness among the organic food consumers regarding the certification of organic food. The major findings of this study were lag in adoption of organic food and lack of awareness on premium price has been charged on the organic food products.

6. **Padmathy and Saraswathi (2019)** conducted a study on the topic of "A Study on the Consumers' Buying Behaviour Towards Organic Food Products in Thanjavur District". The study investigates the relationship between variables that affect consumers "buying behaviour for organic products and identifies the price levels consumers prefer to pay for organic products in the district. The findings of the study reveal that there is significant relationship between the variables which affects the buying behaviour for organic products.
7. **Uma and Selvam (2015)** conducted a study on the topic of "Analysis of Awareness among Consumers towards Organic Food Products: With Reference to Vellore Organic Consumers Perspective". The aim of this study is to analyse consumer awareness on organic food products with reference to Vellore City, Tamilnadu. The finding of the study shows that organic food consumption is increasing due to environmental and health concerns associated with food products. The organic food products will expand to grow by overcoming the hindrances and also problems on implementing agricultural market in India.
8. **Chandrashekar (2005)** in his study attempted to gain knowledge about consumer attitude towards organic food product consumption and to see whether there is any potential this might have for changing their behaviour. The rationale for carrying out this study is that consideration for the environment could come only from well-informed citizens who are aware of, and fully committed to their rights to a quality health and environment. Nevertheless, before any behaviour can be changed, it is necessary to evaluate the current state of consumers' awareness and knowledge. Therefore, consumer's attitude, perception towards organic food products, willingness to pay for organic food product and intention to purchase organic food will be the main agenda of this study
9. **Priya and Parameswari (2016)** in their study on Consumer attitude towards organic food products. International Journal of Applied Research. The potential buyers using products which are harmful to the consumers have got awareness on organic products started buying and utilizing for their regular consumption. The researcher shows interest on the optimistic impact to the society thus this particular study has been carried out. Hence, the present study is conducted to know the awareness on organic food products and factors that influence the customers to buy organic products.
10. **Sreenivasa (2012)** in his study indicated that organic farming should be taken as means of enhancing soil fertility, soil health and productivity without causing environmental pollution. High cost of chemical fertilizers,

indiscriminate use of pesticides which affected human health, biodiversity in addition to environmental pollution and global warming due to rise in carbon pool, methane etc. are causing major concern to the society in general and farmers in particular.

STATEMENT OF PROBLEM

In India, organic food produce market has persistent growth in the past few years. Nowadays the consumer moved the organic produce for the health and safe consumption of food. All people are focusing on the green feature products and wish move on eco-friendly products. Because they know the information from social media and they learn what problems going on related to health. Based on this main reason they view point on organic products. This research has undertaken among general public and mainly focused their awareness and attitudes towards organic products.

OBJECTIVES OF THE STUDY

1. To study the demographic profile of the respondents.
2. To assess the attention and consumption of organic merchandise in Coimbatore.
3. To analyse the awareness level about organic products among the students.
4. To analyze the potential for organic products in the Indian domestic
5. To analyse the factors influenced to purchase organic products among the students.

RESEARCH METHODOLOGY

Primary Data

Primary data is the data collected from the respondent for the first time, it is original in nature. For the purpose of collection of primary data, a well-structured questionnaire focuses primarily on population consisting of college

students as consumers of organic products in Coimbatore city. One hundred and two responses were received through the questionnaire. It also comprises of closed ended as well as open ended questions. In close ended questions, checklist questions and multiple-choice questions are used and various statistical techniques using SPSS were applied for the data interpretation and analysis.

Secondary Data

The secondary data are collected from the past records, books, journals, magazines, web and all other published data.

SCOPE OF STUDY

The main aim is that the predictors of consumer behaviour must be understood to achieve this and to eliminate the present barriers to organic products. Peoples concern for health and life style goes on increasing day by day that have attracted them towards to more intake of organic products. However, it is essential to find the present state of awareness of organic products among the students.

OVERVIEW OF TOPIC

Organic farming, or eco farming, is a mild and environmentally friendly form of agriculture. It is implemented without the use of pesticides, chemical fertilizers, genetically modified organisms, hormones, antibiotics and preservatives not only in plants but also in animals. At recent times famers are converting their land into organic farm, supermarkets are adding the organic food options, in online shopping also added the organic products and stand-alone organic shops doors are opened. Therefore, this research to gain valuable information of students' awareness and attitude towards organic products. There are three main categories of organic products they are

- Agricultural products (e.g., fruit, vegetables, honey, cotton).

- Animal products (e.g., eggs, meat, farmed fish).
- Processed products (mainly foods such as bread, cheese, oils, etc.).

Sample size

The study was conducted with a sample size of 102.

Sampling Technique

Non-random sampling i.e. convenient sampling method was followed in selecting the sample. The samples were drawn from consumers residing in Coimbatore city.

TOOLS FOR ANALYSIS

The statistical tools used for the purpose of this study are Simple Percentages, Mean, 'F' test, Chi-Square test, Weighted Average and Garrett Ranking Technique.

LIMITATIONS OF THE STUDY

1. The study was confined to Coimbatore city. Hence the generalization of the study may not hold good for the entire universe.
2. The elicited opinion of respondents may not hold good at all times.
3. Convenient sampling method was adapted. So, the selection of sample may not represent the entire population.

ANALYSIS AND INTERPRETAION

TABLE 1 : DEMOGRAPHIC VARIABLES OF THE RESPONDENTS

Demographic Variables		Frequency	Percent
Gender	Female	40	39.2
	Male	62	60.8
Age	17-19	2	2.0
	19-21	82	80.4
	21-23	11	10.8
	23-25	7	6.9
Education Qualification	Graduate	16	15.7
	Post Graduate	4	3.9
	Professional Degree	8	7.8
	Under Graduate	74	72.5
Family Monthly Income	10,000-30,000	34	33.3
	30,000-50,000	23	22.5
	50,000&above	45	44.1

From above table it is inferred that out of 102 respondent's 60.8 percent were male respondents and 39.2 percent were female respondents. Majority of respondents were male respondents with 60.8 percent. It is also inferred that, majority of respondents fall under the age of 19-21 with 80.4 percent, 10.8 percent of respondents under the age of 21-232, 6.9 percent of respondent under the age of 23-25 and finally 2 percent respondents under

the age 17-19. It also reveals that 15.7 percent respondents were Graduate, 3.9 percent were Post Graduate, 72.5 percent were under graduate and 7.8 percent were professional degree holders. When it comes to their monthly family income level it is inferred that 33.3 percent of respondents gets the income of 10000-30000, 22.5 percent gets the income of 30000-50000, 44.1 percent of respondents

gets income of 50000 and above per month.

TABLE 2 : AWARENESS LEVEL OF ORGANIC PRODUCTS

S. No	Particulars		No. of Respondents	Percentage
1.	Awareness about Organic Products	Maybe	9	8.8
		No	5	4.9
		Yes	88	86.3
2.	Source of Information	Television Advertisements	30	29.4
		Educational events	25	24.5
		Friends / Relatives / Acquaintances	76	74.5
		Health Magazines	30	29.4
		Others	17	16.6
		Not Sure	13	12.7
		No	2	2.0

The above table indicates that the most of the students are aware of the organic products with count of 88, five of the respondents are not aware and nine of the respondents are of not sure whether

they are aware of the products. Their source of information on organic products, majority of them were through their friends, relatives, acquaintances.

TABLE 3 : STUDENTS VIEW ON ORGANIC PRODUCT

S. No	Particulars	No. of Respondents	Percentage	
1.	Do you think organic food is healthier and more nutritious?	Agree	23	22.5
		Disagree	2	2.0
		Neutral	19	18.6
		Strongly agree	49	48.0
		Strongly disagree	9	8.8
2.	Organic food product does not have any side effects?	Agree	22	21.6
		Disagree	4	3.9
		Neutral	33	32.4
		Strongly agree	34	33.3
		Strongly disagree	9	8.8
3.	I would agree to pay even extra price for environment friendly products to save our environment?	Agree	27	26.5
		Disagree	6	5.9
		Neutral	26	25.5
		Strongly agree	33	32.4
		Strongly disagree	10	9.8
4.	Ensures health and safety of the generations to come?	Agree	24	23.5
		Disagree	3	2.9
		Neutral	21	20.6
		Strongly agree	47	46.1
		Strongly disagree	7	6.9
5.	I want to be part of	Agree	66	64.7

	organic movement by using organic products	Strongly Disagree	1	1.0
		Disagree	6	5.9
		Neutral	29	28.4

From the above table it is inferred that out of 102 respondents 48 percentage students strongly agree that organic food is more nutritious, 9percentage disagree the view that the organic food is more nutritious. 21.6 and 33.3 percentage of students agree and strongly agree that organic food does not have any side effects. 26.5 and 32.4 percentage of respondents agree to pay extra money for organic product to contribute to the wellness of our environment. 69.6 percent of the respondents agree that consumption

of organic products ensures health and safety of the generations to come, 20.6 percent are neutral. And 64.7 percent of the students wants to be a part of organic movement by using the organic products, 28.4 percent are neutral and 5.9 percent doesn't want to be a part in this movement.

**TABLE 4 :
TOWARDS
ORGANIC**

Opinion	No. of Respondents	Percentage
Expensive	47	45.0
Low	3	3.0
Moderate	53	52.0
Total	102	100.0

**OPINION
PRICE OF
PRODUCTS**

The above table states that 45 percentage of the respondents fell the price of organic product is expensive. 52 percentage of the respondent's opinion

towards the price is moderate and the rest states that they are lower and neither moderate nor expensive.

TABLE 5 : USAGE OF ORGANIC PRODUCTS

Usage	No. of Respondents	Percentage
1-3 years	35	34.3
3-6 years	8	7.8
Less than a year	41	40.2
More than 6 years	18	17.6
Total	102	100.0

From the above table it is inferred that the usage of organic products of the respondents' is high of 40.2 percentage in less than a year, 34.3 percentage of respondents are using it for 1-3 years, 7.8 percentage of the them

have been using for three to six years and 17.6 percentage of the respondents have been using organic products for more than six years.

TABLE 6 :

Frequency	No. of Respondents	Percentage
None	12	11.8
Once in a month	53	52.0
Once in a week	21	20.6
Twice or thrice in a month	16	15.7
Total	102	100.0

FREQUENCY OF BUYING ORGANIC PRODUCTS

From the above table reveals that 52 percentage of the respondents buy organic products once in a month, 20.6 percent purchases once in a week, 15.7

percentage twice or thrice in a month and rest 11.8 percentage does not purchase the organic product or may be more than the intervals in the questionnaire.

TABLE 7 : PLACE FOR BUYING ORGANIC PRODUCTS

Place	No. of Respondents	Percentage
Farm	23	22.5
Local shops	27	26.5
Online	17	16.7
Retail shops	35	34.3
Total	102	100.0

The above table reveals that most of respondents purchase organic product from the retail shops, 26.5 percent buy from their near by local shops, 16.7 of them purchase their essential organic products

through online and the other 22.5 percentage of the respondents directly purchase the organic products from the farms.

TABLE 8 : REASONS FOR CHOOSING ORGANIC PRODUCTS

Reasons	No. of Respondents	Percentage
Health concern	67	65.7
None	2	2.0
Prefer the taste/ texture/ feeling	7	6.9
Quality of products	26	25.5
Total	102	100.0

From the above table indicates that most of the respondents prefer organic products for health concern as it is more nutritious than other products. 6.9

percentage choose the taste/texture/feeling of organic product and 25.5 percentage respondents choose the reason the quality of the organic product.

CHI-SQUARE TEST**AGE AND USAGE OF ORGANIC PRODUCTS**

Ho : There is no significant relationship between Age of the respondents and Usage of Organic products.

	Value	df	Asym. Sig. (2-sided)
Pearson Chi-Square	16.275 ^a	9	.061
Likelihood Ratio	15.225	9	.085
N of Valid Cases	102		

From the above table it is inferred that the chi square value 0.061 is greater than the level of significance value at 5 percent level, the null hypothesis is rejected. So, there is a significant relationship between age and usage of organic products.

EDUCATIONAL QUALIFICATION AND AWARENESS ABOUT ORGANIC PRODUCTS

Ho : There is no significant relationship between Educational Qualification of the respondents and Usage of Organic products.

	Value	df	Asym. Sig. (2-sided)
Pearson Chi-Square	13.482 ^a	6	.036
Likelihood Ratio	12.251	6	.057
N of Valid Cases	102		

From the above table it is inferred that the chi square value 0.036 is less than the level of significance value at 5 percent level, null hypothesis is accepted. So, there is no significant relationship between education qualification and awareness of organic products.

FAMILY INCOME AND FREQUENCY OF PURCHASE

Ho : There is no significant relationship between Family Income of the respondents and frequency of purchase.

	Value	df	Asym. Sig. (2-sided)
Pearson Chi-Square	2.302 ^a	6	.890
Likelihood Ratio	2.266	6	.894
N of Valid Cases	102		

From the above table it is inferred that the chi square value 0.890 is greater than the level of significance value at 5 percent level, the null hypothesis is rejected. So, there is a significant relationship between family income and frequency of buying of organic products.

EDUCATIONAL QUALIFICATION AND SOURCES OF INFORMATION

Ho : There is no significant relationship between Educational Qualification of the respondents and sources of information.

	Value	df	Asym. Sig. (2-sided)
Pearson Chi-Square	41.560 ^a	7	.998
Likelihood Ratio	40.950	7	.999
N of Valid Cases	102		

From the above table it is inferred that the chi square value 0.998 is greater than the level of significance value at 5 percent level, the null hypothesis is rejected. So, there is a significant relationship between education qualification and sources of information about organic products.

	Value	df	Asym. Sig. (2-sided)
Pearson Chi-Square	8.538 ^a	6	.201
Likelihood Ratio	9.594	6	.143
N of Valid Cases	102		

From the above table it is inferred that the chi square value 0.201 is greater than the level of significance value at 5 percent level, the null hypothesis is rejected. So, there is a significant relationship between family income and opinion about the price of organic products.

FAMILY INCOME AND OPINION ABOUT THE PRICE OF ORGANIC PRODUCTS

Ho : There is no significant relationship between Family Income of the respondents and Opinion about the price.

ANOVA TEST GENDER AND AWARENESS ABOUT ORGANIC PRODUCTS

Null Hypothesis (H0): There is no significant relation between gender and the level of awareness about organic products.
Alternate Hypothesis (H1): There is significant relation between gender and the level of awareness about organic products.

Particulars	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.891	2	.446	1.884	.157
Within Groups	23.422	99	.237		
Total	24.314	101			

From the above table it is inferred that the chi square value 0.157 is greater than the level of significance value at 5 percent level, the null hypothesis is

rejected. So, there is a significant relationship between Gender of the respondents and the level of awareness about the organic products.

LEVEL OF SATISFACTION TOWARDS APEDA SCHEMES PROVIDED TO ORGANIC EXPORTERS

S.NO	Government Incentives	Arithmetic Mean	Rank
1.	Allowances	4.71	I
2.	Inputs Such Seeds	4.08	II
3.	Training	3.91	IV
4.	Fertilizer	3.63	VI
5.	Potential Storage	2.91	VII
6.	Easier Credit	3.98	III
7.	Foreign Investors	3.70	V
8.	High Premium in the Market	2.65	VIII

From the above table it can be understood that Allowances is the first

rank given by the respondents to scheme provided by organic exporters followed by

Inputs Such Seeds.

CHALLENGES FACED BY THE ORGANIC PRODUCT EXPORTERS

S.NO	Challenges	Arithmetic Mean	Rank
1.	Unstable of Market Price	3.71	IV
2.	Storage and Warehouse Problem	4.31	I
3.	Marketing Problem	3.98	II
4.	Government Slandered and Certification	3.63	V
5.	Quality and Standards of products	3.80	III
6.	Documentation Process	2.30	VI

From the above table it can be understood that Storage and Warehouse problem is the first rank given by the respondents to the challenges faced by the organic exporters followed by Marketing Problems.

FINDINGS

- ❖ 60.8% of the respondents are male and 39.2% are female. 80.4% of the respondents belongs to the age group of 19-21 years and 72.5% of the respondents are under graduates.
- ❖ 44.1% of the respondent's family monthly income are above Rs 50000 and 74.5% of the respondents are came to know about organic food product through the source of friends/relatives and acquaintances.
- ❖ 86.3% of the respondents are aware of the organic products. 45.2% of respondents' opinion on the price of organic products are high.
- ❖ 65.7% of respondents choose organic products to improve their health and 64.7% of them believe that organic products are free from hazardous chemicals
- ❖ 52% of the respondents purchase organic products once in a month and 34.3% purchase it from the retail shops.
- ❖ 69.6% of respondents prefer organic vegetables and 68.6%

choose organic fruits for purchasing in the category of organic products.

- ❖ The chi square value 16.275 is lesser than the level of significance value 16.9 at 5 percent level where the null hypothesis is rejected. So, there is a significant relationship between age and usage of organic products.
- ❖ The chi square value 13.482 is greater than the level of significance value 12.6 at 5 percent level where it has failed to reject null hypothesis. So, there is no significant relationship between education qualification and awareness of organic products

SUGGESTIONS

The study shows that further steps have to be taken to increase the awareness level of organic products. Government can increase the trend for consumption of organic foods by increasing public awareness (such as programs and advertisements in TV and other channels) and further government should come forward to provide subsidy for organic producers. Organic food particularly fruits and vegetables are highly quality, nutritious and taste better. The same can be maintained to hang on to current customers and focus on new customers by increasing availability of the products. More people opt for organized organic outlet, hence,

proper display, arrangements, showcases, etc. activities will definitely attract the consumers towards their attitude to go for organic food products. Cooking time is more for organic products. Therefore, fast food is preferred by customers. Something should be done to speed up the cooking time of the organic products.

CONCLUSION

The organic products are becoming very popular among the peoples. They wish to found the regular usage product in the market as the organic quality. They are well aware about the health and safety consciousness. So, this result from this present research study as the students are aware about the organic product. The main source of getting awareness through social media. The social media plays a vital role for awareness of organic products. There is more number organic shop located in the Coimbatore City, through the promotion of that shop the general people are got some knowledge thoughts about the organic products. The peoples started search on organic products benefits and its usage from the web, magazines, social media etc. The main source of awareness of organic products among the students are through social media and public promotion.

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ROLE OF EDUCATIONAL INSTITUTIONS IN UPLIFTING THE RURAL PEOPLE IN HIGHER EDUCATION AND CAREER PLANNING, WITH SPECIAL REFERENCE TO UDUMALPET TALUK

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ABSTRACT

From Gurukul system to e-Learning system, the education evolved itself completely. Education is a basic need that everyone should get. Education creates a pathway to identify career of individual mostly. Sometimes, the rural education and career progression are ignorantly treated and concentrated poorly. In India, Government takes efforts for the empowerment of rural people through education including women education and rural employment. Rural areas are participative in economic development with the help of agricultural sector. The rural education and rural employment are part of economic policies in the recent years. The present study targeted to understand the Role of educational institutions in uplifting the rural people in higher education and career planning, with special reference to Udumalpet Taluk. There are approximately 55 villages in Udumalpet Taluk. Among the total population of study, 60 respondents were taken as sample using convenient sampling method. The findings revealed As per Chi-square, There is no significant association between institution type and uplifting rural education; and there is no significant association between annual income and uplifting rural career planning. The respondents mentioned the finance as the primary factor that influences the promotion of higher education and career planning in the rural areas. The government educational institutions also should actively participate in the promotion of higher education and employment opportunities in the rural area. The study has further scope to analyze the Role of higher educational institutions in uplifting the rural people in higher education and career progression in villages.

KEYWORDS

Rural education, Rural employment, Educational institutions, Career progression, Higher education.

1. INTRODUCTION OF THE STUDY

Education to empower is the motive of modern society. It is always prioritized as crucial one and it is influenced by employment or career. Career assists the society in uplifting standards and economic status. Education and Career are interrelated and interdependent as always. From Gurukul system to e-Learning system, the education evolved itself completely. Education is a basic need that everyone should get. Education creates a pathway to identify career of individual mostly. Sometimes, the rural education and career progression are ignorantly treated and concentrated poorly. In India, Government takes efforts for the empowerment of rural people through education including women education and rural employment. Rural areas are participative in economic development with the help of agricultural sector. The rural education and rural employment are part of economic policies in the recent years.

Rural education, employment and empowerment are always poor-concentrated and ignored. But the economy highly believes and needs the rural development in terms of education, employment and empowerment. While the urban develops rapidly, the rural develops slowly. The challenges of village people in of higher education and career progression are many. Unless the educational institutions focus on rural employment and career planning, the overall development in the country is not possible and attained. The concentration of Educational Institutions (EI) on rural education and rural employment will gradually gear up the contribution of rural people in higher education and employment. As per the New Education Policy 2020, the gross enrolment ratio in higher education

institutions should be hiked post higher secondary class. As well as, the employment rate should be increased in villages and post-graduation.

2. REVIEW OF LITERATURE

Osuji (2015) et.al aimed to study the prima role of Marist International University College (MIUC) in the promotion of sustainable development in Kenya. The result of study indicated that it educates its students to be agents of liberty, transforming and self-development. However, it is challenged by financial constraint and limited programmes available. It implied that only some of the students get benefitted from curriculum; hence the rate of concentration of wealth of knowledge for sustainable development nationwide is less. The study recommended to the government to fully fund private universities as it serves public universities and it also advised to develop more innovative and market-driven campaigns.

Theocharis (2017) analyzed that the current policy's focus on labour market-driven policies in higher education that leads to always growing rivalry transforming the social institution to ordinary market-place, where achievement and programmes are viewed as currency that can be twisted to a labour market-value. It resulted that higher education turns very costly and even if policies are rooted towards transparency, practically, just some people have money to afford it. A move towards a hybrid model should be viewed by policy makers to forward to create educational systems which are more inclusive and societies that are knowledgeable.

Muhammad Shabbir et.al (2018) studied to explore the common perception of students about their education for their practical lives, investigate the relationship between higher education and employment, and the extent higher education predicts employment for students. The relationship between higher education and employment found significantly positive and it was evident that higher education strongly affects and applied as predictor of employment. On the bases of these findings, it was suggested that Educational ministry must engage its strength for the expansion of higher education and encouragement of proper structural reforms in employment directions.

Maia Chankseliani et.al (2020) presented new experiments and conceptual insights into the paths in higher education. The study provided a large evidence on the national indications of the development role of universities, it also showed that limited academic freedom and institutional autonomy obstacle the full realisation of the potential of higher education. The paper questioned the possibility of diluting higher education from the immediate human capital and modernisation needs of the nation-state and becomes concerned with the global on promoting independence to cultivate intellectual curiosity through education and research, and rousing a more holistic imaginary of the development purposes of higher education.

Irma Shyle (2020) attempted to explore that Students are influenced by a variety of factors while choosing a university and often after graduation encountering a job market gap. Career orientation, during and after the studies serve as a method of positioning Polytechnic University for Tirana's students distinctively, but also support them in the job market placement. Technology development created bureaucratic procedures and made it easier to collect information. This study analyzed the significance of the university in the alignment towards the labour market and career planning, students' expectations after completing their studies and their ability to fit in to market demands. The underlying target for research is to build an online platform in which students can get an academic and professional profile, thereby creating a flyover to all businesses offering vacancies.

3. STATEMENT OF THE PROBLEM

Education and career are basic necessities of every individual. The government should ensure that all the people get educated and employed appropriately. Rural education, employment and empowerment are always poor-concentrated and ignored. But the economy highly believes and needs

the rural development in terms of education, employment and empowerment. While the urban develops rapidly, the rural develops slowly. The challenges of village people in of higher education and career progression are many. Unless the educational institutions focus on rural employment and career planning, the overall development in the country is not possible and attained.

As per the New Education Policy 2020, the gross enrolment ratio in higher education institutions should be hiked post higher secondary class. As well as, the employment rate should be increased in villages and post-graduation. The present study targeted to understand the Role of educational institutions in uplifting the rural people in higher education and career planning, with special reference to Udumalpet Taluk. The study takes the population from 55 villages in Udumalpet Taluk. The study has further scope to analyze the individual factors affecting rural education and employment separately. The study has further scope to analyze the Role of higher educational institutions in uplifting the rural people in higher education and career progression in villages.

4. OBJECTIVES OF THE STUDY

- ❖ To understand the socio economic profile of the respondents.
- ❖ To explore the role of education institutions in higher education.
- ❖ To highlight the role of education institutions in career planning.
- ❖ To analyze the remedies for uplifting rural people in higher education and career planning.

5. RESEARCH METHODOLOGY

Research methodology is a framework of conducting the re-search work. The present study depends upon the data from both primary source and secondary source. The structured questionnaires yielded primary data whereas websites and printed sources supplied the secondary data. The questionnaire was properly framed in line with the objectives of study. The first section of questionnaire collected information of personal information of the respondents. The second section explored the idea of rural people about higher education and career planning. The final section analyzed the role of educational institutions in the upliftment of rural people in career planning and higher education. Sample size of the study was determined as 60 respondents covering Academicians from Schools, Colleges and Training Institutes in Udumalpet Taluk. Non Random sampling method was opted. The respondents were asked to fill the questionnaire. Convenient sampling was adopted to take samples out. The specific tools were also employed for the study including: Simple Percentage Analysis, Rank Analysis, Chi-square Test and ANOVA.

6. HYPOTHESES OF THE STUDY

Following null hypotheses were framed for the study.

1. There is no association between institution type and uplifting rural education.
2. There is no association between annual income and uplifting rural career planning.

7. ANALYSIS OF DATA

SOCIO-ECONOMIC PROFILE

Factor	Components	No. of Respondents	Percentage (%)
Gender	Male	24	40
	Female	36	60
Age Group	21-30	12	20
	31-45	29	48
	46-60	17	28

	Above 60	2	4
Annual Income	Below Rs.150000	16	27
	Rs.150001-Rs.250000	21	35
	Rs.250001-Rs.350000	14	23
	Above Rs.350000	9	15
Area of Residence	Rural	29	48
	Urban	21	35
	Semi-urban	10	17
Family Type	Joint	17	28
	Nuclear	43	72
Medium of Instruction Teaching	Tamil	21	35
	English	31	52
	Both	8	13
Type of institution serving/belonging	Private	39	65
	Government	11	18
	Trust Established	10	17
Designation	Teacher	21	35
	Professor	19	32
	Mentor/Tutor	13	22
	Principal/Head	4	7
	Others	3	4
Rural based institution	Yes	31	52
	No	29	48
Quantum of rural students studying	Majority	33	55
	Moderate	15	25
	Minority	12	20

Source: Primary Data

The above table depicts the socio-economic information of the respondents. 60% of the respondents are Female. 48% of the respondents belong to age group of 31-45. 35% of the respondents has annual income is between Rs.150001 and Rs.250000. 48% of the respondents are from rural area. 72% of the respondents belong to nuclear family. 52% of the respondents teach English medium students. 65% of the respondents belong to private institution. 35% of the respondents are teachers. 52% of the respondents stated that they work in rural based institution. 55% of the respondents stated that their institution has majority of rural students.

CHI-SQUARE ANALYSIS

(i) *There is no association between institution type and uplifting rural education.*

Institution type and uplifting rural education are compared. The calculated chi-square value is 8.424 and table value (at degree of freedom 4) at five percent level is 9.488. Since the calculated Chi-square value is lower than the table value at five percent level, there is no significant association between institution type and uplifting rural education. Therefore, the null hypothesis is accepted.

(ii) *There is no association between annual income and uplifting rural career planning.*

Annual income and uplifting rural career planning are compared. The calculated chi-square value is 8.833 and table value (at degree of freedom 6) at five percent level is 12.592. Since the calculated Chi-square value is lower than the table value at five percent level, there is no significant association between annual income and uplifting rural career planning. Therefore, the null hypothesis is accepted.

RANK ANALYSIS

Role of Educational Institutions

Factors	Total	Mean Score	Rank
Motivating students for Higher Education	237	6.58	VI
Preparing students for Higher Education	214	5.94	III
Creation of Scholarship for Higher Education	202	5.61	I
Creation of Awareness for Higher Education	238	6.61	VII
Assistance for pursuing Higher Education	204	5.67	II
Outreach for promoting Higher Education	227	6.31	IV
Government support Higher Education	241	6.69	VIII
Opportunities to pursue Higher Education	236	6.56	V

Source: Primary Data

With the help of the primary data, the Role of Educational Institutions in promotion of rural education and career planning are ranked. Creation of Scholarship is ranked I. II rank is given to Assistance for pursuing Higher Education. Preparing students for Higher Education and Outreach for promoting Higher Education are given ranks III and IV respectively. Opportunities to pursue Higher Education is ranked V. Motivating students for Higher Education is ranked VI. Creation of Awareness for Higher Education is ranked VII and finally Government support Higher Education is ranked VIII.

ANOVA

Groups	Count	Sum	Average	Variance
Highly Satisfied	8	58	7.25	4.785714
Satisfied	8	96	12	1.428571
Neutral	8	135	16.875	11.55357
Dissatisfied	8	113	14.125	11.26786
Highly Dissatisfied	8	78	9.75	11.35714

Source: Primary Data

The above table depicts the analysis of variance between the variable or Role of education institutions in higher education and career planning and Level of satisfaction of the contribution of educational institutions towards the higher education and career planning. It is concluded that Neutral satisfaction and Dissatisfaction have significance and High satisfaction, Satisfaction and High satisfaction does not have any significance.

8. FINDINGS

These are the major findings. 60% of the respondents are Female. 48% of the respondents belong to age group of 31-45. 35% of the respondents has annual income is between Rs.150001 and Rs.250000. 48% of the respondents are from rural area. 72% of the respondents belong to nuclear family. 52% of the respondents teach English medium students. 65% of the respondents belong to private institution. 35% of the respondents are teachers. 52% of the respondents stated that they work in rural based institution. 55% of the respondents stated that their institution has majority of rural students.

As per Chi-square, There is no significant association between institution type and uplifting rural education; and there is no significant association between annual income and uplifting rural career planning. Creation of Scholarship is ranked I. II rank is given to Assistance for pursuing Higher Education. Preparing students for Higher Education is given ranks III. In the ANOVA test, Neutral satisfaction and Dissatisfaction have significance and High satisfaction, Satisfaction and High

satisfaction does not have any significance. 72% of the respondents are willing to support the rural higher education and career planning. 61% of the respondents stated that management is a constraint for outreaching the areas for creation of awareness on rural education and rural career planning.

9. SUGGESTIONS

The findings showed that the rural education and career planning are not properly focused by the educational institutions. Almost half of the respondents mentioned that they are not able to focus rural areas for the higher education and career planning due to the restrictions of their own educational institutions and constraints of management. In order to align the urban development with rural areas in terms of education and career, the education ministry of central and state governments should frame the effective and efficient policies. The NEP should be implemented to promote the rural education and rural career planning.

The respondents mentioned the finance as the primary factor that influences the promotion of higher education and career planning in the rural areas. The government educational institutions also should actively participate in the promotion of higher education and employment opportunities in the rural area. Scholarships and financial assistances are not uniformly spread over by the government and non-government organizations in order to channelize adequate amount of financial assistance to the needy rural students for pursuing higher education in their areas. The government should also empower the rural candidates with job opportunities and training.

10. CONCLUSION

There are many reasons that influence the rural people in the choice of higher education and career planning in their areas. The NEP should be implemented to promote the rural education and rural career planning. The respondents mentioned the finance as the primary factor that influences the promotion of higher education and career planning in the rural areas. In the focus limits of National Education Policy, education should reach each and every needy individual in India and it should not be neglected to anyone. Also, the education should be support the individual to get him/her placed in an appropriate job. So, the higher education institutions along with government and non-government organizations should frame policies together to become Educationally Empowered Nation especially in rural areas. The vision of NEP is to achieve maximum enrolment ratio in higher education. Along with this, the education institution should be expanded and diversified with lot of educational programmes of UG and PG.

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**CUSTOMERS' EXPERIENCE TOWARDS DIGITAL PAYMENT METHODS AND
TRANSACTIONS FAILURES, A STUDY COVERING SELECTED RESPONDENTS OF
UDUMALPET TALUK**

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ABSTRACT

Digitalization spreads its application to all the areas irrespective of the nature. It has its application in finance and e-Commerce industry also. Most of the stores, retail outlets and business points started accepting digital money. Digital payment methods includes cards, internet banking, UPI and so on. The present study aims at exploring customers experience on using digital payment methods and transactions failures and it covers the selected respondents of Udumalpet taluk. The sample of 140 respondents was determined based on convenient sampling and the data were collected through Google forms. The data was analysed using statistical methods. The results showed that the most of the customers use digital payment methods due to its convenience. Almost two-third of the total respondents use digital payment methods for food and beverages. But, customers do not try to understand the updated terms and conditions and they are not aware of payment gateway processing. Some payments get failed but amount debited which annoys the customers more. Also, they expect support from payment solutions internally. It has further scope to research reasons for transaction failures separately.

KEYWORDS Digital payment methods, Transaction failure, Accuracy and speed in digital payments, Payment solution and Payment gateway.

1. INTRODUCTION

Digitalization in banking and payment services is really a boon for individuals, business organizations, financial institutions, non-profit organizations and government. It made the processing of payment very simple and convenient. It also helps in sorting out the issues and challenges involved in making payments online. Many merchants started accepting online payments. Many education institutions started accepting online fee remittances. Healthcare services and entertainment industry also adopted digital payment services.

The aim of the current study is to understand the experiences of customers who access digitized financial services. Also, it attempts to explore the customers' experiences in case of transaction failures. The study covers the population from Udumalpet taluk from which the sample size of 140 respondents is drawn for collecting data. For sample selection, Convenient sampling method was devised.

Research Gap

The previous researches tried attempts to demonstrate the attitude, awareness, perception and satisfaction. But, the present study focuses on the customers' experiences towards digital payment methods and transactions failure. The study also has further scope to research selected digital payment method to analyze and conclude the specific areas. The study is subject to time constraint and small amount of statistical errors. But the due care was taken to analyze the data.

2. REVIEW OF LITERATURE

Amarinder Singh et.al (2020) attempted to explore A Study on Digital Payment Awareness and Usage in India. Digital payments become familiar trend in almost every sector in India. Several initiatives by the government such as Digital India movement, results in internet penetration in the country and it creates more awareness among the people towards digital payments. One of the major factors which influences the adoption of the digital payment is the demonetisation decision

undertaken by the Honourable Prime Minister Narendra Modi. The objective of the research is to ascertain the usage of digital payments among the people in economy. Primary data were collected from 104 respondents through structured questionnaire in Punjab state.

Siby (2021) studied Consumer Perception of Digital Payment Methods in times of Covid Pandemic. The digitalization of banking and financial system drive in payment methods since demonetization has resulted remarkable progress even in times of COVID pandemic. The present study analysed the primary data collected from 107 respondents from Ernakulam district of Kerala to understand the consumer perception of digital payment methods on the basis of demographic variables such as gender, age, education, profession, and employment. Tools such as Correlation and ANOVA were used to analyse the data and found that there was no significant variance in consumer perception of digital payment methods even during COVID pandemic that is based on the key demographic characteristics.

Alaa Mahdi Sahi et.al (2021) made an attempt to research Customer Adoption of Digital Payment: Learning from Content and Statistical Analysis of the Literature. This study focuses to address the gap by providing a comprehensive review of the related literature retrieved from Scopus and Web of Science databases. Following a systematic method of sampling, a final sample of 193 research articles was identified and analysed. The results highlighted that a single theory failed to comprehensively explain the complex nature of electronic payment adoptions. The important limitation of the existing theories is their inability to consider the role of social and cultural facets in the adoption of new technology.

Amit Verma et.al (2022) undertook a research Online Digital Payment - Journey from Awareness to Satisfaction. Payments are done online nowadays. Payments are made in instant and flexible manner. The objective of the research study was to determine the preferences of customer among users of Digital payment, to measure the customer level of satisfaction for the services of Digital payment and improving the awareness among them. Primary data were collected from the 100 customers and convenience sampling method was adopted for sampling to ascertain the level of awareness and satisfaction with digital payments. For the purpose of research study Lucknow District of Uttar Pradesh, India was taken by the researcher. Tools like Percentage Method and Friedman rank test were used to analyze the data.

3. OBJECTIVES OF THE STUDY

Following are the objectives of the present study.

- To know the socio-economic profile of the respondents
- To understand the applications of digital payment methods among the respondents.
- To analyze the problems of customers in case of transactions failures.
- To state the overall experience of customers in digital payment methods and transactions failure.

4. DIGITAL PAYMENT METHODS

Digital payments mean transactions that take place via digital or online modes, with no physical exchange of money involved. It states that both parties, the payer and the payee, use electronic mediums to exchange money. The Government of India tries to take several measures to promote and encourage digital payments in our country. As part of the 'Digital India' campaign, the government's aim is to create a 'digitally empowered' economy that is 'Faceless, Paperless, Cashless'. There are numerous types and methods of digital payments.

Different methods of digital payments:

After the launch of Cashless India, There are currently ten methods of digital payment available in India. Some methods are in use for more than a decade, some have become familiar recently, and others are relatively strange.

1. Banking Cards: Indian people widely use Banking cards, or debit/credit cards, or prepaid cards, as an alternative to cash payments. In India, Andhra Bank launched the first credit card during 1981.

2. Unstructured Supplementary Service Data (USSD): It was launched for those sections of India's population which don't have access to typical banking and internet infra. Under USSD,

mobile banking transactions are done without an internet connection by simply dialing *99# on any essential feature phone.

3. Aadhaar Enabled Payment System (AEPS): It is a bank-led model for digital payments which was initiated to leverage the presence and reach of Aadhar. Under this system, customers shall use their Aadhaar-linked accounts to transfer money between two Aadhaar linked Bank Accounts.

4. Unified Payments Interface (UPI): It is a payment system that pools numerous bank accounts into a single application, allowing the transfer of money easily between any two parties. When compared to NEFT, RTGS, and IMPS, UPI is far more well-defined and standardized across various banks.

5. Mobile Wallets: Mobile Wallets mean a type of wallet in which you can carry cash but in a digital format. Often, customers use to link their bank accounts or banking cards to the wallet to facilitate secure digital transactions. Another way to utilize wallets is to add money to the Mobile Wallet and use the said balance to transfer money.

6. Bank Prepaid Cards: It is a pre-loaded debit card issued by a commercial bank, usually single-use or reloadable for multiple uses. It is always different from a standard debit card because the latter is always linked with your bank account and can be used multiple times. This may or may not apply to a prepaid banking card.

7. PoS Terminals: PoS is called as the location or sales point segment where a sale happens. For a long time, PoS terminals are considered to be the checkout counters in malls and stores where the payments were made. The most common type of PoS machine is for Debit and Credit cards, where the customers shall make payments by simply swiping the card and entering the PIN.

8. Internet Banking: Internet Banking, otherwise known as e-banking or digital banking, which allows the customers of a particular bank to do transactions and conduct other financial activities via the banker's website. E-banking usually requires a steady internet connection to pay or receive payments and access a banking website, which is called Internet Banking.

9. Mobile Banking: It refers to the process of conducting transactions and other banking activities through mobile devices, typically through the banker's mobile app. Now-a-days, mostly banks have their mobile banking apps that can be used on handheld digital devices like mobile phones and tablets and sometimes on computers.

10. Micro ATMs: It is a device for Business Correspondents (BC) to deliver the essential banking services to customers. These Correspondents, who shall even be a local store owner, will serve as a 'micro ATM' to conduct instant transactions. They can use a device that will let you transfer money via your Aadhaar linked bank account by merely authenticating your fingerprint.

TRANSACTIONS FAILURE

When the consumer is about to start an online transaction, the payment gateway facilitates the route to and from the payment processor. After running fraud checks, and 3D secured confirmation, the card data are sent to the acquiring bank (also known as the merchant acquirer). Then, the acquiring bank safely sends the payment information to the card schemes, also known as card networks (viz. Visa, Mastercard UnionPay, JCB, and American Express). After another round of security checking, the payment is sent to the issuing bank where it is either approved or declined. Then, a message is sent back to the acquirer or buyer and finally the approved or declined payment message is sent to the merchant. All these steps usually happen in a matter of milliseconds.

Different types of payment failures:

- ❖ *Online payment failure from the consumer's side:* These types of errors suppose to happen when a customer provides incorrect card details, the wrong one-time password (OTP), or they have insufficient funds in their account. It is also known as an incomplete payment in banking.
- ❖ *Online payment failure from the merchant's side:* These types of failures suppose to happen when there is a technology or security error that the seller is responsible for.
- ❖ *Online payment failure when there is a data transfer error:* This suppose to happen when the customer receives a payment failure message, but the payment eventually goes through so the cardholder's account gets debited.

❖ *Online payment failure when the amount is not charged:* It states the payment failed and the customer's account was not debited.

5. HYPOTHESIS

Following are the null hypotheses which were framed for the present study.

H₁: There is no relationship between annual income and purpose for using digital payments.

H₂: There is no relationship between occupation and overall experience in transaction failure.

6. ANALYSIS OF DATA

SOCIO-ECONOMIC PROFILE

Factor	Components	No. of Respondents	Percentage (%)
Gender	Male	87	62
	Female	53	38
Age Group	Below 18	6	4
	19-30	80	57
	31-45	30	21
	46-60	10	7
	Above 60	14	10
Area of Residence	Rural	53	38
	Urban	72	51
	Semi-urban	15	11
Family Annual Income	Below Rs.100000	32	23
	Rs.100001 to Rs.200000	33	24
	Rs.200001 to Rs.300000	60	43
	Above Rs.300000	15	11
Occupation	Agriculture	13	9
	Business	17	12
	Profession	15	11
	Employee	57	41
	Student	18	13
	Homemaker	15	11
	Retired	5	4
	Others	0	0
Education	Upto school level	7	5
	UG	58	41
	PG	55	39
	Diploma	9	6
	Professional Degree	11	8
	Others	0	0

Source: Primary Data

The above table depicts the socio-economic profile of the respondents. 62% of the respondents is Male. 57% of the respondents are belonging to the age category of 19-30. 51% of the respondents belongs to Urban area. Annual income is Rs.2 lakh to Rs.3 lakhs for 43% of respondents' family. 41% of the respondents is Employee and 41% of the respondents has UG as their educational qualification.

CHI-SQUARE ANALYSIS**(i) There is no relationship between Annual income and purpose for using digital payments**

Annual income and purpose for using digital payments are compared. With the data collected, the calculated chi-square value derived is 42.33. Since the calculated Chi-square value (42.33) is higher than the table value (18.31) at five percent level, there is significant association between annual income and purpose for using digital payments. Therefore, the null hypothesis is rejected.

(ii) There is no relationship between occupation and overall experience in transaction failure.

Occupation and overall experience in transaction failure are compared. With the data collected, the calculated chi-square value derived is 10.44. Since the calculated Chi-square value (10.44) is lower than the table value (18.31) at five percent level, there is no significant association between Family Income and Level of Awareness. Therefore, the null hypothesis is accepted.

RANK ANALYSIS**DIGITAL PAYMENT METHODS USED BY CUSTOMERS**

	Total	Out of	%	Rank
Cards	83	140	59	II
UPI	92	140	66	I
PoS	50	140	36	III
Netbanking	15	140	11	V
Amazon pay	21	140	15	IV

Source: Primary Data

With the help of the primary data, the mode of digital payment methods used by customers is ranked. UPI is ranked I, Cards are ranked II, PoS is ranked III, Amazon pay is ranked IV and Netbanking is ranked V. It shows that the people tend to use UPI more and netbanking to the least.

PURPOSE OF USING DIGITAL PAYMENT METHODS

	Total	Out of	%	Rank
Travel & Tickets	51	140	36	IV
Entertainment	54	140	39	II
Food & Beverages	65	140	46	I
Fuel & Maintenance	45	140	32	V
Healthcare Services	33	140	24	VI
Utility Services	52	140	37	III

Source: Primary Data

With the help of the primary data, the purpose of using digital payment methods is ranked. Food and Beverages is ranked I, Entertainment is ranked II, Utility services is ranked III, Travel and Ticketing is ranked IV, Fuel and maintenance is ranked V and Healthcare services is ranked VI. It shows that the people use digital payment methods for food and beverages services more and for Health care services to the least.

7. FINDINGS

Two-third (66%) of the respondents use UPI as digital payment methods. 44% of the respondents stated that the respondents use digital payment methods mainly for convenience. Almost half of the respondents uses digital payment method mainly for Food and beverages purchases. 62% of the respondents are satisfied with the accuracy and speed of the digital payment methods. 36% of the respondents is neutral in understanding the terms and conditions involved in digital payment methods. 66% of the customers are always happy with the services of the digital payment methods. Three-fifth of the customers rated 4 for the overall experience in digital payment methods. 65% of the respondents stated that the transactions failed and amount debited annoys them mostly. 43% of the respondents mentioned that within 1 to 3 working days, they get back the amount of transaction which failed. 50% of the respondents are not sure about the payment gateway. 42% of the respondents stated that they need support from bankers in case of transaction failure. 53% of the

respondents retry the failed transactions only if it is emergency requirement and waits for money to be returned back. 55% of the respondents rated 4 for the overall experience in transaction failure due to digital payment methods.

8. SUGGESTIONS

Since the women category is comparatively less, the women can be motivated to use digital payment methods more. The banks can also introduce and create awareness of using digital payment among the rural people also, since the rural banking is important and rural people to be banked. The healthcare services is least accessed by the digital payment methods so that the Hospitals and healthcare units can allow their patients to pay online. The banks should create separate helplines for supporting and sorting out the issues in digital payment services and failures. In both the cases of digital payment services and transactions failure, the customers did not rate 5 so that the banks and financial institutions should ensure to attain total quality management (TQM) in their services. Some of the customers mentioned that some transactions take too much of time to pay which irritates them. So, the services providers can also have an eye on it.

9. CONCLUSION

Now-a-days digital payment system is unavoidable and the people should go with the new technologies in payment system and transactions. For better experience, one should go through all the terms and conditions in each and every digital payment methods and risks involved in it. Customers adopt cashless and hassle free transactions at the same time they should ensure the protocols such as details, network connectivity, security and so on.

10. REFERENCES

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