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# SAVINGS AND INVESTMENT HABITS OF RURAL PEOPLE - A STUDY

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## Abstract

Individuals and families attitude towards money vary greatly. People have different behaviour towards savings and disparities in income levels. There are people who believe that money obtained today must be used to meet present needs and the future will care for itself (spenders). There are others who also hold the view that no matter how little one's income is there is the need to save part of that income (savers). In this paper an attempt has been made to analyze saving behavior of rural people. The analysis reveals that most of the people belong to the agricultural family and that influences them to retain their surplus income for future savings. Their aim of savings might be used for further live hood, cultivation purpose or for the domestic needs and future need which ultimately leads to national savings. The national savings pave the way for investment in the infrastructural and economic development of the country. This paper presents savings and investment habits of rural people with special reference to Kalkulam Taluk of Kanniyakumari District. For that researcher collected primary data from 50 respondents through well structured questionnaire and interview with the rural people. Analysis of the data were done using percentage and chi-square test.

**Keywords:** Savings Habits; Indian Financial System; Investment Behaviour

## Introduction

Savings play a vital role in the economic growth of any nation. With the savings invested in various options available to the people, the money act as the driver for growth of the country. Indian financial system too offers a list of opportunities to the investors. Even though our financial system is not the outstanding one when compared with other nations, it provides good avenues for an individual who wishes to invest their money in

# A COMPARATIVE STUDY OF ONLINE AND OFFLINE SHOPPING BEHAVIOUR OF CONSUMERS DURING PANDEMIC SITUATION

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## Abstract

Online shopping is the process of buying goods and services over the internet. Online and offline shopping both provides a sense of satisfaction of to the customers. Due to the revolution in the field of technology and the covid-19 pandemic the consumers feel that online shopping has become very safe than offline shopping. Now offline shopping becomes difficult as well as risky. It will attract the shoppers to take the advantages of internet technology by shopping online.

The internet and traditional shopping both have their own advantages and disadvantages. Online shopping doesn't require traveling long distances, offers more variety remains functional 24\*7, offers huge discounts and extend the facility of customer reviews. On the other hand, traditional shopping allows customers to physically examining products which otherwise online shopping lacks.

Consumers may be use both the online and traditional mode of shopping depending on their preferences at a particular moment, which results in fundamentally different behaviours across the two mode of shopping. The consumer choices vary based upon their preference towards online shopping versus offline shopping. Thus, this paper identifies and analyses customers' behaviour towards online and retail shopping based on various factors affecting their behavior on which mode of shopping most they prefer during the pandemic situation.

**Key words:** Online shopping Consumers; offline shopping Consumers; Consumer behaviour and Covid -19.

## Concept of Online shopping and Offline shopping

## TEACHER'S PERCEPTIONS AND ATTITUDES TOWARDS ICT

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### Abstract

The perceptions and attitudes of teachers towards ICT in teaching and learning process have always been regarded as a main criteria for successful implementation of new technologies. ICT has showed that the perceptions of the pedagogical advantages of technologies which differs between countries with the advances in science and technology, the use of technology in education continues to become widespread. This situation also increases importance of studies on teacher's attitudes towards the use of technology in education. The present study aims to analyze the attitudes and perceptions of ICT usage among teachers. The study also focuses on the usage and hindrances on ICT.

**Keywords:** Information and Communication Technology; Attitudes; Perceptions

### Introduction

In the 21<sup>st</sup> Century, the world has been automatically termed as digitalized era. By the development of digitalization, there was a significant change in the educational world. It is also known as the smart Teaching Technique and most of all schools and colleges had adopted the digitalized learning. The rapid advancement of technology leads to changes in many areas such as health, industry and education. Along with the technological developments, different needs emerged in the education and instruction environments, which had led the educators to use of technology in education. In the new phase of the knowledge revolution the source of knowledge has shifted from one source to different sources. But the use of technology by teacher in education, in general and in teaching in particular, depends strongly upon their support and attitudes.

### Statement of the problem

## JOB SATISFACTION OF SECONDARY SCHOOL TEACHERS IN RELATION TO PERSONALITY AND EMOTIONAL INTELLIGENCE IN KANNIYAKUMARI DISTRICT

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### Abstract

Job satisfaction in regards to one's feeling or state of mind regarding nature of their work. The present study is a valuable addition to the new emerging field of emotional intelligence, personality and job satisfaction. Entire secondary school teachers working under Board of Secondary Education are considered as population. The survey sample included 120 secondary school teachers. Job satisfaction scale, emotional intelligence inventory, both developed and standardized by the investigators and culturally adapted big five inventory were used to collect from samples.

**Keywords:** Job satisfaction; Secondary School teachers; personality; emotion

### Introduction

Teacher's commitment and effectiveness are highly dependent on motivation, morale and job satisfaction. This indicates that teacher motivation and job satisfaction are vital phenomena for all type of educational institution in any country. Indian Education Commission describes teacher as one of the most important factors contributing to the national development. The education system may fail to achieve the desire goal due to absence of sincere, competent and professionally aware teachers. As a person imbibes, interprets and disseminates the relevant items of culture and traditions of the past, he creates new knowledge, promotes innovations, critically appraises the past and its traditions and cultures, shifts the grain from the chaff, strengthens social and economic development of the nation.

### Review of Literature

Akomolafe and Ogunmakin (2014) examined the contributions of emotional intelligence, occupational stress and self-efficacy to job satisfaction of secondary school

# AN ANALYSIS OF TALENT MANAGEMENT AND ITS IMPACT ON PERFORMANCE OF INFORMATION COMMUNICATION TECHNOLOGY COMPANIES IN TAMILNADU

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## Abstract

Talent management is a process of effectively hiring the right talent, preparing them to take up top positions in future, assessing and managing their performance and also preventing them to leave the organization. The performance of every ICT organization depends on the performance of their employees. If the employees have unique competencies which the competitors cannot replicate, the organization automatically gains a competitive edge over its competitors. In order to manage this unique human capital, the organizations are focusing on creating effective systems and processes for talent management. The purpose of the study was to find out the impact of talent management on organizational performance for selected ICT companies in Tamil Nadu.

**Keywords:** Talent; Employee; Organization; Technology

## Introduction

Human resource is the sum total of inherent abilities, acquired knowledge and skills represented by the talents and aptitudes of the employees of an organization. Human resources should be utilized to the maximum possible extent in order to achieve individual and organizational goals. An organization's performance and resulting productivity are directly proportional to the quantity and quality of his human resources. That is the reason that the concept of talent management has received a significant degree of professional and academic interest.

## Review of literature

## AN ANALYTICAL STUDY ON THE PROBLEMS FACED BY STOCK MARKET INVESTORS IN KANNIYAKUMARI DISTRICT

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### Abstract

An investment is a monetary asset purchased with the idea that the asset will provide income in the future or appreciate and be sold at a higher price. Investment ensures one's dreams turn real and enjoy life to the fullest without actually worrying about the future. It controls an individual's spending pattern. It decides how and what amount one should spend so that he has sufficient money for future. There are various avenues for investment for an individual, namely Bank deposits, Stock or Share market, Real estate, Securities, Mutual funds, Commodity exchange and Gold investment. Though there are different areas for investment, Stock market has been a favourite for Indian investors. A stock market, equity market, or share market is the aggregation of buyers and sellers of stocks which represent ownership claims on businesses; these may include securities listed on a public stock exchange, as well as stock that is only traded privately, such as shares of private companies which are sold to investors through equity crowd funding platforms. Investment in the stock market is most often done via stock brokerages and electronic trading platforms. Investment is usually made with an investment strategy in mind. The important objective of the study is to know and analyze the various problems faced by the stock market investors in Kanniyakumari District. The study is based on primary and secondary Data. To analyze the problems faced by the investors the researcher selected 50 Stock market investors from the study area as samples by adopting convenient sampling method.

**Keywords:** Investment; Investors; Stock market; Problems

### Introduction

An investment is a monetary asset purchased with the idea that the asset will provide income in the future or appreciate and be sold at a higher price. Investment ensures one's

# IMPACT OF SOCIAL MEDIA MARKETING ON CUSTOMER BUYING BEHAVIOUR IN KANNIYAKUMARI DISTRICT

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## Abstract

Social media marketing has become the most powerful mode for companies seeking to reach out to their prospects and customers. Given the wide reach of SMM, firms are increasingly relying on it. In order to achieve their marketing and branding objectives by replacing the traditional ways of marketing, social media has provided new opportunities to firms to engage customers in social interaction on the internet. The objective of the current study is to investigate the potential of social media marketing as an effective marketing tool that helps them to affect perception of customers and ultimately influence their purchase decisions. The research suggests that the engagement with SMM has a positive effect on consumers brand awareness and purchase intentions. The article also analyses the influence of social media activities which affect the overall commitment and involvement of the customers.

**Keywords:** Social media; marketing; customers; buying behaviour

## Introduction

Now-a-days people's way of shopping has significantly changed and improved. Customers used to shop at physical stores like large shopping malls and many still applying the same method while purchasing. However, with the aid of information and modern communication technologies, consumers are able to shop via Internet using several Social Media and different websites. This type of shopping mode can come in several names such as online shopping, online buying behaviour and Internet shopping all refer to the process of purchasing and buying products or services via the Internet using several Social Media and different websites. Social Media are web-based services which are also known as "Social

## ATTITUDE TOWARDS ENTREPRENEURSHIP AMONG ARTS AND SCIENCE COLLEGE STUDENTS

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### Abstract

Entrepreneurship is the financial factor of the economic development. It has vital role in developing country like India. Entrepreneurship is a symbol of business strength and growth which requires skills and competency. Educated unemployment is one of the major problems of Kanniyakumari District. So, entrepreneurship has a major role under these circumstances to solve this problem. The data was collected from 150 sample respondents of Scott Christian college student with the help of questionnaire by using simple random sampling method. The data was analyzed by using percentage method, Likert five-point scale. They study concluded that male student is mostly interested in entrepreneurship therefore the researcher suggested that student should attend motivational and development programmes and they should be encouraged by the institutions as well as family friends and financial institutions.

**Keywords:** Entrepreneurship; Attitude; Students; Likert

### Introduction

Entrepreneurship is the journey of opportunity exploration and risk management to create value for Profit and or social goods. Stable and constant economic development of a nation is always depends upon entrepreneurs. Entrepreneurship development is a person, who provides and contribute something new to the economy. New entrepreneurs will decide the future development of a nation. The determinants and pattern of entrepreneurship culture is directly linked to the government policies and procedures. Nowadays, the educational Institution create more space for the development of entrepreneurs. The government on the

# AN EMPIRICAL STUDY OF SERVICE QUALITY, CUSTOMER SATISFACTION AND CUSTOMER LOYALTY OF HDFC BANKS IN KANNIYAKUMARI DISTRICT

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## Abstract

Every organization should focus on level of customer satisfaction. It is very essential for each business. If clients are not happy with the product and services which is offering to customers that organization will not stay for long time. Due to top tendency that clients may not relieve on the business again. Satisfied customers show the loyalty and regularly indulge rather than unhappy clients. This is an advantage for the business and no need to spend more money for brings in new customers because they already promoted by word of mouth to new clients. The concepts and determinants of customer satisfaction have changed significantly as transition has taken place from traditional to modern banking. Banking industry is the service industry and provides various financial services to its customers. Indian banking industry is rendering their services according to the directions of Reserve Bank of India. As banking industry is service providing industry thus customers' satisfaction is vital in its business. They have significant relationship with customer satisfaction and mostly customers will be satisfied with the banking services since H.D.F.C Bank provides best quality services and identifies and fulfils the need of customer loyalty of HDFC in Kanniyakumari.

**Keywords:** Service quality; Customer satisfaction; Customer loyalty; HDFC banks; Kanniyakumari District

## Introduction

Customer satisfaction is the challenging task especially in the service sector. In order to face this challenging task, many organizations have started to improve their service quality. Service quality is one of the serious components in any service sector because service

## PROBLEMS FACED BY SELF-FINANCED ARTS AND SCIENCE COLLEGE TEACHERS IN KANNIYAKUMARI DISTRICT

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### Abstract

The progress of any nation depends upon the standards of its educational system and educational institutions. The successful running of any educational system depends mainly upon the teacher, the students, the curriculum and the infrastructure. But the teacher is the most important one and is the pivot on whom the entire educational structure rests. Against the background of actual experience, I shall try to present these immediate problems in college teaching which point directly to the need for changes in those determining values which control the preparation for membership in the fraternity of college teachers. The major objective of the study is to analyze the problems of Arts and Science College Teachers in the study area. The study is confined with both primary and secondary data. The primary data is collected through a well structural interview schedule. The secondary data have been mainly collected from the books, journals, magazines and also from the internet. In order to analyze the problems of arts and science teachers 125 college teachers are randomly selected using convenient sampling method. The data from focus group discussions were analyzed through gathering information regarding the current problems of teachers teaching in self-financed colleges of education.

### Introduction

The progress of any nation depends upon the standards of its educational system and educational institutions. The successful running of any educational system depends mainly upon the teacher, the students, the curriculum and the infrastructure. But the teacher is the most important one and is the pivot on whom the entire educational structure rests. Teachers are not only required to deliver lectures but are also expected to provide professional consultations, conduct academic researchers and publish their findings. A teacher who is