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Contents

From the Editor's Desk...

It gives me immense pleasure to release the latest edition of Journal of International Economics. As this latest edition goes into print, let's ameliorate. In the 1990s, companies pursued strategies such as outsourcing, offshoring, and lean manufacturing to cut costs, retain market position, or gain competitive advantage. China emerged as a major manufacturing hub to serve global markets, including many Asian economies that were opening up. Things started to change after the financial crisis of 2008. With a significant increase in oil price in 2008 and a variety of natural disasters, from the SARS epidemic of 2003 to the 2011 tsunami in Japan and flooding in Thailand, industry leaders recognized that the strategies adopted in 1990s could increase their exposure to operational problems and compromise their ability to respond effectively to natural disasters. This led many companies to increase local manufacturing in order to reduce their exposure to global risks and to be able to respond much faster to local demand.

In the last four years, however, the China-U.S. trade war and the supply chain disruptions generated by the pandemic and climate-related events have caused the pace of supply-chain localization to rise significantly. In fact, a January 2020 survey of 3,000 firms, motivated by the China-U.S. trade war, found that companies in a variety of industries – including semiconductors, autos, and medical equipment – had shifted, or planned to shift, at least part off their supply chains from current locations. Companies in about half of all global sectors in North America declared an intent to "reshore."

With oil and gas prices soaring due to the war, transportation costs will follow suit. What is less obvious but equally important is that the war-imposed constraints on the ability to use Russian transportation infrastructure to support manufacturing in Asia. Indeed, many companies have been building components and finished goods in China and using the Russian railway to move these items to Eastern and Western Europe. Of course, it is possible to ship some of these items by air, but that is significantly more expensive, especially now that airlines need to bypass Russia. While the war's full impact on global food supplies is not yet clear, prices are already skyrocketing. Until infrastructure investments in local regions happen, companies should stress test their supply chains and pursue strategies to make them more resilient to risks. About the only thing certain right now is the challenges to global supply chains are going to increase for the foreseeable future.

This issue consists of articles illuminating on notable issues such as Brand Personality and the Automotive Market: An In-depth Study of Consumer Preferences and Purchase Decisions; Strategies in Marketing for Life Insurance Companies in India with reference to Agency Channel; An Analysis of Emotional Intelligence Literature: Theories, Models & Measures; A Decadal Perspective Mapping the Rise of Slum Communities in Belgavi City and their Ward-wise Distribution; Navigating the Commute: Understanding Patterns and Challenges in Student Transportation at Rani Channamma University, Belagavi. I am sure this issue will be a valuable addition for our readers. We request our subscribers and readers to contribute articles, case studies and also book reviews.

Dr. K. Bhavana Raj

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Brand Personality and the Automotive Market: An In-depth Study of Consumer Preferences and Purchase Decisions

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Abstract

This study provides valuable insights into the interplay of brand personality, consumer perception, and purchase decisions in the automotive industry within Bihar, India. It focuses onthe personal use of automobiles (cars) as the subject of a research study, and both the owners and consumers of the cars actively participated in a survey. Consumer purchase decisions, the outcome of this intricate interplay, are viewed as holistic journeys, considering attributes like price, performance, design, safety, and brand reputation. Additionally, the role of collective versus individual choices and the influence of social networks add complexity to the research within the automotive domain. The study employs a mixed-method approach, collecting both quantitative and qualitative data. It also Utilised percentage analysis and chi-square to verify the data. The results demonstrate that brand personality influences consumer Behaviour and purchase decisions positively and significantly. The findings also show that these elements positively influence one another internally. Its findings have implications for branding strategies and consumer engagement, emphasising the importance of customisation and consumer perceptions. The study combines quantitative data collection through surveys and interviews, exploring the influence of demographic variables on brand personality.

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Statistical analysis reveals significant associations between these variables, highlighting the need for tailored branding strategies.The strong connection between consumer perceptions and brand personality underscores the importance of managing consumer perceptions. In contrast, the influence of consumer information search on brand personality offers opportunities for businesses to enhance consumer engagement. It aims to contribute to the evolving narrative of brand management and consumer behaviour in the automotive industry, focusing on the relevance of demographic factors. Consumer perception affects brand personality, brand image, and purchase decisions. The study also identifies key attributes considered in purchase decisions, reinforcing the role of consumer information search in shaping brand personality.

Keywords: Brand, Brand Logo, Brand Personality, Brand Preference, Consumer Perception, Customer Purchase Decision

Introduction

The automotive industry is an ever-evolving testament to human innovation and technological prowess. It is a world where metal and machinery transform into machines of desire. However, beneath the roaring engines and polished exteriors lies a realm governed by an intricate web of brand personality, consumer perceptions, and the decisions that drive the automotive market. This study embarks on a journey into this captivating landscape, seeking to unravel the profound connections between brand personality, consumer perception, and purchase decisions within the automotive industry context. Customers purchase branded goods not just for their features or quality but, perhaps more crucially, for the symbolic connotations they ascribe to them (Seo & Buchanan-Oliver, 2015). A car is no longer just a mode of conveyance; it has become an embodiment of identity, an extension of self. Consumers' choices in this domain are increasingly driven by their perceptions of the brands behind the wheels. These perceptions are, in turn, molded by the distinctive personalities that brands artfully cultivate (D. A. Aaker & Joachimsthaler, 2012). Therefore, to comprehend the forces steering the automotive market, it is imperative to scrutinize the triad of brand personality, consumer perception, and purchase decisions.

Brand personality, a concept meticulously crafted by Aaker (2018), endows brands with human attributes, bestowing upon them traits that appeal to consumers' emotions and sensibilities. These traits – whether sincerity, excitement, competence, sophistication, or ruggedness – serve as the bridge that connects consumers to brands. In the automotive industry context, these personalities become an essential facet of the consumer-brand relationship (J. L. Aaker, 1997). Luxury car brands, for instance, emphasize sophistication, drawing consumers who seek the embodiment of elegance in their vehicles. In contrast, off-road and rugged vehicle brands accentuate toughness, resonating with adventurers seeking the thrill of the untamed terrain.

Consumer perception, the lens through which individuals view and interpret the world, acts as the prism through which brand personalities are refracted. It amalgamates consumers' internal beliefs, attitudes, and external stimuli, such as brand messaging and experiential encounters (Landau et al., 2018). In the automotive industry, consumer perception encompasses multifaceted dimensions, including product quality, safety, environmental concerns, value for money, and the coveted status symbol (Kumar & Alok, 2020). Consumers' perceptions of these attributes profoundly shape their automotive preferences.

Consumer purchase decisions, the outcome of this intricate interplay, are not mere transactions but comprehensive journeys. These decisions are driven by the recognition of needs, extensive information searches, evaluating alternatives, the moment of choice, and post-purchase evaluations (Karimi, 2013). Within the automotive sector, these decisions consider an array of attributes – price, performance, design, safety, and brand reputation, to name a few. These decisions are not isolated acts but are embedded in the dynamics of individual and collective choices. The role of family, friends, and social networks in influencing purchase decisions has been extensively documented.

In the automotive domain, understanding whether consumers decide individually or collectively and the factors that shape these choices adds a layer of complexity and significance to the research. This study endeavors to decode the nuanced relationships among brand personality, consumer perception, and purchase decisions within the unique context of the automotive industry in Bihar, India. The region's distinctive consumer dynamics and preferences add a layer of complexity and intrigue to the research, promising novel insights and perspectives. As we journey through this investigation, the objective is to unveil the profound connections that shape consumers' choices on the roads of Bihar and to contribute to the ever-evolving narrative of brand management and consumer behavior in the automotive industry. Additionally, consumers' decisions concerning their purchases and brand preferences must consider the market (Teng et al., 2007). The importance of this matter is highlighted by the fact that several globally recognized companies, such as Procter & Gamble and Mars, have now structured their operations around their brands. (Baker et al., 2002) Moreover, use those brands to control consumers' purchasing behavior and their propensity to pay a premium price for a particular brand (Smith, 1992). This study seeks to make prospective contributions to the existing branding literature by addressing the corresponding gaps. The study aims to determine which element of the car brand personality has a more significant effect on consumers' buying decisions; second, to examine whether the compatibility between demographic factors such as age, gender, and income and the brand personality affects consumers' decision-making; third, this study also looks at issues with consumer perception congruity in consumers' brand purchasing behavior; and fourth, the paper aims to analyze how brand image affects consumer perception, specifically in the cars category of the automobile industry; and fifth, this study was conducted to understand whether the information searched from different sources before purchase decision has a significant effect on brand personality and purchase decision of consumers therefore If successful replications are achieved, the results could apply to other countries or regions that are in the process of developing.

Literature Reviews

The automotive industry is one of the most competitive and dynamic sectors, marked by ever-evolving consumer preferences, technological advancements, and intense brand rivalry (Holweg, 2008; Nag et al., 2007). Understanding the intricate relationships between brand personality, consumer perception, and purchase decisions is pivotal in this context. This literature review explores the significant contributions, theories, and empirical findings in this domain, shedding light on the key elements that shape consumers' choices in the automotive market.

Brand

A brand is a critical concept in marketing literature that applies frequently to research and encompasses a wide range of goods and services. A brand serves as an identification and trademark of a product, product line, and firm. It is a specific name of a corporation's product, brand, product line, catchphrase, emblem, etc. (Baker et al., 2002; Flikkema et al., 2019), which has gained the trust and belief of customers and is widely acknowledged by them. It addresses consumer perceptions and opinions of how the products – which include cars – are implemented. The astounding brand adheres to customer expectations. Brands vary in the degree of power and value they possess in the marketplace (Danesi, 2013).

When it is surveyed to determine whether the brand name is more important to the customer than the attributes required by the product, up to 39% (=47) of respondents believe brand names related to desired attributes were "significant," 25% (=30) of the respondents responded that it is "important to some extent," and 19% (=23) of the respondents answered that it is not essential at all and 17% of respondents answered, "not always."

Brand Logo

Significant car differences can be brought only through significant traits, unique brand names, or individually branded products, as this strategy enables accurate product positioning and differentiation (Laforet, 2011). When consumers are under time pressure, the visual components of the package, such as the color, shape, or model of the cars and the brand logo, play a significant part in conveying customers' purchase decisions about the products (Silayoi & Speece, 2004). Customers are, therefore, unlikely to pay attention to brand names in this situation, but they are likely to know brand logos even if the corporate name is not printed on the product.

Brand Personality and Demography

Several studies have investigated the impact of age on brand personality perceptions. For instance, Aaker identified five core brand personality dimensions: sincerity, excitement, competence, sophistication, and ruggedness (J. L. Aaker, 1997). The research found that age influences consumers' perceptions of brand personality, with younger individuals tending to associate brands with excitement and ruggedness, while older consumers emphasize competence and sophistication(Park et al., 2013). This suggests that age plays a significant role in shaping brand personality perceptions. Gender differences in brand personality perceptions have also been widely studied. Men and women often attribute different personality traits to brands. A study found that females perceive brands as more sincere, while males associate brands with excitement (Sirgy et al., 1997). These findings indicate that gender is a crucial demographic factor influencing brand personality. Income levels can affect brand perceptions and preferences. Research demonstrated that income influences consumers' perceptions of brand prestige, with higher-income individuals associating brands with more prestige and luxury (Hassan et al., 2015; Sweeney & Soutar, 2001). Furthermore, It is found that income impacts brand associations with competence and sophistication. Income levels can significantly shape brand personality perceptions (Luffarelli et al., 2023).

NH_{01} There is no association of demographic variables (age, gender, income) on brand personality

Consumer Perception and Brand Personality

Consumer perception and brand personality are intertwined concepts that significantly impact each other. This literature review delves into the existing body of research to establish the symbiotic relationship between consumer perception and brand personality, affirming the hypothesis that consumer perception has a bearing on brand personality. Consumer perception refers to how individuals interpret and make sense of the world, including their interactions with products, services, and brands(*Consumer Perception of Value*, 2022; Xu et al., 2007). On the other hand, brand personality encompasses the human characteristics and traits attributed to a brand. These characteristics, often categorized under sincerity, excitement, competence, sophistication, and ruggedness (J. L. Aaker, 1997), contribute to how consumers perceive and relate to a brand.

Several studies demonstrate the influential role of consumer perception in shaping brand personality. Research found that consumers often project their personality traits onto brands, associating personal attributes with brands that align with their self-concept. This association strengthens the bond between the consumer and the brand, reinforcing the brand personality. Consumer perception and its alignment with brand personality directly impact brand loyalty (Huber et al., 2015). Consumers perceive a brand as possessing personality traits that resonate with their self-identity, and they exhibit higher brand loyalty(He & Lai, 2014). This supports the idea that consumer perception can significantly influence brand personality, as consumers actively seek brands that mirror their characteristics.

The influence of consumer perception on brand personality extends to purchasing decisions and brand preferences. Consumers often choose brands with personalities that align with their values and self-concept, leading to a more significant intention to use the brand's products and services.

NH02: Consumer perception has no bearing on Brand Personality

Brand Personality and Consumer Purchase Decision

Consumer behavior plays a central role in shaping brand personality. The consumer decision-making process involves several stages, including problem recognition, information search, evaluation of alternatives, purchase, and post-purchase evaluation (Santos & Gonçalves, 2021; Kotler & Keller, 2016). This decision-making process is influenced by various factors, such as individual preferences, demographics, and psychological factors(Nga & Ken Yien, 2013). The choices consumers make in each stage of the process can directly impact the development and perception of a brand's personality.

Brand personality is a set of human-like traits and characteristics that consumers attribute to a brand. These traits can include sincerity, excitement, competence, sophistication, and ruggedness (J. L. Aaker, 1997). Consumers often make purchase decisions based on the perceived personality of a brand. For example, consumers who value sincerity may be more inclined to purchase from brands they perceive as sincere. Several studies have explored how consumer purchase decisions can influence brand personality. For instance, Consumers' brand choices are driven by self-image congruence. Consumers choose brands that align with their self-concept and desired personality traits (Abel et al., 2013; Su & Reynolds, 2017). Therefore, the purchase decision is a reflection of the consumer's personality. User imagery, which refers to the traits and characteristics associated with a brand's users or consumers, can influence brand personality (Keller, 1993; Keller & Richey, 2006). The purchase decision, significantly when made publicly or shared on social media, can impact how others perceive the brand and its users (Mukhtar et al., n.d.). If consumers believe purchasing a particular brand reflects positively on their personality, they are more likely to choose and continue using that brand.

Consumer purchase decisions are not limited to buying but extend to post-purchase behavior. Studies have shown that consumers may change their perception of a brand's personality based on their experience with the product or service. Positive post-purchase experiences can enhance the perceived brand personality, while negative experiences can lead to a mismatch between the desired and actual brand personality (Nysveen et al., 2013).

NH03: Consumer purchase decision does not influence brand personality

Methodology

The current study is an example of applied research regarding its goals and uses quantitative data collection methods. It is a mix-method containing quantitative and qualitative data. The study's statistical group comprises all respondents who own a car from a particular brand in Bihar, India. The research takes an exploratory approach, using survey methods to aid in the research. A non-parametric test was chosen as the basis of the study due to the non-normal distribution of the population, which is made up of consumers from the capital of Bihar, India. The data was collected through a survey and interviewing some respondents to get more insight into the brand awareness among respondents. The sampling frame consisted of respondents who own a car for personal use. The sample was selected using a convenience sampling technique, with 120 respondents, 78 of whom are male (65% of the sample) and 42 of whom are female (35% of the sample). The respondents range in age from 25 to 65 years and come from various professions.

Additionally, the research questionnaire has two sections. The first section focuses on gathering information about the respondents' demographics, such as gender, age, marital status, education level, and income. The second section uses a closed-ended structured questionnaire to assess the research constructs based on the Dimensions of Brand Personality. The Chi-square test was used to determine significant differences, and percentage analysis was performed to simplify the collected data(George & Anandkumar, 2018; Kamra & Sabharwal, 2020).

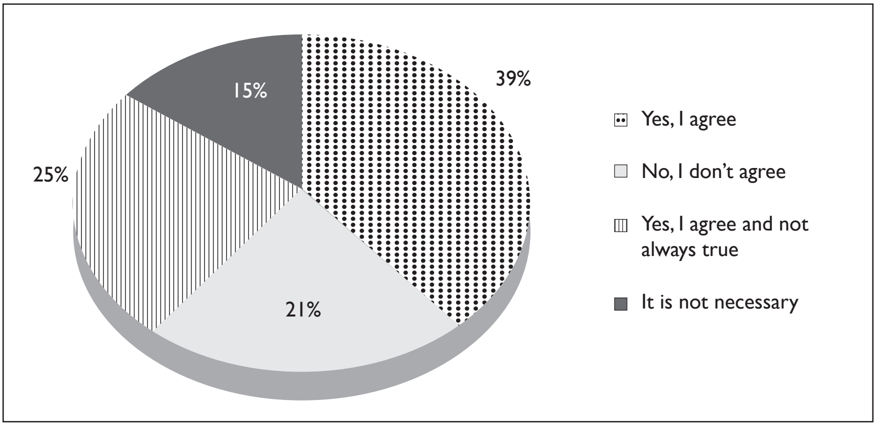
The frequency of subjects based on demographic variables was determined by evaluating the data collected from the questionnaire. The results are displayed in Table-1.

Table-1: Demographic Information of the Respondents

Variables	Measuring Group	Frequency	Percentage %
Age Group	25 to 35	37	31
	36 to 45	32	27
	46 to 55	30	25
	56 to 65	14	12
	More	7	06
	Total	120	100
Gender	Male	78	65
	Female	42	35
	Total	120	100
Income	1,00,000 to 3,00,000	13	11
	3,01,000 to 5,00,000	34	28
	5,01,000 to More	73	61
	Total	120	100
Ownership of car	YES	120	100
	NO	0	0
	Total	120	100
Occupation	Business	32	27
	Private Service	25	21
	Government Job	22	18
	University Professor	20	17
	Doctor	12	10
	Lawyer	4	03
	Other	5	04
	Total	120	100

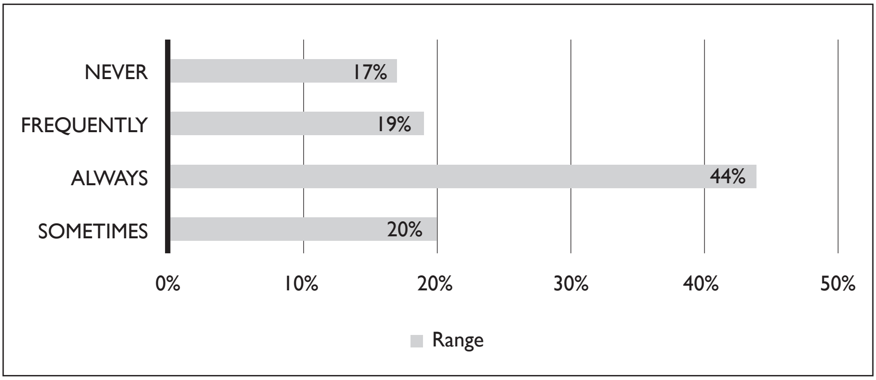
Table-1 displays the demographic information of survey participants, including their gender, with 65% male and 35% female. The imbalance of male respondents over female ones can be attributed to a more significant number of men holding driving licenses in India, as a study by TOI revealed that only 4% of drivers are female, with 96% being male. Meanwhile, Manipur has a relatively high percentage of female drivers, with 34.4% of driving permits issued to women (Statoistics, 2014). The table also includes information on the respondents' income, considered an essential factor in research and commonly mentioned in similar studies.

Figure-1: Importance of Brand Logo



This question refers to a brand logo known as a customer status symbol Figure-1. The interviewee asked this question because the customer's perception of the famous brand logo represents its position. 39% (=47) of respondents agree that the brand logo indicates the user's status.

Figure-2: Description of Brand Preferences



This question relates to how often respondents prefer products with well-known brands Figure-2. To find out how people always search for branded cars, I asked this question to respondents about all branded vehicles without specific branded products.

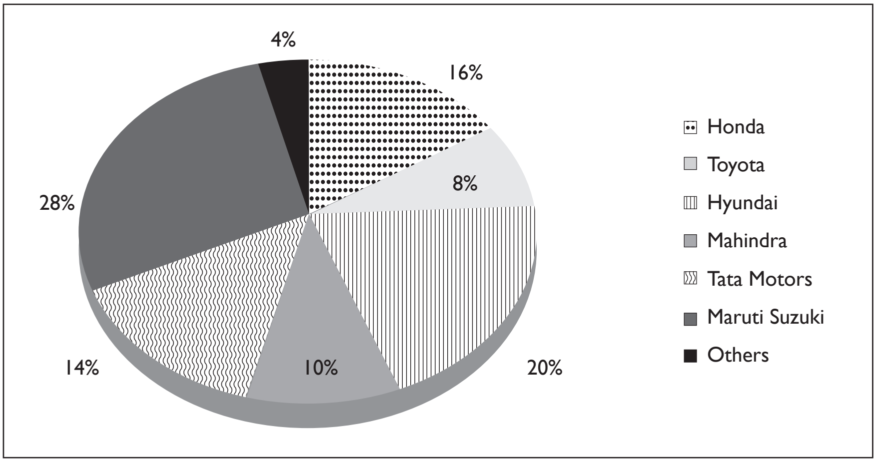
Table-2: Brand Personality Enhancement of Self-esteem

	Frequency	Percent
Yes, I agree	40	33
No, I do not agree	24	20
Yes, I agree, but not always true	30	25
It is not necessary	26	22
Total	120	100

This question aims to determine if branding can enhance the customer's personality. Despite the majority (33%, i.e., n=40) of the respondents agreeing that brand personality can enhance self-esteem, as revealed in the interviews, it was challenging to get a clear answer. 20% (n=24) disagreed with the idea, while 25% agreed but noted that it is not always the case. The remaining 22% of the respondents disagreed with the topic.

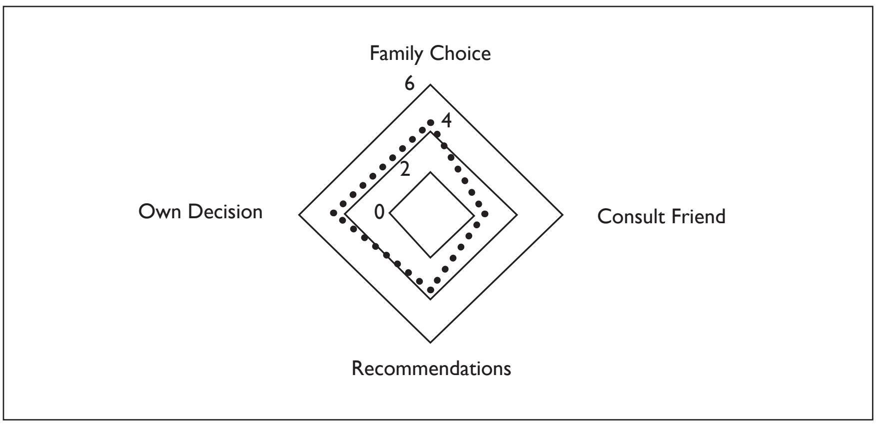
The accompanying pie chart portrays the consequences of inquiries posed to the respondents about the particular brand of the vehicle they own.

Figure-3: Ownership of Specific Brand Car



The graph below depicts the consequence of the inquiry posed to the respondents concerning the purchase decision.

Figure-4: Purchase Decision



This question determines whether the respondents' purchase decisions are made individually or collectively. The diagram above shows that most respondents indicated that their car-buying decision was their own, with only a small number considering it to be a family decision. Afew respondents stated that they consult with friends before purchasing, followed by "others," which refers to seeking recommendations from colleagues and others before deciding to buy.

The attached table describes the survey consequences determined by the most crucial attribute respondents considered when making their purchase decisions.

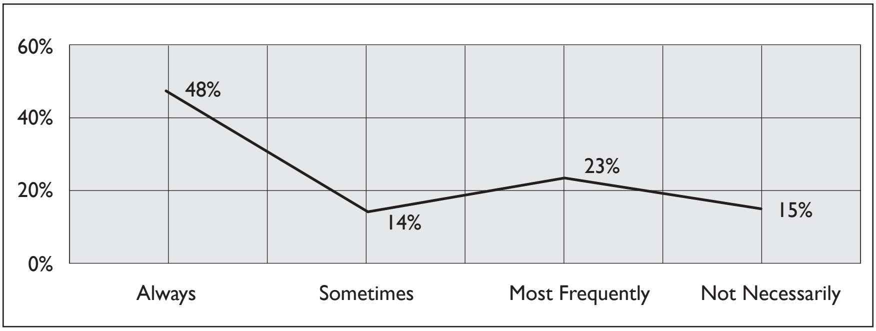
Table-3: Most Vital Attribute to Consider While Buying

	Frequency	Percent
Price of the product	11	9
Quality of the product	23	19
Both Price and Quality	31	26
The brand name of the product	28	23
Design of the product	10	8
Other attributes	18	15
Total	**120**	**100**

Respondents considered the most crucial point when the individual in question made a purchase decision. Many factors influence a potential customer's purchasing decision, including previous experience, brand, quality, and cost.

The line chart below shows consumer quality perceptions between well-known and lesser-known brands.

Figure-5: Quality Consideration between Well Known Brand or Lessor Known Brand



The question of customer perceptions of the quality of cars from well-known versus lesser-known brands is crucial, as it closely relates to the impact of branding on consumer decision-making. Most respondents believed a car from a reputable brand was always of higher quality than one from an unknown brand.

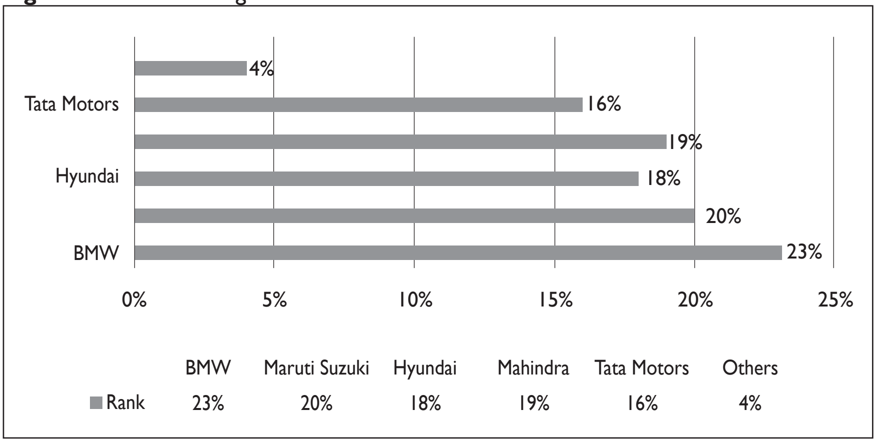
I was particularly interested in these findings as they shed light on people's opinions on the quality of branded products. Out of the surveyed group, 46% (55 people) agreed that branded products are generally better quality, while 10% (12) disagreed. Meanwhile, 25% (30 people) believed this was not always true. Lastly, 19% (23 people) felt that brand does not necessarily impact product quality.

Table-4: Brands Signify the Status

	Frequency	Percent
Yes, I agree	42	35
No, I do not agree	22	18
Not necessarily	32	27
I agree, but it is not always true	24	20
Total	120	100

This question concerns respondents' opinions on whether the use of a well-known brand represents a status symbol. 35% (=42) of respondents agree that a well-known branded car reflects a social status symbol.

Figure-6: Brand Ranking of Car Preference



According to a bar chart, BMW was the first choice for car brands among the customers surveyed, with 23% of respondents selecting it as their top pick. Maruti Suzuki followed closely behind, with 20% of those interviewed ranking it as their second choice. Mahindra and Hyundai came in third and fourth, respectively, with 19% and 18% of respondents choosing them. Lastly, Tata Motors received the least votes, with only 16% of respondents placing it as their fifth choice. Despite this, most surveyed favored Maruti Suzuki and Mahindra due to their strong service network and on-road support. Interestingly, although many respondents did not own a BMW, they still ranked it as their top choice.

Hypothesis Testing

NH01: There is no association of demographic (age, gender, income) variables on Brand Personality (BP)

Table-5: Research Analysis for significance of demographic variables (Age, Gender, Income) and

Demographic Variable	Chi-Square Value	Degrees of Freedom (Df)	Asymptotic Significance (p-value)
Age	27.417 (Calculated)	4	.000
Gender	10.800 (Calculated)	1	.000
Income	40.833 (Calculated)	1	.000

The chi-square result reflects that the calculated values of Age, Gender, Income, and Brand Personality are 27.417, 10.800,40.833, and 41.700, respectively, more significant than the Table value on degree of freedom 4,1,1 and 8, respectively. The table value for this analysis is 9.49, 3.84, 3.84, and 15.51, respectively. The results of the Chi-Square Test indicate a significant relationship between demographic factors (age, gender, and income) and Brand Personality (BP) in the context of cars. The calculated Chi-Square values for each demographic factor are higher than the respective table values, signifying statistical significance. This allows us to reject the null hypothesis that no association between these demographic factors and brand personality exists. The small p-values (below the 5% alpha level) further confirm the significance. This suggests that the age, gender, and income of consumers influences brand personality.

NH02: Consumer Perception Has No Bearing on Brand Personality

Table-6: Analysis and Interpretation of the Relationship Among Brand Personality, Consumer Perception and Brand Image

Test Statistics

Variable	Chi-Square Value	Degrees of Freedom (Df)	Asymptotic Significance (p-value)
Brand Personality (BP)	25.067 (Calculated)	5	.000
Consumer Perception	31.467 (Calculated)	6	.000
Brand Image	25.067 (Calculated)	5	.000

The Chi-Square Test results reveal a statistically significant relationship between consumer perception of Brand Personality (BP) and Brand Image in the context of cars. The calculated Chi-Square values for consumer perception are higher than the table values, indicating statistical significance. The table value is 11.071 and 12.59 on the degree of freedom 5 6, respectively. These results do not support the null hypothesis that there is no association between consumer perception and brand personality/image. The small p-values (below the 5% alpha level) confirm the significance, representing that consumer perception and brand personality/image are significantly related.

$NH_{03:}$ Consumer purchase decision does not influence Brand Personality

Hypothesis testing for consumer purchase decision in this study comprises multiple variables because consumer purchase decision is not just an element of the study but is followed by information search, essential attributes of a product that influence the purchase decision, preferences of the consumers, and preferences of the consumers.

Table-7: Analysis of brand personality and information Search

Variable	Chi-Square Value	Degrees of Freedom (Df)	Asymptotic Significance (p-value)
Information Search	17.000 (Calculated)	3	.000
Brand Personality (BP)	25.067 (Calculated)	3	.000

The Chi-Square Test results demonstrate a significant relationship between consumer information search and Brand Personality (BP) in the context of cars. The calculated Chi-Square values are more significant than the table values, indicating statistical significance with degrees of freedom equal to 3 and table value on df. Three is 7.81. This result suggests a significant association between information search and brand personality.

Results

Demographic Influence on Brand Personality (NH01): The Chi-Square test revealed a significant relationship between demographic factors (age, gender, and income) and brand personality. The p-values were below the 5% alpha level, indicating that these demographic variables influence brand personality. This suggests the need for tailored branding strategies for different demographic segments.

Consumer Perception and Brand Personality/Brand Image (NH02): Consumer perception is strongly connected with brand personality and image. The Chi-Square results showed statistical significance, indicating that consumer perception significantly impacts brand personality and image. This underscores the importance of managing consumer perceptions to strengthen brand identity and positioning.

Consumer Purchase Decision and Information Search (NH03): The research showed a significant relationship between consumer information search and brand personality. This connection emphasizes the role of consumer information search in influencing brand personality. Businesses can leverage this insight to improve marketing strategies and promote positive consumer information searches.

Discussion

The study's outcomes provide valuable insights into the intricate dynamics of brand personality, consumer perception, and consumer purchase decisions in the automotive industry, particularly within Bihar, India. The implications of these findings are substantial, not only for businesses and marketers but also for consumers. The significant influence of demographic factors on brand personality is a crucial discovery. Brands must now recognize the need for customization in their branding efforts, acknowledging that different demographics respond differently to brand personalities. This will enable businesses to create targeted and effective marketing strategies that resonate with their specific audience. The strong connection between consumer perceptions and brand personality and image underscores the importance of managing and shaping these perceptions. This finding acts as a reminder to businesses that fostering positive consumer perceptions is crucial for brand success. Efforts should be made to ensure consumer perceptions align with the desired brand image.

The revelation of the link between consumer information search and brand personality signifies an opportunity for businesses to influence consumer behavior positively. By providing accessible and reliable information to consumers, companies can guide and shape their perceptions and, in turn, enhance brand personality. In conclusion, this study contributes valuable knowledge to branding and consumer behavior in the automotive sector. It highlights the need for businesses to remain agile and adaptive in their branding strategies, emphasizing the importance of consumer perceptions and information search in shaping brand personality and image. These insights provide actionable business recommendations, paving the way for more robust brand positioning and consumer engagement.

Limitations of Research and Scope

The study has been conducted in a specific geographic location, which may limit its generalizability to other regions or countries with different cultural backgrounds and consumer preferences. The study has employed a cross-sectional design, which only captures a snapshot of the relationships between brand personality determinants and consumer purchasing decisions at a single point in time. A longitudinal study would allow for examining how these relationships change over time. The study relies on self-reported data, which may be subject to social desirability bias, recall bias, and other sources of measurement error. The study only focuses on the impact of product attributes, brand image, and consumer traits on brand personality and purchasing decisions. At the same time, other factors such as pricing, distribution, and promotion may also play a role in consumer behavior.

Future research could explore the impact of brand personality on consumer behavior in different cultural and socio-economic contexts to enhance the generalizability of the findings. Future research could employ experimental or longitudinal designs to establish causal relationships between brand personality determinants and consumer behavior and to examine how these relationships change over time. Future research could employ different methods to collect data, such as ethnographic studies, focus groups, or eye-tracking, to complement self-reported data and provide a more comprehensive understanding of consumer behavior. Future research could investigate the role of other factors, such as pricing, distribution, and promotion, in shaping brand personality and consumer behavior and how these factors interact with the determinants examined in this study.

Conclusion

Brand personality is an essential determinant of consumer purchasing behavior. The study highlights the significance of several factors that shape brand personality, including product attributes, brand image, and consumer traits. The findings suggest that an upbeat brand personality influences consumer decision-making and loyalty. In this research, we extensively explored the interplay between brand personality, consumer perception, and consumer purchase decisions within the context of the automotive industry in Bihar, India. By employing both quantitative and qualitative data collection methods, we were able to delve into the minds of car owners and examine the factors influencing their choices.

Our analysis of demographic factors, including age, gender, and income, revealed a compelling connection between these variables and brand personality. The statistically significant results indicated that consumer demographics influence brand personality. This discovery challenges the notion that brand personality remains constant across different demographic segments, emphasizing the importance of customizing branding strategies to align with the preferences and characteristics of specific consumer groups. Furthermore, our research exposed a strong link between consumer perception of brand personality and brand image. The significance of these findings cannot be underestimated, as they underscore the substantial impact that consumer perceptions have on a brand's image and personality. This implies that businesses must prioritize the management of consumer perceptions to bolster their brand identity and positioning in the market – a crucial aspect of our study concerned consumer purchase decisions and their association with information search. The investigation uncovered a significant relationship between the two variables, indicating that consumers actively searching for information when making purchase decisions are more likely to influence the brand personality. This knowledge can guide marketers and businesses in crafting strategies to influence consumer information searches, ultimately enhancing brand personality positively.

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Strategies in Marketing for Life Insurance Companies in India with Reference to Agency Channel

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Objective of the Study

Insurance is a growing industry and Advisor/ Agents play an important role in distributing the products to the customers based on their needs. The study focuses on building strategies in marketing, unique model, acquisition, and retention of Agents. The study will help the insurance companies to enhance business and maintain high persistency.

Methodology

The study is based on qualitative research based on collection of narratives & case studies. This research has attempted to collect narratives from news reports, published articles, interaction with industry experts, executives, and other stakeholders having direct or indirect interest in Insurance and agency business.

Narratives are often collected through interviews, but another qualitative form of data collection was observation, study has highlighted a case of an insurance companies involved in implementing CRM related to sales and service.

History of Life Insurance in India

In India, Insurance has a deep-rooted history, the principle of life insurance was reflected in the institution of join-family system, which was one of the best forms of life insurance down the ages. Sorrows and losses were shared by various family members in the event of unfortunate demise of a member, because of which each member of family continued to feel secure.

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The Insurance Amendment Act of 1950 abolished Principal Agencies. However, there were may insurance companies, and the level of competition was high. There were also allegations of unfair trade practices. The Government of India, therefore, decided to nationalize insurance business.

An Ordinance was issued on 19th January 1956 nationalising the Life Insurance sector and Life Insurance Corporation came into existence in the same year. The LIC absorbed 154 Indian, 16 non-Indian insurers as also 75 provident societies – 245 Indian and foreign insurers in all. The LIC had monopoly till the late 90s when the Insurance sector was reopened to the private sector.

Following the recommendations of the Malhotra Committee report, in 1999, the Insurance Regulatory and Development Authority (IRDA) was constituted as an autonomous body to regulate and develop the insurance industry. The IRDA was incorporated as a statutory body in April 2000. The key objectives of the IRDA include promotion of competition so as to enhance customer satisfaction through increased consumer choice and lower premiums, while ensuring the financial security of the insurance market.

Today there are 24 life insurance companies operating in India.

NOTE: Above details are extracted from IRDAI WEBSITE - Ref. No: IRDA/GEN/06/2007 DATED 31-07-2020.

Understanding Proprietary Channel

Life insurance business is all about selling and promoting business through various channel, it is all about meeting prospective customers / clients. Life Insurance business can be promoted to individuals or business entity (Business insurance – Key men insurance, employer – employee insurance, group insurance etc). Hence, all the Life insurance Companies build multi-channel distribution to reach and connect the customers.

We can divide the Distribution channel for life insurance mostly into two.

- Partnership Distribution
- Proprietary channel

Partnership Distribution includes corporate agency, brokerage, Bancassurance (Business through banks, IME ETC, they are not directly linked and can sell insurance policies more than one company.

**Proprietary channel*: Proprietary distribution is not only about referral marketing or about organic distribution or indeed many other individual tactics.

"Proprietary product distribution" is a customer acquisition system that is within the control of the business itself and which generates a customer relationship that the business owns."

Followed brilliantly by this *'Businesses that can create proprietary product distribution are modern day alchemists. The best business alchemists can turn modest spending that is usually considered part of "cost of goods sold" or sweat equity, into a substitute for marketing spending."*

This quote from Jeff Bezos makes this point well *'"The balance of power is shifting toward consumers and away from companies…the individual is empowered… The right way to respond to this if you are a company is to put the vast majority of your energy, attention and dollars into building a great product or service and put a smaller amount into shouting about it, marketing it. If I build a great product or service, my customers will tell each other…. In the old world, you devoted 30% of your time to building a great service and 70% of your time to shouting about it. In the new world, that inverts." …. "Your brand is formed primarily, not by what your company says about itself, but what the company does."*

*Jules Pancholi - LinkedIn, published on 3rd June -2019.

In life insurance business the agency, direct marketing, Direct sales force, worksite marketing are part of proprietary distribution which are managed and are in the control of the company.

Insurance is sold, not bought in most of the cases. It is face to face selling, it needs perseverance, follow-up, client servicing, and after sales service.

Advantages of Proprietary Distribution Channel

- It has under the control of the company, no external interference.
- Company can expand and penetrate by using multiple PDC strategies.
- Scope for better customer service.
- Can achieve higher persistency as agents get renewal commission (high retention).
- Quality business through Direct Marketing, DSF and worksite marketing as well as through agents.
- Huge opportunity to up-sell and cross-sell.
- Drive for converted recognition - MDRT/COT/TOT is very high in PDC.

Profiling of Advisors / Financial Consultants / Agents

As informed earlier insurance needs to be sold. India has a huge potential and hence Insurance sector requires Agents / Advisors in large numbers.

Table-1: Insurance Agents Associated with Life Insurers (Number of Agents)

Insurer	As on March 31, 2020	Appointment during 2020-21	Termination during 2020-21	As on March 31, 2021
LIC	12,08,826	3,45,469	2,00,487	13,53,808
Private Sector	10,69,639	2,83,343	2,51,713	11,01,269
Total	**22,78,465**	**6,28,812**	**4,52,200**	**24,55,077**

The number of individual agents associated with life insurers as at March 31, 2021 was 24.55 lakhs as against 22.78 lakhs as at March 31, 2020. The life insurance industry showed a growth of 7.75 per cent in number of agents over the previous year. While the private life insurers recorded a growth of 2.96 per cent, LIC recorded a growth of 11.99 per cent. As at March 31, 2021, the number of agents with LIC stood at 13.54 lakhs and the corresponding number for private sector insurers was 11.01 lakhs.

Source – IRDAI ANNUAL REPORT 2020-21

Insurance industry is hungry for right people and companies are looking for ideal profiles.

Every industry has set norms and recruitment framework. In Insurance, the Agents / Advisors are on variable, they earn commission after selling insurance policy. After interacting with Agency Mangers / Agency development / Agents / Advisors, and based on my experience and observation, I have coined an Acronym.

DELIGHT (Reason is Agent is going to DELIGHT the customer, Agent will be Delighted as he earns money / recognition, and Agency Manager is Delighted as he achieves his target).

D - Desire to earn money
E - Enthusiastic and Energetic
L - Learning and development
I - Innovation
G - Goal oriented
H - Happy to meet people
T - Tech savy and Time

Apart from the above, the desirable profile should be in age group of 30 - 45 (Most preferred, Minimum Graduate and staying in the same place for atleast 4 years. Should be able to devote 24 to 30 hours per week.

New Marketing Strategies in Life Insurance

Two prone strategy needs to be adopted one yesteryear of marketing and selling, prospecting, in-person face to face meeting, pushing on tax and obligation, which does help in selling and may last for short time.

Other strategy is to use technology and promote the business like digital prospecting, using social media, focus on up-sell and cross sell and building the business through referral’s.

Companies should encourage and support the agency / DSF team to use technology and make the entire sales process seamless for prospecting to issuance of policy.

The biggest challenge faced by industry is advisor attrition and activation.

To solve the above issue the company may come out with a strategy of rewarding those who are consistent month on month and defer the payment for 3 to 6 months.

Please find the below table related to premium collected for a period of 6 months.

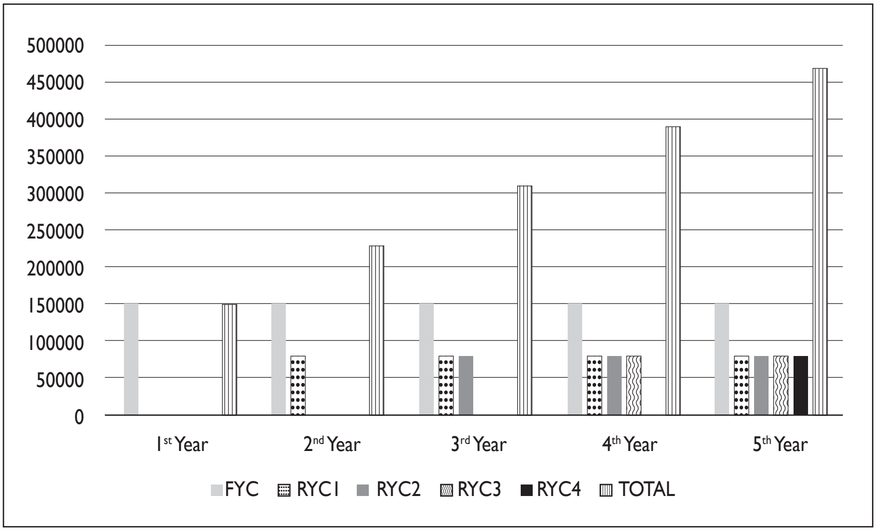
Table-2: Premium Collected for A Period of 6 Months

	MONTHS						
AGENT	1	2	3	4	5	6	TOTAL
MR. A	100000				60000		160000
MRS. B	50000		50000		80000		180000
MR. A	40000	60000	40000	40000	30000	30000	240000

Company can pay 80% of commission and defer the 20% commission after 6 months. With a clause one should be active for at least 3 times in 6 months and should not be blank for 3 consecutive months, if the same is achieved 20 % and an additional pay out (may be 10% on the total premium after 6 months can be paid, and reward more for consistent advisor may be 20% of the total premium) by adopting this strategy company can increase activation and reduce attrition.

One more strategy can be to pay moderate commission may to 10% to 15% in the 1st year, renewal commission from 2nd to 5th can be 6% to 8% so that the advisor/ agent will stay for long time and serve the customer, it is observed that customer who pay's the renewal premium for 4 to 5 years is very likely to pay for the entire term of the policy, which will help the company to generate higher customer life time value (CLV) and at the same time will enhance long term persistency.

Figure-1: Earning of FYC, RFC and Total



Let us consider a scenario where the advisor/ agent has done a business of 10 lakhs premium and earned a commission of Rs.150000 @15%, assuming that for next 4 years he will continue to do business at a same rate of 10 lakhs, will earn first year commission and will also get on regular basis renewal commission of Rs.80000 @ 8%, the advisor will earn Rs.150000 in 1st year and in the 5th year a income of Rs.470000 (FYC of Rs.150000 and cumulative RYC of Rs.320000) see below the Figure-1.

Models Related to Profiling

Based on the experience and interacting with Managers of life insurance companies, I have designed a model which is bivariate with two variables (Ref Figure-2).

Knowledge: Related knowledge is considered for Managers / Agency leaders / Advisors / DSF on a scale of Low to High.

Experience: Overall experience in the industry is considered for Managers/ Agency leaders / Advisors / DSF on a scale of Less to more.

When we correlate both the variables we can conclude that

Low on Knowledge, less experienced – Rookie

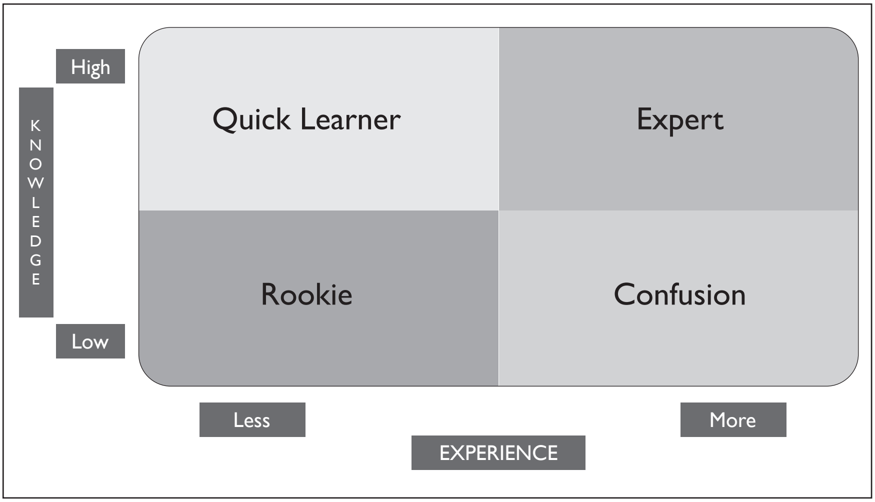
Low on Knowledge, highly experienced – Confusion

High on Knowledge, less experienced – Quick learner

High on Knowledge, highly experienced – Expert

So, while recruiting an Agent or a Manger, take caution low on Knowledge and more on experience (Confusion.)

Figure-2: Relationship between Knowledge and Related Experience



One more model can in recruiting insurance personnel in proprietary channel could be riffle approach, which is focused and targeted, create a value proposition based on the profile to be recruited, for instance if one is recruiting an educated housewife the proposition can be flexible working hours with unlimited income.

Transformation of Proprietary Channel

As the insurance business has evolved since privatization, we are currently seeing consolidation phase in agency business. Proprietary channel will play a critical role in the growth of the insurance company. Direct sales force has become a formidable vertical in many insurance companies. Companies are focusing on helping DSF team members by providing orphan policy holders data or those policy holders who purchased with corporate agents / banking partner who have now discontinued the relationship with the insurance company.

Agency across the industry are adopting technology to do business, it has been observed that pandemic has taught a lesson to majority of Advisor/Agent to use technology for prospecting as well as sourcing the new business digitally.

Most of the insurance companies have automated their sales activities from prospecting to closing.

TATA - AIA Case Study*

Transforming relationships through NEXT generation digital CRM. TATA - AIA wanted to combine TATA'S and AIA'S dominant leaders' position across all markets with disruptive technologies for inspiring healthy and happy lifestyles.

CRMNEXT was chosen by the company based on its unique digital capability to unify and seamlessly integrate multiple systems with the explicit purpose of delivering convenient, hassle-free and rewarding insurance solutions.

HIGHLIGHTS – 1500+ users, 350+ branches, 30 million+ customers, 18 systems integrated and 26 systems De-commissioned.

SOLUTIONS – OFFERED

- Integrated customer service
- Convenient new business processes
- Agent servicing

Results

- 250 % increase in first time resolution rates
- 80% improved in straight - through - processing
- 70% improvement in service TAT
- 28% reduction in operating expenses

- 30% improvement in asset under management

Note: The above case study information is extracted from https://www.businessnext.com/customers/tata-aia.

Road Ahead

- The total mortality protection gap in India stands at \$16.5 tn (as of 2019) with an estimated protection gap of 83% of total protection need. This offers a huge opportunity to life insurers with an estimated additional life premium opportunity of average \$78.2 bn annually over 2020 - 30.
- India is the second largest Insurtech market in the APAC region, accounting for 35% of the \$3.66 bn capital invested in this region.
- India's insurance penetration was pegged at 4.2% in FY21.
- Life insurers recorded new business premium of INR 2.78 tn (\$38 bn) in FY21 growing at 7.49% over the last year.
- The retail protection sum assured is estimated to grow 8X by over 2020-30, implying 23% premium CAGR.
- Demographics
- 68% of India's population is young and 55% of its population is in the age group of 20-59 (working population) in the year 2020 and is estimated to reach 56% of the total population by 2025. This points towards a young insurable population in India.
- By 2030, India will add 140 Mn middle-income and 21 Mn high-income households which will drive the demand and growth of Indian insurance sector.
- Customers are now starting to prefer digital modes for their insurance needs - Agents' ease with digital tools has also grown, with 63% of agents comfortable with video-calling clients and >50% amenable to virtual renewals.
- India will be the 2nd largest Internet user market. ~1 Bn Internet Users by 2026.
- Insurance market in India is expected to reach \$222 bn by 2026.
- Note: Above points related to road ahead extracted from https://www.investindia.gov.in/sector/bfsi-insurance.

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An Analysis of Emotional Intelligence Literature: Theories, Models & Measures

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Abstract

Emotional intelligence (EI) as a concept has drawn unprecedented attention from both the common and analytical sectors, and it has swiftly emerged as a subject of study among academics and researchers. EI has become one of the trendiest keywords in today's business world when contrasted less to other remarkable conventional mentality notions like IQ and behaviour. By examining the idea of emotional intelligence, which has changed along with the course of time, the current research seeks to give a brief of the past research that already exists on EI. The study explores the concepts and hypotheses that helped to shape up the theory of EI. The intent of this research is to examine the abundance of literature that advances and validates the EI theory. This study also seeks to identify the various dimensions of EI, investigate the connections between various constructs and emotional intelligence, and determine the effective applications of emotional intelligence within organizational settings.

Keywords: Emotional Intelligence, Models and Measures, Theories

Introduction

In this new era, enterprises operating in both the governmental and individual industries possess a formidable obstacle: how to effectively handle changes. Improvements in emotional intelligence may be extremely beneficial for managers as well as staff members as they adapt to the dynamic nature of today's work environment. Many people think that a significant part of what determines our professional success is the IQ that we portray via exam results, degrees, and other credentials, to the world. Stated differently, the academic based world believes that our educational

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accomplishments, like strong performance in high school & colleges and a strong IQ score, are an indication of our degree of intellect. How well do you manage the difficulties of life, though? A special form of intelligence is required in this circumstance: emotional intelligence. (Singh, 2015).

The phrase "emotional intelligence" refers to our degree of proficiency in our interpersonal and personal abilities. In the current context, EI is quite significant, particularly in light of the impact on the labour force.

Businesses are mostly focused on individuals. Therefore, everything that interferes with the capacity for clear thought in an individual has an effect on the companies either they own or run. Individuals in any business establishment have a range of abilities, personalities, & emotions, which may own a large influence on how successfully people do their duties. When the globe appears in the century twenty-first, study reveals that EI is a stronger indicator of "success" compared to the conventional measurements in terms of mental ability. IQ is used in many fields as an indicator of employee's performance. Emotional intelligence skills are essential for managing both individual performance and learning organizations.

Emotional intelligence aids managers and staff in recognizing and comprehending emotions, according to Dalip Singh (2001). Two further areas where emotional intelligence is useful are self-discipline and social harmony. In the workplace, emotional intelligence may be used to encourage corporate growth, team productivity, and personal development. Organizations that want to succeed must make an investment in their staff members, assisting them in building emotional intelligence competencies that will enable them to function well inside the company (2008) Bob Wall.

Daniel Goleman, Mayer and Salovey and Bar-On, three main thinkers who have dominated the study of emotional intelligence. According to Reuven Bar-On, a renowned researcher and the inventor of the term "emotion quotient," is concerned with understanding oneself and others, relating to people, and adapting to and coping with one's immediate surroundings in order to be more successful in dealing with environmental demands (Bar-On, 1997). Emotional intelligence, according to Salovey and Mayer (1990), is "a subset of social intelligence that is distinct from general intelligence and involves the ability to monitor one's own and others' feelings and emotions, to discriminate between them, and to use this information to inform one's thinking and actions." Later, they broadened their model and defined EI as the capacity of a person to accurately perceive, evaluate, and express emotion; the capacity to access and/or generate feelings when they support thought; the capacity to understand emotion and emotional knowledge; and the capacity to regulate emotions in order to foster emotional and intellectual growth (Mayer and Salovey, 1997).

In the 1990s, psychologist and scientific writer Daniel Goleman came across Salovey and Mayer's work. Inspired by their study, he started his own investigation into the topic and finally produced the seminal book Emotional Intelligence: Why It Can Matter More Than IQ (Goleman, 1995), which popularised the concept of emotional intelligence in both the public and commercial sectors. A overview of the studies on emotion, including emotional intelligence, was offered by Weinberger (2002b).

Need and Purpose

This article's goal is to analyse theories, models, and commonly used emotional intelligence (EI) measurements and offer suggestions on how they should be utilized. This article is primarily intended to give advice on the direction of future study in the subject of EI for scientists and academicians who are contemplating using emotional intelligence in their study and/or practise but are not yet specialists on the topic. The objective of the study aims to look the idea of Emotional intelligence by assessing the current illustration, assessment methods, and relationships among them. It further describes EI via looking at the various methods wherein EI might be assessed. A distinction will be made between emotional intelligence models that emphasize cognitive capacity and those who blend cognitive capacity with character traits by contrasting the models of emotional intelligence on factors like their emphasis on feelings and EI, the shortcomings of the three illustrations, and the recommendation that they be designed and standardizing emotional intelligence measures.

Origin of Emotional Intelligence: A Brief History

- 1930s - As defined by E. Thorndike, "social intelligence"as capacity to be amiable with others.
- 1940s - According to D. Wechsler, having EI skills may crucial for achieving success in life.
- 1950s - A.Maslow and other psychologists with a humanistic approach outlined the process for developing emotional fortitude in individuals.
- 1975 - The idea of multiple intelligence was first presented in Howard Gardner's book The Shattered Mind.
- 1985 - The word"emotional intelligence" was initially employed in Wayne Payne's PhD dissertation,"A study of emotion: developing emotional intelligence; self-integration; relating to fear, pain, and desire (theory, structure of reality, problem-solving, contraction/expansion, tuning in/coming out/letting go)."
- 1986 - The phrase "emotional quotient" was coined by Keith Beasley in a Mensa Magazine article. Even so, Reuven Bar-On asserts having utilized the word in an unreleased drafting of his graduation research

work, it has been believed that this is the first published instance of the phrase.

- 1990 - The seminal essay "Emotional Intelligence," written by psychologists P. Salovey and J.Mayer, was written up and released in a publication called Personality, Cognition, Imagination.
- 1995 - D.Goleman, His book Emotional Intelligence: Why It Can Matter More Than IQ was published by the New York Times, where he worked as a scientist and psychologist, which helped expand the concept of emotional intelligence throughout society.
- 1997 - In 1997, Bar-on focused specifically on particular personality traits and social abilities, such as self-awareness, comprehension, and expression, as well as social awareness, understanding, and relationship-building.(Bar-on, 1997)

Emotional Intelligence Models

When examining the literature on emotional intelligence, it becomes clear that the concept's definitions and elements vary widely and have nothing in common with one another. The route was laid for the modern emotional intelligence specialists by early thinkers like Thorndike, Wechsler, and Gardner. The models released by Bar-on, Goleman, and Mayer and Salovey, out of all the ideas regarding emotional intelligence, have drawn the greatest focus for research and use, across a range of fields. Each of their theoretical frameworks conceptualizes emotional intelligence from one of two perspectives: as a mixed intelligence made up of both mental ability and personality traits such as optimism, adaptability, and well-being (Mayer & Salovey, 1990), or as a form of pure intelligence made up of only mental ability. As of now, there is just one emotional intelligence ability model accessible, which was developed by John Mayer and Peter Salovey. The two mixed models differ from one another, and these variances are explained by the two parties' divergent views on what exactly constitutes emotional intelligence (Bar-On, 1997; Goleman, 1998). In his conceptualization of a model with n personality dimensions, Reuven Bar-On placed emphasis on the correlation among personality characteristics and the skill components of emotional intelligence, as well as how these factors relate to well-being. Daniel Goleman, on the other hand, suggested a mixed model of performance that included a person's aptitudes and personality while applying their corresponding impacts in the workplace (Goleman, 2001).

Ability model proposed by Salovey-Mayer-Caruso

EI "the capacity to reason about emotions, and of emotions, to enhance thinking,"In accordance with John D. Mayer and Peter Salovey. It comprises the abilities required to effectively recognize feelings, acquire and produce feelings to encourage cognition, understand feelings and psychological understanding, and manage feelings introspectively to promote the growth of both the mind and the emotions. (2004) Salovey, Mayer,and Caruso. Feelings are the origins of data that support socializing. This features 4 different abilities -

- Emotional perception is the first ability, and it refers to the capacity for appropriate emotional expression to others as well as for oneself.
- Emotional adaptation, the second ability, is the ability to discern between the range of feelings one is going through and to recognize people who have an influence their mental procedures by drawing focus to significant information.
- Third ability, emotional comprehension, the capacity to comprehend complicated feelings (like the simultaneous experience of two emotions, sentiments that combine hatred and love like awe, which combines fear and surprise), as well as the capacity to recognize shifts from one feeling to the next, for instance, change from rage to contentment or rage to humiliation.
- Fourth ability, emotional management, the capacity to stay receptive to both happy and painful emotions, capacity to thoughtfully attach or disassociate oneself with a feeling based on whether its considered as enlightening or useful, or the capacity to govern our own and other people's emotions.

Each capacity in Mayer and Salovey's approach is assessed using certain activities (Brackett and Mayer 2003). The Mayer-Salovey-Caruso EI Test (MSCEIT) comes from IQ exams with a focus on cognitive capacity. The writers claim that some of the criteria for a new intelligence are satisfied by emotional intelligence as determined by the ability framework,including implementation as a skill set and objectivity in action, relationship to additional intelligences,prominent differences and age-related rating rises Stys and Brown (2004) Mayer et al. The MSCEIT is a voluntary test that compares respondents' replies to a sample of respondents.

Trait Model Proposed by Petrides and Furnham

The trait model of emotional intelligence holds that emotional intelligence is not a true intelligence and cannot be measured as an ability because emotions are inherently subjective (Petrides et al., 2004; Matthews, Zeidner, & Roberts, 2007). This viewpoint may be viewed as being in opposition to that of the ability model above. In light of this model, Trait EI is described as "a constellation of emotional self-perceptions located at the lower levels of personality hierarchies" (Petrides, Pita et al., 2007). It is believed that trait emotional intelligence is situated inside personality frameworks. This is also called trait emotional self-efficacy in Petrides' terminology. So, in essence, emotions are seen as subjective, and a person's assessment of their own emotional intelligence is just that – their viewpoint. Extending this, he contends that there isn't a single, universal definition of emotional intelligent person since some features are adaptable, operational, and advantageous under certain conditions whereas the same attributes might be detrimental to people in other scenarios.

Therefore, the trait model of emotional intelligence highlights certain individuality qualities helpful in comprehending and managing emotions. It highlights the significance of emotional persona and emotional perceptions of oneself characteristics in determining the degree of emotional intelligence possessed.

Emotional Intelligence Mixed Model

The EI models that incorporate personality traits and the concept are known as mixed models. As demonstrated by the following quote from Daniel Goleman's work: "There is an archaic term for the set of abilities that emotional intelligence stands for: character." (1995 Goleman). The mixed model describes and evaluates emotional intelligence by considering both personality traits and competencies/skills into account. Therefore, self-reporting, performance metrics, or a combination of the two, are used to assess EI. The Bar-On Model and Goleman's Performance Model are widely accepted to be components of the mixed model of emotional intelligence.

EI Bar-On Model

In his PhD dissertation, Bar-On is credited with creating the phrase "emotional quotient" as a measure of emotional intelligence, much as the intelligence quotient is a measure of cognitive intelligence (Emmerling & Goleman, 2003). By describing EI as "a range of non-cognitive abilities, competencies and skills that influence one's ability to successfully cope with environmental demands and pressures, EI's adaptive role was emphasised by Reuven Bar-On (2002). According to him, People with emotional intelligence are able to operate successfully and preserve wellness by implementing particular environmental changes. The principal domains or competencies that the maps of models are:

Intrapersonal Skills

- Assertiveness: In a non-aggressive or non-passive manner, one should convey their feelings.
- Emotional consciousness: comprehending and having awareness of one's own feelings.

- Self-Regard: Knowing, comprehending, and embracing oneself.
- Self-Actualization: creating and completing objectives to realise potential
- Independence: Being self-sufficient rather than depending on someone for emotional assistance.

Interpersonal Skills

- Interpersonal relationships: creating and sustaining partnerships that are mutually fulfilling
- Social responsibility: One can act in favour of their social groupings by both identifying with them and feeling like a member of them.
- Empathy: being conscious of and comprehending the emotions of others.

Adaptability Scales

- Problem solving: producing workable answers to intrapersonal and interpersonal issues.
- Reality testing: balancing sentiments against reality as well as facts.
- Flexibility: managing and adapting to changes in the environment.

Stress-Reduction Measures

- Tolerance for Stress: Managing one's feelings in a fruitful & healthy way.
- Impulse management: properly managing one's emotions and exercising thoughtful consideration before acting.

General Mood

- Happiness: having a positive outlook on life, one's self, and other people.
- Optimism: a disposition to view life positively.

EI Performance Model

Daniel Goleman released the groundbreaking book in 1995."Emotional Intelligence," which is acknowledged as popularizing the Emotional intelligence theory. He defined, " "The ability to recognize our own feelings and those of others, to inspire ourselves, and to effectively manage emotions in both our personal and interpersonal connections." Goleman's model describes the four main elements of emotional intelligence.

- Self-awareness, The ability to identify one's emotions and the consequences they have while using intuition to guide decisions is the first attribute.
- Self-management,Managing one's feelings and impulses and adapting to changing situations comprise the second element.

- The ability to see, understand, and react to others' emotions while being aware of social networks is referred to as social awareness, which is the third component.
- The fourth component, Relationship management, is the ability to motivate, influence, and foster growth in others while handling disagreement (Goleman, 1998).

Figure: Goleman's (2001) Emotional Intelligence Competencies

	SELF Personal Competence	**OTHER** Social Competence
Recognition	**Self-Awareness** Emotional Self-Awareness Accurate Self-Assessment Self-Confidence	**Social Awareness** Empathy Service Orientation Organizational Awareness
Regulation	**Self-Management** Self-Control Trustworthiness Conscientiousness Adaptability Achievement Drive Initiative	**Relationship Management** Developing Others Influence Communication Conflict Management Leadership Change Catalyst Building Bonds Teamwork and Collaboration

Emotional Intelligence Measures

The measures for assessing emotional intelligence are

- Emotional competence inventory (ECI)
- Emotional Quotient Inventory (EQ-i)
- MEIS and MSCEIT V.2

Emotional Competence Inventory (ECI)

The ECI was developed by Boyatzis, Goleman, and collaborators to evaluate interpersonal skills and constructive social behaviours (Boyatzis, Goleman, and Rhee, 2000; Goleman, 1995; Sala, 2002). The ECI assesses 20 abilities that are arranged into four groups and comprise 110 items. These clusters are: (1) Mindfulness, (2) Social Mindfulness, (3) Self-Administration, and (4) Interactive capacities. Self-evaluations, peer evaluations, and boss evaluations are all possible components of the ECI's 360-degree appraisal methods. The self-appraisal ECI scales have an inner consistency dependability that ranges from 0.61 to 0.85. Inside consistency unshakable quality for the partner and manager rating scales ranges from 0.80 to 0.95 (Gowing, 2001; Sala, 2002). The Self-Evaluation Poll (SAQ), which is an ancestor of the ECI, is suggested as legitimacy evidence by the ECI's inventors. In any event, the ECI's creators have only allowed a limited number of objects to be evaluated by various scientists for certain reasons. Thus, very few free, peer-reviewed evaluations of the ECI's reliability and legitimacy have been accepted and disseminated. These revealed discoveries on the ECI are, in the best case scenario, theoretical without autonomous replication. The four Large Five character traits of Principles, Profound Dependability, Extraversion, and Transparency, as well as other mental concepts in the inspiration and authority literature, have been assumed to overlap by analysts who have examined the substance of the ECI capabilities (Matthews et al., 2002; Van Rooy and Viswesvaran, 2004). In general, the ECI lacks discriminant and predictive validity evidence, and the scale is not worthy of serious attention unless peer-reviewed observational studies utilizing this activity are conducted.

Emotional Quotient Inventory (EQ-i)

The 133-item EQ-I self-report test takes around 30 minutes to complete (Bar-On, 2000). The action results in five composite scales' scores: (a) within the person (b) relational, (c) flexibility, (d) overall state of mind, and (e`) stress the board, in addition to a general EQ score. However, it is unclear how any of these composites is tied to EI in a reasonable manner. Matthews et al. (2002) pointed out that this action's underlying hypothesis is murky, reducing Bar-On's fictitious technique to "EI is what close-to-home remainder tests test" (p. 206). According to Bar-On (2000), the general EQ-I's internal consistency dependability was 0.76. The EQ-I has demonstrated sufficient test-retest reliability of 0.85 after several months and 0.75 after four months (Bar-On, 1997). Regarding shared legitimacy, Germain (2001) emphasised that the typical relationship between Subscales of EQ-I were 0.50 and observed that this typical connection is equivalent to relationships between different elements of traditional knowledge tests. In a study described in detail by Mayer, Caruso, and Salovey (2000), the correlation between the EQ-I and the MEIS was 0.36. According to Bar-On (2000), the EQ-I had a 0.12 correlation with the Wechsler Adult Knowledge Scale, while Dawda (2000) found a roughly 0.50 correlation between the EQ-I and the Large Five Character Measures. The EQ-I's correlation coefficient with Cattell's 16PF test's nervousness scale was 0.77 (Newsome et al., 2000), demonstrating that this EI measure covers unequivocally a well grounded measure of defining unease. Slaski and Cartwright (2002) conducted a study of retail supervisors and found that the EQ-I largely correlated with confidence (0.55), stress (-0.41), general wellbeing (-0.50), and boss ratings of execution (-0.22). According to their findings, Newsome et al. (2000) concluded that there is not enough data available at this time to support the use of the EQ-I as a decision tool. Therefore, while the EQ-I has some legitimacy evidence and adequate reliability generally, it does not have differential legitimacy testimony, and not many research has looked into whether it offers consistent prescient legitimacy over the commitment of laid-out predictors, such as mental capacity and the Huge Five character traits.

MEIS and MSCEIT V.2

According to Mayer et al. (2000), the ability to profoundly comprehend others also involves the ability to restrain or talk about sentiments. They have produced two distinct EI exams, each of which was produced in accordance with a knowledge testing convention. First, they developed the Multifaceted Capacity to Understand People on a Deep Level Scale (MEIS), which contained a few sub-scales of low unwavering quality and a few difficulties using scoring processes. They promoted the Mayer-SaloveyCaruso, second. The MSCEIT, an upgrade to the MEIS, measures a person's capacity for deeper understanding of others. Adaptation 2 (V.2) is the most recent version of the MSCEIT. Despite the fact that the MSCEIT V.2 seems to have solved some of the issues with the previous assessment,Being new, the MSCEIT V.2 hasn't been used in many tests yet, therefore both EI tests are compared below.

Since the MEIS is a capacity exam, the test's creators used a variety of strategies to cope with identifying the right responses, together with the intended score, master rating, as well as agreement rating. Asking the person (i.e., the objective) whose appearance is shown in a thing how they truly felt or what they were portraying when they engaged in some significant action is a step-in target scoring that involves determining the appropriate response. The proper answer is chosen as part of agreement scoring by combining the judgements of several people. The extent to which the examinee's selection concurs to a certain extent judgement of the bigger component is measured using this scoring system. Since a desired percentage of truth is considered, agreement scoring systems are "in direct difference to customary proportions of intelligence" (Matthews et al., 2002, p. 186). Master scoring is selecting the appropriate response by combining the judgements of experts in feelings. The scoring methodology used in mental capacity tests is most similar to this one. In general, selecting the appropriate technique for assigning points to be used for on the basis of capacity EI assessments is straightforward and, as will be covered below, contentious. According to Mayer et al. (2000), the generic MEIS has an internal consistency unshakable quality of 0.95. The mean interior consistency dependability for agreement scored scales was 0.77 throughout the four branch scores, while the normal interior consistency steadfast quality for master scored scales was 0.62 (Caruso, Mayer, and Salovey, 2002; Matthews et al., 2002). Over a period of more than two weeks, the general MEIS' test-retest consistency was 0.75. Even though Brackett and Mayer (2003) discovered that the MSCEIT and EQ-I each provided some evidence of gradual legitimacy in foreseeing social aberration and alcohol use, separately, their findings showed that neither of the actions provided constant legitimacy in foreseeing academic execution.

Emotional Intelligence along with Related Variables

Many studies have been done on the topic of emotional intelligence, & it has been determined how these categories relate to other concepts including leadership, individual performance, work satisfaction, organizational commitment, personality, stress, and conflict management. This research focuses mostly on variables relating to the workplace.

EI & Psychological Capital

Any organization's ability to succeed is largely dependent on its employees' performance. For human resource practitioners, the factors influencing employee performance continue to be a basic question. Employee performance can be improved by emphasizing positive rather than negative aspects of the job. Despite the fact that a number of factors influence Performance, emotional intelligence, and psychological capital of employees which have been identified as a novel strategy to boost employee performance. This helps the nation fulfil its high mission of producing young, intelligent, and educated people who will need to develop to safeguard the nation's future. Subsequently, scientists discovered that it can alter workers' attitudes towards their occupations. EI and psychological capital have been found to significantly positively correlate in certain research; psychological capital also acted as a moderator in the relationship between employees' EI and resistance to change (Malik and Masood, 2015). Emotional intelligence (EI) and psychological capital are closely linked. Employees may enhance their psychological capital by cultivating self-motivation and mastering emotional regulation in many contexts (Mellão & dos Santos Mendes Mónico, 2013). Bandura discovered that a significant determinant of self-efficacy is one's mental health (Bandura, 1978). Overly powerful emotions undermine self-efficacy, but medium-intensity emotions help to build it. People can get benefit from emotional intelligence (EI) to better control their feelings and promote the growth of self-efficacy. Furthermore, research has demonstrated that a positive psychological orientation might assist people in improving their emotional intelligence (EI) in order to sustain positive interpersonal interactions and attain optimal organisational performance (Pradhan et al., 2016). A recent study has demonstrated the significance of managers' emotional intelligence (EI) in acquiring psychological capital (Sarwar et al., 2017).

EI& Personality

Researchers (Higgs, 2001; Godse and Thingujam, 2010; Ramo, Saris and Boyatzis, 2009; Schakel, Van Der Zed, & Thijs, 2002) who examined the connections among the EI categories & the personality aspects. The Goleman and Bar-On models both reference the theory of personality, which is strongly tied to EI. Assertiveness, empathy, reality assessment, impulsive control, societal responsibility, and interpersonal efficiency are among the sub-components of Bar-On's model that are thought to be included in personality assessments. In addition, Empathy, self-control, and self-assurance are a few of Goleman's qualities that have been the subject of in-depth study in the field of personality psychology. The California Psychological Inventory (CPI), which is used to measure personality, includes scales that measure self-assurance, self acceptance, self-control, flexibility, empathy, and interpersonal effectiveness (Mayer, Salovey, & Caruso, 2000). The components of personality and emotional intelligence clearly coincide, according to the empirical comparison of the notions. Extrovertism, conscientiousness, and openness – the three traits that make up the Big Five Personality – have a favourable link with Goleman's emotional intelligence scale. The Myers-Briggs type indicator (MBTI) and emotional intelligence were also discovered to be associated; specifically, the intuition component of the MBIT was found to have a substantial correlation with EI (Higgs, 2001). According to Ramo, Saris, and Boyatzis (2009), social competencies, emotional competencies, and personality are all connected to one another and a useful indicator of work success.

EI & Stress

A person's ability to manage and regulate their feelings while working, influences the amount of pressure which they feel. Researchers have undertaken a substantial amount of research to examine the function of Emotional Intelligence (EI) in stress management and stress-related consequences. Empirical studies have demonstrated that people with high emotional intelligence (EI) exhibit excellent performance, good health, and a reduced stress level (Kauts and Saroj,2010; Slaski and Cartwright,2002; Duran and Extremera, 2004; Darolia and Darolia, 2005; Chabungban,2005; Abraham, 2000; Spector and Goh, 2001). It has been shown that EI helps instructors become more effective teachers by decreasing occupational stress (Kauts and Saroj, 2010).EI has the ability to close the gap between performance and stress (Chabungban, 2005). Emotional intelligence (EI) is more significant when it prevents negative feelings from clouding judgement and empathy for others. For certain people, emotional intelligence (EI) can lower stress levels more than for others, who are less confident due to low emotional stability (Gohm, Corser, and Dalsky, 2005). With the use of EI, the effects of occupational stress on employees' work performance were mitigated (Ismail, Suh-Suh, Ajis, and Dollah, 2009).

EI& Leadership

Rice, C. L. (1999) assessed the efficacy of teams and their leaders using an early EI ability model created by Salovey and Mayer. She proposed that EI is a factor in both efficient teamwork, leadership, and output. In 2010, Kamran conducted a research to analyse the possible effects of emotionally intelligent leadership (EIL) on faculty effectiveness. The study identified ten components of EIL that enhance academic staff members' effectiveness: self-leadership, morality, confidence, diligence, adaptability, involvement, empowerment, capacity building, dialogue, and drive. Leadership styles and emotional intelligence have been found to have a substantial and favourable association by Michael A. Trabun (2002), Sitter (2004), and Suhaila and Zahra (2013). Webb (2004), Srivastva and Bharamanaikar (2004), Mandell and Pherwani (2003), Barling, Slater, and Kelloway (2000), and Webb (2004) examined the predicted positive link between emotional intelligence and transformational leadership style. In their study, Boyatzis and Ratti (2009) determined the skills that set successful managers and leaders apart. The findings indicated that performance is predicted by emotional, social, and cognitive intelligence skills.

Discussion

The present study is only the start of a larger initiative to investigate and comprehend the function of emotional intelligence in team performance. Currently, there are several study initiatives, and the growing importance and function of emotional intelligence open up new avenues for advancement. Specifically, we acknowledge that the research that is currently available has significant limitations and that many aspects require an methodical analysis to fully comprehend the efficacy of EI in a variety of contexts. Even though a substantial amount of study has been done on emotional intelligence, more analysis on the implications of EI for the future as well as on its drivers is still needed. Therefore, the focus of future emotional intelligence research may be on the following: The correlation between "psychological capital and emotional intelligence". In order to determine whether emotional intelligence and psychological capital notions are related, a great deal of study must be done to see if specific emotional intelligence models or assessments, in addition to other components, are explaining extra variation in behaviour or performance. It is also recommended that studies be done to find out whether gender variations exist in the emotional intelligence test.

Conclusion

Researchers, academicians, applied settings, and society at large are all becoming more aware of emotional intelligence. Every emotional intelligence model has a standardized method for assessment. To reach a consensus and be definite about the best measurement scale, more study is required. Every model of emotional intelligence includes a regulated evaluation process. Further research is needed to determine the optimal measuring scale and come to an agreement..Along with that we should monitor the effect of employees performance on organization's productivity through financial indicator.

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A Decadal Perspective Mapping the Rise of Slum Communities in Belagavi City and their Ward-Wise Distribution

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Abstract

This paper explores the complex dynamics of the growing Belagavi City slum population from 1961 to 2011, offering a thorough decadal perspective on the situation. The study focuses on mapping the spatial distribution of slum communities throughout the city's wards using in-depth data analysis, providing insightful information about how the urban landscape is changing. The analysis throws light on the factors influencing this phenomenon by revealing a discernible pattern of slum expansion over decades. Important factors influencing the growth of slum settlements include urban development policies, migration patterns, and socioeconomic drivers. Through the use of a ward-by-ward breakdown, the study is able to identify specific trends and disparities within the city, going beyond aggregate numbers. The study takes a multipronged approach, fusing historical trends, geospatial analysis, and demographic data to create a complex picture of the urban transformation of Belagavi City. The results highlight the necessity of focused interventions, acknowledging the variation in slum expansion among various wards. The ramifications go beyond simple statistical illustration, highlighting the necessity of addressing the underlying factors that contribute to the spread of slums in order to promote sustainable urban development. In addition to adding to

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the body of knowledge on urbanization, this study offers policymakers and urban planners' useful guidance on how to address the problems brought on by the growth of slum communities. This study provides important new information for promoting inclusive and equitable urban development as cities continue to struggle with the rapid urbanization trend.

Keywords: Slum Growth, Socioeconomic Dynamics Urbanization, Ward-wise Distribution

Introduction

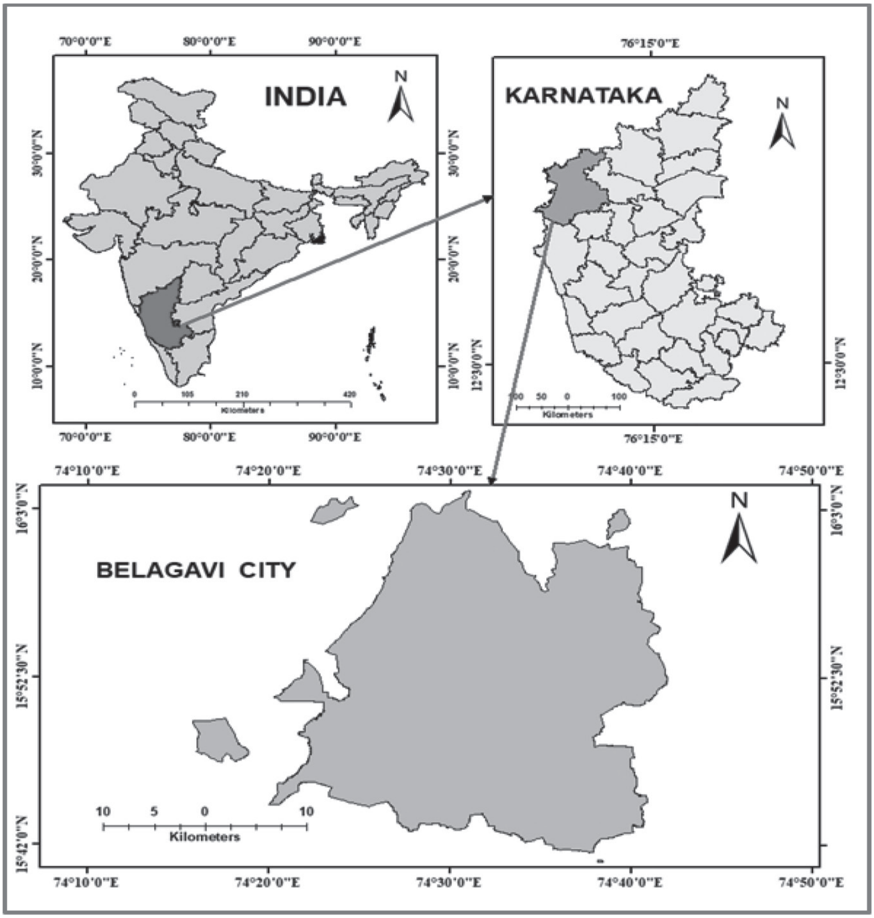
Urbanization is a worldwide phenomenon that is commonly associated with the swift expansion of cities. It is characterized by diverse changes that impact the socio-economic structure of local communities (Smith, J. A. 2019). Over the past fifty years, Belagavi City, which is located in southwest India, has seen significant urban development. The fascinating increase in the number of people living in slums is a key component of this evolution and requires careful investigation to fully comprehend the shifting dynamics of the city. This research undertakes a decadal investigation, covering the period from 1961 to 2011, in order to explore the complexities of the growing Belagavi City slum population. The frequency of slums becomes a crucial sign of the difficulties that come with urban center growth (Brown, C. R. 2017). In order to track the development of impoverished neighbourhoods inside the city, the research takes a comprehensive approach, combining historical viewpoints, demographic data, and geographic analysis. This research is significant not only because it shows how the number of slums has increased but also because it helps identify the underlying causes and inequalities.

We seek to go beyond the traditional macroscopic perspective by using a ward-wise distribution analysis to analyze the data and identify regional patterns and variances in slum expansion. Using this method is essential for developing focused and efficient urban policies that address the unique requirements of the various communities in Belagavi City (Gupta, A., & Sharma, R. 2015). Numerous factors influence the urban landscape, including infrastructure development, governmental policies, migration patterns, and economic disparities (Gupta, S., & Patel, R. 2015). With the goal of providing a more nuanced understanding of the issues raised by the growth of slum communities, this study aims to sort through these influences. This research aims to make a meaningful contribution to the academic discourse on sustainable and inclusive urban development, while also delving into the core of Belagavi City's urban transformation.

Study Area

This detailed study of the integrated slum areas of Belagavi City takes place in the northwest region of Karnataka, India, at a latitude of 15.852792 and a longitude of 74.498703. Known by most as Belgaum, this place has a unique topography as it is cradled in the Western Ghats Mountain range. The city, which is a veritable jungle, has a tropical climate with distinct wet and dry seasons. Due to its advantageous location close to the borders of Goa and Maharashtra, Belagavi is recognized as a major hub for trade and business. The complex interactions between hilly terrain and close proximity to neighbouring states add another level of complexity to the analysis of slum areas, necessitating a sophisticated research strategy to fully understand the unique opportunities and challenges present in Belagavi's urban landscape.

Figure-1: Geographical Profile of Study Area



Objectives

- To analyse the quantitative changes in slum population within Belagavi City over the five-decade period from 1961 to 2011.
- To examine the spatial distribution of slum communities across different wards of Belagavi City.

Methodology

This study employs a comprehensive methodology, starting with a thorough analysis of secondary data from historical records, census reports, and urban development archives (1961-2011). Simple mathematical calculations and percentage analyses are then applied to quantify and interpret the growth of slum populations, identifying trends and inflection points.

Additionally, geospatial mapping techniques, utilizing Geographic Information System (GIS) tools, are employed to visually represent the ward-wise distribution of slums in Belagavi City. This spatial analysis enhances clarity on patterns and disparities, offering insights for targeted interventions. The combination of secondary data, mathematical calculations, percentage analyses, and geospatial mapping ensures a multifaceted exploration of urban dynamics, providing valuable insights for policymakers, researchers, and urban planners.

Results and Discussion

Slum Population Dynamics

The culmination of the methodological approach unveils compelling insights into the dynamics of slum growth in Belagavi City. The results section meticulously presents quantitative findings derived from the analysis of secondary data, encompassing a comprehensive overview of the city's slum population evolution from 1961 to 2011.

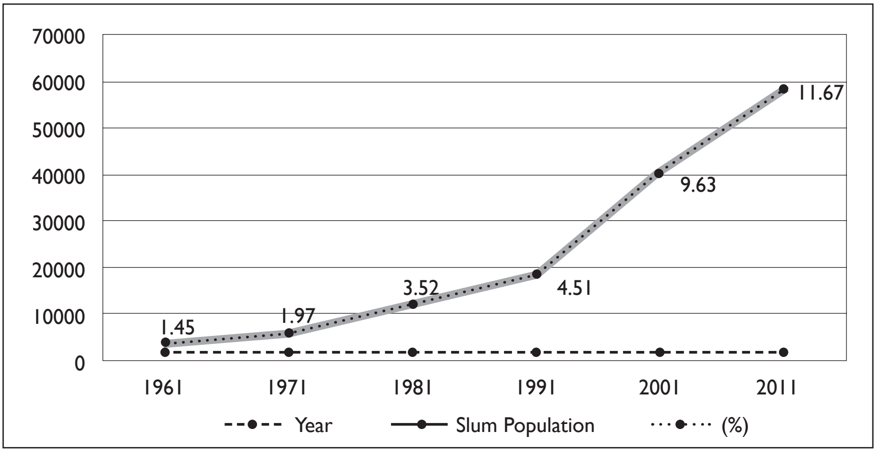
Table-1: Belagavi City: Growth of Slum Population 1961 To 2011

Sl No.	Year	City Population	Decadal Variation	%	Year	Slum Population	%
1	1961	127885	26775	26.48	1961	1864	1.45
2	1971	192427	64542	50.46	1971	3808	1.97
3	1981	274430	82003	42.61	1981	9675	3.52
4	1991	369177	94747	34.52	1991	16670	4.51
5	2001	399653	30476	8.25	2001	38395	9.63
6	2011	490045	90392	22.61	2011	57214	11.67

Source: Census Reports, Belagavi, GOK (2011)

Table-1 provides a comprehensive overview of the growth dynamics of Belagavi City's population and the corresponding increase in slum settlements over the decades from 1961 to 2011.

Figure-1: Growth of Slum Population (1961 to 2011)



The city's population exhibited a steady rise, with noticeable accelerations in specific periods, such as the significant surge from 1971 to 1981. The decadal variation percentages reflect the impact of urbanization and demographic shifts, emphasizing the evolving nature of the city. Concurrently, the slum population, represented as a percentage of the total, demonstrates a parallel growth trajectory, particularly prominent in the 1971-1981 period, indicative of substantial migration into slum settlements during this time.

The decadal variation percentages of city population indicate times of significant urban growth, which correspond with rises in the percentages of people living in slums. There are several factors contributing to this growth. Urbanization and migration from rural to urban areas are important, as evidenced by times when city population growth has accelerated. Slum populations are growing due to a lack of adequate housing infrastructure and economic inequality, as marginalized communities struggle to find formal housing alternatives while attempting to make a living in urban areas. These results highlight the need for focused urban development policies that address infrastructure, jobs, and housing in order to address the issues brought on by the increasing number of people living in slums in Belagavi City.

Ward Characteristics Overview

Within the vast expanse of Belagavi City's 58 municipal wards, 30 of these administrative units have become home to burgeoning slum settlements. This article delves into the detailed exploration of the paramount slums, considering both their substantial population and extensive geographical footprint.

A thorough study of the top 10 wards in Belagavi City is shown in Table-2, with particular attention paid to the distribution of slum areas, household percentages, and population density per hectare. Specifically, Ward 50, which includes Gandhi Nagar, Old Gandhi Nagar, and Maruti Nagar on Bijapur Road, is noteworthy for encompassing 13.2 hectares, or 5.64% of the city's impoverished area, and has a concentrated population density of 803 people per hectare. With a population density of 355 people per hectare, Ward 21, Waddar Galli Khasabag, on the other hand, occupies 2.69% of the slum area and exhibits a more dispersed settlement pattern.

The distribution patterns highlight diverse challenges and opportunities across wards. For instance, Ward 23, Kasai Galli, though small in area (0.3 hectares), exhibits a remarkably high population density of 8393 persons per hectare, indicating the need for targeted interventions in this compact space. Meanwhile, Ward 49, Shiwaji Nagar, covers 8.55% of the slum area but presents a lower population density of 19 persons per hectare, suggesting a less densely populated region.

These variations are influenced by historical development patterns, economic activities, and infrastructural planning. Wards with higher population densities may require interventions to address issues related to overcrowding and limited resources, while those with lower densities may benefit from strategies to enhance infrastructural development and accessibility. The analysis underscores the importance of tailored policies to address the unique challenges posed by the diverse distribution of slums in different wards of Belagavi City, facilitating more equitable and sustainable urban development.

These differences can be attributed to past patterns of development, economic activity, and infrastructure planning. Higher population density wards might need interventions to deal with resource scarcity and overcrowding, while lower population density wards might gain from strategies to improve infrastructure development and accessibility. The analysis emphasizes the significance of customized policies to deal with the particular problems brought about by the uneven distribution of slums in various Belagavi City wards, enabling more sustainable and equitable urban development for all.

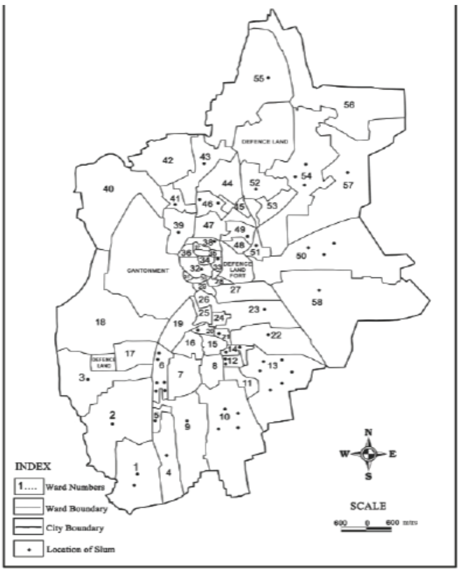
Table-2: Top 10 Ward wise Distribution of Slums in Belagavi City

Sl. No.	Ward No.	Name of slum	Area in Hectares(%)	Population (%)	House-hold (%)	Population Density/ Hectare
1	50	1. Gandhi Nagar 2. Old Gandhi Nagar 3. Maruti Nagar, Bijapur Road	13.2(5.64)	10605 (18.53)	1951 (16.14)	803

Sl. No.	Ward No.	Name of slum	Area in Hectares(%)	Population (%)	House-hold (%)	Population Density/ Hectare
2	13	1. Devang Nagar Vadagaon 2. Kalmeshwar Nagar Vadagaon Lakxmi Nagar 3. Malaprabha Nagar 1st, 2nd Stage	65.7(28.11)	7573 (13.23)	1628 (13.47)	115
3	6	Indira Nagar Bhajanthri Galli Kurabar Galli Angol 4. Ambedkar Nagar Galli	4.4(1.18)	5284 (9.23)	1208 (9.99)	1200
4	23	1. Kasai Galli	0.3(0.12)	2518(4.40)	490(4.05)	8393
5	21	1. Waddar Galli Khasabag	6.3(2.69)	2240(3.91)	410(3.39	355
6	5	1. Zapat Nagar	2.2(0.94)	1793(3.13)	392(3.24)	815
7	54	1. Rokmini Nagar Ashrya Colony 2. Rokmini Nagar (Kasai Galli)	46.9(20.05)	4276(7.47)	950(7.86)	91
8	49	1. Shiwaji Nagar	20(8.55)	380(0.66)	79(0.65)	19
9	43	Nehru Nagar (Burud Galli)	0.7(0.29)	440(0.76)	82(0.67)	628
10	9	1. Nazar Camp, Harijanwada	1.2(0.51)	498(0.87)	111(0.91)	415

Source: Slum Clearance Board, Asha Kiran Mahithi Belagavi District 2012.

Figure-2: Belagavi City - Ward wise Distribution of Slums



Suggestions and Recommendations

- *Targeted Urban Development Policies:* Develop plans for urban development that specifically address the problems that the top 10 wards with the highest concentrations of slums present. Housing, socioeconomic development, as well as infrastructure enhancement should be the main objectives of these policies.
- *Spatial Planning for High-Density Wards:* Put spatial planning techniques into practice in wards like Ward 13 and 50 that have a high population density. To handle the increasing population density, this may entail building community areas, upgrading housing, and improving public services.
- *Balanced Infrastructure Development:* Make sure that the development of infrastructure is done in a balanced manner, taking into account both wards with high and low densities. In order to create a more equitable urban environment, this entails making investments in community facilities, transportation, and essential services.
- *Community Engagement and Empowerment:* Engage with nearby communities in the designated slum areas to find out their opinions and involve them in the decision-making process. Provide residents with opportunities for skill development and initiatives that improve their socioeconomic standing.
- *Integrated Slum Rehabilitation Programs:* Create and carry out integrated slum rehabilitation programs that target enhancing general living conditions, such as sanitization, healthcare, and education, in addition to housing concerns.

Conclusion

In conclusion, the analysis of Belagavi City's slum population growth and ward-wise distribution provides valuable insights into the complex dynamics of urbanization. The top 10 wards with significant slum concentrations highlight the need for nuanced and targeted interventions. While high-density wards demand immediate attention for infrastructure improvements, low-density wards benefit from strategic development to prevent future challenges.

The findings underscore the importance of considering the socio-economic context of each ward to formulate effective urban development policies. By addressing the root causes of slum proliferation and engaging with local communities, Belagavi City can work towards sustainable, inclusive, and equitable urban growth. As cities globally grapple with similar challenges, the lessons learned from this study contribute to the broader discourse on effective urban planning and development in the face of rapid urbanization.

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Navigating the Commute: Understanding Patterns and Challenges in Student Transportation at Rani Channamma University, Belagavi

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Abstract

This study looks into commuting experiences at Rani Channamma University in Belagavi, based on insight from 150 student respondents out of a total population of 1003. The study revealed prevalent bus use (83.3%) and significant walking patterns (12%) after meticulously analysing tables showing transportation options, residential distances, satisfaction with bus services, average travel times, and frequency of travel. The research identifies and investigates travel-related difficulties, focusing on low transportation availability (31.3%) and problematic bus timetables (39.3%). In addition to transportation behaviours, the study investigates the many elements that influence students' travel choices. Notable results include the importance of class scheduling (44.7%) and the influence of online programmes (19.3%) on commute decisions. Despite these limitations, there is a strong trend towards sustainable solutions, with 66% willing to utilise public transportation. On the other hand, the study reveals issues during emergencies (84%), highlighting crucial areas for improvement in providing transportation accessibility in unexpected situations. This deep knowledge of commuting habits and preferences gives useful information for tailoring treatments. The research not only solves the stated difficulties, but it also helps to create sustainable, accessible, and satisfying transit

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options for the different demands of Rani Channamma University's student population in Belagavi.

Keywords: Challenges, Commuting Patterns, Student Travel Behaviour, Sustainable Transportation, Transportation Preferences

Introduction

One significant component of a university student's total academic experience that affects their well-being, engagement, and contentment is their daily commute. Anderson and James (2016) emphasised the importance of commuting patterns in student engagement, implying a relationship between accessible transport alternatives and increased academic commitment. Furthermore, Smith et al. (2018) investigated the problems that students encounter when travelling, identifying variables such as restricted transit availability and inflexible timetables as important drivers of commuter unhappiness. The influence of commuting on academic achievement has also been investigated, with Brown and Davis (2019) finding probable links between longer commute durations and worse academic accomplishment. Understanding the complexities of commuting is especially important at Rani Channamma University in Belagavi, where about 75% of the student population travels on a regular basis. This research investigates the many patterns, obstacles, and preferences related to student transit at the university, focusing on data from a poll of 150 students who actively engaged in a Google Form analysis. The results seek to give a thorough overview of the commuting scene, providing significant insights for improving transport systems, increasing student happiness, and promoting sustainable commuting behaviours.

Objectives

- To analyse prevalent methods of transportation and residential distances in the research region.
- To find the everyday commuting problems and evaluate their influence on the university experience.
- To study the elements that influence travel options and examine preferences for sustainable mobility on campus.

Methodology

The method used in this research involves distributing a structured Google Form survey to 150 students at Rani Channamma University in Belagavi. The poll included questions on modes of transportation, residential distances, and satisfaction with bus service, typical trip times, and variables affecting travel choices. Respondent data from the survey was carefully organised and analysed using Microsoft Excel. Excel was useful in developing visually appealing graphs and tables that helped communicate critical results.

Descriptive statistics and inferential analyses were used in the data analysis to enable a thorough investigation of the commuting habits, obstacles, and preferences of the student body under study. The research followed ethical criteria, protecting the anonymity and voluntary involvement of respondents.

Results and Discussions

Table-1: Transportation Overview

Student Response Modes of Transportation to the University Table-1(a)	Number of Students	Percentage
- Bus	125	83.3
- By walk	18	12
- Private Vehicle	4	2.7
- Bicycle	1	0.7
- Other	2	1.3
Residential Distance from University Table-1(b)	Number of Students	Percentage
- Within 5 km	36	24
- 5-10 km	16	10.7
- 10-20 km	33	22
- More than 20 km	65	43.3
Satisfaction with Bus Services Table-1(c)	Number of Students	Percentage
- Very satisfied	6	4
- Satisfied	21	14
- Neutral	47	31.3
- Dissatisfied	45	30
- Very dissatisfied	31	20.7
Average Travel Time to University Table-1(d)	Number of Students	Percentage
- Less than 15 minutes	21	14
- 15-30 minutes	28	18.7
- 30 minutes to 1 hour	49	32.7
- More than 1 hour	52	34.6
Frequency of Travel to University per Week Table-1(e)	Number of Students	Percentage
- 1-2 days	10	6.7
- 3-4 days	11	7.3
- 5 days (daily)	119	79.3
- Rarely/never	10	6.7

Source: computed by author

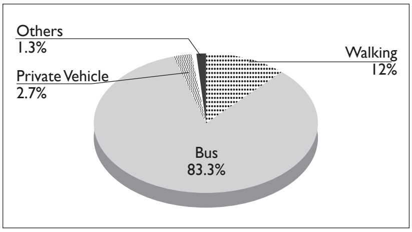

Figure-1(a)

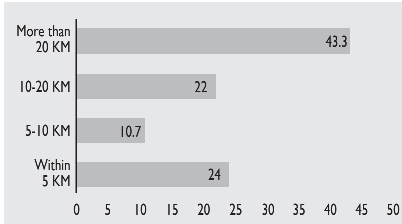

Figure-1(b)

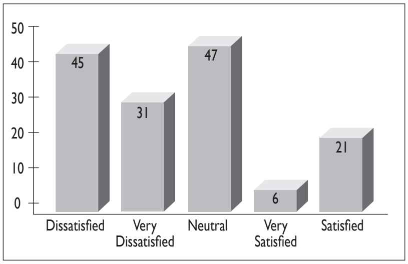

Figure-1(c)

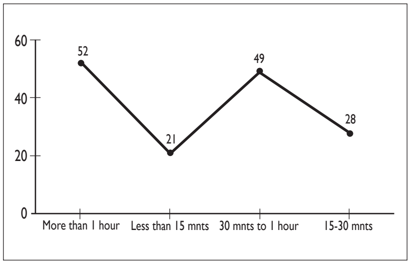

Figure-1(d)

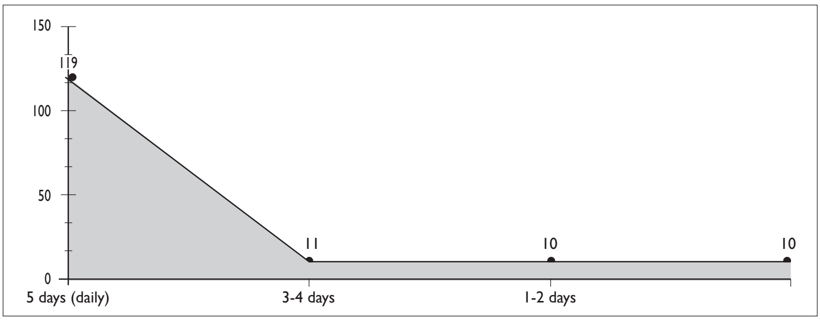

Figure-1(e)

The transportation overview, as shown in Tables 1, provides helpful information on university students' commuting habits and experiences. Table-1(a) shows the predominant mode of transportation, with buses used by 83.3% of students. The considerable number of students walking (12%) indicates that housing are near to the campus, promoting sustainable commuting. Residential distances, as shown in Table-1 (b), have a broad range, with 43.3% of students living more than 20 km away. This information, together with Table-1 (c), which shows average travel times, gives insight on the diverse commuting experiences of the student population. While the majority (32.7%) had moderate commute lengths of 30 minutes to 1 hour, a sizable minority (34.6%) have lengthier travels lasting more than an hour.

Table-1 (d) shows that 31.3% of students are ambivalent about bus services, indicating room for improvement. Dissatisfaction levels, with 30% unsatisfied and 20.7% very dissatisfied, highlight particular issues that need addressed. This is consistent with the data from Table-1 (e), which shows that 79.3% of students travel every day. Understanding these various commuting patterns is critical for adapting transport services to the unique demands of the student body. Overall, this thorough research demonstrates the complex link between transport modes, residential distances, satisfaction levels, and trip frequencies, laying the groundwork for targeted interventions and improvements in university transport services.

Table-2: Challenges and Impacts of Traveling

Student Response	**Number of Students**	**Percentage**
Challenges Faced During Traveling Table 2(a)		
- Limited availability of transportation services	47	31.3
- Inconvenient bus schedule	59	39.3
- Long travel time	25	16.7
- Unreliable transportation options	5	3.3
- Other	14	9.3
Impact of Infrequent Transportation Services Table 2 (b)	Number of Students	Percentage
- Causes delays in reaching campus	47	31.3
- Results in missed classes or academic activities	44	29.3
- Effects overall time management	40	26.7
- Increases traveling expenses	8	5.3
- Other	11	7.3

Source: computed by author

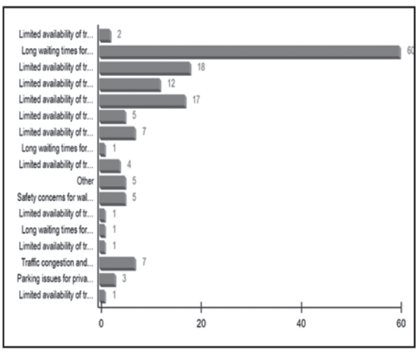

Figure-2 (a)

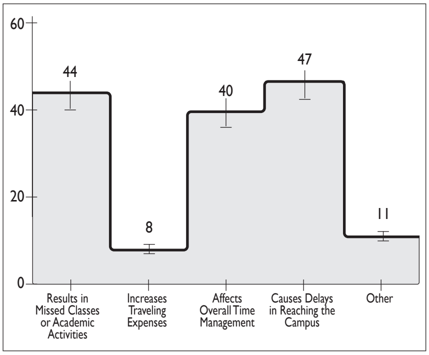

Figure-2 (b)

Table-2 incorporates data from Tables-2 (a) and 2 (b), providing a comprehensive perspective of the problems and repercussions encountered by students throughout their travels. The problems outlined in Table-2 (a) indicate numerous key concerns. The most common issue is a lack of transit services, which affects 31.3% of students. The inconvenience caused by bus timetables, which affects 39.3% of students, highlights the need for schedule optimisation. Long commute times, which affect 16.7% of students, demand the search for time-saving mobility options. The prevalence of unstable mobility choices, among other issues, adds to the entire picture.

Moving on to the repercussions outlined in Table-2(b), the consequences of irregular transit services become clear. Delays in reaching college impact 31.3% of students, highlighting the significance of timely and dependable transportation. The influence on academic activities, with 29.3% missing courses, demonstrates the possible academic consequences of travel issues. The larger implications for time management (26.7%) and higher travel expenditures (5.3%) demonstrate the complexity of these concerns. The inclusion of additional influences provides more specificity to our knowledge of the many outcomes students encounter.

The table provides a complete view of the interconnected problems and consequences related to student commuting experiences. Addressing these difficulties demands a comprehensive strategy that includes increased service availability, timetable optimisation, and consideration of the larger implications for academic engagement and time management. The study sets the framework for targeted interventions and upgrades to university transport services to address identified difficulties and improve students' overall commuting experiences.

Table-3: Factors Affecting Travel Decisions and Considerations

Student Response **Factors Influencing Limited Basis of Travel Tables 3 (a)**	**Number of Students**	**Percentage**
- Class schedule	67	44.7
- Distance from campus	63	42
- Avoiding transportation	28	18.7
- Availability of online classes	29	19.3
Main Reason for Traveling Daily Tables 3 (b),	Number of Students	Percentage
- No nearby accommodation options	34	22.7
- Lack of suitable transportation alternatives	55	36.7
- Preference for living away from campus	24	16
- Others	37	24.6

Source: computed by author

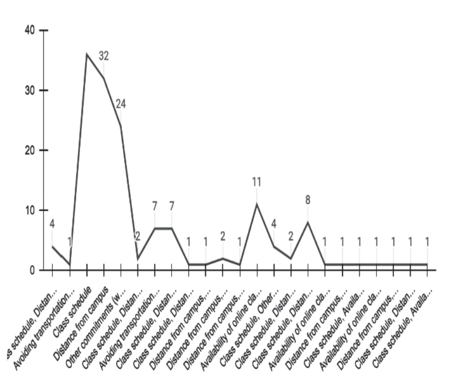

Figure-3 (a)

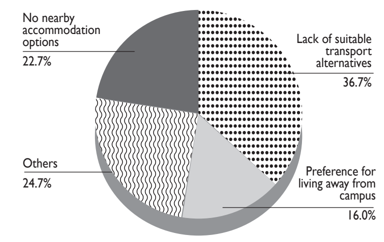

Figure-3 (b)

Table-3, which summarises the many factors impacting travel choices and considerations among university students, gives useful insights into the factors that shape commuting habits. As described in 3 (a), the variables determining a restricted base of travel show a complicated interplay of concerns. The class schedule appears as a major problem affecting 44.7% of students. This demonstrates the importance of academic obligations in affecting travel choices. Distance from school influences 42% of students' travel decisions, demonstrating the importance of proximity. Surprisingly, a sizable number (18.7%) mentions avoiding transportation as a reason, emphasising personal preferences and commute convenience. The availability of online courses, impacting 19.3%, demonstrates the changing environment of distant learning and its influence on travel preferences.

Examining the primary reasons for daily travel, as described in 3(b), gives insight on the motivators underlying students' commuting patterns. The absence of local lodging alternatives (22.7%) highlights the importance of housing availability in travel considerations. A significant 36.7% of students cite a lack of acceptable transport options as a primary reason for daily travel, demonstrating the importance of transport infrastructure. Preferences for living far from campus (16%) and other unspecified factors (24.6%) add to the complex terrain of student decision-making.

The study highlights the varied character of factors affecting travel decisions, which range from academic obligations and geographical concerns to preferences for off-campus living. Addressing these issues needs a multifaceted strategy that includes optimising class scheduling, increasing transit options, and comprehending the changing dynamics of online learning. The findings in Table 3 offer a basis for universities to adjust their transport services and support systems to better meet the different requirements and preferences of their student population.

Table-4: Miscellaneous Responses and Perceptions

Student Response Frequency of Travel Impacting Overall University Experience Tables 4 (a),	Number of Students	Percentage
- Positive impact	32	21.3
- Neutral	65	43.3
- Negative impact	45	30
- I don't travel regularly	8	5.3
Biggest Challenge in Traveling to University Tables 4 (b),	Number of Students	Percentage
- Limited availability of transportation services	47	31.3
- Inconvenient bus schedule	59	39.3
- Long travel time	25	16.7
- Unreliable transportation options	5	3.3
- Other	14	9.3
Difficulties in Accessing Transportation During Emergencies Tables 4 (c),	Number of Students	Percentage
- Yes	126	84
- No	24	16
Sustainable Transportation Options Students Willing to Consider Tables 4 (d),	Number of Students	Percentage
- Carpooling	19	12.7
- Cycling	19	12.7
- Public transport	99	66
- Walking	32	21.3
- Using electric scooters or bike	27	18
- I prefer current mode of transportation	33	22

Source: computed by author

Table-4 looks into numerous opinions and perspectives of students' travel experiences, providing insights into the influence on the entire university experience, key issues encountered, difficulty during crises, and desire to use sustainable transportation alternatives. Table-4 (a) depicts a varied environment in terms of travel frequency and its influence on the overall university experience. While 21.3% of students claim a positive influence, a significant 43.3% take a neutral attitude. In contrast, 30% report a negative effect, highlighting the many ways in which commuting may affect the overall academic experience. An extra 5.3% of students who do not travel on a regular basis underline the need to consider non-commuting considerations.

Identifying the most significant problems in travelling to the institution, as shown in Table 4 (b), reveals key areas for development. The difficult bus schedule comes out as the most major issue, affecting 39.3% of students. The limited availability of transportation options (31.3%) and extended travel durations (16.7%) add to the complicated set of issues. Unreliable transportation alternatives, as well as other issues, highlight the need for a holistic strategy to address these concerns. Furthermore, Table-4 (c) investigates the problems in obtaining transportation during emergencies. A staggering 84% of students report encountering difficulties during emergencies, indicating a vital issue that requires attention and deliberate planning to ensure transit accessibility in unexpected situations.

Finally, Table-4 (d) shows that students are willing to examine sustainable transportation solutions, indicating a good attitude towards environmentally friendly commuting. Public transit is the most popular alternative, with 66% of students indicating a willingness. Carpooling, cycling, walking, and riding electric scooters or bikes are all popular activities. Recognising and supporting these preferences may help guide the development of ecologically sustainable transportation solutions. This detailed research of various replies and perspectives gives a complete knowledge of the numerous influences, obstacles, and preferences that shape students' commuting experiences. Addressing the difficulties identified in Table 4 allows universities to improve overall happiness, accessibility, and sustainability in transport services, resulting in a more favourable and efficient university experience for students.

Conclusion

The outcomes of this study give a detailed insight into the commuting experiences and preferences of students at Rani Channamma University in Belagavi. The study found prevalent methods of transportation, such as buses and walking, as well as major problems, such as restricted transportation options and uncomfortable scheduling. Class scheduling and online classes were among the factors recognised as impacting travel plans. Despite these limitations, there is a strong preference for sustainable mobility choices, showing the opportunity for improvement in transport systems.

Recommendations

- Improve Transportation Availability: Increase the frequency and coverage of bus lines, particularly for students living in areas where services are lacking.
- Improve bus timetables: align bus timetables with class periods and peak commute hours to reduce wait times and increase student convenience.
- Promote sustainable transit: Increase awareness and incentives for public transit, cycling, and carpooling to minimise dependency on private automobiles.
- Provide flexible class schedules to fit students' commuting preferences. This allows for better integration of journey time and reduces conflicts with transportation providers.

- Prepare for catastrophes by developing and implementing contingency plans to provide safe and accessible transport services for all students.
- Collaborate with local transportation authorities and community organisations to develop new ideas and enhance transportation infrastructure around the university campus.
- Implement a thorough feedback process to routinely analyse students' transit experiences and preferences, allowing for prompt modifications and improvements in services.

By following these ideas, Rani Channamma University may considerably improve transport services, resulting in higher student happiness, accessibility, and sustainability in commuting experiences.

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