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GREENER SHADE OF BANKING: AN ANALYSIS OF CUSTOMERS PERCEPTION OF GREEN BANKING

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ABSTRACT

Green Banking is creating a buzz in the financial world. It is a form of banking taking into account the social and environmental impacts and its main motive is to protect and preserve environment. Although it is a new phenomenon, some countries have adopted it successfully in their day-to-day financial activities. Commercial banks in countries like China and Bangladesh are slowly committing to ethical banking and offering loans with lesser interest rates for environmentally friendly projects. India on the other hand still has a long way to go. The present paper is a modest attempt to delve into the concept of Green Banking in general and various green banking strategies to be followed by Indian banking sector. The paper includes a small survey that has explored the level of awareness, utilisation and customers perception of green banking products and services. The findings of this study can help policymakers, regulators, and banks to promote green banking practices in India and contribute towards sustainable development.

Keywords: Green Banking, Sustainable development, environmental protection, E-banking, green loans

GENDER DIMENSION OF UNPAID WORK: EVIDENCE FROM INDIA

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ABSTRACT

Disproportionate burden of unpaid work unifies women across the world. It impedes their chances of attaining both equality of opportunity and outcomes. However, policy action around the issue is limited by the availability of nationally representative time use data. In this context, the present article utilises data from India's first ever time use survey (2019) to provide evidence pertaining to the gender dimension of unpaid work in India. Findings suggest that irrespective of the place of residence, social group affiliation and highest level of education, participation rates of females in unpaid activities are significantly higher than males. Keywords – unpaid, paid, work, time use, gender

THE INVESTMENT PATTERNS OF KERALA'S FEMALE ENTREPRENEURS

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ABSTRACT

The level of investment is now a major factor in the success of economies. Women's entrepreneurship is becoming increasingly important as a result of the economic independence it provides and the family support it receives. As more women enter the workforce, economic growth gains real significance. The scope of this research is limited to the experiences of women business owners as they put their money to work. This includes their investment strategies, the encouragement they receive from friends and family, the challenges they encounter, and the successes they achieve. The majority of respondents were married couples, and their primary investment drivers were confidence in the organisation, the convenience of making withdrawals, and the lack of risk involved. Insignificant correlations between women's marital status and investment motivations are found. Thus, we infer that the majority of respondents enjoy the backing of their immediate families.

Keywords: Investment, Female Entrepreneurship, Risk, Prestige

CONSUMERS ATTITUDE TOWARDS THE QUALITY AND PRICE OF THE FAST FOOD –WITH SPECIAL REFERENCE TO THIRUVANANTHAPURAM IN KERALA

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ABSTRACT

The Indian fast food industry has experienced significant growth in recent years due to factors such as increased per capita income, greater exposure to diverse cuisines, and consumers' willingness to explore new combinations of traditional Indian and Western dishes. Busy lifestyles, standardized meal options, and time-saving processes have also contributed to the growing demand for fast food among domestic customers. This study focuses on understanding the attitudes of Thiruvananthapuram consumers regarding the quality and price of fast food. The presence of a floating population in the city, including migrants, further fuels the demand for fast food outlets. Demographic changes and the influence of consumers' attitudes towards quality, price, food safety awareness, purchasing behavior, as well as economic and cultural factors, collectively shape the dynamics of the food industry in Thiruvananthapuram.

Keywords: *Budget eateries, Fast food industry, Floating Population, Urbanization, Purchasing*

TREND OF SHARE BUYBACK IN INDIA AND ITS IMPACT ON EARNING PER SHARE OF COMPANIES

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ABSTRACT

At present time, share buyback has become very popular and in some situation, it is dominating IPO's. Some Companies keep on opting share repurchase repeatedly like Balrampur Chini Mills Ltd. bought back its shares five times till now 2017, 2018, 2019, 2020 and in 2021; Eclerx Ltd bought back 4 times 2016, 2017, 2019 and 2021; Jagran Prakshan 5 times; Aarti Drugs 4 times; TCS 4 times; Wipro 4 times and Infosys 3 times. As a result, the government levied a tax on share buybacks. This paper divulges the trend of share buyback from its inception and examine how it will affect earnings per share of the concerned enterprises during 2022. In the first two years of 1998–2000, only 13 repurchase announcements totalling about Rs. 300 crores were issued. In 1998-99, only 1 crore capital was invested in buyback of shares but after that it raised every year. It can be clearly seen from the table that highest amount of investment in buyback of shares was in 2018-19 i.e., 55,587 crore rupees. From 1 crore rupees to 55,587 crore rupees, it's a tremendous increase. The study discovered that the buyback of shares had no discernible effect on the earnings per share of the corporations during 2021–2022.

Key words: Buyback, earning per share, IPO

IMPACT OF INTELLECTUAL CAPITAL EFFICIENCY ON FINANCIAL PERFORMANCE

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ABSTRACT

The current study investigates the impact of intellectual capital efficiency on financial performance of manufacturing firms listed in BSE 500. Modified Value Added Intellectual Coefficient (MVAIC) and its four components, namely, capital-employed efficiency (CEE), human capital efficiency (HCE), structural capital efficiency (SCE) and relational capital efficiency (RCE) have been used to determine the efficiency of intellectual capital. This study considers multidimensional nature of intellectual capital efficiency through the MVAIC model with the introduction of relational capital. Panel data regression models are applied to test the proposed research hypotheses. Return on assets (ROA) and Return on equity (ROE) have been used to measure the financial performance of the selected firms. The results reported that all the components of intellectual capital efficiency (MVAIC) significantly influence the financial performance of manufacturing sector firms as represented by ROE. Relational capital efficiency(RCE) has no significant effect on return on asset(ROA).

Keywords: Intellectual Capital (IC), Modified Value Added Intellectual Coefficient (MVAIC), Capital Employed Efficiency (CEE), Human Capital Efficiency (HCE), Structural Capital Efficiency (SCE), Relational Capital Efficiency (RCE).

APPLICABILITY OF LOTKA'S LAW IN THE IIS UNIVERSITY JOURNAL OF ARTS: A SCIENTOMETRIC STUDY

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ABSTRACT

Present study investigates the applicability of Lotka's Law to authorship pattern in The IIS University Journal of Arts. All the articles printed in The IIS University Journal of Arts were retrieved from the website of the journal as on 1st October 2021. A total of 191 articles has been published by 227 authors during 2012-2021. The academic output has been analysed using bibliometric technique and validity of Lotka's Law have been verified with the help of Kolmogorov-Smirnov (K-S) statistics and Chi-square test. The findings of the study confirmed the validity of the Lotka's law to authorship distributions in The IIS University Journal of Arts.

Keywords: Authorship patterns; Bibliometrics; Lotka's law; Scientometrics; Smirnov (K-S) test

THE EFFECTS OF DEMOGRAPHICS ON CONSUMER ATTITUDES TOWARDS BUYING COUNTERFEIT CLOTHING: A STUDY OF INDIAN STATE IN PUNJAB

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ABSTRACT

The primary goal of the current study is to better understand how customer attitudes towards buying fake apparel in the Indian State of Punjab are influenced by demographics. The study specifically sought to investigate the association between attitudes about purchasing counterfeit apparel and age, gender, income, and education level. The study's methodology was quantitative. In order to gather information from a sample of 810 customers in the Indian State of Punjab, the study used a survey questionnaire. Data from the survey were analysed using descriptive statistics including means and frequencies, the t test, and ANOVA. This study concentrates on the Indian State of Punjab, which has a distinct cultural and economic backdrop. The study offers important insights into the elements that affect consumer behaviour in a particular setting by studying customer attitudes towards counterfeit clothes in this region. The study excluded other parts of India and exclusively concentrated on the State of Punjab. This restricts the findings' applicability to other parts of the nation. The results of this study can help policymakers understand the importance of raising consumer knowledge of the dangers of buying fake apparel. The study's findings can also be used by decision-makers to develop and carry out policies that are directed at particular demographic groups, such as younger consumers who would be more likely to buy fake apparel.

Keywords: Consumer attitudes, Counterfeit clothing, Demographics, Ethical concerns, Purchase behaviour.

A STUDY ON M-WALLETS USAGE IN INDIA

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ABSTRACT

“Digital India” Campaign by the Government of India, rising smart phone usage, and the readily and affordably available internet are the primary drivers behind the change in the payment mechanism. Digital payment system or digital wallets are not a new concept, but it picked up speed with development of newer M wallets by the banks and third party providers. Different E-payment apps are available in the play store. These mobile applications have easily replaced the physical wallets. These mobile apps are used to make payments and send money. The present study is an attempt to understand the impact of usage of M wallets in India. The paper tries to know the users’ reasons for preferring and not preferring M wallets for transactions. The study additionally suggest different ways to banks and M wallet service providers, so that they clear the misconception and attract the potential users. In this study primary data was collected through structured questionnaire. Secondary data was collected through research articles and journal publications. The collected data were analyzed to reach the research objectives.

Keywords: Digital payment system, Digital wallets and Mobile wallets.

ROLE OF TECHNOLOGY IN FINANCIAL INCLUSION: AN EMPIRICAL EVIDENCE FROM KASHMIR VALLEY, INDIA - A CASE STUDY

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ABSTRACT

The main aim of the study is to know the role of technology in promoting financial inclusion among rural households in Kashmir Valley. The study was conducted in Kashmir Valley. The multi-stage sampling technique was used in the selection of a representative sample for the study. The study found rural population was reluctant in availing of branchless banking services due to a lack of awareness and poor literacy. Data were analyzed through descriptive statistics and cross tab by using IBM SPSS and MS Excel. The study found that 63.4%, 17.6%, 41.8%, and 44.9%, of respondents, were availing services of Debit cards, Credit Cards, Internet Banking, and Mobile application banking respectively. Also, it was found that only 18.6% of the respondents were extremely aware of the branchless banking facility. The results of the study showed there was regional inequality in availing and using of branchless banking services among rural households in the three selected districts (Baramulla , Budgam and Anantnag) of Kashmir Valley.

Keywords: Financial Inclusion, Financial Exclusion, Branchless Banking, Awareness, Rural

ITS IMPACT ON PURCHASE DECISION: AN EMPIRICAL ANALYSIS

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ABSTRACT

The majority of consumers currently purchase online. It is important to research customer behaviour in terms of experience and the desire to buy and repurchase according to the online buying process as online shopping platforms continue to affect consumer usage behaviors. Our study work will provide a customer perception and buying behaviour assessment model for online shopping platforms by incorporating the Technology Acceptance Model and the Online Purchase Decision-Making Process, along with input elements like Trust, Quality, Ease of use, and Usefulness. Data from a sample group was gathered using a questionnaire that was based on the indicated conceptual model factors. Participants in our study were people who had utilised and continued to use online purchasing platforms. With the use of correlation and regression analysis, the respondent's data was utilised to examine the causal connections between the various elements. The majority of the factors are strongly correlated, while some of them are moderately and significantly correlated. E-business platforms have an impact on users' buying and keeping-buying (repurchasing or recommending) behaviours. This study's findings might be used to three different types of E-businesses, including E-commerce, Mcommerce, and S-commerce, to analyse customers' online purchasing patterns and frequency of transactions. By assisting them in planning the creation of platforms that are specifically tailored to the needs of the customers, our research study will boost online shopping platforms.

Keywords: Online shopping, buying behaviour, online shopping platforms, decision-making,

consumer perception, consumer behaviour.