DOMAIN
The Journal of Management Research
ISSN No. 0979-9564 | Vol 17 - Issue 1
Jan - Dec 2024

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THE JOURNAL OF MANAGEMENT RESEARCH

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ISSN No. 0979-9564 | Vol 17 - Issue 1
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Contents

Editorial
Dr. J. J. Savithri

Effective Communication Strategies for Teaching and Research Collaboration 1
Agila Govindarajan

An Analysis of HDFC's Digital Banking Ecosystem and its Impact on Financial Inclusion 7
Sakthi Abirami R & Dhamayanthi Arumugam

Factors Influencing Academic Achievement of Nursing Students at Western General Hospital, United Kingdom 17
Kannan Asokan

Customer Satisfaction and Expectation Towards Cashless Transactions 31
Venkatesh R

BOOK REVIEW
The Next Conversation: Argue Less, Talk More* by *Jefferson Fisher 39
S. Maharayazh Mozhi

From the Editor's Desk

DOMAIN – The Journal of Management Research represents a pivotal milestone in our ongoing pursuit of academic and professional excellence. This issue underscores our commitment to fostering a research-driven approach to business education and decision-making. In a world where the complexities of commerce are constantly intensifying, traditional instincts and outdated assumptions no longer suffice. This journal serves as a dynamic platform for management scholars to explore emerging theories, validate ideas through empirical research, and share impactful findings.

In this issue, we bring together a rich array of research that reflects the evolving dynamics of effective communication, consumer behaviour, digital finance, data-driven innovation, and organizational performance. Each paper contributes unique insights relevant to both academia and industry.

In the academic domain, Agila Govindarajan's article, "Effective Communication Strategies for Teaching and Research Collaboration," addresses the increasing importance of structured and inclusive communication in higher education. As multidisciplinary collaboration and digital transformation reshape academic landscapes, this paper outlines essential strategies for fostering stronger research partnerships and enhancing teaching outcomes, especially within India's diverse academic ecosystem.

Shifting focus to the financial sector, the paper by Sakthi Abirami R and Dr. Dhamayanthi Arumugam, "An Analysis of HDFC's Digital Banking Ecosystem and its Impact on Financial Inclusion," provides a comprehensive evaluation of how digital innovations are bridging gaps in financial accessibility. Their research highlights the critical role digital banking plays in promoting inclusive growth and empowering underserved populations.

From the field of healthcare education, Kannan Asokan's study, "Factors Influencing Academic Achievement of Nursing Students at Western General Hospital, United Kingdom," offers an important perspective on the elements contributing to student success. The findings contribute to the broader discourse on educational support systems and strategies needed to enhance academic performance in rigorous healthcare training environments.

The growing trend of digital payments is examined in Venkatesh R's article, "Customer Satisfaction and Expectation Towards Cashless Transactions.”His research underscores consumer perceptions of convenience, security, and trust in cashless systems, providing useful guidance for policymakers and service providers aiming to optimize user experiences in the digital economy.

Finally, in our Book Review section, S. Maharayazh Mozhi reviews The Next Conversation: Argue Less, Talk More by Jefferson Fisher. This timely book offers practical strategies for improving everyday communication, making it a relevant read for both personal development and professional collaboration.

We trust that this issue will stimulate thoughtful dialogue and encourage further exploration in these vital areas of research. We request the readers to offer suggestions based on their critical evaluation and help us in improving the academic value of the journal.

Dr. J. J. Savithri

Editor

DOMAIN - The Journal of Management Research
Jansons School of Business I Vol. 17 - Issue 1 I Jan - Dec 2024

EFFECTIVE COMMUNICATION STRATEGIES FOR TEACHING AND RESEARCH COLLABORATION

Agila Govindarajan

ABSTRACT

Effective communication is fundamental to fostering successful teaching and research collaborations, particularly within India's linguistically and culturally diverse academic landscape. As higher education institutions and research organizations increasingly prioritize multidisciplinary initiatives and global partnerships, structured and adaptable communication practices have become essential. This report examines key communication strategies that enhance collaborative efforts among faculty, researchers, and students, highlighting the importance of clarity, expectation alignment, active listening, and technological integration. It also explores how digital transformation—through virtual platforms and collaborative tools—has reshaped academic interactions. Emphasizing the need for inclusive communication that respects linguistic diversity and democratizes knowledge, the report underscores how structured communication frameworks can promote interdisciplinary collaboration, enhance knowledge sharing, and contribute to the broader advancement of India's education and research sectors.

Keywords : Communication, Teaching, Learning, Pedagogy

1. *Associate Professor, Sri Ramakrishna College of Arts and Science, Coimbatore*
mail:agila@srcas.ac.in

INTRODUCTION

Effective communication tactics are critical for promoting successful teaching and research cooperation, especially in India, where academic interactions are influenced by a variety of language, cultural, and institutional issues. Higher education institutions and research organizations are increasingly emphasizing multidisciplinary collaboration and global partnerships, highlighting the importance of structured and adaptable communication systems.

In India, the higher education ecosystem is made up of universities, research institutes, and industrial partnerships that demand seamless information flow and knowledge sharing. To maximise the success of their collaborative efforts, faculty members, researchers, and students must traverse a variety of communication styles, digital platforms, and institutional hierarchy.

Clear articulation of research objectives, alignment of expectations, and active participation in discussions all contribute to successful teaching and research collaborations.

Digital transformation has further reshaped communication in academia. Online platforms, virtual meetings, and collaborative tools such as research management software have become integral in facilitating long-distance academic interactions. Additionally, fostering an inclusive communication culture that respects linguistic diversity and promotes knowledge democratization is essential for strengthening collaborations in India's academic landscape.

This report investigates critical communication methods for enhancing teaching and research collaboration in India. It emphasises the significance of clarity, adaptation, active listening, and technological integration in overcoming communication obstacles. Structured communication frameworks can help Indian academics increase knowledge distribution, foster interdisciplinary collaborations, and contribute to the overall growth of education and research.

Clarity and Consistency in Communication

Effective communication tactics are essential for improving teaching and research collaboration, particularly in terms of clarity and consistency. The literature discusses many techniques that educators can use to improve communication effectiveness, resulting in better learning outcomes and joint research endeavors.

One important part of effective communication in the classroom is the implementation of tactics that improve students' oral proficiency. According to Saeidi and Farshchi (2015), teaching communication methods has a favorable impact on English as a Foreign Language (EFL) learners' oral production, resulting in better communicative success and less message abandonment. This is consistent with the findings of Mirsane and Khabiri, who argue that strategy education can increase learners' propensity to communicate, resulting in a more engaging classroom setting (Mirsane and Khabiri, 2016). Furthermore, Liu addresses the significance of interactive teaching tactics that develop communicative competence, implying that these methods are becoming more widely used around the world to improve student engagement and comprehension (Liu 2018).

In addition to improving student communication abilities, teachers must implement effective communication tactics. According to Han, teachers who use student-centered approaches increase not only their self-concept, but also student involvement and learning outcomes. Azizah and Nadrun agree, arguing that teachers must use a variety of inventive ways to pique students' interest and support effective learning. Wesche et al.

underline the importance of continual communication with community members in ensuring that research is relevant and valuable.

Furthermore, the development of intercultural awareness and competence is critical in today's diverse educational environments. According to Zhong et al. (2024), teachers must constantly update their teaching approaches to assist students appreciate and comprehend other cultural backgrounds, which is essential for effective communication in multicultural situations. This is particularly crucial in research collaborations, where varied perspectives can boost the quality and usefulness of findings.

Effective communication extends to research collaboration. Jensen and Gerber advocate for an evidence-based approach to scientific communication, which can help research systems effectively address global concerns (Jensen & Gerber, 2020). This perspective is critical for ensuring that research findings are conveyed effectively and consistently to stakeholders, increasing the impact of collaborative initiatives.

Clarity, consistency, and adaptability are essential components of effective communication tactics in teaching and research collaboration. Educators and researchers can dramatically improve collaborative efforts and learning outcomes by using a variety of communication tactics, cultivating intercultural competence, and engaging with community perspectives.

Leveraging Digital Collaboration Tools

In the context of teaching and research collaboration, effective communication tactics are critical, especially when using digital collaboration technologies. The digital revolution has altered traditional communication paradigms, allowing for more adaptable and responsive interactions among team members. According to Sanmas et al., digital platforms such as social networking, instant messaging, and video conferencing greatly improve communication and collaboration processes, resulting in increased cooperation effectiveness (2024). This is especially important in educational contexts, where collaborative learning is necessary.

The use of digital tools not only reduces geographical obstacles, but it also improves the quality of interactions, resulting in a more dynamic learning environment.

Furthermore, the adoption of digital communication tools necessitates an understanding of organizational readiness and the integration of multiple professional competencies. Oostra et al. note that the usefulness of these tools is dependent on the organizational setting and healthcare workers' willingness to engage in interprofessional collaboration. This concept applies to educational institutions, where the willingness to accept digital tools can have a substantial impact on the quality of communication and collaboration among educators and researchers. Nordmann et al. emphasize the importance of a supportive organizational culture, claiming that appropriate structures and tools are required for effective communication and collaboration in any professional context, including education (Nordmann et al., 2023).

The impact of digital literacy on communication techniques cannot be emphasized. Olaniyi et al. emphasize the importance of digital collaborative platforms like Asana and Slack in promoting internal communication and social capital within firms. These tools not only ease information exchange, but they also foster a collaborative culture, which is essential for effective teamwork in research and teaching settings. Furthermore, Sumartono's findings show that integrating technology into language instruction improves communication skills among learners, particularly those from Generation Z, who are digital natives (Sumartono, 2023). This emphasizes the significance of customizing communication tactics to the demands of different learner groups.

In addition to the tools, the strategic application of these digital platforms is critical. According to Li et al., stakeholder collaboration, defined as effective information exchange, is crucial for risk management in digital innovation ecosystems. This approach applies equally to educational and research collaborations, where clear communication norms and collaborative techniques can improve project outcomes. Grant's emphasis on collaborative supplier relationships in e-commerce demonstrates how effective communication can lead to increased performance and innovative capability (Grant, 2024).

Finally, the ever-changing nature of digital communication needs continuing adaptation and training. According to Kolmykova et al., firms must spend in staff training and change management to fully realize the potential of digital tools. This is especially important in educational contexts, as educators must be trained not only with technical skills for using digital technologies, but also with pedagogical strategies for effectively incorporating these resources into their teaching practices.

Building an Inclusive and Engaging Academic Culture

Effective communication tactics are critical for creating an inclusive and engaging academic culture, especially in the context of teaching and research collaboration. The incorporation of community participation, mentorship, and new communication strategies can dramatically improve the academic atmosphere and increase diversity.

The formation of supporting networks between staff and students is an important part of effective communication in academia. For example, Njoku and Evans emphasize the importance of friendship networks and peer check-ins for Black women in academia, which promote sociopolitical contextualization and collective upliftment during difficult periods like the COVID- 19 pandemic (Njoku & Evans, 2022). This type of supportive communication not only develops a sense of belonging but also stimulates collaboration among staff members, thereby improving their ability to engage with various student populations. Similarly, Duke et al. underline the need of institutional support in community-engaged research, including faculty training and mentorship to create long-term ties with community partners (Duke et al., 2023).

Furthermore, transitioning from classic deficit model communication to more collaborative ways is critical for effective knowledge distribution. Szymanski explores the destructive nature of the deficit model in science communication, arguing that collaborative approaches are more effective at bridging gaps between current knowledge and fresh ideas. This viewpoint is consistent with the findings of Ghazali et al., who argue that social media can greatly improve information exchange among academics, allowing for greater involvement with research outputs (Ghazali et al., 2016). Researchers can reach a larger audience by exploiting digital platforms, promoting an inclusive and collaborative culture that crosses traditional academic borders.

Reducing inequalities in representation in academics is essential to creating a welcoming atmosphere. Shaw et al. talk about how students' academic progress may be hampered by racial and ethnic differences in faculty representation since they may not be able to see themselves represented in their teachers (Shaw et al., 2021). Institutions must put in place policies that support diversity and inclusion in order to counteract this, making sure that the demographics of the faculty mirror those of the student body. By embracing a variety of viewpoints, this method not only improves the educational experience for students but also enriches the scholarly conversation.

Fostering an inclusive academic atmosphere requires improving mentorship processes in addition to addressing representation. Optimizing mentor-staff-mentee relationships is

crucial for raising the caliber of science and educational achievements (Nikkhah & Nikkhah, 2011). By giving them the direction and encouragement they need to progress in their careers, effective mentoring can strengthen underrepresented groups in academia. Terosky et al. concur, emphasizing the contribution of institutional interventions and professional networks to women's sense of agency in career growth (Terosky et al., 2014). Academic institutions may foster a more equal atmosphere that promotes cooperation and creativity by giving mentorship and support networks top priority.

Finally, incorporating community-engaged scholarship into academic procedures can improve teamwork and communication even further. Katwyk and Case make the case that community- university ties are crucial for enhancing scholarly research and encouraging public participation (Katwyk & Case, 2017). Academic institutions can establish forums for discussion and cooperation that benefit both students and community people by cultivating relationships with neighborhood organizations. By bringing academic endeavors into line with society demands, this method not only increases the relevance of academic research but also advances the general good.

RECOMMENDATIONS

Academic institutions should establish structured communication training programs, promote the use of cutting-edge digital collaboration tools, and cultivate an environment of open communication and knowledge-sharing in order to improve teaching and research collaboration in India. In order to maintain effective, flexible, and transparent communication across a range of academic and research fields, institutions should also set up specialized support systems for multidisciplinary initiatives.

CONCLUSION

In the Indian academic environment, successful teaching and research collaborations are based on effective communication. Teachers and researchers can close gaps, improve knowledge sharing, and create fruitful partnerships by emphasizing clarity, utilizing digital resources, and creating an inclusive atmosphere. Adopting these communication techniques will guarantee stronger relationships, more research impact, and enhanced learning opportunities for all stakeholders as India continues to broaden its academic and scientific footprint internationally.

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AN ANALYSIS OF HDFC'S DIGITAL BANKING ECOSYSTEM AND ITS IMPACT ON FINANCIAL INCLUSION

Sakthi Abirami R[1] &
Dhamayanthi Arumugam[2]

ABSTRACT

Financial inclusion is a critical goal for India's economic development, with digital banking playing a revolutionary role in closing the financial access gap. This study looks at HDFC Bank's digital banking ecosystem and its influence on financial inclusion via various digital platforms like as mobile banking, payment apps, loan services, and investing tools. The study assesses the accessibility, effectiveness, and applicability of HDFC's digital financial products, as well as the impact of financial literacy programs on user uptake. This study uses a combination of quantitative and qualitative analysis of Google Play Store user reviews and ratings to identify key patterns in digital banking uptake. The findings demonstrate HDFC's achievement in offering equitable financial solutions, increasing digital literacy, and encouraging economic engagement. Furthermore, the study investigates the difficulties and potential for increased financial inclusion, emphasising the necessity of security measures in establishing user confidence. The study indicates that HDFC's digital banking initiatives are a paradigm for using technology to build an inclusive and sustainable financial ecosystem.

Keywords : Digital Banking, Financial Inclusion, HDFC Bank

1. *Student, Jansons School of Business, Coimbatore*
2. *Associate Professor, Jansons School of Business, Coimbatore*

INTRODUCTION

Financial inclusion remains a major concern in India, with a large proportion of the population lacking access to formal financial services. However, the rise of digital banking has emerged as a possible game changer for closing this gap. This study examines HDFC Bank, a major Indian financial institution, and its digital banking ecosystem. The primary goal of this research is to determine how HDFC's digital platforms and activities assist to financial inclusion in the country.

Financial inclusion promotes economic development and empowers individuals by giving them access to critical services such as savings accounts, credit, and digital payments. However, traditional banking models frequently struggle to reach geographically distant or low-income people. Here, digital banking offers a more accessible and cost-effective alternative.

HDFC Bank Mobile Applications

HDFC Bank provides a wide range of mobile applications to improve banking comfort, expedite financial transactions, and enable easy access to banking services. These apps appeal to both individual and corporate customers, with features such as payments, investments, loans, and digital banking. HDFC Bank's mobile solutions, which include user-friendly interfaces and safe transaction capabilities, aim to increase consumer accessibility and efficiency.

Key Features and Services

HDFC Bank apps offer a variety of capabilities, such as fund transfers, bill payments, loan applications, and investment tracking. Many of these applications have advanced security features like biometric authentication, encryption, and multi-factor verification. Customers can also access credit card management, personalised loan offers, and UPI-based payments, ensuring that financial transactions run smoothly at all times and from anywhere.

Popular HDFC Bank Applications

Several applications address various banking needs. PayZapp is a digital payment solution that accepts UPI, mobile recharges, and merchant payments. The HDFC Bank MobileBanking App enables customers to manage accounts, transfer funds, and access banking services via their cellphones. HDFC Securities Invest Right helps investors by providing stock market insights and portfolio management solutions. Loan Assist also streamlines loan tracking and application processes.

Impact on Digital Banking

HDFC Bank apps have transformed the way customers interact with financial services, reducing the need for physical branch visits and allowing for faster and more efficient banking operations.

The integration of artificial intelligence and data analytics further enhances the customer experience by providing personalised financial recommendations and improved

transaction security.

As a result, this study will look into HDFC's digital banking ecosystem, which includes its mobile applications, internet banking platform, and related services. I will evaluate how these platforms are structured to promote financial inclusion, particularly among the underbanked. I will also look into HDFC's financial literacy initiatives and how they work with the digital ecosystem to empower potential users.

RESEARCH OBJECTIVES

- To analyze the role of HDFC's digital banking ecosystem in expanding financial inclusion
- To assess the effectiveness of HDFC's digital banking security measures in enhancing user trust and adoption.

LITERATURE REVIEW

Digital banking ecosystem in expanding financial inclusion

HDFC Bank's digital banking environment is critical to increasing financial inclusion in India. By employing sophisticated technologies and creative service delivery models, HDFC Bank has greatly increased underserved populations' access to financial services, particularly in rural and semi-urban areas.

One of the key ways HDFC Bank helps to promote financial inclusion is through its broad digital banking services, which include mobile banking, internet banking, and a variety of digital payment options. The bank was one of the first in India to offer online banking services, beginning its digital journey in 1996, and has since developed to incorporate a wide range of services that cater to different consumer needs (Jadhav, 2024). This early adoption of digital banking has positioned HDFC Bank as a leader in the field, allowing it to reach a bigger customer base, including people who were previously unable to access traditional financial services(Pradhan, 2021).

Furthermore, the integration of information and communication technology (ICT) into banking operations has improved the effective allocation of resources and the distribution of loan and insurance products to a broader population (Pradhan, 2021). The bank's digital platforms enable unbanked people to gain access to critical financial services, increasing economic engagement among marginalised populations. For example, mobile banking solutions have shown to be very effective in reaching rural customers who may not have easy access to physical bank branches (Rana, 2019).

HDFC Bank's dedication to improving client experiences through digital channels has also helped to drive financial inclusion. The bank uses data analytics and artificial intelligence to personalise its services to its customers' unique needs, ultimately enhancing engagement and satisfaction (Bondar, 2024). This customer-centric strategy not only creates loyalty, but also encourages more people to use banking services, thereby expanding the bank's reach into previously unexplored sectors(Gupta A. , 2020).

Furthermore, the COVID-19 pandemic has hastened the use of digital banking services, as clients seek safe and convenient ways to manage their finances during lockdown periods. HDFC Bank capitalised on this trend by expanding its digital products, ensuring service continuity and encouraging users to switch from cash-based transactions to digital payments. This move is critical for financial inclusion since it minimises reliance on cash while encouraging the use of formal financial systems (Singh, 2023).

HDFC Bank's digital banking ecosystem makes a substantial contribution to financial inclusion by making financial services more accessible, efficient, and suited to a varied customer base. Through innovative technologies and a focus on customer experience, the bank not only improves operating efficiency but also plays an important role in integrating underprivileged groups into the financial system.

Digital banking security measures in enhancing user trust and adoption.

Perceived security is an important component in determining user trust in digital banking. According to studies, when consumers believe their personal and financial information is secure, they are more likely to use digital banking services.

For example, perceived security includes a variety of indicators such as operational security and personal information secrecy when utilising digital banking services (Malhotra, 2023). This is reinforced by Cele and Kwenda (2024), who emphasise that the changing environment of cybersecurity threats needs continual improvements to security measures, which builds consumer confidence. Educating customers on security measures through live demonstrations can greatly enhance trust in digital banking channels(Kaur, 2021).

In addition to perceived security, regulatory compliance plays a significant role in boosting user trust. According to Gupta and Shukla, updated legislative frameworks that coincide with technical improvements are essential to build consumer trust in digital banking settings (Gupta V. a., 2024). This is supported by Ahmad et al., (2024), who argue that as the number of digital transactions grows, customers prioritise the security of their personal information, which is frequently bolstered by successful regulatory measures. The implementation of strong regulatory frameworks not only ensures compliance, but also reassures customers about the security of their transactions.

Furthermore, client education and awareness are critical in increasing confidence and acceptance of digital banking solutions. Li and Quintos emphasise that banks must focus on teaching clients about security measures, since this can substantially influence their trust and willingness to use digital banking (Li, 2023). This is consistent with the findings of Susanto et al., (2023), who found that strengthening security features in digital banking services correlates directly with increased consumer satisfaction and loyalty. By actively engaging clients and offering clear information about security protocols, HDFC may alleviate concerns about cybersecurity dangers and increase overall user confidence.

HDFC Bank's digital banking security procedures significantly increase user confidence and adoption by combining perceived security, regulatory compliance, and consumer education. By constantly improving security standards and cultivating an informed

customer base, HDFC can maintain a competitive advantage in the digital banking industry.

RESEARCH METHODOLOGY

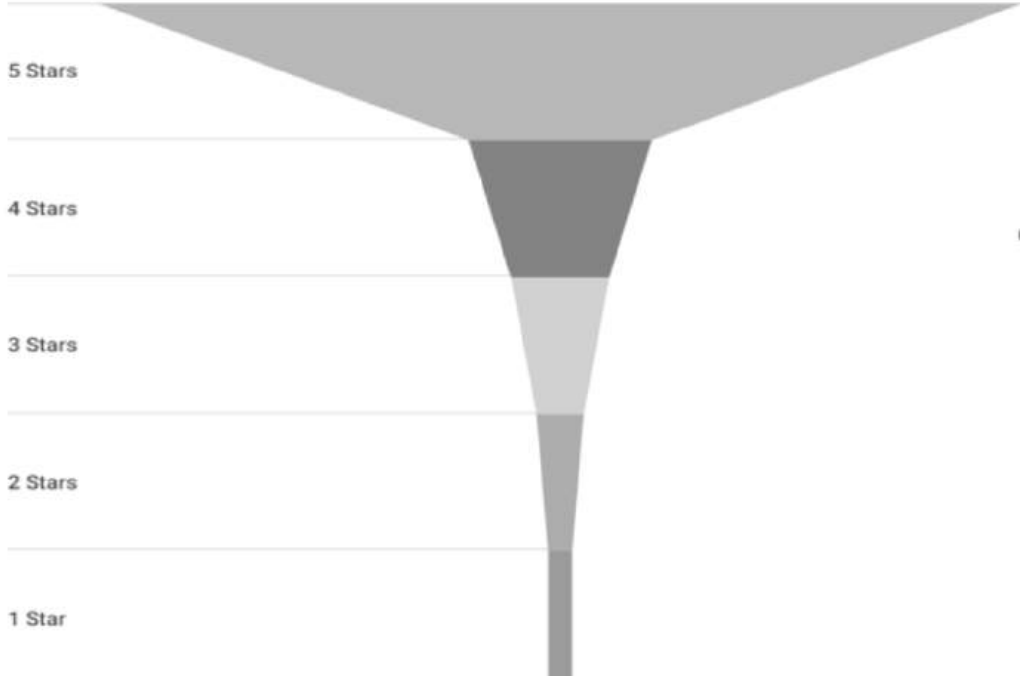
This study uses a descriptive research approach to assess the impact of HDFC Bank's digital banking environment on financial inclusion. The study is mostly based on secondary data gathered from user reviews and ratings accessible on the Google Play Store for several HDFC digital banking apps.

These include HDFC Bank Corp Mobile Banking Application, Prepaid Expenses Application and HDFC SKY application. This study will examine user experiences and feedback to determine how these digital platforms contribute to financial accessibility, usability, and financial literacy.

Reviews and ratings are compiled from several HDFC banking applications to capture user emotion, accessibility issues, and perceived benefits of digital financial services. The obtained data comprises star ratings (1-5 scale) and written reviews, which provide information about customer happiness, usability, and financial inclusion. The emphasis is on accessibility, convenience of account opening, availability of financial goods, and support for digital payments.

USER RATINGS FOR THE HDFC BANK CORP MOBILE BANKING APP:

Exhibit 1 User ratings for the HDFC Bank Corp Mobile Banking App



Source: (https://www.hdfcbank.com/)

Exhibit 1, a funnel chart, depicts the distribution of user ratings for the HDFC Bank Corp Mobile Banking App, based on 1,040 reviews. The app has an aggregate rating of 4.5 stars, suggesting a satisfactory user experience.

According to the graphic, a considerable proportion of users offered 5-star evaluations, forming the funnel's widest segment. 4-star ratings make up the second-largest share, followed by 3-star and 2-star ratings, which are significantly smaller. The 1-star ratings are the smallest, indicating that very few customers had a particularly unpleasant experience.

The funnel's shrinking form suggests that as ratings decrease, so does the number of users who assign lower scores. This indicates high consumer happiness, with only a small fraction expressing discontent.

DISTRIBUTION OF RATINGS OF PREPAID EXPENSES APP

Exhibit 2 Distribution of ratings of Prepaid Expenses App:

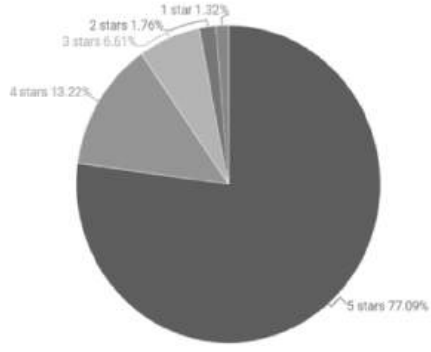
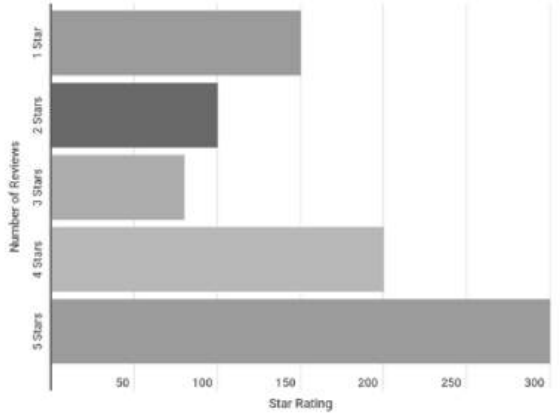


Exhibit 2 shows the distribution of ratings for the HDFC Bank Prepaid Expense app based on 4,140 reviews. The majority of users (77.09%) gave the app five stars, indicating a high level of satisfaction. Furthermore, 13.22% of people gave it four stars, indicating a generally positive response.

However, a small number of users gave lower ratings. The app received three stars from 6.61%, two stars from 1.76%, and one star from 1.32%. These lower ratings suggest that a small number of users may have encountered problems or identified areas for improvement. Overall, the high number of 4- and 5-star ratings indicates that the software is well-liked and effective at achieving user expectations.

DISTRIBUTION OF RATINGS FOR THE HDFC SKY APP ON GOOGLE PLAY

Exhibit 3 Distribution of ratings for the HDFC SKY app on Google Play



Source: (https://www.hdfcbank.com/)

Exhibit 3, a bar chart, depicts the distribution of ratings for the HDFC SKY app on Google Play, highlighting the number of reviews for each star rating. The majority of reviews, over 300, are 5-star, signifying very good feedback from numerous individuals. However, the 1-star rating has a high number of reviews, over 200, indicating discontent among a large fraction of people. The 4-star rating includes around 180 reviews, indicating that many consumers had a nice but not ideal experience. The 2-star and 3-star ratings contain fewer reviews, with approximately 100 and 80 reviews, respectively, indicating that fewer customers regarded the app to be slightly below or above average. Overall, the distribution indicates a mixed user experience, with some customers quite satisfied and others experiencing substantial problems.

ROLE OF HDFC'S DIGITAL BANKING ECOSYSTEM IN EXPANDING FINANCIAL INCLUSION

Enhancing Accessibility and Convenience

HDFC Bank's digital banking applications play an important role in increasing financial inclusion by making banking services more accessible and convenient to users. Customers can use mobile applications like HDFC Mobile Banking and PayZapp to accomplish basic banking transactions including fund transfers, bill payments, and mobile recharges without having to visit a physical branch. This reduces geographical obstacles, allowing people from underserved areas to easily access financial services. Furthermore, the use of biometric authentication and AI-powered chatbots provides secure and efficient transactions, which improves the customer experience.

Promoting Digital Literacy and Financial Awareness

A critical component of financial inclusion is ensuring that customers have the knowledge and confidence to use digital banking services efficiently. HDFC's applications feature user-friendly interfaces, multilingual support, and guided onboarding processes to improve digital literacy. Personalised notifications, investment advice, and AI-driven insights assist consumers in making educated financial decisions, bridging the gap between technological adoption and financial awareness. Furthermore, the bank runs financial literacy programs and offers instructional tools via its digital platforms, helping consumers handle their money effectively.

Supporting Inclusive Economic Growth

HDFC Bank's digital banking ecosystem helps to promote inclusive economic growth by enabling cashless transactions, digital lending, and credit accessibility. Small business operators, self-employed persons, and low-income clients gain from increased access to microloans, savings accounts, and insurance services via digital platforms. These financial solutions help under-represented communities establish credit histories and achieve financial security. Furthermore, digital payment systems help small enterprises to expand and engage in the formal economy, resulting in economic growth and reduced financial inequities.

EVALUATING THE EFFECTIVENESS OF HDFC'S DIGITAL BANKING SECURITY MEASURES IN ENHANCING USER TRUST AND ADOPTION

Advanced Security Features for Safe Transactions

HDFC Bank incorporates cutting-edge security features into its digital banking products to ensure secure and dependable transactions. Multi-factor authentication (MFA), biometric verification, and end-to-end encryption all help to safeguard users from unauthorised access and fraud. The bank also uses AI-powered fraud detection tools to track transactions in real time, spotting suspicious activity and averting security breaches. These safeguards not only protect financial data, but also increase user trust in digital banking services.

Building User Trust Through Transparency and Awareness Transparency is critical for increasing client trust and confidence in digital banking. HDFC Bank's security rules are routinely updated, and consumers receive real-time alerts for transactions, logins, and security risks. The bank also offers cybersecurity awareness initiatives, in-app security recommendations, and interactive lessons to educate consumers on safe digital banking practices. HDFC builds client trust by fostering security awareness and transparency, resulting in increased usage of digital banking services.

Impact on User Adoption and Digital Transformation Strong security frameworks greatly influence user acceptance of digital financial services. When customers have confidence in the security of their financial transactions, they are more likely to transfer from traditional banking to digital platforms. HDFC Bank's commitment to increased security measures, timely resolution of security concerns, and user-friendly security interfaces has resulted in an increase in digital banking usage among its customers. This, in turn, helps to achieve the greater objective of financial inclusion by allowing more people to confidently engage in digital financial services.

RECOMMENDATIONS

To improve digital banking accessibility, HDFC Bank should prioritise continual innovation in its mobile applications. Improving the user experience with AI-powered financial insights, voice-assisted transactions, and real-time customer support can boost engagement. Enhancing security measures with enhanced biometric authentication and fraud detection will help increase client confidence. Furthermore, integrating all financial services into a single, feature-rich app can make navigation easier and more efficient.

Expanding digital literacy programs and providing multilingual support will help a larger client base smoothly adopt mobile banking products. Collaborations with fintech companies to develop enhanced payment options and investing tools can improve app functioning.

Regular upgrades based on user feedback, combined with seamless integration of emerging technology, will keep HDFC Bank at the forefront of digital banking innovation.

CONCLUSION

HDFC's digital banking ecosystem has the potential to revolutionise the landscape of financial inclusion in India. By combining cutting-edge technology with user-centric design, HDFC has effectively established a portfolio of digital services that cater to a wide clientele, including marginalised communities that have traditionally faced barriers to financial product access.

The bank's solutions, which include mobile banking apps, digital wallets, and online loan platforms, not only make banking transactions easier, but they also improve financial literacy and enable consumers to make more educated decisions. HDFC meets the unique needs of marginalised people by offering personalised financial solutions like as microloans and insurance products, allowing them to efficiently save, invest, and manage risks.

Furthermore, HDFC's emphasis on user education and support helps to demystify financial services, instilling a culture of saves and investing among those who previously relied on informal financial institutions. The bank's efforts also encourage entrepreneurship by making financing more accessible to small enterprises, which helps to create jobs and boost the economy.

Overall, HDFC's commitment to developing a strong digital banking ecosystem not only bridges the financial gap, but also plays an important role in supporting long-term economic development in India. As the banking industry evolves, HDFC's methodology can serve as a model for other organisations looking to increase financial inclusion and build a more equal financial landscape.

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FACTORS INFLUENCING ACADEMIC ACHIEVEMENT OF NURSING STUDENTS AT WESTERN GENERAL HOSPITAL, UNITED KINGDOM

Kannan Asokan

ABSTRACT

The purpose of this study was to examine the factors impacting nursing student's academic achievement. The data was collected from fifty nursing students. Multiple regression analysis was conducted to investigate age level along with school grade and job quantity as potential predictors for their final nursing grades. The findings demonstrated a good fit between the model and acquired data (R-squared=0.642), suggesting reliability throughout the data measures employed. According to the ANOVA table, at least one independent variable is a significant predictor. A comprehensive analysis revealed that nursing students' age had the most significant influence on nursing grades among all examined factors in this study. The study also found that neither school grades nor work experience had any significant impact on academic achievement. The standardized coefficient (beta) value for age was 0.761, indicating that a one-year increase in age is associated with a 0.761% increase in nursing grades. The beta values for the other two independent variables were not statistically significant ($p > 0.05$), indicating that they had no effect on nursing grades. Overall, this study shows that age plays a significant role in ensuring high-quality admissions standards. This study also recommends that nursing institutions must recognize the relevance of age in predicting grades and use it as a criterion when selecting aspiring candidates for enrollment. Additionally, further studies could evaluate other aspects that might affect their academic success rates like motivational factors or socioeconomic disparities.

Keywords : Nursing education, Academic performance, Age, School grades, Job experience

1. *Lecturer, Asia Pacific University, Malaysia.*

INTRODUCTION

This study examines three variables - year in age, school grade and the number of jobs held to analyze their effects on overall student academic achievement in nursing education. To ensure a well-prepared cohort of nurses capable of meeting future health care demands, identifying the key components associated with optimal performance among nursing learners remains vital. Therefore, by examining these factors, this research aims to contribute to the existing body of knowledge on nursing education and inform best practices for enhancing nursing students' performance.

While previous research has identified various categories of variables influencing academic achievement levels, such as demographic factors, environmental conditions, and psychological factors, among others (Shirazi & Heidari, 2019), there is a significant gap in the literature regarding specific aspects pertaining to the various components of nurse training programs.

The primary goal of this study is to solve this deficiency by examining how characteristics such as age, prior academic experience, and even employment position can affect the grades of nurse trainees positively or negatively. Assessing these factors and determining their contribution to academic achievement is critical for developing strategies for identifying the factors that contribute to academic success and failure, allowing educational planners to focus on promoting positive factors and reducing the impact of negative factors (Gordon et al., 2010). We hope that the findings of our study will be useful to educators and policymakers, leading to the creation of relevant initiatives aimed at improving nursing education. Furthermore, by exploring contributing factors, this study adds to our understanding of the relationship between nursing education and academic achievement.

PROBLEM STATEMENT

Nursing educators worldwide face an uphill battle in understanding what factors contribute or detract from undergraduate nursing student grades (Dube & Mlotshwa, 2018). Despite considerable investments made towards improving this field's education standard globally, limited research exists concerning what encourages good performances versus poor ones. This lack of understanding can result in the underutilization of limited resources and education funding, as well as the inability to meet the demands of the healthcare industry, which requires highly trained and competent nurses. If the factors affecting academic performance are not adequately addressed, nursing students may struggle to graduate and pass licensing exams, which would have a negative impact on their future career prospects and the quality of care they provide to patients.

First-time pass rates on the registered nurse (RN) licensure exam are viewed as an indicator of a nursing program's quality and efficacy in the United States (Noone et al., 2018). A licensing examination is required for new graduates to enter the health care industry. According to Boniol et al. (2002), infectious epidemics and economic crises may modify the requirements and obligations of the nursing staff. As a result, nursing

educators must assist nursing graduates in completing their programs and entering the industry with superior knowledge and competencies. Given these concerns, the goal of this research is to identify the key predictors of academic success among undergraduate nursing students. This study will investigate whether the number of jobs, school grades, and age are relevant predictors of nursing grades, as well as how these factors interact to influence academic performance in nursing programs

RESEARCH OBJECTIVES

- To investigate the relationship between students' performance in nursing exams and their year in age.
- To examine the relationship between students' performance in nursing exams and their performance in school grades.
- To ascertain the relationship between students' performance in nursing exams and their number of jobs.

LITERATURE REVIEW

Student's age as a factor for academic achievement

Multiple studies have demonstrated that, over time, senior students outperform their junior counterparts. This was observed in the United Kingdom (n = 638, mean age = 24.89) and Australia (n = 267, mean age = 25) in the first year of study for scientific courses (Salamonson et al., 2008). Younger students are more likely to withdraw from nursing programs in the United Kingdom than senior students (Mulholland et al., 2008; Pryjmachuk et al., 2009). El Ansari (2002) discovered a statistically significant positive correlation (r = 0.27, p 0.0001) between age and grade level. Salamonson et al. (2008) conducted a survey (n = 267) of second-year nursing students to assess the influence of age, gender, ethnicity, and part-time employment on nursing students' academic performance. Based on total subject test scores, it was found that age positively correlates with academic performance.

However, no statistically significant correlations have been found between age and academic achievement. The younger sample (mean age of 20.18) (Ali & Naylor, 2010), the purposeful demographic sampling (first year English as a second language population) (Salamonson et al., 2008), the inclusion of only full-time students (Dante et al., 2011), and the emphasis on successful graduates (Yin & Burger, 2003) may all have contributed to this result. McCarey et al. (2007) discovered in a study of 154 nursing diploma students at a Scottish university that mature age students (>26 years old), regardless of university entry requirements, did not achieve superior scores on coursework and examinations. Freitas and Leonard (2011) found no significant correlation between GPA and age in their second quantitative study based on Maslow's hierarchy of needs.

Student's school grades a factor for academic achievement

Traditional criteria for admission to postsecondary education include academic achievement in high school. Numerous contradictory studies have been conducted throughout the years to determine the relationship between secondary school

achievement and academic performance in nursing programmes. According to Ali and Naylor (2010), Pakistani secondary school students with superior academic achievement performed significantly (p = 0.001, n = 628) better on annual nursing licensing exams.

An exploratory correlational study (p=0.01, n=625) conducted in New Zealand revealed a significant positive correlation (p=0.01, n=625) between secondary school bioscience course grades and academic performance on two nursing bioscience tests (year one r=0.26, year two r=0.316) (Van Zyl & Bitzer, 2014). Pryjmachuk et al. (2009) found in a retrospective study of diploma candidates in the United Kingdom (n=1259) that those with low entry qualifications were less likely to complete the diploma. Higgins (2005) found a significant relationship between students' performance on literacy (r=0.124), science (r=0.184), and mathematics (r=0.129) subscales and program completion as measured by pre-admission examinations.

In contrast, a US associate degree nursing program discovered (Yin & Burger, 2003) that the grade point average of high school graduates (n=325) was unrelated to their capacity to pass the National Council Licensure Examination (NCLEX-RN). Newton et al. (2009) determined that the Pre-Admission Test of Essential Academic Skills (TEAS) did not accurately predict student attrition.

Student's number of jobs as a factor for academic achievement

Little research has been conducted on the employment history and academic performance of college students. Hsieh and Hu (2005) examined the validity of college entrance exams as predictors of the academic and professional success of Taiwanese college students. However, when the researchers restricted the explanatory variable to college entrance exam scores, they found no effect on student performance. They advocated adding new characteristics, such as work experience and leadership abilities, to the admissions portfolio to select the most qualified applicants.

Prior work experience and academic achievement, as measured by graduate grade point average (GGPA), were analyzed for MBA programs, like tourism and hospitality institutions, frequently require or prefer prior work experience (Cooksey & Rindfuss, 1994; Dreher & Ryan, 2000). In contrast to many other graduate programs, business school graduate programs emphasize prior work experience. According to Zhang (2000), prior work experience correlates positively with a comprehensive and effective learning strategy and negatively with a superficial learning strategy. Because experienced students frequently adopt a holistic learning strategy, they perform better than their less-experienced peers (Richardson, 1995).

Despite indications of a positive relationship, Mar et al. (2010) found no correlation between previous employment experience and current academic performance. These contradictory findings suggest that the relationship between prior work experience and current academic performance may not be as straightforward as it initially appears; rather, it may be influenced by other factors.

METHODOLOGY

The goal of this study is to investigate the association between several predictor variables (grade point average, number of positions held throughout nursing school, and age) and students' nursing grades.

Because the researcher had no direct control over the independent variable, this study used a causal-comparative research design. Data will be gathered from prior term results at Western General Hospital. It includes information about fifty student nurses. To summarize our findings, we will use descriptive statistics such as frequency, percentage, mean, and standard deviation.

Variables

Dependent Variable:

Nursing grade: This variable shows how well nurses did on their nursing exams. The major outcome variable of interest is the one predicted or explained by the independent factors.

Independent Variables:

Year in age: This variable represents the nurses' age in years. It is examined as a predictive variable in relation to nursing grades.

School grade: This variable represents the nurses' grade point average on their school exams. It is another predictor variable being investigated for its relationship with nursing grades.

Number of jobs: This variable denotes the number of jobs held by nurses while in nursing school. It is also utilized as a predictor variable to see how it affects nursing grades.

DATA ANALYSIS

The regression analysis will assist in determining the extent to which these predictor variables can account for the variance in nursing grades. The multiple linear regression model will be used to evaluate the individual and combined effects of the nursing grade's predictor variables. The model will provide standardized coefficients (beta values) for each predictor variable, indicating the magnitude and direction of their impact on the nursing grade. The R-squared value of the model will indicate how much of the variance in nursing grades can be explained by the predictor variables.

Using this model, the research seeks to determine which variables considered contribute to predicting nursing grades. It permits a thorough examination of the relationships between the predictor variables and the nursing grade, considering the potential confounding effects of other variables.

The model will reveal the relative significance of each predictor variable in determining nursing grades, highlighting the most influential variables. This information can assist nursing educators and institutions in identifying the most influential factors influencing academic performance among nursing students. In addition, the model can serve as a

foundation for the development of targeted interventions and strategies to promote student success in nursing education.

RESULTS AND FINDINGS

When interpreting these findings, it is critical to keep several limitations in mind. For example, this study depends on a convenience sample that may not be representative of all nursing students at this university. Self-report bias may also play a role in erroneous replies to predictor variables such as the number of jobs held before joining nursing school.

Despite these potential roadblocks, we are optimistic that this study will provide significant insights into the drivers of effective grades among nursing students, opening new options for improving academic support measures for this cohort's future success. Furthermore, this study will add to the existing body of knowledge about the factors that promote academic success in nursing students.

Table 1

Descriptive Statistics

Statistics					
		Year in age	Nursing grade	School grade	Number of jobs
N	Valid	50	50	50	50
	Missing	0	0	0	0
Mean		44.74	3.040	2.790	1.50
Median		44.00	2.950	2.900	1.00
Mode		39	2.3[a]	3.0	0
Std. Deviation		4.580	0.9245	1.0655	1.529

a. Multiple modes exist. The smallest value is shown

The data set that is provided consists of data on fifty nurses from the Western General Hospital. Using descriptive statistics, we can generate a summary of the hospital's data regarding its nurses' age, nursing grade, school grade, and number of previous jobs.

The mean age of nurses is 44.74, with a standard deviation of 4.58 years. Most of the nurses in these statistics are in their mid-forties, with a narrow range of ages surrounding the mean. The median age is 44 years, which is quite close to the mean age, indicating that the age distribution is symmetrical. The age distribution has multiple modes, with the smallest mode being 39 years. This suggests that a subset of nurses may be slightly younger than the rest of the population.

The standard deviation for nursing grades is 0.92, and the mean grade is 3.04. This means that, on average, the nurses have a slightly better grade than average. The median grade for nursing is 2.95, which is close to the average grade. The mode is 2.3, which suggests that there may be a subset of nurses with a lower nursing grade.

The mean grade in school is 2.79, with a standard deviation of 1.07. This implies that, on average, the nurses did a little better in school than average. The median school grade is 2.9, which is close to the average. The mode is 3.0, which suggests that there may be a group of nurses with better grades.

The average number of jobs that nurses have is 1.5 with a standard deviation is 1.53. This means that most nurses have only worked one or two jobs. The median number of jobs held is one, which is significantly lower than the mean. This suggests that there could be a subgroup of nurses who have had many jobs. The mode is zero, which suggests that there may be a subset of nurses who are new to the workforce and have never held a job.

The mean and median values through the descriptive analysis suggests that the distributions are approximately symmetrical, however the fact that there are multiple modes suggests that there may be subgroups of nurses with different traits.

Figure 1

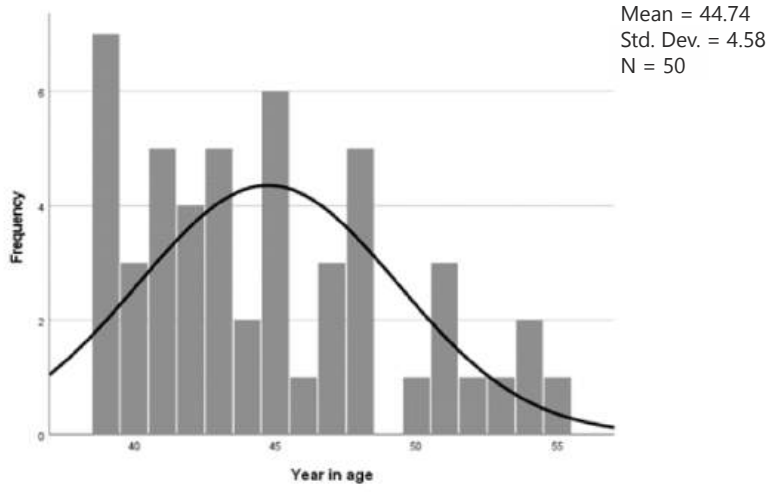
Number of nurses who did not complete training in the previous ten terms.



The bar chart above shows the number of nurses who did not complete training in the previous ten terms on the Y-axis and the term number on the X-axis. Each bar's height represents the number of nurses who did not complete training in each term.

Figure 2

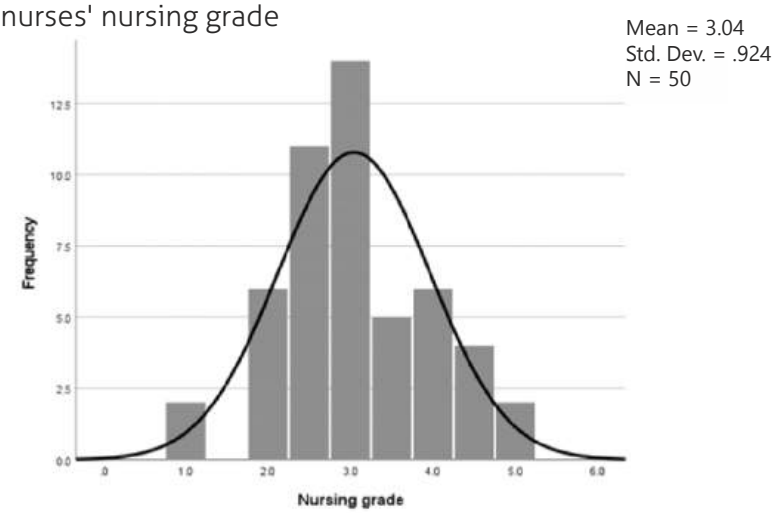
Histogram of nurses' year in age



Based on the histogram above, we can notice that it is skewed to the right. This indicates that most of the data points are clustered towards the left side of the graph with a tail stretching out towards the right. This would suggest that the distribution is not symmetrical, and that there are more values consisting of younger age on the lower end of the scale and fewer values of older ages on the higher end. The histogram indicates that the data on nurses' age is positively skewed, meaning that the mean (44.74) is higher than the median (44.00) with more values towards the younger age rather than the older age. The standard deviation (SD) of 4.580 shows that the values cluster closely around the mean.

Figure 3

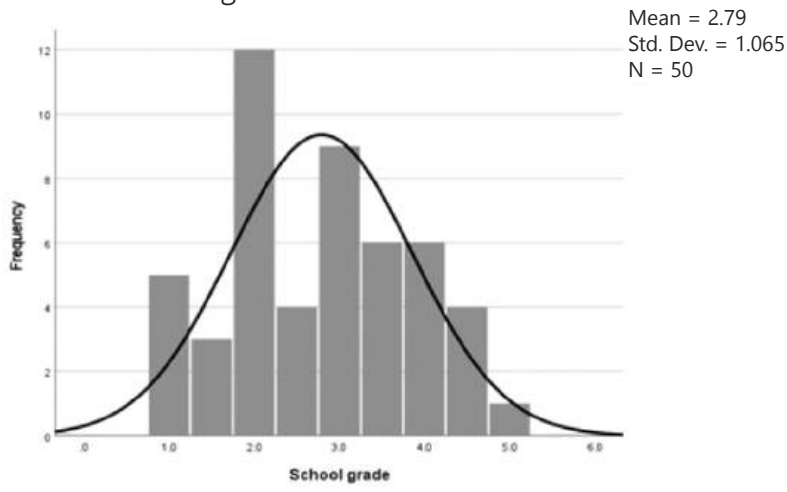
Histogram of nurses' nursing grade



Based on the standard deviation and the shape of the histogram, we may deduce that the data for nursing grades is regularly distributed, with the bulk of grades falling between 2.1 and 3.9. The mean (3.040) is slightly higher than the median (2.950), indicating a minor positive skewness. However, the standard deviation (0.9245) is quite small, indicating that the data points are not widely dispersed from the mean. Overall, we can state that the nursing grade data is regularly distributed, although with a small positive skewness.

Figure 4

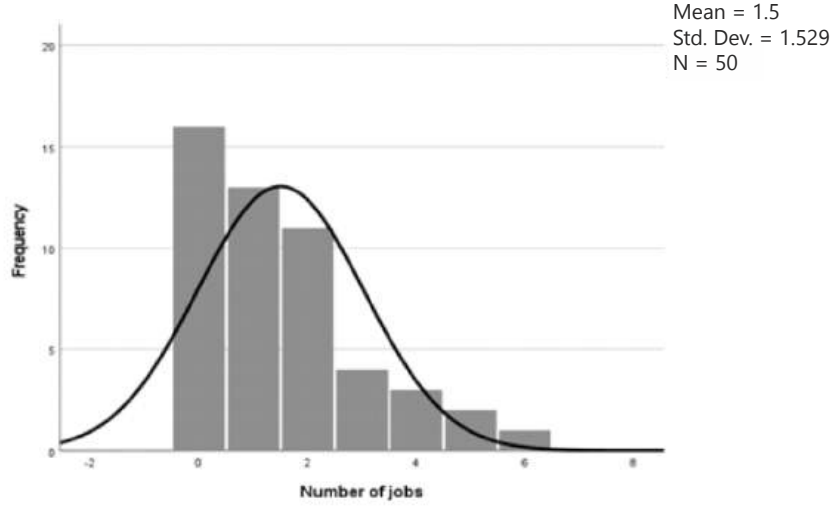
Histogram of nurses' school grade



The mean (2.790) and median (2.900) are close which suggests that the data is normally distributed. Also, the histogram of the data looks bell-shaped or symmetric, supporting the idea that the data is normally distributed. Based on the standard deviation and mean, we can deduce that the data for School grade has a low standard deviation (1.0655) relative to the mean, indicating that the data is densely clustered around the mean.

Figure 5

Histogram of nurses' number of jobs



The mean (1.50) and median (1.00) values for the number of jobs are close, indicating that the data is symmetrical. Nevertheless, the standard deviation is high at 1.529, indicating that the data are not distributed normally. In addition, the slightly right-skewed bell curve suggests that there are more data points on the left and fewer on the right. Overall, this indicates that the data for the number of jobs is not perfectly normal but is still close to normal with a slight rightward skew.

Table 2

Correlation table

		Year in age	Nursing grade	School grade	Number of jobs
Year in age	Pearson Correlation	1	.794**	-.151	.351*
	Sig. (2-tailed)		<.001	.296	.012
	N	50	50	50	50
Nursing grade	Pearson Correlation	.794**	1	-.090	.374**
	Sig. (2-tailed)	<.001		.534	.007
	N	50	50	50	50
School grade	Pearson Correlation	-.151	-.090	1	-.028
	Sig. (2-tailed)	.296	.534		.846
	N	50	50	50	50
Number of jobs	Pearson Correlation	.351*	.374**	-.028	1
	Sig. (2-tailed)	.012	.007	.846	
	N	50	50	50	50
**. Correlation is significant at the 0.01 level (2-tailed).					
*. Correlation is significant at the 0.05 level (2-tailed).					

The correlation coefficients between the variables in the study are displayed in the correlation table above. Correlation coefficients are values that indicate the intensity and direction of an association between two variables. From the table, we can see that the nursing grade has a significant positive correlation with age (r = 0.794, p 0.001). This indicates that as a nurse's age increases, their nursing grade also tends to rise. This may be attributable to greater experience and maturity in the discipline.

Next, there is a faint negative correlation between the nursing grade and the school grade (r = -0.090, p = 0.534). This suggests there may not be a significant correlation between a student's academic performance and their nursing grade.

In addition, there is a moderately positive correlation between the level of nursing and the number of positions (r = 0.374, p = 0.007). This suggests that nurses with a longer employment history have a higher nursing grade average. Working in a variety of healthcare settings may have contributed to increased experience and knowledge.

There is a moderately positive correlation between age and the number of occupations (r = 0.351, p = 0.012). This suggests that as a nurse's age increases, they have had a greater number of positions. Working in a variety of healthcare settings may have also contributed to increased experience and knowledge. These correlation coefficients tells how various factors influence the nursing grades of the student nurses in this study. However, correlation does not imply causation, and additional research is necessary to determine the causal relationships between these variables.

Table3

Model summary table

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.801[a]	.642	.619	.5707
a. Predictors: (Constant), Number of jobs , School gra Year in age				

Table4

ANOVA table

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26.897	3	8.966	27.526	<.001[b]
	Residual	14.983	46	.326		
	Total	41.880	49			
a. Dependent Variable: Nursing grade						
b. Predictors: (Constant), Number of jobs , School grade , Year in age						

Table5

Coefficients table

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3.997	.897		-4.456	<.001
	Year in age	.154	.019	.761	7.986	<.001
	School grade	.024	.077	.028	.309	.759
	Number of jobs	.065	.057	.108	1.141	.260
a. Dependent Variable: Nursing grade						

The purpose of the multiple regression analysis was to determine which factors best predict the grades of nurses. The R-squared value of 0.642 indicates that 64.2% of the variation in nursing grades can be explained by the independent variables included in the model, indicating that the model is a good fit for the data.

At least one of the independent variables in the model is a significant predictor of nursing grades, as indicated by a p-value less than 0.001 in the ANOVA table.

The coefficients table displays the standard coefficients (beta values) for each of the model's independent variables. The beta values represent the change in nursing grade resulting from a one-unit increase in each of the independent variables, with all other variables held constant.

Controlling for the effects of the other variables in the model, the results indicate that only "Year in age" has a significant positive effect on nursing grade, with a beta value of 0.761, indicating that a one-year increase in age is associated with a 0.761% increase in nursing grade. The beta values of the other two independent variables, "School grade" and "Number of jobs," were not statistically significant ($p > 0.05$), so they had no effect on nursing grade.

Based on these results, we can determine that "Year in age" is the best prediction of a nurse's grades, while "School grade" and "Number of jobs" do not have significant effect. This could be because older nurses have more information and experience, which helps them do their jobs better.

DISCUSSION AND CONCLUSION

As educational institutions continue to grow the number of nursing students to fulfil the demand for a larger workforce, it is critical to determine the factors that have the greatest impact on student progression and attrition. Based on this study, it is discovered that the age of student nurses is the best predictor of academic achievement in nursing. On the other hand, school grades and the number of jobs had by nurses before their nursing training did not indicate a significant relationship with nursing grades. This implies that academic success in school exams and the number of previous occupations are not strong indicators of nursing test performance. These findings have consequences for nursing education and candidate selection for nursing programs. Age may be considered as a potential factor in determining a candidate's suitability for nursing training, as older individuals may perform better in nursing exams.

However, it is essential to observe that this study has several limitations. The findings underscore the importance of looking into factors other than age, school grades, and previous job experiences that may influence nursing performance. The data was collected from a particular sample, which may not be entirely representative of the nursing population. In addition, the study focused on a limited number of variables, and there may be other factors that influence nursing grades that were not considered.

While this study revealed useful insights, there are opportunities for future research to expand on. Future research should investigate other aspects that could affect nursing performance, such as clinical experience, communication skills, and emotional intelligence. Examining these variables alongside age can provide a more complete picture of the predictors of nursing grades. Furthermore, performing studies with larger and more diverse populations might improve the findings' generalizability. Longitudinal studies that follow nursing performance over time can reveal how the identified factors

change and influence professional progress. Comparative studies across educational systems or nations can also provide useful insights into the cultural and contextual factors on nursing performance and education.

By following through on these suggestions, we can improve our understanding of the predictors of nursing grades and contribute to the creation of successful ways to improve nursing education and practice. In conclusion, this study investigated the factors that influence nursing grades and their predictive value for nurses' performance in nursing programs and contributes to a greater comprehension of the factors that influence nursing grades and provides insights for nursing education programs and strategies to improve nursing performance.

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CUSTOMER SATISFACTION AND EXPECTATION TOWARDS CASHLESS TRANSACTIONS

R. Venkatesh

ABSTRACT

This study aims to determine consumer trust and satisfaction with cashless transactions in Salem city of Tamil Nadu State. There aren't many studies on customer satisfaction with cashless transaction systems in the realm of digital payment systems. By offering a digital payment platform, this exploratory study is the first to gauge consumer satisfaction with cashless transaction methods. Customer satisfaction with cashless transaction systems in Salem city of Tamil Nadu State is the main goal of the current research project, which is being conducted using a survey approach. The adoption of cashless payment methods can aid society's economic growth. The aim of suppliers of cashless payment systems in Salem city of Tamil Nadu State includes both consumer satisfaction and the implementation of cashless payment systems. This study's goals are to comprehend consumer utilization of cashless transaction systems in Salem city of Tamil Nadu State as well as consumer satisfaction with those systems. In order to conduct an empirical research of customers' attitudes regarding making cashless transactions, the current study used a survey method to gather primary data from 500 respondents. An economic system known as a cashless economy occurs when there is little to no cash flow in a community and all purchases and payments for goods and services are made electronically. A cashless economy is one where payments are made through electronic banking, debit or credit cards, e-wallets, checks, or direct transfers from one account to another. The Government of India asserts that cashless transactions will increase jobs. Opportunities in the economy, prevent robberies involving cash, and reduce the risk associated with carrying actual currency. Cashless transactions will help reduce corruption associated to cash and draw more international investment to the nation. The concept and procedures of cashless transactions in India are the focus of the current study. Additionally, the study looks at the advantages and disadvantages of a cashless economy for the general populace.

Keywords : Nursing education, Academic performance, Age, School grades, Job experience

1. *Assistant Professor, Department of Business Administration, K. S. Rangasamy College of Arts and Science, Tiruchengode*
Email: akrvenkatnkl@gmail.com

INTRODUCTION

India is embarking on a significant digital revolution. The transition to a cashless future economy will be marked by the digitalization of the payment system. Four themes that are anticipated to influence this industry's future are also projected to fuel the expansion of digital payments in India. The advent of next-generation payment service providers, a supportive regulatory environment, the digitization of India, and improved consumer experiences are the four factors that have fueled the expansion of Indian digital payment systems. A cashless transaction is one where digital currencies are used to conduct financial transactions. In India, cash is used for far too many transactions. Approximately 5% of all payments are made electronically. Illiterate People lack basic digital transaction knowledge. The development of a cashless economy in India depends heavily on financial literacy and consumer awareness of cashless transactions. Nearly 26% of Indians have access to the internet, and in 2018 there were 51.756 million US dollars worth of digital payments. Indians are already familiar with paperless transactions thanks to banks and financial institutions that offer discounts on purchases made with credit or debit cards and online wallets that offer alluring rewards for payments. The cashless transaction is a brand-new mobile payment method that can replace traditional wallets and more. Banks' main investment priorities include mobile payments. In actuality, the largest banks in the world continue to concentrate the majority of their publicly publicized IT activities online banking.

Cash theft by employees, the use of fake currency, and robberies are just a few of the hazards that cashless payment reduces for businesses. No one is required to carry cash. With the help of mobile phones and credit cards, they can choose alternate methods of paying for their goods. Because customers find credit cards and mobile payment apps to be simple to use and handy, accepting them as payment methods is growing more popular than accepting cash. Some users of cashless payment apps can also view their payment history and receive confirmation via texts or even emails that include a complete list of their purchases.

IMPORTANCE OF THE STUDY

One of the most crucial ideas nowadays is the cashless transaction, according to Prospects for a Cashless Economy in India. In India, the use of electronic payment systems and mobile wallets accounts for about 5% of all financial transactions. The fundamental benefit of cashless transactions is that all economic transactions are recorded thanks to digital transactions. Controlling the black market, which frequently has negative effects on national economies, is becoming nearly easy thanks to digitalization. It contributes to the government's increased tax revenue. The benefits of a cashless economy for locals include avoiding the risk of losing their hard-earned money and the risk of carrying monetary notes. Less money will be spent on transactions, payments, and time. Cashless transactions are practical for shopping and making payments for with a smart phone, bills and the planning of financial transactions can be done from home, the office, or anyplace. Additionally, it lowers the cost of printing and shipping currency notes.

STATEMENT OF THE PROBLEM

The rise of cashless transactions, driven by the adoption of digital payment systems such as mobile wallets, credit/debit cards, and online banking, has revolutionized the way consumers conduct financial transactions. While these systems offer significant convenience, speed, and security, the transition from traditional cash-based payments to digital methods has not been without challenges. Despite the growing popularity of cashless payments, there is limited understanding of how customers perceive these new payment methods and whether their satisfaction aligns with their expectations.

OBJECTIVES OF THE STUDY

- To examine different method of cashless payments in the Indian economic development.
- To identify the value of the cashless transaction system.
- To know the merits and demerits of Cashless transactions.
- Identify the factors that contribute to positive or negative experiences with cashless systems.

Digital Payment Methods

Banking cards

Today, the majority of the banking industry uses card payments, which may be made using different cards such debit cards, credit cards, green cards, and prepaid banking cards, among others. Convenience, ease of use, and avoiding carrying cash are all benefits of this card payment method. To conduct all types of transactions, these cards are issued by the individual banks along with a 4-digit pin number.

Visa, Rupay, and MasterCard are a few of the most reputable and well-known card payment systems. Banking cards are accepted in PoS devices, digital payment apps, internet transactions, and more.

USSD

We can use mobile transactions with this payment system even without an app or an internet connection. This type of payment service's primary goal is to recruit individuals from low socioeconomic status to join a nationalised banking system. People can use this service to transfer money, check their account balance, and ask any questions they may have about their banking statements.

AEPS

Because of a rule that requires Aadhaar cards to be attached to all Indian identification systems and services, including banking, LPG, driving licences, and driver's licences, the Aadhaar card is currently of the utmost importance to Indian citizens. All banks today request that their customers link their Aadhaar cards to their bank accounts. All banking operations, including balance inquiries, can be performed using this AEPS (Aadhaar Enabled Payment System). This AEPS aids the public since all transactions have been completed through banking based on Aadhaar verification, including cash withdrawals, cash deposits, payment transactions, and Aadhaar to Aadhaar fund transfers, among other things. You don't even need to sign your name on a document or physically visit a department to use debit or credit cards or give. Only if your Aadhaar number is registered with the bank where you have an account may you receive assistance with this benefit.

Mobile Wallets

A mobile wallet is a symbol of the advantages of a virtual wallet, which can be used simply downloading an app. To enable irresponsible payments, the digital or mobile wallet has enough of bank account information, debit/credit card advertisements, or bank story in an encoded data format. Additionally, one can add money to a mobile wallet and use it to restrict payments and benefit from goods and services. This eliminates the desire to use credit/debit cards or to remember the 4-digit pin or CVV. There are numerous private businesses in addition to numerous banks that offer e-wallet services in the nation. Pay tm, Mobikwik, Free Charge, and other mobile wallet applications are available on the market. The various advantages provided by mobile wallets include mail and accept

money, including payments to retailers, online assets, etc. Some mobile wallets could have a definite action cost for the service provided.

Bank pre-paid cards

Prepaid cards are issued by financial institutions to consumers who have made advance payments; they differ from debit and credit cards in that they do not link to a bank account. These pre-paid cards are a very safe form of payment in our nation.

Mobile Banking

The act of conducting financial or banking transactions using a smartphone is referred to as mobile banking. With the development of numerous mobile wallets, digital payment apps, and other services like the UPI, the reach of mobile banking is only growing. Customers can download any of the many banks' own applications to conduct financial transactions at the touch of a button. The phrase "mobile banking" is used to refer to a broad range of services that fall within this category.

Bharat Interface for Money (BHIM) app

Through its partnership with virtual payment applications and the UPI application, the BHIM app facilitates financial transactions. Customers can link their debit card, mobile number, and various bank accounts to their Aadhaar number. This app supports a variety of mobile wallets, including Pay tm, Google Pay, Phone Pe, and Mobikwik, among others... Using this software, you can scan the QR code, input the amount to be paid, and enter a password to make payments in a very secure way.

Advantages of Cashless Payments

More Comfortable

Cashless transactions help to speed up the payment process because there is no need to stand in line, fill out paperwork, or provide a signature. At the same time, neither a line nor the need to carry cards in wallets is necessary in order to withdraw money from an ATM machine. As financial services transition to becoming digital, users can now access them 24/7, 365 days a year, including holidays. Numerous services, including UPI and digital wallets,

Low Cost

Numerous mobile wallets and payment applications don't impose any sort of processing or service fees in exchange for the goods and services they offer. One such instance where customers can use services without paying is the UPI interface. Costs are falling thanks to a variety of digital payment options.

Waivers, discounts and cash backs

Customers who use mobile wallets and digital payment apps are eligible for several perks and discounts. Many digital payment banks offer alluring cash return incentives. Customers benefit from this and it serves as encouragement to stop using cash.

Record of Digital Money

Going digital has additional advantages, including the ability to preserve all transaction records. No matter how tiny the transaction value, customers can track each and every one that is made.

Convenient for paying bills

Utility bill payment has become a popular convenience offered by numerous digital wallets and payment apps. All of these utility bills, including those for energy, internet,

and mobile phones, may be easily paid using a single app.

Helps to control black money

Digital transactions will make it easier for the government to keep tabs on things and, in the long run, will stop the flow of counterfeit money and black money. Aside from that, as the cost of minting money also decreases, this could also help the economy.

RESEARCH METHODOLOGY

The examination is wholly dependent on analytical and descriptive statistics. The research uses primary and secondary data. The questionnaire is of a close-ended type distributed to a sample of 500 respondents. Finally 462 respondents given correct data others didn't respond in correct mannor. The information was collected from respondents and examined by statistical software. This questionnaire is built on the primary data. Secondary sources are also equally taken into consideration in the form of literature and articles.

Sources of Data

The pertinent data is contained in a questionnaire from which information on particular parameters will be gathered; nevertheless, only a tiny amount of information is contained in publications, journals, and websites. To gather data on the technologies required to transition from a cash economy to one without it, a study is being conducted with customers from various market groups from different Indian states. The target audience is made up of people of various ages from different generations, including young people, people in their middle years, and people in their senior years. Everyone in this nation must be aware of the developments in the use of new technology. The use of currency must also be decreased, and Digital India needs to be promoted. The most important consideration in conducting research is the consumer. The evaluations must be produced since only data from actual consumers can be collected and examined.

Hypothesis Testing- ANOVA Computation

Hypothesis-1

Male and female respondents differ significantly in their use of digital wallets and payment methods, according to an analysis of variance (ANOVA).

Except for brand loyalty of the digital mode, safe transactions, time savings through digital payment methods, help to a specific for the purchase of goods, and contact with wallets, the majority of factors play a significant role. As a result, we reject H1. It shows that both male and female customers have a similar understanding of the e-money mode. Since the majority's significance value is less than 0.05, the gender is statistically significant.

Hypothesis-2

ANOVA reveals that there are substantial disparities in the prevalence of digital wallets and payment methods among respondents of different ages. Except for making online payments, most factors that influence product purchases are crucial. As a result, we reject H2. It shows how differently aged customers view the acceptance of digital wallets and payment methods. Consumers of this generation typically employ digital payment methods. Most of the time, the significance value is less than 0.05, making the age group statistically significant.

Computation of ANOVA (Gender, Age Group, Educational Qualification, Profession)

Variables	Sum of Squares	df	Mean Square	F	Sig.
Mobile Payment Wallet/Digital Payment Used.	6.081	1	6.081	4.714	0.031*
Frequency of Use Digital Payment to Make Online Payment for Bills and Purchases.	11.220	1	11.220	9.030	0.003*
Brand Loyalty of Digital Payment Mode	0.412	1	0.412	0.386	0.535
Convenience in Use of Digital Payment Mode.	5.058	1	5.058	4.198	0.042*
Time Saving Through Digital Payment Mode.	2.788	1	2.788	2.304	0.130
Mobile Wallets are Capable of Providing Benefits to Individual for Purchase of Product.	1.448	1	1.448	1.108	0.293
Using the Online Payments Improves the Quality of my Decision Making for Buying Products	12.382	1	12.382	10.032	0.002*

Note: * indicates significant at 5% level of significance based on t-statistics.

DISCUSSION

These findings point out a number of chances and difficulties in promoting or preventing the unavoidable effects of moving to a cashless economy if we take a broad view of India's journey toward a new era of technology application. Working through factual data without any personal prejudices is important for a thorough quantitative research. Many of the studies evaluated are completely theoretical, which has the drawback that the true picture of the study must emerge something that is very challenging to do in a theoretical work. Based on the data gathered from customers who are really utilising the services, this research is unique. Taking everything into account, this paper's structure is built on the use of quantitative research techniques.

India must develop new regulations for electronic transactions. It is advised that the government support its agencies and private sector service providers to greatly enhance the dissemination of financial literacy, especially in rural areas. Government could offer additional incentives or interest rates on funds saved in bank accounts as well as additional benefits on digital transaction payments. The process of digitalizing payments in India should be accelerated by offering reduced fees for digital transactions or a total exemption from digital banking for a short period of time.

CONCLUSION

The study of Customer Satisfaction and Expectation Towards Cashless Transactions reveals a complex relationship between consumers' perceptions, their expectations, and the actual experiences they have with digital payment systems. Cashless transactions, encompassing mobile wallets, credit/debit cards, and online banking, have undeniably

become an integral part of modern financial ecosystems. However, the extent to which these systems meet customer expectations varies across demographic groups, regions, and individual preferences.

Key findings suggest that while many customers are satisfied with the convenience, speed, and accessibility offered by cashless payment methods, concerns about security, privacy, and trust remain significant barriers to full adoption and sustained use. The rise in digital payment fraud, data breaches, and the perceived lack of transparency in some systems contribute to a sense of unease among consumers, which impacts their overall satisfaction.

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Book Review
The Next Conversation: Argue Less, Talk More
*by **Jefferson Fisher***

S. Maharayazh Mozhi



1. *Assistant Professor, Department of Management Studies, Rajiv Gandhi College of Engineering and Technology, Puducherry*

In today's world of constant noise, polarization, and misunderstandings, Jefferson Fisher's *The Next Conversation* offers a timely and transformative message: arguments don't need winners-they need listeners. This accessible, insightful guide to communication teaches us how to talk so people will listen, and more importantly, how to listen so people feel heard.

Introduction

Jefferson Fisher is not your typical communication expert. A seasoned trial lawyer turned content creator and communication coach, Fisher draws from decades of real-world experience in high-stakes courtrooms to teach readers how to stay calm under pressure, de-escalate conflicts, and build lasting connections.

In *The Next Conversation*, Fisher invites us to let go of the need to "win" and instead adopt a mindset that prioritizes understanding, emotional intelligence, and relational depth. His central message is clear: communication is not about the *last* conversation; it's about creating the *next* one.

What makes *The Next Conversation* stand out is its refreshingly human tone. There is no academic jargon or overly complex theory—just straightforward, practical advice rooted in everyday experience. Fisher writes with a warmth that feels like a friend guiding you through a difficult moment, helping you stay steady when emotions run high.

The book is organized into short, punchy chapters that address common communication pitfalls—defensiveness, assumptions, emotional reactivity—and offers concrete strategies to overcome them. With real-life anecdotes, helpful "scripts," and self-reflection prompts, the book empowers readers to practice better conversations right away.

Core Principles That Make a Difference

Throughout the book, Fisher repeatedly emphasizes four foundational ideas that can radically shift the way we communicate:

1. Control What You Can

You can't control how someone else thinks or responds, but you *can* control your tone, timing, and intention. Fisher shows how taking ownership of our side of the conversation helps us de-escalate tension and create a safe space for dialogue.

2. Calm Is a Superpower

In any emotionally charged moment, the calmest person often holds the most power. Fisher's techniques for remaining centered-including breathing, pausing, and grounding-are invaluable tools for handling tough conversations with grace and poise.

3. Create Space, Not Friction

Sometimes, the most helpful thing you can say is nothing at all. Fisher encourages

readers to use silence strategically, to listen actively, and to resist the urge to "fix" or argue. Creating emotional space allows the other person to feel heard and valued.

4. Ask, Don't Assume

Misunderstandings thrive in the absence of curiosity. By replacing assumptions with thoughtful questions-like "Can you tell me more about that?"- we move toward clarity instead of conflict.

Tools You Can Use Today

Fisher doesn't just talk about communication theory-he equips you with tools. From ready-made sentence starters to conversation checklists and reflection exercises, the book offers practical language you can use in the heat of the moment.

Some of the sample lines Fisher suggests include:

"I want to understand, not argue."

"Let's slow this down so we can actually hear each other."

"Help me understand where you're coming from."

These simple but powerful phrases have the potential to reset the emotional tone of any conversation-whether at work, at home, or online.

What deepens the impact of *The Next Conversation* is Fisher's openness about his own communication missteps. He shares stories from his life, including moments of defensiveness, ego, and overreaction, and how learning to slow down and listen changed his relationships.

He also draws from his legal career, where staying calm under pressure often shaped the outcome of a case. These stories bring authenticity to his teaching and remind readers that communication is not about perfection-it's about progress.

Who Is This Book For?

Simply put: this book is for everyone.

Whether you're a parent trying to connect with a teenager, a team leader navigating workplace friction, a partner working through marital tensions, or an educator dealing with difficult conversations in the classroom, *The Next Conversation* offers tools that work.

It is especially useful for:

Educators and leaders seeking to foster respectful dialogue

HR professionals and managers handling interpersonal dynamics

Therapists and coaches guiding others through emotional conversations

Anyone who wants to argue less and understand more

The Next Conversation as a Way of Life

Perhaps the most transformative idea in the book is that every conversation is a stepping

stone to the *next* one. It's not just about the words spoken today-but the relationship you're shaping tomorrow. Fisher calls on us to take the long view: to focus not on being right, but on being heard and hearing others.

This philosophy encourages maturity, compassion, and self-awareness. It shifts the focus from momentary "wins" to lasting impact.

Conclusion

In an age of rapid-fire texts, online outrage, and strained relationships, *The Next Conversation* could not be more relevant. It doesn't promise that conflict will disappear-but it shows that with calm, clarity, and care, we can turn arguments into opportunities.

Jefferson Fisher has written a book that is not only easy to read but hard to forget. With its compassionate tone, real-world tools, and lasting insights, *The Next Conversation* has the power to transform not just how we speak-but how we relate to the people who matter most.



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DOMAIN
The Journal of Management Research
ISSN No. 0979-9564 | Vol 17 - Issue 1
Jan - Dec 2024

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