

# **व्यासश्रीः VYĀSĀŚRĪḤ**

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## **Traditional and Modern Approach towards Social Well-Being in India**

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## Foreword

**T**his volume of the Vyasasrih journal is an enthusiastic celebration of many literary contributions of the scholars and academicians, especially those who are natural orators, innovators and educators. This special issue on Traditional and Modern Approach towards Social Well-Being in India is compiled by GRACE Research Foundation, an organization emphasizing on quality research works. It is also a unique tribute to many visionaries who were involved in their study of traditional and modern approaches towards social well-being, most of whom are pictured on its pages. Still another element is provided by some interesting historical details and an abundance of colourful illustrations employing logical analysis of the surveys on the specific topic of Traditional and Modern Approach towards Social Well-Being in India. On top of that, there are innumerable figures, algorithms, and numerical evidence that interweave society and wellbeing in an appealing manner. Although the emphasis of this work is on social wellbeing, it contains much that will be of interest to those outside this field and the students of multidisciplinary faculties with a fascination to the ways of better living. This special issue has selected well over 16 prominent topics discussed in light of risk and provisions made in the field of social well-being to effectively impart society in various modes of delivery. Although these represent only a small sample of the world of social well-being, they amply and illustrate the importance of this field of research for humankind and the way it has evolved. I think that the authors can be confident that there will be many grateful readers who will have gained a broader perspective of the disciplines of traditional and modern approach of social wellbeing as a result of their efforts.



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## “Yoga and Ayurveda- The Art of Living” “योगायुर्वेद:- एका विशिष्टा जीवनकला”

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### ★ पत्रिकायाः मुख्यांशाः, मुख्योद्देशाश्च :

1. सनातनभारतीयपरम्परायाः अविच्छिन्नभागयोः योगायुर्वेदयोः महत्त्वमवगन्तुं शक्यते ।
2. आधुनिककालेऽपि च योगायुर्वेदयोः आवश्यकता, अनिवार्यता, अनन्यतापि च सम्यक् अवगम्यते ।
3. मानवजीवने योगायुर्वेदयोः प्रस्तुतता, सार्वत्रिकता, सार्वकालिकचिन्तनञ्च स्थापयितुं शक्यते ।
4. न केवलमाध्यात्मिक-वैयक्तिकजीवने अपि तु सुसमृद्धे सामाजिकजीवनेऽपि च योगायुर्वेदयोः नित्यसत्यता सुस्पष्टतया विज्ञायते ।
5. मूलशिक्षणरूपेण योगायुर्वेदयोः महत्वाकाङ्क्षायाः सुयोजनायाः अनुकरणम्, अनुसरणञ्च प्रकाशते ।

### ★ पीठिका :-

अस्यां भूमौ योगायुर्वेदयोः महत्त्व प्राचीनकालादपि च मानवकोटिभिः सम्यक् अवगतमेव । यतः योगायुर्वेदौ अस्माकं भारतीयानां सनातनधर्मस्य, सुसंस्कृतेः, आर्षपरम्परायाः अभूतपूर्वौ विषयप्रधानौ वर्तन्ते सर्वथा । प्राचीनकालादरभ्य अद्यपर्यन्तम् एतयोः विषयोः अनन्यता सर्वेषां स्वास्थ्यपूर्णे आदर्शजीवने अत्यमूल्येन जीवनशैलीरूपेण सर्वदा प्रेरणां, प्रभावञ्च आतनोति इति सर्वैः विदितं चेदपि आधुनिकसामाजिकजीवने व्यस्ताः सर्वे जनाः अनवधानेन एतयोः प्रधानविषययोः विषये विगतमनस्काः वर्तन्ते इति आतङ्ककारी विचारो विद्यते । योगायुर्वेदौ अस्माकं भारतीयानां सर्वतोमुखप्रगतेः, एकैकस्य सुसमर्थरीत्या वैयक्तिकाभिवृद्धौ, व्यक्तित्वविकसने परिपूर्णतायाः सम्पादनेऽपि अनन्यं योगदानं सुनिश्चयेन आतनोतीति अभिनन्दनीयः विषय एव । अत एव अस्माभिः सर्वथा सुनिश्चतरूपेण योगायुर्वेदयोः प्रस्तुतता सम्यक् अवगाह्य स्वस्य जीवनक्रमे पालनीमेव श्रेयस्करमिति अत्र चर्चयितुम्, अध्येतुम्, अवगन्तुं, विचारयितुं, विमर्शयितुं तथा विश्लेषयितुमपि च शक्यते ।

### ★ योगायुर्वेदयोः अविनाभावसम्बन्धः-

योगायुर्वेदयोः मध्ये एकः निकटो अविनाभावसम्बन्धः सुस्पष्टतया विद्यते, विराजते च। यद्यपि एतयोः विषयनिरूपणे विभिन्नता, विचित्रता चेद्यपि प्रायोगिक-वैद्यकीय-आध्यात्मिकविषये अभिन्नता, अभेदता च दृश्यते एव। यतः योगशास्त्रं जीवनशैलीं बोधयति चेत् आयुर्वेदस्तु आरोग्यशास्त्रं बोधयति, प्रोत्साहयति च। एनकेनप्रकारेण विमर्श्यते चेत् योगायुर्वेदयोः निकटता नित्यसम्बन्धि एव दृश्यते। अनयोः समतोलनेन, समयोचितरूपेण परिपालनेनापि च एकैकस्यापि समग्ररूपेण न केवलं व्यक्तित्वविकासः; अपि तु मानवजीवनस्य सर्वतोमुखम् औनत्यं साधयितुम् अविलम्बेन साध्यते इति समर्थयितुं साधारपूर्णं संसाध्यते अस्माभिः सर्वथा।

योगाभ्यास-आयुर्वेदपद्धतेः मध्ये अभ्यासादिषु विषयेष्वपि विशिष्टो सम्बन्धो विद्यते। यतः युक्तायुक्ताहारविहारक्रमान् अनुसृत्य समर्थरूपेण योगाभ्यासान् कर्तुं शक्यते इति अस्माकं प्राचीनैः ऋषिभिः सुदर्शितम्। एतद्वारा समर्थजीवनकलापि च संबोधितमेव। योगायुर्वेदौ तु नाणकस्य मुखद्वयमिव सर्वदा अन्योन्यरीत्या स्वस्य स्वस्वप्रभावान् आरोग्यविषये, आध्यात्मविषयेऽपि च प्रेरयतः। प्राचीनभारतीयाः अपि योगबलेन स्वेषां भौतिकशरीराणां, मानसिकपुष्टीनां च संवर्धय चतुष्टयविद्यानां बलेन, आधारेणापि च आत्मबलमुत्थाय; ज्ञानदृष्टिञ्च सम्प्रसार्य न केवलं भारतीयसंस्कृतेः; अपि तु विश्वस्तरेऽपि विश्वमानवतां समर्थरूपेण निर्वाहयितुं विद्यमानान् सर्वान् विचारान् विश्रुतान् कृत्वा, “विश्वगुरोः” स्थानमानञ्च अलङ्कृतवन्तः। यतः योगायुर्वेदयोः प्रसरणे, निर्वहणेऽपि च अनभिषिक्तप्रभुत्वं साधितवन्तस्सन्ति। अत्र विशेषेण आयुर्वेदशास्त्रं तु चतुष्टयविद्यासु/ कलासु च अन्यतमा, विशिष्टा च विराजते सदैव। (Yoga means to be in perfect tune. Your body, mind and energies are in absolute harmony with existence.)

अस्माकं भारतीयेतिहासे बहवः महनीयाः राजानः राज्य-कोश-धर्मादीनां संरक्षणे, सम्पोषणेऽपि च स्वस्य स्वस्य तनु-मन-धनञ्च समर्प्य कलायाः, संस्कृतेऽपि च संवर्धनं कृत्वा भारतीयसंस्कृतेः कृते महायोगदानं दत्त्वा उपकृत्य कृतकृत्याः अभवन्। यथा श्रीहर्षः, अशोकः, विष्णुवर्धनादयः राजानः, महासम्राट्सश्च स्वेषां कालघट्टेषु शिक्षण-कला-योगायुर्वेदो-वेदान्तादीनां कलानां, सुविद्यानां, सद्विद्यानाञ्च समर्थरूपेण परिपोषणं कृत्वा नलन्दा, तक्षशिलादीनां विश्वविद्यालयेषु विद्याप्रसारणे मुक्तावकाशान् दत्त्वा, विद्यापोषकाः च अभवन्। प्राथमिक – प्रौढ उच्चशिक्षणञ्च समर्पकरीत्या सम्प्रसार्य भारतीयकलानां वैभवञ्च सङ्घटितवन्तः; कारणीभूताश्च अभवन् (Talking or acting spiritual is of no use. Spirituality is about transforming ourselves.) एवमेव योगायुर्वेदविषये पुरस्कारः, सत्कारः, आदरश्च इतिहासे प्राचलत्।

योगायुर्वेदौ तु भूतकोटिष्वपि चिरकालपर्यन्तं रोगरहितं, निर्भीतं, निरामयञ्च भूत्वा समर्थजीवनं निर्वाह्य परमफलं प्राप्तुं तत्त्वस्थितिं, प्रकृतितत्त्वं, शरीरतत्त्वं, आत्मतत्त्वं च साधयितुं प्रेरयेताम् सर्वथा। आयुर्वेदस्तु ऋग्वेदस्य उपवेदोऽस्ति। आयुर्वेदशास्त्रस्य अङ्गानि उद्दिश्य एते केचन श्लोकाः प्रसिद्धास्सन्ति। ते,

“हीनादिरसयोगान्नादिसम्पादनं कला।

वृक्षादिप्रसवारोपपालनादिकृतिः कला ॥”

“धात्वौषधीनां संयोगक्रियाज्ञानं कला स्मृता।



धातुसाङ्कर्यपार्थक्यकरणं तु कला स्मृता ।।”  
 “संयोगापूर्वविज्ञानं धात्वादीनां कला स्मृता ।  
 क्षारनिष्कासनं ज्ञानं कलासंज्ञं तु तत्स्मृतम् ।।”  
 “कलादशकमेतद्धि ह्यायुर्वेदागमेषु च ।।” इति ।

### ★ योगायुर्वेदयोः सुस्वरूपम् :-

एतयोः स्वरूपं तु सर्वथा प्राचीनम्, अविच्छिन्नं, सनातनम्, अनवद्यम्, अपूर्वम्, निर्विवादम्, आचन्द्रार्कञ्च विद्यते एव । यथा महाकविकालिदासेन “कुमारसम्भवमहाकाव्ये” उक्तमस्ति – “शरीरमाद्यं खशयलु धर्मसाधनमल्ल इति आशयानुसारं सर्वेषु कार्येषु, प्रयत्नेषु, प्रयोगेष्वपि च भौतिकशरीरः सर्वमूलः, सर्वप्रथमः, सर्वप्रधानः, सर्वोत्तुङ्गशर्च्च विराजते एव । सर्वेषां भूतवर्गानां च आयुरारोग्यवर्धने, रक्षणेऽपि च एतौ विषयौ अनादिसिद्धौ, प्रत्यक्षौ, सर्वप्रमाणौ च वर्तते । अत्र प्रभित-शरीरात्मतत्त्वानां विचारयुक्तानां ज्ञानदृष्टिः, समष्टिः च सुलभतया सर्वग्राह्यं वर्तते इत्येव प्रस्तुतता ज्ञायते (Yoga is not just about living better; it is about exploring the very source of life.) ।

वैयक्तिकजीवने सामान्यज्ञानमवगम्य सरल- सुन्दर- सुशीलजीवनशैलीमवलम्ब्य; विशेषातिशयदृष्ट्या नाडीगतिज्ञानं, रोगज्ञानं, तस्योपशमनं, निवारणञ्च, प्राणीनां भौतिकविज्ञानं, शरीररचना, आयुर्ज्ञानं, ऋतुगर्भम्, आहारक्रमं, सौष्टवव्यायणम्, आसनानि, मुद्राज्ञानम्, मनोविकासम्, आत्मप्रज्ञा, शान्तियुतजीवनं, प्रकृतिज्ञानं, ग्रहणज्ञानं, जीवविज्ञानं, सृष्टिं, काल-देश-वर्तमानं, दैहिक-मानसिकपरिमितिं च सम्यक् अवगत्य आत्मज्ञानभण्डारं पोषयन्ति योगायुर्वेदविचाराः, सिद्धान्ताः, पद्धतयश्च । सर्वे दर्शनकाराश्च स्वेषु स्वेषु विचारमण्डनेषु सुस्पष्टविधिना सन्दर्भानुसारं सावश्यकरूपेण अनयोः शास्त्रयोः, विचारधारयोः प्रशंसां कृत्वा विमर्शात्मिकस्वरूपञ्च वर्णितवन्तः, समर्थितवन्तश्च दृश्यन्ते ।

अत्र योगस्य सामान्यस्वरूपं तु प्राणापानानां समाहारः । अपि च भवबन्धात् विमुच्य मोक्षसाम्राज्ये प्रवर्तयितुमत्र आद्यं कर्तव्यञ्च दृश्यते योगाभ्यासः । योगशास्त्रे दृढमनस्कतया विश्वस्य अविच्छिन्नतया सक्रमैः दृढाभ्यासैश्च प्रवर्तते चेत् निश्चयरूपेण तत्वातीतं भगवन्तम् (परब्रह्मम्) अनन्यभक्त्या साधयितुं, सम्प्राप्तुम्, आस्वादयितुम्, अनुभवितुमपि च करतलामलकमिव संसाध्यते इति कथ्यते । यतः “ब्रह्माण्डज्ञानार्थं प्रप्रथमतः पिण्डाण्डज्ञानमवश्यकम्” इति प्राचीनैः कथ्यते एव । विनाभ्यासेन योगचिन्तनेन आत्मप्रकाशो न सिध्यते । तथैव विनाहारनियमैः, आलस्येन, धूर्तगोष्ठ्या, कुमन्त्रसाधनेन/ साधनया, धातुविकारेण, सुखलौलुप्येन, अतिमैथुनेन, अवैज्ञानिकजीवनक्रमेण, मलमूत्रादीनां निर्बन्धनेन, भयासूयादीनां वैयक्तिकाभ्यासेन योगसिद्धिं साधयितुं महाविघ्नो सम्भूयते । अत एव अष्टाङ्गयोगद्वारा निर्गुणब्रह्मं सम्प्राप्य जीवन्मुक्तो भूत्वा, प्राणापानानां योजने सहायको भविष्यति । यतो हि योगः मन्त्रयोगः, लययोगः, हठयोगः, राजयोगश्चेति चत्वारो विद्यते । एतेषां कालोचितसाधनेन सशक्तशारीरिक- मानसिकाध्यात्मिकारोग्यो सर्वथा सिध्यते, प्रकाशते, सम्बर्धते च । तत्रापि अष्टाङ्गयोगस्य अष्टमं सोपानं वर्तते प्राणायामः । अस्य अभ्यासेन शारीरविज्ञानद्वारा मानवशरीरे विद्यमानाः दशप्राणशक्तिवृत्तयः

सर्वथा नियन्त्रयितुं शक्यते। तथैव अनन्तशक्तिः-हंसः- जीवः- प्राणः- चित्तः- इन्द्रियः- वायुः- नाडि- देहः तथैव बाह्याभ्यन्तरविषयाश्च अवगम्यन्ते। योगाभ्यासबलेन वात-पित्तयोः समग्रता फलज्ञानशक्त्या सफलते इति विदितम्। आयुर्वेदोऽपि च कथं प्राणायामो करणीय इति निर्देशो प्राप्यते। यतः शारीरिक-मानसिक-बौद्धिकविज्ञानानां क्रमज्ञानेन मनुष्यशरीरे चिरायुः प्रवर्तते, संवर्धतएपि च; आरोग्यवृद्धिश्च सम्पद्यते एव।

शारीरिक-मानसिक-आध्यात्मिकारोग्यस्य समतोलनेन आत्मावलोकामपि सम्भूयते। सशक्तशरीरे सदृढचेतनमपि स्थिरेण स्थातुं शक्नोति। अनेन बाह्यप्रपञ्चस्य विषयानुभूतिरपि समस्थितौ स्थित्वा विषयेषु विमर्शदृष्टिरपि सम्पद्यते इति कथितुं शक्यते। विषयेन्द्रियरूपाः सर्वे विषयाश्च, सकलबाह्यविषयाश्चापि आत्मरूपे एव धार्यते इति सुस्पष्टं भवति। एवमेव अस्मिन् शरीरे कथं योगोपनिषत्-आयुर्वेदादयः विषयाः समाहृतास्सन्तीति योगविशारदानां श्लोकरूपाः अभिप्रायाः एवं वर्तन्ते। ते,

“मानवानां प्रमाणादि वक्ष्यते शास्त्रनिश्चितम्।

अङ्गुष्ठानां षण्णवतिर्वितस्त्यष्टौ समीरितम् ॥”

“आयामं च विशालं स्यादष्टचत्वारिकाङ्गुलम्।

त्रयस्त्रिंशत्कोटिरोम संख्याख्याता मनीषभिः ॥”

“द्विसप्ततिसंज्ञाणि नाडिनां परिणामकम्।

अस्थिसंख्या च षट्षष्टिः द्विनवत्युस्तु कीलकम् ॥”

“मेदसारश्चैकमाना रुधिरं चार्धमानकम्।

चतुर्मानाधिकं भारं मांसमित्याह शङ्करः ॥”

“पादमानं तु पित्तं स्यात्तदर्धं श्लेष्मणः क्रमात्।

इति मानवदेहस्य प्रमाणं सम्यगीरितम् ॥” इति।

ऋग्वेदस्य उपवेदो विद्यते आयुर्वेदः। अयं वेदस्तु सकलजीवकोटीनां योगक्षेमाय, श्रेय-प्रेययोश्च वर्धने, संवर्धनेऽपि च सृष्टिविज्ञानमावहति। अनेन नित्यानन्दरूपी परब्रह्मणः स्वरूपमपि विज्ञायते इति अस्माकं सनातनभारतीयानां महाजीवनदृष्टिपथो विज्ञायते। यथा,

“पञ्चेन्द्रियस्य देहस्य बुद्धेश्च मनसस्तथा।

द्रव्यदेशक्रियाणां च शुद्धिराचार इष्यते ॥” इति।

एवमेव योगायुर्वेदयोः शास्त्रसिद्धाध्ययनेन दैहिक-आध्यात्मिक-अध्यात्म-अधिभूत-अधिदैवानां स्थितिः प्रकाश्य; शरीरविज्ञानस्य समग्रानुभूतिः प्रवर्धते इति कथ्यते (Lethargy comes from overconsumption of either food or thought.)।

प्राचीभारतीयाः निःसंशयेन आयुर्वेदविज्ञानिनः आसन्निति सुनिश्चयेन कथितुं शक्यते। यतो हि ते कदापि यन्त्रविज्ञानं न आश्रितवन्तः; अपि तु शरीरविज्ञानमेव आश्रित्य शरीरयन्त्रद्वारा सर्वस्वमपि अधीतवन्तः। विना सूक्ष्मदर्शकयन्त्रेणैव सूक्ष्मकरणानि तैः सूक्ष्मदर्शिनीति मुद्रयैव अवगतासीत्। आयुर्वेदे विद्यमानेषु अष्टाङ्गेषु ग्रहविज्ञानमपि विद्यते। किमर्थमिति चेत् एते ग्रहाः नित्य-नैमित्तिकरूपेण मानवजीवने विपरीतान् परिणामान् आतन्वन्ति (The way

we eat not only decides our physical health, but the very way we think, feel and experience life.)। एवमेव समग्ररीत्या वेदपुराणेतिहासानामध्ययनमपि प्राचीनैः विद्वत्पूर्णं कृतमासीत्। अत एव भवरोगहारकः धन्वन्तरिदेवः सर्वैः भारतीयैः स्तुतिरूपेण आराध्यते।

“नमामि धन्वन्तरिमादिदेवं सुरासरैर्वन्दितपादपद्मम्।

लोके जरारुग्भयमृत्युनाशं दातारमीशं विविधौषधीनाम् ॥” इति।

★ **उपसंहारः :-** एवं सनातनार्यभारतीयाः समग्रे विश्वेऽपि (शरीरप्रपञ्चमपि च) च समूलं, प्रयोजनकरं, पूजायोग्यं, सत्यमेव प्रतिपादितवन्तः। यतो हि सत्यमेव जीवनपथे नन्दादीपो इव प्रकाशते। अविहिंसया परिपूर्णवस्तूनाम् अनुभूतिरेव प्रतिजीवकणस्य जीवनलक्ष्यं, ध्येयञ्च विद्यते। सत्यस्य रसायनमेव शाखोपशाखाभिः प्रवहन्ति सर्वदा। एवमेव भारतदेशः शारीरिक-मानसिक-बौद्धिकाध्यात्मिकसौख्यानां मातृभूमिरिव विद्यते। आर्यर्षीणां “धर्मो विश्वस्य जगतः प्रतिष्ठा”, “लोकास्समस्ताः सुखिनो भवन्तु” इति दिव्यसन्देशो सार्वकालिको, सावर्त्रिको वर्तते। अत एव जीवनकलां सर्वथा अध्येतव्यमिति उपनिषत्वाक्यमपि विश्रूयते। यथा,

“अधीत्य चतुरो वेदाः सर्वशास्त्राण्यनेकशः।

ब्रह्मतत्त्वञ्च जानाति दर्वी पाकरसं यथा ॥” इति।

अनेन ज्ञायते यत् भारतीयानां विद्याः व्यवसायात्मकतया बुद्ध्या सुसंस्कृतरीत्या सर्वाभ्युदयाय प्रधानाः विषयाः च भवन्ति एव।

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## Indian Children's Literature's Persuasive Influence on the Young Readers' and their Changing Perspectives

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### Abstract

The modern adaptive situation has changed the norms of reading and understanding process. Especially in children, where they have drafted themselves towards technology which has resulted in the sinking habit of reading books with those fantasy illustrations. Children's literature plays a significant role in the development of children's mental and physical growth. The impact of children's books from centuries with special mention to Indian children's literature which has been successful in creating a fantasy in every child helped them to inculcate moral values, scientific thinking and human connections. Indian children's literature has driven through the era of adopting technological gadgets, animated videos to the reading with the physical books in hand. This paper focuses on readers' engagement in learning through children's books especially with regard to the Indian folktales and the impact of these books in the overall growth of a child under Indian conditions, also on the modernistic approach of understanding Indian children's literature. Identification of the interest towards Indian children's literature by a survey covering readers from three different generations with a special focus on bringing those young minds back to the cult of reading from media to books.

**KeyWords:** *Indian Children's books, reading perspectives, folktales, transitional mode.*

### **Introduction:**

India has been a land of rich culture and heritage. Indian children's literature has played a significant role in the overall development of every child who passed through the folktales, especially those which provide greater values for them as good human beings. However, the journey of Indian children's literature has surpassed from non-technical era to a technically subdued era, which has resulted in subsiding the cult of reading books physically in every modern-day child. The transformation from the illustrative colored books to attractive animated cartoon versions of characters has all the young minds driven towards it. There has been a clear evident change in children listening to fun-filled fantasy, exciting Indian folk tales from grand parents or parents to watching the animated video version of stories, which has snatched away the beauty or the culture of narrating and listening to the stories. An era where every child was given a set of imagination sometimes either by listening or reading the books has now been transformed to constant sit and watch culture in front of Television or any other modern gadgets. So, current parents or adults who once were driven to an imaginary world through reading or listening now have a sort of worry or have a comment towards the Pershing Art of narrating or reading fantasy stories through books.

### **Importance of Children's literature :**

Children's Literature is a window to the world of imagination, instruction, education and an indirect source of value inculcation. Education for a child begins with literature; it is a dominant influence; it frames and molds the child's personality. It merges dreams and practical life, the imaginary and the real, ideals and their possible/impossible realization. It widens one's wit and humor. Children's literature transforms dreams into reality, it is an excellent resource for the teaching-learning process. Children's literature is full of magical stories; legends, fairy tales, fables which takes them into a world of fantasy.

Children's literary books provide skills, knowledge and languages suitable for children with different levels of understanding. The stories develop in children a sense of curiosity, interpretation, interest, affection, magic and courage. The literary narrative enhances the writing/creative skills of the child too.

**Significance of Indian Children's books :**

India is an ancient country with a rich heritage of storytelling tradition. Its diverse culture, religions, languages has contributed to its rich literature, folklore, fables, epics and legends. All these genres of literature have a great influence on the children, their upbringing and molding of their personality. Indian Children's books are numerous in numbers to name some of the most influential books are Panchatantra Tales, Tales of Tenali Rama, Vikram aur Betal stories and Junglebook. Almost every Indian has grown up with these stories. It has molded, framed and constructed his logical reasoning and strong value system. To illustrate this overwhelming influence on every kid, the paper has undertaken an attempt to survey the overwhelming influence of Indian children's Literature, it also analyzes the present scenario of digital influence, the digital representation of these stories and how it impacts the children's reading habits and their grooming.

**Review of Literature:**

Many writers have expressed their views about the condition of Indian Children's Literature books "Growing up, books and stories were an integral part of my life. There were stories at bedtime and we always had books to read. When I think back, I have faint memories of stories being told to me in my mother tongue, Konkani, by my grandparents. But a story book for children in Konkani was not around. Children's literature is a growing genre, but, in a country with so many languages, where do books in Indian languages stand today?" - as mentioned by Ruth Dsouza (Prabhu, 2019) in her article for the first post. com about Children's literature in India under goes revolution as publishers' experiment with regional languages.

**Objectives :**

The objective of the paper is to revisit the overall influence of children's Literature upon the youth and the transition it has come across to digitalization and the ways to revive the cult of reading culture among the children. The primary aim of this paper is :

1. To identify the impact created by the Indian children's books on young Indian readers
2. To find out the new age preferences of the readers.

### Scope of the Study

The parameter of this paper is to understand the readers of Indian children's literature from school and college students to the teachers and other adults who can provide their insight towards the influence of Indian Children's literature. Hence the scope of the research is very wide and the sample size of readers for the survey is of different age category. The research is based on Indian Children's books, our target respondents are Indian readers. Our research does not include non-Indian readers. This paper analyzes the influence of Indian Children's Literature influence specifically with some of the well-known literary works like Jungle book, Panchatantra Tales, Tenali Rama Tales and Vikram and Betal Stories. The survey and the analysis are based on these four works and figures out their literary experience in general and collects suggestions to improve their association with literary books.

### Need for the Study

Amongst the English Literature, Children's literature probably a much lesser studied and discussed amongst all. Children's literature is key for the overall development of children which teaches vision and approach to their life. The objective of the paper is to revisit the overall influence of children's Literature upon them and the transition it has come across to digitalization and the way to revive the cult of reading culture among the children.

So, research on readers' approach towards children's literature with special respect to Indian context is highly in demand.

### Research Methodology

The prime focus of this paper is to keep it as an empirical paper. The data for this paper is collected through readers from different age categories. The survey has been conducted through a questionnaire prepared keeping in mind the objectives. The survey has been conducted through a Google form.

The primary respondents are the school and college students, who are still indulged in the process of reading, listening and understanding children's books. To widen the scope of the study, responses were also collected from the school and college teachers, who have a vast experience of teaching children's literature. Also, it was decided to collect responses from other adult readers who have gone through the experience of listening or reading children's books.

The average age category of the respondents' scale from 15-55 years. The size of respondents for the study is 224 out of which 60.3% (135) are female and 39.3% (88) are male. With only 0.4% (1) has not preferred to reveal the gender. Out of 224 respondents, the majority of the respondents are college students with 85.3 %, (191), whereas 6.7% (15) of the respondents are teachers or scholars. 5.4% (12) are categorized under others only 2.7 % (6) are school students.

### **Children's Books selected for the Survey**

Children's Literature is huge in its spectrum running from local to international. The paper restricts its study to a few Indian books from ages that have been an imperial influence on the children then and now for our survey. The following are the works:

#### **Panchatantra Tales**

The Panchatantra Tales are very famous stories for children in India; Every Indian will surely recollect a few stories from his childhood days to his experience. It is originally from Sanskrit language which means Five Strategies. It is one among the oldest story collections still popular now a days. It has been translated into numerous languages. All the stories are about Indian Neeti Shastra, morals or wise conduct in life. The tales teach with some morals or the other like how to win friends, choose the right friends, face challenges in life and live and let others live in harmony.

The tales revolve around the King Amarshakti of Mahilarapya who gives his three foolish sons to a learned Brahman named Vishnu Sharma to teach them in six months. Through these stories he trains the princes. The complete composition is divided into five tantras which essentially mean tricks to win quickly. The Stories are so beautifully interconnected that one story leads to the other story, experience and situation.

#### **Tales of Tenali Rama**

Tenali Ramakrishna was a poet, scholar, thinker and an advisor to King Krishnadevaraya. Tenali Raman was one of the eight poets or Ashtadiggajas in Krishnadevaraya's court.

He was known for his amazing wit, humor, and extraordinary intelligence. All the stories of Tenali Raman describe his relationship with the king, his wisdom and his problem-solving capabilities.



Children reading these stories would automatically imbibe the qualities of problem-solving attitude rather than being worried about the issue along with the imperative moral message. The stories are entertaining and it would hold on the curiosity of the children to be glued to the books or to the narrator.

### **Tales of Vikram and Betal**

Vikram and Betal Stories, originally written in Sanskrit, have been an essential part of Indian fairy tales. The sequence of the story moves in the following fashion. King Vikram Aditya (Vikram), the emperor of Ujjain had promised a monk to bring Betal, the vampire, as a favor promised to him. The condition is that the king should bring the vampire in complete silence, if broken silence, Betal, the vampire will fly back with the corpse to its abode. As soon as Vikram attempts to fetch the corpse in which the vampire Betal was residing, the vampire starts to narrate a story. And at the end of every story, it compels king Vikram to solve the puzzle of the story, thus making him break his silence. The stories thus narrated by Betal; the Vampire form an interesting series of fairy tales. These stories are a great lesson of management skills that are honed by the Indians.

### **The Jungle Book**

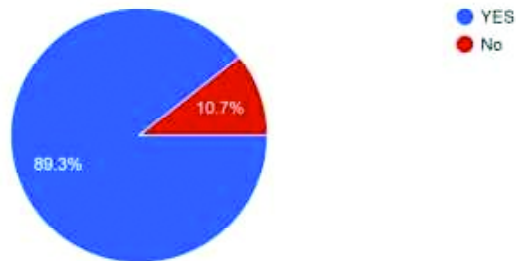
The Jungle Book is another collection of stories by Rudyard Kipling which had a huge impact on the children. Not only through reading the series, but the digital representation of the book made it an unforgettable experience for all Indians. These stories depict Mowgli, an Indian boy who was raised by the wolves and other jungle animals. It describes the social life of animals, jungle justice and the natural order. The other impressive characters from the series are Baloo, the bear, Bagheera, the panthers, Shere Khan, the Bengal tiger who is Mowgli's enemy. The book teaches the children the tactics of survival, just living and the lessons of harmonious living. The main themes dealt in the series are the law of the jungle, the importance of courage, and abandonment and loneliness.

### **Data Interpretation and Analysis**

A survey that was conducted on the significance of Indian children's books and its impact on readers was based on a questionnaire which consisted of eight questions. Each of the questions were framed aiming to churn out the information as per our objectives of the study based on right from the Indian Epic books and its influence to modern technological influence on children's books.

The variety of questions has widened the opportunity for our respondents to answer straight for ward their insights regarding the matter.

1. Do you consider Children's books had/has an influence on you?  
224 responses

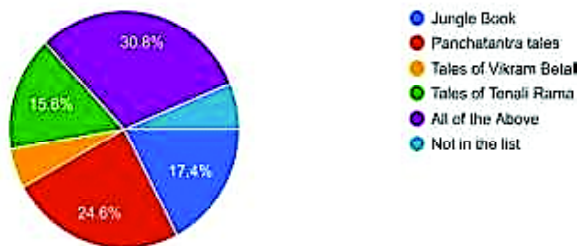


**FIGURE-1: Children's books and its influence level**

Firstly, a very basic question was asked as to whether the Children's books have created any impact on them measuring the reading habits of our respondents. Surprisingly, 89.3% (200) have said YES, bringing us to a major argument to our research that children's books always create an interest and impact on children throughout their further life as the data clearly states.

But, only 10.7% (24) believe that it hasn't impacted them in any forms. So, this further gives a very good opening to the survey that all our respondents are keen in reading children's books which influenced them in their life.

2. Which amongst the following was your favourite Indian children epic ?  
224 responses



**FIGURE-2: Favorite Indian Epic Book**

The first question has opened a wide opportunity to do research on specific reasons of impact. Hence, the second question was based on the favorite Indian Children Epics like Jungle book, Panchatantra Tales, Tales of Vikram's Betal, Tales of Tenali

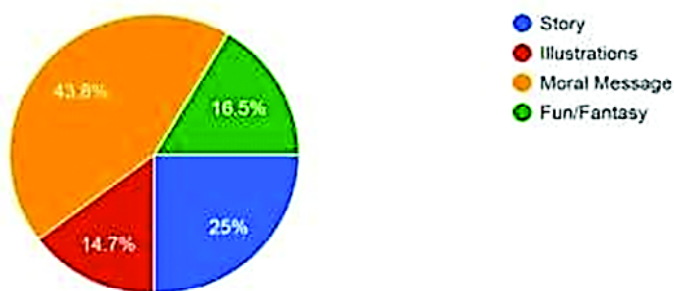
Rama to seek the popularity factor among readers. However, the options were increased to All of the above and Favorite epic not in the list to get more clarity regarding the popularity factor.

So, as a result, interestingly, 30.8% (69) have stated all the books as their favorite, which means readers have likings for all these books which clearly gives us an opinion that our respondents have grown/growing reading all these epics from Indian Children's books.

However, to be very specific, 24.6% (55) have opted Panchatantra Tales as their favorite which stands best out of all the particular choices given to them. Jungle book is opted by 17.4% (39) which results in animal fantasy love of Indian readers, 15.6% (35) for Tales Tenali Rama showing our respondents' love for fun, humor and witty stories. But, only 5.4% (12) have chosen Tales Vikram Betal which is based on logical reasoning and its application on life. Rest of the 6.3% (14) has stated that their favorite books have not been listed in this and they have likings for other Indian Children's books.

### 3. What attract(ed) you primarily towards Children's Literature?

224 responses



**FIGURE-3: The Attraction Factor**

For every reader there will be a specific vision or point which attracts them towards the children's books so study them. Our next question was based on what primarily attracted the respondents towards children's literature or books with probably the influence of specific books mentioned previously. So as per the data majority of the readers had their likings for a moral message factor from these books which scaled for 43.8%.

The actual story which attracted them is the exact quarter part of the percentage with 25% to be exact. Further, it's the blend of Fun/fantasy elements and illustrations which drove them towards children's books are 16.5% and 14.7% respectively. Therefore, this figure clearly depicts that gravity is seriously towards the moral message that a story intends to convey. But, rest of the factors are distributed almost equally as a point of attraction.

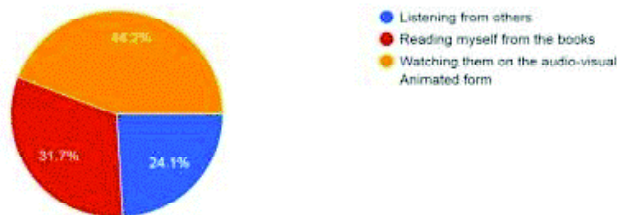
4. These Books not only teach Morality and Humanity but also they depict our Indian Culture .  
224 responses



**FIGURE-4: The Depiction of Indian Culture**

Previous question motivate dust oppose our next question which tries to seek a confirmation regarding their opinion on children's books not only teach Morality and Humanity but also, they depict our Indian Culture as well. As expected, 70.5% have strongly agreed with the statement, where as 29.5% have been under a neutral state of partial agreement. None of the respondents have disagreed with the statement which clarifies that Children's books not only teach morality but also depict Indian Culture as most of the stories are based on the Indian contexts.

5. I love(ed) these stories from the books to be \_\_\_\_\_  
224 responses



**FIGURE-5: Different approaches to children's stories**

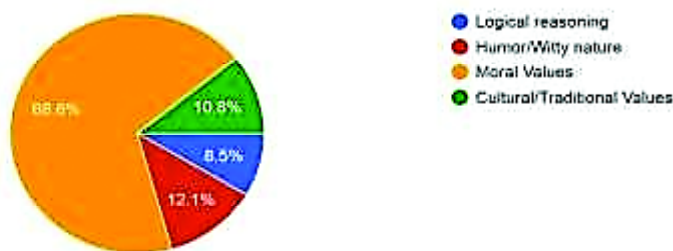
Reading a book held in the hand is a love story in itself for many and also listening to the expressive, intensely involved stories from grand parents or parents especially to the kids is a fantasy.

But out of now here there came the modern approach to understanding stories is through watching the audio-visual animated form of stories.

So, based on these different approaches to the books, our next question was framed to seek their priority. 44.2% have stated their priority to watch the audio-visual animated form of children's stories when compared to 31.7% of respondents who prefer reading themselves from the books. 24.1% would listen to the stories from others which could be popular ones among kids. So, it is clear through this data that the majority of respondents are with a modern form of animated version rather than traditional reading or listening method.

6. What did you learn the most from these children's books?

723 responses



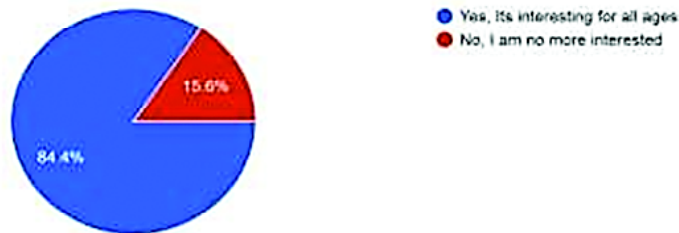
**FIGURE - 6: The Learning outcomes**

All children's books will have certain key factors like a moral value, wit/humor, logical reasoning and so on. With an intention to seek the learning outcomes from the children's books next was framed so as to get a clear picture on the learning factors out of an Indian children's book.

As not much surprised Moral Values has been one such majority of the learning factors with 68.6% for the readers. 12.1% of readers say that the learning factor for them is Wit/sense of Humor. 10.8% of readers feel they have learnt the cultural/traditional values. The point for discussion is the least number of people with only 8.5% who say children's books teach logical reasoning which is quite a surprising factor at this point. Because Logical and analytical skills are very essential for any person for their day-to-day activities. But, as per the data collected moral values are the most learnt and logical reasoning the least.

7. Do You Prefer reading children's books at any age?

224 responses



**FIGURE - 7: The Interest Factor**

Reading is a great habit; most importantly reading children's books is even greater for the overall growth of a child. But there remains a question about whether adults and grownups carry the same interest factor in reading children's books at any age. So, to answer this, a question was framed about interest in reading children's books at any age. In response to the same, a mighty 84.4% of the readers say they are indeed interested to read at any age. But, opposite to that only 15.6% feel they find it uninteresting to read children books at all the age groups. This data gives a vividness about the sense of interest in reading children's books at any age. Just to note again the majority of our respondents are adults.

8. Do you think Visual form (Animated Video) of children's books has more impact on children than reading?

224 responses



**FIGURE-8: The Digitization of Reading**

The final question is based on the impact factor of the visual form of Children stories. So, this question enquired about whether the visual form (animated video) of the children's books had more impact on children than reading. With almost equal response 46.4% of readers feel video formats are more efficient and

impactful. Whereas, 50% of them feel both video format and book reading are equally important. Only 3.6% of readers do not feel that it has created any impact on them. So, overall, technically sound and oriented respondents feel video format has more impact and the respondents who are from the school of both, reading books and technically resounded have an opinion that both book reading and video format is essential for the overall growth of a child.

### **Findings:**

The survey has clearly reflected the point that the approaches to reading Indian books have changed from generations. Modern day kids have their go for the technical form of children books. However, the old schools of readers have opted for both the technical and physical habit of reading books as technology has been the order of the day. The findings are analyzed in detail in the data analysis section. Few findings which are to be highlighted areas follows:

- Modern day kids are driven more towards audio-visual format of children story than reading them conventional style of reading.
- Moral values are the most learnt factor among children's book readers.
- Readers are fascinated towards all the children's books which were given for the survey.
- Almost 90% of the respondents strongly agree that children's books have an impact on readers and listeners on their overall development.

### **Suggestions:**

The present age is the era of 'digitally born' where the kids are exposed to the gadgets and its temptation sphere of influence from their birth. To stay away from the destructive sway of the media and its influences, it takes a spirit of willingness in the first place by the parents, teachers and the children too. It is universally acknowledged that the digital age and its influences are here to stay. The best way to bring the children to the cult of reading is in association or assimilation with the media. We cannot deny and erase off the digital impact on the present generation. It takes a conscious effort to bring back the notion that Books are the best friends and only reading makes a man complete and evolving.

**The following are the few suggestions by the respondents:**

- Children's Books are to be more impressive, filled with lots of illustrations which are bright and beautiful; Books should be a world of fantasy.
- Story Listening/reading should be practice data young age, preferably as a group activity. Children imitate children.
- Parents have a greater role in diversifying the children's attention from the gadget games addiction to the life time association of reading and its joy.
- The children should be gifted with books relevant to their age group and feedback of the books should be discussed.
- At the school level, it is important to make them have fixed library hours and visit to the library should be compulsory; the after reading discussions should be mandatory by their peer groups.
- Parents at an early age should be a part of reading/ narrating these stories to the children, rather than pushing them to the digital experience.
- The children should be made to understand the importance of reading; where in they automatically improve their language, vocabulary skills, creative and logical thinking.
- A development of a strong sense of associating a rich experience with the books, their smell, touch and its unique reading experience should be imprinted into the minds of the children to bring them back to the cult of reading.
- Readingv/sWatching;storieswatched-the experience would be remembered but the story line would be often forgotten. But the ones which are read are long remembered for their lines and soothing story sketches.

**Conclusion**

It is imperative from the study that the Children's Literature had and still has a great influence on the readers even in the age of digitalization and the media. The reading culture has to be brought back consciously. It is a collective effort by all the stakeholders, parents, teachers and the children. The fruits of reading Children's Literature are evident and admitted by the adult readers which is unknown to the 'digital



born'. Hence an effort from the known fraternity to emphasize the new generation to be in association with the reading cult is essential to reap the benefits of the age-old treasure of Children's Literature.

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## Basic Awareness of Archery & Impact of Archery in Normal Life of an Archer

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### Abstract

Archery is the sport, practice, or skill of using a bow to shoot arrows. The word comes from the Latin arcus, meaning bow. Historically, archery has been used for hunting and combat.

The earliest proof of archery dates to the past due Paleolithic period, round 10,000 BC, while the Egyptian and neighboring Nubian cultures used bows and arrows archery for the functions of war fare.

Today it is mainly competitive sports and leisure activities. People who practice archery are usually called archers

**Keywords:** Archery, types of Archery equipment's, mental fitness, concentration, coordination, types of Bows, List of Olympic event, List of Archery Tournaments, Benefits of Archery

### Introduction to Archery

Archery was introduced in 1900 in the Modern Olympics. There were 153 Archers from 3 Nations participated in the 1900 Paris Olympics. In 2020 Tokyo Olympics 128 Archers participated from 49 Nations.

In 1973, the Archery Association of India (AAI) was founded with the aim of promoting and popularizing Archery has as port in India.

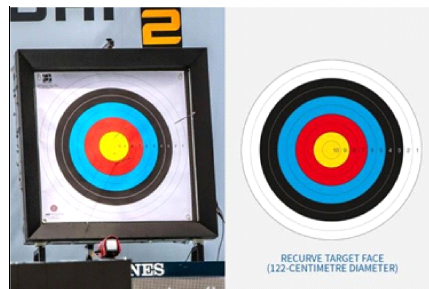
## Types of Bows

### RecurveBow

Recurve bow is the only bow which is allowed in Modern Olympics, which is made up of carbon, wood and fiber glass. Recurve bow mainly consists of Raiser, Limbs, String and other accessories like arrow rest, bow sight, grip, nocking point, sling, finger tab etc. Recurve Bow will be used to shoot from a distance of 70mts. In Qualification round of Olympic event there will be 2sets of 70mts and the best one will be qualified for the final round.



Target face of Recurve Bow will be fixed to a buttress at distance of 70mts from the shooting line. The diameter of the recurve target face is 122cm of 10 rings with the numbering of 10 to 1 from yellow ring to white ring for scoring purpose.



## Compound Bow

Compound bow is a mechanical type of bow which has more technical and mechanical advantage to an archer compared to a recurve bow, so this bow is not allowed in Modern Olympics. Compound will be used in World Cup and other championships throughout the world.

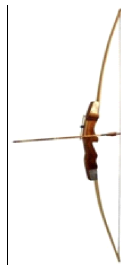
This bow will be used to shoot from a distance of 50mts. In the qualification round of any event there will be 02 sets of 50mts and the best one will be qualified for the final round.



Target face of Compound Bow will be fixed to a buttress at a distance of 50mts from the shooting line. The diameter of the compound target face is 80cm of 6 rings with the numbering of 10 to 5 from yellow ring to blue ring for scoring purpose.

## Indian Bow

As the name suggests, Indian Bow is only used in India, this bow is not used in Olympics or in the world championships. Indian Bow is a basic version of a Recurve bow which is made up of bamboo and wood.



Indian Bow is used in National Archery Championship. In qualification round the shooting distance will be different for both the sets. In first set archers would shoot 50mts and in second set archers would shoot 30mts.

Target face for Indian Round Competition will be fixed to a buttress at distance of 50mts from the shooting line for the first set and at 30mts from the shooting line for the second set. The diameter of the target face is 122cm of 10 rings with the numbering of 10 to 1 from yellow ring to white ring for 50mts and 80cm of 10 rings with the numbering of 10 to 1 from yellow ring to white ring for 30mts. (Archery Association of India, n.d.)

List of Olympic Archery Event

Sl.	Recurve Round Events
1)	Men's Individual
2)	Men's Team
3)	Women's Individual
4)	Women's Team
5)	Mix Team

(Wikipedia, 2022)

List of Archery Tournaments

- Olympic Games
- World Championships
- Commonwealth Games
- Asian Championships
- Asian Games
- South Asian Games

- National Championship
- Khelo India University Games
- Khelo India Youth Games
- State Championships

### **Benefits from Archery Sport**

#### **• Mental Focus**

It takes a lot of attention to keep your focus on the target while an archer is ready to shoot. Every archer knows how crucial it is to stay focused during a shot. An archer must concentrate on their aim, their form, and the distractions that surround them. It can help you focus and stay calm in high-pressure situations if you are always focused.

#### **• Hand-Eye Coordination**

Archery teaches your hands to aim with the help of your eyes. Your coordination improves with continued practice and repetition. The stronger an archer's coordination, the more accurate his or her aim.

#### **• Core Muscle Strength**

When practicing a proper draw, the arms, core, chest, and shoulders are all used. An archer usually holds their draw for a few seconds, similar to lifting weights, to allow for muscle tension. Muscle development occurs as a result of repetition of this activity.

#### **• Self Confidence**

When archers watch their mental and physical skills improve during practice and tournaments, it gives them a boost of confidence. (National Field Archery Association, n.d.)

### **Conclusion**

Archery as a Sport has been evolved to next level in INDIA after the recent results in the Olympics and the outstanding performance in the World Archery Championship. Archery has got many benefits to the shooters like increasing their mental health,

hand-eye coordination, stamina and strength, which helps them achieve their goals in their Personal and Professional Life. Hence, Archery can be taken as professional sport from the age of 10.

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## Unreal saga! - A journey of young girl.

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### Abstract

In the past two decades there has been a dramatic change in the field of Children's Literature studies and has also reinvented itself. It forces us to confront our predeterminations about the genre and how it is not as simple as it was thought to be, which also highlights how Children's literature has been marginalised. Even, the concept of 'Child' and 'Childhood' has been drastically evaluated, revised and further explored too. It also paves the way to demonstrate the difficulties and challenges involved in comprehending the subtle differences which exist between the fictional child and the real child. The complete interlocution is related to the debate concerning how the 'child' is defined. So, the persistence of existing abjected assumptions regarding the child and children's literature will be identified and encountered in this paper. The paper examines the novel *The End of the Wild* by Nicole Helget and intends to trace the evolution of the child protagonist character, which would lead to scrutiny of the notion of 'Child/hood' in the contemporary scenario. Another significant argument, this paper would uphold is, how children's literature may not be about didactic impulse rather provides space to discuss ethical issues too. Relatively, it would even aid to analyse the role of a child as a protagonist against the adults in the children's fiction.

**Key words:** Child, Childhood, Marginalised, Children's Literature

### Introduction to Children's Literature and Childhood

Children's Literature seems to be fascinating now; however, earlier it has always been less discussed in the academic world. From long, children's books are



considered to be simply didactic, delightful, and not very serious which can provoke intense responses in readers. Nevertheless, today, when we reflect on the direct or indirect social and cultural influences these books have made on the readers are significantly substantial. Gradually, the children's books became overtly noteworthy only with the increase in the production of it. The genre has culturally, socially, and historically been low profile, it neither became a part of any discipline nor any department. Thus, it has been marginalised. Albeit, it is appealing and interesting to readers of humanities and can be approached from any expertise/authority, the greater challenge is to cross the barriers between disciplines and kinds of readers. In order to comprehend the discussion, the paper will take a look at diverse definitions of 'Children's Literature' and 'Child/hood'.

It is a broad arena of study and it's an umbrella term. In the term 'Children's Literature', it is not just the term 'literature' which is problematic in defining but on the other hand the term 'Children' is equally puzzling to define. The concept of 'child' and 'childhood' is very indecisive, dynamic and it also modifies due to various elements such as society, culture, history and alike. The term 'Children's Literature' has been explicated profoundly incorporating numerous variables likes as the content of the literature, constituent, genre, audience and authorship.

Several intellectuals differ in defining Children's Literature, Rebecca Lukens, a prominent children's literature critic, vehemently argues that though the degree of literature produced for the adult and child vary, but it is of same kind and in case the same critical standard is not applied to it and then it acquires the inferior position compared to adult's literature. Other critics such as, James Steele Smith expresses a contrary view to Lukens, that it would be a misconception to assume literature for adult and children share the same criteria of literary excellence. On the other hand, Peter Hunt explains that the description of Children's literature is an enormously multifaceted and usually built upon authorial objective (however deduced), or the reader 'implied' reader. (Hunt qtd. in Yousuf. M "Children's Literature: An Umbrella Term" 2016:31). Another significant critic, Perry Nodelman has noted that numerous readers assumes that the themes in children's texts are very simple and easily recognize and specified in a few words. This kind of reading distance the reader layered meanings which text might imply. (Nodelman qtd. in PH(ed.) Understanding Children's Literature 1999:8). Sheila Egoff describes Children's literature has dual traits, one it

is written for children and another it is written with vision to be studied as literature (Egoff qtd. in Yousuf.M “Children’s Literature: An Umbrella Term”2016:31)

One of the vital and path breaking definitions of the Children’s Literature is provided by Peter Hunt. According to Hunt, it is a nebulous and indefinite creature, whose rapport with its audience is challenging and problematic to the rest of literature (Hunt qtd. in “Child and Literature” in Shodhaganga). Hunt uses this statement as a working definition because it states that the formulation of the definition is to serve purpose. The chief idea of understanding these definitions is to get a vivid picture of the given concept. The paper focuses on Hunt’s definition because it gives a relative picture of a kid and the works produced for it. Hunt’s definition sets the platform to answer a few other questions about the entity named ‘child’, on and around whom the whole framework revolves.

Through the study of the various definitions, one of the aspects is very clear in understanding, the concept of ‘child’ that it is supposed to be an incomplete adult denoting to move towards achieving the complete form. Many critics have studied and scrutinised the concept of ‘Child’ and related questions to it such as: ‘What contributes to the understanding of the term child?’, ‘Whether the Child/hood is a construct?’, ‘The role of the Child in literature’ and so on. The eminent critic Philippe Aries is the first person to propose the idea that childhood is more of a social and historical construct rather than being a given notion. Aries points out, that the notions regarding familial relationship may be different at present alienated due to long duration. Rather, here we need to not confuse with love for children, we need to focus on the antiquity of the family: it resembles to an alertness of the specific nature of childhood, which differentiates the child from the adult. (Aries qtd. in PH(ed.) Understanding Children’s Literature 1999 :17). In the essay, “The Development of Children’s Literature” by David Rudd highlights that the notion of child is an offshoot. The children’s writings aided in producing the concept of children which is perceived as innocent, natural, helpless, pure and so on (03). Another intellectual, Neil Postman in one of his works, *The Disappearance of Childhood* Published in 1982, explains that the concept of childhood was conjured due to rise in the print culture and not vice versa. On the contrary, some intellectuals argue that the child existed before the literature produced for children came into existence. Earlier the children were considered as ‘miniature men and women’. But David Rudd reasons it out in the

essay, the increase in representation of these (children) small beings in society's main discourses (e.g. church, education, family), through cultural forms for instance art and literary works, and in numerous non-discursive means, too, like through distinct spaces (in schools, bedrooms, nurseries), unique clothing and added artifacts.(03)

The above discussion has set the platform, which comprises various views expressed and countered by the intellectuals and it provides an insight that the ancient society had never seen a child as a separate entity instead it was considered a part of the whole body. Child was treated with the yardstick that adults did because the child was seen as the carrier and preserver of culture for the future. It also hints that throughout childhood a child was dictated with the norms one has to adhere to. So, this paves a path to affirm that the concept of child/hood is a construction. The very vital point, from the above analysis of the definition, is that it is highly difficult to clearly mark when childhood ends at a certain age. This provides an insight that a child is a product of its culture, society and time.

According to Hunt, writers address the child according to his/her own perception, discounting the real child. It also brings to light, how distinct childhoods are powerfully influenced by the cultures enveloping them, which even comprises childhood imagined by writers. This specifies that it has a reciprocal rapport with childhood. The novels for children provide a different picture of childhood compared to reality. Alan Prout in, *The Future of Childhood: Towards the interdisciplinary study of children* elucidates that due to rampant socio-economic changes and progress in scientific researches, towards the end 20th century, there increased the modifications in the contemporary social bodies and life. It impacted the childhood and directed to the building of the novel beginning and illustration of childhood as more dynamic, well-informed and socially active compared to the older discourses. They are more challenging to handle, less compliant and henceforth are further bothersome and disturbing (Prout 2005: 9).

### **Primary text for the study**

The paper would analyse *The End of the Wild* by Nicole Helget to explicate the above discussion for a better understanding. The novel captures the lives of young siblings but mainly focuses on Fern, an eleven year old, who has the responsibility to

manage the house along with her stepfather, after she lost her mother. They are a poverty stricken family and the nearby woods are only a refuge for food. However, soon a fracking company rolls into town; her refuge is in danger as it could be ripped. Nobody in the town seems to be bothered about it. Instead, her stepfather is happy as he may get a job with the frackers and her wealthy maternal grandfather thinks it would enhance the town's business. She thinks about saving the forest even though nobody is with her.

### **Fern – the Protagonist**

In the novel, we can see how Fern, the protagonist, is seen remembering her mother who passed away in an accident. She has accepted her mother's demise and absence but doesn't display or behave as who is in need of anybody. Rather, she behaves in a mature manner:

In a couple of days, it'll be two years ago. It's a really sad story, but everybody has one, and lots of times somebody important in the tale is dead. (27)

Often children are considered to be naïve and somebody who is kept away from real life issues or dilemmas but with Fern it is not the same case. Throughout the novel, she comes across as somebody who is capable of understanding the subtle nuisance of practicality. She is able to differentiate between two diverse worlds - moral or ethical and practical:

I happen to know that Tovia can't afford a hunting license and has gotten in trouble before for poaching... he doesn't do it for fun... because we need the food. (27-8).

Further elaborating on the above point, many critics have vehemently argued that the child depicted in the books for children is conjured by an adult. Even the Romantic version of child figure is a product of the adult need to create a space of innocence and portrayed beyond the dissections (sex, gender, religion and so on) of society. On the same line of discussion, the paper would highlight how the character Fern is a contrary to it. She is completely aware of the equation between Tovia and Grandfather and the intentions of both to have them (Fern and her siblings) on their side. She is smart enough to analyse the situation and rise above the materialistic pleasure to choose Tovia over her grandfather because of the bond and love which he shares with them.

I tear ferociously at the turkey feathers. Gramps and Children's Protective Services are on Toivo's tail all the time.... If I get an F, it'll just be more fodder for Grandpa to target Toivo.(29)

"Now, Fern," he interrupts, "don't you worry. I'm getting you out of there. I've got lots of trees and toys for you here." Grandpa's property is surround by ornamental trees, perfectly pruned and perfectly spaced, not my idea of a woods. Woods should be wild, with animal trails and bird fights and overgrown plants. (46)

Fern does know and understand that her Grandpa had cut his ties with her mother and cancelled her name from the will too because she had married Tovio. Here, we can clearly see how Fern is also a protagonist who doesn't submit to any authority submissively. Rather, she resists the oppressive forces and stands firm.

### **Discussion between daughter and father**

Another incident where we can see Fern articulating her thoughts and opinion is when she learns about Kloche, the fracking company, entering Colter and its impact on the environment. While listening to the discussion in news, she expresses in front of Tovio:

"Why weren't there town meetings or news articles about it? Did they mean to sneak in here and get fracking before anyone could protest?" "Can they do that?" I ask. "Come and frack wherever they want to? Are they going to destroy our grove?" (89)

Another time, she again brings up the discussion about it and this time is more determined to know because she potentially connects the issues of fracking and wastewater pond not just to cutting down or disappearing of wood but how it would directly impact the survival of all living beings. She has a biocentric idea:

"What can we do about the woods?" I ask, determined to continue our earlier conversation. "I mean, what would we do without it? Lots of our food comes from out there. And where will the animals go?"(92)

When Tovio fails to answer her questions, she makes a point, stating:

...I've noticed that adults sometimes do this thing where they don't answer the question a kid has asked and instead start going on about something they're comfortable talking about instead. (94)

Furthermore, she persists the discussion, "...I'm tall and confident as a pine tree, ready to counter whatever he comes up with next." (96) This persuading episode, reinforces the idea that the children's fiction do symbolize the real world (may be) in a humble and apparent manner, yet a powerful depiction.

We can notice that the notion of 'child' and 'childhood' is a dynamic and ever-changing, subject to a numerous aspects such as society, history and culture. As Reynolds observes that although the term 'child', 'childhood', 'children' and 'adolescence' are commonly used in connection to children's literature, but there is not a one variety of any of these terms (29). Reynolds' explanation illumines that there can be no monolithic meaning which would support to discourse children's literature from one precise angle or viewpoint. On the same line, the British theorist Jacqueline Rose explains, children are ghettoized on diverse terrains such as ethnicity, race, class, and gender. It works within the socio-cultural setting of society where a children's narrative depends on the notion that a child only exists to be instructed and that having dialogues with it may be simple (Hunt 1999:17).

In order to emplace the whole interlocution vividly and explicate it, a few more incidents or episodes have been noted down and discussed. Further discussion would not only help to explicate and comprehend the arguments in a better way but it would also offer a better insight into the children's world.

### **Instances from school life and peer group**

One day, when a teacher complains to Fern about her younger brother Alexi's behaviour, how he was fidgeting around and being a distraction to the class, she wants to respond stating that:

How's he supposed to sit still when his best friend has been taken away and he was nearly attacked by a bear this morning? is what I want to say. "Okay," I tell her (Alexi's teacher) instead. (73)

But she controls herself and doesn't respond rudely. Although the teacher is aware about Fern's family condition, she is neither sympathetic/compassionate nor interested to help them in any way.

### **Socio-cultural episode**

Another instance, on the death anniversary of her mother, when she goes to the cemetery to offer flowers, she finds her grandfather too would have come there. Her younger brothers, Mikko and Alexi, would be happy to see him, for the very reason that he is seen as a ‘giver’ – candy, toys, and trips. Even the boys think only about his mansion and all the luxuries. But, Fern doesn’t get bribed by all these materialistic things, rather she is capable of comprehending the intentions of her grandfather. On the other hand, even her grandfather is aware of the fact that is not like her younger siblings, whom he can get through offering/presenting gifts or through showcasing the richness. Moreover, she doesn’t want to probe any discussion and be impolite to her grandfather, so she decides to take a leave from there. When her grandfather says that he doesn’t want to chase her away from there, she replies to him that although she (mother) is buried there (graveyard), she doesn’t feel the presence of her mother. She doesn’t find the place to be comforting compared to the woods. She came to pay homage to her mother as a social duty or responsibility and nothing more than that.” An expectation.” (110)

It is a befitting reply to a profound capitalistic, egoistic, authoritative man. Moreover, here she also points out how society successfully socially and culturally conditions each member to adhere to the socio-cultural propriety norms, irrespective of one’s choice. We can see, Fern makes an attempt to voice her thoughts against certain socio-cultural practices.

### **Differences between children and parents**

The fracking becomes a matter of rift between Fern and Tovio. Their questions and arguments are never ending because Fern doesn’t want Tovio to work at Kloche but he thinks about livelihood and family. Fern thinks that to Tovio she is a naïve child, who doesn’t understand the complexity of the issue and continues to be in an illusionary world of her own principles:

I do, though. Every morning, I’m the one darting my eyes over the cupboard, refrigerator, or freezer, gnawing my know-how for what to feed all of us. I don’t complain about that. So why does being poor bother him so much? So much that he’d go and work with the polluters? (163)

Another character Margot whose parents are going to be divorced and she has to live with her father whereas her younger sibling will stay with her mother in another city. She is neither able to accept the fact nor likes being separated from her mother and sibling. So she says,

“I just don’t understand,” she says. “Parents are so selfish. Me and Kayal are going to have to live in different houses. ....Kayal is only, like three years old!” “That’s ridiculous,” I say. It seems like all the kids I know are at the mercy of the whims of grown-ups. (170)

Even the friendship between Alkomso and Fern has changed in due course. They have learned to accept the situation and now trying to slowly try to be good friends but now they handle it differently:

... we say good-bye, pretty much like old times, but not exactly. Something has definitely changed between us. It was easier when we agreed about everything. But now I have to have my own mind. And she has to have her own mind. And somehow we have to figure out how to be a different kind of friend to each other. (180)

### **Conversation between Court official and Fern**

In another episode, Miss Tassel and Fern will converse with each other:

...I gather you’re not too fond of the way he’s making it.” “I don’t want him to be stressed out about money,” I say. “But I don’t want Millner’s woods to get cut down, either.” ...you’re smart enough to know it, but adults have to choose between a rock and another rock all the time.” “And a hard place?” I correct her...It’s wonderful to have principles. But adults have to eat theirs all the time when life gets on them. You can’t be so hard on people.” ... Cut the duck off Toivo is what she’s telling me. (209-10)

From the above conversation, the first thing which would strike to anybody would be how matured Fern must be, for Miss Tassel to have spoken about harsh reality to her. In turn, the most surprising thing is the manner in which Fern comprehends the whole discussion. She very well relates to and analyses it in her own terms.

In Children’s literature: A Very Short Introduction Kimberly Reynolds observes how children’s literature is vital in revealing, acquainting, conveying the spirit of the world and casting the intended readers to acclimatize the means of lives for the forth coming.



It (Children's literature) has an influential role in determining how any society reflect about and comprehend the world. It is important means to convey information about alterations in culture from past to present. (4)

In the reading and comprehending process, children will even familiarise about diverse unknown cultures, may or may not be able to relate their direct ambiances. In Understanding Children's World, Peter Hunt describes the diverse effects of the Children's books, which are used for diverse determinations at various span of time to teaching common (or specific) social behaviour. It may deal with problems or handling difficulties and alike. It is a medium through which multiple indirect meanings are produced - what we may contemplate as good rest on us and for what purpose we are reading the book has its own purpose. (1999: 11)

### Conclusion

To encapsulate the complete interlocution, I would like to reiterate the idea from one of my research article titled, "Childhood and Children's Literature: A Contemporary Perspective", about the procedure of describing children's literature is aptly observed and stated by Peter Hunt, it is a formless and indefinite creature whose relationship to its audience is challenging and problematic to the rest of literature (1992: 1). This discussion about the numerous distinguished critics and authors viewpoints which highlights how a 'child' and the 'literature' being created and why it has been treated in a downgraded manner respectively. On the other hand, the child portrayed in the yesteryears has been much altered (undergone a change) to the present. With the boom in technology, rampant urbanisation, implementation and popularization of formal education system and child safety laws, the all-inclusive impression of the child and childhood has experienced a remarkable transformation. Formerly the child was considered as inexperienced, ignorant, and unaware. But, the to-day's child, unlike the past, is well informed with modern education and other developments in the field of electronic media, devices and print culture (various books). It has enabled a child to not only comprehend 'adult' debates and but possibly articulate its view point on any given topics such as race, gender, laws, sentiments, conflict, schooling, research and technology. It implies that how culture transforms the child and also indicates how a childhood is a socio-cultural erection. The societal institutions such as community, race, culture, bonding, family, emotions, morals, comrades, caste, customs and gender adds in conjuring a 'childhood'.

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## **Study on awareness, acceptability and adaptability (3A'S) of digital banking services by senior citizens.**

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### **Abstract**

Banking is a very familiar term for the millennial as like of having food. People are so busy having entangled themselves with pre occupied work it has become difficult for them to provide time to anything. This ideology of people and economic developmental policies gave rise in the concept of digital banking, where banking activities takes place with the involvement of all highly sophisticated usage of technology giving the customer more quick, convenient and easy accessibility to banking services. When we think about dynamic customers to the banking services we think about more of young generations who are more adoptable to the digital era but we forget about senior citizen who are more contributor to the economic growth.

This paper is an attempt to study the awareness, acceptability and adaptability (3A'S) of digital banking services by senior citizen. As they contribute 104 million population to 2011 population census by using primary and secondary sources of data and

applying different data techniques. The data is collected from primary and secondary sources. The primary data is collected using questionnaire. The sample size is 50 respondents. Data is analyzed using statistical tool – Chi Square method. The focus of the paper is to understand the level of awareness, acceptability, and adaptability of digital banking.

**Keywords:** Awareness, senior citizens, digital banking, technology

## **Introduction**

In the ongoing long stretches of banking there is parcel of advancement and blast of web based electronic financial services which are pulling in the clients by broadening the wide scope of administrations, As the economy is advancing with the use of technology it is also encouraging the customers to use E-banking facilities by transforming them from brick and mortar banking era to virtual banking era giving multi-dimensional services with more easy and quick comfort zone in banking services. Computerized banking has changed the entire standpoint of banking establishment by bringing a harmony in innovations and changing the outlook of economy, after introduction of LPG (liberalization, privatization, and globalization) policies in India, there is a great transformation in banking sector which has initiated birth of different digital services paving smooth services but as we are moving towards digital era there are few category of customers (usually baby-boomers) who are reluctant to changes because of few hurdles which are restricting them to make usage up to 100% level. Some of popular services covered under digital banking includes- automated teller machine (ATM), credit cards, debit cards, smart cards, electronic fund transfer system (EFT), mobile banking, internet banking, telephonic banking UPI payment etc.

Following are the benefits and challenges of adopting digital banking:

## **Benefits**

1. It saves time.
2. It helps in paying bills, transfer money checking accounts viewing transaction.
3. Adaptive to the unique needs of customers.
4. 24/7 Availability.
5. Transparency in transactions.

### **Challenges of digitalization**

1. Promoting digital banking & spreading awareness.
2. Requires investment on training program.
3. Adoptability of technology.

### **Review of literature**

Khan, Mahapatra & Sree kumar, (2009) the main key factors in internet banking system is customer satisfaction, customer retention and new customer acquisitions, it also involves non-human interaction Rajesh Kumar Srivastava (2007) - In his research paper "Customer's perception on usage of internet banking". This paper present to Internet banking is still at infancy stage in the world.

Many studies focused on usage of internet banking but many factors on non-usage were overlooked. This research was carried out to validate the conceptual model of internet banking. The causes were identified and researched through correcting the causative factors so that internet banking can used by more people.

From the recent and the span increases in ecommerce. Internet banking (IB) continues to govern the landscape of electronic banking as consumers continue to use IB to complete schedule banking transactions in addition to conducting on-line sales and purchasing. This study presents at heoretical model considered to help researchers and practitioners better understand the acceptance and adoption of Internet Banking. The proposed model may be particularly useful indeveloping nations where consumers are loath to use Internet Banking evenwhen the servicesare available. However, a review of several studies that have investigated consumers' acceptance of Internet banking services from a multiplicity of perspectives have not reached a clear consensus of the factors that contribute to overall consumer acceptance and adoption. The paper concludes with discussions of the managerial implications and avenues for future research.

Kartikeya Bolar (2014)-In the irresearch paper "End-user Acceptance of Technology Interface in Transaction Based Environment "This paper presents Creators and investors of technology need information about the customers' assessment of their technology interface based on the features and various quality dimensions to make

strategic decisions in improving technology interfaces and compete on various quality dimensions. The research study identifies the technology interface dimensions as perceived by the end-users in a transaction based environment (viz. Internet banking) in India, using exploratory factor analysis. The influence of the dimensions on the utility of technology interface and hence the usage is examined by Structural Equation Modeling. The moderating role of user demographics and technology comfort is also tested. Managerial implications are discussed banks teller-staffed, normal operating hours. Additionally, Internet banking has grown swiftly from the recent and the span increases in ecommerce. Internet banking (IB) continues to govern the landscape of electronic banking as consumers continue to use IB to complete schedule banking transactions in addition to conducting on-line sales and purchasing. This study presents a theoretical model considered to help researchers and practitioner's better understand the acceptance and adoption of Internet Banking. The proposed model may be particularly useful in developing nations where consumers are loath to use Internet Banking even when the services are available. However, a review of several studies that have investigated consumers' acceptance of Internet banking services from a multiplicity of perspective have not reached a clear consensus of the factors that contribute to overall consumer acceptance and adoption. The paper concludes with discussions of the managerial implications and avenues for future research.

Managerial implications are discussed by Arunachalam and Sivasubramanian, 2007 that e-banking is one of the cheapest way of providing banking services due to this fact many developed countries made it as a norm rather than an exception.

Broderick & Achirapornpuk, (2002) internet banking is one of the new deliver channels for banking sectors in India. It has not been popularly adopted in India because of nature and few issues experienced by the customers in India.

An overview of 1011 respondents was led of U.S respondents to figure out the effect of Mobile counts on the purchaser propensities and conduct changes. The analysis asserted that versatile financial clients are more youthful than the non-portable financial customers. Among the portable financial clients the specialist asserted that 65% of the shoppers are utilizing the versatile financial offices to check the record adjusts just, the equivalent is been seen that at whatever point the buyer needs to make any sort of buys in any retail location, he initially has his record

balance looked at and afterward in like manner makes the buys. This has in a round-about way affected in diminishing the overdraft expenses which is a kind of type of revenue for the banks and furthermore the footfall of shoppers in the banks has seen a defeat (Aite, 2011).

A review was led on 200 respondents of metropolitan city of India wherein the scientist has set down different boundaries which straightforwardly affects the reception of E-banking offices. The scientist determined boundaries like Innovativeness, Familiarity, Awareness, Security and Trust which has affected on reception of E-banking among clients (K.T Geetha, V.Malarvizhi, Journal of Management and Science).

The analysis found out after the overview of 480 respondents that the clients of public area, private area and unfamiliar banks of semi-metropolitan area of India are keen on e-banking administrations, and yet are dealing with issues like insufficient information, unfortunate organization, absence of framework, unacceptable area, abuse of ATM cards and trouble to open a record (Uppal and Chawla, 2009).

### **Objectives of study**

1. To study the extent of awareness of digital banking among senior citizens.
2. To identify the barriers for successful digital banking among senior citizens
3. To study the acceptance of digital banking.

### **Research methodology**

1. The study is based on primary data.
2. Primary data was collected through close ended questionnaire
3. sample size taken is in 50 numbers
4. Target audience includes account holders with different levels of education (literate only) in Rajajinagar area.

### **Statement of the problem**

There is no doubt that the bigger waves of digitalization in banking is hitting the society and opening wide access the economy easily still a part of population is much reluctant to the changing scenarios in banking system accepting digitalization in banking

due to various reasons. The present paper is an attempt to explore the extent of adoption of digitalization in banking by senior citizens and the root cause for the unwillingness in changing their attitude towards complete digitalization with special reference to the people of Rajajinagar in Bangalore.

### Limitations of Study

1. The effects of other variable on digitalization to senior citizens are not explored.
2. Respondents are selected only from Rajajinagar area in Bangalore city.
3. Time constraint.
4. Data is collected from literates only.

### Data analysis

The response of the questionnaire is as follows:

1. Your age

Particulars	No of respondents	Percentage
60-70 years	38	76
70-80 years and above	12	24

From the above table we can know that out of 50 respondents, we have 76% respondents who are in the age category of 60-70 and rest in other category.

2. Please provide your educational status:

Particulars	No of respondents	Percentage
Primary	16	32
High school	14	28
Degree	14	28
masters	6	12

The above table shows that all the respondents are literate enough to handle their bank account by themselves.



## 3. Are you aware of the concept of digital banking?

Particulars	No of respondents	Percentage
yes	28	56
No	22	44

From the above table it clearly shows that half of the respondents are aware of digital banking (56%) yet reluctant to use It. and 44% of respondent are not aware of digital banking services only.

## 4. Which banking channel do you use

Particulars	No of respondents	Percentage
Traditional banking	37	74
Digital banking	13	26

The above table shows that 74% of our respondents are still using traditional way of banking and only 26% of respondents are opting for digital banking services.

## 5. Do you think human interaction is important in banking relations

Particulars	No of respondents	Percentage
yes	45	90
No	5	10

From the above table it is clearly evident that 90% of respondents think it is very important to have human interaction in banking relations.

6. What are the ways you think senior citizen can be educated for the use of digital banking.

Particulars	No of respondents	Percentage
Advertisement in television	7	14
Help by their family members	10	20
Newspapers/ handouts	4	8
Radio & magazines	0	0
Training from the bankers	29	58

The above table shows that respondents feel that training (58%) is the most powerful tool to reach out for the customers of their age, next important one is help by their family members (20%), followed by advertisement in television (14%) and advertisements in newspaper and handouts which can be preserved for few period (8%) and radio & magazine does not have any role in educating them regarding digital banking.

7. State the reasons for not using digital banking services

Particulars	No of respondents	Percentage
Not having sufficient knowledge	28	56%
No proper securities	7	14%
Complicated & confusing process	9	18%
No human interaction	6	12%

The above table shows that there are some hurdles which limit the senior citizen to use digital banking to 100%. 56% of respondents show that they are not having sufficient knowledge about digital banking, 14% shows that they don't trust digital banking for security purpose, 18% shows that some of applications are complicated and confusing, and 12% shows that there is no human interaction in banking services.

## 8. What will be the more influential factor for using digital banking

Particulars	No of respondents	Percentage
Rewards/ points, Low cost on transaction	10	22
Sufficient knowledge about digital banking	19	38
Encouragement from their family members	5	10
Higher securities (protection )	16	32

The above table shows clearly that 38% of respondents feel that they can adopt to digital banking system if they have sufficient knowledge about digital banking, followed by 32% if there is a high protection for their digital banking transactions, followed by 22% respondents feel that rewards, points low cost on digital transactions are motivating factor and 10% respondent feel that their family members have to support them.

## 9. How do you feel about the promotional aspects of digital banking to senior citizens?

Particulars	No of respondents	Percentage
Satisfactory	5	10
Moderate	10	20
Not on par with other banking services	16	32
Less than required	19	38

From the above table it is very clear that the promotional aspects for the digital banking is very less than required as expressed by the respondents (70%)

## 10. Would you recommend usage of digital banking to your friends and relatives of your age.

Particulars	No of respondents	Percentage
yes	43	86
No	7	14

The table shows that majority of the respondents (86%) are willing to share and recommend the need for digital banking among their friends and relatives, whereas negligible portions of the respondents (14%) do not recommend the need.

### Data Interpretation

H0-Promotional activity on digital banking does not have an impact on success of digital banking among senior citizens.

H1- Promotional activity on digital banking has an impact on success of digital banking among senior citizens

### Chi-square test

Particulars	yes	No	Total
Awareness of digital banking	56	44	100
Promotional level	30	70	100
Total	86	114	200

Observed frequency(O)	Expected frequency(E)	(O-E) <sup>2</sup> /E
56	43	3.930
44	57	3.930
30	43	3.930
70	57	3.930

Significance level-5%

Degree of freedom-2

Chi-square value calculated = 15.72

Chi-square value tabulated= 3.841(5% significant level & 2 degree freedom)

Since the calculated value is more than tabulated value the null hypothesis is rejected and it can be concluded as promotional activity on digital banking has a greater influence in creating awareness of digital banking among senior citizen.

**Findings of the study**

- 1) Senior citizens are not ready to welcome complete digitalization of banking services as it may lose human interaction.
- 2) Most of family members of senior natives discouragethem to use digital banking services considering their age factor
- 3) Most ofsenior citizens feel it is confusion & complicated to use digital banking facilities
- 4) Senior citizens feel that more focus should be given to promotional activities and train them to use digital technology in banking independently.

**Recommendations and Suggestions**

1. Bank should take some efforts to familiarize the use of the digital banking to senior citizens by giving training and demonstrative sessions.
2. Bank should create the sense of awareness to the senior citizen that their deposits and transactions are safe as they can have secured access to their account.
3. Creating trust in the minds of customers that digital banking is safe.
4. Design userfriendly interface.
5. Encouraging more investment by providing more useful schemes.
6. More information should be provided to the family members of senior citizens to help them in accessing digital service of banking.

**Conclusion**

Digital banking is not a very complicated concepts simple efforts by banking institution (building more trust and providing more security and training with touch of human interaction), family members (supporting &encouraging them) can make a beautiful pathway for senior citizen to understand, adopt & make their life more easy and comfortable which makes the concept of digitalization of banking service more sensible.As the respondents were not comfortable and also due to time constrain to give the information related to the topics hence the survey was limited only to a specific area.

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## **Analysis on the knowledge of Cognitive behaviour therapy among College students**

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### **Abstract**

Cognitive Behaviour Therapy (CBT) synonymously termed as Cognitive Behaviour Approach is a wide spectrum of rehabilitative prospect. There exists a little comprehension about the methods of physical therapists' aiming to impart psychological interventions within the practice context. Biopsychosocial model of health has wide impacts within physical therapist practice wherein better health experiences and outcomes are acknowledged.

This study intended to add up quantitative measures on the knowledge emphasis of promoting awareness on understanding how innate reflective factors influence the daily function, and quality of life of a normal student as a Behavioural Rehabilitation strategy.

Behavioural influences of 178 college students across the discipline of nursing and physiotherapy were analysed using the Cognitive Behaviour Process Questionnaire (CBPQ).

Correlational analysis and Paired t test were performed to find the relationship between the external and the internal behavioural variables with the awareness knowledge. The results showed that internal variables governed the external variables during the encounter of similar past experiences. Physiotherapy students possessed 10% more knowledge when compared with nursing students.

Awareness regarding CBT has to be efficiated to have a better behavioural control in educational settings.

**Keywords:**

Cognitive behaviour therapy, knowledge, biopsychosocial model, cognitive behaviour process questionnaire (CBPQ)

## **INTRODUCTION**

Cognitive Behaviour Approach is an aspect of behaviour modification rehabilitation strategy wherein the subject's anxiety levels are maintained within the threshold limits. Rehabilitative Physical therapy shows better enrichments by behaviour modifications. Incorporation of CBT in educational settings enhances positive inclination towards goal-oriented career progress.<sup>1</sup>

Dissemination of cognitive education across widely diverse cultures is increasingly occurring. Practical self – help measures, knowing and combating thoughts of CBT enhance immediate positive changes in the quality of life. CBT pertains to show how the level of thinking affects the mood. Negative approach of life as a thought process can become less. Operantly; it helps in sorting the mislead mannerism of thought process, overt behaviour casts while compensating them with sensible reality patterns of reflection or psychological outlook.

Among the various thought modulation patterns addressed in cognitive behaviour approach; Cognitive restructuring helps to change the dejecting and un-helpful aiming manners. Cognitive Behaviour Approach is the exploration in rehabilitation



which enhances equilization in the utilization of emotions, psychology, skills and overt expression of behaviour. Modern scientific approach on the mind and emotion are apexed. Though widely used as a mental health strategy; the knowledge and implication of cognitive education is found to be less than approximately 20% in the literate Indian sector. The age in which the College / University students fall into demands this aspect. Cognitive restructuring often involves keeping a thought record, which is a way of tracking dysfunctional automatic thoughts, and devising adaptive alternative responses.<sup>6</sup>

Auerbach et al., in their meta- analysis, using surveys reveal mental health problems among is an emerging obstacle of educational sectors. Defective cognitive perception influence academics and social participation in a dissession state. General Stress adds to the intensity. Weissman et al., enlightened the same on regular life practices.<sup>11</sup> The WHO highlights that health is not only the absence of illness but also enlightens the positive aspects such as social functioning and well-being. Reduction in psychological symptoms and stress response assess the fine general health.<sup>9</sup>

Mental health is efficiated largely by CBT as highlighted through the work of Harvey et al., applied on the 5 cognitive attributes. Attention includes variables such as selective attention and mindfulness. Memory includes variables such as overgeneral memory and memory distrust. Reasoning includes variables such as interpretation and attribution. Thought includes variables such as rumination and belief. Behavior includes variables such as avoidance and coping.<sup>10</sup>

Control on worst situations of life is put forward by practicing ideal methods.<sup>6</sup> Previous studies show that the knowledge regarding the implication of cognitive behaviour therapy is found to be less on regular basis.<sup>1</sup> Inter professional education (IPE) builds, paves a manifesto in maintaining skillfull impartation of knowledge and morale between members of the medical fraternity<sup>2</sup>. Hereby, there arises a need to analyse the extent of CBT awareness.

Analysis of Cognitive knowledge efficiates the use of observations, interviews, questionnaire administration. Questionnaires are found to bring forth the innate thoughts as external validations pertaining to the cognitive domain. Cognitive and Behavioural Process Questionnaire (CBPQ) <sup>13</sup> is one such a tool, which

concentrates on indulging real-life events into random, see – through repetitive behaviour tacklement and adjustment. The items were brief incorporating metric gradings, with verbal description, reader friendly and able to encapsulate experiences across various realizations, without referring to disorder-specific concerns. Collaborative alliance as a part of cognitive education prevents mental agitation in a student's life to a large scale emphasizing on mindfulness-based understanding of thoughts, feelings and behaviour.<sup>12</sup>

This study intended to analyse the repercussions of cognitive characters on repetitive experience, the proficiency of cognitive behaviour therapy among college students and to find the sensitivity of positive and negative variables on the cognitive awareness over a period of time.

### **Methodology**

This Institutional based cross sectional design study was carried out for a period of 8 weeks from August 2019 to September 2019 after the approval of the Institutional Ethical Committee. Sample size determination was performed based on the consent from the heads of the nursing and physiotherapy department. By convenient sampling procedure and based on the availability of students; an orientation session was done for 350 students. Informed consent form was collected from 178 students across a private nursing and physiotherapy college in Bangalore, who were willing to participate. Subjects of both across the age group of 18 – 25 years were incorporated. Students who were unwilling to participate and who were not able to comprehend the CBPQ were excluded.

The Cognitive Behaviour Process Questionnaire (CBPQ) is a pre – validated, 15 item tool where the questions are sectioned into two parts. Each question revealed the possible situation the subject can express when the same type of activities was repeated at any instance again. Both inner thoughts and overt behaviour were revealed. Comprehensive knowledge of the student played a pivot role in depicting the best related inert and overt experiences are identified on a 4-point scale<sup>5</sup>the data obtained through the administration of Cognitive and Behavioural Process Questionnaire (CBPQ) were categorized into internal and external experiences based on the explicit character of the questions.

TABLE 1: 10 internal experiences

QUESTIONS REFLECTING ON INTERNAL BEHAVIOUR	
1.	Focus on internal experiences
2.	Getting rid of unpleasant feelings
3.	Change / control the nature
4.	Gone over the past
6.	Judging appearance
7.	Guidance by internal experience
8.	Answers from past
11.	Dealt problem
12.	Set aside from feeling bad

TABLE 2:4 external experiences

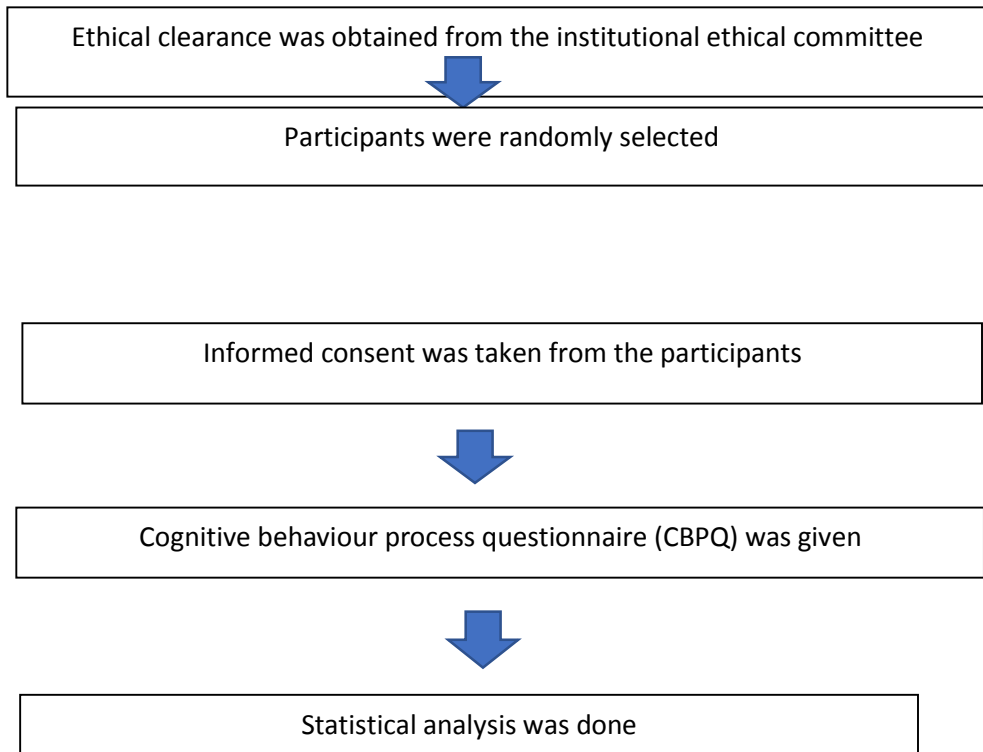
QUESTIONS REFLECTING ON EXTERNAL VARIABES	
6.	Check for harm
7.	Safer aspects
11.	Inactive / avoid instances
12.	Act negative

TABLE 3: Governing factor

QUESTIONS REFLECTING THE GOVERNING FACTOR	
11.	Reduce / prevent

PROCEDURE

This study was conducted to analyze the level of knowledge of Cognitive Behaviour Process among college students.



## STATISTICAL ANALYSIS

The categorized parameters were analyzed using the correlation method to understand the relation between the two parameters<sup>3</sup>. The questions/ parameters that affect internal behaviour were categorized into Internal Variables and those that compiled with the extraneous behaviour were segregated as External Variables. The common variable that governed both the categories was kept as a “Controlling Variable”. Further, the data were analyzed for the governing factor that regulates the frequency of experience occurrence related to cognition and level of knowledge the students possessed at 0.05% level of significance.

TABLE 4: Correlation between the internal experiences

Control Variables			I	II	III	IV	V	VI	V I I	VI II	X I I	X I I
X V E a v o i d / p r e v e n t	I	Corr elati on	1									
	I	Corr elati on	.15 1* *	1								
	I	Corr elati on	.32 4* **	.33 3* **	1							
	I V	Corr elati on	0.0 49	0.0 6	- 0.0 14	1						
	V	Corr elati on	.15 1* *	.27 0* **	.17 2* *	- 0.0 37	1					
	V I	Corr elati on	- 0.0 33	0.1 12	0.0 37	.21 4* **	0.0 37	1				
	V I I	Corr elati on	- 0.0 05	0.0 95	- 0.0 71	0.1 29	0.1 15	.26 7* **	1			
	V I I	Corr elati on	0.0 78	.29 1* **	.34 7* **	- 0.0 19	.23 0* **	0.0 9	- 0 0 4 1	1		
	X I	Corr elati on	.20 7* **	.18 6* *	.32 4* **	0.0 88	.16 6* *	0.0 42	0 1 0 6	.24 6* **	1	
	X I I	Corr elati on	- 0.0 37	0.0 29	- 0.0 45	.22 1* **	- 0.0 43	.20 3* **	0 1 2 1	- 0.0 31	- 0 0 4	1

\*\* Significant at .05 and \*\*\* significant at .000

The above table depicts the correlation between the internal experiences at 0.05 level of significance. A weak correlation (0.151, 0.166, 0.172, 0.186, 0.203, 0.207, 0.230, 0.246, 0.270, 0.291) to avoid / prevent any internal behaviours such as avoidance, worry, judging, feeling bad and controlling the feelings which the subject happens to encounter the similar past experiences happens to re- occur. Moderate correlation (0.324, 0.333, and 0.347) is observed between the internal variables such as past events and feeling bad.

Table 5: Correlation between the external experiences.

Control Variables XV E avoid / prevent		<b>XIII</b>	<b>IX</b>	<b>X</b>	<b>XIV</b>
<b>XIII</b>	Correlation	1.000			
<b>IX</b>	Correlation	.050	1.000		
<b>X</b>	Correlation	.116	<b>.216**</b>	1.000	
<b>XIV</b>	Correlation	-.008	-.098	- <b>.216**</b>	1.000

\*\* Significant at .05

The above table depicts the correlation between the external variables. Avoiding threats and avoiding negative activity towards ensuring safety are the overt behaviours experienced by the subjects as the same situations get reverted. A weak correlation of 0.216 is been observed at these instances. Negative correlation (- 0.216) is observed between the interval safety and negative activity which depicts the apprehension of the subject to be safer when any negative activity is encountered.

Analysis between the observations of Table 4 and Table 5; give a general information that internal variables seen within a subject affects more than the external behaviour which the subjects showcasts when repetitive related experiences are encountered. This proves the fact that internal cognitive perceptions govern the external cognitive attitudes.

TABLE 6: Difference in the knowledge level between nursing and physiotherapy students.

Pair	Mean	Paired Differences	SD	Std Error Mean	t	Df	Sig (2 tailed)
Nursing Knowledge Score	61.01	-7	16.37	1.80	-3.90	82	.000
Physiotherapy Knowledge Score	68.01						

Paired t test was used to analyse the Cognitive Knowledge level between the students of Nursing and Physiotherapy. The above table shows the level of knowledge that the student's possess regarding Cognitive Behaviour. It is observed that the physiotherapy students have a better knowledge (Mean – 68.012) when compared with the nursing students. (Mean – 61.012). The above table also shows the percentage of knowledge difference that exists between the nursing and physiotherapy students. The mean suggests a sensitivity difference of -7 (i.e.) about 10% difference in knowledge is observed which states that physiotherapy students have got higher exposure towards Cognitive approaches. Observations seen in Table 6, give a citation that a significant difference in the knowledge level of Physiotherapy students validates the alternate hypothesis of this current study.

## Discussion

This study intends to analyze the impression of cognitive variables on repetitive experience, the knowledge of cognitive behaviour therapy among college students and to find the sensitivity of positive and negative variables on the cognitive awareness over a period of time. The influence of students' understanding of Cognitive knowledge and its pertinancy to the normal educational settings is the current need. Though substantial literature is available on CBT on the therapeutic grounds; there is a less amount of support in the practicing / implying aspects. Incorporation into health studies will prove beneficial for better health perception and administration practices.

Analyzing the internal and external variables that affect the behaviour approach towards various reality situations, showed that internal variables (feelings/ thought modulations) often focused upon the actual educational knowledge of how to modulate encountering the similar situations. External variables brought forward, indulgence into behaviour perspectives in educational settings. A moderate to high correlation of behavioural patterns were observed (Table 4 & Table 5).

Tomonari Irie et al., in 2019 found that there is a strong association between the cognitive behaviour variables and the mental health of the college students.<sup>7</sup> Each component of cognition has a varied impact on the inert and overt mental health enhancing the quality of educational perspective.

A weak correlation (0.151, 0.166, 0.172, 0.186, 0.203, 0.207, 0.230, 0.246, 0.270, 0.291) to avoid / prevent any internal behaviours such as avoidance, worry, judging, feeling bad and controlling the feelings which the subject happens to encounter the similar past experiences happens to re- occur. Moderate correlation (0.324, 0.333, 0.347) is observed between the internal variables such as past events and feeling bad.

Avoiding threats and avoiding negative activity towards ensuring safety are the overt behaviours experienced by the subjects as the same situations get reverted. A weak correlation of 0.216 is been observed at these instances. Negative correlation (- 0.216) is observed between the interval safety and negative activity which depicts the apprehension of the subject to be safer when any negative activity is encountered.

It is observed that the physiotherapy students have a better knowledge (mean – 68.01) when compared with the nursing students (mean – 61.01). A difference of 10% of knowledge variation is observed between the nursing and physiotherapy students who were involved in this study (Table 6). The subjects were found to have governance by the behavioural variables which mandate the necessity of Cognitive education for better perception of educational standards.

Mental health further affects the domains of negative and positive behaviour, physical and mental wellbeing, social participation and avoidance, stress coping and reluctance, general health components. PSYCHE governs the PHYSIQUE based on Behavioural Remodulation goals.



Harvey et al., in 2004 found that Cognitive Behaviour approach is an effective platform to improvise and associate automatic thoughts and functional status of an individual.<sup>11</sup> The results of this current study, favour the practical implication of cognitive approach as a tool in educational field.<sup>12</sup> The present study shows the need to incorporated Cognitive Awareness as a part of education technology.<sup>4</sup> Little is known about the regulation of cognitive knowledge into practice. This can be a realistic behaviour rehabilitation concept as a Physiotherapeutic Implication.

### Conclusion

This study concluded that internal behavioural knowledge of a human being affects the cognitive behaviour and a focus to nurture the behavioural aspects of the students should be prime role of education technology.<sup>3, 4</sup>

### Acknowledgements

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## **Shaping Leaders or Followers: Role of Educational Institution in Modelling Generation Z Women as an Entrepreneur**

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### **Abstract**

The women in Generation Z can be aptly described as individuals having high level of self-awareness and willingness to confront the problems with level of and immense amount of enthusiasm and energy. As the world is progressing and embracing the oscillation in the stereotypical roles assigned to men and women, beautiful and magical also radical changes are coming up. The well-known patriarchal framework is shattering and even more vibrancy is expected to come from the society within. This paper sheds light on a very primary and basic need of every individual-education and how the education is playing a crucial role in shaping up the future business woman of India. A good and qualitative education provided can inculcate the much-needed skills and foster qualities which paves the way towards a community full of victorious Women Entrepreneurs.

Entrepreneurial education is an undebatable element in promoting the economic growth of the economy from all fronts possible. This paper concentrates on the role of education institutions in modelling the women entrepreneurs with special reference to Generation Z.

**Keywords:** Women Entrepreneurship, Entrepreneurial Institutions, Generation Z, Risk Taking

## Introduction

Women is the perfect architect of the society- Precisely mentioned in the Sanskrit quote above is a description of the importance of women in all sphere of life. She has been, since ages, a successful mother, wife and a daughter. It won't be an exaggeration if we claim that the world which we live in is changing superfast every other day, so is the role of women and the supporting factors.

Business- which was earlier considered to be the cup of tea of men, has now become a daily evening beverage for women. Millennial women are owning so many business enterprises and on similar lines proceeding are Gen Z women (1997-2012). According to research conducted by DNA, 55% Gen Z women are now wanting to be their own bosses by personally creating something innovative. Although there might be many hurdles in the way, there is nothing stopping them to achieve what they want in their professional lives.

This study focusses on the role of Educational Institutions in building the business women of tomorrow. Entrepreneurial Education is the inoculum needed for the students to inculcate confidence in them enough to become entrepreneurs. 'Running your own business, becoming your own boss' words are as fancy as it sounds but in no way is a cakewalk. It could become easier though, provided a substantial know-how is provided to the budding entrepreneurs, especially the women and it should start from the college/university and school as well, that way triumph would be imminent.

## Review of Literature

(Muhammad Awais Bhatti, 2021) Found out that the education which is focussed on entrepreneurship and training programs play a significant role in improving the psychological attributes and Entrepreneurial Intentions of female students.

One striking find of the study was that certain features like- training retention, self-confidence, tolerance of ambiguity, innovativeness and achievement motivation are few major points leading to the success of the women business owners. (Team, 2020) The article cited on the website of DNA India revealed that the women in Gen Z are geared up to starting their own businesses, taking motivation from their preceding Millennial Business women owners. As derived from the article, millennial women have mentioned that taking the call to venture, starting their own enterprise was a difficult one. Gen Z women, otherwise, claim that it is difficult but achievable. The zeal is backed up by the idea of 'creating an impact'.

(Xianyue Liu, 2019) Studied the factors influencing the willingness to innovate in college students and their entrepreneurship education and self-efficacy on their entrepreneurial intention. As entrepreneurship is one of the most important engines of economic development, the students' have become the emerging entrepreneurial subjects. The findings have in them that EE plays a crucial role in stimulating the start-up intentions. (Dr. Poonam Kain, 2013) Beautifully outlined the importance of women in the economic growth of the country. With the clock moving fast, no Women or 2nd to no one in multiple fields which were earlier considered to be the forte men. The radical shift in the gender role is being embraced by all sections except few problems noticed or unnoticed. In running a business, the risks and challenges faced by women are certainly more than men. To tackle that this, researcher outlined that training should be extended to students' high school onwards, financial support should be provided and arrangement for women must be made.

### **Objectives**

1. To understand the entrepreneurial motivation level in women of Gen Z.
2. To critically examine the role of educational institutions towards inculcating entrepreneurial skills.
3. To suggest remedial measures in accelerating the women in Gen Z as entrepreneurs.

## Hypotheses

1. There is no relationship between motivation and entrepreneurship as career
2. There is no association between EDP organised by the institution and the intention of setting up a business

## Research Methodology

Type of research- Descriptive and Analytical research

Type of data- Quantitative data

Sampling- Data is collected by conducting survey through a systematic questionnaire and area of the survey is Bengaluru City.

The sample size- 210 who were randomly selected belong to generation Z.

Statistical tool- IBM SPSS is used for the analysis. Data is analysed by applying Chi-square, Correlation and Rank analysis

Data Analysis and Interpretation

Table 1: Role of college in motivating students to become entrepreneur and the students who have considered entrepreneurship has carrier option

## Hypothesis

H <sub>0</sub>	There is no relationship between motivation and entrepreneurship as career	Failed to accept
H <sub>1</sub>	There is relationship between motivation and entrepreneurship as career	Accept

**Your college ever motivated you to start your own business. \* Can you consider entrepreneurship as a career option?**

		Can you consider entrepreneurship as a career option?				Total
		Strongly Agree	Agree	Neutral	Disagree	
Your college ever motivated you to start your own business.	Strongly Agree	24	22	3	0	49
	Agree	25	59	15	3	102
	Neutral	10	24	12	2	48
	Disagree	5	4	1	1	11
Total		64	109	31	6	210

**Correlations**

		Your college ever motivated you to start your own business.	Can you consider entrepreneurs hip as a career option?
Your college ever motivated you to start your own business.	Pearson Correlation	1	.197
	Sig. (2-tailed)		.004
	N	210	210
Can you consider entrepreneurship as a career option?	Pearson Correlation	.197	1
	Sig. (2-tailed)	.004	
	N	210	210

Interpretation: Pearson correlation is applied to find the relationship between 2 variable and there exists perfect positive correlation between motivation provided by the educational institutions and students considering entrepreneurship as a career option. The significance level is less than 0.05. Therefore, the null hypothesis is failed to accept. Which means, there is a relationship between motivation and entrepreneurship as career.

Table 2: Entrepreneurship Development Programs organised by the educational institution and the intention of setting up a business.

### Hypothesis

H <sub>0</sub>	There is no association between EDP organised by the institution and the intention of setting up a business	Accept
H <sub>1</sub>	There is association between EDP organised by the institution and the intention of setting up a business	Reject

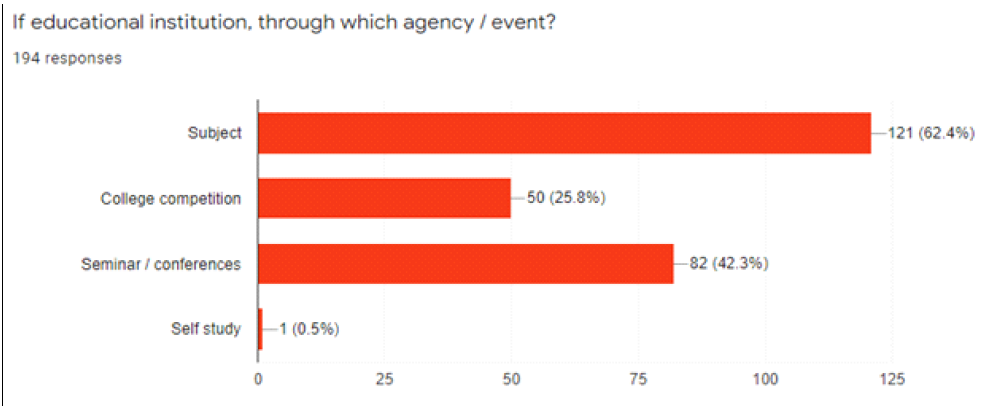
### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4.253 <sup>a</sup>	4	.373
Likelihood Ratio	4.384	4	.357
Linear-by-Linear Association	.046	1	.831
N of Valid Cases	189		

**Interpretation:** Chi-square test is used to find the association between EDP organised by the educational institutions and within how many years the business will be set up. The significance level is more than 0.05. Which accepts the null hypothesis. Therefore, there is no association between EDP organised by the institution and the intention of setting up a business



Chart 1: Role of education institution in educating students about entrepreneurship.

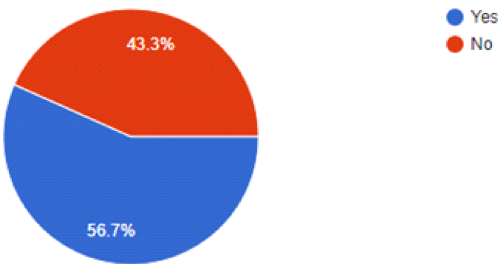


**Interpretation:** Out of 210 respondents 194 of them said they got to know about entrepreneurship through educational institution. In those 121 respondents said they got to know about entrepreneurship has a subject. Followed by Seminar / conferences that is conducted by the institution, followed by college competition.

Chart 2: Application of entrepreneurship / business ideas during college

Did you ever get an opportunity to present your entrepreneurship/ business ideas during academics?

210 responses

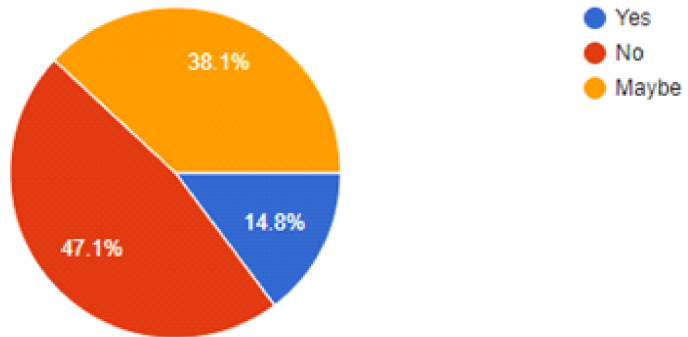


Interpretation: 56.7% of the respondents agreed that they got opportunity to present their entrepreneurship / business ideas during the academics.

Chart 3: Financial support provided by educational institutions (Incubation centre)

Did/does your institution provide financial support to start up business?

210 responses

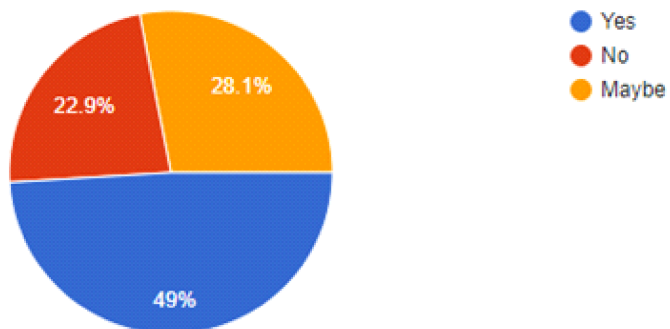


Interpretation: The majority of the respondents (47.1%) said that there is no financial support that is provided by the financial institution to set up a new business.

Chart 4: Vocational courses offered by the educational institutions

Did/do you have any vocational courses in your college?

210 responses



Interpretation: 49% of the respondents said education institutions are providing vocational training to students which builds entrepreneurship.

## Findings

There is relationship between motivation and entrepreneurship as career. There is no association between EDP organized by the institution and the intention of setting up a business. Educational institutions are providing opportunities to students to inculcate the entrepreneurial skills. Vocational training and financial support are provided by few of the institutions for entrepreneurial activities.

## Summary and Conclusion

Educational institutions, entrepreneurs and women; the 3 marvel words which delights the individual and the world at large. Educational institutions have played and continues to play an essential role in empire-building skills in the Generation Z. Curriculum as well as the additional courses provided by the educational institutions are outlined in such a way that it shapes the LEADERS not followers.

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## Psychological traits and Behavioural pattern – Specific study on working women investors

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### Abstract

Women are also contributors to the family income. Income is either saved in various avenues like gold, silver, bank deposits, post office savings, bonds, Life insurance, chit funds etc., or it is invested in real estates, stocks/shares.

Since ages investment decision is vested with men as most of the women were not financially independent and lacked the courage, knowledge and exposure regarding financial planning.

According to a report in Statista, the women participation at work has increased from 23% in 2020 to 36% in 2021 (Basuroy, 21 February, 2022), this has led to a significant change in women's perception towards financial planning and investment decision.

This study aims at understanding the level of awareness, risk taking ability, and behavioural pattern of working women. To achieve these objectives the data from primary and secondary sources will be collected and analysed using simple statistical tools and represented in the form of graph.

**Keywords:** Working women, behavioural pattern, investment decisions

## **Introduction**

Employment status of women as per the data of 2015-16 in Karnataka was 33.3% where as in all India its 25.8% as per E & U surveys of labour bureau. This reveals that the number of working women in the country is less compared to men, which creates financial dependency for women even for their basic requirements or spending, due to which risk tolerance is low which led them choose conventional form of savings rather than investment. The study focuses on the investment behaviour/pattern specifically to women investors. Approach of women towards investment has seen paradigm shift in recent years, and women are considered efficient than men in making right investment decisions and also earning good passive income.

## **Review of Literature**

A study on a relationship of age, gender and income with investment preferences towards various investment avenues in Uttarakhand (in International journal in management and social sciences, Vol 5, issue 1, Jan 2017) was conducted by Anugraha Lall, and Dr. N L Gupta. Response was received from 60 respondents of which primary data is collected through structured questionnaire. The finding of the study was that there is a significant relationship between the gender and investment preferences.

A study on investment pattern among working women is conducted by Dr. G Rekha and R. Vishnupriya, (in International journal of research and analytical reviews, Vol 6, issue 1 Jan 2019) they have inferred that women were deprived from basic education and were confined to household work. But today women are highly educated and are working in all the sectors. The potential of women of earning and making financial decisions and controls majority of the decisions with respect to investments.

An analysis on financial literacy of working women in Kerala was conducted by Juwairiya. P. P in the year 2014, to find out the investment behaviours. Descriptive study was conducted using both primary and secondary data.

### **Objectives**

1. To understand the awareness levels of women in investment avenues
2. To understand the risk taking ability of women investors
3. To understand their investment behaviour/patterns towards various investment avenues.

### **Scope**

The study is limited to working women who belong to middle income group.

### **Statement of the Problem**

Due to the inadequate information and knowledge on financial opportunities for investment women tend to cocoon themselves from investment decisions and major investment decisions will be taken up by the male counterpart.

Women consider conventional investment avenues like gold, silver, bank deposits, post office savings, bonds, Life insurance, chit funds etc., and risk averse towards equities due to the fear of loss (Amalendu Bhunia).

As a report mentions that the Women investing in stock markets has seen a rise from 16% to 24% of the total population in 2020 (Sachin Dave, 2022). The study is conducted to enumerate the level of awareness and participation of women in considering equities also as their investment opportunity.

But the recent report mentions women workforce which was 20.3% in 2019 has dropped down to 16.1% in India post pandemic (Kumar, 3 August 2021)

### **Research Design**

The data for the research is collected through primary and secondary sources. Structured questionnaire is designed to collect primary data with questions on Likert scale, dichotomy and open-ended questions are included. The sample size is 63 for the study. The sampling method used is convenience sampling. Secondary sources like online journals and articles are referred.

Data Analysis and Interpretation

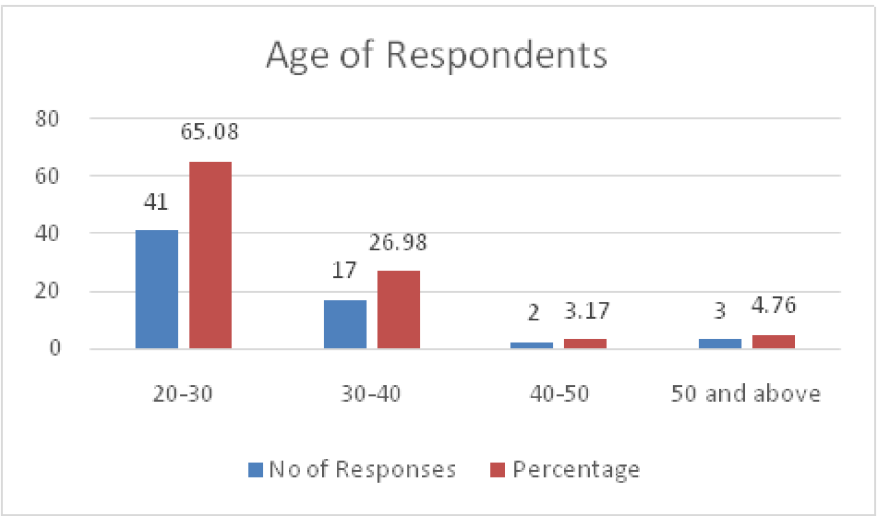
Collected data is analyzed using simple statistical tool like percentage analysis and the same is also represented in graphs.

Table representing Age of the respondents

Age	No of Responses	Percentage
20-30	41	65.08
30-40	17	26.98
40-50	2	3.17
50 and above	3	4.76
Total	63	

The above table shows that there are 65.08% respondents who belong to the age group between 20 to 30 years and the less i.e between 40 to 50 years age group.

Graph representing Age of the Respondents



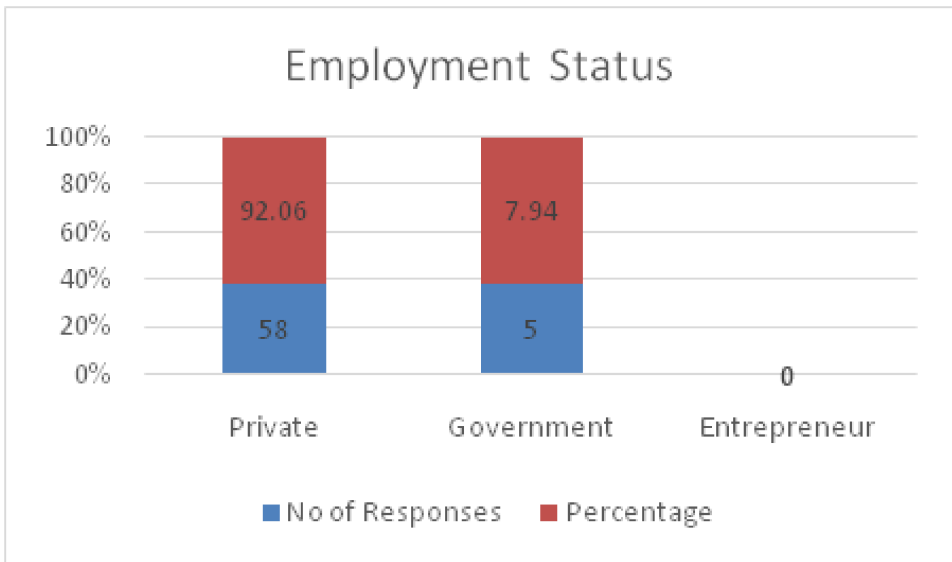
From the above graph it can be interpreted that majority of the respondents belong to youngsters group, and least being 40 to 50 years age group who tend to be non-investing group.

## Employment Status

Parameter	No of Responses	Percentage
Private	58	92.06
Government	5	7.94
Entrepreneur	0	0
Total	63	

From the above table it is analysed that 92.06% respondents being private employees, around 5% being Government employees.

## Graph Representing Employment Status



From the above graph it can be interpreted that there are private and government employees who are women investors.

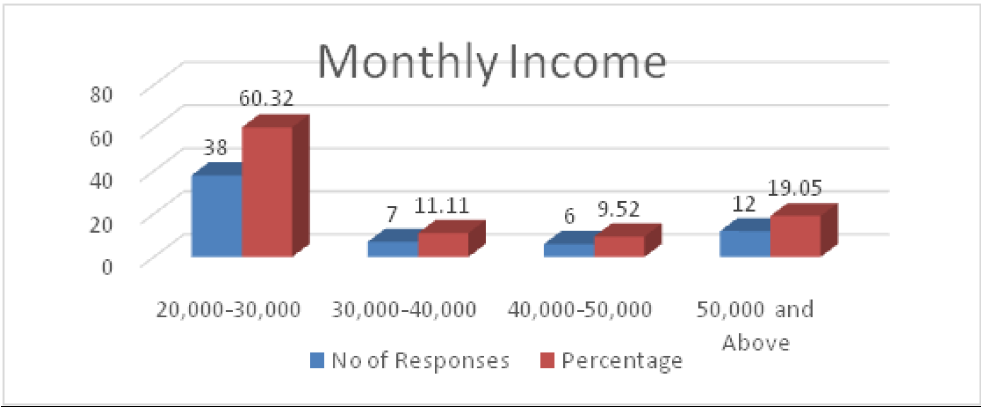


Table Representing Monthly Income

Parameters	No of Responses	Percentage
20,000-30,000	38	60.32
30,000-40,000	7	11.11
40,000-50,000	6	9.52
<b>50,000 and Above</b>	<b>12</b>	<b>19.05</b>
Total	63	

From the above table it can be analyzed that majority of the respondent’s income is between 20000 to 30000, 11% of them earn 30000 to 40000, 10% earn 40000 to 50000 and also there are 12 employees whose income is above 50000 which aids them to invest.

Graph Representing Monthly Income



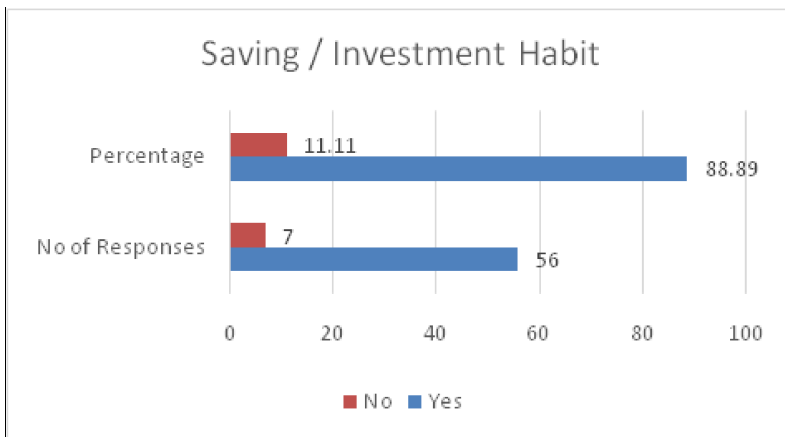
From the above graph it can be interpreted that the respondent’s income is more than 20000 and above 50000 which aids them for investing for future.

Table Representing Saving/Investment Habit

Parameters	No of Responses	Percentage
Yes	56	88.89
No	7	11.11
Total	63	

From the above table it can be analysed that majority of the respondents have the investment/saving habit, and very less respondents around 7% have kept them away from investment/saving.

Graph Representing Saving/Investment Habit



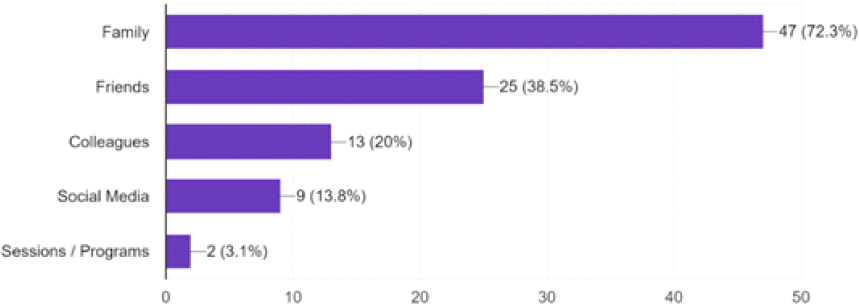
From the above graph it can be inferred that majority of the working women have opted for investment/saving from their income.

Sources of Information

Parameters	No of Responses	Percentage
Family	47	72.3
Friends	25	38.5
Colleagues	13	20
Social media	9	13.8
Session/programs	2	3.1

From the above table it can be analysed that 72% of the respondents get the information from their family, 38% from their friends, 20% from their colleagues, 13.8% from social media and hardly 3% from sessions/programs.

Source of Information regarding investing  
65 responses



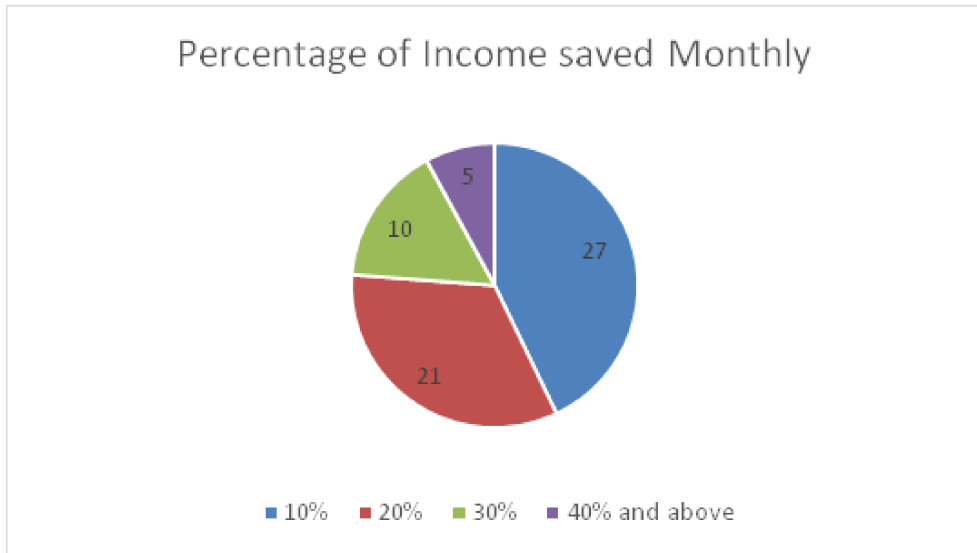
From the above graph it can be inferred that for majority of the respondents the main source of information on investment and saving option being family, and the least being sessions and programs, where major focus has to be given to reach a greater number of investors.

Table Representing Percentage of Income saved monthly

Parameters	No of Responses	Percentage
10%	27	42.86
20%	21	33.33
30%	10	15.87
40% and above	5	7.94
Total	63	

From the above table it can be analysed that majority of the investors save/invest 10% out of their monthly income, 33% of respondents save 20%, 15% of them save 30% and 7.9% of them save above 40% of their monthly income.

Graph Representing Percentage of Income saved monthly



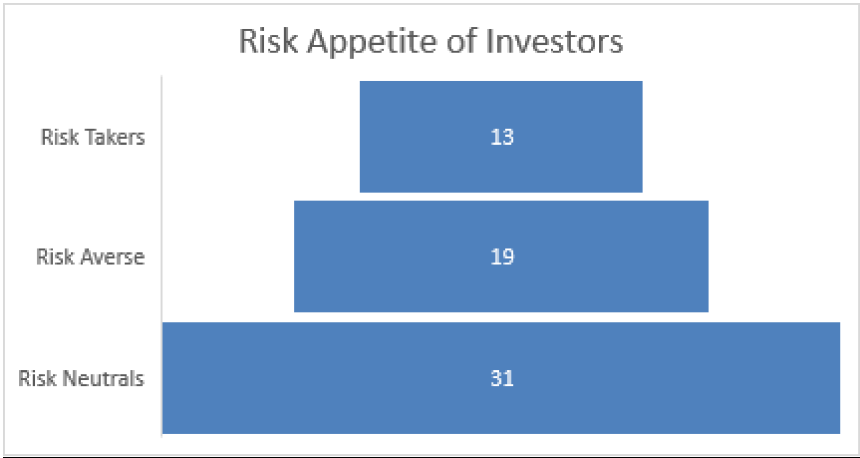
From the above graph it can be inferred that the minimum investment/saving from the respondents being 10% of their monthly income and 7.9% of them invest 40% of their monthly income which is the major investment.

Table Representing Risk Appetite of Investors

Parameters	No of Responses	Percentage
Risk Takers	13	20.63
Risk Averse	19	30.16
Risk Neutrals	31	49.21
Total	63	

From the above table it can be analysed that there are 49% of respondents who are Risk neutrals, 30% being risk averse, and 20% being risk takers.

Graph Representing Risk Appetite of Investors



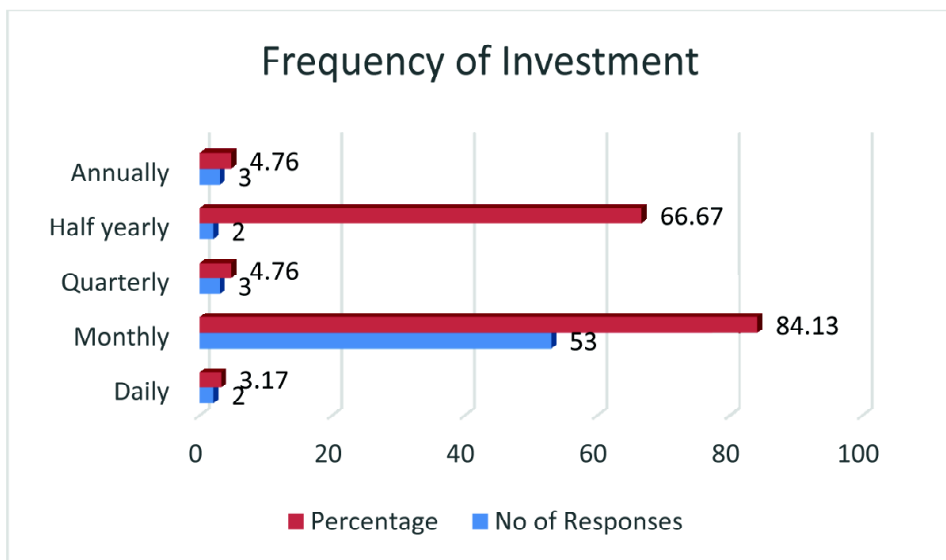
From the above chart it can be inferred that majority of the respondents want their investments work for them in a balanced manner, and there are less women workers who are risk takers.

Table representing Frequency of Investments

Parameters	No of Responses	Percentage
Daily	2	3.17
Monthly	53	84.13
Quarterly	3	4.76
Half yearly	2	3.17
Annually	3	4.76
Total	63	

From the above table it can be analyzed there are 84% of the respondents who invest on monthly basis and 4% of them who invest on daily and half yearly basis.

Graph representing Frequency of Investments



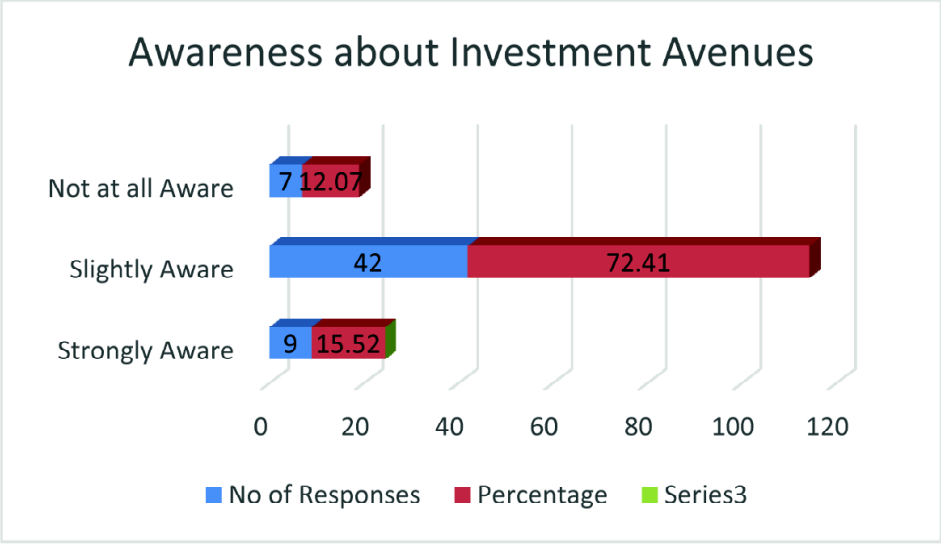
From the above graph it can be inferred that the working women invest systematically on monthly basis, and few on daily basis who belong to risk takers category.

Table Representing Awareness Level of Investors about Investment Avenues

Parameters	No of Responses	Percentage
Strongly Aware	9	15.52
Slightly Aware	42	72.41
Not at all Aware	7	12.07
Total	58	

From the above table it can be analyzed that 72% of the respondents are slightly aware about the investment avenues, 15% of them are strongly aware, and 12% of them are not at all aware about investment avenues.

Graph Representing Awareness Level of Investors about Investment Avenues



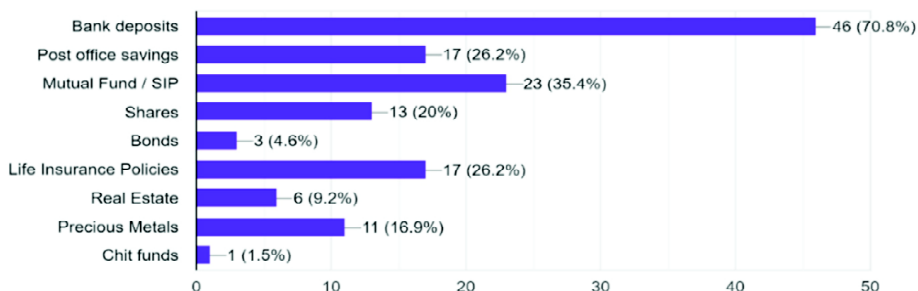
From the above graph it can be inferred that majority of the respondents are slightly aware about the investment avenues and more efforts to be put in create awareness. Investment options considered

Parameters	No of Responses	Percentage
Bank deposits	46	70.8
Post office savings	17	26.2
Mutual fund/SIP	23	35.4
Shares	13	20
Bonds	3	4.6
Life insurance policies	17	26.2
Real estate	6	9.2
Precious metals	11	16.9
Chit funds	1	1.5

From the above table it can be analyzed that 70% of the respondents opt for bank deposits and least i.e. 1% of the consider chit funds as their investment option.

Which of the following Investment Avenue do you consider while Investing?

65 responses



From the above graph it can be inferred that majority of the respondents consider bank deposits being the safest of all, post office savings/precious metals the conventional avenue, mutual fund/SIP which helps in small and systematic investment, around 20% on shares by risk takers, least being Bonds and Chit Funds which doesn't fetch them much, 9% on real estates which requires huge investment, and 26% of the respondents on LIC which is just a risk cover and not an investment option.

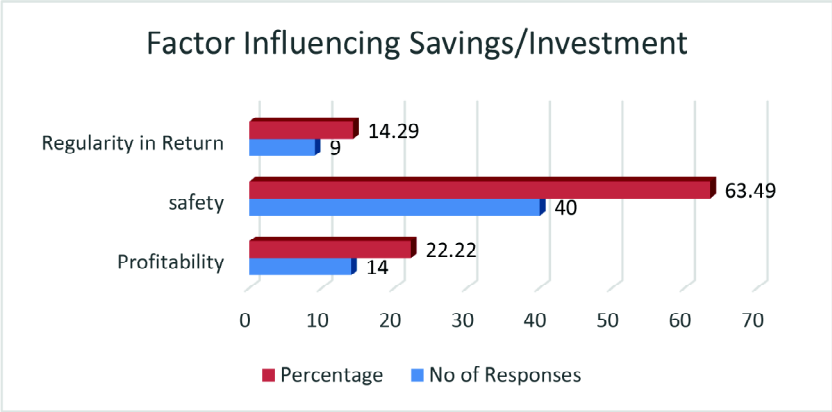
Table representing factors influencing investors to invest

Parameters	No of Responses	Percentage
Profitability	14	22.22
safety	40	63.49
Regularity in Return	9	14.29
Total	63	

From the above table it can be analyzed that 63% of the respondents are influenced by the safety of their investment, and 22% by profitability and 14% by the regularity in returns.



Graph representing factors influencing investors to invest



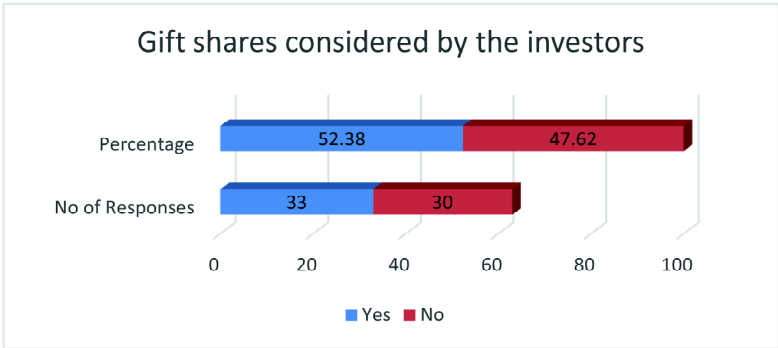
From the above graph it can be inferred that majority of the respondents are influenced by the safety factor in the investment they make and few by regularity who invest on bonds and profitability who invest in mutual funds and SIP’s.

Table representing Gift shares considered by the investors

Parameters	No of Responses	Percentage
Yes	33	52.38
No	30	47.62
Total	63	

From the above table it can be analysed that 52% of the respondents consider gifting securities on special occasions, and 47% of them do not consider it as gifting option.

Graph representing Gift shares considered by the investors



From the above graph it can be inferred that around 52% of the respondents consider the option of gifting shares unlike other conventional methods which contributes to more investments in the economy.

### **Findings**

The respondents belong to youngsters' group, and least being 40 to 50 years age group who tend to be non-investing group. There are private and government employees who are women investors, majority being private employees. The respondent's income is more than 20000 and also above 50000 which aids them for investing for future. Majority of the working women have opted for investment/saving from their income. Majority of the respondents the main source of information on investment and saving option being family, and the least being sessions and programs, where major focus has to be given to reach huge number of investors. The minimum investment/saving from the respondents being 10% of their monthly income and 7.9% of them invest 40% of their monthly income which is the major investment. The respondents want their investments work for them in a balanced manner, and there are less women workers who are risk takers. The working women invest systematically on monthly basis, and few on daily basis who belong to risk takers category. The respondents are slightly aware about the investment avenues and more efforts to be put in create awareness. The respondents consider bank deposits being the safest of all, post office savings/precious metals the conventional avenue, mutual fund/sip which helps in small and systematic investment, around 20% on shares by risk takers, least being Bonds and Chit Funds which doesn't fetch them much, 9% on real estates which requires huge investment, and 26% of the respondents on LIC which is just a risk cover and not an investment option. The respondents are influenced by the safety factor in the investment they make and few by regularity who invest on bonds and profitability who invest in mutual funds and SIP's. Around 52% of the investors consider the option of gifting shares unlike other conventional methods which contributes to more investments in the economy.

## Suggestions

- To educate women about the significance of setting financial goals to achieve financial freedom.
- To organize seminars/webinars to give practical exposure to women regarding investments.
- To educate women to be more financially independent and increase the frequency of investments.
- An appeal to the government to reduce the taxation on investments made.
- To develop user friendly applications to create confidence and develop the habit of thrift among women.
- Short movies to be made to create strong awareness among women on investment avenues and their benefits.

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## **A Study on Usage of Digital Payment Interface with Special Reference to Working Women in Bangalore City**

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### **Abstract**

Digital Payment emerges important role in every individual life. Due to reduced cost as well as low risk coverage and time saving characteristics and increases the safety and convenience and user friendly, it has become part and parcel for making payment towards any product and services. This paper considers the payment pattern of working women in Bangalore city. The study analyzes the digital payment interface among the working women which concentrates on getting the information related to know the preference of digital payment over cash transaction and which is the highly convenient means of transaction as per women. The intention of the study is to provide constructive suggestions and recommendations to upgrade the digital payment usage. Study even concentrates on knowing the choice of payment during COVID-19.

**Keywords:** Digital Payment, Modes of Payment, Convenience.

## Introduction

“Cash Less” is the one of the initiatives taken in “Digital India” by our prime Minister Narendra Modi in 2015 to enhance the people to make use of cashless, seamless, fast, and convenient mode of e-payment with a view to convert India into digitally empowered country. Cash on delivery is very risky and not so convenient to make payment compare to e-payment especially working women not possible to carry much cash with them. Hence, digital payment enhances the people gaining more beneficial to make faster, convenient, and secured mode of payment.

The term "digital payment" refers to a type of payment that is done via digital methods. To transfer and receive money, both the payer and the payee employ digital ways. Because it decreases the cost of delivering financial services to consumers and promotes the safety and convenience of utilizing savings, payments, shopping, and insurance products, digital payments have emerged as a key instrument for increasing financial inclusion.

Coming to the different modes of payment, we can specify as cash transaction and virtual transactions i.e., digital payment. Digital payments include applications like Google pay, Paytm, PhonePe, BHIM, Internet Banking and ATM.

The concept of working women in this paper which includes a woman who earns salary, wages or any other income through regular employment working as self-employed, salaried, professionals etc., either in government sector or private sector who is distinct from house wife.

## Literature Review

Krishna Reddy and Sudhir Reddy (2016) in their research they highlighted that people are accepting digital payments options as it helps in ease of payment within just press of Button and also safety and security of transaction by encrypted by banking system.

Shamsher Singh (2017) in the journal titled “Study of Consumer Perception of Digital Payment Mode” has highlighted how customer perceptions of digital payment have a large and positive influence on digital payment up take. According to the ANOVA test, there is also no significant difference in customer assessment

depending on demographic characteristics. Such include the patients' gender, age, occupation, and annual income. In his research, however, education was proven to have a substantial impact on digital payment uptake.

Gragand Panchal (2017) in article discussed about the pros and cons of cashless economy. Their study concluded that people are favorable towards the acceptance of digital payments as it would help in ease of payments and hazard free transactions and it helps to fight against illegal activities

Shamsher Singh and Ravish Rana (2017) in their research paper expressed that internet has changed the world and to add to this change smart phone penetration in India has also gained lots of importance. Due to which digital payments are also becoming more popular among this generation.

K. Suma Vally, K. Hema Divya, and et al., (2018) titled "A Study on Digital Payments in India with Perspective of Consumer's Adoption". The author of this paper explains how the shift to digital payments improves the country's economy by providing more transparency in transactions. The report examined the extent of acceptance of digital payments like as digital wallets, UPI, and BHIM applications to ensure seamless digital switchover payments by clients.

Priyanka Philip (2020): in their article expressed their view that internet banking is gaining importance in this digital era. So Banks should focus on creating efficient operations and to reduce transaction costs so it helps them to build good customer relation with their depositors and to retain them for longer period.

### **Statement of the problem**

Digital payment has imposed a new transaction system in the banking sector, such as google pay, phone pay, and so on. Meanwhile, the element of risk present in cashless transactions is the key area of concern in accessing these services. In light of the above research gap, this study helps to know the most convenient mode for risk-free transactions, as well as accessibility and factors influence for making digital payments, and the study focuses on upgrading the digital payment platform, which helps for risk-free and ease of doing digital transactions.

### Objective of the Study

1. To determine if working women are aware of digital payment options.
2. To investigate the most convenient digital payment method.
3. To identify the factors that impacts the adoption of digital payment.
4. To learn about the digital payment options available.
5. To study the associated risks and security threats.

### Scope of the Study

Digital transactions have largely replaced cash-on-delivery in today's world. In fact, in the emerging corporate environment, digital payments are most convenient and faster mode of transaction. Most people do not have much time to make direct payments, especially working women who are juggling family and work. This study can also be used to learn about the payment patterns of men. The scope of this research is limited to the city of Bangalore.

### Research Methodology

This study is mainly empirical in nature. Analysis of primary and secondary data combined with researcher's knowledge and taught towards digital Payments has given a solid base for descriptive analysis. Data was mainly collected from 66 respondents using questionnaire technique.

### Sources of Data Collection Tools

**Primary Data:** It refers to original and first hand data. For the study data was mainly collected from working women's of various professions. Data mainly collected using questionnaire technique

**Secondary Data:** It refers to the second hand data. For the study secondary data has been collected from books, journals, articles, newspapers and online sites.

**Sample size:** The total sample size is 66 working women.

**Sampling technique:** For the Study non probability sampling technique is used, where convenience sampling is used. Researcher has collected the data from working women who were conveniently available to collect the Data.



### Techniques for Analyzing Data

Data analysis is carried out using graphs, tables, and percentile analysis.

### Limitation of the Study

The findings are based on data gathered from working women. Due to time constraint the study was restricted to Bangalore City.

### Demographic Profile

**TABLE1:** Showing Age of the Respondents

Age	Frequency	Percentage
20-30	32	48.48%
31-40	20	30.30%
41-50	10	15.15%
51&above	4	6.06%

**Inference:** From the above table it can be inferred that majority of respondent's belong to the age group of 20 to 40 years i.e. around 78% and remaining respondents belong to the age group of above 41 years.

**TABLE2:** Showing Education of the Respondents.

Education	Frequency	Percentage
PUC	1	1.51%
Graduation	12	18.18%
PostGraduation	53	80.30%

**Inference:** From the above table it can be interpreted that 98% of respondents are well educated as they have their degree or master degree. One respondent has completed PUC.

**TABLE3:** Showing Employment Sector of the Respondents

Sector	Frequency	Percentage
Private	56	84.84%
Public	8	12.12%
SelfEmployed	2	3.03%

**Inference:** From the above table it can be viewed that majority of respondents i.e 84.84% among working women are working in private sector and 12.12% are working in Public sector and only 2 respondents i.e. 3.03% among the total working women are self-employed.

**TABLE4:** Showing Profession of the Respondents

Profession	Frequency	Percentage
Academician	36	54.54%
Banking Sector	6	9.09%
IT Sector	4	6.06%
Other Sector	20	30.30%

**Inference:** From the above table it can be depicted that 54.54% of respondents are academicians and 9.09% are working in Banking Sector, 6.06% are working in IT sector. But around 30.30% among the total working women is working in various other sectors.

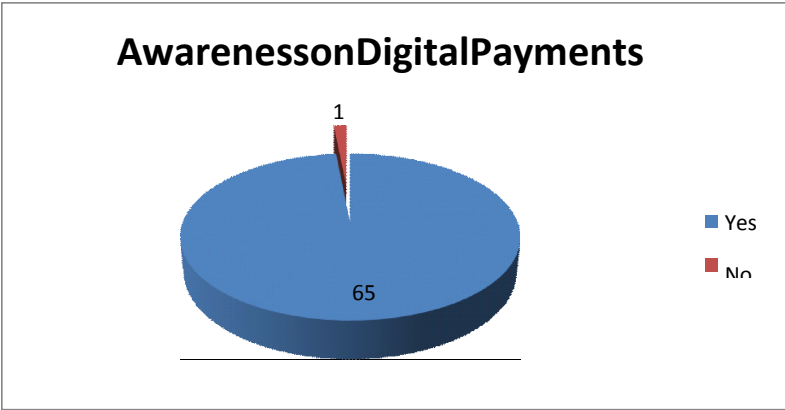
**TABLE4:** Showing Income Level of the Respondents

Income	Frequency	Percentage
Upto 1,00,000	15	22.72%
1,00,001-2,50,000	19	28.78%
2,50,001-5,00,000	20	30.30%
Above 5,00,000	12	18.18%

**Inference:** From the above it can be concluded that 22.72% of total working women under our research has income level less than 1,00,000 and 28.78% of them have their income around 2,50,000 per annum and 48% of women’s under our has income more than 2,50,000 per annum.

**Table and Graph 5:** Showing Awareness on Digital Payments

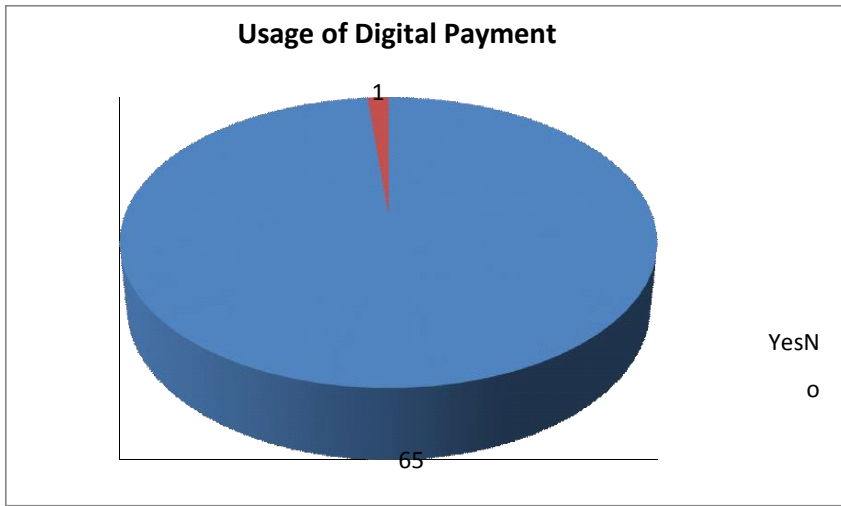
Awareness of Digital Payment	Frequencies	Percentage
Yes	65	98.48%
No	1	1.51%



**Inference:** From the above table and graph it can be concluded that all most all the respondents under our research have awareness on Digital payments system i.e. 98.48% and only 1 respondents do not have awareness of digital payments and that could be due to lack of education.

**Table and Graph 6:** Showing Usage Digital Payments Among of the Respondents.

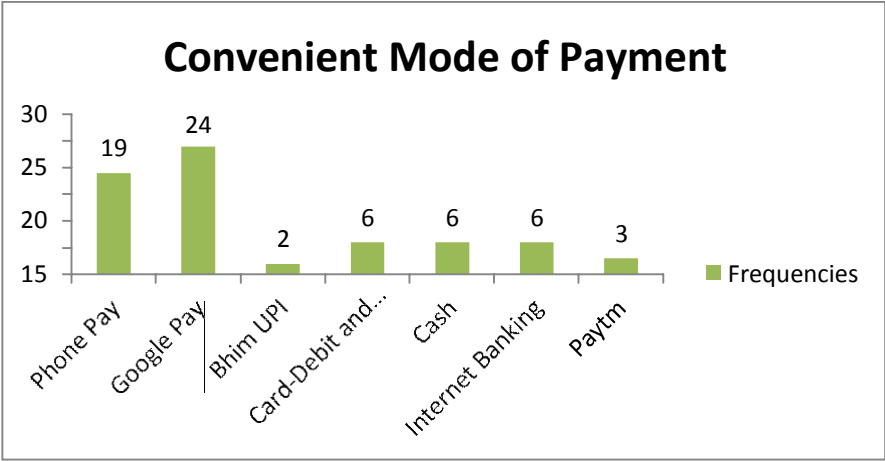
Usage of Digital Payment	Frequencies	Percentage
Yes	62	93.93%
No	4	6.06%



**Inference:** From the above table and graph it can be inferred that 93.93% among total workingwomen under our study use the digital payments frequently and only small percentage of people around 6.06% are not using digital payments.

Table and Graph7: Showing Convenient Mode of Payment Options For Users

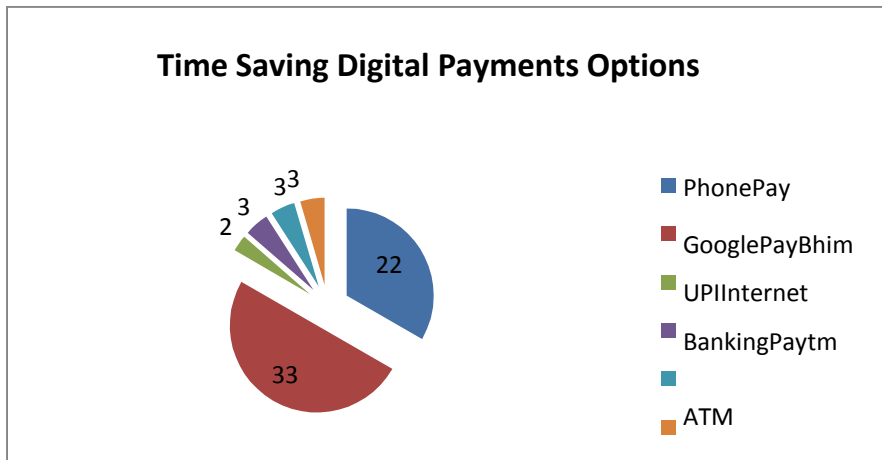
Convenient Mode of Payment Options	Frequencies	Percentage
Phone Pay	19	28.78%
Google Pay	24	36.36%
Bhim UPI	2	3.03%
Card-Debit and Credit	6	9.09%
Cash	6	9.09%
Internet Banking	6	9.09%
Pay tm	3	4.54%



**Inference:** From the above table and graph it can be interpreted majority of respondents around 65% prefer Phone Pay and Google Pay as convenient mode of payment. Around 9% of total respondents each prefer card payment and cash as their convenient mode of payment. 4.54% of respondents prefer Paytm as their convenient mode of payment.

**Table and Graph8:** Showing Time Saving Payment Options for Users

TimeSaving	Frequencies	Percentage
PhonePay	22	33.33%
GooglePay	33	50%
BhimUPI	2	3.03%
InternetBanking	3	4.54%
Paytm	3	4.54%
ATM	3	4.54%

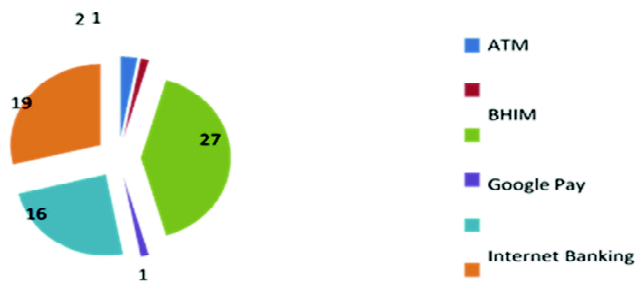


**Inference:** From the above table and graph it can be analyzed that 50% of respondents have agreed the Google pay and phone pay are most preferred and time saving payment system for all kinds of payments. Least percentage among total respondents have agreed that Internet Banking and Paytm also one of the payment options for time savings.

**Table and Graph9:** Showing Discounts and Offers Given Various Digital Payments Applications.

Discounts	Frequencies	Percentage
ATM	2	3.03%
BHIM	1	1.51%
GooglePay	27	40.9.%
InternetBanking	1	1.515
Paytm	16	24.24%
Phonepay	19	28.78%

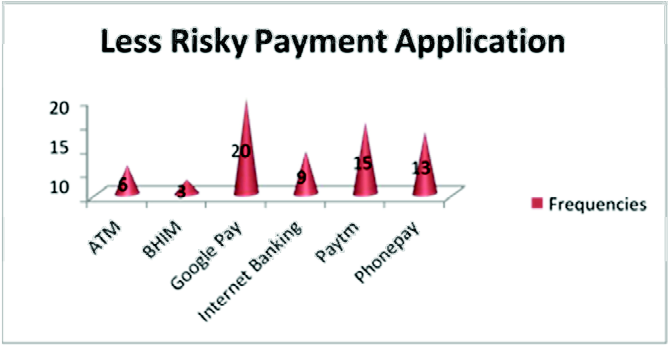
Payment Applications which gives Discounts



**Inference:** From the above table and graphs it can be known that 27% and 21% of total respondents have expressed that Google pay and Phone pay are the digital payment company which gives highest offers and discounts. 24.24% of the respondents have agreed that even paytm gives lot of offers and discounts.

**Table and Graph 10:** Showing Less Risk Involved Digital Payments Applications

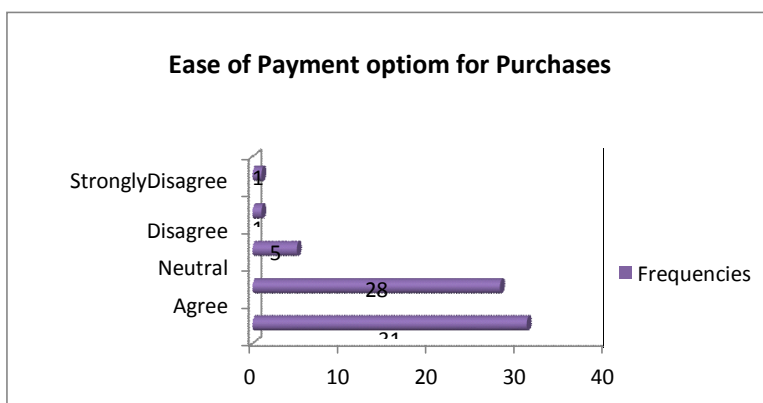
Risk	Frequencies	Percentage
ATM	6	9.09%
BHIM	3	4.54%
GooglePay	20	30.30%
InternetBanking	9	13.63%
Paytm	15	22.72%
Phonepay	13	19.67%



**Inference:** From the above table and graph it can be interpreted that 30.30% of total respondents says that Google pay is less risky and 19.67% of respondents have agreed that phone less risky when compared to other application. So it can be concluded that Google Pay and phone pay are less risky and more transparent application

**Table and Graph11:** Showing Ease of Payments in Digital Payments Applications

Ease of Payment for Purchases	Frequencies	Percentage
Strongly Agree	31	46.96%
Agree	28	42.42%
Neutral	5	7.50%
Disagree	1	1.50%
Strongly Disagree	1	1.50%

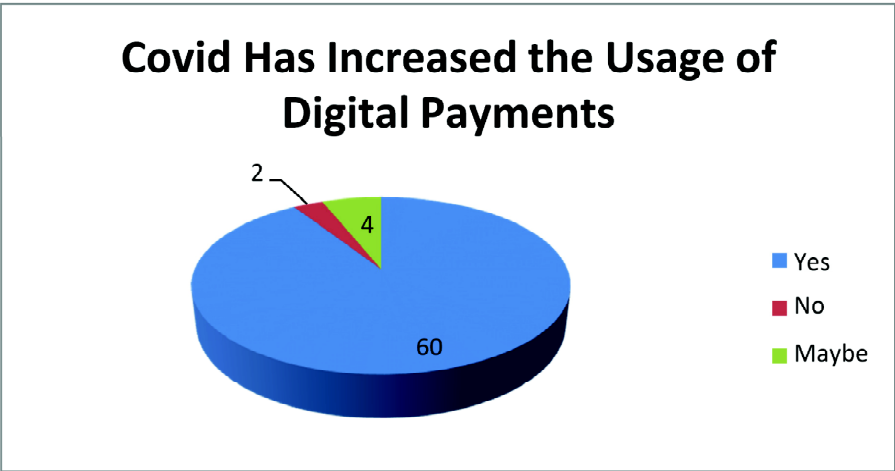


**Inference:** From the above table and graph it can be inferred that around 88% of total respondents among the working women have agreed that Digital payments has eased the method of making payment to various purchases and it has become most convenient mode of payment for investor and only 1 respondent has disagreed that digital payment is not the easy method of making payment this due to lack of awareness, usage and literacy.



**Table and Graph 12:** SHOWING IMPACT OF COVID-19 IN DIGITAL PAYMENTS APPLICATIONS

Covid-19Impact	Frequencies	Percentage
Yes	60	90.90%
No	2	3.03%
Maybe	4	6.06%



**Inference:** From the table and graph it can be clearly seen that 90.09% of respondents among the total working women has clearly agreed that Covid-19 has significantly impacted the usage of digital payments across the country. Because of contactless transactions digital payment gained lots of importance and now has become popular payment options to each individual.

**Table13:** Showing Suggestion by Respondents in Digital Payments Applications

Suggestion	Frequencies	Percentage
ImprovedSecurity	17	25.75%
EnhancedMessage	10	15.15%
Offersanddiscounts	20	30.30%
RewardsandCashBack	19	28.78%

**Inference:** From the above table and graph it can be inferred that 25.75% of respondents have suggested security system in terms end to end encryption of customer data needs to be done properly by the Digital payments company. 15.15% of respondents have suggested that enhanced message system should improve for better security of digital payments and 30.30% of respondents says offers and discounts, rewards, cash backs should be given by the company to enhance the customer relationship and also maintain them in long run.

H<sub>0</sub>1: There is significant relationship between the age of respondents and usage of digital payments

		Do you use Digital Payment?		Total
		No	Yes	
Age	20-30yrs	1	29	30
	31-40yrs	0	16	16
	41-50yrs	3	7	10
	51yrsandabove	0	4	4
Total		4	56	60

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	10.714 <sup>a</sup>	3	0.013
Likelihood Ratio	8.406	3	0.038
Linear-by-Linear Association	2.312	1	0.128
N of Valid Cases	60		
a. 5 cells (62.5%) have expected count less than 5. The minimum expected count is .27.			

From the Above chi-square test, the p-value is 10.714a and significance value is 0.013 which is above the 0.05 5% stated that there is no relationship between age and usage of digital payments hence hypothesis is accepted.

### Findings

1. Majority of respondents belong to the age group of 20-30 and 31 to 40 years i.e. together around 78%.
2. 80.30% of respondents taken for study have completed their Post-Graduation.
3. Most of Respondents in our Study are employed at private sector i.e. 84.84%.
4. 54.54% of working women are academicians working at various colleges.
5. Almost all the respondent's i.e. 98.48% of them were aware of Digital payments.
6. 93.93% of respondents are using digital payments and remaining 6.06% are not using digital payments.
7. It is identified that phone pay and Google Pay are most convenient mode of making payments.
8. Around 50% of respondents have agreed that Google pay is time saving and 33.33% have agreed that phone pay is time savings.
9. 28.78% of respondents have agreed that phone pay gives lots of rewards and offers. 24.24% of respondents have expressed that payment is giving them more reward points and cash backs and 40.9% of respondents among the total working women have agreed even google pay is giving lots of offers and rewards.
10. 30.30% of respondents has agreed that Google pay is less risky for online payment when compared to internet Banking as the transaction settlement happens in realtime.
11. 46.96% of respondents strongly agreed that digital payments are very

convenient and easy mode of making any payment. Only 1.50% of total respondents among working women has disagreed that online payment is not convenient. Majority of respondent's i.e. 90.90% has strongly agreed that covid-19 has impacted on usage of digital payments significantly due to contactless transaction.

### **Suggestions**

Lots of cashback and rewards should be given by digital payments company. Digital Payments companies should take immediate actions against transaction which struck in payment gateways. Digital Literacy should be improved among the people in the society. Statement of accounts or summary of transactions should be made available to users on day today basis, monthly basis, and yearly basis. Dependency on cash can be reduced by promoting digital payments system in the country. Government should focus on building proper network and infrastructure in rural area to promote digital payments. Privacy and security concerns is a major drawback of digital payments so companies should develop proper technology to protect the transactions.

### **Conclusion**

As we are dealing with various modes of digital payment, Google pay is used by majority of working women and it is convenient also. 98% of the recipients are aware of Digital Payment interface. The scope for Digital Payment rapidly increased during COVID-19. As per the study Google Pay is the best convenient, faster and easy mode of payment, which reduces cost, time and provides secured transaction. The brand loyalty has less scope for choosing the mode of payment. People even after having high security alert system, they sense that security has to be enhanced and improved. To conclude, the paper highlighted that the Digital mode of Payment is easy to use and one of the convenient means of payment because of its speedy transactions can be done.

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## **A Study on Attitude of Consumers towards Acceptance of Internet Banking : Millennials**

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### **Abstract**

Banking is the life blood of trade, commerce, industry and similarly numerous extents of people's daily life. With advent of internet technology in the banking industry which necessitated to implement the applications like digital banking, downsizing the cost and multifirmity etc. Online banking is an innovative kind of data processing system that requires the ingenious resources of the online services to empower the customers to impact the economic actions in the virtual world. However, Indian millennials contribution to the national economy is of greater significance and acceptance to internet technology will adopt the step of expansion of the banking sector in the nation. This paper concentrates mainly on the following aspects, to determine characteristics affecting and impacting the undertaking of internet banking, to analyze the expectations of the millennials with regards to the security aspect of using Internet Banking and to examine the association between socio-economic variable and perspective towards acceptance of online banking. This study throws light on the perception and behavior of the internet banking users towards adoption of the digital banking and also attitude towards usage of technology.

**Keywords:** Internet banking, customer attitude, technology acceptance, millennials.

## Introduction

Banking atmosphere has experienced incredible changes due to the infusion of state-of-the-art exercise like e-banking worldwide wherein there is no debarment even for India. Contribution to e-banking has emerged in the period of 1990s when Globalization hit the economy of India. In the direction of contrivance several approvals accelerated by the boards in assembling the association with the reforms of banking, which leads to emphasizing of application of digital practices involvement by the Government of India.

The current expansions have created a totally new provision and background facilities. Expertise knowledge has reformed the characteristics of marketing facilities of banking. Notable changes in the present scenario of banking industry has moved from traditional-styled activities of banking to self-supporting service of banking. Therefore e-banking is a new kind of financial service support system which made use of cyberspace, telecommunication in operation of banking sector. E-banking has played a significant role in throughout the world which leads to effective utilization of service without major intervention of human activities.

Millennials, are those who born between 1980 and 2000 and fall between 17 and 37, form nearly majority of the residents in India and account for most of the working-age population. This sector has become actual imperative to all areas of the economy, particularly banking and finance. Therefore, considerate their needs is key for India's financial institutions meanwhile it helps build eternal relationships with millennials. Maintaining a strong association with millennials primarily would be beneficial to banks in India since they would eventually progress to redeemable and making greater investments.

In scenario of developing world like India it is very important for the bankers and the marketers to act smarter and quicker in attracting the customers by giving the effective services than the competitors. Therefore, which is indispensable toward recognizing the necessities the users of e-banking. Subsequently discovering users' expectation, satisfactory actions would be considered to safeguard the customer fulfillment. Online banking answers majority of these issues. Additionally, as the amount of users of online banking are growing over the recent years, it is vital to

understand the characteristic and customer perception about various services of the banks. This will enable the banking establishments to improve the excellence of facilities which will lead to customer gratification and affordability of the banks.

Therefore, this paper concentrates to provide knowledge to banking service providers in the area of intention and attitude of internet banking users by analyzing the following factors like, security, safety, technology, ease of applicability, usage of services and eagerness to adapt changes in the growing technology by satisfying the customers' demands.

### **Review of Literature**

Dr. O.M. Ashtankar, Betsey Abraham, (2020) Consumer Acceptance of Online Banking in Mumbai Region.

In this paper the researcher highlighted the kinds of e-banking facility adopted by the individuals in area of Mumbai and carried out primary data collection method. The researcher found that education of the respondents have more effect in the practice of internet banking. The paper has not explored the risk factor which is of great the essential element moving the undertaking of e-banking.

Bomil Suh, Ingoo Han (2002), Effect of trust on customer acceptance of Internet banking, *Electronic Commerce Research and Applications* 247–263.

This paper concentrated on only one factor trust for their analysis on taking of internet banking. The researcher composed 845 cases on the Web in the regions of Korea for analysis. It was originate that trust had a most straight upshot on a user's behavior beside apparent ease of applicability in the era of technology. The paper did not focused on the other beliefs and precedents of the trust.

Thilina DK, Bandara B.S.S.U. (2021), Factors influencing millennials-adoption on internet banking, propositions through refined UTAUT2.

This paper highlighted the study of millennials attitude toward the hypothetical basis of the extension to theory of unified acceptance and application of technology. The study was conducted on the region of Sri Lanka for investigating the aspects which has impact the implementation of e-banking. The paper has not absorbed on the risk aspects for the implementation of internet banking among millennials.



**Objectives of the study**

1. To identify the risk aspects affecting the acceptance of internet banking among millennials.
2. To determine the characteristics affecting and impacting the undertaking of internet banking among the millennials.
3. To examine the association between the socio-economic variable and perspectives towards acceptance of online Banking.
4. To understand the expectations of consumers with regards to the security aspect of using Internet Banking.

**Methodology****Hypothesis:**

For the purpose of examining the attitude of consumers towards acceptance of internet banking with reference to millennials, the following hypotheses were developed that were further tested.

**Hypothesis 1:**

H01: There does not exist conclusive relationship between gender and factors of education among the customers of Internet banking.

H11: There exist a conclusive relationship between gender and factors of education among the customers of e-banking.

**Hypothesis 2:**

H02: There does not exist conclusive relationship between gender and occupation of customers of e-banking.

H12: There exist a conclusive relationship between gender and occupation of customers of e-banking.

**Hypothesis 3:**

H03: There does not exist conclusive relationship between security and distinguish applicability of e-banking.

H13: There exist a conclusive relationship between security and distinguish applicability of e-banking.

The research hypothesis was based on following questions:

Does the security have any association on the distinguish applicability of e-banking? if yes, then how so?

### **Measures and methods of data analysis**

A self-administered survey inquiry form was chosen as the mode for data collection. Respondents were enquired to specify their views on the measures of actual use, awareness, security, knowledge of internet, cost and time savings, behavioral intention to use, attitude towards using and its adoption. In addition, respondents provided evidence on their observations of the extent to which aids and acquaintance used by them to ensure about the Internet security when they proceed additional penetrating particular and pecuniary information.

Simple random sampling technique, keeping in mind the effective coverage and low cost, remained to select the respondents for the study. Bangalore is the renowned multicultural city wherein it is found a varied cluster of individuals association to different topographical parts, proceeds, education, religion, age, occupation. Therefore, it was measured that metropolitan city can accurately characterizes the market of India. 100 internet bank users were identified to constitute the sample size by simple random sampling technique. The age of respondents was between 17-37 years and all are educated. The analysis was made on the data collected and the hypotheses were tested against them.

With the exclusion of the demographic appearances, respondents answered to items on a 5-point Likert-scale extending from 'strongly disagree' = 1 to 'strongly agree' = 5.

### **Statistical Analysis**

The 100 internet banking users of different civic sector and secluded banks were designated through simple random sampling technique were given 100 questionnaires based on relevant questions regarding to know their attitude towards the usage and their reliability on internet banking.

These responses were subjected to the chi-square test.

## Result and observation

### Chi-square test

H01: There does not exist conclusive relationship between gender and factors of education among the customers of Internet banking.

Gender	Factors of education among users of e-banking				
	Under 10th std	11th or 12th std	Graduation	PG and above	Total
Male	5	9	32	15	61
Female	4	5	9	21	39
Total					100

Statistical Significance level = 0.05

Statistical hypothesis or Chi-square test of association = 7.92

Parametric quantity = 3

Statistical likelihood = 0.0476

Hence, chi-square value is lesser than the statistical significance level which leads to reject the null hypothesis because there exists a connotation between Gender and Educational framework of e-banking users

H02: There does not exist conclusive relationship between gender and occupation of customers of e-banking.

Gender	Factors of education among users of e-banking				
	Pupil	Salaried	Housewife	Unemployed	Total
Male	6	32	10	15	63
Female	5	12	9	11	37
Total					100

Chi square test

Statistical Significance level = 0.05

Statistical hypothesis or Chi-square test of association = 5.12

Parametric quantity = 3

Statistical likelihood = 0.1629

Hence, chi-square value in more than the statistical significance level which leads to acceptance to null hypothesis because there exists a no connotation between Gender and occupation of users of e-banking.

H03: There does not exist conclusive relationship between security and distinguish applicability of e-banking.

### Analysis

67% of respondents agreed that there is a optimistic influence on the security and apparent practicality of internet banking. The results support alternative hypothesis made regarding the positive relationship between security and perceived usefulness.

### Chi-square test

Statistical significance: 0.05

Statistical hypothesis or Chi-square test of association=83.0298

Parametric quantity=16

Statistical likelihood = 26.296

On the basis of the chi-square value has been found to be 26.296 comparing this value with chi-square tabulated value 16 degree of freedom (at 0.05 level of significance), it is seen as the calculated value is more than the tabulated value.

### Findings

Educational contextual theaters a vital part in usage of e-banking facility. By ascertaining the practice appropriate to e-banking surges including intensification up on criterion individuals.

- From the analysis it is observed that category of male whose education falls under 10th std does not have the effective knowledge in terms of usage of the e-

banking while the female category respondents with the equal amount of education have better knowledge as compared to males. Whereas individuals having qualification of class 11th and 12th std knows the better application in terms of usage of e-banking facility which is 60% in terms of male and 13% for female. It is also found that the male graduates have better amount of knowledge in the usage of internet banking services as compared to female graduates.

- It is found that 43% of active users of e-banking facility in the region of Bangalore.
- Overall amount of internet banking usage is comparatively higher in case of male respondents which amounts to 66.6% and female is of 33.33%.
- With regards to usage of e-banking facilities there exist as positive association between Gender and Educational framework but there exist as negative association between Gender and occupation of e-banking users.
- It is found that the in the region of Bangalore there is higher amount of usage of e-banking applications are Paytm and Axis Mobile App for transfer of money as compared to the other e-banking applications.
- Respondents revealed that their anxieties towards usage of e-banking facility were stated as insecurity condition discernment, functional intricacy, socio-economic element.
- The situation alleged that complex attitude in the direction of Cyberspace amounts to advanced intent in the direction of e-Banking. The Purpose with regards to e-Banking is computed by applying the ensuing paradigm. Respondents of e-banking have showed their mixture of opinion towards operation of e-banking services. 37.4% of them have not employed the application of e-banking services in their day-to-day activities in contrast to 35.3% users. It is also found that 26.7% are not definite in the e-banking service usage.
- Younger phase cluster have more promising attitude in the direction of online banking as compared to age old generation and respondents of productive sector of income have added reasonable point of view towards application and operation of e-banking than the respondents of lower productive sector of income.

## Summary and conclusion

Internet banking pays trendy growing competence in the process of banking in addition to laying down more accessibility to users of e-banking. The misconstructions with regard to e-banking like insecurity condition discernment, functional intricacy, socio-economic element etc. are approximately influences the moves of convention of users of e-banking. The application of e-banking service is constrained at most preliminary services steps like transfer of money, payment of bills & shopping online etc. Consequently, this prerequisite pertaining to growing responsiveness amongst the users as good as numerous facilities and inspiring each-other to put together quite a few facilities in that place perhaps reserved respectively by financial concerns and executive decision makers directed towards confirm optimal adoption of facilities. To set up the interest especially online banking utilization amount instantaneously relational to knowledge & contrariwise related to generation of the users. The outcome the analysis additionally beneficial within conniving suitability. The results of this study will also be beneficial in conniving suitable promotional division plan of action considering establishment of aforesaid operation.

## Appendices

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## A Study on Fintech Contribution to Develop SME in India

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### Abstract

FinTech is a term that stands for "financial technology," which incorporates "financial services" and information technology into a single term. The financial services industry is being profoundly impacted by the rise of digital technology. It is possible that Fintech may have a significant impact on the financial services business by reducing costs and improving service levels. A total of around 2,500 fintech businesses have received more than \$50 billion in funding since 2010. Innovative financial technology (Fintech) is changing the way that people manage their financial assets. FinTech companies in India today number over 1200, and this number is steadily rising.

**Keywords:** Fintech, SME (Small and medium-sized enterprises), payment methods, business model.

### Introduction

Financial technology (FinTech) is an abbreviation that stands for "financial technology," a combination of terms "financial services" and "information technology." Accessed September 8, 2016, Dictionary.com. Academic and commercial sources characterise Fin Tech in a number of ways. FinTech is a term used to describe financial services and products that are both innovative and customised (LLP., 2015). In FinTech,



digital technology is used to empower, innovate and disrupt the financial services sector (LLP, 2015). When a Citi group precursor programme was launched in the early 1990s, the term Fin Tech was coined (Hochstetler, 2016). Since 2014, it's gotten a lot of interest in fields including new business models. (Google, 2016). Digitization is having a considerable influence on the financial services business. As a major factor, financial goods are virtually entirely dependent on information. Like automotive purchases, payment transactions or credit contracts are non-tangible and do not have any physical components. Some argue that most procedures, including online payment or stock trading, are done virtually entirely without any physical link, save for specialised physical interactions, such as customer assistance. In the wake of recent technological advances, new business models (e.g., roboadvisors) and players are entering the financial services sector as a result of digitalization, which isn't simply about automating procedures (e.g., Apple). An IT-driven revolution, known as "fintech," is referred to as "fintech." 2012. (Alt & Puschmann, 2012).

Not just financial organisations have adapted to technological developments. From digital loans and mobile stock services to e-commerce payment networks and digital currency exchanges, whole industries are built around digital financial access. (Walchek, 2015).

As a result of the Internet's influence on financial markets in the early '90s, the term "e-finance" refers to any kind of financial service that is provided through the internet or the World Wide Web. Digital banking has forced banks to shrink and decrease the number of physical locations (Nielsen, 2002). Fintech innovation's competitive and collaborative dynamics are best understood by first examining the ecosystem in which it exists. Fintech development needs a well-functioning symbiotic ecosystem. (Diemers, Lamaa, Salamat, & Steffens, 2015).

Since 2010, according to a recent Accenture (2016a) estimate, over \$50 billion has been invested in about 2,500 fintech businesses, with these fintechs influencing how customers save, save, borrow, invest, transfer, spend, and preserve money. Payment, wealth management, crowd funding, lending, capital markets, and insurance services are just a few of the six fintech business models that an increasing number of fintech organisations have embraced. The value propositions for each business model, its operational methods, and the most notable fintech businesses are summarised here.. (Lee, 2018).

Traditional financial services have undergone a significant transformation as are sult of innovation and technology. More than 12,000 start-ups have emerged throughout the world,with a large worldwide investment of USD 19 billion in the fintech area in 2015. These entrepreneurs are using cutting-edge technology to provide smooth and creative financial services to both banked and unbanked people. By 2020, the worldwide fintech software andservices business is predicted to expand to USD 45 billion, with a compounded annual growth rate of 7.1percent (NASSCOM,2021).

During the previous five years, India's FinTech sector has had a financial boom, with capital increasing at a CAGR of 98%. There are already more than 1200 active FinTech companies in India, and this number is expected to climb. India now boasts the second-largest financial ecosystem in the world, with 2,565 active businesses compared to only 737 in 2014. Most of India's fintech firms are involved in lending, wealth management, personal finance, insurance, and regulatory technology, among other things (Ashwini, 2021). Payment processing (34 percent), banking (32 percent), and trading, open and private markets (32percent) make up the Indian FinTech business (12 percent). Andhra Pradesh, a neighbouring state, has developed Fintech Valley to promote the interests of the industry (Shrivastava,2021). Visakhapatnam is being transformed into a FinTech valley by the government of Andhra Pradesh,which as a stake in the area (Shrivastava,2021).

The number of Fintech partnerships in the country has grown. During the second quarter of 2019, India and China inked 23 agreements each. Razor Pay, a payment company acquired by Sequoia and Ribbit Capital in June for USD 75 million, and a digital insurance are two of the largest Indian Fintech acquisitions of 2019.By2023, Indian digital payments will account for 2.2 percent of the global market and reach \$12.4 trillion in total transactions, according to a KPMG report on Indian fintech startups raised nearly \$1.7 billion in the first half of 2020, more than doubling the \$726.6 million raised in the previous year in the year 2021, (Dr. P. Rajeswari, 2021)

Financial institutions, start-ups, the government, venture investors, and regulators must all work together to establish a collaborative and unified environment. Open banking, artificial intelligence, and block chain are three emerging financial services

in India may undergo a turning point as a result of the following developments. According to a joint research by KPMG in India and NASSCOM 10000 Start-ups.(NASSCOM,2021).

### **Literature review**

Fintech is still a relatively new phenomenon, thus there are few research on its social, legislative, technological, and managerial elements. This makes it difficult for financial institutions to make well-informed judgments about technology investments (Lee,2018).

Following the Fintech Revolution, it seems as if new technology, reengineered and new processes, and customer-friendly and value-adding goods and services are being produced and deployed on a continuous basis. The Fintech Revolution: Analyzing the Forces Driving Innovation, Disruption, and Transformation in Financial Services (Gomber, 2018).

Globally, mobile payments are gaining acceptance as the number of cellular connections continues to grow. Despite its sophistication, this application should not be underestimated, according to analysts, due to the economic reasons that have affected other financial services and technical applications in the past. The objective of these observations, which are intended to address the economic aspects of mobile payments, is to establish a robust evaluative framework that enables the identification of relevant stakeholders and the application of theory in the analysis of consumer, firm, business process, market, industrial, and social issues.(Yoris A.Au,2008).

The studies illustrate that an online firm's perceived credibility is a key antecedent to investor pleasure, and that perceived environmental security and operational competence have an influence on trust creation. The conclusion have significant management ramifications (Balasubramanian & Prabhudev Konana, 2014).

In-depth assessment of technology progress and its effects on the banking industry is provided. Even while IT is typically credited with fueling anation's strong economic development, there are debates about its relative importance to other variables. Significant study conducted by the banking sector may help us better grasp the ramifications of technology advancement in general. Banking is under the

umbrella of Depository and No depository Financial Institutions, which is the industry with the highest IT investment in terms of both hardware and software. (BERGER, 2003).

Due to technological advancements, the financial services industry has seen significant changes in the way services are delivered. Both the customer interface and the back-office processes are becoming faster and more connected as a result of this development. The focus of digitization has recently shifted from enhancing traditional job delivery to offering financial sector organizations with fundamentally new business options and models. Under the umbrella of digital finance, FinTech companies and innovative financial service providers provide a diverse range of new financial goods, financial businesses, financial software, and creative methods of communicating with and engaging with customers (Gomber, FinTech and Digital Finance: Current Research and Future Directions, 2017).

In order to locate, extend, and monetize digital footprints, the financial technology complex has created digital ecosystems. As part of the company's "know thy (irrational) customer" approach, it employs behaviour economics and predictive analytics to speed up loan approvals and track customer satisfaction. It is now possible for governments to include more "legible" citizens, and for global finance to develop new methods of 'profiling' impoverished families as potential financial asset suppliers as a result of the digital revolution (Gabor, 2017).

The study of regulatory compliance is often aided by disruptive technological development, which then leads to change. New entrants to the financial and digital innovation arena may benefit from our research, which has practical implications. In addition, we provide an updated assessment of the current regulatory problems in financial services, focusing on the fundamental sources of disruption. The goal is to help market participants improve their efficiency and collaboration. Some of the issues of over regulation may suggest a more liberal and moral approach to the regulation of financial markets (Anagnostopoulos, 2018).

We examined non-functional components of consumer-oriented FinTech start-up service offerings in light of the financial industry's rising reliance on FinTech start-ups. To do this, we developed a category using a well-established categorization development technique. (Gimpel, 2018).

Fintech entrepreneurs came up with fresh ideas to tackle old issues, took risks, filled the innovation gap in banks, and built solutions that beat traditional banks in terms of customer experience. In the years to come, the rapid spread of cell phones increased this rise. Fintechs are attracting the attention of banks, who are attempting to create or acquire their abilities. (Bharadwaj, 2020).

As the number of financial technology businesses and startups grows, it's not a big surprise. Traditional financial institutions have had to adapt to meet the needs of the tech-savvy millennial population by becoming more technologically aware, which has resulted in a shift in banking and financial possibilities. Technology hasn't only impacted financial organizations; it has also impacted many other industries. Digital financial access underpins a varied range of enterprises, from digital loans and mobile stock services to e-commerce payment networks and, in particular, digital currency exchanges. (In, 2021)

The financial services industry has embraced digital technologies. Then came convergence in financial services, and now we have AI, ML, block chain, data-driven insights, and analytics. Fintech is one of the fastest growing industries within the larger banking and financial services sector due to several innovative start-ups. Finance in India is rising faster than average. Customer transactions and interactions with payment partners have changed due to mobile wallets, smart devices, QR codes, and near-field communication (NFC). As India moves towards a cashless economy, new players are entering the market such as mobile payment service providers. Existing players are also upgrading their business models. Between 2019 and 2023, India is expected to have the highest increase in digital payments transaction value, ahead of China and the US. With over 560 million Indians online, the Indian fintech sector is expected to exceed \$73 billion in transaction value next year. (Rai & Jain, 2019)

## **Objectives**

1. To identifying the changes to be made in business model.
2. To analyze the strength of big traditional players in market.
3. To know the existing opportunities for SME in Fintech.

## Research Methodology

The researcher used an exploratory research method and conducted a review of literature gathered from different secondary sources such as the internet, journals, magazines, and prior study reports. It assists us in understanding important topics in fintech that are pursued in global v/s India and feasibility studies assist us in understanding the market and marketing potential.

## Findings and conclusion

The financial services industry is feeling the effects of digitization. It is possible that Fintech may have a significant impact on the financial services business by reducing costs and improving service levels. Fintech businesses have received almost \$50 billion in funding since 2010. Financial technology (Fintech) is revolutionising the way people save and spend their money. In the previous six years, India's FinTech industry has seen a CAGR of 98 percent increase in capital. FinTech companies in India today number over 1200, and this number is steadily rising. Digital payments are anticipated to reach \$12.4 trillion in worldwide value by 2025, with India accounting for 2.2% of that total. Indian fintech firms raised about \$1.7 billion in the first half of 2020, more than double what they raised in the same period previous year. Open banking, artificial intelligence, and block chain are three emerging trends that have the potential to transform the financial services business in India, according to the report. Other financial services and technological applications are likely to face similar challenges in the coming years. Banking is the most IT-intensive sector, according to the ratio of computer equipment and software to value contributed. The emphasis of digitization has changed from increasing conventional job delivery to introducing fundamentally new business opportunities and models for financial sector organizations. Digital footprints are being mapped, grown, and monetized by financial eco systems built by the financial technology complex (FTC). "Knowing Your (Irrational) Consumer" combines behavioural economics and predictive analytics to speed up loan application processing and monitor customer interaction. For the first time, the digital revolution has allowed the state to broaden financial inclusion to include the 'legible' and global money, enabling it to identify and help the poorest households. Within the banking and financial services industry, Fintech is one of the fastest-growing businesses. The value of transactions in the Indian

fintech industry is likely to surpass \$73 billion next year, thanks to the country's internet population of over 560 million people. New businesses, such as mobile payment service providers, are joining the market as India progresses towards a cashless economy. Banks are trying to develop or acquire the capabilities that fintechs are demonstrating. Many of the same economic dynamics will be at play as they have been in the past with other financial services and associated technology applications. According to the ratio of computer equipment and software to value added, banking is the most IT-intensive industry. The focus of digitization has shifted from enhancing traditional task delivery to offering fundamentally new business prospects and models for financial sector organizations. Fintech entrepreneurs came up with fresh ideas to tackle old issues, took risks and filled the innovation gap in banks, and built solutions that beat traditional banks in terms of customer experience. Fintechs are attracting the attention of banks, who are attempting to create or acquire their capabilities. A more liberal and ethical approach to financial regulation may be necessary in light of the challenges generated by overregulation. A number of creative start-ups in the banking and financial services industry have fueled the growth of Fintech, which is one of the fastest-growing businesses. New businesses, such as mobile payment service providers, are joining the market as India progresses towards a cashless economy. Arise in digital payments transaction value that outpaces that of China and the United States is predicted in India between 2019 and 2023. The Indian fintech industry is expected to reach \$73 billion in transaction value next year, thanks to the country's 560 million internet users.

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## Key Operational Challenges in Service Industry

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### Abstract

As a result of India's past decisions, the service industry has been severely impacted. Services have gone up in price because of a new tax, which is termed the Goods and Services Tax (GST). FDI policy rules have been changed a lot in industries like construction, broadcasting, transportation, insurance, and pensions. India's service industry makes a lot of money, but only a small amount of people work there. To help both low- and middle-skilled jobs in the service industry, more work is needed from both the government and businesses. The COVID-19 infection and lockdown have entirely wiped out the interface that clients may access. In times of trouble, the service industry has to be able to keep going for a long time. That's even more true because of the COVID alarm. It may take a while for this division to get back to work. This also takes into account how easy it is to run and how long it will last. In India, new rules have been put in place because of changes in the country's macroeconomic policies. Many domain names haven't been regulated by the government. People who work in the service industry make up the majority of India's economy and are growing the fastest. People who work there are the most productive and the rate of growth is expected to keep going quickly. People who work for a service business have found it very beneficial to use CRM software to keep track of customer issues. These systems help businesses make smart decisions about how to market and make their products. It is strongly recommended that people in the industry use these systems when they are in charge of things.

**Keywords:** Service Sector, service exports, policy, CRM (Customer Relationship Management), GDP (Gross Domestic Product).

### **Introduction**

Despite the fact that it is the largest revenue-generating sector of the Indian economy, the Indian service industry is seldom highlighted. SME/MSME and Start-up companies include those in the travel and hospitality, beauty and wellness, healthcare, finance, business, real estate, transportation, and logistics industries, as well as those in technology and communication. While simple access to contemporary innovation-enabling agents has expedited the expansion of the service industry, workers face recurring difficulties that must be addressed as soon as possible. The government incentivizes millennials to establish their own firms rather than invest in the service sector and generate jobs, as the graph of unemployment in India demonstrates. Let us look at a few of the most pressing concerns in the Indian service industry. (Mitchell, 2022)

### **Domestic legislation and trade restrictions on services:**

Domestic rules in India regulating services and their operation are quite stringent in comparison to those in other nations. India has launched Foreign Direct Investment, however it has ramifications for the Indian service sector, as the product is really imported and not created in India. This manner, multinational corporations profit, but no employment is created for the Indian populace. (Daowd, 2021)

### **Demonetisation and GST have created a backlog of transactions.**

The Indian service industry has suffered a backlash following the government of India's historic moves. As implied by the name, the Taxes on goods and services have gone up because of the GST, and those who are already strapped due to the negative effects of demonetisation are reluctant to pay much more. (Tang, 2021) As a result, service providers are scrambling to adapt to the new way of doing things. In spite of the GST's intentions to benefit the service industry, its implementation was hampered by a lack of resources and infrastructure. (Gong, 2021)

### **Relaxation of FDI restrictions and divestment**

Twenty-one sectors, including manufacturing and services, as well as eighty-seven FDI policy areas, have experienced change in the last three years. Construction,

broadcasting, retail mercantilism, transportation, insurance, and pensions have all seen substantial revisions to their FDI policy restrictions. In particular, the No more Foreign Investment Promotion Boards (FIPBs). There is a need to foresee if greater FDI liberalisation in services will occur. There are areas, such as shipping, where 100 percent FDI has been allowed since May 2001, yet there are no takers. There is considerable possibility for privatisation of public sector undertakings (PSUs) under the control of both the national and state governments. The government has listed three PSUs in the services sector: Bhopal, Guwahati, and Bharatpur are all home to the Asian Country Enterprise Development Corporation (ITDC). However, any withdrawal policy in the case of shipping should take into account the importance of developing India's own shipping fleet, as past experience evidence reveals a disincentive to international cartels and monopolies as well as a moderating influence on freight prices charged by foreign-flag shipping when national ships are present. (Muñoz-Flores, 2021) As a result, a thorough classification of sectors and enterprises that provide services from which withdrawal is both possible and required might be advantageous. (Wang, 2021)

### **Differences in Market Participation**

There are several obstacles to trade for countries with mercantilism as their guiding philosophy of trade policy. Prohibition of skilled service providers from entering the United States without a state-issued license, purchase yank provisions, and a restrictive shipping regime in the United States that benefits the domestic shipping sector by requiring at least 50% of government shipments to be transported by US-registered ships and restricting their ability to enter the United States without a state-issued license. These barriers to trade should be addressed in the WTO and bilateral negotiations (Le, 2020).

### **Employment in the Service Sector**

India's services industry accounts for a sizable portion of financial gain but a comparably small portion of employment. While certain services, such as information technology, are inextricably linked to ability, others, such as tourism, generate jobs. Additional efforts are required to strengthen both low-skilled/semi-skilled employment in the services business, as well as skilled and quality jobs. Additionally, the Skill India concept may be applied to jobs in the service industry. (Ohlig, 2020)

### **Consequences of an Industry Driven by Perception**

The service sector usually addresses the abstract, rather than the recognisable 'product' that serves as the business's focal point for assembly and exchange. Intangible offerings that foster client loyalty. As a result, it is a highly discernible and in an image-driven industry, it is essential to maintain strong consumer loyalty in order to remain competitive. The COVID- 19 epidemic and lockdown have made the client experience interface outdated, relegating it to the computers. Manufacturing and trading may continue to function with excess inventory, but the effect on service sector businesses is swift. And devastating! All the more so, in light of the COVID alert, this is a division that may take longer to heal than it normally does. Given that a large number of service sector firms do not fit within the 'critical products' category! (Vishnu, 2020)

Individuals Centric and more defenseless in the face of an emergency

Because the service industry relies heavily on human capital, the lockout is having a particularly negative impact on the sector's companies. As a result, the health crisis has a direct impact on the service sector's employment and customer traffic. There's also an emphasis on the company's long-term stability, as this industry, which by definition has a steady workforce, might suffer a huge loss of good human capital when disaster strikes. The service business is faced with indisputably unique degrees of endurance needs at times of difficulty. A well-thought-out strategy with specific attention to financial aid and perks that is explicitly related to this section is essential. (Gong, 2021)

### **Access to advancements more quickly**

When it comes to speculation, the service sector is no different from the manufacturing and exchange sectors. A false notion, especially in today's economy, which is strongly dependent upon innovation, individual upskilling and a high degree of frameworks and cycles that must remain relevant in the face of severe competition. The lack of resources in the service sector, compared to the manufacturing industry's need for large expenditures in property and equipment, has hampered the growth of many enterprises. Due to the lack of an adequate return on investment that an assembly or trade sector can guarantee, lenders, such as banks and budgetary organisations, are reluctant to offer advances. In recent years, the aims and objectives of the service industry have been overlooked and not given the proper respect that they need. The service industry must also approach stages and budgetary associations that can

quickly monitor approvals for their advance needs, even though manufacturing and exchange division organisations normally benefit from speedier and easier credit approvals. (Wang, 2021)

A basic service lender has a variety of difficulties since the government does not devote as much attention to its growth as it does to other industries. While the service industry is a formal source of employment in any society, our country lacks the infrastructure and resources required to create an environment conducive to is balanced between manufacturing, distribution, and service sector firms. (Le, 2020)

### **Literature review**

In India, regulatory changes have been started in response to the shifting macroeconomic policies. While success has been made at the federal level, state governments must augment it with comparable measures. Numerous domains remain untouched from a regulatory standpoint. The coal sector has the potential to be a significant sector due to the importance of coal in the Indian setting. Additionally, the social (health and education) and retail sectors merit consideration. Both contribute significantly to the Indian economy in terms of human capital creation and demand generation. Another goal in terms of competition is simulating competition in natural monopolies via public-private partnerships (PPPs). This is especially true in industries such as railways and roadways. Negotiation and renegotiation of contracts underpinning PPPs are critical, as they should be designed to maximise societal benefit. Finally, it is critical to establish real independent regulators. (Singh, 2008)

India's services industry has been particularly significant. This article discusses the critical policy concerns confronting India's services industry. The article begins by briefly discussing the critical role of services in India's GDP development, services export growth, and economic openness; India's service exports by nation; and the critical services for India. The report then analyses key policy concerns in detail domestic policy, domestic regulation, and market access. (Sathish, 2010)

As India's biggest and fastest growing industry, the service sector has the greatest worker productivity and is likely to grow at a rapid pace. According to the World Trade Organization (WTO), India's service exports and imports are among the top 10 WTO members. It's true that there are certain drawbacks. Growth in the industry is stifled because of the proliferation of regulatory bodies and lack of cooperation

among them in India. There are FDI bans and regulatory obstacles for various types of services, as well as outdated regulations. In terms of both number and quality, the business has been unable to meet demand for workers. Even when compared to similar countries like the PRC, India's service sector development and exports are weaker, and exports are competitive in just a few services and focused in a small number of regions. A big section of India's poor do not have access to basic services like healthcare and education because of disparities in service expansion and availability. The cost of providing service is high because of a lack of infrastructure. However, even though India strives to be a knowledge-based economy, educational quality and standards are not consistent. (Mukherjee, 2013)

The reality is unambiguous: using CRM software solutions to manage client concerns has been shown to be very advantageous for the service business. By storing all pertinent consumer data and analyzing it to extract the critical features, these systems enable firms to make educated decisions about the exact marketing and manufacture of their products. These solutions are beneficial not only for increasing income, but also for controlling firm inventory data. Therefore, for the greater good of businesses, it is strongly advised that industry personnel employ such systems in their managerial responsibilities (Hashmicro, 2022).

Consider strategies to provide clients with a unique and personalised experience at each point of their journey. When you understand the many sorts of clients that make purchases from you, you'll see how their demands vary. By addressing these individual demands, you may increase client happiness and loyalty. (Why Product Customization is Important for Customer Satisfaction, 2022)

**Objective:**

1. To study the impact of regulatory system on service industry.
2. To study the role in customer relationship management.
3. To study the customization of service according to customer demand.

**Research Methodology**

The researcher used an exploratory research method and conducted a review of literature gathered from different secondary sources such as the internet, journals, magazines, and prior study reports. It assists us in understanding important topics in global v/s India and feasibility studies assist us in potentiality of the topic.

## Findings and Conclusions

In India, regulatory changes have been started in response to the shifting macroeconomic policies. Numerous domains remain untouched from a regulatory standpoint. The coal sector has the potential to be a significant sector due to the importance of coal in the Indian setting. Public-private partnerships (PPPs) are critical for maximising societal benefit. India's services sector has played a crucial role in the country's economy. The main policy challenges affecting India's services industry are discussed in this article. It breaks down essential policy issues into three categories: domestic policy, domestic regulation, and market access. India's whole commerce is service-oriented, which is higher than the global average. In terms of service exports and imports, India is among the top 10 WTO members. The sector has struggled to generate enough employment, both in terms of number and quality. The cost of providing services is high due to a lack of infrastructure. Using CRM software solutions to manage client concerns has been shown to be very advantageous for the service business. These systems enable firms to make educated decisions about the marketing and manufacture of their products. They are beneficial not only for increasing income, but also for controlling firm inventory data. Consider strategies to provide clients with a unique and personalised experience at each point of their journey. By addressing these individual demands, you may increase client happiness and loyalty - and increase sales.

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## **An Illusion of Liquidity: Mobile Based Payment A Boon or Bane To Consumers**

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### **Abstract**

The evolution of fin-tech in payment gateways has transformed the way we manage finances. Traditional modes of like cash and cheques have become a thing of past as they could not match the pace of growth of technology. Though mobile payments have gained acceptance because of their potential growth, financial inclusion, convenience and cost effectiveness as per the general observation they are expected to promote overspending among the users creating the illusion of liquidity. This paper focuses on finding out if any relationship exists between mobile payment applications and overspending. For the purpose of study data is collected from the users of mobile payment applications using a structured questionnaire. Statistical tools like percentages and Chi Square ( $\chi^2$ ) tests have been used to derive conclusion.

**Keywords:** Fin-tech, Mobile payment applications, overspending

### **Introduction**

In India, digital mode of payments has up surged over the past six years as a consequence of demonetization of currency notes by government of India and outbreak of the pandemic COVID-19 (NPCI) As per the official data released by Indian Government, different modes of digital payments are used in the country like

UPI payments facilitated by NPCI, Mobile payment apps, net banking and plastic cards with embedded microchips. UPI payments and Mobile payment apps gained popularity after demonetization in the year 2016 and their usage amplified after the outbreak of the pandemic COVID-19. (The Hindu) In line with the survey conducted by Deloitte, India had about 750 million internet-enabled phone device users in the year 2021 and the number is likely to reach 1 billion by 2026 as the demand for smartphones has expanded in rural areas. As per the observation by the Pulse Report released in September 2021 over 300 million

Smartphone users have adapted themselves to mobile Payments and UPI based payments and almost 80% of the transactions arise from tier II cities and beyond. While mobile based payment is simple, secure convenient and reduces transaction cost the risk of carrying hard cash it may also make room for reckless spending behavior among the consumers as it is difficult to assess the real cash outflow. (Higgins, Sean, 2018) (Hoofnagle, et al. 2012). This paper is taken up to analyze if mobile payment applications trigger overspending behavior among consumers.

## **Background**

The usage and availability of smartphones in developing and industrialized economies has increased over 200 in the recent past. (Conscore, 2015)

The fin-tech service of mobile payment was designed to ensure that consumer can make use of digital money at any time and any location using internet enabled smartphones. (Putri.et.al. 2020)

Mode of payment significantly affects the subjective awareness of spending whereas security and convenience have negligible effect on spending behavior. (Eric W, K See-to. et.al. 2019)

Mobile based payment stimulates the consumers' consumption quantity and strengthens the desire to create demand for luxuries. Risk of irrational consumption should be avoided. (Jing Xue, Li Lin, 2020)

As per the general observation, people who use mobile payment applications are likely to spend more than planned/budget in their daily expenses because of its simplicity and convenience. (Amruta Dixit, 2020)

Individuals who are not equipped with Digital Financial Literacy and are less resistant have low propensity to save while using mobile based payment. (Jackline Mwende

Skogqvist, 2019) Consumer's attention is towards the perceived value of the products rather than the cost while paying while using technology in the system of payment. (Chaterjee & Rose, 2012)

Forced switch to digital payments due to change in the monetary policy in the economy like demonetization is associated overspending as this feature promotes relaxed budget constraint by giving the illusion of liquidity and caters to increase in the optimal spending level. (Sumit Agarwal, et.al., 2019)

Digital financial literacy can avoid mismanagement of personal finances and current saving and spending behavior will promote prudence in future saving and spending pattern therefore, digital financial literacy among people is essential. (Raenu Kolandaisamy & Kasthuri Subaramaniam, 2020)

### **Need for the study**

Much attention has been given to the study on card based payments which is essentially the thing of past and research on relationship between fin-tech innovations like mobile based payments and spending behavior has received considerable thought. Mobile payments create the illusion of liquidity and encourage impetuous spending behavior, often exceeding the budget, among the users. Lack of self-resistance and financial discipline can lead to dreadful consequences. The world is going cashless and usage of mobile based payment fin-tech apps will become inevitable. Therefore, it is high time that people understand and learn the management of money while using fin-tech apps and to be aware of the outcome of mismanagement of money. To address this issue the study on impact on fin-tech mobile payment apps on spending behavior among users.

### **Research Methodology**

The study is purely exploratory in nature. In total 120 responses were collected from the respondents using self-administered digital questionnaire i.e., Google Forms and 116 responses matched the study. Convenience and snowball sampling methods are used to gather the data. The data obtained using 5-point Likert Scale is and is analyzed using percentage analysis and Chi Square test with significance level of 99% and to draw conclusions from the results obtained.

Secondary data is also used for the purpose of getting an insight on historical background for which various journals, newspapers magazines and websites are referred.

### **Scope of the study**

This paper focuses on establishing relationship between fin-tech mobile payment apps and spending behavior among consumers. The study is not restricted to any age limits or income levels. Only mobile payment apps are considered and other modes of payment systems are not covered in the study.

### **Objectives of the study**

To analyze the reasons for using mobile based payment fin-tech apps.

To create variables and to study the relationship or dissociation between them.

### **Data Analysis and Interpretation**

Among the responses received 52.6% were female and 47.4% were male with majority of age group comprising of 25 to 39 years i.e., 65.5%. Out of 120 respondents 116 respondents used mobile payment apps and were considered for the study. Data is analyzed and interpreted according to the order of objectives.

Reasons for usage of mobile payment apps were listed as per the review of literature and the respondents were given multiple choice options. The results obtained are as below.

To analyze the reasons for using mobile based payment fin-tech apps.

40.5% of the respondents chose ease of payment as the main reason for using mobile payment apps whereas, 36.2% of the respondents opted for secure fast and convenient as the prime reason for using this mode of payment. 13.8% of the respondents believed that mobile payment apps reduces the risk of carrying cash and 6.9% use the apps to ensure contactless payments. 2.6% of the respondents use the app for payment as it has the feature of loyalty rewards, gift coupons and scratch cards etc.

To create variables and to study the relationship or dissociation between them.

Responses derived is classified and tabulated according to the requirement of the study. Out of the two variables are drawn, usage of Mobile Payment Apps is

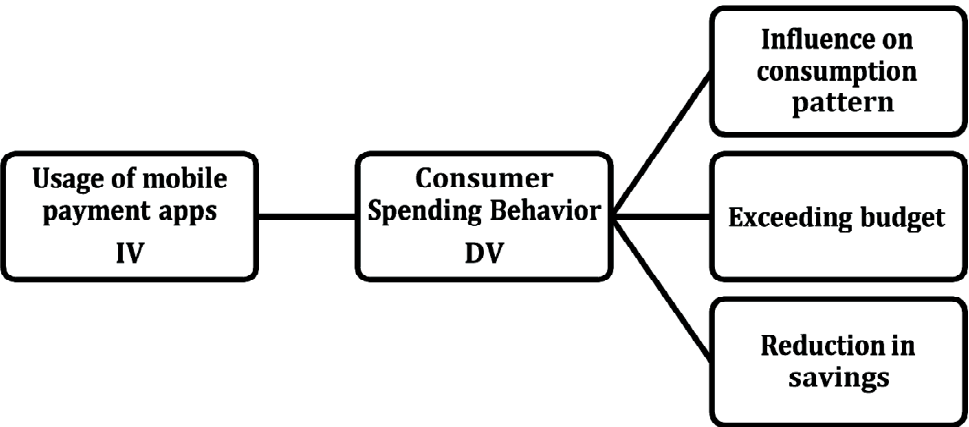
considered as an Independent Variable and Consumer spending behavior is considered as Dependent Variable. For the purpose analysis of data and to examine the relationship or disassociation between the variables hypothesis is formulated and tested using Chi Square test with 99% significance level taking into considering the sample size of the responses.

Three criterions are considered based on review of literature to analyze if consumers spending behavior is influenced on usage of mobile usage applications.

C1 – Usage of mobile phone applications on consumption pattern– Mobile Payment applications stimulate the consumers’ quantity of consumption which is directly related to change spending behavior. It strengthens the desire to spend by creating an illusion of liquidity ultimately leading to irrational consumption.

C2- Consumers tend to exceed the budget when they use mobile based applications to make payments. - As per the general observation, people who use mobile payment applications are likely to spend more than planned/budget in their daily expenses because of its simplicity and convenience. Consumer’s attention is towards the perceived value of the products rather than the cost while paying while using technology in the system of payment.

C3- Usage of mobile phone applications has led to reduction in savings.- Individuals who are not equipped with Digital Financial Literacy and are less resistant have low propensity to save while using mobile based payment.



H1 - Usage of Mobile payment apps and spending behavior among the consumers are dependent.

Criteria	Alpha	Beta	Gamma	Delta	Epsilon	Ford	Grout
Continuum							
SEP	26	27	28	29	30	31	
SPV	25.2	25.3	25.7	26.1	26.3		
COG	4.8	4.8	5.3	5.3	5.3		
Jan 18	2.1900	2.1900	2.1900	2.1900	2.1900		
Jan - 20	2.19000	2.19000	2.19000	2.19000	2.19000	2.19000	
Criteria	Alpha	Beta	Gamma	Delta	Epsilon	Ford	Grout
Continuum							
SEP	26	26	26	26	26	26	
SPV	25.2	25.3	25.7	26.1	26.3		
COG	4.8	4.8	5.3	5.3	5.3		
Jan 18	2.1900	2.1900	2.1900	2.1900	2.1900		
Jan - 20	2.19000	2.19000	2.19000	2.19000	2.19000	2.19000	
Criteria	Alpha	Beta	Gamma	Delta	Epsilon	Ford	Grout
Continuum							
SEP	26	26	26	26	26	26	
SPV	25.2	25.3	25.7	26.1	26.3		
COG	4.8	4.8	5.3	5.3	5.3		
Jan 18	2.1900	2.1900	2.1900	2.1900	2.1900		
Jan - 20	2.19000	2.19000	2.19000	2.19000	2.19000	2.19000	
Criteria	Alpha	Beta	Gamma	Delta	Epsilon	Ford	Grout
Continuum							
SEP	26	26	26	26	26	26	
SPV	25.2	25.3	25.7	26.1	26.3		
COG	4.8	4.8	5.3	5.3	5.3		
Jan 18	2.1900	2.1900	2.1900	2.1900	2.1900		
Jan - 20	2.19000	2.19000	2.19000	2.19000	2.19000	2.19000	
							2.19000
							2.19000



OV: Observed Variables

EV: Expected Variables (Total variables/5 options given in the likert scale)

O-E: Observed Variables minus Expected Variables

<b>Degree of Freedom(DF)</b>	(Row – 1) × (Column -1) (2-1)×(5-1) 1×4 4
<b>Calculated value of <math>\chi^2</math> (CV)</b>	1.62532
<b>Table value of <math>\chi^2</math> at 99% significance Level</b>	13.277

At 99% significance level  $\alpha = 0.01$  ?2 table values are greater than the calculated values therefore, null hypothesis is accepted that is usage of mobile payment apps and spending behavior among the consumers are independent.

### Interpretation and Conclusion

From the preceding analysis it is evident that spending behavior among the consumers is independent of usage of mobile payment applications. That is, irrespective of the mode of payment consumers spend cautiously.

Functionality of payment system via smartphones is its seamless transactions, ease of use, privacy, integrity and security. Earlier the usage of credit and debit cards were viewed as reserved for the rich because of the cost implication on their use but today by using fin-tech payment applications in smart phone consumers can make carry out any number of transactions for free. As the number of smart phone users in rural India is accelerating the use of fin-tech applications for digital payments would also raise catering for financial inclusion. Operational flexibility and non-discriminatory treatment of banks and non-banks in Payment Avenue will make way for exponential growth and expansion of mobile payment infrastructure. NITI Ayog, Ministry of Electronics and IT, Ministry of Finance, NPCI in consultation with RBI and Central Government can establish a body to set standards to monitor

and regulate IT security, risk mitigation in digital payments and creating E-courts for timely resolution of disputes. Further, all the applications related to payment across the world can come to consensus on standardization by incorporating global best practices which will help the industry to safeguard the trust and confidence among the users. As a part of the process of digitalizing India in next couple of year's usage mobile payment fin-tech apps will be an integral and inevitable part of settlement of transaction.

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## Customer Satisfaction Level on Digital Banking

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### Abstract

Banking is a major area to adopt digitalization after LPG but customers are using more services of Banks since 5 years. Small businessmen also started using UPI payment using different mobile applications which is connected with banks, Internet Banking, SMS services, online money transfer has an end to end encryptions. The bank providing digital service to satisfy the customer in saving time, energy. Most of the customers are happy with the digitalization of banks but also few customers are having fear of hacking of technology, misappropriations of funds through fraudulent calls asking one time passwords etc. Customer satisfaction is also depending upon digital literacy and security provided to safeguard the customer interest.

**Keywords:** Digital Banking, Technology Based Banking, Customer Satisfaction.

### Introduction to Digital Banking

Digital Banking is updated version of traditional banking all the banking transactions are done using the digitalization. i.e. using online platforms. Recently we can see virtual banks also there is no physical existence of banks but the account opening and other functions (primary and secondary functions) will be done using internet or through mobile applications. The customer need not to visit branch for debit card, credit card, bank statement, transfer of funds etc. but the banks will charge minimal amount as transaction fee or services charges. Customer satisfaction on digital banking

will be balanced between customer expectation and banker's services. The banks are providing various kinds of services for customer satisfaction such as reduction in bank rate, reducing the rate of interest on loan, documentation verification through the bank portal which helps the customer satisfaction increase.

### **Review of literature**

- Shilpa Chauhan, Asif Akhtar and Ashish Gupta(2019): This study aims on demonstrate digital banking's influence on customers' evaluation of service experience and develop a framework identifying the most significant variables of digital banking that influence the financial performance of banks.
- Dr C. Paramasivan (2019) in his studies entitled "customer satisfaction through information technology in commercial banks" highlighted that, bank account holders are not satisfied with the services provided by their banks and the banks should try to enhance their services in order the satisfy their customers in a cost effective way with the help of information technology

### **Objectives of the study**

- To study the concept of Digital banking with respect to current situation.
- To know the Customer Satisfaction level on digital banking services

### **Research Methodology**

Descriptive research is undertaken by estimating the percentage of respondents in a particular group exhibiting the same kind of behaviour. The basic statistical tools have been adopted in research methodology.

### **Sources of Data**

Primary data is collected from the respondents working in different industrial sectors to assess their behaviour through structured questionnaire on Google forms many of the respondents are professionals and non-professionals at Bangalore city.

### **Sampling Plan**

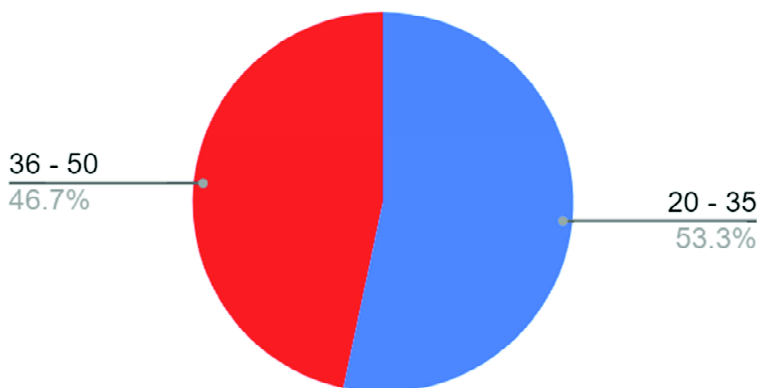
The sample size is 25 and it was considered under probability sampling method.

## Data Analysis and Interpretations

### 1. Age of the customer

Age	No. of Respondents	Percentage (%)
20-35	13	53.3
36-50	12	46.7
<b>Total</b>	<b>25</b>	<b>100</b>

Count of 2. Age of the customer



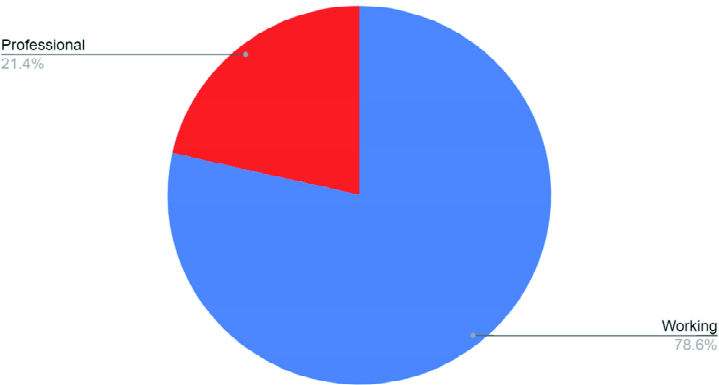
### Interpretation

From the above chart we can interfere that only the age between 20-35 years have more awareness on digital banking services.

### 2. Customer Status

Status	No. of Respondents	Percentage (%)
Working	16	78.6
Professional	9	21.4
<b>Total</b>	<b>25</b>	<b>100</b>

Customer status



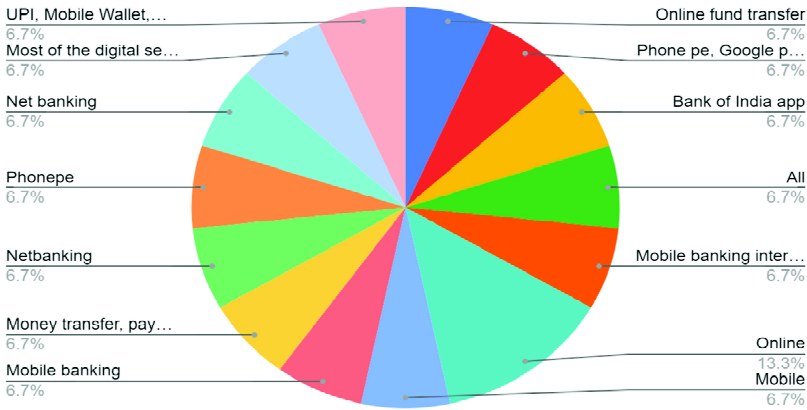
Interpretation

From the above chart we can interfere that rather than Professionals others have more awareness on digital banking services.

3. Type of Digital Services

Types of Digital Services	No. of Respondents (percentage)
Net Banking	6.7
Money transfer	6.7
Online fund transfer	6.7
Phone pe	6.7
UPI.	6.7
mobile wallet	6.7
Google pay	6.7
Mobile Banking	6.7
Google pay	6.7
Bank of India app	6.7
Mobile	6.7
Digital	6.7
Mobile banking	6.7
Internet	
Online	13.3

Type of Digital Services



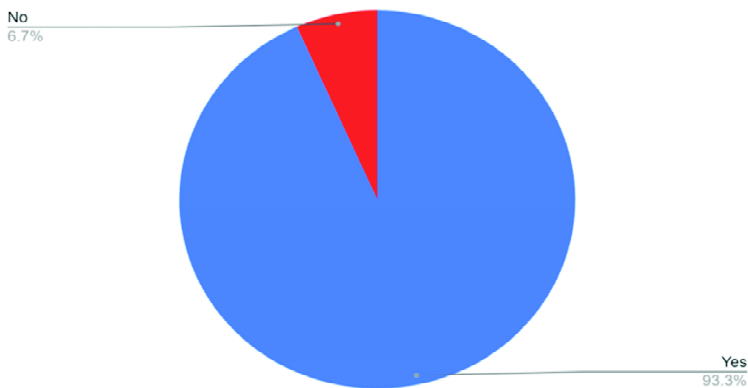
### Interpretation

From the above chart we can interfere that all most all the services are utilized by the respondents.

### 4. Customer Satisfaction

Parameters	No. of Respondents	Percentage (%)
Yes	23	93.3
No	02	6.7
Total	25	100

Customer Satisfaction





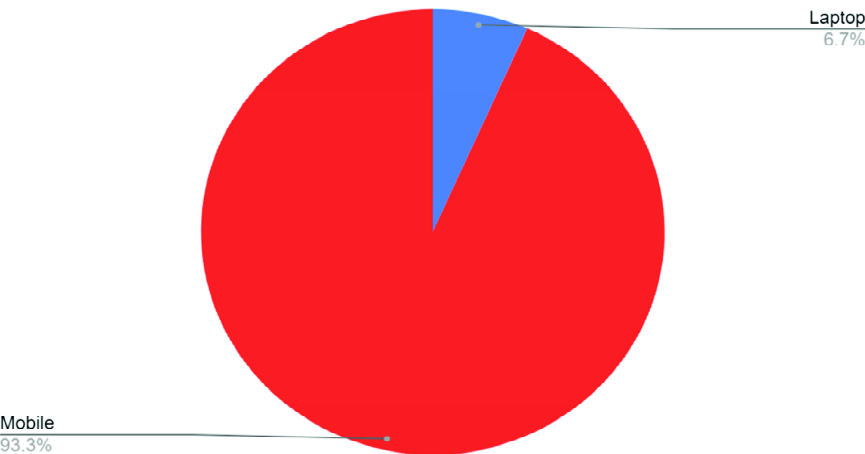
Interpretation

From the above chart we can interfere that 93.3% customers are satisfied with digital banking services.

5. Mode of using Digital services

Parameters	No. of Respondents	Percentage (%)
Laptop	2	6.7
Mobile	23	93.3
Total	25	100

Mode of using Digital service



Interpretation

From the above table we can interfere that 93.3% customers are using digital banking services through mobile phones.

Finding and Suggestions

1. By using too much of digital services many employees may lose their jobs in near future.
2. There are suggestions even to be implement digital literacy so that all the customers will be able to access the digital services.

3. Customer queries should not be delayed
4. Few customers are happy that they need not go to bank physically every time they want to deal with the banking services
5. Sometimes there is some technical issue due to which the transactions will get stuck.
6. Most of the customers are using digital services through mobile phones

### **Conclusion**

Digital bank system is providing various benefits to the customer as well as for the banks. Due to the wide set of benefits digital banking have become quite popular and appreciated among all over the world and it has many sets of advantages like time saving, cost effective, reduced transportation cost, reliability transparency, more consistent, easy payment. Digitalization of banks helps the customer to do transactions at any time and from anywhere in the globe hassle free. This digitalization helps to improve the business financially and customer will have a knowledge to use the modern technology for smooth functioning of banks.

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## **Impact of AI on HR Operations – A study with reference to select IT Companies in India**

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### **Abstract**

In the majority of the organizations, the Human Resource Department is accountable for many strategic tasks from the hiring of an employee, termination of an employee, monitoring of employees at all the levels, handling payroll, performance management, vendor management, expatriates services and soon. However, all organizations are looking for such types of applications which would be like streamline the HR processes, retain the data, control data, enhancement of communication process, connectivity to all the areas of an organization. It should be helpful for a futuristic approach. This research paper aims to identify the effectiveness of HR professional development through process automation in the organization. This research study mainly focus on the perception of IT Professionals about process automation in terms of both individuals and organizational levels. The study concludes whether HR automation can deliver the quality of service to the employees in the organization in the present fast-moving technology oriented world.

**Keywords:** Artificial Intelligence, Human resource, e-Human resource, HR processes Automation.

## Introduction to Artificial Intelligence

Artificial intelligence is a tool and technique that uses human intelligence in various areas and sectors for improving performance of the organizations. It is a sophisticated technology that is applied in all organizations to improve outcome and performance. Generally AI gives ideas to organizations that how it is used in business. It has been around already for more than ten years and, organizations have been tracing out ways to implement AI into their business. These days technology is growing and computers are able to store more data and information. AI is an intelligence exhibited by machineries like the natural intelligence displayed by human beings and animals, which involves consciousness and emotionality, as machineries become increasingly capable. Artificial intelligence attracted widespread global attention. The scope of the Artificial Intelligence is as follows:

- a. Integration of artificial intelligence and the cyber-physical system in the last decade has led to the emergence of numerous potential applications, one of which is competent healthcare.
- b. HR-related tasks can be artificially engineering by using Automation and algorithmic prediction.
- c. Using AI for real-time support in health care requires a server, decision support, predictive and descriptive medicine, personalized prescriptions, and much more.
- d. They develop analytical models by pre-processing data, choosing suitable algorithms, and cross-validating results and treatment observation.

## Review of Literature

Nabil Abdallah A Almotawkel (2021) – “Impacts Artificial Intelligence on the efficiency of Human Resources Management.” This paper studied the true effect of AI on HRM and, the difficulties that could be a barrier to its implementation. In this paper, the researcher used secondary data were collected online, other articles. The study found that AI and ML are fundamentally reliable techniques for optimal decision-making and better HR management.

Guixiang Shen (2020) – “Artificial Intelligence and Human Resource Development” in this paper, the study aims to explain the application of AI on HRD activities of organizations and the impact of this technology on HRD activities with the application. This paper is based on secondary data. Analysis of this study fully understanding and applying AI technology, human resource management practitioners can better help enterprises play the most considerable role in selecting, educating, employing, and retaining people.

### **Objectives of the Study**

To understand and evaluate the employees' perception toward Artificial Intelligence on HR.

To identify and examine the challenges in the implementation of Artificial Intelligence on Human resources.

### **Hypothesis Framed**

Ho1: There is no significant association between gender of the employees and their perception toward AI on Human resources

Ho2: There is no significant difference between age of the employees and their perception toward AI on Human resources.

Ho3: There is no significant difference between gender of the employees and challenges of in the implementation of AI on Human resources

### **Scope of the Study**

This research paper mainly emphasized the on understanding the employees' perception towards Artificial Intelligence and its implementation in the Human Resource process. This study restricted to 50 IT Professionals.

### **Research Methodology**

**Type of Data:** The research study is based on primary data. The data used in research is obtained initially through the direct efforts of the researcher through questionnaires, interviews, and direct observation. Secondary data has been collected through publications, websites, books, journals, and articles.

## Sample Design

**Sampling Unit:** Sampling units are employees who are working in IT Companies.

**Size of sample:** The sample size has been collected from 50 IT Professionals.

**Sampling type:** The convenience and judgment method of sampling was undertaken for the study.

**Data Collection:** Data collection tools include a well-structured questionnaire. The data analysis was represented by percentages and, chi square and one way ANOVA statistical tests are used for testing hypothesis.

## Data Analysis and Interpretation

Statement showing demographic factors of the respondents

SL NO.	Demographic factors	Respondent Categories	Frequency	Percentage
1	Gender	Male	38	76
		Female	12	24
		Total	50	100
2	Age of respondents	25 to 35	10	20
		35 to 45	12	24
		45to 55	22	44
		Above 55	6	12
3	Marital Status	Married	32	64
		Unmarried	18	36
		Total	50	100
4	Educational Qualification	Degree	39	78
		PG & above	11	22
		Total	50	100
5	Annual Income (Rs)	250000 to 400000	8	16
		400000 to 600000	15	30
		600000 to 800000	13	26
		800000 & above	14	28
		Total	50	100

Table 1: Table showing the applications of AI in HR.

<b>Applications of AI in HR</b>	<b>No. of Respondents</b>	<b>Percentage %</b>
Recruitment on boarding	6	12
Internal mobility and employee retention	4	8
Automation of administrative task	5	10
All of the above	35	70
<b>Total</b>	<b>50</b>	<b>100</b>

**Interpretation:** The above table represents the application of AI in HR. Many respondents opted for all of the above options 70% respectively. The remaining are recruitment on boarding, internal mobility and employee retention and automation of administrative task constituting 12%, 8% and 10%. We interpret that when compared to recruitment on boarding, internal mobility and employee retention and automation of administrative task the majority of the respondents opted these all are the applications of AI in HR.

**Table 2:** Table showing the HR Dimension.

<b>AI applied in the Company</b>	<b>No. of Respondents</b>	<b>Percentage %</b>
Smart assistants	9	18
Proactive healthcare management	4	8
Automated financial investing	9	18
Social Media mentoring	15	30
Inter-team chat tool	7	14
Conversational Marketing	6	12
<b>Total</b>	<b>50</b>	<b>100</b>

**Interpretation:** The above table indicates the AI applied in the Company. Many companies opted for social media monitoring, intelligent assistants, and automated financial investing, constituting 30%, 18%, and 18%. The remaining are inter-team chat tools, conversational marketing, and proactive healthcare management, constituting 14%, 12%, and 8%. Most of companies use social media monitoring technology when compared to other technology.

Table 4: Table showing the employee's perception is towards AI.

Employee perception toward AI	No. of respondents	Percentage%
Superiors to the experience of humans	3	6
AI can replace the job	7	14
High hopes on AI applications	2	4
All of the above	38	76
<b>Total</b>	<b>50</b>	<b>100</b>

**Interpretation:** The above table indicates the employee perception is towards AI. Almost all the respondents opted for all of the above options 76% respectively. The remaining opt AI can replace the job, superiors to the experience of humans and high hopes on AI applications, constituting 14%, 6%, and 4% respectively. The majority of the respondents opted for employee perception is towards AI areas; (1) superiors to the experience to humans, (2) AI can replace the job, and (3) high hopes on AI applications.

**Table 5:** Table showing the Challenges of AI in HR.

Challenges	No. of Respondents	Percentage %
Lack of employee skills	18	12
Budget limitation	28	19
Talent gap	24	16
Ongoing maintenance	25	17
Limited proven application	16	11
Lack of trust	16	11
Measuring return on investment	22	15
<b>Total</b>	<b>50</b>	<b>100</b>

**Interpretation:** The above table shows that the challenges involved in the use of Artificial Intelligence for HR practices. Most respondents identified the challenges of using AI for HR practices: Budget limitations and ongoing maintenance, constituting



19% and 17%, respectively. The remaining respondents identified Talent gap, measuring return on investment, Lack of employee skill, Limited proven application, and Lack of trust, constituting 16%, 15%, 12% and 11%, respectively. Most of the respondents identified that the challenges involved in using AI in HR practices were budget limitations and ongoing maintenance compared to other challenges.

**Table 6:** Table showing AI used in the best possible way in HR.

AI used in the best possible way in HR	No. of Respondents	Percentage %
Screening candidates	3	6
Maintaining database	6	12
Scheduling interview	2	4
All of the above	39	78
<b>Total</b>	<b>50</b>	<b>100</b>

**Interpretation:** The above table shows the AI used in the best possible way in HR. Most of the respondents opted for all of the above options 78%, respectively. The remaining are opted to maintain database, screening candidates, and scheduling interviews, constituting 12%, 6%, and 4%, respectively. The majority of the respondents interpreted maintaining the database, screening candidates, and scheduling interviews. These can be AI used in the best possible way in HR practices.

**Table 7:** Table showing the Impact of AI in HR.

Impact	No. of respondents	Percentage %
Talent acquisition	15	15
On boarding	27	27
Learning and training	23	23
Leadership	17	17
Administrative tasks	18	18
<b>Total</b>	<b>50</b>	<b>100</b>

**Interpretation:** The above table shows the impact of AI in HR. Most of the respondents recognized onboarding and learning training as the impact of AI in HR, constituting 27% and 23%, respectively. The remaining respondent's impact is administrative tasks, leadership, and talent acquisition, constituting 18%, 17%, and 15%, respectively.

**Table 8:** Table showing the employee's satisfaction with the benefits of AI in HR.

Employee's satisfaction	No. of respondents	Percentage %
Strongly satisfied	5	10
Satisfied	35	70
Neutral	10	20
Dissatisfied	0	0
Strongly dissatisfied	0	0
<b>Total</b>	<b>50</b>	<b>100</b>

**Interpretation:** The table represents the respondent's satisfaction with the benefits of AI in HR. Most of the respondents are satisfied and neutral, constituting 70% and 20% respectively. The remaining is very satisfied with the benefits of AI in HR, constituting 10% of the respondents.

### Hypothesis Testing

**H<sub>01</sub>:** There is no significant association between gender of the employees and their perception toward AI on Human Resources

### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
employess perception	50	1.00	44.00	4.3000	5.80728	33.724
Valid N (listwise)	50					

The above table represents descriptive statistics on the employees' perception towards Artificial Intelligence. The mean value is 4.3, it shows that employees' have strong positive perception towards artificial intelligence

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	7.622 <sup>a</sup>	4	.106
Likelihood Ratio	10.075	4	
Linear-by-Linear Association	4.308	1	
N of Valid Cases	50		

### Inference

It is found from the above table that null hypothesis  $H_0$  is accepted and the alternative hypothesis  $H_1$  is rejected since the significance value is more than 0.05 (i.e. .106). This means there is no significant association between gender of employees and their perception toward AI on Human Resources.

**$H_{02}$ :** There is no significant difference between age of the employees and their perception toward AI on Human Resources.

### One way ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	315.400	3	105.133	3.617	.020
Within Groups	1337.100	46	29.067		
Total	1652.500	49			

**Inference :**

It is found from the above table that null hypothesis  $H_0$  is rejected and the alternative hypothesis  $H_1$  is accepted since the significance value is less than 0.05 (i.e. .02). This means there is significant difference between age of the employees and their perception toward AI on Human Resources.

**Ho3:** There is no significant difference between gender of the employees and challenges of AI on Human Resources.

**One way ANOVA**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.940	1	5.940	23.484	.000
Within Groups	12.140	48	.253		
Total	18.080	49			

**Inference**

It is found from the above table that null hypothesis  $H_0$  is rejected and the alternative hypothesis  $H_1$  is accepted since the significance value is less than 0.05 (i.e. .00). This means there is significant difference between gender of the employees and challenges of AI on Human Resources.

**Findings**

To analyze the employee perception towards artificial intelligence:

When it comes to employee perceptions towards AI, people think of two things first. One AI increasing efficiency and another one is AI reduces the cost of the workforce.

From the study, it was found that the employee perception towards AI is as follows; (1) superiors to the experience of humans, (2) AI can replace the job, and (3) high hopes on AI applications.

Many employees' perception of AI was superior to humans' experience, and AI can replace the job.

Very few employees' perceptions towards AI were high hopes on AI application.

To identify and examine the challenges in the implementation of Artificial Intelligence in Human Resources:

Some of the significant challenges are Lack of employee skills, Budget Limitation, Talent Gap, Ongoing maintenance, Limited proven application, Lack of trust, and measuring return on investment.

One of the significant challenges of HR while implementing AI in the HR function is budget limitation.

One of the biggest challenges while implementing AI in the HR process is identifying budget limitations.

The majority of the respondents are interpreted as maintaining the database, screening candidates, and scheduling interviews. These can be AI used in the best possible way in HR.

It was found that most of the respondents are agreed that technology will replace the people in HR practices.

It was observed that onboarding is a good impact on human resources.

It was found that the majority of the respondents are agreed that HR managers are able to complete an appraisal on time with the help of AI. Also, most of the respondents are agreed that AI will be accessible in calculating person-hours and leaves taken by the employees. Very few of the respondents are strongly disagreeing with that.

The majority of the respondents are satisfied with the benefits of AI in HR, and few of the respondents are neutral about the AI benefits.

## **Conclusion**

Organizations have grown tremendously in this competitive era. It is highly challenge for the organizations to hold continuous growth and improvement. Most of the organizations are adapting sophisticated technologies to enhance speed in routine

work. Artificial Intelligence and machine language are used by most of the companies in the HR department. AI plays a vital role in recruiting, selecting, hiring, analyzing performance, collecting data, providing factual and accurate timely information. Most organizations have successfully integrated AI-based tools for hiring, training, performance analysis, maintenance, etc., but most organizations are still lagging in combining AI with their HR practices because of integration costs. So, this study should be considered a good expectation opportunity because AI improves lives. AI builds a better future if properly understood and implemented in the right way.

### **Suggestions**

It should be implemented in the companies to enhance the quality and productivity of employees so that they can easily cope with the changing circumstances in the Organization and outside of the environment. Companies can show employees the benefits of data so that employees are willing to accept the Company's transformation. The influence of AI is expanding to a greater extent in human resources. It starts from the recruitment process to the exit process of an employee.

AI will be most used over recruitment, training and development, performance analysis, and managing payrolls and leave. Hence, Companies should implement in a speedier way so that the efficiency of the HR Process can be improved.

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## Impact of Block chain Technology on commercial banking sectors

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### Abstract

Block chain has the potential to disrupt a variety of sectors and organisations. Banking and finance is one of the most well-known uses in terms of science and technology. 5 to 10 years before significant use in financial services is likely. In India, industry experts are adapting and tweaking Block chain technology to meet numerous use cases. Block chain technology could have a significant influence on present and future service systems. It's all about creating value together, making it accessible, and finding ways to work together just some of the ways that it may help a service run. The banking sector will benefit from "multi-center, weakly intermediate situations" created by block chain applications.

**Keyword:** Blockchain, digital technology, financial service.

### Introduction

Many businesses, start-ups and the media are paying close attention to Block chain, the technology that underlies Bitcoin and other crypto currencies. Many businesses might benefit from block chain technology, the use of which has the ability to fundamentally alter their operations by making them more democratic, secure, transparent and efficient. Every firm must properly handle security concerns and achieve considerable cost reductions as a result of the daily generation of large



amounts of data due to the digitalization of records. C-suite executives are starting to take notice of Block chain because of the promises of decentralise downership, immutability, and cryptographic security it makes for their sensitive data. A wide range of applications are being investigated across sectors as more and more people realise the technology's disruptive potential. Event hough this technology is still in its in fancy, financial institutions are taking use of it. Multiple Block chain proto types will be tested by banksand regulators throughout the globe in 2017, according to ananalysis by the World Economic Forum. Over the last three years, 2500 + patents have been filed for Blockchain and distributed ledger technology (DLT), with 80 percent of the world'slargestbanksexpectedto begin using Block chain and DLT in2017and90+central banks engaging in Block chain conversation internationally. Many businesses from a wide range of non-financial service industries, such as telecommunications, Blockchain technology is being used in a wide range of industries, including cyber security, supply chain management, forecasting, insurance, private transportation and ride-sharing, cloud storage, crowd fund raising, voting, governance, energy management, retail, and real estate. A 'blockchain' is a digital, immutable, distributed ledger that maintains near-real- time records of transactions. It establishes a digital ledger of transactions and enables sharing of that ledger over a dispersed network of computers. The primary benefitis that it makes use of cryptography, which allows for the modification of transactions on a protected network by various users. (Tejal Shah1, 2018).

When it comes to system reform and progress for the development of improved educational processes for all-encompassing learning outcomes, what are the advantagesofincorporating blockchain into education?" Decentralized ledger technology is the topic of this research, which aims to give a comprehensive assessment of the relevant literature. A methodical procedure was used to evaluate a variety of sources and choose just the most relevant ones (Duwadi, December2021).

Cross-border payments are one of the earliest and most promising applications of block chain technology.Blockchain technology is locked in a cycle of"co-opetition"and" increasing competition"a site merges on the periphery of formal finance. A number of new and existing businesses are working to make cross-border remittances more inclusive (Rella, 2019).

## Literature Review

Blockchain technology is a revolutionary technology that has revolutionised traditional company structures and transaction work processes, allowing formassive prospects for corporatevalue co-creation. Blockchain has the potential to disrupt a variety of sectors and organisations, with banking and finance being one of the most well-know nuses. In the banking sector, cutting-edge blockchain research and technologies and financial industry were examined in this qualitative study (Lau,2021).

Digital technology is a new disruptive force that is reshaping businesss tructures and exerting a greater impact globally. A wide number of sectors in India are showing a keen interest in blockchain technology. As Blockchain technology expands its range of applications, industry experts are modifying and improving the technology to meet a number of use case requirements. Blockchain technology is responsible for advancing the decentralized approach to application development to the next level. The objective of this article is to Describe the Blockchain in detail. Technology's designand functioning. Additionally, the benefits of the Block chain are discussed, as well as its many qualities. Additionally, a fewfinancial transactions were evaluated using use cases and the block chain's applicability.The last section will discuss the security elements of the Block chain (Tejal Shah1, 2018). Technology offers the ability to eliminate third parties that can be trusted, reduce expenses, and eventually improve revenues for many industry participants. It is true that public blockchains provide superior security and transparency, but the processing speed required to handle large numbers of transactions is prohibitively sluggish. Private blockchains, on the other hand, allow for faster transaction times and more anonymity, but they usually come with a lower level of security. As a result, the technology has to be shown in action. In the next five to ten years, this technology is expected to be extensively employed in financial services. In the payment transaction business, it has the potential to change present correspondent banking processes and result in significant cost-savings. Trust, security, risk minimization, and quick transactions at cheap prices are just a few of the advantages it offers the trade finance industry. Using this technology, over-the-counter markets may be restructured and outmoded market players wiped out. Automating contracts may also be possible utilising lean back-office methods. Building and redefining these new business models necessitates the smooth transition

from old procedures to blockchain-based processes. One way to do this would be to engage with the government to create the legal foundation necessary for the project (Dr. Eric G. Krause, September, 2017).

The immutability and integrity of data are assured by blockchain technology's openness, which encourages a culture of trust across the network. Decentralisation preserves privacy and creates a safe and flexible environment via pseudonymization. The stated qualities were the new value added using a service system. Co-creation of value, information availability, and techniques for collaboration are just a few of the ways that blockchain technology might aid in the running of a service system. As a result, we should expect it having a large impact on current and future service systems. It would be fascinating to examine how blockchain technology affects real-world applications. As a result, a comprehensive empirical analysis of pre-existing application areas is required to provide novel insights (Schüritz, May, 2017).

According to a 2014 World Bank study, almost two billion individuals lack access to financial services. Indians account for 20.6 percent of the population that is unbanked. They claimed in the paper that blockchain technology might be critical to the advancement of financial inclusion. Experts say that employing blockchain for internal and cross-border payments may save expenses, speed up settlements, and improve the user's overall satisfaction. Authorities should get involved early and exercise influence over innovation, they argue (Aggrawal, March 2017).

Chinese banking industry was examined in this article by Ye Guo and Chen Liang. According to the experts, Blockchain might revolutionise and change the bank's payment clearing and credit information systems. The banking sector will benefit from "multi-center, weakly intermediate situations" created by blockchain applications. Each new financial invention has created a lot of discussion about the issues of regulation, efficiency, and security. However, the existing impediments do not halt this story, since the technological, regulatory, and other issues with blockchain technology will be handled eventually. Blockchain technology integration in financial services will, therefore, be possible in the near future. (Liang, Blockchain application and outlook in the banking industry, 2016).

## Objective

1. Role of block chain in new banking trend
2. Changes brought by block chain in banking competition
3. Block chain contribution in financial products

## Research Methodology

The researcher used an exploratory research technique and carried out a literature evaluation on the information that was acquired from a variety of secondary sources including the internet, journals, magazines, and reports from earlier studies. It helps us understand crucial themes in block chain that are pursued in worldwide vs. India, and it helps us understand the market and the marketing potential of the product. Feasibility studies also help us understand the market.

## Findings and conclusion

A distributed, immutable digital ledger, blockchain keeps track of transactions in real time. Using distributed ledger technology, a dispersed network of computers may access and share a digital ledger of all transactions. C-suite executive sare starting to take notice of the promises of decentralise downership, immutability, and cryptographic security it makes for their sensitive data. Awide range of applications are being investigated across sectors as more and more people realise its disruptive potential. Block chainhas the potential to disrupta variety of sectors and organisations, with banking and finance being one of the most well-knownuses.

In the early days of blockchain technology, cross-border payments were one of the most promising uses of the technology. Theobjective of this article is to provide anoverviewofthe Blockchain Technology's design and functioning. Additionally, the benefits of the Blockchain are discussed, as well as its many qualities. The immutability and integrity of data are assured by blockchain technology's openness, which encourages a culture of trust across the network. The technology is projected to be widely used in financial services in five to ten years.

It has the ability to transform current correspondent banking operations and result in cost savings in the payment transaction industry. Trust, security, risk minimization, and speedy transactions at cheap prices are some of the advantages of trade finance.

Block chains may be critical to the advancement of financial inclusion. Blockchain technology may help decrease costs, shorten settlement times, and enhance the user experience for internal and cross-border payments. Banks will profit from blockchain applications that produce "multi- center, weakly mediated scenarios. "According to a 2014 World Bank study, almost two billion individuals lack access to financial services.

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## तन्त्रशास्त्रे आचारः

सुव्रतसाहा

शोधच्छात्रः

रायगञ्जविश्वविद्यालयः

**भूमिका** - तन्त्रमेका विशिष्टा साधनपद्धतिः। इयं साधना वस्तुतस्तु मनोविज्ञानविद्भिः समर्थितैका साधना। अस्मिन् समाजे प्रत्येकं जनानां स्वभावः बुद्धिः योग्यता च भिन्नाः। अतः तन्त्रशास्त्रे देशकालपात्रानुगुणमेव शक्तिसाधनायाः नाना उपायाः परामृष्टाः। समाजे निम्नस्तरीयस्य ज्ञानहीनस्य अशुद्धचित्तवतः जनस्य कृते यदि उच्चस्तरीयः अद्वैतवेदान्तः परामृश्यते तर्हि ते तन्मतं नैव अनुसरिष्यन्ति। अतः तन्त्रे सर्वजनोपयोगिनः नाना साधनाः प्रोक्ताः। तन्त्रनये जीवः कर्मानुसारं देवत्वं, मनुष्यत्वं, पशुत्वं, विहगत्वं, स्थावरत्वं वा प्राप्नोति। जगति नाना स्वभावयुताः देहधारिणः नराः दृश्यन्ते, तस्य कारणं तु जन्मान्तरस्य कर्म एव। अतः शास्त्रेषु नाना स्वभावोपेतानां जनानां कृते नैकानि विधानानि प्रोक्तानि, तेषां कर्म एव तस्य अन्यतमं कारणम्।<sup>1</sup>

तन्त्रशास्त्रे आचारपद्धतिः साधनपद्धतिर्वा शक्तिसाधनायाः मूला भित्तिः। यतः तन्त्रनये यत्किमपि तन्त्रसाधनं कमपि आचारमाश्रित्यैव अनुष्ठीयते। १आचारः“ इति शब्दः तन्त्रे पारिभाषिकार्थे व्यवहियते। साधनायाः मूलोद्देश्यं तु परमतत्त्वस्य लाभः मोक्षो वा। १अचारः“ इति शब्दप्रयोगेण साधनायाः नाना पन्थानः साधनानि वा परामृष्टानि। साधनायां यद्यपि नाना मार्गाः प्रोक्ताः, सर्वस्याऽपि साधनस्य मूलोद्देश्यं तु परमतत्त्वस्य लाभः। आचारे द्वयोः विषयोः भेदः परिलक्ष्यते - प्रथमस्तु साधकानां बाह्य व्यवहारे अर्थात् साधनायां नाना पद्धतीनां प्रयोगोचिताः भेदाः, द्वितीयास्तु आन्तरिकदृष्टेः आन्तरिकविचारस्य वा भेदः। वस्तुतस्तु अयं भेदः मूलतः व्यवहारदृष्ट्या आचारदृष्ट्या च। अतः तन्त्रशास्त्रकाराः “अचारपदम्” उल्लिखितवन्तः।

तन्त्रसाधकाः तन्त्रसाधनापद्धतिं सप्तधा विभज्य तेषां सप्त आचाराः इति नाम चक्रुः। नाना तन्त्रग्रन्थेषु सप्तानाम् आचाराणामुल्लेखः प्राप्यते। कुलार्णवतन्त्रे उच्यते -

“सर्वेभ्यश्चोत्तमा वेदा वेदेभ्यो वैष्णवं परम्।

वैष्णवादुत्तमं शैवं शैवाद्दक्षिणमुत्तमम्॥

दक्षिणादुत्तमं वामं वामात् सिद्धान्तमुत्तमम्।

सिद्धान्तादुत्तमं कौलं कौलात् परतरं नहि॥”<sup>2</sup>

**आचारः सप्तधा** - १. वेदाचारः २. वैष्णवाचारः ३. शैवाचारः ४. दक्षिणाचारः ५. वामाचारः ६. सिद्धान्ताचारः ७. कौलाचारः। सर्वेषु उत्तमः भवति वेदाचारः। वेदाचारादुत्तमो भवति वैष्णवाचारः, वैष्णवाचारादुत्तमो भवति शैवाचारः, शैवाचारादुत्तमो भवति दक्षिणाचारः, दक्षिणाचारादुत्तमो भवति वामाचारः, वामाचारादुत्तमो भवति सिद्धान्ताचारः, सिद्धान्ताचारादुत्तमो भवति कौलाचारः, कौलाचारादुत्तमो नास्ति।

<sup>1</sup> शाक्तानन्दतरङ्गिनी - उल्लासः - १

<sup>2</sup> कुलार्णवतन्त्रम् - द्वितीयाध्यायः, श्लोकसंख्या - ७-८

एवमेव नियातन्त्रे, विश्वसारतन्त्रे, महाचीनतन्त्रे प्रभृतिष्वपि तन्त्रग्रन्थेषु एतेषामेव सप्ततन्त्राणां नामानि प्रोक्तानि। परन्तु केषुचिद्ग्रन्थेषु अधोराचारस्य योगाचारस्य च नाम्ना द्वयोः आचारयोः नाम प्राप्यते।<sup>3</sup> परन्तु मूलतः तन्त्रग्रन्थेषु सप्तानामेव आचाराणामुल्लेखो प्राप्यते।

तन्त्रस्य एते सप्त आचाराः पुशु-वीर-दिव्येत्येतेषु त्रिषु भावेषु अन्तर्भवन्ति। वेदादयः चत्वारः आचाराः अर्थात् वेदाचारः, वैष्णवाचारः, शैवाचारः, दक्षिणाचारश्च पुशुभावे अन्तर्भवन्ति, वामाद्याचारत्रयम् अर्थात् वामाचारः सिद्धान्ताचारः कौलाचारश्च वीरदिव्यभावयोरन्तर्भवन्ति। तन्त्रज्ञानां नये वाचामारसिद्धान्ताचारौ वीरभावे अन्तर्भवतः, कौलाचारश्च दिव्यभावे अन्तर्भवति।<sup>4</sup>

एतान् सप्त आचारान् पुनः दक्षिणवामाभ्यां द्विधा विभज्यते। विश्वसारतन्त्रमते वामदक्षिणाभ्याम् आचारः द्विधा। पञ्चमुद्राद्युपेतः आचारः वामाचारः, पञ्चमुद्रादिरहितः आचारः दक्षिणाचारः।<sup>5</sup>

वामकेश्वरतन्त्रेऽपि अनयोः द्वयोराचारयोः उल्लेखः प्राप्यते। जनाः जन्मना दक्षिणाचारस्य, अभिषेकद्वारा च वामाचारस्य अधिकारिणो भवन्ति।<sup>6</sup>

मातृकाभेदतन्त्रे, सप्तसु आचारेषु शैव-दक्षिण-वाम-सिद्धान्त-कौलाः इत्येते पञ्चाचाराः प्रसिद्धाः तान्त्रिकाचाराः इत्युच्यन्ते, एवञ्च एते पञ्च आचारा एव वामदक्षिणभेदाभ्यां द्विविधः।<sup>7</sup>

साधकः साधनस्तरस्य प्रथमे सोपाने गृहस्थाश्रमे गुरोः सकाशात् दीक्षां प्राप्य वेदाचारे वैदिककर्म, वैष्णवाचारे पौराणिककर्म, शैवाचारे च स्मार्तकर्म सम्पादयिष्यति। ततश्च शक्तिसाधनायामभिषिक्तः सन् दक्षिणाचारस्य साधनां करिष्यति। वीरभावेन वीराचारसिद्धान्तचाराभ्यां दिव्यभावं उन्नीय कुलाचारेण साधनां सम्पाद्य साधनायाः परमं सुखं प्राप्नोति। एवञ्च मोक्षलाभाय पुरतः प्रसरति। अथ अधः सप्त आचाराः व्याख्यायन्ते -

## 1. वेदाचारः -

यस्मिन् आचारे साधकः वेदस्मृतिपुराणादिशास्त्रानुगुणं इष्टदेवतायाः सकामं उपासनां करोति, स आचारः वेदाचारः कथ्यते। पशुभावकानां साधकानां कृतेऽपि वेदाचारो विहितः अस्ति, अतः इमामाचारपद्धतिं पञ्चाचारं कथयति।<sup>8</sup>

सामान्यतः तन्त्रशास्त्रं वेदविरुद्धमित्युच्यते, तर्हि अस्याः साधनपद्धतेः नाम वेदाचारः कथमस्मिन् विषये तन्त्रज्ञेषु जिज्ञासा वर्तते। अत्रोत्तरं कुत्रापि शास्त्रेषु तन्त्रं वेदविरुद्धं नैव प्रोक्तम्। वस्तुतस्तु परम्परावादिनः रुढिवादिनः साम्प्रदायिकाश्च ब्रह्मणाः पण्डिताः विद्वांसश्च तन्त्रशास्त्रं वेदविरुद्धमिति प्रख्यापितवन्तः। ये साधकाः केवलं आत्मानुसन्धानाय आत्मशुद्धये च साधनां कुर्वन्ति ते कदापि भेदं न पश्यन्ति। साधकेषु विद्यमानैः आचारैः गुणैश्च शुद्धतत्त्वस्यानुभवः एव तन्त्रशास्त्रस्य मूलोद्देश्यः। अतः तन्त्रसाधनस्य आदावेव वेदाचारः प्रोक्तः। यतः वेदेषु सात्त्विकगुणस्य आराधनायाश्च प्रथमं स्थानं विद्यते। वेदाचारे वैदिकसिद्धान्तान् स्वीकृत्यैव वैदिकसाधनापद्धतयः

<sup>3</sup> Tantra As A Way of Realization, C.Hcr I.S.R.C.M, Vol - II, p - 168

<sup>4</sup> विश्वसारतन्त्रवचनम्, द्रष्टव्यम् - कल्याण-शक्ति-अङ्कम् - पु. - ४२८

<sup>5</sup> विश्वसारतन्त्रवचनम्, द्रष्टव्यम् - कौलमार्गरहस्यम्, - पु. - ११

<sup>6</sup> प्रामतोषणीकाण्डम् - ७, परिच्छेद - ७, पु. - ५३२

<sup>7</sup> मातृकाभेदतन्त्रम् - पु. - ६

<sup>8</sup> कौलमार्गरहस्यम्, - पु. - ७

अनुसृताः। वेदस्य मूलं सिद्धान्तं भवति निर्गुणस्य निराकारस्य अव्यक्तस्य च ब्रह्मणः साक्षात्कारम्। तन्त्रेऽपि निर्गुणस्य निराकारस्य ब्रह्मणः ज्ञानलाभाय उपायाः प्रोक्ताः। तन्त्रनये वेदप्रोक्तं सिद्धान्तमनुसृत्य साधकाः आत्मशुद्धेः पथि पुरतः गच्छन्ति। वेदाचारस्य साधकानां मन्त्रेण जपेन हवनेन पूजया षोडशोपाचारपूजया साकारमूर्तिपूजया निराकारब्रह्मणः आराधनेन च सात्त्विकस्य सकारात्मकस्य भावस्य उदयो भवति। सात्त्विके सकारात्मके भावे उदिते साधकस्य विचारे व्यवहारे कर्मणि च परिवर्तनानि दरीदृश्यन्ते। तस्मात् वेदाचारस्य मूलोद्देश्यं तु साधकस्य बाह्याभ्यन्तरयोः शुद्धता।

## 2. वैष्णवाचारः -

वेदाचारस्य अभ्यासेन यदा साधकस्य स्वभावेषु वहिःशुद्धयः आगच्छन्ति ततः स साधकः वैष्णवाचारस्य साधनायां प्रवर्तते। अस्मिन् वेदाचारोक्तानि सर्वाण्यपि विधिप्रतिषेधादीनि अनुसरणीयानि। वैष्णवाचारेण साधकस्य चित्तशुद्धिः भवति। वस्तुतस्तु वैष्णवाचारः भक्तिस्थितिः। वैष्णवाचारे नव भक्तिमार्गाः बाहुल्येन स्वीकृताः, यथा -

- a) श्रवणम् - ईश्वरस्य गुणानां कथानां च श्रवणम्।
- b) कीर्तनम् - ईश्वरस्य नामगुणयोः कीर्तनम्।
- c) स्मरणम् - ईश्वरस्य नाममन्त्रयोः स्मरणम्।
- d) पादसेवनम् - ईश्वरस्य सेवायाम् आत्मसमर्पणम्।
- e) अर्चना - धूपदीपोदकैः आराध्यायाः देवतायाः स्मरणम्।
- f) वन्दना - मानसिकपूजया आराध्यायाः देवतायाः उपासना।
- g) दास्यभावम् - आत्मानम् ईश्वरस्य सकाशे सेवकत्वेन प्रतिपादनम्।
- h) सख्यभावम् - आत्मानम् ईश्वरस्य सखीत्वेन मननम्, अर्थात् ईश्वरेण सह आत्मीयभावस्थापनम्।
- i) आत्मनिवेदनम् - आत्मानं पूर्णतया भगवतः सेवायां नियोजनम्।

जीवने एते नव भक्तिमार्गाः अनुस्रियन्ते चेदेव आत्मनः सर्वे बाह्याः क्लेशाः दुःखादयश्च दुरीभवन्ति। ततश्च एका शुद्धा निर्मला चेतना जागर्ति। वैष्णवाचारस्य विषये नित्यातन्त्रे उच्यते - “वैष्णवाचारस्य साधकः वेदाचारस्य क्रममनुसृत्य नियमतत्परः भविष्यति। मैथुनविषये कदाचित् वार्तालापोऽपि पापाय भविष्यति। हिंसां निन्दां कुटिलतां मांसादीन् वर्जयिष्यति। सर्वदा विष्णुमर्चयेत्। सर्वाणि कर्माणि विष्णौ अर्पयिष्यति, अखिलं जगत् विष्णुमयमिति चिन्तयिष्यति।”<sup>9</sup>

## 3. शैवाचारः -

वैष्णवाचारस्य साधनां समाप्य साधकाः शैवाचारस्य अवलम्बनं कुर्वन्ति। अस्मिन् आचारेऽपि वेदाचारस्य नियमादयः पाल्यन्ते। नित्यतन्त्रस्य नये - “अस्मिन् आचारे यथाक्रमं शिवशक्त्योरुपासना विहिता अस्ति, तथा च अस्मिन् आचारे पशुबलेरपि विधिर्वर्तते।”<sup>10</sup>

<sup>9</sup> नित्यतन्त्रम्, प्राणतोषिणीकाण्डम् - ७, परिच्छेदः - १, पु. - ४९९

<sup>10</sup> Ibid. page - 499



शैवाचारे भक्तेः श्रद्धायाः ज्ञानस्य च सम्मिश्रणं विद्यते। शैवाचारस्य साधकाः सर्वं कर्म शिवभावनया एव कुर्वन्ति। शिव एव परब्रह्म, तदेव परमब्रह्म प्राप्तुं ये पुरुषार्थाः पाल्यन्ते ते शक्त्युपेताः पुरुषार्थाः, इयमेव साधनेत्युच्यते। भक्तिः श्रद्धा ऐश्वरीयतत्त्वज्ञानं पुरुषार्थाः, श्रमः साधना च सर्वं पुरुषार्थस्यैव अवयवानि। शैवाचारे नाना साधनाविधयः विहिताः। परन्तु तत्र सुनिर्दिष्टः कोऽपि सिद्धान्तो न विद्यते। अस्मिन् आचारे साधकाः गुरुणा निर्दिष्टे पथि एव साधनां कुर्वन्ति।

#### 4. दक्षिणाचारः -

शैवाचारादनन्तरं दक्षिणाचारः। दक्षिणं नाम अनुकूलम्। अतः अनुकूलाचारः दक्षिणाचारः इत्युच्यते। अनुकूलाचारो नाम - येन आचारेण पितृगणाः देवतादयश्च अनुकूलाः भवन्ति अर्थात् प्रसन्नाः भवन्ति, स एव आचारः दक्षिणाचारः।<sup>11</sup>

अस्मिन् आचारे त्रीणि चेतनतत्त्वानि - सृजनात्मकं तत्त्वम्, पालकतत्त्वम्, संहारकतत्त्वं च। अस्मिन् आचारे ब्रह्माणः विष्णोः महेश्वरस्य च त्रिदेवतानां आराधनायाः ध्यानस्य च अभ्यासः क्रियते। इतोऽपि महाशक्तेरपि आराधनायाः ध्यानस्य च अभ्यासः क्रियते। दशानां महाविद्यानामुल्लेखोऽपि अत्र प्राप्यते। दक्षिणाचारोपासकाः ब्रह्ममयीशक्तेः आधारभूतायाः दक्षिणाकालिकारूपिणः आद्याशक्तेरुपासनां कुर्वन्ति। दक्षिणाकालिकैव त्रिशक्तेः सम्मिलितं रूपम्। दक्षिणाचारिणः साधकस्य इच्छया ज्ञानेन क्रियया शक्या च सह श्रद्धायाः भक्तेश्च संकल्पस्य संयोगो भवति।<sup>12</sup>

दक्षिणाचाराणां नये सार्विकविकासार्थं साधकानां नाना योगस्य प्रयोजनं विद्यते। अतः अस्मिन् आचारे गुरोः अपेक्षया योगाभ्यासस्योपरि गुरुत्वं दीयते। अस्मिन्नाचारे शरीरस्य शुद्धौ यमनियमयोः पालने प्रत्याहारे आराधनाऽभ्यासे गुरुत्वं दीयते। तथा च कुण्डलिनीयोगेन सुक्ष्मशरीरस्य कारणशरीरस्य च ज्ञानं भवति। अस्मिन् आचारे “ॐ” मन्त्रस्योपासना भवति।

दक्षिणाचारस्य साधका मन्यन्ते यत् बाह्यशुद्ध्या अन्तःशुद्ध्या च ज्ञानस्य लाभः एव अस्य आचारस्य प्रधानमुद्देश्यम्। वेदाचारमारभ्य दक्षिणाचारं यावत् चतुर्णां आचाराणां ‘पञ्चाचारः’ इत्याख्या। इमे आचाराः पञ्चाचारे अन्तर्भूताः। इमं दक्षिणाचारं पर्यन्तमेव प्रवृत्तिमार्गस्य साधना विहिता।<sup>13</sup>

#### 5. वामाचारः -

दक्षिणाचारस्य परवर्ती आचारः वामाचारः। इमं वामाचारमाश्रित्य तान्त्रिकाचार्यगणेषु मतपार्थक्यं विद्यते। केचन आचार्याः मन्वते यत् वामाभिः अर्थात् स्त्रीभिः सह अयमाचारः पाल्यते अतः अस्य आचारस्य नाम वामाचारः। पुनः केषुचित् स्थलेषु वामपदं विपरीतार्थं बोधयति, अर्थात् पञ्चमकारादिग्रहणकारणात् साधारणानां मनसि उदितं अधर्मं विनश्य सुप्तां कुण्डलिनीं शक्तिं जागरयित्वा साधकान् धर्ममार्गे प्रवर्तनमेव अस्य आचारस्य लक्ष्यम्। वामाचारः प्रतिकूलाचारार्थोऽपि व्यवहियते। दक्षिणाचारं यावत् साधकः यं भावमाश्रित्य साधनायाः चरमं स्तरं प्राप्नोति तस्यैव प्रतिकूलाभावः प्रकाशते वामाचारे। दक्षिणाचारस्य साधनायां साधकाः आध्यात्मिकोन्नतौ

<sup>11</sup> कालिकापुराणवचनम्, ललितासहस्रनाम, श्लोकस्य - २२०-तमस्य सौभाग्यभास्करः, पु. - १८३-८४

<sup>12</sup> Sakti and Sakta : 4th Ed. P - 156

<sup>13</sup> Ibid. page - 156

यथाक्रमम् अग्रे सरति । साधकानां परमस्थानप्राप्तेः आकाङ्क्षा उत्तरोत्तरं प्रवला भवति । इयं साधना संसारे स्थित्वा एव भवति । कासुचन परमप्राप्त्याकांक्षासु साधकाः संसारबन्धनाद् मुमुक्षन्ति । अतः साधकाः वामाचारं प्रतिकूलाचारं वा आश्रयन्ति ।<sup>14</sup>

वाह्यानुष्ठानानि पर्यालोच्य वामाचारस्य व्याख्यायामुच्यते - यस्मिन् आचारे पञ्चमकाराणि व्यवहियन्ते वामहस्तेन च पूजा क्रियते जपहोमादीनि भवन्ति स आचारः वामाचारः । परन्तु तन्त्रज्ञाः पण्डिताः इदृशव्याख्यासु गुरुत्वं न दादति ।

पुनः केचन विद्वांसः मन्यन्ते शक्तितत्त्वं पुरुषस्य अधार्जिनित्वेन वामतः विराजते । निरुक्तग्रन्थे 9 वामं शब्दस्य 'प्रशंस्यः' इत्यर्थः कृतः । इतोपि कौण्डिन्यपाशुपतसूत्रस्य ( २/ १ ) भाष्ये वामपदस्य 'श्रेष्ठः' इत्यर्थः कृतः । अतः श्रेष्ठस्य साधकस्याचारो भवति वामाचारः । मेरुतन्त्रस्य वामाचारे अधिकारीविषये उच्यते - परद्रव्येषु यः अनासक्तः, परस्त्रीषु नपुंसकः, परनिन्दायां मूकः, सततं जीतेन्द्रियश्च स ब्राह्मणः एव वामाचारस्य अधिकारी ।<sup>15</sup> अर्थात् श्रेष्ठः प्रशंस्यः साधक एव वामाचारस्य अधिकारी भवति । इदृशस्य साधकस्य आचार एव वामाचारः ।

वामाचारस्य मूलोद्देश्यं तु साधकान् प्रवृत्तिमार्गात् निवृत्तिमार्गे प्रवर्तनम् । प्रवृत्तिमार्गो नाम - इच्छा वासना कामना लालसा च । निवृत्तिमार्गः नाम मोक्षावस्था । प्रवृत्तेः विपरीतमार्गस्य साधना यस्मिन् आचारे वर्तते स आचारः वामाचारो भवति ।

## 6. सिद्धान्ताचारः -

तन्त्रशास्त्रस्य नाना साधनपद्धतिषु वेदाचारस्य वैष्णवाचारस्य शैवाचारस्य वामाचारस्य तदनन्तरं सिद्धान्ताचारस्य वर्णनं प्राप्यते । अनेन आचारेण साधकः भोगत्यागयोः पार्थक्यम् अवगम्य एकस्मिन् सिद्धान्ते प्रवर्तते । अतः अस्य आचारस्य नाम सिद्धान्ताचारः ।<sup>16</sup> अस्य आचारस्य विषये उच्यते - साधारणः साधकः दक्षिणाचारं यावत् साधनां कर्तुं शक्नोति, परन्तु इममाचारमाश्रित्य साधनां कर्तुमिच्छति चेत् साधकः प्रतिभावान् भवेत् । अस्य आचारस्य साधकान् दिव्यसाधकः इत्याख्याति ।

सिद्धान्ताचारस्य प्रधानमुद्देश्यं तु शिवतत्त्वस्य प्राप्तिः । शैवमते केवलं पत्युः पशोः पाशस्य च पर्यालोचना विद्यते । अस्मिन् मते नराणां मध्ये पाशविकप्रवृत्तेः स्वाभाविकप्रवृत्तेः नैसर्गिकगुणस्य वा विशेषमहत्त्वं विद्यते । इदं जीवने सूक्ष्मरूपेण विराजते । एतत्संसारवन्धनपाशात् विमोक्तुं गुरुपदेशः आवश्यकः । नराः आत्मबुद्ध्या सूक्ष्मबन्धनानि निराकर्तुं न शक्नोति । गुरुः शिष्यपरम्परायाम् अस्मात् वन्धनपाशात् विमोचनाय उपदेशं ददाति, मुक्तये यथार्थं पन्थानं निर्दिशति । गुरुपदिष्टः मुक्तिमार्गः एव सिद्धान्ताचारः ।

सिद्धान्ताचारे एव वामाचारस्य सर्वाणि कर्माणि साधनीयानि । परन्तु अस्मिन् अन्तर्मार्गस्य प्राधान्यमधिकं विद्यते । परन्तु अन्तर्मार्गस्य अङ्गत्वेन वहिर्मार्गः अनुसरणीयो अस्ति । आत्मनः नित्यशुद्धतायै सिद्धान्ताचारस्य साधकाः सततं सचेष्टं तिष्ठन्ति । समयाचारतन्त्रे सिद्धान्ताचारस्य साधकानां विषये उच्यते यत् - साधकः नित्यं

<sup>14</sup> भाव और आचार, कल्याण, शक्ति अङ्क - पु. - ४२९

<sup>15</sup> कल्याण, शक्ति अङ्क पू. - १४९, पुरश्चार्णव खण्ड - १,, पु. - २५

<sup>16</sup> The Spirit and Culture of Tantras : SreeRamkrishna Centenary memorias : Vol - II, P. - 194

स्नात्वा शुक्लं ब्रह्मं परिधाय देवम् अर्चिष्यति। दिवा विष्णोः पारायणं करिष्यति, रात्रौ च उत्तमेन पञ्चतत्त्वेन भक्त्या यथाविधि देवीं पूजयिष्यति। ईदृशः साधकः सर्वविधं फलं लभते।<sup>17</sup>

अस्मिन् आचारे साधकः भैरववेशेन निवसति। साधनायाः अस्यां तिथौ साधकः मोक्षं लभते। अस्मिन् काले साधकः स्थितप्रज्ञो भवति, स ब्रह्मज्ञानस्य समीपं प्राप्नोति।

## 7. कौलाचारः -

सिद्धान्ताचारस्य परवर्ती आचारो भवति कौलाचारः। परन्तु कौलाचारपूर्वं समयाचारनाम्ना इतरस्यापि आचारस्य उल्लेखः प्राप्यते। समयाचारिणः श्रीविद्यायाः समुपासकाः भवन्ति। सौन्दर्यलहरीः (श्लोकः - ३१) टीकायां लक्ष्मीधरः लिखति - परमपूज्यः परमेश्वरः पशुपतिः ब्राह्मणादीनां चतुर्वर्णीयानां तथा नाना शङ्करजातीयानां कृते नाना तन्त्राणि प्रणीतवान्। परन्तु एतानि तन्त्राणि वेदवहिर्भूतानि अतः वेदाचारब्राह्मणानां कृते एतानि न। वेदाचाराणां कृते परमेश्वरः पशुपतिः शुभागमतन्त्रपञ्चकं प्रणीतवान्। अस्मिन् शुभागमपञ्चके वैदिकमार्गमनुसृत्य अनुष्ठानानि निरूपितानि। समयाचारसाधकानां मन्त्रस्य पुरश्चरणं नास्ति, जपं नास्ति, बाह्यहोमोऽपि नास्ति एवं बाह्यपुजाविधिरपि नास्ति। हृत्कमले एव सर्वाणि अनुष्ठानानि अनुष्ठेयानि। समयाचारिणां नये आन्तर्पूजापद्धतिः समयाचारः, बाह्यपूजापद्धतिः कौलाचारः।<sup>18</sup> अतः एते कौलाचारापेक्षया समयाचारं श्रेष्ठं मन्यन्ते।

सप्तसु आचारेषु अन्तिमाचारो भवति कौलाचारः। कुलं तथा कौलं समानार्थे व्यवहियते। कौलाचारं कुलाचारोऽपि उच्यते। 'कुल' - शब्दस्य नाना अर्थाः विद्यन्ते। नाना सम्प्रदायस्य जनाः नाना अर्थेषु कुलशब्दं स्वीकृतवन्तः। श्रौतसाहित्ये वंशः इत्यर्थे कुलशब्दः प्रयुक्तः। 'संख्या वंश्येन' इति पाणिनीयसूत्रभाष्ये भाष्यकारेण वंश्यशब्दस्य द्विधा अर्थः कृतः, एकः विद्यागतः अपरश्च जन्मगतः। कुलस्य आचारः कौलाचारः।<sup>19</sup> कुलार्णवतन्त्रेऽपि गोत्रं कुलमित्युच्यते, तच्च शिवशक्तिसमुद्भूतम्। अस्य कुलस्य ज्ञानेनैव मोक्षप्राप्तिर्भवति। इदं ज्ञानं यस्य भवति स कौलिक इत्युच्यते। वंशगतः आचारः मार्गो वा भवति कुलाचारः। वंशपरम्परया प्राप्तः मार्गः एव कौलमार्गः। परन्तु तन्त्रे कौलमार्गः कौलाचारो वा अस्मिन् अर्थे नैव उपयुज्यते। भास्कररायस्य नये कुलशब्दस्यार्थो भवति - सजातीयपदार्थसमूहः। सजातीयमातृ-मान-मेयपदार्थानां व्युहः एव कूलः। अस्यार्थस्तावत् - माता नाम जीवः, मानं भवति ज्ञानम् मेयः भवति ज्ञेयविषयः। निर्वाणतन्त्रे उच्यते - यस्मिन् देशे मन्त्रसाधनायाः यद्द्वारं निर्दिष्टं, यः स द्वारविशेषः स एव कौलिकः।<sup>20</sup> कूलार्णवतन्त्रे प्रोक्तम् - यस्मिन् गुरोः कृपादृष्टिर्वर्तते, दीक्षया च यस्य पापानि सर्वाणि नष्टानि, एवमेव पूजयन् साधकः कौलः।<sup>21</sup>

जगत् शक्तिस्वरूपम्। जगतः पदार्थमात्रं शक्त्युपेतम्। अतः कुलमपि शक्तिमयमेव। अतः तन्त्रे कुलं शक्तिरित्युच्यते, यथा - शक्तिः कुलम् शिवश्च अकुलम्। कूलाकुलयोः सम्बन्धः एव कौलः।<sup>22</sup> कुलाऽकुलयोः

<sup>17</sup> नित्यतन्त्रवचनम्, प्राणतोषिणी, काण्डम् - ७, परिच्छेदः १, पु. - ४९९

<sup>18</sup> सौन्दर्यलहरी, श्लोकः - ४, लक्ष्मीधरकृता टीका।

<sup>19</sup> कुलार्णवतन्त्रम् - १७/२६

<sup>20</sup> निर्वाणतन्त्रम् - पू. - ११

<sup>21</sup> कुलार्णवतन्त्रम् - २/६९

<sup>22</sup> ललितासहस्रनाम, सौभाग्यभास्करः, पू. - ५३

सम्बन्धो नाम शिवशक्त्योः सम्बन्धः । देवी कौलवती अतः तं कौलिनी इत्युच्यते । एवं कौलज्ञानं यस्मिन् वर्तते सः कौलः ।<sup>23</sup>

कुलार्णवतन्त्रे उच्यते - शिवः अकुलः शक्तिश्च कुलः । कुलाऽकुलयोः शिवशक्त्योः सम्बन्धानुसन्धाननिपुणः एव कौलिकः कौलो वा ।<sup>24</sup> तन्त्रालोके अभिनवगुप्ताचार्यो वदति - यस्मिन् इदं विचित्रं विश्वं उदेति अस्तं च याति तदेव शिवशक्तिसमन्वितो 'कूलः' । अस्मात् कुलात् भिन्नस्वरूपेण यदवभासते तदेव शिवलक्षणोपेतम् अकुलम् । सः कुलं पूर्वसम्वित् लक्षणेन सह कल्पितवान् । पूर्वसम्वित् लक्षणं भवति ब्रह्म । अतः कुलं भवति ब्रह्म ।<sup>25</sup>

शाक्ततन्त्रेऽपि शिवम् अकुलं शक्तिं च कुलमभिधाते । ये कुलाऽकुलतत्त्वज्ञाः कुलपूजकाश्च ते कौलनाम्नाः अभिहिताः । कुलः नाम पुनः मूलधारकः अथवा सुषुम्नानाडीत्यपि केचन वदन्ति । सौन्दर्यलहर्याः टीकायां लक्ष्मीधरो वदति - कु नाम पृथिवीतत्त्वम् यत्रि लम् अर्थात् लीनं भवति तदेव कुलम् अर्थात् आधारचक्रम् । लक्षणया सुषुम्नामार्गोऽपि कुलमित्युच्यते । अतः ये कुलपूजकाः ते कौलाः ।<sup>26</sup>

कुलाचारस्य कौलाचारस्य वा व्याख्यायां महानिर्वाणतन्त्रे उच्यते - जीवः प्रकृतित्वं दिशः कालः आकाशः वायुः तेजः आपः क्षितिश्चेत्येते कुलम् । जीवप्रकृत्यादीन् प्रति ब्रह्मबुद्धौ निर्विकल्पं यदाचारणं तदेव कुलाचारः । अयं कुलाचारः धर्मार्थकाममोक्षाणि प्रयच्छति ।<sup>27</sup>

कौलाचारप्रसङ्गे कौलमार्गरहस्ये उच्यते - अद्वैतज्ञाने बहवः मुमुक्षवः साधकाः यं पन्थानं अनुसरन्ति गुरुपरम्परया लब्धेन आचारानुष्ठानादिभिः च शिवशक्तिमयजगतः विषये यज्ज्ञानं लभन्ते, तथा च शिवशक्त्योः सम्बन्धसम्पादनेन ब्रह्मानन्दम् अनुभवन्ति स पन्थाः भवति कौलमार्गः ।<sup>28</sup>

कौलाचारे वस्तुतस्तु श्रीविद्यायाः विषये एव वर्णना विद्यते । अतः कौलाचारे आराध्या भवति श्रीविद्या षोडशी वा । अस्याः देव्याः त्रिपुरसुन्दरी ललिता कामेश्वरी वा इत्यादीनि नामान्तराणि विद्यन्ते । कालिः तार भुवनेश्वर्यादयः परमशक्तोराराध्या भवति । समयाचारतन्त्रनये कौलाचारः द्विविधः - आद्रः शुष्कश्च । पञ्चमकारोपेतः कौलाचारः आद्रः पञ्चमकारविहीनश्च शुष्कः भवति । पूर्वकौलोत्तरकौलभेदेनाऽपि अस्य सम्प्रदायस्य भेदद्वयं वर्तते ।

तन्त्रशास्त्रे कौलाचारस्य साधना जातिवर्णनिर्विशेषे सर्वेषां कृते उन्मुक्ता । परन्तु यस्य यथाविहितं योग्यता वर्तते स एव इममाचारम् आश्रयति । गान्धर्वतन्त्रे उच्यते कौलाचारः निसर्गदुर्गमः स्वभावदुर्गमो वा । यः जनः जितेन्द्रियः षड्विपुलां जेता भक्तिमान् श्रद्धवान् च स एव कौलाचारस्य अधिकारी भवति । कौलसाधनायाः लक्षं भवति आत्मज्ञानस्य ब्रह्मज्ञानस्य वा प्राप्तिः । अयं कौलसाधकः कदापि जीवे हिंसां न करिष्यति । कमपि व्रताचरणं न करिष्यति अर्थात् काम्यकर्मणः अनुष्ठानं न करिष्यति । सप्तसु आचारेषु कौलाचारः श्रेष्ठाचारः । "कुलार्णवतन्त्रे" कौलाचारः सर्वश्रेष्ठत्वेन प्रतिपादितः । तत्रोक्तम् -

<sup>23</sup> Ibid, p. - 53

<sup>24</sup> कुलार्णवतन्त्रम् - १७/२७

<sup>25</sup> तन्त्रालोकः, ३/६७ इत्यस्य टीका - The Great Libatation, 3rd Ed. Page - 73

<sup>26</sup> सौन्दर्यलहरी, श्लोकः - १०, अस्य लक्ष्मीधरटीका ।

<sup>27</sup> महानिर्वाणतन्त्रम् - ७/९७ - ९८

<sup>28</sup> कौलमार्गसहस्यम्, सिद्धान्तभूषणकृतव्याख्या - पु. - ७ ।

“दर्शनेषु च सर्वेषु चिराभ्यासेन मानवम् । मोक्षं लभन्ते कौले तु सद्य एव न संशयः ।। “अर्थे अन्येषु सर्वेषु मार्गेषु दीर्घाभ्यासादनन्तरं साधनायाः फलम् अर्थात् मोक्षः लभ्यते परन्तु कौलधर्मे सद्यः एव मोक्षः लभ्यते । “महानिर्वाणतन्त्रे” शिवः उदघोषयत् -

कौलधर्मात् परो धर्मो नास्ति ज्ञाने तु मामके । यस्यानुष्ठानमात्रेण ब्रह्मज्ञानी नरो भवेत् । अर्थात् कौलधर्मपिक्षया श्रेष्ठः धर्मः अन्यः न भवति । यतः अस्य धर्मस्य अनुष्ठानमात्रेणैव नरः ब्रह्मज्ञानी भवति ।<sup>29</sup> अन्यधर्मावलम्बिनां नये योगभोगौ परस्परं भिन्नौ । योगेन अकृत्रिमं सुखम् अर्थात् मोक्षः लभ्यते तथा भोगेन कृत्रिमं सुखं लभ्यते । अतः साधकः बुभूषु कदापि भोगी न भवेत् । भोगी कदापि योगी भवितुं नार्हति । परन्तु कौलधर्मः भोगयोगात्मकौ अर्थात् अस्मिन् धर्मे भुक्तिमुक्तयोः साकल्येन प्राप्तिः । अतः कौलधर्मः श्रेष्ठः ।

तन्त्रशास्त्रस्य आचारान् व्यवहारिकदृष्ट्या मुख्यतया त्रिधा विभज्यते - वामाचारः दक्षिणाचारः समयाचारश्च । वामाचारे पञ्चतत्त्वानां ग्रहणं प्रत्यक्षतया भवति, दक्षिणाचारे अनुकल्पितरूपेण गृह्यते, समयाचारे च मानसिकरूपेण गृह्यते । यद्यपि कौलाचारः श्रेष्ठः इत्युच्यते तथापि कौलसाधनायां वामाचारस्य प्राधान्यम् अधिकं भवति । दक्षिणाचारेणापि कौलसाधना भवति । कौलाचारः सर्वेषामाचाराणां साधकः । परन्तु नाना तन्त्रग्रन्थेषु नाना आचाराणां प्राधान्यमुल्लिखितम् । कुलार्णवादितन्त्रग्रन्थेषु दक्षिणाचारस्य प्रभावः दरीदृश्यते । शारदातिलकेऽपि दक्षिणाचारस्य प्रभावं पश्यामः वयम् । शङ्कराचार्यस्य ‘सौन्दर्यलहरीः’ नैकेषु स्थलेषु टीकाकाराः समयाचारस्य प्रभावं प्रदर्शितवन्तः । नाना तन्त्रग्रन्थान् पर्यालोचयामश्चेत् वक्तुं शक्नुमः संस्कारं योग्यतां अवस्थां च अनुसृत्य आचाराः विहिताः ।

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<sup>29</sup> महानिर्वाणतन्त्रम् ।

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