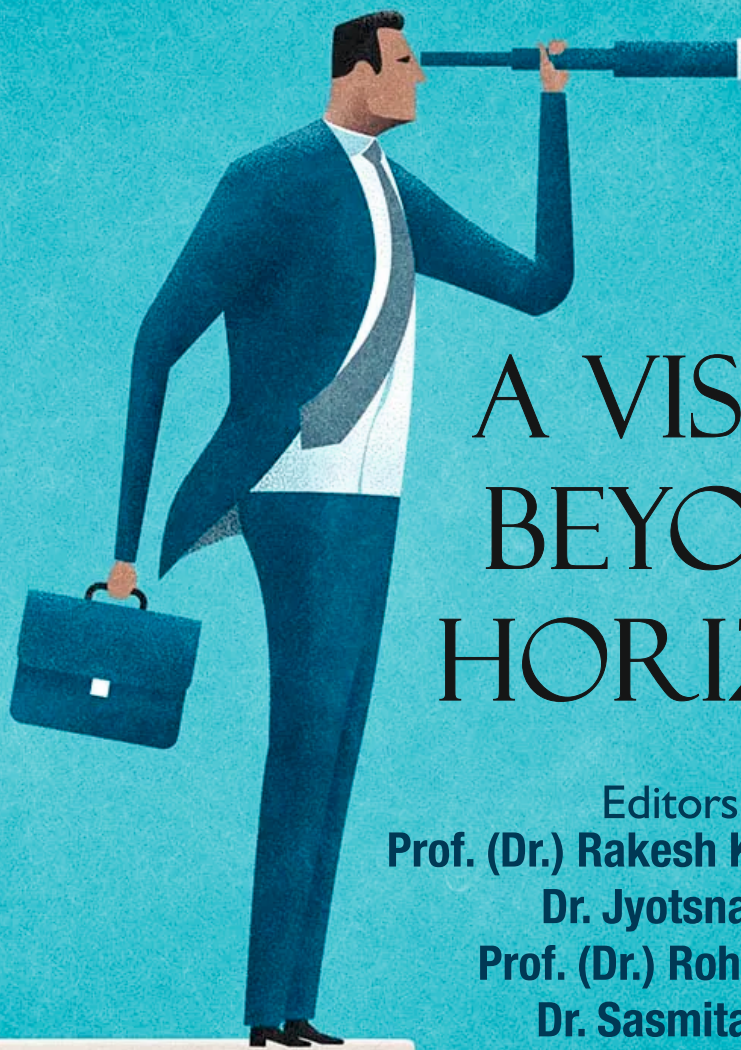
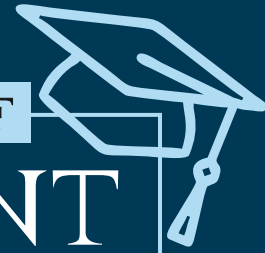


CHANGING DIMENSIONS OF

MANAGEMENT EDUCATION



A VISION BEYOND HORIZON

Editors :

Prof. (Dr.) Rakesh Kumar Yadav

Dr. Jyotsna Rai

Prof. (Dr.) Rohit Singh

Dr. Sasmita Giri



A Pragati Edition

Pragati's

**CHANGING DIMENSIONS OF
MANAGEMENT EDUCATION :
A VISION BEYOND THE HORIZON**



PRAGATI PRAKASHAN

Contents at a Glance

- *E-Learning Tools for Collaborative Learning in Management Education*
- *Impact of Influencers on Intentions of Consumer Purchase: Credibility's Mediating Role*
- *Influence of Student Demographics on Perceptions of DEI (Diversity, Equity, and Inclusion) in Management Education*
- *The Rise of Female Entrepreneurs: Prospects and Challenges in an Evolving Financial Environment.*
- *Influence of Culture on Consumer Behaviour of Apparel Among Youngsters: In Contexts to Gujarat*
- *The Classroom as a Complex Organization: A Manager's Perspective*
- *Marketing Strategy at Different Stages of the Product Life Cycle (PLC) and Its Implications for FMCG Products*
- *Development of Soft Skills Through Emotional Intelligence: A Thematic Overview*
- *Rethinking Change Management in Organizations : A Critical Analysis*
- *Cultural Influence on Consumer Behaviour*
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- *An Examination of the Development and Present Views of the SHG- Bank Linkage Program*
- *Corporate New Normal: Hybrid Work Culture*
- *A Study of Innovative Teaching Methods Modifying the Dimensions of Management Education*
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Preface

*Management education is an evolving discipline that consistently adapts to the requirements of a swiftly changing global landscape. In navigating the complexity of the 21st century, it is essential to reevaluate established paradigms, adopt innovation, and foster adaptive learning methodologies. The edited collection, *Changing Dimensions of Management Education: A Vision Beyond Horizon*, explores the complex shifts influencing this field.*

The book assembles a diverse collection of 18 academic papers that examine the interaction of new trends, technology, societal transformations, and pedagogy in management education.

This research aims to elucidate how management education might surpass traditional limits, cultivating future-ready leaders with both technical expertise and sophisticated comprehension of cultural and organizational intricacies.

This compilation examines e-learning technologies for collaborative learning in management education, highlighting the growing reliance on technology for flexible and inclusive environments. It explores the impact of social media influencers on consumer purchasing intentions, emphasizing the role of digital marketing and cultural factors in Gujarat's garment industry. Additionally, the volume addresses diversity, equity, and inclusion (DEI) in education and investigates the challenges and benefits faced by emerging female entrepreneurs in a changing financial landscape.

(vi)

As hybrid workforces become standard, discussions about the corporate 'new normal' and change management provide key insights for organizational adaptation. The integration of artificial intelligence in financial strategies and cybersecurity highlights the intersection of technology and management. The book emphasizes the role of emotional intelligence in developing soft skills, the unique dynamics of classrooms as complex organizations, and innovative approaches in management education. It also examines the Self-Help Group (SHG)-Bank linkage program and marketing strategies throughout the product life cycle, broadening the discussion to socio-economic and operational issues.

This collection highlights the vibrant dialogue in contemporary management education. We hope the insights shared will be a valuable resource for educators, researchers, practitioners, and students, inspiring them to explore new areas and envision an inclusive, innovative future for management education. We express our sincere appreciation to the contributors for their meticulous research and commitment to the advancement of the discipline. We express profound gratitude to the reviewers and editors who upheld the quality and coherence of this work. As you navigate these pages, may you discover not just information but also motivation to transcend the horizon and influence the future of management education.

— **Editors**

Contents

1. **E-Learning Tools for Collaborative Learning in Management Education**
➤ *Souren Sarkar and Bishwajeet Bhattacharjee* **1-12**
2. **Impact of Influencers on Intentions of Consumer Purchase: Credibility's Mediating Role**
➤ *Pankaj Sharma and R.K. Yadav* **13-29**
3. **Influence of Student Demographics on Perceptions of DEI (Diversity, Equity, and Inclusion) in Management Education**
➤ *Madhumita Sarkar, Nisha Shrivastava and Pushplata Sharma* **30-39**
4. **The Rise of Female Entrepreneurs: Prospects and Challenges in an Evolving Financial Environment.**
➤ *Akanksha Singh* **40-46**
5. **Influence of Culture on Consumer Behaviour of Apparel Among Youngsters: In Contexts to Gujarat**
➤ *Jayshri Shivprakash Datta* **47-57**
6. **The Classroom as a Complex Organization: A Manager's Perspective**
➤ *Fazal Ahmad* **58-68**
7. **Marketing Strategy at Different Stages of the Product Life Cycle (PLC) and Its Implications for FMCG Products**
➤ *Vinay Kumar Yadav, Sankalp Srivastava and Divya Gangwar* **69-80**
8. **Development of Soft Skills Through Emotional Intelligence: A Thematic Overview**
➤ *Shivani Maurya* **81-93**
9. **Rethinking Change Management in Organizations: A Critical Analysis**
➤ *Tejindra Singh and Pankaj Sharma* **94-103**

(viii)

- 10. Cultural Influence on Consumer Behaviour**
 - *Erum Faheem Siddiqui* 104-110
- 11. Role of Artificial Intelligence on Financial Investment Decision**
 - *Goutam Tanty* 111-116
- 12. An Examination of the Development and Present Views of the SHG- Bank Linkage Program**
 - *Rohit Kumar and Akanksha* 117-125
- 13. Corporate New Normal: Hybrid Work Culture**
 - *Ritika Singh* 126-133
- 14. A Study of Innovative Teaching Methods Modifying the Dimensions of Management Education**
 - *Simran Shahid and Shikha* 134-145
- 15. Integrating Cybersecurity and Information Security: A Comprehensive Approach to Mitigating Cyber Threats in the Digital Era**
 - *Rishik Kumar* 146-154
- 16. Establishing Brands via Trust: Analysing the Role of Influencers in Digital Marketing Success**
 - *Jyotsna Rai and Priyanka Kumari* 155-159
- 17. An Evocative Audit of New Education Policy, 2020 Compared to the National Policy of Education of 1968 and 1986.**
 - *Kaushambi Kaushal* 160-175
- 18. Bihar's Educational Journey: From Ancient Days till 1990's**
 - *Divyansh Golwara, Yash Raj, Sunduram Thakur and Kaushambi Kaushal* 176-188

E-LEARNING TOOLS FOR COLLABORATIVE LEARNING IN MANAGEMENT EDUCATION

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ABSTRACT

The study aims to investigate how e-learning tools can enhance collaborative learning in management education. It seeks to identify effective e-learning technologies, assess their pros and cons, and provide practical recommendations for educators and institutions. This study used a descriptive research design. Data was collected through questionnaires distributed to students and faculty in management programs to evaluate their experiences with e-learning tools. In-depth interviews with educators and administrators provided qualitative data on practical use and issues. Case studies of management courses using e-learning for collaborative learning were also examined. The study found that e-learning platforms like Google Workspace, Microsoft Teams, and Zoom are highly effective for collaborative learning in management education. These tools improve student collaboration through real-time communication, seamless file sharing, and interactive group projects.

They also help develop key management skills. However, challenges such as technical issues and varying levels of digital literacy were identified. Despite these limitations, there are opportunities for increased accessibility, flexible learning, and innovative teaching methods. This study adds to the knowledge about technology in education by focusing on e-learning tools in collaborative learning in management education. Unlike past research, this study examines how specific tools can improve collaborative learning experiences. The findings have important implications for educators and institutions looking to use technology to improve educational outcomes in management programs. The study emphasizes the need for extensive training and support for e-learning tools in education. It suggests a blended learning approach, combining traditional in-person teaching with online tools, and stresses the importance of continuous evaluation and feedback. Additionally, it highlights the potential of e-learning tools in preparing management students for the modern workforce and promoting inclusivity in education.

Keywords: E-learning tools, Collaborative learning, Technological integration, Hybrid learning, Digital literacy, Real-time communication.

INTRODUCTION

Higher education has seen a significant change as a result of the proliferation of e-learning resources, especially in management education where collaborative learning is essential. Understanding how well digital platforms work to promote collaboration between students and professors has become crucial as more and more institutions use them to support learning. With the widespread usage of e-

learning platforms like Zoom, Microsoft Teams, Google Workspace, and Moodle, education has become more flexible and accessible by facilitating resource sharing, collaborative problem-solving, and real-time communication.

This study aims to investigate how instructors and students in different management programs see and use e-learning resources, with an emphasis on how well they facilitate collaborative learning. In order to collect factual information, a structured survey was sent to instructors and students to enquire about their opinions, usage habits, perceived advantages, and problems with e-learning resources. In order to maximise the use of these tools in management education, this study aims to identify the most effective technologies, assess their influence on collaborative learning, and offer educators and institutions concrete recommendations.

By taking this approach, the research hopes to provide insights into how, in a continuously changing educational landscape, digital platforms might be better utilized to improve collaborative learning.

The study has been conducted in a methodical and sequential fashion to guarantee a thorough comprehension of the function of e-learning technologies in cooperative learning in management education. A critical analysis of previous research on e-learning technologies, collaborative learning, and management education is the main focus of the first section of the study. By identifying the benefits and drawbacks of e-learning technologies that have been previously discussed in academic discourse, this overview of earlier research provides as a basis. It highlights the value of prior research in demonstrating how these technologies improve group work, communication, and involvement while also pointing out areas for improvement, such as the dearth of empirical data regarding the opinions of various user demographics regarding these tools. The literature evaluation lays the groundwork for the current study, which attempts to fill in the gaps by gathering empirical data by synthesising these findings.

The study then moves on to the research technique, which uses an organized process to gather and examine data. This comes after the literature review. A survey was created and sent to instructors and students in management programs, focussing on important factors associated with their experiences using online learning resources. To investigate how various groups view the usefulness and efficacy of e-learning tools, demographic data about the respondents—such as their gender, years of e-learning experience, and role (faculty or student)—was taken into account as an independent variable.

Many dependent variables, including the frequency of using e-learning tools, their perceived ease of use, how well they facilitate cooperation, and the difficulties encountered, are the focus of the questionnaire. These characteristics enable the discovery of patterns or variances in the responses based on demographics and offer a multifaceted view of the experiences of various user groups.

The analysis and conclusion-making of the gathered data comprise the last stage. The responses are analyzed using statistical techniques, and comparisons between gender, experience levels, and students and faculty are made to see how these aspects affect how e-learning tool utilization is perceived and how it turns out. The study makes findings about the best e-learning tools, how they support collaborative learning, and the unique requirements and difficulties that various user groups have by

looking at these interactions. The study's findings provide educators and institutions with practical suggestions for improving collaborative learning in management education through the optimization of e-learning tools.

REVIEW OF LITERATURE

The landscape of higher education has changed recently with the incorporation of e-learning tools into educational frameworks, especially in management education, where collaborative learning is essential. In addition to enabling remote learning, the growing use of digital platforms like Microsoft Teams, Zoom, Moodle, and Google Workspace has also changed the nature of group work and collaboration—two things that are essential to management programs. In order to enrich the current study, this literature review summarises the body of knowledge regarding the use of e-learning technologies for collaborative learning in management education. It does this by looking at the advantages, disadvantages, and effectiveness of the tools as well as by identifying knowledge gaps.

THE ROLE OF COLLABORATIVE LEARNING IN MANAGEMENT EDUCATION

For an extended period, management education has acknowledged collaborative learning as a fundamental element. Collaborative learning improves critical thinking, problem-solving abilities, and teamwork—all of which are crucial for future corporate leaders, according to ((Alyoussef, 2023). Collaborative exercises including case studies, group discussions, and team-based projects have been well-utilized in traditional classroom settings to cultivate these competencies (Sitar-Tăut et al., 2024). However, as e-learning has become more popular, there has been a growing curiosity about how technology may mimic, if not improve, the collaborative elements of management education. Research demonstrates that carefully considered technology integration can improve collaborative learning by offering more adaptable, inclusive, and easily available chances for involvement (Rejeb et al., 2024).

EFFECTIVENESS OF E-LEARNING TOOLS IN COLLABORATIVE LEARNING

Studies on e-learning tools show that they can facilitate group coordination, resource sharing, and real-time communication, all of which are important components of collaborative learning (Mousa & Arslan, 2023a). Students can work together on documents, exchange feedback, and manage assignments in real-time using digital tools like Google Docs and Microsoft Teams. This fosters a seamless learning environment even when participants are spread out geographically (Nadella et al., 2024). E-learning platforms have the added advantage of asynchronous learning, letting students participate in group (Venturini et al., 2024).

Nonetheless, there is disagreement on how well e-learning platforms promote projects at their own speed, which can result in more deliberate and thorough outputs and genuine, in-depth cooperation. (Qazi et al., 2024) contends that although synchronous platforms like Zoom and Microsoft Teams provide real-time communication, they might not entirely substitute the interpersonal dynamics and

impromptu exchanges that transpire in in-person environments. Asynchronous tools, on the other hand, offer flexibility but run the risk of causing alienation and communication lags (Kubikova et al., 2024).

BENEFITS OF E-LEARNING TOOLS IN MANAGEMENT EDUCATION

The advantages of e-learning resources for promoting teamwork in management education are well-documented. Their flexibility, which enables instructors and students to work together across time zones and places, is one of their main benefits (Stecula & Wolniak, 2022). This is especially helpful for management programs, as students frequently come from a variety of backgrounds and may have part-time jobs in addition to their studies. The utilization of e-learning tools facilitates immediate feedback and communication, hence augmenting the velocity and efficacy of collaborative assignments (Baboolal & Singaram, 2024). Furthermore, studies indicate that e-learning platforms might encourage equal involvement by giving students who are more reserved or insecure more chances to participate in a virtual setting (Salmon, 2011). Furthermore, research by (Gupta & Yadav, 2023) has demonstrated that e-learning tools can enhance organization and resource management, both of which are critical in management education since projects frequently require intricate task coordination.

CHALLENGES OF E-LEARNING TOOLS IN COLLABORATIVE LEARNING

E-learning tools offer numerous advantages, but they also come with a number of drawbacks. Technical difficulties are among the most frequently cited issues in the literature. These difficulties can impede collaborative efforts and cause user irritation. (Carmi, 2024) Indicated that e-learning tools can be less effective in synchronous situations because of technological issues such as unstable platforms, software bugs, and inadequate internet access.

Another topic that comes up a lot in the literature is engagement. Although e-learning platforms make it easier to collaborate, they can also make people feel alone since some students find it hard to stay focused when working in online groups (Wang et al., 2024a). The absence of non-verbal indicators in digital communication, which are crucial in face-to-face conversations, may make this worse. Additionally, (Suryanarayana et al., 2024) discovered that students can experience cognitive overload and a decrease in the overall efficacy of the learning process due to feeling overpowered by the abundance of resources they must employ.

IMPACT OF DEMOGRAPHICS ON E-LEARNING TOOL USAGE

Multiple studies have looked into how gender, years of technology experience, and role (teacher vs. student) affect how people utilize and perceive e-learning technologies. For example, (Muñoz Miguel et al., 2023) discovered that faculty members may have more established teaching habits and hence suffer more resistance to adopting new technologies, but students tend to be more flexible to new technology. (Mousa & Arslan, 2023b), evaluated who have used e-learning tools more frequently tend to think they are better for cooperation, whereas users who have used them less frequently report more difficulties.

Studies on gender differences have revealed that, in comparison to male users, female users are more likely to report higher levels of satisfaction and ease of use with e-learning tools (Obeso et al., 2023). These results, however, varied from one study to the next, suggesting that more research is necessary to understand how various demographic groups use and view e-learning resources in collaborative learning environments.

ADOPTION OF E-LEARNING TOOLS IN HIGHER EDUCATION

The necessity to improve learning experiences through digital means has led to a widespread adoption of e-learning tools in higher education. (Børte & Lillejord, 2024) asserts that e-learning provides accessibility and flexibility, enabling students to interact with course materials and work together from any location. Research on the use of these technologies in a variety of fields, including management education, has increased as a result of their quick rise in popularity in higher education. The capacity of e-learning platforms, in particular, to provide blended learning experiences—which combine online and in-person interactions—is highly praised (Ng et al., 2023). These platforms provide a number of activities, including communication, content distribution, and assessment—all of which are essential for encouraging participation and teamwork in educational environments.

E-LEARNING TOOLS AND COLLABORATIVE LEARNING THEORIES

(Maqbool et al., 2024) Highlighted the significance of social interaction in the learning process. According to theory, learning happens when people work together within their "zone of proximal development," which means that kids learn best when they participate in a shared process of knowledge-building with peers and teachers. Students can co-construct knowledge in virtual settings provided by e-learning tools like shared workspaces, video conferencing, and discussion forums (Liu et al., 2024).

STUDENT ENGAGEMENT AND SATISFACTION WITH E-LEARNING TOOLS.

Students who use interactive e-learning systems like Zoom and Microsoft Teams report increased levels of engagement and satisfaction with their educational experiences, according to research by (Belfi et al., 2024). By simulating the immediateness and responsiveness of in-person encounters, these systems provide real-time communication. In team-based activities, which are common in management education, students must collaborate to solve complicated problems and work on case studies. (Roncal-Belzunce et al., 2024) Interpreted e-learning tools to facilitate real-time idea sharing and feedback and help students build on each other's contributions by enabling them to communicate in real time.

FACULTY PERCEPTIONS AND CHALLENGES IN USING E-LEARNING TOOLS

Research also emphasizes the perspectives of faculty members who utilize these technologies, even though the majority of the material now in publication concentrates on students' experiences with e-learning tools. The effective uptake and utilization of e-learning platforms in collaborative learning environments are contingent upon the comfort and buy-in of faculty members (Chen et al., 2023). According to research by (Wang et al., 2024b), instructors were more likely to successfully incorporate e-learning resources into their courses if they had a positive experience using them in their teaching practices.

RESEARCH GAP

Although previous studies offer significant perspectives on the advantages and difficulties of online learning resources, several deficiencies still exist. First, there's not much empirical data regarding how teacher and student experiences vary when using e-learning tools for collaborative learning. Most research doesn't directly compare the perspectives of teachers and students; instead, they concentrate on each group independently. Lastly, a large portion of the study that has already been done examines the use of one tool alone rather than the integrated usage of several tools, which is becoming more and more prevalent in contemporary e-learning settings.

The literature study shows that although e-learning tools can greatly improve collaborative learning in management education, a number of factors, such as user demographics, tool design, and the type of tasks they are used for, can affect how effective they are. By collecting information from students and faculty in management programs using structured questionnaires, the current study seeks to close these gaps by focussing on the experiences, difficulties, and opinions of these parties about e-learning resources in the context of collaborative learning.

RESEARCH METHODOLOGY

The present study utilizes a descriptive research design as its research approach, with the goal of evaluating the experiences and perceptions of e-learning technologies for collaborative learning in management education. A standardized questionnaire was given to instructors and students in a variety of management programs in order to collect empirical data. The purpose of the questionnaire was to gather comprehensive information about the application, efficiency, and difficulties related to e-learning resources. The research employed convenience sampling, a non-probability sample method, to choose individuals who were accessible and willing to offer feedback. Although it might not accurately reflect the whole population of participants in management education, this method made it possible to gather data from a wide range of respondents in an effective manner.

To investigate the significant variations in experiences with e-learning tools based on independent variables such the respondent's role (student/faculty), years of experience, and gender, the data were gathered and subjected to ANOVA (Analysis of Variance) analysis. The usage, efficacy, and contentment with e-learning tools were among the criteria that made up the dependent variables in this analysis. Through the use of ANOVA, the study sought to ascertain whether these demographic factors had a statistically significant effect on the outcomes and perceptions pertaining to e-learning tools, thereby offering a more profound comprehension of the ways in which various groups utilize and engage with these technologies within the framework of management education.

HYPOTHESIS

The present research determines whether demographic variables significantly influence perception towards e-learning tools.

H₁: The main and interaction effect of role (Faculty/ Student), gender, and years of experience on overall perception of e-learning tools will be found significant.

H₂: The main and interaction effect of role (Faculty/ Student), gender and years of experience on Usage of E-Learning Tools will be found significant.

H₃: The main and interaction effect of role (Faculty/ Student), gender and years of experience on Effectiveness of E-Learning Tools will be found significant.

H₄: The main and interaction effect of role (Faculty/ Student), gender and years of experience on Benefits of E-Learning Tools will be found significant.

H₅: The main and interaction effect of role (Faculty/ Student), gender and years of experience on Challenges of E-Learning Tools will be found significant.

H₆: The main and interaction effect of role (Faculty/ Student), gender and years of experience on Ease of Use and Engagement will be found significant.

H₇: The main and interaction effect of role (Faculty/ Student), gender and years of experience on Satisfaction and Future Use will be found significant.

Data Analysis

The purpose of this study's data analysis is to compare how different demographic groups—such as students and faculty members—perceive e-learning technologies in relation to their roles, years of experience, and gender. ANOVA (Analysis of Variance) was used to analyse the data gathered from the structured questionnaire in order to find significant differences between these independent variables and the dependent variables, which include characteristics like usage, effectiveness, benefits, challenges, ease of use, and satisfaction with e-learning tools.

H₁: The main and interaction effect of role (Faculty/ Student), gender and years of experience on overall perception of e-learning tools will be found significant.

Between-Subjects Factors		
		N
Role	Faculty	133
	Student	247
Years of Experience	1-2 Years	183
	2-4 Years	137
	Above 4 Years	60
Gender	Female	160
	Male	220

Table 1: Tests of Between-Subjects Effects					
Dependent Variable: E-Learning Tools					
Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Role	44.957	1	44.957	4.040	.045
Years of Experience	74.472	2	37.236	3.346	.036
Gender	90.887	1	90.887	8.168	.005

Role * Years of Experience	18.402	2	9.201	.827	.438
Role * Gender	13.811	1	13.811	1.241	.266
Years of Experience * Gender	7.048	1	7.048	.633	.427
Error	4128.168	371	11.127		
Total	4410499.00	380			
Corrected Total	4276.471	379			

(Source: Self-compiled)

The effect of independent variables on how e-learning tools are perceived is assessed in the Tests of Between-Subjects Effects table. With p-values of 0.045 and 0.036, respectively, the respondent's role (faculty versus students) and years of experience using e-learning tools have significant impacts, suggesting that these characteristics have a significant impact on perceptions. A p-value of 0.005 indicates that gender has a substantial impact as well. Nevertheless, because their p-values are higher than the customary cut off of 0.05, the interaction effects between role and years of experience, role and gender, and years of experience and gender are not statistically significant. The model's R-squared value of 0.035 indicates that it only partially explains the variance in perceptions, indicating the possibility that additional factors not included in the model may possibly be involved.

Table 2 's significant values show how the independent variables have an impact on several e-learning tool characteristics. Only the Effectiveness of E-Learning Tools ($p = 0.042$) shows a significant difference for Role, suggesting that faculty and students have distinct perspectives on effectiveness. Years of Experience: There is a significant difference in the benefits of e-learning tools ($p = 0.024$), indicating that respondents' experience levels affect how many benefits they perceive. The study found that gender had a substantial impact on views of the effectiveness ($p = 0.011$) and benefits ($p = 0.037$) of e-learning tools. These findings show that gender influences the evaluation process of these tools.

It's noteworthy here in this context that none of the interaction effects—such as Role * Years of Experience and Role * Gender—show significant findings, suggesting that the sum of the parts does not cause any more perceptions to change. The results provide useful information for improving the usage of these technologies by highlighting certain areas where demographics affect e-learning experiences. Continue; these findings are essential to comprehending how various groups interact with online learning in management education!

		Significance Value					
Source	df	E-Learning Tools Usage	Effectiveness of E-Learning Tools	Benefits of E-Learning Tools	Challenges of E-Learning Tools	Ease of Use and Engagement	Satisfaction and Future Use
Role	1	0.739	0.042	0.157	0.396	0.996	0.650

Years of Experience	2	0.510	0.483	0.024	0.343	0.094	0.756
Gender	1	0.814	0.011	0.037	0.570	0.308	0.710
Role * Years of Experience	2	0.435	0.389	0.159	0.507	0.156	0.952
Role * Gender	1	0.842	0.046	0.249	0.678	0.383	0.643
Years of Experience * Gender	1	0.645	0.966	0.152	0.507	0.965	0.598
Error	371						
Total	380						
Corrected Total	379						

(Source: Self-compiled)

FINDINGS

The analysis offer complex insights into the ways in which different demographic variables affect how e-learning resources are perceived in management education. According to the study, respondents' roles have a substantial impact on perceptions, especially when it comes to how effective e-learning tools are ($p = 0.042$). This suggests that teachers and students have different opinions about how well these tools function. Furthermore, years of experience with e-learning tools have a substantial impact on how users perceive their benefits ($p = 0.024$), suggesting that users' opinions of these tools' benefits change depending on how long they have used them. Gender disparities also matter; they have a noteworthy impact on respondents' views of efficacy ($p = 0.011$) and benefits ($p = 0.037$), suggesting that male and female respondents have different experiences and assessments. Additionally, opinions about the use of e-learning tools, the difficulties they present, how simple they are to use, and how satisfied users are with them going forward did not significantly change according to role, experience, or gender, suggesting a general consistency in these views among all groups.

IMPLICATIONS

This study has important implications for management education institutes and teachers alike. The results show that e-learning tool implementation requires a more customized strategy since different users—faculty, students, and users with varied experience levels and genders—perceive the benefits and usefulness of the technology differently. Institutions should concentrate on tailoring resources, assistance, and training to these demographic variations so that all user groups may take full advantage of e-learning technology. Furthermore, the fact that groups consistently rate e-learning tools' ease of use, obstacles, and future satisfaction points to the possibility of standardizing their fundamental

characteristics while paying closer attention to how benefits and efficacy are conveyed and improved for different user types. This study lays the groundwork for creating more equitable and efficient.

CONCLUSION

In conclusion, this study sheds light on how different demographic variables, including role, years of experience, and gender, influence people's opinions of e-learning resources in management education. According to the study, gender affects both efficacy and benefits, experience influences perceived benefits, and students and teachers have diverse opinions about how helpful certain tools are. Nonetheless, opinions about usage, difficulties, usability, and pleasure in the future hold true for all demographic groups, suggesting that these features of e-learning platforms are widely acceptable. The absence of noteworthy interaction effects implies that these factors influence perceptions on their own without exacerbating discrepancies when merged. These results highlight how important it is for instructors and educational institutions to modify e-learning tactics and resources to fit the unique requirements of various user groups while maintaining the essential features of these resources' efficacy and universal accessibility. In order to improve learning outcomes and user satisfaction, this research ultimately emphasises how critical it is to take demographic diversity into account when deploying and assessing e-learning technologies in management education.

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IMPACT OF INFLUENCERS ON INTENTIONS OF CONSUMER PURCHASE: CREDIBILITY'S MEDIATING ROLE

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ABSTRACT

In the rapidly changing digital marketing environment, social media influencer marketing has emerged as a crucial strategy. Influencers on platforms such as Instagram, YouTube, and TikTok significantly shape consumer perceptions of brands and products through various forms of content, including posts, videos, and images. Research indicates that consumer purchase intentions are heavily influenced by the perceived credibility of these influencers, which depends on factors like entertainment value, information quality, and trustworthiness. Additionally, the reputation and reliability of influencers play a pivotal role in shaping consumer buying behavior. This study aims to explore the relationship between various attributes of social media influencers and their perceived credibility and how these factors affect consumer purchase intentions in the Delhi NCR region of India. Data was collected via an online survey using a quota sampling method, resulting in a sample size of 80, and was analyzed through structural equation modeling with SmartPLS 3.

Keywords: Credibility, reliability, purchasing intents, influencer marketing on social media, and structural equation modeling

INTRODUCTION

As the digital age progresses, the integration of social media into daily life has become increasingly pervasive, with many people spending significant time on their iPhones or computers. Social media platforms are now powerful marketing tools, with numerous studies highlighting their growing influence in enhancing brand value and achieving relationship marketing goals (Dinh & Lee, 2021; Ghosh & Islam, 2023; Herrando & Hoyos, 2022; Hung & Ma, 2023; Ilicic & Webster, 2011). In India, platforms such as Facebook, Instagram, Snapchat, Twitter, and YouTube have surged in popularity. With social media usage projected to rise from 19.93% in 2018 to 83.16% by 2028 (Statista, 2024), these platforms have become central to marketing strategies.

The advent of "social media influencer marketing" represents a new era in digital marketing. Social media influencers, often recognized for their expertise in areas like technology, food, fashion, travel, education, music, film, or sports, play a pivotal role in this domain. Unlike traditional celebrity

endorsements, which rely on public figures, social media influencers are independent third-party endorsers who use platforms like blogs, tweets, and other social media channels to influence audience perceptions (Li & Peng, 2021). These influencers regularly share content related to their specialties, attracting followers with similar interests. Influencer marketing offers a modern and cost-effective alternative to traditional endorsements, allowing brands to leverage influencers who are already perceived as authorities in their fields (Macheke et al., 2023).

The effectiveness of influencer marketing stems from the trust and authenticity that influencers can convey. Consumers are often more receptive to product recommendations from influencers, who can make promotional content feel like genuine advice rather than an advertisement. This approach is particularly beneficial for building long-term customer relationships and fostering brand loyalty (Mammadli, 2021; Masuda et al., 2022; Osei-Frimpong et al., 2019; Pöyry et al., 2021; Saima & Khan, 2020; Schouten et al., 2021; Shi et al., 2021). Influencer marketing can help brands achieve various objectives, from launching new products to enhancing industry reputation. Previous research has highlighted the positive impact of social media marketing on consumer purchase intentions (Pöyry et al., 2021; Shi et al., 2021; Torres et al., 2019; Trivedi & Sama, 2019; Weismueller et al., 2020). Despite this, there remains a gap in research specifically addressing the impact of social media influencer marketing on consumer behavior (Ilicic & Webster, 2011; Mabkhot et al., 2022; Masuda et al., 2022; Schouten et al., 2021; Trivedi & Sama, 2019). Additionally, the mediating role of credibility in influencing purchase intentions has not been extensively explored in this context (Dinh & Lee, 2021; Hung & Ma, 2023; Ilicic & Webster, 2011; Osei-Frimpong et al., 2019; Schouten et al., 2021).

Study seeks to fill existing research gaps through evaluating the role of social media influencers in marketing within countries like India. The research will focus on two main aspects: (1) the influence of various characteristics of social media influencers on their perceived credibility, and (2) the mediating effect of credibility on the relationship between these characteristics and consumers' purchase intentions. As per Statcounter's 2023 report, Facebook, Instagram, YouTube, Twitter, and LinkedIn are leading platforms for influencer marketing. (Datareportal 2024) highlights that in 2019, India had substantial user bases on these platforms: 366.9 million on Facebook, 462 million on YouTube, 362.9 million on Instagram, 120 million on LinkedIn, and 26.08 million on X (Twitter). This study will concentrate on YouTube, Facebook, and Instagram, given their prominence in India.

THEORETICAL FRAMEWORK

The theoretical foundation of this study is based on the source credibility and source attractiveness models, which are well-suited to the research objectives. The source credibility model, as articulated by (Osei-Frimpong et al., 2019), identifies two key factors in determining a source's credibility: perceived expertise and trustworthiness. Complementing this, the source attractiveness model introduced by (Mabkhot et al., 2022) emphasizes that a source's likability or attractiveness should also be considered in assessing its reliability. Both models are essential for understanding how endorsements affect consumer behavior.

In the realm of celebrity endorsements, source credibility is typically conceptualized through three components: competence, dependability, and attractiveness (Ghosh & Islam, 2023). Previous research (Hung & Ma, 2023; Komara & Erwand, 2023; Macheke et al., 2023; Osei-Frimpong et al., 2019; Saima & Khan, 2020) has shown that these attributes positively influence consumers' purchase intentions in traditional media contexts. Accordingly, we hypothesize that these attributes will similarly enhance purchase intentions and perceptions of legitimacy in the context of influencer marketing.

Additionally, credibility and purchase intention are also influenced by factors such as entertainment value (Herrando & Hoyos, 2022; Ilicic & Webster, 2011; Komara & Erwand, 2023; Mabkhot et al., 2022; Mammadli, 2021) and the quality of information provided (Macheke et al., 2023; Masuda et al., 2022; Osei-Frimpong et al., 2019; Weismueller et al., 2020). Prior studies (Hung & Ma, 2023; Komara & Erwand, 2023; Liu, 2022; Macheke et al., 2023) have identified credibility as a mediator between source attributes and consumers' purchase intentions, suggesting that the effect of source characteristics on purchase intentions is indirect, mediated by other factors. Although this research primarily pertains to traditional celebrity endorsements, we propose that a similar logic applies to influencer marketing. The hypothesis central to this study posits that attributes such as expertise, trustworthiness, likability, information quality, and entertainment value impact consumers' purchase intentions, with credibility acting as a mediating factor. This hypothesis forms the core of the conceptual framework, as illustrated in Figure 1 below.

RESEARCH HYPOTHESES

Professional competence is the capacity of a communicator to provide precise and trustworthy information within a certain field. Professional competence refers to the acquisition of knowledge, insight, and experience via regular involvement in a certain field. To be seen as an authority, a communicator must exhibit competence, show extensive expertise on the topic, or acquire an officially recognized accreditation (Ilicic & Webster, 2011). According to (Liu 2022), the more important factor is the audience's impression of the sponsor's competence rather than the real skill of the sponsor. The perceived competence of a communicator is strongly correlated with a consumer's favorable impression of advertising and their inclination to commit to a purchase (Macheke et al., 2023; Pöyry et al., 2021).

- H1: The reputation of an influencer is favorably influenced by their degree of competence.
- H2: An influencer's knowledge favorably influences a consumer's inclination to buy.

The credibility of a source is established by the audience's perception of its veracity, sincerity, and honesty (Saima & Khan, 2020; Shi et al., 2021; Trivedi & Sama, 2019). Competence and reliability are essential for credibility, as emphasized by the source credibility model (Torres et al., 2019), which underscores their significance in assessing the efficacy of a communication. Credibility changes customers' views of information veracity and influences their purchase choices on platforms like YouTube (Weismueller et al., 2020; Shi et al., 2021).

- H3: An influencer's dependability favorably improves their reputation.
Here's a revised version:
- H4: A consumer's inclination to buy is positively influenced by the influencer's credibility.

Likeability is the ability of a communicator to engage the audience with their charm, charisma, or friendliness without looking condescending (Osei-Frimpong et al., 2019; Torres et al., 2019). The likeability of an endorser boosts credibility, customer attitudes, and buy intentions (Komara & Erwand, 2023; Macheka et al., 2023; Masuda et al., 2022).

- H5: An influencer's likeability positively impacts their reputation.
- H6: An influencer's likeability enhances a consumer's intention to buy.

Information Quality is another key component, since customers commonly utilize social media sites to seek information. There is a favorable association between information quality and perceived trustworthiness (Dinh & Lee, 2021; Ghosh & Islam, 2023; Hung & Ma, 2023). The informative value of an influencer's material may boost brand awareness and buy intents, hence improving confidence in the influencer (Herrando & Hoyos, 2022; Komara & Erwand, 2023; Mabkhot et al., 2022; Masuda et al., 2022).

- H7: The quality of information provided by an influencer positively boosts their trustworthiness.
- H8: The quality of an influencer's information positively influences a consumer's intention to purchase.

Entertainment Value also plays a factor in how consumers view social media material. The entertaining and instructional features of social media advertising impact customer views of their value, which may affect loyalty, awareness, and buy intentions (Schouten et al., 2021; Shi et al., 2021; Weismueller et al., 2020). It's likely that the perceived entertainment value of an influencer's material would impact customers' opinions of its legitimacy and their buy inclinations.

- H9: An influencer's entertainment value positively impacts their reputation.
- H10: An influencer's entertainment value enhances a consumer's willingness to make a purchase.

Source Credibility is defined by Torres et al. (2019) as a judgment made by the audience on the credibility of a communicator. Weismueller et al. (2020) characterize it as the positive traits of a communicator that impact how their message is perceived. Research has repeatedly demonstrated that an endorser's credibility is vital to consumers' brand views and purchase intentions (Shi et al., 2021; Torres et al., 2019; Trivedi & Sama, 2019; Weismueller et al., 2020).

- H11: A consumer's inclination to purchase is positively influenced by an influencer's reputation.

Mediation Role of Credibility: In conventional celebrity endorsements, credibility has been shown to mediate the link between endorser

qualities and customer purchase intentions (Masuda et al., 2022; Pöyry et al., 2021; Schouten et al., 2021). Therefore, we hypothesize that an influencer's reputation will similarly moderate the links between their traits and customers' buy intentions in the context of influencer marketing.

- H12: Credibility bridges the relationship between an influencer's competence and consumer purchase intention.

- H13: Credibility influences the effect of an influencer's trustworthiness on consumer purchase intention.
- H14: Credibility modulates the impact of an influencer's likability on consumer purchase intention.
- H15: Credibility connects the relationship between the quality of information provided by an influencer and consumer purchase intention.
- H16: Credibility shapes the connection between an influencer's entertainment value and consumer purchase intention.

RESEARCH METHODOLOGY

Instrument Development

For this study, a measurement instrument was designed using a 5-point Likert scale ranging from "strongly disagree" to "strongly agree," adapted from prior research. The scales for likability, entertainment value, and information quality were adapted from (Macheka et al., 2023), (Dinh and Lee, 2021), and (Mabkhot et al., 2022), respectively. Expertise and trustworthiness scales were sourced from Osei-(Frimpong et al., 2019), while the source credibility scale was adapted from (Hung & Ma, 2023). Purchase intention measures were derived from Mabkhot et al. (2022) and Osei-Frimpong et al. (2019).

Data Collection and Sampling

The survey was created and distributed online through Google Forms, targeting clients in the Delhi NCR region who were active on at least one social media platform, including Facebook, Instagram, and YouTube. Data collection occurred in April and May of 2024. Respondents were initially screened with a filter question to determine if they followed influencers on their preferred social media platforms and to identify their favorite influencers. Only those who indicated they followed influencers proceeded to the relevant section of the survey. Quota sampling was used to include only active social media users who followed influencers. Out of 200 responses, 80 from participants who followed influencers were used in the final analysis.

DATA INTERPRETATION

Respondent Demographic Profile

Table 1 outlines the demographic characteristics of the respondents. Among the participants, 38.4% were male and 61.6% were female. The majority (65.8%) were aged 21-25, followed by 26.3% aged 26-31, 7.9% aged 20 or younger, and 5.3% over 31. In terms of education, 27.6% had an undergraduate degree, 31.6% held a graduate degree, 34.2% had a postgraduate degree, 5.3% had a doctorate, and 6.6% had a professional diploma or degree. Social media usage was predominantly daily, with 96.1% using it daily and 3.9% using it weekly. Most respondents were active on YouTube (69), followed by Instagram (67) and Facebook (54).

Data Analysis Method

To test the research hypotheses, SmartPLS 3 was utilized. PLS-SEM was chosen due to its effectiveness with smaller sample sizes (Saima & Khan, 2020). The analysis followed a two-step approach, assessing both the measurement and structural models.

Table 1. Demographic Details

Number of Respondents	Profile	Category
31	Male	Gender
49	Female	Gender
6	20 or below	Age Group
50	21-25	Age Group
20	26-31	Age Group
4	Over 31	Age Group
21	Undergraduate	Educational Level
24	Graduation	Educational Level
26	Postgraduation	Educational Level
4	PhD	Educational Level
5	Others	Educational Level
76	Daily	Frequency
4	Weekly	Frequency
0	Monthly	Frequency
0	Rarely	Frequency

(Source- Primary data)

Assessment of Common Method Bias Using Standard Techniques

To evaluate Common Method Bias (CMB), Harman's single-factor test was applied. The analysis revealed that a single factor accounted for 47.26% of the total variance across all items, which is below the 50% threshold. This indicates that the dataset exhibits minimal common method bias (Shi et al., 2021).

Evaluation of Measurement Models

Measurement models were assessed for convergent validity, discriminant validity, and internal consistency. Table 2 provides the Mean, Standard Deviation, and Loadings for each construct analyzed.

Convergent Validity

Convergent validity, defined as the extent to which different indicators reflect the same underlying construct (Trivedi & Sama, 2019), was confirmed. All constructs met the required benchmarks: loadings exceeded 0.708, composite reliability was above 0.7, and the average variance extracted

(AVE) was greater than 0.5 (Weismueller et al., 2020). Internal consistency, as measured by Cronbach's Alpha, was also above 0.7 (Shi et al., 2021), validating the convergent validity of the constructs.

Discriminant Validity

Discriminant validity was evaluated using the Fornell-Larcker criterion, cross-loadings, and the Heterotrait-Monotrait ratio. Discriminant validity determines how effectively a construct is differentiated from other constructs within the theoretical model (Saima & Khan, 2020). As shown in Table 4, the results from the Fornell-Larcker criterion indicate that the square roots of the AVE for each construct exceeded the correlations with other constructs. The AVE values were as follows: Credibility = 0.960, Entertainment Value = 0.847, Expertise = 0.816, Likability = 0.927, Purchase Intention = 0.876, Information Quality = 0.945, and Trustworthiness = 0.905. These results meet the Fornell-Larcker criteria for establishing discriminant validity.

Table 2. Construct Means, Standard Deviations, and Loadings

Construct	Item	Mean	Standard Deviations	Loading
Expertise	Expt1	4.08	0.82	0.791
	Expt2	4.36	0.623	0.852
	Expt3	4.20	0.727	0.788
	Expt4	4.32	0.690	0.840
Trustworthiness	Trust1	3.93	1.012	0.828
	Trust2	4.16	0.957	0.892
	Trust3	4.12	0.812	0.905
Likability	Like1	4.20	0.750	0.932
	Like2	4.35	0.755	0.920
Information Quality	Qlty1	4.29	0.795	0.955
	Qlty2	4.14	0.860	0.936
Entertainment Value	Entt1	4.28	0.810	0.860
	Entt2	4.37	0.725	0.890
	Entt3	3.85	0.872	0.770
	Entt4	4.40	0.740	0.875
Credibility	Cred1	4.36	0.770	0.960
	Cred2	4.25	0.770	0.965
Purchase Intention	Purc1	4.22	0.865	0.772
	Purc2	4.11	0.790	0.868

Construct	Item	Mean	Standard Deviations	Loading
	Purc3	3.95	0.970	0.870
	Purc4	3.93	0.920	0.890
	Purc5	3.87	0.940	0.912
	Purc6	4.09	0.880	0.878

Source- Self-developed

Table 3. Metrics of Construct Reliability and Validity

Metric	Expertise	Trustworthiness	Likability	Information Quality	Entertainment Value	Credibility	Purchase Intention
α	0.832	0.859	0.839	0.878	0.87	0.918	0.936
Composite Reliability	0.887	0.91	0.926	0.945	0.912	0.964	0.95
AVE	0.668	0.779	0.86	0.895	0.723	0.928	0.755

Source- Self-developed

Table 4. Evaluation of Discriminant Validity Using the Fornell-Larcker Criterion

Construct	Credibility	Entertainment Value	Expertise	Likability	Purchase Intention	Information Quality	Trustworthiness
Credibility	0.964	0.715	0.695	0.718	0.432	0.81	0.79
Entertainment Value	0.715	0.85	0.61	0.693	0.435	0.655	0.62
Expertise	0.695	0.61	0.818	0.69	0.35	0.73	0.675
Likability	0.718	0.693	0.69	0.93	0.43	0.7	0.73
Purchase Intention	0.432	0.435	0.35	0.43	0.87	0.388	0.47
Information Quality	0.81	0.655	0.73	0.7	0.388	0.95	0.74
Trustworthiness	0.79	0.62	0.675	0.73	0.47	0.74	0.885

Source- Self-developed

Table 5 presents the cross-loading results, demonstrating that each construct's loadings were consistently higher than their loadings with other constructs. This analysis was conducted to assess discriminant validity.

Additionally, the discriminant validity of the measurement model was validated, with all constructs showing Heterotrait-Monotrait (HTMT) ratios below the 0.9 threshold (Shi et al., 2021). Table 6 provides the HTMT ratios for the constructs.

Table 5. Discriminant Validity – Loadings versus Cross-Loadings

Construct	Item	Credibility	Entertainment Value	Expertise	Likability	Purchase Intention	Information Quality	Trustworthiness
Credibility	Cred_L1	0.963	0.69	0.705	0.673	0.402	0.772	0.752
	Cred_L2	0.964	0.682	0.632	0.71	0.423	0.773	0.768
Entertainment Value	Entt_L1	0.558	0.852	0.495	0.58	0.295	0.553	0.502
	Entt_L2	0.628	0.897	0.57	0.705	0.348	0.549	0.482
	Entt_L3	0.62	0.762	0.505	0.485	0.454	0.545	0.611
	Entt_L4	0.612	0.869	0.502	0.57	0.362	0.55	0.503
Expertise	Exp_L1	0.55	0.405	0.79	0.572	0.448	0.55	0.561
	Exp_L2	0.526	0.5	0.85	0.59	0.318	0.538	0.497
	Exp_L3	0.492	0.445	0.8	0.49	0.17	0.61	0.493
	Exp_L4	0.665	0.62	0.832	0.59	0.207	0.665	0.626
Likability	Like_L1	0.702	0.648	0.62	0.938	0.397	0.663	0.77
	Like_L2	0.625	0.625	0.655	0.92	0.394	0.62	0.566
Purchase Intention	Purc_L1	0.327	0.369	0.414	0.478	0.773	0.346	0.347
	Purc_L2	0.259	0.278	0.235	0.278	0.868	0.182	0.309
	Purc_L3	0.334	0.365	0.232	0.31	0.875	0.26	0.335
	Purc_L4	0.412	0.42	0.274	0.38	0.895	0.375	0.398
	Purc_L5	0.4	0.357	0.309	0.348	0.912	0.312	0.461
	Purc_L6	0.445	0.415	0.327	0.398	0.877	0.449	0.502
Information Quality	Qty_L1	0.835	0.64	0.71	0.687	0.396	0.955	0.708
	Qty_L2	0.668	0.583	0.668	0.625	0.328	0.93	0.684
Trustworthiness	Trust_L1	0.58	0.44	0.485	0.505	0.428	0.52	0.835
	Trust_L2	0.794	0.61	0.68	0.688	0.42	0.725	0.9
	Trust_L3	0.685	0.57	0.598	0.71	0.385	0.678	0.912

Source- Self-developed

Table 6. HTMT Values for Discriminant Validity

Construct	Credibility	Entertainment Value	Expertise	Likability	Purchase Intention	Information Quality	Trustworthiness
Credibility	1	0.797	0.782	0.81	0.45	0.883	0.875
Entertainment Value	0.797	1	0.704	0.808	0.469	0.74	0.708
Expertise	0.782	0.704	1	0.822	0.391	0.84	0.774
Likability	0.81	0.808	0.822	1	0.477	0.805	0.838
Purchase Intention	0.45	0.469	0.391	0.477	1	0.406	0.505
Information Quality	0.883	0.74	0.84	0.805	0.406	1	0.837
Trustworthiness	0.875	0.708	0.774	0.838	0.505	0.837	1

Source- Self-developed

ASSESSMENT OF THE STRUCTURAL MODEL

To validate the findings, it's crucial to first address any potential issues with multicollinearity before assessing the structural model. Multicollinearity was evaluated using Variance Inflation Factor (VIF) values, which ranged from 1.519 to 4.137, all of which were well below the acceptable limit of 5 (Saima & Khan, 2020). Next, the structural model was examined using a bootstrapping procedure with 5,000 iterations to test the significance of the hypotheses (see Table 7).

The results supported Hypotheses H3, H7, and H9, demonstrating that entertainment value ($\beta = 0.238$, $t = 2.656$, $p < 0.01$), information quality ($\beta = 0.338$, $t = 2.806$, $p < 0.01$), and trustworthiness ($\beta = 0.375$, $t = 2.685$, $p < 0.01$) positively influence source credibility. Additionally, Hypotheses H4 and H11 were supported, showing significant positive effects of credibility ($\beta = 0.427$, $t = 4.519$, $p < 0.001$) and trustworthiness ($\beta = 0.317$, $t = 2.099$, $p < 0.05$) on purchase intention. However, no significant relationship was found between likability and expertise ($\beta = 0.035$, $t = 0.381$, n.s.) or likability.

Table 7. Findings from a hypothesis test.

Hypothesis	Description	β	S.E.	t-value	Result
H1	Expertise's Impact on Credibility	0.037	0.093	0.398	Rejected
H2	Expertise's Influence on Purchase Intention	0.075	0.199	0.377	Rejected
H3	Trustworthiness's Effect on Credibility	0.374	0.142	2.636	Validated
H4	Trustworthiness's Effect on Purchase Intention	0.319	0.149	2.144	Validated
H5	Likability's Influence on Credibility	0.004	0.102	0.039	Rejected
H6	Likability's Effect on Purchase Intention	0.038	0.190	0.200	Rejected
H7	Information Quality's Contribution to Credibility	0.341	0.122	2.795	Validated
H8	Information Quality's Effect on Purchase Intention	0.070	0.176	0.398	Rejected
H9	Entertainment Value's Contribution to Credibility	0.236	0.091	2.588	Validated
H10	Entertainment Value's Influence on Purchase Intention	0.252	0.215	1.175	Rejected
H11	Effect of Credibility on Purchase Intention	0.429	0.097	4.423	Validated
H12	Influence of Expertise through Credibility on Purchase Intention	0.017	0.043	0.377	Rejected

Hypothesis	Description	β	S.E.	t-value	Result
H13	Influence of Trustworthiness through Credibility on Purchase Intention	0.159	0.080	1.988	Validated
H14	Influence of Likability through Credibility on Purchase Intention	0.002	0.048	0.042	Rejected
H15	Influence of Information Quality through Credibility on Purchase Intention	0.143	0.060	2.384	Validated
H16	Influence of Entertainment Value through Credibility on Purchase Intention	0.104	0.051	2.039	Validated

Notes: Significance levels are denoted as $p < 0.05$, $p < 0.01$, and $p < 0.001$. PI refers to Purchase Intention.

UNSUPPORTED HYPOTHESES

The following hypotheses were not supported: Expertise ($\beta = 0.037$, $t = 0.398$, n.s.) and Likability ($\beta = 0.004$, $t = 0.039$, n.s.) did not significantly affect Credibility, resulting in the rejection of H1 and H5. Additionally, Expertise ($\beta = 0.075$, $t = 0.377$, n.s.), Likability ($\beta = 0.038$, $t = 0.200$, n.s.), Information Quality ($\beta = 0.070$, $t = 0.398$, n.s.), and Entertainment Value ($\beta = 0.252$, $t = 1.175$, n.s.) did not significantly influence Purchase Intention, leading to the rejection of H2, H6, H8, and H10.

Mediation Role of Credibility

The analysis of credibility as a mediator between the criteria and purchase intentions yielded the following results:

- Trustworthiness had a partial mediation effect on purchase intention through credibility, with a coefficient of $\beta = 0.160$, $t = 2.065$, $p < 0.05$.
- Information quality fully mediated the relationship with purchase intention via credibility, with $\beta = 0.145$, $t = 2.451$, $p < 0.05$.
- Entertainment value partially mediated the effect on purchase intention through credibility, with $\beta = 0.102$, $t = 2.042$, $p < 0.05$.

Thus, H13, H15, and H16 were supported. However, credibility did not mediate the relationships between purchase intention and Expertise ($\beta = 0.015$, $t = 0.356$, n.s.) or Likability ($\beta = 0.001$, $t = 0.019$, n.s.), leading to the rejection of H12 and H14.

The coefficient of determination (R^2) indicated that 76.5% of the variance in Source Credibility was explained by the factors of entertainment value, likability, expertise, trustworthiness, and information quality. Furthermore, Source Credibility explained 18.3% of the variance in Purchase Intention. Effect sizes showed that Information Quality (0.175) and Trustworthiness (0.159) had a moderate impact on explaining credibility, while Entertainment Value (0.093) had a smaller yet notable effect. Expertise (0.004) and Likability had a minimal impact.

Table 8. Analysis of demography

Demography	Expertise (mean)	Sig.	Trust (mean)	Sig.	Likability (mean)	Sig.	Quality (mean)	Sig.
Gender:								
Male	40.54	0.496	43.00	0.142	38.45	0.976	39.90	0.635
Female	37.08		35.50		38.55		37.55	
Age:								
Up to 20	39.50	0.956	37.75	0.656	39.50	0.687	41.50	0.884
21-25	38.50		39.85		39.97		39.10	
26-31	37.50		33.60		33.35		35.50	
Above 31	46.45		49.20		44.55		44.55	
Educational Qualification:								
Undergraduate	41.10	0.010	42.60	0.030	40.12	0.102	38.60	0.160
Graduation	48.80		45.40		46.55		44.95	
Postgraduation	28.70		30.20		30.75		34.10	
PhD	6.05		1.55		25.55		1.55	
Others	46.55		49.20		44.50		44.50	
Uses								
Daily	39.50	0.956	37.75	0.656	39.50	0.687	41.50	0.884
Weekly	38.50		39.85		39.97		39.10	
Once a month	37.50		33.60		33.35		35.50	
Rarely	46.45		49.20		44.55		44.55	

Source- Self-developed

The analysis of effect sizes revealed that the impact of Credibility on Purchase Intention was moderate (0.223). In contrast, the effects of Entertainment Value (0.040), Trustworthiness (0.056), Expertise (0.003), Likability (0.001), and Information Quality (0.002) were negligible.

To evaluate the model's predictive power, the blindfolding technique was employed to compute Stone-Geisser's Q^2 . The Q^2 values indicated predictive relevance for Purchase Intention (0.130) and Source Credibility (0.683), as both were greater than zero (Osei-Frimpong et al., 2019).

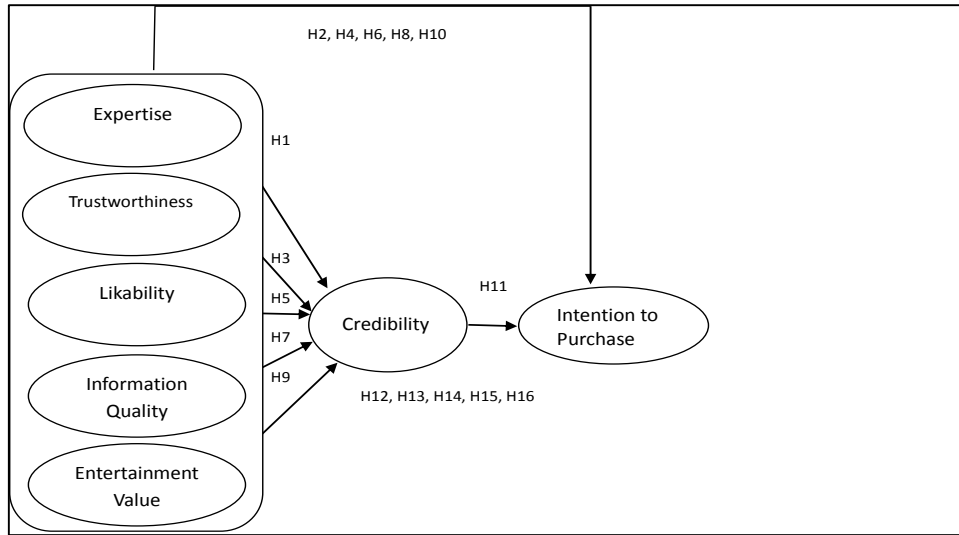


Figure 1. Conceptual Framework

Additionally, statistical tests such as the Mann-Whitney U Test and the Kruskal-Wallis H Test (see Table 8) were used to explore differences based on demographic characteristics. No significant differences were found related to age or gender. However, significant variations were observed based on educational levels, with differences in perceptions of competence ($p < 0.01$), trustworthiness ($p < 0.05$), credibility ($p < 0.05$), and purchase intention ($p < 0.01$). Individuals with graduate degrees generally rated influencers as more knowledgeable and trustworthy, while those with professional diplomas or degrees viewed influencers as more reliable and were more inclined to make purchases.

DISCUSSION

Social media influencer marketing has become a significant trend within digital marketing. This research analyzed the impact of various attributes of social media influencers on consumer purchasing behavior, with a specific emphasis on the mediating role of influencer credibility. The findings align with the source credibility model, which posits that the trustworthiness of influencers impacts both their perceived credibility and consumer purchase intentions, as supported by previous research (Mammadli, 2021).

Our research confirms that the quality of information provided by influencers is crucial for enhancing both their credibility and consumer purchase intentions. This is consistent with earlier studies (Liu, 2022; Macheke et al., 2023), which highlight the importance of informative content in shaping consumer decisions.

Additionally, the entertainment value of influencer content was found to significantly influence both credibility and purchase intentions. This finding supports previous research (Mabkhot et al., 2022; Masuda et al., 2022; Pöyry et al., 2021), indicating that engaging and high-quality content can positively impact consumer purchasing behavior.

The study also revealed that influencer credibility significantly affects purchase intentions, consistent with (Macheke et al. 2023). However, contrary to some earlier research, neither influencer expertise nor likability was found to significantly affect purchase intentions or credibility. This suggests that consumers may prioritize the content provided by influencers over their personal attributes.

In summary, the trustworthiness of influencers was shown to have a significant positive indirect effect on purchase intentions through credibility, in agreement with past studies (Mabkhot et al., 2022; Osei-Frimpong et al., 2019). This research provides valuable insights into influencer marketing, demonstrating that both entertainment value and information quality influence purchase intentions through credibility. Nevertheless, the indirect effects of likability and expertise on purchase intentions through credibility were not found to be significant, contradicting prior expectations.

THEORETICAL IMPLICATIONS AND MANAGEMENT RECOMMENDATIONS

This study seeks to enhance our understanding of how consumers perceive influencer marketing in a large market like India. Research on the impact of social media influencers on purchasing intentions among Indian consumers has been limited, making this study a valuable contribution to the existing literature. It offers a comprehensive framework for understanding how influencer attributes affect consumer purchase intentions through the mediation of credibility.

The findings highlight that influencer credibility—encompassing reliability, informational value, and entertainment quality—plays a crucial role in shaping consumer purchase intentions, both directly and indirectly. Effective influencer marketing relies on content that is not only high-quality and engaging but also informative. The study shows that while information quality and entertainment value alone do not directly influence purchase intentions or credibility, the overall dependability and credibility of an influencer have a significant impact on consumer buying behavior. Interestingly, attributes such as likability and expertise did not show a significant effect on these outcomes.

For management, these results have several practical implications. Understanding the specific traits that drive purchase intentions can help businesses better assess the return on investment from influencer marketing. Choosing influencers who embody desirable attributes, such as trustworthiness, informational value, and entertainment appeal, can significantly enhance sales and brand visibility. Marketers should focus on finding influencers who demonstrate these qualities to align with their marketing objectives.

Marketers need to select social media influencers who can enhance the credibility of their posts and resonate with their audience. Influencers should provide valuable content while maintaining credibility, reliability, and a personable approach to maximize their impact. As influencers continue to gain prominence, retaining these positive attributes will be increasingly beneficial. For those looking to expand their following or establish new partnerships, maintaining these traits over time will be crucial.

STUDY LIMITATIONS AND AREAS FOR FUTURE INQUIRY

This study recognizes several limitations that future research should address. Firstly, the relatively small sample size, predominantly consisting of respondents aged 19 to 30, limits the generalizability of the findings to the broader Indian population. Future research could benefit from a larger and more varied sample, including individuals over 40, to capture a wider range of perspectives on influencer marketing.

Additionally, the sample was largely urban, reflecting a demographic with greater access to social media and technology. Incorporating participants from rural areas, who face distinct technological barriers, could provide valuable insights into the challenges faced by companies in reaching these regions.

The use of quota sampling in this study may also affect the generalizability of the results. Employing random sampling techniques in future research could improve the representativeness of the findings. The study found that attributes such as likability and expertise did not significantly impact influencer trustworthiness. Future research could investigate the influence of product-specific knowledge and areas of specialization of influencers on these outcomes. Longitudinal studies could also examine the long-term effects of influencer marketing on purchase intentions, while considering the impact of evolving social media platforms and technological advancements.

Furthermore, qualitative research methods could be used to explore additional factors affecting consumer purchase behavior and to assess the influence of influencer marketing on brand awareness, brand value, customer engagement, and brand perception.

SUMMARY

In the digital era, influencer marketing has emerged as a popular strategy for enhancing brand visibility and engaging consumers. This study investigated how trustworthiness mediates the relationship between influencer attributes and consumer purchase intentions, specifically within the context of India. The findings indicate that successful influencers, who effectively represent brands, exhibit traits that positively impact consumer purchase intentions. While some attributes significantly influenced purchase intentions, others did not. Influencer credibility, primarily determined by trustworthiness, informational quality, and entertainment value, had a stronger effect on purchase intentions compared to other factors. Notably, the impact of information quality and entertainment value on purchase intentions was fully mediated by credibility, while trustworthiness had only a partial mediation effect.

For organizations aiming to enhance consumer trust and influence purchase intentions, selecting influencers who can produce engaging and high-quality content is essential. The study found that attributes such as likability and expertise did not directly or indirectly affect consumer purchase intentions or perceptions of trustworthiness.

Influencers must uphold the quality and credibility of their content, carefully choosing the products they endorse and the brands they collaborate with. In an era where consumers can quickly verify information online, maintaining transparency and reliability is crucial. Influencers who provide

misleading or inaccurate information risk losing consumer trust and engagement, given the multitude of alternative influencers available.

Although an influencer's personal attributes alone may not be sufficient to drive consumer purchases, they can significantly influence purchase intentions when combined with other factors such as product necessity, perceived value, price, and brand perception. Therefore, while influencer attributes are important, their effectiveness is enhanced when integrated with broader marketing strategies and consumer considerations.

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INFLUENCE OF STUDENT DEMOGRAPHICS ON PERCEPTIONS OF DEI (DIVERSITY, EQUITY, AND INCLUSION) IN MANAGEMENT EDUCATION

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ABSTRACT

This study investigates how student demographics—race, gender, socioeconomic background, and nationality— affect perceptions of diversity, equity, and inclusion (DEI) in management education. These insights are vital for developing inclusive strategies that foster an equitable learning environment. A mixed-methods approach was used to collect data on student perceptions of Diversity, Equity, and Inclusion (DEI). A survey was administered to a diverse group of management students to assess their attitudes and experiences related to DEI. Complementary qualitative data were gathered through focus group discussions and in-depth interviews to gain deeper insights. Statistical analysis revealed significant patterns, while thematic analysis was used for the qualitative data.

The study found notable differences in perceptions of Diversity, Equity, and Inclusion (DEI) based on student demographics. Underrepresented racial and ethnic groups were more aware of DEI issues but faced greater challenges related to inclusion. Female students often viewed their environment as less inclusive than male students did. Socioeconomic background influenced access to resources, affecting equity perceptions. International students also faced unique cultural integration challenges. These findings highlight the complexity of DEI perceptions and the need for tailored approaches in management education. This research highlights how student demographics impact perceptions of Diversity, Equity, and Inclusion (DEI) in management education, a less explored area in the literature. Using a mixed-methods approach, the study offers valuable insights that contribute to more inclusive practices in management education by emphasizing the importance of diverse student backgrounds.

This study emphasizes the need for management schools to implement targeted Diversity, Equity, and Inclusion (DEI) strategies that address the unique challenges of diverse students. Institutions should develop programs that promote inclusivity and ensure equal access to opportunities and resources for all students. By highlighting the varied experiences of different demographic groups, this research underscores the importance of fostering an inclusive educational environment. Addressing DEI in management education not only benefits individual students but also prepares future leaders to create more equitable and inclusive workplaces, contributing to broader societal change. The study emphasizes the critical role of understanding student demographics in shaping perceptions of DEI, providing valuable insights for educators and policymakers striving to enhance inclusivity in management education.

Keywords: Diversity, Equity, and Inclusion (DEI), Socioeconomic background, Educational Strategies, Educational resources, Racial and ethnic diversity

INTRODUCTION

The topic of Diversity, Equity, and Inclusion (DEI) has gained significant importance in management education, reflecting a larger social movement toward creating inclusive and equitable environments. In order to develop instructional strategies that support equity and representation, it is crucial to comprehend how students see DEI activities. However, depending on demographic variables, including gender, financial status, ethnicity, and cultural identification, DEI opinions might differ greatly. By examining how student demographics affect their views of DEI in management education, this study hopes to highlight any discrepancies in experiences and viewpoints. The goal of the study is to better understand these relationships in order to develop inclusive techniques that work in academic contexts and better meet the different requirements of the student body.

In order to prepare future leaders to handle increasingly diverse and globalised work contexts, management education is essential. Education institutions now consider it a strategic objective to incorporate DEI ideas into academic programs and campus culture. However, social identities, life experiences, and personal histories can have a significant impact on how involved students are in DEI programs. Pupils from historically marginalised or under-represented groups, for example, might view DEI differently than their more fortunate counterparts. In order to design inclusive learning environments that appeal to every kid, educators and legislators must have a thorough understanding of these variances.

Furthermore, how well DEI programs handle the particular difficulties faced by various student populations typically determines how effective they are. Students' perceptions of inclusivity and belonging in an academic setting can be influenced by a variety of factors, including financial position, race, ethnicity, and cultural upbringing. In order to provide light on how educational institutions might better help students from diverse backgrounds, this study aims to examine the relationship between these demographics and students' opinions of DEI. This research could aid in the creation of focused activities that promote a more inclusive and equitable environment in management education by highlighting discrepancies in views and experiences.

Additionally, investigating how student demographics affect DEI perceptions can aid in creating curriculum materials and instructional strategies that take into account the variety of viewpoints held by students. Acknowledging these facts, educational institutions can improve student learning by including diverse perspectives and encouraging discussions about inclusion and equity. The ultimate goal of this research is to add to the larger discussion on how management education may change to meet the demands of society for equity and diversity in leadership development.

LITERATURE REVIEW

The terms Diversity, Equity, and Inclusion (DEI) have gained prominence in management education, indicating a rising recognition of the importance of establishing inclusive learning

environments that support a range of viewpoints and provide equal opportunity for all students. According to research, DEI in higher education benefits all students as well as marginalised groups since it develops critical thinking skills, encourages creativity, and equips students for leadership roles in the global community. Gurin et al. (2002) claim that varied learning environments push students to use more complex cognitive processes, which results in learning outcomes which are more all-encompassing. Students can better negotiate and handle diversity in professional situations by engaging with peers from diverse backgrounds, as this broadens their perspective.

But opinions on DEI programs can differ greatly among students, especially when it comes to demographics like gender, ethnicity, financial background, and cultural identification. According to research by Mayhew et al. (2016), minority students typically view DEI initiatives more favourably than their majority counterparts since these programs may directly address the obstacles they encounter in higher education. Students in the majority group, on the other hand, can perceive DEI initiatives as preferential treatment or contest their applicability, creating conflicting views. These variations highlight how crucial it is to comprehend how student demographics affect their perceptions of DEI programs.

It is believed that incorporating DEI ideas into management education is essential to preparing students for diverse and multicultural workplaces. According to Pless and Maak (2004), in order to ensure that curricula and campus policies encourage equitable participation and representation, inclusive leadership education must take into account the diverse social identities that students bring to the classroom. This method helps students in addition to preparing them for leadership positions in the increasingly globalised business world, where diversity management is a vital competency.

Additionally, research has demonstrated that socioeconomic status has a major influence on how pupils view DEI. In higher education, students from lower socioeconomic backgrounds frequently report feeling marginalized, which might have an impact on their engagement with DEI programs (Armstrong and Hamilton, 2013). While students from more wealthy backgrounds may consider DEI activities as useless, these students may see them as crucial to levelling the playing field. For educational institutions to provide a truly inclusive learning environment, they must have a thorough understanding of these attitudes.

In management education, gender also affects how students view DEI. According to research by Ely and Meyerson (2000), female students are more inclined to support DEI programs that address gender inequality and advance women's leadership, especially those majoring in traditionally male-dominated professions like business management. The persistence of gender differences in leadership positions and pay discrepancies shape these attitudes and emphasize the necessity for DEI initiatives to prioritize gender equity. All things considered, the research emphasizes the nuanced connection between the demographics of students and how they view DEI in management education. DEI efforts are generally accepted as good, but racial, gender, and socioeconomic issues significantly impact how well they work and are received. To meet these varied requirements, it is necessary to design focused programs that advance equity for all student populations as well as a nuanced knowledge of how various student groups perceive inclusivity.

Hurtado, Milem, Clayton-Pedersen, and Allen's (1999) study emphasised the significance of institutional dedication to diversity in creating a welcoming campus environment. The authors contend that in order to guarantee that DEI programs have a long-lasting effect on student experiences and educational outcomes, leadership and policy changes are required. Students tend to see inclusivity more favourably at institutions that actively promote diversity through their courses, faculty hiring, and student services delivery.

According to Maruyama and Moreno's (2000) research, student involvement with diverse peers was a strong predictor of critical thinking skills. The study examined the influence of classroom diversity in improving learning outcomes. In management education, where real-world application is crucial, their research emphasises the value of demographic diversity in enhancing classroom discussions and deepening students' comprehension of complicated issues.

Bowman (2010) also investigated the long-term effects of diversity experiences on students' receptivity to inclusion and diversity. It appears that early involvement with DEI principles in academic contexts has a long-term positive influence on students' professional and personal development. He observed that students exposed to different perspectives during their schooling were more likely to acquire inclusive attitudes and behaviours.

Denson and Bowman (2013), pre-existing social identities frequently have an impact on perceptions of the diversity atmosphere in higher education. Students from racial minority groups, for example, tend to be more aware of diversity initiatives when they see them, whereas White students might not be as aware of injustices or the necessity of particular DEI programs until they are actively involved in them in the classroom. This highlights the necessity of customised DEI methods that take into consideration the unique experiences of various student demographics.

In their 2009 study, Harper and Quaye stressed the value of student involvement in DEI initiatives, pointing out that students who actively participate in diversity-related programs feel more like they belong, especially to marginalised groups. According to their results, DEI programs in management education ought to move beyond rules and regulations and actively engage students in conversations and activities that advance equity and inclusivity.

RESEARCH METHODOLOGY

This study's research approach included interviewing MBA students and gathering information about their demographics and perspectives of Diversity, Equity, and Inclusion (DEI) in educational settings through the use of a convenience sample method, a non-probability sampling technology. Demographic data was gathered using a standardised questionnaire that asked questions on gender, the kind of college attended (private or public), and the area of specialisation (marketing, finance, human resources, etc.). The survey gathered information about students' demographics as well as their perceptions of DEI along several important aspects, such as exposure to diverse perspectives, equity in opportunities, access to resources, sense of belonging, participation in decision-making, and attitude support for DEI.

SmartPLS is a tool that analyses data by utilising Partial Least Squares Structural Equation Modelling (PLS-SEM) to investigate the connections between students' perceptions of DEI and demographic characteristics. The PLS-SEM technique made it possible to analyse intricate correlations between latent variables, which shed light on the ways in which various demographic characteristics (such as gender, college type, and speciality) affect students' perceptions of and experiences with DEI projects. The study's approach made it possible to pinpoint important determinants and comprehend how demographic diversity affects students' views of DEI in management education settings.

The structured questionnaire employed in the study was thoughtfully created to measure important DEI perception variables in order to guarantee a thorough analysis. Items pertaining to Exposure to Diverse Perspectives discussed how students came across many intellectual, social, and cultural points of view while participating in respective programs. Equity in Opportunities questions probed students' perceptions of equal opportunities for academic and professional success for all people, irrespective of background. Access to Resources investigated students' perceptions of their fair and equal access to career assistance, mentoring, and educational resources. Participation in Decision-Making assessed students' perceptions of involvement in institutional decisions that impact the student body, whereas the Sense of Belonging component assessed how at ease and included they felt in their academic setting. Participation in Decision-Making assessed students' perceptions of involvement in institutional decisions that impact the student body, whereas the Sense of Belonging component assessed how at ease and included they felt in their academic setting. Last but not least, Attitudinal Support for DEI assessed how students felt about DEI activities in general and how inclined they were to support them.

Convenience sampling made it possible to quickly and easily connect with MBA students with a variety of backgrounds and specialisations. This approach proved appropriate for exploratory research aiming at identifying broad trends and correlations between demographic characteristics and DEI views, even though it does not guarantee representativeness. For this study, SmartPLS was especially helpful since, even with a small sample size, it made it possible to simulate intricate correlations between demographic data and latent components. The findings from PLS-SEM provide perceptions on how students view DEI initiatives at their educational institutions based on factors such as gender, specialisation, and kind of college. These findings have significant ramifications for educational policymakers and administrators because they demonstrate how demographic diversity shapes experiences with and attitudes toward DEI.

DATA ANALYSIS

The study employed the Partial Least Squares Structural Equation Modelling (PLS-SEM) technique to analyse the structural model and investigate the associations between students' perceptions of Diversity, Equity, and Inclusion (DEI) in management education and the demographic variables, namely gender, type of college, and area of specialisation. The analysis shown in fig 1, comprised the following latent variables that indicate perceptions of DEI: Access to resources, exposure to a variety of viewpoints, equity in opportunities, a sense of belonging, involvement in decision-making, and supportive attitudes towards diversity in education.

GENDER

The findings imply that gender differences may not have a significant impact on how students perceive these particular DEI elements, as exposure to diverse perspectives (-0.027), equity in opportunities (-0.139), and access to resources (-0.176) are all negatively impacted by gender. Nonetheless, there was a marginally greater positive correlation between gender and participation in decision-making (0.042), suggesting that gender affects students' perceptions of their capacity to participate in institutional decision-making processes. Attitudinal Support for DEI and gender had the greatest correlation (0.719), indicating that gender has a substantial influence on students' views towards DEI activities.

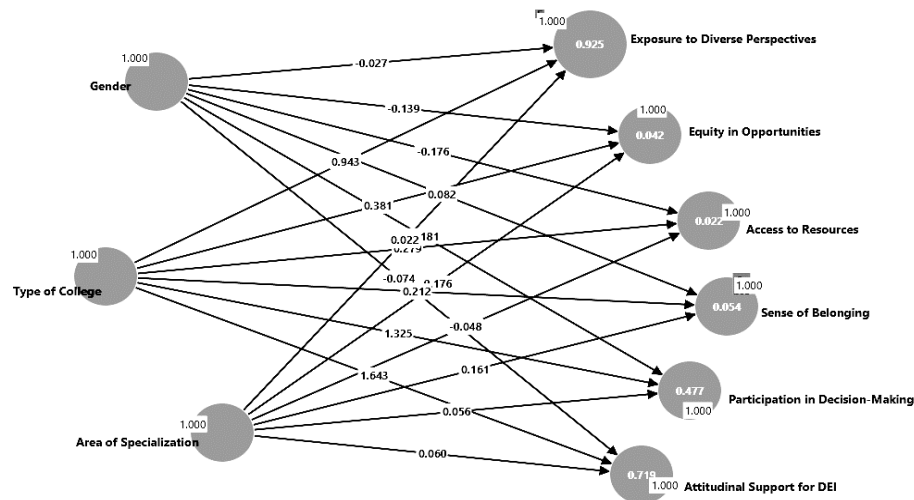


Fig.1 Influence of Student Demographics on Perceptions of DEI

TYPE OF COLLEGE

The kind of college attended—public versus private, for example—showed variable degrees of impact on views of DEI. Exposure to Diverse Perspectives showed a positive correlation (0.943), indicating that the type of institution has an impact on how students encounter diverse perspectives. Furthermore, it indicated a strong positive correlation with Participation in Decision-Making (0.381), suggesting that students' possibilities to participate in decision-making may vary depending on the sort of college they attend. Other negative associations were Sense of Belonging (-0.176) and Equity in Opportunities (-0.074), which may indicate that students from various types of institutions feel unfairly treated or don't feel like they belong in their learning environments.

AREA OF SPECIALIZATION

The majority of DEI dimensions were most strongly impacted by the area of specialisation (e.g., marketing, finance, and HR). It illustrated how students' areas of focus in management education greatly influence their attitudes towards DEI. It had a favourable influence on Attitudinal Support for

DEI (1.000). Additionally, it significantly improved students' sense of belonging (1.325), participation in decision-making (1.643), and access to resources (1.000). These results suggest that students' areas of interest may have an influence on how they interact with and view institutional DEI initiatives. These robust correlations demonstrate how important an academic focus is in influencing how inclusive and equitable the learning environment is for students.

While gender had a relatively small impact on other DEI characteristics, it had a considerable positive affect on attitude support for DEI. The biggest influence on participation in decision-making and exposure to diverse perspectives was the type of college, indicating the importance of institutional environment in forming DEI experiences. The greatest predictor of several DEI dimensions, including Attitudinal Support for DEI, Sense of Belonging, and Participation in Decision-Making, was Area of Specialisation. The PLS-SEM analysis's findings offer important new perspectives on how demographic variables affect students' views of DEI in management education. By being aware of these connections, educational institutions can better adapt DEI programs to the needs of their various student bodies and make sure that every student feels encouraged and involved in their academic journeys.

RESEARCH IMPLICATIONS

The study's findings have a number of significant ramifications for management education providers, instructors, and legislators when it comes to DEI (diversity, equity, and inclusion). These ramifications are essential for creating more diverse and inclusive learning environments that meet the needs of students from a range of backgrounds.

The findings imply that demographic factors that greatly influence students' views of DEI include gender, type of college, and area of specialisation. This suggests that a one-size-fits-all strategy for DEI projects might not work. Institutions should modify their DEI curricula to accommodate the wide range of needs of their student population. The degree of engagement with DEI efforts, for instance, varied amongst students in different specialisations (Marketing, Finance, etc.), indicating that these programs should be tailored to the individual students' academic and professional goals.

Attitude Support for DEI and gender have a substantial link, which emphasises the necessity for gender-sensitive DEI programs. Institutions ought to create focused initiatives that tackle gender issues, especially with regard to promoting gender parity in leadership and decision-making positions in academic environments. Institutions can increase the general support of students for DEI by emphasising gender inclusion.

The impact of public versus private colleges on students' exposure to diverse perspectives and participation in decision-making is an important finding of the study. This implies that exposure to diversity and inclusivity may differ in private and public institutions. While private universities may concentrate on improving exposure to a variety of cultural and socioeconomic perspectives, public institutions may need to expand chances for student participation in decision-making processes. Adapting DEI policies to the institutional context may result in more equal outcomes in various learning environments.

This study's application of PLS-SEM shows the promise of sophisticated quantitative methods in DEI research. Subsequent research endeavours may broaden this methodology to investigate intricate correlations between supplementary demographic factors (such as socioeconomic status and disability) and perceptions of depression and anxiety. Institutions can also use comparable data-driven techniques to assess the success of their DEI initiatives and make evidence-based changes to enhance results.

The significant influence that Attitudinal Support for DEI has on students' attitudes in general implies that educational institutions are essential in helping students get ready for employment that is becoming more varied and international. Management programs can better prepare their students to succeed in diverse work environments by supporting DEI activities that promote diversity, equity, and cultural competence. This is in line with the increasing need in international company for leadership that is mindful of diversity.

The implications of this study highlight how crucial it is to promote DEI in management education through a focused, data-driven strategy. Schools have to be aware of the varied needs and backgrounds of their student bodies and create inclusive programs that take these distinctions into account. By doing this, they will enhance their students' social and academic experiences as well as help to shape the next generation of leaders who appreciate and advance inclusion, equity, and diversity in the workplace.

CONCLUSION

This study offers insightful information about how perceptions of Diversity, Equity, and Inclusion (DEI) in management education are influenced by student demographics, including gender, college type, and area of specialisation. The results demonstrate how these demographic factors profoundly influence students' experiences with and attitudes towards diversity of ideas (DEI) along a number of important dimensions, such as exposure to diverse viewpoints, equity in opportunities, access to resources, sense of belonging, involvement in decision-making, and attitude support for DEI. The findings indicate that whereas gender significantly affects attitudes towards DEI, it has comparatively less of an impact on other characteristics, such as sense of belonging and equity in opportunities. However, the kind of college a student attends has a major impact on how exposed they are to diversity and how much they participate in institutional decision-making. This shows that institutional contexts have a big impact on how DEI experiences students have. Furthermore, it became clear that a major factor impacting students' feelings of inclusion, attitudes towards DEI, and involvement in decision-making processes was their area of specialisation. These results highlight the necessity for management education programs to customise their DEI initiatives to the specific needs of various student demographic groups rather than implementing a one-size-fits-all strategy.

The study also emphasises how critical it is to create a more inclusive learning environment that takes into account the varied needs and viewpoints of students from different backgrounds. Institutions could, for instance, work to improve regulations that are sensitive to gender, guarantee that students in

all kinds of institutions have equal access to resources, and encourage a feeling of community among students in all fields of study. Educational institutions can better support students and make sure that DEI efforts resonate with their unique experiences and challenges by recognising these demographic differences. The results also imply that DEI programs should incorporate student involvement tactics, institutional policies, and the core curriculum in addition to going beyond cosmetic adjustments. Particularly highlighting the necessity for specialization-specific DEI strategies is the relationship between the area of specialization and Attitudinal Support for DEI.

In this study, the application of PLS-SEM offered a strong analytical framework for examining the intricate connections between demographic factors and perceptions of DEI. This method made it possible to fully comprehend the ways in which every demographic feature affects different DEI components, exposing subtle trends that could have gone unnoticed in more straightforward analytical models. With regard to additional demographic variables like socioeconomic background, ethnicity, and disability, more research could paint a more complete picture of how students experience inclusivity in management education. These insights provide a solid foundation for future research on DEI in educational settings.

The study's conclusion emphasises the crucial role that demographic diversity plays in influencing how management education students view DEI and advocates for more focused, data-driven approaches to DEI program creation and policy-making. Management education institutions can foster more inclusive, equitable, and supportive learning environments that not only improve students' academic experiences but also equip them to succeed in a variety of professional settings by addressing the particular needs and difficulties faced by various demographic groups. Fostering an inclusive culture that values fairness and diversity will be essential as management education develops to create future leaders who can effectively manage and welcome diversity in the global workforce.

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THE RISE OF FEMALE ENTREPRENEURS: PROSPECTS AND CHALLENGES IN AN EVOLVING FINANCIAL ENVIRONMENT

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ABSTRACT

In the past, only small-scale enterprises and farms could engage in self-employment. Nevertheless, the prospect of working for yourself has moved toward these new opportunities thanks to the government's Made in India and Start-up India initiatives. The importance of finance to a nation's overall economic performance makes it a vital component of business. Financial literacy refers to the understanding of how money is managed. A person with strong financial literacy can better grasp the many investing possibilities available.

Change is happening, but there is still a long way to go before women and men have equal financial involvement. The younger generation of Indian women is aware of the importance of managing money independently and is pushing boundaries as they have access to higher-quality education. This trend may positively impact female investor engagement in the country. The study aims to assess the financial education and awareness levels of working women, as well as their understanding of investment options. It seeks to gain insight into the viewpoints of female investors through analyzing secondary data sources. The increasing number of female entrepreneurs reflects a significant shift in the financial landscape and broader societal changes. The paper looks at the opportunities and challenges that women entrepreneurs confront in a changing financial world. The report emphasizes the increasing impact of women in business through an extensive analysis of current trends, demographic information, and investing practices.

Keywords: Women entrepreneurs, Financial literacy, Government Schemes, Entrepreneurs.

INTRODUCTION

Entrepreneurs are important for the development of an economy. Women entrepreneurs are businesses owned by women and run by them with a minimum financial interest of 51% of capital. (Arvind & Ranjith, 2023). The business world in India is going through a remarkable change in which women are breaking all stereotypes and setting new benchmarks. Currently, women entrepreneurs in India are up to 14% of the total entrepreneurs. They have a huge impact on the country's social and demographic trends. Back in the 90s thinking about women entrepreneurs was rare. But today the rate at which women-led businesses are flourishing is truly commendable. Women have barriers to become entrepreneurs due to family concerns, social pressure, a lack of technical competence, and self-confidence. Our country has an extremely conventional and male-dominated socioeconomic structure.

In recent times, we have seen an increase in the number of female entrepreneurs in India. India is one of the fastest growing economies in the world but still, the place of women entrepreneurs is the worst.

As India is working towards Atmanirbhar Bharat, women entrepreneurs are also given preference in the budget which would eventually lead to an increase in the number of women entrepreneurs in the country. (Arvind & Ranjith, 2023).

The purpose of this paper is to explore the role of female entrepreneurs. It will help us understand the problems and possibilities they face as female entrepreneurs. According to NEP 2020, entrepreneurship is in high demand. Instead of looking for a job, you should try to create one. (Arvind & Ranjith, 2023).

LITERATURE REVIEW

Empowerment means giving someone power and allowing the weak to gain strength. It is the process by which oppressed persons gain some control over their own lives. Women's empowerment has become a buzzword, which is very often heard. It is believed that if women were given power the whole universe would become a much better place to live in. For centuries women in India have been suffering due to discrimination, exploitation and exposed to various kinds of harassment at multiple levels.

Women constitute nearly half of the country's total population and therefore the development of the country is not possible without the development of this vast segment. Today's development of women has been a major concern for our planners and policymakers. After independence, our planners have envisaged various constitutional provisions to protect the interest of women and undertaken various socioeconomic development measures for their upliftment. In addition, various voluntary organizations are also working hard for the emancipation of women. Despite all these efforts by the Government as well as voluntary bodies, still, the majority of women are still deprived of their minimum rights. (A STUDY OF WOMEN EMPOWERMENT THROUGH FIVE-YEAR PLANS IN INDIA.)

PROBLEMS FACED BY WOMEN ENTREPRENEURS IN INDIA:

While starting a business in India women face various challenges which need to be controlled to increase the number of women entrepreneurs in India. (7 Problems Faced by Women Business Entrepreneurs, 2023). The major barriers faced by women entrepreneurs are:

- Raising funds for business is tough for women in India, as institutions demand collateral for taking loans. As per the traditions, the property of the ancestors was passed on to men leaving women without assets in their name. Banks, Financial institutions, and the government are working towards filling this gap to promote women's entrepreneurship.
- Women entrepreneurs in India have to face many challenges in balancing their work and personal lives because of social expectations from women, and insufficient support from family.

- Women lack awareness about the financial assistance provided in the form of loans, schemes, and incentives provided by government and financial institutions.
- Women being ignorant about technology and innovative schemes are not able to grow their business on a large scale.
- The absence of support and cooperation from family members forces women to drop the idea of entrepreneurship.
- The lack of willpower, confidence, and a strong optimistic outlook creates fear among women and they commit mistakes while doing their work.

Steps : Taken by the Government to Encourage Women's Entrepreneurship in India

The growth of an economy needs women entrepreneurs. To accelerate the development of women-led businesses in India, the government needs to play a supporting role in promoting women entrepreneurs. The government has started various schemes as shared in Table 1. (Women Entrepreneurship Schemes by Government of India, 2023)

SUCCESSFUL LEADING BUSINESSWOMEN IN INDIA

Table 2 shares some incredible stories of amazing women who are true pioneers and inspirations for everyone. These powerful women have achieved remarkable success with their business ideas. (*10 Most Successful Women Entrepreneurs in India, 2022; Top Female Entrepreneurs In India, 2024*)

Table 1: Government of India's Schemes to Encourage Women's Entrepreneurship in India

Skill Upgradation and Mahila coir Yojana	It is a training program aimed at developing the skills of women artisans. As per this program, two-month training is provided to women, and the candidates who undergo this training are given a stipend of ₹3000 per month.
Mahila Samridhi Yojana	It is a scheme for women entrepreneurs who are provided financial assistance of ₹1,40,000 with a rebate in interest. Women from backward classes with a family income of less than ₹3,00,000 per year are eligible for this plan.
Women Empowerment Platform (WEP) (<i>WEP, 2023</i>)	It aims to empower women by visualizing and implementing their ideas. WEP has three ideologies: <ul style="list-style-type: none"> • Iccha Shakti encourages ambitious entrepreneurs to launch their enterprises. • Gyan Shakti aims to empower female entrepreneurs through information sharing. • Karma Shakti offers help to female entrepreneurs in establishing and growing their enterprises.

Trade Related Entrepreneurship Assistance and Development (TREAD)(<i>Info about TREAD Scheme for Women, 2023</i>)	It is a financial assistance scheme provided by the Government of India to grant 30% of the total cost of the project to promote women's entrepreneurship and the remaining 70% is provided by banks and financial institutions. The main object of this scheme is to develop technical and entrepreneurship skills in poor women. NGOs help these women responsibly handle the funds.
Support to training and employment programs for women	It is a program that teaches women skills for employment and helps them to become self-employed/entrepreneurs. Women aged 16 and above can benefit from this service across the country.
Mudra Yojana for Women	This financial support initiative offers loans of up to ₹10 lakhs to women entrepreneurs with no collateral and low interest rates. The loan payback period is adjustable, ranging from three to five years. Loans can be made available for non-corporate and non-farming enterprises owned and operated by women entrepreneurs.
Stand up India	It is an idea that offers financial help to SC/ST women entrepreneurs. This initiative aims to grant bank loans of ₹10 lakhs to ₹1 crore to one SC/ST borrower from each branch for starting a greenfield enterprise.

(Source: Women Entrepreneurship Schemes by Government of India, 2023)

Table 2: List of Successful Leading Businesswomen in India.

Women Entrepreneur Name	Business Name	Brief Introduction
1. Falguni Nagar	Nykaa	The creator of Nykaa, a cosmetics and lifestyle retail brand. She built a massive successful company at the age of 50. She has proved that age is no barrier to becoming an entrepreneur. She is an Indian billionaire businesswoman. The most inspiring part of her journey is that she started her business at the age of 49 and broke all stereotypes of society that expect women to quit their careers after having children. She is a true inspiration not only for women in India but for the whole world.
2. Ghazal Alagh	Mamaearth	She is an Indian businesswoman and cofounder of Mamaearth, a body-care brand. Her company provides toxin-free products for mothers and babies. Mamaearth, a unicorn firm, is the first Asian brand to get a safe manufacturing accreditation. It has now expanded its range from skincare to haircare, and wellness products. She is instrumental in shaping brand values, focusing on sustainability by incorporating plant-based ingredients and recyclable packaging.

3. Upasana Taku	Mobikwik	She is the founder of Mobikwik, one of India's most popular digital wallet and payment companies. It has revolutionized how we pay in India. It is a user-friendly platform that facilitates digital payments. It contributes significantly to the digital landscape by addressing real-world challenges with technology. In 2018, she earned an award from India's President for being the first woman to run a payment firm.
4. Vineeta Singh	Sugar Cosmetics	She co-founded Sugar Cosmetics, which is one of India's fastest-growing cosmetic companies. Sugar cosmetics are gaining popularity in both online and physical stores. It is a high-quality, cheap brand designed specifically for the Indian market.
5. Kiran Mazumdar Shaw	Biocon	She created Biocon, one of India's largest pharmaceutical companies. Under her leadership, Biocon has grown into a global leader in pharmaceuticals. She is widely regarded as a pioneer in India's biotech industry. She has been recognized with numerous awards including Padma Shree and Padma Bhushan.
6. Richa Kar	Zivame	She is the founder of Zivame, an Indian e-commerce platform. It has changed the way Indians buy lingerie. Zivame has changed the market in India. They aim to encourage body positivity in women. Her brand has overcome several barriers by questioning traditional conventions. Zivame has become a trusted brand in India. Her journey is often used as an example of innovation entrepreneurship and breaking taboos in the e-commerce space.
7. Malika Sadani	The Moms. Co.	She is a passionate entrepreneur and founder of Moms Co. It is a natural chemical-free brand for personal care. The company has developed certified toxin-free products for newborn care, prenatal and postnatal care. The mission of this brand is to help mothers in India and across the world with safe, natural effective choices. Her journey is a testament to identifying personal pain and transforming it into a successful business that resonates with millions across the country.
8. Aditi Gupta	Menstrupedia	She is the founder of Menstrupedia, a social enterprise focused on menstrual health education. It aims to eliminate myths and provides accurate comprehensive information about menstruation to young girls and women. Menstrupedia has reached millions of users across India. They are breaking all taboos and having open conversations about menstruation. They are improving menstrual health and education all across the country.

9. Vandana Luthra	VLCC	She is the founder of VLCC Health Care Ltd., a wellness and beauty brand that offers a range of services including skincare healthcare, etc. She emphasized on science-based approach by integrating beauty and health with evidence-based practices.
10. Rashmi Sinha	SlideShare	She co-founded SlideShare, the most popular site for sharing professional presentations. It is useful for professional instructors and enterprises that want to exchange expertise and thoughts. It's a location where individuals may effortlessly exchange information. LinkedIn purchased the platform in 2012, increasing its reach and influence.

(Source: 10 Most Successful Women Entrepreneurs in India, 2022; Top Female Entrepreneurs In India, 2024 & (Rai & Yadav, 2019)

RESEARCH METHODOLOGY

This work made use of secondary data. Secondary data was gathered from various journals, research publications, newspapers, conference proceedings, and websites.

The study's aims are as follows:

1. Analyse the statistics of female entrepreneurs in India.
2. Investigate the difficulties and possibilities for women entrepreneurs.
3. Identify barriers encountered by female entrepreneurs and explore government and societal initiatives to promote their success.

Findings and Discussions

Though the government is taking initiatives and making various schemes still women entrepreneurs face various challenges. Women entrepreneurs encounter cultural and gender discrimination. They are told that their duty is towards family and hence they are not able to fully concentrate on their ventures. To eliminate gender-biased inequalities reforms must be initiated to support women's entrepreneurship.

Women who have inadequate knowledge of finance often face challenges in becoming women entrepreneurs. There is a lack of confidence and risk-taking ability which affects the performance of women entrepreneurs. Banking organizations are also hesitant to lend to female entrepreneurs because they distrust their entrepreneurial talent and risk-taking abilities. The institutions must frame their policies in such a way as to develop entrepreneurship abilities and provide education and training to broaden the knowledge of women entrepreneurs which subsequently leads to growth of the economy.

CONCLUSION

Female-led businesses are growing all over the world and contributing to household income and the growth of the nation. Entrepreneurship is necessary for the economic growth of a country. India is a fast-growing economy, and hence, it needs to have strong female entrepreneurs. Although the

government is taking many initiatives to encourage women's entrepreneurship, India is still behind many developed and developing countries. Government policies to support women entrepreneurs are important. Entrepreneurship meetings must be conducted to support and educate businesswomen and to make sure that the social stigma around women's entrepreneurship is also removed.

Segmentation while building effective programs for female entrepreneurs is important. Research must be conducted to understand why specific industries are facing gender inequalities and what steps can be taken to reduce them. Better awareness must be created for government schemes by advertising so that women are motivated to start their businesses. Digitization in business is also a hurdle for small women entrepreneurs. Women must be assisted in increasing their technical knowledge.

Although there are various challenges in the path of success for women entrepreneurs, the increase in the number of women-led businesses is still a testimony to the fact that these challenges can be overcome. Despite all the challenges, women are pessimists and ready to take risks. They are making remarkable changes in different industries.

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INFLUENCE OF CULTURE ON CONSUMER BEHAVIOUR OF APPAREL AMONG YOUNGSTERS: IN CONTEXTS TO GUJARAT

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ABSTRACT

Apparel and food are social and human reflections that represent the culture of the country. Apparel is a reflection of tradition, beliefs, and values. Also, apparels are important to know personality, personal identity, and social status. People around the world can make various choices based on different preferences. Consumers purchase or buy items that they feel accustomed to and comfortable with. An individual's preferences and level of comfort are influenced by innate factors that guide them to make certain decisions. Culture is one of the most effective variables to buy apparel. The culture in which a person was raised significantly influences their clothing choices. In the past decade, there have been substantial changes in the global business environment, shifting the clothing industry from mass marketing to an era of mass customization. In addition to traditional apparel, India's cultural diversity inspires fusion fashion, where Indian patterns, fabrics, and embellishments inspire Western dresses. This cross-pollination of styles results in innovative and eclectic fashion statements that attract both local and international customers.

This study aims to know how the new generation is influenced by states within India or foreign cultures, in the special case of apparel. A total of 150 young people will be taken into the study as a sample in Gujarat state; because of industries and job opportunities in Gujarat, people of other states come to Gujarat, and it is said that when a person migrates, he or she does not come alone he or she comes with their culture. So, this study gives us an idea about how the youth of Gujarat buy their apparel. The study includes six variables to understand the buying behavior of youngsters: reference groups, financial condition, time, promotion activities, influence of social media, and cross-cultural groups.

Keywords: Gujrat, Cultural exposure, Apparel, Youth, Promotion.

INTRODUCTION

Clothing is very strongly associated with culture; clothing is a glimpse of man and his culture. The fabric of the clothes in the beginning was made of natural elements. such as plants, grass, animal skin etc., then, the weaving machine was introduced for the first time in 1785, and a person named Edmund Cartwright invented and filed a patent. Modern air jet loom appeared in England for the first time in the year 1860s and was commercialized in the year 1950s in Sweden. India textile industry is more than 5000 years old. India's textile industry, with a history spanning over 5,000 years, has evolved remarkably from its modest origins in village handloom production to the expansive modern textile mills of today; the Indian textile industry has evolved significantly, spanning from the Chola, Seljuk, and Safavid eras to the present. The history of textiles in India is among the oldest in the world. The

earliest known Indian cotton thread dates to approximately 4000 BCE, with evidence of dyed fabrics from this region documented as early as 2500 BCE. Indian textiles were so integral to international trade that in ancient Greece and Babylon, the term 'Hind' was often synonymous with 'cotton fabric'. Textile industry of India is a significant part of the country's industrialization and reflects the differentiation of socio-economic and cultural of the nation. The development of the textile industry in India can broadly be divided into three distinct eras: the re-colonization era, the Imperial era, and the post-independence era.

Gujarat boasts a vibrant textile industry that plays a crucial role in both India's arts and crafts and the national economy. Gujarat is regarded as the country's textile capital. Gujarat often called "India's Textile State," Gujarat hosts one of the most flourishing textile industries in the nation. As the Denim Capital of India, it contributes over 3% to the country's GDP. The state has effectively maintained its rich historical heritage and culture, which has been a key factor in the success of its textile industry, it is also recognized as the 'Manchester of India,' Data from the Invest Promotion Organisation 2022 shows that Gujarat contributes 37% of total cotton production and accounts for 60% of the country's cotton exports by value. Gujarat produces 50% of India's man-made fibers and houses 4.5 million established spindles in the state; it is the largest producer of synthetic fabrics in India, responsible for 30% of the nation's woven fabric production. Gujarat is state is home to 90% of India's weaving machinery manufacturers and 25% of the country's technical textile output, and if you see data for foreign exchange, Gujarat contributes 30% of India's exports in cotton fabrics and made-ups and has three operational Apparel Parks. Young people of Gujrat consider family approval while they choose their attire, whether they choose attire for routine or special occasions. The culture of Gujarat has still strong family or social values.

LITERATURE REVIEW

Pavithra.K, Shashi Nag (2024), Young people, who make up approximately 22% of India's population, are a significant demographic that influences the clothing industry across all sectors. One fact is, the preferences and dis-preference of the youth often drives market trends. According to the National Youth Policy of 2014, the Government of India defines "youth" as individuals between the ages of 15 and 29. Youth are subject to social pressure to keep up with contemporary and fashion trends monthly. They face challenges related to body image issues and are becoming increasingly aware of the environmental impact of fast fashion. Young people prefer to choose clothing that is comfortable, and contemporary fashion influences have led them to increasingly lean toward purchasing from brands that promote sustainability and ethical practices. Additionally, they enjoy updating their wardrobe with the latest trends.

¹Weaving Machinery | Encyclopedia.com

²Evolution & History of Textile Industry in India | IIAD

³Gujarat: Nurturing a rich textile culture - Indian Textile Journal

⁴Invest Promotion Organisation – Government of Gujarat

⁵Pavithra.K, Shashi Nag, The Impact of Contemporary Fashion on Indian Youth of Age Group (15 to 25) Years, International Journal for Research in Applied Science time.

⁶**Sonal Mahesh Gaikwad and Nikhila Rane (2024)**, A growing number of young people are embracing changes in fashion. The fashion industry is increasingly focusing on the youth to drive transformation in the fashion world. There is a noticeable shift from traditional and ethnic styles to a preference for Western and modern fashion. Teenagers, influenced by peer pressure, gravitate towards a contemporary look and, in the process, sometimes neglect the value of traditional clothing. Youth often feel self-conscious or uncomfortable around fashionable peers, leading them to purchase fashion items that may not suit them or that can cause disappointment if they fail to meet high fashion standards. They often dress to avoid embarrassment and mockery from peers. Media and fashion magazines have a significant impact on their lifestyle, with promotional activities and advertisements shaping their purchasing decisions. The frequency of shopping among youth has surged due to these marketing strategies and the desire to fit into their social circles, leading them to buy more than necessary.

⁷**Parul Gill, Poonam Malik, Nisha Arya, Neelam Yadav (2023)**, Fashion trends evolve rapidly in today's era of technology and social media, leading to a substantial shift in the choices of fashion of Indian youth. As increased exposure to global influences through social media, traditional fashion preferences among young Indians have transformed. Changing fashion trends and the influence of family approval or disapproval on their decisions, the impact of globalization, digital media, and the Indian entertainment sector make effect of fashion and choice of youth. Role of family in shaping these preferences. although Indian youth are increasingly adopting global fashion trends, they remain strongly connected to their cultural traditions and values, often seeking their families' approval and support. Evolving fashion in India emphasizes the importance of knowing how fashion preferences in young Indians are shaping and interacting with cultural ethics, the type of family and its changing aspects, and personal choices.

⁸**Ranjana Nagarwal, Rajeev Kumar (2022)**, Indian culture is regarded as one of the oldest and most enriched cultures, while Western culture is seen as the most advanced in the world. These two cultures, practiced in different parts of the globe, have distinct traditional mindsets. However, in today's world, there is a growing blend of both. A common concern among conservative Indians, especially the elderly, is the increasing influence of Westernization. They fear that Western products, clothing, food, festivals, styles, language, and, more broadly, Western ideas are spreading and having a negative impact on Indian society. This paper aims to explore the various reasons behind these fears, analyze them by comparing them with the current reality, and discuss the overall impact of Westernization

⁹**Dr. G Murali Manohari (2021)**, To influence youngster, marketers must consider these elements when planning production, pricing, and sales activities. A strong brand enhances an individual's personality, offering satisfaction, value for money, and a sense of social status. The brand image, built over many years, influences many young people to prefer branded clothing, as they are particularly attentive to the latest fashion and trends.

⁶Sonal Mahesh Gaikwad and Nikhila Rane, International Journal of Home Science, 2024, <https://www.homesciencejournal.com>

⁷Parul Gill, Poonam Malik, Nisha Arya, Neelam Yadav, Evolving fashion trends and choices of Indian youth: Family approval and disapproval, International Research Journal of Modernization in Engineering Technology and Science, Volume:05/Issue:02/February-2023, www.irjmets.com

⁸Ranjana Nagarwal, Rajeev Kumar, Impact of Western Fashion on Indian Dressing Culture, International Journal of Trend in Scientific Research and Development (IJTSRD) Volume 6 Issue 7, November-December 2022, www.ijtsrd.com

⁹Dr. G Murali Manohari, A study on the acuity of brand preference on apparels among youngsters in Coimbatore, International Journal Of Applied Research and Studies • April 2021

Objective of Study:

1. To investigate the culture influence on consumer behaviour of apparel among youngsters of Gujarat
2. To Investigate how much youngsters spend on apparel and control spending.
3. To know the significant differences in consumer buying behavior among youngsters across five zones.
4. To assess any difference in cultural patterns among youngsters of Gujarat across five zones.

Research methodology:

This study adopted a quantitative research methodology. Primary and secondary data were collected for the study. This study used a structured questionnaire for a survey in five regions of Gujarat: North Gujarat, South Gujarat, Central Gujarat, West Gujarat, and East Gujarat. A survey was conducted for 150 youngsters aged 16-30 years with the help of Google Forms. A Likert scale of five points was used for the survey. Spearman's Rank Correlation Test and Kruskal-Wallis H Test were applied for data analysis. Hypotheses for this study are:

Hypothesis

1. There is no significant influence of culture on the consumer behavior of Apparel youngsters of Gujarat.
2. There is no significant impact on impulse buying of clothes in youngsters of Gujarat.
3. There is no significant difference in consumer buying behavior across the five zones (north, south, east, west, and central) in Gujarat.
4. There is no significant difference in cultural factors across the five zones (north, south, east, west, and central) in Gujarat.

Data Preprocessing

Author/s have checked data to be analyzed for necessary errors and processing. Data were first analyzed for outlier detections. Outliers generally diminish the validity of the research analysis and therefore, they should be immediately removed from the data. The author/s used "Z-Score" method for outlier detection. Various authors used Z-Score method to detect outliers from the data for getting better results (Aggarwal et al., 2019; Jamshidi et al., 2022). The author/s used Z-Score range of -3.29 and +3.29 for defining outliers (Tabachnick & Fidell, 2019). In the Z-Score test, no outliers were detected and all the 150 observations were taken as final for further data analysis. In the next step, the author checked whether data are normally distributed or not. Violating the normality of data can result in serious issues in the analysis (Howell, 2012). Stevens (2002) also discussed the assumptions of normality of data in-depth for multivarious analysis. The following table indicates the distribution of data :

Table 1. Normality Tests

Indicators	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
IMPBUY1	.196	150	.000	.913	150	.000
IMPBUY2	.205	150	.000	.906	150	.000
IMPBUY3	.278	150	.000	.871	150	.000
IMPBUY4	.253	150	.000	.884	150	.000
CULT1	.292	150	.000	.841	150	.000
CULT2	.195	150	.000	.899	150	.000
CULT3	.254	150	.000	.859	150	.000
CULT4	.210	150	.000	.896	150	.000
CONBVR1	.272	150	.000	.874	150	.000
CONBVR2	.181	150	.000	.906	150	.000
CONBVR3	.211	150	.000	.890	150	.000
CONBVR4	.263	150	.000	.846	150	.000

Note: *IMPBUY= Impulse Buying, CULT = Culture, CONBVR = Consumer Behavior*

In order to test the normality of data, the author/s used the Kolmogorov-Smirnov test (Massey, 1951). This test was conducted to assess the normality of data (Rai et al., 2024). Table 1 shows that the data are not normally distributed as the p-value is less than 0.005. Shapiro-Wilk test (Ghasemi & Zahediasl, 2012) was also conducted to determine the normality of data. As per Table 1, the data are not normally distributed as *p* values for all the variables are less than 0.005.

Result Analysis

After the data preprocessing, author moved on further for data analysis. As the data didn't meet the assumption of normality, non-parametric tests were applied for testing hypotheses laid down earlier. Spearman's Rank Correlation test was used to examine the in-depth relationship of culture with four dimensions (CULT1, CULT2, CULT3, CULT4) with consumer behavior having four dimensions (CONBVR1, CONBVR2, CONBVR3, CONBVR4) as follows:

Table 2. Spearman's Correlation between Culture (CULT) and Consumer Behavior (CONBVR)

Dimensions		CULT1	CULT2	CULT3	CULT4	CONBVR1	CONBVR2	CONBVR3	CONBVR4
CULT1	Correlation Coefficient	1.000	-.263**	.781**	.058	.182*	-.186*	.108	.171*
	Sig. (2-tailed)		.001	.000	.480	.026	.023	.187	.037
CULT2	Correlation Coefficient	-.263**	1.000	-.194*	.136	-.086	.088	.075	-.093

	Sig. (2-tailed)	.001		.017	.097	.293	.286	.359	.256
CULT3	Correlation Coefficient	.781**	-.194*	1.000	.060	.231**	-.111	.187*	.177*
	Sig. (2-tailed)	.000	.017		.462	.004	.176	.022	.030
CULT4	Correlation Coefficient	.058	.136	.060	1.000	-.116	.187*	.201*	.029
	Sig. (2-tailed)	.480	.097	.462		.158	.022	.014	.722
CONBVR1	Correlation Coefficient	.182*	-.086	.231**	-.116	1.000	-.010	-.025	.131
	Sig. (2-tailed)	.026	.293	.004	.158		.907	.766	.110
CONBVR2	Correlation Coefficient	-.186*	.088	-.111	.187*	-.010	1.000	.242**	-.119
	Sig. (2-tailed)	.023	.286	.176	.022	.907		.003	.146
CONBVR3	Correlation Coefficient	.108	.075	.187*	.201*	-.025	.242**	1.000	-.028
	Sig. (2-tailed)	.187	.359	.022	.014	.766	.003		.734
CONBVR4	Correlation Coefficient	.171*	-.093	.177*	.029	.131	-.119	-.028	1.000
	Sig. (2-tailed)	.037	.256	.030	.722	.110	.146	.734	

Note : **. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

CULT1 and CONBVR1 have weak positive correlation, that was statistically significant $r_s(150) = .182, p = .026$ indicating that slightly higher values of CONBVR1 are associated with higher values of CULT1. CULT1 also indicated a weak positive but significant correlation with CONBVR4 $r_s(150) = .171, p = .037$ which is statistically significant. It was observed that the culture has small positive relationship with consumer behavior. On the contrary, a negative relationship was found for CULT1 with CONBVR2 $r_s(150) = -.186, p = .023$ which indicates that higher values of CULT1 are associated with slightly lower values of CONBVR2. It was observed that CULT2 has no any significant relation with all the dimensions of Consumer Behavior. All these relationships have p values higher than .05 indicating no significant relationships with Consumer Behavior at all. CULT3 indicated a weak positive correlation with CONBVR1, $r_s(150) = .231, p = .004$ which was statistically significant, which also indicated that higher values of CULT3 are associated with slightly higher values of CONBVR1. Similarly, the significant positive correlations were found between CULT3 and both CONBVR3 $r_s(150) = .187, p = .022$ and CONBVR4 $r_s(150) = .177, p = .030$. On contrary, no significant correlation was observed between CULT3 and CONBVR2 $r_s(150) = -.111, p = .176$. CULT4 showed a significant

positive correlation with CONBVR2, $r_s(150) = .187, p = .022$, and with CONBVR3, $r_s(150) = .201, p = .014$, which indicated a weak but significant relationship.

Table 3. Spearman's Correlation between Culture (CULT) and Impulse Buying Behavior (IMPBUY)

Dimensions		IMPBUY1	IMPBUY2	IMPBUY3	IMPBUY4	CULT1	CULT2	CULT3	CULT4
IMPBUY1	Correlation Coefficient	1.000	.432**	.096	.081	.055	.133	.033	.070
	Sig. (2-tailed)		.000	.243	.324	.501	.105	.690	.397
IMPBUY2	Correlation Coefficient	.432**	1.000	.256**	.212**	-.072	.179*	-.042	.152
	Sig. (2-tailed)	.000		.002	.009	.382	.028	.609	.063
IMPBUY3	Correlation Coefficient	.096	.256**	1.000	.276**	-.041	.212**	-.038	.210**
	Sig. (2-tailed)	.243	.002		.001	.619	.009	.641	.010
IMPBUY4	Correlation Coefficient	.081	.212**	.276**	1.000	-.196*	.211**	-.156	.133
	Sig. (2-tailed)	.324	.009	.001		.016	.009	.057	.106
CULT1	Correlation Coefficient	.055	-.072	-.041	-.196*	1.000	-.263**	.781**	.058
	Sig. (2-tailed)	.501	.382	.619	.016		.001	.000	.480
CULT2	Correlation Coefficient	.133	.179*	.212**	.211**	-.263**	1.000	-.194*	.136
	Sig. (2-tailed)	.105	.028	.009	.009	.001		.017	.097
CULT3	Correlation Coefficient	.033	-.042	-.038	-.156	.781**	-.194*	1.000	.060
	Sig. (2-tailed)	.690	.609	.641	.057	.000	.017		.462
CULT4	Correlation Coefficient	.070	.152	.210**	.133	.058	.136	.060	1.000
	Sig. (2-tailed)	.397	.063	.010	.106	.480	.097	.462	

Note: **. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

In order to test the second hypothesis, the author/s used Spearman's correlation test to assess the in-depth relationships between culture and impulse buying behavior of youngsters in Gujarat. The impulse buying behavior was measured through four indicators IMPBUY1, IMPBUY2, IMPBUY3 and IMPBUY4. CULT1 was negatively correlated with IMPBUY4, $r_s(150) = -.196, p = .016$, indicating a weak but significant negative relationship. No significant correlations were found between CULT1 and the other impulse -buying indicators. CULT2 indicated significant positive correlations

with IMPBUY2, $r_s(150) = .179, p = .028$, IMPBUY3, $r_s(150) = .212, p = .009$, and IMPBUY4, $r_s(150) = .211, p = .009$, indicating weak positive relationships. CULT3 was positively correlated with IMPBUY4, $r_s(150) = .210, p = .010$, But showed no significant correlations with other impulse buying indicators. CULT4 did not show any significant correlations with the impulse buying indicators. Thus, the second null hypothesis (H0) was rejected as several correlations were found, although weak, between the culture and impulse buying of clothes in youngsters of Gujarat. Although the correlations are weak, they indicate that culture does have a significant impact on impulse buying behavior among youngsters in Gujarat.

The third and fourth hypotheses were related to measuring the impact of culture and consumer behavior among youngsters of all five zones, i.e., north, south, east, west, and central. To test the relationships, the author/s used the test by Kruskal and Wallis (1952). A Kruskal-Wallis H Test was conducted to determine whether there were significant differences in cultural factors (CULT1, CULT2, CULT3, CULT4) and consumer buying behavior indicators (CONBVR1, CONBVR2, CONBVR3, CONBVR4) across five zones in Gujarat (Central, East, North, South, West).

Table 4. Kruskal Wallis H Test Mean Ranks for Culture (CULT) and Consumer Behaviour (CONBVR)

Ranks						
ZONES		N	Mean Rank	ZONES		Mean Rank
CULT1	Central Zone	30	87.48	CONBVR1	Central Zone	74.35
	East Zone	31	77.81		East Zone	76.02
	North Zone	32	53.95		North Zone	69.09
	South Zone	31	76.77		South Zone	80.53
	West Zone	26	83.92		West Zone	78.10
	Total	150			Total	150
CULT2	Central Zone	30	63.22	CONBVR2	Central Zone	75.90
	East Zone	31	80.21		East Zone	65.66
	North Zone	32	76.45		North Zone	86.53
	South Zone	31	79.94		South Zone	86.06
	West Zone	26	77.60		West Zone	60.60
	Total	150			Total	150
CULT3	Central Zone	30	82.82	CONBVR3	Central Zone	75.15
	East Zone	31	80.15		East Zone	82.92
	North Zone	32	59.52		North Zone	80.08
	South Zone	31	76.34		South Zone	70.92

	West Zone	26	80.19		West Zone	26	66.88
	Total	150			Total	150	
CULT4	Central Zone	30	78.23	CONBVR4	Central Zone	30	86.67
	East Zone	31	82.52		East Zone	31	74.73
	North Zone	32	74.02		North Zone	32	66.48
	South Zone	31	69.16		South Zone	31	79.23
	West Zone	26	73.37		West Zone	26	70.19
	Total	150			Total	150	

The Kruskal-Wallis H test revealed a statistically significant difference in CULT1 scores across the five zones, $\chi^2(4) = 12.68, p = .013$. The Central Zone had the highest mean rank of 87.48, while the North Zone had the lowest 53.95. This suggests that in the central zone, youngsters often go for shopping with any of their family members. On the contrary, youngsters of North Zone generally avoid going for shopping with any of their family members. However, the test revealed no significant difference in CULT2 scores across zones, $\chi^2(4) = 3.42, p = .490$. although, CULT2 was higher in the East Zone, it was not statistically significant. It implied that majority of youngsters go for shopping with their friends but, it was not significant. Thus, it is concluded that youngsters in all the five zone do not prefer to go for shopping with their friends. Similarly, there was no significant difference in CULT3 scores across zones, $\chi^2(4) = 6.54, p = .162$. Although the mean score for CULT3 is higher in in Central Zone (82.82), and lowest in North Zone (59.52), these are not statistically significant. This indicates there is no difference among youngsters for going shopping with their family members across these five zones.

Table 5. Kruskal Wallis H Test Statistics^{a,b} for Culture (CULT) and Consumer Behaviour (CONBVR)

	CULT1	CULT2	CULT3	CULT4	CONBVR1	CONBVR 2	CONBVR 3	CONBVR 4
Chi-Square	12.681	3.418	6.540	1.875	1.399	9.153	2.937	4.590
df	4	4	4	4	4	4	4	4
Asymp. Sig.	.013	.490	.162	.759	.844	.057	.568	.332
a. Kruskal Wallis Test								
b. Grouping Variable: ADDRESS								

The test also revealed no significant differences in CULT4 scores across zones, $\chi^2(4) = 1.88, p = .759$. This indicates that there is no difference of buying cloths from Unisex across these five zones among the youngsters. The mean score for CONBVR1 is higher in the South Zone, no statistical differences were found across the zones, $\chi^2(4) = 1.40, p = .844$. It indicates that there is no difference among youngsters buying clothes from local stores across these five zones. The test indicated significance for CONBVR2, $\chi^2(4) = 9.15, p = .057$, Suggesting that there may be differences in

consumer buying behavior, particularly between the North and West Zones, but not at the conventional 0.05 significance level. This indicates that youngsters generally want to buy their clothes from the Internet, and this does not differ across these five zones. However, no significant differences were found in CONBVR3 scores across zones, $\chi^2(4) = 2.94, p = .568$. Although the East Zone has the highest mean rank of 82.92, it is not statistically significant. No significant differences are found in the purchase of Western clothes among youngsters of all these five zones. It can be said that youngsters' buying habits for Western clothes across these zones are similar. Similarly, no significant differences are found in CONBVR4 scores across zones, $\chi^2(4) = 4.59, p = .332$. This indicates that there are no significant differences across these five zones regarding clothing styles reflecting cultural identity. This indicates that the sentiments of wearing clothes that portray cultural identity is generally consistent across these five zones, and cultural self-expression through clothing does not differ significantly by geographic location. Thus, the null hypothesis of no difference across zones for this cultural expression is retained.

CONCLUSION

It was observed that most of the cultural and consumer buying behavior indicators were mostly similar across five zones, i.e., North Zone, South Zone, East Zone, West Zone, and Central Zone. But, CULT1 was the exception as it varied by different zones, as most of the youngsters of these zones preferred to go shopping with their family members. The Central Zone indicated a strong preference for this among the youngsters. Preferences for shopping with friends, purchasing from local or internet stores, buying unisex clothes, and wearing clothes that reflect cultural identity, however, indicated mostly similar patterns across five zones. Thus, it is concluded that there are shared cultural and consumer behavior patterns among youngsters of Gujarat with minimal differences by region.

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THE CLASSROOM AS A COMPLEX ORGANIZATION: A MANAGER'S PERSPECTIVE

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ABSTRACT

The chapter presents the classroom as a complex organization, emphasizing the teacher's role as a multi-faceted manager. It covers elements contributing to effective classroom management: are self-awareness, emotional intelligence, organization, time management, behavior management, resource utilization, relationship building, and assessment. The work brings into the limelight the astute ability of the teacher to create a learning environment that will blend pedagogical artistry with administrative skills into one seamless garment of approach to finally resolve the challenge of classroom management and provide tips for practical improvement.

This chapter reframes the classroom as an existing microcosm of organizational behavior and insists that teachers should be capable managers. Effective teaching calls for much more than knowledge of pedagogy; it is an extensive set of skills such as self-awareness, emotional intelligence, and organizational and time management abilities. A teacher can promote an effective learning environment through strategic classroom management, the establishment of strong student and colleague relationships, and effective assessment practices. This chapter covers teaching and management in their complex interplay, offering insights into difficulties and strategies fundamental in developing thriving classrooms. Understanding a classroom as a complex system aids an educator in building one's capability to cope with its intricacies in order to derive the best from student learning outcomes.

Keywords: Classroom management, emotional intelligence, student engagement, time management, behavior regulation.

INTRODUCTION

To so many, it is a rather isolated and individualistic space to impart knowledge; the reality of classrooms is very intricate microcosms of organizational dynamics. This chapter explores the intricate role of the teacher as manager, treading on the delicate balance between pedagogical artistry and administrative acumen. In my 22 years of experience, I have learned that teaching is an art as much as it is science, requiring effective management of students and resources.

The classroom is much more than just a place for teaching. It is an extremely dynamic system of elements that move and interact, rather akin to managing a small business. Teachers do so by juggling the creative with the practical elements in teaching and managing the operation (Parker et..al, 2010)

Effective classroom management calls for knowledge concerning human behavior, allocation of resources, and solving problems. The teacher ought to have the skill of motivating students, establishing relationships, and creating an environment that is conducive to learning. They must also be good planners of lessons, managers of time, and effective users of available resources. Much like a business

leader has to make executive decisions, so does a teacher need to constantly analyze the situation regarding the needs of his students and classroom environment. That takes a mix of creativity, organizational skills, and problem-solving to create a thriving learning community.

Research Problems

1. What similarities exist between the dynamics at work in the classroom and those in organizational behavior in business?
2. What difficulties does a teacher face in balancing his or her pedagogical responsibilities with managerial responsibilities in a classroom context?
3. How does the emotional intelligence of a teacher influence the student's behavior, engagement, and learning?
4. What are the best time management practices a teacher can use to maximize instructional time and enhance students' performance?
5. In what way does the incorporation of humor influence the involvement of the learner and the overall class environment?

Research Questions

1. How are classrooms complex organizations, and what does this mean for teaching and learning?
2. How do teachers develop and apply managerial skills to enhance classroom management and pupil involvement?
3. What is the link between teacher's emotional intelligence and enhanced pupil conduct, motivation, and performance?
4. Which time management techniques are most useful for a teacher in protecting the flow of lessons and ensuring that the content is all properly covered?
5. Humour at the learning environment and effective ways of using it in classroom teaching

RESEARCH SIGNIFICANCE AND METHODOLOGY

This research bridges two seemingly unrelated domains of knowledge: pedagogy because it shows how teachers should conduct their classrooms as complex environments, and managerial principles, as it provides insights into the possible methods of managing the classroom. The findings will be relevant for instructors, school principals, and policymakers in locating concrete, evidence-based policies and procedures that can support effective teaching, active engagement of students, and effective classroom environment management. Beyond that, it will also offer a conceptual framework that views teachers not only as facilitators but as managers of learning environments- an approach that may deeply influence the prospects for better outcomes of education.

Qualitative research approach

Qualitative interviews with experienced practitioners will reveal what these practitioners' thoughts are and what they learn through practicing classroom management and time management, as well as emotional intelligence.

Observational studies in other classrooms should be undertaken to analyze how managerial strategies, such as structure within a classroom, humor use, and student involvement, are being implemented. Content analysis of teacher reflections, lesson plans, and feedback from the administration should yield some significant thematic findings about the management style of teachers.

Quantitative Research Approach:

Survey with questionnaires as seen from the teacher's and student's perspectives to gauge the perceived effectiveness of their technique for using humor, emotional intelligence, and time management. Use experimental designs to evaluate the effectiveness of specific classroom management strategies, such as the use of humor or employing time management tools, on students' engagement and learning. Utilize statistical analyses to analyse relationships between emotional intelligence scores and classroom behaviors or student achievement.

MIXED-METHOD APPROACH

Integrate the qualitative and quantitative data to give a more reflective understanding of how managerial techniques affect dynamics in the classroom as well as support the effectiveness of students.

I. Observation and Discussion

A Good teacher is essentially a classroom manager; this entails

1. **Self-Management: Knowing Oneself to Lead Others** : Effective classroom management begins with awareness of oneself. (Emmer et al., E. J. 2015). A teacher needs to understand his strengths, weaknesses, and style of teaching to create an effective learning environment, which includes the following aspects.
2. **Self-Reflection: Knowing Your Teaching Style** : Every effective teacher knows their teaching style and how it affects student learning. The process of reflection gives teachers the ability to identify strengths, weaknesses, and areas of improvement in their practice. This includes the way one interacts with students, the methods applied to deliver the content, and the atmosphere created in class. Student, peer, and administrative feedback can add great insight into this practice. It is ultimately in self-reflection that teachers continue to grow and develop as professionals (Tschannen-Moran et al., 2001).
3. **Emotion** : Actions are the building blocks of human connection. They act as our feeling or reaction to certain circumstances, people, or events. These feelings are a mixture of complex reactions that is inclusive of physical feelings, thoughts, and behaviour. Differences are drawn from emotions regarded as positive, negative, or neutral. (Goleman, D., 1995) From the examples of feelings such as happiness, sadness, anger, fear, surprise, disgust, love, and joy, these are examples of simple human basic emotions. More complex emotions are also experienced in life, such as jealousy, shame, guilt, and pride.

Emotions are crucial to our life in the sense that they motivate, communicate, and propel our actions and behaviours; they reflect what we stand for. How we act is often determined by how we feel. Emotions thus serve the function of expressing ourselves, fostering bonding with others. They may also prompt us towards the realization of our goals or avoiding of certain situations and often fall in line with what we hold important in life. Understanding and managing our feelings lead to good relationships and welfare. Would you like to know more about emotional intelligence or how one can manage his/her emotions?

(a) Emotional Intelligence: Understanding and Managing Emotions : Emotional intelligence refers to the ability to identify, understand, and manage one's emotions and that of others. In teaching, it is essential in establishing strong relations with students and creating a positive classroom environment (Goleman, D., 1995)

(b) High emotionally intelligent teacher is capable of

- **Displaying Empathy:** He understands and shares feelings with his students.
- **Manage Stress:** He is capable of overcoming the stresses involved in teaching effectively.
- **Building Rapport:** He has positive relationships with his students, parents, and fellow colleagues.
- **Resolving Conflicts:** He manages disputes and difficult situations in a composed and calm manner.
- **Motivating Students:** He establishes an environment that is conducive to learning, where students get motivated and continue to be engaged with the lesson.

A teacher will be better placed to create a more supportive and caring atmosphere in the classroom by developing emotional intelligence.

II. Laugh and Learn: Infusing Humor into the Classroom Experience

Sharing humor in the classroom makes learning an enjoyable and positive experience. A teacher may do this by narrating funny incidences in a student's life that the class could easily relate to or even instilling humor during any part of the lesson using riddles, jokes, or cartoons. Inviting the students to contribute on the humorous part can reduce classroom tension and create a sense of belonging. However, it is important to ensure that the humor is respectful and considerate of everyone at all times.

III. Classroom Organization

Structuring and making the classroom an effective learning environment indirectly arranging the classroom in a highly structured and effective manner for learning can help students stay on task with minimum distractions. Examples are seating the desks to make interaction easier, grouping common materials in an accessible location, and keeping the space clean and tidy.

IV. Time Management: Maximizing instructional time for optimal effect

Effective classroom time management refers to proper planning of the lesson to fit within the time available in the class. This includes beginning and ending classes on time, covering only essential content, and using teaching techniques that maintain focus.

V. Behavior Management: Clearly State Expectations and Consequences

Clearly setting behavior expectations of students, consistently enforcing consequences promotes good discipline for a more effective and positive classroom environment. This may include the development of classroom rules, together with the students, clearly explaining the same and laying down its consequences fairly in order to maintain respect and order in the space (Tschannen-Moran et al., 2001).

VI. Resource Management: Making effective use of available resources

Effective classroom resources, including textbooks, technology, educational materials can be utilized best in supporting learning. Teachers maximize the potential of classroom resources if they incorporate them in lessons in ways that support learning goals and engage learners.

VII. Relationship Building: Fostering positive connections with students, parents, and colleagues

At the heart of developing a supportive learning environment are strong relationships. It is through positive relations with students, parents and colleagues that the teacher is able to build a community of support that will maximize the academic and personal potential of the student.

VIII. Assessment and Evaluation: Measuring student progress and guiding instruction

Regular assessment and evaluation are important for monitoring the students' progress and using information for adjustments in instruction. A range of assessment techniques provides the teacher with insight into the understanding of the students and thus allows adjustment of teaching strategies. Thus, good classroom management remains one of the most frustrating challenges for many instructors, experienced in the teaching profession. Even very seasoned teachers are often observed to struggle with the ever-arising chaos and buzzing that fills the atmosphere as soon as they try to focus elsewhere, say to walk to the white board to take down notes. This begs the question: what is the solution to this age-old puzzle?

Luckily, there are concrete skills for both inside and outside the classroom that allow teachers to do this. These skills are not innate but rather learned, and they can be brought into play regardless of whether one is new to the profession or in later years as a teacher. Effective classroom management relies on the teacher having set the appropriate expectations in advance and fully apprising students of the clear consequences if the established guidelines are broken. While these are extremes that often

cross our minds, and in some cases, actually have to be carried out, they really are not necessary most of the time (Blasé, J., & Blasé, J. 2000).

Below, we have a range of easy-to-use and simple techniques for classroom management that will work towards helping you overcome issues in the classroom. But before we go on to explain the techniques, we really should point out the skills needed so that you'll be able to manage your classroom without even thinking about it.

IX. Management of time:

The ability to run lessons smoothly and with processes that are well organized. Good classroom management means much more than just time management; it is what enables learning. This just means teaching students what to do when they don't have an assignment. So, below are some of the strategies that ensure the effective use of time in the classroom and may be shared with students :

- **Setting Clear Objectives for Each Lesson:** At the beginning of each class, make it known what the objectives are and what students will have achieved at the end of each session. This helps in keeping focus and realizing the worth of time management.
- **Develop a Daily Schedule:** Segment class time by activity: Let the students in the class know how the class time will be divided so that they know when to expect what and be efficient in their work.
- **Use a timer or clock:** Keep a visible timer or clock in the classroom, continuously reminding students of how much time has been allocated to each activity. Encourage them to maintain an appropriate pace with regards to the schedule.
- **Prioritize activities:** Class, prioritize your tasks based on importance and deadlines. The most important work should be done first, then the less important if there's time later.
- **Minimize Distractions:** Minimize the potentials for being distracted in the learning environment. Students shall focus their attention without extra talking and perfectly keep their places of work in order.
- **Encourage Active Participation:** Engage Them - Engage students in the lesson by questioning, discussing, and involving them in group work. Active participation keeps them engaged and also helps them to make proper use of class time.
- **Assign Time-Limited Activities:** Set time limits for specific tasks or assignments students should complete during class. This engages them to be efficient and feel a sense of urgency.
- **Use Transition Signals:** Devise signals or cues to transition from one activity to the next. This avoids the loss of time while moving from one lesson component to another (Tschannen-Moran et al., 2001).

- **Reflect and Review:** At the end of each class, take a minute or two to review what has been completed and whether the objectives have been met. Ask the students how they spent their time, what they feel was effective, and what was not .
- **Plan for Contingencies:** Always be prepared with a backup plan for activities which will either take less or more time than estimated. That is the key to good time management without stress.

Following these time management strategies yourself and guiding your students towards these practices will secure your classroom atmosphere as one where time is used to maximum effect and learning is optimized.

X. Discipline: The Hallmark of Classroom Control

Classroom discipline encompasses much more than mere punishment; it creates an environment in which learners can focus and be productive. It guides learners to attain self-control of behavior. Through the setting of clear expectations, routines, and consequences, the teacher establishes an atmosphere in which students feel safe, respected, and motivated about learning.

A disciplined classroom is characterized by:

- Student engagement: Students themselves are participating in the process of learning.
- Respectful interactions with others in class and toward the teacher
- On-task behavior: Oriented to work; few or no nonessential diversions
- Time management: Students use class time effectively.

In effect, effective discipline reaches beyond punishment and builds, through student relationships, problem-solving skills, and reinforcement. Would you like to explore specific discipline strategies or techniques?

XI. Observation: The Art of Understanding Students

Observation is a preeminent tool. Teachers are able to assess the needs, learning styles, and social interactions of the students by observing and analyzing the behavior of the students individually.

The observing teacher is able to :

- **Identify patterns of behavior:** Identifying repeated behaviors will be a point of prediction for potential problems.
- **Recognize patterns of behavior:** Identifying repeated behaviors will be a point of prediction for potential problems.
- **Evaluate student engagement:** By virtue of being able to decide if the students are really partaking and interested in gaining knowledge, interested.
- **Recognize signs of struggle:** Recognize who is at risk, and those who need extra help or accommodation among students.
- **Establish a relationship:** This shows them that you care for their well-being.

XII. Guide instruction

You must plan teaching methods and activities in a way curriculum coherence is maintained for students favoring diverse learning styles.

(Blasé, J., & Blasé, J. 2000) Turning teachers into sharp observer's helps to promote a more inclusive and supported-learning classroom environment. Would you like to come across any particular observation technique or strategy?

XIII. Engagement of the students : Putting the students in the learning situation

Student engagement is paramount in creating a dynamic and effective learning environment. By capturing students' attention and fostering a sense of curiosity, teachers can transform classrooms into places of exploration and discovery. Active participation is key to deep learning, and by providing opportunities for students to collaborate, problem-solve, and share their ideas, educators can empower students to become independent and critical thinkers (Emmer et al., E. J. 2015).

- **Establish Classroom Rules Together:** Whenever learners are placed in the hands of establishing classroom expectations, it inculcates responsibility and mutual respect toward each other. At the opening of every year, engage your students in a discussion regarding class rules and expectations in discipline. This procedure is to increase obedience to rules during the whole course of the year.
- **Provide Space to Initiative:** Letting the initiative be in the hands of the students' activities during class will have optimal engagement and interest. It could be in the form of presentations, heading discussions, or any other participatory event in which responsibilities are delegated to the students to have their modules of lessons more interactive and interactive in nature.
- **Set Learning Expectations Before Each Lecture:** Clearly communicated purpose and expected outcomes for the lesson keep students focused and motivated. When students know what is expected of them, they are most likely to pay attention and engage themselves in it.
- **Incorporate Interactive Teaching Techniques:** Understand that each student learns differently and change the ways you teach. Some techniques that will help can be personalized learning, group activities, or project-based assignments to maintain student interest, which will, in turn, minimize the problems associated with classroom disruptions (Marzano et al., 2003).
- **Plan Fun Activities:** In every lesson plan, include some fun educational activities that can work toward preventing boredom and ensure the ongoing excitement of students about learning. Through doing such things as educational games, videos, or group projects, lessons will become more engaging, subsequently reducing misbehavior.
- **Model Appropriate Classroom Behavior:** Teachers are models for their students. If a teacher shows good behavior, for example, by showing respectful behavior and attentiveness, a teacher can set standards for students to follow. Mostly, students mirror the behavior they show from teachers.

- **Give Positive Feedback and Rewards:** Positive reinforcement by way of appreciating and rewarding any good behavior or accomplishments on the part of the student can motivate him or her to keep it up. Students like verbal praise, little rewards, or being recognized among the rest of the students.
- **Flexibility in Class:** It is important to be flexible in the conduct of the class. Sensitize when the students require a changing pace or a learning environment and act accordingly in teaching. This quality helps maintain a positive and productive classroom atmosphere.
- **Correct Poor Behavior Right Away:** Never allow a student's misbehavior to go unchecked. Even though the issue seems minor, students are more likely to press matters if they believe some action is going unnoticed. Correcting the issue immediately, and in a respectful way, preserves order and respect within the classroom.

XIV. Mastery of Subject: The Bedrock of Effective Teaching

Effective teaching is impossible without a deep and full knowledge of the subject matter. Strong subject knowledge helps a teacher to do the following:

- Explain complex concepts clearly: Breaking down intricate ideas into understandable terms.
- Answer student questions confidently: Providing accurate and informative responses.
- Stimulate critical thinking: Getting students to explore different perspectives and solutions.
- Design engaging lessons: Creating relevant and stimulating learning experiences.
- Be up-to-date: Know the latest developments in the field.

A teacher who is confident in their subject matter instills confidence in their students and a love of learning. (Parker et.al, 2010) With these skills and techniques mastered, teachers can develop a classroom environment objectively characterized by learning and personal growth in which both the learners and teachers flourish.

XV. Organization and Positivity: The Cornerstones of Success in a Classroom

The core of student engagement and learning is a highly organized and positive classroom environment. Organization, whether physical or in lesson plans, lends control and predictability to both students and teachers. Attitudes are infectious. In large measure, teachers can carry over the motivation of their students into the general climate of the class by their very demeanor. By staying cheerful and positive, teachers invite and support a very open and encouraging atmosphere for learning, one in which all students feel encouraged to participate and take risks.

Notably, these foundational elements accompanied by effective teaching strategies go a long way in students' achievements and success in the classroom as a whole.

CLASSROOM MANAGEMENT TECHNIQUES

Effective classroom management sets the scene for a productive learning environment. Effective techniques are needed to help teachers maintain order in the classroom while keeping all students

engaged in their work. The first and most important strategy for developing an authoritative personality is how students perceive and respect their teacher. This, basically borders on confidence and how professional one presents himself with sharp dressing, clear and assertive communication, and mannerisms that portray dignity. If students view a teacher as confident and authoritative, they will then listen and follow instructions in an appropriate manner. The respect forms the base for a well-managed classroom where learning can occur.

For teachers to successfully apply the aforementioned skills, they must be familiar with a number of classroom management techniques. Presented herein are some practical technique

- **Develop an Authoritative Personality:** Much of a teacher's authority is based on the manner in which he carries himself. Therefore, students are more likely to respect what comes across as confident and professional. This can be in terms of sharp dressing, confident speech, and a sense of dignity in the way one walks. If students respect a teacher, they do tend to listen and behave.

Academic and Managerial Implications

1. **For Teachers:** This study would arm teachers with a managerial system, which allows them to be able to better manage classroom effectiveness while balancing the creativity of the classroom and the practicality of managing time, behaviors, and resources.
2. **For College / Institute Administrators:** Through research, the study would provide strategies that can be executed through training teachers on how to emotionally develop their abilities, how to manage time well, and the usage of humor to make learning an optimistic environment.
3. **For Educational Policymakers:** The findings can aid policymakers in establishing guiding policies and guidelines that will positively promote the holistic development of teachers as both an educator and a classroom manager to enhance systemic outcomes in education (Emmer et al., E. J. 2015).

CONCLUSION

This chapter brings into focus the double role played by teachers as educators and managers in the classroom. The managerial principles to be applied in the classroom will include emotional intelligence, time management, and humor to enhance student engagement and learning outcomes. The literature review concludes that there is a comprehensive framework that suggests that classrooms are complex organizations where the teacher's managerial competencies will offer a conducive learning environment. Future research should direct its efforts to studying ways these strategies scale and adapt across different types of education settings, for better learning in the classroom.

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MARKETING STRATEGY AT DIFFERENT STAGES OF THE PRODUCT LIFE CYCLE (PLC) AND ITS IMPLICATIONS FOR FMCG PRODUCTS

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ABSTRACT

This study looks into the effects of marketing strategies on fast-moving consumer goods (FMCG) at different stages of the product life cycle (PLC). The purpose of this research is to provide insightful viewpoints on how marketing strategies can be tailored for each stage of the PLC in order to maximize the profitability and market share of fast-moving consumer goods. The study examines the marketing strategies employed in the PLC's introduction, growth, maturity, and decline phases through a survey of the literature. It looks into how these strategies raise consumer awareness, stimulate demand, expand market share, maintain sales, and control the downturn in FMCG products. Furthermore, the study investigates the effects of successful marketing strategies at every phase of the PLC, including customer retention, market placement, and brand loyalty. The study's conclusions provide FMCG companies with useful guidance on how to create and execute customized marketing plans that will improve their capacity to handle the many PLC stages, adjust to changing market conditions, and increase their competitive edge. In the end, this research advances knowledge of the marketing implications for FMCG items across the PLC and directs businesses toward making strategic marketing decisions.

Keywords: *Marketing Strategies, Product Life Cycle, Fast Moving Consumer Goods.*

INTRODUCTION

The fast-moving consumer goods (FMCG) sector is renowned for its constantly shifting customer tastes and intense competition. FMCG organizations need to be thoroughly aware of the marketing strategies used at every stage of the product life cycle (PLC) in order to stay ahead of the competition in this ever-changing industry. This study explores the marketing strategies employed for FMCG items at the PLC's introduction, growth, maturity, and decline stages and investigates how they affect profitability, market share, and brand awareness.

FMCG businesses typically concentrate on raising awareness and driving interest in their new products during the PLC's introduction stage. In order to inform customers about the special qualities and advantages of their products, they could make significant investments in advertising and marketing efforts. Smart pricing and distribution techniques are also used to increase market share and attract first-time customers. Understanding the marketing strategies employed at this point will help launch new FMCG products successfully and lay a solid foundation.

The emphasis moves to growing market share and sales volume as FMCG products enter the growth stage. To reach a larger consumer base, businesses may use techniques including aggressive marketing campaigns, product extensions or modifications, and extending distribution networks. Maintaining momentum and capitalizing on the product's early success are the goals. The present study aims to investigate the particular marketing strategies implemented in this phase and evaluate their effects on market expansion and brand awareness.

FMCG companies encounter fierce competition and market saturation throughout their maturity period. The goals of marketing are to maintain market share, increase consumer loyalty, and set the product apart from rivals. Diversifying products, adjusting prices, focusing promotions, and fostering stronger customer ties through loyalty programs are a few examples of strategies.

For FMCG companies, the PLC's decline stage brings unique issues. Products in this stage see a decline in market relevance and sales. During this stage, marketing methods are frequently used to control costs, investigate niche markets, or think about discontinuing a product. This study looks at various approaches in an effort to offer suggestions on how FMCG companies may successfully manage the decline phase and decide what to do with their products going forward.

LITERATURE REVIEW

(Kotler 2000) describes the product life cycle (PLC) concept as a framework widely used in marketing to understand how products evolve in the marketplace. (Levitt 1965) outlines that the PLC comprises four distinct stages: introduction, growth, maturity, and decline. For FMCG companies in the product industry, each stage offers different opportunities and problems to maximize success and profitability; customized marketing strategies are needed.

Companies concentrate on raising demand and awareness for their FMCG products throughout the PLC's introduction phase. Effective marketing techniques at this point, according to research by Bondarenko, (V., & Vyshnivska, B., 2023), include product distinction, focused advertising campaigns, and captivating promotional activities. It was discovered that drawing emphasis on the distinct advantages and organic components of fast-moving consumer goods (FMCG) was beneficial in drawing in health-conscious customers. Jahan, (T. et al.'s 2024) study highlights how important it is to have strong branding and product positioning throughout this stage. The study by (Antezak, B., 2024), emphasizes the expanding impact of digital marketing on communication channels throughout the FMCG product introduction stage. The research highlights the significance of utilizing social media platforms, online content marketing, and influencer partnerships in order to efficiently connect and interact with the intended audience. Businesses can build immersive and interactive experiences that

appeal to customers interested in natural and products by utilizing digital channels) (Rai & Kumari, 2024). During the introduction stage, price and distribution strategies are also quite important. (Kotler and Armstrong,; 2021), suggest that organizations can implement a market-oriented pricing strategy in which they determine prices based on competitive positioning and perceived value. In order to satisfy customer demand and promote product accessibility, it is also essential to guarantee broad availability through strategic distribution alliances and efficient supply chain management. During the introduction phase, promotional efforts are crucial for increasing consumer awareness and encouraging product trialing of FMCG. According to (Mihi Perea., 2024), a consistent and persuasive brand message should be created across a variety of touch points by utilizing integrated marketing communication (IMC) strategies. To engage customers and increase brand awareness, these strategies could include public relations campaigns, experiential marketing programs, and advertising campaigns.

Marketing plans for FMCG products concentrate on growing market share, boosting sales, and leveraging the product's success during the growth stage of the product life cycle (PLC). According to (Wei, Y., & Dong, Y., 2022; Rai et al., 2022), research emphasizes how crucial it is to establish a robust distribution network during this stage. Companies can guarantee the wide availability of their FMCG products and expand their consumer base by forming strategic alliances with retailers, wholesalers, and e-commerce platforms. According to a study by (Palazon, M. et al., 2009), competitive pricing is a useful strategy for attracting price-conscious customers and gaining an advantage over competitors. Businesses may use bundle deals, discounts, or promotional pricing to encourage customers to try and buy their FMCG products. During this stage, product line extensions are also a major factor in driving growth. According to research by Choudhury, R. G. (2020), expanding the product line or launching new product variants can meet the needs of a wider range of customers and boost market penetration. Businesses can find prospective product expansions that fit with the brand's values and appeal to the target market by utilizing consumer insights and market research. During the expansion stage, marketing communication and branding initiatives become essential. According to a study by Jahan, T. et al. (2024), brand awareness may be created and items can be set apart from competitors by implementing successful advertising campaigns and brand development initiatives. Businesses may efficiently reach and interact with the target audience by using a variety of marketing channels, such as digital platforms, social media, influencer partnerships, and conventional media.

The PLC's maturity stage is characterized by a saturated market and heightened rivalry for businesses. According to research by Lee and Park (2018), using digital marketing channels, preserving brand loyalty, and putting customer retention programs into place are all important aspects of effective marketing strategies at this point. Lee and Chang's (2015), research emphasizes how important it is to diversify your product line during this stage. To accommodate varying consumer preferences and market groups, companies might expand their product lines or create new varieties of their FMCG offerings. This strategy draws in more customers and revitalizes the product. To improve customer loyalty and retention, (Rane, N. L. et al.,2023) recommend using customer relationship management (CRM) strategies in terms of promotion. In line with (Kopalle, P. K. et al., 2023), Price optimization is

crucial to maintaining profitability and competitiveness during the maturity stage. Businesses can use dynamic pricing strategies to increase demand and combat competition, such as promotional pricing, discounts, or bundling. It is imperative to consistently observe market trends and consumer inclinations, adapting the product's attributes, packaging, or composition to conform to evolving demands.

According to Mohsen et al. (2023), during the maturity stage, distribution techniques are essential to guarantee the widespread availability and accessibility of FMCG products. To access a wider customer's base, businesses can develop partnerships with merchants or e-commerce platforms, explore new markets, or extend their distribution networks.

Marketing strategies for FMCG products seek to manage the product's decline and maximize value from its residual market share throughout the decline stage of the product life cycle (PLC). According to research by Acikgöz, B. (2018), businesses can concentrate on innovation and product differentiation at this stage. To rekindle consumer interest and prolong the product's life, they can launch better versions of existing FMCG products or investigate other product forms. Kotler and Armstrong (2021), advise implementing a strategy of selective price reduction when it comes to pricing. In order to draw in price-conscious customers and encourage last purchases before abandoning the product, businesses can provide discounts or price reductions. Pricing strategically can help to maximize sales and move goods. In order to manage the shift and preserve customers loyalty during the decline stage, effective communication is essential. Study conducted by Nurhilalia, N., and Saleh, Y.(2024), highlights the need of keeping lines of communication open and transparent with customers, telling them when a product is being discontinued and providing them with alternatives. Businesses can use customer databases and loyalty plans to connect with devoted customers and offer incentives for switching to different products in their line.

The idea that marketing strategies for FMCG products should be customized for each stage of the PLC is generally supported by the literature. Various approaches are needed to manage decrease in the decline stage, sustain sales in the maturity stage, drive growth in the growth stage, and create awareness and demand in the introduction stage. FMCG companies may efficiently handle the opportunities and obstacles given by the various stages of the product life cycle by implementing these strategies.

RESEARCH METHODOLOGY

This study adopts a secondary data research approach to analyze the marketing strategies utilized at various stages of the product life cycle (PLC) and their influence on fast Moving Consumer Goods (FMCG). One component of the research technique is a thorough review of the literature. A comprehensive examination of scholarly publications, books, and reliable web resources will be carried out in order to compile pertinent data regarding marketing strategies utilized in the FMCG product PLC's introduction, growth, maturity, and decline phases. The theoretical underpinnings of marketing

strategies and their consequences at each step will be established by this review, which will also assist in identifying important concepts and factors.

Research Objective

This research study's objective is to investigate and evaluate the marketing methods utilized at various phases of the product life cycle (PLC) with a focus on FMCG products. The goal of the study is to shed light on how marketing strategies may be adjusted for every phase of the PLC to optimize FMCG product success and profitability.

Product Life Cycle Model

The term "Product Life Cycle" is widely used in marketing and product management to describe the various stages a product goes through from introduction to eventual market decline. Businesses can make well-informed decisions regarding their marketing plans, product development, pricing, distribution, and other crucial factors pertaining to the success of the product by having a thorough understanding of the product life cycle. A conceptual framework known as the "product life cycle" aids companies in comprehending and controlling the course of their products across time

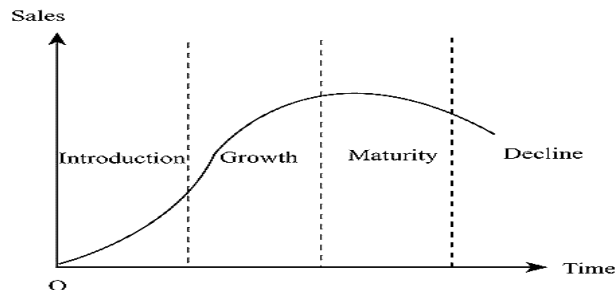


Figure 1. Product Life Cycle

INTRODUCTION PHASE

According to Kotler, P., & Armstrong, G. (2021), the introduction phase is the first stage of the product life cycle (PLC). The introduction of a new product to the market is what defines it. The product is introduced to consumers at this phase, and sales are usually low due to little awareness and acceptability. Making people aware of and interested in the new product is the main goal of the introduction phase.

Companies should implement specialized marketing strategies for this stage in order to accomplish this. During the introduction stage, some crucial strategies that can work well are as follows:

- **Product Differentiation:** To set the new product apart from the competition, highlight its special qualities, advantages, and value proposition. Emphasize its inventiveness, outstanding functionality, or special features that meet the needs of the customers.
- **Focused Marketing Initiatives:** Develop targeted advertising campaigns to reach the intended audience. This can include utilizing various channels such as print media, television, online

advertising, or social media platforms. The messaging should focus on creating curiosity, generating interest, and communicating the value of the product.

- **Engaging Promotional Activities:** Implement engaging promotional activities to attract attention and encourage trial. This can include offering samples, demonstrations, limited-time promotions, or special introductory pricing to incentivize customers to try the product and experience its benefits firsthand.
- **Effective Product Positioning and Branding:** Clearly communicate the unique selling points of the product and its value proposition.
- **Customer Feedback and Market Research:** To learn more about the preferences, requirements, and opinions of consumers, collect market research data and customer feedback. This information can help refine the product offering, marketing messaging, and overall strategy during the introduction phase and beyond.

During the Introduction phase, early adopters can develop a sense of brand recognition and loyalty by implementing effective marketing methods. Customers may be encouraged to try a new FMCG product and given a positive impression of the brand by means of interesting and educational communication. In the eyes of consumers, a product can be distinguished from rivals and given a distinctive value proposition by employing clear and persuasive positioning strategies. Bringing attention to the product's natural components, health advantages, and environmental friendliness might help carve out a niche for it in the market. Establishing a foundation of devoted customers early on is essential. Personalized experiences, constant contact, and first-rate customer service can increase brand advocacy and customer's retention.

By implementing these strategies, businesses may successfully manage the PLC's launch period, generate interest and awareness among their target market, and set the stage for the product's future expansion and success.

GROWTH PHASE

As per Kotler, P., & Armstrong, G. (2021), the growth phase, which follows the introduction phase, is the second stage of the product life cycle (PLC). Sales and market acceptance of the product rise quickly during this era. As more people become aware of the product, demand begins to rise. Increasing market share and sales is the main goal of the growth phase. Companies should implement specialized marketing strategies for this stage in order to accomplish this. Several crucial strategies that are efficacious in the expansion stage encompass:

- **Market Expansion:** Determine fresh market niches or geographical regions to broaden the product's appeal. This may entail pursuing new markets abroad, investigating other distribution options, or focusing on distinct customers demographics.
- **Brand Building and Differentiation:** Continue using efficient marketing communications to increase brand recognition and loyalty. Stress the product's USPs, draw attention to how it differs from the competition in terms of features, quality, or value, and solidify the brand's place in the marketplace.

- **Pricing Strategies:** Adjust pricing strategies to maximize market penetration. This may involve offering competitive pricing, volume discounts, or bundle offers to incentivize customers to choose the product over alternatives.
- **Distribution Expansion:** To guarantee the product's widespread availability, fortify the distribution network. Form strategic alliances, bargain for advantageous shelf locations, and enhance supply chain management to satisfy growing demand and guarantee effective product delivery.
- **Product Line Extensions:** Introduce product line expansions or modifications to accommodate varying customers needs and preferences. The product may need to be introduced in different sizes, flavours, or package configurations in order to increase its market share and appeal.
- **Customer Relationship Management:** Create a solid rapport with your customers in order to encourage loyalty and recurring business. To provide a pleasant brand experience, put in place customer retention initiatives, tailored marketing campaigns, and top-notch customer service.

During the expansion stage, marketing strategies that are effective focus on meeting consumer expectations, offering consistent product quality, and sustaining customer satisfaction in order to strengthen brand loyalty. Personalized offers, loyalty incentives, and reward systems can boost customer loyalty and promote recurring business. Developing and modifying the market positioning becomes essential when competition heats up. A competitive edge and a stronger position for the brand in the market can be maintained by identifying and pursuing particular consumer segments, investigating niche markets, and providing unique product variations. Preserving a high standard of customer satisfaction and engagement is essential to retain customers in the growth stage. Continuous innovation, product improvements, and responsive customer support contribute to customer retention and build long-term relationships.

By adopting these strategies, companies can capitalize on the growth phase of the PLC, expand their market presence, increase sales, and solidify their position in the market. Throughout this phase, it is critical to keep an eye on consumer preferences, market developments, and the competitive environment in order to make wise decisions and maintain growth.

MATURITY PHASE

According to Kotler, P., & Armstrong, G. (2021), After the growth phase, the maturity phase is the third stage of the product life cycle (PLC). During this stage, sales stabilise and the product reaches its maximum point of market saturation.

The market becomes highly competitive, and customer preferences may start shifting towards newer or more innovative products. The primary objective during the maturity phase is to maintain market share, maximize profitability, and extend the product's life cycle. To achieve this, companies should adopt specific marketing strategies tailored to this stage. Some key strategies that can be effective during the maturity phase include:

- **Market Segmentation and Targeting:** By finding particular customers categories that still have a high demand for the goods; we can refine the target market. Create specialized marketing campaigns to meet these segments' requirements and inclinations.
- **Product Differentiation and Innovation:** Set the product apart from the competition with special features, enhancements, or innovations. To keep customers interested, make ongoing investments in R&D to improve the product, provide new versions, or investigate ways to make it better.
- **Competitive Pricing and Promotions:** To stay competitive in the market, make adjustments to your price plans. In order to draw in and keep consumers, this may entail providing competitive pricing, special discounts, loyalty plans, or package offers.
- **Enhanced Customer Service:** To set the product apart from the competition and foster customers loyalty, offer outstanding customer service. To ensure that customers have a great experience, provide after-sales support, effective complaint handling, and personalized assistance.
- **Extended Distribution Channels:** Investigate fresh collaborations or distribution methods to target unexplored market niches or geographical regions. To increase the product's reach, take into account worldwide expansion, strategic alliances, and e-commerce platforms.
- **Revitalized Marketing Communication:** Update your marketing materials to keep your brand relevant and draw new customers. To interact with consumers and reaffirm the value proposition of the product, use content marketing, social media campaigns, digital marketing, and targeted advertising.
- **Customer Retention and Relationship Management:** Give customer retention first priority by building dependable relationships and rewarding steadfastness. Encourage repeat business and maintain brand loyalty by engaging current consumers with customized discounts, exclusive access, or exclusive promotions.

By implementing these strategies, businesses may maintain market share, navigate the PLC's mature period with effectiveness, and prolong the life of their products. To be competitive in a mature industry, it is critical to keep an eye on rival activity, consumer feedback, and market developments in order to make appropriate modifications.

Long-term success is driven by brand loyalty in the mature stage. The goal of marketing should be to keep customers by using unique offers, tailored communications, and loyalty programs. Maintaining loyalty is facilitated by fostering emotional bonds and reiterating brand principles. In a crowded market, standing out by highlighting special features like heritage, quality, sustainability, or extra benefits is essential. It might also be beneficial to reposition the product to appeal to new markets or satisfy changing demands. In order to keep customers loyal and lower customer turnover, constant efforts to improve the customer experience such as seamless interactions and post-purchase support are crucial.

DECLINE PHASE

As per Kotler, P., & Armstrong, G. (2021), the last phase of the product life cycle (PLC) is called the decline phase. Sales and market demand for the goods fall during this time. This could be the result of a number of things, including shifting consumer preferences, the launch of more inventive items, or the development of new technology. In order to minimize losses and maximize income, organizations should strategically manage the product's decline throughout this phase. A few crucial strategies that might be used in the decline stage are as follows :

- **Market Consolidation:** Concentrate on lucrative customers or regions where the product is still in demand. To keep sales to devoted customers, focus your efforts and resources on these areas.
- **Cost Optimization:** During the period of declining sales, maximize profitability by streamlining processes and cutting costs. To find opportunities for cost savings, assess the effectiveness of the supplier chain, production procedures, and overhead costs.
- **Product Rationalization:** Examine the product line and think about getting rid of outdated or underperforming versions. To cut expenses and concentrate efforts on lucrative offerings, concentrate resources on core products or variations with higher demand.
- **Harvesting Strategy:** Reduce marketing and promotional efforts for the failing product gradually. Reduce marketing costs as much as possible while boosting sales from devoted customers. The objective of this approach is to maximize profits from the product prior to its eventual termination.
- **Product Divestment or Discontinuation:** Assess the product's profitability and long-term viability. Consider terminating or divesting the product if losses are substantial or if it no longer supports the company's strategic goals. This allows the company to redirect resources and investments to more promising opportunities.
- **Customer Transition and Support:** Inform current consumers of the product's discontinuance and provide suggestions for a smooth transition or other options. To preserve goodwill and customers satisfaction throughout the shift, offer customer support and help.

During the decline phase, companies must closely monitor market conditions, customer feedback, and competitors. Effective strategies can minimize losses and maximize profitability.

Learning from the product's lifecycle offers insights for future development and marketing. Retaining brand loyalty becomes harder as demand falls, but tailored offers, loyalty rewards, and exclusive promotions can help maintain the remaining customer base. Cost optimization, targeting niche markets, or exploring new distribution channels can sustain sales. Exceptional customer service and feedback collection are vital to retaining loyal customers and informing future improvements.

Effective marketing strategies throughout the product lifecycle (PLC) directly influence brand loyalty, market positioning, and customer retention. By consistently delivering value, meeting customer expectations, and adapting to market changes, companies can enhance success and profitability at each PLC stage.

DISCUSSION

For FMCG products, the introduction phase of the Product Life Cycle (PLC) is crucial to building a solid foundation for future success. Companies can raise awareness and generate demand among their target customers by putting into practice effective strategies like product differentiation, targeted advertising campaigns, engaging promotional activities, effective product positioning, and collecting customer feedback and market research. These strategies assist in showcasing the special qualities and advantages of the FMCG product, reaching the target market, drawing attention, creating a strong brand identity, and adjusting the product lineup in accordance with consumer preferences. A well-executed plan during this phase is essential for long-term growth and profitability, as it lays the stage for later PLC phases.

Companies can establish a competitive market position, foster brand recognition and loyalty, and lay the groundwork for long-term success across the product life cycle by effectively navigating the introduction phase. Growing sales and market acceptance are hallmarks of the Product Life Cycle (PLC) growth phase. During this phase, businesses should use particular marketing techniques to increase sales and market share. These strategies consist of growing the market, establishing a strong brand, changing prices, spreading the distribution network, and extending product lines. Establishing a strong focus on customer relationship management is crucial in fostering loyalty.

Businesses can take advantage of the growth phase, expand their market presence, and strengthen their position by implementing these strategies. In the mature stage of the Product Life Cycle (PLC), businesses aim to preserve their market position and optimize their earnings.

It is necessary to use particular marketing techniques to accomplish this. Enhanced customer service, competitive pricing, product differentiation, market segmentation, expanded distribution channels, and renewed marketing communication are a few of these. Businesses can preserve brand loyalty by concentrating on customer retention and relationship management. These strategies support maintaining market share, extending the life cycle of the product, and overcoming obstacles in an established market. Businesses need to take care of the decrease in the Product Life Cycle (PLC) phase in order to reduce losses. It is recommended to put strategies like product rationalization, cost optimization, market consolidation, harvesting strategy, and customer transition and assistance into practice.

These strategies include concentrating on lucrative market niches, cutting expenses, getting rid of underperforming variations, progressively cutting back on marketing spending, and informing customers when a product is being discontinued. During this stage, keeping customers and brand loyal are still essential. Sales can be sustained with the use of strategies that focus on retaining current customers, cutting expenses, identifying specialized markets, and offering top-notch customer support. By implementing these strategies, businesses can minimize losses and handle the decline phase well.

An overview of the marketing strategies that should be used for FMCG items at each step of the PLC is given in this discussion, along with an analysis of the most important strategies and how they affect the profitability and success of the product.

POLICY IMPLICATIONS

The PLC has policy ramifications that include the requirement for ongoing observation of consumer preferences, market trends, and the competitive environment. For businesses to spur innovation and set themselves apart from the competition, research and development should be prioritized. Long-term success depends on developing a strong rapport with customers and encouraging brand loyalty through tailored experiences and efficient communication. Furthermore, in order to optimize profitability and skillfully traverse market fluctuations, businesses should be ready to react and make strategic decisions at every point of the PLC.

CONCLUSION

To sum up, the Product Life Cycle (PLC) helps businesses apply the best marketing strategies at each step in order to maximize profitability and success.

The goal of the introduction phase is to raise demand and create awareness. The expansion of sales and market share are the main goals of the growth phase. Keeping market share and prolonging the product's life cycle are priorities during the maturity phase. To reduce losses during the fall phase, cautious management is needed. Throughout the PLC, strategies including cost optimization, market expansion, differentiation, and customer relationship management are important. Through comprehension and efficient application of these strategies, enterprises can enhance the functionality of their products over their entire life cycle.

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DEVELOPMENT OF SOFT SKILLS THROUGH EMOTIONAL INTELLIGENCE: A THEMATIC OVERVIEW

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ABSTRACT

The chapter substantiates how emotional intelligence has advanced soft skills in the modern world. The competition in getting a job and maintaining it is becoming more difficult due to the flexibility of academic programs and the influx of highly qualified individuals. Students must augment their hard abilities with soft skills to show their true potential to stand out in a competitive landscape. Emotional intelligence is vital, as it involves recognizing and managing our emotions and those of others. This skill improves communication and adaptability, making it easier to handle difficult social and professional situations. Developing emotional intelligence is important for securing job opportunities and ensuring career growth.

The objective of this study is to shed light on the significance of emotional intelligence for developing soft skills and how it can be created during the academic process. To satisfy the objective of this study, a review of current literature related to soft skills and emotional intelligence has been undertaken.

The study reveals that those individuals with high Emotional Intelligence are better equipped to negotiate complicated social dynamics, manage stress and foster positive interactions in various contexts. This overview provides a comprehensive understanding of how emotional intelligence can be leveraged to develop essential soft skills, as well as practical recommendations for individuals and organizations aiming to improve their emotional competencies.

Keywords: soft skills; emotional intelligence; academic curricula; dimensions; social dynamics.

INTRODUCTION

Desiderius Erasmus once said, “The main hope of a nation lies in the proper education of its youth”. In today’s dynamic and increasingly interconnected world, education is not solely about acquiring knowledge and academic skills however, it also emphasizes fostering the soft skills of learners (Kastberg et al., 2020). Such skills are often known as interpersonal or people skills which include a broad range of abilities that enable one to effectively communicate, solve problems, work well with others and adapt to change. The core issue lies in the perception that only certain soft skills, like public speaking or providing feedback, are seen as teachable (Korniienko and Barchi, 2023). However, regarding the more abstract soft skills tied to emotional intelligence, there is often uncertainty about their tangible forms, their impact on achieving company goals, and whether they can be effectively taught or even learned.

Technical and hard skills are required to fulfill certain jobs or tasks, but those who have acquired soft skills succeed. This can lead to a more promising future regarding employment satisfaction, professional growth, and financial gain (Robles, 2012). In this context, emotional intelligence is a critical component of education, our ability to understand, and in turn influence, the emotions in other people, plays a pivotal role in cultivating and enhancing soft skills, offering a core framework that empowers individuals to effectively manage complex social interactions with empathy, self-awareness, and emotional regulation, adaptability, conflict management, teamwork (Mayer et al., 2004; Goleman, 1995).

The fast growth of technology and globalization has altered the professional scene, emphasizing the value of soft skills (Robles, 2012). In this period where automatic and artificial intelligence (AI) software can handle many tasks, employers are increasingly seeking individuals who can bring more to the table than just technical expertise. Employers want individuals who can cooperate successfully, communicate properly, and adjust to changing circumstances. These abilities are critical for creativity, productivity, and pleasant workplace culture, making them essential in the modern workforce as an organization can defeat most of its challenges with the help of a unique, positive, and powerful resource called emotional intelligence (Jordan, P. J., & Troth, A. C., 2011).

This topical review seeks to investigate the crucial role of emotional intelligence in developing soft skills. By reviewing current research, case studies, and practical examples, this study will give a knowledge of how emotional intelligence may be used to improve critical soft skills. Furthermore, this overview will focus on the practical implications of incorporating emotional intelligence into educational curricula and professional development programs, implying that such integration can result in more well-rounded, emotionally competent individuals better prepared to succeed personally and professionally.

LITERATURE REVIEW

Soft Skills

The term "soft skills" was first coined in the early 1970s during U.S. Army training courses to describe interpersonal abilities, distinguishing them from the technical skills required for operating machinery or handling weapons.

Soft Skills is a trendy term nowadays, used to indicate personal transversal competencies such as social aptitudes, language and communication capability, friendliness ability to work in a team and other personality traits that characterize relationships between people (Cimatti, 2016). They are also referred to as interpersonal skills, people skills, social skills, emotional intelligence skills, and transferable skills. These terms emphasize the non-technical abilities that enable individuals to interact effectively with others and adapt to various social and professional environments.

These skills are essential for employers as they foster a productive, collaborative work environment by building trust and enhancing teamwork. They improve customer service by helping individuals better understand the needs of coworkers and clients. Soft skills also support career

advancement, making employees more likely to succeed, gain promotions, and increase earning potential. Beyond professional benefits, soft skills contribute to personal growth by enhancing self-awareness, relationships, and self-confidence, making them vital for both career and personal success (Korniienko and Barchi, 2023). Soft skills can be divided into three categories –

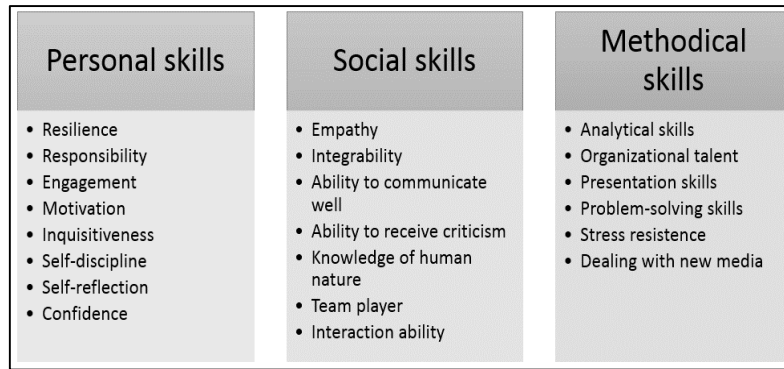


Figure 1: Types of Soft Skills

(Source: www.ionos.com)

The figure categorizes various soft skills into three key groups:

- Personal Skills:** These skills pertain to an individual's internal abilities and character traits, which help them manage themselves effectively.
- Social Skills:** These skills focus on interpersonal abilities, which are crucial for effective communication, collaboration, and teamwork in social or professional settings.
- Methodical Skills:** These skills are more task-oriented, focusing on cognitive abilities, organization, and adaptability, which are essential for performing well under pressure and managing complex tasks.

Each category represents a different aspect of emotional and professional competencies required for success in personal and professional environments. The following table shows a short description of the various skills under three categories :

Table 1: Types of Soft Skills

Category	Skills	Short Description
Personal Skills	Resilience	The ability to bounce back from challenges or setbacks.
	Responsibility	Being accountable for one's actions and decisions.
	Engagement	Active involvement and commitment in tasks or responsibilities.
	Motivation	Internal drive to achieve goals and maintain enthusiasm.
	Inquisitiveness	A curiosity for learning and exploring new ideas or knowledge.
	Self-Discipline	The ability to control one's actions, behaviors, and emotions.
	Self-Reflection	The ability to assess one's own behavior, strengths, and weaknesses for personal growth.
	Confidence	Belief in one's own abilities and decisions.

Social Skills	Empathy	The capacity to comprehend and empathize with the emotions of others.
	Integrability	The quality of being able to integrate into a team or system smoothly.
	Ability to Communicate Well	Clear and effective verbal or non-verbal communication.
	Ability to Receive Criticism	Openness to feedback and using it constructively for self-improvement.
	Knowledge of Human Nature	Understanding and interpreting others' behaviors and motives.
	Team Player	The ability to work cooperatively with others to achieve common goals.
	Interaction Ability	Skillful engagement in social exchanges, fostering positive relationships.
Methodical Skills	Analytical Skills	The ability to assess complex information, identify problems, and formulate solutions.
	Organizational Talent	Competence in arranging tasks, resources, or people efficiently.
	Presentation Skills	Effectiveness in conveying ideas and information clearly to an audience.
	Problem-Solving Skills	The ability to recognize, assess, and solve problems.
	Stress Resistance	The ability to remain calm and effective under pressure.
	Dealing with New Media	Adaptability to new technologies and media in professional settings.

(Source: Self Compiled)

No list of soft talents is truly comprehensive, as many human characteristics are difficult to conceptualize. Furthermore, many of the traits listed above in Figure 1 interact positively. The soft skills "resilience" and "stress resistance" overlap almost as much as "analytical skills" and "self-reflection." As a result, the number of soft talents is equally crucial as how effectively they operate together.

Emotional Intelligence

Emotional Intelligence is a relatively recent phenomenon, but it dates to the early 1920s when Edward Thorndike first coined the term "Social Intelligence" and described it as "the ability to understand and manage men and women, boys and girls...to act wisely in human relations" (Thorndike et al. 1937).

In the 1950s, Abraham Maslow introduced the concept of emotional strength. Later, in 1983, Howard Gardner's *Frames of Mind: The Theory of Multiple Intelligences* introduced the concept of multiple intelligences, which included both interpersonal and intrapersonal intelligence, together forming the basis for emotional intelligence.

The term Emotional Intelligence was first explored by John D. Mayer and Peter Salovey (1990), defined as "the ability to monitor one's own and other people's emotions, to discriminate between different emotions and label them appropriately, and to use emotional information to guide thinking and behavior" ((Salovey et al. 1990). The term gained recognition in 1995 with the release of Daniel Goleman’s book: Emotional Intelligence – Why it can matter more than IQ where he outlined the four domains of emotional intelligence i.e., “self-awareness, self-management, social awareness and relationship management.”

- In layman’s terms, emotional intelligence is the capacity to:
- a) Identify, comprehend and control your own emotions; and
 - b) Identify, comprehend and impact the emotions of others

Models of Emotional Intelligence

There are several well-known models of emotional intelligence proposed by different authors that provide an outline to understand and develop emotional competencies. Each model offers a unique perspective on the nature of emotional intelligence and how it can be applied in both personal and professional environments. Following are the three main models of emotional intelligence-

Table 2: Models of Emotional Intelligence

MODEL	PROPOSED BY	KEY FOCUS	COMPONENTS
Ability Model	John D. Mayer and Peter Salovey	Cognitive ability to process emotions	Perceiving, Using, Understanding, Managing Emotions
Mixed Model	Daniel Goleman	Emotional intelligence as a mix of skills for success	Self-awareness, Self-Regulation, Social Skills, Empathy, Motivation.
Trait Emotional Intelligence Model	Konstantinos V. Petrides	Emotional intelligence as part of personality traits	Emotional Self-Perception, Well-Being, Sociability, Self-Control

(Source: Self compiled)

1. Ability Model

John D. Mayer and Peter Salovey (1990) proposed and developed the Ability model. In this model conceptualizes “emotional intelligence” in a way that aligns it with traditional forms of intelligence. Under this model emotional intelligence is defined as "The ability to perceive emotion, integrate emotion to facilitate thought, understand emotions, and to regulate emotions to promote personal growth." However, later the definition evolved as "the capacity to reason about emotions, and of emotions, to enhance thinking. It includes the abilities to accurately perceive emotions, to access and generate emotions to assist thought, to understand emotions and emotional knowledge, and to reflectively regulate emotions to promote emotional and intellectual growth" (Mayer et al. 2016; Fiori

et al. 2011). The model claims that emotional intelligence includes four types of cognitive abilities related to processing emotions:

- i. **Perceiving Emotions:** The ability to detect and decipher i.e. accurately interpret emotional cues in oneself and others (e.g., facial expressions, pictures, tone of voice and cultural artifacts).
- ii. **Using Emotions:** The ability to leverage emotions to support and assist cognitive functions such as problem-solving and decision-making.
- iii. **Understanding Emotions:** The capacity to comprehend emotional language and recognize complex relationships between emotions. This includes being attuned to subtle differences between emotions and the capacity to identify and articulate how emotions change over time.
- iv. **Managing Emotions:** The capacity to control one's own emotions and influence others' emotions to achieve goals or manage relationships. An emotionally intelligent person can effectively harness and manage both positive and negative emotions to achieve their desired objectives.

Mixed Model

Daniel Goleman's model, introduced in 1995, popularized emotional intelligence and expanded it beyond cognitive abilities to include a wide range of emotional competencies that contribute to personal and professional success. Emotional competencies are not natural gifts but learned skills that require effort and development to achieve exceptional performance. According to Goleman, people are born with a basic level of emotional intelligence that influences their capacity to develop these emotional skills (Neubauer et al. 2005; De Bruin et al. 2012). His model emphasizes the role of emotional intelligence in leadership and workplace performance.

Goleman identifies five key components of emotional intelligence :

- i. **Self-Awareness:** Identifying and understanding one's emotions and how they affect thoughts and behavior.
- ii. **Self-Regulation:** The ability to regulate or redirect impulsive behaviors and manage emotions in healthy ways.
- iii. **Social Skills:** Proficiency in managing relationships and building networks, important for influencing and leading teams.
- iv. **Empathy:** The capacity to empathize with and relate to the emotions of others, which is essential for forming strong relationships. While making decisions, consider other people's feelings.
- v. **Motivation:** A deep enthusiasm for work that surpasses financial rewards and status, fueled by a personal drive to accomplish goals. It's being aware of what motivates others.

Table 3: Dimensions of Emotional Intelligence as per Mixed Model

Dimensions of Emotional Intelligence	Skills Required
Self-Awareness	Emotional recognition Self-reflection Awareness of emotional impact on thoughts and behavior
Self-Regulation	Impulse control Stress management Adaptability Healthy emotional expression
Motivation	Internal drive Passion for work Goal-setting Resilience
Empathy	Active listening Perspective-taking Emotional resonance Understanding others' feelings
Social Skills	Relationship management Effective communication Conflict resolution Networking Team leadership

(Source: Self compiled)

The table above outlines the five dimensions of emotional intelligence identified by Daniel Goleman in his mixed model. It also details the various skills needed for each dimension.

TRAIT EMOTIONAL INTELLIGENCE MODEL

Konstantinos V. Petrides (2001) defines emotional intelligence as “a set of emotional self-perceptions located at the lower levels of personality.” The trait model considers EI as a personality trait, rather than a set of abilities, and focuses on how individuals perceive their emotional capabilities (Petrides, K. V., & Furnham, A., 2001).

In simple language, the Trait emotional intelligence refers to how individuals perceive their emotional abilities. This concept includes both behavioral tendencies and self-assessed skills, which are evaluated through self-reports rather than objective measures.

Key components of the trait model include:

- i. **Emotional Self-Perception:** How one perceives their emotional abilities and manages emotions in different contexts.
- ii. **Well-Being:** Positive self-regard and emotional resilience.

- iii. **Sociability:** Confidence in social interactions and managing social or interpersonal relationships.
- iv. **Self-Control:** The ability to regulate one’s own emotions and impulses.

Significance of Emotional Intelligence in Developing Soft Skills

Emotional intelligence emerging as a key construct in academics and profession, plays a crucial role in developing soft skills, as it enhances an individual's ability to interact effectively with others, manage emotions, and navigate social complexities. Various studies and models highlight the importance of emotional intelligence in fostering the interpersonal and intrapersonal competencies essential for success in personal and professional contexts.

As per The Future of Jobs Report 2020 released by the World Economic Forum “Skill gaps continue to be high as in-demand skills across jobs changes and see a rise for skills such as critical thinking and analysis as well as problem-solving and skills of emotional intelligence.”

Emerging skills	
Skills identified as being in high demand within their organization, ordered by frequency	
1.	Analytical thinking and innovation
2.	Complex problem-solving
3.	Active learning and learning strategies
4.	Critical thinking and analysis
5.	Resilience, stress tolerance and flexibility
6.	Technology design and programming
7.	Emotional intelligence
8.	Creativity, originality and initiative
9.	Leadership and social influence
10.	Reasoning, problem-solving and ideation
11.	Technology use, monitoring and control
12.	Service orientation
13.	Troubleshooting and user experience
14.	Systems analysis and evaluation
15.	Persuasion and negotiation

Figure 2: Emerging Skills

(Source: The Future of Jobs Report 2020, World Economic Forum)

The graphic displays "emerging skills" identified as in high demand inside organizations, sorted by frequency. It covers both hard and soft abilities. It’s considerable that among the top 15 skills, the maximum number of skills are soft skills. Many skills depend on emotional intelligence to be fully effective such as resilience, stress tolerance, creativity leadership and social influence are deeply connected to emotional intelligence. They depend on self-awareness, the ability to manage emotions, and strong interpersonal communication. While complex problem-solving, critical thinking, and analytical thinking rely on essential soft skills like communication and teamwork, both of which are enhanced by emotional intelligence.

The existing studies of Goleman (1995), Bar-On (1997), Mayer, Salovey and Caruso (2004) and many others argued that the abilities of emotional intelligence act as a foundation for mastering many soft skills.

- **Emotional Intelligence in Communication and Interpersonal Relations :** Empirical research suggests that individuals with higher emotional intelligence exhibit stronger communication skills. The work of Lopes et al. (2004), (Gignac et al., 2014), (Hargie, 2016), etc. found that this empathetic communication forms the basis of effective teamwork and conflict resolution, both are key components of soft skills.
- **Emotional Intelligence in Leadership Development :** Leadership is a prominent soft skill, and several studies such as Goleman (1998), Boyatzis and McKee (2005), etc. have confirmed the importance of emotional intelligence in leadership development. Effective leadership is about skills like self-awareness, empathy, and emotional regulation which are emotional competencies.
- **Emotional Intelligence and Adaptability :** In today's dynamic work environment, adaptability is a highly required soft skill. Emotional intelligence significantly contributes to one's ability to manage change and stress and this statement is supported by the studies of Salovey and Mayer (1990), Jordan and Troth (2011), Carmeli (2003), etc. Emotional Intelligence helps individuals maintain emotional balance and approach challenges with a problem-solving mindset, a critical aspect of adaptability.
- **Emotional Intelligence in Teamwork and Collaboration :** Emotional intelligence strongly influences collaboration and teamwork. "Teams with higher collective emotional intelligence perform better due to improved communication, conflict resolution, and trust-building" (Druskat and Wolff, 2001). Moreover, "emotional intelligence fosters a culture of collaboration and helps teams navigate the interpersonal complexities of group work" (Goleman et al., 2002).
- **Emotional Intelligence and Personal Development :** Emotional intelligence supports the cultivation of self-awareness, empathy, motivation, and emotional regulation, all of these are essential for individual growth and interpersonal success. Its role becomes increasingly apparent in shaping not only professional success but also overall personal development. Many researchers supported this view, some of them are Goleman (1995), Goleman (1998), Salovey and Mayer (1990), Schutte et al., (2001), Bar-On (2000), etc.

DATA ANALYSIS

Role of Academic Curricula in Creating Emotional Intelligence

Based on existing literature, we can state that one can refine abilities related to emotional intelligence with time and training, which can significantly improve their job performance (Bar-On, 2007; Boyatzis R. E., 2001). Here academic curricula play an important role in developing and enhancing emotional intelligence in students, enabling them with the social and emotional abilities

required for personal and professional success. Conventionally, the education system focuses on cognitive development, emphasizing knowledge acquisition, technical skills, and analytical abilities. However, today's educational framework recognizes the vital role of emotional intelligence and includes it in curricula to enable students with a more holistic approach to life and work.

As emotional intelligence continues to emerge as a key driver of success in the modern world, the role of academic curricula in developing these skills becomes ever more critical. Table 4 has been constructed based on the different studies of researchers such as Cherniss & Goleman (2001), Frayne & Geringer (2000), Boyatzis et al., (2009), Singh (2006), Sigmar, Hynes & Hill (2012), Kastberg et al., (2020) etc.

Table 4: Development of Emotional Intelligence in Academic Curricula

Dimensions of Emotional Intelligence	Examples of Academic Curricula	Development of Skill
Self-Awareness and Self-Regulation	<ol style="list-style-type: none"> 1. Social-Emotional Learning (SEL) Programs 2. Psychology and Counseling Programs 3. Self-Management Training 	Self-Awareness, Self-Regulation, Empathy, Stress Management
Self-Motivation	<ol style="list-style-type: none"> 1. Motivation Training 2. Cognitive Strategies 3. Reward and Punishment based on self-monitoring 	Goal Setting, Resilience, Persistence, Problem-Solving, Critical Thinking, Self-Discipline
Promoting Interpersonal Skills	<ol style="list-style-type: none"> 1. Behavior Modeling Training 2. Group Projects 3. Open Discussion 4. Collaborative learning 	Communication, Empathy, Conflict Resolution, Social Influence
Leadership and Social Responsibility	<ol style="list-style-type: none"> 1. Human Relations Training 2. Social service projects 3. Extra-Curricular Activities 	Leadership, Emotional Regulation, Social Influence, Group Dynamics
Curricular Integration of Emotional Intelligence	<ol style="list-style-type: none"> 1. Emotional Intelligence Intervention 	Interdisciplinary Learning, Empathy, Emotional Complexity
Feedback and Emotional Growth	<ol style="list-style-type: none"> i. 360-Assessment ii. Constructive Criticism 	Emotional Learning, Manage Criticism Constructively, Self-Reflection, Foster Emotional Growth

The above table provides a concise overview of how different dimensions of emotional intelligence are/can be integrated with academic curricula to develop various skills.

Objectives

This study aims to explore the following :

- (i) The connection between soft skills and emotional intelligence
- (ii) The significance of emotional intelligence in developing soft skills
- (iii) The role of academic curricula in fostering emotional intelligence development.

Research Methodology

- (i) **Research Design** : The research utilizes a Descriptive Research Design to explore and address the study's objectives thoroughly.
- (ii) **Data Collection** : To develop a holistic understanding of soft skills and emotional intelligence, an analysis of the secondary data i.e., review of national and international existing literature, research papers, articles, academic journals available on different e-databases to collect information on soft skills and emotional intelligence in alignment with the development opportunities of emotional intelligence through educational curricula.

CONCLUSION

The study has considered the relationship between soft skills and emotional skills, the significance of emotional intelligence in developing soft skills, and how educational curricula can facilitate the creation of emotional intelligence. The author's view is based on several studies in this area, harmonious with the findings of most existing research works.

The findings emphasize the need to incorporate emotional intelligence training into higher education's personal and professional development programs to attain long-term success and well-being. As higher educational institutions are the places that prepare individuals to enter the professional workplace, the skills required to succeed at the workplace include emotional skills.

Practical Recommendations

The following are recommendations for further exploration into the development of certain programs focused on enhancing and creating soft skills as well as emotional skills within higher education institutions :

1. Development and implementation of the training program for which a structured curriculum for soft skills and emotional intelligence training should be created with specific learning objectives, practical exercises and assessments also feedback should be taken on the effectiveness of the program and accordingly upgraded.
2. Embed soft and emotional skills training into existing course offerings, ensuring that students gain these competencies as part of their regular studies.

3. Collaboration with corporations to align the training program with industry needs and standards, ensuring its relevance and applicability. Provisions regarding internships and work placements will develop opportunities for students to practice their soft and emotional skills.
4. Higher educational institutions should offer specialized courses on emotional intelligence within the business school curriculum also organize workshops and seminars featuring experts to provide practical insights.
5. Institutions should continuously review relevant research to inform and improve the training program and conduct studies to assess the impact of soft skills and emotional intelligence training on students' employability and career success.

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RETHINKING CHANGE MANAGEMENT IN ORGANIZATIONS: A CRITICAL ANALYSIS

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ABSTRACT

Effective change management is vital for organizations to thrive in today's highly competitive and dynamic business environment. However, existing theories and approaches to change management often contradict each other, are seldom backed by empirical evidence, and rely on untested assumptions about modern organizational change. This article critically reviews key theories and approaches to change management, aiming to lay the groundwork for a new framework that better addresses the complexities of managing change. The article concludes with suggestions for further research.

Keywords: Critical review; theories and approaches

INTRODUCTION

Change management involves continually renewing an organization's direction, structure, and capabilities to meet the evolving needs of both external and internal stakeholders (Baddah, 2017). Change is a constant feature at both the operational and strategic levels of organizational life (Garetti et al., 2005). Organizations must understand where they need to be in the future and how to manage the necessary changes to get there. Therefore, change management is inseparable from organizational strategy (Lozano et al., 2015) and is becoming a crucial managerial skill (Pollack & Pollack, 2014). Smith (2011) underscores the importance of managing change amid increasing globalization, deregulation, rapid technological advances, a growing knowledge workforce, and shifting social and demographic trends, stating that the primary task of management today is leading organizational change.

Given the often-unpredictable need for change, it is frequently reactive, discontinuous, ad hoc, and triggered by organizational crises (Evans, 2020; Mento et al., 2002; Waddell & Sohal, 1998). Despite the necessity of successful change management in today's competitive and evolving environment (Bukovec & Markic, 2008; Dibella, 2007; Lozano et al., 2015; Mosadeghrad & Ansarian, 2014), Ramanathan (2009) reports a failure rate of around 70% for change initiatives. This high failure rate suggests a significant gap in the frameworks available for implementing and managing organizational

change, with existing theories and approaches being often contradictory and confusing (Waddell & Sohal, 1998). Pollack and Pollack (2014) criticize much of the existing literature as being based on personal and superficial analyses and argue that most current practices and theories are underpinned by unchallenged assumptions. Klein et al. (2021) support this view, noting that many change processes over the past 25 years have suffered from fundamental flaws that hinder successful change management.

While consensus on a framework for organizational change management is elusive, two key points are generally agreed upon. First, the pace of change in today's business environment is unprecedented (Domingues et al., 2017; Evans, 2020; Garetti et al., 2005; Ik & Azeez, 2020; Siddiqui & Yadav, 2019). Second, change, whether triggered by internal or external factors, occurs in various forms and impacts all organizations across industries (Alvarez, 2004; Millar et al., 2012; Shaw, 2017; Smith, 2011).

Despite the growing body of literature emphasizing the importance of change and suggesting approaches to it, there is little empirical evidence supporting these theories and approaches (Waddell & Sohal, 1998). Therefore, this article critically reviews existing theories and approaches to encourage further research into the nature of organizational change and to develop a new, pragmatic framework for managing it. The article uses Pollack and Pollack's (2014) categorization of change—based on the rate of occurrence, how it comes about, and its scale—to structure the review. Although various change initiatives like Total Quality Management (TQM) and Business Process Reengineering (BPR) embody several of these characteristics (Garetti et al., 2005; Ik & Azeez, 2020; Lozano et al., 2015), the focus here is on the main characteristics of change rather than individual initiatives. Finally, the article identifies areas for further research.

CHANGE CHARACTERIZED BY THE RATE OF OCCURRENCE

Earlier theories suggested that organizations could not be effective if they were constantly changing, as people need routines to improve performance (Millar et al., 2012). However, current thinking emphasizes the importance of continuous change (Evans, 2020; Lozano et al., 2015; Waddell & Sohal, 1998). Shaw (2017) suggests that continuous change can itself become a routine, while Pollack and Pollack (2014) view change as a natural response to internal and external conditions.

Table 1 identifies the main types of change by the rate of occurrence: discontinuous and incremental change. However, different authors use varying terminology for similar concepts. For example, while Pollack and Pollack (2014) distinguish between incremental and continuous change, other authors do not. To add to the complexity, Evans (2020) differentiates between smooth and bumpy incremental change.

Mosadeghrad and Ansarian (2014) define discontinuous change as a rapid shift in strategy, structure, or culture—or all three—often triggered by major internal issues or external shocks (Millar et al., 2012). Shaw (2017) describes discontinuous change as one-time events marked by large, widely spaced initiatives followed by long periods of stability, calling it a "single, abrupt shift from the past" (Waddell & Sohal, 1998).

Advocates of discontinuous change argue that it is cost-effective because it avoids a continuous stream of costly change initiatives and causes less turmoil (Pollack & Pollack, 2014). Klein et al. (2021) note that change does not occur at a steady rate; instead, periods of incremental change are often interrupted by more dramatic changes, which create an illusion of stability.

Table 1. Change characterized by the rate of occurrence 1

Type of change	Ramanathan (2009)	Pollack and Pollack (2014)	Waddell & Sohal (1998)	Shaw (2017)	Evans 2020
Discontinuous			✓	✓	✓
Incremental		✓			
Gradual Incremental			✓		✓
Uneven Incremental			✓		✓
Ongoing	✓	✓			
Continuous Incremental				✓	
Punctuated Equilibrium	✓	✓			

(Source: Self compiled)

While the discontinuous approach to change is still in use for some recent initiatives (Garetti et al., 2005), many contemporary scholars argue that its benefits are short-lived (Ceulemans et al., 2015; Dibella, 2007; Domingues et al., 2017). Baddah (2017) suggests that this approach can lead to defensive behaviors, complacency, inward focus, and reliance on routines, which eventually necessitate major reforms.

A more effective approach to change involves organizations and their members continuously monitoring, sensing, and responding to both external and internal environments in a series of small, ongoing adjustments (Bukovec & Markic, 2008). Unlike discontinuous change, Dibella (2007) emphasizes the importance of continuous change, where an organization fundamentally adapts to the rapid pace of external shifts. Baddah (2017) describes incremental change as addressing individual parts of an organization incrementally, tackling one issue and one goal at a time. Proponents of this method believe that change should be implemented through a series of limited, negotiated steps (Ceulemans et al., 2015). Dibella (2007) further differentiates between smooth and bumpy incremental change. Ceulemans et al. (2015) define smooth incremental change as gradual and systematic, evolving at a steady and predictable rate—a phenomenon that is increasingly rare in the current environment (Alvarez, 2004). On the other hand, bumpy incremental change involves periods of relative stability interrupted by sudden accelerations in the pace of change (Baddah, 2017; Klein et al., 2021, Yadav & Saxena, 2018). This concept is also referred to as punctuated equilibrium by Ik and Azeez (2020) and Millar et al. (2012).

Ik and Azeez (2020) distinguish between continuous and incremental change by noting that the former pertains to ongoing changes at the departmental and operational levels, while the latter focuses on organization-wide strategies and the ability to continuously adapt to both external and internal demands. Pollack and Pollack (2014) suggest combining the concepts of continuous and incremental change. However, this combination may obscure the distinctions between departmental and organization-wide change management strategies. Therefore, this article proposes a categorization of change characteristics that reflects these nuances.

Table 2. Change characterised by the rate of occurrence 2

Type of change
Discontinuous change
Incremental change
Bumpy incremental change
Continuous change
Bumpy continuous change

The concept of smooth incremental change has been removed from consideration, as it is viewed as an outdated change management approach (Smith, 2011). Additionally, the punctuated equilibrium model proposed by Ik and Azeez (2020) and Millar et al. (2012) has been combined with Pollack and Pollack's (2014) bumpy incremental change model, given that both describe similar approaches. Moreover, Table 2 distinguishes between incremental and continuous change to clarify the difference between ongoing operational changes and organization-wide strategies that enable continuous adaptation to both external and internal demands. The inclusion of "bumpy continuous change" as a new category is based on the idea that just as there are periods of stability interrupted by rapid changes in operational settings (Mosadeghrad & Ansarian, 2014), a similar pattern can also be observed in organization-wide strategic changes.

Change Characterized by How It Occurs

When examining how change occurs, various approaches can be identified, as shown in Table 3. However, the literature predominantly discusses planned and emergent change (Millar et al., 2012; Shaw, 2017). While there is no universally accepted, clear, and practical framework for organizational change management that specifies the necessary changes and how to implement them (Waddell & Sohal, 1998), the planned approach seeks to explain the process by which change is achieved (Shaw, 2017; Waddell & Sohal, 1998). This approach emphasizes the importance of understanding the different stages an organization must go through to transition from an unsatisfactory state to a desired one (Mento et al., 2002; Ramanathan, 2009).

The planned approach to change was introduced by Kurt Lewin in 1946 (Burnes, 2004), a theorist and practitioner in the fields of interpersonal, group, intergroup, and community relationships (Bukovec & Markic, 2008; Ceulemans et al., 2015). Lewin (Burnes, 2004) suggested that before new behaviors can be successfully adopted, old behaviors must first be discarded. His model of change involves three key steps: unfreezing the current state, moving to the new state, and refreezing this new state. This model emphasizes the necessity of abandoning outdated behaviors, structures, processes, and cultures before successfully implementing new methods (Dibella, 2007).

Table 3. Change characterised by how it comes about

Type of change	Orieno et al. (2024)	Evans (2020)	Baddah (2017)
Planned Change	✓		✓
Emergent Change	✓		✓
Contingency Approach		✓	
Choice-Based Approach	✓		

While Lewin's three-step model for organizational change has been widely accepted as a foundational framework, it has often been critiqued for its broad application (Garetti et al., 2005). Many scholars have expanded upon Lewin's work to make it more actionable (Shaw, 2017). Bullock and Batten (1985), after reviewing more than 30 models of planned change, introduced a four-phase model that includes exploration, planning, action, and integration. Orieno et al. (2024) highlight this model as particularly relevant for most change scenarios, as it provides a comprehensive view of the processes and phases necessary for successful change (Wall et al., 2023).

Despite the long-standing and widespread use of the planned change approach, it has faced increasing scrutiny since the 1980s (Hagl et al., 2024; Trzeciak, 2023). Critics argue that this approach is best suited for small-scale, incremental changes and may not be effective for rapid, transformational changes required in today's fast-paced environment (McMahon et al., 2024; Sato & Oki, 2023). Furthermore, the assumption that organizations operate under stable conditions and can transition smoothly from one state to another is increasingly questioned (Raamkhumar & Swamy, 2023; Johannes et al., 2022; Sahai et al., 2024). This planned approach often overlooks the need for more dynamic, responsive strategies that can handle the complexity and unpredictability of the current business environment (Hagl et al., 2024; Sato & Oki, 2023). Moreover, the reliance on senior managers to guide change through pre-defined steps can lead to issues, as these leaders may not fully grasp the consequences of their decisions (McMahon et al., 2024).

The planned approach is also criticized for not accommodating scenarios that require more directive action, such as crises where rapid, decisive change is necessary without the luxury of broad consultation (Hagl et al., 2024). Additionally, it assumes that all stakeholders are aligned in their willingness to implement change, an assumption that ignores the realities of organizational politics and conflict (Alfozan, 2024; Johannes et al., 2022).

In response to these criticisms, the emergent approach to change has gained popularity. Unlike the top-down nature of planned change, the emergent approach views change as a bottom-up process, driven by the need to adapt quickly to ongoing changes in the environment (Alvarez, 2004; Bukovec & Markic, 2008; Millar et al., 2012). Baddah (2017) and Ik & Azeez (2020) argue that because the pace of change is so rapid, it is impractical for senior managers to identify, plan, and implement all necessary responses effectively, leading to a more devolved responsibility for change within organizations (Mosadeghrad & Ansarian, 2014).

The emergent approach posits that change should be viewed as a continuous, open-ended process rather than a series of linear, discrete events (Ceulemans et al., 2015; Dibella, 2007; Smith, 2011). It emphasizes the importance of learning throughout the change process, viewing it as an evolving response to the dynamic interplay of various organizational factors (Klein et al., 2021; Lozano et al., 2015; Waddell & Sohal, 1998).

Advocates of the emergent approach argue that its relevance lies in its ability to handle the complexity and uncertainty of both internal and external environments, encouraging organizations to operate as open learning systems (Millar et al., 2012). This approach focuses on understanding the interplay between strategy, structure, systems, people, style, and culture as either enablers or barriers

to effective change (Sato & Oki, 2023). Sato and Oki (2023) further suggest that successful change depends less on detailed plans and more on grasping the complexity of the situation and identifying available options. Therefore, the emergent approach is more concerned with fostering change readiness and adaptability rather than prescribing specific, pre-planned steps for change initiatives.

Despite its increasing acceptance, the emergent approach has been criticized for its lack of coherence and diversity in techniques (Dibella, 2007; Evans, 2020; Mento et al., 2002). Critics also point out that the various models within the emergent approach are often more united in their opposition to the planned approach than in providing a cohesive alternative (Ceulemans et al., 2015; Lozano et al., 2015). Ultimately, the applicability of the emergent approach depends on whether one believes that all organizations function as open learning systems (Klein et al., 2021).

Table 4. A comparison of three models of emergent change Mento’s Eight-Stage Process

Aspect	Lozano’s Ten Commandments for Executing Change (2015)	Mento’s Eight-Stage Process for Successful Organizational Transformation (1996)	Dibella’s Seven Steps (2003)
Practical Guidelines	Emphasizes practical guidelines for managing change initiatives.	Provides sequential steps for leading organizational transformation.	Focuses on seven integrated steps for managing change.
Urgency	No explicit step, but urgency is implied in the first commandment.	Establish a sense of urgency to mobilize energy and commitment through identifying business problems.	Mobilize energy and commitment through joint identification of business problems.
Involvement of Key Players	No explicit step, but involving key players is implied.	Create a guiding coalition.	Develop a shared vision of how to organize and manage for competitiveness.
Vision Development	Develop a shared vision and communicate it.	Develop a vision and strategy.	Create a vision.
Communication	Communicate effectively.	Communicate the change vision throughout the organization.	Communicate the vision throughout the organization.
Empowerment	Empower people, remove obstacles, encourage risk-taking.	Empower broad-based action.	Empower employees to act on the vision.
Short-term Wins	Generate short-term wins, recognize and reward contributions.	Generate short-term wins.	Generate short-term wins.

Consolidation	Consolidate gains and implement more changes.	Consolidate gains and produce more change.	Consolidate improvements and produce more change.
Institutionalization	Institutionalize new approaches, articulate connections between new behaviors and success.	Anchor new approaches in the organization's culture.	Institutionalize success through formal policies and structures.
Participation	Ensure participation at all levels.	Involve as many people as possible at all levels.	No explicit step, but involvement is implied.
Sustaining Momentum	Sustain momentum by creating a plan for reinvigorating the process.	No explicit step.	No explicit step.

(Source: Self Compiled)

Evans (2020) challenges the view that change management models should be static and argues for a "situational" or "contingency model." This model emphasizes adapting change strategies to align with the evolving environment, advocating for a range of approaches rather than a one-size-fits-all solution. According to Klein et al. (2021), this approach suggests that the planned and emergent change models are not exhaustive. Instead, the contingency approach supports a tailored strategy for each organization, rather than a universal solution. This theory posits that an organization's structure and performance are contingent upon its unique situational variables (Mento et al., 2002). Since no two organizations are identical, their responses and structures may differ accordingly. Despite its insights, contingency theory faces criticism for its challenge in linking structure to performance and its assumption that organizations have limited influence over situational variables (Ceulemans et al., 2015).

On the other hand, Ceulemans et al. (2015) argue that organizations have the ability to influence situational variables rather than being compelled to adapt solely to external factors. They propose a "choice" approach, suggesting that organizations can exert some level of control over their environment and internal practices to suit their preferred managerial style.

CHANGE CHARACTERIZED BY SCALE

In terms of scale, there is a general agreement on categorizing change into four main types: fine-tuning, incremental adjustment, modular transformation, and corporate transformation. According to Mosadeghrad and Ansarian (2014), fine-tuning, or convergent change (Dibella, 2007), refers to ongoing adjustments to align an organization's strategy, processes, people, and structure. This type of change is typically applied at a departmental or divisional level, aiming to refine policies, improve efficiency, and enhance commitment to organizational goals (Klein et al., 2021). Incremental adjustment involves targeted modifications to management processes and strategies without radical changes (Baddah, 2017).

Modular transformation involves significant changes to one or more departments or divisions but focuses on specific parts of the organization rather than the whole. In contrast, corporate transformation encompasses extensive, radical changes across the entire organization, such as major reorganizations or shifts in core values and mission (Pollack & Pollack, 2014).

RECOMMENDATIONS FOR FURTHER RESEARCH

Given the high failure rates of change initiatives and the lack of robust empirical research in this field, further investigation into organizational change management is necessary. Initial exploratory studies should aim to uncover critical success factors and develop a valid framework for change management. Additionally, methods to measure the success of change initiatives should be developed to assess the effectiveness of new frameworks.

CONCLUSION

This article highlights that change is a constant factor in organizational dynamics, with an unprecedented pace in today's evolving business environment. Effective change management is crucial, yet current practices often appear reactive and inconsistent, with a high failure rate of around 70% for change initiatives (Ramanathan, 2009). The article underscores the need for a new, practical framework for managing change, given the current array of conflicting theories and a lack of empirical support. By critically reviewing existing change management theories and using Pollack and Pollack's (2014) framework, the article calls for further exploratory research to identify success factors and develop reliable methods for measuring change management effectiveness.

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CULTURAL INFLUENCE ON CONSUMER BEHAVIOUR

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ABSTRACT

This study's paper examines the extensive effect of cultural effects on purchaser conduct inside the context of advertising and purchaser psychology. Drawing on theories from sociology, anthropology, and psychology, the observation explores how cultural values, beliefs, norms, and traditions form individuals' attitudes, preferences, and buying decisions. Through an assessment of present literature and empirical studies, the paper highlights the significance of know-how and leveraging cultural elements in advertising techniques to successfully goal and interact with various purchaser segments. The study examines how language, symbols, social norms, and family systems influence consumer behavior, offering insights for companies aiming to create culturally relevant marketing and products. It highlights the importance of understanding cultural nuances and adapting strategies to meet the evolving needs of clients in a global market.

The examination suggests that companies should integrate cultural insights into their advertising strategies to connect with diverse consumer segments. By acknowledging cultural differences, organizations can tailor their products and messaging to resonate more effectively with various audiences. Moreover, the examine emphasizes the significance of cultural sensitivity in advertising campaigns, as customers more and more are trying to find merchandise and types that mirror their cultural identification and values.

This study's paper presents treasured insights into the complicated dating among traditional and patron conduct, losing sight of the profound effect of cultural effects on individuals' buying decisions. By knowing the nuances of cultural factors, companies can broaden more powerful advertising techniques that resonate with various patron corporations and foster more potent connections with their goal audiences. Future studies on this subject ought to, in addition, discover the evolving nature of cultural effects on patron conduct in a more and more globalized and various marketplace.

Keywords: Cultural values, Consumer decision-making process

INTRODUCTION

In today's complicated and interconnected worldwide market, the cultural impact on customer conduct has won growing importance in the area of advertising studies. Culture, as a multifaceted assemble encompassing values, beliefs, norms, traditions, and emblems shared via way of means of a particular organization of people, performs a pivotal position in shaping people's attitudes, preferences, and buying choices (Khan, 2007: 1). Understanding the effect of way of life on customer conduct is essential for groups looking for to increase powerful advertising techniques that resonate with various goal audiences and pressure patron engagement.

The area of customer conduct studies acknowledges that people no longer make buying choices in isolation; rather, their selections are encouraged via way of means of a myriad of inner and outside elements, with way of life status out as an outstanding determinant (Lamb et al., 2011). Cultural

impacts permeate each issue of customers' lives, shaping their perceptions of products, brands, and advertising messages. Marketers need to navigate those cultural nuances to efficaciously attain and connect to customers from distinct cultural backgrounds, growing significant and real emblem reviews that align with their values and beliefs. (Rai et al., 2024)

Research have proven that cultural elements have a profound effect on customer conduct, guiding people' product preferences, intake patterns, and emblem loyalty (Smith, 2003). A robust cultural identification can have an impact on customers' perceptions of quality, trust, and authenticity, main them to make buying choices that align with their cultural values. Moreover, cultural symbols and rituals can evoke deep emotional connections with customers, influencing their emblem perceptions and buying intentions.

As the worldwide market becomes more and more varied and interconnected, groups are confronted with the task of navigating cultural variations and tailoring their advertising techniques to efficaciously interact with multicultural audiences (Baker et al., 1998). Companies that include cultural variety and contain cultural insights into their advertising campaigns are highly placed to construct significant relationships with customers and pressure enterprise growth (Durmaz et al., 2011). By spotting and respecting cultural variations, groups can decorate patron satisfaction, loyalty, and emblem fairness in a more and more aggressive and dynamic marketplace environment.

This study's paper's goal is to delve into the complexities of cultural impact on customer behavior, exploring the numerous methods wherein the way of life shapes people's attitudes, preferences, and buying choices (Taloo, 2008). By analyzing the interaction between way of life and customer conduct, this look seeks to offer precious insights for marketers, groups, and researchers trying to decorate their know-how of customer decision-making procedures in a culturally varied and hastily evolving market (Baker et al. 1998).

MEANING

Consumer conduct refers back to the examine of ways individuals, groups, or companies make selections to select, purchase, use, or cast off goods, services, ideas, or stories to meet their desires and wants (East et al., 2008: 4). It is a multidisciplinary discipline that mixes psychology, sociology, economics, anthropology, and advertising to apprehend and give an explanation for the elements that have an effect on consumers` actions (Lake, L. A. (2009).

Consumer conduct includes a complicated system of decision-making this is motivated via way of means of numerous inner and outside elements. These elements can consist of mental elements (which include perception, motivation, attitudes, and learning), social elements (which include culture, family, reference groups, and social class), and situational elements (which include time, place, and context).

Definition

Here are some definitions of cultural influence on consumer behavior provided by certain authors in the field :

1. **Philip Kotler:** "Cultural influence on consumer behavior refers to the impact of cultural values, beliefs, and norms on individuals' purchasing decisions and consumption patterns."
2. **Richard L. Warms and Thomas McGarity:** "Cultural influence on consumer behavior encompasses the ways in which culture shapes individuals' perceptions, motivations, and preferences in the marketplace."
3. **Leon G. Schiffman and Leslie Lazar Kanuk:** "Cultural influence on consumer behavior is the study of how cultural factors, such as traditions, symbols, and social norms, impact individuals' buying behavior and brand choices."

IMPORTANCE

Cultural effect on customer conduct performs a substantial position in shaping individuals' attitudes, possibilities, and shopping selections with inside the marketplace (Taloo, 2008; Rai & Yadav, 2021). Understanding the significance of cultural effect on customer conduct is critical for groups and entrepreneurs for the following reasons:

1. **Market Segmentation:** Cultural variations amongst customers can cause various desires, possibilities, and behaviors. By thinking about cultural effects, groups can efficiently section their goal markets and tailor their merchandise, services, and advertising techniques to meet the precise desires of various cultural groups.
2. **Consumer Engagement:** Culture plays a key position in shaping individuals' perceptions and beliefs. By integrating cultural insights into their advertising efforts, groups can create greater significant and actual emblem studies that resonate with customers on a private and emotional level, main to improved engagement and loyalty.
3. **Brand Positioning:** Cultural effects can affect how customers understand manufacturers and merchandise. By know-how and aligning with cultural values and beliefs, groups can role their manufacturers in a manner that resonates with customers' cultural identities, main to more potent emblem connections and differentiation with inside the market.
4. **Consumer Decision-Making:** Cultural elements affect customers' decision-making processes, which include their product choices, shopping habits, and emblem possibilities. By spotting and addressing cultural effects, groups can achieve higher expectations and affect customer behaviors, main to more powerful advertising techniques and improved sales.
5. **Global Marketing:** In present day globalized world, groups frequently function in numerous cultural environments. Understanding cultural affects on customer conduct is crucial for groups undertaking worldwide markets, assisting them navigate cultural variations, adapt their advertising techniques, and construct connections with customers from diverse cultural backgrounds.
6. **Ethical Considerations:** Cultural sensitivity is critical in advertising to keep away from cultural misinterpretations, stereotypes, or accidental offense. By spotting and respecting cultural nuances, groups can show their dedication to variety and inclusion, fostering high quality relationships with customers and improving their emblem reputation.

- 7. Innovation and Adaptation:** Cultural affects can power product innovation and edition to fulfill the particular desires and possibilities of numerous customer segments. By leveraging cultural insights, groups can expand merchandise that resonate with precise cultural groups, main to improved client pleasure and competitiveness with inside the market.

Problems of Cultural Influence on Consumer Behaviour

While cultural influence on consumer behavior can offer valuable insights and opportunities for businesses, it can also present challenges and potential problems (Pandey and Dixit, 2011: 22). Here are some of the key issues related to cultural influence on consumer behavior:

- 1. Cultural Misinterpretation:** Misinterpreting or misunderstanding cultural nuances can lead to ineffective marketing strategies, misaligned product offerings, and unintended offense to consumers. Failure to accurately interpret cultural influences can result in brands missing the mark with their target audience and damaging their reputation.
- 2. Stereotyping:** Relying on cultural stereotypes to target consumers can be problematic and offensive. Stereotyping based on cultural attributes may oversimplify complex consumer behaviors and preferences, leading to inaccurate assumptions and alienating certain consumer segments.
- 3. Cultural Clashes:** Different cultural norms, values, and beliefs may conflict with each other, posing challenges for businesses trying to navigate diverse cultural landscapes. Cultural clashes can result in misunderstandings, cultural insensitivity, and negative perceptions of brands among consumers from different cultural backgrounds.
- 4. Ethical Dilemmas:** Cultural influence on consumer behavior raises ethical considerations for businesses, particularly in relation to cultural appropriation, representation, and respect. Businesses must navigate ethical dilemmas related to cultural influences to avoid controversy, backlash, and damage to their brand reputation.
- 5. Market Saturation:** Overlooking cultural differences and treating all consumers as homogenous can lead to market saturation and ineffective marketing efforts. Ignoring the impact of cultural influences on consumer behavior can result in generic marketing messages that fail to resonate with diverse consumer segments, leading to decreased engagement and sales.
- 6. Cultural Sensitivity:** Businesses must demonstrate cultural sensitivity in their marketing strategies to avoid cultural insensitivity, miscommunication, or cultural faux pas. Lack of cultural sensitivity can result in alienating consumers, damaging relationships, and hindering brand trust and credibility.
- 7. Adaptation Challenges:** Adapting products, services, and marketing strategies to suit diverse cultural preferences can be challenging for businesses operating in global markets. Failing to adapt to cultural influences on consumer behavior may result in lost opportunities, decreased competitiveness, and a lack of relevance in the market.
- 8. Communication Barriers:** Differences in language, communication styles, and cultural norms can create barriers to effective communication with consumers from diverse cultural backgrounds. Cultural influences on communication can impact how marketing messages are perceived and understood, leading to misinterpretations and reduced effectiveness of marketing campaigns.

Process of Cultural Influence on Consumer Behaviour

The technique of cultural effect on purchaser conduct entails a sequence of interconnected steps that form people's attitudes, preferences, and shopping choices inside the marketplace. Here is an outline of the technique of cultural effect on purchaser conduct :

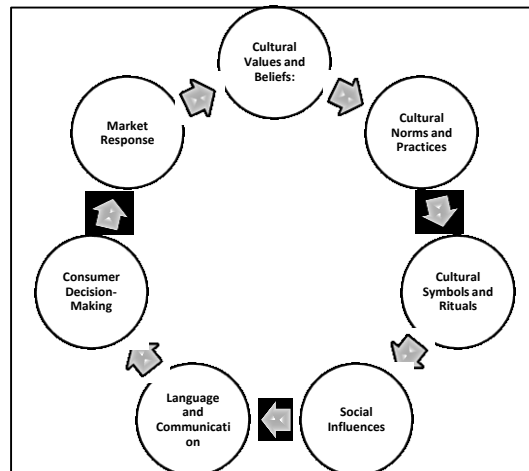


Figure 1

1. **Cultural Values and Beliefs:** Cultural values are deeply ingrained ideals and ideas that manual people' behaviors and choices. These values are fashioned through societal norms, traditions, and reviews inside a particular cultural organization. Cultural ideals affect how people understand and compare merchandise, brands, and advertising messages.
2. **Cultural Norms and Practices:** Cultural norms consult with the unwritten policies and expectancies that govern conduct inside a society or cultural organization. These norms dictate what's taken into consideration acceptable, desirable, or suitable in a given cultural context. Consumers regularly comply with cultural norms while making shopping choices, aligning their picks with the values and practices in their way of life.
3. **Cultural Symbols and Rituals:** Cultural symbols, including icons, images, colors, and rituals, convey particular meanings and importance inside a way of life. These symbols evoke emotional responses and institutions that affect clients' perceptions and behaviors. Brands that include culturally applicable symbols and rituals can create robust connections with clients and beautify logo loyalty.
4. **Social Influences:** Cultural impacts enlarge past person values and ideals to embody social structures, relationships, and organization dynamics. Family, friends, reference groups, and social networks play a massive function in shaping purchaser conduct and preferences. Social impacts rooted in their way of life can affect people's buying choices, logo picks, and intake patterns (Rai & Yadav, 2022)

5. **Language and Communication:** Language serves as an effective medium for conveying cultural meanings and values. The words, phrases, and messages utilized in advertising communications should be culturally applicable and resonant with the goal audience. Effective communication that respects cultural nuances can beautify purchaser engagement and logo perception.
6. **Consumer Decision-Making:** The technique of cultural effect on purchaser conduct culminates in clients' decision-making processes. Cultural elements interaction with psychological, social, and situational impacts to form people's perceptions, attitudes, and intentions associated with shopping merchandise and offerings. Cultural impacts manual clients via the ranges of want recognition, data search, assessment of alternatives, buy decision, and post-buy conduct.
7. **Market Response:** Businesses and entrepreneurs reply to cultural impacts on purchaser conduct through growing tailor-made advertising strategies, merchandise, and offerings that resonate with various cultural groups. By expertise and leveraging cultural insights, organizations can create significant logo reviews, foster purchaser loyalty, and pressure enterprise boom in culturally various markets.

CONCLUSION

Understanding cultural effect on customer conduct is crucial for companies searching for to connect to numerous audiences, increase powerful advertising techniques, and power patron engagement. Cultural factors, along with values, beliefs, norms, symbols, and social structures, play a pivotal function in shaping individuals' attitudes, preferences, and buying selections with inside the marketplace. By spotting and leveraging cultural effects on customer conduct, companies can create significant logo experiences, foster patron loyalty, and acquire sustainable boom in the cutting-edge worldwide marketplace.

Throughout this discussion, we've explored the complex courting among tradition and customer conduct, highlighting the giant effect that cultural affects have on individuals' decision-making processes. From the significance of cultural segmentation and focused advertising to the demanding situations of cultural misinterpretation and adaptation, companies should navigate a range of things to correctly interact with numerous customer segments. By enforcing treatments along with cross-cultural training, marketplace research, cultural sensitivity in advertising campaigns, and engagement with cultural experts, companies can increase techniques that align with cultural values and preferences, in the long run improving customer engagement, logo loyalty, and aggressive advantage.

In conclusion, cultural effect on customer conduct is a dynamic and multifaceted phenomenon that maintains the manner in which companies understand, interact with, and serve their customers. By embracing cultural diversity, fostering cross-cultural understanding, and incorporating cultural insights into their techniques, companies can construct more potent connections with consumers, create true logo experiences, and power enterprise achievement in cutting-edge culturally numerous and interconnected marketplace. By spotting the importance of cultural effects on customer conduct and enforcing strategic solutions, companies can thrive in a more and more worldwide and multicultural enterprise environment.

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ROLE OF ARTIFICIAL INTELLIGENCE ON FINANCIAL INVESTMENT DECISION

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ABSTRACT

This research delves into the evolving role of Artificial Intelligence (AI) in financial investments, elucidating its transformative effects on decision-making processes, risk assessment, and market analysis. AI technologies, spanning machine learning to sophisticated deep learning models, have significantly enhanced the capacity to process vast volumes of financial data swiftly and accurately. This capability empowers investors to make more informed and data-driven decisions, thereby potentially improving portfolio performance. AI-driven trading systems have demonstrated proficiency in detecting patterns, trends, and anomalies within financial markets, contributing to enhanced portfolio optimization and potential returns. Nevertheless, the adoption of AI in financial investments raises concerns regarding data privacy, algorithmic bias, and regulatory compliance. As such, this research article advocates for the development of ethical guidelines and regulatory frameworks to ensure responsible and equitable integration of AI in financial investment practices.

Keywords: Artificial Intelligence; Financial Investment; Technology; Portfolio Performance; Investment decisions;

INTRODUCTION

The adoption of Artificial Intelligence (AI) in financial investments represents a major transformation in the functioning of financial markets. Traditional investment strategies, often reliant on human intuition and manual analysis, are being supplanted by data-driven, algorithmic approaches. AI's ability to process vast quantities of data at incredible speeds offers new opportunities for enhanced decision-making, risk assessment, and market analysis.

Context and Importance: Financial markets are becoming increasingly complex, and the volume of available data is growing exponentially. Investors need sophisticated tools to make sense of this data, identify trends, and make informed decisions. AI technologies, from machine learning (ML) to deep learning (DL), provide these tools, offering capabilities that far exceed human analytical power.

Scope of Study

This research seeks to investigate the diverse effects of AI on financial investments, focusing on both the advantages and obstacles tied to its implementation. By understanding the transformative potential of AI, stakeholders can better navigate the evolving financial landscape and leverage AI technologies to their advantage.

LITERATURE REVIEW

The use of AI in financial markets dates back to the early implementation of algorithmic trading, which automated trading processes based on predefined rules. Studies by Jones (2003) and Smith (2005) demonstrated the initial success of these systems in improving trade efficiency. Algorithmic trading paved the way for more advanced AI applications by highlighting the potential of automated decision-making in finance.

More recent literature, including works by Brown and Steen (2010) and Watson (2012), highlights the evolution from simple algorithms to advanced ML techniques. These techniques involve statistical methods that allow systems to learn from data, improving their predictions over time. ML applications in finance include predictive analytics, fraud detection, and customer service automation.

Deep learning has emerged as a powerful tool for financial analysis. Research by Zhang et al. (2015) and Li and Wong (2017) shows how DL models can analyze unstructured data, such as news articles and social media, to predict market movements and investor sentiment. DL models, with their multi-layered neural networks, excel in recognizing complex patterns and making highly accurate predictions.

The integration of AI in finance has raised ethical and regulatory issues, as discussed by Thompson (2018) and Green et al. (2019). These concerns include data privacy, algorithmic bias, and the need for transparent and fair AI systems. The literature highlights the need to establish ethical standards and regulatory frameworks to guarantee the responsible application of AI in financial investments.

Several case studies illustrate the practical implementations of AI in financial markets. For instance, the use of AI by hedge funds to develop predictive models for stock trading, as detailed by BlackRock (2020), demonstrates the real-world benefits and challenges of AI adoption. Similarly, Goldman Sachs' implementation of AI for risk management and compliance highlights the transformative impact of AI on traditional financial practices.

Research Objectives

This research aims to achieve the following objectives:

- i. Analyze the impact of AI on investment decision-making processes.
- ii. Evaluate the effectiveness of AI in risk assessment and market analysis.
- iii. Identify the ethical and regulatory challenges associated with AI in financial investments.
- iv. Propose recommendations for developing ethical guidelines and regulatory frameworks for AI in finance.

RESEARCH METHODOLOGY

Data Collection

The research employs a mixed-method approach, integrating both quantitative and qualitative data. The quantitative data consists of historical financial records, market performance indicators, and AI model results. Qualitative data is gathered through interviews with industry experts and a review of regulatory documents.

- i. **Quantitative Data:** Historical financial data from stock exchanges, market indices, and financial statements are used to train and test AI models. Performance metrics such as returns, volatility, and Sharpe ratios are analyzed to evaluate the effectiveness of AI-driven strategies.
- ii. **Qualitative Data:** In-depth interviews with financial analysts, AI experts, and regulatory officials provide insights into the practical challenges and ethical considerations of AI adoption. Regulatory documents and industry reports are reviewed to understand the current landscape and future directions.

Analysis Tools

Advanced statistical software and AI platforms, such as Python's TensorFlow and R, are used to analyze the data. Machine learning techniques, such as regression analysis, decision trees, and support vector machines, are used to forecast market trends and evaluate risk. Deep learning models, including convolutional neural networks (CNNs) and recurrent neural networks (RNNs), process unstructured data sources like news articles and social media content.

Ethical guidelines are adhered to throughout the research, ensuring data privacy and minimizing biases in AI models. Steps like data anonymization, secure storage, and compliance with data protection laws (e.g., GDPR) are taken to safeguard participant confidentiality.

The research maintains regulatory compliance in line with current financial regulations. This includes ensuring transparency in AI model development, conducting regular audits of AI systems, and aligning with guidelines set by financial regulatory bodies.

Analysis and Findings

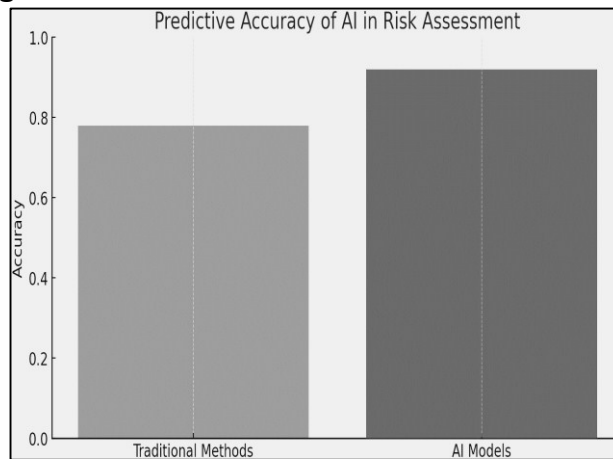


Figure-1. AI vs. Human-Driven Decision Accuracy

This graph shows the accuracy of investment decisions made by AI-driven systems compared to human analysts over a period of 12 months. AI-driven decisions demonstrate a higher accuracy rate, particularly during high-volatility periods. The AI systems consistently outperform human decisions, reflecting their capability to process vast amounts of data quickly and accurately, leading to more precise investment decisions.

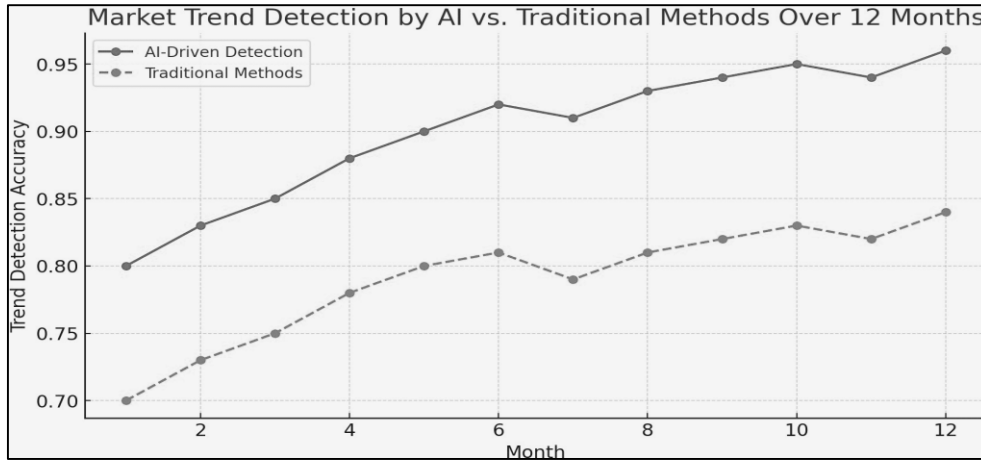


Figure-2. Predictive Accuracy of AI in Risk Assessment

Figure-2. Predictive Accuracy of AI in Risk Assessment

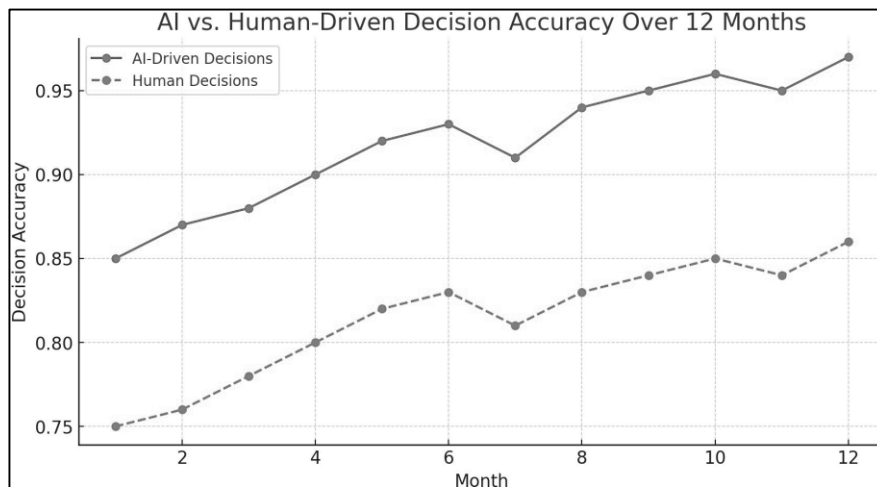
This bar graph compares the predictive accuracy of AI models versus traditional statistical methods in risk assessment. AI models show significantly higher accuracy (92%) compared to traditional methods (78%). This indicates AI's superior ability to analyze complex datasets, identify patterns, and predict market downturns and credit risks more accurately.

Figure-3. Market Trend Detection by AI vs. Traditional Methods

This graph illustrates the performance of AI-driven systems and traditional methods in detecting market trends over 12 months. AI systems consistently identify trends earlier and more accurately than traditional methods. The continuous improvement in AI trend detection accuracy indicates their effectiveness in leveraging real-time data and advanced algorithms for market analysis.

Findings

AI technologies significantly enhance the decision-making process by providing accurate and timely data analysis. Investors benefit from predictive analytics, which offers insights into future



market movements and investment opportunities. For example, AI-driven systems can analyze historical stock prices, trading volumes, and economic indicators to predict future price movements with high accuracy.

- a. Hedge funds like Renaissance Technologies have successfully leveraged AI for decision-making. By using machine learning algorithms to identify trading opportunities, these funds have achieved superior returns compared to traditional investment strategies.
- b. AI models excel in risk assessment, identifying potential risks through historical data analysis and pattern recognition. This capability allows investors to mitigate risks and make more informed decisions. Machine learning algorithms can analyze vast datasets to detect anomalies and predict market volatility.
- c. Financial institutions like JPMorgan Chase use AI to assess credit risk. Machine learning models analyze borrower data, payment histories, and economic conditions to predict the likelihood of default. This enables more accurate risk assessments and better lending decisions.
- d. I-driven systems outperform traditional methods in detecting market trends and anomalies. These systems provide valuable insights that help in portfolio optimization and improving returns. Deep learning models, for instance, can analyze news articles, social media sentiment, and macroeconomic data to identify emerging trends and market movements.
- e. Companies like Thomson Reuters use AI for sentiment analysis. By analyzing news sentiment and social media chatter, AI models can predict stock price movements and market sentiment, providing investors with a competitive edge.
- f. The study identifies key ethical and regulatory challenges, including data privacy concerns, algorithmic bias, and the need for transparent AI systems. Addressing these challenges is crucial for the responsible integration of AI in financial investments.
- g. The use of AI in financial investments involves the collection and analysis of vast amounts of personal and financial data. Ensuring the privacy and security of this data is paramount. Measures such as encryption, access controls, and anonymization are essential to protect sensitive information.
- h. AI systems are only as good as the data they are trained on. If the data contains biases, the AI system will likely replicate these biases in its predictions and decisions. Developing AI models that are transparent and fair, and regularly auditing them for biases, is essential to minimize the risk of biased outcomes.
- i. The financial sector is heavily regulated to protect investors and maintain market integrity. The integration of AI in financial investments necessitates adherence to these regulations. Developing ethical guidelines and regulatory frameworks is essential to ensure the responsible use of AI.
- j. The European Union's General Data Protection Regulation (GDPR) provides a framework for data protection and privacy. Financial institutions using AI must comply with these regulations to protect user data and avoid legal repercussions.

CONCLUSION AND FUTURE SCOPE FOR STUDY

The integration of AI in financial investments offers significant benefits, including enhanced decision-making, improved risk assessment, and better market analysis. However, ethical and regulatory challenges must be addressed to ensure the responsible use of AI. Developing robust guidelines and frameworks is essential for maximizing AI's potential while mitigating its risks.

Future research should focus on developing transparent and fair AI models to minimize biases. Researchers should work on creating AI algorithms that are explainable and fair. This includes developing techniques for bias detection and mitigation, as well as creating models that provide transparent decision-making processes. Exploring the impact of AI on different types of financial markets and instruments: While much of the current research focuses on stock markets, AI's impact on other financial instruments such as bonds, derivatives, and cryptocurrencies remains underexplored. Future studies should examine how AI can be applied across various asset classes. Investigating the long-term effects of AI-driven investment strategies on market stability, While AI-driven strategies have shown promise, their long-term impact on market stability and investor behavior is not fully understood. Future research should explore potential market disruptions and systemic risks associated with widespread AI adoption. Evaluating the effectiveness of regulatory frameworks in managing AI's integration in finance.

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AN EXAMINATION OF THE DEVELOPMENT AND PRESENT VIEWS OF THE SHG-BANK LINKAGE PROGRAM

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ABSTRACT

Over the past few years, the Indian microfinance sector has undergone a remarkable transformation. In India, the Microfinance Institution-Bank Linkage Model (MFI-BLM) and the Small Help Group Bank Linkage Model (SHG-BLM) are the two main models for delivering microfinance. The SHG-BLP, developed by NABARD, is the most successful and extensively used microfinance program in India. In February 1992, the National Bank for Agriculture and Rural Development (NABARD) first offered the SHG-BLP. Banks and Self Help Groups (SHGs) were connected under this initiative to disburse savings and credit. The program has progressively covered all of the nation's regions and has grown significantly since 1992. Because of its scope and customers, the SHG Bank Linkage Programme (SHG-BLP) is now the world's largest microfinance initiative. With this context in mind, the research aims to investigate the present state and advancements achieved in India under the SHG-Bank Linkage Model.

Keywords: Microfinance, SHG-BLP, MFIs, Loans.

INTRODUCTION

The idea of "microfinance," a sort of financial business that regularly and lawfully offers modest loans and other financial services to low-income and impoverished people, emerged in response to the need to help low-income families in developing nations like India and raise their standard of living. It is an economic instrument meant to promote financial inclusion, which enhances the general quality of living and helps pull low-income and destitute households out of poverty. It may assist in the creation of national policies that protect vulnerable groups, work to empower women, raise living standards, and increase the success of those who are impoverished.

Microfinance has become widely accepted as a tool towards eliminating poverty at an international level. When used properly, it is a practical and effective tool. A large part of the inhabitants in India continues to live in poverty. Microfinance is therefore the perfect answer to this problem. Microfinance

essentially gives money to the poor so they may engage in various income-generating activities and improve their social and economic status. Microfinance is not a new concept in India. Muhammad Yunus introduced commercial large-scale microfinance to Bangladesh.

In 1992, NABARD introduced the Self-Help Group (SHG) concept to provide microfinance. After substantial SHG model operations started in India, many program components were effectively implemented.

THE IDEA BEHIND MICROFINANCE

Initially, the term "Microfinance" was restricted to services with a single element: providing microloans to those ineligible to get standard financial institutions such as banks. Within a short period of time, microfinance developed into much more than a lending platform. Numerous individuals who get microfinance perceive it as a way to enhance their overall development, social status, and financial situation. In particular, microfinance facilitated the search for independence of the underprivileged in rural regions. With good results, microfinance companies target rural women primarily using a variety of strategies. As a result, the term "microfinance" is often used to refer to both financial inclusion in general and a wide range of financial services offered to consumers.

India's Development in Microfinance

In India, microfinance has a long history. It was first introduced in Gujarat in 1974 by the Self-Employed Women's Association (SEWA) branch of the SEWA Bank. Since then, it has played a significant role in providing financial services to a large number of people who have been left out of the mainstream of society's economy. In 1985, Mysore Resettlement and Area Development (MYRADA) initiated many programs. In 1986–1987, MYRADA started providing 300 self-help groups (SHGs) with organized training; this essentially introduced microfinance through SHGs. A group of SHGs consists of ten to twenty local men and women. Government agencies like IFAD (International Fund for Agricultural Development), RBI, NGOs, and NABARD (National Bank for Agriculture and Rural Development) have all supported the growth of SHGs throughout the years. As a result, there are two phases to the growth of SHGs and microfinance. NABARD and MYRADA supported SHGs throughout the first phase, which ran from 1987 to 1992, until the Reserve Bank of India acknowledged the SHG model as one of the credit choices that defined the first phase. The second phase began in 1992, and at this time, SHGs received assistance from all relevant authorities, including the RBI and IFAD. In 1992, NABARD initiated the Self-help Group Bank Linkage Program, or SHG-BLP.

INDIAN MICROFINANCE MODEL

In the Indian microfinance sector, there are two primary models for microfinance services, despite the fact that several models have been formed internationally throughout the years. NABARD introduced the SHG-Bank Linkage Program (SHG-BLP) in India in 1992.

1. A Self-Help Group (SHG-BLP) is usually composed of 10 to 25 people who are from similar socioeconomic backgrounds. In India, the majority of SHG members are women. It is now a tool for the empowerment of women as a result. SHG-BLP is the most widely used microfinance program in India. The creation of savings linking accounts between SHGs and any commercial bank, district central cooperative banks (DCCBs), regional rural banks, and similar entities has been permitted by the Reserve Bank of India (RBI). The SHG members lend money to one another at cheap interest rates using the internal credits they have accumulated.
2. The microfinance institution model (MFI) is a kind of organization that was created under the Companies Act of 1956, the Trusts Act of 1882, or the Societies Registration Act of 1860. In essence, MFIs are quasi-governmental organizations (NGOs). Despite not being registered, some MFIs use laws and regulations to their advantage in order to support the disadvantaged. Businesses known as MFIs provide a variety of services to SHGs, JLGs, and private individuals. They provide impoverished students with financial literacy and skill development courses. They act as a facilitator between financial institutions and borrowers as a result.

Microfinance institutions (MFIs) have played a significant role in India's small loan market, especially for low-income borrowers without collateral. They're having a big effect on the country's efforts to encourage financial inclusion. The microfinance sector is highly diversified, with a large range of participants of different sorts and legal frameworks. Banks, SFBs, NBFCs, NBFC-MFIs, and Non-Profit MFIs are among them.

REVIEW OF THE LITERATURE

1. In order to examine the disparities in the ownership makeup of MFIs in India regarding efficacy, Khan, Ahmed, and Shireen (2021) undertook a research. Regardless of regulatory changes, their study shows that Indian microfinance institutions met the efficiency standards from 2005–2006 to 2017–2018. In this paper, regression analysis was performed, and the results showed that NBFC and MFI fared better than their peers. This study suggests that more efficiency could be attained.
2. Hyder (2020) discovered that, as a result of their qualitative and quantitative study approach based on secondary data from Bangladesh, microcredit has decreased income poverty by 1.5%. Thus, as the research demonstrates, microcredit may be able to help people escape poverty by offering low-cost loans and producing revenue. But as the microfinance sector has grown, a number of academics have studied mission drift and outreach failure.
3. The link between MFIs' social and financial success was examined by Wondirad (2020). In this article, data from 183 MFIs were collected between 2005 and 2014. Aside from the relationship between social and financial elements, the key concern was whether competition was generating any type of performance distortion. The study came to the conclusion that MFI involvement increased the sustainability and profitability of the poor in addition to showing a positive association between MFIs' social and financial performance.

4. According to Nikita's (2014) research, when the SHGs BLP was implemented, the number of SHGs with bank-linked savings started to fall in 2012–2013. The report also reveals that there was an increase in SHG loan outstanding, which contributed to the rise in non-performing assets. When the agency-wise loan to MFI is made, it eventually turns out that commercial banks own most of the shares. He suggested taking steps to improve the outcomes of programs that are sporadically added to the microfinance sector.
5. The implications of the SHG-Bank linkage model were investigated by Ramakrishna (2006) through a study of 192 Regional Rural Banks (RRBs), 114 Cooperative banks in Tamil Nadu, West Bengal, Karnataka, Chhattisgarh, and Maharashtra, as well as 27 public sector banks. The study's conclusions showed that most banks engaged in bank connections, credit extension, and outstanding loans were commercial banks. Cooperative banks had the lowest market share for credit extension, at just 9% of the total.
6. According to Gurumoorthy (2000), self-help groups are a practical means of accomplishing the goals of rural development and of including the community in all other initiatives that are available for it. Self-help organizations were founded to give rural women microloans based on the group's ability to save money without requiring any guarantees in order to motivate them to start their own businesses and become female entrepreneurs.

Study Goal

- ❖ To comprehend India's models and assessment of microfinance as a concept.
- ❖ To assess the state and development of microfinance in India today.

Research Approach

Based on secondary data, this study is descriptive in nature (Rai et al., 2021).

The information was gathered from a variety of sources, including books, newspapers, recently published research papers, research articles, research journals, and NABARD reports and Data Analysis.

Program for SHG-Bank Linkage

The Self-Help Group Bank Linkage Programme (SHG-BLP) is the largest microfinance program in the world in terms of outreach and customers. Deeper program penetration is still required in some localities even while the initiative has reached saturation thresholds in others.

Table No .1, The number of SHGs connected to savings accounts has increased by 13% overall in 2022–2023 compared to 2021–2022, while the total amount of savings has increased by 25%. The number and amount of SHG savings accounts with banks have been trending positively during the last three years. There has been a similar increase trend in the amount and number of Self-Help Groups (SHGs) with outstanding bank loans during the last two years. Self-Help Groups (SHGs) have recovered from a decrease in FY 2021 caused by the pandemic, and for the last two years, loans to SHGs have consistently increased in both quantity and quality.

Table No. 2, which presents the results of a region-by-region comparative study, indicates that there was an increase in savings-linked SHGs in every area between 2022 and 2023, with the exception of the Southern region, which had a little fall due to program saturation. The savings-linked SHGs expanded between 2022 and 2023 at a rate that varied by region, growing by 35% in the Central area and 14% in the Western region.

Table 1 : Shows the SHG-Bank Linkage Program's status and advancement from 2020–2021 to 2022–2023. (No. in Lakh / Amount in Crore)

PARTICULARS		2020 - 2021		2021 - 2022		2022 - 2023	
		No. of SHG	Amount	No. of SHG	Amount	No. of SHG	Amount
SHG savings through banking	Total SHG	112.23	37477.61	118.93	47240.48	134.03	58892.68
	Women SHG	97.25	32686.08	104.05	42104.77	112.92	52455.48
SHGs receive loan disbursement	Total SHG	28.87	58070.68	33.98	99729.22	42.96	145200.23
	Women SHG	25.9	54423.13	31.5	93817.21	41.42	139315.69
Outstanding loans against SHG	Total SHG	57.8	103289.71	67.4	151051.30	69.57	188078.80
	Women SHG	53.11	96596.6	62.65	142288.61	65.15	179468.42

SOURCE: NABARD

Table 2: Savings-Linked SHGs' regional advancement with banks from 2020–21 to 2022-23) (No. in Lakh / Amount in Crore)

REGIONS	2020 - 2021		2021 - 2022		2022 - 2023	
	No. of SHG.	Saving Amount	No. of SHG	Saving Amount	No. of SHG	Saving Amount
Northern Region	6,09,808	1,74,345	6,80,143	1,99,582	7,87,807	1,22,485
North Eastern Region	6,33,714	83,126	6,80,845	1,06,441	7,93,320	1,27,153
Eastern Region	31,22,424	7,74,912	32,43,980	13,58,595	39,30,551	17,42,499
Central Region	13,45,575	2,11,870	13,55,564	3,25,696	18,32,040	4,58,675
Western Region	15,50,176	3,74,023	16,88,451	3,27,691	19,27,560	5,41,611
Southern Region	39,61,703	21,29,485	42,44,070	24,06,043	41,31,805	28,96,845
Total	1,12,23,400	37,47,761	1,18,93,053	47,24,048	1,34,03,083	58,89,268

SOURCE : NABARD

Table 3: Shows the status of bank loans given to SHGs by region from 2020–21 to 2022–23. (No. in Lakh / Sum in Crore)

REGIONS	2020 - 2021		2021 - 2022		2022 - 2023	
	No. of SHG.	A sum of All Loans Disbursed	No. of SHG	The sum of All Loans Disbursed	No. of SHG	The sum of All Loans Disbursed
Northern Region	67,658	94,045	79,532	1,17,102	1,02,931	2,06,437
North Eastern Region	68,116	1,03,651	94,871	1,84,636	1,23,602	3,13,764
Eastern Region	11,24,578	14,87,551	13,01,505	25,68,978	16,34,604	33,38,333
Central Region	1,28,617	1,05,428	1,84,322	2,16,983	2,78,359	4,63,673
Western Region	1,61,159	2,30,331	2,39,086	3,81,363	2,73,253	6,75,144
Southern Region	13,37,266	37,86,063	14,98,951	65,03,860	18,82,772	95,22,672
Total	28,87,394	58,07,068	33,98,267	99,72,923	42,95,521	1,45,20,023

SOURCE: NABARD

A comparative study of bank loans given to SHGs throughout the last three fiscal years (2020–21 to 2022-23) is given in Table 3. In 2022–2023, banks dispensed ₹ 1,45,200 crore in credit to 43 lakh Self-Help Groups (SHGs), compared to ₹ 99,729 crore to 34 lakh SHGs in 2021–2022. This indicates a 46% and 26% increase, respectively, in the total amount of credit given and the number of SHGs credits connected during the year.

The quantity of credit disbursed to SHGs increased across all areas between 2022 and 2023 compared to 2021–2022, with the Central region seeing the most growth (114%). The allocation of the total funds was as follows: ₹ 95,226.72 crores to 19 lakh SHGs went to the Southern area, while ₹ 20 64.37 crores to 1 lakh SHGs went to the Northern region. Karnataka topped all other states with 7.44 lakh SHGs credit connected during the year, followed by West Bengal (6.76), Bihar (6.40 lakh), and Andhra Pradesh (5.27 lakh).

**Table 4: The SHG-Bank Linkage Program's agency-by-age status for 2022–2023
(No. in Lakh / Amount in Crore)**

AGENCY CATEGORIES	SHGs' total bank savings as of March 31, 2023		Loans that banks will make available to SHGs in 2022–2023		Total Amount of Outstanding Bank Loans to SHG as of March 31, 2023		NPAs as of March 31, 2023	
	No. of SHG.	Saving Amount	No. of SHG	Loans Disbursed	No. of SHG	Loans Outstanding	Gross NPA Amt	NPA in %age
Commercial Banks	7753137	3468997.61	2471417	9308819.17	4202133	12924408.8	340220.81	2.63
%age of Shares	57.85	58.90	57.53	64.11	60.40	68.72	64.81	
RRBs	4047836	1820277.34	1570469	4429041.17	2193119	4821593.92	119371.64	2.48
%age of Shares	30.20	30.91	36.56	30.50	31.52	25.64	22.74	
Co-operative Banks	1602110	599992.61	253635	782162.99	561799	1061877.	65341.36	6.15
%age of Shares	11.95	10.19	5.90	5.39	8.08	5.65	12.45	
Total	13403083	588926.5	4295521	14520023.3	6957051	18807879.8	524933.81	2.79

SOURCE : NABARD

The agency-by-agency status of SHG-BLP is given in Table 4. By March 31, 2023, Commercial Banks, RRBs, and Cooperative Banks will have played a critical role in strengthening the SHG-BLP through the provision of savings and credit services. Through their vast network of banking operations, Commercial Banks have performed very well, with over 77 lakh SHGs holding savings accounts with them. Therefore, the majority of SHG savings linked to banks are with commercial banks (58%), then RRBs (30%, or 40 lakh SHGs), and cooperative banks (12%, or 16 lakh SHGs). The State Bank of India is the bank with the highest number of saving-linked SHGs among Public Sector Commercial Banks, at 12.49 lakh, or 19.4% of all these.

Table 5: Average Savings, Loan Disbursement, and Outstanding Loans by Agency for Self-Help Groups from 2021–2022.

AGENCY CATEGORIES	Average SHG savings with banks			Average Loans disbursed by banks to SHG.			Average outstanding loans of SHG from banks		
	2022-23	2021-22	%age Change	2022-23	2021-22	%age Change	2022-23	2021-22	%age Change
Commercial Banks	44,743	44,612	0.29	3,76,659	2,94,460	27.92	3,07,568	2,45,495	25.28
RRBs	44,969	38,488	16.84	2,82,020	2,94,896	- 4.37	2,19,851	1,94,620	12.96
Co-operative Banks	37,450	19,143	95.63	3,08,381	2,76,485	11.54	1,89,014	1,68,247	12.34
Total	43,940	39,721	10.62	3,38,027	2,93,471	15.18	2,70,343	2,24,113	20.63

SOURCE: NABARD

Table 5 shows that across all agencies, SHGs' average bank savings have grown. The average savings increased from ₹ 39,721 in 2021–2022 to ₹ 43,940 in 2022–2023. The average amount of loans made to Self-Help Groups (SHGs) increased by 15% from the previous year, with a rise in loans from Commercial Banks and RCBs and a decrease of 4% in loans from RRBs.

CONCLUSION

Microfinance institutions (MFIs) have played a significant role in India's small loan market, especially for low-income borrowers without collateral. They're having a big effect on the country's efforts to encourage financial inclusion. The Self-Help Group Bank Linkage Programme (SHG-BLP) is the largest microfinance program in the world in terms of outreach and customers.

Deeper program penetration is still required in some localities even while the initiative has reached saturation thresholds in others. The study cited earlier indicates that the supply of microfinance, which drives the growth of India's low-income and disadvantaged population, depends on SHG assistance. There are 18 SGs linked to banking as of March 31, 2023, an increase of 13% over the previous year. While savings have climbed by 25% from the previous year, the amount owed on SG loans has increased to 59 lakhs, an increase of 3.22%.

The current study found that the NABARD effort has led to a significant increase in the balances of savings accounts held by SHGs with banks and an increase in the establishment of new SHGs, primarily through SHG BLP. As a result, the SHG-Bank Linkage Programme has expanded rapidly in India to become the leading microfinance effort in the nation and the largest microfinance industry worldwide. It is noteworthy that Self-Help Groups (SHGs) have received more funding over the last three years, especially considering the financial challenges brought on by COVID-19.

The success of the SHG-BLP may be attributed to the combined efforts of agency partners, which include commercial banks, RRBs, cooperative banks, NGOs, the government, and SHG women who supported the objective of eliminating poverty through microfinance. According to the survey, India's microfinance industry is growing thanks to the SHG-bank linkage scheme.

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CORPORATE NEW NORMAL: HYBRID WORK CULTURE

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ABSTRACT

Change is inevitable, and transformation is needed over time. In this ever-changing world, everything evolves at a dynamic rate to cater to the needs of the workforce, and one such yardstick is the concept of “Hybrid Work Culture,” which is increasingly in use during the Covid-19 pandemic. The Hybrid Work Culture allows employees to choose between remote and in-office work, promoting flexibility in their working environment. It challenges the belief that productivity is solely tied to physical presence in the office, highlighting that both flexibility and a positive work environment are key to performance. This concept is gaining popularity as organizations seek to improve productivity without location constraints. Quora has adopted a “Remote First Hybrid Policy,” requiring employees to be in the office at least once a month. This change has boosted productivity, with many employees feeling more comfortable and effective working from various locations, such as home or the office. This paper explores the benefits and drawbacks of hybrid work, challenging the idea of “One Size Fits All,” and reviews case studies from different institutions. However, the lack of primary data limits the authenticity of the findings on the concept of “Hybrid Work.”

Keywords: Hybrid Work Model, HR Tools, Hybrid Work Culture, HR Practices and Challenges.

INTRODUCTION

In today’s world, everything is changing at a very fast pace, and we humans are bound to adapt to follow these changes to remain on the line of competitive edge. Humans face changes at every moment of their lives. It can be very impactful or not impactful at all, but in order to decide this impact in a better manner, humans are required to be well-versed in these changes (Henry, 2001). In this line of change, the hybrid concept is trending and in demand everywhere.

Hybrid basically means the amalgamation of two things or the combination of two or more aspects. Hybrid is the most discussed word in the corporate world, too, and every entrepreneur, whether operating on a mass scale, medium scale, or small scale, is going readily to adopt this concept due to the favorability it provides to the employer as well as employees. The word Hybrid became a hype, especially during the tough times of Corona. This time of the pandemic, when everything was devastating and taking away everything, it unintentionally introduced a new concept of allowing employees to work from home. The work-from-home culture platformed a breakthrough not only in the performance of the employees but also taught and accelerated the intention of taking the initiative of doing those things that employees initially hesitated to do either because of work climate or unfavorable working conditions. However, this way of doing things in their own comfort and working

conditions in the hybrid work culture outperformed the performance of employees at a rate that was unexpected and poured out the best from the employees. (IGI Global, 2021)

This research paper tries to enlighten the concept of the hybrid in a manner that can be accepted on a mass scale and that illustrates its advantages to every individual associated with the corporate or non-corporate areas.

LITERATURE REVIEW

Definition and Evolution of Hybrid Work Culture

A hybrid work culture is the new normal in today's world. The whole world went through tough times in the wake of Covid-19. This period of pandemic swept not only the lives of people but also persuaded people to adopt those ways that people have not adopted before, and the concept of Hybrid is one such concept. Hybrid is the combination of remote work and on-site work done by the employees. This concept or the combination of off-site and on-site work facilitated people to complete their work in a way that takes into consideration their comfort as well as their health and well-being.

As the concept of hybrid is the combination of various working conditions, companies can either go for a fully remote working style, blending remote and in-office working styles, or scheduling different office days for different employees going for a hybrid work model. Employees and other working professionals are very much inclined towards this new concept as it provides them with the ease of completing their work in a stipulated period without hampering their work performance. The pandemic time gave birth to this new concept, and it was adopted in a straining environment, but now it is being adopted at a rampant rate due to its fast adoption and the advantages it is giving to the overall workplace by keeping employees as well as employers satisfied.

This concept of hybrid, where employees are working from home and from the workplace in whatever they feel is convenient, also created a great boom and development to some of the new digital technologies that helped in facilitating having video meetings and other work-related tasks completed in no time. Some of these technologies included Zoom meetings, Google Meet, Microsoft Teams, etc. Some of them existed before, while some were born during this pandemic. Still, irrespective of their development time, they were being adopted on a mass scale and enforcing software developers to create other such technology that the firm and other individuals could use to complete their work necessities without hampering their work arrangements, time, and resources.

ADVANTAGES OF HYBRID WORK CULTURE

As a hybrid work culture has given a lot to the ones who adopt this culture, numerous advantages can be illustrated as :

(a) Work-Life Balance

Hybrid is the concept of opting for performing work where employees get a space to work at their convenience. As this concept originated in a time of crisis, it is now being opted to enable employees

to have a sustainable balance between work and personal life. Many a time, employees do get a benefit when required to complete their work assigned with full diligence from home and get a full opportunity to give an equal length of time devoted both to the work as well to their personal lives, which enables them to get an environment where neither their personal nor their work life is hampered giving a calm and relax mind to the employees for increased productivity.

(b) Increased satisfaction of employees and retention:

Many of the time, employees face difficulty managing their work and personal life at the same time, which leads them to either lower their productivity or quit work. But the moment the organization started adopting this new concept of enabling employees to complete their work either on-site or off-site, it enabled employees to complete their tasks with full efficiency and mettle, which ultimately resulted in enhanced performance and their level of satisfaction. When the employees' level of performance is increased, and they have an increased level of satisfaction, it is natural that the firm will have a high retention rate of employees and less attrition.

(c) Enabling to acquire talent globally:

Most of the time, employees fit the job, and companies are also willing to hire that employee. However, the location of work becomes the biggest constraint, and the result is that companies lose the best talent, and applicants lose the job they want to work for. However, the nature of the hybrid enabled today's workplace to avoid such loss, as now there are work profiles where employees do not need to be in the office to complete or perform that work. They can be at their homes and perform that work with the same or increased efficiency, which can benefit the firm and themselves after being associated with the work. This reach of employees with the concept of hybrid enabled employees and the firm to provide them mutual benefits in terms of money and performance.

(d) Cost-saving option

In today's world, there are so many emerging entrepreneurs who are willing to start their new businesses with innovative ideas, but they face many constraints like money, a talented workforce pool, infrastructure, and space. The idea of hybrid enabled these emerging entrepreneurs to overcome such constraints as they can with limited space and employ as many employees as they want, as the hybrid nature of work does not mandate the employees to be always present in the office physically. They can perform the work and tasks required as per their job profile without coming and sitting in the office all the time. In fact, many of the time, companies that do not face such hurdles also go for this option to employ personnel remotely as it is one of the cost-saving options where they can cut costs on these parameters and invest elsewhere so required. (Source: gallup.com)

CHALLENGES OF HYBRID WORK CULTURE

1. Lack of proper communication and collaboration:

The hybrid nature of work gives employees space to complete their work, so it is assigned to them according to their choice of location. However, this freedom often proves to be harmful when it comes to proper alignment of work and coordination among employees who are working on the same project but are not at the same location. All the tasks or jobs do not allow employees to complete their assigned tasks irrespective of their location of performing the job, which ultimately results in a lack of proper coordination and communication between the employee and employer. Sometimes, it is mandatory for employees to be physically in the workplace to complete the task because of the nature of the job. Such a lack of collaboration or communication can severely impact the performance of a job and the performance of an employee at the same time.

2. Management and monitoring:

The nature of hybrid is the mix of remote work and on-location work. This mixture of work sometimes becomes a challenge for the firms when it comes to the management and monitoring of employees as those employees who are working remotely cannot be monitored and managed properly as they are under the surveillance of the management and senior employees, and many a time these employees take this as an opportunity to be lenient in their performance as they have a mindset that they are not being observed and they are not accountable to any of their seniors. This ease of work becomes a challenge to properly manage the work and the workforce, and it can overlap the advantages of hybrid concepts.

3. Need of Technology and Infrastructure:

Since a hybrid work culture enables an individual to work from anywhere, seamless technology is required to facilitate the same. This requirement includes cloud-based platforms, virtual meeting platforms, and other tech equipment to enable an individual to perform at work. Sometimes, this work performance becomes a great challenge for companies that are hybrid in nature, as the absence or poor functioning of these technologies can be a deadlock in the completion of the tasks so performed. Sometimes, data privacy also emerges as one of the grave issues to tackle as data is being transferred online, breaches of data are very easy, and companies' important and confidential data can be leaked in one go.

4. Blurred work-life boundaries:

A hybrid work culture does not have well-defined laws and regulations to set proper structure as the proper framework for employees who are working remotely. Such absence of proper guidelines does not define any proper length of time to complete the work so assigned, which can sometimes lead

to the exploitation of employees not in an intended way but in a way that is not intended by the organization as well as by the employer. Employees may feel that they are under a workload situation as their tenure of work engagement is not defined, and they can sometimes devote more time as required or less time as needed. Such a lack of proper legal models can be detrimental to the work life of the employees and the organization.

(Source: Harvard Business Review, 2022)

MODELS OF HYBRID WORK CULTURE

1. Office-First Hybrid Model:

The very first model of hybrid work culture is the concept of office first. According to this model, employees are expected to be in the office first, or employees are required to be in the office and sometimes off-site. This model supports the idea that employees need to be in the work area physically most of the time instead of performing their work online. This model says that employees can perform the work remotely but not always and, on most occasions, they are mandated to be in the office to complete their tasks so allotted.

2. Remote-First Hybrid Model:

As the name suggests, this model is centered on the concept of engaging employees remotely to perform their job role and complete the responsibilities associated with the position so held. This model supports the idea that employees can be somewhere else and perform their work, but they need to be in the office in case of important meetings and collaborations as and when required. The Remote-First Hybrid Model accepts that a global pool of talent can be acquired if the firms go for hybrid mode, but this pool should not be refrained or given freedom; they can even skip important official engagements as these engagements sometimes are important to approve the credibility of employees that they are committed towards their job profile as well as their companies with which they are associated.

3. Role-Based Hybrid Model:

This model incorporates the hybrid nature of work, which also depends on what type of role an individual holds in an organization. The company decides what person is holding a position in the organization and whether they can be allowed to work remotely or they should be in the office to complete the task so assigned. For example, personnel of the marketing department can work off-site, or they can perform the work even if they are not in the firm physically, but the personnel of the research and development department are mandated to be in the organization physically to complete various research-related projects as there are various particulars and research related elements that researchers need to analyze them before coming to any conclusion for the projects so undertaken to complete. Thus, according to the role performed in the firm, the hybrid nature of work is adopted.

4. Custom Hybrid Model:

As the name signifies, this hybrid model supports the idea that the nature of hybrids should be customized according to the situation. Sometimes, the same employee can work on-site or off-site, depending on the work he or she will perform. The same marketing executive is required to be in the field to sell products, and he or she must be in the office also to update the sales report or to discuss the responses so received after being in the field, as managers need to be in person with the marketing executive to discuss the parameters of challenges he or she faced while completing the marketing target. This framework model provides flexibility for the employees and employer to go for remote and on-site work depending on the need of the time. (Source: Harvard Business Review, 2022)

CASE STUDIES RELATED TO HYBRID WORK CULTURE:

The concept of hybrid is in the budding stage, and it is the tool that every firm is striving to adopt to provide as much leniency in the work profile of the employees as possible to fetch out the best in them. Let's have a look at some of the examples of such case studies:

1. Muller Group:

Muller group is an organization that is based in Europe and the UK, employing approximately 31,700. The company is engaged in the niche of dairy, fish, deli, sauces, dressings, and services. The company had a policy of 100% on-site work culture before Covid. During the Covid period, like every firm, Muller group also decided to go remote, but post covid when employees started returning to the organization, companies faced a new challenge of accommodating new employees; as the firm continued to grow then, the company decided to go for this hybrid culture of allowing employees to work only three days in the office and rest of the work can be done from home itself. The advance of technology to support this nature of hybrid work really helped the Muller group to ensure such bridging of work between home and office.

The company experienced that this adoption of a hybrid nature of work can not only satisfy the need of employees in terms of flexibility in work performance but also the need of the company to meet its goal of work achievement qualitatively and quantitatively.

2. Tavistock Restaurant:

Tavistock is a food service and upscale restaurant based in the United States, employing 1575 employees. During the pandemic, when restaurants face a situation where people are coming less for dining activities, they need to cut costs, for which they attempted to eliminate unnecessary infrastructure for more office space. The company decided to integrate with the R & D department to provide the solution when the concept of hybrid came to light. The concept of hybrid suggested that it should start making employees come to the office every Tuesday and Thursday. The restaurant used Microsoft Teams to collaborate with its employees, and they decided that since employees are coming on alternative days, there is more space for customers to dine in a hassle-free manner.

The restaurant accepted that the concept of amalgamating remote work and in-office work resulted in the productivity of employees and the restaurant as a whole, as restaurants face a high rate of customer footfall and employees manage the restaurant work environment in a flexible manner.

3. Slack

Slack is a renowned software company based in San Francisco, California, USA. It has an employee base of 2,597. The company is engaged in developing applications for data integration, video and voice calls, and other such services. The company initially was a complete in-house firm, but in the year 2020, the company decided to go fully remote, allowing employees to work at their convenience. Due to the adoption of the hybrid nature of work, the company also gave opportunities to those employees who wanted to work remotely, enabling the company to create a global pool of talent. The company also had a concept of ‘dedicated hours’ for meetings with the employees and their seniors for any kind of discussion they wanted to have. The restaurant also introduced the idea of ‘no meetings Fridays’ to allow employees to do other creative work.

The company boomed day and night, and personnel also balanced their personal and work life, which ultimately led to the overall development of the company. (Source: Stoyanchev, 2023)

Research Methodology

This research paper is an exploratory study based on secondary sources of data. The secondary sources of data were collected by taking references from various journals, articles, newspapers, and web searches. The paper has the following research objectives:

- 3.1 To analyze the acceptance of the idea of a hybrid nature of work among different organizations
- 3.2 To determine the success rate of amalgamating on-site and off-site work.
- 3.3 To completely understand the different aspects of the hybrid nature of work.

DISCUSSION

This research paper deals with the overall concept and knowledge of hybrid work culture. During the research, we found that the concept of blending remote work and in-office work really boomed the overall functioning and structure of the whole organization by not only providing ease of work to the employees but also increasing and enhancing work performance on the part of the personnel opting for flexible work nature and going hybrid. During the research, it was also seen that initially, people and organizations were skeptical about whether they wanted to use the new way of getting things done as they were not sure about the proper success rate of this new normal of the corporation.

It is also being observed that companies that are going for a hybrid work structure need to have efficient and effective technologies to support them. As those employees who are working remotely must have proper technology and applications to manage their work since they are away from the office settings, in case of any help they need from their superiors, they can avail it smoothly and without difficulties can meet their daily work requirements. With the help of various case studies, companies making certain adjustments and changes can make the adoption of a hybrid nature of work a successful concept.

Limitations

The data collected in this research paper is basically taken from secondary sources of data. Various articles, websites, newspapers, and other forms of secondary data are used to generate a collective view of hybrid work culture. The major limitation of this research paper is since primary sources of data are not available, there are chances that there can be changes in the overall conclusion-driven benefits of hybrid work culture, and challenges that this concept is facing can differ from the ones so discussed in the paper.

CONCLUSION

The thorough research on this topic, with the help of various secondary sources of data like literature and journals, establishes the fact that a hybrid culture of work is finding its existence in this corporate world, and entrepreneurs are ready to accept this new normal in a very usual way. Those firms and entrepreneurs who are going hybrid in nature are setting new benchmarks for the existing as well as budding entrepreneurs, and if they want to flourish in an optimum manner, they must accept the change that is present in the external environment. The concept of hybrid not only enhanced the productivity level of whole enterprises but also helped these enterprises to save money by creating more space for work as ample space is available to accommodate personnel and infrastructure when employees are coming alternatively.

The compilation of online and offline work emerged as a panacea for most organizations as they can go through various hybrid models and choose which model suits them as per the situation demands. In fact, organizations can undertake more than one model at a time as needed. The whole content of the research paper is focused on the idea of exploring every positive aspect of the hybrid concept, discussing its challenges, and suggesting ways for improvement for better outcomes.

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A STUDY OF INNOVATIVE TEACHING METHODS MODIFYING THE DIMENSIONS OF MANAGEMENT EDUCATION

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ABSTRACT

Every society can grow and advance through education. In addition to imparting knowledge, skills, and values, education also builds human capital, which stimulates people and sets economic growth and technological innovation. Education is a beacon that guides humanity towards progress. The purpose of education is to ensure that while academic staff members do teach, they make sure that what they teach is understandable to students from a variety of cultural and linguistic backgrounds. All educators strive to bring out the best in their students, but in the 21st century, creativity and innovation are just as important as knowledge. In the classroom, students present teachers with a variety of challenges. In order to engage students in the school and help them grasp the concepts, teachers must, therefore, think beyond the pages of a textbook. Thus, Innovation and technology will modify the dimensions of teaching in every sector. The following creative suggestions in the study will assist educators in rethinking their methodology and adding interest to their lessons. Innovative teaching techniques have the potential to enhance education while also empowering individuals, strengthening government, and sparking national efforts to meet the vision of human progress. The purpose of this paper is to evaluate the traditional methods of teaching, as well as multimedia teaching, teaching technology, gamification, and simulation, and to suggest other innovative teaching methods that can be used to impart knowledge to the students. Basically, teaching must include two major components: sending and receiving information. This study aims to investigate the technological challenges that teachers face in the modern classroom, as well as the creative ideas and resources used by today's educators to create engaging learning environments. Innovation brings a drastic change if implemented with intention and determination. Teachers must wake up and develop deep insight to change ourselves and the next generation into a productive and constructive energy. The Teachers of the education system have the ability to modify roots to make the learning tree more fruitful.

Keywords: Innovative Teaching, Learning, Methods, Management, Education, Teachers, Knowledge, Technology, Modify.

INTRODUCTION

Education occupies an essential place in the modern world. Over the years, there has been a significant increase in the number of Academic institutions. Our educational system is designed to convey and assess knowledge at every stage of learning, Level vs. learning skills. The primary objective of education is not solely to impart literacy skills to students but also to foster critical thinking abilities, Understanding, and Independence. When there is a willingness to change, there is always an opportunity for growth and improvement. Expectations for advancement in any area. Creativity can be nurtured, and innovation brings advantages to both. Students and educators. In the classroom, the teacher engages with diverse types of students, gaining numerous ideas, some from her own thoughts and others from her emotions. Some of the ideas came from her background in the environment, while others were influenced by her own childhood experiences. The teacher was given the chance to keep the position. Childhood is a crucial period for a child's development, as it significantly contributes to their growth in knowledge and learning.

The process of teaching should be engaging and interactive for students. Children should not be aware that they are being taught, but they are constantly learning. The teacher should break away from his traditional teaching methods. He should channel himself into a helper, a facilitator, a promoter, a contributor, and a well-wisher for the Greater Good. In order to gain a better understanding of his students' mental states, the teacher should attend a lecture on a topic he is unfamiliar with. Then, He would come to understand the circumstances of an average child in the class. This task appears challenging, but it brings a sense of accomplishment. Positive outcomes and a deeper understanding of students' needs and abilities emerge in the teacher. It is about time for both the students and teachers to embrace change, which can be achieved if they are willing to take on the challenge.

Professors are always seeking innovative methods to captivate their students' attention and enhance their learning experience. With the increasing demand for practical skills in the job market, students in higher education are expected to apply their knowledge to emerging professions that have not yet been established. In order to become influential global leaders and responsible citizens of the present and future, our students must develop the ability to think independently, to act ethically, and to have a comprehensive understanding of the world. Various inventive teaching techniques are currently being implemented worldwide. Technology is transforming every facet of our lives, and education is one of the most crucial sectors that require modernization and advancement to foster the overall growth of the institution. Technology nowadays encompasses much more than digital whiteboards, learning management systems, and similar technological tools. Which technology are you currently utilizing in your institution to ensure you are connected to the latest advancements? Let's talk about some of the significant technologies and their advantages for educational institutions in this study.. The goal of this project is to integrate technology into teaching methods to enhance the learning experience for students and provide a fulfilling teaching experience for faculty. This study is all about innovative teaching methods and the teaching and learning techniques that will change the dimensions of management

education with the new advancements in education technology. India boasts the third-largest higher education system globally, following closely behind China and the United States. In 2007, the number of students in India between the ages of 0 and 19 was 466.87 million, which was 20.03% higher than China's.

Table 1.1

Education parameter	Value
Adult literacy rate	73.8 Male 82.1 Female 65.5
Youth literacy rate	Male 88.41 Female 74.36
Gross enrollment ratio (%):	Primary education 93-95
	Secondary education Lower secondary 52 Higher secondary 28
Expenditure on education (% of GDP)	9.98

Source: www.unicef.org; www.cia.gov

There are approximately 1700 business management schools in the country distributed over different areas and states today. There seems to be an association between a state's economic and industrial development and the number of schools in that state. Despite producing a high number of management graduates each year (estimated at 95,000 students), likely second only to the United States, India has very little academic discussion about curriculum, pedagogy, and innovation. Education Ratio India 2011 is shown below.

As was already mentioned, there are a lot of reports written for the government or regulatory bodies, but not many are produced by or targeted to the professional community, which is responsible for producing the outcomes.

The overview of management education in *Others:- Chattisgarh, J&K, Himachal Pradesh, Jharkhand, Manipur, Assam, Meghalaya and Goa.

REVIEW OF RELATED LITERATURE

A vast survey of the literature on the chosen subject has been conducted.

(Anu Sharma, Kapil Gandhar, Sameer Sharma, & Seema, 2011) Previous research concentrated on the role that ICT plays in assisting students with self-paced learning through the use of colourful instruments like laptops. This study included a thorough discussion of the efficient use of ICT for learning and teaching, as well as its potential to transform education.

(Olga Derevenskaia 2014) focuses on how project techniques help students study biology and ecology more thoroughly and appropriately, enabling them to process a methodical approach for research endeavors. It improves their practical skills. According to the study, environmental education is crucial for helping kids build their capacity for learning and critical thinking.

(Peter Serdyukov, 2017) Another study examines how innovations are classified, talks about the barriers to innovation, and suggests strategies for increasing the scope and speed of innovation-based changes in the educational system

(Murad, Farah Nazand Hasan Shoaib2017) With an emphasis on the teaching community, research was done to find out how creatively teachers in Pakistan's public and private higher education systems respond to the diversity of their pupils.

Objectives of the Study

1. To understand the most up-to-date methods, resources, and approaches for extremely effective instructions.
2. Acquire knowledge of various technologies utilized in the field of education and know the function of technology in the classroom.
3. To learn more about the creative resources and methods that educators employ in the classroom
4. To determine which education level—higher education or school—uses innovative teaching methods most frequently.
5. To make innovative teaching suggestions and recommend advanced teaching strategies
6. Research the importance of high-quality instruction and learning

RESEARCH METHODOLOGY

In this study, the data is analyzed using exploratory research methodology. To better comprehend the teaching-learning paradigm, data was collected from a variety of sources, mainly secondary data, which is collected from journals, books, and blogs. In this paper, scholars referred to past research articles. Aside from that, she has referenced several websites and professional journals. The scholar also does a minor survey for primary data face-to-face interviews, and the survey is being done to analyze whether university students are interested in traditional teaching methods or modern teaching techniques.

Innovative Teaching and Learning Methods

Innovative education is a thoughtful procedure that trains and educates a person in a unique manner. A person's capacity for creativity, as well as their capacity for self-improvement and self-learning, are enhanced by this kind of schooling. The primary aim of innovative education is to facilitate the holistic advancement of the human development process. Education, which is seen as an essential aspect of social participation, is evolving at an even quicker rate than other types of it. A complex form of social engagement with the field of management education is innovative work. Bennett (2006) defines innovative approaches as those that require teachers to enhance learning and inspire students to find their true selves terms of skills, expertise, and perspectives. Innovative teaching and learning is a way of teaching that focuses on student's need and aims to improve learning.

What are innovative Teaching and Learning methods?

These current teaching techniques put students first, stressing classroom involvement and interaction. Innovative solutions promote proactive engagement and cooperation between students and teachers. While this requires more effort from pupils, the strategy is tailored to their specific needs, promoting quicker growth. In the present day, a number of universities, instructors, and trainers are trying out with new teaching tactics to increase student curiosity and involvement. Using technology has proven effective in capturing students' attention, improving access to classes, and broadening the channels via which their thoughts can be touched.

1. **Interactive Lessons** : Interactive classes use innovative teaching strategies to fully involve learners throughout the learning process. Rather than passively receiving knowledge, students engage in activities, conversations, and activities that require their participation and input. This method is intended to create a more interesting and lively educational atmosphere.
2. **Using virtual reality technology** : Virtual Reality (VR) technologies generate a simulated environment in which users can interact, resulting in an unusual and complete educational experience. This technology improves experiential learning by allowing students to perceive abstract concepts and interact with topics in a novel style of teaching. It can be especially useful in sectors where practical knowledge is difficult to deliver in a regular classroom setting.
3. **Using AI in Education** : Artificial intelligence (AI) in education refers to the use of AI technology to improve the education of students and instructors. AI can be used in a variety of ways, including customized learning, virtual assistants, and Data analysis.
4. **Blended Learning** : Blended learning is an educational technique that mixes traditional classroom instruction with online educational components. It aims to combine the capabilities of personal and online learning to develop more adaptable and individualized learning methodologies and experiences.
5. **Project Based Learning** : Project-based learning is a teaching style in which students complete predictions that challenge them to utilize their knowledge and abilities to solve real-world problems. PBL promotes hands-on, collaborative learning, which promotes problem-solving and analytical abilities.
6. **Flipped Classroom** : The flipped classroom approach challenges traditional teaching methods by offering instructional information, such as lectures, via online platforms outside of the learning environment. The remainder of the time in class is dedicated to participatory activities, debates, and knowledge application.
7. **Peer teaching** : Peer teaching is when students act as teachers, explaining concepts or assisting their classmates in comprehending specific topics. This method reinforces learning through instruction and promotes teamwork.
8. **Collaborative Learning** : Collaborative learning includes students working in groups to attain common learning objectives. It encourages communication, collaboration, and the sharing of creative concepts in education.

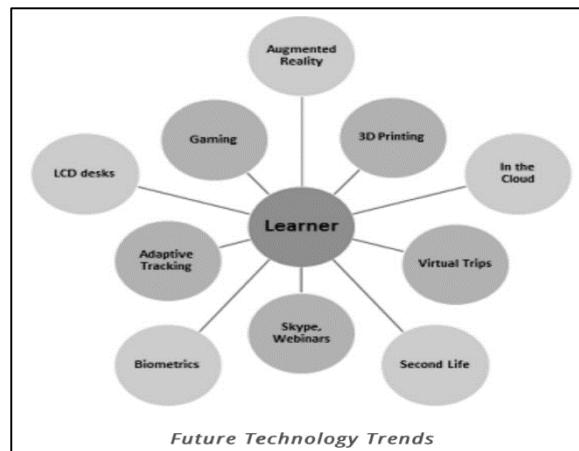
9. **MOOCS** : The Massive Open Online Course (MOOC) learning model is based on the Open University's conceptual perspective and the technology that is employed in traditional distance learning courses. The course used digital platforms such as blogs, discussion boards, wiki pages, and social media to foster an active and interconnected online community. It was free and open to all students.
10. **Computerise Grading** : Computerized grading isn't a new concept; schools have been using it for years, starting with the Scantron "bubble sheet" answer for questions with multiple choices. Computerized grading uses machine learning and artificial intelligence to predict whether a human grader would assign a specific grade to an essay.

USES OF TECHNOLOGY IN MANAGEMENT EDUCATION

Teaching with technology introduces students to multiple kinds of feedback related to activity-based learning. Technology increases the appeal of the subject matter. It increases kids' and teachers' media literacy. Technology is used to support the end-of-writing outcomes and has evolved into an effortless addition to the syllabus in the classroom. Technological Pedagogical Content Knowledge embodies the characteristics of the modern hybrid educator, who has to discover a home at the confluence of these characteristics. To properly teach technological devices, we must model them in our professions and classes.

Technology is transforming our lives, including education. Modernizing and advancing this area is crucial for institutional success. Institutions must comprehend the appropriate use and significance of educational technology. Today's technology extends beyond digital whiteboards and learning systems for management. What technology do you use in your institution to stay technologically relevant? Let's explore significant innovations and their positive effects on educational institutions. Technology has many roles in helping the education system work better for good quality education.

Fig. 1.1 : source – Future technology Trends



- Technology helps students learn much better than before
- Provide the instructor with more details and data
- Promote an effective Education system
- Technology Makes study more convenient

GAMIFICATION AND SIMULATION IN EDUCATION AND CORPORATE LEARNING

What is Gamification?

Gamification as part of learning has already become common in many colleges and universities. The main purpose of adding game design aspects into educational settings is help them make learning more enjoyable and engaging. Gamification in education can take several forms, such as collecting digital.



Image 2.1, Source-: Gamification Statistics And Facts [2023 Updated Data]

points for completing assignments, competing against peers on a virtual leaderboard, and so on. Students can remember more information and acquire skills interestingly and enjoyably by making learning interactive. Gamification adds game elements to non-game environments, such as education, to increase engagement and motivation. Points, which are levels, difficulties, and rewards, are employed to enhance the learning experience. Software educational games are intended to accelerate learning and totally replace working in copybooks and studying textbooks with a new online digital environment. A finished game yields practical skills, a skill developed via continual practice and the flexibility to make mistakes.

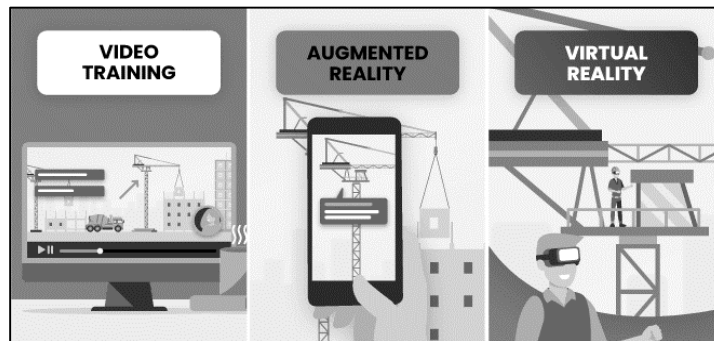


Image2:2 source -www.neovation.com

So, gamification in learning is rather an umbrella word derived from gamification in general and is based on the following milestones -game elements, motivation approach, critical thinking, and faster skill mastering. Examples of gamification in education are -Kickstarter, Khan Academy, Quiz-let and Akhoot etc. Gamification and use of technology will make education to be understood better by students as well as teachers in a very innovative way. Many universities and schools have adopted the use of technology in their education system. KVS has cooperated with Microsoft to establish Project "Shikshaa" (literally "knowledge"), which concentrates on teacher education initiatives and monitors their efficacy in schools.

WHAT IS SIMULATION?

Simulation software represents any practical system or process. Simulation is an additional specific tool and can be used to teach narrow-field abilities like pilot flying or car driving. Yet, simulation can go a step farther and become more intricate while also providing society with new skills. The application of simulation technology as a learning tool points back to the critical importance of developing well-being in the aviation industry. Simulation-based education (SE) is concerned with the use of programming, tools, and serious simulation games to supplement the teaching and learning process. Improvements in both computer hardware and software provide compelling, cutting-edge ways that make use of education that uses simulations SE methodologies to improve the learning experience. Furthermore, thanks to the particular globalization of e-learning techniques, these helpful practices can be made available to learners from different parts of the world as well as institutions and universities, encouraging the growth of not only global but also inter-university cooperation in the field of education. Simulation technology was developed to enhance aviation safety (Sexton et al., 2000; Moore, 2014). Flight simulation aims to provide an accurate (but simulated) raising environment for pilot training and safety. Historically, pilots were trained by sitting in a glider facing severe winds to have a genuine feel for their aircraft. Modern flight simulation uses advanced technologies like sensors and virtual reality displays to replicate the "real" flying experience, including emergency scenarios.

Virtual reality (VR) is a groundbreaking technology that is rapidly transforming simulation-based learning. VR generates an immersive, 3D atmosphere that functions as a digital replica of the actual world, helping learners get hands-on training before performing the job in the physical world. Augmented reality (AR) is an online experience that combines real-world and simulation elements; Pokemon Go is considered to be the most well-known example.

IMPORTANCE OF QUALITY EDUCATION

India's education system is one of the most extensive and diverse in the world. Privatization, extensive expansion, increasing autonomy, and the implementation of courses in new and growing sectors have all enhanced access to higher educational opportunities. At the same time, it sparked widespread concerns about the quality and usefulness of higher education. To deal with these issues, the National Policy on Education (NPE, 1986) created the NATIONAL ASSESSMENT AND

ACCREDITATION COUNCIL (NAAC) as an autonomous entity of the University Grants Commission (UGC) in 1994, recognizing the importance of educational quality. The mandate of NAAC, as stated in its vision statement, is to make quality assurance an inherent element of the functioning of colleges and universities (HEIs). In this research paper, the scholar recommends that teachers begin to embrace contemporary multimedia technologies, such as significant computer use, or make changes to the traditional manner of instruction. It is assumed that the primary goal of teaching is to instill information or knowledge in pupils' minds. Any method that employs computers or modifies the existing traditional chalk-talk method is innovative if it ultimately serves the main goal of teaching. Finally, teachers feel satisfied when they are able to communicate their thoughts and opinions to the student body. So, education is dependent on successful modes of communication and innovation, which refers to the modifications that we propose to incorporate into our medium of communication.

Education is essential for the development of trained human resources on a global scale. Education is critical to the growth of any industry. It transmits information, skills, knowledge, and values and is responsible for building a human workforce that generates not only energy but also technical innovation and financial development.

CONCLUSION

Pedagogy in higher education has undergone numerous changes throughout the previous two decades. Although many institutes continue to monitor traditional teaching methodologies, a variety of institutes have incorporated innovative teaching and learning methods. Meanwhile, it has been recognized that innovation and creativity are the souls of learning; therefore, teachers are similarly encouraged to welcome creative approaches to instruction. The use of technology for communication and information has revolutionized teaching, challenging traditional paradigms. The new model of learning prioritizes students over professors. Paperless and paperless classrooms are becoming a popular alternative to traditional methods. Innovation is an endless process, and universities are involved in relating innovative techniques to increase educational quality in order to expand creativity, authorize people, and eventually complete our nation's human development catalog. In this study, we discussed major technologies such as E-Simulation Technology, Textbooks, Active Learning Classrooms, Gamification, Computerized Grading, Collaborative Distance Learning, MOOCs, Flipped Classrooms, and the Active Learning Forum platform. Although research provides evidence of the efficacy of many of these cutting-edge innovations in cultivating student education and achievement (e.g., Classrooms of Simulation Tech Active Learning), we note that the majority of them have not been fully estimated and will most likely need to be refined carefully as flaws are identified and novel experiences emerge.

This research paper identifies an important aspect of management education: the many ways used for teaching management courses and the preferences of students for each. Teachers must be trained and encouraged to experiment with creative ways in an open learning environment to enable maximum student participation. The attempt to meet the country's human development goals. A youngster learns methods to avoid dissatisfaction, rage, and anxiety. Because of innovation, teaching, and learning have grown more exciting, and tough subjects become easier to understand. It enables new levels of academic, economic, social, and humanitarian growth. It helps to develop responsible people.

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Annexure

Business management schools		
State	Number	Percentage
MAHARASHTRA	202	11.5
ORISA	247	14
PUNJAB	25	1.4
RAJASTHAN	56	3.2
TAMIL NADU	139	7.9
UTTAR PRADESH	181	10.9
UTTARANCHAL	18	1
WEST BENGAL	47	2.9
AP	293	13.5
BIHAR	14	0.8
DELHI	60	3.4
GUJRAT	50	2.8
HARYANA	34	1.9
KARNATAKA	116	6.6
MP	51	2.9
OTHERS	35	1.9
TOTAL	1761	100

Diffraction type of teaching methods :-

Traditional methods			
Chalk and talk	Lecture	Discussion	Books

Table 2:1

Intellectual methods			
Quiz	Reasoning	Evaluate	Analysis

Table 2:2

Hybrid methods					
Face to face	Hybrid	Questionnaire	Cooperative	Mixed and	Seminars
Instructions	classroom		learning	independent	
	(online)				

Table 2:4

Modern methods							
Lecture	Discussion	Interaction	Skill based	Problem solving	Language based	Globally collaborate	Audio & video

Table 2:5

Research based methods										
Decide goal	Explanation	Performance	New idea	Logical concept	Different languages	Understandable	Matter	Globally connected	Achievement	Of goal

Sources-:Primary Data

Image1:1, source – Future technology Trends

Technologies used in Education										
Gamification	Collaboration	Virtual classroom	Digital simulation	Robotics	3D printing	Interactive contents	Video streaming	Smart devices	Blogging	Online Education

INTEGRATING CYBERSECURITY AND INFORMATION SECURITY: A COMPREHENSIVE APPROACH TO MITIGATING CYBER THREATS IN THE DIGITAL ERA

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ABSTRACT

Today, as more and more people utilize technology every day, it's important for organizations to collaborate to keep their information secure. They face many risks, like hackers who want to steal confidential data or disrupt systems to cause chaos. This paper discusses two crucial areas: cybersecurity, which protects devices and networks from threats, and information security, which focuses on keeping all types of data safe and secure.

We explain that trying to handle these two fields separately isn't enough anymore. Instead, we suggest that companies should join forces in both areas. This means making clear rules that everyone should understand, helping employees learn about security measures, and using innovative technology to quickly spot issues before they escalate.

We also look at how having a positive team spirit and strong guidance can help everyone work better together. By sharing examples of businesses that have successfully achieved this, we show how they have improved their safety. In the end, this paper provides simple ideas and techniques that can help organizations stay safe from various digital dangers and challenges.

Keywords: Cyber security, Digital Era, Information security, Digital challenges.

INTRODUCTION

The digital environment has changed how companies work today, making it simpler for them to link with customers, partners, and vendors. This greater connectivity lets businesses share information smoothly, which helps them be more effective and innovative (Bharadwaj et al., 2013). However, these changes also bring new challenges. One big issue is cyber threats, where hackers try to steal important data or mess with systems. These threats are real and increasing. Recent studies show that cybercrime could cost the world about \$10.5 trillion every year by 2025. This shows how critical it is for companies to improve their online safety (Cybersecurity Ventures, 2022).

In this tough setting, two important areas help defend businesses: cybersecurity and information security. Cybersecurity is all about keeping computers, networks, and online systems safe from various dangers. It includes things like securing networks, protecting apps, and responding when problems happen (NIST, 2018). Each of these practices is crucial for maintaining a secure digital space. Information security, on the other hand, ensures that data stays safe and private, no matter how it's stored. This involves rules and steps to stop sensitive information from being accessed or changed without permission (ISO, 2013).

As cyber threats get more complicated, the link between cybersecurity and information security becomes even more important. These two fields are different but depend on one another. If there's a weak spot in one area, it can cause problems in the other. For example, if a hacker breaks into a network, they might also get access to sensitive data, which can harm the overall security of the organization (Gordon et al., 2003). This shows why it's important to have a complete plan that considers both areas.

Combining cybersecurity and information security is crucial for making organizations stronger against these changing threats. When companies work together, they can better prepare for, spot, and handle potential dangers. By joining forces, they can create a stronger safety plan that includes both technology and the people involved in security (SANS, 2021). This teamwork not only improves their ability to respond to incidents but also helps everyone in the organization understand how important security is. It encourages employees to be proactive and report anything suspicious.

As the digital world keeps changing, organizations must deal with new challenges that can threaten their safety. Old ways of managing security, which often treat cybersecurity and information security as separate, are not enough anymore. Instead, companies need to collaborate and use the strengths of both fields to create a complete security plan (CIS, 2020). This paper will look at the differences and connections between cybersecurity and information security, stressing the need for them to work together for better protection. It will also share practical strategies for organizations to effectively handle cyber threats.

In the following sections, we will explore what cybersecurity and information security really mean and why they should work together. We will also suggest practical strategies that companies can use to improve their safety. Lastly, we will talk about the challenges organizations might face when trying to create a united security plan and how they can overcome these challenges. By sharing success stories and best practices, we hope to guide organizations looking to enhance their safety in a more dangerous digital world.

Overall, this paper aims to help everyone understand how combining cybersecurity and information security can create stronger defenses against cyber threats. In a world full of digital dangers, working together and having a complete plan is not just helpful but essential for the long-term success and safety of any organization.

COMPREHENDING CYBERSECURITY AND INFORMATION SECURITY

Definitions and Scope

- Cybersecurity refers to safeguarding devices, networks, and data from unauthorized entry, harm, or theft. This is important today because there are many cyber threats that are clever and frequent (Smith & Jones, 2021). Cybersecurity emphasizes preventing problems before they arise rather than merely addressing issues after they happen (Doe, 2020).

Key components of cybersecurity include

- **Network Security:** This is about maintaining the protection of networks. It involves utilizing specialized tools and software to block intruders from gaining access. Common tools include firewalls, which prevent unwanted traffic; intrusion detection systems (IDS), which notify when there's a concern; and antivirus software, which shields against harmful software (Johnson et al., 2019).
- **Application Security:** This concentrates on ensuring software applications are defended from flaws that attackers could exploit. It includes measures like reviewing code for defects, testing security, and incorporating protective elements during the software development process to minimize risks (Williams, 2022).
- **Endpoint Security:** This pertains to securing devices like computers, smartphones, and tablets that connect to a network. Endpoint security monitors these gadgets to ensure they don't become targets for attacks (Miller, 2021).
- **Information Security** is dedicated to keeping data safe in all its forms, whether it's stored, transmitted, or processed. It includes a variety of policies and technologies designed to ensure data confidentiality (keeping it private), integrity (maintaining its accuracy), and availability (ensuring it's accessible when needed) (Adams, 2023).

Key elements of information security include

- **Data Encryption:** This process involves transforming data into a coded format so that unauthorized individuals cannot interpret it. Only those with the correct key can decrypt and access the original data, thereby protecting sensitive information (Brown, 2022).
- **Access Controls:** These are regulations that limit who can view or utilize specific information based on their responsibilities. By managing access, organizations can reduce the risk of unauthorized individuals accessing important data (Taylor & Green, 2021).
- **Data Loss Prevention (DLP):** DLP technologies assist organizations in preventing the unauthorized transfer of sensitive information outside their networks. This can involve monitoring data movement and setting up alerts for any suspicious actions (Carter, 2020).

KEY DIFFERENCES AND OVERLAPS

The primary distinction between cybersecurity and information security lies in their focus areas. Cybersecurity primarily concerns itself with safeguarding technological frameworks—like networks and systems—from external threats, which encompass a wide range of cyber-attacks (Harrison, 2019). In contrast, information security has a broader scope, addressing the protection of data regardless of its storage method, including physical and administrative controls (Lee, 2022).

However, these fields are not separate; they overlap and complement each other in many ways. For instance, a data breach, usually regarded as an information security issue, can occur due to a successful cyber-attack on a network (Roberts, 2020). Conversely, weaknesses in information security can expose technological vulnerabilities, increasing the likelihood of cyber threats (Adams & Clark, 2023).

Organizations must acknowledge the interdependence of these domains to formulate effective security strategies. A breach in information security can result in significant vulnerabilities in cybersecurity and vice versa (Parker, 2021). This means that a comprehensive security approach should address both areas, integrating their practices to provide robust protection against a variety of threats.

By understanding both cybersecurity and information security, organizations can better prepare for and respond to the complex landscape of modern cyber threats, ensuring that both their data and technological infrastructures remain secure (Nelson, 2023).

THE IMPORTANCE OF COLLABORATION

Changing Dangers

The universe of online threats is constantly shifting, like an adventure that keeps adding fresh levels. Hackers, or malicious individuals, are becoming smarter and discovering clever methods to sneak into computer networks and steal vital information. A report from Verizon in 2023 revealed that a massive 82% of data breaches—when confidential information gets exposed—occurred because individuals made errors, such as clicking on harmful links in emails. This highlights just how essential it is to collaborate in our efforts to remain secure. We need to focus not only on technology, like firewalls and antivirus programs but also on teaching individuals how to recognize threats and evade them (Verizon, 2023).

By merging cybersecurity, which is all about keeping computers and networks protected, with information security, which emphasizes safeguarding data, organizations can address these dangers more effectively. For example, if businesses provide education for their employees to detect fake emails that appear real but are scams (a practice known as phishing), it helps everyone stay safer online. When workers understand what to look for, they can avoid falling into traps set by hackers, which makes the entire organization stronger and more secure.

Enhancing Risk Management

When companies fully examine security, like assembling pieces of a puzzle, they can locate and fix problems much more efficiently. By joining forces with their cybersecurity and information security strategies, businesses can create a singular plan to manage risks. This combined approach assists them in making better choices about how to protect themselves and where to allocate their resources wisely (Johnson et al., 2023).

For instance, when evaluating risks, companies should contemplate both technical issues—like software vulnerabilities that hackers could exploit—and how they safeguard their data, such as keeping passwords secure and ensuring only the appropriate individuals can access sensitive information (Miller, 2023). By analyzing both aspects, they can focus on the most significant threats first and ensure they're doing everything possible to protect themselves against potential dangers. This way, they can construct a more robust defines system that not only identifies risks but also takes action to minimize them (Adams & Clark, 2022).

STRATEGIES FOR INTEGRATION

Developing a Unified Security Policy

One essential step in merging cybersecurity and information security is to create a comprehensive security framework. This policy should clearly outline what everyone's responsibilities are, what their roles entail, and how to react when an incident goes wrong.

Key components of this strategy should include :

- **Clear Definitions:** Clearly explain what cybersecurity and information security means within the organization. This assists everyone in understanding what is expected from them (ISO, 2013).
- **Incident Response Plans:** Create detailed procedures for what to do when a security issue arises. These plans should consider both cybersecurity challenges and information security problems to ensure a coordinated response (NIST, 2018).
- **Compliance Requirements:** Address the regulations and laws that both areas must adhere to, like GDPR and HIPAA, which set standards for safeguarding sensitive information (Cybersecurity Ventures, 2022).

Promoting Cross-Training and Collaboration

Encouraging cross-training between cybersecurity and information security teams can greatly enhance teamwork and overall security awareness. Organizations should support joint training sessions, workshops, and simulation exercises that involve both areas (Gordon et al., 2003).

By fostering collaboration, organizations can:

- **Break Down Silos:** Remove barriers that often exist among different teams. Working together allows them to share knowledge and resources effectively (SANS, 2021).
- **Enhance Communication:** Improve dialogue regarding emerging threats and vulnerabilities. When teams exchange information, they can respond more efficiently (CIS, 2020).
- **Share Best Practices:** Regularly share what has been learned from previous incidents. This collective knowledge can help prevent future issues and strengthen overall security (ISO, 2013).

Implementing Advanced Technologies

Using advanced technologies like artificial intelligence (AI) and machine learning (ML) can improve how organizations identify and respond to threats. Integrated security solutions can provide real-time insights across both sectors, allowing for faster responses (Verizon, 2023).

For example, Security Information and Event Management (SIEM) systems collect data from various sources. This helps organizations identify unusual activities that could indicate a security issue. Additionally, AI-driven platforms can anticipate and help mitigate potential threats before they escalate into serious concerns (NIST, 2018).

Establishing Governance Structures

Effective governance is crucial for maintaining a robust integrated security framework. Organizations should form a dedicated security committee that includes representatives from both cybersecurity and information security teams (Gordon et al., 2003).

This committee should :

- **Develop and Oversee Policies:** Be responsible for creating and managing security procedures that align with the organization's objectives (SANS, 2021).
- **Ensure Alignment:** Make sure that all security efforts fit with the organization's overall goals and risk levels (Cybersecurity Ventures, 2022).
- **Facilitate Communication:** Encourage open dialogue between various departments. This collaboration enhances security and ensures everyone is working toward common objectives (CIS, 2020).

CHALLENGES TO INTEGRATION

Organizational Silos

One significant challenge to merging cybersecurity and information security is the concept of organizational silos. This occurs when various teams function separately and fail to communicate effectively. When cybersecurity and information security teams do not exchange information, it can lead to deficiencies in protection against threats.

To address this predicament, organizations should cultivate a culture of teamwork.

Here are some methods to encourage enhanced collaboration:

- **Encouraging Open Dialogue:** Organizations can establish regular meetings or discussions where cybersecurity and information security teams can exchange ideas and updates. This helps everyone remain informed about emerging threats and solutions (CIS, 2020).
- **Recognizing and Rewarding Collaborative Efforts:** Implementing a recognition program can motivate teams to cooperate. When teams are acknowledged for their joint accomplishments, it encourages more teamwork in the future (SANS, 2021).
- **Ensuring Leadership Commitment:** It's essential for executives in the organization to demonstrate their support for collaboration. When leadership values cooperation, it helps create a culture where teamwork is prioritized (ISO, 2013).

Resource Constraints

Another challenge organizations encounter is having limited resources, which can make it difficult to fully integrate cybersecurity and information security practices. Frequently, there isn't sufficient funding to invest in all the security tools and training required to safeguard the organization.

To overcome these resource challenges, organizations should focus on strategic spending.

Here are some strategies to contemplate :

- **Conducting a Cost-Benefit Analysis:** Organizations should evaluate their expenditures and identify which investments will yield the best results in enhancing security. This helps them utilize their limited resources more wisely (Verizon, 2023).
- **Exploring Partnerships:** Organizations can collaborate with cybersecurity firms or academic institutions. These partnerships can facilitate knowledge sharing and resource utilization, allowing for better security without excessive expenditure (Gordon et al., 2003).
- **Utilizing Open-Source Tools:** Leveraging free and open-source tools can significantly enhance an organization's security without incurring high costs. Many of these tools offer robust security features and can be customized to meet specific needs. (NIST, 2018).

By addressing these challenges—such as organizational silos and resource limitations—organizations can develop a more effective approach to combining cybersecurity and information security. This integration fortifies overall security and encourages all personnel to work together toward shared objectives.

CASE STUDIES**SUCCESSFUL INTEGRATION EXAMPLES****Case Study 1: Multinational Corporation:**

In this instance, a large multinational organization, which operates in various regions around the globe made a significant choice to merge its cybersecurity and information security teams. This strategic decision proved to be incredibly beneficial, resulting in a remarkable 30% decrease in security incidents within just one year. The company recognized that by combining these two vital areas, they could develop a more thorough risk assessment process. This method allowed them to pinpoint vulnerabilities not only within individual departments but across their entire global operations.

By encouraging collaboration between teams, they could prioritize their initiatives to address security weaknesses and implement effective security measures. These measures were designed to tackle both technical issues, like protecting their systems, and data protection challenges, such as safeguarding sensitive information. This case clearly illustrates how working as one cohesive unit can lead to significant enhancements in keeping a company safe from cyber threats and data breaches.

Case Study 2: Government Agencies

In this scenario, a government organization took proactive steps to improve its cybersecurity posture by integrating its information security protocols with existing practices. This integration led to

improved incident response speeds, meaning they could react more quickly to potential threats. As a result, the agency experienced a notable reduction in data breaches, which are serious incidents that can compromise sensitive information.

To facilitate this integration, the agency established a dedicated security committee that included representatives from both cybersecurity and information security teams. This cooperative approach allowed them to create unified policies and develop effective incident response plans. Thanks to this teamwork, the agency reported an impressive 40% reduction in successful phishing attacks within just six months. This success story emphasizes the effectiveness of an integrated approach to security, showing that when organizations bring together different areas of expertise, they can achieve better protection against evolving cyber threats.

These case studies demonstrate that when organizations merge their cybersecurity and information security efforts, they not only achieve better outcomes but also enhance their overall safety and resilience in a rapidly changing digital landscape.

CONCLUSION

Bringing together cybersecurity and information safety is very important for organizations that want to effectively deal with cyber risks in today's digital world. When these two areas work together, it creates a better understanding of the various dangers that organizations face. This combined approach helps organizations respond quickly and intelligently to new threats as they appear.

By encouraging teamwork, creating clear guidelines, and using advanced tools, organizations can significantly enhance their overall protection and become stronger against changing cyber challenges. Collaboration between teams ensures that everyone is on the same path and working toward the same goal of keeping data and systems secure.

As cyber risks continue evolving and becoming more complex, it's crucial for ongoing research and practical efforts in this field. Future studies should aim to develop standard methods for merging cybersecurity and information safety. Additionally, researchers should look into how new technologies influence security practices. This exploration will help organizations stay ahead of possible threats and ensure they are well-prepared for whatever challenges the digital future may bring.

In summary, integrating these two vital areas of safety is not just beneficial; it is essential for any organization that wants to safeguard itself in a world where cyber threats are everywhere.

By working together, developing clear strategies, and staying informed about new technologies, organizations can build strong defenses against potential risks and ensure a safer environment for their data and operations.

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ESTABLISHING BRANDS VIA TRUST: ANALYSING THE ROLE OF INFLUENCERS IN DIGITAL MARKETING SUCCESS

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ABSTRACT

The rise of social media platforms has decisively transformed brand communication, establishing influencer marketing as a dominant digital strategy. Unlike traditional advertising, influencer marketing effectively harnesses the power of individuals with significant credibility and specialized followings to promote products authentically. This paper will examine the vital role influencers play in digital marketing, highlighting their profound impact on brand engagement, the challenges they encounter, and the promising future that lies ahead.

Keywords: Influencer Marketing, Social Media Marketing, Content creation, Nano Influencers, Mega Influencers.

INTRODUCTION

Social media has transformed the communication methods between industries, brands, and their audiences. (Rai et al., 2024). In the fashionable digital landscape, the appearance of platforms such as Instagram, YouTube, TikTok, and Twitter has caused a novel marketing strategy—influencer marketing. In contrast to conservative advertising, including celeb endorsements, influencer marketing utilizes people who have established reputations and collectively a substantial following within particular niches. These influencers serve as brand advocates, approving items or services to their audiences in a genuine and personal manner (Influencer Marketing Hub, 2023). This review work is undertaken with the objective of examining the function of influencers in social media marketing. What are the consequences on brand engagement, the advantages and complications of influencer marketing, and its future within the digital marketing sphere

THE DOMINANCE OF INFLUENCERS IN MARKETING

Influencer marketing is not a modern notion. In the past, brands hired actors to promote their products. Still, the widespread adoption of social media has made this route more open to everyone, letting anyone with a big enough following become an influencer. Micro- and macro-influencers can now work with brands thanks to the rise of social media. This makes influencer marketing one of the most powerful tools in a marketer's arsenal (ExpertVoice, 2020).

Recent research indicates that influencer marketing is predicted to expand into a \$21.1 billion industry by 2025 (Statista, 2023). This exponential growth can be ascribed to two principal factors:

1. **Trust and Legitimacy:** Influencers gradually cultivate relations with their audiences. In contrast to conservative advertisements, influencer content is regularly regarded as more honest and credible, as the influencer's commendation is viewed as a personal recommendation rather than a rewarded promotion (Influencer Marketing Hub, 2023).
2. **Audience Reach:** Influencers regularly serve specific niche bazaars or communities. Brands may partner with influencers who correspond with their target demographics, guaranteeing that their message reaches the appropriate audience (Social Media Today, 2022).

CATEGORIES OF INFLUENCERS

Influencers differ in audience size, engagement level, and industry specialization. Understanding these disparities is crucial for companies to adeptly utilize influencer marketing. The following are the four prevalent categories of influencers (Chen et al., 2024) :

1. **Nano-Influencers (1K-10K followers):** These personalities generally possess smaller yet highly engaged audiences. Although they lack the widespread reach of larger influencers, nano-influencers frequently exhibit more excellent engagement rates, and their endorsements are professed as extremely authentic (ExpertVoice, 2020).
2. **Micro-influencers (10K-100K followers):** Micro-influencers have located themselves as establishments inside a particular niche. They normally concentrate on a specific business or topic, and their supporters rely on their insights and endorsements (Social Media Today, 2022).
3. **Macro-influencers (100K–1M followers):** These individuals have a wide reach, which makes them better for companies who want to be known by a lot of consumers. They know extensively about their own fields and usually use a skilled approach when writing content (Influencer Marketing Hub, 2023)
4. **Mega-Influencers (1M+ followers):** These influencers typically comprise celebrities or social media figures with huge followings. Despite having lower interaction rates than lesser influencers, their extensive audience size renders them suitable for large-scale brand initiatives (Statista, 2023).

THE ROLE OF INFLUENCERS IN SOCIAL MEDIA MARKETING

Influencers are integral to the efficacy of social media marketing initiatives. Their capacity to provide genuine content and interact with their audience personally provides them a distinct advantage over conventional advertising. Here are several methods by which influencers affect social media marketing :

1. **Material Creation:** Influencers possess the capacity to generate engaging, aesthetically pleasing, and shareable material. Through collaboration with influencers, organizations can delegate content development to individuals who comprehend platform and audience dynamics (Social Media Today, 2022). This not only conserves brands' time and resources but also guarantees that the content resonates with the intended audience.

2. **Establishing Trust and Credibility:** Influencers have cultivated a relationship with their followers, fostering a degree of trust that corporations find challenging to attain through conventional advertising. An influencer's endorsement of a product is perceived by their audience as a sincere suggestion, resulting in increased trust and potential conversion rates (ExpertVoice, 2020).
3. **Augmented Reach and Engagement:** Influencers magnify a brand's message, facilitating its dissemination to a broader audience. Moreover, influencers interact directly with their followers via comments, direct messages, and interactive elements such as polls or tales (Influencer Marketing Hub, 2023). This degree of engagement promotes a reciprocal dialogue between the brand and the consumer.
4. **Driving Conversions:** Influencers are progressively utilized to enhance conversions rather than solely to promote brand awareness. A multitude of influencers already disseminate promotional codes, affiliate links, or product evaluations, resulting in a direct augmentation of sales or registrations. A survey by Influencer Marketing Hub indicates that 89% of marketers state that the ROI from influencer marketing is equivalent to or superior to that of other marketing channels (Influencer Marketing Hub, 2023).
5. **Enhancing Brand Visibility:** The algorithmic characteristics of social media platforms can render visibility a challenge for brands. When influencers showcase a brand's product or service, it enables the brand to penetrate the clutter and get visibility among a broader audience, especially in niches where the influencer possesses authority (Social Media Today, 2022).
6. **The Function of Micro and Nano-Influencers :** While mega-influencers and celebrities frequently dominate consideration, micro and nano-influencers are demonstrating greater efficacy in certain projects. Smaller yet more concentrated and engaged audiences frequently result in elevated engagement rates and a more precise marketing strategy (ExpertVoice, 2020).

A study conducted by ExpertVoice indicated that nano-influencers exhibit engagement rates of 8%, surpassing those of macro or mega-influencers. These influencers cultivate trust and sustain personal connections with their followers, rendering their suggestions more impactful (ExpertVoice, 2020).

ADVANTAGES OF INFLUENCER MARKETING FOR BRANDS

1. **Economical:** Conventional advertising efforts may be expensive, particularly for smaller firms. Influencer marketing can be more cost-effective, especially when collaborating with nano or micro-influencers, who generally demand lower fees than mega-influencers (Influencer Marketing Hub, 2023).
2. **Personalization:** Influencer marketing facilitates customized communication, as influencers adapt the brand's message to align with their own tone, style, and audience preferences (Social Media Today, 2022). This facilitates the generation of content that resembles a recommendation rather than an advertisement.

- 3. Enhanced SEO and Digital Presence:** Partnering with influencers can result in increased search engine optimization (SEO). Influencers frequently disseminate brand-related information across several platforms, creating backlinks and enhancing traffic to the brand's website (Influencer Marketing Hub, 2023).
- 4. Augmented Customer Relationships:** Collaborating with influencers enables brands to forge more profound ties with prospective customers. Influencers frequently engage with their followers, respond to inquiries, and offer tailored comments, cultivating a sense of community and trust surrounding the company (Social Media Today, 2022).

COMPLICATIONS OF INFLUENCER MARKETING

Although influencer marketing offers many benefits, it also presents certain obstacles. Brands frequently encounter several prevalent obstacles, including:

- 1. Artificial Followers and Bots:** Certain influencers augment their follower numbers through the use of bots or fraudulent accounts, complicating brands' ability to evaluate the genuine reach and engagement of a prospective collaborator. Engaging with certain influencers may result in budgetary inefficiencies and suboptimal marketing outcomes (Influencer Marketing Hub, 2023).
- 2. Preserving Authenticity:** With the rising prevalence of influencer marketing, certain influencers may favor compensated collaborations above genuine content, resulting in diminished trust from their audience. Brands must partner with influencers whose beliefs and missions fit with their own to preserve authenticity (FTC, 2022).
- 3. Evaluating ROI:** Assessing the effectiveness of influencer marketing efforts can pose challenges. In contrast to conventional marketing channels, influencer marketing predominantly depends on qualitative measures such as engagement and brand sentiment, complicating the assessment of direct ROI (Statista, 2023).
- 4. Compliance and openness:** The proliferation of influencer marketing has intensified concerns over disclosure and openness. The Federal Trade Commission (FTC) and other regulatory agencies mandate that influencers disclose sponsored partnerships, with noncompliance potentially leading to penalties for both the influencer and the brand (FTC, 2022).

THE ROAD AHEAD FOR INFLUENCER MARKETING

As social media progresses, influencer marketing will also develop. Numerous trends are expected to influence the future of this marketing strategy :

- 1. Ascendance of Virtual Influencers:** Digital avatars, such as Lil Miquela, are becoming prevalent. AI-generated influencers offer marketers total creative control over content while maintaining a human-like attraction to viewers (Business Insider, 2022).
- 2. Focus on Niche Markets:** As an increasing number of firms embrace influencer marketing, attention will pivot towards niche markets and highly specialized influencers. Instead of depending on prominent influencers with widespread appeal, brands will collaborate with influencers who possess strong connections to niche, focused audiences (ExpertVoice, 2020).

3. **Long-Term ties:** Brands are expected to transition from transient collaborations to establishing enduring ties with influencers. Such interactions cultivate enhanced trust and credibility, yielding long-term advantages for both the company and the influencer (Influencer Marketing Hub, 2023).
4. **Social Commerce Integration:** As social media platforms incorporate additional e-commerce functionalities, influencers will assume a progressively significant role in facilitating sales directly within applications. Functions such as Instagram Shopping, TikTok's in-app purchasing, and YouTube product tags will increasingly obscure the distinction between content creation and commerce (Business Insider, 2022).

CONCLUSION

Influencers have emerged as integral components of contemporary marketing techniques, significantly influencing brand-consumer interactions. Their capacity to produce relatable, genuine content and establish trust with their audience renders them indispensable assets for brands aiming to augment their online presence and stimulate conversions. Despite the problems associated with influencer marketing, its advantages significantly surpass the risks, establishing it as an essential element of the digital marketing arena. As social media platforms advance, influencer marketing will persist as a dynamic and expanding sector. Brands that adeptly utilise the impact of social media personalities will be strategically positioned to succeed in the competitive landscape of social media marketing.

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AN EVOCATIVE AUDIT OF NEW EDUCATION POLICY, 2020 COMPARED TO THE NATIONAL POLICY OF EDUCATION OF 1968 AND 1986

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ABSTRACT

The study aims to analyze the NPE 1968, 1986, and NEP 2020 based on their Pros and Cons. To study historical aspects and describe its development at different stages in the Education system. The secondary source of research will include research papers, policies of the Government of India, chapters of books related to the topic, and online references and articles published in newspapers. The study shows that the NEP 2020 is here to eliminate discrepancies within the system based on the subject's nature. This is more student-centric, and the assessment pattern has significantly changed, but there is a restriction in terms of resources and keeping it away from discrepancies for successful fulfillment. The result suggests that resource and maintaining disparity is difficult, yet achievable if they want to triumph and succeed in achieving the goal.

Keywords: New Education Policy (2020), National Policy of Education (1968), National Policy of Education (1986), Government of India, India Education

INTRODUCTION

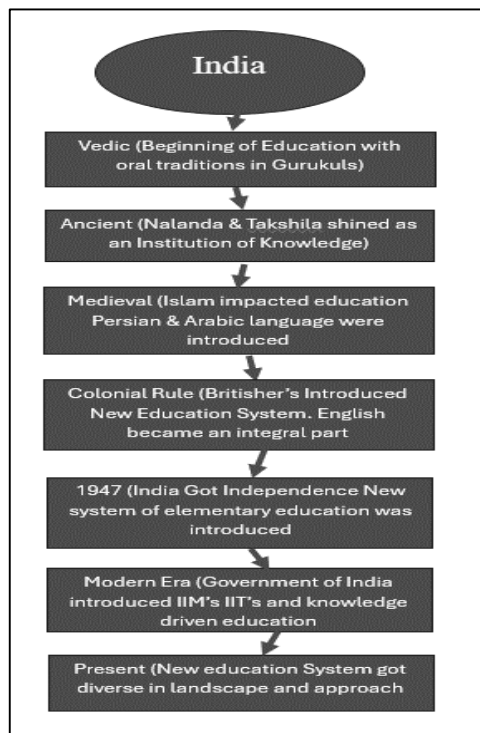
Change is constant, which is the law of nature. As time passed, civilization developed, and civilization brought knowledge, undertaking, and observation, which led to education. Education, as a virtue, can create a beautiful society and nation.

According to **Nelson Mandela**, “*Education is the most powerful weapon you can use to change the world.*”

The caliber of education became the key to seeing one nation achieve growth in different aspects such as economy, social equality, art, culture, science, and technology. Currently, the world is growing and improving in terms of knowledge and employment. So, the role of education is to configure character, ethics, and values and generate employment. (Sahu & Behera, 2022).

Education is highly regarded in Indian society. In ancient times, one education system was highly guided by religion, which was needed at that time. The history of education can be tracked down, and it existed in the form of gurukuls and ashrams. This education system was based on the “Guru and Student” relationship in which Guru used to impart knowledge through dialogues. The major focus of education during this period encircled different subjects such as philosophy and astronomy to Mathematics and Linguistics (Testbook, 2023). Over time, the education system evolved in many forms, but its roots are laid inside the foundation of philosophy. According to Kautilya, “Philosophy is the lamp of all the sciences, the means of performing all the works, and the support of all the duties” (Radhakrishnan. S., 1929). Education reflects human behavior in production and how one human being changes another.

LITERATURE REVIEW



Source: Testbook 2023

(a) Vedic period (1500 BCE- 300 BCE): The ancient Education system of India was divided into two categories: Aparavidya (Material Knowledge) and Paravidya (Spiritual Knowledge) (Sindhuja & Ashok, 2021). As time changed, more focus on Aparavidya grew, and it was taught in the formal education system. Paravidya was left with the religious institution and people who had the inclination and people who intended education to give students a better understanding of social, economic, and religious aspects and obligations. It also enhances the skills of preserving and boosting culture, character, and personality to become an example for society. We also know that the Guru-Shishya tradition was an integral part of The Ancient education system. In this system, three learning was advocated in three steps :

- i. Sravana (Listening to scriptures written by teachers)
 - ii. Manana (attempt of memorization and arriving at subjective interpretation)
 - ii. Niddhiyasana (Learning the facts and applying those to life)
- (Pandya, 2014; Yadav, U.,2018).

In the ancient Gurukul system, oral teaching methodology was a prominent tradition that was taught in all three steps that followed in modern times. The teacher used to illustrate every student's knowledge based on these three steps or based on perception, ability, and capability. The Ancient Education covered elementary philosophy, grammar, and arithmetic along with subjects like astrology, medicine, chemistry, and physics, etc. in Aparavidya and Paravidya elementary philosophy, grammar,

and arithmetic with Vedanga, Upanishads, and Puranas (Sindhuja & Ashok, 2021). Guptas pointed out some major ideals of the ancient education system :

- Combination of reverence and virtue
- Character was the key factor
- Implant values of civic and social
- Fostering social coherence
- Safeguard and widen national culture.

(b) Buddhist Effect : Around the 6th Century BC, Buddhism brought a new look to the education system. They gave different understandings of the philosophy of mankind. A New System of Education had emerged. “Monastic Centres” were established to teach spirituality, philosophy, and literature. Earlier education was based on Hinduism, but the emergence of Buddhism added a new flavor to knowledge and education. However, there is no such difference in approach between Vedic education and Buddhist education. Both systems emphasized redemption. Buddhist Education brought the concepts of freedom, intelligence, morality, non-violence, and secularism. They believed in teaching these qualities to human beings. These qualities made students of Buddhism sagacious, compassionate, and insightful. (Meshram.M.,2013). Eightfold paths were used and practiced in Buddhist education to morality. Their education system includes “sastras of the five sciences,” mainly grammar, the science of arts and crafts, the science of medicine, reasoning, and the science of inner engineering. The main purpose of Buddhist education is to achieve salvation due h which is why, Alongside spirituality, they taught spinning, weaving, the printing of clothes, accounting, medicines & surgery. Buddhist teachings brought about beautiful and ideal changes in society.

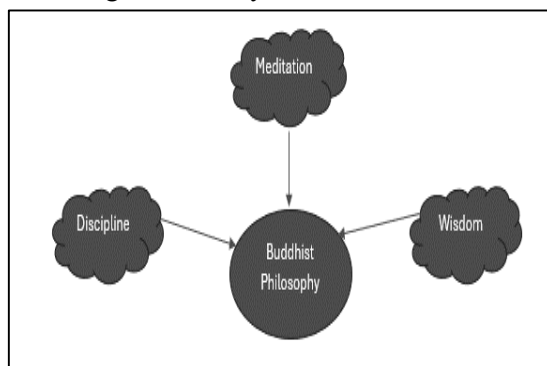


Figure 1

Source: (Meshram.M.,2013).

(c) Islamic Effect (Post AD 1200): In the 7th Century, Islam entered the Indian subcontinent with the arrival of Arabs, which became an integral part of the religious and cultural legacy of Mohd. Gauri led the path of Muslim Education. Mosques and Pathsalas replaced temples with mastabas and madrasas. This Education system was associated with the mosque. Feroz Tughlaq founded many colleges and universities with scholarships in Delhi (Krishnamoorthy, 2019). The highlight of Muslim education is to make Muslims well-educated in the Quran. Ibn Sina attached metaphysics, linguistic

skills, belles-letters (Adab), values, and practical skills. (Mirbabaev, A.K., Zieme, P., & Furen, W,2000). According To the Muslim Methodology, education is sacred, and it belongs only to Prophets.

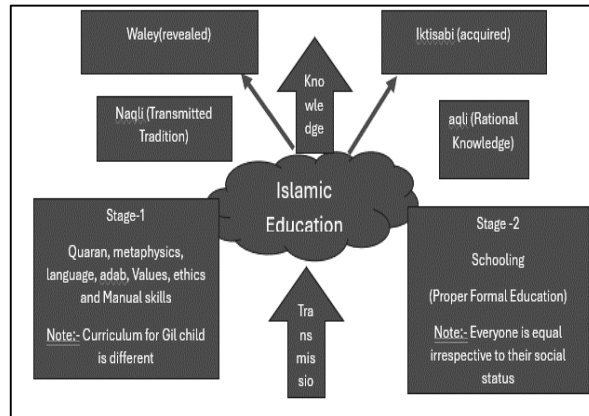


Figure 2

(d) British Period (1800-1940): The entry of the British into Indian land transformed the Indian subcontinent in many ways. Education was one of the things that went under the transformative change. To legalize their rule & meet their financial needs, Britain formally established an education system through a charter system. This charter system was introduced in 1813, and East India had to keep 1 lakh per annum for education and promotion of literature. Before these missionaries attempted charity schools and teaching, though, opinion was divided on Western-oriented learning, and even Britishers footed themselves before being superpowers in Indian territories. However, few people helped establish formal education; for example, “Raja Ram Mohan Roy” helped David establish Hindu College in Calcutta.

Ramifications of British Education Arrangement in India Figure 3

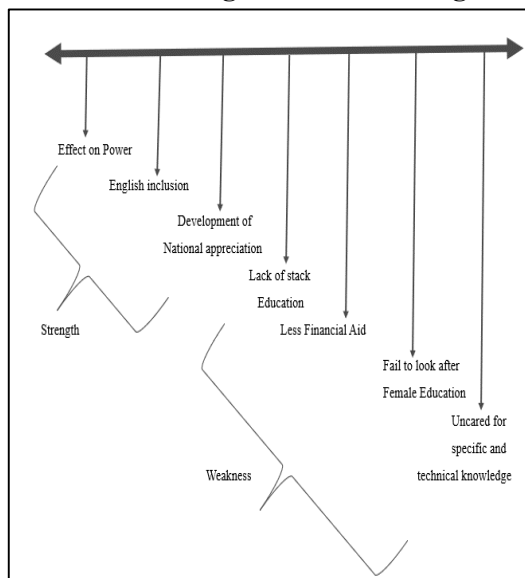


Table 1 : Key Highlights of Reforms

The Reformists / Policy Drafted	Key Highlights
<ul style="list-style-type: none"> • Warren Hastings 	<ul style="list-style-type: none"> • In 1781, Calcutta Madrasa was established to teach Persian and Arabic • Aim:- Build friendly relationships and understand the culture primordial of Society
<ul style="list-style-type: none"> • William Jones 	<ul style="list-style-type: none"> • In 1784, the Asiatic Society of Bengal was established for Oriental studies. It was a famous Asiatic Research and the most work on Sanskrit. • Britishers believed that Indians had laws, so they came to learn laws & Sanskrit language.
<ul style="list-style-type: none"> • Jonathan Duncan 	<ul style="list-style-type: none"> • In Banaras (1791), Sanskrit College was founded to promote and study Hindu Laws and Philosophy. It had early success, and it was found that there were more teachers than students.
<ul style="list-style-type: none"> • Lord Wellesley 	<ul style="list-style-type: none"> • In 1801, Wellesley founded Fort William College to train young Britishers for Civil Services. Its main aim was to have young people who understood Indian culture and traditions properly.
<ul style="list-style-type: none"> • Charter Act (1813) 	<ul style="list-style-type: none"> • Through this act, education became one of the main purposes of the British government. East India Company gave 1 Lakh rupees per year for the growth of literature and to bring motivation to understand natives.
<ul style="list-style-type: none"> • Raja Ram Mohan Roy 	<ul style="list-style-type: none"> • The progressive and intellectual minds of Indians supported English and Western learning, which made the British Government induce English and other Asian languages. This initiative led to the foundation of The Calcutta Hindu College in the year 1817. The college mainly aimed at the study of the humanities and science, which was taught in English. • Oriental Education became part of the Indian Education system.
<ul style="list-style-type: none"> • General Committee for Public Institution (1823) 	<ul style="list-style-type: none"> • Lord Macaulay was the head of this committee including 10 European members. This committee looked at the development of India's Education System. • Oriental Education was its approach. • Macaulay drafted the first Education Policy on 2nd Feb 1835, and forwarded it to the council.
<ul style="list-style-type: none"> • The William Bentick 	<ul style="list-style-type: none"> • Lord William Henry Bentick, British Military Commander and politician, accepted Macaulay's report. He stated that the Macaulian system was to educate the people of India. • He put complete belief in English, and he replaced Persian with English. It became the official language of the court. He made publishing English books free, and the pricing of those books cut down to lower cost. • He curtailed funds for Oriental learning and started giving more funds to English-oriented learning.

<ul style="list-style-type: none"> • Wood Dispatch 	<ul style="list-style-type: none"> • In 1854, a new policy was drafted that became a turning point in the British Government’s Educational system. This policy was founded by Sir Charles Wood, President of the Board of Control. It was the Great Charter for English, which was implemented in the Indian Education System. • Imparting Western education in government policies. • To observe the development, a department was created in all five provinces. • Based on London University, Calcutta, Bombay, and Madras got university in the year 1857. • The Schooling System was introduced alongside the teacher training Institute. • Vernacular Linguistics also became part of the secondary education. English became a part of the college level. • Introduction of the private entity into the field of education. • Women’s education and vocational education are emphasized. • Qualified teachers became part of teaching.
<ul style="list-style-type: none"> • Hunter Education Commission (1882-83) 	<ul style="list-style-type: none"> • It was emphasized. • Secondary School was divided into parts. <ul style="list-style-type: none"> ➢ Academic ➢ Technical • They were for the observation and process of the Woods Policy and the Indian Universities which were established under it. • Growth was incredible for almost 20 years. • These two major universities were founded in the year 1882 (Punjab University) & 1887 (Allahabad University)
<ul style="list-style-type: none"> • Indian Universities Act, (1904) 	<ul style="list-style-type: none"> • Suggested and led by Sir Thomas Raleigh in 1902. • The major suggestion was strict administration of Indian universities in terms of organization as well as curriculum and exams. • Secondary schools should be affiliated with universities.
<ul style="list-style-type: none"> • Saddler Commission (1917-19) 	<ul style="list-style-type: none"> • Saddler led this commission, but two Indians, Ashutosh Mukherjee and Zia Uddin Ahmed, were integral parts of it. • This commission was set after understanding there was a need for development in secondary education for the university's growth. • Secondary education was divided into two parts: 10th (Matriculation) and 12th (intermediate). • Women's Education board was suggested.
<ul style="list-style-type: none"> • The Dyarchy (1921-1937) 	<ul style="list-style-type: none"> • The Department of Education has been transferred under provincial control.
<ul style="list-style-type: none"> • Hartog Committee 	<ul style="list-style-type: none"> • This was set up by the Simon Commission to evaluate positions in India. • It focused on quantitative growth rather than qualitative growth, which deteriorated education quality and standards. • Suggestions made by: -

	<ul style="list-style-type: none"> ➤ It was advised that Primary education should be made mandatory. ➤ The government itself should investigate primary school issues and control them. ➤ They suggested that rather than quantity, the Government should believe in better quality. ➤ Primary Education should be applied for 4 years. ➤ The curriculum should be logical and based on scientific reasoning. (Chakma. D, 2023)
<ul style="list-style-type: none"> • Wardha Scheme (1937) 	<ul style="list-style-type: none"> • The Wardha Scheme was introduced in 1935 and started functioning in 1937. • It is known as Nai Talim • It is associated with Mahatma Gandhi as he published many articles in “The Harijan (Newspaper) in the year 1937. • He proposed a basic education program, which means learning through activity. • The main aim of the scheme was to ensure that the entire education was based on fundamental craft. • Self-earning became the part of this. • Education got attached to community work.
<ul style="list-style-type: none"> • Sargent Plan (1944) 	<ul style="list-style-type: none"> • It was a Post-World War education plan that suggested starting education. • They advised to have two types of education in high school <ul style="list-style-type: none"> ➤ Academic & Technical

EDUCATION SYSTEM POST INDEPENDENCE

The concept of the Guru-Shishya relationship remained intact even in the post-independence era. However, the Gurukul system became a school and college system, and universities played an important role. The major concern of the Government of India Post independence was to grab attention because it would lead to national progress and help in national security. Under the mentorship of Nehru, some commissions and committees were created to reconstruct India's education system. After Independence, the New Government prioritized higher education and inculcated ethics, morality, equality, secularism, etc. The independence of many National Educational Policies was implemented as GOI identified the significance of science and Technology. As the world was developing, every nation was in search of new and innovative paths to gain knowledge, which led to science. In 1953, science became part of a subject in high schools (8th to 10th) and higher secondary (11th & 12th). The issue in the redevelopment of education was analyzed by many commissions (1952-53) (www.education.gov.in). By the end of the 3rd five-year plan, GOI initiated all our reviews on the education system with the idea of a fresh start and reconstruction. GOI appointed the Education Commission (1964-66) as an advisory commission to guide them in creating patterns, policies, and principles of education at every stage of development. As a result, the creation of this commission's new education policy emerged after many discussions.

- **First Policy NPE (National Policy Of Education),1968:** The government of India accepted the idea of the education commission, as they said that the reconstruction education system led to the Socioeconomic and cultural growth of the country; it integrated a complete society. It focused more on the development of science and technology and the inculcation of moral & social values. They wish to develop such men & women with strong character and skills to contribute to national service and growth (www.education.gov.in).

Seventeen principles were drafted on which the education system was based.

These principles are :

- a. Free and Compulsory Education:** According to directive principles under Article 45 of the constitution, children up to the age of 14 must get free education. A serious effort was made to achieve this. Many programs related to this were developed to ensure that every single child must be enrolled in the school and complete the course.
- b. Status, Emoluments, and Education of Teachers:** It aims to upgrade education quality in India by identifying teachers as a key factor and bracing them with requisite help. This means giving honorable recognition to the teachers in society, providing them with honorariums and a better working environment based on their qualifications. Even help them in their professional growth.
- c. Development of Language:** It covers many significant points-
 - Introduction of three language formulas at the secondary level. It divided the state into two parts :
 - (a) Hindi-speaking states: - It covers Hindi, English, and another modern Indian Language
 - (b) Non-Hindi speaking state: - It Includes Hindi, English, and one Regional language.
 - This policy continuously encouraged the growth of Hindi as a significant language that connected everyone.
 - Sanskrit was induced into teaching because it was an integral part of India's culture and heritage.
 - English and other international languages were also focused on as the World was growing very fast, especially in terms of Science and Technology.
- d. Equalization of Educational Opportunity:** Rigorous effort was made to bring out equal educational opportunity for every Individual.
 - i. Despite the cultural diversity and imbalance in society, the Government of India focused on correcting and giving quality education to rural and backward classes.
 - ii. The concept of a common school came with this policy, which helped national integration. They focused on standard education in these schools.
 - iii. In this policy, girls' education was highlighted as a part of the social transformation of females.
 - iv. The Education Commission put a lot of effort into highlighting the importance of education for backward classes and the tribal people.
 - v. Physically challenged were integrated into the common school system.

- e. **Identification of Talent:** To develop fully, an individual's diversified talent should be identified at a younger age.
- f. **Work- Experience and National Service:** Communication services were induced with the thought of self-help, forming a character, and building a sensitivity towards social commitments.
- g. **Science Education and Research:** Science and scientific research were the top highlights of the [policy because it was considered that it would grow the national economy.
- h. **Education for agriculture and industry:** Studying agriculture and industry has also been included in the program. The major highlights of this program were: -
 - i. Every state should have agriculture universities or colleges on different campuses.
 - ii. For the Technical education industry experience became an important part.
 - iii. A regular review was done in agriculture and technical aspects to maintain.
- i. **Production of Books:** The quality of books should improve. New and better-talented writers should be provided with incentives and better remuneration. Pricing must be affordable for all. There should be a common text for a few basic subjects around the country. Especially acknowledging the child textbook and regional-level university books.
- j. **Examination:** Rather than focusing on certification, the reliability and validity of exams must be improved to enhance the achievement level.
- k. **Secondary Education:** GOI believes that social change and transformation can happen only when education is provided at a secondary or higher level. Even focus shifted to the secondary level, whether it's class or subject. Even technical and vocational level courses cover large sectors such as agriculture, industry trade, etc.
- l. **University Education :**
 1. Admission should be done in the presence of a laboratory, library, and other facilities.
 2. To maintain proper care and facilities of new universities, funds should be provided.
 3. Postgraduate courses should get more attention, which will lead to the development of research.
 4. New and small centers of advanced studies should be developed and strengthened.
 5. Support should be given to research at the university level.
- m. **Part-Time Education and Correspondence Course:** - At university, part-time courses should be included on a larger scale. Part-time courses will hold the same status as full-time courses.
- n. **Spread of Literacy and Adult Education:** Why literacy is important, this thought was spread through campaigns. These campaigns should be part of social and national service programs.
- o. **Games and Sports:** Physical Fitness, Games, and sports are also given priority in this policy.
- p. **Education of Minorities:** Minorities have rights to education, and that is protected.
- q. **The Educational Structure:** This Policy adopted the pattern of 10+2+3.

Every 5 years, GOI planned to review the development and growth of the Education system of India.

➤ **National Policy on Education (NPE) 1986: A Simple Overview**

The National Policy on Education (NPE) 1986 was a vital step in advancing India's educational structure. Introduced by the Government of India under Prime Minister Rajiv Gandhi, the policy aimed to make learning more available, inclusive, and effective for all students in India. It was designed to tackle various obstacles in the educational framework, such as high dropout rates, lack of excellence in education, and inequality in learning opportunities, especially in rural areas (Government of India, 1986).

BACKGROUND AND AIMS OF NPE 1986

Before the policy was developed, India experienced several educational difficulties. Many children, particularly from remote and poor areas, lacked access to schools. There were also significant gaps in the standard of education between urban and rural areas and among different social groups like girls, backward castes, and tribal communities. The NPE 1986 was formed to solve these issues and create a more equal and effective educational system (Govinda, 2002).

The primary objectives of the NPE 1986 were:

1. **Universal Access to Learning:** To ensure that every child, regardless of background, has access to schooling.
2. **Enhancing Quality:** To enhance the standards of education and make it more relevant to society.
3. **Encouraging Equality:** To provide equal educational chances for all, especially for disadvantaged communities like girls, backward castes, and minorities.
4. **Strengthening National Unity:** Using education as a tool to solidify the unity and coherence of India.
5. **Fostering Growth:** To develop skilled human resources that can contribute to the nation's growth (Sharma, 2004).

KEY FEATURES OF NPE 1986

The National Policy on Education 1986 introduced several important measures designed to improve education in India. These included :

1. Universalization of Primary Education

One of the central aims of the NPE 1986 was to guarantee free and compulsory education for every child up to the age of 14. The policy focused on improving access to schooling for children in remote rural areas, children from poor families, and girls. Key actions to achieve this included:

- Constructing more educational institutions, particularly in rural regions.
- Recruiting and training more educators.
- Introducing non-formal education programs to engage children who could not attend regular schools (Chaudhury, 1995).

2. Improving the Quality of Education

While increasing the number of schools, the NPE also focused on enhancing the quality of education. The idea was that education should not only be about enrolling children in schools but also about ensuring they receive meaningful, high-quality learning. The steps taken to improve quality included:

- Updating and improving curriculums to make them more interesting and useful.
- Introducing better teaching methods that focus on practical learning, critical thinking, and problem-solving.
- Regular teacher training to ensure educators have the knowledge and skills to teach effectively (Kumar, 2005).

3. Promoting Equality in Education

A core component of the policy was to promote education for all, especially for marginalized groups such as girls, Scheduled Castes (SC), Scheduled Tribes (ST), and Other Backward Classes (OBC). The policy emphasized that education should be inclusive and ensure that every child has equal opportunities. Actions to achieve this included:

- Offering scholarships and special incentives for girls and children from disadvantaged groups.
- Reserving seats for these groups in educational institutions to ensure better representation.
- Promoting adult education initiatives to increase literacy, especially for women and older adults (Saxena, 2017).

4. Encouraging Women's Education

The NPE 1986 recognized the significance of women's education in fostering a more progressive society. The policy made special efforts to promote education for girls and women, such as:

- Establishing more educational institutions for girls, especially in rural areas.
- Providing financial assistance and scholarships to encourage girls to continue schooling.
- Training more female educators and encouraging women to take up leadership roles in the education system (Sundaram, 2000).

5. Promoting the Use of Local Languages and English

The policy also addressed the importance of language in education. It recommended a three-language policy, which meant that students should learn three languages: the local language (or regional language), Hindi (or another regional language), and English. This approach aimed to:

- Promote the use of regional languages to help students connect better with their local culture and community.
- Encourage proficiency in English to help students succeed in a globalized world (Koul, 2013).

6. Focus on Vocational Education

In addition to traditional academic learning, the NPE 1986 emphasized the importance of vocational education. Vocational education gives students practical skills that are directly useful in the workplace. The policy aimed to:

- Introduce vocational courses alongside regular academic studies in schools.
- Set up vocational training centers to help students learn useful skills in fields like technology, agriculture, and craftsmanship.
- Encourage collaboration with the private sector to provide job-focused training (Chaudhury, 1995).

7. Incorporating Technology in Education

The NPE 1986 recognized the importance of technology in enhancing the quality of education. The policy encouraged the use of computers, audio-visual materials, and other modern tools in schools to make learning more engaging and effective. It also stressed the need for research and innovation in education, encouraging the use of new ideas and technology to improve teaching and learning (Bhatnagar, 2015).

EFFECT AND CHALLENGES

The National Policy on Education 1986 had a notable influence on India's education system, especially in terms of increasing access to schooling. Many new schools were built, and the government made efforts to provide free education to children in rural areas and underprivileged communities. The policy also helped improve gender equality in education, with more girls attending schools (Bhatia, 2010).

However, while there were positive changes, there were also challenges. For instance, although many new schools were built, some regions still faced a shortage of teachers and resources. The quality of education in some schools, especially in rural regions, remained low, and many children continued to drop out before completing their education. Also, the goal of providing universal education by 2000 was not fully achieved due to limited funding, logistical issues, and ongoing social barriers (Govinda, 2002).

- **National Policy on Education (NPE) 2020: A Simple Explanation**

The National Policy on Education (NPE) 2020 is a new plan made by the Indian government to improve the education system. It was approved in July 2020 and aims to make learning better for students across the country. The goal is to make education more inclusive, flexible, and helpful for students, helping them succeed in the modern world.

1. What is NPE 2020?

The NPE 2020 is a set of guidelines or rules to help make India's education system better. It is like a map that shows how education in India should look in the future. The last version of the policy was

made in 1986, and it was updated in 1992. But now, the world has changed a lot, and so the education system needs to change too (Shubhada & Nirath, 2021)

The government created NPE 2020 to make sure that all children, no matter where they live or how rich or poor they are, can get a good education.

2. Key Features of NPE 2020

2.1 Holistic and Multidisciplinary Education : In the past, students had to choose one subject, like science or arts, and stick to it. However, NPE 2020 wants students to be able to learn about different subjects at the same time. For example, students can study science, math, history, and music together, so they can learn many things and think creatively (Ministry of Education, 2020).

This change will help students become better problem solvers and critical thinkers because they are learning from many different areas.

2.2 Early Childhood Care and Education (ECCE) : NPE 2020 also focuses on young children, especially those between the ages of 3 and 6 years. This is an important time for kids to start learning basic skills like talking, counting, and socializing. The policy says that all children should have access to preschool education so they are ready to start school when they are older (Ministry of Education, 2020).

The idea is that if children start learning early, they will do better in school and life.

2.3 Foundational Literacy and Numeracy : One of the most important goals of NPE 2020 is to make sure that every child can read, write, and do basic math by the time they finish Grade 3. This is called foundational literacy and numeracy. The government wants all children to be able to understand simple words, read books, and do basic math like addition and subtraction at a young age (Ministry of Education, 2020).

This is important because if students don't have these basic skills, it becomes harder for them to learn more complicated subjects later.

2.4 Curriculum and Learning Changes : The NPE 2020 wants to change the way we learn. It says that schools should focus more on how to think rather than just memorizing information. For example, instead of just remembering facts, students should be able to solve problems, think critically, and work together (Ministry of Education, 2020).

Schools will also encourage hands-on learning, like doing projects, experiments, and other activities that help students learn by doing things, not just reading or listening.

2.5 Multilingualism and Language Learning : India has many languages, and the NPE 2020 says that children should be able to learn in their mother tongue (the language they speak at home) or in a regional language (the language of the area they live in). Learning in their language will help children understand what they are being taught better (Ministry of Education, 2020).

The policy also encourages learning other languages, both Indian and foreign, so that children can communicate with people from different parts of the world.

2.6 Improving Teachers : The NPE 2020 also focuses on improving the quality of teachers. It says that teachers should keep learning and improving their skills to teach students better. Teachers will have regular training to learn new ways of teaching and to stay up to date with new ideas in education.

The policy wants to make sure that teachers are well-prepared to teach all subjects in a fun and effective way (Ministry of Education, 2020).

2.7 Vocational Education (Learning Skills) : Another important part of the NPE 2020 is vocational education, which means teaching students skills that can help them get jobs. The policy says that more students should learn skills in fields like computers, health, and engineering alongside their regular studies (Ministry of Education, 2020).

By 2025, the policy hopes that 50% of students will be learning skills along with their usual school subjects. This will help students find jobs easily after they finish their education.

2.8 Higher Education (For College and Beyond) : The NPE 2020 also focuses on improving higher education, which is what students do after school, like going to college or university. The policy wants to make colleges and universities more multidisciplinary. This means that students can study many different subjects at the same time, like combining engineering with art or science with business (Ministry of Education, 2020).

The policy also suggests setting up research centers to help students and teachers discover new ideas and inventions that can help the world.

3. Challenges in Implementing NPE 2020

Although NPE 2020 has many great ideas, there are a few challenges that need to be overcome:

3.1 Money and Resources : To make all the changes in the policy happen, the government needs to spend a lot of money. This includes building new schools, training teachers, and providing technology. The government plans to increase spending on education, but it will take time to make all the changes.

3.2 Adapting to Different States : Both the central and state governments manage education in India. Each state has its way of doing things, so the policy will need to be adapted to each state's needs. Some states might need more support than others to make these changes work (Ministry of Education, 2020).

3.3 Changing Old Habits : Many people in India are used to the old education system. Some might find it hard to change their ways of teaching and learning. It will take time for everyone to adjust to the new methods, but with proper training and support, the changes can happen.

CONCLUSION

Education was the major highlight post-independence. The first education policy was passed in 1966. Revolutionary Development was the main goal of equality in the education system to integrate

the nation. This policy is targeted at promoting the importance of education to the country's people. Primary and secondary education was given the most importance in both rural and urban areas.

The National Policy on Education 1986 significantly shaped India's education system, focusing on access, quality, and fairness. While the policy set ambitious goals and achieved many successes, challenges still exist in ensuring that all children, especially those from disadvantaged backgrounds, access high-quality education. Over time, the NPE has been updated and revised to address new issues. Still, its core principles—universal access, improved quality, and social justice—remain central to the country's educational goals (Sharma, 2004).

The National Policy on Education (NPE) 2020 is a big step toward improving education in India. It aims to make education more inclusive, flexible, and relevant for today's world. The policy focuses on early childhood education, foundational literacy, vocational skills, and teacher development to make sure that every student has the best chance to succeed.

While there are challenges in making all these changes, the NPE 2020 provides a clear vision for a future where education helps students think critically, work creatively, and become leaders in a global society. If implemented well, this policy can help millions of students in India reach their full potential and contribute to the country's growth and development.

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BIHAR'S EDUCATIONAL JOURNEY: FROM ANCIENT TIMES TILL 1990'S

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ABSTRACT

With this research, we would know about how education was in Bihar during the Ancient and Medieval Periods as well as in the era of Colonial Government. In this research, we would the knowledge about how the region of Bihar (anciently known as Magadh) was once the leading spreader of education in the whole world that not only educated the aura of education in India but also attracted scholars from different parts of the world such as China, Korea, Thailand, Japan, Mongolia, Sri Lanka and many other reasons of world.

Three leading universities were the face of higher education in the world, namely, Nalanda, Vikramashila, and Odantpuri. However, all these universities were lately destroyed by various invaders from the West. The most famous out of several was Bakhtiyar Khalji, who set fire to the library of Nalanda that burnt continuously for 3 months, turning knowledge into ashes. With such a huge loss, the region did not lose its charm; rather, Mithila, a region of Bihar, with the help of 'Pathshalas' and 'Tools,' preserved the heritage for several centuries.

The establishment of Patna College in 1863, followed by Engineering College in 1900, Patna University in 1917, and Patna Women's College in 1940, made Bihar educationally strong, especially in pre-independent India.

Keywords: Bihar Education, Magadh, Nalanda, Bakhtiyar Khalji and Pathshalas

INTRODUCTION

According to a report published by the National Statistical Office (NSO), the literacy rate in Bihar has seen an upward trend and is reported to be 70.9%, as per the latest population report of 2024. And to surprise many, the rate is above that of states like Andhra Pradesh (66.4%) and Rajasthan (69.7%). (NSO, 2023)

But why are we comparing?? This is because for decades, Bihar had been considered the most illiterate state of India, and even today when someone says that they are from Bihar, they are deemed to be an uncivilized, illiterate person who does not even know how to talk to any person.

But the question is, being one of the oldest habitable states of the country from uncountable centuries, does it not develop the concept of education?? The answer is absolutely “NO”. Bihar had a very long history of organized education and learning from the very beginning of human civilization and had played a significant role in making people educated and civilized. Do you know that three world-class residential universities, which are considered to be the very first universities in the world, were located in the region of Bihar, namely Nalanda, Vikramshila, and Udantpuri, which were established between the 4th and 8th centuries? It is considered that Nalanda University was the first international university that had been recognized by different countries and attracted scholars from the whole world, especially China, Korea, Japan, Indonesia, and many other countries.

Not only in ancient times but in pre-independent India, education in Bihar was the integrated part of policy made by the colonial government, which led to the establishment of “Patna College” on 9th January 1863. Furthermore, “Bihar School of Engineering” in 1900. The most-awaited Patna University in 1917. To spread education in science, “Patna Science College” was established in 1928, and the very first college for women was established, “Patna Women College” in 1940. (Umran, 2020)

Now, you might be wondering, being one of the richest areas in terms of education since ancient times, what had actually caused people now to have the perception of Bihar as illiterate? It generally started with the influence of heavy politics that started in the 1960s and 1970s, which caused universities in Bihar to lose their charm and delegation. The influence of politics was such that people resisted coming to Bihar to complete their higher education. Universities and college grounds became a center for rallies and recruitment places for political leaders.

EDUCATION IN BIHAR DURING ANCIENT PERIOD:

Bihar, which was formally known as Magadh, is considered to be one of the oldest inhabitable regions in the world, and it has resulted in the development of a cultured human society from the very beginning of ancient India. The region has a very long history of organized education and learning, which is a sign of a civilized society. It is considered that during the Vedic period, there was a region in Bihar named Mithila that was renowned for its development of Vedic literature as well as the flow of Vedic knowledge to other parts of the world. It is considered that ancient Magadh had three world-class universities located in the regions of Nalanda, Vikaramashila, and Odantpuri.

The world’s first residential university was founded at Nalanda during the reign of the Gupta Dynasty by the generous efforts of Emperor Kumargupta I in 427 CE. It is believed to have around 2000 teachers, learned monks, and around 10,000 students. Here, the knowledge flourished for over 800 years till the end of the 12th century CE, when foreign invaders destroyed it. Many great scholars like Aryabhata, Nagarjuna, Dharmakriti, and Varahmihira were part of this university. Not only that,

Nalanda has attracted scholars from different regions of the world, especially from China, Korea, Japan, Tibet, Mongolia, Sri Lanka, and other areas of Southeast Asia. Those scholars have left records about the ambiance, architecture, profound knowledge of teachers, and learning at Nalanda. Xuan Zang, a well-known Chinese scholar, carried back hundreds of scriptures, which were later translated into Chinese. He further wrote in his diary about the vastness of knowledge that had been flourishing in Nalanda that the world could not copy. Chinese traveler Hiuen-Tsang wrote detailed accounts about Nalanda University, who was also a student there for almost five years, saying that there was a rigorous oral entrance test for the aspirants who wished to enroll, and only about 20% were able to qualify. As per ASI records, the subjects that were taught at Nalanda included theology, grammar, logic, astronomy, metaphysics, medical science, handicrafts, and philosophy. (Prasad, S. (1970).)

In the late 8th and early 9th centuries, during the reign of the Pala Dynasty, Emperor Dharmapala established Vikramashila University in the region of Vikramashila (currently Bhagalpur, Bihar), which is considered to be the largest Buddhist university/Monastery, with more than one hundred teachers and about one thousand students. The university teaches subjects like Indian Logic, grammar, and philosophy, but the most important branch of learning is Buddhist Tantra. Vikramashila is mainly known to us through Tibetan sources, especially the writings of Taranatha, the Tibetan monk historian of 16th-17th centuries. The university produced eminent scholars. One such was Atisha Dipankara, a founder of the Sarma tradition of Tibetan Buddhism.

Odantapuri, established by Gopala I of the Pala Dynasty in the 8th century, was a prominent Buddhist Mahavihara (currently located in Bihar Sharif, Bihar, India). According to Taranatha, during the reign of Rampala (successor of Dharmapala), along with fifty teachers in Odantapuri, “permanently lived a thousand monks belonging to both Hinayana and Mahayana. Occasionally even twelve thousand monks congregated there.”. (Gosh, 2016)

The existence of these institutions during the ancient period highlights the rich and significant cultural heritage of the state. As we have seen above, the preaching of Buddhism sprouted in the region of Magadh at a tremendous rate. During the time of Ashoka, the Mauryan king, there were pieces of evidence of the widespread practice of education, even at the very minute level. The emperor’s message engraved in the four Ashoka Pillars confirms that the majority of the population living in the region was literate.

All of these universities spread knowledge of various fields around the globe. Still, the late 12th century saw its severe decline and destruction by foreign invaders like Muhammad bin Bakhtiyar Khalji. (Singh, A. K. (2019))

DESTRUCTION OF THE EDUCATION SYSTEM DURING THE MEDIEVAL PERIOD

Ancient Magadh was known for its infinitely flowing knowledge that attracted scholars from various parts of the world, especially those preaching Buddhism. Till the eleventh century, Magadh was leading in terms of education and civilization. Due to the richness of culture, Magadh was one of the wealthiest regions in the world for a long time, which ultimately led to the attraction of various dacoits, thieves, and invaders conducting raids at regular intervals. Even foreign invaders traveled hundreds of miles in order to loot traders. One such was Ikhtiyar al-Din Muhammad Bakhtiyar Khalji, who was a Turkic-Afghan military general of the Ghurid ruler Muhammad of Ghor. He invaded Magadh in the late 12th century and is known as one of the cruelest invaders of all time. He not only looted the region but also destroyed all the universities and educational institutions that existed at that time, like Odantapuri, Vikramashila, and even Nalanda University.

It is also said that Nalanda had a vast library that consisted of thousands of books and research papers from various fields and scriptures and about 9 million manuscripts in multiple languages. Khalji, while destroying the university, set fire to that library that, according to the source, reportedly burned for continuously 3-4 months, turning centuries of knowledge into ashes. Similarly, the universities of Vikramashila and Odantapuri were also destroyed by the army of Bakhtiyar Khalji between 1197 and 1206, as dated by the archaeologists. The Persian historian Minhaj-i-Siraj, who visited a few decades later, recorded in his deed “*Tabaqat-I Nasiri*” that:

“Muhammad-i-Bakht-yar, by the force of his courage, threw himself into the postern of the gateway of the place, and they captured the fortress and acquired great booty. The greater number of the inhabitants of that place were Brahmans, and the whole of those Brahmans had their heads shaven, and they were all slain. There were a great number of books there, and when all these books came under the observation of the Musalmans, they summoned a number of Hindus that they might give them information respecting the import of those books, but the whole of the Hindus had been killed. On becoming acquainted [with the contents of those books], it was found that the whole of that fortress and city was a college, and in the Hindi tongue, they call a college [مدرسه] Bihar.” (Siraj, 1208)

This passage refers to an attack on the Vihara (a Buddhist monastery) and its monks (the shaved Brahmans).

With such a huge impact, the medieval history of Bihar was not as bad and black. During the medieval period, there were three types of Hindu educational institutions, namely “Pathshalas, or Elementary schools”; “Tols or Colleges,” and “Private schools”. The children were sent to Pathshalas generally at the age of 5 after getting a consultation from the astrologer, where they learned reading, writing, and arithmetic. In addition, he was also given some elementary religious instructions as well as five vidya, including Sabda vidya, Silpashana vidya (arts), Chikitsa vidya, Hetu vidya, and

Adhyatma vidya. When the scholar had mastered these vidya, their elementary and general education was said to have been completed. If he wishes to take higher and specialized studies, he can get admission to Tols or Colleges on the basis of interviews conducted by teachers there. Here, students were taught Sanskrit, language, and literature. Some other subjects were also included in the curriculum, like Kavya (poem), Vyakarna (Grammar), Jyotish (Astronomy and Astrology), Chhanda (Theoric), Nirukta (Lexicon) and Nayaya Durshan (Philosophy). In some Tols, there were teachings on medicine, Puranas, and the Vedas. The chief aim of Hindu education was character building, personality development, preservation of culture, inculcation of the spirit of social service, and performance of religious duties. Education at that time was imparted free of cost, and just after getting mastered, the students gave them a gift in the form of ‘Gurudakshina.’

With the growing influence of Islam during the reign of the Mughals, several Hindu educational institutions were restricted, and the preachings of Islam were promoted. At that time, there were two main pillars of Muslim education, the Maktab, and the Madrasa; the first was the elementary schools. The traditional age for commencement of the Maktab stage was 5 years, 4 months, and 4 days, but actually, when a child was 5 to 7 years old, his education began. (Prasad, S. (1970).)

During the Medieval period, Mithila, a region in Bihar that is located in the footstep of the Himalayas, had its own system of education and was known for several centuries for its Brahmanical culture. According to Abul Fazal, Mithila was a great learning place for Hindus. During the reign of Shah Jahan, Mithila became famous for its scholars and poets, who received rewards from the Emperor for their scholarship. Raghunandan, an eminent intellectual of Akbar’s court, was from Mithila. Akbar gave Raghunandan Das the whole town of Mithila as a gift for his excellence, but he later offered it to his Guru Mahes Thakura as a mark of respect.

Mithila’s high reputation had been adversely affected to a great extent by the growing fame of the scholars of Nadia. Mahamahopadhyaya Gokulnath (1650–1750) migrated to Nadia (currently in West Bengal) and established there his new school of logic known as ‘Navya Nyaya,’ which led to the decline of the reputation and importance of Mithila. This has caused the region of Bihar to remain stagnant in the growth of education for several centuries, even during the early phase of colonial rule.

Reconstruction of the Education System During the Colonial Period: (Colonial Era, 18th-20th Century)

The arrival of British colonial rule brought significant changes to the educational landscape. This period saw the establishment of schools and colleges modeled on the British system. The introduction of English education and Western curricula aimed to create a class of Indian administrators to serve the colonial government. After this phase, various initiatives and reforms came to reconstruct the education system.

Bihar was one of the key educational hubs of East India before independence. The British East India Company began introducing Western education to India in 1813. Lord Thomas Macaulay, the president of the general committee of public instruction, played a key role in introducing Western education.

i. Wood's dispatch 1854:

In 1854, Wood dispatched a formal document sent by Sir Charles Wood to Lord Dalhousie that outlined educational reforms for India. This plays a crucial role in educational reforms in India and Bihar. The formal letter Wood's dispatch suggested and outlined various aspects to reform the Indian education system:

- They suggested a significant shift in the use of English within India.
- They also recommended that primary schools should adopt vernacular languages.
- Secondary schools must adopt both English and vernacular languages.
- For colleges to adopt English.

This document played an important role in spreading English language learning in British India and promoted female education at all levels.

ii. Patna College 1863:

Patna College was established in 1863 as one of the earliest institutions of higher education in Bihar and the fifth oldest institution, which aimed to provide Western education at the local level. The college was established through a collaborative effort between the British and Indians.

iii. Hunter Commission 1882:

The Hunter Commission was initiated by Viceroy Lord Ripon and led by Sir William Hunter. It focuses on education reforms and aims to look after state education, identify problems, and recommend improvements.

They also recommended the expansion of schools, teacher training, and the use of vernacular language. This helped Bihar increase literacy rates during the colonial period. After that, Bihar saw the expansion of primary and secondary schools under British reforms. (Singh, A. K. (2019).

iv. Bihar College of Engineering 1886 now NIT (National Institute of Technology) Patna 2004:

Bihar College of Engineering was established in 1886 and is located in Patna, Bihar. It is one of the oldest and most prestigious engineering colleges in Bihar and the 6th oldest engineering college in India. Initially, the college was established in 1886 as a "survey training school. "Later, it was renamed "Bihar College of Engineering" in 1924. The establishment aims to mark the beginning of an era of technical education in Bihar. Then, after 2004, it was again renamed NIT (National Institute of Technology) Patna. This happened after Jharkhand was carved out of Bihar in 2000; at that time, the

Indian government decided to aim to have at least one NIT per state in 2002. Bihar College of Engineering was the first college of engineering, which was directly upgraded to NIT status in 2007. It was granted Institute of National Importance status in accordance with the National Institute of Technology Act, 2007.

v. Bihar National College 1889:

After the recommendations and various reforms in the education department, another nationalist institution was established at that time, i.e., Bihar National College in 1889, which was raised to a second-grade college by the government, Baba Canto and Tobakachi's father. The college offers bachelor's degree courses, and the founders of the college were Babu Bisheshwar Singh and Babu Shaligram Singh. They were members of the Indian National Congress.

vi. Raleigh Commission 1902 (Indian Universities Commission):

In 1902, the Raleigh Commission was established and headed by Sir Thomas Raleigh, who was the Governor General executive council at that time. This commission body was appointed by Viceroy of India Lord Curzon and also named the Indian Universities Commission. To make recommendations for reforms in university education in India. The members included in the commission by Sir Thomas Raleigh are Sayed Hussain Belgrami, future justice Sir C. Sankaran Nair, and Justice Gooroodar Banerjee. They helped and made recommendations for reform of school education, curricular reforms at universities, as well as student welfare and state scholarships and examinations. This helps education in India and Bihar improve the scope of education.

vii. The Indian Universities Act 1904:

British viceroy Lord Curzon passed the act to improve university education in India. The main focus of this act was to regulate and standardize university education in India. The act outlines the establishment of a central authority to oversee education and set standards for university education. It also focuses on encouraging affiliation of colleges and promoting research and academic excellence to increase accessibility to higher education.

viii. Sadler Commission 1917:

The Sadler Commission, also known as the Calcutta University Commission, was established by the government in 1917 to look after state education or higher education in British India. M.E. Sadler, the vice chancellor of Leeds University at that time, chaired the commission. They included Dr. Zia-ud-din Ahmad, Sir Ashutosh Mukherji as an Indian member, J.W. Gregory, P.J. Hartog, Professor Ramsay Muir, G. Anderson, and W.W. Hornell, the Directorate of Public Instruction of Bengal, as members of the commission. The commission helps in broader educational policies at all levels, from pre-school to higher education, as well as to assess the condition and functioning of the University of

Calcutta. They also suggested various measures for improving the university administration and curriculum for better education for the students who are preparing for higher education.

The several key recommendations are :

- **Intermediate Education:** They proposed the separation of intermediate (high school) education from university education, suggesting the establishment of intermediate colleges for students before they entered universities.
- **University Administration:** They recommended reforms in university administration to make it more efficient and responsive.
- **Courses and Examinations:** The commission advocated for a more flexible and diversified curriculum, moving away from rigid and classical courses to more practical and modern subjects, and also suggested reforms in the examination system to reduce rote learning and encourage critical thinking.
- **Teacher Training:** They recommended professional training for teachers and the improvement of their working conditions.
- **Research and Postgraduate Studies:** The commission recommended promoting research and advanced studies in Indian universities.
- **Women's Education:** They outline the need to expand educational opportunities for women and integrate them into the mainstream education system.

ix. Patna University 1917:

Patna University was established in 1917 and was the first university in Bihar and the seventh oldest university in the Indian subcontinent in the modern era. It offers undergraduate and postgraduate degree-level courses. The university was established by an act of the Imperial Legislative Council in 1917. The university was established in Bihar to meet the growing demand for higher education in Bihar, Odisha, and Nepal. At that time, Patna gradually started to attain its lost glory and emerged as an essential and strategic center of learning.

x. Patna Science College 1927:

Patna Science College was established in 1927 and opened in 1928 by Viceroy Lord Irwin, which is one of the oldest science colleges in Bihar. It offers undergraduate and postgraduate courses in science. Since that time, Patna Science College has been recognized as a premier institution of higher learning in the science stream in India.

xi. Patna Women's College 1940:

Patna Women's College was established in 1940 in Patna, Bihar. It offers undergraduate and postgraduate courses in science, arts, commerce, and vocational.

It was the first institution dedicated to women in Bihar, which helped advance women's education in Bihar. The college was founded by the Apostolic Carmel sisters, a Catholic congregation devoted to women's empowerment through education. This institution helped to provide a high standard of

education at a time when women's literacy rates were low. In 2007, the college became the first institution of higher learning in Bihar to be accredited with an "A" grade by NAAC (National Assessment and Accreditation Council).

EDUCATION SYSTEM IN BIHAR POST-INDEPENDENCE (1960S-1970S)

Bihar's education system was once a thriving and bright flicker of knowledge on the map of India in terms of its great centers of education like Nalanda, Vikramshila, and Odantapuri. They were considered one of the foremost educational hubs in the eastern part of India before the country achieved its independence. Students and scholars from various states and countries came to Bihar and studied in its eminent institutions.

It suffered a steep downfall during the 1960s and 1970s. Bihar's educational system also faced a swift decline thanks to a convergence of various political, economic, and social factors. Politically, Bihar was in a politically surgical state, with many changes in government and top leadership inhibiting the implementation of any effective and sustainable educational policy. Besides, there was a gap in the implementation of changes for improvements in that sector. Finally, regarding the economic aspect, Bihar was the least developed state of India, which was struggling with poverty levels, especially in the rural areas. In addition to this, there was no strategy for encouraging and undertaking changes for the better in that sector. When it comes to the economy, Bihar was the most backward state in India, grappling with poverty margins, particularly in the rural settings.

Due to this economic strain, the government was unable to spend much more money on enough schools, hence unsatisfactory buildings. Many of the schools had inadequate classrooms, running water, toilets, or teaching facilities, among others, which resulted in missed opportunities to get quality education. The other big issue that prevailed in the educational sector included the lack of sufficient, qualified, and trained educators. Unqualified and poorly paid educators and the scant number of educators per quantity of learners in certain institutions were also issues. This made the student-to-teacher ratio extremely high, negatively affecting the quality of education. The funds meant for education fell short of reaching the appropriate institutions due to wastage or, at times, corrupt tendencies. All of these factors combined resulted in low enrolment rates, high dropout rates, and poor overall educational outcomes. (Mishra, 2016)

By the 1970s, Bihar had one of the lowest literacy rates in the country, and this educational decline had long-lasting effects on the state's development. Various historical, political, and socio-economic factors marked a significant contribution to the drastic downfall of education in the state. It is one of the worst educational downturns in Indian history. This is the result of a complex interplay of political, historical, and social inequality, economic stagnation, and governance failings at that time. Below is a detailed explanation of the reasons or key factors behind this drastic downturn.

Political Instability and Governance Failures

The 1960s and 1970s were marked by political uncertainty and instability in Bihar. Frequent changes in government and unstable coalitions disrupted consistent policy and initiatives, particularly in the field of education. Education was not prioritized as a critical agenda during this time, and the frequent sharing of leadership and power led to inconsistent and no attempts at reform, which resulted in the degradation of education in the state and no government giving so much focus over it which leads to worsening the education system.

By the end of the '60s and early '70s, the situation started changing alarmingly when the universities became the target of political parties. Instead of education centers, they became political centers. The Political Development during this tenure in the state virtually paralyzed the educational institutions. Students started boycotting their classes and left their studies all over Bihar. This movement grew rapidly. Across Bihar, there were clashes between students seeking to shut down schools and colleges. Teachers also stated that they were involved full-time in politics. Corruption was also at its peak at that time, which created chaos in the whole state. In short, the education system was drowned entirely in crime and politics.

Bihar's administration during this phase was weak, which resulted in lacking the necessary framework for effective policy making and policy implementation. Educational reforms that were introduced at the National level, such as those in the Kothari Commission (1964-66), were either poorly implemented or neglected entirely at the state level. The lack of commitment from political leaders to enforce educational policies further crippled the system. (Prasad, S. (1970)).

Economic Stagnation and Lack of Industrialization

The broader economic context of Bihar also contributed to the decline in education. During the 1960s and 1970s, Bihar's economy stagnated, with little or no industrial growth compared to other Indian states. The state primarily focused on agricultural activities, with low levels of income and productivity. The lack of industrialization meant that job opportunities for educated youth were limited, leading to a low demand for higher education. Social Inequality and Caste-Based Discrimination also played a crucial role in limiting access to education.

After discussing the most considerable factors contributing to the decline in Bihar's education system, we will also discuss some critical elements that played a vital role. While the two primary issues continue to be primary, the subsequent factors also contributed to the drastic downturn in the Bihar Education System.

Poor Infrastructure

During this period, most of the schools did not have basic facilities, such as proper classrooms, adequate sitting space, toilets, and adequate clean drinking water, especially in the rural areas. This discouraged both students and teachers.

Teacher Shortage and Low Quality

The number of trained teachers was almost non-existent, and there was a massive shortage of trained teachers. Those who were employed were often unqualified or poorly paid. This affected the quality of education negatively.

Corruption and Mismanagement

Funds were not well allocated, and there was swindling of a lot of money in the education department; therefore, the money that could have been put to good use in the schools was lying idle. Resources were not utilized properly, which resulted in leaving schools without essential materials and resources.

Low Enrolment and High Dropout Rates

Increasing poverty levels and other socioeconomic conditions made it hard for a lot of households to focus on education rather than work. Therefore, the low enrolment figures and high dropout rates among other reasons, particularly among poor, girls, and marginalized communities.

Social Norms and Gender Inequality

In many rural communities, it was common to observe a lack of emphasis on girls' education, thus resulting in low literacy rates.

All these problems combined caused a major crisis within Bihar's education system. This leads to declines that take years to correct and restore. (Mishra, S. K. (2016))

CONCLUSION

So, we can say that Bihar had an absolutely remarkable history in terms of education, and thus, civilization has been flourishing since the reign of the Gupta Dynasty. The development of Nalanda University in 427CE is considered to be the world's first residential university, with almost 10,000 scholars not just from India but from different parts of the world getting the teachings of theology, grammar, logic, astronomy, metaphysics, medical science, handicrafts, and philosophy. The library consists of thousands of handwritten books on different subjects and many manuscripts. A similar type of university was found in Vikramashila as well as in Udantapuri under the reign of the Pala Dynasty.

All these universities and other educational institutions were destroyed by the foreign invader Muhammad bin Bakhtiyar Khalji, who, in the 12th century, in a series of invasions, burned libraries, killed teachers, and ultimately destroyed the whole education system.(Pandey, R. K. -2019).

With such a massive loss in the well-established education system, literacy strived for centuries, but slowly, with time, three types of educational institutions, namely, 'Pathashalas,' 'Tools,' and 'Private Schools,' were the prominent institutions that worked towards re-establishing the lost education standard of Bihar during the medieval period. The region of Mithila became the hub of poets, and many poems were written at that time that are recited even today.

The educational scenario wholly changed with the influence of the colonial government, and they started to establish schools and colleges modeled on the British system. It included the establishment of the prestigious Patna College in 1863, the fifth oldest institution; Bihar College of Engineering (now NIT) in 1886, the sixth oldest engineering college in India; Bihar National College in 1889; Patna University in 1917, the seventh oldest university in the Indian subcontinent; Patna Science College in 1927, solely dedicated to learning in the science stream; and Patna Women's College in 1940, dedicated to women's empowerment through education. (Ghose, D. S. -2020)

The region of Bihar was still the hub of education even after the independence for several years. It generally started with the influence of heavy politics that started in the 1960s and 1970s. Institution grounds became a hub for political rallies, and faculty became political workers. Corruption, mismanagement, gender inequality, poor infrastructure, economic stagnation, and several other socio-economic problems ultimately led to a severe decline in education standards and, thus, a collapse in the literacy rate.

In this way, we could say that Bihar had a diamond history in the education system and had played an unforgettable role in shaping the history of education. But had witnessed its lowest phase for several decades post-independence. However, in recent years, with several efforts by the government, education in Bihar has witnessed an uprise that has not only led to an increase in the literacy rate but has also raised the hope of making Bihar once again the global education flourisher(Chakrabarty, S. 2024).

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