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PERCEPTION OF OFFICIALS FROM PUBLIC SECTOR FINANCIAL INSTITUTIONS TOWARDS REVERSE MORTGAGE LOAN

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ABSTRACT

Reverse Mortgage Loan is a product specially meant for elderly. The purpose of this product is to provide financial support to the elderly to meet their post retirement needs. With this loan, the elderly can use the home equity and led a respectful life. This product was introduced in western countries like US, UK, Canada and New Zealand etc. This loan scheme was introduced in India in 2007. Since then, the demand of this product is not as per expectations. However there is much scope of this product in India due to changing demographic profile and insufficient social security system. This study is an attempt to study the perception of supply side of the product.

Keywords: Home Equity, Elderly, Retirement Needs, Financial Support.

WORK–LIFE BALANCE AND JOB SATISFACTION OF FEMALE EMPLOYEES OF PUBLIC AND PRIVATE SECTOR BANKS WITH REGARDS TO MARITAL STATUS AND AGE

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ABSTRACT

With changing economic and socio conditions, nature of work has also changed globally. Work is not just a necessity and means of earning and survival but has now become a way of personal satisfaction and personal identity. The paper examines the differences in the mean scores on the work life balance and job satisfaction with regard to demographic variables (marital status and age) among the women working in leading banks of Chandigarh and Punjab. A sample of 250 respondents was selected which includes 110 respondents from Chandigarh and 140 respondents from Punjab. The data relating to work life balance and job satisfaction was collected using scale developed by Pareek and Purohit (2010) & Spector (1985) respectively. No significant differences were found in overall mean values on Work life Balance of female employees of Public and Private Sector Banks. However, significant differences were seen on the dimension of time management. Further, there was no significant difference in overall Job Satisfaction of female employees of Public and Private Sector Banks except for the dimension of operating procedure. Significant differences were found in the job satisfaction of married and single female employees.

Keywords: Work Life Balance, Job Satisfaction, Age, Marital Status, Female Employees

EVALUATING PASSENGER SATISFACTION WITH SERVICE QUALITY AT COIMBATORE INTERNATIONAL AIRPORT

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ABSTRACT

This paper concerns itself with customer satisfaction in regard to service quality at Coimbatore International Airport. By identifying the key service dimensions valued by the passengers and an evaluation of the performance of CJB on the same, the study will attempt to provide insights into "enhancing overall satisfaction" derived by the passengers. A total of 850 passengers responded to the survey by filling out in-depth questionnaires. The results indicate where the important areas for improvement are in such areas as infrastructure, accessibility, staff responsiveness, and amenities. Infrastructure is about the physical state of the airport and its cleanliness. Accessibility refers to ease of navigation and transport links. In particular, attention is given to how responsive any given airport staff are—for example, how helpful, friendly, and efficient they are—and the amenities the airport has in store in terms of food, shopping, and lounges. This research makes some practical recommendations to the decision-makers at airports for the better development of infrastructure, good signposting, staff training, and providing basic facilities. These recommendations can allow the service provisions to be much closer to the passengers' expectations, leading to overall satisfaction. Further, therefore, the implications of the study go beyond Coimbatore and point to other regional airports in India to advance their quality of service and passenger satisfaction. This research is going to contribute to the growing body of knowledge on airport service quality. The paper thus provides a framework for continuous improvement in the aviation sector.

Keywords: Passenger satisfaction, Service quality, Coimbatore International Airport, Airport services, Customer experience

A HYBRID MACHINE LEARNING METHOD FOR PREDICTING STUDENT OUTCOMES WITH MULTI-CLASS EDUCATIONAL DATASETS.

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ABSTRACT

This paper presents a hybrid machine learning approach to predict students' academic performance by integrating unsupervised and supervised methods. We utilized PCA for dimensionality reduction and K-Means clustering to group students based on their learning activities and effort data from two educational datasets: VIT Karnataka and OULAD. Various machine learning classifiers, including K-Nearest Neighbors (KNN), Support Vector Machines (SVM), Naive Bayes (NB), Random Forest (RF), Decision Trees (DT), and Feedforward Dense Networks (FDN), were employed to analyze and improve prediction accuracy. The results demonstrate that the clustered approach, particularly with FDN, significantly enhances prediction performance, achieving the highest accuracy of 95.3% for the OULAD dataset and superior results for the VIT Karnataka dataset. The study highlights the effectiveness of combining interaction and effort activities for a comprehensive analysis and offers insights for future research on advanced deep learning techniques and clustering methods for early detection of at-risk students.

Keywords: Hybrid Machine Learning, Predictive Modeling, Dimensionality Reduction K-Means Clustering

STUDY OF CHANGES IN THE BEHAVIOR OF DEMAND OF HEALTH AND LIFE INSURANCE DURING AND POST COVID-19 IN PUNE CITY

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ABSTRACT

The COVID-19 pandemic has reshaped consumer behavior worldwide, prompting a reevaluation of priorities and a heightened awareness of health and financial security. In Pune, India, this study explores the impact of the pandemic on consumer attitudes towards health and life insurance products. Through surveys conducted in 2021 and 2024, we examine shifts in demand patterns, perceptions of risk, and the role of digitalization in shaping insurance uptake. Our analysis reveals a significant increase in insurance awareness and uptake, driven by concerns over family health, rising medical costs, and evolving risk perceptions. Digitalization emerges as a key enabler, facilitating enhanced communication and accessibility within the insurance sector. These findings underscore the need for insurance providers to adapt their strategies to meet evolving consumer needs effectively. By understanding the dynamics of insurance demand in the post-pandemic era, insurers can better serve their clientele and contribute to greater financial resilience in Pune and beyond.

Keywords: Insurance, Pandemic, Digitalization, Covid-19

DISCOVERING THE FINANCIAL WELL-BEING OF PROFESSORS: AN INTERPLAY OF JOB SECURITY AND MONEY ATTITUDE

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ABSTRACT

The significance of financial wellbeing in emerging economy like India is increasingly becoming important. This research aims at exploring the financial well-being of college professors in Chennai. Data was collected from 211 respondents to assess their subjective financial wellbeing. The outcome of the study highlights that digital financial literacy, job security, attitude towards money and financial attitude has significant impact on financial wellbeing of individuals. The path analysis results revealed that financial attitude has the highest effect, followed by money attitude, digital financial literacy and job security having the least yet significant effect. An exclusive effort is done to assess the role of job security on individual's financial well-being. The contribution of the study lies in providing empirical evidence on professor's financial well-being which is a less focused area. Moreover, the interplay of job security and attitude towards money has received less focus in assessing the individual's financial well-being.

Keywords: Financial Well-Being, Financial Attitude, Money Attitude, Digital Financial Literacy, Job Security.

OBSERVATIONAL STUDY ON EXERCISING CREATIVE ACTIVITIES

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ABSTRACT

In the current era of rapid technological advancement, the ability to perform multiple tasks concurrently has transitioned from a desirable skill to an essential requirement. Keeping pace with the accelerating world and maintaining efficiency is crucial; however, it is equally vital to allocate time for relaxation and introspection. Techniques for stress reduction, such as mindfulness exercises, therapeutic remedies, nutritious recipes, and relaxation methods, have seen a surge in popularity among younger demographics. This trend is a direct consequence of the accelerated tempo of both professional and personal spheres, coupled with the heightened aspirations and societal expectations placed upon individuals. This document details an empirical study wherein the author engages in various recommended techniques to alleviate mental strain and adheres to a structured regimen. The procedures, outcomes, and overall influence of these practices are meticulously documented herein

BREAKING BARRIERS: TRANSFORMATIVE IMPACT OF GREEN SUPPLY CHAIN MANAGEMENT IN COIMBATORE'S AUTO COMPONENT SMES

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ABSTRACT

This study explores the adoption of Green Supply Chain Management (GSCM) practices in Auto Component Small and Medium Enterprises (SMEs) within Coimbatore District, focusing on identifying barriers to implementation and analyzing the impact on performance. The research employs a descriptive design, utilizing a structured questionnaire administered to 72 SMEs. Key barriers identified include lack of management vision, cultural differences among supply chain partners, collaboration challenges, and workforce hesitation. Despite these barriers, GSCM practices have demonstrated substantial improvements in environmental performance, operational efficiency, and financial outcomes. The findings underscore the necessity for strategic planning, investment in technology, and fostering a culture of sustainability to overcome barriers and fully realize the benefits of GSCM. The study concludes that targeted interventions can significantly enhance the adoption of GSCM, promoting sustainable growth in the Auto Component sector. Future research should focus on developing specific strategies to address these barriers and explore the long-term impacts of GSCM on the broader supply chain ecosystem

Keywords: Green Supply Chain Management (GSCM), Auto Component SMEs, Barriers, Performance impact sustainability.

EVALUATION OF CONSUMER PREFERENCES FOR MOBILE PHONE BRANDS

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ABSTRACT

A smartphone is a portable computer device that combines mobile telephone functions and computing functions into one unit. They are distinguished from older-design feature phones by their stronger hardware capabilities and extensive mobile operating systems, which facilitate wider software, access to the internet (including web browsing over mobile broadband), and multimedia functionality (including music, video, cameras, and gaming), alongside core phone functions such as voice calls and text messaging. However, they also pose some challenges and risks, such as distraction, addiction, privacy, and security. As this industry is one of the fastest growing in the world and its significance has increased many fold in individuals' day to day life, motivates to undertake this research. The primary objective of this study is to analyse the brand preferences of mobile phones among individuals residing in the Shimla area. The study findings will assist marketers in comprehending brand preference practices in the mobile phone market. It will provide insights into the level of customer engagement in brand exploration, attribute analysis, and brand selection for high-involvement mobile phone purchases.

Keywords: Hardware, Multimedia, Smartphone, Consumer Technology Association (CTA), 5th generation.