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THE IMPACT OF LOCAL FOOD SPECIALTIES ON THE DECISION TO (RE) VISIT A TOURIST DESTINATION: SPECIAL REFERENCE TO CALICUT

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ABSTRACT

This study explores the factors influencing the revisit intention of domestic tourists to famous food spots in Calicut, Kerala. Using primary data collected from 80 respondents through telephone interviews with a structured questionnaire, the research focuses on customer satisfaction, service quality, and the overall dining experience. A convenient sampling method was employed to gather responses from tourists who have previously visited these food spots. The data was analyzed using ANOVA, t-tests, and chi-square methods to assess the impact of various factors such as food quality, service quality, and tourist satisfaction on their intention to revisit. The study finds that food quality and customer service significantly influence the tourists' decision to return, highlighting the role of a positive dining experience in driving revisit intentions. The findings are useful for restaurant owners, tourism marketers, and local food businesses aiming to enhance customer satisfaction and loyalty.

Keywords: Domestic Tourism, Revisit Intention, Food Tourism, Service Quality, Customer satisfaction.

**THE IMPACT OF ENTREPRENEURIAL CLUB ACTIVITIES ON THE
EMPLOYABILITY OF HIGHER SECONDARY STUDENTS: A SPECIAL
REFERENCE TO KERALA.**

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ABSTRACT

This study explores the impact of entrepreneurial club activities on the employability of higher secondary students in Kerala, focusing on three educational districts: Kozhikode, Vatakara, and Thamarassery. Using a simple random sampling method, the research analyzes how participation in these activities influences students' employability, skill development, and entrepreneurial intentions. The study finds that entrepreneurial activities significantly enhance leadership, innovation, and teamwork skills, with students from Kozhikode reporting the highest perceived employability. Furthermore, a positive correlation between participation in these clubs and students' intention to pursue entrepreneurship was observed. However, challenges such as limited resources and time constraints were identified, particularly in Vatakara and Thamarassery. The study suggests that providing more mentorship, practical experiences, and resources can further strengthen the impact of entrepreneurial clubs on students' career preparedness. These findings offer valuable insights for policymakers and educational administrators looking to improve entrepreneurial education and employability outcomes for students in the region.

Keywords: Entrepreneurial Club Activities, Employability, Higher Secondary Students. Skill Development, Entrepreneurial Intentions

A COMPARATIVE ANALYSIS OF FINANCIAL STATEMENTS OF PUBLIC SECTOR BANKS POST MEGA MERGER OF PSB's

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ABSTRACT-

Indian Banking Sector has undergone many changes prior and after merger of certain banks. It has impacted their Profitability at a greater extent. The purpose of this study is to analyze the financial Performance of Public sector banks the Post MEGA merger of PSB's. Financial statements of PNB and CANARA bank from Public Sector banks have been taken for the study. The information is derived with secondary data available and the required information is analyzed for the Period before and after merger. The main objective of this research is to analyze the financial Performance with the help of financial Ratios of these select banks.

Keywords: Ratios, Financial Performance, Merger of banks etc.

**CUSTOMER TRUST AND SECURITY CONCERN IN ONLINE
TRANSCATIONS IN HIMACHAL PRADESH: A CASE STUDY
OF NURPUR BLOCK**

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ABSTRACT

As digital banking and e-commerce continue to expand in Himachal Pradesh, understanding consumer trust and security concerns in online transactions has become increasingly important. In the context of the growing digital economy in Himachal Pradesh, the present research paper aims to study the consumer trust and security concerns related to online transactions, focusing on the Nurpur block of district Kangra. A total of 200 respondents were surveyed using structured questionnaire and random sampling method. The findings revealed that a notable lack of confidence in online transactions, indicating that many respondents felt insecure and uncomfortable with digital payments. While mobile wallets like Google Pay and Paytm emerged as the most trusted platforms, significant number of respondents reported experiencing fraud, raising concern about the risks involved. Additionally, many respondents were unaware of how to address fraud incidents, leading to feelings of helplessness and a lack of recovery for their losses. Further, findings also revealed a significant lack of trust in online payment platforms, primarily due to security concerns and difficulties in navigating these systems, especially among rural people. Many respondents expressed discomfort with sharing personal information, leading to skepticism about online transactions and a continued preference for cash payments. Addressing these issues through improved security measures and digital literacy programs are essential to enhance user confidence and promote participation in online transactions. Keywords: Online Transactions, Cyber Security, Security Concern, Consumer Trust, Digital Payments, Rural People.

ECHOES OF IDENTITY: A HISTORICAL EXPLORATION OF INDIAN TRANSGENDER LITERATURE

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ABSTRACT

This article provides a thorough examination of transgender writing in India, following its development from prehistoric writings to modern works. It draws attention to significant dates, celebrated writers, and overarching themes by exploring them chronologically. The examination includes prehistoric allusions to hijras, interactions during the colonial era, post-independence reality, and the current rebirth of transgender literature. Examined topics include identity, prejudice, and empowerment, highlighting the continuous path to fair representation and societal transformation.

Key words: Transgender literature, Hijra identity, Gender diversity, Intersectionality, Representation

FAMILY SUPPORT AND ITS ROLE IN EMPOWERING RURAL AND URBAN WOMEN ENTREPRENEURS IN KERALA: A SPECIAL REFERENCE TO CALICUT DISTRICT.

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ABSTRACT

This study explores the role of family support in empowering rural and urban women entrepreneurs in Kerala, with a specific focus on the Calicut Corporation and Arikulam Gram Panchayat areas. The research utilised a sample of 60 women entrepreneurs, with 30 from urban areas (Calicut Corporation) and 30 from rural areas (Arikulam Gram Panchayat). Using purposive sampling, the study examined the differences between these two groups based on entrepreneurial satisfaction, monthly income growth, and work-life balance challenges. Data analysis methods such as simple random sampling for demographic analysis, one-sample t-tests, and one-way ANOVA were employed. Findings revealed that urban women entrepreneurs reported significantly higher levels of entrepreneurial satisfaction and monthly income compared to rural counterparts, although both groups faced similar work-life balance challenges. The study highlights the disparities in financial opportunities, access to markets, and resources while emphasising shared challenges in managing personal and business responsibilities. The research's findings have practical implications for policymakers, financial institutions, and NGOs to implement targeted interventions to support women entrepreneurs across rural and urban settings.

Keywords: Women Entrepreneurs, Rural and Urban Women, Family Support, Entrepreneurial Satisfaction, Income Disparities.

CUSTOMER'S COMPLAINT BEHAVIOUR WITH REGARD TO E-BANKING: AN EMPIRICAL STUDY

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ABSTRACT

The banking sector has experienced sudden changes in the life style derive by Covid-19 and started to provide complete e-banking package along with fintech services. No doubt the performance of ebanking has been improved but the number of complaints is also increasing and has become a major challenge for the banks. The present paper is based on empirical survey and it is observed that the frequency to file complaint is very low though they are satisfied from the grievance settlement system of the banks. The paper also suggests some measures to improve e-banking services.

Key Words: E-banking, ATMs, Internet banking, Mobile banking, Complaints and Grievance Redressal system.

MAPPING CSR, SUSTAINABILITY AND FINANCIAL PERFORMANCE: AN EMPIRICAL ANALYSIS

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ABSTRACT

The study is based on developing a Corporate Social Responsibility (CSR) and Sustainability index to rank the top 25 Indian Companies listed on the S&P BSE 500. This research strives to provide stakeholders, investors, and the public with a reliable and transparent method to rank companies based on their commitment towards sustainable ethical practices. The present study explores a sample on 55 CSR parameters concerning 4 dimensions including CSR implementation, sustainability, stakeholder management, and community development. Further, the relation between CSR score and expenditure done on corporate social responsibility by sample companies have been made with various financial performance indicators such as Return on Total Assets (ROTA), Return on Capital Employed (ROCE), Return on Net Worth (RONW), Net Operating Profits after Tax (NOPAT) and Earnings Per Share (EPS) etc. Reliance Industries Ltd secured the top position based on CSR and Sustainability ranking. Interestingly, few performance metrics did not show a significant impact but at the same time it was observed that financial performance measures such as profits after tax and earnings per share demonstrated a significant influence in connection with CSR score, age and company size.

Key Words- Corporate Social responsibility, Sustainable practices, Stakeholders, Performance Indicators, Return on Total Assets, Earning per share

ATTITUDES OF TOURISTS TOWARDS FACILITIES AVAILABLE IN BUDDHIST CIRCUIT OF HIMACHAL PRADESH

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ABSTRACT

The Buddhist circuit in Himachal Pradesh is a popular pilgrimage route for Buddhists and tourists interested in Buddhism. The circuit includes several important Buddhist monasteries, temples, and other historical sites, all located in the beautiful and scenic mountains of Himachal Pradesh. Buddhist Circuit in Himachal Pradesh and its surrounding area have maximum tourist potential in Himachal Pradesh. In order to have firsthand knowledge about the opinion of different tourists on various aspects of tourism in Himachal Pradesh Buddhist Circuit, a survey of 125 tourist visiting Buddhist Circuit was conducted. In this survey we have covered demographic characteristics of tourists, purposes of their visit, main attractions, accommodation facilities, transport facilities, price charged for various facilities, problem faced by tourists during their stay and so on. The analysis of tourist's nationality, occupation, income, age etc. is helpful in reflecting the characteristics of tourist's behavior, expenditure pattern and preferences. Basically through this paper researcher will highlight about facilities and attitude of tourists in Buddhist circuit.

Key Words: *Buddhist Circuit, Facilities, attitude, Tourism*

E-COMMERCE and DIGITAL MARKETING STRATEGIES: THROUGH WEBSITES, SOCIAL MEDIA and DIGITAL TOOLS

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ABSTRACT

Present era is synonymous with social media. Social thinkers attribute increase in social bonding or connectivity to the arrival of social media. Advanced showcasing is a technique, promoting of items or administrations utilizing computerized advances, basically on the Internet. Organization utilize digital marketing to help the usage of numerous business targets including brand awareness, attracting clients, and making leads . Current digital promoting devices are a vital part of correspondence mix of fruitful organizations. Large majority of brands use advanced advertising to press forward their items and administrations. Lead age is their essential goal behind computerized advertising. An attempt has been made to analyse the topic. The findings will give an arcane insight on to the relevance of practicable methods to deal with problem and support further research on the subject. The methodology used has been archetypal descriptive study.

Key words; E-commerce, Digital Marketing Strategies, Social Media, Digital Tools