



MES
COLLEGE ERUMELY

DCA

NEWS LETTER OF DEPT. OF COMMERCE COMPUTER APPLICATION



OVER ALL
A GRADE
MEENU C SANTHOSH



OVER ALL
A GRADE
SONA THOMAS



M.N. Maheen

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Teachers Learning Process

Green Marketing

Attrition Management

Advertising

Conflict Management

Impact of Digital Marketing

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Jb. S Muhammed Favad

OUR PRINCIPAL



Maheen M.N.

Education is a lifelong learning process and our mission is to provide an excellent learning environment. Our distinctive ITC based education help learners to achieve the best along with practical thinking and social values. B.Com CA Department aims at empowering their students as individuals who could mark their excellence in community through strong open minded attitude.

I wish all the success for this News Letter.



Jithesh K.S. - IQAC Co - Ordinator

Education is a life long learning process and our mission is to provide a learning environments to out students as learners. Our distinctive academic programme an IT methodology encourage students to develop practical thinking and to develop key personal and social values.

B.Com Comuter Application Department aim to empower their students to grow as individuals with the strong open mind preparing them to make a mark in the community.

I wish all the success for the New Letter manual.



Students participated in the Poster Designing Competition conducted on 15th march 2021 in connection Consumer Protection Day



Faculties of Dept. of Commerce : Computer Application - Duniya P.S. , Sherly Jacob, Anna Joseph, Santhosh K.K., Reshma B. Pillai and Teena Philo Tom.

TEACHING LEARNING PROCESS

Department is committed to implement Student Centered Learning Process, which are intended to address the distinct learning needs for the student. Various methods used by teachers to encourage independent Student Centered Learning Process of student.

Teachers using ICT effective teaching with Learning Management System (LMS), e-learning Platforms etc. Academic plan, Lesson Plan, Lab Records, Question Banks with answer keys made available at the beginning of the semester. ICT aided seminar presentation programmes, assignments are facilitated to students. The use of multimedia teaching aids like LCD projector and Internet are usually as teaching tools. The faculty members effectively utilize Audio Visual aids to demonstrate the concept to the students ie, screen presentation of various subjects. The faculty members are using the IT enabled learning tools such as PPT, Video clippings, Audio system, online sources, to expose the students for advanced knowledge and practical learning. The major emphasis is on classroom interaction in terms of presentations, seminars, assignments, tests, viva and lab work.

Online tests are conducted and e-assignments are given LMS platforms. Every semester Department conducts Webinar regarding the core subjects. It helps the students to create new ideas. All the faculties are informed to the students about new developments relating to the subject. Add-on courses of skill development for students are providing. The various types of soft skill development programmes are arranged for students. Special invitees and Resource persons interact with students to extend the knowledge. The add-on courses, webinars and online courses really helpful to the students to develop independently.

The department ensures the participation of students in connection with the learning process. For this ICT enabled tools are used for students centered learning system.



Santhosh K.K.
HOD

Dept. of Computer Application

Green Marketing



Anna Joseph
Asst. Professor
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Green marketing is the marketing of products that are presumed to be Environmentally preferable to others. Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, sustainable packaging, as well as modifying advertising. Green marketing involves developing and promoting products and services that satisfy customer's wants and needs for quality, performance, affordable pricing and convenience – all without a detrimental impact on the environment.

People generally want to do the right thing, so the challenge and opportunity for the green marketer is to make it easy for people to do so. The challenges before producers and marketers of green products are many. Green Marketing strategies provide more benefits to consumers as well as the society. It also helps to create green environment by adopting eco-friendly marketing practices. Even though getting more benefits from green marketing, there is lot of challenges or hurdles also available for its development, like Green products require renewable and recyclable material is costly, requires a technology, huge investment in Research and Development, water treatment technology is too costly and majority of the people are not aware of green products and their uses.

Keywords: Green Product, Green Marketing, Technology, Research and Development

Green marketing is also known as environmental marketing, ecological marketing eco-friendly marketing and sustainable marketing. It came into prominence in the late eighties and

early nineties. Now a day Businesses are increasingly recognizing the many competitive advantages and opportunities to be gained from eco sustainability.

World wide evidence indicates that people are concerned about the environment and are changing their behaviour accordingly.

As a result, there is a growing market for sustainable and socially responsible products and services.

Environmentalists evaluate products to determine their impact on environment and marketers commitment to the environment .Environmentally safe products are approved and companies receiving the green signal and use it in advertising and on packaging.

Objectives

The aim of green marketing is to sustain the environment in the following ways:

1. Eliminate the Concept of Waste
2. Make Environmental challenges Of Green Marketing

The challenges before producers and marketers of green products are many:

Green Marketing strategies provide more benefits to consumers as well the society. It also helps to create green environment by adopting eco-friendly marketing practices. Even though getting more benefits from green marketing, there is lot of challenges or hurdles also available for its development.

1. Green products require renewable and recyclable material, which is costly
2. Requires a technology, which requires huge

investment in R&D

3. Water treatment technology, which is too costly

4. Majority of the people are not aware of green products and their uses

5. High Price

6. Low availability

7. Green products require renewable and recyclable material, which is costly

8. Sustainability is a necessity in the 21st century. Both recyclable and renewable resources will aid in making the planet safer, greener, and better for future generations. Recycling is the practice of transforming waste products into new supplies and products.

9. Renewable resources are resources that have the capability to be naturally and organically replaced in a set time period. In India the stakeholders have awareness and availability about both recyclable and renewable materials but feel the product cost is too high.

10. Requires a technology, which requires huge investment in R&D

11. Traditional marketing strategies to green marketing strategies with a huge investment in technology, Research and Development and through Green marketing elements such as eco-design of a product, eco-labelling, eco-packaging, green logo in order to survive in the green competitive world.

12. Water treatment technology, which is too costly

13. Green marketing, an environmentally friendly technology is developed and used in a

14. way that protects the environment and conserves natural resources. Apart of the renewable energy branch of the environmental technology movement, the green technology importance adoption of green marketing in the management and use of water resources, waste water treatment, solid waste land fill now a day is implementing cost is too high.

15. Majority of the people are not aware of green products and their uses:

16. At times consumers are able to accurately identify which product is eco-friendly and which product is not. Hence, to safeguard brand reputation, it is vital that eco-friendly products should be given the appropriate image so that they don't fail.

17. Majority of the people are not aware of green products and their uses:

18. At times consumers are able to accurately identify which product is eco-friendly and which product is not. Hence, to safeguard brand reputation, it is vital that eco-friendly products should be given the appropriate image so that they don't fail.

19. High Prices

20. Even if the consumers pass the above mentioned barriers, they hesitate to buy because of the high price of green products. If consumers decide to use green products, a look at the price tag makes them turn their back on such products.

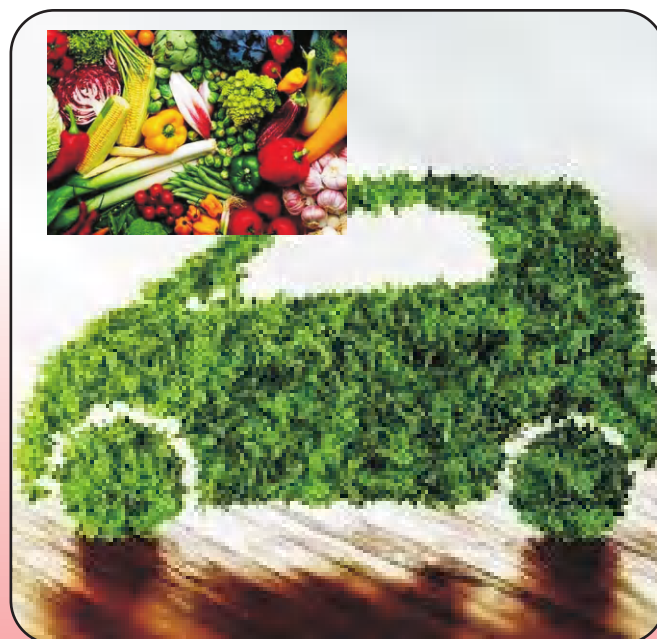
21. During today's global economic crisis, consumers are becoming increasingly conscious of what they buy. Hence, something needs to be done in order to lower the prices to some

22. Low Availability

23. Even though some consumers surpass all the above barriers, they may find out that the green products that they want are unavailable. Consumers find it difficult to locate such products. The consumers are not always informed about the availability of these products.

Conclusion

Green marketing is a tool for protecting the environment for future generation. It is not going to be an easy concept. The firm has to plan and then carry out research to find out how feasible it is going to be. Green marketing has to evolve since it is still at its infancy stage. Adoption of Green marketing may not be easy in the short run, but in the long run it will definitely have a positive impact on the firm. Indian market customers too are ready to pay premium price for green products



ATTRITION MANAGEMENT



Sherly Jacob
Asst. Professor
Dept. of Computer Application

Attrition is known as total turnover or wastage rate. High rate of attrition is harmful to business. Attrition is happening due to various reasons such as higher pay, work timings, Career growth, Higher education, Relocation to other places; Women leave the job after marriage to take up their household duties, Work pressure, work environment, Poor performance, losing faith on merger/acquisition, verbal abuse, family problems etc. While charting out future course of action in private sector financial institution has a strategic management for understanding the reasons for attrition. Attrition can be reduced to a great extent, if the management takes initiative for introducing various policies for efficient management of attrition. Attrition is a universal problem and every organization should strive to trickle this problem for the future. The primary aim of this research is to find out the reasons behind the high rate of attrition in private sector financial institutions. The data was collected with the help of questionnaire to the sample of employees of private sector financial institutions in Kottayam district, Kerala. This study can give more information about area of problem and thus help the management to identify the reason for the problem of high rate of attrition and to take corrective

measures. As a conclusion to the study, attrition is one of the major problems faced by the human resource department of private sector financial institutions. The research study has been conducted and the set objectives of the work have fully accomplished and the analysis performed to the maximum extent possible. High rate of attrition is harmful to financial institutions and it also affects the goodwill of the company. Poor performance of employee is the main reason for attrition. It can be controlled by giving more training and reasonable care while selecting, hiring, and recruiting the right person at right place.

Keywords: Attrition management, Financial institution and Attrition rate.

Introduction

Human beings are a part of the society and they form the pillars of society. They use their man power and labor to accomplish the desired task for the welfare of the society. The co-operation and contributions of employees are inevitable for the existence of any business concern or organization .The success or profitability of any firm purely depends up on the employees, whether they are skilled or not .If employees permanently leave the organization, it may sometimes lead that organization to some serious disaster. The term meaning of

Attrition is “A reduction in the number of employees through retirement, resignation or death”. Attrition is also known as total turnover or wastage rate. High rate of attrition is harmful to business. The efficient management in connection with attrition is one of the major areas in every human resource department as it is one of the modern concepts. As a result of liberalization and globalization of the business in India competition was intensified in every sector including job markets. In the changed circumstance financial sector also witnessed radical changes in its way of functioning and in turn resulted in a drastic change in role of human resources forming part of the business establishments. The rapid growth of business and competition in job market led emergence of new conceptual problems like attrition. One of the major sectors which has high rate of attrition is that of the financial sector, especially in private sector undertakings. The high rate of attrition in private sector financial undertaking not only affects the organization but also the customers of that concern. If any concern has insufficient employees to handle their desired customers, the customer will be lost to the company and if the company loses its customer, then it will lose its goodwill, thus lead the company to its liquidation or winding up.

Statement of the problem

Attrition is one of the serious problems that affects in all sectors, especially in the areas where employees play an important role. This is true in the case of sector like finance, information technology etc. Attrition is a problem and it causes obstacles to the productivity, profitability and competitiveness. It causes overtime, late deliveries, dissatisfied customers and a decline in employee morale among workers who are expected to work for unoccupied jobs. Attrition is a real life problem, the effects of which are significant to both the management and its customers. Lower efficiency level and increased

cost affects the management. Existing employees may suffer from low morale, stress, tension in order to meet their desired target and that can bring their own financial problems. So early identification and effective assessment of attrition rate in financial sector is important in order to reduce its number in future.

Review of Literature

S.Guru Vignesh et.al (2018) who explains a modern human resource manager is taking various steps to reduce the employee attrition rate and it has been a pivotal challenge for today's Managers. Many of the employees may also tend to leave the job for various undisclosed factors such as lack of job security, lack of career advancement, desire for change in new opportunities, anticipating higher pay, problems with supervisors and few other personal reasons.

Pradip Kumar Talapatra et.al (2016) findings denote that employees need adaptable workloads, support and appreciation from their co-workers and management, and opportunities for growth and innovation. Companies should scrutinise their attrition rate and the cost attached to it on consistent basis. It is recommendable to have a transparent functioning system so that every employee can know what he's expected to do in the organisation. It is necessary to point out that there's no universal attrition management solution for every company. Each organisation has to develop its own impetus based on compatibility between organisational and individual goals.

Objectives of the study

The basic objective of the study is to evaluate attrition management process adopted by private sector financial undertakings. The subsidiary objectives are:

- To identify the rate of attrition in various private sector financial undertakings and to see whether there is any relation between rate of attrition and areas of business.
- To determine the factors leading to job attrition in private sector financial undertakings.
- To identify the impact of attrition on functioning of private sector financial
- To provide recommendations based on the findings of the study.

Advertising



Teena Philo
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Dept. of Computer Application

A successful advertising campaign will spread the word about your products and services, attract customers and generate sales. Whether you are trying to encourage new customers to buy an existing product or launching a new service, there are many options to choose from.

The most suitable advertising option for your business will depend on your target audience and what is the most cost effective way to reach as many of them as possible, as many times as possible. The advertising option chosen should also reflect the right environment for your product or service. For example, if you know that your target market reads a particular magazine, you should advertise in that publication.

The following list is an introduction to advertising tactics that you could use. Remember, you can always be creative in your advertising to get noticed (within advertising regulations).

Newspaper

Newspaper advertising can promote your business to a wide range of customers. Display advertisements are placed throughout the paper, while classified listings are under subject headings in a specific section.

You may find that a combination of advertising in your state/metropolitan newspaper and your local paper gives you the best results.

Magazine

Advertising in a specialist magazine can reach your target market quickly and easily. Readers (your

potential customers) tend to read magazines at their leisure and keep them for longer, giving your advertisement multiple chances to attract attention. Magazines generally serve consumers (by interest group e.g. women) and trade (industry/business type e.g. hospitality).

If your products need to be displayed in colour then glossy advertisements in a magazine can be ideal — although they are generally more expensive than newspaper advertisements.

Magazines do not usually serve a small area such as a specific town. If your target market is only a small percentage of the circulation, then advertising may not be cost-effective.

Radio

Advertising on the radio is a great way to reach your target audience. If your target market listens to a particular station, then regular advertising can attract new customers.

However, sound has its limitations. Listeners can find it difficult to remember what they have heard and sometimes the impact of radio advertising is lost. The best way to overcome this is to repeat your message regularly — which increases your costs significantly. If you cannot afford to play your advertisement regularly, you may find that radio advertising does not generate strong results.

Television

Television has an extensive reach and advertising this way is ideal if you cater to a large market in a large

area. Television advertisements have the advantage of sight, sound, movement and colour to persuade a customer to buy from you. They are particularly useful if you need to demonstrate how your product or service works.

Producing a television advertisement and then buying an advertising slot is generally expensive. Advertising is sold in units (e.g. 20, 30, 60 seconds) and costs vary according to:

- the time slot
- the television program
- whether it is metro or regional
- if you want to buy spots on multiple networks.

Directories

Directories list businesses by name or category (e.g. Yellow Pages phone directories). Customers who refer to directories have often already made up their mind to buy - they just need to decide who to buy from.

The major advantage of online directories over print directories is that if you change your business name, address or phone number, you can easily keep it up to date in the directory. You can also add new services or information about your business.

If your target market uses print and online directories, it may be useful to advertise in both, although print directories are being used less.

Outdoor and transit

There are many ways to advertise outside and on-the-go. Outdoor billboards can be signs by the road or hoardings at sport stadiums. Transit advertising can be posters on buses, taxis and bicycles. Large billboards can get your message across with a big impact. If the same customers pass your billboard every day as they travel to work, you are likely to be the first business they think of when they want to buy a product.

Even the largest of billboards usually contain a limited amount of information; otherwise, they can be difficult to read. Including your website address makes it easy for customers to follow up and find out more about your business. Outdoor advertising can be very expensive especially for prime locations and supersite billboards.

Direct mail, catalogues and leaflets

Direct mail means writing to customers directly.

The more precise your mailing list or distribution area, the more of your target market you will reach. A direct mail approach is more personal, as you can select your audience and plan the timing to suit your business. A cost effective form of direct mail is to send your newsletters or flyers electronically to an email database. Find out more about direct mail.

Catalogues, brochures and leaflets can also be distributed to your target area. Including a brochure with your direct mail is a great way to give an interested customer more information about your products and services. Learn more about leaflet marketing using letterbox drops and handouts.

Online

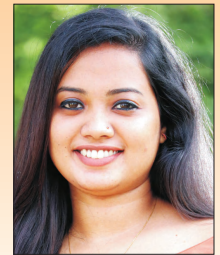
Being on the internet can be a cost-effective way to attract new customers. You can reach a global audience at a low cost. Many customers research businesses online before deciding whom to buy from.

A well-designed website can entice customers to buy from you. There are a number of ways you can promote your business online via paid advertising or to improve your search engine rankings. Learn more about doing business online.

Other ways to advertise your business online include promoting your products or services on social media sites, blogs and search engines and other websites that your target audience visits. Find out more about social media.



CONFLICT MANAGEMENT IN S.H.G's



Duniya P. S
Asst. Professor
Dept. of Computer Application

Self Help Group (SHG) is a village based financial intermediary committee usually composed of a men or women in which the members make small regular savings over a few months until there is enough capital in the group to begin lending among the members. SHG plays a vital role in the economy. SHG pools the money of the people as savings and helps to improve the standard of living which eventually contribute to GDP and also it helps the underprivileged and middle income group by increasing the saving habit among them. It is grass root level democratic institutions of rural people. Conflicts are bound to back to be there in the management of their day to day activities. Nowadays there has been an increase in the occurrence of conflict in SHG's.

“Conflict is an ever present process in human relations”. Today's world is marked by growing conflicts, both in terms of their frequency and intensity. Everyone in an organization witness conflict in various forms in their families, society or in the organization itself where they work in. The potential for conflict exists whenever and wherever people have contacts. As people with different values, visions, interests and ideologies interact with each other or as a group, a variety of conflict

often develop among them. It is up to the management of the SHG's to follow a system which would minimize the occurrence of conflict within the group. Unmanaged conflict is a threat to the survival of the group and at last tends to make the group less effective.

The present study deals with various causes of conflict, effectiveness of conflict management strategies implemented and the outcome of the management practices at the SHGS. The study found that Ego among the members constitutes the major reason for conflict among them. The study also found that in the category of aged people have negative outcomes.



IMPACT OF DIGITAL MARKETING AMONG CUSTOMER



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Dept. of Computer Application

The buying pattern of consumers is changing at a faster rate in the consumer oriented market environment. The changing preferences of the present day customers affects the buying pattern because they mostly follow the rhythm of fashion and tastes according to the changing time.

Therefore, marketers spend crores of rupees and invest too much time on market research every year to identify and predict the changing customer behaviour. In this situation, digital marketing plays a vital role in finding and attracting more customers. Digital marketing is a marketing of products and services using digital technologies, mainly on internet, but also include mobile phones, display advertising and any other digital medium. Digital marketing gives awareness to people about various products and services. Digital marketing consist of many methods such as Search Engine Optimization (SEO), Search Engine Marketing (SEM), E- Mail marketing etc. In digital marketing most of the customers prefers to use digital transactions using digital currency, mobile payment apps, plastic cards etc. Due to these changes there has been an impact on consumer decision making process. This paper the researcher has aim to understanding the impact of digital marketing among customers buying behaviour.

Key Words: Consumer, digital marketing, e-mail, search engine marketing, search engine optimization, digital currency, etc.

Digital marketing is a marketing of products and services using digital technologies, mainly on internet, but also include mobile phones, display

advertising and any other digital medium. Digital marketing gives awareness to people about various products and services. It consists of many methods such as Search Engine Optimization (SEO), Search Engine Marketing (SEM), E- Mail marketing etc. In digital marketing most of the customers prefers to use digital transactions using digital currency, mobile payment apps, plastic cards etc. Today's digital revolution allows

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consumers to have access to all type of information. The internet is the most commonly used tool for people to gain information. Many of the companies all over the world are using internet to promote their products. Every marketers needs to understand how to exploit digital marketing assets, tools and techniques in order to improve the customer value proposition and help to achieve their organizational objectives. This means designing an accessible, usable and value adding websites and using a range of inter – related digital marketing tools and techniques integrated with traditional tools and techniques. Due to these changes there has been an impact on consumer decision making process. Therefore, marketers spend crores of rupees and invest too much time on market research every year to identify and predict the changing customer behaviour. In this situation, digital marketing plays a vital role in finding and attracting more customers.