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SHRI VAISHNAV INSTITUTE OF MANAGEMENT, INDORE

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(Managed by Shri Vaishnav Shaikshanik Evam Parmarthik Nyas, Indore)

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**From the Editor's Desk:**

Dear Readers,

I am delighted to release the Management Effigy, Volume XII, Issue I, a peer reviewed ISSN Journal, Indexed with J-Gate, that harnesses the expanding discipline of Management by encouraging original research articles that report significant findings in the field of management.

Over a hard period of experiencing the effect of COVID 19 pandemic the world has started over to adopt the 'new normal' in various phases. This crisis has put limitations on various walks of life but has also opened doors for moving into new directions of innovating ways to carry on those aspects. On adopting this changed scenario education sector has also stepped forward through its online platform and planning a new improved future through its National Education Policy (NEP) 2020. Management Effigy contributes valuable research and provides a platform to publish empirical and conceptual papers, cases, and scholarly work of young researchers that could give new insights for the current digital era and for NEP 2020.

The paper **'A Study on Transformation of Faculty into Agile Workforce in Higher Education With Reference to Bangalore District'** explored the impact of pandemic on faculty transformation for adopting the digitalized education. The agile workforce process, issues and changes faced during transformation and the pedagogical changes adopted were assessed. The paper concluded that faculty as well as institutes needs to be digital savvy to transform completely.

The paper **'Stress and its Effects on Higher Education Students in Virtual Classroom during Covid-19'** discussed about the adopted virtual learning pedagogy and tried to study the apparent stress level among students and the factors causing stress during the online class in Kanyakumari District, India among Under Graduate, Post Graduate, M.Phil. and PhD students.

The paper **'Brand Switching Determinants of Youngsters in Telecom Industry for Pursuing Online Education'** assessed overall satisfaction and explored the factors chosen by youngsters towards the internet providers of telecommunication industry, whose usage grew at a fast pace during pandemic. The objective was to analyze the brand shifting in telecom industry by the youngsters during this pandemic. The residents of Coimbatore city were taken as the population. The study concludes that Price and Service Failure are the major reasons for brand switching and majority of the respondents are satisfied after the switching over.

The paper **'A Study on Factors Influencing Consumer Behaviour towards Online Shopping'** highlights the growing pace of online shopping adopted during the pandemic. This study aimed at knowing the factors which influence consumer behavior towards online shopping in this pandemic and to know the impact of COVID-19 on online shopping. The study concluded that there is a positive impact of the COVID-19 pandemic on consumer behavior, with considerations of few other factors such as convenience factors, home delivery of goods, duration of delivery and availability of goods on website.

The paper **'National Education Policy: Incubational Models and Entrepreneurship Orientation in HEIs Based on Empirical Assessment: A Roadmap for Implementation'** referring to the NEP 2020 tried to assess the readiness of HEIs to impart entrepreneurial skills and measures taken towards improving the entrepreneurial intention of students. The paper rightly provides the challenges and the roadmap to achieve the Entrepreneurial Agenda of NEP 2020.

I extend my sincere thanks to the authors and members of the Editorial Board and Advisory Board for their constant cooperation and guidance. I am very much hopeful that this issue will add value to the knowledge and learning of academicians, scholars, students and practitioners of Management.

With warm regards,

Dr. George Thomas



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A STUDY ON TRANSFORMATION OF FACULTY INTO AGILE WORKFORCE IN HIGHER EDUCATION WITH REFERENCE TO BANGALORE DISTRICT

Asma Banu*, D. Ramani**

Abstract

The current scenario has resulted in the transformation of higher education. This demands faculty agility to cater to quality education and satisfy the stakeholders particularly the students and institution. Agility is not only for the business sector, it's even required for higher education. Agility can be understood as the ability to adopt emerging digital technologies in higher education. The dynamic environment demand faculty transformation for the growth of higher education to sustain this pandemic. The agile capabilities of faculty are considered as a tool for assessment in the 21st century for implementing digitalized education.

Faculty at Higher education is adopting different virtual delivery channels in imparting quality education. This has not only burdened them to come up with new strategies but also implementing the same to sustain in this situation. This study focuses on how this present pandemic has resulted in faculty transformation which affected the teaching & learning and also the issues and challenges the institutions & faculties are going through.

The objectives of the study focus on 1) The impact of the pandemic on faculty transformation 2) The assessment of faculty in the agile workforce process 3) The issues and challenges faced in the transformation of faculty and 4) Pedagogical changes & strategies adopted for faculty transformation.

A structured questionnaire is prepared and primary data is collected from the respondents. Standard tools are used to thoroughly analyze the data. The results indicate that faculty needs support from the institutions and students for the agile transformation which is a need of this pandemic for delivering the best outcome.

Keywords: Agility, Pandemic, Digital Transformation, Sustainability, Pedagogy.

Introduction

Agility is a key to digital innovation. Over two thirds (69%) in higher education say their strategy for growth through digital innovation constantly evolves based on continual learning from organizational outcomes and "customers".

Agile is an adjective rarely ascribed to higher education. The halls of higher education (virtual as well as brick & mortar) are stuffed in the hands of Key managerial Persons like chairmen, COO, Deans, Associate Deans, Assistant Deans, and Head of the departments & Associates people in the respective departments, many of whom are directly involved in the decision-making that impacts teaching and learning. Those making crucial academic policies that affect students and faculty are often layers away on the organization chart.

Key to the ability of educational institutions to become more agile is the ability of faculty to adopt new roles and to become agile themselves digitally. For faculty, agility also involves an understanding of technology. This encompasses knowing how technology currently is used in particular disciplines and staying aware of what direction it is going, both in the disciplines and in general. For example, classes can now be taught at Lehigh University in a classroom linked interactively (audio and video) with several other colleges. In the same

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interactive classroom, a person was interviewed recently by interactive video for a position in Australia. Agile faculty need to know how technology can improve the quality of their teaching and their research and how it will change their personal work lives. Faculty should be encouraged to try new approaches in the classroom.

Some institutions of Higher Education have begun to implement agile operational strategies as they work to take advantage of new technologies and respond to new demands made by their various constituencies. Key to the success of these agile strategies is the ability of the faculty to create an agile learning environment.

Statement of the Problem

Historically Higher Education Sector was rigid in India. But now the digitalization and innovative technology in the education sector are expecting continuous change and uninterrupted improvement in the field of higher education. There is a huge gap between the industries' demand and available workforce and to cater to the requirement of industry there is a need for agility in higher education. The higher education institutions play the role of catalyst in this transformation process of converting faculty into an agile workforce. Some of the higher education strongly believed education quality will suffer due to this transformation. At the same time, there is resistance from the teaching fraternity to accept this change but the pandemic, growing demand and cutthroat competition in higher education in the 21st century insist this change and the faculty should play an important role in this pedagogy shift.

Review of Literature

Shalini and M. Suresh (2020) This study intends to assess the agility of a higher education institution using the multi-grade fuzzy method. The overall organizational agility index was computed at 6.19 which indicate that the institute is agile but has scope to improve. Importance Performance Analysis (IPA) was conducted to identify and understand the improvement areas and suggestions were made to help management reformulate strategies and enhance agility. The following questions will be addressed in this study-

RQ 1: How to measure the organizational agility of a higher education institution?

RQ 2: What are the attributes that can facilitate the agility of a higher education institution?

RQ3: How to address the weak attributes to enhance agility?

The conceptual model developed consists of three levels. At level one is the 3 enablers, level two consists of 8 criteria, and the third level consists of 23 attributes. Enablers are the core drivers of organizational agility and in this study market forces, internal practices and processes, and human resource management were identified as the enablers of agility.

The enablers were further subcategorized into criteria and each criterion into attributes. The model is a comprehensive model for organizational agility assessment for higher education institutions. The study has carried out in Malaysia.

Dove Robert and Wills Dina (1999) attempted to understand the concept of the agile workforce as per the researcher in education being agile means that a faculty member is able to learn and practice different methods of teaching & able to work with others effectively in both teaching and research. The agile faculty is able to work in cross-disciplinary and agility for faculty involves an understanding of technology.

The data is collected through structured interviews of institutions and faculty for three to four hours. The study focused that there is a need for a workable reward system that promotes faculty agility and the role of the faculty development office to assess the performance of the institution and how the agile faculty support the



college to become agile in the post-liberalization that is the 21st century to meet competency and sustainability in the global era.

Mary S. McCully and Elizabeth A McDaniel (2007) In this empirical study about college transformation through enabling agility at Washington, DC the researcher focused on how agility is the key competency for survival and success. The study highlights the six enterprise strategies: sense and responds to the current environment while anticipating the future, transform and model leadership of agile culture, build and leverage collaborative networks, create processes that enable agility, resource technologies that enable agility, and shape the environment.

The college embraced evolving net-centric concepts as enablers of agility to sense and respond to the changing needs and expectations of its future students who wanted, needed, and more importantly, expected global boundary less and ubiquitous access, and an information rich environment. The college sensed the power of the network paradigm, now referred to as net-centricity, and commenced to exploit it, thereby creating a new model for an agile government and academic organization. The college changed its systems for sensing and responding to the environment, leadership policies and derived culture, role in an expanded partnership community, internal processes and educational models and products, and priorities and capabilities of its technologies.

Objectives

- To study the impact of pandemic on faculty transformation.
- To assess the faculty in the agile workforce process.
- To understand the issues and challenges faced in the transformation of faculty.
- To study pedagogical changes & strategies adopted for faculty transformation.

Research Methodology

The research objective for this study includes exploration and description.

Research Design

The research design used in this study is descriptive research design.

Sources of Data Collection

Primary data is collected with the help of the structured questionnaire from 112 faculty. The reliability test showed Cronbach alpha value is 0.758 which clearly states that questionnaire is valid and reliable.

Research Instrument

The questionnaire of the survey consists of 3 parts. The first part aims to find out the personal information of faculty. The second part aims to find out the Impact of pandemic & assessment of faculty in the agile workforce transformation. The third part discusses the challenges and strategies adopted by the college faculty to adopt this digital transformation.



Sample Selection

There are around 893 higher education institutions in Bangalore urban alone (Source: <https://www.thehindu.com/news/cities/bangalore/bengaluru-has-the-highest-number-of-colleges-in-the-country/article24648141.ece>). The data for the total number of institution is available, the population is considered infinite and the samples are selected on infinite basis.

Sample Size

112 faculty members

Data Analysis Technique

The data collected is organised, classified and analysed using a wide range of appropriate statistical tools like mean and standard deviation, correlation and t-Test and ANOVA

Variables of the Study

In the current study the researcher has identified the impact of pandemic on faculty transformation is independent variable and assessment of faculty in digital process, issues & challenges, changes & strategies as dependent variable. The researcher has found the Transformation of Faculty into Agile Workforce in Higher Education is specifically with regard to faculty in Bangalore city.

Analysis and Interpretation

The analysis is carried out for Transformation of Faculty into Agile Workforce in Higher Education. The measures of central tendency, t test & Anova, and correlation has been used to draw the results from studying the variables and the analysis for the same is as follows;

Table1: Mean & Standard Deviation of Impact of the Pandemic on Faculty Transformation

Measuring Variables	Mean	S. D
Faculty must be technophile to cope up with this pandemic situation	4.54	.568
I am agile enough to deliver the quality teaching through online	4.14	.837
Faculty are flexible to adopt new digitised way of L & T in this pandemic	4.00	.930
The absence of classroom result in a major difference in imparting quality teaching	4.64	.551
Digital transformation results in increasing working hours to faculty	4.14	.994

Source: Primary Data

From the mean scores faculty from Table 1 it is clear that the Absence of classroom results from the major difference in imparting quality teaching is the main factor with a mean value of 4.64 and a standard deviation of 0.551, followed by Faculty must be a technophile to cope up with this pandemic situation with a mean of 4.54 and a standard deviation of 0.568. The last factor considered was faculty are flexible to adopt a new digitized way of L & T in this pandemic which has a mean value of 4.00 and standard deviation of 0.930. This indicates that faculty resistance in this digital transformation process is a major challenge to be addressed.

**Table 2: Mean & Standard Deviation of Issues & Challenges in Faculty Transformation**

Measuring Variables	Mean	S. D
Resistance of faculty in the digital transformation is due to a lack of knowledge	3.50	1.022
Unavailability of required resources(i.e. laptop internet etc) is the major challenge in this transformation	4.25	.741
Lack of student interest & support is the main hindrance in virtual transformation.	4.18	.932
Cost & time management in the faculty transformation is the main concern which has to be address	3.93	.965
There is no proper support from the institutions to adopt this agile transformation	3.82	1.202

Source: Primary Data

Using the mean scores of the faculty in Table 1.2, it is clear that the Unavailability of proper resources is a hurdle for digital class, is the main challenge faced by faculty, with a mean value of 4.25 and a standard deviation of 0.741, followed by lack of student interest & support is the main hindrance in virtual transformation with a mean of 4.18 and a standard deviation of 0.932. The last factor considered was the resistance of faculty in the digital transformation is due to lack of knowledge with a mean value of 3.50 and standard deviation of 1.022. So it is observed that the unavailability of required resources is the main issue in this transformation & also it is quite difficult for the teaching fraternity to get support from the student in this agile digital transformation.

Table 3: Mean & Standard Deviation of Assessment of Faculty in the Agile Work Process

Measuring Variables	Mean	S. D
Digital transformation should be considered as a tool in performance appraisal	4.39	.620
I am passionate to learn & implement digital aids in imparting the quality education	4.61	.491
I have a great platform to boost my confidence in digital teaching & learning	4.36	.769
An online evaluation system should be adopted for the assessment of 3.86 students & faculty.	.957	
Digital transformation is not only the ground to assess the agility of faculty in higher education	4.11	.820

Source: Primary Data

As per Table 3, faculty are Passionate to learn & implement digital aids in imparting quality education with the mean value of 4.61 and standard deviation of 0.491, followed by the variable Digital transformation should be considered as a tool in performance appraisal with the mean value of 4.39 and standard deviation 0.620 and it is



a great platform to boost faculty confidence in digital teaching & learning with mean value 4.36 and standard deviation 0.769. Whereas the least variable is the online evaluation system should be adopted for assessment of students & faculty with the mean value of 3.86 and standard deviation 0.956. Because of unawareness & lack of proper tools for online assessment evaluation, the faculty are not ready for opting for an online evaluation system.

Table 4: Mean & Standard Deviation of Pedagogical Changes & Strategies Adopted for Faculty Transformation

Measuring Variables	Mean	S. D
Time to time training & support is required from the institution for this transformation process	4.50	.502
Quantum of the syllabus to be reduced for creative & effective content delivery in digitalized education.	3.96	1.122
Blended learning concept should be promoted for sustaining in this pandemic.	4.43	.565
Online FDPs, conference & other programs are the best strategies for digital transformation in education	4.14	.746
The recognition & motivation in monetary & no-monetary terms are the best technique to promote agile transformation	4.39	.775

Source: Primary Data

According to Table 4, Time to time training & support is required from the institution for this transformation process which is considered as the main strategy for cope with the changes witnessed in this pandemic with the mean value of 4.50 and standard deviation of 0.502, followed by blended learning concept should be promoted for sustaining in this pandemic with the mean value of 4.43 and standard deviation 0.565, The recognition & motivation in monetary & non-monetary terms are the best technique to promote agile transformation with mean value 4.39 and standard deviation 0.775. Quantum of the syllabus to be reduced for creative & effective content delivery in digitalized education is the least adopted strategy in faculty transformation with the mean value of 3.96 and standard deviation of 1.122. Though FDP's, seminars, and conferences would help them in enhancing their knowledge at the same time they should develop creative ideas to make digital transformation effective in teaching & learning.

Hypotheses

- H₀1:** There is no significant difference between demographic factors and the impact of the pandemic on faculty transformation.
- H₀2:** There is no significant difference between demographic factors and issues & challenges in the process of agile transformation of faculty.
- H₀3:** There is no significant difference between demographic factors and assessment of faculty in the agile workforce process



H₀4: There is no significant difference between demographic factors and pandemic changes & strategies adopted for faculty transformation

Using Table 1,2,3 and 4, all factors of transformation of faculty into the agile workforce are analysed using mean & standard deviation. In order to understand the relationship between the Overall transformation process of faculty into the agile workforce to sustain this pandemic with the demographic factors, all the hypotheses were tested using t-tests and ANOVA and the results are in Table 5.

Table 5: Demographic Factors

Demographic factors	Impact of the pandemic on Faculty Transformation	Issues & Challenges in agile transformation	Assessment of faculty in the agile workforce process	Changes & Strategies adopted for faculty transformation
Gender				
t value	1.576	1.321	0.548	1.839
P Value	0.019*	0.900	0.001**	0.978
Inference	Rejected	Accepted	Rejected	Accepted
MARITAL STATUS				
t value	0.887	1.328	2.407	1.757
P Value	0.122	0.097	0.391	0.015*
Inference	Accepted	Accepted	Accepted	Rejected
QUALIFICATION				
t value	0.215	0.042	1.313	0.079
P Value	0.826	0.001**	0.301	0.000**
Inference	Accepted	Rejected	Accepted	Rejected
AGE				
f value 0.721	1.896	7.004	0.328	
P value 0.542	0.13	0.000**	0.805	
Inference	Accepted	Accepted	Rejected	Accepted
INCOME(RS)				
f value 16.889	1.510	12.548	0.025	
P value 0.000**	0.225	0.000**	0.975	
Inference	Rejected	Accepted	Rejected	Accepted
EXPERIENCE				
f value 6.048	3.070	3.400	1.837	
P value 0.003**	0.050*	0.037*	0.164	
Inference	Rejected	Rejected	Rejected	Accepted

Source: Primary Data Note:

(1) * denotes significant at 5% level

(2)** denotes significant at 1% level



Table 5 shows that the P-value is less than 0.05 considering the Impact of the pandemic on faculty transformation and with demographic factors Gender, Experience & Income. Hence there is a significant difference between Gender, Experience & Income with reference to the Impact of the pandemic on faculty transformation. Therefore Null Hypothesis H01: There is no significant difference between Demographic Factors and the Impact of the pandemic on faculty transformation is accepted only considering Marital status, Qualification, and Age of the faculty.

Table 5 further projects that the P-value is less than 0.05 considering issues & challenges with demographic factors Experience and qualification group of college faculty. Hence there is a significant difference between experience and qualification with reference to challenges & issues faced in the digital transformation of college faculty. Therefore there is no sufficient evidence to reject the hypothesis with regards to all the other demographic factors and challenges & issues. As the youngsters are impacted more, they are facing more issues & challenges due to lack of experience and qualification is the main concern in the agile transformation process of faculty.

Likewise, Table 5, exhibits that the P-value is less than 0.05 considering the Assessment of faculty in the agile workforce process with regards to technology with the demographic factors Gender, Experience, Income, and Age of college faculty. Hence there is a significant difference between Gender, Experience, Income, and Age of college faculty concerning the assessment of faculty in the agile workforce process.

With reference to Table 5, the P-value is less than 0.05 considering pandemic changes & Strategies adopted for faculty transformation in relation to marital status and qualification. Hence there is a significant difference between only marital status & qualification with changes & Strategies to overcome the hindrances faced by the college faculty in this digital process and to sustain in this pandemic. Therefore Null Hypothesis H04: There is no significant difference between Demographic factors and pandemic changes & Strategies adopted for faculty transformation is accepted while considering the demographic factors such as gender, age, income and experience of faculty is rejected.

This indicates marital status and qualification should be considered while executing the strategies in this agile transformation process. The qualification of faculty has a greater impact on this transformation process the required qualification help the faculty to be more flexible in adopting new techniques and boost their confidence in implementation of ICT in teaching & learning.

Bivariate Correlation

H₀: There is no significant correlation between the variables of transformation of faculty into the agile workforce in higher education.



Table 6: Karl Pearson Correlation Coefficient between Factors of Impact of Covid-19 on Teaching & Learning

Factors	Impact of pandemic on Faculty Transformation	Issues & Challenges in agile transformation	Assessment of faculty in the agile workforce process	Changes & Strategies adopted for faculty
Impact of pandemic on Faculty Transformation	1	.148	.482**	.415**
Issues & Challenges in agile transformation		1	.070	.175
Assessment of faculty in the agile workforce process			1	.575**
Changes & Strategies adopted for faculty				1
*. Denotes Correlation is significant at the 0.05 level.				
** denotes Correlation is significant at the 0.01 level.				

Source: Primary Data

The correlation coefficient between the Impact of the pandemic on faculty transformation and Issues & Challenges in agile transformation is just 0.148 which indicates a 14.8 percentage positive relationship between the impact of the pandemic on faculty transformation and issues & challenges.

The Karl Pearson coefficient of correlation between the impact of the pandemic on faculty transformation and Assessment of faculty in the agile workforce process is 0.482, which indicate 48.21 percentage positive whereas the correlation coefficient between the impact of the pandemic on faculty transformation and changes & strategies is 0.415 which shows 41.5 percentage positive relations between these variables and it is highly significant so the null hypothesis is rejected.

The correlation coefficient between Issues & Challenges and Assessment of faculty in the agile workforce process is 0.070 which indicate just 7 percentage positive relationships between this at the same time the coefficient of correlation between issues & challenges with changes and strategies is 0.175 which is 17.5 percentage of positive relationship among them and there is no sufficient evidence to reject the null hypothesis for these factors.

The Karl Pearson coefficient of correlation between assessment of faculty in agile workforce process and changes & strategies adopted for faculty transformation is 0.575, which indicates 57.5 percentage strong positive relations between these variables and it is highly significant so the null hypothesis is rejected. So therefore the impact of the pandemic on faculty transformation is highly correlated with the assessment of faculty in the agile workforce and changes & strategies adopted in this digital transformation, which indicate that some new tools for performance appraisal should be adopted to consider the agile attributes of faculty that must be needed in this virtual transformation process, that is strongly required in this 21st century in higher education.



Findings

- The study found that 71% of the respondents are female, 72% are married, 57% of the faculty respondents belong to the age group of 26 to 35 years, 64% of the respondents highest qualification is PhD/NET/SET, 46% of the responded faculty are possess less than 10 year of experience and 46% of the faculty income is 3 to 6 lakhs per annum.
- From the study it is observed that majority of the faculty agrees that absence of classroom makes a big difference in imparting quality teaching, the faculty feels that the unavailability of proper resources is a hurdle for digital class it is the main challenge faced by them in this digital transformation process, it is found that faculty are Passionate to learn & implement digital aids in imparting the quality education for which they required proper time to time training & support from the higher education institutions.
- Experience & income plays an important role in influencing impact of pandemic on college faculty transformation, where as qualification and experience discrimination exists with reference to the issues and challenges in agile transformation process of faculty.
- The demographic factors, income, Age, experience and gender are highly influenced with the assessment of faculty into agile workforce process. Where as marital status and qualification has a greater influence with regard to strategies and changes to be adopted for this agile transformation of faculty in the higher education system.
- The study reveals that the impact of pandemic on faculty transformation is having direct positive relationship with the changes & strategies to be adopted for faculty transformation and also correlated with the assessment of faculty in agile workforce process which is needed in this pedagogy shift.

Conclusion

- Higher education institutions have been facing changes in the environment and to stay competitive, colleges and universities need to leverage their resources and act proactively to capitalize on these changes. Faculty agility assessment would help the institutions recognize its current position, identify gaps and prepare for improvement.
- Many institutions of higher education are looking to agile operational strategies as a way to meet current and future challenges from their many constituencies and their competitors. They are also looking to agility as a way to cope with the rapid pace of change in technology, the educational environment, and society at large. The higher education institution should play an essential role in this transformation of the faculty. At the same time faculty must be tech savvy to confront the changes demanded by this pandemic in terms of digitalization without deteriorating the quality of education, they must aware of his or her role to help the institution effectively achieve the capability to respond to unpredictable and continuous change.

Suggestions

- The time to time support from the higher education institution is needed to the faculty in this agile transformation in teaching & learning and also proper planning and assistance in terms of finance and training should be provided by the institutions for witnessing the effective and best outcome from this process.
- The proper reward system should be followed to boost the morale of faculty to learn & implement digital aids in imparting quality education and creative ideas have to be supported to attract & retain the attention of the students in the process of digital learning.



- The institution must consider new digital tools for the assessment of faculty which should be considered for their performance appraisal to promote this agile transformation process in the higher education sector.
- Based on the subjects and content to be delivered the different strategies should be planned & executed to facilitate the smooth digitalized learning and teaching to facilitate this agile process.
- The study restricted to only college faculty further research can be done to now the transformation of employees into the agile workforce in this pandemic on school teachers, other organized & unorganized sectors, work-life balance & so on.

Limitations

The study is restricted to college faculty in Bangalore city only and may not be applicable to other areas. The opinion of the faculty is based on the primary source of data only.

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STRESS AND ITS EFFECTS ON HIGHER EDUCATION STUDENTS IN VIRTUAL CLASSROOM DURING COVID-19

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Abstract

The worldwide pandemic has endured a huge shot on all the areas of the economy. This situation have been challenging for the teachers and the students to engage the online education system. Face to face contact; learning by doing, disciplinary actions are missing in virtual classroom. The students in remote area are finding it difficult to use the electronic gadgets and application software. This situation creates stress for the students. So, the researcher takes an attempt to study the apparent stress level among students and the factors causing stress during the online class. The study focuses in Kanyakumari District, India. The Under Graduate, Post Graduate, M.Phil. and PhD students are chosen for the study.

Keywords: Student stress, Covid-19, Corona Virus, Online Class.

Introduction

Stress is an inclination of emotional or physical tension. It can emerge out of any occasion or thought that makes one to feel disappointed, furious, or apprehensive. The current world setting of social distancing, stay-at-home orders, online classes, dread of virus, and vulnerability of things to come because of COVID-19 puts extra stress on students' psychological well-being as well as the colleges' ability to offer emotional help for their students. It is the obligation of the students to battle against the stress during online class and at the time of online exam. Improving stress avoidance is a positive activity that adds to a superior wellbeing of students and creates incredible results.

Review of Literature

Adnan and Anwar (2020) This research study looks at the perspectives of Pakistani higher education students towards compulsory digital and distance learning university courses in the midst of Covid19 (Corona virus). Undergraduate and postgraduate were studied to discover their points of view about online education in Pakistan. The absence of face-to-face communication with the instructor, reaction time and nonattendance of traditional classroom socialization were among some different issues featured by higher education students.

Moawad (2020) The closure of schools, colleges, universities and other educational institutions across Saudi Arabia, and keeping up social distancing as a preventive and prudent step against Coronavirus, have all changed the method of educating from a customary standard framework to a virtual and online structure. A fast and abrupt change in the educational system may cause intense stress on students. This substance research analysis expects to distinguish the scholastic stressors by examining the concerns and fears that students at the College of Education (King Saud University) are encountering during the time of Coronavirus. The outcomes show that the issue with the most noteworthy level of stress among students is their uncertainty over the end of semester exams and appraisals.

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Giatmanet.al. (2020) The Corona virus pandemic that hit the world in early 2020, has quickly changed the structure of individuals' lives, including Indonesia. The world of education is compelled to replace face-to-face education with online learning. From the aspect of students in Indonesia, most of the students are ready to accept the online learning and the students gets guidance from the teaching staff through online class. The main obstructions for students are less stable internet, signal difficulties, internet access and educational expenses. E-learning measure at UNP has been working out in a good way and can meet the learning results that have been set. To improve the quality of better learning results, it is important to improve the quality of network infrastructure, instructional learning by instructors, and give credit appropriations to students.

Anthony and Keating (2013) This paper discusses the difficulties of online learning for Indigenous Australian students living in remote communities who do not have adequate access to online learning technologies. Any level of logical analysis of the situation many remote Indigenous people find themselves in would indicate that delivering online education is simply not practical or achievable at this time. Even with recent advancements in technology and the proliferation of mobile phone usage in remote communities, still the underpinning technological and financial requirements are just not there. While the current trend in education is to push online learning, education provider should be very wary of engaging in a costly and time consuming push to online learning that ultimately could result in reduced enrolments, reduced positive outcomes for students and a step backwards in Indigenous Australian education.

Ellis et. al. (2005) researched the case-based learning experience of 133 undergraduate veterinarian science students. A critical result of this investigation was that a huge level of the students over viewed received a helpless way to deal with learning through online assets in a mixed encounter in any event, when their general learning experience was identified with firm originations of veterinary science, and that the thing that matters was considerably more set apart for less fruitful students. The results from the study recommend that numerous students are uncertain of how to move toward the utilization of online assets in manners that are probably going to boost benefits for learning in mixed encounters, and that the advantages from case-based learning, for example, authenticity and dynamic learning can be undermined if issues firmly connected with subjective variety emerging from ambiguity in the experience are not addressed.

Curtis and Lawson (2001) determined the extent to which proof of community learning could be distinguished in students' text based collaborations in an internet learning climate. The literature on collaborative learning has distinguished a scope of practices that describe effective cooperative learning in face-to-face circumstances. Investigation of students' contributions reveals that there is considerable proof of coordinated effort, yet that there are contrasts between ordinary face-to-face cases of collaborative learning and what happens in a no concurrent, organized climate. Albeit the students who participated in this study knew about the fundamental web advances email and the web, they uncovered some hesitance in accepting the conversation group, returning to the utilization of email. There is a significant differentiation between on-going and asynchronous types of interaction. For the reasons illustrated from the early in this paper, there is extensive interest in asynchronous types of online collaboration in higher education. Likewise, the current types of on-going interaction are restricted by the limit of the communication links now accessible and just the exchange of text is promptly available and reliable.

Objectives

- To know the level of stress faced by the college students during online class.
- To analyse various difficulties faced by students during online class.



Statement of the Problem

Stress is one of the most important factors which causes many diseases in an individual. Covid-19 fear is present in each and every individual in this scenario. At the same time, students are being forced to attend online class and also online exam. This sudden change in traditional classroom learning affects the higher education students to cope up with virtual classroom. In addition to this, the students are faced so many difficulties to attend online class. Hence the researcher made an attempt to study the stress and its effects on higher education students in virtual classroom during covid-19 in Kanyakumari District, Tamilnadu, India.

Research Methodology

The present research paper attempts to understand the stress and its effect on higher education students in virtual classroom during covid-19 in Kanyakumari District, Tamilnadu, India. The present study is an empirical study and mainly focuses on primary data and secondary data used for this study.

Methods of Data Collection

Primary data was collected through the structured questionnaires from different location of Kanyakumari District and secondary data was collected from books, journals, periodicals, articles and internet. The researcher used t-test and one-way ANOVA for analyzing the data.

Sample Size

The sample size selected was 176.

Data Analysis

Independent Sample t-test

A t-test is a type of inferential statistic used to determine if there is a significant difference between the means of two groups, which may be related in certain features. The t-test is one of many tests used for the purpose of hypothesis testing in statistics.

F-test (One Way ANOVA)

The univariate analysis of variance (ANOVA) is carried out for calculating 'F' ratio to test the significance of the difference between means of different groups of subjects. The objectives of the analysis of variance are to locate the important independent variables in a study and to determine how they interact and affect the response.

Comparison of Difficulties Faced by Students with Gender of the Respondents

These are classified into two gender groups and t-test is prepared to study the significance of difference that exists among the difficulties faced by the students of different gender group respondents.

Null Hypothesis H_0 : There is no significant difference between Male and Female higher education students with respect to difficulties faced by students of higher education.

Table 1: Comparison of Difficulties Faced by Students with Gender of the Respondents

Difficulties faced by students	Gender				t value	p value
	Male		Female			
	Mean	SD	Mean	SD		
Adaptability	9.72	2.70	10.27	2.61	1.312	0.192
Technical Issues	9.31	2.44	9.43	3.10	0.275	0.784
Computer Knowledge	8.75	2.88	8.36	3.31	0.823	0.412
Learning Issues	10.53	2.84	11.25	2.74	1.636	0.104
Communication Issues	10.63	3.22	11.68	2.60	2.233	0.028*
Overall difficulties	48.94	10.81	50.98	10.31	1.227	0.222

Note : * denotes significant at 5% level

Since P value is less than 0.05, the null hypothesis is rejected at 5% level, with regard to communication issues. Hence there is significance different between male and female with regard to communication issues. Based on Mean Score, female students have more communication issues than male students.

There is no significance difference between male and female higher education students with regard to adaptability, technical issues, computer knowledge, learning issues and overall difficulties since P value is greater than 0.05. Hence the null hypothesis is accepted at 5% level with regard to adaptability, technical issues, computer knowledge, learning issues and overall difficulties.

Comparison of Difficulties Faced by Students with Age Group of the Respondents

These are classified into five age groups and one-way ANOVA is prepared to study the significance of difference that exists among the difficulties faced by the students of different age group respondents.

Null Hypothesis H_0 : There is no significant difference between the age of higher education students with respect to difficulties faced by students of higher education.


Table 2: Comparison of Difficulties Faced by Students with Age of the Respondents

Difficulties faced by students	Age group in years					F value	p value
	16-20	21-24	25-28	29-32	Above 32		
Adaptability	10.18 (2.64)	10.20 (2.68)	8.00 (2.09)	11.00 (2.37)	10.25 (2.66)	2.149	0.077
Technical Issues	10.12 (2.93)	9.15 (2.57)	7.67 (3.23)	10.33 (0.52)	7.50 (3.82)	3.557	0.008**
Computer Knowledge	9.32 (2.86)	8.12 (3.10)	7.00 (2.70)	7.00 (4.10)	8.75 (4.74)	2.562	0.040*
Learning Issues	11.24 (2.69)	10.85 (2.89)	11.67 (1.56)	11.00 (2.37)	9.25 (3.96)	1.139	0.340
Communication Issues	10.88 (3.05)	11.73 (2.69)	11.67 (2.39)	11.33 (1.03)	9.75 (4.17)	1.464	0.215
Overall difficulties	51.74 (10.47)	50.05 (10.14)	46.00 (6.38)	50.67 (9.40)	45.50 (17.80)	1.256	0.289

Note : 1. ** denotes significant at 1% level
 2. * denotes significant at 5% level
 3. The value within bracket refers to SD

Since p value is less than 0.01, null hypothesis is rejected at 1% level with regard to technical issues. Hence there is significant difference among age of the students with regard to technical issues. Based on mean score, 29-32 years of age students have difficulty with technical issues than other age group students.

Since p value is less than 0.05, null hypothesis is rejected at 5% level with regard to computer knowledge. Hence there is significant difference among age of the students with regard to computer knowledge. Based on mean score, 16-20 years of age students have difficulty with computer knowledge than other age group students.

There is no significant difference among age group of higher education students with regard to adaptability, learning issues, communication issues and overall difficulties, since p value is greater than 0.05. Hence null hypothesis is accepted at 5% level with regard to adaptability, learning issues, communication issues and overall difficulties.

Comparison of Difficulties Faced by Students with Degree of the Respondents

These are classified into four degree groups and one-way ANOVA is prepared to study the significance of difference that exists among the difficulties faced by the students of different degree group respondents.

Null Hypothesis H_0 : There is no significant difference between the degree of higher education students with respect to difficulties faced by students of higher education.


Table 3: Comparison of Difficulties Faced by Students with Degree of the Respondents

Difficulties faced by students	Degree				F value	p value
	UG	PG	M Phil	Research Scholar		
Adaptability	10.36 (2.30)	10.17 (2.87)	6.00 (0.00)	9.22 (2.56)	4.354	0.006**
Technical Issues	9.76 (3.05)	9.46 (2.43)	6.50 (2.89)	8.11 (3.31)	3.103	0.028*
Computer Knowledge	9.16 (2.91)	8.33 (3.12)	7.00 (1.15)	6.78 (3.93)	3.385	0.019*
Learning Issues	11.15 (2.54)	11.10 (3.00)	9.50 (1.73)	10.11 (2.97)	1.112	0.346
Communication Issues	10.76 (3.00)	11.95 (2.66)	11.00 (2.31)	10.78 (3.02)	2.477	0.063
Overall difficulties	51.21 (10.32)	51.03 (9.90)	40.00 (5.77)	45.00 (12.52)	3.238	0.024*

Note : 1. ** denotes significant at 1% level
 2.* denotes significant at 5% level
 3.The value within bracket refers to SD

Since p value is less than 0.01, null hypothesis is rejected at 1% level with regard to adaptability. Hence there is significant difference among degree of the students with regard to adaptability. Based on mean score, UG students have difficulty with adaptability than other degree students.

Since p value is less than 0.05, null hypothesis is rejected at 5% level with regard to technical issues, computer knowledge and overall difficulties. Hence there is significant difference among degree of the students with regard to technical issues, computer knowledge and overall difficulties. Based on mean score, UG students have difficulty with technical issues, computer knowledge and overall difficulties than other degree students.

There is no significant difference among degree of higher education students with regard to learning issues and communication issues, since p value is greater than 0.05. Hence null hypothesis is accepted at 5% level with regard to learning issues and communication issues.

Comparison of Difficulties Faced by Students with Family Income of the Respondents

These are classified into six family income groups and one-way ANOVA is prepared to study the significance of difference that exists among the difficulties faced by the students of different family income group respondents.

Null Hypothesis H_0 : There is no significant difference between family income of higher education students with respect to difficulties faced by students of higher education.

Table 4 : Comparison of Difficulties Faced by Students with Family Income of the Respondents

Difficulties faced by students	Family income (Rs.)						F value	p value
	Below 10,000	10,001-20,000	20,001-30,000	30,001-40,000	40,001-50,000	Above 50,000		
Adaptability	10.37 (2.53)	10.00 (2.94)	9.78 (2.78)	9.38 (1.45)	10.50 (2.32)	10.56 (2.83)	0.588	0.709
Technical Issues	9.63 (2.94)	9.29 (2.94)	9.50 (2.87)	9.37 (2.31)	9.50 (1.78)	8.89 (3.58)	0.189	0.967
Computer Knowledge	9.26 (2.81)	8.36 (3.45)	8.61 (2.81)	6.38 (1.86)	9.17 (3.73)	8.56 (3.60)	2.093	0.069
Learning Issues	10.84 (2.80)	11.29 (2.61)	10.67 (2.93)	10.63 (1.71)	11.83 (2.21)	10.78 (4.05)	0.532	0.752
Communication Issues	11.26 (2.67)	12.36 (2.18)	10.72 (2.88)	10.00 (2.19)	11.33 (3.55)	10.33 (4.23)	3.030	0.012*
Overall difficulties	51.36 (9.02)	51.29 (10.25)	49.28 (10.39)	45.75 (5.48)	52.33 (10.82)	49.11 (16.25)	0.979	0.432

Note : 1.*denotes significant at 5% level
2.The value within bracket refers to SD

Since p value is less than 0.05, null hypothesis is rejected at 5% level with regard to communication issues. Hence there is significant difference among family income of the students with regard to communication issues. Based on mean score, the students have the family income of Rs.10,001 to 20,000 are facing the difficulty with communication issues than other family income group students.

There is no significant difference among family income of higher education students with regard to adaptability, technical issues, computer knowledge, learning issues and overall difficulties, since p value is greater than 0.05. Hence null hypothesis is accepted at 5% level with regard to adaptability, technical issues, computer knowledge, learning issues and overall difficulties.

Comparison of Difficulties Faced by Students with Level of Stress of the Respondents

These are classified into three groups and one-way ANOVA is prepared to study the significance of difference that exists among the difficulties faced by the students of different level of stress group respondents.

Null Hypothesis H₀: There is no significant difference between level of stress of higher education students with respect to difficulties faced by students of higher education.

Table 5 : Comparison of Difficulties Faced by Students with Level of Stress of the Respondents

Difficulties faced by students	Level of stress			F value	p value
	High	Medium	Low		
Adaptability	10.56 (2.59)	9.52 (2.62)	11.33 (2.39)	4.726	0.010**
Technical Issues	9.78 (2.64)	9.07 (2.71)	9.50 (4.78)	1.262	0.286
Computer Knowledge	8.39 (3.55)	8.70 (2.78)	7.67 (3.50)	0.635	0.531
Learning Issues	11.25 (3.20)	10.70 (2.58)	11.66 (0.78)	1.180	0.310
Communication Issues	12.14 (2.86)	10.74 (2.75)	10.50 (2.94)	5.546	0.005**
Overall difficulties	52.11 (10.64)	48.72 (10.38)	50.67 (9.70)	2.144	0.120

Note : 1.** denotes significant at 1% level
2. The value within bracket refers to SD

Since p value is less than 0.01, null hypothesis is rejected at 1% level with regard to adaptability and communication issues. Hence there is significant difference among level of stress among the students with regard to adaptability and communication issues. Based on mean score, the students have low level of stress on adaptability and high level of stress on communication issues than other.

There is no significant difference among level of stress among higher education students with regard to technical issues, computer knowledge, learning issues and overall difficulties, since p value is greater than 0.05. Hence null hypothesis is accepted at 5% level with regard to technical issues, computer knowledge, learning issues and overall difficulties.

Findings

Higher education students are facing more difficulties when attending online class. Due to the closure of colleges and universities, the students are compelled to attend online class. Most of the students do not have adequate family income to continue the classes through online. The students are not able to adopt the sudden change from traditional classroom learning to virtual classroom learning.

The students who are studying under graduate are faced stress due to the difficulty of technical issues and computer knowledge. Slow and no internet connection in some remote area is another difficulty of the students to attend virtual class. The higher education students also face stress at the time of online examination. Due to server busy, the students are in stress to upload the answer script on time in the online web portal.



Suggestions

The government, universities, and colleges should support the students to adopt the change in learning environment. The telecom services should provide fast and speed internet connection not only in cities and towns, but also in villages. The universities and colleges should provide adequate training for students regarding computer knowledge and usage of application software. The students are in stress while writing and uploading the answer script on time. Speedy internet connection will solve these issues also.

Conclusion

This research has shown the stress and its effect on higher education students in virtual classroom during covid-19. Student stress has risen as one of the significant and central regions for investigation right now. The study has revealed that the educational institutions should support the students by providing adequate training to develop the computer and internet knowledge, which will lead to a better stress management among higher education students.

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BRAND SWITCHING DETERMINANTS OF YOUNGSTERS IN TELECOM INDUSTRY FOR PURSUING ONLINE EDUCATION

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Abstract

The telecommunication industry has widened its operations than at the past. It incorporates multiple service providers, including telephone companies and various Internet service providers. The industry utilizes the software aspects too for enabling the users to obtain utmost satisfaction. Pandemic period let the students to go online for their education which had hassles and opportunities. Higher education had undergone greater change in shaping the future of the students. Interactions, assignments, activities were all communicated through online which created the importance of wider usage of network among the youngsters facilitating their personal growth. Certain factors like internet speed, network connectivity, downloading speed and yet other aspects necessitated the users to switch their brand in telecommunication industry. The purpose of the study is to analyze the brand the brand shifting in telecom industry by the youngsters during this pandemic. The scope of this research is to assess the overall satisfaction, response from the customers with regard to the factors in brand switching. The data was collected through questionnaire. This study is restricted to the respondents of Coimbatore city who were selected through convenient sampling method. The suggestions from the various respondents which can be improved by telecom industry are also recorded.

Keywords: Customer Satisfaction, Brand Switching, Telecommunication

Introduction

Modern technology has swapped traditional classroom teaching enhancing the need for the youngsters to compete with global educational imperative. The wave of pandemic though affected varied disciplines proved to create a positive urge in the aspect of learning. The usage of high-speed internet smoothened the teaching learning process enabling the student to have conducive environment similar to classroom atmosphere. The present study is intended to analyze the factors that affect the youngster brand switching in telecom industry. Further the satisfaction level of the individual in regard to the usage of the present mobile network was analyzed. The determinants of the brand switching behavior of the user to be assessed which created a base for the study which will provide suggestions to service providers the areas that they need to improve.

Review of Literature

Kushboo et al., (2014) examined the factors that influence the brand switching behaviour of the male and female students in telecommunication industry. Two main factors were considered the value added services and the result on the pricing strategies were analysed with the help of a questionnaire. Pricing strategies were found to have a significant impact on the switching behaviour among the male and female respondents.

Jan and Matolia (2019) assessed the brand switching behaviour of consumers in telecommunication industry at Afghanistan. Variables like price, service quality, image and the various features of the telecommunication networks were evaluated. Product features were found to be the most influencing factor for brand switching of the cellular network providers among the customers.

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A study was conducted by Bansal and Singh (2019) to create a conceptual model on the customer brand switching behaviour in telecom industry. An analytical model was framed after in-depth analysis and evaluation of the various review of literature including the variables like price, service quality, customer satisfaction, Loyalty and Corporation reputation.

Objectives

Primary Objective

- To study the brand shifting in telecom industries among the citizens of Coimbatore city.

Secondary Objectives

- The study intends to elicit the opinion of the respondents on use of telecom industry which is popular among the students.
- To study the factors responsible for satisfactory and unsatisfactory performance of the telecom provider.
- To examine the factors behind the brand switching in the telecom industry.

Statement of the Problem

- The statement is taken to find the reason behind brand switching in the Telecom Industry.
- To recommend strategies through which cellular networking companies can retain their customers and discourage brand switching.

Research Methodology

The study is descriptive in nature. The data were collected using the primary and secondary data collection methods. Primary data was collected using questionnaire and secondary data from books, journals and websites. Citizens of Coimbatore city are the population of the study. The sampling size of the study is 100 respondents of citizens of Coimbatore city. Convenient sampling method was used for the study. Collected data was tabulated, edited and analyzed using SPSS.

Data Analysis

The information related to the profile of the respondent and the awareness towards the courses in online learning tools were assessed and posted in the table below.


Table 1 : Respondents Profile and Opinion on Telecommunication

S. No	Variable	Category	Number of Respondents	Percentage (%)
1	Age of the respondents	Less than 20 years	32	32
		20 – 30	36	36
		30 - 40	12	12
		Above 40 years	17	17
2	Gender	Male	49	49
		Female	51	51
3	Occupation	Student	50	50
		Employed	24	24
		Self employed	10	10
		House maker	14	14
		Others	2	2
4	Usage of telecommunication	Yes	98	98
		No	2	2
5	Telecommunication network used.	Airtel	32	32
		Vodafone	29	29
		Reliance Jio	20	20
		Aircel	7	7
		BSNL	12	12
6	Type of connections	Prepaid	65	65
		Post paid	35	35
7	Reason for changing the network	Range issue	27	27
		Lack of offers	17	17
		Poor customer support	12	12
		Lack of customers	3	3
8	Choices verified while choosing network	Offers	35	35
		Network	48	48
		Customer support	17	17

The simple percentage analysis converts the raw data into a meaningful way helping better understanding. Majority of the respondents are in the age group belong to the age group of 20 -30 years, and most of the respondents are female. 98 % of the respondents use telecommunication and prefer prepaid connections as many of the respondents belong to the student category. The range of the network is the primary reason for the respondents to shift their network from the present one.

Chi- Square Test

To test the relationship age of the respondents and satisfaction level:

H_0 : There is no association with the type of telecommunication and the satisfaction level of the company.

H_1 : There is association with the type of telecommunication and the satisfaction level of the company.

Table 2 : Customer Support Service * Company Cross tabulation

Calculated value/ chi square valuez	Degree of freedom	Probability level	Critical chi- square value
68	10	0.05	.146

Table 3 : Chi-Square Test

Customer support service / Company	Highly disagree	Disagree	Neutral	Agree	Highly agree	Total
Airtel	1	4	11	13	3	32
Vodafone	5	2	6	6	10	29
Reliance Jio	2	0	7	8	3	20
Aircel	1	0	0	4	2	7
BSNL	2	0	1	5	4	12
Total	11	6	25	36	22	100

The calculated value, 0.146 is higher than the table value 0.05, hence null hypothesis is accepted and the alternate hypothesis is rejected. Hence there is no relationship between the telecommunication company and the level of satisfaction of the user towards the network.

Ranking Method

A ranking method is used to analyze the telecommunication network that is mostly preferred by the respondents of the Coimbatore city. The ranking was based on the respondents view on various factors like network speed, accessibility of network at remote areas, rates charged, advertisement of the networks, and customer care service.

**Table 4 : Companies Preferred by Users (Ranking)**

Sr. No	Vodafone	Airtel	Jio	Bsnl	Aircel
1	29	32	20	12	7
Ranking	II	I	III	IV	V

From the above table we can identify that Airtel is the most service provider used by the respondents.

Findings

It is found from the study that most of the respondents change their sims or networks due to the lack of offers provided by the telecommunication networks. The respondents who never shift or port themselves to other networks are due to happiness with the present network and responses to complaints. The respondents who never tend to move to other telecommunication are due to their loyalty towards the brand which they are presently in and many are attracted towards the advertisements provided by the companies. Innovativeness and new initiatives are also major add ons for the consumer to stay with their present company.

Suggestions

Due to the advent of smart phones, tablets and other devices the need for usage of mobile phones is at all age groups. Young respondents who might have limited budget have been found more frequent switchers in response to changes in price. It can be said that price changes affect the most. So, companies should try to provide more offers in a budget that would be suitable for every age group. Customer care service has also been an influential factor for brand switching. Most of the respondents have agreed that better customer service of current operator has made them to switch towards them. Companies should try to help customers in their problems.

Conclusion

Price and service failure is the major reason for switching over the telecommunication service while the trust has less significant influence on switching attitude of customer. Majority of switched users are satisfied after the switching over. The JIO has come up with free of national calling, SMS and 4G Lte internet services for 6 months that changed the scenario of telecommunication industry. High quality services have also been found an important factor for encouraging customers for brand switching as well as for retaining customers. Mobile service providers with attractive and high-quality services have made customers of other companies to switch over them.

Further Scope of Study

This research is only limited to Coimbatore city. The present study covers factors like offers, networks, comfort, method used for recharge etc.

Limitations

- The results of the study are appropriate only for the citizens of Coimbatore city.
- Opinion of the respondents may be biased and may vary over a period of time.



- The data totally depends on the information provided by the respondents.

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A STUDY ON FACTORS INFLUENCING CONSUMER BEHAVIOUR TOWARDS ONLINE SHOPPING

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Abstract

The Corona Virus (COVID-19) eruption is the first and prime human tragedy across the globe, affecting the lives of millions of people. It has greatly impacted the global economy. This study aims at knowing the factors which influence consumer behavior towards online shopping in this pandemic and also to know the impact of COVID – 19 on online shopping. And to study those factors we had conducted the survey. For this survey, the structured build questionnaire is used as the research instrument. For this research, we had used a descriptive research design with 101 samples included in the study. Primary and secondary data both were used in this research. In the case of primary data, questionnaires are used and in the case of secondary data, the data has been collected from books, newspapers, journals, articles, published reports, and the internet. The result shows that there is a positive impact of the covid-19 pandemic on consumer behavior. Customer increased their orientation towards online shopping during the pandemic and there is an increase in sales as well but there are several other factors to which influence consumer behavior towards online shopping such as convenience factors, home delivery of goods, duration of delivery, availability of goods on website and COVID-19 is also one of the factors.

Keywords: COVID-19, Consumer Behavior, Online Shopping, Convenience, Home Delivery, Duration of Delivery, Availability of Goods.

Introduction

Across the globe, the COVID-19 pandemic and subsequent lockdowns have dramatically changed the everyday behavior of billions of people. It has had a particular impact on digital channels, with people switching to online given that many shops have been closed and consumers have to stay at home. Digital commerce has seen a boost that is likely to sustain post-outbreak. Consumer priorities have become centered on the most basic needs, sending the demand for hygiene, cleaning and staples products are increasing while demand for non-essential categories is decreasing. The factors that influence brand decisions are also changing as a "buy local" trend accelerates.

The results of a report on "The impact of Covid-19 on consumer sentiment and behavior" by McKinsey & Co, published on July 8, 2020, after conducting weekly, bi-weekly and monthly surveys in 12 countries, depicted that 91% of Indians changed their shopping behavior due to the crisis. Many urban consumers, increasingly working from home and are not interested to visit crowded public places, prefer online shopping for their daily needs. If demonetization urged people to move in the direction of cashless payments, Covid-19 has compelled them to adopt online shopping. There has been more than 10 percent growth in online shopping across all categories at the time of the pandemic and it is expected that consumers will continue with this practice. So, this study aims at knowing the factors which influence consumer behavior towards online shopping in this pandemic and also to know the impact of COVID-19 on online shopping.

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Review of Literature

To carry the present study, several earlier studies were reviewed. Some of them are mentioned as under:

Sharma & Jhamb (2020) reflected issues and perspectives of online marketing due to COVID-19. The study found that the majority of customers started positively ordering more personal care, daily essentials and medical kids rather than ordering fashion products. This research also explored the impact of the epidemic on changing consumer behavior towards online shopping. The results of the study depicted a progressive move in consumer buying behavior from traditional shopping to online shopping.

The primary objective of the research by Basu & Anwar (2018) was to study the factor that affects consumer attitude towards online shopping. Through the survey, the results of this study pointed out the positive relationship between the perceived benefits of online shopping and online buying behavior. In this study, factors include time saving, easy and fast comparison of substitute products, economical pricing of goods shopped online, honest review of products and access to a market without any borders.

According to Sultana & Sujana (2018) consumer behavior has shown massive changes in online shopping. They talk about the '90s where people were not much aware of it and showed fear towards online shopping but now consumers are adventurous and they buy a house to shoes to airplane tickets online. The online product and services include factors like no. of available options, discount offers, home delivery facility, easier to order, 24/7 availability, time-saving etc and these factors woo the consumer most. During this pandemic online plays a curricula role, because neither anyone wants to buy the product in a crowded place nor want to come in contact with anyone.

The objective of this paper by Bucko, Kakalejcik & Ferenova (2018) was to determine factors that affect the consumers' willingness to purchase products from the online store in the condition of the Slovak market. In the survey, they extract six RCs explaining almost 80% of the variance in the data—the factors of price, availability, social proof, scarcity, product details, conditions and social media activity.

Agyapong (2017) conducted a study on a sample of 184 respondents via an online questionnaire. The author found that the main factors that affect online shopping are convenience and attractive pricing/discounts.

A objective of study conducted by Kinker & Shukla (2016) was to study the consumer behavior in online shopping of electronic goods especially in Bhopal Jabalpur city of Madhya Pradesh. The main research question in the research paper was how consumers behave when shopping online. In this study, customer-oriented factors were time saving, quality product, and price convenience accessibility, shop anywhere and anytime.

Objectives

- To find out the factors influencing consumer behavior towards online shopping.
- To identify the impact of COVID-19 on consumer behavior towards online shopping.

Research Methodology

The main purpose of this research was to study the impact of COVID-19 on consumer behavior towards online shopping and to know the factors which influence consumers to make online purchases and to study those factors we had conducted the survey.

Method of Data Collection

For this survey, the structured build questionnaire is used as the research instrument. For this research, we had



used a descriptive research design. Primary and secondary data both were used in this research. In the case of primary data, questionnaires are used and in the case of secondary data, the data has been collected from books, newspapers, journals, articles, published reports and the internet.

Sample Size

The questionnaire was distributed to randomly select 106 customers, Among the 106 respondents 5 respondents did not fill the questionnaire properly and hence they were rejected. Thus 101 questionnaires were finally used for the analysis.

Data Analysis Techniques

The data collected is analyzed using Regression Analysis and Factor Analysis and more appropriate statistical tests will be used as per the nature and requirement of data.

Results & Discussion

Descriptive Statistics

The questionnaire consists of two parts where Part-A states the demographic profile of the respondent. Part-B consists of the questions related to the factors influencing consumer behavior towards online shopping. The detailed analysis of the questionnaire is as under:

Table 1 : Demographic Profile of Respondents

Demographic Variables	Group	%
Gender	Males	49%
	Females	51%
Age (years)	10-20	16.6%
	21-30	79.4 %
	31-40	2 %
	41-50	1 %
	More than 50	1 %
Occupation	Service	12.7 %
	Business	4.9 %
	Housewife	2 %
Education qualification	SSC	2 %
	HSC	5.9 %
	Graduate	53.9 %
	Post Graduate	38.2 %

From the above table it can be observed that 49% of individuals are male and 51% of individuals are female. This shows that female respondents are the major contributor to the study. In the case of 'age' of respondents, the



majority of sample respondents belong to the age group of 21-30. It has been observed that the majority of the respondents are students. Out of the total 106 respondents, 53.9% are graduate respondents. As the education qualification is concerned, findings depict that most of the respondents are graduates. Respondents have been asked how long they spend time on online shopping per day and 78% of responses said they spend 0-5 hours. Online shopping during the pandemic was done by 80% of respondents. Thus, it can be interpreted from the findings of the study that the majority of the respondents were students and graduates.

Reliability Statistics

The Cronbach's alpha value of the questionnaire was found to be 0.89. Cronbach's alpha values, greater than 0.650, indicate the suitability of the instrument for the study. Hence the scales used are highly reliable.

Exploratory Factor Analysis

Factor Analysis: The factor analysis was used to identify the consumer behavior towards online shopping in pandemic (COVID-19). Maximum likelihood analysis was employed for extracting factors. Promax with Kaiser Normalization rotation method was employed. A Rotation converged in 7 iterations. Kaiser-Meyer-Olkin (KMO) was also performed for sample adequacy which measures whether the distribution of values is adequate for conducting factor analysis. The high value (0.899) of these statistics indicated the appropriateness of the factor analysis for the data collected. (Table 1) There are six factors extracted from the factor analysis. Questions/statements with loading values more than 0.300 were considered statistically significant. (Table 2)

Table 2 : KMO and Bartlett's Test

Kaiser-Meyer-Olkin measure of Sampling Adequacy.	.899
Bartlett's Test of Sphericity Approx. Chi-Square	1260.563
Degree of freedom	171
Significance(sig.)	.000

Factors Influencing Consumer Behavior towards Online Shopping

- **Convenience** - The very first factor came is the convenience factor. According to customers, they prefer online shopping to traditional shopping and online shopping is as secure as traditional shopping. Customers always felt delighted while online shopping.
- **Perceived risk and security**- The second factor was perceived risk and security. Poor on time delivery decreases customer's propensity to shop online and sometimes having a bank account creates difficulty. The quality of the product differs from what has been shown on the website.
- **Return policy and discount** - Third factor which came out was the return policy and promotional offers. An easy return policy attracts the customer most as well as the promotional offers and discounts increase their propensity to consume more online.
- **Home delivery and availability of the product** - This is the fourth factor which came out for analysis and according to this home delivery of product and availability of product was the main factor which increases the propensity to increase the customer online shopping

- **Duration** - According to the customer online shopping saves time as compared to traditional shopping. It is a great advantage to be able to shop at any time of the day, especially in this pandemic situation.
- **COVID-19 Pandemic**- According to research, the current situation of the pandemic had not influenced consumer behavior much. In the beginning, we saw a frequent increase in online shopping but with time it got as normal as it was before the pandemic. The current pandemic has not affected consumer behavior much.

Table 3: Factor Analysis---Pattern Matrix

Factor	Statement	Loading value
1	c. I prefer online shopping to traditional/conventional shopping.	.925
	h. Online shopping is as secure as traditional shopping.	.762
	d. Due to COVID-19 mostly prefers online shopping over traditional.	.613
	s. Current pandemic scenario increases my propensity to shop online.	.412
	r. I always feel delighted while online shopping.	.506
2	o. Poor on-time delivery decreases my propensity to shop online.	.817
	p. Fear of delivered products that couldn't match those described on the website.	.777
	i. Necessity of having a bank account or credit card creates difficulty.	.664
	j. I prefer cash on delivery to pay via credit/debit card.	.518
	f. A long time is required for the delivery of products and services.	.491
	e. Sometimes shopping online is risky.	.379
3	m. Various promotional offers and discounts attract me to shop online.	1.032
	n. Easy return policy attracts me most to shop online.	.597
	g. Selection of goods available on the internet is very broad.	.309
4	q. My experience with purchasing online was satisfactory.	.702
	k. I will purchase only if there is a provision of home delivery.	.600
5	a. Shopping on the internet saves time.	.972
	b. It is a great advantage to be able to shop at any time of the day, especially in this pandemic situation.	.378
6	l. Due to the current situation I prefer the online mode of payment.	.900

Table 4: Factor Analysis---Pattern Matrix

Factor		Statement
1	Convenience	c,h,d,s,r
2	Perceived risk and security	o,p,i,j,f,e
3	Return policy and discount	m,n,g



4	Home delivery and availability of the product	q,k,s,r
5	Duration	a,b
6	COVID-19 Pandemic	l

Hypotheses Test Results

Hypothesis testing for measuring the impact of COVID-19 on Consumer behavior towards online shopping:

H₀₁: There is no positive impact of COVID-19 on Consumer behavior towards online shopping.

H₁₁: There is a positive impact of COVID-19 on Consumer behavior towards online shopping.

Table 5: Regression table for COVID-19 and Consumer Behavior

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	10298.464	1	10298.464	173.280	.000b
Residual	5883.833	99	59.433		
Total	16182.297	100			

a. Dependent Variable: Consumer Behavior

b. Predictors: (Constant), Covid19

To test the impact of covid-19 on consumer behavior towards online shopping regression analysis was conducted. Regression tables show that the relationship is statistically significant between COVID-19 and Consumer behavior towards online shopping. Regression tables show that the significance level is 0.000 at different levels of freedom, which is less than the P-Value i.e. 0.05. It is found in Table-5 that covid -19 is a factor that influences consumer behavior towards online shopping. In the light of this null hypothesis is rejected and an alternate hypothesis is selected. Thus it can be concluded that COVID -19 is a factor that influences consumer behavior.

Conclusion and Implications

The purpose of this research is to know the impact of covid-19 on consumer behavior towards online shopping and to know the factors which influence consumers while shopping online. The result shows that there is a positive impact of the covid-19 pandemic on consumer behavior .customer increased their orientation towards online shopping during the pandemic and there is an increase in sales as well but there are several other factors to which influence consumer behavior towards online shopping such as convenient factors, home delivery of goods, duration of delivery, availability of goods on website and COVID-19 is also one of the factors.

The managerial implication of this study suggests in order to succeed, The best strategy is to survive in this tough time and to adapt to changing needs of the consumer as the need of the hour is not the luxury or availability of luxurious goods at the specific price range, but unitely everyone is contributing and fighting for the passage of this phase. So preferences have changed over from trips to the globe to staying at home and buying luxury online to buying groceries for survival. Survival for many will be a tough job. Might be a chance



that some companies will stop operating in the short run and a few will face permanent shut down. This will lead to a long-run impact on consumer shopping trends and behavior.

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NATIONAL EDUCATION POLICY: INCUBATIONAL MODELS AND ENTREPRENEURSHIP ORIENTATION IN HEIs BASED ON EMPIRICAL ASSESSMENT : A ROADMAP FOR IMPLEMENTATION

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Abstract

India's education sector is swiftly developing as the world scrambles to come to reshape the demanding needs of the environment with new social realities in the wake of the COVID-19 pandemic. To become a true 'global knowledge hub', India urgently needs to nurture innovative and industry-based skills. With this ambition in mind, the National Education (NEP) has been designed to envision value addition in education and skill development as a continually evolving process. The NEP presents a progressive approach towards much-needed reforms in education. Our unemployment level is highest in the last 45 years and the situation becomes worse with the advent of data analytics, machine learning, and the use of robotics.

The serious academics-industry need-gap can be addressed firstly by creating a robust education system and empowering it with new-age skills, which consider future reality. The current system urgently requires an impetus and entrepreneurship education is the only way forward. The faster our policymakers at the top and academicians understand this reality; the more secure and successful our students' future will become. Keeping the gaps in the implementation of NEP 2020, the author has created a new perspective in her current study with the funding of ICSSR- IMPRESS with the major objective to assess the

readiness of HEIs to impart entrepreneurial skills and measures taken towards improving the entrepreneurial intention of students. NEP 2020 advocates in its chapter no.5,14, 16, 20 that entrepreneurship is the base factor to build innovative graduates starting from the school level, and the present paper rightly provides the challenges and the roadmap to achieve the Entrepreneurial Agenda of NEP2020.

Keywords: NEP, Entrepreneurial Skills, Entrepreneurial Intention, HEIs Readiness

Introduction

NEP has reshaped the learning environment towards learner-driven and learner-centric – rather than institution-centric and instructor driven model that is currently in vogue. This shift will help to create vivacious learning ecosystems by increasing operational efficiency and developing HEIs of global standards. The author is presently working on an ICSSR sponsored research project titled "Instituting Women Startups Promoting Incubators in Academic Institutions through leveraging CSR Contribution in selected Districts around Coimbatore" which has several objectives reflecting NEP 2020 in the pursuit of molding entrepreneurs from classrooms. The study focuses on women students from Government and Government aided Institutions in several districts around Coimbatore. But the present paper considers the results of only the Coimbatore district.

Operational Definitions

The following dimensions are assessed to achieve the objective of the study for which the definition is given. The entrepreneurial intention is determined by entrepreneurial capacity, entrepreneurial attitude, pre-incubation activities, support system, and perceived feasibility.

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HEIs Readiness

Efforts were taken by the educational institution to demonstrate its interest in improving entrepreneurial intention among students.

Entrepreneurial Intention

An Individual's attitude towards entrepreneurial behavior is called Entrepreneurial Intention which is determined in the study through factors like goal setting, confidence level, readiness, personal efforts, freedom to express, conviction, leadership, and self-efficacy. It can be mentioned that Entrepreneurial capacity, Entrepreneurial attitude, Pre-Incubation activities, Support system, Perceived feasibility together develop Entrepreneurial Intention.

Entrepreneurial Capacity

The creative thinking, decision making skills, problem solving skills, leadership and communication skill of an individual will replicate their capacity and it is a core skill to attain their goal.

Entrepreneurial Attitude

The settled way of thinking about business or feeling strong about becoming an entrepreneur is called Entrepreneurial Attitude.

Pre-Incubation Activity

The pre-incubation activities are helping the students in the journey from student to entrepreneur. The Entrepreneurship Development Cell in Institutions helps completely in the pre-incubation of students by conducting seminars and workshops related to entrepreneurship. This is called Institutional Support System.

Perceived Feasibility

The behavioral changes brought out in an individual towards shaping themselves into an entrepreneur. The feasibility denotes the possibility of becoming an Entrepreneur and the attached feeling and belief in a personality decides the perceived feasibility.

Entrepreneurial Inclination

Willingness to become Entrepreneurs

Review of Literature

According to Shapero and Sokol's (1982) research, they stated that entrepreneurial intentions are highly influenced by the perception of desirability and perception of feasibility. By their research, they had been developed a model with more independent variables such as perceived desirability, perceived feasibility, and individual's propensity to act are influencing the dependent variable entrepreneurial intention. This model is a founder for all other futuristic research in entrepreneurial intention. Followed that Azjen's (1987, 1991) theory of planned behavior (TPB) are discussed about the intention of the individuals is based on their behavior and he predicted that the attitude, subjective norms, and perceived behavior control capacity directly intentioned with the behavior of the person hence these three are the correlating factor of intention development of the individual's this was the theory of planned behavior (TPB).



The entrepreneurial research study was conducted by (Peterman and Kennedy, 2003) provide empirical evidence from their pre-test and post-test result on the student entrepreneurial intention, post-test result is positively higher after providing the enterprise education to the group of students. According to their statement, entrepreneurial education is an additional exposure variable with (Shapero and Sokol's. 1982) variables perceived desirability and perceived feasibility the in entrepreneurial intention of the students. Another factor self-efficacy of an individual is positively correlated with the entrepreneurial intention of the individual whether they are in self-employment or corporate employment (Douglas, E & Fitzsimmons, J. 2008).

The study of Medrick (2013) about entrepreneurial university changes results in present days the role of universities is facing rapid change in the context of the expansion of their tasks, leading to the development of an Entrepreneurial University, creating business incubators for students to ensure sustainable higher education. The importance of an Entrepreneurial University by providing students with new ideas, skills, and the ability to think and respond entrepreneurially to societal challenges, enhancing co-creation with external partners is becoming a driving source for achieving sustainable higher education, and it has received considerable attention over the last years. Education as sustainability is the mean through which we educate our citizens to the values, opportunities, and choices each person has to develop one's self as an aware, independent, responsible, and active agent of one's fate and hence contribute to the future of our society.

Souitaris et al. (2007) showed how academic programs can shape student's entrepreneurial intention. Ultimately, this results in building a critical mass of a sizeable number of small businesses that would impact the developing economies. Academic programs in general consist of mandatory university and college courses, elective university courses in addition to the mandatory and elective department courses. Parallel to the above, there are graduation projects, practical training, class projects, extracurricular activities, and training. Many students' attitudes are set by certain cultural drives, and cultural changes are very difficult to achieve and takes a long time to accomplish. Consequently, small doses of information and knowledge related to risk taking and entrepreneurship during students' college life would result in the needed transformation.

Research Methodology

Population

The geographical area of Coimbatore city is chosen for the study. The sampling population was female students in Government and Government aided Institutions. As well the administrators in Higher Education Institutions (HEIs) are included.

Sampling Unit

The administrators in Government and Government HEIs in Coimbatore. The administrators include Principals, Heads of Departments, and Entrepreneurship Cell Heads. The female students on the other side constitute another sampling unit

Sampling Procedure

Non-probability Judgmental sampling technique followed.

Sample Size

The present study was conducted with a total number of 512 female students and 56 administrators.



Tools Used for Analysis

The statistical tools used are selected based on the suitability to examine the objectives of the research using the SPSS statistical package. The results are analyzed based on the mean score value for the present paper.

Data Collection Tool

Primary data was collected through a questionnaire and secondary data from published sources.

Table 1 : Dependent and Independent Variables Used in the Study

Independent variable	Dependent variable
HEIs Readiness	Entrepreneurial Intention of students

HEIs Readiness

HEIs Readiness is calculated based on the willingness of the administrators in HEIs to undertake activities like Curriculum restructuring, Entrepreneurial Training, Entrepreneurship Awareness programs, Onsite visits, Faculty projects, B- plan contest, Collaboration with industrial associations, attract CSR funds, Seed funding, and a rating scale given to assess the willingness to initiate entrepreneurship related programs. All the efforts on the institution side will help to decide the entrepreneurial intention of students.

Entrepreneurial Intention

As defined earlier, Entrepreneurial Intention includes entrepreneurial capacity, entrepreneurial attitude, pre-incubation, perceived feasibility,

Results and Discussion

NEP 2020 recommends skill development at all stages of education from primary to collegiate education. In Table 1, it is shown that Entrepreneurial Intention of students shows higher scores indicating that students feel that they have the right attitude and capacity to become an entrepreneur. It is also clear that they have got back up from pre-incubation activities of their respective Institutions and Institutional support system. The student's Inclination looks high.


Table2 : Entrepreneurial Intention of Students

Entrepreneurial Intention	Mean	Score SD
Entrepreneurial capacity	4.36	.714
Entrepreneurial attitude	3.96	.801
Pre-incubation activity	3.42	.862
Perceived feasibility	3.82	.833
Entrepreneurial Inclination	4.11	.749
Overall Mean Score value	3.934	

Table 3 : HEIs Willingness

Willingness	Mean Score	SD
Willing to Initiate Entrepreneurship	2.518	1.191

The criteria that decide the willingness includes the efforts taken by the Institutions to instill the entrepreneurial spirit among the students. But the score does not look encouraging. With the introduction of NEP 2020, there should be changes in the level of autonomy, infrastructure, quality of faculty. The breakthrough of NEP 2020 will transform the students as well as improve the operational efficiency of the Institutions.

Challenges and Action Plans

The table depicts certain verses given in the NEP document in each chapter and the corresponding column explains the challenges and action plans as suggestive measures. Any new change will have its difficulties in terms of acceptance from stakeholders, institutional adaptation issues, support system limitations; etc. It is high time that we have to renew thinking to be competitive in the world ranking of institutions.

Table 4 : NEP- Challenges and Action Plans

Chapter with entrepreneurship	Points for Discussion	Challenges (C) and Action Plan(A)
4th Chapter Curriculum and Pedagogy in Schools: Learning Should be Holistic, Integrated, Enjoyable, and Engaging	<ul style="list-style-type: none"> Curricular style -greater depth, greater critical thinking, greater attention to life aspirations, and greater flexibility and student choice of subjects. Concerted curricular and pedagogical initiatives, including the introduction of contemporary subjects 	C: Students would find it difficult as they have to think of their own and flexibility should be properly utilized to match personal skills. A: Academic Counseling with trained Counselors to be appointed



9th Chapter Forward Looking Vision to develop holistic individuals	Developing holistic individuals- essential to identify set of skills and values will be incorporated at each stage of learning, from pre-school to higher education	C: Identification of personal needs and skills through scientific methods and value-based education to be given more time A: Trained personnel to identify the set of skills and values to be instilled by all teachers. Redesign the Pedagogy to include Value-based education
10th Chapter Institutional Restructuring and consolidation	The integrated higher education system	C: Institutional Interest to build innovative research and promote entrepreneurship A: Exclusive Monitoring Board of Research, Innovation, and Entrepreneurship can be constituted to oversee the efforts of institutions
16th Chapter Entrepreneurship, Vocational, and Professional education	Postgraduates must acquire knowledge, skills, self-confidence, and entrepreneurship training.	C: Instill the importance of Entrepreneurship than Employment A: Entrepreneurship Awareness Camps can be planned
20th Chapter National Policy on Skill Development & Entrepreneurship (NPSDE)	Integrate vocational education into mainstream education in a phased manner	C: Break the myth in the minds of the students that Mainstream education is more important than vocational Education A: Practical Courses to be conducted as 100% internals so that it improves the level of confidence of students.



23rd Chapter Technology Use and Integration	Initiating and expanding research efforts in new disruptive technology	C: Less interest of researchers to explore new avenues A: Conduct awareness programs to add knowledge and project the scope of research in advanced tools and techniques
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Conclusion

The NEP will bring about massive changes in the way key players in the Indian education sector are aligned. Starting from early childhood, school education, university and higher formats, as well as vocational education, Stakeholders need to renew their strategies, initiatives and operations to achieve the highest human capital index.

In conclusion, the NEP is a learner-centric policy that blends experiential learning, vocational education, and the transformation of higher education institutions. The policy places India on the 2030 agenda for Sustainable Development, by highlighting inclusive, equitable, and quality education that would encourage life skills learning to explore great opportunities. NEP 2020 can develop more Job creators than Job seekers if all stakeholders work to the fullest to achieve the vision of the nation.

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