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   INTRODUCTION

   REVIEW OF LITERATURE

   NEED/IMPORTANCE OF THE STUDY

   STATEMENT OF THE PROBLEM

   OBJECTIVES

   HYPOTHESIS (ES)

   RESEARCH METHODOLOGY

   RESULTS & DISCUSSION

   FINDINGS

   RECOMMENDATIONS/SUGGESTIONS

   CONCLUSIONS

   LIMITATIONS

   SCOPE FOR FURTHER RESEARCH

   REFERENCES

   APPENDIX/ANNEXURE

   The manuscript should preferably be in ***2000 to 5000 WORDS***, But the limits can vary depending on the nature of the manuscript.

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12.   **FIGURES & TABLES:** These should be simple, crystal **CLEAR**, **centered**, **separately numbered** & self-explained, and the **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. *It should be ensured that the tables/figures are referred to from the main text.*

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- The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.

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BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.

- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

A STUDY ON CUSTOMER SATISFACTION TOWARDS ONLINE BANKING WITH SPECIAL REFERENCE TO COIMBATORE CITY

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ABSTRACT
Online banking means any user with a personal computer and a browser can get connected to his banks website to perform any of the virtual banking functions. In online banking system the bank has a centralized database that is web enabled. Banks have designed their website in a very user friendly manner for net banking facilities most of the banking interfaces are easily viewable and instructions are provided at every step so that people can carry out any transaction due to internet failure or any other reason, he\she can take assistance from phone banking facility offered by banks. The phone banking feature allows the customers to call the toll-free number and get required assistance in finishing their transactions to avail the phone banking facility customers are provided with phone banking PIN along with their ATM PIN and net banking PIN.

KEYWORDS
PIN number, virtual banking.

JEL CODES
M31, O30, G20.

INTRODUCTION
Online banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. Online banking includes the systems that enable financial institution customers, individuals or corporate to access account, transact business. Or obtain information on financial products and services through a public or private network, online banking is changing the banking industry and is having the major effects on banking relationships banking. Any inquiry or transaction is processed online without any reference to the branch at any time. The delivery channels include direct dialup connections, private networks, public networks, etc… with the popularity of computers, easy access to internet and world wide web(www)internet is increasingly used by banks as a channel for receiving instructions and delivering their products and services to their customers.

OBJECTIVES OF THE STUDY
1. To understand the customer's awareness about online banking.
2. To find out the level of usage of online banking.
3. To study the satisfaction level of customers towards online banking.

SCOPE OF THE STUDY
A study on customer satisfaction about online banking services world reveal the innovative products offered to customers, frequency of transactions. Online services offered and online investment opportunity available to account holders. It would also high light the customer's satisfaction with regard to online banking service with reference to various banks.

METHODOLOGY
The data collected was tabulated, analyzed and interpreted using Simple Percentage Analysis, multivariate analysis, chi square test, Z test.

LIMITATIONS OF THE STUDY
1. The study is restricted to Coimbatore city only.
2. The samples were selected through questionnaire only.
3. Time limit played as a major constraint restricting the study

REVIEW OF LITERATURE
- Usage patterns of e-banking services and satisfaction level of bank customers were investigated by Kumar and Abirami (2017). The study identified the various reasons for not actively using the e-banking services by the customers like: poor availability of internet services, difficulties in accessibility to e-banking service, lack of awareness on e-banking services and safety issues. The study found that e-banking customers prefer using these services for fund transfers. The study suggested that banks should promote the e-banking services among their customers.
- Jasmine and Rajan's (2018) article draws a detailed discussion on the role of RBI in smoothing the IT adoption by Scheduled Commercial banks in India and solution referred by RBI to overcome IT related challenges. The article observed that the e-banking practices faced many challenges such as: privacy and security risk, poor customer awareness, trustworthiness, competition and delay in technology adoption. The study suggested the banks to create awareness on the benefits of e-banking adoption and practices ensure security and privacy by establishing strong security check practices and offer more convenient channels to the customers for adoption of e-banking facilities or services.
- Maheswari (2018) identified the nature of e-banking services provided by the selected nationalised and private commercial banks in Tiruchirappalli district. The article remarked that customer in Tiruchirappalli uses e-banking services for various purposes like: recharging mobile phone, payment of telephone bill, payment of electric bill, money transfer, for booking railway ticket, for booking air ticket, filing of tax return and investments. The article stated that most of

the customers adopted ATM banking (91.8 per cent) than other online banking channels like: mobile banking, credit card and tele banking services offered by the banks.

DATA ANALYSIS AND INTERPRETATION

TABLE 1 (A): DEMOGRAPHIC AND SOCIO ECONOMIC CLASSIFICATION OF ONLINE BANKING CUSTOMERS

Sl. No	Variables	No. of Frequency	Percentage
Gender			
1.	Male	368	53.33
2.	Female	322	46.67
	Total	690	100
Age			
1.	Below 20 years	59	8.55
2.	21- 40years	346	50.14
3.	41-60years	229	33.19
4.	61-80years	46	6.67
5.	Above 81years	10	1.45
	Total	690	100
Marital Status			
1.	Married	398	57.68
2.	Single	292	42.32
	Total	690	100
Educational Qualification			
1.	School Level	26	3.77
2.	Vocational Education	26	3.77
3.	Diploma	39	5.65
4.	Graduation	324	46.96
5.	Post-graduation	275	39.85
	Total	690	100
Occupation			
1.	Agriculturalist	47	6.81
2.	Profession	171	24.78
3.	Employee	288	41.74
4.	Business	156	22.61
5.	Others	28	4.06
	Total	690	100

Source: Primary Data

TABLE: 1 (B): DEMOGRAPHIC AND SOCIO ECONOMIC CLASSIFICATION OF ONLINE BANKING CUSTOMERS

Sl. No	Variables	No. of Frequency	Percentage
Annual Income			
1.	Below 3 lakhs	210	38.32
2.	3-6 lakhs	294	53.65
3.	6-9lakhs	39	7.12
4.	Above 9lakhs	5	0.91
	Total	548	100
Residential Area			
1.	Urban	272	39.42
2.	Semi-urban	201	29.13
3.	Rural	217	31.45
	Total	690	100
Languages Known			
1.	Tamil only	108	15.65
2.	English & Tamil	556	80.58
3.	Others	26	3.77
	Total	690	100

Source: Primary Data

The study indicates that 53.33 per cent of the bank customers surveyed as male and the remaining 46.67 per cent of the customers are female. As per the survey results, 50.14 per cent of the bank customers belong to the age group of 21-40 years and 33.19 per cent of customers' are aged between 41-60 years. Subsequently, it has been observed that, 8.55per cent of the customers are in the age group of below 20years. Further, 6.67 per cent of sample respondents belong to the age group of 61-80 years and the rest of 1.45 per cent of the e-banking customers are aged above 81 years. Data assessment inferred that 57.68 per cent of the e-banking customers' are married and 42.32 per cent of the bank customers' are single. Out of 690 respondents' surveyed, 46.96per cent of the e-banking customers have completed their under graduation. Followed by, 39.85 per cent of the bank customers are post-graduates. Similarly, 5.65per cent of the sample populations have studied up to diploma. Further, 7.54 per cent of the bank customers have completed their school level education (3.77 per cent) and vocational education (3.77 per cent).

It has been observed that 41.74 per cent of the bank customers' are employed in public or private organisations. 24.78 per cent of the respondents are found to be professionals. Subsequently, 22.61 per cent of the bank customers' are engaged in business. Similarly, 6.81 per cent of the sample subjects are agriculturalists and remaining 4.06per cent of the e-banking customers are observed to be others i.e. retailers, real estate agents, brokers etc. It is evident from the above table that, 53.65 per cent of the bank customers' annual income ranges between three to six lakhs. Followed by, 38.32per cent of the sample subjects earn below three lakhs. Subsequently, 7.12per cent of the bank customers' income varies between six to nine lakhs and the rests 0.91 per cent of the bank customers' annual income is marketed as nine lakhs and above. Data analysis narrates that, 39.42 per cent of the bank customers reside in the urban areas. Further, 31.45per cent of sample populations' live in the rural regions and remaining 29.13per cent of the sample e-banking customers' reside in semi-urban areas. The above data table indicates that, 80.58 per cent of sample respondents have said that they are acquainted with English and Tamil languages, which they can use as medium of communication

such as writing, reading and speaking. Followed by, 15.65 per cent of sample bank customers acquainted with Tamil language only and the rests 3.77 per cent of the customers are comfortable with communicating languages like: Hindi, Telugu and Malayalam.

The study indicated that 53.33 per cent of the respondents are male, and 50.14 per cent of the e-banking customers belong to the age group of 21-40 years. It has been inferred that 46.96per cent of the respondents have completed their under graduation, 41.74 per cent of the bank customers' are employed in public or private organisations and 53.65 per cent of the e-banking customers' annual income ranges between three to six lakhs.The study identified that 57.68 per cent of the respondents' are married and 39.42 per cent of the respondents reside in the urban areas. The study indicated that 80.58 per cent of sample respondents have acknowledged that they can communicate in English and Tamil.

TABLE 2: CUSTOMER PERCEPTION ON PERCEIVED VALUE OF QUALITY AND STRUCTURE OF ONLINE BANKING CHANNELS

Statement	Very Good	Good	Average	Poor	Very poor	Sum	Mean	Rank
Reliability of E-Banking Services								
Reliability of Web Page	229 (33.19)	281 (40.72)	102 (14.78)	49 (7.10)	29 (4.20)	2702	3.92	2
Message about Completion of Transaction	191 (27.68)	240 (34.78)	156 (22.61)	92 (13.33)	11 (1.59)	2578	3.74	4
Page Downloading Facilities	245 (35.51)	248 (35.94)	129 (18.70)	53 (7.68)	15 (2.17)	2725	3.95	**1**
Information Contents and Language Understanding	182 (26.38)	269 (38.99)	120 (17.39)	88 (12.75)	31 (4.49)	2553	3.70	5
Easiness of Transferring Money to Branches / Banks	175 (25.36)	240 (34.78)	148 (21.45)	94 (13.62)	33 (4.78)	2500	3.62	7
Convenient ATM Location	203 (29.42)	236 (34.20)	114 (16.52)	118 (17.10)	19 (2.75)	2556	3.70	5
Account Statement through SMS /E-mail Services	131 (18.99)	366 (53.04)	114 (16.52)	72 (10.43)	7 (1.01)	2612	3.79	3
Maximum Withdrawal Facility for ATM	163 (23.62)	221 (32.03)	207 (30.00)	64 (9.28)	35 (5.07)	2483	3.60	8
Security Assurance								
Secrecy of Personal Information	184 (26.67)	236 (34.20)	131 (18.99)	106 (15.36)	33 (4.78)	2502	3.63	2
Protection Against Cookies to Collect Information	150 (21.74)	239 (34.64)	149 (21.59)	96 (13.91)	56 (8.12)	2401	3.48	7
Secrecy for your Credit Card Information	159 (23.04)	226 (32.75)	150 (21.74)	104 (15.07)	51 (7.39)	2408	3.49	5
Authentication (User name, password)	170 (24.64)	209 (30.29)	150 (21.74)	133 (19.28)	28 (4.06)	2430	3.52	4
Confidentiality	189 (27.39)	245 (35.51)	143 (20.72)	79 (11.45)	34 (4.93)	2546	3.69	**1**
Digital Signature	138 (20.00)	251 (36.38)	144 (20.87)	122 (17.68)	35 (5.07)	2405	3.49	5
Digital Certificate	171 (24.78)	228 (33.04)	132 (19.13)	124 (17.97)	35 (5.07)	2446	3.54	3

Source: Primary Data

Perceived value on the quality and structure of e-banking channels of private sector bank is discussed in this section. The service quality is assessed in five dimensions.

WEBSITE QUALITY

The study summarises that the batch of the sample populations have expressed high degree of perception towards security measures provided by the bank which creates a safe environment for transaction (89 per cent/ mean 4.45), secured log on process (81.40 per cent /mean 4.07), better availability of information on the bank web site to assure that this e-bank is real (80 per cent/ mean 4), possibility for customers to distinguish between the mimic website and the original through URL ww.BankName.com, contents and professional structure (78.60 per cent/ mean 3.93) Subsequently, it has been observed that, the bank customers have expressed moderate level of perception towards presence of bank logo to indicate the legal website (78 per cent/ mean 3.90), E-banking services with free of errors (76 per cent/ mean 3.80) and provision of multilingual website (75.20 per cent/ mean 3.76).

EFFICIENCY OF WEBSITE

A batch of e-banking customers has exhibited high degree of perception towards availability of important information on the website (80 per cent/ mean score value of 4), speed of login and logout of account (76 per cent/ mean: 3.80), clear directions to operate ATM services (74.80 per cent/ mean 3.74). Further, it has been inferred that the group of respondents have exhibited a moderate degree of perception towards availability of appropriate instructions and guidelines (74 per cent/ mean 3.70) and user friendly website (67.20 per cent/ mean 3.36).

RELIABILITY OF E-BANKING SERVICES

A group of the sample e-banking customers have expressed high degree of perception on page downloading facilities (79 per cent/ mean 3.95), reliability of web Page (78.40 per cent/ mean 3.92), account statement through SMS /E-mail services (75.80 per cent/ mean 3.79), message about completion of transaction (74.80 per cent/ mean 3.74), information contents and language understanding, convenient ATM location (74 per cent/ mean 3.70). Further, it has been inferred that the samples have expressed moderate level of awareness towards easiness of transferring money to branches / banks (72.40 per cent/ mean 3.62) and maximum withdrawal facility for ATM (72 per cent/ mean 3.60).

SECURITY ASSURANCE

It is evident from the above data table that most of the bank customers have exhibited high degree of perception towards confidentiality in security assurance in e-banking channels (73.80 per cent/ mean 3.69), secrecy of personal information (72.60 per cent/ mean 3.63), digital certificate (70.80 per cent/ mean 3.54). Followed by, the sample populations have expressed moderate level of perception on authentication (User name, password) (70.40 per cent/ mean 3.52), digital signature and secrecy for your credit card information (69.80 per cent/ mean 3.49), protection against cookies to collect information (69.60 per cent/ mean 3.48). The study results prove that majority of the sample populations have expressed very high degree of perception towards security measures provided by the bank which creates a safe environment for transaction (89 per cent/ mean 4.45), availability of important information on the website (80 per cent/ mean score value of 4), page downloading facilities (79 per cent/ mean 3.95) and confidentiality in security assurance in e-banking channels (73.80 per cent/ mean 3.69).

EXHIBIT 1: CUSTOMER PERCEPTION ON PERCEIVED VALUE OF QUALITY AND STRUCTURE OF ONLINE BANKING CHANNELS
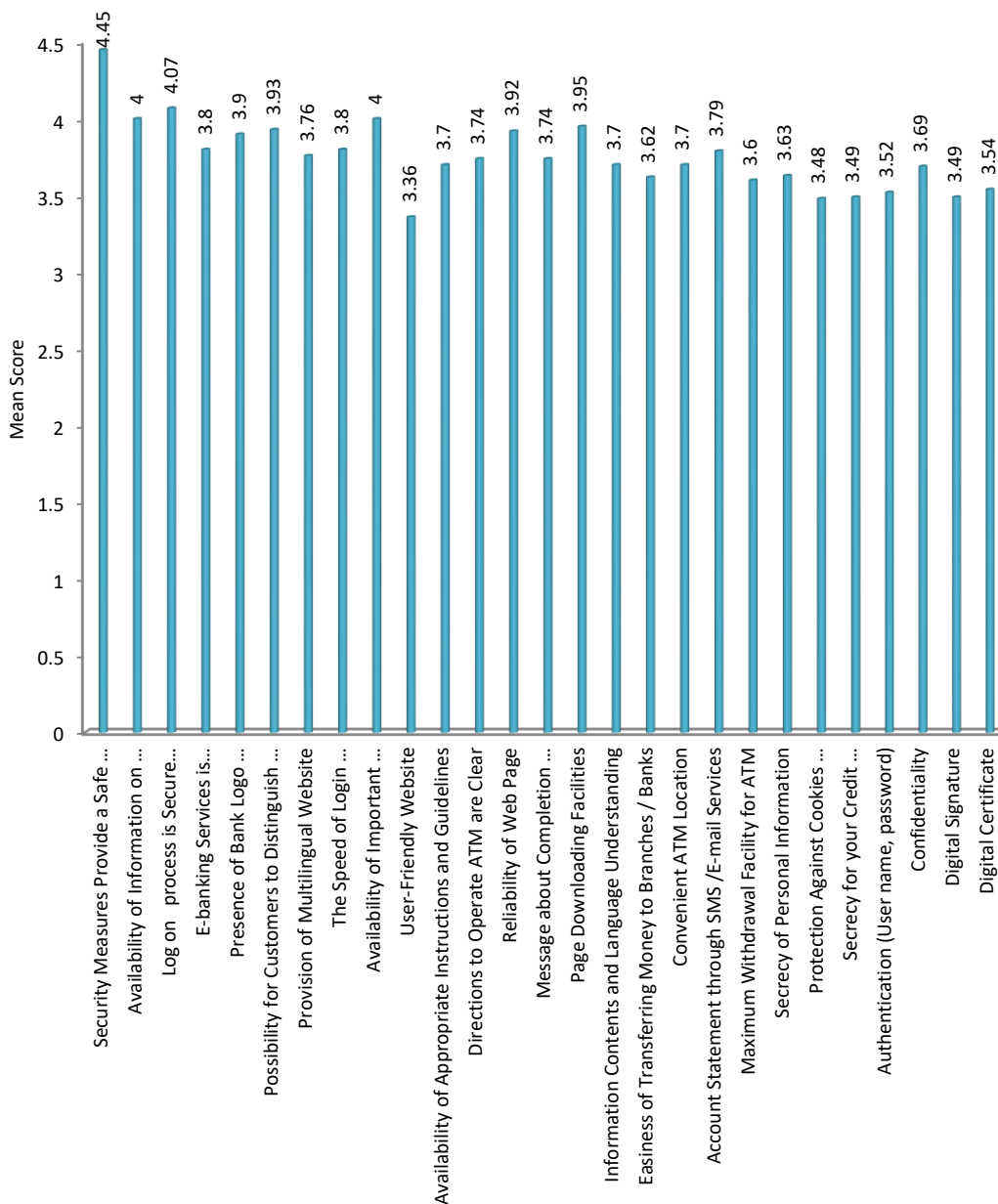
Value of Quality and Structure of E-banking Channels

TABLE 3: KMO AND BARTLETT'S TEST CUSTOMER PERCEPTION ON PERCEIVED VALUE OF QUALITY AND STRUCTURE OF ONLINE BANKING CHANNELS

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.881
Bartlett's Test of Sphericity Approx. Chi-Square	3857.328
DF	351
Sig	.000

Level of Significance: 5 per cent

The value of KMO for overall matrix of twenty-eight variables was found to be excellent (0.881) and Bartlett's test of sphericity's chi-square value 3857.328 was highly significant at five per cent level of significance.

TABLE 4: COMMUNALITIES CUSTOMER PERCEPTION ON PERCEIVED VALUE OF QUALITY AND STRUCTURE OF ONLINE BANKING CHANNELS

Variables	Initial	Extraction
Website Quality		
Security Measures provide a Safe Environment for Transaction	1.000	.895
Availability of Information on the bank Web Site to assure that this E-Bank is Real.	1.000	.731
Log on Process is Secure / Security in Log Process	1.000	.892
Totally free of Errors E-banking Services	1.000	.844
Presence of Bank Logo will Indicate the Legal Website	1.000	.898
Possibility for Customers to distinguish between the mimic Website and the Original through URL www.BankName.com, Contents and Professional structure	1.000	.987
provision of Multilingual Website	1.000	.867
Efficiency of website		
The Speed of Login and Logout of Account.	1.000	.791
Availability of Important Information on the Website.	1.000	.718
User-Friendly Website.	1.000	.726
Availability of Appropriate Instructions and Guidelines.	1.000	.747
Directions to Operate ATM are Clear.	1.000	.712
Reliability of E-banking services		
Reliability of web Page.	1.000	.814
Message about Completion of Transaction.	1.000	.759
Page Downloading Facilities.	1.000	.818
Information Contents and Language Understanding.	1.000	.742
Easiness of Transferring Money to Branches / Banks.	1.000	.978
Convenient ATM Location.	1.000	.887
Account Statement through SMS /E-mail Services.	1.000	.712
Maximum Withdrawal Facility for ATM.	1.000	.735
Security assurance		
Secrecy of Personal Information.	1.000	.609
Protection Against Cookies to Collect Information.	1.000	.592
Secrecy for Credit Card Information.	1.000	.774
Authentication (User name, password)	1.000	.837
Confidentiality	1.000	.794
Digital Signature	1.000	.876
Digital Certificate	1.000	.990

It has been observed that the Principal Component Analysis (PCA), computed established factor loading between.609 -.990.

TABLE 5: ROTATED COMPONENT MATRIX CUSTOMER PERCEPTION ON PERCEIVED VALUE OF QUALITY AND STRUCTURE OF ONLINE BANKING CHANNELS

Variables	Factors				
	User Friendly Features	Design & Operational Feasibility	Suita-bility	Hassle Free Features	Interac-tive
Perceived Ease of Use					
X_1-Security measures Provide a safe Environment for Transaction	-	-	-	-	-
X_2-Availability of Information on the Bank Web Site to assure that this E-Bank is Real	-	-	-	-	-
X_3-Log on Process is Secure / Security in Log Process	-	-	-	.578	-
X_4-Totally free of Errors E-banking Services	-	-	-	.637	-
X_5-Presence of Bank Logo will indicate the Legal Website	-	-	-	.658	-
X_6-Possibility for Customers to distinguish between the Mimic Website and the Original through URL ww.BankName.com, Contents & Professional structure	-	-	-	-	-
X_7-provision of Multilingual Website	-	-	-	-	-
Efficiency of website					
X_8-The speed of Login and Logout of Account	-	-	-	-	-
X_9-Availability of Important Information on the Website	-	-	-	-	-
X_{10}-User-friendly Website	.636	-	-	-	-
X_{11}-Availability of Appropriate Instructions and Guidelines	.521	-	-	-	-
X_{12}-Directions to Operate ATM are Clear	-	.588	-	-	-
Reliability of E-banking services					
X_{13}-Reliability of Web Page	-	-	-	-	-
X_{14}-Message about Completion of Transaction.	.584	-	-	-	-
X_{15} - Page Downloading Facilities	-	.626	-	-	-
X_{16}-E Information Contents and Language Understanding	-	-	.521	-	-
X_{17}-Easiness of Transferring Money to Branches / Banks	-	-	-	-	-
X_{18}- Convenient ATM Location	-	-	-	-	-
X_{19}-Account Statement through SMS /E-mail Services	-	-	-	-	.674
X_{20}-Maximum Withdrawal Facility for ATM	-	-	.643	-	-
Security assurance					
X_{21}-Secrecy of Personal Information	.531	-	-	-	-
X_{22}-Protection against Cookies to Collect Information	-	-	-	-	.741
X_{23}-Secrecy for your Credit Card Information	-	-	-	-	-
X_{24}-Authentication (User name, password)	-	-	-	-	-
X_{25}-Confidentiality	-	-	-	-	-
X_{26}-Digital Signature	-	.675	-	-	-
X_{27}-Digital Certificate	-	-	-	-	-
Eigen value	6.40	5.03	4.37	4.35	3.74
% of Variance	30.83	28.52	17.40	7.37	4.36
Cumulative	30.83	59.35	76.76	84.12	88.48

Level of Significance: 5 per cent

Five factors extracted together account for 88.48 per cent of the total variance (information contained in the original twenty-seven variables). User Friendly Features: User-friendly website, Availability of appropriate instructions and guidelines, Message about completion of transaction and Secrecy of personal information are grouped as the first factor and it accounts for 30.83 per cent of the total variance. Design and Operational Feasibility: Directions to operate ATM are clear, Page downloading facilities and Digital signature constitute the second factor and it accounts for 28.52 per cent of the total variance. Suitability: E Information contents and language understanding and Maximum withdrawal facility for ATM constitute the third factor and it accounts for 17.40 per cent of the total variance. Hassle Free Features: Log on process is secure / security in log process, totally free of errors E-banking services and presence of bank logo will indicate the legal website establish the fourth factor and it accounts for 7.37 per cent of the total variance. Interactive: Account statement through SMS / E-mail services and Protection against cookies to collect information constitutes the fifth factor and it accounts for 4.36 per cent of the total variance.

EXHIBIT 2: SCREE PLOT CUSTOMER PERCEPTION ON PERCEIVED VALUE OF QUALITY AND STRUCTURE OF ONLINE BANKING CHANNELS
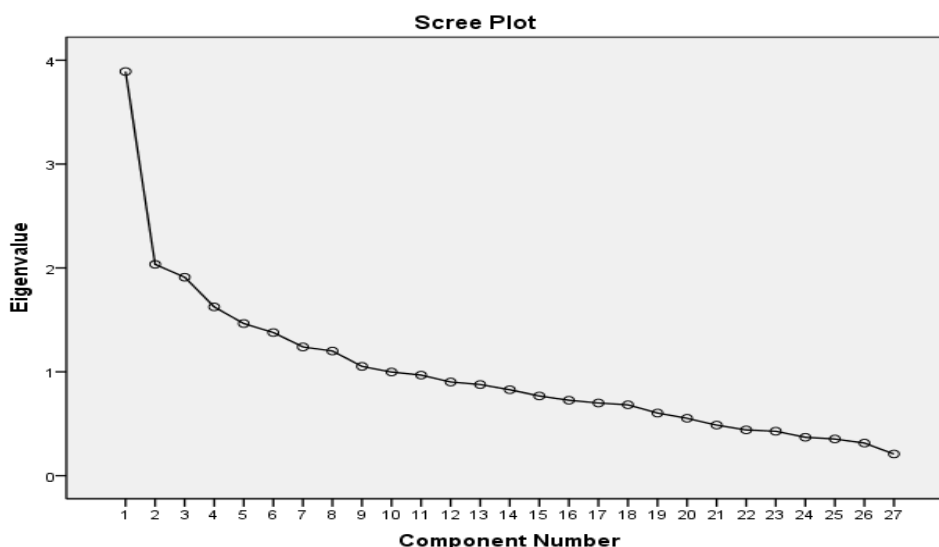
It has been observed that although there are twenty seven principle components only eight factors have Eigen values over one.

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TABLE 6: SUMMARY OF ROTATION FACTOR ANALYSIS & CRONBACH'S ALPHA CUSTOMER PERCEPTION ON PERCEIVED VALUE OF QUALITY AND STRUCTURE OF ONLINE BANKING CHANNELS

Factors	Variables included in the factors	Cronbach's Alpha
User Friendly Features	User-friendly website, Availability of appropriate instructions and guidelines, Message about completion of transaction and Secrecy of personal information	.844
Design & Operational Feasibility	Directions to operate ATM are clear, Page downloading facilities and Digital signature	.771
Suitability	E Information contents and language understanding and Maximum withdrawal facility for ATM	.768
Hassle Free Features	Log on process is secure / security in log process, totally free of errors E-banking services and presence of bank logo will indicate the legal website	.753
Interactive	Account statement through SMS /E-mail services and Protection against cookies to collect information	.746

Source: Computed from Primary Data

The computed Reliability analysis's Cronbach's Alpha values of (user friendly features:.844, design and operational feasibility:.771, suitability:.768, hassle free features:.753 and interactive:.746) indicate significant correlation between the variables tested and a good internal consistency.

SUGGESTIONS

- To improve the advertisement to create more awareness.
- To find out the reasons for not accessing the online banking and get a solution.
- To educate the users for accessing the online banking
- To enhance the facility of online banking services
- Similarly, these banks are suggested to develop user friendly navigation option to be used while working on online /internet banking services or availing facilities, as most of the electronic services are self-service in nature.
- To develop more informative and use-friendly website for enhancing it e-banking practices or for encouraging its customers to use more online banking facilities through various channels.

CONCLUSION

Online banking security concern that some people believes that online banking security isn't secure enough to prevent their person information from being used in fraudulent situations. The truth is that identify theft, credit card fraud and signature forgeries are much more common that bank fraud. In fact, bank transactions are highly traceable and penalties for this crime are quite severe. New Private Sector banks are considered as technology innovators and practitioners in India. New Private Sector banks have introduced electronic banking practices in India and they have full harnessed its benefits.

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AN ANALYSIS OF THE PERFORMANCE OF PRADHAN MANTRI MUDRA YOJANA (PMMY)

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ABSTRACT
MSME sector has emerged as a highly vibrant and dynamic sector of the Indian economy. It contributes significantly in the economic and social development of the country by fostering entrepreneurship and generating largest employment opportunity next only to agriculture. MSMEs are also contributing significantly in the inclusive industrial development of the country. Unfortunately, majority of this sector does not have access to formal source of funding. Of the small businesses and micro units, only less than 5 per cent have access to formal credit institutions and the rest have to rely upon informal sources for funding their business. Considering the significance of MSME sector for India's transformation and to encourage them financially, the Government of India launched MUDRA Yojana in April 2015. The purpose of the launch of this scheme was to bring MSMEs under the formal credit channel, as a part of the financial inclusion process. The scheme has completed four years of its launch. This paper analyses the performance of PMMY since its launch.

KEYWORDS
MUDRA, MSME sector.

JEL CODES
I38, G18

INTRODUCTION

MSME sector constitute a major economic segment in our country and it is the most vibrant and dynamic sector promising high growth potential for the Indian economy. In India there are nearly 51 million MSME units employing about 117 million people across various sectors, constituting 40 per cent of the work force. The MSME share to the total non-agricultural GDP is about 39 per cent and they also contribute to 43 per cent of exports. It is the largest employment provider next only to agriculture. Majority of this sector does not have access to formal source of funding. Considering their significance for India's transformation and to encourage formalization of the MSME sector, the Government of India has launched MUDRA scheme in 2015. MUDRA is a public sector financial institution. It provides loans at low rates to micro finance institutions and NBFCs which then provide credit to MSMEs. MUDRA banks were set up under the PMMY scheme. The scheme has completed four years. Four years of extending refinance to a wide spectrum of lending institutions such as banks, NBFCs, MFIs etc. engaged in providing financial assistance to borrowers from micro enterprises. MUDRAs support is also extended in the form of securitization of loan assets. It supports income generating micro enterprises engaged in manufacturing, processing, services, trading and activities allied to agriculture for loans up to Rs. 10 lakh. MUDRA loans are classified into 3 categories:

- Shishu for loan up to Rs. 50,000,
- Kishor for loan from to Rs. 50,000 to Rs. 5 lakh and
- Tarun for loan from Rs. 5 lakh to Rs. 10 lakh.

The names signify the stage of growth of the micro enterprises and their funding needs. It aims at transforming the lives of the poor in the country and to strengthen them economically and socially. The government is undertaking a series of steps and reforms to facilitate further growth in the sector.

LITERATURE REVIEW

1. Dr. M. Prakash. B. Devaki (2018) in his study on the performance of MUDRA in Tamilnadu - states that PMMY scheme focus exclusively on micro and small business unit entrepreneurs. The scheme will add to the wellbeing of the individuals engaged in small scale industries which positively shape the progress of the economy as a whole. He concluded that the scheme will make a dramatic change and will help in making India a developed nation.
2. Parimala Ramesh (2016) in her study on the performance evaluation of MUDRA Bank schemes analyses the MUDRA bank schemes such as Shishu, Kishore and Tarun and finds that Shishu scheme is most popular and SC/ST and OBC categories were benefitted from MUDRA bank funds. The Shishu scheme is performing better compared to Kishore and Tarun schemes.
3. Dr. Deepak Gupta and Jyoti Sharma (2017) in their study on MUDRA: A Government Initiative for uplifting SMEs in India states that MUDRA has shown a positive impact in uplifting the small and medium enterprises. According to them the overall performance of MUDRA shows that it has benefitted each and every section of the society under its plans. It is also showing a positive progress with the increase in loan sanctioned under three different plans.

OBJECTIVES

The objective of the study is to analyse the performance of MUDRA yojana in terms of agency wise, category wise and beneficiary wise for the financial years 2015-16, 2016-17 and 2017-18.

RESEARCH METHODOLOGY

The study is based on secondary data. The secondary data is collected from the annual reports of PMMY, websites, journals and newspapers.

ANALYSIS OF PERFORMANCE OF PMMY

The performance of PMMY is analysed agency wise, category wise and beneficiary wise for the financial years 2015-16, 2016-17 and 2017-18

TABLE 1: AGENCY WISE ANALYSIS OF SANCTIONS AND DISBURSEMENTS OF PMMY (Rs. in Crore)

Category	2015-16		2016-17		2017-18	
	Amount sanctioned	Amount disbursed	Amount sanctioned	Amount disbursed	Amount sanctioned	Amount disbursed
Banks	2432.00	2432.00	1886.73	1886.73	4655.73	4405.73
MFIs	812.00	616.00	820.00	787.00	446.50	369.50
NBFCs	250.00	0.00	399.00	399.00	1137.00	1005.00
RRBs	239.25	239.25	181.79	181.79	516.75	516.75
Total	3733.25	3287.25	3287.52	3254.52	6755.98	6296.98

(Source: MUDRA Report)

Table 1 shows that the sanctions and disbursements made during the three financial years have registered a sharp increase in 2017-18. This shows that the financial institutions are providing credit to budding entrepreneurs.

TABLE 2: CATEGORY WISE ANALYSIS OF PERFORMANCE OF PMMY (Number of loan accounts)

Category	2016-17	2017-18
Shishu	3,64,97,813 (92%)	4,26,69,795(88.65%)
Kishor	2,66,3502 (7%)	46,53,874 (9.67%)
Tarun	5,39,732 (1%)	8,06,924 (1.68%)
Total	3,97,01,047 (100%)	4,81,30,593 (100%)

(Source: MUDRA Report)

Table 2 shows the number of loan accounts under Shishu, Kishor and Tarun. Among the three categories, Shishu loan had the highest share of 88.65% followed by Kishor and Tarun with 9.67% and 1.68% respectively in the financial year 2017-18. The share of Kishor and Tarun has also increased slightly.

TABLE 3: LOAN AMOUNT SANCTIONED (Rs. In crore)

Category	2015-16	2016-17	2017-18
Shishu	62894.96 (45.76%)	85100.74 (47.13%)	106001.60 (41.78%)
Kishor	43052.55 (31.32%)	53545.14 (29.67%)	86732.15 (34.19)
Tarun	31501.76 (22.92%)	41882.66 (23.20)	60943.36 (24.03%)
Total	137449.27 (100%)	180528.54 (100%)	253677.11 (100%)

(Source: MUDRA Report)

Table 3 shows the loan amount sanctioned under Shishu, Kishor and Tarun. Among the three categories, Shishu loan had the highest share followed by Kishor and Tarun. This shows that there is a huge demand for loan under Shishu category.

TABLE 4: BENEFICIARY WISE ANALYSIS (Rs. In crore)

Beneficiaries	2016-17		2017-18	
	Number of loan accounts	Amount sanctioned	Number of loan accounts	Amount sanctioned
GM	1,72,01,000 (43.33%)	112585.16 (62.36%)	2,19,06,479 (45.51%)	167625.09 (66.08%)
SC/ST/OBC	2,25,00,000 (56.67%)	67943.38 (37.64%)	2,62,24,114 (54.49%)	86052.02 (33.92%)
Total	39701000 (100%)	180528.54 (100%)	4,81,30,593 (100%)	253677.11 (100%)
Women	2,91,47,000 (73.42%)	80289.68 (44.47%)	3,35,58,238 (69.72%)	1,03,254.12 (40.07%)

(Source: MUDRA Report)

Table 4 shows that women have been the major borrowers of loan under MUDRA yojana as they account for more than 40% of the loan borrowed in both the years. This shows that MUDRA yojana has empowered women through financial inclusion.

SUGGESTIONS

1. Awareness programs about the MUDRA yojana should to be conducted as there are a section of small entities and budding entrepreneurs who are still facing the challenges in obtaining the financial assistance.
2. The financial institutions before granting loans should verify the credentials of loan borrowers as in many instances the credit is given without any collateral security.
3. The loan granted under the MUDRA yojana should not create non-performing assets to lending institutions.
4. MUDRA yojana can be converted into MUDRA bank to enable easy access of finance to MSMEs.
5. There is a need to check whether MUDRA yojana has created employment opportunities or not.

CONCLUSION

MSME sector contributes to India's growth rate. Therefore, supporting the small entrepreneurs of India in a big way will help the Indian economy grow and prosper. A dedicated institutional financial system like MUDRA is the need of the hour to energise the entrepreneurial spirit of the nation. No doubt the MUDRA yojana has made a significant progress in four years of its launch. Now it is the time to convert MUDRA yojana into a bank so that it not only increases the confidence of skilled youths and provide financial access to MSMEs but also boosts the country's GDP and create employment opportunities in the future years.

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SMARTPHONE NOMOPHOBIA: TO ANALYZE THE SMARTPHONE NOMOPHOBIA AMONG TEENAGERS AND PARENTS CONTROL OVER IT

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ABSTRACT

The study has been undertaken to analyze how Smartphones dominates life of teenagers. Every year, new technologies are invented; technology is made to simplify the way we do things. We use technology in our daily lives to carry out various tasks. There are so many ways technology is being used today, such as, we use technology in education, use it in communication, use it in business, entertainment, data and home security, we use technology in human resource management, in transportation, and so much more. Modern technology or evolved technology at times may replace previously used technology due to its increased benefits or newfound popularity. In the same way as Smartphone has replaced mobile phones today. Cell phones are around us from so many years then what happen suddenly that people cannot think to live without Smartphone's even for a day? It is the features that Smartphone has and its easiness to use. Therefore, the use of Smartphone has increased tremendously. In every family at least 1 Smartphone is available. And this causes a problem of Smartphone addiction. In official term Smartphone addiction is called as "Nomo phobia". It occurs in situations when each experience anxiety due to the fear of not having access to a mobile phone. This fear can be viewed in many persons of different age group and of different gender. The most affected age group is between 13 to 19 years. Teenagers are strongly attached to their Smartphone, and they regard a Smartphone as their second self. To put it in a simple term, cell phone addiction referred to as a dependence syndrome. This term is used by WHO in 1964 and is categorized either as a substance abuse or a behavioral addiction. And cell phone addiction falls into this category. 67% of Smartphone users said that they check their phones for calls, instant messages, or updates when even their phones did not ring? This study was carried out by PEW Research Center and it is a clear sign in telling us that something is not right with our behavioral attachment to cell phones. In the study focus is given on Nomo Phobia among teenagers and how parents try to control Nomo Phobia of their Children.

KEYWORDS
technology, smartphone, nomo phobia, teenagers, parents.

JEL CODE
I10

INTRODUCTION

The impact of technology in modern life is immeasurable, we use technology in different ways and sometimes the way we carry out various technologies do more damage than good. What we call modern technology is technically not so new in most cases. For example, mobile phone technology has evolved from what it was in the year 2000 and continued to do so today; today we use Smartphone which is merely an advanced version of an older mobile phone. A Smartphone combines the services of the Internet and a mobile phone. Smartphone offer qualitatively different services in addition to the benefits that the Internet offers. Young people watch videos, express themselves, communicate with friends, and search for information using Smartphone's, while older people use their Smartphone for having video calls with their children living far away and for playing games. The portability and accessibility of a Smartphone make it possible to use it anywhere, for any duration. Smartphone's offer several conveniences in our life, but we also be aware of the negative effects of Smartphone use, the most about is being Smartphone addiction.

"Smartphone addiction is considered as the inability to control the Smartphone use despite negative effects on users". Smartphone addiction has distracted lives of human beings. Smartphone addiction shows dependency on mobile phones.

The official name to Smartphone addiction is Nomo Phobia (no-mobile-phobia).

"Nomo Phobia is defined as the fear of being out of cell phone contact. They are so consumed with their Smartphone's it looks like it is their world. Anxiety is provoked by several reasons, such as the loss of a mobile phone, loss of reception, and a dead mobile phone battery. Respiratory alteration, perspiration, agitation, disorientation, tachycardia and trembling are some of the symptoms of Nomophobic person. Along with all these symptoms, there are various serious symptoms which is seen very often in mobile phone addicted person these serious. Smartphone has many good features but excessive use of that features will definitely have side effects on users. For example, calling helps users to call from anywhere and at anytime it's a good feature as it helps to get in contact easily but if the users go on talking with someone for long hours then it will have side effects on ears and brain causing ear pain and headache.

Increasing studies had focused on most important body of behavior addiction today - the Internet, Cell phones and video games. Specifically, teenagers are a high risk group for Smartphone addiction. Teenagers are strongly attached to their Smartphone, and they regard a Smartphone as their second self. To put it in a simple term, cell phone addiction is referred to as a dependence syndrome. This term is used by WHO in 1964 and is categorized either as a substance abuse or a behavioral addiction. And cell phone addiction falls into this category. 67% of Smartphone users said that they check their phones for calls, instant messages, or updates when even their phones did not ring? This study was carried out by PEW Research Center and it is a clear sign in telling us that something is not right with our behavioral attachment to cell phones.

Developmentally, adolescents experience several physical and psychological changes. While, on one hand, they are dependent on their parents with reference to their life and identity, on the other side they are trying to be independent of their parents, to prove their identity and to create an independent space for themselves. During these changes, a Smartphone becomes indispensable for adolescents. Adolescents, as digital natives, express their thought in an online space, try to keep up with fashion, use many kinds of applications (apps), and search for emotional relationships and support.

Teenagers use many forms of social media–such as Facebook, Instagram, WhatsApp, and Twitter–which allow them to connect with their peers. While these applications give the user with the ability to connect with others all around the world and access news and information, they also can lead to compulsive and problematic cell phone use, cyberbullying, sexting, and Facebook depression, a term coined by researchers to define the depression associated with excessive social media use.

Around half of the teens and pre-teens in India's urban areas now own a mobile phone, according to a study of Ericsson. According to the study there are around 30 million out of 69 million urban teens and pre-teens who own a mobile phone. And of this 20 per cent are actually 11 year or younger. Even infants are prone to mobile phones such that they are ready to do their daily activities only after showing songs, movies or some kinds of cartoons on mobile phones. Cyber bullying: "The use of electronic communication to bully a person, typically by sending messages of an intimidating or threatening nature".

According to recent survey by Microsoft Corporation, India ranks third on the highest rate of cyber bullying, after China and Singapore. As many as 7,600 children between the age group of 8-17 years are the victim of cyber bullying.

IMPACTS OF CYBER BULLYING
- Rising student suicides
- Increase of aggression in students
- Loss of self confidence
- Depression
- Increase in student drug intake

ISSUES WITH TEENS THAT ARE MORE PRONE TOWARDS SMARTPHONE'S
- **High harm-avoidance**: These people tend to be worrisome, fearful, pessimistic, and shy. Altered reward dependence. The teen becomes dependent on rewards associated with the internet or cell phone as opposed to natural rewards such as spending time with friends and family, getting good grades, or partaking in hobbies.
- **Low self-esteem.**
- **Low cooperation.**

Teens addicted to the Internet tend to experience the following:
- Decreased brain connectivity in parts of the brain that regulate emotions, decision-making, and impulse-control.
- An increased likelihood to consume alcohol and use tobacco.
- An increased likelihood to have poor dietary habits.
- Increased levels of social loneliness

Additionally, addiction to a cell phone could lead to a number of harmful ramifications such as:
- Text neck.
  - Neck pain associated with looking down at a cell phone for too long.
- Digital eye strain.
  - Burning and itching of eyes and blurred vision associated with looking at a screen for at least 2 hours.
- Car accidents.
  - Research has revealed that texting and driving is just as dangerous as drunk driving

Fifty percent of Indian children and teenagers are prone to spinal problems due to the high uses of mobile phones, said a study done by a Mumbai-based hospital. The problem may lead to permanent damage to their cervical spines that could lead to lifelong pain, it said. The neck pain and physical damage sustained from the overuse of one's mobile phone, tablet or other wireless devices has also been described as 'Text neck'.

ADDICTION CONTROL
According to the news in Times of India dated April 16, 2018 in Hyderabad city Parents are seeking help of psychiatrist's advice expressing concern over their children's phone addiction. According to a city based psychiatrist, in the past two years, the number of cases of phone addiction has increased to five times. Most people seeking help are parents of teenagers said Dr. Praveen Kumar, consultant Psychologist in city, Apollo Hospital.

Digital addiction among children is emerging as a major problem in the modern world and a reason for adolescent behavioural issues. Comparable to problems like kleptomania or compulsive gambling, doctors have identified the impulse control disorder and the WHO has termed it 'gaming disorder'.

Three medical centres have come up in Uttar Pradesh to help children get rid of the cell phone obsession.

The Institute of Medical Sciences at BHU in Varanasi launched its mobile phone de-addiction cell in January this year while in March, King George's Medical University (KGMU) in Lucknow started the clinic to check "problematic use of technology".

The third clinic launched this week at the Moti Lal Nehru Divisional Hospital in Allahabad.

The increased use of mobile devices that include full featured internet browsers and downloadable applications has created a demand for parental controls on these devices. Some examples of mobile devices that contain parental controls include cell phones, tablets, and e-readers.

Mobile device software enables parents to restrict which applications their child can get access to while also allowing parents to check text messages, phone logs, MMS pictures, and other transactions occurring on their child's mobile device; to enable parents to set time limit on the usage of mobile devices; and to track the exact location of their children as well as check calls and texts. This software also allows parents to check social media accounts. Parents are able to view posts, pictures, and any interactions in real-time. Another function of this software is to keep track of bullying.

Most internet providers offer no-cost filtering options to limit internet browsing options and block unsuitable content. Implementing parental controls and discussing internet safety are useful steps to protect children from inappropriate information. The software available in market are Mobicip, Net Nanny, Family Hawk, Qustodio Parental Control., Symantec Norton Family Premier, Kaspersky Safe Kids, Boomerang, Locategy, FamilyTime Premium.

OBJECTIVES
1. To analyze usage of Smartphone by teenagers.
2. To study Smartphone Nomo Phobia among teenagers.
3. To examine the impact of Smartphone on the behavior of teenagers.
4. To evaluate parental techniques to control Nomophobia of their children.

RESEARCH METHODOLOGY
For accomplishing above objectives I have used both secondary and primary data.

Primary Data: I have used Quantitative Research Method. I ready Questionnaire and filled it from both teenagers and their parents in order to analyze whether teenager is suffering from Nomo phobia or not and what measures parents are taking to control it.

Secondary Data: Under secondary data I have considered reports by experts on usage of Smartphone's in India and age wise distribution of it. I have also used information from newspaper related to incidence caused by addiction of Smart phone in India.

Sample Size: I have asked 600 teenagers and 400 parents to fill Questionnaire out of which 391teenagers and 284 parents had responded from Jalgaon city. I have selected samples randomly.

DATA ANALYSIS
According to e-marketer report, Mobile phone users in India in 2014 to 2019:

TABLE 1

	2014	2015	2016	2017	2018	2019
Mobile Phone users	581.1	638.4	684.1	730.7	775.5	813.2
Smartphone Users	123.3	167.9	204.1	243.8	279.2	317.1

CHART 1
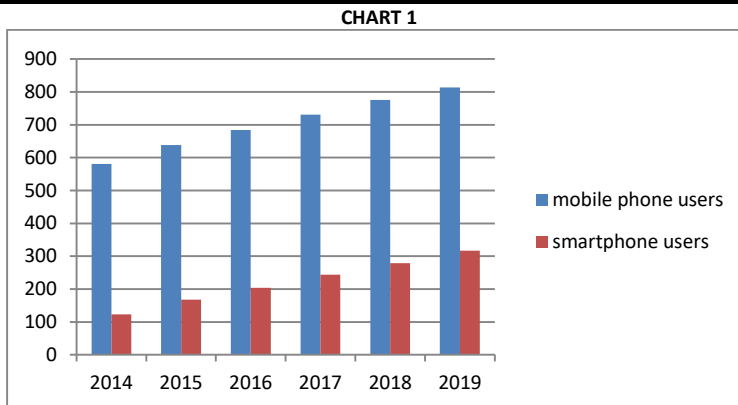
We can analyze from above information that in India use of mobile phone and Smartphone is increasing year after year. People are getting more prone to mobile phones. India has the world's second highest mobile phone users with the figure standing above one billion.

CHART 2
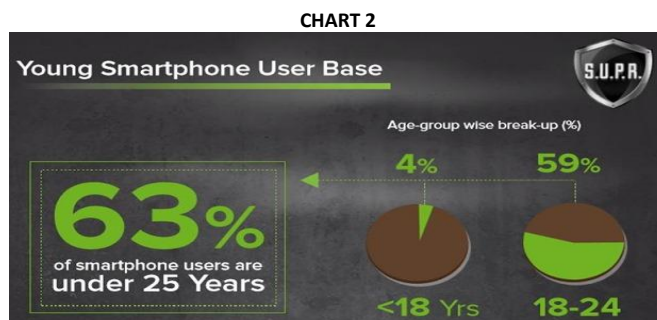
As of now, there are 318 million users of Smartphone in India, out of which 63% are under the age of 25. With such a vibrant demography of technology users, it becomes interesting to observe how personas are developed and which features of being used extensively by the Smartphone users.

QUESTIONNAIRE

1.   AGE AND GENDER OF TEENAGERS

Data is collected from the teenagers falling in age group of 11 to 18 years from both Male and female together. From following table you can view that 54% Male and 46% female had responded to questionnaire.

TABLE 2

Age	Gender	
11-18 years	Male	Female
	54%	46%

CHART 3
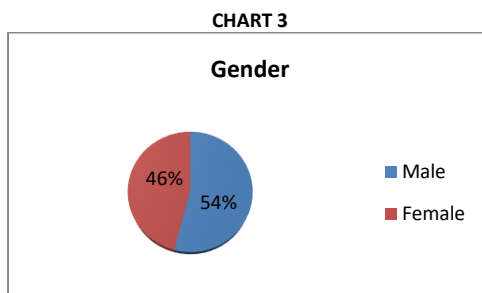
2.   DO YOU OWN SMARTPHONE?

TABLE 3

Options	Respondents	Percentage
Yes	221	56%
No	170	44%
Total	391	100%

CHART 4
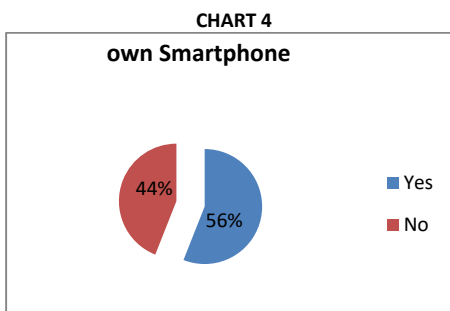
As per research conducted 56% children said that they Own Smartphone while 44% don't have their own mobile. In such situation they use either their mother's or Father's mobile, mostly used their mother's mobile.

3.   EXPOSURE TO SMARTPHONE

TABLE 4

Year	Respondents	Percentage
2-5	31	8%
6-9	59	15%
10-14	109	28%
14-18	196	49%
Total	391	100%

CHART 5
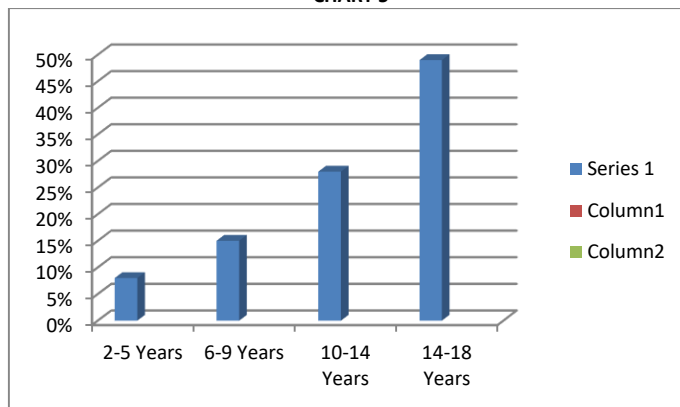
You can view from above data that 8% teenagers have exposure to Smartphone from 2 to 5 years and 15% have exposure from 6 to 9 years. Today parents are giving Smartphones from very early stage to their children to make them quiet, or to feed them, this make them to have exposure to Smartphone at very early stage which have side effects on them causing eyestrain, brain hemorrhage, neck problem etc.

4.   BEST PART TO HAVE SMARTPHONE

TABLE 5

Best part to have mobile	Respondent	Percentage
Others have so you also bought it	164	42%
Stylish	105	27%
Different features available	86	22%
Easy to communicate	19	5%
Make life easier	12	3%
Study Purpose	4	1%
Total	391	100%

My neighbor or friend has branded watch, video game, Smartphone then I also want it and from here children make their parents to buy same thing for them also. From above table it is clear that 42% teenagers buy Smartphone because others have. 27% wanted to look stylish with Smartphone in their pocket, 22% have Smartphone because of different features are available in it. 5% think that it is easy to communicate when we needed and wherever we are, 3% think that it makes life easy and only 1% used it for study purpose. But now a day because of easy access of internet on Smartphone students are able to search their study material easily on Smartphone.

5.   ON AN AVERAGE HOW MUCH TIME YOU SPEND ON SMARTPHONE

CHART 6
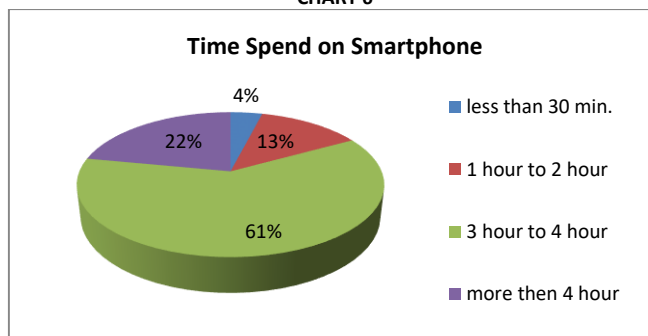
6.   ON WHICH FEATURE YOU SPEND YOUR TIME MOSTLY

CHART 7
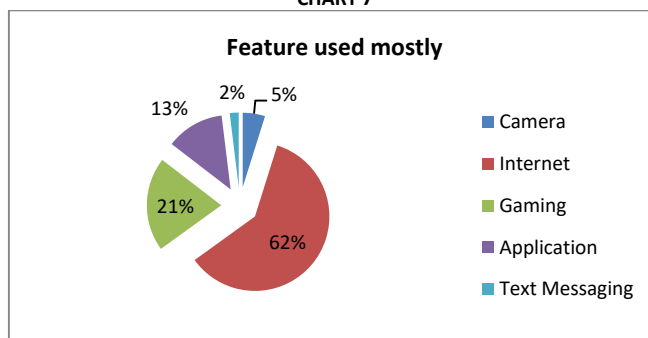
From above data we can view that 61% teenagers spend around 3 hours to 4 hours on Smartphone watching or playing different features or games on Smartphone. 62% said they like Internet browsing, watching youtube on internet, music, movies and many more, 21% teenagers like to play games on Smartphone, they also use internet to play games online, 13% like to view different apps, 5% says that they use camera as they like to take photos and selfies.

7.   TYPES OF GAME PLAYED AND TIME SPEND ON PLAYING GAMES

CHART 8

Type of games Played

■ adventuorous ■ fighting ■ card ■ puzzle ■ funny

8%
41%
15%
14%
22%

CHART 9

Time Spend

■ less than 30 min
■ 1 hr to 2 hr.
■ 3 hr. to 4 hr.
■ More than 4 hr.

4%
22%
17%
56%
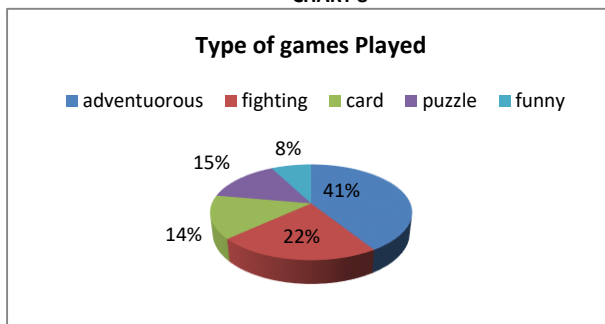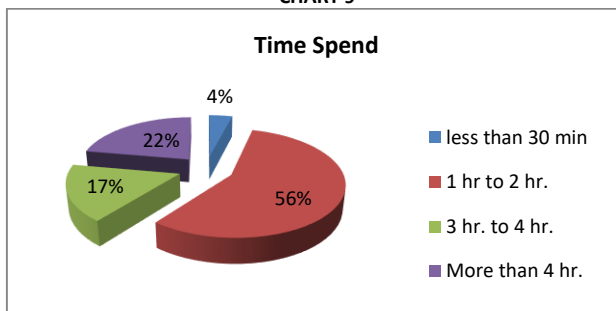
From above data it is interpreted that 41% of teenagers like to play adventurous games, and 56% says that they spend around 1 hour to 2 hours on playing games. As different types of games are available on Smartphone, children are more attracted towards them and spend more time on playing games which not only have effect on their studies but due to this their physic and behavior is also get affected.

8.   PRIMARY PURPOSE OF USING INTERNET

TABLE 6

Purpose of using Internet	Respondent	Percentage
To browse website	186	48%
To use online applications	104	27%
To chat on social site	85	22%
To read or send mails	4.82	1%
Any other	12	3%

All have different purpose of using internet. On the basis of that I have asked teenagers the purpose of using internet. 48% said that they browse website like for study purpose or for watching videos, movies, music. 27% replied that they use different online applications, Teenagers falling in age group of 14-18 years have accounts on social site and 22% said that they like to chat on social site, 1% said that they use internet to read or send mails and 3% response to other.

9.   DO YOU HAVE HABIT OF CHECKING MOBILE DURING MEALTIME & MIDDLE OF NIGHT?

CHART 10

Habit of using mobile during mealtime

■ Always
■ Sometimes
■ Rarely
■ Never
■ Rarely

17%
2%
23%
58%

CHART 11

checking mobile at night

■ Yes
■ No

37%
63%
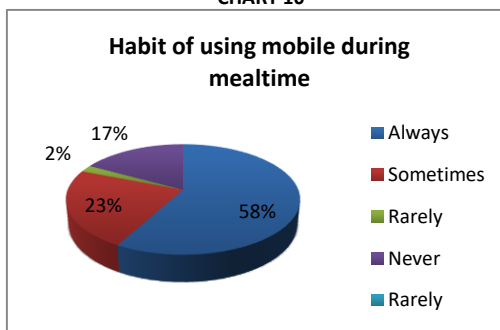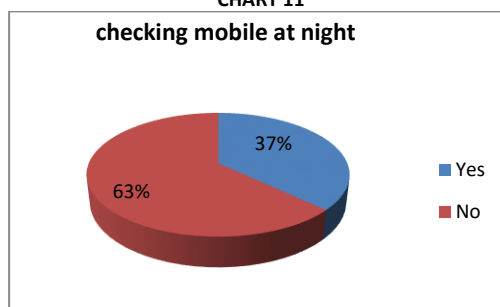
Habit is doing same thing daily. Teenagers who use Smartphone have some common habits. So I included these questions in my research study. Using mobile during mealtime, or those who own mobile check their mobile even at night to see whether some message is there, or checking likes to status uploaded by him/ her and many other. These habits make them use to mobile so much that they feel uncomfortable if they do not handle Smartphone even for a day. 58% says that they use their mobile while mealtime, 37% says that they check mobile during mealtime and 74% says that they cannot live for a day without Smartphone.

10. CAN YOU DO WITHOUT A MOBILE FOR A DAY?

CHART 12

Feeling uncomfortable without mobile
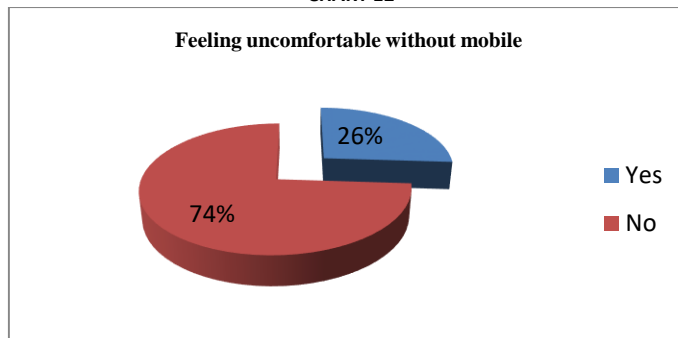
I have also taken point of view of parents as they are the true viewer of their son/ daughter using Smartphone and side effects caused due to excess use of Smartphone on their children.

QUESTIONNAIRE

1. DO YOU ALLOW YOUR CHILDREN TO USE SMARTPHONE?

CHART 13

Smartphone usage allowance
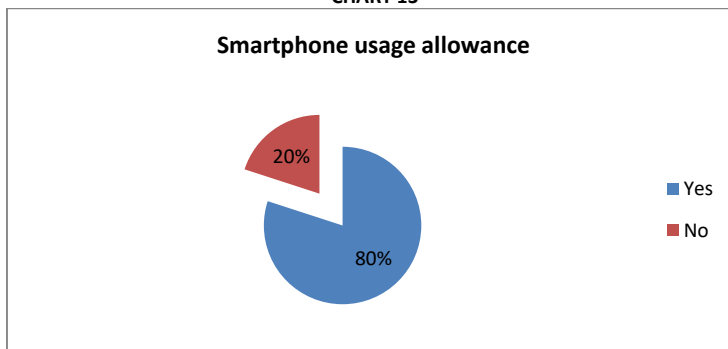
80% said that they allow their children to use Smartphone. About 60% teenagers have their own Smartphone. And the remaining who does not own Smartphone mostly uses his/her Mother Smartphone. There are many reasons why parents allow their children to use Smartphone.

2. DOES YOUR CHILD INTERACT WITH YOU IN SAME WAY AS BEFORE?

CHART 14

Interaction of Children with their Parents
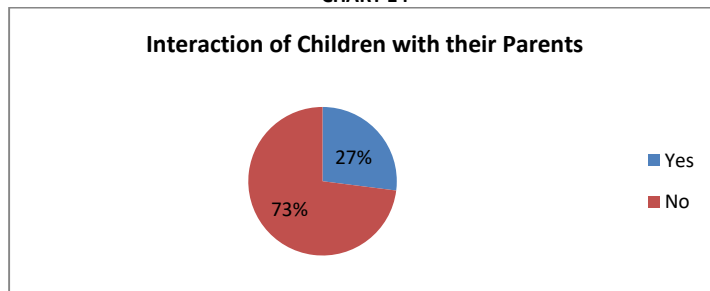
From above data we can analyze that 73% parents agree that their children do not interact with them in the same way as before. Most of children are busy in playing with Smartphone and their social interaction with their family or relatives become less. They even don't care about what is happening around them and if someone scold them for using Smartphone they get angry or behave aggressively.

3. HOW DOES YOUR CHILD REACT IF YOU SCOLD HIM/HER FOR USING SMARTPHONE?

CHART 15

Reaction of Child
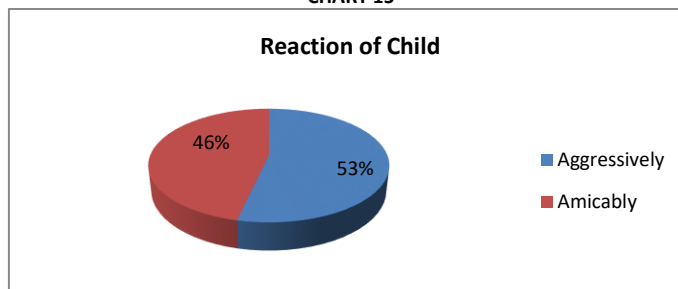
53 % Parent says that their child behaves aggressively and 46% said that they behave amicably if they scold him/her for using Smartphone.

4.   HAVE YOU FOUND ANY CHANGE IN YOUR CHILD'S BEHAVIOR AFTER HE OR SHE STARTED USING SMARTPHONE?

CHART 16
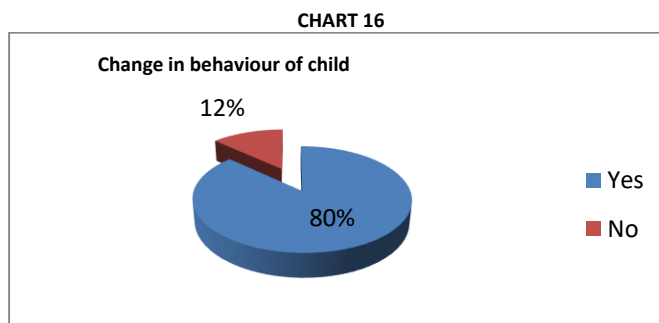
From above graph we can interpret that 80% parents said that they found change in behavior of their child. Parents felt that they are becoming arrogant, not listening to them, interacting less, their studies are also getting affected, they are not focusing in school etc. this are the reasons given by parents as a change in behavior of their children.

5.   DO YOU FOUND ANY OF THE FOLLOWING SYMPTOMS IN YOUR CHILD?

TABLE 7

Symptoms	Regularly	Sometime	Not at all
Headache	19%	28%	47%
Anger issues	49%	17%	34%
Lack of Concentration	37%	22%	41%
Low academic performance	44%	53%	9%
Anxiety	16%	26%	58%
Eyestrain	50%	42%	8%
Body ache	62%	28%	10%

Excess use of Smartphone Causing many physical problems. In my theory I have mentioned it. When I asked parents about the symptoms they mostly viewed in their child caused due to excess use of Smartphone 62% found that they child regularly complaint about body ache mostly neck and back problem. 50% said that he/ she have eyes problem, prolonged use of Smartphone cause Dry Eye Disease problem. While 49% found anger issues, 44% said that their study is getting affected causing low academic performance. 37% found lack of concentration in their children and 19% said that their child had headache problem.

6.   HOW DO YOU CONTROL THE CONTENT WATCHED BY YOUR CHILD ON SMARTPHONE?

TABLE 8

Control By Parents	Respondent	Percentage
Keeping Watch on him/her while using Smartphone.	95	33%
Keeping Password.	95	33%
Asking him/her to watch selected things.	57	20%
Making sure that he/she has no access to internet	38	13%
Total	284	100%

Smartphone have access to many contents and using internet by teenagers exposed them to many unwanted sites or videos. So I asked above question to parents. 33% said that while he/she is using Smartphone I keep watch on him/her as what he/she is watching on Smartphone, what he/ she is playing etc. 33% said that they keep Password so that they don't have access to internet, 20% said that they ask their children to Watch selected contents, 13% said that they make sure that he/she has no access to internet.

7.   DO YOU KNOW ABOUT PARENTAL SOFTWARE?

TABLE 17
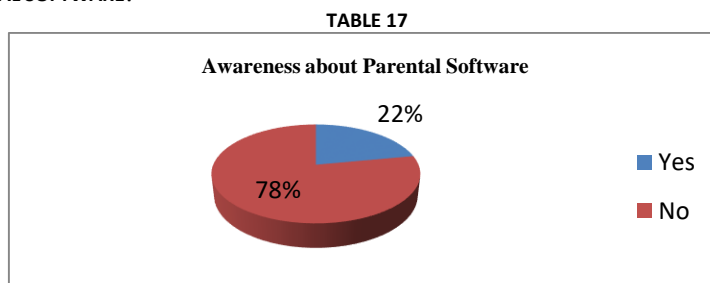
Parental control software is useful to keep watch on children or to keep them away from unwanted sites and track their access of Smartphone even when parents are not at home. But unfortunately around 78% parents does not have any idea about parental control software.

8.   DOES CONTROL BY YOU HAS ANY EFFECT ON THE USAGE OF SMARTPHONE BY YOUR CHILD?
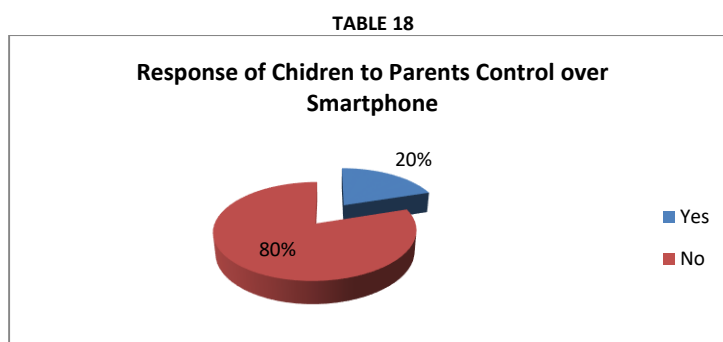
TABLE 18

80% said No to above question while 20% said yes. Children listen to parents for a while and again start using it.

9. ACCORDING TO YOU AT WHAT AGE CHILDREN MUST OWN MOBILE?

TABLE 19

Age limit of Children for having exposure to Smartphone

- 0-5
- 6-10
- 11-15
- above 15

0%   0%   15%   85%

FINDINGS

1. Smartphone addiction is seen more among teenagers. They are addicted to Smartphone in such a way that they perceive it as their second self.
2. Most of teenagers use internet to browse different website, for playing online games, watching videos on youtube and many more. They are so busy with their Smartphone that they had forgotten the outer world. It had affected the behavior of teenager as they have become less interactive, aggressive, less focused, due to which their study is also getting affected.
3. According to research excess use of Smartphone have physical side effects like eyestrain, neck pain, brain hemorrhage etc. and parents had marked some of these symptoms in their children.
4. Teenagers are becoming so possessive for their Smartphone that they cannot think to live for a day without it and here we can see Nomophobia among teenagers.
5. Parents are doing everything that they can do to take out their children from addiction of Smartphone. Most of parents said that if they scold their children for using Smartphone they become aggressive and this further increase the problems of parents, so now a day's parents are taking help of psychiatrist to bring their children out of Nomophobia.
6. About 85% parents said that children must have exposure to Smartphone at the age above 15 years, but now a day as we can see that elders in every family carry Smartphone and most of the teenagers use their elders Smartphone so it may be quiet difficult to keep children away from Smartphone, but steps must be taken to have limited access to them.

SUGGESTIONS

1. Parents should not offer Smartphone to their children at an early stage.
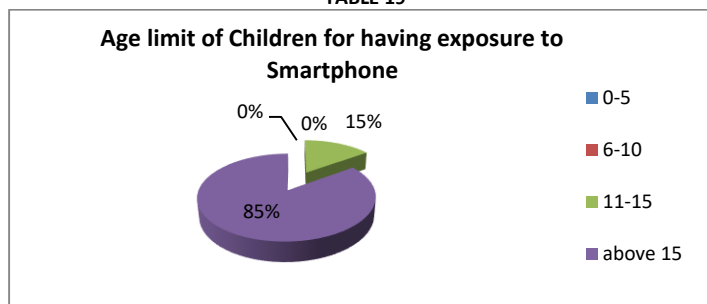2. Children must be educated about the pros and cons of Smartphone.
3. Parental software can be used by parents to control the use of Smartphone by their Children.
4. If parents found any symptoms of Nomophobia among their children, then quick action should be taken against it.
5. Parents should also avoid excessive use of Smartphone in front of their children.

CONCLUSION

Smartphone has many features which can prove beneficial for its users, but as we have heard that every coin has two sides that are positive and negative, so it is up to the user which side he/she wants to go with. Excessive use of anything creates harm, in the same way excessive use of Smartphone is also harmful to its users. Today in every house we can see Smartphone and if children are there then they are most attracted towards it as different types of features are available in Smartphones. Parents also give Smartphone to children at an early stage due to which they are able to handle Smartphone easily and this creates the problem of Nomophobia among them. They are so addicted towards Smartphone that they like to stay in that world only, every time they want their Smartphone besides them whether it is meal time or during their studies or at night, and if someone says something to them they lose their temper, and this problem can be viewed everywhere. So measures must be taken to control the addiction of children towards Smartphone.

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IMPACT OF INSTAGRAM ON ACADEMIC PERFORMANCE STUDENTS – AN EXPLORATORY EVIDENCE FROM UNDERGRADUATE FROM BANGALORE

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ABSTRACT
This paper tried to test undergraduate student's usage of Instagram and their academic performance. The paper was also intended to find how pervasive the use of Instagram by University students plays a role in their academic success. Structured questionnaire was designed and sent out to approximately 150 students of different programs in the University. Well-structured questionnaire was framed and distributed to the college students, majority of the respondents were in the age category of 18 to 21 respectively. Six hypotheses were framed and tested accordingly. The Independent variables measured how actively students used Instagram, including how much time they spend on Instagram, how often they update their status, post on friends' walls, comment on others' pages, the level of their privacy settings, and how many friends and photo albums they have. In order to accurately measure students' academic achievement, we had student's self-report, their in-class participation, attendance, as well as grade point average. Six pre-determined hypotheses were tested. First, the more time a student spends on Instagram, the lower grade point averages the student has. Secondly, the higher a student's privacy settings are on Instagram, the higher that student's grade point average is. Third, the more a student updates his or her Instagram status, the less likely they are to have good class attendance. Fourth, the more time a student spends on Instagram, the less likely they are to participate in class. Fifth, the more friends a student has on Instagram, the more time he spends on Instagram. Last, that the more posts a student puts on Instagram, the less likely they are to participate in class. Data collected were analysed and tested by using correlation tests through SPSS, a data analysis program. All the hypotheses were proven wrong.

KEYWORDS
Instagram, academic performance of students.

JEL CODE
O33

INTRODUCTION TO THE STUDY
Social networking usage refers to online space that is used by students to connect, share, communicate, establish or maintain connection with others for academic, entertainment, socialization etc. Social networking as a communication medium is rising quickly, mostly in the prosperous increase of applications for mobile devices. Especially young adults are becoming familiar with sharing their everyday life and experiences, keeping in touch with teachers, friends, and family online and talking about their interests (Leung 2002; Morahan-Martin & Schumacher 2003). The past few years have observed an explosion of social networking such as Twitter, Facebook, Instagram, Tik Tok etc. which have added a fresh social dimension to the web. There have been a rapidly increasing number of online connections among groups of persons who share similar interests, though they are assembled in an absolute space (Wilson et.al 2002). A number of social networking sites (e.g., Twitter, Facebook, LinkedIn, Google plus, Instagram, Tik Tok and Google plus) have employed dynamic social contexts in which online communities can be made and continued easily by the facilitation of communications and social connections among users. Such networking opportunities help make groups, communities and people with shared interests remain more associated and also to improvise the academic performance of the students.

In recent years, social networking sites have been the prevalent tools for online communication combining the interpersonal and mass communication competences together (Pempek, et al; 2009; Boyd & Ellison, 2007). Social networking sites like Twitter, Linked Instagram and Facebook support online groups that allow users to broadcast and construct their profile information, and interact with others by sending personal and public messages, playing games, and sharing photos (Pempek, Yermolayeva, & Calvert, 2009; Boyd & Ellison, 2007). Social networking sites facilitate individuals, making new online friends and acquaintances, and to maintain pre-existing social connections (Ellison, Lampe, & Steinfield, 2007).

The majority of users of the social networking sites are young people (14 to 25-year olds) who were named by Prensky (2001), as "Digital Natives" especially represented at the moment by students in higher education. These digital natives often use social networking sites to connect with their offline peers to strengthen their existing relations rather than building new relationships, (Ellison, Steinfield, & Lampe, 2007; Waechter, Reich, Espinoza, &, Subrahmanyam, 2008). Social networking sites might provide a potential medium to attain deeper online knowledge than conventional e-learning platforms, if educationally focused actions can be closely integrated into the use of social networking sites (Srivastava, 2012). Moreover, social networking sites allow students to highlight their experiences and talents, and communicate and express themselves better.

The advantages of using social networking sites for educational purpose are far ranging. A study stated that the use of social networking tools improved student's learning opportunities, allowed for real-time communication outside the classroom, fostered collaborative opportunities, and enhanced creativity (George, & Dellasega, 2011). Learners can watch educationally relevant videos or exchange information about what they have watched and learned, and then join online to further discuss with teachers. Social networking sites provide a forum to contact peers and teachers from wherever they are, offering the flexibility of extended duty hours. Some social networking sites, especially Facebook, Instagram, features may boost students to involve in social and creative learning progressions that extend beyond traditional educational settings and institutions (Wiberg, 2007). This provides added benefit to access extensive and different sources of information and opportunities for communication (Anderson, & Dron, 2007). At present, a lot of educational institutions are making use of the advantages of social networks in the teaching and learning process. According to the results of the study conducted by the U.S. Department of Education (2009), the classes using social networks or online systems were found to be more effective than the classes using the traditional face-to-face instruction.

Given the collaborative and interactive nature that describes social networking has tremendous potential for the field of education. Universities and Colleges are beginning to embrace social networking and understanding the potential power and implications for using it in education. Blankenship (2010) indicated that the usage of social networking in education results in many benefits, such as greater student interest, greater student engagement, more responsibility for their education and students take more control over their education. It also indicates that social networking sites support educational activities by creating interaction,

collaboration, and active participation. In similar way Abdulahi et al., (2014) & Ahn, (2011) noted that social networking and media tools offer students the opportunity to communicate, access information, get in touch, chat and research. Further Deng and Tavares (2013) noted that social networking has become an integral part of our student's social life; it is now seen as a learning platform that could be employed to increase student performance and engagement.

However, some studies have shown that social networking usage can lead to a multiplicity of negative consequences like reduction in academic performance, decrease in offline community engagement, and relationship problems (Griffiths & Kuss, 2011, Unachukwu et.al 2016). To examine social networking usage, there seems to be a need for a reliable and valid questionnaire to be developed. So, the sole purpose of this study is to bridge this gap and validate the developed questionnaire regarding its psychometric properties by specifying its accuracy and consistency of measurement. Hence this study is an endeavour to find out whether these social media applications do impact the academic performance of the students.

BRIEF LITERATURE REVIEW

Ogedebe P.M., Emmanuel J.A., Musa Y (2012), in their study titled "A survey on Facebook and academic performance in Nigeria universities" tried to find out the impact of Facebook on academic performance with references to the universities based out in Nigeria. For the present study they have framed six hypothesis and tested using correlation and factor analysis. They employed questionaire to conduct the survey, these questionaire were distributed to 150 students of different universities in Nigeria. Their primary objective was to find out whether the Facebook impacts the students grade points. The author concluded the study stating that usage of Facebook had brought lower grade points in students.

Badawy T.A, Hashem Y (2015), in their study the impact of social media on development of school students tried to find out whether students' academic performance is impacted by social media or not. They employed questionnaires to conduct the survey.

OPERATIONAL DEFINITION

Instagram is a location-based social network mobile application for sharing photos and videos. This service allows users to apply digital filters and share their photos and videos on other social networks and social media platforms. The service was founded by Kevin Systrom and Mike Krieger in San Francisco, California, and officially launched exclusively for the iPhone on October 6, 2010. The original name of the application was Burbn, which aimed to combine several characteristics of popular social media services like Foursquare. When Krieger joined the project, the two programmers decided to focus exclusively on photo sharing. Instagram is a combination of "instant camera" and "telegram." Systrom and Krieger wanted to relive the nostalgia of snapshots popularized by Polaroid and Kodak Instamatic, in a digital format. The photos uploaded to the mobile application are converted to a square shape, different from the 4:3 aspect ratio used by mobile device cameras. In addition to this distinctive feature, users can apply different manipulation tools to alter images. Instagram offers 20 filters that transform the lighting and tone of the photographs.

Users can follow other users' feeds, "like" and comment on images, and connect their Instagram account to other social networking sites and share photos. Instagram has an embedded feature that is location based, which enables users to add geo-located data to their content. Adding geographical identification metadata on Instagram attaches economic and social value to the content because it makes it more searchable. In January 2011, the service added hashtags as a new feature, following the trend of Twitter. Instagram encourages users to use specific and relevant tags in order to discover photos and other users on the platform. Hashtags also contributed to the creation of several communities of interest, and to the large-scale dissemination of photographs. Web profiles were created in 2012, allowing users to use their account like a social network Web site. Instagram has gone from a location-based social photo-

sharing application to a location-based social network application. In June 2013, Instagram added a new feature for sharing 15-second videos. In August 2014, Instagram released Hyperlapse. This new application enables users to create time-lapse videos. The platform reached 1 million users in December 2010. In June 2011, Instagram's users were already 5 million, and that number doubled in September of that year. The company revealed that 150 million photographs had been uploaded to its service as of August 2011. Facebook acquired the service in April 2012 and announced that more than 30 million accounts have been set up on Instagram. In the summer of 2014, the statistics of the platform revealed 200 million active users (65 percent from outside the United States), 20 billion photos shared, 1.6 billion "likes" per day, and an average of 60 million photos uploaded daily. The statistics also show that 68 percent of Instagram's users are women and that the accounts are equally divided, with 50-percent iPhone owners and 50-percent Android owners. Instagram updated its terms of service on December 17, 2012, and granted itself the right to sell user's photos without any notification or compensation. Instagram was prompted to issue a statement retracting the controversial terms by millions of users, among them the National Geographic Society. Following the announcement, users switched to other photo-sharing services, like Pheed and Flickr. Consequently, Instagram has changed its terms of use, correcting the issue of authorship and Content contribution and collaboration by the members is critical to the viability of Instagram. Several studies argue that users' motivations to cocreate can be individual and related to the network structure. Users who are structurally embedded have a high number of ties to others in a network and are likely to have a greater level of sharing. Commitment, self-development, and reputation are individual motivations correlated to photo sharing. The economics of sharing photos is based on the collective intelligence of consumers and the idea that the consumer is a cocreator of value, an active agent and a resource. Instagram promotes mass collaboration through user-generated content. As cocreation is a social process based on collaboration and interaction between people, sharing photos involves users in the creation of value through thematic communities and network ties. Companies use Instagram not only to encourage users to share photos but also to create engagement with brands, generate traffic to Web sites, establish a visual image for products and services, index content via hashtags, create interactive campaigns with hashtags, and promote competition. The MTV television channel uses Instagram to present the backstage of its programs. Nike uses Instagram to show pictures of people exercising with its brand products. The profile of Starbucks publishes pictures tagged by fans through hashtags. Politicians use Instagram to reach out to voters in a more personal way through photos and videos. President Barack Obama has 4 million followers and a "Thank you" photo on election night with 294 thousand likes. Many celebrities share photos and videos of their personal and professional lives with fans. The media use Instagram to promote closer ties with their audiences and to disseminate visual content. Photographers, anonymous citizens, and civic organizations also use Instagram to publicize photos, communicate with friends, and promote cusses. In some countries, Instagram is already showing ads in the feeds of users. The advertising on the platform will be gradual and will present sponsored publications.

RESEARCH QUESTIONS

➢   Does Instagram have an impact on student's academic performance?
➢   To know whether spending time on Instagram will reduce GPA among students?

RESEARCH OBJECTIVES

1.   To analyse the impact of Instagram on student's academic performance with respect to GPA.
2.   To analyse whether student's class attendance is impacted by frequent usage of Instagram.
3.   To analyse whether the usage of Instagram affects the class participation amongst the students.

RESEARCH METHODOLOGY

Based on the above-mentioned study objective and the hypothesis the following methodology is opted.

POPULATION CONSIDERED FOR THE STUDY

Population of study consisted of all students of social sciences and now studying in 3rd semester of engineering and management students who enrolled in the year 2018. Hence the sample drawn from the study in 142 based on stratified simple random sampling method.

SAMPLE SELECTION

Students of BBA and BCA were considered for the study are not homogeneous, hence stratified sampling with proportional allocation method to select a sample using the following formula:

$$n = \frac{N}{1 + Ne2}$$

Where n and N are sample and population size respectively and 'e' is margin or error. Let the e=0.04 and N= 890 hence the required sample is 142.

RESEARCH TOOLS

For the present study correlation is used to test the hypothesis. Pearson's Correlation is a statistical technique that can show whether and how strongly the pairs of variables are closely associated. In the present study the author is trying to find out the inter relationship between the time spend on Instagram and academic performance.

HYPOTHESES FRAMED FOR THE STUDY:

TABLE A

$H0_1$	The more time a student spends on Instagram, the lower his or her grade point average will be.
$H0_2$	The higher a student's grade point average, the higher the student's Instagram privacy settings will be.
$H0_3$	The more a student updates their Instagram status, the less likely they are to have good class attendance.
$H0_4$	The more time a student spends on Instagram, the "less likely they are to participate in class.
$H0_5$	The more friends a student has on Instagram, the ". the more time he spends on Instagram
$H0_6$	The more posts a student puts on Instagram, the less likely they are to participate in class

ANALYSIS

Hypothesis No 1 - The more time a student spends on Instagram, the lower his or her grade point average will be.

TABLE 1: CORRELATION ANALYSIS FOR GPA AND TIME SPEND ON INSTAGRAM

		What is your GPA (on a 5.0 scale)	How often do you spend time on Instagram?
What is your GPA (on a 5.0 scale)?	Pearson Correlation	1	**.054**
	Sig. (2-tailed)		.628
	N	142	142
How often do you spend time on Instagram?	Pearson Correlation	**.054**	1
	Sig. (2-tailed)	.628	
	N	142	142

Source: Computed from Primary data analysis

Interpretation

As per the first hypothesis, students who spend too much on Instagram are more likely to have lower performance and have low GPA. This hypothesis is tested with correlation and we need to see the relationship between independent and dependent variable such as time spend and GPA. The results show that the variables are weakly correlated **(0.054)** as shown in the above table. Hence, we conclude that they there is no significance difference between the two variables. Hence the hypothesis is rejected. By this results we also see that students do have many responsibilities and activities during that academic year and their mindset and performance is showing inclined performance.

Hypothesis No 2- The higher a student's grade point average, the higher the student's Instagram privacy settings will be.

TABLE 2: CORRELATION ANALYSIS FOR GPA AND PRIVACY SETTINGS

		How often do you update your Instagram status?	How often do you miss class?
What is your GPA (on a 5.0 scale)?	Pearson Correlation	1	**.021**
	Sig. (2-tailed)		.687
	N	142	122
How often do you spend time on Instagram?	Pearson Correlation	**.021**	1
	Sig. (2-tailed)	.687	
	N	142	142

Source: Computed from Primary data analysis

Interpretation

As per the second hypothesis, the higher a student's grade point average, the higher the student's Instagram privacy settings will be. it is observed that the correlation **(.021)** is weak. Hence this shows that there is no significance relation found in these two variables. Hence this hypothesis is rejected.

Hypothesis No 3 - The more a student updates their Instagram status, the less likely they are to have good class attendance.

TABLE 3: CORRELATION ANALYSIS FOR INSTAGRAM UPDATE AND REGULAR TO CLASSES

		How often do you update your Instagram status?	How often do you miss class?
What is your GPA (on a 5.0 scale)?	Pearson Correlation	1	0.272
	Sig. (2-tailed)		.065
	N	142	142
How often do you spend time on Instagram?	Pearson Correlation	0.272	1
	Sig. (2-tailed)	.065	
	N	142	142

Source: Computed from Primary data analysis

Interpretation

The hypothesis that those students who update their Instagram statuses more often are less likely to have good class attendance was tested using correlation. As per the above Table 3, no significant relationship was found between status updates and class attendance. Since there is a weak correlation at significance level of 0.272, Therefore the hypothesis which state that the more posts a student puts on Instagram, the less likely they are to participate in class was rejected.

Hypothesis No 4 - The more time a student spends on Instagram, the "less likely they are to participate in class".

TABLE 4: CORRELATION ANALYSIS FOR ACTIVE PARTICIPATION AND TIME SPENT

		In general, how actively do you participate in class?	How often do you spend time on Instagram?
What is your GPA (on a 5.0 scale)?	Pearson Correlation	1	0.289
	Sig. (2-tailed)		.988
	N	142	142
How often do you spend time on Instagram?	Pearson Correlation	0.289	1
	Sig. (2-tailed)	.988	
	N	142	142

Source: Computed from Primary data analysis

Interpretation

From the above table it is observed that the more time a student spends using Instagram, the likely they are to participate in class. the result show that there is no significance correlation between the two variables. The study also reveals that the present generation students are good in multi-tasking and they are involved in many activities of the University and also, they do pay attention in the class. Hence, the correlation shows lesser value (.289) the hypothesis is rejected.

Hypothesis No 5 - The more friends a student has on Instagram, the ". the more time he or she spends on Instagram".

TABLE 5: CORRELATION ANALYSIS FOR FRIENDS AND TIME SPENT ON INSTAGRAM

		How many friends do you have on Instagram?	How often do you spend time on Instagram?
What is your GPA (on a 5.0 scale)?	Pearson Correlation	1	-0.290
	Sig. (2-tailed)		.002
	N	142	142
How often do you spend time on Instagram?	Pearson Correlation	-0.290	1
	Sig. (2-tailed)	.002	
	N	142	142

Source: Computed from Primary data analysis

Interpretation

From the above table we see that the correlation between the two variables are negatively correlated (-0.290). It means that even if there are many friends and followers on Instagram, respondents are doing their academic work on time and they are not deviated. Hence, we conclude that there is no significance relationship between number of friends and followers and the time spent on Instagram. Hence, we reject the hypothesis.

Hypothesis No 6 - The more posts a student puts on Instagram, the "less likely they are to participate in class.

TABLE 6: CORRELATION ANALYSIS

Correlation Analysis		In general, how actively do you participate in class	How often do you post on other people's Instagram pages?	How often do you text during class?	How often do you use your laptop for activities	How often do you contribute to class discussion?
In general, how actively do you participate in class	Pearson Correlation	1	.069	-.027	-.062	.398
	Sig.(2-tailed)		.392	.784	.574	.000
	N	142	142	142	142	142
How often do you post on another people's Instagram?	Pearson Correlation	.078	1	.321	.142	.084
	Sig.(2-tailed)	.387		.018	.124	.410
	N	142	142	142	142	142
How often do you text during class?	Pearson Correlation	-.074	.354	1	.277	.051
	Sig.(2-tailed)	.679	.017		.001	.421
	N	142	142	142	142	142
How often do you use your laptop for activities unrelated to class during class time?	Pearson Correlation	-.062	.147	.287	1	-.141
	Sig.(2-tailed)	.541	.113	.001		.141
	N	142	142	142	142	142
How often do you contribute to class discussion	Pearson Correlation	.514	.087	.021	-.141	1
	Sig.(2-tailed)	.000	.430	.438	.153	
	N	142	142	142	142	142

Source: Computed from Primary data analysis

Interpretation

The respondents were asked multiple questions like how active they are on Instagram, how often they post their videos, portraits and other information, how often they use Instagram during the class hours, usage of laptops and their effective class participation. It is noted that the all the responses as per the analysis are negatively correlated (.069, -.027, -.062 and.398). By this we see that that usage of social media does not impact the performance of the students especially the academic performance, instead it is visible that student's performance is not affected by the social media. As per the above statistics figures, the correlation is weak and the hypothesis is rejected.

FINDINGS

Instagram is currently trending more amongst the youngsters; it is high time to see whether their academic performance is affected by this social media platform. In order to analyse the above-mentioned objective, six hypotheses were framed and tested with correlation in SPSS. From the study we see that the all the hypotheses were rejected as there is no relationship existing between the independent variable and dependent variables. First objective was framed to test the relationship between the time spent on Instagram and their grade points, hence the results shows that because student spending more time the GPA is not affected. Second hypothesis was framed to see the relationship between the GPA and the privacy setting set by the users, still there is no relationship existing. Which means even though students change their privacy settings they are very much aware of the education priorities. Third hypothesis was framed to test the relationship between Instagram status and attendance which is very important hypothesis which talks about the student's presence in the class. even though they change third status and upload pictures and the recent happenings still students know the responsibilities. Fourth hypothesis was framed to test whether the students class participation, hence there is no relationship existing either. though students are frequently on Instagram they are actively participating in all the events and lectures conducted. Fifty hypotheses were framed to test the friends and time spent on Instagram. Now a day's students do lot of networking with neighbour colleges, however as per this study the students are networking for the higher performance in their academics last hypothesis is framed to test the frequent posts on Instagram and class participation.

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CONCLUSION

The questionnaire developed in this study can help improve the measurement of university students' social networking usage in today's turbulent and changing environments. India witnessed a remarkable and rapid advancement in ICT, and Indian university students engage in online sources intensively. The present study aimed to develop and validate a social networking app which is Instagram questionnaire in order to understand the purposes of social networking usage of university students in an Indian context. The study draws on a broad literature review of studies measuring social networking usage in a range of educational contexts. This paper has presented the rigorous methodological procedure carried out to develop and quantitatively validate a method measuring Indian university students' social networking usage. This study will give academicians much needed tools and a fresh empirical perspective in their empirical research on the concept of social networking usage. Social networking and media can provide rich tools for teaching innovation and compiling ways to engage students effectively (APA, 2011). The results of previous empirical studies show that educators should embrace social media (Ito et al., 2009). Students are recommended to use it to connect with other students for group projects and homework (Boyd, 2008). Social media allow students to get together outside the class to collaborate and exchange ideas about their assignments and projects (O'Keeffe & Clarke-Pearson, 2011). From the above study we conclude by saying that Instagram do not have any impact on their student's academic performance. Hence students should use the social media to connect and improvise their academic skills.

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A STUDY OF FACTORS AFFECTING EMPLOYEE MOTIVATION IN PRIVATE DIAMOND COMPANY, SURAT

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ABSTRACT
Employee motivation is the important factor that helps the employee to carry out work related task. The objective of the study is to know the factor affecting motivation of employee in an organization. A descriptive research design was adopted. The sampling design is Stratified random sampling was used in the research. 100 respondents were taken as a sample. The primary data collected through structured questionnaire. A set of graphs and frequency tables were used to present the results of the study. Continuous feedback of employees' performance should be given to employees so that they can improve their performance in the organization. In organization the duration of the research project is for 1 month. The importance factors that motivate the employee are welfare facilities and reward. Employees should get what they deserve in the organization otherwise they will be de-motivated and company cannot get desired outcome. The results of the study indicate that employees are motivated in the organization, it improves both their effectiveness and efficiency drastically for achieving organizational goals.

KEYWORDS
HRM, private diamond company, employee motivation.

JEL CODES
J20, J28.

INTRODUCTION
Employee motivation is the way for motivating employee as an internal drive to put forth the necessary effort and action towards work related activities. It is the level of energy, commitment, and creativity that company workers bring to their jobs. Whether the economy is growing or shrinking, finding ways to motivate employees in always a management concerns. Competing theories stress either incentives or employee involvement. There is so many ways a business can consider motivating employee. It is up to the management to see to it that they motivate the employees in the right manner. With proper motivation strategies, a company can expect high performance rates, as well as profit.

LITERATURE REVIEW
Mary elector odukah March 2016 Find the factor influencing staff motivation among employee's objective to find the factor influencing staff motivation among employee's research methodology& design used is descriptive statistics sample-size and techniques A sample of 278 employees out of 1000 employees was selected for study. Random sampling techniques data-collection and analysis method, tools Questionnaires were used. Findings Performance, working conditions, training and development.

Catherine njerikivuva 2012 establish the factors that influence employee motivation in bambini cement limited. Research methodology& design were used Stratified random sampling. Sample-size and techniques550 employees. Data-collection and analysis method, tools Questionnaires Primary Data Descriptive Statistics Result were presented in tables and charts.

Abdullah khan29 June 2017 Factor affecting employee motivation towards employee performance objective Do the motivational aspect enhance the individual performance research methodology & design used is descriptive statistics sample-size and techniques data-collection and analysis method, tools Regression statistics. Concluded that People will be motivated by range of factors and these are different for everyone.

Santosh chapagai 2017 focused on finding the motivational factors of employees working. Objective to focus on finding the motivational factors of employees working Primary data, secondary data data-collection and analysis method, tools Questionnaires were used. Concluded that the result in high level of de-motivation but good wages of salary causes motivation employees not as much as de-motivate them.

NEED/IMPORTANCE OF STUDY
Motivation is a very important for an organization because of following benefits its provides:
➢ Puts human resources into action.
➢ Improves level of efficiency of employees.
➢ Builds friendly relationship.

STATEMENTS OF PROBLEM
It is acknowledged with certainty that no organization may possibly thrive without their employees. Employees are main reason any organization might have potential to keep in existence for a long time.

RESEARCH METHODOLOGY
Mixed methodology was applied in order to achieve the objectives set and a structured questionnaire was designed as a data collection instrument.
DATA COLLECTION
A questionnaire will be used to collect Primary data.
METHODS
Data will be collected personally & respondent will be asked to give their responses by filling the questionnaire and answering the question of the research topic.

RESEARCH OBJECTIVES

1. To identify the factors affecting motivation of employee in the organization.
2. To know the of motivation level of employees.
3. To know the demographic factor affecting motivation level of employee at workplace.

DATA ANALYSIS

TABLE 1: GENDERS OF RESPONDENTS

Particular	No of respondents	Percentage
Female	25	25%
Male	75	75%
Total	100	100%

TABLE 2: AGE GROUP OF RESPONDENTS

Particular	No of respondent	Percentage
21-30 years	6	6%
31-40 years	30	30%
41-50 years	26	26%
Above 50 years	38	38%
Total	100	100

TABLE 3: EDUCATIONAL QUALIFICATIONS OF RESPONDENTS

Particular	No of respondent	Percentage
H.S.C	29	29%
Graduate	39	39%
Post Graduate	28	28%
Above P.G	4	4%
Total	100	100

TABLE 4: OPINIONS OF EMPLOYEES TOWARDS EMPLOYEE MOTIVATION

Sr. No.	Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
1	Do you feel motivated if you achieve your goal?	1	-	12	49	38	100
2	Do you feel motivated if your supervisors recognize your achievements?	-	-	17	61	22	100
3	Do you feel motivated if your responsibilities are increased?	-	-	24	43	33	100
4	Do you feel motivated if company gives opportunity for Training?	-	-	24	36	40	100
5	Do you feel motivated if you get reward	-	-	13	37	50	100
6	Do the policies of company motivate you?	-	-	24	34	42	100
7	Does your job status motivate you?	-	-	10	54	36	100
8	Do you feel motivated when job security is given to you?	-	-	6	42	52	100
9	Do you feel motivated by the basic welfare facilities provided by the company?	-	-	15	47	38	100
10	Do work environment motivate you.	-	-	14	34	52	100
11	Are you motivated by the management style of the company?	-	-	9	26	65	100
12	Does the image of the company motivate you?	-	-	12	43	45	100
13	Do you feel motivated if you have good co-workers?	-	-	8	47	45	100
14	Do you feel motivated if company gives you autonomy or freedom on the job?	-		22	29	49	100
15	Do you feel motivated if work life balanced?	-	-	25	24	51	100

FINDINGS

1. Minority of respondents are belonging in the age group between 20-30 that is 8%, majority of respondents are belonging in the age group between 41-50 that is 55%.
2. Minority of respondents are female that is 15% and majority of respondent are male that is 85%.
3. Minority of respondents are belonging to PG that is 4%and minority of respondents are belonging to graduate that is 39%.
4. Majority of respondents are belonging in 49% respondents are happy and agree.
5. Minority of respondents 17% which are neutral and majority of respondent are happy and agree which are 61%.Minority of respondents 24% which are neutral and majority of respondent are happy and agree which are 43%.
6. Minority of respondents 24% which are neutral and majority of respondent are happy and strongly agree which are 40%.
7. Minority of respondents 13% which are neutral and majority of respondent are happy and strongly agree which are 50%.
8. Minority of respondents 24% which are neutral and majority of respondent are happy and agree which are 42%.
9. Minority of respondents 10% which are neutral and majority of respondent are happy and strongly agree which are 54%.
10. Minority of respondents 6% which are neutral and majority of respondent are happy and strongly agree which are 52%.
11. Minority of respondents 15% which are neutral and majority of respondent are happy and strongly agree which are 47%.
12. Minority of respondents 10% which are neutral and majority of respondent are happy and strongly agree which are 52%.
13. Minority of respondents 9% which are neutral and majority of respondent are happy and strongly agree which are 65%.
14. Minority of respondents 12% which are neutral and majority of respondent are happy and strongly agree which are 45%.
15. Minority of respondents 8% which are neutral and majority of respondent are happy and strongly agree which are 47%.
16. Minority of respondents 22% which are neutral and majority of respondent are happy and strongly agree which are 49%.
17. Minority of respondents 24% which are neutral and majority of respondent are happy and strongly agree which are 51%.

SUGGESTIONS

Continuous feedback of employees' performance should be given to employees so that they can improve their performance in the organisation. Extra efforts (Over time) of employees should be given more importance, so that employees are motivated to work in a good manner. Employees should get what they deserve in the organization otherwise they will be de-motivated and company cannot get desired outcome.

CONCLUSION

The study concluded that factors affecting motivation have a positive impact on employee's performance in the organization. There were some factors which demotivated employees with chance for decision making and job security given by organization. The importance factors that motivate the employee are welfare facilities and reward. There are various methods to motivate the employees. The employer should recognize it and implement it for the best outcomes from the employees which will help the organization to grow. I found that if company was take new technology so they are given the experience to work the all employees.

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