

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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E-BANKING PRACTICES FOR MODERN BUSINESS

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ABSTRACT

Personal computer banking is a form of online banking, which enables customers to execute bank transactions from a Personal computer via a modem. In most personal banking ventures, the bank offers the customer a proprietor financial software program that allows the customer to perform financial transactions from his or her home computer. The customer then dials into the bank with his or her modem, downloads data, and runs the programs that are resident on the customer's computer. Currently, many banks offer personal computer banking systems that allow customers to get account balances and credit card statements, pay bills, and transfer funds between accounts. It is one of the popular services offered by the banks to provide speed and reliable services to the on-line customer.

KEYWORDS

internet banking, automated teller machine, tele banking, smart card, debit card, e-cheque, electronic bank account, interactive voice response.

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1. INTRODUCTION

E-Banking is a method of banking in which the customer conducts transactions electronically via the Internet. It is an umbrella term for the banking process by which a customer may perform banking transactions electronically without visiting a branch of a bank. The following terms refer to one form or another of electronic banking: personal computer banking, Internet banking, virtual banking, online banking, home banking, remote electronic banking, and phone banking. Of them, Personal computer banking and Internet or online banking is the most frequently used designations. It should be noted, however, that the terms used to describe the various types of electronic banking are often used interchangeably.

Internet banking, sometimes called online banking, is an outgrowth of personal computer banking. Internet banking uses the Internet as the delivery channel by which to conduct banking activity, for example, transferring funds, paying bills, viewing checking and savings account balances, paying mortgages, and purchasing financial instruments and certificates of deposit. An Internet banking customer accesses his or her accounts from a browser-software that runs Internet banking programs resident on the bank's World Wide Web server, not on the user's personal computer. Net banker defines a "true Internet bank" as "one that provides account balances and some transactional capabilities to retail customers over the World Wide Web". Internet banks are also known as virtual, cyber, net, interactive, or web banks.

2. OBJECTIVES OF THE STUDY

1. To understand the importance of e-banking in business
2. To know the advantages of the internet banking system
3. To discuss about possible drawbacks of internet banking in the business

3. RESEARCH METHODOLOGY OF THE STUDY

The study is descriptive in nature and data is collected from various secondary sources e.g. online data, books, journals, periodicals etc.

4. LITERATURE REVIEW ON VARIOUS FORMS OF E-BANKING**4.1 INTERNET BANKING**

Internet banking enables one to handle many banking transactions via one's personal computer. For instance, one may use his computer to view account balance, request transfers between accounts, and pay bills electronically.

In an Internet banking system and method, a personal computer is connected by a network service provider directly to a host computer system of a bank such that customer service request can be processed automatically without need for intervention by customer service representatives. The system is capable of distinguishing between those customer service requests, which are capable of automated fulfillment and those requests which require handling by a customer service representative. The system is integrated with the host computer system of the bank so that the remote banking customer can access other automated services of the bank. The method of the invention includes the steps of inputting a customer banking request from among a menu of banking requests at a remote personal computer; transmitting the banking requests to a host computer over a network; receiving the request at the host computer; identifying the type of customer banking request received; automatic logging of the service request, comparing the received request to a stored table of request types, each of the request types having an attribute to indicate whether the request type is capable of being fulfilled by a customer service representative or by an automated system; and depending upon the attribute, directing the request either to a queue for handling by a customer service representative or to a queue for processing by an automated system.

4.2 AUTOMATED TELLER MACHINES (ATM)

ATM is an unattended electronic machine in a public place, connected to a data system and related equipment and activated by a bank customer to obtain cash withdrawals and other banking services. It is also called automatic teller machine, cash machine, or money machines.

An automated teller machine or automatic teller machine (ATM) is an electronic computerized telecommunication device that allows a financial institution's customers to directly use a secure method of communication to access their bank accounts, order or make cash use a secure method of communication to access their bank accounts, order or make cash withdrawals (or cash advances using a credit card) and check their account balances without the need for a human bank teller. Many ATM also allow people to deposit cash or cheques, transfer money between their bank accounts, top up their mobile phone' pre-paid accounts or even buy postage stamps.

On most modern ATM, the customer identifies him that contains his or her account number. The customer then verifies their identity by entering a pass code, often referred to as a PIN (Personal identification Number) of four or more digits. Upon successful entry of the PIN, the customer may perform a transaction. If the number is entered incorrectly several times in a row (usually three attempts per card insertion). Some ATMs, will attempt retain the card as a security precaution to prevent an unauthorized user from discovering the PIN by guesswork. Captured cards are open destroyed if the ATM owner is not the card issuing bank, as noncustomer's identities cannot be reliably confirmed. The Indian market today has approximately more than 17,000 ATM cards are there.

4.3 TELE BANKING

Undertaking a host of banking related services including financial transactions from the convenience of customers chosen place anywhere across the globe and any time of day and night has now been made possible by introducing on-line tele banking services. By dialing the given Tele banking number through a landline or a mobile from anywhere, the customer can access his account and by following the user-friendly menu, entire banking can be done through Interactive Voice Response (IVR) system. With sufficient numbers of hunting lines made available, customer call will hardly fail. The system is bi-Lingual and has following facilities offered:

1. Automatic balance voice out for the default account.
2. Balance inquiry and transaction inquiry in all.
3. Inquiry of all term deposit accounts.
4. Statement of account by Fax, e-mail or ordinary mail.
5. Cheque book request.
6. Stop payment which is on-line and instantaneous.
7. Transfer of funds with CBS, which is automatic and instantaneous.
8. Utility bill payments.
9. Renewal of term deposit which is automatic and instantaneous.
10. Voice out of last five transactions.

4.4 SMART CARD

Usually a smart card contains an embedded 8-bit microprocessor (a kind of computer chip). The microprocessor is under a contact pad on one side of the card, which is replacing the usual magnetic stripe present on a credit card or debit card.

The microprocessor is there on the smart card for security. The host computer and card reader actually 'Talk' to the microprocessor. The microprocessor enforces access to the data on the card.

The chips in these cards are capable of many kinds of transactions. For example, a person could make purchases from their credit account, debit account or from a stored account value that is reloadable. The enhanced memory and processing capacity of the smart card is many times that of traditional magnetic-stripe cards and can accommodate several different applications on a single card. It can also hold identification information, which means no more shuffling through cards in the wallet to find the right one-the Smart Card will be the only one needed. Smart cards can also be used with a smart card reader attachment to a personal computer to authenticate a user.

4.5 DEBIT CARD

Debit cards look like credit cards or ATM (automated teller machine) cards, but operate like cash or a personal cheque. Debit cards are different from credit cards. While a credit card is a way to "pay later", a debit card is a way to "pay now". When we use a debit card, our money is quickly deducted from our checking or savings account. Debit cards are accepted at many locations, including grocery stores, retail stores, gasoline stations, and restaurants. We can use our card anywhere merchants display our card's brand name or logo. They offer an alternative to carrying a cheque book or cash.

4.6 E-CHEQUE

An e-Cheque is the electronic version or representation of paper cheque. The information and legal framework on the e-Cheque is the same as that of the paper cheques. It can now be used in place of paper cheques to do any and all remote transactions. An e-Cheque works in the same way a cheque does, the cheque writer "writes" the e-Cheque using one of many types of electronic devices and "gives" the e-Cheque to the payee electronically. The payee" deposits the Electronic Cheque receives credit, and the payee's bank "clears" the e-Cheque to the paying bank. The paying bank validates, the e-Cheque and then "charges" the cheque writer's account for the cheque.

5. OPENING AN ELECTRONIC BANK ACCOUNT

There are several ways to open and fund an electronic banking account. Customers who have existing accounts at brick-and-mortar banks and want to begin using electronic banking services may simply ask their institution for the software needed for PC banking or obtain a password for Internet banking. Either approach requires minimal paperwork. Once they have joined the system, customers have electronic access to all of their accounts at the bank. New customers can establish an account either by completing a PC banking application form and mailing it to an institution offering such a service or by accessing a bank's web site and apply. E-Banking is our personal banking service on the Internet, protected with bank identifiers. It is available anywhere, anytime. E-Banking allows us to pay invoices to foreign recipients easily and securely. We can also check your account balances and transactions. You can order a new card, withdraw a loan granted to you and make mutual fund subscriptions.

We access e-Banking services by obtaining bank identifiers. E-Banking as such is free of charge but commissions and fees in accordance with the service tariff will be levied on orders and other transactions carried out through e-Banking.

Online Banking is a simple and convenient way to manage our money. When we enroll in online Banking, we will be able to save time by managing our day-to-day banking activities from any personal computer with Internet access-while still having complete control of our funds.

6. FEATURES AND BENEFITS OF ONLINE BANKING

1. Check your account balances, review activity, and access account history.
2. Transfer funds between accounts and to other customers' accounts.
3. Transfer funds to an external checking, savings, or money market savings account at another domestic financial institution.
4. Set up recurring and future-dated transfers.
5. View cheque images.
6. Reorder Cheques.
7. Pay bills.
8. Receive e-Bills and reminders through Bill pay.
9. Change password, User ID, Security Image, security phrase, and Challenge Questions and/or Answers for the Online Banking service.
10. Online Banking Guarantee (Refer to Online Banking Agreement)
11. Retrieve User ID.
12. Reset Challenge Questions.
13. Get online statements.

7. THE IMPORTANCE OF E-BANKING IN BUSINESS

Businesses depend on efficient and immediate access to banking information for cash flow review, auditing and daily financial transaction processing. E-banking offers easy of accessibility, secure transactions and 24-hours banking options. Small businesses mostly rely on e-banking to eliminate runs to the bank and to make financial decisions with updated information. In an information-driven business climate, companies who do not use e-banking are at a competitive disadvantage.

7.1 ENABLES ACTIVITY REVIEW

Business owners, accounting officers and other approved employees can use routine banking activity such as deposits, cleared cheques and wired funds quickly and immediately through an online banking interface. This helps ensure the smooth processing of all banking transactions on a daily basis, rather than waiting for monthly statements. Errors or delays can be noted and resolved quickly, potentially before any business impact is felt.

7.2 ENABLES PRODUCTIVITY GAIN

E-Banking provides for productivity gains. Automating routine bill payments, minimizing the need to physically visit the bank and the ability to work on needed rather than on banking hours may decrease the time involved in performing routine banking activities. Further, online search tools, banking actions and other programs can allow staff members to research transactions and resolve banking actions and other programs can all staff members to research transactions and resolve banking problems on their own, without interacting with bank employees. In some cases, month-end reconciliations for credit card transactions and bank accounts can be automated by using e-banking files.

7.3 LOWERS BANKING COSTS

Mostly, banking relationships and costs are often based on resource requirements. Businesses that place more demands on banking employees and need more physical assistance with wire transfers, deposits, research requests and other banking activities often incur higher banking fees. Opting for e-banking minimizes business overhead and banking expenses.

7.4 REDUCES ERRORS

E-banking reduces banking errors. Automation of payments, wires or other consistent financial activities ensures payments are made on time and are helpful to prevent errors caused by keyboard slips or user error. Further electronic banking eliminates errors due to poor handwriting or mistaken information. In many cases, electronic files and daily reviews of banking data can be used to double or triple check vital accounting data, which increases the accuracy of financial statements.

7.5 REDUCED FRAUD

Increased scrutiny of corporate finances through audits and anti-fraud measures requires a high level of visibility for all financial transactions. Relying on e-banking provides an electronic footprint for all accounting personnel, managers and business owners who modify banking activities. E-banking offers visibility into banking activities, which makes it harder for under-the-table or fraudulent activities to occur.

8. KEY BENEFITS OF INTERNET BANKING

There are plenty of benefits offered by banks to customers who adopt internet banking:

8.1 FASTER AND CONVENIENCE FOR CUSTOMER

Convenience is the most important benefits that outweigh any shortcoming of internet banking. Making transactions and payments right from the comfort of home or office at the click of a button without even having to step out is a facility none can forego or forget. Keeping a track of accounts through the Internet is much faster and convenient as compared to going to the bank for the same. Even non-transactional facilities such as ordering cheque books online, updating accounts, enquiring about interest rates of various financial products, etc., become much simpler on the Internet.

8.2 OFFERS BETTER RATES

The banks stand to gain significantly by the use of Internet banking as it implies lesser physical effort from their side. The need to acquire larger spaces for offices and employ more staff to deal with customers is significantly reduced making it financially beneficial to the banks. This means that a portion of saving accrued can be passed on to the customers in terms of higher rates on deposits and lower rates on loans. To encourage Internet banking most banks, offer minimum or no deposit accounts for online banking and lower penalties on early withdrawal of fixed deposits.

8.3 OFFERS A LOT OF SERVICES

Technology has made it extremely convenient for the bank as well as the customer to access to a host of wonderful services by simply logging in. These services include financial planning capabilities, functional budgeting and forecasting tools, loan calculators, investment analysis tools and equity trading platforms, which are available as simple applications on the bank's website. Additionally, most banks also provide the facility of online tax forms and tax preparation.

8.4 OFFERS MOBILITY

Internet banking has a step further in the last few years in the form of mobile Internet banking, which accords unlimited mobility to the customer who can now handle financial transactions even while on the move.

8.5 ORGANIZATIONAL EFFICIENCY AND PAPERLESS TRANSACTION

Another important benefit of the concept of Internet banking is that it is good for the environment as it cuts down the usage of paper, reduces pollution as people do not have to travel physically and also does not add emissions.

8.6 ENSURES EFFICIENCY IN OPERATION

Banks can become more efficient than they already are by providing Internet access for their customers. The Internet provides the bank with an almost paperless system.

8.7 BETTER CUSTOMER RELATION AND SATISFACTION

Banking on the Internet not only allows the customer to have a full range of services available to them but it also allows them some services not offered at any of the branches. The person does not have to go to a branch where that service may or may not be offered. A person can print the information, forms, and applications via the Internet and be able to search for information efficiently instead of waiting in line and asking a teller. With more better and faster options a bank will surely be able to create better customer relations and satisfaction.

8.8 ENHANCING IMAGE

A bank seems more state of the art to a customer if they offer Internet access. A person may not want to use Internet banking but having the service available gives a person the feeling that their bank is on the cutting image.

8.9 BILL PAY

Bill pay is a service offered through Internet banking that allows the customer to set up bill payment to just about anyone. Customer can select the person or company whom he wants to make a payment and Bill pay will withdraw the money from his account and send the payee a paper cheque or an electronic payment.

8.10 OTHER IMPORTANT FACILITIES

E-banking gives customer the control over nearly every aspect of managing his bank accounts. Besides the customers can, buy and sell securities, check stock market information, check currency rates, check balances, see which cheques are cleared, transfer money, view transaction history and avoid going to an actual bank. The best benefit is that Internet banking is free. At many banks the customer doesn't have to maintain a required minimum balance. The second big benefit is it offers better interest rates for the customer.

9. DRAWBACKS OF INTERNET BANKING

However, the current trend of exclusively using the online mode to make all kinds of transactions has a few pitfalls, which may prove costly in the long run unless guarded against from the beginning.

9.1 DIFFICULTY IN MAINTAINING PERSONAL RELATIONSHIP

Online transactions have only a little opportunity to create and maintain a close relationship with the banker, which the traditional visit to the branch office used to foster. The manager has many discretionary powers such as waiving of penal interest or service fees, which were often taken advantage of by better acquaintance with the staff additionally personal contact also, meant that the banker would provide essential financial advice and insights, which are beneficial to the customer.

9.2 NOT POSSIBLE TO HANDLE COMPLEX TRANSACTIONS

There are many complex transactions that can be sorted only when there is a face to face discussion with the manager. Such transactions cannot be handled through Internet banking. Solving specific issues and complaints requires physical visit to the bank and cannot be achieved through the Internet. Online communication is neither clear nor pin pointed to help resolve many complex service issues. Certain services such as the notarization and bank signature guarantee cannot be accomplished online.

9.3 DIFFICULTY IN ENSURING SECURITY

Ensuring safety is the biggest pitfall of the Internet banking scheme, which needs to be guarded against by the common customer. Besides the host of sophisticated encryption software is designed to protect your account there is always a scope of hacking by smart elements in the cyber world. Hacker attacks, phishing, malware and other unauthorized activity are not uncommon on the Net. Identity theft is yet another area of grave concern for those who rely exclusively on Internet banking. Most banks have made it mandatory to display scanned copies of cleared cheques online to prevent identity theft. It is essential to check bank's security policies and protections while opening an account and commencing the usage of online banking facilities.

Online banking is definitely a significant move in the right direction as far as the convenience of the customer as well as the banker are concerned but it must be applied with adequate precaution to avoid falling prey to unscrupulous elements poaching the internet.

10. CONCLUSION

Many banks have their own websites that offer banking facilities on the Internet. Internet banking has the protection and regulatory approvals. Internet banking is one of the most powerful ways to manage the customer accounts. The customers can operate their accounts, Such as savings account, credit card, or a loan account through the Internet. Each customer is given a unique user ID and password for the purpose of accessing Internet banking. With the help of user ID and password, the customers can log on to their accounts and carry out the transactions. Internet banking transmits data on a real time base to the core system of the bank. It helps the customers to virtually operate their account in the bank's core system without any intervention by the bank officials. E-banking service that provide opportunity to gain access to their accounts, execute transactions, and obtain information on financial products and services through a public or private network, including the internet services

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IMPACT OF ORGANISATIONAL (COLLEGE) ENVIRONMENT ON PSYCHOLOGICAL WELL-BEING OF COLLEGE STUDENTS IN TIRUCHENDUR TALUK

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ABSTRACT

Psychological well-being is meant by the positive mental state which individual experience and it optimally affects the individual and social life. Psychological problems are most common nowadays especially in fields like IT, education etc. It is not new to here that students are very prone to psychological illness in this modern world. This quantitative study aims to assess how the organisational(college)environment influence the psychological wellbeing of the undergraduate students. The study was conducted with the undergraduate students at the colleges in Thiruchendur Taluk, Tamil Nadu (N= 100). The statistical methods are used to analyse the psychological well-being of the students. The findings here are, that the majority of the students expose to the "High level" of personal growth and "High" for autonomy and environmental mastery. The implications of the results of this study for interventions have also been discussed in this article.

KEYWORDS

autonomy, environmental mastery, psychological well-being, personal growth.

JEL CODES

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1. INTRODUCTION

There is no question that the evidence of Covid are not limited to physical limits but also psychological and mental well-being (Duan and Zhu, 2020). During this period, it is normal for the people to expose the state of acute stress and depression (While and Nightingale, 2020). It is not new to here that students are very prone to psychological illness in this modern world (Yang, 2010). This quantitative study aims to assess the psychological wellbeing of the undergraduate students. The study was conducted with the undergraduate students at the colleges Govindammal Aditanar college and Aditanar college of arts and science in Thiruchendur Taluk, Tamil Nadu (N= 100). The statistical methods are used to analyse the psychological well-being of the students. The dimensions associated with psychological well-being like Autonomy, Environmental mastery, Personal growth, Positive relation with others and Purpose in life that influenced by the organisational(college) environment are studied and analysed in this study. This study seeks to explore the psychological well-being of undergraduate students and ascertain their mental health.

2. REVIEW OF LITERATURE

Dr. Meena Kumari and Jyoti, Psychological well-being is the subjective feeling of contentment, happiness, satisfaction with life's experiences and of one's role in the world of work, sense of achievement, utility, belongingness and no distress, dissatisfaction or worry, etc.

Jessica franzen, Francoise Jermann, Paolo Ghisletta, Serge Rudaz, Guido Bondolfi, and Nguyen Toan Tran, Academic satisfaction strongly predicts depression, anxiety, stress, and psychological well-being. Training institutions should address the underlying factors that can improve students' satisfaction with their studies while ensuring that they have access to psychosocial services that help them cope with mental distress and enhance their psychological well-being.

P. Udhayakumar P. Illango (2018) revealed that the majority of the students were classified as experiencing 'high level' regarding positive wellbeing and 'high' regarding anxiety and depressed mood. Correlations were significantly positive for the positive wellbeing and anxiety scores as well as general health and self-control scores.

S. Roslan, N. Ahmad, N. Nabilla and Z. Ghiami,(2017) revealed that the master of education students experience high level of psychological well-being and students above 40 years expose high level of mental health

Vinayak M. Honmore and M.G.Jadhav(2015) found that there is no significant difference among the under-graduate students of science and social science with respect to Gender and Choice of streams

3. IMPORTANCE OF THE STUDY

After the outburst of COVID-19, quarantine, social distancing, and economic crises have influenced physical and psychological health⁶. Such diminishing mental health is associated with outcomes of the student's life. The need of the current study is to analyse how the psychological well-being of the students is influenced by the organisational (college) environment.

4. STATEMENT OF THE PROBLEM

The study aimed to analyse the mental state of students and how the organisational environment plays a role in their psychological well-being. For the purpose of convenience, the respondents are selected from the colleges nearby. The research is framed as "Impact of organisational (college) environment on psychological well-being of college students in Tiruchendur taluk.

5. OBJECTIVES OF THE STUDY

The following research question was framed:

1. To portray the personal profile of undergraduate students.
2. To assess the dimensions of psychological well-being such as autonomy, environmental mastery, personal growth, positive relations and purpose in life.
3. To ascertain relationship between the subject dimensions and demographic variables.

6. HYPOTHESIS

1. There is no significant difference between gender and the dimensions of psychological well-being.
2. There is no significant difference between the area of study and dimensions of psychological well-being

7. RESEARCH METHODOLOGY

Descriptive research design is used in this study. The respondents are selected from the colleges Govindammal Aditanar college(self-finance) and Aditanar college of arts and science(aided) in Thiruchendur Taluk, Tamil Nadu. The sample of 100 respondents were taken for the study and they were selected using random

sampling method across the colleges. The responses (Primary data) were collected through Questionnaire. The statistical tools namely percentage analysis, T-Test, and Chi-square test are employed in this study.

8. RESULTS & DISCUSSIONS

8.1 PERSONAL PROFILE OF RESPONDENTS

The majority of the respondents (70.5%) ranged from the age group of 17 to 20 years. The majority (75%) of the respondent’s hail from a rural community. Majority of the students are from arts background (51%) and remaining (49%) are from a science background. The father was the main bread winner of the family in most families, and the majority (43.5%) were engaged in self-employment and others were employed as labourers in private concern. The reported total monthly family income ranged from Rupees 10000 to 25,000.

8.2 PSYCHOLOGICAL WELLBEING OF THE STUDENTS

Based on the median score the students are classified into high and low categories. With regard to the various dimensions of psychological wellbeing, Table 1 reveals that the overall psychological well-being of the students was “high” on the cumulative psychological well-being score (53%) as well as its dimensions namely Personal growth (63%), Positive relation (53%), purpose in life (50%), Self-acceptance (57%). Besides, high score for the other dimensions of psychological general wellbeing like autonomy (56%), and Environment mastery (58%).

TABLE 1: DISTRIBUTION OF RESPONDENTS ON DIMENSIONS OF PSYCHOLOGICAL GENERAL WELLBEING INDEX

Dimensions	Low	High	Median
Autonomy	44%	56%	11
Environmental mastery	42%	58%	10
Personal Growth	37%	63%	10
Positive Relation	47%	53%	12
Purpose in life	50%	50%	8.5
Self-Acceptance	43%	57%	11
Overall Scores	47%	53%	61

Source: Primary data

8.3 CHI SQUARE TEST

In order to identify the relationship between the dimensions of psychological well-being and the area of the study the chi square test has been carried out. It is seen that there is significant relationship between the dimensions namely autonomy, environmental mastery, personal growth, positive relation, purpose in life, self-acceptance and the area of study.

RESULTS OF CHI-SQUARE TEST

TABLE 2: RELATIONSHIP BETWEEN THE DIMENSIONS OF PSYCHOLOGICAL WELL-BEING AND THE AREA OF THE STUDY

Dimensions	C.V.	Results
Autonomy	7.44	Significant
Environmental mastery	2.8	Significant
Personal Growth	3.8	Significant
Positive Relation	3.7	Significant
Purpose in life	5.21	Significant
Self-Acceptance	5.25	Significant

Source: Primary data

8.4 RESULTS OF T-TEST

To compare the gender with the various dimensions of psychological well-being t-test has been carried out. It is seen that there is no gender-based significant difference noticed in the dimensions such as Autonomy, Positive relation, Purpose in life, Self-Acceptance and total psychological general wellbeing score. The mean score comparison for the dimensions of psychological general wellbeing indicates a higher mean among the male students with respect to Autonomy, Positive relation, Purpose in life, Self-Acceptance and total psychological general wellbeing. There is, however, a significant difference for respondents classified according to their gender and other dimensions like Environmental mastery and Personal Growth. The mean score shows that the female students have high Environmental mastery score compared to their male counter parts and female students have high Personal growth score than the male students.

TABLE 3: SIGNIFICANCE BETWEEN GENDER AND DIMENSIONS OF PSYCHOLOGICAL WELL-BEING

S. No.	Gender	Mean	Standard Deviation	Inference from t-test
1	Autonomy			Not Significant
	Male	11.16	2.649	
	Female	10.75	3.263	
	Environmental mastery			Significant
Male	9.49	2.524		
	Female	10.48	1.957	
	Personal Growth			Significant
Male	9.1	3.478		
	Female	11.51	3.342	
	Positive Relation			Not Significant
Male	11.67	2.364		
	Female	11.39	3.616	
	Purpose in life			Not Significant
Male	9.00	3.447		
	Female	8.67	2.897	
	Self-Acceptance			Not Significant
Male	10.88	2.798		
	Female	10.92	2.629	
	Overall psychological well-being			Not Significant
Male	61.21	9.794		
	Female	63.73	10.844	

Source: Primary data

9. FINDINGS

The descriptive analyses indicated that students involved in this study possess high levels of overall psychological general well-being. The autonomy level was high with the rural students, whereas the urban students had better personal growth and overall psychological general wellbeing. The students from rural background had better general health status than the students who hail from urban areas. Similarly, the students from rural areas had higher level self-acceptance than the urban students. There is significant relationship between the dimensions namely autonomy, environmental mastery, personal growth, positive relation, purpose in life, self-acceptance and the area of study and there is no significant gender differences in terms of autonomy, positive relation, purpose in life, self-acceptance and overall psychological general well-being were seen in this study. However, the gender of the students differentiated them in terms of environmental mastery and personal growth. A higher level of environmental mastery score was found among the female students. The female student's personal growth score was significantly higher compared to their male counterparts.

10. SUGGESTIONS

1. The colleges have to come up with some measures in order to deal with anxiety of the students.
2. Colleges can set up counselling centres for students with the help of professionals.
3. Lead staff members can make arrangements for meeting with the students to enable them to speak about their difficulties in the college environment.
4. Colleges can assign mentor for four to five students each and enables them to share their anxieties and extend support to them psychologically.
5. Colleges can benefit the students by conducting a regular workshop for students on stress management, communication skill, personal growth etc.
6. Colleges can do survey on the psychological well-being of the students periodically and they can design new programmes in order to improve the well-being of the students.

11. CONCLUSION

The study has found that most the respondents have positive correlation between organisational environment and dimensions like autonomy, personal growth, purpose in life and positive relation. The high rates of anxiety and depression among the college students have major implications, not only with psychological health that will also affect the general well-being, development in career, educational fulfilment and quality of life of the students.

12. LIMITATIONS

The study is limited to Tiruchendur taluk and it covers only two colleges in that radius.

13. SCOPE FOR FURTHER RESEARCH

The research can be further extent to the study on the influence of colleges in the psychological well-being of teachers.

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