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CHANGING ROLE OF BANKING POST PANDEMIC

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ABSTRACT

Customers are now more open to giving a new application a shot than they were before the Coronavirus pandemic, so they expect banks to expand computerized collaborations and consider computerized options for their everyday financial needs. The banking sector as a whole has undergone a massive digitalization over the past several years. Modern, computer-only banks that rely on supplanting conventional financial involvement in a hyper-customized computerized first methodology test traditional banks. Among other things, banks must reduce their Cost to Income ratio and increase their

Return on Equity. to stay ahead of the competition. Banks are also under threat from newcomers like Amazon, Google, and other technology companies trying to enter this market. COVID-19 has enhanced various of these trends like banks adopting newer tools and technologies and changing customer behavior. The entire financial industry was significantly negative impact by the global COVID-19 pandemic. Numerous various problems were brought about by the pandemic, notably for financial organizations like banks. Since developing countries often have less established financial market infrastructure, this is more likely to occur there. How the financial sector may improve its innovative capacity in a growing economy is still a question. The monetary region offers earnest assistance to the Indian economy.

Keywords: Banking Post-Pandemic, Digitization, Financial Institutions.

STRESS MANAGEMENT: A DEEP ANALYSIS

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ABSTRACT

A world with a fast and an increasing level of competition at everywhere like workplace or home has been constantly facing a lot of changes and a change comes with resistance and stress. Stress and change often are usually interchanged having the thought of as the same thing but in the literal sense, stress is a physiological and psychological response to a change. Stress may be responsible for many types of physical and emotional symptoms that can make impact in either ways like positively or negatively on our mind and body. We can feel thankful or stressful at different times according to the circumstances. So, it needs our attention to take necessary steps and leave the habit of avoiding the situation. The question arises how we can manage stress on our own. The current study 'Stress Management: A Deep Analysis' has tried to reveal the ways to cope up with stress through various techniques, the techniques that can help your mind and body adopt resilience or acceptance to changes in society.

Keywords: Confidence, Responsibilities, Relaxation, Physiology, Symptoms, Mind-set.

EXPLORING THE ROLE OF FINANCIAL LITERACY ON CULTIVATING SAVINGS AND SPENDING BEHAVIOUR AMONG COLLEGE STUDENTS

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ABSTRACT

The paper explores the impact of financial literacy on the saving and spending behaviour of the College students. The study investigates the effectiveness of financial literacy interventions and educational programs in influencing financial decision-making. Findings reveal a positive correlation between financial literacy and active saving behaviour, emphasizing the need to prioritize financial literacy and promote the use of bank accounts for savings. Suggestions include developing savings and investment habits, organizing financial literacy programs, and establishing financial literacy clubs. By equipping college students with financial knowledge and skills, policymakers and educators can empower them to make informed financial decisions and secure their financial futures.

Keywords: *Financial Literacy, Financial Behaviour, Savings And Spending Habits, College Students*

IMPACT OF CORPORATE GOVERNANCE ON FIRM PERFORMANCE: A SCOPING REVIEW

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ABSTRACT

Our study aims to investigate and enhance understanding of the relationship between corporate governance (CG) and firm performance (FP). The study adds to the body of knowledge on the role of corporate governance and develops the existing conversation. We focus on three most significant aspects of CG i.e., Board Structure, Ownership Structure and Disclosures & Compliances and how they influence FP metrics. According to our thorough literature assessment of studies from 2001-2022, we find that in majority of studies, corporate governance measures did influence a firm's performance and hence there exists a business case for having good governance practices. ESG reporting is also found to bring out significant FP outcomes. The extent of this impact varies, though, depending on the business setting. Return on Assets (ROA), Return on Equity (ROE), and Tobin's Q (TQ) are the most widely used indicators of performance for these study objectives. This study will be very helpful to investors, experts, and other stakeholders who are particularly interested in a firm's operational performance.

Keywords: Corporate Governance, Firm Performance, Board Structure, Ownership Structure, Disclosure & Compliance

ANALYSIS OF SOCIO-ECONOMIC FACTORS OF PRIVATE PLANT NURSERY OWNERS AT KHAMARGACHHI IN HOOGHLY DISTRICT OF WEST BENGAL

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ABSTRACT

A plant nursery is a managed site where seedlings are produced and grown under favourable condition until they are ready for sale. We hardly think about the socio-economic condition of the plant nursery owners. So, in this paper we have tried to analyse the socio-economic factors of private plant nursery owners and to investigate whether there is any association between different socio-economic indicators and levels of income of nursery owners at Khamargachhi in Hooghly district of West Bengal. The study is based on primary data collected from 51 nursery owners using a structured questionnaire. The association is verified by Goodman-Kruskal Gamma coefficient using SPSS software. Findings of the study reveal that level of income of the nursery owners depend on their level of education, length of business and land size.

Keywords: *Plant Nursery, Floriculture, Kruskal Gamma coefficient, Seedlings, Nurserymen, Socio- economic condition*

ANALYSING THE ROLE AND LIABILITIES OF AUDITORS IN INDIA UNDER THE COMPANIES ACT, 2013

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ABSTRACT

An auditor is considered a watchdog of a company. With the passage of the 2013 Companies Act, the responsibilities and tasks of auditors in India have received significant attention. Auditors are accountable for assuring the quality and dependability of financial information as a key part of the corporate governance structure, which promotes investor trust and safeguards

The Companies Act of 2013 places a strong emphasis on the essential function of auditors in providing a fair and impartial evaluation of a company's financial statements. The purpose of these statements is to present in a truthful and fair manner the financial situation and operating results of the Company. In order to convey their judgment on the accuracy and fairness of the financial statements, auditors are entrusted with completing a thorough investigation of the financial records, internal controls, and accounting procedures.

The recent changes which have been brought within a decade in the company's act place more emphasis on the auditor's liability in order to ensure the accountability of the auditors. However, the responsibility of auditors has sparked debates about the proper amount of protection and potential effects on their professional practices. A constant difficulty is finding a balance between applying strict obligations and keeping the auditing profession appealing.

The Satyam Limited scam, Sharadha scam and Nirva Modi- Punjab national bank scam, etc are some of examples of why it is important to ensure that audits should be held accountable for their actions. The Satyam fraud intensified regulatory authorities' scrutiny of the auditing industry in India and compelled them to tighten auditing standards and procedures. It also emphasized the necessity for auditors to perform audits with more care, independence, and scepticism in order to preserve the legitimacy and dependability of financial reporting.

This paper explores the legal framework, responsibilities, and possible liabilities that auditors may encounter when carrying out their professional duty under the Companies Act 2013 in India. The paper also aims to analyze the changes made in the company's act with respect to the auditor's role and case analysis related to the same.

Keywords: Auditor, the Companies Act, Roles, Liabilities

KNOWLEDGE MANAGEMENT PRACTICES, NATURE RELATEDNESS AND MENTAL HEALTH AMONG PRIVATE BANK EMPLOYEES

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ABSTRACT

The relationship between mental health, nature-relatedness, and knowledge management in private banks can be multifaceted and can have significant implications for both employees and the organization as a whole. The present study explores relationship among these three variables among private bank employees. The results suggests that Knowledge Management (KM) has been significantly and positively correlated with Nature Relatedness (NR) and Mental Health (MH), with correlation coefficients of $r(198) = .307$ and $.567$, respectively. Additionally, it was discovered that MH and NR have a substantial and positive correlation [$r(198) = .362, p = .000$]. Further, in Stage 1 of the hierarchical multiple regression, KM significantly contributed to the regression model ($F(1, 198) = 26.249, p = .000$) and explained 12.25% of the variation in Mental Health (MH), according to the results. A further 52.8% of the variation in MH could be explained when the Nature Relatedness (NR 6) was taken into account, and this difference in R^2 was significant ($F(2, 197) = 185.605, p = .000$).

FACTORS CONTRIBUTING TO THE LIKEABILITY OF SOCIAL ADVERTISEMENTS: A COMPARISON BETWEEN RURAL AND URBAN RESPONDENTS

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ABSTRACT

Purpose: This paper is an attempt to know the factors which differentiate between urban and rural respondents regarding their likeability and dislike ability towards social advertising.

Methodology: The sample comprised 400 adult T.V. viewers from rural and urban areas of Punjab. Responses were measured on a five point scale with 5 indicating, “Strongly agree” and 1 indicating, “strongly disagree” and mean level of awareness is computed. The data was analysed using unpaired ttest and Analysis of Variance (ANOVA).

Findings: There is a significant difference between the factors of likeability and dislike-ability between rural and urban respondents in social advertising.

Limitations: The scope of this study is limited to the geographical boundaries of Punjab.

Policy Implications: Social advertisement should be made in a twofold manner to cater to the sensitivities of rural and urban population ***Keywords:*** Social ads, Likeability, Dislike-ability.

Field of Research: Advertising, Consumer Behaviour

A STUDY ON THE UNDER-REPRESENTATION OF WOMEN IN JUDICIARY AND LITIGATION-SPEAKING THROUGH FACTS

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“I would be satisfied when all nine judges on the US Supreme Court are women”

-Ruth

Bader

Ginsberg ABSTRACT

With over 50 percent enrollment of girl student in law institutes, Indian judiciary and litigation sector are still lacking much behind when it comes to representation of women. According to a data presented by the Law Ministry under Government of India, the number of female lawyers in the country is just 15 percent. Whether this drastic underrepresentation is a effect of the embodied patriarchal nature of the society or women willingly not joining judicial sector would be discussed in the paper further. Most of the Indian states have 30 percent reservation for women in the lower judiciary and it is interesting to note that these states have more than 30 percent of women judges. However this percent is limited to lower judiciary as in higher courts the proportion of women is very limited. Justice Fatima Bedi became India's first women judge in 1989, breaking the glass ceiling. However a long way is to be covered, the number of women litigants and judicial officers are still very low in the country, which possess a challenge in the diversification and women oriented opinion in the judicial arena. Through this research article, the author tried to critically analyze the causes for such under-representation focusing upon the increasing number of female law students but no such inclination when it comes to number of women in judiciary and advocacy. The author also discussed about the challenges faced by women in this sector and what policy measures can be taken to remove such hurdles

PESTER POWER AND PURCHASE DECISION: THE VARIEGATED CORD THAT BINDS

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ABSTRACT

This paper explores the concept of "pester power," where children influence their parents to buy specific products or services and examines the various factors contributing to pester power and measure how susceptible parents are to this influence. The study covers topics like the "nag factor," its determinants, and its impact on parental purchasing behavior. The independent variables under study are the type of product, peer influence, age demographics, advertising effectiveness, and product packaging and the dependent variable is parental purchase decisions. Data was collected using questionnaire and analyzed using SPSS with statistical tools like t-test, correlation and regression, validating a hypothesized model. The findings are expected to provide valuable insights for marketers, policymakers, and parents, aiding in a better understanding of and more effective strategies to manage the influence of pester power in the parental decision-making process.

Keywords: Pester Power, Product Types, Peer Influence, Age, Effect of Advertisement, Product Packaging, Purchase Decision

A STUDY ON AWARENESS AND PURCHASE BEHAVIOUR OF CUSTOMERS WITH SPECIAL REFERENCE TO GREEN PERSONAL CARE PRODUCTS

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ABSTRACT

Purpose - The main goal is to examine the difference in the level of awareness and purchase behaviour of customers towards green personal care products.

Design/methodology- Structured questionnaires were used in in-person interviews to gather primary data from 250 customers residing in the Faridabad district of Haryana. To achieve the objectives of the paper, multivariate analyses like ANOVA test, T-test, and percentage analysis were used.

Findings – It has been found that the Internet and outdoor advertisement are the main sources that make customers aware of green personal care products. The study showed significant differences in the level of awareness and purchasing behaviour towards green personal care products across different demographic variables.

Research limitations/implications – The Faridabad district in Haryana has been selected for data collection in the paper. Therefore, upcoming studies could reflect a large or distinct area for various outcomes. Hence, for a broader aspect, other factors such as lifestyles or various cultural variables can be used. For further research scope, other dimensions such as customers' perceptions, accessibility could be studied.

Practical implications- The result can help the marketers in developing effective marketing approaches emphasizing the benefits of purchasing green personal care products and rising the awareness of the customers by employing various promotional tools.

Originality/value- The paper offers valuable insights into consumer behaviour about green personal care products by examining their level of awareness. Further, the study examined the difference in green purchasing behaviour.

Keywords: Customer Awareness, Green personal care products, Green Purchasing Behaviour