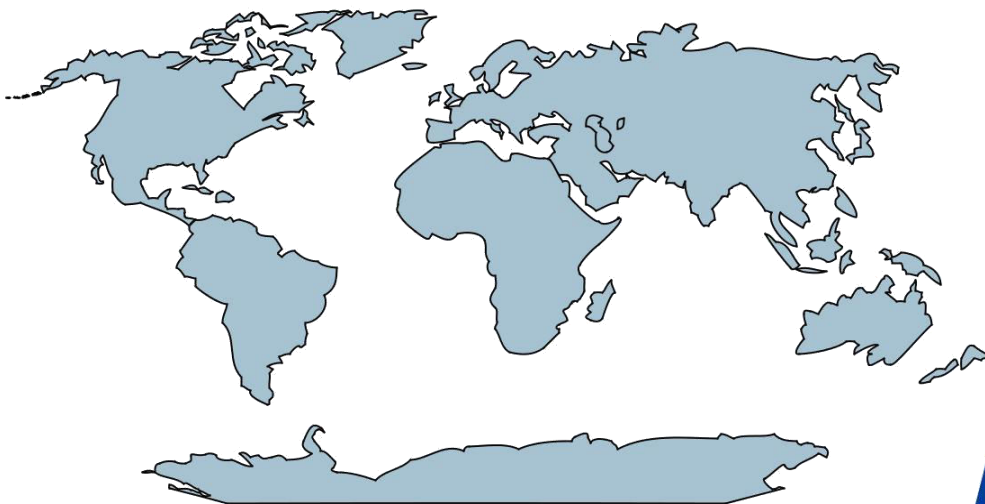


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THE INFLUENCE OF FINANCIAL LITERACY AND RISK TOLERANCE ON INVESTMENT DECISIONS DURING THE COVID-19 PANDEMIC

Halim Usman¹, Amiruddin² and Darmawati Darmawati³¹Department of Accounting, Universitas Muhammadiyah Palopo^{2,3}Department of Accounting, Hasanuddin University, Makassar**ABSTRACT**

With the spread of the Covid-19 pandemic throughout the world, investors must be more careful and try to be rational in carrying out economic activities, especially in investing. Many people now prefer to invest than shopping. The purpose of this study is to examine and analyze the effect of financial literacy and risk tolerance on investment decisions moderated by self-monitoring. The population in this study are investors or individuals who have made investments and are currently experiencing the Covid-19 pandemic located in Indonesia. The sampling technique in this research is the purposive sampling method. Data were collected using a questionnaire with the help of google form and resulted in 97 respondents. Moderation regression analysis was used in this study, by ensuring that the data processed is data that has passed the validity and reliability tests. Based on the results of the research that has been done, it can be seen that financial literacy and risk tolerance have a positive effect on investment decisions. Meanwhile, self-monitoring weakens the relationship between financial literacy and risk tolerance for investment decisions. The results of this study are very important to be a reference for future researchers who will focus on investment decisions. Meanwhile, self-monitoring weakens the relationship between financial literacy and risk tolerance for investment decisions. The results of this study are very important to be a reference for future researchers who will focus on investment decisions. Meanwhile, self-monitoring weakens the relationship between financial literacy and risk tolerance for investment decisions. The results of this study are very important to be a reference for future researchers who will focus on investment decisions.

Keywords: financial literacy, risk tolerance, self-monitoring, investment decisions

1. INTRODUCTION

The occurrence of the coronavirus (COVID-19) pandemic that has hit more than 150 countries has changed the world in many ways, such as changing the order of human life around the world, including the investment decisions of investors in the capital market. The current coronavirus outbreak (COVID-19) is proof that good health is the main engine of economic activity and economic growth.

With the spread of the Covid-19 pandemic throughout the world, investors must be more careful and try to be rational in carrying out economic activities, especially in investing. Many people now prefer to invest than shopping. The Covid-19 pandemic has taught us that the concept of financial planning is very important to do. This epidemic came suddenly and many parties were not ready because they did not have preparations, especially in terms of financial preparation. The economic activities of the community also experienced difficulties and many even lost their jobs [10].

However, in the conditions of the COVID-19 pandemic, investment activity in Indonesia has experienced a rapid increase in contrast to the economic conditions of the community. This is due to the promising profit opportunities on investment in the capital market. This increase is reflected in the Single Investor Identification (SID) or the number of individual investors based on data from KSEI which shows that the number of investors in the Indonesian Capital Market consisting of stock, bond, and mutual fund investors has experienced a rapid increase. As of December 29, 2020, the number of investors reached 3.87 million SID, up 56 percent from the position at the end of 2019. Of that amount, stock investors also rose by 53 percent to 1.68 million SID. When viewed from the number of daily active investors, as of December 29, 2020, there were 94,000 investors, an increase of 73 percent compared to the end of last year. Daily active investors are investors who make at least one transaction per day. In addition, active retail investors have also recorded 4 times growth throughout 2020. As of January 2020, the average daily transaction frequency of retail investors is around 51,000 transactions, while as of December 2020 the average is around 206,000 transactions [1]. This condition is an interesting matter for further investigation while as of December 2020 the average is around 206,000 transactions. This condition is an interesting matter for further investigation while as of December 2020 the average is around 206,000 transactions [1]. This condition is an interesting matter for further investigation

Investment activities carried out are closely related to investment decisions taken by investors. When investors carry out investment activities, information is needed as an important factor that can influence investors when making decisions to invest. By using the available information, a model can be formed to assess investments to

help investors when choosing the best type of investment among the available investment options. Investments made by investors must be based on good knowledge so that the risk of major losses can be avoided or at least minimized. For finances to be processed carefully and efficiently, individuals need to understand financial literacy.

When investing, it is necessary to have an adequate level of financial literacy so that individual financial decisions have clear and precise directions and can provide the desired results. Financial literacy as individual financial knowledge is also a basic need for everyone to avoid financial problems. Financial difficulties arise not only from the income function but errors in financial management (mismanagement) such as misuse of credit and the absence of financial planning. These things happen because of the lack of financial literacy and experience in the individual [2].

Financial literacy is a buffer to minimize biased investor decisions and help an investor to be more rational in making investment decisions. Someone who has a high literacy level tends to be wiser and bolder in making riskier investment decisions [3]. This supports research from Aren & Zengin, 2016 [4]; Fridana & Asandimitra, 2020 [5]; Suprasta & Nuryasman, 2020 [6] stated that financial literacy has a significant effect on investment decisions. In contrast to the findings of Al-Tamimi, 2009 [7]; Pradikasari & Isbana, 2018 [3]; Putri & Isbanah, 2020 [8] that financial literacy does not influence investment decisions.

Risk tolerance is also one of the factors that influence investors. An investor will always consider every decision in investing because in investing, not only profits are obtained but also risks that will always follow an investment. Investors will expect certain profits at certain risks, whether the chosen investment or the number of funds invested will depend on the investor's tolerance for risk or commonly referred to as risk tolerance. Risk tolerance is an acceptable level of ability to take investment risk [9]. The higher the level of risk tolerance, the person will be brave in making decisions. The results of this study are supported by Suprasta and Nuryasman [6] that the higher the level of risk tolerance, the more courageous respondents are in making investment decisions. In the research of Chavali & Mohanraj [11]; Pradikasari & Isbanah [3] stated that risk tolerance and investment decisions have a positive influence. However, in the COVID-19 pandemic, investors must be careful because the economic condition is unstable and it is difficult to predict when this pandemic will end. Pradikasari and Isbanah [3] states that risk tolerance and investment decisions have a positive influence. While the research of Budiarto & Susanti [9] state that risk tolerance does not affect investment decisions. However, in the COVID-19 pandemic, investors must be careful because the economic condition is unstable and it is difficult to predict when this pandemic will end. Pradikasari and Isbanah [3] states that risk tolerance and investment decisions have a positive influence. While the research of Budiarto & Susanti [9] state that risk tolerance does not affect investment decisions. However, in the COVID-19 pandemic, investors must be careful because the economic condition is unstable and it is difficult to predict when this pandemic will end.

Due to the inconsistency of previous research related to investment decision research, it becomes the basic concept of this research. The difference in the results of previous studies allows for the proposed other variables that can be estimated to affect the relationship between the independent variable and the dependent variable. Self-monitoring is considered capable of influencing investment decisions. Research conducted by Rahman & Gan [12] found that self-monitoring is positively related to investment decisions. Because someone who has high self-monitoring will be able to make better decisions than someone who has low self-monitoring because individuals with high self-monitoring will always do self-monitoring so they will always evaluate themselves. Therefore, in this study, self-monitoring was chosen as the moderating variable to see whether the self-monitoring variable strengthens or weakens the influence of financial literacy and risk tolerance on investment decisions.

2. METHODOLOGY

This type of research is descriptive research, namely collecting data to test hypotheses related to the research subject. The approach used is quantitative which emphasizes theory testing through measurement of research variables whose purpose is to test hypotheses. This research approach is to explain the relationship between the existing variables through hypothesis testing to get the right test in concluding.

The population in this study are investors or individuals who have made investments and are currently experiencing the Covid-19 pandemic located in Indonesia. The sample is part of the population whose characteristics will be studied and considered to be representative of the entire population. The sampling technique in this study was a purposive sampling method with the following criteria:

- 1) Investors or individuals who are already earning.
- 2) Investors or individuals who are investing or who have invested in financial assets (money market and capital market).

The next stage is sampling using the convenience sampling method, which is a form of non-random or non-probabilistic sampling method that is not limited, where sample members are selected because they are easy to reach or easy to obtain.

The type of data used in this study is quantitative data, namely data in the form of numbers. The types of data in this study are primary data and secondary data. While the source of data used in this study is primary data obtained directly by researchers from respondents through questionnaires. Meanwhile, secondary research data was obtained from supporting data through literature studies, namely journals of previous research results and relevant literature, online mass media articles, and books related to the topic of this research.

The method for collecting data used in this study is a questionnaire. The questionnaire in this study was an online questionnaire distributed through social media. Questionnaires were made using google forms and questionnaires were distributed using online media, namely by using WhatsApp, Telegram, Instagram, and line messenger applications, the data filled in by respondents through online media automatically entered the data tabulation so that 100 percent of tabulation errors could be eliminated. The questionnaire used in this study was a questionnaire using a Likert scale model 1-5 (strongly disagree to strongly agree).

The analytical model used to test the hypothesis is to use Moderated Regression Analysis (MRA). This regression analysis was carried out in two stages of testing. The first stage of multiple regression is carried out in the absence of moderating variables. The second stage is the regression which is carried out with the interaction between the moderating variable and the independent variable. The model developed for this analysis is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e \quad \dots (1)$$

$$Y = \alpha + \beta_1 \{X_1 * Z\} + \beta_2 \{X_2 * Z\} + e \quad \dots (2)$$

Where:

- Y : Investation decision
- α : Constant
- β₁, β₂ : Regression Coefficient
- X₁ : Financial Literacy
- X₂ : Risk Tolerance
- X₁ * Z : X Interaction1 and Z
- X₂ * Z : X Interaction2 and Z
- Z : Self-Monitoring
- e : error term

3. RESULT AND DISCUSSION

3.1 Moderated Linear Regression Analysis

Table 1. Summary of Regression Results of Equation 1

$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$			
	coefficient	t-statistics	Sig.
constants	0.28	0.21	0.83
Financial Literacy (X ₁)	0.92	16.53	0.00
Risk Tolerance (X ₂)	0.24	5.13	0.00
N = 97			
R ² = 0.754	adj. R ² = 0.749		

Source: Data processed by SPSS, 2021

Based on the table above, the R-square value of equation 1 obtained is 0.754, which indicates that financial literacy and risk tolerance have an effect of 75.40% on investment decisions from investors or individuals who have made investments and are currently experiencing a pandemic. Covid-19 is located in Indonesia. By the regression analysis carried out, regression equation 1 was obtained as follows:

$$Y = 0.28 + 0.92X_1 + 0.24X_2 + e$$

The above equation explains that:

- 1) The variable coefficient of financial literacy (X_1) with a positive direction is 0.92, which means that if there is an increase in investment decisions, then financial literacy will increase by 0.92 units. So that hypothesis 1 (H_1) is accepted.
- 2) The coefficient of risk tolerance variable (X_2) with a positive direction is 0.24 which means that if there is an increase in investment decisions, the risk tolerance will increase by 0.24 units. So that hypothesis 2 (H_2) is accepted.

Table 2. Summary of Regression Results of Equation 2

$Y = \alpha + \beta_1\{X_1 * Z\} + \beta_2 \{X_2 * Z\} + e$			
	coefficient	t-statistics	Sig.
constants	12.93	13.55	0.00
Int1 ($X_1 \times Z$)	0.03	9.33	0.00
Risk Tolerance (X_2)	-0.009	-3.97	0.00
N = 97			
R2 = 0.49			
adj. R2 = 0.48			

Source: Data processed by SPSS, 2021

Based on the table above shows the value of R-square (R2) equation 2 obtained is 0.49 which indicates that the interaction of X_1 and Z and the interaction of X_1 and Z has an effect of 49% on the investment decisions of investors or individuals who have invested and are currently investing, experiencing the Covid-19 pandemic period located in Indonesia which was moderated by self-monitoring. By the regression analysis carried out, regression equation 2 is obtained as follows:

$$Y = 12.93 + 0.03X_1Z - 0.009X_2Z + e$$

The above equation explains that:

- 1) The interaction coefficient of X_1 and Z with a positive direction is 0.03 which means that if there is an increase in investment decisions, then financial literacy moderated by self-monitoring will increase by 0.03 units. While the direct influence of financial literacy on investment decisions is 0.92 ($0.92 > 0.03$). So that hypothesis 3 (H_3) which states that self-monitoring strengthens the relationship between financial literacy and investment decisions are rejected.
- 2) The coefficient of interaction variables X_2 and Z with a negative direction is -0.009, which means that if there is an increase in investment decisions, the risk tolerance moderated by self-monitoring will decrease by 0.009 units. While the direct effect of risk tolerance on investment decisions is 0.24 ($0.24 > -0.009$). So that hypothesis 4 (H_4) which states that self-monitoring strengthens the relationship between risk tolerance and investment decisions are rejected.

3.2 The Effect of Financial Literacy on Investment Decisions

Financial literacy is one of the important elements and is the basis in making investment decisions. Bhushan and Medury [13] state that a person will act rationally if he has a level of financial literacy and can avoid deviant or inappropriate behaviors, and vice versa if investors have a low level of financial literacy, they are less likely to choose stocks as their investment instrument because stocks are included in a fairly large instrument. complex and has a high level of risk. Financial decisions based on planning and in line with knowledge will minimize risk in decision making. This indicates that the higher the level of financial literacy, the better the person is at determining investment decisions. The results of this study indicate that financial literacy has a positive effect on investment decisions of investors or individuals who have made investments and are currently experiencing the Covid-19 pandemic located in Indonesia. The results of this study are in line with research conducted by Aren & Zengin [4]; Fridana & Asandimitra [5]; Suprasta & Nuryasman [6] stated that financial literacy has a positive effect on investment decisions. However, this is not by the research conducted by Al-Tamimi & Kalli [7], Pradiksari & Isbana [3]; Putri & Isbanah [8] which states that financial literacy does not influence investment decisions.

3.3 The Effect of Risk Tolerance on Investment Decisions

Some investors dare to take risks by tolerating very large losses and even risking all their wealth to get large returns, some are more conservative by giving very small risk tolerances to get relatively small returns [14]. Investors who have high-risk tolerance tend to choose investments that have high risk, such as stocks. Differences in providing risk tolerance can be caused by, among others, age, career status, socioeconomic, income, wealth, and the period of income prospects. Because of these differences, it can be said that risk tolerance influences investment decision-making. The results of this study found that risk tolerance has a

positive effect on the investment decisions of investors or individuals who have made investments and are currently experiencing the Covid-19 pandemic located in Indonesia. The results of this study are in line with research conducted by Chavali & Mohanraj [11]; Pradikasari & Isbanah [3] stated that risk tolerance has a positive influence on investment decisions. The results of this study also found inconsistencies with the research conducted by Budiarto and Susanti [9] states that risk tolerance does not affect investment decisions. The results of this study are in line with research conducted by Chavali & Mohanraj [11]; Pradikasari & Isbanah [3] stated that risk tolerance has a positive influence on investment decisions. The results of this study also found inconsistencies with the research conducted by Budiarto and Susanti [9] states that risk tolerance does not affect investment decisions.

3.4 Self-Monitoring Moderating the Relationship Between Financial Literacy and Investment Decisions

Financial literacy in this case is closely related to financial management individually or personally which includes investment decisions, funding, and good asset management. Investing requires the right decision where every decision can affect investment results. In determining a decision, each individual will behave rationally and irrationally, depending on the information obtained. Someone with good financial literacy tends to have better control in determining a variety of investments because they have a lot of financial information. For example, knowing the range of interest rates and conditions in the market, understand how their credit risk profile and personal situation match interest rates so that they can determine which investment is best for them [14]. In addition to financial literacy, self-monitoring also plays an important role in the decision-making process. So that self-monitoring is considered to strengthen the relationship between financial literacy and investment decisions. However, the results of this study found that self-monitoring weakens the relationship between financial literacy and investment decisions. This could be influenced by the number of respondents who are quite small (only 97) so that it is considered unable to provide a true picture of the relationship between these variables. This becomes an input for future researchers to further maximize respondents in research,

3.5 Self-Monitoring Moderating the Relationship Between Risk Tolerance and Investment Decisions

A person's tolerance for risk that will be accepted will affect the decision of what type of investment to take. Investors who have a high level of risk tolerance tend to choose the type of investment that is higher in risk in the hope of receiving high returns.

On the other hand, investors who have a low level of risk tolerance tend to be more careful in choosing investments because they are afraid to take high risks even though on the other hand, they also have high profits. Based on the research of Luong and Doan [15] he explains that investment decisions are strongly influenced by various personality traits and psychological biases such as social influence, risk tolerance, and self-monitoring. People with low self-monitoring will take less time to make investment decisions than people with higher levels of self-monitoring.

However, the results of this study found that self-monitoring weakens the relationship between risk tolerance and investment decisions. This could be influenced by the number of respondents who are quite small (only 97) so that it is considered unable to provide a true picture of the relationship between these variables. This becomes an input for future researchers to further maximize respondents in research, and choose respondents who understand the meaning of risk tolerance.

4. CONCLUSION

Based on the results of research and hypothesis testing that have been carried out, the results of the study can be concluded that financial literacy and self-monitoring has a positive effect on the investment decisions of investors or individuals who have made investments and are currently experiencing the Covid-19 pandemic located in Indonesia. Self-monitoring weakening the relationship between financial literacy and investment decisions of investors or individuals who have made investments and are currently experiencing the Covid-19 pandemic located in Indonesia. Self-monitoring weakening the relationship between risk tolerance for the investment decisions of investors or individuals who have made investments and are currently experiencing the Covid-19 pandemic located in Indonesia.

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ANALYSIS OF THE INFLUENCE OF INDEPENDENCE AND SPIRITUAL INTELLIGENCE ON THE GIVING OF AUDIT OPINIONS IN PUBLIC ACCOUNTING OFFICES IN MAKASSAR

Arnod Sau¹ and Luther P. Tangdialla²¹Department of Tax Accounting, Paulus Christian University of Indonesia, Makassar²Department of Accounting, Paulus Christian University of Indonesia, Makassar**ABSTRACT**

In the development of professional auditor needs, the credibility of an auditor is very much needed in the industrial world, this demand is very reasonable because many auditors have not carried out their profession properly in practice in the field. The audited financial report of a public accountant has an important role in providing information to the business world and stakeholders. This study aims to examine and analyze the effect of Independence and Intellectual Intelligence, on the provision of Audit Opinions. This research was conducted at the Makassar Regional Public Accounting Firm, where the senior auditor was the sample in this study. Sampling was done by purposive sampling technique, with a sample of 37 respondents. The type of data used in this research is primary data. The method of data collection was carried out using a questionnaire, with data analysis techniques using multiple linear regression analysis with the help of the SPSS version 20.00 progra. The results of this study indicate that the independence and spiritual intelligence of auditors affect the provision of audit opinions in the form of audit reports for the business world.

Keywords: Independence, Spritual, Public Accounting, Offices.

1. INTRODUCTION

In the current era of globalization, the demands of implementing the accountability of an accountant are very much needed among the business world. This demand is reasonable, because the increasing number of abuses of the accounting profession in its practice in the field, the provision of audit opinions can be manipulated. Financial statements that should have received WDP can be changed to WTP, it is even possible, the disclaimer predicate or Not Giving Opinion (TMP) is changed to WTP. In this case, because of their important role in the business community, public accountants are even accused of being the party with the greatest responsibility for the decline in the Indonesian economy (Ludigdo, 2006).

Financial statements have an important role in the business world. This is because the financial statements can reflect the good or bad position of a company so that it can determine the sustainability of a company (going concern). Therefore, it will be more efficient to use the services of an auditor to conduct an audit and draw conclusions that can be relied on by various parties (Jusup, 2001:15).

A public accountant in carrying out an audit of financial statements does not only work for the benefit of his clients, but also for other parties with an interest in the audited financial statements. To be able to maintain the trust of clients and other users of financial statements, public accountants are required to have an attitude of independence and adequate competence (Herawaty and Susanto, 2009). In carrying out their duties, public accountants must be independent, because as people trusted by the community, they must work objectively, not take sides with any party and report as they are (Agoes, 1999: 3).

Auditors are not only required to have an attitude of independence and expertise or competence possessed as well as knowledge during education, in working to determine audit opinions, but an auditor is also required to have spiritual intelligence so that the auditor cannot provide an opinion according to the actual situation. This is where the importance of the role of the auditor in providing an audit opinion on the financial statements that have been made by management.

Auditors who have a high understanding or spiritual intelligence will be able to act or behave ethically in their profession and organization. If an auditor does not have a high spiritual ability, then an auditor can do things that deviate from the applicable rules, for example being dishonest in expressing opinions. In the accounting profession, an auditor is required to have an attitude of integrity, and be objectively honest (Suprihatin et al. 2016). Intellectually intelligent accountants may not necessarily be able to provide maximum performance to the KAP where they work, but spiritually intelligent accountants will certainly show better performance for the KAP where they work. Spiritual intelligence (Spiritual Quotient) allows humans to think creatively, be far-sighted, make or even change rules, which makes the person able to work better. Spiritual intelligence is a necessary foundation for the effective functioning of IQ and EQ (Junifar, 2015). This is in line with research conducted by Hellena (2015), which states that spiritual intelligence is able to integrate two other abilities previously mentioned, namely intellectual intelligence.

The formulation of the problem from this research is whether independence, spiritual intelligence have an effect on the provision of audit opinions. The purpose of this study is to analyze the effect of independence, spiritual intelligence on the provision of audit opinions. The results of this study are expected to provide benefits for theory development and further research, and are expected to provide input to KAP, especially auditors, both senior auditors and junior auditors so that accounting audits must be based on generally accepted accounting principles and always enforce the Code of Ethics for Accountants as a profession. public accountant.

THEORETICAL REVIEW

Theory Base

The theory that underlies this research is attribution theory and role theory. Attribution theory is used in this study to determine the behavior of auditors in providing auditor opinions. In attribution theory it is said that a person's behavior is determined by a combination of internal forces (internal forces), namely factors that come from within a person, such as ability or effort, and external forces (external forces), namely factors that come from outside. such as difficulties in work (Suartana, 2010: 181). Role theory discusses how people position themselves and how actions are chosen when interacting with other people in an organization. Role theory is an interaction between social roles, norms, and identity of people in an organization (Praptapa, 2009).

Independence

According to Mulyadi (2014:26) "independence means a mental attitude that is free from influence, not controlled by other parties, not dependent on others. Independence also means honesty within the auditor in considering facts and objective, impartial considerations within the auditor in formulating and expressing his opinion". Public trust in the independence of the independent auditor's attitude is very important for the development of the public accounting profession. To be independent, auditors must be intellectually honest. To be recognized by another party as an independent person, he must be free from any obligations to his client, whether it is the management of the company or the owner of the company.

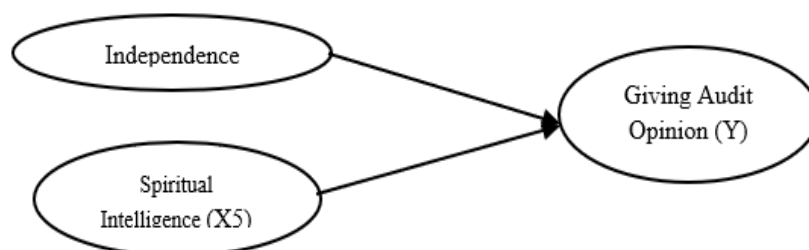
Spiritual Intelligence

Hartono (2016:107) provides another understanding of spiritual intelligence. Spiritual intelligence is defined as an intelligence that enables a person to recognize, realize, feel, and experience the connection between thoughts, feelings, body and spirit as well as the ability to restore connectedness to mature his spirit. Berman (2005) in Rahmasari (2012) explains that spiritual intelligence can facilitate dialogue between mind and emotion, between soul and body.

Giving Audit Opinion

The audit report is the last step of the entire audit process. The most important part which is the main information of the audit report is the auditor's opinion according to the professional standards of public accountants (PSA 29 SA Section 508), there are 5 types of auditor's opinion, namely Unqualified Opinion, Unqualified Opinion with explanatory language (Unqualified Opinion). with Explanatory Paragraph Language), Qualified Opinion, Adverse Opinion, and Disclaimer of Opinion.

CONCEPTUAL FRAMEWORK AND HYPOTHESES



The effect of independence on the provision of an audit opinion

Independent means that public accountants are not easily influenced, because they carry out work in the public interest (Christiawan, 2002). Public accountants are not allowed to side with anyone's interests. Auditors are obliged to be honest not only with management and company owners, but also with creditors and other parties who place their trust in the work of public accountants (Christiawan, 2002). Christiawan (2002) states that in his research on independence, it shows that in making public accountant decisions it is influenced by the urge to retain audit clients. Candra and Ramantha (2013) in their research show that the independent has a positive and significant influence on the consideration of giving the auditor's opinion. Based on some of the research above, the following hypotheses can be proposed:

H1: Independence has a significant and positive effect on the provision of audit opinion.

The influence of spiritual intelligence on the provision of audit opinion

Spiritual intelligence as a moral sense, the ability to adjust rigid rules coupled with understanding and love and the equal ability to see when love and understanding reach their limits, also allows us to grapple with good and evil, imagine what has yet to happen and lift us from the low (Hellena), 2015). As stated by Nggermanto (2002:123) (in Sukmawati et al, 2014) a person who has high spiritual intelligence is a person who has strong principles and vision, is able to manage and survive in the face of adversity.

Agoes and Ardana (2011: 19), stated that people with high spiritual intelligence certainly have high ethical behavior as well. When the auditor has the right SQ, scandals and manipulation of actions taken by the auditor cannot occur (Hanafi, 2010 in Candra and Ramantha, 2013).

Research by Sukmawati et al (2014) which states that spiritual intelligence has a positive and significant effect on the auditor's opinion. These results are supported by Candra and Ramantha (2013) who show that spiritual intelligence has a positive and significant effect on the consideration of giving the auditor's opinion. From some of these studies, the following hypotheses can be proposed.

H5: Spiritual intelligence has a significant and positive effect on the provision of audit opinions.

RESEARCH METHODS**Research approach**

This research is a comparative causal research, namely research that aims to determine the relationship and influence between two or more independent variables on the dependent variable. This study will discuss the factors that influence the provision of audit opinions by public accountants.

Research location and time

This study takes the object of the Public Accounting Firm (KAP) and is registered at the Directory of the Indonesian Institute of Certified Public Accountants (IAPI) in Makassar. This research was conducted for three months, starting from August 2021 to October 2021.

Types and sources of data

The type of data used in this research is qualitative data. Sources of data used in this study is primary data in the form of questionnaires given directly to respondents, namely external auditors who work at KAP in Makassar.

Data collection technique

The data collection technique was carried out through a survey method using a questionnaire. Questionnaires were sent to auditors registered with KAP spread across the Makassar area. The questionnaires were sent directly.

Population and sample

The population in this study is a Public Accountant Firm registered with the Directory of the Indonesian Institute of Certified Public Accountants (IAPI) in Makassar with a total population of 46 people who work as auditors. The sampling technique used was purposive sampling. This objective sample is a sampling technique using certain considerations, with the following criteria:

1. The sample is an auditor at a Public Accounting Firm in Makassar.
2. Auditors have the positions of junior auditor, senior auditor, manager, and partner.

DATA ANALYSIS METHOD**1. Test Instrument****a. Descriptive Statistics Test**

Descriptive statistical analysis aims to describe a summary of research data such as mean, standard deviation and others.

b. Validity test

Validity test is used to determine how well the accuracy and accuracy of an instrument to measure a concept that should be measured. A questionnaire is declared valid if the question or statement on the questionnaire is able to reveal something that will be measured on the questionnaire.

c. Reliability Test.

Reliability tests can be carried out simultaneously on all questions for more than one variable. Reliability test can be done with Cronbach Alpha. According to Hair et al. (2010) an instrument is said to be reliable if the Cronbach Alpha value > 0.6 .

2. Classical Assumption Test

a. Multicollinearity Test.

Multicollinearity test aims to test whether the regression model found a correlation between independent variables. A good regression model should not have a correlation between the independent variables.

b. Heteroscedasticity Test

The heteroscedasticity test aims to test whether the regression model has an inequality of variance from the residuals of one observation to another observation. If the residual variance from one observation to another observation remains, it is called homoscedasticity and if it is different it is called heteroscedasticity.

c. Normality test

The normality test is used to test whether in the regression model the independent variable and the dependent variable both have a normal distribution or are close to normal. A good regression model is to have a normal distribution or close to normal.

d. Linearity Test

The linearity test aims to determine whether the relationship between the independent variable and the dependent variable is linear or not (Latan, 2012).

3. Data Analysis

a. Multiple regression analysis

Tests in this study using multiple regression models. Multiple regression is a regression that has one dependent variable and more than one independent variable (Latan, 2012).

b. Determinant coefficient analysis

The coefficient of determinant is one of the statistical values that can be used to determine whether there is an influence relationship between two variables. Then the formula is given as follows:

$$KD = r^2 \times 100\%$$

Information:

KD = Determinant Coefficient

r = Correlation coefficient

c. Hypothesis test

1. F-Statistic Test (*f-test*)

The F test is used to determine whether there is a simultaneous effect of independent variables on the dependent variable.

2. T-Statistic Test (*t-test*)

The t-test aims to test how far the influence of one independent variable individually.

Operational definition and measurement of variables

a. Independence

Independence is a person's attitude to act objectively and with high integrity in making decisions. The instrument for measuring this variable is eleven questions through a questionnaire based on indicators from Mautz and Sharaf in Sawyer (2009), namely independence in the audit program, independence in verification, independence in reporting. The measurement uses a Likert scale from a score of 1 to 5, strongly disagree to strongly agree.

b. Spiritual Intelligence

Spiritual intelligence is the ability of a person's soul to build himself as a whole through various positive activities so that he is able to solve various problems by looking at the meaning contained in it. In this variable there are questions, namely 15 statements adopted from Fabiola (2005) with absolute indicators of honesty, openness, self-knowledge, focus on contribution, non-dogmatic spiritual. The measurement uses a Likert scale from a score of 1 to 5, strongly disagree to strongly agree.

RESEARCH RESULTS AND DISCUSSION

A. Research results

This study took a sample of 7 KAPs from all KAPs in the Makassar area. There were 46 questionnaires distributed and the number of returned questionnaires was 39 questionnaires or 84.8%. There were 7 questionnaires that did not return or 15.2%, this may be due to the timing of the questionnaires being distributed

during the peak season. Questionnaires that can be processed are 37 pieces or 94.9%, while the questionnaires that cannot be processed because they do not meet the criteria as samples and are not filled out completely by respondents are 2 pieces or 5.1%.

1. Respondent Description

Respondent characteristics consisting of gender, age, last position, last education, work experience, number of respondents' audit assignments. In this study, out of 37 research respondents, there were 20% more female respondents than male respondents, which was only 17%. Furthermore, respondents are grouped by age and it is known that the majority of respondents are aged 30-40 years, namely 17%. Then those who are less than 30 years old are 12%. While those aged 40-50 years as much as 8%. Based on the position, it is known that the majority of respondents are with senior auditor positions, namely 11%. Then those who hold supervisory positions are 8%, junior auditors are 9%, managers are 7%, and partners are 2%. Furthermore, the respondents were grouped based on the level of education, it is known that the majority of respondents are educated S1 that is as much as 29%. Then those with S2 education are 7%, and S3 are 1%. Based on years of service, it is known that 25% of those who have worked for less than 1 year have worked for more than 3 years and 11% of those who have worked for 1-3 years are 11%.

2. Research Instrument Test Results

a. Descriptive statistical test results

From the results of the descriptive statistical test in the table, information is obtained that the provision of audit opinion (Y) has a mean value of 4.37. Independence of 4.22. Spiritual intelligence of 4.08.

b. Validity Test Results

Based on the table, it can be seen that the entire question item from the independence variable, spiritual intelligence and giving an audit opinion has a significance value of less than 0.05, so it can be said that the overall question item from the independence variable, spiritual intelligence and giving an audit opinion is valid to use. as an instrument in research or the questions posed in research can be used to measure the variables studied.

c. Reliability Test Results

Reliability test was conducted to assess the consistency of the research instrument. According to Nunnally (1969) in Tjun (2012:33-56) a research instrument can be said to be reliable if the Cronbach Alpha value is above 0.6. Table 18 shows the results of the reliability test for the six research variables used in this study.

Reliability Test Results

Variable	Cronbach's Alpha	Information
Independence	0,950	Reliable
Spiritual Intelligence	0,916	Reliable
Giving Opinion Audit	0,925	Reliable

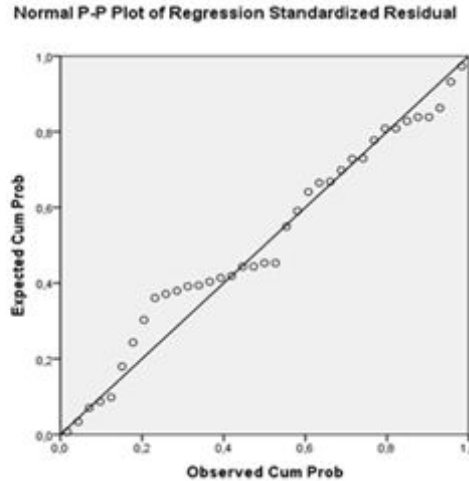
3. Classical assumption test results

a. Multicollinearity Test Results

Coefficients ^a		
Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Independence	0.489	2.044
Spiritual Intelligence	0.210	4.754
a. Dependent Variable: Giving Audit Opinion (Y)		

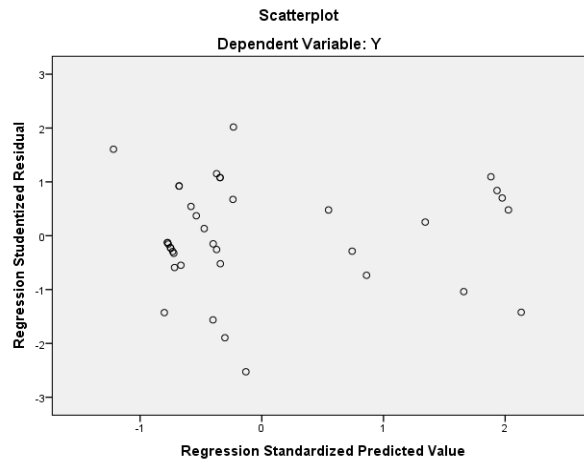
From the table above, it shows that the tolerance value is close to 1 and the variance inflation factor (VIF) value is below 10 for each variable. Thus, it can be concluded that the regression equation model does not have multicollinearity problems and can be used in this study.

b. Normality Test Results



Based on the picture above, the normal probability plot of regression standardized graph shows a normal graph pattern. This can be seen from the points that spread around the diagonal line and the spread follows the diagonal line.

c. Heteroscedasticity Test Results



From the picture above, it shows that the distribution of points spreads above and below the number 0 on the Y axis and there is no clear pattern in the spread of the data, so there is no heteroscedasticity.

d. Linearity Test Results

Based on the table, the independence of the provision of audit opinion has a sig value of 0.083. The relationship between Spiritual Intelligence on Giving Audit Opinion has a sig value of 0.384. Of all the variables have a value greater than the probability value of 5%, so it can be concluded that there is a linear relationship.

4. Hypothesis Test Results

a. Multiple Correlation Test (R2)

Model Summary

Mode	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,969 ^a	,938	,928	,748

Source: Processed primary data

From the table above, it is known that the R-Square is 0.928, which means that the variables of Independence, Spiritual Intelligence can explain 92.0% of the variation in the variable of Giving Audit Opinions. While the remaining 8.0% is explained by other factors that are not included in this research model.

b. Test F

ANOVAa						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	264,318	5	52,864	94,410	,000 ^b
	Residual	17,358	31	,560		
	Total	281,676	36			
a. Dependent Variable: GIVING AUDIT OPINION						
b. Predictors: (Constant), SPIRITUAL INTELLIGENCE, INDEPENDENCE						

Based on the output above, the calculated F value is 94,410 with a significance level of 0.000. The probability of significance is less than 0.05, then the regression model can be used to predict the Giving of Audit Opinions or it can be said that Independence, Spiritual Intelligence, on the Giving of Audit Opinions. Based on the results of these calculations, it can be interpreted that independence, spiritual intelligence simultaneously affect the provision of audit opinions.

c. Test T

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,713	2,751		-,986	,332
	INDEPENDENCE	,520	,053	,769	9,894	,000
	SPIRITUAL INTELLIGENCE	-,071	,035	-,106	-2,045	,049
a. Dependent Variable: GIVING AUDIT OPINION						

Based on the table above, it can be distributed into the regression equation model as follows:

$$Y = -2,713 + 0,520X_1 - 0,071X_2$$

1. The regression equation above shows a constant value of -2.713. This states that if the variables of independence, and spiritual intelligence are considered 0, then the provision of audit opinion will be reduced by 2,713 units.
2. The regression coefficient on the independence variable is 0.540 (54.0%); This shows that if the independence variable has increased by 1%, the variable giving opinion has increased by 54.0%.
3. The regression coefficient on the spiritual intelligence variable is -0.071 (07.1%); this means that if the intellectual intelligence variable increases by 1%, the variable giving audit opinion decreases by -07.1%.

Hypothesis test**Test t****1) Independence towards the Granting of Audit Opinions**

Based on the output, it is known that the prob t-count value is 9.894. When compared with a significance level of 5%, $0.000 < 0.05$. So H1 is accepted.

2) Spiritual Intelligence on Giving Audit Opinions

Based on the output, it is known that the prob t-count value is -2.045. When compared with a significance level of 5%, $0.049 < 0.05$. So H5 is accepted.

DISCUSSION**The effect of independence on the provision of an audit opinion**

The results of this study indicate that independence has a significant and positive effect on the provision of audit opinions. The results of this study are consistent with research conducted by Candra and Ramantha (2013) which states that auditor independence has a positive and significant effect on the provision of audit opinions by public accountants. However, contrary to the results of research by Helena (2015) and Sukriah, et. al. (2009) which states that the quality of the audit results, or in other words the audit opinion, is not influenced by the independence of the auditor. The results of the study were not significant because during the preparation of the

audit program there was still leadership intervention to determine, eliminate, or modify certain parts to be examined, as well as intervention on the procedures chosen by the auditor (Sukriah, et. al., 2009).

The influence of spiritual intelligence on the provision of audit opinion

The results of this study indicate that spiritual intelligence has a significant and negative effect on the provision of audit opinions. The results of this study are supported by Sukmawati's research (2014) which states that spiritual intelligence has a positive and significant effect on the Giving of Auditor Opinions. An auditor must have high spiritual intelligence so that he can really be smart. This intelligence is also needed in the world of work, if the three intelligences can function effectively then he will display outstanding work results. Thus the auditor can fulfill his responsibilities as a professional auditor who can provide an audit opinion that is in accordance with the actual situation (Sukmawati, 2014).

CONCLUSION

1. Independence has a significant effect on the provision of audit opinions.
2. Spiritual intelligence has a significant effect on the provision of audit opinions.
3. In this study, after testing the two independent variables simultaneously (simultaneously) it can be concluded that independence, spiritual intelligence have a simultaneous and positive effect on the provision of audit opinions.

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CREDIT COLLECTIBILITY ANALYSIS ON THE COMPLIANCE LEVEL OF PEOPLE'S BUSINESS CREDIT CUSTOMERS (CASE STUDY OF AGRIBUSINESS BUSINESS IN BENTENG GAJAH VILLAGE, MAROS REGENCY)

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ABSTRACT

People's Business Credit is a credit or financing service provided by the government through banks to Micro, Small, Medium, and Cooperatives (UMKMK) or businesses that are feasible but not yet bankable. That is, the business still has good potential or business prospects and can repay the loan. This research aims to find out and analyze Credit Collectibility on the level of Compliance of People's Business Credit Customers. This research was conducted in Benteng Gajah Village, Maros Regency, with a total population of all people using People's Business Credit obtained from Bank Rakyat Indonesia with a population of 850 customers, with the determination of the sample using simple random sampling technique is a technique of taking samples from members of the population which is carried out randomly regardless of the strata in the population. The sample in this study were 200 customers who were used as respondents. Methods The analysis was performed using Structural Equation Modeling (SEM). The results of the study show that: The level of customer compliance using People's Business Credit has a significant effect on collectability, so it needs special attention from the government where the totality of the final collectability assessment with a value of: Col-1 (Current start).

Keywords: Credit Collectibility and Compliance of People's Business Credit Customers

1. INTRODUCTION

KUR BRI is a BRI loan that provides financing solutions for small and medium MSMEs from the government since 2016, 2017, 2018. In this globalization era, many people choose to choose a profession from an employee to an entrepreneur. Apart from not having certain ties with other parties, businesses are also able to bring in rupiah coffers that are able to meet basic daily needs. Benteng Gajah Village, Maros Regency is a rural area located in a valley and hilly area, where the community is supported by the plantation business sector, agricultural business and livestock business. All-business life is a main job that is attached to the habits of society in general. According to the results of the survey and data in the field of BRI KUR debtors scattered in Benteng Gajah Village, Maros Regency, there were 850 debtors according to data as of March 30 2018, with credit loans varying from 5 million rupiah to 30 million rupiah. The role of Bank Rakyat Indonesia has a positive impact on the community, because with the existence of KUR BRI, various business fields can run well, such as chicken farming, cattle farming, jangun plantations, vegetable plantations and agricultural products trading and livestock trading. The approval of the BRI KUR must pay attention to the applicable terms and conditions, because not all BRI KUR applicants get approval from the Bank. The requirements for applying for BRI KUR are as follows: Prospective debtors: 1) Individuals or individuals who carry out productive and feasible businesses, 2) Have been in active business for at least 6 months, 3) Not currently receiving credit from banks except for consumer loans such as KPR, KKB, and Credit Cards, 4) Administrative requirements, identity in the form of KTP, Family Card, and business license. Bank Rakyat Indonesia (BRI) not only extends credit to micro, small and medium entrepreneurs, but also accepts deposits from the public. In disbursing credit to the public, the 3T principle is used, namely on time, right in amount, right on target, because the credit process is relatively fast and understands the needs of customers very well. Currently, the development of the banking world looks increasingly complex with various products and business systems with various competitive advantages. This complex situation has created a new system and competitors in the banking world, not only competition between banks but also between banks and financial institutions. The banking sector is one of the factors that plays a role because it functions as a collector and distributor of funds through the creation of various products to be offered to people who want to use banking services. In providing credit, the debtor must have confidence in the ability and ability of the debtor to pay off his debt in accordance with the agreement and must comply with Bank Indonesia regulations regarding the maximum limit for granting credit, providing guarantees, or other similar matters. that can be done by BRI to borrowers or a group of related borrowers, including to companies. Credit support in business development programs is still a strategic facilitating factor. The community really needs capital assistance in developing their business so that the role of financial institutions in this case is banking is still very much needed. By realizing the importance of bank lending for the community in encouraging increased business activities which in turn can increase people's income, it is only natural that the allocation of credit distribution can continue to be increased. Through proper credit distribution, it is hoped that this can be the beginning of the excitement of this country's economy, which has been

experiencing an economic crisis for too long. As a consideration in channeling credit so that its influence on the number of non-performing loans can be eliminated as much as possible. This cannot be separated from the role or performance of the banking sector in carrying out its function as a financial institution that can move the wheels of the economy. This study aims to determine and analyze the effect of collectibility on the level of customer compliance of People's Business Credit in Benteng Gajah Village, Maros Regency.

Credit Collectability (Credit Quality)

The purpose of determining credit collectability is to determine credit quality so that banks can anticipate credit risk early because credit risk can affect the bank's business continuity. In addition, the determination of credit collectability is used to determine the level of reserves for potential losses due to non-performing loans. Determination of credit quality refers to Bank Indonesia regulations, namely PBI No.14/15/PBI/2012 concerning Asset Quality Assessment for Commercial Banks and SE BI No.7/3/DPN dated January 31, 2005 regarding Asset Quality Assessment for Commercial Banks. In reality, not all loans that have been given can run smoothly, some are substandard and some lead to congestion. For the sake of the security of a credit, it is necessary to take steps to classify credit based on its smoothness. This is very necessary to carry out credit control tasks so that they can run smoothly. The condition of payment of principal or installments of principal and interest on loans by customers, is seen in the administration of the bank and this is the collectibility of credit. Information on the level of collectibility will be very dependent on the bank for monitoring activities for each individual customer or as a whole. Collectability is a payment of principal or interest on a loan by a customer as seen in the bank's administration based on the Decree of the Board of Directors of Bank Indonesia (BI) No. 32/268/KEP/DIR dated 27 February 1998. seen in the administration of the bank and this is the collectibility of credit. Information on the level of collectibility will be very dependent on the bank for monitoring activities for each individual customer or as a whole. Collectability is a payment of principal or interest on a loan by a customer as seen in the bank's administration based on the Decree of the Board of Directors of Bank Indonesia (BI) No. 32/268/KEP/DIR dated 27 February 1998. seen in the administration of the bank and this is the collectibility of credit. Information on the level of collectibility will be very dependent on the bank for monitoring activities for each individual customer or as a whole. Collectability is a payment of principal or interest on a loan by a customer as seen in the bank's administration based on the Decree of the Board of Directors of Bank Indonesia (BI) No. 32/268/KEP/DIR dated 27 February 1998.

According to Ismail (2010: 223) Credit can be distinguished according to collectibility/quality/credit classification, namely performing loans and non-performing loans (NPL). The classification of loans into performing loans and non-performing loans is based on qualitative and quantitative criteria. The qualitative assessment of credit classification is based on the business prospects of the debtor and the financial condition of the debtor's business. The debtor's financial condition can be seen from the possibility of the debtor's ability to repay the loan from the results of his business. The classification of credit according to quantitative is based on installment payments by the debtor which is reflected in bank records. Credit installment payments include payment of principal and interest on the loan. Performing loan is a credit classification on the quality of customer credit that is smooth and or the occurrence of arrears up to 90 days. Performing loans can be divided into two, namely: (a) Current Loans. Current loans are loans that have no arrears. On each installment due date, the debtor can pay the principal and interest loans, (b) Special Mention Loans (TPF) Special Mention Loans are credit classifications that are in arrears both principal loan installments and interest payments, but the arrears are up to 90 days (not exceeding 90 calendar days). Non-performing loans (NPL) are loans that are in arrears for more than 90 days. Non-performing loans are divided into three, namely: (a) Substandard Loans.

Customer Compliance

Obedience customer is the level of customer willingness to fulfill their debt obligations in accordance with applicable regulations without any investigation, joint investigation, warning and application of sanctions both legally and administratively. To improve customer compliance, especially in paying their obligations with the installment system, of course, it is influenced by various factors. By because Therefore, compliance must be built into a culture and become an individual working mechanism in the sense of being internalized and instinctively organized. Bank Indonesia explains that compliance culture is a value, behavior, and action that supports the creation of compliance with Bank Indonesia regulations and applicable laws and regulations. Bank Indonesia provides an understanding that compliance risk is a risk due to the Banknocomply with and/or not implement the applicable laws and regulations. Meanwhile, the Basel Committee Banking Supervision explained that the compliance function of a bank can be defined as an independent function to identify, measure, advise, monitor and report bank compliance risks, namely legal risks or regulatory sanctions, financial losses, or loss of reputation suffered. the bank as a result of its failure to comply with laws, regulations, codes of conduct and norms of best practice. In other words, Bank Indonesia explained that the compliance function is a

series of actions or steps that are ex-ante (preventive) to ensure that policies, provisions, systems and procedures,

KUR (People's Business Credit)

People's Business Credit (KUR) based on Article 1 of the Regulation of the Coordinating Minister for Economic Affairs (PERMENKO) No. 8 of 2015 concerning Guidelines for the Implementation of People's Business Credit, namely credit/financing of working capital and/or investment to business debtors who are productive and feasible but do not have additional collateral or additional collateral is not enough. Djoko Retnadi, a banking observer and practitioner defines KUR as a Working Capital Credit (KMK) and/or Investment Credit (KI) with a credit limit of up to Rp. 500,000,000 (five hundred million rupiah) which is given to micro, small, and medium enterprises. and cooperatives (UMKMK) that have productive businesses that will receive guarantees from the Guarantee Company. There are also unsecured People's Business Credit (KUR), namely a credit/financing scheme specifically intended for MSMEs and Cooperatives whose businesses are viable but do not have sufficient collateral in accordance with the requirements set by banks. A viable business is a business that has been established for a minimum of 6 (six) months and has been considered established according to the principle of KUR without collateral. KUR recipients are regulated in Article 3 of Coordinating Ministerial Regulation No. 8 of 2015 concerning Guidelines for the Implementation of People's Business Credit, namely KUR recipients are individuals/individuals or legal entities that carry out productive businesses

2. METHODOLOGY

This research was conducted using a survey method related to the level of credit collectibility and customer compliance with People's Business Credit in Benteng Gajah Village, Maros Regency. The subjects of this research are banking financial institutions that distribute KUR, while the objects of this research are: (a) Collectability Level and (b) Customer Compliance Level. This research was conducted at Bank Rakyat Indonesia (BRI) Tanralili Unit which distributes KUR BRI in Benteng Gajah Village, Maros Regency. The population in this study were all BRI KUR customers scattered in Benteng Gajah Village, Maros Regency with a total population of 850 BRI KUR customers. The study used a simple random sampling technique. The sample size is set at 200 KUR BRI customers,

Research Hypothesis, H1: Credit Collectibility has a significant effect on the level of Compliance of People's Business Credit Customers.

Structural Equation Modeling (SEM) was used in data analysis. The procedure used to analyze the data with SEM refers to the seven stages of Hair, et al. (2010), Ferdinand (2000) and Ghazali (2011).

Validity test

The external validity of the instrument was tested by comparing the existing criteria on the instrument with empirical facts that occurred in the field. Testing the validity of the instrument by using external validity by looking at the correlation between the items and the total score. Testing the correlation coefficient can be calculated using the Pearson Product Moment correlation with the following formula:

The formula used to calculate the Simple Correlation Coefficient is as follows:(This formula is also known as Pearson Product Moment)

$$r = \frac{n\sum xy - (\sum x)(\sum y)}{\sqrt{\{n\sum x^2 - (\sum x)^2\} \{n\sum y^2 - (\sum y)^2\}}}$$

Where :

n = Number of data pairs X and Y

x = Total Sum of Variable X

y = Total Sum of Variable Y

x² = Square of Total Number of Variables X

y² = Square of Total Number of Variables Y

xy = Multiplication Result of Total Number of Variable X and Variable Y

The correlation coefficient (r) obtained is then compared with the critical value of r (rcritic). The critical value of r (rcritic) is obtained from the table. If the correlation number obtained is greater than the critical value of r (criticism) used, then the statement can be said to be valid. Meanwhile, if the correlation number obtained is smaller than the critical value of r (criticism) used, then the statement is said to be invalid. If all questions have r positive results and are greater than 0.3 then it can be said to be valid (Sugiyono, 2005).

Variable Validity Test Results Credit Collectability Level
Item-Total Statistics

Item	Scale Mean if Deleted	Scale Variance if Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PI1	10.00	12.334	.738	.855
PI2	10.78	14.233	.616	.824
PIB1	10.71	11.105	.768	.802
PIB2	10.01	14.088	.825	.882

Customer Compliance Level Variable Validity Test Results
Item-Total Statistics

Item	Scale Mean if Deleted	Scale Variance if Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PIK1	18.01	14.444	.701	.804
PIK2	18.03	15.485	.888	.818
BEIT1	11.13	31.308	.780	.488
BEIT2	11.83	25.188	.718	.888
SOGL1	11.11	38.888	.242	.253
SOGL2	10.81	17.252	.887	.488

TBased on the results of the validity test above, it can be seen that all items The statement has a positive r value and is greater than 0.361 so it can be said to be valid.

Reliability Test

Instrument reliability testing can be done externally or internally. Externally testing is done by test-retest (stability). Internally, the reliability test can be done by analyzing the consistency of the items on the instrument with certain techniques. The author uses internal reliability testing with the Cronbach Alpha method with the help of SPSS software version 22.0. The reliability coefficient calculation technique used in this study uses the Alpha formula as follows:

$$\alpha = \left[\frac{K * r}{1 + ((K - 1) * r)} \right]$$

Where :

r = average correlation between manifest variables

K = the number of manifest variables that make up the latent variable.

Variable Reliability Test Results Credit Collectability Level
Reliability Statistics

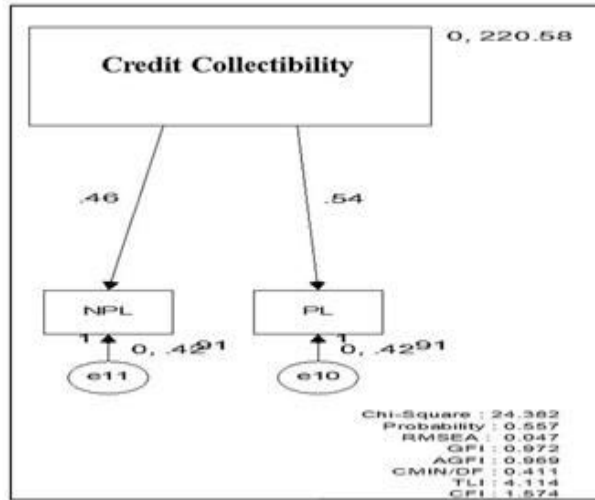
Cronbach's Alpha	.738
Cronbach's Alpha if Item Deleted	.855

Customer Compliance Variable Reliability Test Results
Reliability Statistics

Cronbach's Alpha	.804
Cronbach's Alpha if Item Deleted	.818

Based on the table above, it can be seen that the Cronbach alpha value of all variables is above 0.7, thus all items in the measurement instrument can be declared reliable.

The AMOS output for the CFA Model on the Credit Collectability variable is as follows:



AMOS output for CFA Model

The results of goodness of fit can be seen in the following table:

Goodness of Fit (CFA Model) results

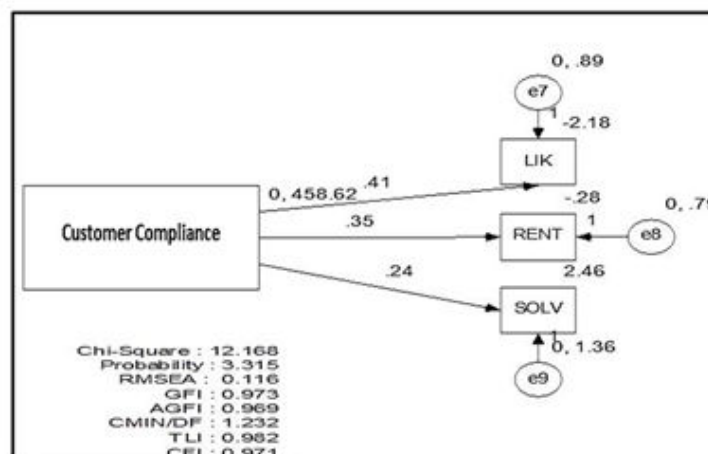
Goodness of Fit Index	Cut of Values	Analysis Results	Conclusion
X2 – Chi-square	Expected small	24,382	Well
Significance of Probability	≥ 0.05	0.557	Well
RMSEA	≤ 0.08	0.047	Well
GFI	≥ 0.90	0.972	Well
AGFI	≥ 0.90	0.969	Well
CMIN/DF	≤ 2.0	0.411	Well
TLI	≥ 0.95	4.114	Well
CFI	≥ 0.95	1.574	Well

Based on the results of the above data processing, it can be seen that the CFA Model 3 (Revised) has met the criteria for goodness of fit. In other words, the model fits the sample data. After that, the writer needs to know the results of the regression weight (loading factor).

Regression Weight (Loading Factor) for CFA Model

			Estimate	SE	CR	P	Label
LIKE	<---	KK	2.163	1.367	11.122	***	
RENT	<---	KK	.221	.015	.157	***	
SOLV	<---	KK	.354	.127	2.175	***	

Based on the results of the above data processing, it can be concluded that the probability is less than 0.05 and estimate standardized more than 0.05 for all indicators. Thus, the research model is feasible for the next stage of analysis without requiring modification or adjustment.



AMOS output for CFA Model**Goodness of Fit (CFA Model) results**

Goodness of Fit Index	Cut of Values	Analysis Results	Conclusion
X ² – Chi-square	Expected small	12.168	Well
Significance of Probability	≥ 0.05	1.315	Well
RMSEA	≤ 0.08	0.116	Well
GFI	≥ 0.90	0.973	Well
AGFI	≥ 0.90	0.969	Well
CMIN/DF	≤ 2.0	1.232	Well
TLI	≥ 0.95	0.982	Well
CFI	≥ 0.95	0.971	Well

Based on the results of the above data processing, it can be seen that the CFA Model has met the criteria *goodness of fit*. In other words, the model fits the sample data.

Furthermore, researchers need to know the results of the regression weight (loading factor). The results of the regression weight (loading factor) for CFA are in the following table:

Regression Weight (Loading Factor) for CFA Model

			Estimate	SE	CR	P	Label
NPL	<---	TKK	.512	.313	11.116	***	
PL	<---	TKK	2.144	.227	8,776	***	

Based on the results of the above data processing, it can be concluded that the probability is less than 0.05 and the standardized estimate is more than 0.05 for all indicators. Thus, the research model is feasible for the next stage of analysis without requiring modification or adjustment.

3. RESULTS AND DISCUSSION

The level of banking business continuity is closely related to the activities it has, including the business activities of channeling people's business credit funds, therefore the bank management is required to always be able to monitor and analyze the quality of its productive assets. Earning asset quality indicates asset quality in relation to the credit risk faced by the bank due to the provision of credit and investment of bank funds. Earning assets assessed for quality include investment in rupiah and foreign currency, in the form of credit and securities (Siamat, 2005). Each investment of bank funds in earning assets is assessed for quality by determining the level of collectibility.

Credit risk accepted by the bank is one of the bank's business risks resulting from uncertainty in its return or resulting from not repaying the credit provided by the bank to the debtor, (Hasibuan, 2007). The level of credit collectibility (eg, NPL) is used as an independent variable that affects financial performance (eg ROA). According to BI Circular No. 3/30DPNP dated December 14, 2001, NPL is measured by the ratio of non-performing loans to the total loans granted. A high NPL will increase costs, so that it has the potential to cause bank losses. The higher this ratio, the worse the quality of bank credit, which causes the number of non-performing loans to increase. and therefore the bank must bear the loss in its operational activities so that it affects the decrease in profit (ROA) obtained by the bank (Kasmir, 2004). The level of business continuity of a bank is closely related to its productive assets. Therefore, bank management is required to always be able to monitor and analyze the quality of its productive assets. Earning asset quality indicates asset quality in relation to the credit risk faced by the bank due to the provision of credit and investment of bank funds. Non Performing Loan (NPL) is used as an independent variable that affects Return On Assets (ROA) based on its relationship with the level of bank risk which leads to bank profitability (ROA). The level of business continuity of a bank is closely related to its productive assets. Therefore, bank management is required to always be able to monitor and analyze the quality of its productive assets. Earning asset quality indicates asset quality in relation to the credit risk faced by the bank due to the provision of credit and investment of bank funds. Non Performing Loan (NPL) is used as an independent variable that affects Return On Assets (ROA) based on its relationship with the level of bank risk which leads to bank profitability (ROA). The level of business continuity of a bank is closely related to its productive assets. Therefore, bank management is required to always be able to monitor and analyze the quality of its productive assets. Earning asset quality indicates asset quality in relation to the credit risk faced by the bank due to the provision of credit and investment of bank funds. Non Performing Loan (NPL) is used as an independent variable that affects Return On Assets (ROA) based on its relationship with the level of bank risk which leads to bank profitability (ROA). Earning asset quality indicates asset quality in relation to

the credit risk faced by the bank due to the provision of credit and investment of bank funds. Non Performing Loan (NPL) is used as an independent variable that affects Return On Assets (ROA) based on its relationship with the level of bank risk which leads to bank profitability (ROA). Earning asset quality indicates asset quality in relation to the credit risk faced by the bank due to the provision of credit and investment of bank funds. Non Performing Loan (NPL) is used as an independent variable that affects Return On Assets (ROA) based on its relationship with the level of bank risk which leads to bank profitability (ROA).

The Non-Performing Loan (NPL) ratio is used to measure the ability of bank management to manage non-performing loans provided by banks. Credit risk accepted by the bank is one of the bank's business risks resulting from uncertainty in its return or resulting from not repaying the credit provided by the bank to the debtor, (Hasibuan, 2007). Based on AMOS output, it is known that the CR number is 6,618 which is greater than the critical value ± 1.96 ; thus, the hypothesis is accepted; in other words, partially there is a significant influence of the level of credit collectibility on the financial performance of Rural Banks in South Sulawesi.

The results of this study are consistent with the findings of Andri Priyo Utomo (2008) that the dependent variable Liquidity Ratio (LAR, LDR, and Cash Ratio) is not influenced by the independent variable NPL; Mahardi (2005) that and NPL have a significant negative effect on ROA. However, the results of this study are inconsistent with the findings of Desfian (2003) who analyzed the effect of LDR and NPL on ROA. The results of his research found that LDR and NPL significantly increased profitability, or in other words, LDR and NPL had a significant positive effect on ROA.

4. CONCLUSION

The level of credit collectibility has a significant effect on the Compliance of People's Business Credit Customers in Agribusiness, where the management of non-performing loans (non-performing loans) is very important because this has an impact on banking performance which will show how much collectibility the bank has in collecting back the loans that have been disbursed.

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LEGAL PROTECTION FOR WHISTLEBLOWER WITNESS IN CRIMINAL CASES

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ABSTRACT

A witness is a person who can provide information for the purposes of investigation, investigation, prosecution and examination in a court session about a criminal case which he has heard himself, seen himself, and/or experienced himself. Based on a person's obligation to be a witness and testify in front of a trial, it is also natural that the provision of protection for witnesses must also be mandatory in order to want the legal process to run properly and justice to be enforced. This study aims to determine and analyze the position of witnesses in the criminal justice process and the protection of witnesses who disclose facts (Whistleblower). This research is a library research with normative juridical research type. The data obtained is secondary data. The data obtained will be processed and reviewed based on the formulation of the problem that has been described so that it is expected to obtain a clear and concrete picture of the object discussed qualitatively and presented descriptively, namely explaining, describing, and describing in accordance with the problems that are closely related to this research. The results of this study indicate that the criminal law policy contained in Law Number 31 of 2014 underwent a significant change when compared to the previous law, especially the provisions governing Whistleblowers. The criminal law policies contained in the latest law fully provide privileges in the form of protection, special treatment and awards to Whistleblowers. The award / reward is given considering the importance of their role in assisting the justice system in our country in terms of uncovering a criminal case.

Keywords: Protection, Witness, Whistleblower

1. INTRODUCTION

Being a witness is a legal obligation for everyone, except for minors (not yet 15 years old) and someone who has lost their memory [1]. Witnesses who are required to give testimony in court are adults and can account for their testimony [2].

Based on a person's obligation to be a witness and testify before a trial, it is also natural that the provision of protection for witnesses must also be mandatory in order to want the legal process to run properly and justice to be enforced. Facts show that many criminal cases are unsolved and unresolved due to threats, either physical or psychological, as well as attempts to criminalize witnesses or their families, which makes them afraid to testify to law enforcement [3].

A sense of security can be guaranteed if the person concerned is free from fear before, during and after giving testimony. Many acts of terror and threats, both physical and psychological, befall people who will provide information or testimony, so that the testimony given is no longer what they have heard, seen and experienced themselves. This guarantee is important to ensure that the information he provides is not just a fabrication, let alone the result of pressure from certain parties. [4]. So to overcome the above, the Indonesian government has formulated several laws and regulations relating to the protection of witnesses, such as Law No. 26 of 2000 concerning gross human rights violations. In cases of gross human rights violations, the perpetrator is usually someone who is very powerful and is carried out in certain patterns. The perpetrators have the power and resources to carry out acts of eliminating evidence, influencing law enforcement officials and suppressing witnesses. This will certainly have an effect on the difficulty of proving the gross human rights violations that have occurred. A number of mass media revealed that the perpetrators of cases of gross human rights violations that had occurred were identified as part of the actions of state officials. The power they have is used as a tool to put pressure on witnesses. The witnesses, who are usually the economically weak and their position in society, especially the power relations with the accused, are very vulnerable to threats, intimidation, terror and all forms of disturbances that may result in them not being able to provide correct information [5].

Protection of witnesses is regulated in Law Number 31 of 2014 concerning Amendments to Law Number 13 of 2006 concerning Protection of Witnesses and Victims. However, until now there has been no confirmation by the government to follow up on the law. The impression that emerges is that the law that was born from a very long process of struggle just piles up. This impression arises because there are no concrete steps from the government to implement the contents of the law and the government's efforts to socialize the rules, so that witnesses appear courageous in revealing facts in an effort to reveal a criminal act. [6].

As mentioned above, if the witness wants the information given by the witness to be true what he has seen, heard, and experienced himself, then there must be security guarantees for the witness, both physical and

psychological security. And this has been realized by the government by giving birth to legal products in the form of laws that specifically regulate the protection of witnesses. This paper discusses the study of efforts to provide protection for witnesses in criminal acts.

2. METHODOLOGY

This type of research is normative juridical which is based on secondary legal materials by examining theories, concepts, legal principles and laws and regulations related to research. This research is a library research. The source of the data used is secondary data that is traced by the author through a literature review, either sourced from books, laws and regulations, magazines, journals, or electronic media and mass media which the author considers relevant to the issues discussed. Then the data that has been collected is analyzed in a qualitative descriptive way to get answers from the formulation of the problem.

3. RESULT AND DISCUSSION

3.1 Position of Witnesses in Criminal Justice Process

A witness is a person who has seen firsthand a criminal act that has occurred or who has directly heard that a criminal act has occurred. Referring to the Criminal Code Article 1 point 26, a witness is a person who can provide information for the purposes of investigation, prosecution and trial regarding a criminal case that he has heard, seen and experienced for himself. Witness testimony is one of the pieces of evidence regulated in Article 184 of the Criminal Code. The types of evidence as referred to in Article 184 paragraph 1 of the Criminal Code, namely [7]:

1. The testimony of a witness is one of the evidences in a criminal case in the form of a statement from a person regarding a criminal event, which he himself heard, saw and experienced himself, by stating the reasons for his knowledge.
2. Expert testimony is information given by someone who has special expertise on matters needed to make light of a criminal act for the purpose of examination. The said expert's statement can be presented at the police or during an examination in court.
3. The letter that can be used as evidence must be a letter made on an oath of office or confirmed by oath.
4. Instructions are actions, events or circumstances, which due to their conformity, either with one another or with the crime itself, indicate that a crime has occurred and who the perpetrator is. Instructions can be obtained from witness statements, letters and statements from the defendant.
5. The defendant's statement is what the defendant stated in court regarding the actions he had committed or which he himself knew or experienced himself.

In Government Regulation No. 2 of 2002 concerning Procedures for the Protection of Victims and Witnesses of Human Rights Violations, Article 1 point 3 states that a witness is a person who can provide information for the purpose of investigation, investigation, prosecution and or examination in court regarding cases of human rights violations involving the weight he heard for himself, saw for himself and experienced for himself, which requires physical and mental protection from threats, disturbances, terror and violence from any party. In government regulation no. 2 of 2002 concerning Procedures for the Protection of Victims and Witnesses of Serious Human Rights Violations, there is an expansion of the understanding which includes people who provide information for the purpose of investigation, in addition to investigation, prosecution and examination in court. Government Regulation No. 2 of 2002 which regulates the protection of witnesses and victims, it is seen that the definition of witnesses is narrowed, namely only witnesses who need physical and mental protection from threats of disturbance, terror, and violence from any party. This is different from the understanding given by Article 1 point 26 of the Criminal Procedure Code. [8].

Law Number 31 of 2014 concerning the Protection of Witnesses and Victims which replaces Law No. 13 of 2006, as a legal product that specifically regulates the protection of witnesses and victims provides the understanding of witnesses contained in Article 1 point 1 as follows: "A person who can provide information for the purpose of investigation, investigation, prosecution and examination in court regarding a criminal cases that he hears for himself, he sees for himself and/or he experiences for himself." [9].

From the definitions above, it can be seen that the law regulates the evidence of testimony. Witness testimony as evidence is what the witness states before the court. The information given by the witness can be used as valid evidence if the testimony of the witness is related to one another with evidence or testimony of other witnesses.

Article 185 paragraph 2 of the Criminal Procedure Code shows the adage *Unus testis, nullus testis*, which means that one witness is not a witness. This means that witness testimony alone is not sufficient to prove the defendant's guilt, what is prioritized is the quality of his testimony that can prove the suspect's guilt. Witness testimony is very much needed for the investigation of a crime to complete the case file and almost every investigator's case file is equipped with witness testimony. Witness testimony is considered the main evidence that can be directly accounted for in front of a court session, in addition to this, witness testimony can provide instructions for investigators to find other evidence related to a crime. [10].

In order to become a witness, one must meet the following requirements: [11]:

1. Aged 15 years and over;
2. Healthy in mind;
3. There is no family relationship by blood or marriage from either party according to a straight lineage unless the law provides otherwise;
4. Not in a marital relationship with one of the parties even though they are divorced;
5. There is no working relationship with either party by receiving wages unless the law provides otherwise;
6. To appear in court;
7. Take an oath according to his religion;
8. At least 2 people to testify on an event or corroborated by other evidence;
9. Summoned into the courtroom and provide information orally.

In assessing the information given by a witness, the judge must really pay attention to (Article 186 paragraph 6 of the Criminal Procedure Code):

1. The correspondence between witness statements with one another;
2. Conformity between witness statements and other evidence;
3. Reasons that may be used by witnesses to provide certain information;
4. The witness's way of life and morality as well as everything that can generally affect whether or not the information can be trusted.

In addition, the judge also gives an assessment weight to the things stated by the witness, namely [12]:

1. Reliable witnesses, namely those who have a stable personality, provide information with the support of evidence, good knowledge and other instructions and have no direct or indirect interest in the crime that occurred;
2. Doubtful witnesses are those who provide information that contains several discrepancies and differences from one another and is not fully supported by other evidence;
3. The witnesses who lie are those who provide information that cannot be trusted because their statements are illogical and contradict one another;
4. Witnesses who are good at convincing are those who in giving their statements use certain words in the hope of convincing the examiner.

The importance of presenting a witness before law enforcement officers, especially at the investigation level, is to be able to guarantee the disclosure of a criminal case, even though it is not absolute. The importance of the testimony of a witness as a valid evidence in accordance with the provisions of Article 184 of the Criminal Procedure Code, therefore the existence of a witness needs to get legal protection in the community, especially in cases of criminal acts. Protection of witnesses and victims is nothing but respect and appreciation for the position of witnesses and victims in a case.

3.1 Protection Against Witness Whistleblower (Whistleblower) in the Criminal Court system

In this discussion, the author tries to explain the protection against whistleblowers. This needs to be discussed because there are so many considerations that Whistleblowers will make before they go to report. Considerations like these, of course, will hamper the investigation process and can even be detrimental to other people, an institution/agency/company, and even the State.

Therefore, the author is of the opinion that matters relating to the protection of witnesses need to be emphasized, providing rewards in the form of material (if later it will disrupt the economy or the witness's livelihood) and security rights so that the whistleblowers do not feel threatened.

In revealing a fact, the Whistleblower will first consider before he takes a stance to make a report. Considerations that play a role in this case are cost and benefit analysis (profit and loss analysis). If the cost (loss) is more than the benefit (profit) for him, then a Whistleblower will not take the risk by reporting the crime he witnessed. [13].

Several witnesses and victims chose not to be present from the legal process because their lives were very threatened, both by terror and intimidation from the perpetrators of the crime. Likewise for Whistleblowers the risk taken is very high, namely: [14]:

1. Internal Risk:

- a. Whistleblower will be hostile to his own colleagues because it is considered a disgrace.
- b. Whistleblowers and their families will be threatened both physically and psychologically.
- c. Whistleblowers will have their careers and livelihoods terminated, (dismissal from office, transfer, or demotion, etc.).

2. External Risks:

- a. Whistleblowers will be faced with complex and convoluted series of legal processes that must be passed.
- b. Whistleblowers will face the legal risk of having their legal status determined as suspects, defendants, even forced arrest and detention, being prosecuted and tried and sentenced along with compensation and fines weighing the same as other perpetrators.
- c. The whistleblower will be threatened with a defamation lawsuit from the suspect (reported). The Whistleblower will also get retaliation by the perpetrator by reporting other cases that the Whistleblower may have done.

Therefore, it is important to provide protection from the material and security side. So that the witnesses / whistleblowers are not afraid to hesitate to reveal the facts that happened.

Legal protection is a form of service that must be provided by the government to provide a sense of security to every citizen. Based on the 1945 Constitution of the Republic of Indonesia (UUD NKRI 1945), the state is every responsible for the protection of human rights. This is stated in Article 28I paragraph (4) of the 1945 Constitution of the Republic of Indonesia which reads: "The protection, promotion, enforcement and fulfillment of human rights are the responsibility of the state, especially the government."

Protection of witnesses and victims is a guarantee of rights granted by the State so that it has implications for the government's obligation to protect the rights of witnesses and victims, both in terms of legal substance regulation and the most important is in the application of established norms.

Protection of Witnesses and Victims in the criminal justice process in Indonesia is specifically regulated through the enactment of Law Number 13 of 2006 concerning Protection of Witnesses and Victims. The amendment is through Law Number 31 of 2014 concerning Amendments to Law Number 13 of 2006 concerning Protection of Witnesses and Victims. Article 1 point 8 contains the following provisions: Protection is all efforts to fulfill rights and provide assistance to provide a sense of security to Witnesses and/or Victims that must be carried out by LPSK or other institutions in accordance with the provisions of this Law. [15].

Previously, the regulation regarding the protection of Whistleblowers (facts whistleblowers/reporters) was explicitly regulated in Law Number 13 of 2006 concerning Protection of Witnesses and Victims, namely Article 10 states: [16].

1. Witnesses, Victims and reporters cannot be prosecuted by law, whether criminal or civil, for reports, testimonies that will be, are being, or have been given.
2. A witness who is also a suspect in the same case cannot be acquitted of criminal charges if he is proven legally and convincingly guilty, but his testimony can be taken into consideration by the judge in lightening the sentence to be imposed.
3. The provisions referred to in paragraph (1) do not apply to witnesses, victims, and reporters who provide information not in good faith.

In the substance of the regulation of Law No. 13/2006, reporting witnesses are not regulated in more depth, only mentioned in Article 10, namely: Witnesses, victims and reporters cannot be prosecuted legally, both criminally and civilly, for reports, witnesses who will, are currently, or have been given .

Eddy O.S Hiarij saw the ambiguity of the position of the witness and the suspect as well as the conditions under which a witness became a suspect while at the same time being a reporter. Eddy O.S. Hiarij stated that Article 10 Paragraph (2) of Law No. 13 of 2006 is contrary to the spirit of Whistleblowers, because this article does not meet the principle of protection against a Whistleblower, where the person concerned will still be sentenced to criminal penalties if involved in the crime and proven guilty. [17].

The form of legal protection given to witnesses who disclose facts or Whistleblowers based on Law no. 31 of 2014 namely: [18]:

Article 5

1. Witnesses and Victims have the right to:

- a. obtain protection for the security of his personal, family, and property, as well as being free from threats related to the testimony that he will, is currently, or has given;
- b. Participate in the process of selecting and determining forms of security protection and support;
- c. Provide information without pressure;
- d. Get a translator;
- e. Free from entangled questions;
- f. Obtain information regarding the development of the case;
- g. Obtain information regarding court decisions;
- h. Obtain information in the event that the convict is released;
- i. Identity is kept confidential;
- j. Get a new identity;
- k. Obtain temporary residence;
- l. Get a new place of residence;
- m. Obtain reimbursement of transportation costs as needed;
- n. Get legal advice;
- o. Obtain temporary living expenses assistance until the protection period ends; and/or
- p. get assistance.

2. The rights as referred to in paragraph (1) are granted to Witnesses and/or Victims of criminal acts in certain cases in accordance with the LPSK Decree.

3. In addition to Witnesses and/or Victims, the rights granted in certain cases as referred to in paragraph (2), may be granted to Perpetrators, Reporting Witnesses, and experts, including people who can provide information related to a criminal case even though they are not he has heard himself, he has not seen it himself, and he has not experienced it himself, as long as the person's information relates to a criminal act.

Article 5 paragraph 3 clearly states that legal protection is also given to people who provide information without hearing it themselves and not experiencing it themselves, as long as the information is related to a criminal act.

Law Number 13 of 2006 more specifically (*lex specialis*) regulates the requirements and procedures for providing protection and assistance to witnesses and/or victims which were previously divided into several regulations, and mandates the establishment of the Witness and Victim Protection Agency (LPSK). [19]. However, it does not mention clearly about Whistleblowers so that changes and additions to regulations appear through Law Number 31 of 2014 showing the strong will of the State in protecting whistleblowers and witnesses of perpetrators, this shows a positive response from legislators in seeing criminal law enforcement related to protection. for witnesses and victims.

The existence of witnesses in uncovering a criminal act is very important, because in Article 184 of the Criminal Procedure Code the position of witness statements is in the first position, so that law enforcement officers in conducting investigations of criminal cases always try to obtain witness statements as the most important evidence. Because of the importance of witness testimony, it is proper for a witness to receive special treatment.

Evidence is a matter that plays an important role in the trial process. It is with this evidence that the fate of the accused is determined. In addition, judges must be careful, thorough and mature in assessing and considering evidentiary issues.

4. CONCLUSION

The position of witnesses in the criminal justice process has 2 basic things, namely helping the investigation of criminal cases and influencing the tendency of judges' decisions. Protection of whistleblower witnesses in the criminal justice mechanism is regulated in Law Number 31 of 2014 where all efforts to fulfill rights and provide assistance to provide a sense of security to Witnesses and/or Victims must be carried out by LPSK or other institutions in accordance with the provisions of this Law. .

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RESPONSIBILITY, INTELLECTUAL CAPITAL, DIVIDEND AND SOLVENCY IN RELATION TO FIRM VALUE

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ABSTRACT

This study aims to examine the effect of responsibility, intellectual capital, dividend and solvency ratios on firm value. This study uses quantitative methods. The type of data used is secondary data from 54 samples. The sample was determined using purposive sampling from companies listed on the Indonesia Stock Exchange. The results of this study indicate that intellectual capital, dividends, and solvency ratio have a positive effect on firm value, while responsibility has no effect on firm value.

Keywords: Responsibility, Intellectual Capital, Dividend, Solvency Ratio, Firm Value.

1. INTRODUCTION

In the current era of globalization, competition in the business world is getting tougher. This requires every company to be able to face and anticipate all situations in order to remain able to survive and continue to advance in the midst of various conditions, especially in the context of achieving the company's main goals. The main goal of companies that have gone public is to maximize the value of the company through increasing the prosperity of its stakeholders [10]. Increasing the value of the company is a long-term goal that should be achieved by the company which will be reflected in the market price of its shares because investors' assessment of the company can be observed through the movement of the company's stock price. A company has a responsibility in planning how to maximize the value of the company so that the company can remain trusted and in demand by shareholders.

Company value is the company's performance as reflected by the stock price formed by the demand and supply of the capital market which reflects the public's assessment of the company's performance [7]. Therefore, the value of the company is very important because it can affect investors' perceptions of the company. The more investors who buy the company's shares, the price of the shares will increase and the value of the company will increase. The rise and fall of a company's stock price determines the value of the company in the eyes of investors.

In recent years, the number of capital market investors trading on the Indonesia Stock Exchange has continued to grow significantly. The growth of new investors in 2015 reached 434,107 investors, so in 2016 there was an increase of 23.47% to 535,994 investors. In 2017 it experienced an increase of 17.25% to 628,491 investors until December 2017 and then investor growth increased by 36% in 2018 to 854,000 investors (www.kompas.com). This increase in the number of investors must be used by the company to show its performance so that investors are interested in buying shares, so that the value of the company will increase.

For companies that have a good company value will give a positive signal to the increase in stock prices. The higher the stock price, the more the market believes in the company's prospects in the future. This research uses signaling theory as the main theory. Signaling theory is a behavior of company management in providing instructions for investors regarding management's views on the company's prospects for the future [2]. Signaling theory provides incentives for companies to provide information to external parties. This impulse arises as a result of information asymmetry between management and external parties. To reduce the occurrence of information asymmetry, the company must disclose the information it has both in terms of financial and non-financial. Measurement of company performance can be explained by signal theory. This signal is in the form of information about how the company is performing such as the use of debt (solvability) and other information such as dividend policy.

Investors really appreciate CSR practices within the company and know that CSR activities are information to assess the survival of a company in the future. If a company discloses social responsibility on an ongoing basis, the company's image on the external side of the company will be better. This will affect the higher consumer loyalty to the company. Investors are more interested in investing in companies that have a good image in the community because the better the company's image, the higher the consumer loyalty so that in the long run the company's sales will continue to increase, and the profits generated by the company will increase. [8] research

concludes that corporate social responsibility has a positive effect on firm value. Based on the explanation above, the following hypothesis can be formulated: H1: Responsibility has a positive effect on firm value.

Intellectual capital is a resource in the form of knowledge in the form of employees, customers, processes or technology available to the company that produces high value assets and future economic benefits for the company [3]. Efforts made by a company in creating a value need a utilization of the resources owned by a company. The potential consists of human capital, customer capital, and structural capital. The added value generated from the process of creating a value within the company will create a competitive advantage for the company, this competitive advantage indicates that the market perception of the value of the company will increase because it can be believed that companies that have a competitive advantage will be able to compete and survive in the business environment [13]. Research conducted [12] states that intellectual capital has a positive effect on firm value. Based on the explanation above, the following hypothesis can be formulated: H2: Intellectual capital has a positive effect on firm value.

Dividend policy is a policy set by the company to determine how much of the net profit will be distributed to shareholders. Every investor expects a return from the investment made. Dividend distribution shows increased company performance, dividends are also used to increase the prosperity of shareholders. Companies that can increase dividend payments will be seen as having good performance. Therefore, the distribution of dividends can affect the value of the company, because the distribution of dividends is getting bigger it will attract investors to invest their capital so that it can increase the stock market price which will then have an impact on the higher value of the company, this is because investors prefer dividend yields than dividend yields. with capital gains. [1] research concludes that dividend policy has a positive effect on firm value. Based on the explanation above, the following hypothesis can be formulated: H3: Dividends have a positive effect on firm value.

The solvency ratio is the ratio used to measure the extent to which the company's assets are financed by debt. This means how much debt burden is borne by the company compared to its assets. In a broad sense it is said that the solvency ratio is used to measure the company's ability to pay off all its obligations, both short term and long term if the company is dissolved [9]. The proxy used in this study is the Debt to Equity Ratio (DER). The higher the DER ratio, the greater the risk that will be faced by the company. Investors also assume companies that have large debts, there will be great risk so investors choose not to invest in these companies. This will affect the decline in the value of the company. Research conducted [6] states that there is a negative relationship between the solvency ratio and firm value. So that a hypothesis can be formulated regarding the capital structure of the firm value, namely as follows: H4: Solvency has a negative effect on firm value.

2. METHODOLOGY

The research sample is the consumer goods sector companies listed on the IDX during 2016-2019 that meet the research criteria. The sampling method is purposive sampling. Purposive sampling aims that the information obtained by using certain provisions adapted to the research objectives can be processed correctly and on target.

Table 1. Determination of Research Sample

No	Criteria	Number of Companies
1.	Consumer goods companies listed on the Indonesia Stock Exchange for the period 2016-2019	51
2.	Companies that experienced delisting during the period 2016-2019	(1)
3.	Companies that do not publish their full annual reports	(14)
4.	Companies that do not distribute dividends during the 2016-2019 period	(18)
	Number of Samples	18
	Number of observations	54

The number of companies that are sampled and meet the criteria in the sampling above are 18 (eighteen) companies each year, so that the total sample for three years is 54 (fifty four) observations.

This study uses quantitative methods. The analysis used is descriptive statistical analysis. Descriptive statistics are intended to provide an overview of the distribution and behavior of the sample data [4].

3. RESULT AND DISCUSSION

Descriptive Statistical Analysis

Descriptive statistics are intended to provide an overview of the distribution and behavior of the sample data [4].

Table 2. Descriptive Statistical Analysis Test Results

	N	Nilai Terendah	Nilai Tertinggi	Rata-rata	Standar Deviasi
NiPer	54	0,15	82,44	8,41	15,48
Resp	54	0,05	0,25	0,15	0,05
InCap	54	1,49	11,09	4,05	2,45
KebDiv	54	0,15	0,99	0,52	0,25
RaSolv	54	0,08	2,65	0,74	0,58

Classic Assumption Test Results

Before the regression model is used, the classical assumption test is first performed. This study uses four classical assumption tests, namely normality test, multicollinearity test, autocorrelation test and heteroscedasticity test.

1. Normality Test

Normality test is conducted to test whether the regression model, confounding variables and residuals are normally distributed or not, because good data is data that is normally distributed. Data can be said to be normally distributed if Asymp.Sig (2-tailed) is greater than $\alpha = 0.05$.

One-Sample Kolmogorov-Smirnov Test

Table 3. Normality Test Results

	Unstandardized Residual
N	54
Kolmogorov-Smirnov Z	.608
Asymp. Sig. (2-tailed)	.854

Table 3 shows that the results of the normality test have a Kolmogorov-Smirnov value of 0.608 and a significance value of 0.854, which is greater than $= 0.05$, meaning that all residuals are normally distributed.

2. Multicollinearity Test

Table 4. Multicollinearity Test Results
Coefficients^a

Model	Unstandardized Coefficients B	Collinearity Statistics	
		Tolerance	VIF
(Constant)	-14.788		
CSR	-28.598	.648	1.544
IC	2.555	.382	2.618
DIV	12.097	.580	1.724
SOLV	14.674	.615	1.627

The table shows that the VIF value of all variables is less than 10 and the tolerance value is greater than 0.10. This shows that in the regression model there is no multicollinearity.

3. Autocorrelation Test

Table 5. Autocorrelation Test Results
Model Summary^b

Model	Durbin-Watson
1	1.819

From the table shows that the sample data of this study does not occur autocorrelation.

4. Heteroscedasticity Test

Table 6. Heteroscedasticity Test Results Coefficients^a

Model	Sig.
CSR	.974
IC	.929
DIV	.838
SOLV	.312

It is concluded that there is no heteroscedasticity in the study.

Multiple Regression Analysis Test

Table 7. Multiple Regression Analysis Test Results Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
(Constant)	-14.788	4.222		-3.503	.001
CSR	-28.598	28.793	-.084	-.993	.325
IC	2.555	.699	.404	3.653	.001
DIV	12.097	5.574	.194	2.170	.035
SOLV	14.674	2.314	.552	6.342	.000

The equation of the multiple linear regression line is obtained as follows:

$$\text{Value} = - 14,788 - 28,598\text{CSR} + 2,555\text{IC} + 12,097 \text{Div} + 14,674\text{Solv.}$$

Model Feasibility Test

The model's feasibility test (Goodness of Fit) can be measured from the coefficient of determination, the value of the F statistic, and the value of the t statistic.

1. Coefficient of Determination Test

Table 8. Coefficient of Determination Test Results (R²) Model Summary^b

Model	R	R Square	Adjusted R Square
1	.878 ^a	.772	.753

The adjusted R² value is 0.753 which shows that 75.3% of the dependent variable, namely Firm Value, can be explained by the variables of Corporate Social Responsibility, Intellectual Capital, Dividend Policy and Solvency Ratio. The remaining 24.7% is explained by other variables not included in this model.

2. Simultaneous Significance Test (F statistic test)

The value of Fcount is 41.408 with a significance level of 0.000, this result shows that the regression model can be used to predict firm value. It can be concluded that the independent variables simultaneously affect the dependent variable.

Based on the test results, the following test results are obtained:

Table 9. t Test

	Regression Coefficient	T Value	Significance
Konstanta	-14.79	-3.503	0.001
Resp	-28.60	-0.99	0.325
InCap	2.56	3.65	0.001
KebDiv	12.10	2.17	0.035
RaSolv	14.67	6.34	0.000

The Effect of Responsibility on Firm Value

With a negative regression coefficient of 28.60, a negative t-value of 0.99 and a significance level of 0.325, it can be concluded from the results of the regression that responsibility has no effect on firm value. The implementation of CSR by companies is often not in accordance with what is desired by the surrounding community so that what is done by the company has not received a good response from the community. Some investors in making choices often only focus on company profitability, investors focus less on non-financial factors such as CSR. This shows that the size of the CSR disclosure made by the company has no effect on increasing the value of the company [11].

The Effect of Intellectual Capital on Firm Value

With a regression coefficient of 2.56, a t-value of 3.65 and a significance level of 0.001, it is concluded from the regression results that intellectual capital has a positive effect on firm value. This indicates that the utilization of the company's resources or potential consisting of human capital, customer capital, and structural capital is managed optimally will increase the added value of the company itself.

Stakeholders will be more appreciative of companies that have superior IC than other companies because superior IC will help companies to meet the interests of all stakeholders. As one of the company's stakeholders, investors in the capital market will show appreciation for the superiority of IC owned by the company by investing in the company. The increase in investment will have an impact on increasing the value of the company [5].

The Effect of Dividends on Firm Value

Based on signaling theory, dividend payments will provide a positive signal for investors. The distribution of greater dividends will attract investors to invest their capital so that it can increase the stock market price which will then have an impact on increasing the value of the company. This is because investors definitely expect a return from their investment. Companies that can increase their dividend distribution will be considered to have good performance by investors and have very bright prospects in the future. The results of this study support [1] which states that dividend policy has a positive effect on firm value.

The Effect of Solvency Ratio on Firm Value

The fourth hypothesis states that the solvency ratio has a negative effect on firm value, but the results of the analysis show that the solvency ratio has a positive effect on firm value. Companies that have a high level of debt, not necessarily the value of the company will decrease. Companies that have more debt are also seen as companies that believe in the company's prospects in the future. The use of debt that is carried out effectively and efficiently by the company is believed to increase company profits. Investors assume that companies that have a lot of debt will have the opportunity to use their capital for business expansion or development, with the hope that the company's business will grow, the profits for the company and investors will also increase so that investors are interested in buying the company's shares and will then have an impact on increasing the value of the company.

4. CONCLUSION

Based on signaling theory, the information shared by the company is very important in order to increase stakeholder response. The response from stakeholders will determine the high and low stock prices and lead to the high and low value of the company. Based on the analysis, the value of the company will increase with the presence of intellectual capital, dividend policy and solvency ratio. A company that is able to optimize the utilization of its resources or potential so that it will create a competitive advantage for the company.

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THE EFFECTIVENESS OF MOTOR VEHICLE TAX CONTRIBUTION ON REGIONAL ORIGINAL INCOME

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ABSTRACT

Motor vehicle tax is a tax that must be paid by every motorized vehicle owner who operates his vehicle on public roads. This study aims to determine how big the contribution of motor vehicle tax collection to the local revenue of South Sulawesi province from 2017-2020 and to find out the obstacles in collecting motorized vehicle tax on local revenue of Makassar city, South Sulawesi province. The method used in this study is a technique of collecting data by means of empirical juridical, where the writing analyzes the problems carried out by combining legal materials (secondary) and primary data obtained in the field. The results of this study indicate that the income of motor vehicle taxes on PAD Region II Makassar city does not necessarily decrease because the tax target and realization of motor vehicle taxes tend to increase. The obstacles experienced by tax officials in carrying out their duties, one of which is the lack of public awareness in paying on time.

Keywords: Effectiveness, Contribution, Motor Vehicle Tax

INTRODUCTION

Based on the 1945 Constitution of the Republic of Indonesia which places taxation as one of the manifestations of the state, it is emphasized that the placement of burdens on the people, such as taxes and other levies that are coercive in nature are regulated by law. With a developing era, regional autonomy is a challenge for each region to take advantage of the opportunities of authority obtained, as well as a challenge to explore the potential of the region it has, in order to support regional financial capabilities as financing capital and local government administration. For this reason, a strategy is needed to increase local revenue. Motor vehicle tax reform has been implemented with the implementation of a self-assessment system with new provisions imposed by the government.

Motorized vehicles are all wheeled vehicles and their trailers used on all types of land roads and driven by technical equipment in the form of a motor or other equipment that functions to convert a certain energy resource into motion power of the motorized vehicle concerned, including heavy equipment and tools. large equipment which in its operation uses wheels and motors and is not permanently attached as well as motorized vehicles operated in water[1]. Tax collection carried out by the government on motor vehicle taxes is a type of tax that has been around for a long time and greatly influences the source of local revenue, in this case through the Regional Revenue and Expenditure Budget (APBD), which is used to finance the implementation of routine local government tasks[2].

Economic growth shows an increase in the production of goods and services in an economy, so that this economic growth is one of the important indicators in doing something. economic development analysis[3]. However, in reality, economic growth is not always followed by adequate equity. As for the economy of Makassar, which is developing, has a large regional income, one of the largest sources of revenue for Makassar City is from the tax sector.

The South Sulawesi Provincial Government has also supported local government revenues through the distribution of central taxes to support local revenues. Among them, through Motor Vehicle Tax, Land and Building Tax (PBB), Land and Building Acquisition Fee (BPHTB), Hotel Tax, Restaurant Tax, Advertising Tax, Street Lighting Tax, Groundwater Tax, Swallow's Nest Tax. But there are still many taxes that are not effectively collected for a reason that hinders the opinion of the region. As an autonomous region, Regional Original Income from the Regional Tax sector is one of the regional sources because it provides a fairly large contribution. Development is an obligation of local governments to be financed from local revenue and expenditure budget sources, illustrating the ability of the region to see its financial potential.

The Regional Revenue Service Office is tasked with collecting taxes from the community to finance expenditures made by the government to carry out government duties or serve the interests of the community. The motor vehicle tax growth rate is used to describe the level of the Makassar City government's ability to increase the success of motor vehicle tax collection from each period. If the growth rate of motor vehicle tax revenue increases, it can be said that a government is doing its job well.

The purpose of this research is to find out how big is the contribution of motor vehicle tax collection to the local revenue of the South Sulawesi provincial government and to find out the obstacles in collecting motorized vehicle taxes to the local revenue of the South Sulawesi provincial government of Makassar city.

METHODOLOGY

1. Contribution of Motor Vehicle Tax Collection to Regional Original Income

Contribution comes from English, namely contribute, contribution [4]. Contributions are defined as contributions to associations, donations. In general, contribution is participation, involvement, involvement in the form of donations. Contributions are defined as donations or support money [5]. The contribution of tax collection to PAD is very influential, especially in supporting development programs in the province of South Sulawesi, both in the short term and development plans in the long term. Regional Original Income is all revenues originating from regional original economic sources. Local taxes are taxes levied by local governments both at level I (Provincial Tax) and regional taxes at level II (Regency/City Tax) and are used to finance their respective regional households[6].

The management of motor vehicle tax at the Samsat office is carried out jointly by three agencies, including the South Sulawesi Provincial Original Revenue Agency, the Regional Police Office, and PT Jasa Raharja. Effectiveness is a measure of the success or failure of an organization in achieving its goals. The effectiveness of motor vehicle tax contributions greatly affects regional income[7]. If the income from tax payments increases, then the income to the provincial government is also good. The calculation of motor vehicle tax is regulated based on the Act and the Governor's Regulation.

The implementation of the PKB policy is an effort made by the UPTD for the One-Stop One-Stop Administration System (SAMSAT) in increasing the receipt of Motor Vehicle Taxes originating from the Service. These efforts are carried out continuously so that the target of motor vehicle tax revenue is achieved. The implementation is divided into six (6) parts, namely service procedures for collecting motor vehicle taxes, providing service facilities, re-collecting data on subjects and objects of motorized vehicle taxes, improving the quality of the apparatus through education and training, and motor vehicle tax results, conducting periodic raids.

2. Obstacles in Collecting Motor Vehicle Taxes on Regional Original Revenues for Region II Makassar City

In an organization, both in government and non-government, every work program carried out often encounters problems. These various obstacles also occur in the process of collecting motor vehicle taxes carried out by the Regional II Samsat of Makassar City. The other obstacles faced by the Makassar City Samsat Region II office, among others:

a. Community capacity is still low

With the development of technology, there are many new vehicles with more attractive facilities and shapes and now it is easy for people to get with a low down payment, people can own a motorized vehicle. With this, people only think about owning the vehicle but are not afraid to pay taxes from the vehicle. The low ability of the community is not matched by a great desire to own a motorized vehicle. Not to mention the demands of today's needs to have a motorized vehicle, for example, in the past we did not see schoolchildren using motorized vehicles but now all school children use motorized vehicles which sometimes for the sake of the times must have a motorized vehicle regardless of ability, including the ability to pay. motor vehicle tax.

b. Lack of public awareness in paying motor vehicle taxes on time

Tax awareness has a significant positive effect on taxpayer compliance. The public should have an awareness of what the tax is paid for, and who will benefit from the tax proceeds. The vehicle tax collected from the owner of the motorized vehicle is used for regional development whose goal is the welfare of the community on condition that it is managed properly. The role of the community is very important in the income tax, the local government cannot work alone in that there must be a collaboration between the local government and the community. This culture of being aware of paying motor vehicle taxes is very important to form.

c. Lack of action in the field

Realizing the need to take action in the field as an effort to confirm motor vehicles that have been in arrears of tax so that the data collection can be carried out, because sometimes just waiting will be difficult due to the low level of public awareness. Enforcement is actually one of the effective efforts in collecting motor vehicle taxes that are in arrears rather than just waiting to make payments that are in arrears at the office.

d. Lack of public knowledge

There are people who still do not know where to pay taxes, besides that there are many buying and selling vehicles in the city of Makassar outside the city of Makassar, this directly has an impact on the process of receiving motorized vehicle taxes, because administratively the transfer of vehicle owners to third parties and subsequently will be himself pays taxes at the place where he resides.

e. Lack of Socialization

Another obstacle felt by the Makassar II Sudiang Samsat Office in carrying out motor vehicle tax collection services was the lack of information about obligations regarding motor vehicle taxes so that taxpayers still lacked understanding in managing motor vehicle taxes.

In an effort to increase local revenue from motor vehicle tax, Samsat Region II Makassar carried out various innovations, including by providing various supporting fleets in the form of Samsat outlets, mobile Samsat, Samsat Care and also Samsat shops. This innovation is made so that the obstacles that have been a factor in reducing public interest in paying vehicle taxes can be overcome. In addition, cooperation between tax collectors and taxpayers is also needed, public awareness in paying taxes is the key to achieving tax achievement targets.

vehicles, with the achievement of the vehicle tax target, it will directly have an impact on the development of the city of Makassar in the future.

Based on some of these obstacles, there are several ways that the tax authorities can do to improve taxpayer compliance in paying taxes, including:

1. Carry out door to door activities, namely from house to house reminding the public to be on time in paying taxes;
2. The public can come to pay taxes at various tax payment services, including at the nearest Samsat office or at outlets that have been provided in seven sub-districts;
3. If the taxpayer concerned is not on time in making tax payments, he will be subject to a fine of 2%, in addition, if he is not paid during the time lag, confiscation will be carried out.

CONCLUSION

The income of motor vehicle tax on PAD Region II Makassar city shows that the target of motor vehicle tax on local revenue is very satisfactory. This can be seen from the percentage level of motor vehicle tax revenue at the Makassar City SAMSAT Office in the last four years starting from 2017-2020. The obstacles experienced by tax officials in carrying out their duties, namely the ability of the community is still low, lack of public awareness in paying motor vehicle taxes on time, lack of action in the field, lack of public knowledge; and lack of socialization.

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PHENOMENOLOGY REFLECTION THE MEANING OF ZAKAT AS SHARIA VALUE ADDED OF A COMPANY

Rismawati¹, I. Ketut Patra² and Dan Supriadi³^{1,2}Faculty of Economics and Business, University of Muhammadiyah Palopo, Indonesia³Cokroaminoto University of Palopo, Indonesia**ABSTRACT**

This study aims to explore, understand, and reveal the meaning of zakat for companies as Sharia Value Added (SVA) for companies that issue zakat in Palopo City. A qualitative method with an interpretive phenomenological approach is used to reveal the informant's perception of the meaning obtained from the zakat issued by the company. Data were collected through observation, interviews, and documentation. Interviews were conducted in depth with a semi-structured model. This study found that zakat issued by the company is interpreted as a reflection of the SVA concept, namely material (economic) added value in the form of increased income, mental value added in the form of altruistic behavior that brings satisfaction, and spiritual value added in the form of blessing value as a way to bring pleasure of Allah SWT. This study also found that zakat is interpreted as a corporate image and as a catastrophe rejection (Tolak Bala). The presence of these meanings illustrates that zakat as a concept of Sharia Value Added is able to create added value for justice in the company.

Keywords: Zakat, Sharia Value Added, Qualitative, Phenomenology

INTRODUCTION

Zakat memiliki posisi sangat penting dan strategis baik dilihat dari sisi ajaran Islam maupun dari sisi pembangunan kesejahteraan umat (Saad et al., 2014). Mengingat zakat adalah ibadah *maaliyyah ijtima'iyah* yang didalamnya mengandung nilai rasa kemanusiaan, keadilan, keimanan, serta ketaqwaan yang mendalam yang harus muncul dalam sikap seseorang yang melaksanakannya (Khan, 2010). Berdasarkan penelitian Badan Amil Zakat Nasional (BAZNAS) potensi zakat di Indonesia pada tahun 2015 sudah mencapai Rp 286 triliun yang naik dari perkiraan sebelumnya Rp 217 triliun, namun realisasinya baru mencapai Rp. 3,7 triliun (Sumber : *Outlook Zakat Indonesia, 2017:6*, diakses tanggal 21 November 2020). Data tersebut menunjukkan kesenjangan yang cukup tinggi antara potensi zakat dengan penghimpunan dana zakatnya sehingga dapat dikatakan bahwa kesadaran masyarakat untuk berzakat masih relatif rendah.

Penghimpunan dana zakat yang dikelola oleh BAZNAS menunjukkan realita bahwa pembayaran zakat secara personal masih mendominasi dibanding secara lembaga/institusi (Ramadani et al., 2015; Zaenal, 2017). Padahal potensi zakat yang berasal dari lembaga jauh melebihi potensi zakat personal (Firdaus et al., 2012). Zakat perusahaan (*Corporate Zakat*) menjadi fenomena baru yang muncul sebagai potensi zakat yang besar dari potensi zakat lainnya. Perusahaan wajib mengeluarkan zakat karena keberadaan perusahaan adalah sebagai badan hukum yang dianggap orang sehingga perusahaan termasuk *musakki* atau subjek zakat (Kholidah, 2015). Dasar hukum kewajiban zakat perusahaan ialah dalil yang bersifat umum sebagaimana terdapat dalam (Q.S. Al-Baqarah: 267 dan Q.S. At-Taubah: 103). "Wahai orang-orang yang beriman, infaqkanlah (zakatkanlah) sebagian dari hasil usaha-usahamu yang baik-baik...". Dalam Undang-Undang Republik Indonesia Nomor 38 Tahun 1999 tentang Pengelolaan Zakat, bab IV pasal 11 ayat (2) bagian (b) dikemukakan bahwa diantara obyek zakat yang wajib dikeluarkan zakatnya adalah perdagangan dan perusahaan. Selain UU RI, Fatwa Majelis Ulama Indonesia (MUI) Pusat Hasil Ijtima Ulama Komisi Fatwa Se-Indonesia III yang diadakan di Padang Panjang, tanggal 24-26 Januari 2009, bagian kedua nomor II, telah memutuskan bahwa perusahaan berkewajiban untuk menunaikan zakat apabila telah memenuhi *nishabnya* (Ramadani & Ratten, 2015; Alim, 2015).

Pembahasan mengenai perusahaan tentunya tidak akan jauh dari pembahasan keuntungan, karena tujuan utama perusahaan adalah mencari keuntungan (*profit oriented*) (James & Iii, 2015). Namun hari ini, kritik tentang tujuan utama perusahaan tersebut telah beredar, tujuan perusahaan hanya berfokus pada keuntungan merupakan perilaku egoistik sebuah perusahaan (Widokarti, 2014; Rismawati, Triyuwono & Adib, 2020). Perusahaan cenderung memikirkan dirinya sendiri akan mengabaikan pihak lain (Rismawati, 2015a). Sejatinya sebuah perusahaan tidak akan berjalan baik tanpa ada turun tangan pihak lain. Perspektif *profit oriented* tersebut semakin bergeser pada perspektif *stakeholder-oriented* yang berarti perusahaan harus mampu memberikan manfaat untuk *stakeholder*-nya dalam (Kusdewanti et al., 2016)

Perspektif *stakeholder-oriented* memberikan sebuah gambaran yang lebih baik tentang bagaimana sebuah bisnis itu berjalan, bahwa memaksimalkan laba *stockholders* bukanlah tujuan utama. Bagaimana perusahaan mampu

memberikan kontribusinya untuk *stakeholders* merupakan tujuan utama (O’Riordan, 2018). *Zakah oriented* menjadikan sebuah entitas berorientasi bukan pada besarnya laba yang dihasilkan (Akram et al., 2021). Namun, berapa besar nilai zakat yang mampu dikeluarkan oleh perusahaan berdasarkan *nishab*, dan disalurkan kepada yang berhak, dalam perspektif *zakah oriented* ini, sebuah entitas bisnis itu dikatakan baik apabila memberikan kontribusi zakat yang maksimal (Triyuwono & Riduwan, 2012).

Jika ditelisik secara dalam, zakat sebenarnya menjadi suatu nilai tambah bagi perusahaan. Mulawarman, (2009) menyatakan bahwa *zakah* bila dilihat lebih mendalam adalah sebuah pemaknaan laba berdasarkan titik temu antara hakikat kemanusiaan dan nilai-nilai keadilan. Dapat dinyatakan bahwa hakekat kemanusiaan sebagai manusia yang memiliki kebebasan dan memancarkan nilai-nilai fitri ke-Tuhan-an akan memunculkan *value added* (VA). Nilai-nilai keadilan mempersentasikan substansi dari distribusi yang lebih konkret. Dua hal tersebut, *value added* dan distribusi, terwujud dalam zakat. Sehingga peneliti percaya zakat mampu memberikan nilai tambah bagi sebuah perusahaan yang memberikan nilai-nilai keadilan dalam mewujudkan pengembangan perusahaan. Berdasarkan pada tujuan ekonomi, yaitu pemerataan kesejahteraan bagi seluruh umat. Kesejahteraan seharusnya didistribusikan kepada seluruh masyarakat dan tidak hanya diperuntukkan pada seseorang atau segolongan orang saja. Islam menyediakan sarana untuk pemerataan kesejahteraan dengan sistem zakat. Zakat merupakan salah satu rukun Islam yang ketiga dan akan difokuskan peneliti dalam penelitian ini.

American Accounting Assosiation (AAA) mendefinisikan akuntansi sebagai proses mengidentifikasi, mengukur, dan melaporkan informasi ekonomi, untuk memungkinkan adanya penilaian dan keputusan yang jelas dan tegas bagi mereka yang menggunakan informasi tersebut (Soemarso, 2009p.3; Farizal et al., 2015). Perkembangan ilmu akuntansi semakin pesat terutama yang mengintegrasikan ajaran agama Islam ke dalam akuntansi sehingga lahirlah ilmu baru yaitu akuntansi syariah (Triyuwono, 2006).

Akuntansi syariah adalah salah satu upaya mendekonstruksi akuntansi modern kedalam bentuk yang lebih humanis dan sarat nilai (Mohamed et al., 2015). Hanif (2015) mengatakan akuntansi syariah merupakan suatu proses akuntansi yang menyediakan informasi yang tepat/sesuai (yang tidak dibatasi pada data keuangan saja) kepada *stakeholders* dari suatu entitas yang akan memungkinkan mereka untuk meyakini bahwa entitas beroperasi secara kontinyu dalam koridor syariah Islam (Triyuwono & Kamayanti, 2014). Hal tersebut membentuk pandangan baru bahwa tujuan akuntansi Syariah adalah *falah*, yaitu mencapai kebahagiaan dunia-akhirat dan kesejahteraan material-spiritual. Dari pengertian tersebut secara jelas menunjukkan tujuan utama akuntansi syariah adalah mencapai *falah* sebagai pemenuhan kebutuhan ekonomi, mental, dan spiritual manusia (Haniffa et al., 2016). Informasi akuntansi syariah digunakan untuk memenuhi kebutuhan manusia secara utuh yaitu bukan semata-mata untuk kebutuhan materi manusia, tetapi juga kebutuhan mental dan spiritualnya (Triyuwono, 2015).

Tujuan penelitian ini adalah menguak makna zakat bagi perusahaan di kota Palopo. Lebih lanjut, tujuan lain studi ini adalah menggali secara mendalam bagaimana makna zakat bagi perusahaan sebagai sebuah konsep SVA pada perusahaan di kota Palopo. Merujuk dari tujuan, maka paradigma inerpretif dengan metode fenomenologi sangat selaras dengan penelitian ini.

METODOLOGY

Burrell dan Morgan (1979:20) menggambarkan sifat interpretif sebagai paradigma yang memiliki karakteristik untuk memahami dan menjelaskan dunia sosial yang tidak terlepas dari kacamata personal yang terlibat langsung dalam sebuah proses sosial. Peranan sosial masyarakat, penelitian terikat kepada norma-norma, aturan-aturan tertentu dan keyakinan, serta pandangan dan sikap dari informan (Muhadjir 2000:12). Paradigma interpretif lebih menekankan pada makna atau interpretasi seseorang (*to undestand*) terhadap objek, sehingga paradigma ini tidak untuk menjelaskan (*to explain*) dan meramalkan (*to predicti*) (Yüksek, 2018). Interpretif dapat dijadikan suatu cara pandang saat menggali kesadaran informan (Chapman, 2018) tentang makna zakat bagi informan; makna zakat akan diungkapkan sesuai dengan realitas yang disadari oleh para informan. Hal tersebut sesuai dengan ciri khas paradigma interpretif dimana realitas sosial dipahami sebagai realitas yang dibangun manusia melalui interaksi sosial, penuh dengan makna, penuh dengan sistem makna, dinamis dan berkembang (One et al., 2015).

Informan adalah para pengusaha muslim yang berjumlah 3 (tiga) orang yang masuk dalam kategori pengusaha sukses di Kota Palopo. Ketiga informan ini adalah mereka yang memiliki pengalaman individu, mempengaruhi dan dipengaruhi lingkungan dimana usaha mereka berkembang (Creswell 2007:79). Untuk itu, dalam kehidupan sosialnya manusia menciptakan tatanan simbol dan makna sebagai tanda eksistensinya. Makna yang diciptakannya berakar pada perbuatan subjektif manusia dan keseluruhan social artefacts dan cultural objects adalah bukti dari perbuatan manusia (Boudelaa & Marslen-Wilson, 2010). Kehadiran peneliti sebagai instrumen

penting dalam penelitian ini agar pengalaman langsung dapat memperkuat pemahaman dan mempertajam analisis atas informasi yang disampaikan oleh informan (Bungin 2012:104).

Melalui penelitian kualitatif peneliti dapat mengenali subjek, merasakan apa yang mereka alami dalam kehidupan sehari-hari. Sementara Kahn (2000) memaparkan apa yang ditulis oleh Miles dan Huberman (1994: 6) yang menjelaskan bahwa penelitian kualitatif adalah dilakukan secara intensif dengan melakukan kontak dalam waktu yang panjang dengan 'field' atau situasi kehidupan yang diamati. Situasi ini berjalan secara lumrah (banal) atau normal dan reflektif dengan kehidupan sehari-hari individu, kelompok, masyarakat, dan organisasi (Denzin & Lincoln, 2000; Denzin & Ryan, 2007). Dari penjelasan tersebut maka peneliti menganggap bahwa metode fenomenologi sangat tepat digunakan dalam penelitian ini. Fenomenologi adalah ilmu dari struktur esensial kesadaran atau pengalaman yang tidak menekankan pada pengalaman ataupun pada objek dari pengalaman, melainkan pada titik kontak di mana "*being and consciousness*" bertemu. Inti fenomenologi adalah untuk mendapatkan visi yang murni tentang "*essentially is*". Untuk mendapatkan visi tersebut, fenomenologi menggunakan tahapan-tahapan yang terdiri dari: (1) *Intentional Analysis*; (2) *Epoche*; dan (3) *Eidetic Reduction*.

Hasil dan Pembahasan

Konsep *Sharia Value Added (SVA)* diformulasikan oleh Triyuwono merupakan nilai ekonomi, mental, dan spritual yang diperoleh, diproses, dan didistribusikan dengan cara yang halal (Triyuwono, 2011). Konsep SVA berasal dari metafora atas konsep zakat yang mengandung makna sebagai berikut :

Pertama, ada transformasi dari pencapaian laba yang maksimal ke pencapaian zakat. Ini berarti bahwa pencapaian laba bukan merupakan tujuan akhir (*the ultimate goal*) perusahaan, tetapi hanya sekedar tujuan antara. Kedua segala bentuk operasi perusahaan harus tunduk pada aturan main (*rules of the game*) yang ditetapkan dalam syariah. Ketiga, zakat mengandung perpaduan yang seimbang antara karakter egoistik dan altruistik. Keempat, zakat merupakan nilai emansipatoris. Ia adalah lambang pembebas alam dari penindasan dan eksploitasi manusia. Kelima, zakat adalah penghubung antara aktivitas manusia yang *profan* (duniawi) dan suci (*ukhrowi*) (Birton et al., 2015).

Makna tersebut, memberikan gambaran zakat sebagai bagian dari konsep SVA mampu memunculkan nilai tambah dan nilai-nilai keadilan terhadap individu atau lembaga yang mengeluarkannya. Berangkat dari kajian teoritis di atas, menjadi titik awal peneliti untuk menggali, memahami, mengungkapkan, dan menelusuri makna zakat sebagai konsep SVA perusahaan di Kota Palopo. Atas dasar tersebut, pada bab ini akan membahas secara khusus hasil temuan peneliti berupa nilai-nilai yang dikonsepsikan dalam masing-masing sub tema pembahasan.

Mengungkap makna zakat bagi perusahaan yang ada di Kota Palopo diawali dengan melakukan penelusuran terhadap pengalaman para informan dalam memahami zakat perusahaan. Penelusuran ini dilakukan pada informan yang bersentuhan langsung dengan perusahaan yang menjadi objek penelitian. Sebagai upaya menggali kesadaran informan mengenai makna zakat, peneliti berusaha untuk mengesampingkan pengalaman, teori, dan pengetahuan terhadap zakat (*epoche*). Peneliti berusaha menggali informasi dari informan untuk mendapatkan esensi murni dari pengalamannya mengenai zakat.

Peneliti memulai penelusuran pada UD. Sinar Bangunan dimana yang menjadi informan adalah Bapak Afry sebagai *Owner* (pemilik) perusahaan. Informan memahami zakat sebagai sebuah perintah Allah SWT yang diwajibkan kepada orang muslim apabila telah mencapai *nishabnya* guna membersihkan harta. Bapak Afry mengatakan "*sesuai saja dengan syariat Islam, 2,5% dari keuntungan bersih, itulah yang kami keluarkan*". Informasi ini menunjukkan pola perhitungan zakat yang dilakukan oleh UD. Sinar Bangunan. Besarnya nilai zakat yang dipahami Informan terbentuk dari pengalamannya yang selalu mengeluarkan zakat tiap bulan. Sejalan dengan apa yang ditemukan oleh Farhan (2013) pemungutan zakat perusahaan di CV. Minakjinggo berdasar atas 2,5% dari *omset* (penghasilan) bersih (Lubis & Ovami, 2020; Rahim, 2017).

Menggali lebih jauh pola perhitungan zakat UD. Sinar Bangunan, Informan menyisihkan penghasilannya tiap bulan ke dalam buku tabungan yang telah disediakan, Bapak Afry menuturkan :

"Zakat saya keluarkan dengan menyisihkannya tiap bulan. Kalau misalnya dikumpulkan per tahun, sangat susah bisa terkumpul karena uangnya nanti pasti dipakai untuk keperluan lain. Seperti ini (menunjukkan buku tabungan), tiap bulannya saya sisihkan zakat saya dalam tabungan ini. Jadi pada saat sudah terkumpul setahun baru disalurkan."

Upaya yang dilakukan oleh Bapak Afry dengan menyisihkan zakatnya setiap bulan merupakan bentuk kesadaran dan pengalaman dalam mengumpulkan zakat. Berdasarkan pengalaman yang telah lalu, zakat yang tidak langsung disisihkan setiap bulan pada rekening yang berbeda akan terpakai untuk keperluan lain. Langkah

antisipasi tersebut dilakukan agar jumlah zakat bulanan tidak tercampur dengan modal usaha. Total zakat yang terkumpul dalam satu tahun kemudian diserahkan kepada BAZNAS, LAZISMU, dan juga disalurkan secara pribadi.

Penelusuran kedua dilakukan pada PT. Putri Saltika dengan informan Bapak Saleh sebagai *Owner* PT. Putri Saltika mengatakan:

“kami menghitung zakat 5% dari jumlah harta bersih perusahaan. Tapi biasa juga saya lebihkan, tahun ini saya menyampaikan kepada bendahara untuk mengeluarkan 150 juta untuk disalurkan. Jadi terkadang tidak dikali 5%, 150 juta ini lebih besar dari nilai 5%. Mengapa demikian? Ya, sebagai pemilik saya memiliki insting bisnis yang kuat. Saya meyakini jika saya memberi maka saya akan menerima”

Pernyataan Bapak Saleh memberikan informasi bahwa perusahaan mengeluarkan zakat 5% dari jumlah harta bersih (harta dikurangi hutang). Zakat yang dikeluarkan didasari atas kesadaran semakin banyak zakat yang dikeluarkan akan semakin luas jangkauan penerima zakat. Informan juga meyakini semakin banyak zakat yang dikeluarkan maka semakin lancar rezeki yang didapat. Ini merupakan bentuk kesadaran eksplisit (*noema*) dari Informan yang menganggap bahwa PT. Putri Saltika menentukan besarnya zakat tidak berdasar atas aturan yang berlaku bahkan lebih tinggi dari kadar zakat yang sebenarnya. Untuk menggali kesadaran lebih dalam (*noesis*) yang membentuk pemahaman tersebut, Bapak Saleh melanjutkan,-

“Kenapa harus dilebihkan, artinya kalau kita bisa memberikan lebih ke orang lain dan saya tidak terbebani dengan hal itu, ikhlas mengeluarkannya, tentu banyak juga orang yang bisa menerima zakat. Saya menganggap bahwa nilai lebih yang dikeluarkan sebagai bentuk sedekah perusahaan ke masyarakat.”

Pernyataan Bapak Saleh tersebut, menunjukkan alasan mengapa harus melebihi jumlah zakat yang dikeluarkan. Informan melebihi jumlah zakat yang dikeluarkan agar banyak masyarakat bisa menikmati zakat. Informan memahami bahwa sudah menjadi kewajiban perusahaan memberikan jumlah zakat lebih tanpa adanya beban bagi perusahaan, sehingga dapat memberikan kebahagiaan kepada orang lain. Informan menganggap bahwa nilai lebih zakat yang dikeluarkan adalah salah satu bentuk sedekah yang dikeluarkan perusahaan. Perilaku dalam membayar zakat dilanjutkan Bapak Saleh bahwa zakat perusahaan PT. Putri Saltika disalurkan secara langsung kepada yang membutuhkan.

“Kami mengumpulkan masyarakat yang sudah kami data sebelumnya, tentu masyarakat yang memenuhi syarat sebagai penerima zakat, setelah itu kami bagikan secara langsung. Artinya kami sebagai pemilik perusahaan ingin bersentuhan langsung dengan para penerima zakat kami.”

Bapak Saleh menginginkan penyaluran zakat perusahaan harus dilakukan secara langsung. Hal ini dilakukan sebagai salah satu upaya perusahaan memberikan peran sosialnya kepada masyarakat. Dalam penelitian yang berbeda Rismawati, (2015b) mengatakan yang sama bahwa lingkungan perusahaan memiliki beberapa kelompok yang berkepentingan secara langsung dan mereka ini dapat mempengaruhi jalannya aktivitas perusahaan.

Penelusuran selanjutnya dilakukan pada PT. Hartono Media Jasa (HMJ) dengan informan Bapak Hartono sebagai pemilik perusahaan. Peneliti menggali pemahaman Bapak Hartono mengenai zakat perusahaan dan ia mengatakan bahwa zakat perusahaan artinya adalah zakat yang dikeluarkan perusahaan dimana nilainya diambil dari nilai harta yang dimiliki oleh perusahaan dikurangi seluruh hutang. Zakat dikeluarkan sebagai perintah Allah SWT yang wajib dilaksanakan dan zakat juga sebagai jalan untuk membantu orang lain.

Ungkapan Bapak Hartono tersebut menunjukkan bahwa zakat perusahaan dipahami sebagai kewajiban yang harus dikeluarkan perusahaan sebagai bentuk ketaatan pada perintah Allah SWT. Selain bentuk ketaatan juga sebagai jalan untuk membantu orang yang membutuhkan. Nilai zakat PT. HMJ diambil dari total bersih harta yang dimiliki perusahaan. Ini menggambarkan bahwa zakat yang dipahami oleh Informan sebagai bentuk tanggung jawab kepada Allah SWT (*habluminallah*) dan tanggung jawab kepada sesama manusia (*habluminannas*). Mengeluarkan zakat berarti telah melaksanakan perintah Allah SWT dengan memenuhi rukun Islam-Nya dan juga telah melaksanakan tanggung jawab sosial perusahaan karena kita telah menolong orang lain yang memang membutuhkan (Yasmin & Haniffa, 2017).

Zakat dan tanggung jawab sosial perusahaan (CSR) memiliki peran tanggung jawab atas kesejahteraan orang banyak. Namun, zakat memiliki *power* yang lebih kuat dibandingkan CSR karena zakat merupakan perintah dari Allah SWT yang sangat jelas tentang bagaimana zakat itu dipungut dan didistribusikan kepada mereka yang berhak. Zakat yang dikeluarkan oleh PT. HMJ dihitung dengan pola perhitungan berdasarkan neraca yaitu 2,5% dari jumlah harta lancar dikurangi dengan jumlah hutang lancar perusahaan.

“Kami menyalurkannya secara langsung ke masyarakat, karena disekitar perusahaan masih banyak yang membutuhkan. Bukan berarti kami tidak mempercayai lembaga zakat, tapi bersentuhan langsung kepada masyarakat kami anggap lebih baik.”

Memahami maksud pernyataan Bapak Hartono yang menyalurkan zakatnya secara langsung karena dia melihat secara langsung masyarakat yang berada di sekitar perusahaan masih banyak yang tidak mampu. Pengamatan langsung inilah yang membentuk kesadaran lebih dalam bahwa menyalurkan zakat sebaiknya dilakukan secara langsung. Upaya yang dilakukan PT. HMJ adalah bentuk Tindakan penyaluran zakat yang tepat sasaran (Rahim, 2017). Menurut Rismawati, (2006) tindakan yang dilakukan oleh PT HMJ adalah upaya perusahaan untuk menjalin kemesraan, dimana perusahaan memposisikan diri sebagai entitas yang saling membutuhkan, saling melengkapi, dan saling mengisi antara satu pihak dengan pihak yang lain. Informan memahami bahwa mengutamakan lingkungan sekitar terutama keluarga karyawan dan masyarakat sekitar perusahaan adalah hal yang harus dilakukan perusahaan.

Pola perhitungan zakat perusahaan dan perilaku informan dalam membayar zakat adalah bentuk dari pengalaman dan pengetahuan informan dalam menyalurkan zakat. Secara jelas, terdapat perbedaan dari pola perhitungan ketiga perusahaan. UD. Sinar Bangunan menggunakan pola perhitungan atas dasar 2,5% dari keuntungan bersih tiap bulan, PT. Putri Saltika menggunakan dasar perhitungan 5% dari harta bersih (Harta dikurangi Hutang), dan PT. Hartono Media Jasa menggunakan pola perhitungan zakat atas dasar neraca yaitu 2,5% dari harta bersih.

Nilai Tambah Materiil: Makna Zakat Sebagai Upaya Peningkatan Penghasilan

Penelusuran yang dilakukan peneliti menemukan kesadaran informan mengenai zakat dimaknai sebagai peningkatan penghasilan. Peneliti merasakan bahwa kesadaran mereka timbul dari pengalaman yang mereka dapatkan selama menunaikan zakat perusahaan. Salah satu perusahaan yang mengalami peningkatan penghasilan adalah PT. Putri Saltika. Hal ini disampaikan oleh Bapak Saleh yang mengatakan:

“Manfaat zakat ke usaha ini..., Alhamdulillah penghasilan yang didapat tidak pernah berkurang, justru ada peningkatan hasil yang di dapat. Saya rasa juga selama ini, bayar zakat tidak pernah mengurangi hasil pendapatan karena hasilnya ada saja yang bisa dinikmati. Jika memang ini tujuannya untuk hal-hal yang baik, pasti yang akan kita peroleh juga hal-hal yang baik.”

Pernyataan awal yang di *breketing* sebagai *noema* adalah Bapak Saleh yang berbunyi: “... Alhamdulillah penghasilan yang didapat tidak pernah berkurang, justru ada peningkatan hasil yang di dapat. ...” menunjukkan adanya peningkatan penghasilan bagi perusahaan. Informan merasa bahwa dengan mengeluarkan zakat, perusahaan tidak mengalami pengurangan penghasilan. Informan mengungkapkan rasa syukurnya atas penghasilan usaha yang meningkat selama mengeluarkan zakat perusahaan. Dari pernyataan awal Informan, peneliti perlu memahami lebih dalam lagi mengapa kemudian kesadaran tersebut terbentuk sebagai *epoche*.

Memahami lebih dalam Pernyataan Informan di atas (*intensional analysis*), menunjukkan bahwa zakat bukan hanya sebagai pengeluaran tetapi lebih dari itu, sebagaimana pernyataan (*noesis*) Bapak Saleh “... Saya rasa juga selama ini, bayar zakat tidak pernah mengurangi hasil pendapatan karena hasilnya ada saja yang bisa dinikmati”. Secara sadar Informan memahami hal tersebut karena pengalaman yang diperoleh selama membayar zakat, pimpinan PT. Putri Saltika selalu menikmati hasil usahanya. Informan percaya bahwa melakukan sesuatu hal yang baik maka hasil yang diperoleh juga akan baik. Pada titik ini, pemahaman atas “Aku” oleh Bapak Saleh adalah “Aku memahami zakat dapat meningkatkan penghasilan perusahaan karena Aku sadar melakukan sesuatu untuk tujuan baik maka hasilnya juga akan baik”.

Zakat yang dikeluarkan oleh seorang muslim dipandang sebagai bentuk pengalokasian pendapatan untuk keperluan konsumtif yang berdampak produktif (Bachmid, 2012). Pandangan tersebut, menunjukkan arti bahwa zakat merupakan salah satu bentuk aktivitas pengeluaran yang dapat meningkatkan pendapatan (produksi) suatu usaha. Sejalan dengan itu, zakat memberikan nilai materiil bagi perusahaan juga dirasakan oleh Bapak Afry yang mengatakan:

“Sebenarnya jika zakat sudah dikeluarkan, kita sudah dapat mengetahui jumlah penghasilan bersih yang didapat dari usaha ini. Ketika zakat dikeluarkan berarti kita telah menghitung seluruh penghasilan bersihnya yang telah dikurangi dengan pengeluaran. Jadi nanti penghasilan yang saya dapat, sudah dapat diketahui apakah meningkat atau tidak.”

Kesadaran eksplisit Bapak Afry di atas, menunjukkan bahwa dengan mengeluarkan zakat Beliau sudah dapat mengetahui penghasilan yang didapatkan selama setahun. Sesuai dengan pengalamannya bahwa ketika zakat dikeluarkan Informan sudah menghitung seluruh penghasilannya yang telah dikurangkan dengan biaya yang

dikeluarkan. Peneliti kemudian menelusuri lebih dalam lagi, bagaimana zakat bisa meningkatkan penghasilan usaha.

Nilai Tambah Mental: Refleksi Makna Zakat Sebagai Perilaku Altruistik Yang Mendatangkan Kepuasan Hati

Konsep nilai tambah syariah yang diformulasikan oleh Triyuwono merupakan nilai ekonomi, mental, dan spritual yang diperoleh, diproses, dan didistribusikan dengan cara yang halal. Dalam penelitian ini, peneliti juga menemukan zakat dimaknai sebagai nilai tambah mental (*mental value added*). Nilai tambah mental dapat berupa rasa altruistik, rasa senang, dan rasa persaudaraan (Triyuwono, 2011). Hal ini juga ditemukan oleh peneliti berdasarkan atas kajian fenomenologi, sehingga dirumuskan tema mengenai zakat sebagai perilaku altruistik perusahaan.

Perilaku altruistik merupakan tindakan suka rela yang dilakukan seseorang atau sekelompok orang untuk menolong orang lain tanpa mengharapkan imbalan, kecuali perasaan telah melakukan perbuatan baik (Rismawati, Triyuwono & Adib, 2020). Perilaku altruistik dapat menciptakan perasaan senang (*happiness*) kepada orang lain (Akbar et al., 2018). Perasaan senang ini kemudian dapat memunculkan rasa yang luar biasa berpengaruh terhadap seseorang. Perilaku altruistik dapat dilihat peneliti dalam zakat yang dikeluarkan oleh perusahaan (Syamsuriana, 2019). Peneliti menemukan bahwa zakat sebagai perilaku altruistik merupakan upaya yang dilakukan oleh perusahaan untuk mendatangkan nilai kepuasan hati bagi pihak-pihak yang ada di dalam perusahaan. Perilaku altruistik sebagai upaya untuk mendatangkan kepuasan hati digambarkan oleh Bapak Hartono, tercermin dalam penuturannya berikut ini:

“... Berbagi kepada orang lain secara langsung itu, sangat penting dilakukan. Apalagi zakat salah satu perintah Allah SWT yang wajib dilaksanakan dan juga sebagai alat untuk menolong orang lain. Nah, tentunya saya merasa senang berbagi kepada mereka.”

Perilaku altruistik yang ditampakkan oleh Informan, tergambar jelas dalam penuturan di atas. Bapak Hartono menegaskan bahwa “berbagi kepada orang lain secara langsung sangat penting dilakukan”. Menjalankan kewajiban untuk saling berbagi merupakan salah satu upaya mendekatkan diri kepada Allah SWT. Ekspresi yang ditampakkan Informan, menggambarkan kepuasan dalam hatinya. Kepuasan hati yang dirasakan oleh Informan muncul dari rasa senang bisa berbagi kepada orang lain. Hal ini juga dirasakan oleh Sahrir sebagai akuntan PT. HMJ yang terlibat langsung dalam menyalurkan zakat kepada masyarakat.

Ungkapan yang disampaikan oleh Bapak Saleh dan Sulaiman membentuk makna zakat sebagai pemenuhan kepuasan hati. Kepuasan hati dapat dipenuhi dengan berbuat baik kepada orang lain. Kepuasan hati yang dipahami oleh Bapak Saleh, bukan kepuasan kepemilikan harta perusahaan tetapi rasa senang memanfaatkan harta bagi lingkungan masyarakat sekitar. Kesadaran ini membentuk nilai tambah mental yaitu nilai yang dimiliki perusahaan untuk menyenangkan lingkungan masyarakat sekitarnya, yang mana nilai ini selalu dirasakan oleh Informan.

Kepuasan hati juga dirasakan oleh pemilik UD. Sinar Bangunan, berikut adalah pemaparan Bapak Afry :

“... Kalau itu lebih banyak dibatiniah (dalam hati). Zakat saya sebagai ibadah. Persoalan usaha saya itu urusan belakang yang penting kita sudah jalankan perintah.”

Pernyataan Bapak Afry mengenai “lebih banyak dibatiniah (dalam hati)” menunjukkan secara eksplisit Informan memaknai zakat sebagai sesuatu yang mendatangkan manfaat bagi hatinya. Secara tersirat kutipan wawancara di atas menunjukkan adanya kepuasan hati yang dirasakan oleh Informan. Informan meyakini bahwa membayar zakat bukan untuk mendapatkan imbalan tetapi yang terpenting bagi Informan adalah menjalankan Perintah Allah SWT. Inilah yang mungkin dirasakan oleh Informan sebagai kepuasan hati menjalankan perintah Allah SWT.

Nilai Tambah Spritual: Makna Zakat Mendatangkan Nilai Berkah dari Tuhan

Bagian ini akan membahas nilai berkah yang diperoleh dari mengeluarkan zakat perusahaan. Berkah adalah harga mutlak saat meniti dunia usaha. Apapun jenis usaha yang digeluti, berkah hendaknya menjadi tujuan yang diprioritaskan (Reza, 2012). Dengan menempatkan berkah sebagai tujuan, berbagai manfaat akan bisa dinikmati. Keyakinan kepada Allah atas pertolongan-Nya, akan memudahkan dalam setiap aspek kehidupan. Usaha yang berkah memberikan kemudahan dalam beribadah dan bekerja menjadi efektif dan efisien. Begitu juga yang dirasakan oleh para informan yang bekerja di perusahaan yang selalu mengeluarkan zakat. Apa yang dilakukan oleh perusahaan adalah upaya untuk mendapatkan berkah dari Allah SWT. Keberkahan menjadi alasan utama Bapak Afry dalam menjalankan kewajiban zakatnya, seperti ungkapan berikut:

“Dalam berusaha bukan hanya keuntungan yang utama, tetapi bagaimana usaha yang kita jalankan mempunyai berkah. Percuma jika misalnya kita banyak penghasilan tapi sakitnya juga tiap tahun, usaha tidak aman. Jadi supaya kesehatan terjaga dan aman usaha, ya tentu harus berzakat. Bukan dilihat dari jumlah materinya suatu usaha berkembang, tetapi berkahnya yang penting, harus kita selalu percaya itu. Syukur lah dek alhamdulillah masih sehat sampai sekarang, usaha juga lancar.”

Pernyataan tersebut menunjukkan bahwa nilai materi tidak menjadi tujuan utama bagi Informan. Informan menganggap bahwa nilai materi tidak mengukur keberhasilan suatu usaha, tetapi dilihat dari berkah yang didapatkan dari mengeluarkan zakat. Pemilik UD. Sinar Bangunan tersebut ketika menyalurkan zakat menginginkan keberkahan untuk dirinya dan usaha yang dijalankan. Pernyataan Informan yang mengatakan “berkahnya yang penting, harus kita selalu percaya itu” secara implisit menunjukkan nilai berkah sangat penting. Pada titik ini, pemahaman atas “Aku” oleh Bapak Afry adalah “Aku memaknai zakat sebagai nilai berkah karena Aku percaya mengeluarkan zakat memberikan berkah pada diriku”.

Corporate Image: Refleksi Makna Zakat Sebagai Pemberi Nama Baik Perusahaan

Pada umumnya perusahaan memiliki nama yang menciptakan citra di kalangan masyarakat maupun para pelanggan bisnisnya. Untuk itu sangat penting bagi setiap pelaku bisnis agar menjaga nama baik perusahaan dengan tepat. Nama baik inilah yang akan menciptakan kepercayaan di kalangan pelanggan dan masyarakat yang ada disekitar lingkungan perusahaan.

Karyawan dan semua elemen yang ada di dalam perusahaan bertanggungjawab untuk menjaga reputasi perusahaan agar selalu baik di mata publik. Caranya dengan melaksanakan tugasnya secara sungguh- sungguh dan penuh tanggung jawab (Tom, 2016). Selain dari sisi internal perusahaan melaksanakan tugas dan tanggung jawab, tentunya hubungan perusahaan ke lingkungan masyarakat juga sangat penting untuk menjaga citra perusahaan (*corporate image*). Berdasarkan penelusuran peneliti, menemukan bahwa salah satu upaya yang dilakukan perusahaan untuk menjaga nama baiknya di kalangan masyarakat yaitu menyalurkan zakat. Peneliti menemukan makna zakat secara tersirat sebagai sebuah pemberi nama baik perusahaan. Utamanya pada perusahaan PT. Putri Saltika, yang disampaikan oleh Sulaiman sebagai berikut ini:

“Manfaatnya bisa menjaga nama baik perusahaan. Secara tidak langsung manfaatnya ke kami itu tidak dalam bentuk material tapi lebih kepada rasa terima kasihnya masyarakat ke kami. Ketika kita menyalurkan zakat, mereka merasa senang dan ada juga biasa merasa terharu atas pemberian zakat yang kami salurkan. Kami merasa secara tidak langsung masyarakat akan lebih dekat lagi dengan kami.”

Pernyataan Informan yang berbunyi “ manfaatnya bisa menjaga nama baik perusahaan” secara reflektif menunjukkan bahwa zakat memberikan nama baik bagi perusahaan. Informan memandang bahwa mengeluarkan zakat perusahaan akan mendatangkan nilai kembali yang dirasakan bukan hanya dalam bentuk nilai material tetapi lebih kepada ungkapan rasa terima kasih masyarakat. Ungkapan rasa terima kasih yang disampaikan oleh masyarakat memberikan pemahaman ke Informan bahwa secara tidak langsung masyarakat akan dekat dengan perusahaan. Informan merasakan rasa senang dihati ketika masyarakat memberikan rasa terima kasih kepada perusahaan.

Memahami lagi secara dalam yang diungkapkan oleh Sulaiman kemudian terbesik di kepala peneliti, bagaimana cara ucapan terima kasih dapat memberikan nama baik kepada perusahaan. Pernyataan Informan mengatakan “secara tidak langsung masyarakat akan lebih dekat lagi dengan kami” dipahami peneliti bahwa dengan menyalurkan zakat secara langsung, masyarakat akan memberikan nilai tambah ke perusahaan berupa nama baik perusahaan

Zakat Sebagai Refleksi Penolak *Bala*

Setiap informan meyakini bahwa zakat sebagai penolak *bala*. Bapak Saleh dan Bapak Afry memahami menolak *bala* dapat diartikan dengan menghindari musibah atau kemudharatan (Faza & Indriani, 2021). Peneliti menemukan kesadaran informan bahwa selain dari sedekah, zakat yang dikeluarkan perusahaan dapat menolak *bala*. Bapak Saleh mengatakan :

“Keluarkan zakat juga untuk menghindari musibah ke usaha. Artinya kita tidak bisa menghindari musibah apa yang akan datang, jadi istilahnya zakat kita keluarkan untuk menolak *bala*. Agar perusahaan aman, maka kita keluarkan zakat. Apalagi usaha ini sudah sampai nilainya untuk dikeluarkan zakat. Saya menganggap jika memang itu baik untuk perusahaan harus dikeluarkan.”

Pernyataan Informan yang berbunyi “keluarkan zakat juga untuk menghindari musibah” menunjukkan bahwa Informan memahami zakat sebagai penolak *bala*. Dari pengalaman yang didapat Informan, membentuk kesadaran lebih dalam bahwa zakat apabila tidak dikeluarkan jika mencapai *nishab*nya akan mendatangkan

berbagai musibah. Informan menganggap bahwa zakat yang dikeluarkan perusahaan dapat menghindari atau memperkecil musibah yang terjadi pada perusahaan dan menciptakan rasa aman bagi perusahaan.

Zakat sebagai penolak *bala* (menghindari musibah) disampaikan juga dalam penelitian Sutikno (2012) beberapa hasil penelitian yang menyatakan bahwa, orang yang senang memberi atau berbuat baik terhadap orang lain akan merasakan aliran gairah *euforia* (rasa senang) yang diikuti dengan periode rasa tenang dan bahagia. Perasaan yang disebut "*Luks Helper's High*" ini melibatkan sensasi-sensasi yang sangat kuat yang mengindikasikan adanya penurunan tingkat stres dan melepaskan pembunuh rasa sakit alamiah dalam tubuh yang disebut *endorfin* (Sutikno, 2012). Menolong orang lain, merupakan cara terbaik memberikan rasa percaya dan menambah keyakinan untuk terhindar dari musibah. Makna zakat sebagai penolak *bala* juga dipahami oleh Bapak Afry yang mengatakan :

"Menolak *bala* termasuk juga manfaat zakat. Kalau misalnya ada yang kurang bagus, Insya Allah, mudah-mudahan dengan adanya zakat bisa lebih bagus usaha yang dijalankan. Kemudian kita bisa lebih tenang, yang paling utama itu, kita tidak selalu risau terhadap masalah yang ada."

Informan memahami zakat sebagai amalan penolak *bala* bagi dirinya. Informan mengharapkan balasan kelancaran usahanya dari membayar zakat perusahaan. Ditelisik secara dalam Informan merasakan ketenangan ketika melaksanakan kewajiban zakat perusahaannya. Inti dari esensi pernyataan Bapak Afry memaknai zakat sebagai penolak *bala* berupa menghindari rasa risau dalam dirinya.

Penelitian terkait zakat sebagai penolak *bala* ditunjukkan juga oleh penelitian yang dilakukan Sutikno (2012) dan Kurniadi (2017). Sutikno menemukan bahwa informan merasakan balasan sedekah dalam bentuk kesehatan dan terhindar dari musibah. Kurniadi menemukan bahwa kesadaran informan membayar zakat karena mengharapkan balasan berupa menolak *bala* seperti menghindari penyakit dan kesusahan. Dari apa yang juga ditemukan peneliti, kemudian disimpulkan bahwa zakat juga dapat dimaknai sebagai penolak *bala* oleh informan Bapak Saleh dan Bapak Afry.

SIMPULAN

Melalui studi fenomenologi dengan pendekatan interpretif, peneliti telah menggali, memahami, dan mengungkap kesadaran informan mengenai makna zakat perusahaan di kota Palopo. Berdasarkan hasil analisis data yang dilakukan dan juga menyinergikan makna-makna yang ditemukan sepanjang penelusuran, peneliti menemukan bahwa zakat yang dikeluarkan perusahaan dimaknai sebagai refleksi dari konsep *sharia value added* yaitu nilai tambah- materiil, nilai tambah-mental, dan nilai tambah-spiritual.

Pertama, zakat yang dikeluarkan perusahaan dimaknai sebagai nilai tambah-materiil berupa peningkatan penghasilan. Saat mengeluarkan zakat perusahaan, para informan percaya bahwa melalui keyakinan terhadap Allah SWT, mengeluarkan zakat perusahaan dengan penuh keikhlasan memberikan nilai lebih yang dapat menumbuh-kembangkan harta yang dimiliki perusahaan. Peningkatan penghasilan yang dirasakan oleh informan merupakan hasil dari rasa syukur kepada Allah SWT atas rezeki yang diperoleh oleh perusahaan.

Kedua, zakat yang dikeluarkan perusahaan dimaknai sebagai nilai tambah-mental berupa perilaku altruistik yang mendatangkan kepuasan hati. Perilaku altruistik adalah perilaku yang ditunjukkan melalui tolong menolong secara sukarela diwujudkan dengan pemberian zakat. Zakat dimaknai sebagai alat untuk menolong masyarakat yang ada di lingkungan sekitar perusahaan memunculkan kepuasan dalam hati berupa rasa senang atas nilai kesyukuran kepada Allah SWT. Zakat yang dikeluarkan sepenuh hati memberikan kepuasan bagi para informan.

Ketiga, zakat yang dikeluarkan perusahaan dimaknai sebagai nilai- tambah spritual berupa nilai berkah sebagai jalan mendatangkan keridhaan Allah SWT. Nilai berkah yang dirasakan oleh informan dapat berupa berkah kesehatan, rasa aman, tambahan rezeki dari Allah SWT, dan nilai kebaikan yang mengarahkan untuk selalu semangat bekerja, serta penuh dengan percaya diri.

Peneliti juga menemukan zakat dimaknai sebagai pemberi nama baik perusahaan dan penolak *bala*. Perusahaan akan mendapat nama baik di masyarakat ketika menjadi bagian yang dicintai dan dihormati sesuai dengan apa yang telah dikorbankan oleh perusahaan. Nama baik perusahaan di masyarakat akan memunculkan kepercayaan masyarakat terhadap perusahaan. Zakat yang dikeluarkan akan memberikan nilai lebih pada perusahaan karena masyarakat percaya bahwa perusahaan bukan hanya mementingkan dirinya tetapi juga lingkungan sekitarnya.

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INTERNALIZATION OF NATIONAL CHARACTER EDUCATION IN THE LIFE OF THE NATION AND STATE

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ABSTRACT

The phenomenon of criminality in its various forms is increasingly concerning, for some people it is concluded that education in this country does not show its success if it is not referred to as a failure. Because of this, various efforts have been made to reform education at both philosophical, epistemological, and technical levels in the educational process at various types and levels of education. It is interesting to be used as material for discussion, where the failure of education is focused on educational practices which always prioritize cognitive aspects (knowing), while affective and psychographic aspects (doing and being) are often ignored. As a result, students may be high achievers/smart, but they lack fundamental values for their lives. Seeing such phenomena, the authors assume that the internalization of the values of national character education in the life of the nation and state is very urgent for discussion. The results of the author thought that it is time for education to experience changes not only in the aspect of honing intellectual intelligence (IQ), but simultaneously also education for emotional intelligence (EQ), spiritual intelligence (SQ), and financial intelligence (FQ). The method used in this study is a literature review from various reference sources such as books, journals, news in the mass media, theses, dissertations, and the mass media so that it can be known how to prevent crime for the nation's children. The results of the research show that there is a need for a grand design of character education which is a conceptual and operational reference for the development, implementation, and assessment at every path and level of education so that it can be internalized in students.

Keywords: internalization, education, character, nation, state

INTRODUCTION

One of the goals of education in Indonesia is to produce citizens with the Pancasila character as the main actors of quality development. Human resources are very important in accordance with Law No. 20 of 2003 concerning the National Education System in Article 3. The function of education is to educate the life of the nation by forming a dignified national character. Character is the value of human attitude towards oneself, God, fellow human beings, the environment, the nation and the state so that one succeeds in becoming a responsible citizen with the spirit of Pancasila. Character can be seen from his thoughts, words, attitudes, actions, feelings, whether it is in accordance with religion, culture, courtesy, ethics, and applicable legal norms.

Character development is carried out through both formal and non-formal education channels. Formal education starts from early childhood education, kindergarten, elementary school, junior high school, senior high school, university and non-formal education such as courses, recitations and religious activities in mosques, churches, temples and others. -other. Education is the responsibility of all components of the nation. The Ministry of Education and Culture has made regulations regarding character education at every level of education and in every educational path. The grand design of the Minister of Education and Culture serves as a conceptual and operational reference for development, implementation and assessment activities at every path and level of education.

The deplorable condition of society is a reflection of disorientation towards educational goals where educational institutions teach more, but educate very little. Therefore, our task in the future is how to prioritize character education as a solution to build the nation's morale. The education that we must develop should not only be oriented to the superiority of the brain alone but must also be developed through instilling the values of our national identity as a cultured and religious society.

The basis for the formation of Indonesian people completely rests on 4 stakeholders, namely family, schools, places of worship and the government. The foundation for the quality of Indonesia's human resources as a whole, these four powers must be built simultaneously and not individually, but in unity, namely:

1. The main and first core educator is the family. The family is the most important institution in instilling basic character and values for children, such as discipline, order, appropriateness, communication and social skills, self-integrity, attitude of faith, honesty, courtesy, solidarity, and so on. A harmonious family so that the nation's children who are intelligent and have noble character are born.
2. Formal education institutions that play an important role are schools. Schools are responsible for education and learning skills, science and technology, as well as social values.

3. Mosques, churches, temples as places of worship are also educational institutions in instilling moral values, good manners in the form of honesty, responsibility, ethics, and courtesy
4. The highest policy in character education is the Government. The government is responsible for making education policies to produce quality human resources with character and superiority.
5. In this way, our nation will progress, and its human resources with character will become a strong moral stronghold for the nation.

Internalization of Character Education

Internalization of character education etymologically describes a process. So that internalization can be defined as a process. In the Big Indonesian Dictionary, internalization is defined as appreciation, deepening, and mastery in depth that takes place through coaching, guidance, and so on (Big Indonesian Dictionary, 1989: 336). In a psychological framework, internalization is defined as the amalgamation or unification of attitudes, standards of behavior, opinions, and so on in personality. Freud believed that the superego or the moral aspect of personality comes from the internalization of parental attitudes (parents). (Chaplin, 2002: 256).

In the process of internalization associated with coaching students or foster children there are three stages that represent the process or stages of internalization (Muhaimin, 1996: 153), namely:

1. The first stage is the value transformation process. At this stage the teacher informs good and bad values to students.
2. The second stage is verbal communication. Verbal communication occurs between educators and students or foster children
3. The third stage is a value transaction. Values are instilled by way of interaction or two-way communication between students and educators that are reciprocal interactions.
4. The transinternalization stage is the last stage which is much deeper than the transaction stage. Communication is not only verbal, but has formed a mental attitude and personality. Personality communication at the transinternalization stage plays an active role

The process of internalization must go according to the development of human life along with the tasks of life development. The center of personality formation is internalization. The critical dimension of human self-change, which gives meaning (value) and influences the meaning of the response.

Internalization is a process throughout an individual's life from birth to the end of his life. Lifelong learning to manage emotions, desires, passions and feelings will shape his personality. When the soul is born, the first feelings that are activated in the personality are contentment and dissatisfaction, when it is dissatisfied, the baby will cry.

In humans, various kinds of passions, emotions, feelings, and desires develop in their individual personalities. Various kinds of stimuli affect the form of activation of various kinds of personality contents. The stimulus can be in the natural surroundings and in the social and cultural environment.

His experience of various new feelings will be added every day in the life of the individual. Every day learn to feel love, hate, security, self-esteem, truth, happiness, joy, sympathy, guilt, sin, shame and so on. Various kinds of desires also develop such as the desire for survival.

Internalization comes from the word internal or internal which means within or within, so internalization means appreciation of a doctrine, teachings and values in the form of belief and awareness of the truth about doctrines or values embodied in attitudes and behavior. Internalization can also be said to be setting into thoughts or personality, actions, values, ideas or practices from other people to become part of oneself. Internalization of values is a way of instilling normative values that determine the desired behavior for a system that educates in accordance with Islamic guidelines towards the formation of a Muslim personality with noble character. Values are traits or things that are important for humanity (Depdikbud, 1998; 25). Furthermore, value is something that can be targeted to achieve goals. The overall nature of the arrangement consists of two or more of the components. The components influence each other or work in a unified whole or integration. The component is oriented towards Islamic values and morality. Value in the Big Indonesian Dictionary (2002; 783) means price, the number of intelligence that perfects humans according to their essence. Value is a normative pattern that determines the desired behavior for a system between the surrounding environment without distinguishing its functions.

NATIONAL CHARACTER EDUCATION

We must be proud to be an Indonesian nation that has national character with the characteristic of assessing actions as a virtue based on the values that are characteristic of the Indonesian nation. The personality of the Indonesian nation which was passed down by our ancestors was noble, high and self-identity that was educated and very creative. This is reflected in his life from his language and culture. There are 18 values in Indonesian character education, namely religious, honest, tolerant, disciplined, hard working, creative, independent, democratic, high curiosity, high national spirit, love of the motherland, respect for achievement, friendly and communicative, love peace, love to read, care for the environment, care for social and responsible.

The character of the Indonesian nation in religious life is obedience to Allah and the Prophet and enthusiasm in carrying out religious teachings, being tolerant of adherents of other religions and always living in harmony despite different religions. The character of the Indonesian nation in social relations is always to be a person who is trustworthy and can be trusted both in speech, behavior, attitude and work. The Indonesian nation also always respects differences in opinions, attitudes, religion, ethnicity, and the actions of other people who are not the same as themselves. Actions and behavior are always orderly and obedient to the rules. Always innovate and think of producing new findings or developing existing ones; be independent, not dependent on other people in carrying out their duties and obligations; be fair to himself and others in carrying out their rights and obligations; be critical and explore everything that has been learned, known either from hearing or sight.

The character of the Indonesian nation in the way of thinking, acting and insight always places the interests of the nation and state above personal and group interests. . Attitudes and actions that encourage him to produce something useful for society, and recognize and respect the success of others. The character likes to read things that are useful both for himself and others and likes to write various useful knowledge. Protecting the environment so that it is not damaged by trying to repair the natural damage that has already occurred. Always give help to others and anyone who needs help. Discipline and order in carrying out their duties and obligations, both towards oneself, the community, the environment (natural, social and cultural), the state and God Almighty. Building national character by mastering language knowledge and translating regional languages in order to foster a sense of love for Indonesian language and culture which is very noble.

Indicators of the success of the character education program can be seen from the belief that students have practiced the religious teachings that are adhered to in accordance with the stages of adolescent development; students can understand their own strengths and weaknesses; students can appreciate the diversity of religions, cultures, ethnicities, races, and socio-economic groups within the national scope; students can seek and apply information from the surrounding environment and other sources logically, critically, and creatively; students can show self-confidence; students can show a penchant for reading and writing simple short texts; students can demonstrate listening, speaking, reading, and writing skills in Indonesian and simple English; students can comply with social rules that apply in the wider environment; students can demonstrate the ability to think logically, critically, creatively, and innovatively; students can demonstrate the ability to learn independently according to their potential; demonstrate the ability to analyze and solve problems in everyday life; students can apply the values of togetherness in the life of society, nation and state for the sake of realizing unity in the unitary state of the Republic of Indonesia; students can describe natural and social phenomena; students can use the environment responsibly; students can appreciate works of art and national culture; appreciate work assignments and have the ability to work; students can apply a clean, healthy, fit, safe life, and make good use of free time; students can communicate and interact effectively and politely; students can understand the rights and obligations of themselves and others in association in society; students can appreciate differences of opinion; students can master the knowledge needed to attend secondary education; students have an entrepreneurial spirit.

An important element in nation building is education. Education is the basic beginning of the development of human character. In 1970 our elementary schools were provided with national character education such as Pancasila Moral Education and National Development History Education. The Middle School Pertama was provided with advanced supplies of the P4 Upgrading model (Guidelines for the Comprehension and Practice of Pancasila). Character education is one of the important things to build and maintain national identity. In the following years, character education in Indonesia needs to be given more special attention because so far it has only touched on the level of recognition of norms or values. Character education has not yet reached the level of internalization and real action in everyday life.

The current development of education in Indonesia tends to prioritize the mastery of scientific aspects and intelligence. Neglected character education. Knowledge of moral principles obtained in moral or ethical education in schools is currently being abandoned. Some people start not to notice anymore that education has

an impact on a person's behavior. Whereas education is expected to be able to present a generation with strong character, because humans can actually be educated, and it has to be from an early age. Although humans have innate character, it does not mean that character cannot be changed. Changes in character presuppose a hard struggle, a continuous practice to live up to good values and are inseparable from the surrounding environmental factors. The era of information openness due to globalization has negative factors, including the fading of national values which are considered narrow, such as patriotism and nationalism which are considered incompatible with the values of globalization and universalization.

Concern for the development of the nation's character starting from early childhood education is a special concern of President SBY. In several Cabinet Meetings, the President and Vice President discussed matters of concern to the people in the life of the nation and state, including the existence of social issues and challenges that should have been resolved through the contribution of the education sector. For example, even though this nation already has the Pancasila philosophy and religious teachings, there are still many acts of inter-communal or inter-religious violence.

The President during his visit to the Ministry of Education and Culture, when giving directions in a Limited Cabinet Meeting on 31 August 2012 which discussed the Government's Strategic Program in the Education Sector. The point of the statement above is that character education has a strategic function for the progress of the nation, there must be a commitment to carry out character education as part of national identity. The commitment that we all have to carry out, refers to the 5 values of the nation's character to become superior human beings conveyed by President SBY namely Indonesian people must be true patriots who love their nation, country and homeland; In the future, Indonesian people will become innovative people and continue to pursue progress; Indonesian people who are moral, have good character and behave; strengthen the spirit of "Must Can", which continues to seek solutions in every difficulty; Achieve an intelligent and rational society;

Life of the Nation and the State

Information and communication technology that facilitates service to humans on the other hand also accelerates the negative influence on the existence of values that have developed in a society. Various kinds of phenomena in the past were considered taboo, now they are considered normal and can become a trend among people. This statement is proven by the spread of violence perpetrated by school-age children, sexual harassment, lack of decency towards parents, free sex, abortion, and others. The spread of this phenomenon is inseparable from the development of information and communication technology which has now become a primary need for someone to keep abreast of its developments. Thus, value education is a process of forming human character values that have begun to decline as a result of internal and external influences. So value education is present in society to rebuild the values of productive human character following religious, legal, and academic demands (Sukitman, 2016).

Indonesia is entering the 2014 election year, and activities in mosques may be dominated by groups that control mosques for personal or group interests that have different understandings of religious ideology, schools of law, politics, and mosque management which have not been managed properly. Alifah's research (2020) shows that the process of internalizing the values of Islamic religious education is carried out at the Jogokariyan mosque, namely through three stages: (1) the process of transforming values through the presence of dawn lectures, dhuha assemblies, assemblies of the traces of the prophet, TPA, UMMIDA studies, learning tahsin and tahfidz, coaching Hajj and Umrah and others. (2) the value transaction process is carried out through communication between the takmir of the Jogokariyan mosque and the congregation by interacting with each other so that feedback is generated. (3) the process of transinternalization carried out at the Jogokariyan mosque, namely by listening, responding, giving value, organizing values, and value characteristics to deepen, familiarize and practice what has been obtained. as a form of embodiment in the belief of embracing Islam actively and effectively. Second, there is a contribution to the inculcation of PAI values towards the religiosity of the congregation. The researcher uses the Glock & Stark theory by analyzing the dimensions of belief, religious ritual, appreciation, intellectual, and practice or effect after the process of internalizing PAI values which contributes to the congregation themselves. , however, in practice in the field from the results of observations, it is more dominant that there is a contribution to the dimension of religious ritual, intellectuality, and practice or the effect that appears in the congregation of the Yogyakarta Jogokariyan mosque.

CONCLUSION

Internalization of education in the life of the nation and state can be carried out by all educational institutions starting from formal and non-formal schools as well as places of worship such as mosques, churches, temples, etc. The goal is to produce citizens who are aware of their rights and obligations so that the goal of the Indonesian state to achieve a just and prosperous society can be achieved. Intelligence is processed in an

integrated manner starting from intellectual intelligence, emotional intelligence, financial intelligence, and spiritual intelligence. By achieving all intelligence, the phenomena and negative impacts of globalization can be overcome so that human beings with the Pancasila spirit are formed following the personality, outlook on life, and basic philosophy of the Indonesian people.

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PARTITION 1947: THE POSTCOLONIAL STUDY OF SEPARATION OF SELF AND OTHER THROUGH “PARTITION” AND “JAADEIN”

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ABSTRACT

The most traumatic displays of violence and barbarism perpetrated against the inhabitants of the Indian subcontinent was the 1947 Partition of India, which created India and Pakistan. Under the pretext that they were retaliating against another nation or community, women suffered disproportionately. The demolition of one's country and identity was accompanied by an ongoing state of chaos that dominated post-partition consciousness amid Partition. In this research paper, the researcher will analyze how these beings with the affliction of femininity, are treated and oppressed during the partition era, as illustrated by the selected short stories, Gulzar's "Partition" (Gulzar, 2015) and Ismat Chughtai's "Jaadein" (Ismat Chughtai, 2015). Stuart Hall's idea of identity is applied to the protagonists' divergent viewpoints through the lens of religious doctrine, feminist theory, and eventual degradation; and feminist theories like Semanalysis by Julia Kristeva and Écriture féminine by Helena Cioux that came before the stories are extrapolated. To analyze the actions depicted in these works, trauma theory perspectives must be considered. Deconstruction theory has also been made possible due to the separation of women and society through difference. A perpetual state of disarray dominated the post-partition minds when losing one's motherland, family, and friends seemed so perplexing.

Keywords: Violence, Feminism, Partition, Translation, Postcolonialism.

The Partition of the Indian subcontinent into Hindustan and Pakistan in 1947 was an unprecedented event in the history of British India, causing a significant impact on the existence of inhabitants on both sides of the borderline. The Partition of the Indian subcontinent in the year

1947 is remembered as a catastrophic event, propelled by individual experiences of bloodshed, migration, and rehabilitation. As a result of Partition in the post partitioned era regional and sectarian warfare increased dramatically. The Partition of these two nations is considered a devastating tragedy that causes thousands of people to lose everything they own, and these individuals became victims of humankind's sheer savagery. Partition not just caused murders, violent protests, and physical violence, but it also tarnished the entity that generates community, sustains the residence, and boreholes subsequent generations; thereby, these benevolent ones were left widowed, mutilated, and exploited, their agony did not end with their deaths, but left a scar on everything that they established vis a vis family and community. The abandonment of one's homeland, nation, and identity culminated in the breakdown of the current societal fundamental unit and creator of the society i.e women. This discourse explores the plight of these anomalies of history, analyzes their oppressors during the time of partition and their existence realized through translated narratives Gulzar "Partition" (Gulzar, 2015) and another one by Ismat Chughtai "Jaadein" (Chughtai, 2011).

"Jaadein" (Chughtai, 2011) is a heartbreaking story about interpersonal fellowship raising an unanswered question about what it means to consider a place to be termed as "homeland". The narrative starts with two household neighbors, one Hindu and another Muslim family, who lived next door to each other and became entangled on each level. The households reside in a Mewar province dominated by Hindu majority, both the families remained conscious of their respective faith, but neither Ammi's Muslim nor Roopchand's Hindu communities recognized Pakistan and Hindustan as nothing more than geopolitical arguments, a conflict between two political parties, as they appeared to get into these two communities realizing intertwined existence. They analyzed the Partition of British India as if it were a competition, with really no long-term consequences or animosity towards each other like sports; a viewpoint is a perspective, as it will not affect Doctor Sahib or Abbu's sentiments for each other "Scuffles, wallops, wrestling, somersaults as if August 15th had never arrived. In the research paper titled 'Alone on slippery terrain: Ishmat Chughtai and her fiction' (Asaduddin, 1993) he believes she writes naturally, unaffected, and uninhibitedly, without the use of cliches or pretense.

During the post partitioned era, the narrator's father Abbu Sahib died Doctor Sahib assumed his duties and cared even more for "No critical action was made in the house without contacting him; Abbu's household, as though it were his personal. (2011, Chughtai) Doctor Sahib was fully aware of what would be left behind in the wake of Abbu's unexpected death, and also the impact this would have on Ammi and indeed the children. Nevertheless, as the vast distance between two communities instilled distrust and distorted narrator family perceptions of God, disparities between both the adherents hosting the flags of two religions began to arise. The

flags of the two independent governments that had been one before, both the nation and the family, were now bolstered by the politically passive households. In her essay 'Communal Violence and Literature'(Chughtai,2000) she attempted to examine the after-effects of Partition on wider society, keeping authors in consideration. Chughtai argues that thirst for political power and money is to blame for all the suffering and violence.

The narrator's family intended to relocate to Pakistan as the distance between the two doors became miles, like a bad omen forcefully instilled on them but Ammi, the fundamental unit of the family resisted. The woman who did not dare to even participate in political conversations between the two families suddenly stood alone against her relatives and questioned what makes the home one's own, raising a question What happens when one's shared world crumbles down?. Wouldn't that be the terrain which bores you, a neighborhood in which you have resided throughout your entire lifetime, a group of individuals who form a community and to which you contribute, or a piece of property where everybody worships to almost the same god, a region where one simply relocates to? It is also the benevolent souls, a woman who enforces cultural conventions, despite the ramifications, regardless of the comparative righteousness or even certain injustice that just about everything entails. Apparently, it was the most memorable moment that took place there; nostalgia trumps logic.

In the story, Ammi rebelled against both her obligations as a mother, wife, and as a woman in a community instead, she raised her obligation as a dutiful citizen of one's country; this decision defies the notions of a woman and a mother who is a delegate of the society as she warned: "don't touch my trunk!".The character of Ammi revolted not just against colonists but also her family members however, in the beginning, she was not just considered a "subaltern" (Spivak,1997) who is doubly bound because of colonialism and patriarchy, instead, she prioritized her responsibility as a responsible citizen of her homeland she states "You people should leave. There is no compelling reason for me to leave. These are the last days of my life".

Each attempt was undertaken, but Ammi stood firm in the face of a fierce storm, like the "Jaadein" of a big oak tree. Ammi's sense of belonging began to fade, and she imagined that when they returned if Would they be able to establish their Jaadein all over again?

During the heinous days when women were defiled and mistreated, however, Ammi who was aware of the atrocities and stood alone. Yet there was a glimmer of hope for morality, faith that a sliver of the benevolence that bore them would surface in these despicable creatures; hope in the conscience-stricken Doctor Sahib, who rushes to the station to stop the migrating family of Abbu, his efforts reunited the old bond between the two family members. The altruism of a feminine being replaced by a rational inquisition is a rare sight that went unnoticed since the minds of the time were preoccupied with the distinctiveness of societal structure, predetermined patriarchal codes, and had little tolerance for the nuanced. The story limits one's ability to go deeper into an argument; but, we may understand our world along with the setting of the narrative that we, the individuals, have free reign over its manifestation which looms uncomfortably close to our world. As a result, all one has to do is look around to notice the subtleties for the fellowship consisting of bloodshed between and the overt of the homeland; why is a series of cordial meetings that have become routine, whereas what is well, it is what it is, a certainty bolstered by the folklore of the past.

Roland Barthes's "Death of an Author" (Cuddon; Habib, 2015) analyzes the works, omitting the personal conception of the author and analyzing these short stories universally. The torment of Partition was not limited to that of the flesh but permeated as emotional scars for the survivors and to their kin in memory. Perhaps it is this reliance on the believed truth that makes. Many misremember their suffering, in the story 'Partition' Gulzar explores this phenomenon of trauma-induced memory and even necessary denial that the Singh family exhibited. The Singh family asked Gulzar to visit them, they were adamant that he was Sampooran Singh "they believed that I was very small when, while traveling with a caravan, I had got separated" the one who was separated from his family alongside his sister Satya Singh. The eldest son of the family Iqbal Singh took Gulzar to meet Daar-Ji the patriarch of the family, he sat Gulzar's "Partition" was narrated as the story of their exodus from newfound Pakistan but above all, it was the story of their lost son and daughter. As he states 'Punni, why don't you believe us? Why do you hide from us? You have even hidden your name! Just as Satya became Dilshad, someone must have made you Gulzar!' imploring Gulzar to believe their truth but the truths vary depending on the minds that believe them Gulzar kept his while Daar-Ji died with his own eight years later.

He starts the narrative with the Muslim zamindar who was kind to the Singh family, who lent a helping hand in times of riots and bloodshed, he protected the people of his little settlement and even asked the family to move into his haveli until these riots calm down. Considering dignity to not impose or the distrust that was brewing between communities, the Singh family left for Hindustan. In their travels to Mainwali, from where there was an armed escort into Hindustan through Jammu the group of Hindus and Sikhs grew substantially, it was

comforting to have more people along but they were plagued by a rumor of how they would be attacked by Musalmans in Mianwali. During all this commotion the Singh family lost their two youngest children, Sampooran and Satya. After reaching Jammu they searched many camps in hopes of finding their children and waited days but they had to move one, and they did until twenty years after their arrival many a group was going on a pilgrimage to Panja Sahib. Overwhelmed with the guilt of abandoning their Muslim zamindar they wrote a letter about them fleeing from Pakistan and how they lost their young children before their departure and joined the group to their land. Daar ji states I am not sure why I did it; I am not sure what compelled me to do it, but I sent the letter.

But Daar-Ji could not post it yet after the end of the pilgrimage in Karachi, he posted the letter, months later he got a reply from Afzal Chacha that zamindar had passed away years after partition and a few days ago his son Ayaaz too has passed, one of the mourners read the contents

of the letter and replied about their lost daughter, the girl was called and questioned. She believes that during the Partition, she was separated from her parents and that her new name is Dilshad. They met her, she remembered all, she lived as a maidservant to a husband and wife for years waiting for someone to retrieve her but after eight or nine years the master of the house performed a nikah with her and made her his wife. Although Daar-Ji's voice sounded full of tears and the mother's eyes remained dry, Dilshad was overcome with the sense of accomplishment of his Pakistani air force son and not her real parents. The prospect that derived this discourse is to give a testimony for the inevitable verdict of seclusion of these benevolent souls, further giving evidence for their detached state that is and always shall be a prerequisite for them. Hence this discourse must be broken into comprehensive layman's terms; one which illustrates the times in its statistical specifics i.e. background of India at the time of partition, political dimensions, and stating the events that transpired in an unbiased analytical method and the other one which uses the individual's perspective in perceiving events, surmising the 'Why' of the discourse in a rhetoric manner, The 'Why' of the state of the benevolent ones, affirmation with incidents of sexual assault on both sides of the border, anarchy, massacre, and rapine.

In the horrid times of Partition womanhood becomes both a blessing and a curse, a curse that was exploited by the barbarians who adorned the true face of humanity in those abominable times of partition, where humans were given free will to act like a human, they had many alibis, protected their faith, the sovereignty of their new-formed country and most importantly revenge as they were the victims of the same torment by the other faction. This cycle of pain exchanged their currency which was women, defiled, battered, enslaved, and mutilated women, who became trophies for one and scars for the other. Furthermore, it was the curse of womanhood that made them subordinates and the other; which surmised their relegation into a submissive state, which includes their voices too. Ironically their plight was intensely explored by the sex that they were subordinate to, it was a male voice that unveiled the atrocities which were universally recognized as immoral, yet were never treated as such. It was never shed light upon, the state of women was known and sanctioned as one of the few constants of human society.

CONCLUSION

The 'Partition' is a term made by humankind that refers to the long-term separation of human settlements for the sake of obtaining some political ambition;. The Partition of British India in 1947 was a traumatic catastrophe that resulted in a complete loss of continuity and irreversibly shattered both individual and social identities; an aggressive, patriotic forced migration accompanied the arbitrary division of both nations. Although it can be argued that Partition is a setting that is common in both of these narratives, the impact was vast enough to morph this loss of humanity into an entire field of academia. Such was the gravity of the themes of loss and separation that society harmonized in the horrors they inflicted and/or the ones they received. Chughtai's feminist movement, which drew numerous subcontinent-wide bidding social justice warriors, spoke openly about women's sexuality, chauvinistic restrictions on a woman. The repercussion of sexual orientation consigned to the substantial other; an understanding into women's sexuality, declaring that these benevolent souls, women also demand pleasures in the body and also the sense of belongingness that accompanies along with it the proximity, remembrances also the reputations of one's forefathers. The modest Ammi, who prefers not to comment about insignificant relevant subjects, takes a position towards her own family under the pretense of a religious inquiry, accepting the difficulties of residing in a majority of Hindu areas alone, abandoning her family and child towards their own devices. This courageous effort of preserving liberty is often shown in females even though they are revered as altruistic individuals, but here, a female bound by maternity and limited by the current societal concept of a woman voluntarily relinquished both to enquire into her own life's inquisition.

What defines a person's native country? Analyzing how the land that had been a home for the family for years was suddenly foreign after the socio-political crisis that was brought by partition. Moreover, the fantasizing of people of the same religion was done solely based on their animosity toward other religions. The Singhs permeated the crisis of origin in the next of kin, the son was lost and the daughter turned maidservant to the second wife. Here Hall's idea of identity (Cuddon & Habib, 2015) came into play, with many people imposing the identity that was demanded by the times or by each other, which came together in the loss of identity of past and becoming of new.

Furthermore, the trauma of the separation from their children, and the guilt of leaving their zamindar Afzal Chacha was not known or even realized in the moment of when the deed was done or when the loss was still new but it is the haunting insight that came later. Twenty years later when they wrote the letter or met Dilshad it was up till that time their suffering had increased exponentially. This clear implementation of Caruth's "Trauma Theory" (Cuddon & Habib, 2015) is not embodied by the Singh family alone, but it is becoming of all the people who lived in the times of Partition. As a result, the prior impertinence of Partition has morphed into an insurrection.

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ENHANCING RESTAURANT SERVICE QUALITY THROUGH TECHNOLOGY. A STUDY BASED ON THE REVIEW OF THE LITERATURE

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The evolution of technology has a significant impact on the restaurant industry's growth. The paper looked into the impact of technology on the restaurant industry, as well; in this paper, we look at how Technologies are being used in the restaurant industry to give business executives a better understanding of current and new trends and how they can be used to improve service quality, and common use-cases that could revolutionize the way they do business. The ability of the restaurant sector to support staff, improve service quality, improve efficiencies, acquire a competitive edge, retain customer relationships, and raise profitability has been proven to be impacted by technology.

Keywords: Technology, Service quality, Restaurants, New Trends.

INTRODUCTION

Restaurants are already utilizing technology, such as artificial intelligence (AI), to optimize their operations. The broad deployment of artificial intelligence (AI) and automation will impact how restaurants hire and use workers to deliver timely service. The advantages of artificial intelligence in the restaurant sector go beyond robots taking orders, preparing food, and delivering it. AI can also assist restaurant operators in deciphering data to improve the diner's experience [1]. Customers severely evaluate competing Restaurant firms' service standards, and researchers and businesses have found that customers' acceptance of a firm's service quality has a profit impact [2]. According to industry studies, the trend toward incorporating more mobile solutions to improve consumer interaction is rising. According to a study published by Hospital Technology, boosting client interaction through digital platforms is the most important strategic goal for tech investments in 2017[3]. The restaurant and hotel sector understands that exceptional service quality is one of the essential variables under its control that can add value to its product and, as a result, increase customer loyalty. Enhancing service quality at all levels of service delivery has thus become a must for organizational sustainability, regardless of changes that may occur within or outside the firm [4]. Technology has completely transformed the industrial business by making processes more efficient, yet automation has never been successfully used on a large scale in restaurants. Nonetheless, many well-known corporations are attempting to develop technology that would automate numerous operations in the restaurant sector, which will have significant repercussions for business owners and employees, particularly in the fast-food industry. This helped people improve their enterprises and adapt to the current world by the end of 2022. Of course, this is just one aspect of the Five-Star Hotel's digital revolution in the food and beverage department, which is still evolving rapidly. In this business, technology already plays several roles.

2.1 LITERATURE REVIEW

"In the luxury segment of hospitality, artificial intelligence and (Internet of Things) technologies can be used to improve the guest experience by empowering staff to anticipate and respond to each guest's need

in a personalized way, "For example, when a guest returns to his or her room after a tennis game, it can be automatically detected and communicated to the concierge to arrange for cold drinks without the guest having to make a request." Hotel food and beverage operations may stay ahead of the technology curve by forming partnerships. For example, the Carlson Rezidor Hotel Group has teamed with India's online reservation service Dine out to allow guests to make reservations at any of the group's 140 properties via the Dine a platform. "Dine out's technology exposes customers to more brand experiences via their devices and social media while also supporting our hotels and F&B outlets in establishing a competitive advantage," Restaurant technology has gone a long way. Technology has advanced in leaps and bounds, from a primary cash register to a central control point for all operations. There are several sectors in the restaurant industry where technology plays a critical role, one of the most essential of which is restaurant operations [5].

It may appear to be a massive task that restaurant management cannot possibly complete alone. This is where technology can save the day. Technology assists you in streamlining your entire restaurant operation and ensuring that you have a firm grip on all of your restaurant's activities [6]. Technology helps you give consistent customer service by streamlining your end-to-end restaurant processes. However, many restaurants are still unaware of how technology might help them operate their businesses more smoothly. Read on to learn how to

use technology efficiently to help you streamline restaurant operations: Technology helps you give consistent customer service by streamlining your end-to-end restaurant processes. However, many restaurants are still unaware of how technology might help them operate their businesses more smoothly.

Robot adoption at hotels was driven by the COVID pandemic, which created the demand for social distance. The technology will enable hotel operators to construct a secure and enjoyable recreation area in addition to their ongoing hunt for chances to offer distinctive experiences [7]. The primary uses of robots in 2022 will be in service delivery and customer item collection.

In order to free up waiters to accept orders or handle other duties while still giving diners their service, the robotic waiter might be built to carry food and beverages to guests. This implies that a hotel with several levels and rooms will not need to recruit a large workforce to transport food and supplies. When customers interact with these robots, humans can provide more helpful feedback by responding to their inquiries and ensuring customer service. Robots that carry out various chores often done by people are one of the most astounding new hotel technologies [8]. For instance, the FlyZoo hotel by Alibaba uses robots to help with room service, provide visitors with all the information they need, clean the rooms, and automate as many regular tasks as possible.

2.2 Technological Advancements in Restaurants and Service Quality

The restaurant sector has traditionally embraced technology, but it has become more crucial as times have changed. Restaurants that quickly adapted to technology improvements as times changed could attract and keep more customers. Technology advancements have raised client expectations, from automated restaurant eating to methodical online delivery [9]. The restaurant business will continue to experience rapid technological and automated growth. Digitalization and enhanced restaurant tech services would raise the bar for the entire food and beverage industry. Restaurants will invest in technology that gives them a competitive advantage to meet client needs better.

2.2.1 Restaurant-owned Mobile Applications

According to a 2019 National Restaurants Association of India (NRAI) study, 44% of consumers reported placing meal orders using a restaurant app or website in the previous year. The importance of creating a mobile app that enables users to place orders whenever it is convenient for them is made clear by this. Mobile apps not only increase order volume but also increase brand recognition. In many restaurant chains that provide alcohol in-house, customers may now place drink orders more conveniently via dine-in ordering apps. Mobile technologies can also be advantageous to restaurant staff. It ensures transparency, accuracy, and ease of use in corporate management. This is a significant development that the restaurant business would not want to miss in 2022.

2.2.2 Tabletop Ordering Method

Tabletop ordering systems offer the convenience of digitally browsing through the complete menu and placing orders to customers. There is no need for servers to approach each table and physically take orders. The kitchens get orders placed through computerized menus immediately. Some systems have integrated entertainment elements to keep clients interested while their food is being produced and delivered to the tables. These solutions improve service delivery, serve more customers, and reduce table turnaround time.

2.2.3 Kiosks for self-ordering

A less-examined sector of guest-facing operations in the restaurant industry, Kiosks are being pioneered by major Quick Service Restaurant (QSR) operators like McDonald's. Small, self-serve digital kiosks allow clients to place their orders. With a significant reduction in order taking time, they accelerate the service [10]. Customers can modify their orders and pay for them using their preferred method of payment using kiosks, which are flexible systems. Even during peak hours, kiosks reduce lines, and more customer movement is directed.

Additionally, these technologies offer current insights into customer preferences. The POS terminals and all the data are in perfect sync. Restaurant owners can quickly identify what is effective, which increases the quality of all services.

2.2.4 The use of voice assistants

Virtual assistance is now a common practice in the restaurant sector. Well-known restaurants like KFC and Pizza Hut have implemented voice-activated ordering to give customers a seamless experience. Customers can place orders with voice commands thanks to in-app voice help or connection with popular virtual assistants like Alexa or Google Assistant. One of the most promising technical advancements, voice assistance, will impact the restaurant business in the future.

2.2.5 Devices for taking orders on the go

The table turnaround time is significantly shortened by order taking on mobile devices. As a result, eateries can accept more orders. This has two key advantages. First, KOTs do not need to be manually transmitted from servers to the kitchen. Second, chefs can start making the requested meal as soon as the order is placed, reducing waiting times and maximizing staff efficiency.

2.2.6 Marketing Automation

The marketing of restaurants has evolved through time to be more scientific and data-driven. Better restaurant management software will make it simpler and more data-driven to target potential consumers. Customer-focused loyalty programmers can be created using important insights from restaurant CRM software that combines customer data from all platforms. Additionally, the restaurants will be able to increase their customer base by running targeted marketing campaigns via email, SMS, websites, and social media.

3. RESEARCH METHODOLOGY AND OBJECTIVE OF THE STUDY

The goal of this work is to examine every technological tool and technique. The technology employed in restaurants is the main focus of this study. The purpose of this study was to construct a list of many elements and traits of the technologies used in restaurants to improve service quality, so this article is based on a literature review. The most significant online databases for the hotel sector were evaluated for inclusion and exclusion criteria, as well as how it has used technological tools to improve quality. Web of Science and Scopus were used as websites to find pertinent data.

4 STUDYING THE CONNECTION BETWEEN TECHNOLOGY AND SERVICE QUALITY

It has typically been forgotten that technology is a crucial component of service quality. Technology can offer a long-lasting competitive advantage when integrated into the organizational culture since it is difficult to replicate. It is investigated how useful it would be to provide operational definitions of service quality dimensions.

Many service innovations, including automated voice mail, interactive voice response systems, internet-based services, and various intelligent services—such as "Restaurant-owned mobile Applications, voice assistants Internet-based offering radically new services for consumers—have been fundamentally influenced by technology. Additionally, well-known businesses have created whole new services based on information technology.

New opportunities for offering current services are being created by technology in a more practical, practical, and effective manner. Technology makes simple tasks easier than customer service duties (paying bills, responding to inquiries, checking accounts) records, orders tracking).

Customers and staff can benefit from technology to be more efficient and effective in obtaining and giving service. Thanks to self-service technologies, customers can now serve themselves more efficiently by using web applications.

4.1 Modern technology makes restaurant wait times shorter.

Waiting in a restaurant for your meal to be delivered, especially when you are starving, may be unpleasant. Additionally, it causes customers to become dissatisfied and reluctant to use the service again, which eventually lowers the quality of the service. Technology improves how you manage your space and do away with the cramped conditions that foster confusion by implementing an ordering system that enables customers to purchase their food in advance [11]. SMS marketing is one of the technology options available to inform customers when their order is ready. Investing money in a queue management system to compile virtual orders is the best alternative.

4.2 System for online ordering at restaurants.

The popularity of digital dining has considerably increased over the past few years. [4] It has grown in popularity as more restaurants adjust to the operations by modifying their menus, employee levels, and even their marketing campaigns via the cloud. Fast food establishments that serve dine-in clients now rely on online ordering to grow their restaurants.

Restaurants can offer direct meal purchases from their websites by using online ordering systems. With an online ordering system, your diner is involved in every step of the process, [12] from creating your menu to facilitating the order to completing the transaction [13] Restaurants can now communicate with consumers during the ordering and dining process online.

4.3 Technology closes service gaps in the restaurant.

Restaurants employ cutting-edge technologies to stop these unpleasant incidents and ensure that service level is constantly rising [14]. The restaurant industry faces new challenges like rising food costs, rising labor costs, and a labor shortage. By streamlining various business operations, such as ordering, payments, and rewards programs, restaurants may improve service quality, increase customer happiness, and save expenses [15], [16].

Efficiency can make or break a dining experience since customers still have high expectations [17]. Even some of the biggest fast-food chains in the world have had to cut back on their menu selections and operating hours to strike a balance between satisfying customer demands and a labor shortage. Given the market condition, in-person orders often require hurried contact between the server and the customer. Communication blundering is common. Incorrect orders or continuous warnings to serving staff may increase the chance that a customer will not return.

Technology innovation is needed to improve communication between employees and customers while streamlining the process [18]. For instance, while QR code menus may have been around before the epidemic, they became prevalent almost overnight. They were a way to guarantee customer and employee safety for in-person transactions.

A communication channel for services not available when the Gaps Model has created is now available thanks to online representations of virtual service experiences [19]. In reality, the inability to successfully convey an experience or an accurate visual representation of the service process in the past presented a difficulty for service organizations looking to advertise what they do. It was thought that services' intangibility and process-focused nature were traits that made it

4.4 Important Technologies to Enhance Restaurant Service Quality

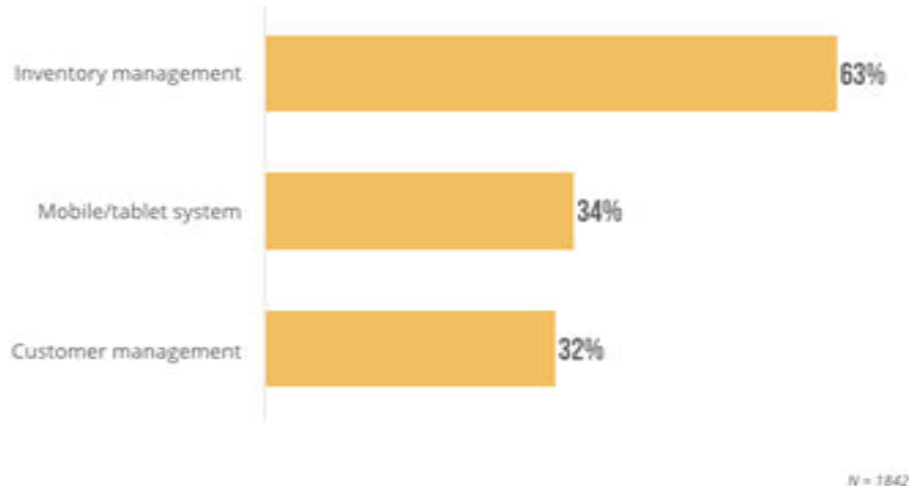
The most significant advantage operators provide regarding technology utilization in small and medium restaurants is implementing restaurant management and point of sale software [20].



The hypothesis phase is at hand. Customer research and historical data must be considered in addition to the restaurant's idea, menu design, marketing strategy, available technology, personnel expertise, and other crucial components [21]. The outcome should be a realizable, financially rewarding experience that meets client expectations.

4.5 Feature-rich Restaurant Software

According to the report published by Forbes [22] research was conducted among the restaurant owner in which the population size was 1842, and the majority (64%) of the owners have admitted that Inventory management software is beneficial to enhancing service quality



4.5.1 Inventory management tools

It assists restaurants in keeping track of both perishable and non-perishable goods to ensure the required stock levels are available. Restaurants can utilize inventory management to keep an eye on their regular orders [23].

4.5.2 Mobile/tablet POS systems

Allow servers to use their POS equipment to navigate the restaurant. Because there are fewer server problems and payments are handled more promptly, this improves the customer experience [24]. Additionally, it gives owners a choice to encourage servers to upsell, increasing sales and employee tips.

4.5.3 Customer management tools

support loyalty and rewards systems, particularly for restaurants. These systems keep track of diners' transactions at a restaurant and capture crucial customer data [25]. Once clients exceed specific frequency or purchase thresholds, rewards are frequently given.

5 CONCLUSION

After reading the literature on the technologies used in restaurants to enhance the quality of their service, it was discovered that technology has significantly aided in raising restaurant standards, as well as making it simpler for patrons to interact with online services to save time and money. By implementing digital software that provides checklist solutions for restaurants, one can also raise restaurant service quality. With the assistance of technology, managers can now focus on providing their customers with excellent customer service and retaining those customers. It has been observed that restaurants can gain from utilizing technology to improve communication, streamline processes, and ensure that everything is completed on time—all of which are crucial elements for raising service quality and generating repeat business. Digital tools can improve efficiency and overall effectiveness in the restaurant industry.

6 THEORETICAL IMPLICATIONS

Nowadays, every industry employs the phrase "technology" in common speech. One explanation claims that modern technology is raising the bar in each of the three areas of portability, time savings, and order accuracy. Due to servers' increased capacity to quickly change over tables due to the use of mobile devices, wait times in restaurants are significantly lowering. Smart gadgets are also being used for pre-ordering and placing orders at designated order stations. Therefore, it is strongly advised that restaurant management employ appropriate technology tools to assist customers in a better way and preserve service quality.

7 MANAGERIAL IMPLICATIONS

The formulation of recommendations regarding the aspects of using technology in restaurants and how technology is still improving the service quality will ensure the current study's contribution to experts. Restaurant managers should examine to improve service quality and customer satisfaction. The use of technology will help the owner of a restaurant prosper commercially.

8 FUTURE SCOPE OF THE STUDY

As this study was based on past studies, a thorough literature analysis was undertaken to better understand, How technology is part of day-to-day life in restaurants. Future research could result in the development of more technological tools for Five-Star restaurants. To determine the degree of consumer satisfaction in restaurants that have already implemented technology technologies, more research can be done. The most fundamental cause of rising requirements seems to be change in the hospitality sector and other businesses.

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THE CHANGING LANDSCAPE OF INDIAN RETAIL SECTOR: DRIVERS AND CHALLENGES

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ABSTRACT

Over the past ten years, the Indian retail business has shifted more and more in favour of organised retailing structures. With organised modern retailing, the domestic retailing pattern is changing. Rapid urbanisation, changes in consumption and shopping habits, the demographic dividend, and proactive government actions are all contributing to a significant shift from the traditional abundance of unorganised family-owned companies that are fueling India's retail sector growth. Large-scale retailers have a tonne of opportunities to establish themselves in the Indian retail industry, which has led to a trend of organised retail formats including department stores, hypermarkets, supermarkets, and specialty stores, changing the retailing landscape in India. Of the biggest rising nations, India is the third most desirable retail market for multinational retailers. With some restrictions, the Indian federal government permitted 51% FDI in multi-brand retail. In addition to JV, Indian businesses are observing a trend of rural retailing to access the rural market. 8% of all jobs in India are supported by the retail industry, which generates 22% of the nation's GDP and 8% of its overall employment. Not just in big cities and metro areas, but also in Tier-II and Tier-III cities, the sector is expanding exponentially. This research intends at the recent trends, developments and challenges on Indian Retail Sector.

Keywords: Retail Sector, Organised and Unorganised Retail Sector, Challenges, FDI

INTRODUCTION

Indian retail sector is growing and modernizing rapidly towards India's economic growth. India is the fifth largest preferred retail destination globally and 63rd ranking in World Bank's Doing Business 2020. The country has high market potential, low economic risk and moderate political risk. According to a study by Boston Consulting Group, India is forecasted to become the world's third-largest economy by reaching a market size of US\$1750 billion and consumption of US\$ 400 billion by 2025. With over 10% of the nation's GDP and almost 8% of all employment, the Indian retail sector is the largest of all industries. The real GDP of India for the financial year 2020-21 at current prices stood at ₹195.86 lakh crore (i.e. US\$ 2.71 trillion), and for the financial year, 2021-22 is estimated to be ₹148.2 lakh crore (i.e. US\$ 1,977.58 billion). As per Forrester Research, in 2020, India's retail sector was estimated at US\$883 billion. According to the data released by the Ministry of Statistics and Programme Implementation (MoSPI), retail inflation as per India's Consumer Price Index (CPI) was eased to 4.2% in April 2021. Indian retail sector is benefitted from the FDI policies through 51% FDI in multi-brand retail and 100% FDI in single-brand retailing.

Higher brand consciousness, growing young population, working women, changing consumer preference, growing urbanization, easy availability of credit, development of supply chain efficiency, raising income and purchasing power are some of the factors contributing to the growth of the retail market in India. In terms of both size and momentum, Asia is the driving force behind global retail and expansion of branded food and beverages, personal care products, apparel, fashion and the economy. The Indian government is also taking measures to liberal the central and state rules, which boost retail development, attract investment and increase consumption. The international consulting firm A.T. Kearney annually ranks emerging market economies based on more than 25 macroeconomic and retail-specific variables through their Global Retail Development Index (GRDI), shown in **Table 4.1**.

Table 4.1: A. T. Kearney Global Retail Development Index, 2021

2019 Rank	Country	Population (mn)	GDP per Capita (US\$)	National Retail Sales (US\$ bn)	Market Size (25%)	Country Risk (25%)	Market Saturation (25%)	Time Pressure (25%)	GRDI
1	China	1,402	17,192	4,071	100.0	88.4	13.1	100.0	72.8
2	India	1,400	6,461	1,163	59.1	50.7	63.7	82.7	64.4
3	Malaysia	33	27,402	112	74.5	74.0	27.2	43.9	54.1
4	Indonesia	272	12,222	407	51.3	30.7	57.6	60.7	53.0
5	Bangladesh	170	5,307	171	15.7	2.4	96.0	88.4	53.0
6	Morocco	36	7,620	46	31.5	92.6	66.5	51.8	52.2
7	Egypt	101	12,790	200	34.3	20.5	71.5	73.8	52.0
8	Ghana	31	5,693	24	13.5	70.2	96.5	52.7	51.9
9	Vietnam	96	10,869	125	27.8	42.2	56.0	98.4	51.8
10	Dominican Republic	11	18,608	25	44.5	70.2	62.2	39.7	51.4

Source: A.T. Kearney Global Retail Development Index, 2021.

Evolution of Retail in India

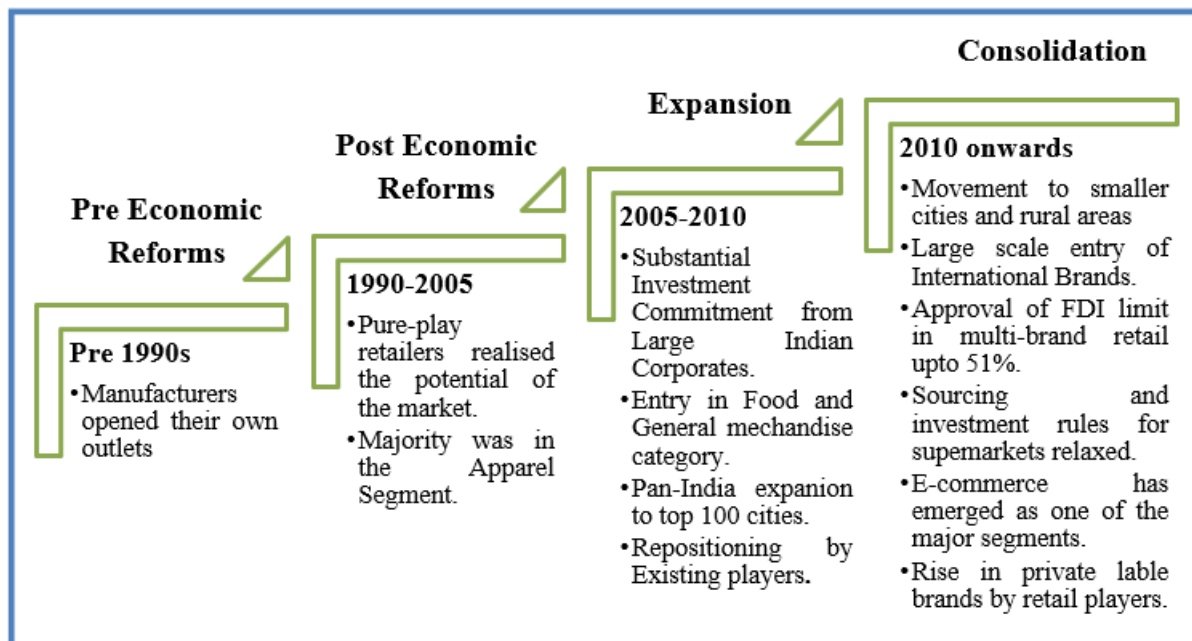
The focus of the retail sector was to fulfil the basic needs of consumers rather than luxury items. Accordingly, Kirana shops emerged in India at the time of Independence. For many years, these Kirana Shops in India satisfied the needs of a diversified population and size. These stores were located in residential areas with multiple utilities in order to provide convenient shopping near the doorstep of the consumers.

Stages of the Evolution of Retailing in India

1. Pre-Economic Reforms Stage (Pre-1990s):

During this period, the manufacturers opened their own retail outlets. Our government initiated this by establishing Mother Dairy, Super Bazaars, etc. Private segments like Bombay Dyeing, Raymond, Bata, etc., established their outlets across the country.

Figure 4.2: Stages of Evolution of Retailing in India



Source: Technopak Advisors Pvt. Ltd., BCG, TechSci Research; IBEF Report July 2021.

2. Post-Economic Reforms (1990–2005):

After liberalization, privatization, and globalization during the 1990s, many global firms and private companies established their retail stores in India, and the consumer's purchasing power also increased. Various shopping complexes have emerged in urban areas, providing a variety of choices to customers. Pure-play retailers have entered areas of the Indian retail market. Subsequently, hypermarkets and supermarkets emerged during this period. Indian retail companies like Pantaloons, Shopper's Stop, Lifestyle, etc., have set up their outlets across the country. Later, McDonalds, Benetton, Adidas, Reebok, Levi Strauss, Nike, and many more international brands entered the Indian market.

3. In the expansion stage (2005–2010),

During this period, India saw various major developments like expansion in the retail sector, entry of new retailers, development of new formats, and others. The success of Indian retail companies like Reliance, TATA, Aditya Birla, Mahindra, etc., encouraged global retailers such as Metro AG, TESCO, Zorra, Carrefour, etc. to enter the Indian retail segment. The government of India allowed FDI in single-brand retail to the extent of 51% during 2005-06. As a result of this, premium global retailers like Walmart, Gucci, Armani, etc., entered the Indian retail market.

4. Consolidation Stage (2010 onwards):

In this period, the share of the organized retail sector increased from 8% to 8% in a very short period. The government allowed FDI of up to 51% in the multiband retail sector. With this, various large-scale international retail companies have entered India. The government has liberalized the investment rules for supermarkets. E-commerce has also emerged as one of the major segments in India. Accordingly, Reliance, Mahindra, and Future Groups started their own online ventures to take over online players like Amazon, Flipkart, Snapdeal, etc.

4.4: Organized and Unorganised Retail Sector in India

Organized retail refers to the trading activities undertaken by a registered or licensed retailer, which means those who are registered for GST, income tax, etc. The organized retail sector comprises hypermarkets, supermarkets, discount stores, departmental stores, specialty stores, and also privately owned large retail businesses.

Retailing in India is modernized through multi-storied malls, huge shopping centres and sprawling complexes. They offer shopping, food, and entertainment under the same roof (Anjan Kumar 2018). Retailers are not only expanding their services to major cities in India but also to Tier-II and Tier-III cities, as they are targeting rural area customers also. With the increase in investment in infrastructure, they would be able to access high-growth potential rural markets.

India's retail market is largely dominated by small and traditional retailers like local Kirana shops, owner-managed general stores, apparel shops, footwear shops, chemists, paan and beedi shops, hand-cart hackers, pavement vendors, etc. They are so-called "unorganized retail." It is witnessed in the last few years that there has been a large growth in the organized retail sector through home-grown companies and also the entry of foreign investors. However, the overall share of organized retail in total retail business has remained low. The retail sector in India is in a nascent stage. Most of the country's share of organized retail is more than 30%, whereas, in India, it is 21%. The majority of the Indian retail market is occupied by the unorganized retail sector. As is found in **Table 4.2**, the total turnover during the year 2011 was ₹23,55,000 crores and organized retailers' turnover was ₹1,75,000 for the same period. In 2020, total retail turnover increased to ₹62,40,000 crores and the turnover of organized retailers increased to ₹13,10,000. The share of the organized retail sector was 8% in the year 2011 and it will touch 21% by the end of 2020.

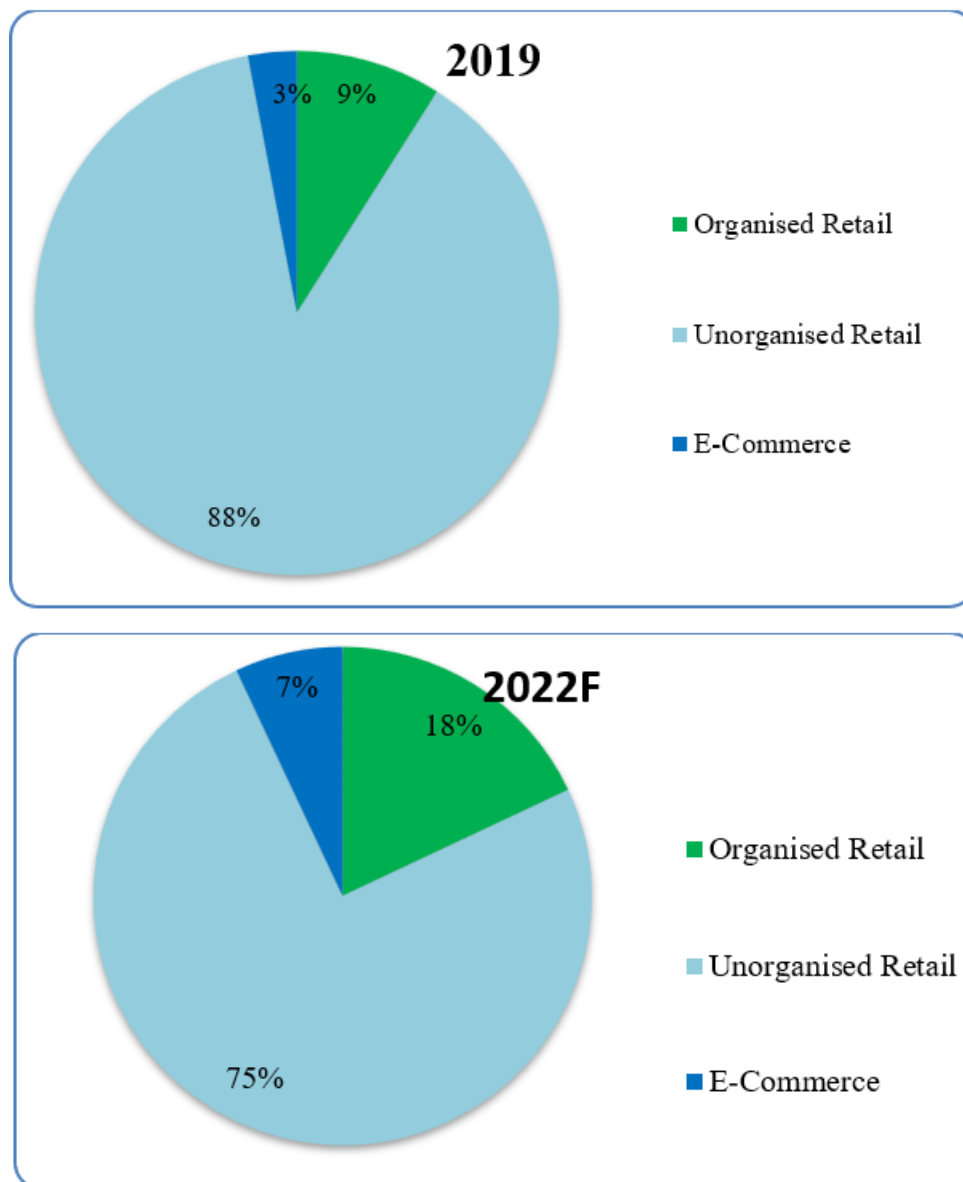
Table 4.2: Share of Retailing and Turnover of Indian Retailing

₹ in Crores

Year	Total Retailing Turnover (₹)	Growth Over last year (%)	Turnover of Organized Retailers (₹)	Growth	Market Share (%)
2011	23,55,000	10.82	1,75,000	25.00	8
2012	26,40,000	12.10	2,20,000	25.71	9
2013	29,50,000	11.74	2,75,000	25.00	12
2014	32,65,000	10.67	3,45,000	25.45	12
2015	36,25,000	11.02	4,25,000	23.18	13
2016	39,95,000	10.20	5,30,000	24.70	14
2017	44,95,000	12.51	6,70,000	26.41	15
2018	50,35,000	12.01	8,40,000	25.37	17
2019	56,15,000	11.51	10,50,000	25.00	19
2020	62,40,000	11.31	13,10,000	24.76	21

Source: ICRIER Policy Series, Veerendra Talegaonkar, Loksatta, Mumbai, 5/12/2011, Pp. 11

The organized retail sector in India is growing at a CAGR of 20–25% per year. In May 2020, many fintech companies like Paytm, PayNearby, Phonepe, Bharatpe and Mswipe offered loyalty programmes, online ledger services, and other services for small retail stores to adopt better digital payments services. This results in a majority of small local retail stores having adopted digital payment services as more than 63% of customers are interested in digital payments using mobile or card payments (IBEF, 2021).

Figure 4.3: Share of Organized and Unorganized retail sector in India

Source: IBEF Report, June 2022

As per the IBEF report on June 2022, the organized retail industry is expected to grow by 18% in the year 2022 compared to 9% in the year 2019. This is shown in **Figure 4.3**. Currently, the Indian retail market is dominated by the unorganized retail industry, accounting to 75% of the total retail market. Organized retail growth in India is lower compared to other countries. However, the entry of modern retail in India through big shopping malls and multi-storied complexes offers shopping, food, entertainment, etc., in the form of hyper-marketers, super-marketers, discount stores, departmental stores, speciality stores, and convenience stores. Organized retail industries have better supply chain management, vendor relationships, improved customer service quality, efficient stock handling, and various promotional offers. Over the past few years, top Indian industries like Tata, Reliance, Aditya Birla, and many others have been investing in the Indian retail market. Top global players like Wal-Mart, TESCO, Carrefour, Casino and others have also entered the Indian retail market, which has resulted in the expansion of retail businesses across the nation.

Table 4.3: Top Indian Retail Players

Sl. No	Name of the Company	Market Capitalization (₹ in Crores)
1.	Avenue Supermarts Ltd.	3,28,888.17
2.	Trent Ltd.	40,980.59
3.	Aditya Birla Fashion & Retail Ltd.	26,630.48
4.	V-Mart Retail Ltd.	8,573.10
5.	Shoppers Stop Ltd.	4,137.81

6.	Future Retail Ltd.	2,697.86
7.	Spencer Retail Ltd.	1,248.33
8.	V2 Retail Ltd.	670.25
9.	Future Enterprises Ltd.	401.25
10.	The Mandhana Retail Ventures Ltd.	36.99

*Source: MoneyControl.Com; *based on market capitalization. #as on 12th November 2021.*

The United States, Germany, China, and India are the world's top five retail market countries. As of 2019, the United States has become the largest retail market in the world, with retail revenue of more than 5 trillion US dollars. China is also closely following the United States by surpassing the North American country for the first time in its history, becoming the world's largest retail market in the year 2020. This could be possible for China due to the fast recovery from the COVID-19 pandemic. The Indian retail market is estimated to reach 1.2 trillion US dollars in the year 2021.

Table 4.4: Worldwide Leading Retail Players

Sl. No	Name of the Company	Country of Origin	Retail Revenue (in billion US Dollars)
1.	Walmart Inc.	United States	523.96
2.	Amazon Com. Inc.	United States	158.44
3.	Costco Wholesale Corporation	United States	152.7
4.	Schwarz Group	Germany	126.12
5.	The Kroger Co.	United States	121.54
6.	Walgreens Boots Alliance, Inc.	United States	115.99
7.	The Home Depot, Inc.	United States	110.23
8.	Aldi Einkauf GmbH & Co.	Germany	106.33
9.	CVS Health Corporation	United States	86.61
10.	Tesco PLC	United States	81.35

Source: Statista Research Department, 2019.

Challenges for the Growth of Retail Market in India

The fastest and most vibrant growing numbers of Indian middle-class consumers and the increase in their income, demand, and changing tastes and preferences created an opportunity for the retail industry to grow. In a very short span of time, the Indian retail industry has become an emerging and attractive industry in the world. Some of the key factors responsible for the growth of the retail market in India are as follows:

- Growth of middle and lower middle-class consumers:** Rising employment opportunities, rising income, and an improved standard of living for middle-class and lower middle-class people all create demand with more expectations in tastes and preferences. This was the major reason for the growth of the retail sector.
- Increasing in the number of women workers:** The growing literacy rate, especially the increase in the female literacy rate, has created an employment opportunity for women in all sectors of the economy. With this dual role of women managing work and life, they have less time for shopping. This expects all the things to be available under one roof. This purchasing habit of working women is one of the causes of modern retail.
- Increased promotional benefits:** Modern retailers are offering various promotional benefits to attract customers, such as coupon discounts, rewards points, cashback offers, buy one get one, after-sale services, etc. These kinds of benefits help with customer retention and satisfaction.
- Attractive store design:** Modern customers expect a well-arranged product arrangement in retail stores to ease shopping. Hence, improved infrastructure, availability of large space, eye-catching arrangement of products and store design are the driving factors for the growth of modern Indian retail.
- Emerging rural market:** It is a great challenge for the retail industry to satisfy the fast-emerging rural customers' tastes and preferences. The retail companies realized the importance of rural customers who had been untouched earlier, and now the retail companies have entered the rural markets
- Entry of foreign companies:** The entry of foreign retail companies into India is still more advanced than the scope of retail through advanced technology, innovative products, and attractive benefits to the customers.

7. **Technological advancement:** Due to the advancement of technology, organized retailers came up with innovations in product selling, especially with the introduction of bar codes to the product. The introduction of computerization, electronic media, and marketing information system have changed the face and scope of retailing
8. **Rise of consumerism:** Today's consumers are aware of their rights. They are knowledgeable and demand that the retailers satisfy their needs and wants. This consumer demand, expectations, comfort, convenience, etc., makes the retailers cautious every time

Recent Trends in Indian Retail Sector

India is one of the fastest growing economies and has been ranked as the third best country for retail investment as reported by US-based Global Management Firm and the fifth largest preferred retail destination globally as per the IBEF retail industry report 2021. India's retail industry is estimated to grow by US\$1407 billion by 2026 and more than US\$ 1.8 trillion by 2030. As per IBEF's retail industry report 2021, the Indian retail industry contributes 10% to GDP and 8% to employment and consumer spending has increased to about 9.1% in the year 2021. The report also states that by the financial year 2021, the traditional retail holding is to be decreased to 75% with the increase in organized retail share to 18% and e-commerce retail to 7% in the total retail market.

Table 4.5: Recent Developments in Indian Retailing

Sl. No.	Recent Developments in Indian Retailing
1.	In May 2019, Warburg Pincus and Runwal Group entered into a Joint Venture to form US\$ 1 billion retail mall platform.
2.	During May 2020, many fintech companies like Paytm, PayNearby, Phonepe, Bharatpe and Mswipe offering loyalty programmes, online ledger services and other services for the small retail stores to adopt better digital payments services. These results in majority of small local retail stores have adopted digital payment services. This is because of more than 63% of customers are interested in digital payments using mobile or card payments.
3.	In April 2020, Amazon India announced to invest ₹10 crores (US\$ 1.3 billion) to strengthen its pilot programme 'Local Shop on Amazon'. It is estimated to include more than 5000 local shops and retailers from more than 100 cities across the country.
4.	In February 2021, Reckitt Benckiser, a Consumer Health and Hygiene Company, in partnership with Grofers, an Online Grocery Retailers, launched 'Delivery Safe Programme' which includes processes and protocols to meet the highest standards of cleaning and disinfection.
5.	In February 2021, Panasonic India joined its business with Fortune Marketing Pvt. Ltd. to expand the presence of Panasonic in Indian market and to promote the Panasonic products.
6.	In March 2021, Xiaomi planned to have more than 6000 retail stores in the next two years.
7.	During March 2021, Big Bazaar announced expansion of instant home delivery services especially in Delhi NCR, Mumbai and Bengaluru for at least 2 hour guarantee delivery service. In May 2021, Big Bazaar expanded this guarantee delivery services to small cities in India such as Bhopal, Mangalore, Raipur, Ranchi, Guwahati, Kanpur, Lucknow, Varanasi and others.
8.	In March 2021, AP Group planned to expand their Italian Brand – Just Cavalli in India with the establishment of 200 retail stores.
9.	In March 2021, Unicorn, a premium Apple reseller, announced to launch 4 – 5 new flagship stores in India by 2022.
10.	During March 2021, Mi India invested ₹100 crores support plans to its retail operators for the next two years.
11.	Reliance Brands Ltd. entered Joint Venture with Bally, a Swiss Luxury Brand to market its products in India. Presently, Reliance Retail operates 7573 stores in 4400 cities across India as of June 2021.
12.	During July 2021, DP Retail, a subsidiary of Darwin platform Group of Companies (DPGC) planned to invest ₹1000 crores in the year 2021 to expand its retail business in India and allocated ₹100 crores towards market penetration and Omni channel retail business.
13.	In September 2021, the e-commerce enabled retail startup GoKwik, a New Delhi based startup has raised US\$ 5.5 million through Matrix Partners India.

14.	The largest greenfield industrial investment made by PepsiCo in India, the Kosi Kalan foods facility in Mathura, Uttar Pradesh, began operations in September 2021.
15.	Vivo planned to establish more than 100 exclusive retail stores across India during 2021.
16.	In 2021, Lenskart planned to expand its retail business in Southern India for this received fund of US\$ 315 million from Falcon Edge Capital, Temasek Holdings, KKR.
17.	In October 2021, Mercedes-Benz invested ₹60 crore (US\$ 7.99 million) to introduce the 'direct-to-customer' retail strategy in India.
18.	In October 2021, Sloggi announced to expand in India by leveraging a strategic partnership with Solar Group, its franchise partner. The company also announced plan to open 10 stores in India by 2022.
19.	In October 2021, Reliance announced plan to launch 7-Eleven Inc.'s convenience stores in India.
20.	Procter & Gamble declared a ₹500 crore (US\$ 66.8 million) investment in rural India in October 2021.
21.	In October 2021, Realme launched 100 new exclusive stores across India to expand and strengthen its footprint in the country.
22.	In October 2021, Plum, the direct-to-consumer beauty & personal care brand, announced plan to launch >50 offline stores across India (by 2023) to expand its customer base.
23.	In October 2021, Reliance Retail introduced Freshpik, a new experiential gourmet food store in India, to expand its grocery segment in the ultra-premium category.
24.	In November 2021, fashion brand, Guess, announced that it plans to open 50 stores across India
25.	In November 2021, Ingka Group announced that it will open its shopping centre in Gurugram, India, with an investment of ₹3,300 crore (US\$ 439.5 million).
26.	In November 2021, JSW Group announced its plans to invest ₹250 crore (US\$ 33.3 million) in JSW One Platforms, an e-commerce store in India.
27.	In November 2021, Big Basket announced that it will launch express delivery services in December 2021.
28.	In March 2022, Reliance Brands has bought the India franchisee rights and the current Sunglass Hut retail network from DLF Brands.
29.	In April 2022, Wipro Consumer Care inaugurated its factory in Telangana. It has invested in a state-of-the-art soap finishing line that runs on highest speed of 700 Nos of soap /minute.
30.	In May 2022, GIC acquired 8% stake for US\$ 282 million in Aditya Birla Fashion and Retail Limited.
31.	In May 2022, Reliance Brands Limited (RBL) partnered with Tod's S.p.A, the iconic Italian luxury brand to become the official retailer of the brand across all categories including footwear, handbags and accessories in the Indian market
32.	In June 2022, Reliance Brands Limited inks a JV with plastic legno spa to strengthen toy manufacturing ecosystem in India and to diversify the product offerings and tab the growing luxury retail segment, retailers are forming JV with foreign luxury brands. Reliance Brands Ltd. entered a JV with Bally, a Swiss luxury brand, to exclusively market its products in India.
33.	In June 2022, Aditya Birla Group formally launches TMRW – a Digital First 'House of Brands' venture in the Fashion & Lifestyle space.

Source: IBEF Retail Industry Report, June 2022.

CONCLUSION

The retail industry will continue to experience difficulties related to the supply chain, real estate, regulations, private brands, and shifting consumer trends. However, distribution channel intermediaries and farmers appear to be unsure of their opportunities and threats as a result of this transformation in Indian retailing. The lifestyle, shifting consumer behaviour and consumption patterns, and rise in the population's disposable income have all had an impact on India's retail industry growth. Modern retail growth is also evident in tier II and tier III cities in India, where consumers have accepted the new formats of shopping. Due to poorly organised policies and social unrest, joint ventures in the Indian retail sector present significant challenges for both foreign and domestic retailers. Protection of all retail sector stakeholders may be achieved by proper regulatory policy implementation by the government. The Indian retail sector would benefit from the anticipated changes in FDI if they took into account the economic interests of all stakeholders, from suppliers to consumers.

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ROLE OF SELF-HELP GROUPS IN PROMOTING RURAL ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO AMBERNATH BLOCK IN THANE DISTRICT

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ABSTRACT

In India, it is clear that women entrepreneurs have become very active and contribute significantly to the country's economy. Rural entrepreneurship is a powerful tool to tackle poverty and generates employment in rural areas. Encouraging the potential of women contributes to the quality of life. The present research aims to explore the role of SHGs in promoting Rural entrepreneurship.

The study was conducted in Ambernath Block, Thane district of Maharashtra, with 90 respondents. Respondents were selected randomly. The research was descriptive. A structured questionnaire was framed for the survey and considered variables such as age groups, marital status, education, monthly income level from SHG business, educational status, economic status of members, and entrepreneurial skills. Data were analyzed using statistical tools: Percentage, Chi-Square test, ANOVA, and 7-point Likert Scale.

The study concluded that after association with SHGs, women enhanced several entrepreneurial skills, but their economic condition remained the same. Therefore, there is a need for a proper framework that helps them to start the new venture to improve their economic condition.

Keywords: Economic condition, Entrepreneurial Skills, Rural Entrepreneurship, and SHGs

INTRODUCTION

Self-help group (SHG) programs are successful in empowering women. As a result, the Indian government is launching several programs to support women's advancement and boost their financial position. In India, women empowerment is a significant concern because rural women's conditions are still downgraded. SHGs offer rural women financial support that helps at the beginning of their businesses.

Self-help group

"A homogenous group of rural poor voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute and emergent credit needs."

-National Bank of Agriculture and Rural Development (NABARD)

In India, SHGs trace their origins to 1972, when the Self-Employed Women's Association (SEWA) was first established. There were early attempts at self-organization. For instance, the Textile Labour Association (TLA) of Ahmedabad established a women's group in 1954 to teach women in mill, skills like knitting and sewing. Ela Bhatt, the founder of SEWA, had taken the initiative to raise their pay by organizing independent female workers who were paid low-wage, such as weavers, potters, hawkers, and others in the unorganized sector.

The SHG Bank Linkage Project, established by NABARD in 1992, is currently the largest microfinance initiative. In addition, Deendayal Antodaya Yojana (DAY-NRLM), Ministry of Rural Development, implemented as a sub-scheme in 2016 named Start-Up Village Entrepreneurship Program (SVEP). This scheme aimed to aid the unprivileged sections and support them to participate in entrepreneurship until it stabilizes. SVEP focuses on providing self-employment opportunities with financial aid, business management training, and soft skills. Through the SVEP program, business support services and capital benefited 153 blocks of 23 States; around one lakh entrepreneurs were getting support through SVEP, of which 75% were owned and managed by women as of August 2020.

Rural Entrepreneurship

Rural entrepreneurship is becoming a dynamic concept. However, it is usually understood to be the development of entrepreneurship at the village level, which can occur in various endeavors like business, industry, and agriculture. Therefore, it is a significant driver of economic development.

Rural entrepreneurship is the *"progress of enterprise at the village level, which can arise in an extensive range of enterprises such as agriculture, business, and industry and works as a potent factor for economic development."*

LITERATURE REVIEW

Dr. T. Sasikala & Dr. J. Sathya (2019), The researchers observed that education didn't act as a barrier to determining the skills and success of entrepreneurs. On the contrary, training and encouragement helped those women become entrepreneurs, along with their perception.

Elakkiya & Sujeetha (2018), The respondents need more capacity-building programs related to entrepreneurial activity in various fields. Lack of periodical training, adequate marketing and training facilities, self-motivation, and awareness about credit sources. It was concluded in their research study that rural women faced a variety of problems.

Agarwal, S., & Lenka, U. (2018) opinion that was actively engaging in entrepreneurial activities would benefit women's social position and self-confidence, fostering a supportive social environment.

M. Krishna Prasada Rao (2018) conducted a descriptive study on women's entrepreneurship and empowerment. The researcher has strongly argued that because women have such enormous potential and capabilities, increasing their participation in the workforce could hasten the country's economic progress.

Singh Y.P. (2014), The SHGs have emerged as an effective supporting association to uplift the rural women engaged in small-scale entrepreneurship progress. Women's status has also slowly enhanced in their families and society after getting associated with SHGs. "Women entrepreneurship has emphasized empowering women entrepreneurs as an important sustainable development goal.

Profile of SHGs women in Ambernath Block

Ambernath Taluka is coming under the Thane District of Maharashtra-a total of 75 Villages in Ambernath Taluka. According to the 2011 census, the total population of Taluka is 137,639, of whom 72,411 are male and 65,228 are female. Five thousand three hundred forty-five people depend on agriculture farming, of whom 4,352 are males, and 993 are women. In Ambernath, 4,055 people are employed as agricultural laborers; 2,882 are males, and 1,173 are women.

Table-1: State of Self-Help Groups Existence in Thane District

S.No.	Block Name	Total SHGs
1	BHIWANDI	3263
2	SHAHAPUR	2750
3	MURBAD	2305
4	KALYAN	1639
5	AMBERNATH	897
	Total	10854

Source: <https://nrlm.gov.in/shgReport>

The above data shows the total quantity of SHGs in Ambernath Taluka, i.e., 897 SHGs, which was much less compared to another block of Thane District. 301 SHGs linkage with the Bank and amount disbursed to SHGs is 8.47 cr in Ambernath Block. SVEP (Startup village entrepreneurship program) progress in Ambernath Block is zero. 319 SHGs provided Community Investment Fund (CIF) amounted to Rs. 171.8 lakhs. There is a need for entrepreneur programs that increase their income and enhance their socio-economic condition in the study area. (<https://nrlm.gov.in/outerReportAction>.)

OBJECTIVES OF THE STUDY:

1. To study the profile of SHGs women in Ambernath Block.
2. To examine the Economic condition of women after association with SHGs in Ambernath Block.
3. To find the association between Entrepreneurial skills enhancement and SHG enterprises.

THE HYPOTHESIS OF THE STUDY:**Hypothesis 1**

H_0 : There is no significant differences in the Economic condition of women after association with SHGs in Ambernath Block.

H_1 : There is significant differences in the Economic condition of women after association with SHGs in Ambernath Block.

Hypothesis 2

H_0 : There is no association between Entrepreneurial skills enhancement and SHG enterprises.

H₂: There is an association between Entrepreneurial skills enhancement and SHG enterprises.

RESEARCH METHODOLOGY:

Data Base

The study is based on Primary Data collected directly by the researchers from 90 respondents and Secondary data from newspapers, e-magazines, websites, e-journals, etc.

Nature of Study

The present study is descriptive in nature and explores respondents' demographic profile, economic condition, and entrepreneurial skills enhancement after association with SHGs.

Sampling Size & Technique

For this research study, a sample size of 90 respondents was selected randomly from 9 SHGs in Ambernath Block of Thane District.

Statistical Tools

- *Percentage*
- *Chi-Square test*
- *ANOVA*
- *7-point Likert Scale*

Limitation of Study

- Due to time constraints, the study is limited to 90 respondents only from the Ambernath Block of Thane District.
- Due to small sample size, the results cannot be considered universally.
- The accuracy of the figures and data is subject to the respondent's view.

DATA ANALYSIS AND INTERPRETATION:

Demographic profile

Particulars	Categories	Frequency	Percentage (%)
1. Age	18-35 years	75	83.33
	36 to 59 years	15	16.67
	above 60	0	0
	Total	90	100
2. Marital status	Divorce	0	0
	Married	90	100
	Unmarried	0	0
	Widow	0	0
	Total	90	100
3. Role in SHG	Chairman	9	10
	Member	74	82.22
	Secretary	7	7.78
	Treasures	0	0
	Total	90	100
4. Education	Graduate	0	0
	HSC	19	21.11
	Illiterate	1	1.11
	Primary	39	43.33
	SSC	31	34.44
	Total	90	100
5. Monthly income from SHG business	Below Rs. 500	17	18.89
	Rs. 501-1000	48	53.33
	Rs. 1001-2000	19	21.11
	Rs. 2001-5000	5	5.56
	Above Rs. 5000	1	1.11
	Total	90	100

	Total	90	100
6. Type of family	Joint	62	68.89
	Nuclear	28	3.11
	Total	90	100
7. Economic status of members	APL	18	20
	BPL	72	80
	Total	90	100

Table 2: (Source- Primary Data)

Interpretation:

- Table 2 summarizes the frequency data and percentages of the demographic profile, where the age group of 18 to 35 years shows the highest number of respondents with 83.33%.
- 82.22 % of respondents associated with SHGs as Members, and 53.33 % of respondents earned monthly income from SHG business between 501 Rs. to 1000 Rs.
- 43.33 % of respondents have their primary education level.
- 100% of respondents are married.
- 68.89% of respondents are living in a joint family system.
- 80% of respondents live below the poverty line (BPL).

Testing of hypothesis

Hypothesis 1

H₀: There is no significant differences in the Economic condition of women after association with SHGs in Ambernath Block.

ANOVA - Name of SHG						
	Sum of Squares	Df	Mean Square	F	P	η ² p
The economic status of members:	0.0444	1	0.0444	0.00654	0.936	0.000
Residuals	598.2778	88	6.7986			

Table 3: (Source- Primary Data)

Interpretation

- The ANOVA was examined based on an alpha value of .05. The results of the ANOVA were not significant, F (1, 88) = 0.00654, p > .936, indicating there is no significant differences in the Economic Conditions of women after association with SHG in Ambernath Block (Table 3). Hence null hypothesis is accepted.

Hypothesis 2

H₀: There is no association between Entrepreneurial skills enhancement and SHG enterprises.

Name of SHG:	Enhancement of Entrepreneurial skills			
	Maybe	Yes	No	Total
Bhakti SHG	8	1	1	10
Durga swayam sahayata samuh	6	0	0	6
Ekta mahila Gat	8	1	0	9
Gaytree Swayam Sahgnta Samuha	3	18	0	21
Omkar Swagam Sahyata Bachat Gat	7	6	0	13
Sai swpan mahila sawsayam samua	2	0	0	2
Sanika	6	1	2	9
Shree Ganesh Mahila Bachat Gat	1	8	0	9
Tejaswani Mahila Bachat Gat	2	8	1	11
Total	43	43	4	90

Table 4: (Source- Primary Data)

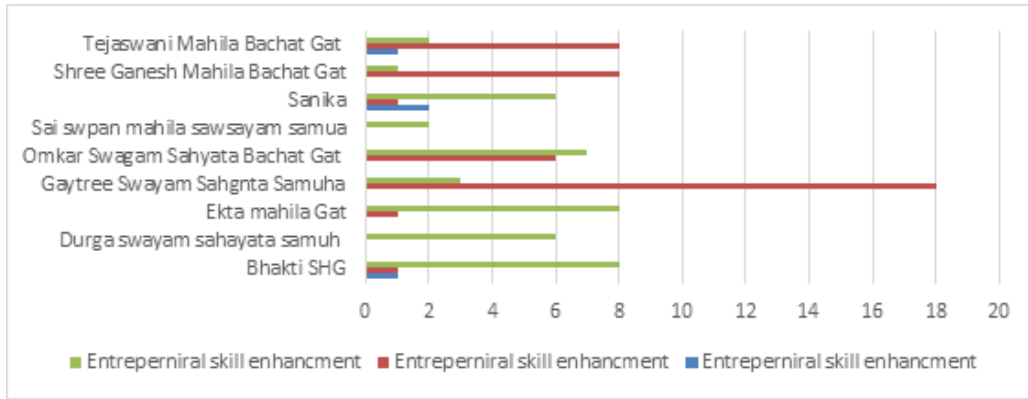


Figure 1: (Source- Primary Data)

χ^2 Tests

	Value	Df	P
χ^2	53.3	16	< .001
N	90		

Table 5:(Source-Primary Data)

Interpretation:

- From the above, Table 4 and Figure 1 show that out of 9 SHGs, Gaytree Swayam Sahgnta Samuha agreed that after joining SHGs, they had enhanced their entrepreneurial skills.
- The Chi-Square test was examined based on an alpha value of .05. The results were statistically significant, $p < .001$, indicating an association between Entrepreneurial skills enhancement and SHG enterprises (Table 5). Hence null hypothesis is rejected.

Different Entrepreneurial Skills Developed By SHG In Ambernath Block

Variables	Marketing Skills (%)	Communication Skills(%)	Leadership Skills(%)	Risk Taking Skills(%)	Time Management Skills(%)	Decision-Making Skills (%)
Completely Agree	82	53	57	47	43	57
Mostly Agree	7	36	34	38	49	40
Slightly Agree	6	6	4	6	3	1
Neutral	1	1	1	6	2	0
Slightly Disagree	1	1	0	1	0	0
Mostly Disagree	1	0	1	1	0	0
Completely Disagree	2	3	2	2	2	2

Table 6:(Source-Primary Data)

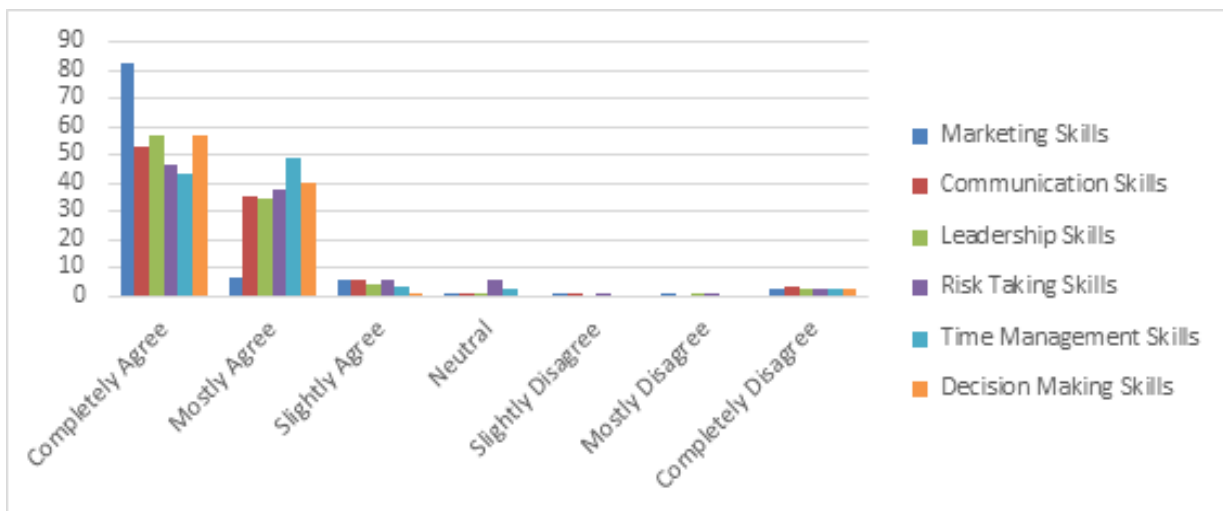


Figure 2: (Source- Primary Data)

Interpretation:

- From the above, Table 6 and Figure 2 indicate that the majority of respondents ultimately agreed that after associating with SHGs, women enhanced their marketing skills (83%), communication skills (53%), leadership skills (57%), Risk-taking skills (47%), and decision-making skills (57%).
- 49% of respondents mostly agreed that their time management skill is enhanced.

FINDINGS OF RESEARCH:

1. 18 to 35 years age group shows the highest number of respondents with 83.33%.
2. 82.22 % of respondents associated with SHGs as Members and 53.33 % of respondents earned monthly income from SHG business between Rs. 501 to Rs.1000.
3. 43.33 % of respondents have only primary-level education.
4. 100% of respondents are married.
5. 68.89% of respondents are living in a joint family system.
6. Majority of respondents completely agreed that after associating with SHGs, women enhanced their marketing skills (83%), communication skills (53%), leadership skills (57%), Risk-taking skills (47%), and decision-making skills (57%).
7. 49% of respondents mostly agreed that their time management skill is enhanced.
8. The Majority of Gaytree Swayam Sahgnta Samuha members agreed that after joining SHGs, their entrepreneurial skills enhanced.
9. ANOVA result shows no significant differences in the economic conditions of women after association with SHG in Ambernath Block.
10. Result shows an association between Entrepreneurial skills enhancement and SHG enterprises.

SUGGESTIONS OF RESEARCH:

- Government and NGOs should aggressively bring the below-poverty line (BPL) people under the SHG framework.
- Proper awareness campaigns should be conducted with more participation of SHGs women members.
- SHGs should frequently arrange seminars and workshops on financial literacy and upgrading managerial competency skills through proper training with financial support.

CONCLUSION:

The rural women working population in India was significantly higher, with 41.8% (as per MoSPI 2017). SHGs played a crucial role in providing income-generating opportunities to the rural women population. Apart from income, SHGs have been functional in developing various skills such as communication skills, risk-bearing skills, marketing skills, and many more among its members. This paper concluded that rural women were enhanced with entrepreneurship skills with the support of SHGs. At the same time, it was also observed that with enhanced entrepreneurship skills, women are still not transformed into entrepreneurs. SHGs should take the initiative in providing hassle-free loans, start-up capital, and marketing platforms for their members to transform them into successful entrepreneurs.

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18. <https://nrlm.gov.in/outerReportAction>.
19. <https://cran.r-project.org/package=car>.
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A POLEMIC STUDY ON MEDICINES ACTING AS THE AGENTS OF SOCIAL CONTROL

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ABSTRACT

The institution of medicine is responsible for defining and treating physical and mental illnesses among members of society. The goal of a society's medical establishment is to promote health, and the total well-being of its people in a very equitable manner. The nature of both health and medicine in a given society are culturally determined. In recent years there has been considerable interest in the social control aspects of medicine. While medical social control has been conceptualized in several ways, the concern here is with the medical control of social behavior, an aspect of what has been called the demedicalization of individuals. Medical social control is defined as the ways in which medicine functions (wittingly or unwittingly) to secure adherence to social norms; specifically, by using medical means or authority to minimize, eliminate or normalize ethical behavior [of the individuals].

The social value of individuals, living in communities, is endowed with the principles of voluntary and serene relations. Enlisting in this context, individuals also share relations with commodities like medicines, which are cathartic and very utile. When, in recent decades, the epoch of globalization and consumerism has brought about operational changes in the so-called ethical perspectives of medicines' functionalities. This has not only inflated the price and manipulated the healthcare industry but has added fuel to the fire by degrading the ethical belief in the usage of medicines. This research paper is a survey-based attempt to figure out the tendencies of medicines and their relations with consumers, by comprehending how cathartic utilities like medicines have become the agents of social control, instead of social cooperation.

Keywords: medical sociology, social control, medical fascism, health, health rights

PREFACE

Medicine is the social institution that seeks both to prevent, diagnose, and treat illness and to promote health as just defined. Dissatisfaction with the medical establishment has been growing. Part of this dissatisfaction stems from soaring health-care costs and what many perceive as insensitive stinginess by the health insurance industry, as recently observed. Some of the dissatisfaction also reflects a growing view that the social and even spiritual realms of human existence play a key role in health and illness. This view has fueled renewed interest in alternative medicine.

In this context, this research paper attempts to deconstruct the power the medicines enjoy as agents of social control. Using the critical lenses of sociological imagination, the authors of this research paper garnered the responses of 163 individuals who have been part of medical industry as well as medicinal consumers.

A sociological approach also emphasizes that a society's culture shapes its understanding of health and illness and practice of medicine. In particular, culture shapes a society's perceptions of what it means to be healthy or ill, the reasons to which it attributes illness, and the ways in which it tries to keep its members healthy and to cure those who are sick (Hahn & Inborn, 2009). Knowing about a society's culture, then, helps us to understand how it perceives health and healing. By the same token, knowing about a society's health and medicine helps us to understand important aspects of its culture. A society's culture matters in these various ways, but so does its social structure, in particular its level of economic development and extent of government involvement in health-care delivery. As we will see, poor societies have much worse health than richer societies. At the same time, richer societies have certain health risks and health problems, such as pollution and liver disease (brought on by high alcohol use), that poor societies avoid. The degree of government involvement in health-care delivery also matters.

The major sociological perspectives on health and medicine all recognize these points but offer different ways of understanding health and medicine that fall into the functional, conflict, and symbolic interactionist approaches. Together they provide us with a more comprehensive understanding of health, medicine, and society than any one approach can do by itself (Cockerham, 2009).

As conceived by Talcott Parsons (1951), the functionalist perspective on health and medicine emphasizes that good health and effective medical care are essential for a society's ability to function. Ill health impairs our ability to perform our roles in society, and if too many people are unhealthy, society's functioning and stability

suffer. This was especially true for premature death, said Parsons, because it prevents individuals from fully carrying out all their social roles and thus represents a “poor return” to society for the various costs of pregnancy, birth, child care, and socialization of the individual who ends up dying early. Poor medical care is likewise dysfunctional for society, as people who are ill face greater difficulty in becoming healthy and people who are healthy are more likely to become ill. For a person to be considered legitimately sick, said Parsons, several expectations must be met. He referred to these expectations as the sick role. First, sick people should not be perceived as having caused their own health problem. If we eat high-fat food, become obese, and have a heart attack, we evoke less sympathy than if we had practiced good nutrition and maintained a proper weight. If someone is driving drunk and smashes into a tree, there is much less sympathy than if the driver had been sober and skidded off the road in icy weather. Second, sick people must want to get well. If they do not want to get well or, worse yet, are perceived as faking their illness or malingering after becoming healthier, they are no longer considered legitimately ill by the people who know them or, more generally, by society itself. Third, sick people are expected to have their illness confirmed by a physician or other health-care professional and to follow the professional’s advice and instructions in order to become well. If a sick person fails to do so, she or he again loses the right to perform the sick role.

The conflict approach emphasizes inequality in the quality of health and of health-care delivery (Conrad, 2009). Society’s inequities along social class, race and ethnicity, and gender lines are reproduced in our health and health care. People from disadvantaged social backgrounds are more likely to become ill, and once they do become ill, inadequate health care makes it more difficult for them to become well. As we will see, the evidence of inequities in health and health care is vast and dramatic. The conflict approach also critiques the degree to which physicians over the decades have tried to control the practice of medicine and to define various social problems as medical ones. Their motivation for doing so has been both good and bad. On the good side, they have believed that they are the most qualified professionals to diagnose problems and treat people who have these problems. On the negative side, they have also recognized that their financial status will improve if they succeed in characterizing social problems as medical problems and in monopolizing the treatment of these problems. Once these problems become “medicalized,” their possible social roots and thus potential solutions are neglected.

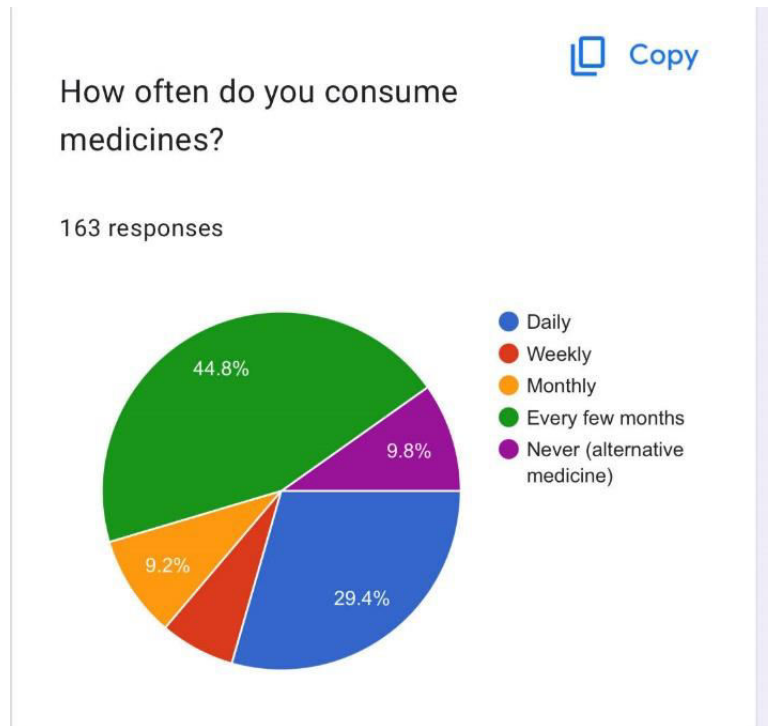
The interactionist approach emphasizes that health and illness are social constructions. This means that various physical and mental conditions have little or no objective reality but instead are considered healthy or ill conditions only if they are defined as such by a society and its members (Buckser, 2009; Lorber & Moore, 2002).

In a more current example, an attempt to redefine obesity is now under way in the United States. Obesity is a known health risk, but a “fat pride” movement composed mainly of heavy individuals is arguing that obesity’s health risks are exaggerated and calling attention to society’s discrimination against overweight people. Although such discrimination is certainly unfortunate, critics say the movement is going too far in trying to minimize obesity’s risks (Saulny, 2009). The symbolic interactionist approach has also provided important studies of the interaction between patients and health-care professionals. Consciously or not, physicians “manage the situation” to display their authority and medical knowledge. Patients usually have to wait a long time for the physician to show up, and the physician is often in a white lab coat; the physician is also often addressed as “Doctor,” while patients are often called by their first name. Physicians typically use complex medical terms to describe a patient’s illness instead of the simpler terms used by laypeople and the patients themselves.

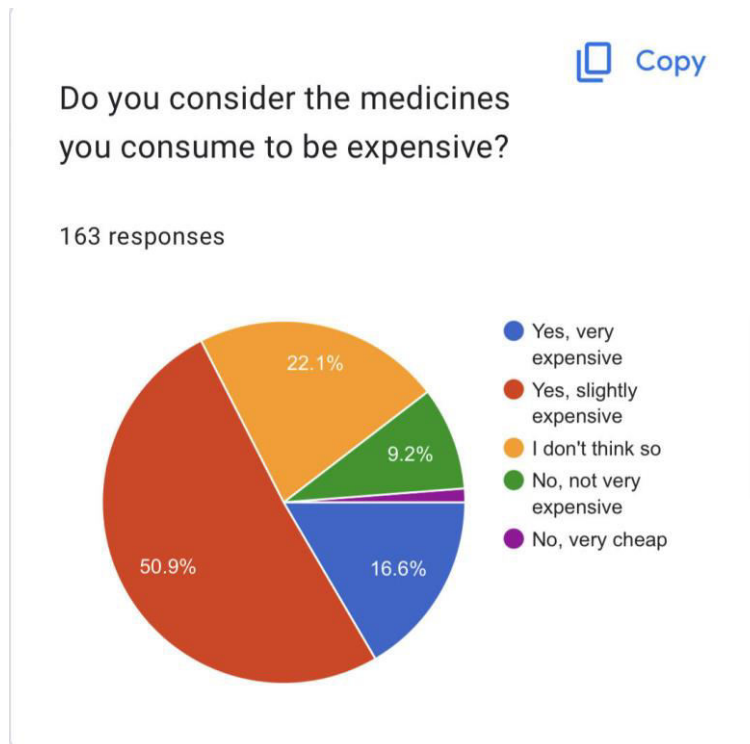
Management of the situation is perhaps especially important during a gynecological exam. When the physician is a man, this situation is fraught with potential embarrassment and uneasiness because a man is examining and touching a woman’s genital area. Under these circumstances, the physician must act in a purely professional manner. He must indicate no personal interest in the woman’s body and must instead treat the exam no differently from any other type of exam. To further “desex” the situation and reduce any potential uneasiness, a female nurse is often present during the exam (Cullum-Swan, 1992). Critics fault the symbolic interactionist approach for implying that no illnesses have objective reality. Many serious health conditions do exist and put people at risk for their health regardless of what they or their society thinks. Critics also say the approach neglects the effects of social inequality for health and illness. Despite these possible faults, the symbolic interactionist approach reminds us that health and illness do have a subjective as well as an objective reality.

DATA ANALYSIS AND INTERPRETATION

With the inception of cluster sampling method, the research method - using the fellowship of the above mentioned sociological theories - framed close-ended questions and mustered the support of 163 individuals from the direct and indirect proponents of medical utilities and services.



Medicines, like other necessities, are fundamental to survival factors. The stunning portion in this survey, on the question of frequency of medicinal consumption, pointed out at the alarming 29.4% surveyors, followed by 44.9% every few months. This enunciates the lead that medicines almost control the life of livelihood/lifestyle we adopt.

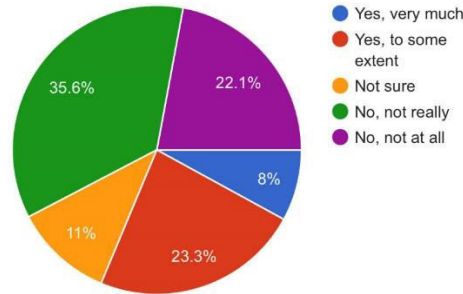


The economics of medicines determines the intersectional factors of a human being. As observed, 50.9% of the respondents almost take a heavy toll on agreement that medicines are slightly costlier. The volume of cost on purchasing power of the medicinal users, as seen, portray the social control it brings about on the economy of the users.

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Is your routine/work/normal functioning influenced by medicines?

163 responses

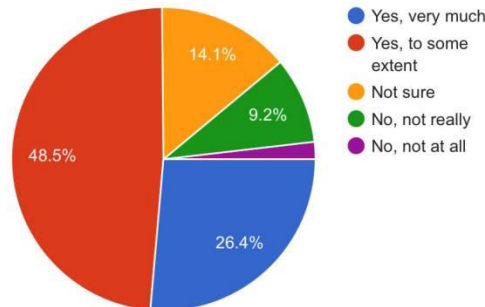


Albeit the subconscious realization of medicine controlling the lives is not largely felt, but the second part of data analysis indicate that 23.3% respondents are influenced by medicines determining/influencing their mundane activities. The menace, as collated from other questionnaire, do indicate at the alarming trend.

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Do you believe medicines have a more commercial role than social, in today's society?

163 responses

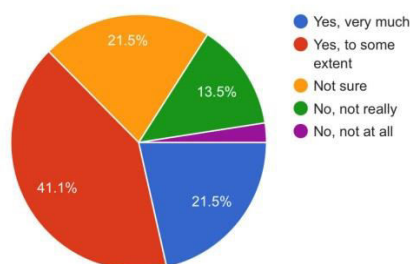


In tandem to the above data, this questionnaire almost suffices the hypothetical investigation of the paper and it enunciates that 26.4% agree to the commercialization of medicines, in today's society, followed by other side of the majority (48.5%) assenting to the similar fact.

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Do you believe that access to medicine/healthcare is used excessively as a political tool?

163 responses

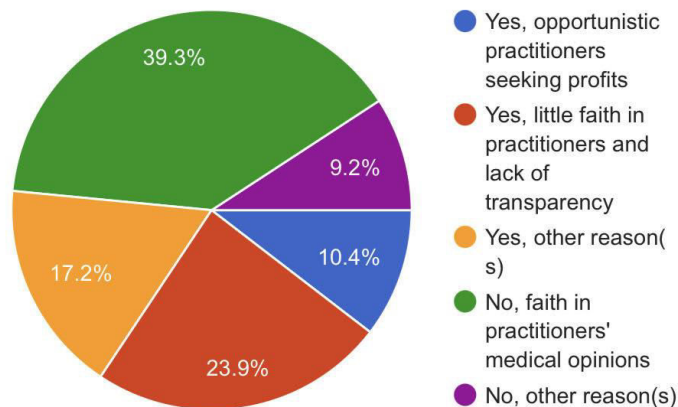


The intersectional theme of this paper between sociology of medicines and political economy of medicines is proven by the cognition and standpoint experiences of the respondents: 21.5% agreeing to the political utility of medicines, while the other 21.5% are not certain, whereas 41.1% agree to similar extension.



Do you prefer self-medication over seeking a professional's advice? Why?

163 responses

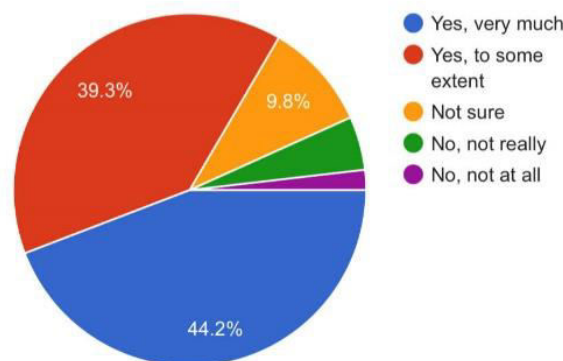


This is a catch-22 situation in which 39.3% respondents are agreeing to the extrapolated fact that they possess no faith in practitioners' medical opinions.



Do you believe that excessive dependence on medicines makes people unfit?

163 responses

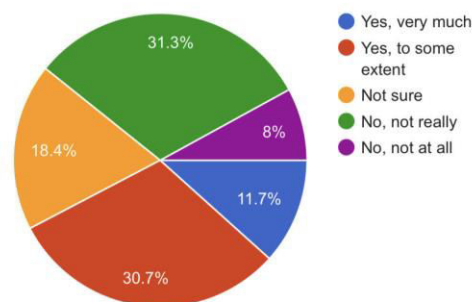


44.2% are absolutely in agreement, followed by 39.3%, assenting to the lived experiences that medicines affect their health (physical + mental) and at large, the socialization.



A 2018 study showed that almost 112 Indians per 100000 die each year due to poor quality of care. Do you think the government takes measures to address this problem and universalise access to healthcare?

163 responses



A silver lining, via this question, is reflected on the crux that the respondents do share their faith in solidarity of the governmental assistance, which is by 31.3% and thereby 30.7% agreeing to the nature of healthcare assistance provided.

CONCLUSION AND SUGGESTIONS:

The data, on organic collection, ratiocinates the following observations:

- Hoi polloi have critical views towards medicines as a personal assistance and concluding the social control it brings about in their lives,
- The governmental regulations of the medicines are not being blamed for the sociology of medicines, despite social control and commercialization, yet there is a dire need to bring accountability in the nexus between private and public sector (healthcare), *and*
- A spiritual reflection on lifestyle can redo the choices people make, to live wisely, and thereby deflating the dependency of regularity of medicines with better substitutes.

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 - A google form was generated to collect the opinions and experiences from the medical/health communities

**BUSINESS DEVELOPMENT STRATEGY OF WHITE OYSTER MUSHROOM (*Pleurotus ostreatus*)
(Case in "Ahza Tiram" Oyster Mushroom Business in Pasanggrahan Village Plumbon District, Cirebon
Regency)****Siti Aisyah and Achmad Faqih**Agribusiness Study Program, Faculty of Agriculture, Universitas Swadaya Gunung Jati Pemuda Street No.32
Cirebon City**ABSTRACT**

The purpose of this study was to determine the internal and external environmental conditions faced by the "Ahza Tiram" Oyster Mushroom Business, knowing the right alternative business development strategies and knowing the priority business development strategies that can be applied in the "Ahza Tiram" Oyster Mushroom Business. The research was conducted in May - July 2020 in Pasanggrahan Village, Cirebon Regency.

The research method is a mix method with descriptive analysis supported by quantitative data with purposive sampling technique. The data of this research are primary data and secondary data. The analytical tools used in formulating alternative strategies are IFE Matrix, EFE Matrix, IE Matrix, SWOT Cartesian Diagram, SWOT Matrix and QSPM.

The results showed that the biggest strength of the "Ahza Tiram" Oyster Mushroom Business was having a clear market share, while its weakness was limited working capital. The biggest opportunity for "Ahza Tiram" Oyster Mushroom Business is an open market opportunity, while the main threats are erratic climate and weather conditions and pest and disease attacks. Based on the results of the analysis of the IFE matrix and the EFE matrix then mapped on the IE matrix, it is shown that the "Ahza Tiram" Oyster Mushroom Business is in cell II, meaning that the "Ahza Tiram" Oyster Mushroom Business is in a growth and build condition and the results of the Cartesian SWOT diagram show the company's position in quadrant I which supports an aggressive strategy. The results of the SWOT analysis obtained six alternative strategies that can be applied by the "Ahza Tiram" Oyster Mushroom Business. Furthermore, to determine the priority of alternative strategies, the results of the QSPM analysis show that the main strategy chosen is to utilize government programs to increase capital and business performance with a TAS value of 6.271.

Keywords: Strategy, Business Development and White Oyster Mushroom

INTRODUCTION

Agriculture is one of the most important sectors in supporting the Indonesian economy, especially as a provider of food for the community, as a provider of jobs, producing raw materials, and as the largest source of foreign exchange for the country (Silitonga, 1996). One of the agricultural sub-sectors that makes such a significant contribution is horticulture. Based on data from the Directorate General of Horticulture (2017), the Ministry of Agriculture has determined as many as 323 types of horticultural commodities consisting of 60 types of fruits, 80 types of vegetables, 66 types of biopharmaceuticals (medicinal plants) and 17 types of ornamental plants (floriculture).

Oyster mushroom is one of the vegetable commodities that is widely known and has become one of the ingredients for consumption by the public because oyster mushrooms have a high nutritional content, which contains essential amino acids, protein, fat, minerals, and vitamins (Martawijaya and Nurjayadi, 2010), oyster mushrooms are not only used as side dishes but are also used as other processed foods for snacks and have good health benefits. Therefore, mushrooms are sought after by consumers as they are easy to obtain and have relatively cheap and affordable prices. In the mushroom industry, several mushroom species are being cultivated for commercial purposes, including oyster mushrooms which are sold in the market and are easily cultivated in the lowlands (Haimid, MT, Rahim, H. Dardak, 2013). Based on the results of the study, the current level of oyster mushroom production is not sufficient to meet market demand (Wan Mahari et al., 2020).

White oyster mushroom is one of the most widely distributed food mushrooms in temperate climates. One of the areas suitable for oyster mushroom cultivation is Cirebon Regency. "Ahza Tiram" is the business name of an oyster mushroom producer located in Cirebon Regency, precisely located in Pasanggrahan Village, Plumbon District, Cirebon Regency. The market share of the "Ahza Tiram" oyster mushroom business is clear, such as the Sumber market, vegetable stalls, mushroom satay traders, crispy mushroom traders, households and dealers / collectors, but the resulting production has decreased very significantly so it is not able to meet the requests received which can be seen in Table 1.

Table 1. Production and Demand for "Ahza Tiram" Oyster Mushroom, 2019

Month	Production (kg)	Demand (kg)
January	326.6	350
February	311.4	350
March	297.1	350
April	274.8	350
May	257.2	400
June	236.7	400
July	207.3	450

Source: Oyster Mushroom Business "Ahza Tiram" 2019

In running its business, of course, it cannot be separated from various kinds of problems both internally and externally. Seeing that the market potential is still large, it provides an opportunity to develop the white oyster mushroom business so that it can increase the value and income for the business being run. Therefore, a strategy is needed in the "Ahza Tiram" mushroom business by looking at aspects of the internal environment in the form of strengths and weaknesses and aspects of the external environment in the form of opportunities and threats. If a company already knows the factors that affect the business path, of course it will be easy to determine the right strategic steps to be carried out by the company.

The objectives of this research are: (1) To determine the condition of the internal environment (strengths and weaknesses) and the external environment faced (opportunities and threats), (2) To determine alternative business development strategies, and (3) To determine priority strategies business development that can be applied in the Oyster Mushroom Business.

RESEARCH METHOD

This research was carried out at the "Ahza Tiram" Oyster Mushroom business located in Pasanggrahan Village, Plumbon District, Cirebon Regency. This research was conducted from May to July 2020. The research design used in this study was a mix method study (qualitative and quantitative) with descriptive analysis supported by quantitative data. This research technique uses a survey technique. Sampling in this study was done purposively. Respondents were chosen with the consideration that the respondents are persons who are very aware of the condition of the "Ahza Tiram" Mushroom Business, both the internal and external environment as well as the determinants of the decision making of this business. Respondents in this study amounted to thirteen people consisting of six internal respondents and seven external respondents. Internal respondents include business owners, employees of the production department, employees of the marketing department. Meanwhile, external respondents included the Cirebon Regency Agriculture Office, Cirebon Regency Cooperatives and SMEs Office, Cirebon Regency Industry and Trade Office, suppliers of raw materials, collectors, competitors and consumers. There are two types of data used in this study, namely primary data and secondary data. Primary data collection methods were carried out by means of observation, interviews and questionnaires. Meanwhile, secondary data were obtained from relevant agencies and literature related to this research.

Data analysis was carried out through descriptive analysis and analysis of three stages of strategy formulation. Descriptive analysis is used to determine the company's environment in the form of strengths, weaknesses, opportunities and threats (Rangkuti F, 2015). While the analysis of the three stages of strategy formulation was as follows: The first stage is the input stage by using the matrix analysis of Internal Factor Evaluation (IFE) and External Factor Evaluation (EFE). The next process is the matching stage, the matching stage can use Internal External (IE) matrix analysis, Cartesian SWOT diagrams and SWOT(Strength-Weakness-Opportunity-Threat) matrix analysis. The last stage uses Quantitative Strategy Planning Matrix (QSPM) analysis to determine strategic priorities.

RESULTS AND DISCUSSION

Table 2. Identification of Internal Factors in the "Ahza Tiram" Oyster Mushroom Business, 2020

Internal Factors	Strengths	Weaknesses
Management	<ul style="list-style-type: none"> ● Communication between business owners and employees is well established 	<ul style="list-style-type: none"> ● Business management is not good
Marketing	<ul style="list-style-type: none"> ● Produces quality oyster mushrooms ● Affordable prices ● Strategic business location ● Has a clear market share 	<ul style="list-style-type: none"> ● Promotions carried out are not optimal

	<ul style="list-style-type: none"> ● Provide good service to consumers 	
Finance		<ul style="list-style-type: none"> ● Simple financial records ● Limited working capital
Production and Operations	<ul style="list-style-type: none"> ● Mushroom building (<i>kumbung</i>) is adequate 	<ul style="list-style-type: none"> ● The technology used is still simple ● Production capacity is not optimal

Source: Research 2020

Table 3. Identification of External Factors in the “Ahza Tiram” Oyster Mushroom Business, 2020

External Factors	Opportunities	Threats
Government Policy	<ul style="list-style-type: none"> ● The existence of the KUR (People's Business Credit) program 	
Economy	<ul style="list-style-type: none"> ● Public purchasing power is quite good 	
Social, Culture and Demographics	<ul style="list-style-type: none"> ● Open market opportunities ● Increase in population ● Supporting geographical conditions 	<ul style="list-style-type: none"> ● Uncertain climate and weather conditions as well as pest and disease attacks
Technology	<ul style="list-style-type: none"> ● Technology and information systems that are increasingly developing 	
Competitors		<ul style="list-style-type: none"> ● Similar business competition ● Entry of new competitors
Raw material suppliers	<ul style="list-style-type: none"> ● Continuity of raw material supply 	

Source: Research 2020

Strategy Formulation (Input Stage)

Table 4. Matrix Analysis of the Internal Factor Evaluation (IFE)

No	Internal Factor	Weight	Rating	Weight x Rating (Score)
Strength				
1	Communication between business owners and employees is well established	0.071	3,167	0.223
2	Produces quality oyster mushrooms	0.079	3,833	0.303
3	Affordable price	0.080	3,333	0.265
4	Strategic business location	0.071	3,333	0.235
5	Having a clear market share	0.089	3,667	0.325
6	Providing good service to customers	0.086	3,500	0.301
7	Mushroom building (<i>kumbung</i>) is adequate	0.074	3,833	0.283
	Total of Strength Factors			1.935
Weaknesses				
1	Poor business management	0.068	1,833	0.125
2	Promotions conducted are not optimal	0,066	1,500	0.099
3	Simple financial records	0.069	1,333	0.093
4	Limited working capital	0.092	1,500	0.139
5	Production capacity is not optimal	0.083	1,500	0.125
6	The technology used is still simple	0.073	1,667	0.121
	Total Weakness Factors			0.701
	TOTAL			2.637

Source: 2020 Research

The results of the IFE matrix analysis for strengths and weaknesses obtained a total score of 2,637, this shows that the "Ahza Tiram" Oyster Mushroom Business is above the average (2.5). The total score of 2,637 indicates that this business has a strong internal position because it is able to use existing strengths to minimize its weaknesses. This is in line with the opinion of David (2016), which says that if the total IFE Matrix score is above 2.5, it indicates that the organization has a strong internal position. The most important characteristic of

food products to consider is product quality, maintaining product quality depends on environmental and storage conditions (Van Donk, DP, Akkerman, R., Van der Vaart, T., 2008). Product quality is directly related to product attributes, namely integrity, safety and shelf life (Trienekens, J. and Zuurbier, 2008). The research of Parilli, MD, and Elola (2011) concluded that competitiveness is guaranteed by innovation and product quality improvement.

The pricing strategy includes both static pricing and dynamic pricing throughout the planning period, but dynamic pricing will cause a reaction for consumers to delay the time of purchase, so producers should choose static pricing because consumers will choose affordable product prices (Lu, J. , Zhang, J. and Zhang, 2018). For food products that are easily damaged when there is a decrease in product quality, it is better to reduce the price (Wang, X., Fan, ZP and Liu, 2016)

The results of research by Baldwin, JR, and Johnson (1996) conclude that there is a significant impact of innovation on various measures of business performance, including market share and profit. Market orientation consists of three components, namely customer orientation, customer needs and wants and competitor orientation (understanding competitors' strengths and weaknesses) (Narver, JC, and Slater, 1990). The results of research by Wang, CH., Chen, KY., and Chen (2011) concluded that market-oriented companies have proven to be successful in maintaining strong competition.

Customer evaluation of service quality is very important for companies that aim to improve marketing strategies (Cronin, JJ and Taylor, 1992). Companies that provide superior service quality also have a more satisfied customer base (Gilbert et al., 2004). More and more companies are being pushed to assess and improve the quality of their services in an effort to attract customers (Gilbert, GR and Veloutsou, 2006). Consumers consider convenience, product price, prompt service, location and cleanliness (Johns and Pine, 2002). Promotion plays an important role in consumer purchasing decisions (Neha and Manoj, 2013). The results of the study (Andreti et al., 2013) concluded that most customers visit a store because the prices offered are affordable, the types of promotions, and the quality of service.

The IFE matrix analysis produces a cumulative index value for the strength element of 1.935, while for the weakness element a score of 0.701 is obtained. This shows that the respondents gave a high response to the strength and a small response to the weakness factor.

Table 5. Matrix Analysis of the External factor Evaluation (EFE), 2020

No	Factor External	Weight	Rating	Weight x Rating (Score)
Opportunities				
1	The presence of KUR (People's Business Credit) program	0.111	3.615	0.400
2	Purchasing power is good enough	0.107	3.000	0.321
3	Market opportunities are open	0.108	3.308	0.356
4	Increasing population	0.093	2.692	0.250
5	Supporting geographical conditions	0.105	3,615	0.380
6	Technology and information systems are growing	0.102	2.846	0.291
7	Continuity of raw material supply	0.107	3,615	0.388
Total Opportunities Factors				2,385
Threats				
1	Uncertain climate and weather conditions as well as pest and disease attacks	0.103	2,308	0.238
2	Similar business competition	0,080	2.692	0.216
3	The entry of new competitors	0.084	2.538	0.214
Total Threats Factors				0.668
TOTAL				3,053
Source: Research 2020				

The results of EFE matrix analysis of opportunities and threats obtained a total score of 3.053, indicating that Oyster Mushroom Business "Ahza Tiram" is above average (2.5). The total score of 3,053 indicates that this business is able to take advantage of the existing opportunities and overcome the threats it faces well. This is in line with the opinion of David (2016), which says that if the total score of the EFE Matrix is above 2.5, it indicates the organization is responding well to existing opportunities and threats.

The EFE matrix analysis produces a cumulative index value for the opportunity element of 2,385, while for the threat element a score of 0.668 is obtained. This shows that the respondents gave a high response to opportunities and a small response to threat factors.

People's purchasing power refers to the value that will be reflected in money, which is expressed when buying a number of goods with their income over a certain period of time. Higher purchasing power is contingent on higher real income because real income refers to inflation- adjusted income. Inflation reduces the ability of consumers to buy a number of goods or services because of its impact on the price level. Therefore, the relationship between inflation and purchasing power is inversely correlated (Bahmani et al., 2017). Small business owners are rarely able to compete effectively with larger businesses (Ambastha, A. & Momaya, 2004), therefore business owners must have a competitive advantage. developing competitive advantage centered on three components, namely competitive advantage must be able to generate customer value, customer value can be determined by lower prices, fast delivery, good service and increased product value (Winer, 2004)

Matching Stage

Internal-External (IE) Matrix Analysis

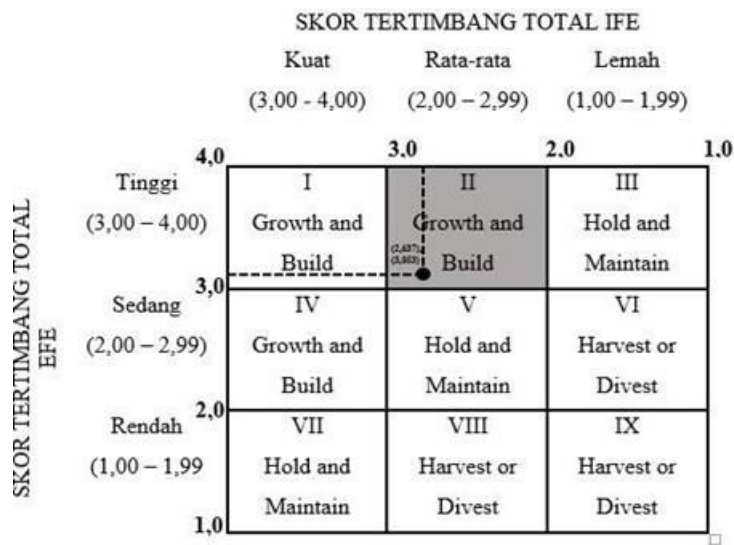


Figure 1. Internal-External Matrix Analysis on Oyster Mushroom Business, 2020

The IE matrix above shows that the total score of the IFE and EFE matrix puts "Ahza Tiram" Oyster Mushroom Business in cell II (two). This illustrates the position of the "Ahza Tiram" Oyster Mushroom Business is in an average internal position and the response to external factors is high.

The position in cell II illustrates that the "Ahza Tiram" Oyster Mushroom Business is in a growth and build position. According to David (2016), strategies that can be carried out are either intensive or integrative strategies.

SWOT Cartesian Diagram

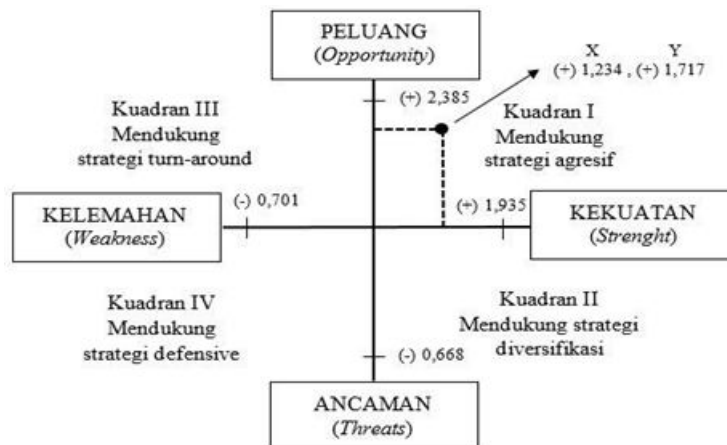


Figure 2. SWOT Cartesian Diagram on Oyster Mushroom Business, 2020

Based on Figure 2 above, it shows that the value of the "Ahza Tiram" Oyster Mushroom Business strategy is located at coordinates (x) 1.234 and (y) 1.717. So it can be seen that the condition of the "Ahza Tiram" Oyster Mushroom Business is in quadrant I, namely an aggressive strategy, which means it shows a very profitable situation.

The company has opportunities and strengths so that they can use strengths to take advantage of existing opportunities to determine the right strategy. According to Rangkuti (2015), the strategy that must be applied in this condition is to support an aggressive growth policy (growth oriented strategy)

SWOT Matrix Analysis

<p>Internal Factors</p>	<p>Strength (S)</p> <ol style="list-style-type: none"> 1.Communication between business owners and employees is well established 2.Produces quality oyster mushroom 3.Affordable price 4.Strategic business location 5.Having a clear market share 6.Providing good service to consumers 7.Mushroom Building (kumbung) IS adequate 	<p>Weakness (W)</p> <ol style="list-style-type: none"> 1. Business management is not good. 2. Promotion is not optimal 3. Simple financial records. 4. Limited working capital. 5. Production capacity is not optimal. 6. The technology used is still simple.
<p>External Factors</p> <p>Opportunities (O))</p> <ol style="list-style-type: none"> 1. There is a KUR (People's Business Credit) Program. 2. Public purchasing power is quite good 3. Open market opportunities. 4. Increasing number of population 5. Supporting geographical conditions 6. Technology and information systems that are growing 7. Continuity of supply of raw materials 	<p>S – O Strategy</p> <ol style="list-style-type: none"> 1. Maintain and improve product quality and service to customers (S1, S2, S3, S5, S6, S7, O2, O3, O4, O5 , O7) 	<p>W – O Strategy</p> <ol style="list-style-type: none"> 1. Increase production capacity (W5, O1, O2,O3 , O4, O5, O7) 2. Increase the promotion of white oyster mushrooms (W2, O2, O3, O4, O6) 3. Take advantage of government programs to increase capital and business performance (W4, W6, O1, O6)
<p>Threats (T)</p> <ol style="list-style-type: none"> 1. Uncertain climate and weather conditions and pest attack 2. Similar business competition 3. entry of new competitors 	<p>S - T Strategy</p> <ol style="list-style-type: none"> 1. Cooperating partnership (S2, S4, T1, T2, T3) 	<p>W - T Strategy</p> <ol style="list-style-type: none"> 1. Improving business management (W1, W3, T2, T3)

Decision Stage

The priority order of the "Ahza Tiram" oyster mushroom business development strategy is as follows:

1. Utilizing government programs to increase capital and business performance (TAS = 6,271)

2. Increase production capacity (TAS = 6,225)
3. Maintain and improve product quality and service to customers (TAS = 6,132)
4. Improve business management (TAS = 6,113)
5. Establish partnerships (TAS = 6,035)
6. Increase promotion of white oyster mushrooms (TAS = 6,019)

Based on the results of QSPM analysis, the highest strategic priority is to utilize government programs to increase capital and business performance with a TAS value of 6.271. Meanwhile, the lowest priority strategy is to increase the promotion of white oyster mushrooms with a TAS value of 6.019.

According to Claude S. George, Jr. in Hasan (2004), the decision-making process is carried out by most managers in the form of an awareness, thought activity which includes consideration, assessment and selection among a number of alternatives. The results of the QSPM analysis show that the main priority of several alternative strategies that must be carried out by the "Ahza Tiram" Oyster Mushroom Business is by utilizing government programs to increase capital and business performance. Thus, the acquisition of business capital is expected to increase production capacity and facilitate production activities by purchasing raw materials or planting media and being able to purchase or use more modern technology such as autoclaves for the sterilization process and baglog mixer machines for mixing raw materials. This is done in order to meet the demand for incoming oyster mushrooms and is expected to provide more profits for the "Ahza Tiramr" Oyster Mushroom Business. The profits obtained can be used for further business development on a larger business scale.

CONCLUSION AND RECOMMENDATION

Conclusion

1. Internal environmental factors and external environmental factors of "Ahza Tiram" Oyster Mushroom Business are as follows:
 - a) Internal factors of "Ahza Tiram" Oyster Mushroom Business consist of strengths and weaknesses. Its strengths include: (1) Communication between business owners and employees is well established, (2) Produces quality oyster mushrooms, (3) Affordable prices, (4) Strategic business location, (5) Has a clear market share, (6) Providing good service to consumers, (7) Adequate mushroom building (kumbung). Meanwhile, its weaknesses include: (1) Poor business management, (2) Not optimal promotions, (3) Simple financial records, (4) Limited working capital. (5) Production capacity is not optimal, (6) The technology used is still simple.
 - b) External factors of "Ahza Tiram" Oyster Mushroom Business consists of opportunities and threats. Opportunities faced are as follows: (1) The existence of the KUR (People's Business Credit) program, (2) sufficient purchasing power of the people, (3) Open market opportunities, (4) Increasing population, (5) Supporting geographical conditions, (6) Technology and information systems are growing, (7) Continuity of supply of raw materials. Meanwhile, the threats faced include: (1) Uncertain climate and weather conditions as well as pest and disease attacks, (2) Similar business competition, (3) Entry of new competitors.
2. Alternative business development strategies that can be applied in the "Ahza Tiram" Oyster Mushroom Business based on the analysis of internal and external factors using the SWOT matrix, obtained six alternative strategies that can be applied, namely
 - 1) Maintaining and improving product quality and service to customers.
 - 2) Increase production capacity,
 - 3) Increase promotion of white oyster mushrooms,
 - 4) Utilize government programs to increase capital and business performance,
 - 5) Establish partnerships,
 - 6) Improve business management.
3. The priority business development strategy that can be applied by the "Ahza Tiram" Oyster Mushroom Business based on the QSPM analysis is to utilize government programs to increase capital and business performance with a TAS value of 6.271.

Recommendation

1. "Ahza Tiram" Oyster Mushroom Business can implement the main strategic priority, namely utilizing government programs to increase capital and business performance. This can be done by using the KUR (People's Business Credit) program that has been organized by the BRI bank by applying for a credit limit according to need. Thus, the acquisition of capital is expected to facilitate production activities by increasing production capacity and purchasing infrastructure that supports production activities.
2. "Ahza Tiram" Oyster Mushroom Business should establish cooperation or partnership with several similar businesses. This collaboration can be done in the form of purchasing raw materials and marketing together.
3. "Ahza Tiram" Oyster Mushroom Business needs to make a written vision and mission statement. Vision and mission statements will help provide direction and goals to be achieved and develop concrete steps that can be taken in achieving these goals.
4. "Ahza Tiram" Oyster Mushroom Business should improve the administrative and financial systems to make it easier to analyze business developments. In addition, a financial information system in the form of financial reports, can be used to facilitate obtaining additional funds from outside to develop a business

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TOURISM MULTIPLIER, SIZE OF ECONOMY AND POPULATION: A CANONICAL CORRELATION ANALYSIS AT STATE LEVEL IN INDIA

Deepti Singh¹ and Dr. Qamar Alam²Research Scholar¹ and Assistant Professor², Department of Economics, Banasthali Vidyapith, Rajasthan-304022**ABSTRACT**

This study has tried to highlight the importance of a tourism-based multiplier to reflect the economic impact of regional tourism across the states of India. The study has taken the latest calculated and available values of multiplier based on the Tourism Satellite Account Report 2016, in the released year 2021. The methodology of canonical correlation analysis has been used to explore how the economic size and population size influence the value of tourism-based output and employment multipliers. Evidently, results indicate that the size of the population is highly positively associated with the multipliers of tourism while state-level GDP are giving a low level of association in the relationship. Also, the tourism-led GVA multiplier is a better indicator than the employment multiplier, however, both are collectively significant.

Keywords: *Tourism-led GVA Multiplier, Tourism-led Employment Multiplier, Regional Tourism, Canonical Correlation, GSDP.*

1. INTRODUCTION**1.1 Regional Development and Tourism**

The impact of tourism is very diverse across socio-economic parameters. Tourism holds special importance in the context of regional development as its multifunctional dimensions are not restricted to urban zones but also spreads to rural, local and small-town areas. The spillover effects are scattered over wide areas and sectors. Also, the nature of tourism as an industry is quite labour intensive in the sense that it absorbs large scale of both unskilled and low-skilled workers too. Tourism is neither a pure demand-based industry nor purely a supply-side event and is together an aggregate of many related sectors working together like accommodation, transportation, distribution, production of goods, hotel services, coordination agencies etc.

It is quite important to measure the value of tourism-related statistics as its impact is not related to just recreational activities but also related to business, education, religious, cultural, and shopping purposes. The United Nations World Tourism Organisation (UNWTO) recommends putting the relevant tourism statistics in an accounting framework so as to integrate these statistics with the System of National Accounts and to show the linkages between demand and supply for goods and services in respect of Tourism. This accounting framework is called the Tourism Satellite Account (TSA). Its thrust is becoming more popular at regional and subnational levels like across the states. Therefore, UNWTO provides interregional guidelines to countries to prepare their tourism satellite account and the most significant variables derived from it are the various multipliers of tourism therefore it becomes of immense value to analyse the working of regional multipliers and the factors influencing them.

1.2 Tourism Multiplier as an Indicator of Economic Impact at the Regional Level

The very basic concept of multiplier implies interconnected between the various sectors and industries. As explained by Fletcher (1971), economic-induced effects go beyond the area of tourism activity. The calculation of tourism-related economic parameters like multipliers (output, sales, employment), average per tourist expenditure, tourism-led GVA, tourism-led employment value etc. is important because they help policymakers to take decisions related to infrastructural developments and other important social dimensions too. The values of the multiplier are calculated on the basis of three basic approaches to set the framework. The traditional approach of the simple multiplier, the second is that of a Keynesian multiplier and third the most important and relevant in the tourism context is the Input-Output modelling-based calculations. In general, the calculation of output and employment multiplier in this sector is based on expenditures by tourists.

Tourism-based multipliers = f (Tourism expenditures)

This also indicates a region's comparative advantage in the tourism industry.

In the Indian context, the calculation is a bulky and voluminous task as it requires a lot of primary surveys to be conducted across states and therefore it was in the year 2009, the regional state-level data was first released. The data taken in the study is from the second round of reports calculated for the year 2016 and released in 2021.

1.3 Objectives and Rationale of the Study

The study focuses on the socio-economic importance of regional tourism and also examines the relationship between the multipliers of tourism and the economic growth of states and population size as key variables. Here the impact of tourism-based expenditures is being ignored and considered in *ceteris paribus* state. Specifically, the objectives of the paper are as follows:

- (a) To find out the association between the tourism multipliers and the economic size of the state.
- (b) To analyse the influence of the population size of a region on the value of the income and employment multipliers.
- (c) To explore the economic impact of tourism at the regional level.

Tourism-based expenditures and the number of tourists' arrival-based factors that helps in determining the value of the multiplier are not being focused on here. Thus, other major factors such as GDP size and population size of the state that has played a strong role in influencing and creating variation in tourism multiplier values calculated across states are being considered.

2. REVIEW OF LITERATURE

2.1 Tourism Multiplier, Economic Size of State and Population- Empirical Evidences

The literature on regional tourism is not very vast and still in the growing stage. There is a dearth of econometric and empirical scientific studies and the nature of studies is mostly descriptive. The literature on the impact of tourism has extended its dimensions towards economic development from simple income-based economic growth. This has been majorly captured via a focus on the multiplier effects of tourism.

As has been noted by earlier researchers the values of tourism led multipliers to get swayed by the geographical, economic and population size of the region (Tooman 1997; Baaijens et. al. 1998; Chang et al. 1999). The study of Chang (2000) was the first one in line to find the relationship between multipliers and population size. What is significant is that they found a positively correlated nexus between tourism-related sales multiplier and population size while this relationship turns out to be negative with the employment multiplier. This approach with respect to multiplier was also followed by Baaijens (1998) to estimate the regression model between multipliers, population, tourists' arrivals and other tourism-specific variables.

Leeuwen et al. (2009) conducted a meta-analysis with regard to tourists' output multiplier calculated on the basis of the input-output model (I-O) collected from 32 case studies. There are two categories of variables that are, related to tourism-specific and area-specific that have been taken to find the relationship with the output and employment multiplier based on regression analysis. Among all the variables taken together, the only population is positively significant. All the variables related to tourists' expenditures are insignificant and negative. Also, years of data reflect negative coefficient values.

Paci et. al (2013) has tried to analyze the role of the tourism sector in the regional area with the help of the growth model of the extended Cobb-Douglas production function. The analysis includes both domestic and international tourism on the GDP growth of 179 regions spread across ten European countries for two periods of five years each that is 1999-2004 and 2004-2009. The spatial regression to cover the spillover effect is adopted and all the exogenous variables are lagged by five periods in case there is endogeneity. The results confirm that tourism indeed has a much greater effect on growth and the coefficient of the number of nights spent by international tourist regions is 0.48 and that for coastal regions it is 0.35.

Eva Aguayo (2011) has carried out an impact-based tourism analysis at the regional ground of Central and Eastern European Countries (CEEB) where the major area of focus is on the tourism-led employment multiplier, tourism-specific variables and service sector GDP of regions. For the indicators of the tourism sector total tourism, national and foreign tourism is taken represented by the number of overnight stays, the number of hotels and similar constructions. The other variables include employment in market services per thousand people and the GDP share of the service sector. Results show that all coefficients are significant and the values of national tourism as well as service sector GDP estimates are comparatively higher over international tourism. The author is successful in concluding that Tourism will uplift not only the employment opportunities but also the income of people engaged in the service sector.

Yang et. al. (2018) used the traditional Input-Output model along with latent regression methodology. The input-output model will calculate the values of multipliers related to the tourism industry. The focus area is 42 industries across selected 30 provinces of China in the year 2002. The output multiplier, as well as the employment multiplier in all the provinces, showed significant and positively associated spatial dependence of

these two variables on the tourism sector. The coefficient calculated based on latent regression suggests that if GDP per capita is increased by 1% then the output multiplier of tourism will increase by 0.072%.

Pascariu et. al. (2018) have used stepwise regression and hierarchical cluster analysis to determine the factors affecting the values of tourism output and employment multipliers with emphasis on macroeconomic variables representative of economic development like GDP per capita, international openness, Gini coefficient and business environment etc. The results significantly support that economic development positively influences the values of the multiplier.

Calero and Turner (2019) have published a review paper throwing a spark at the regional level tourism impact studies and giving us a sense of discernment for better analysis. First of all, the review finds a lack of a good amount of empirical literature as most of the work is descriptive residing in case studies, observation narratives and surveys. One of the possible reasons found is the lack of a theoretical foundation backed by economic theories. Descriptive statistics-based studies include both quantitative and qualitative methods but this is not sufficient to develop testable hypothesis tourism multipliers and other economic and spatial parameters.

2.2 Research Gaps/ Rationale of the Study

It can be concluded on the basis of the literature available in this less-explored domain that this area requires a lot of attention. In the Indian context research work is available related to the calculation of multipliers based on the input-output model, however, the relationship between the size of the economy, population and multipliers has not been explored yet. One of the possible reasoning is that there had been an unavailability of the calculated values of tourism multipliers and also the data required in the calculation in the past years. Therefore, this research is not only unique but adds a well-updated bunch of information to this field of literature. Another unique feature is the utilization of Canonical Correlation Analysis (CCA) which is one of the better alternatives to regression, Pearson's correlation, factor analysis and MANOVA where two dependent numeric variables can be analysed together as one and as individual form.

3. METHODOLOGY

3.1 Data and Methodology

The study explores 2016-year data values for each state which are collected and calculated by NCAER for the purpose of creating a TSA report for each state of India. All of the figures collected are tabulated at the end of the paper in Appendix A.

Canonical correlation analysis is an advanced multivariate tool of correlation analysis in which associations between multiple dependent and independent variables with numeric data types can be observed together. It forms a linear relationship between two sets of variables. From the combination of original variables on one side a newly weighted average variable is constructed called variates. The two variates from variables say X and Y are constructed as:

$$CV_{X1} = a_1x_1 + a_2x_2 + a_3x_3 + \dots + a_nx_n$$

$$CV_{Y1} = b_1y_1 + b_2y_2 + b_3y_3 + \dots + b_ny_n$$

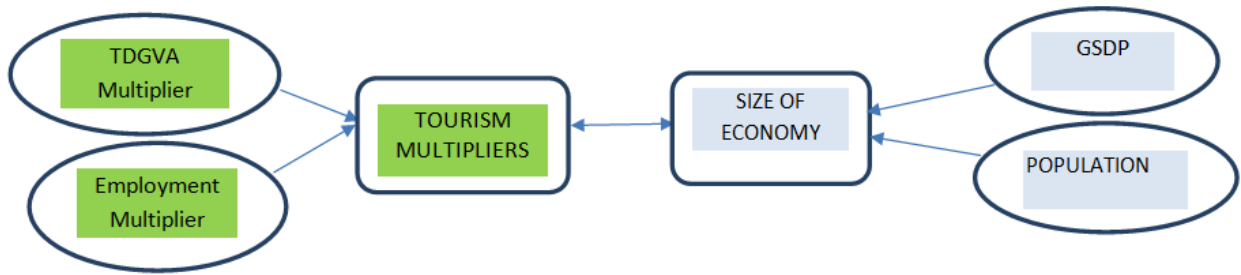
The internally constructed weights a_1, a_2, \dots, a_n and b_1, b_2, \dots, b_n are being selected so as to maximize the correlation analysis between the two variates CV_{X1} and CV_{Y1} . The pair of such variates together is called a canonical root. The nature of these variates is orthogonal such that they are independent of each other. Canonical correlation is a measure of the strength of association between two canonical variates being constructed and also the overall relationships between the two sets of variables. In SPSS software, Wilk's lambda or the U-value is helpful in determining the significance of the first canonical correlation coefficients. Another test called Bartlett's V tells the overall significance of the coefficients estimated.

3.2 Canonical Correlation Analysis

The analysis commences with the set of hypotheses that have been formulated for testing with the multivariate statistical technique of canonical correlation analysis. Hypothesis 1: The larger the size of a state economy, the larger the value of the multiplier. Hypothesis 2: The larger the size of a state population, the larger the value of the multiplier.

The methodology of Canonical correlation analysis has been used where the two multipliers are together taken as two dependent variables and the variables representing the size of the region are taken as independent variables.

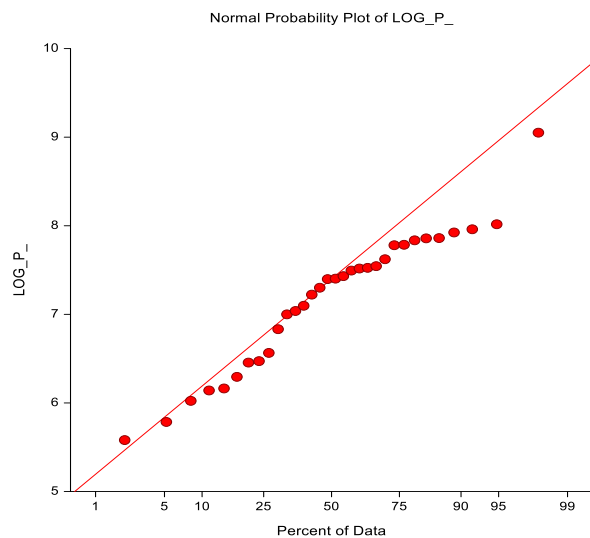
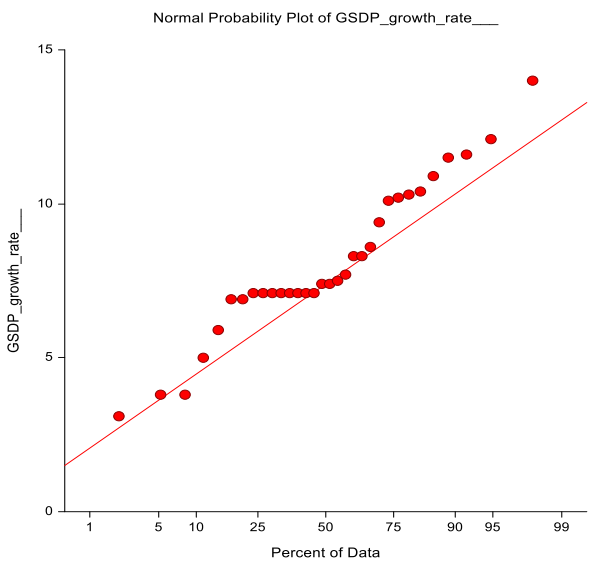
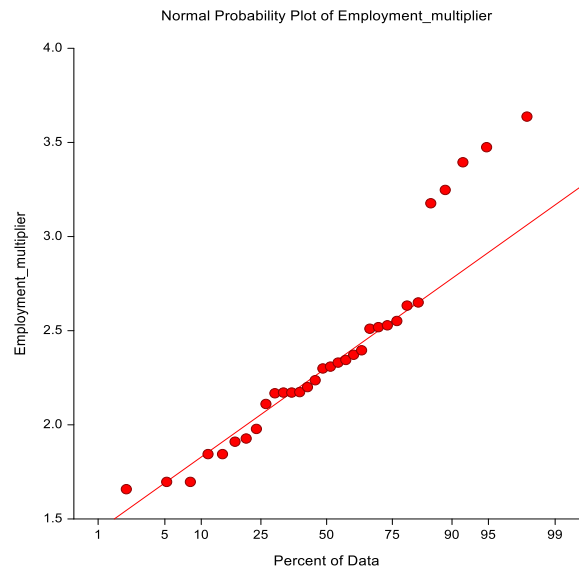
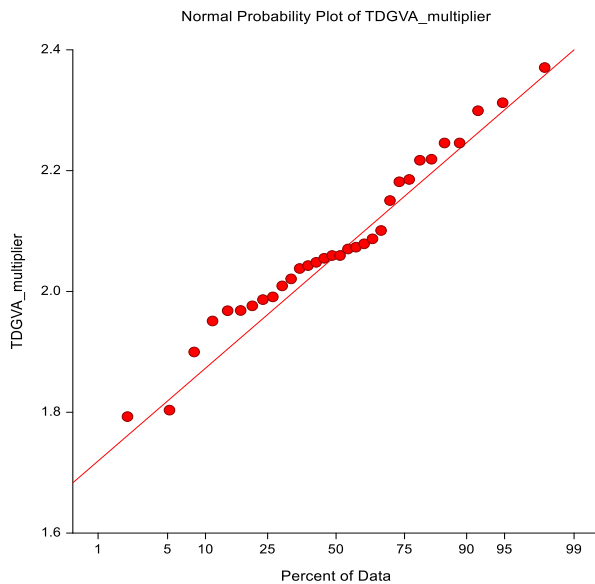
Figure 1: A Blueprint of the Canonical Correlation Model between the Variables of Interest



From the figure, it is to be observed that from the dependent variables the variate ‘Tourism multiplier’ is being constructed and from the independent variables the variate ‘size of economy’ is created on weighted average basis.

3.2.1 Normal Q-Q Plot of all the Variables

Before carrying out the Canonical correlation analysis univariate normality plots of all the variables used are derived to check out for the possible outliers in the procedure. However, it is also to be noted that this analysis does not make very strict normality-based assumptions.



3.2.1 Descriptive Statistics

The output starts with the general descriptive statistics of the sample variables.

Table: Descriptive statistics

Standard Type	Non-Missing Variable	Mean	Deviation
MULTIPLIERS	TDGVA_multiplier	2.078387	0.1369211
MULTIPLIERS	Employment multiplier	2.380156	0.5190313
SIZE	LOG_P_	7.186858	0.7745991
SIZE	GSDP Growth Rate	8.059375	2.48724

3.2.5 Parameter Estimates

Wilk’s Lambda Test- is used to determine the significance of the two possible canonical correlations. For this part, the null hypothesis follows:

H_0 for Wilks Test: The correlations in the current and following rows are zero. The value of F statistics and the p-values determine the conclusion. If the p-value is lower than 0.05 level then at a 5% significance level we reject the null hypothesis.

Table 2: Canonical Correlations Section- Wilk’s Test

Variate Number	Canonical Correlation	R-Squared	F-Value	Num DF	Den DF	Prob Level	Wilks' Lambda
1	0.502505	0.452512	2.19	4	56	0.081426	0.747457
2	0.066473	0.042000	0.90	1	29	0.192431	0.958999

Here the p-value of the first canonical correlation combination is 0.08 which implies we reject the null hypothesis at a 10% level of significance and implies we got a relation which is not zero but more than zero. The second bunch of correlation combinations gives a value which is insignificant. Therefore, we will focus on the first set of canonical combinations to determine the values between variables and rewrite figure 1 with estimated coefficients in figure 2.

Table 3: Canonical loadings between dependent and covariates.

Set 1 Canonical Loading			Set 2 Canonical Loading		
Variable	Set 1	Set 2	Variable	Set 1	Set 2
TDGVA	0.745	0.667	Log (Pop.)	0.999	0.480
Multiplier			GSDP	0.360	0.933
Employment Multiplier	0.489	0.873			

Table 4: Proportion of Variance explained

Canonical Variable	Set 1 by self	Set 1 by Set 2	Set 2 by self	Set 2 by set1
1	0.397	0.100	0.564	0.142
2	0.603	0.000	0.436	0.000

Now for a better understanding of the association between the variates, variables and various canonical loadings and the overall association and variation explanation between dependent and independent variables figure 1 has been redrawn with the estimated values based on table 3 and table 4.

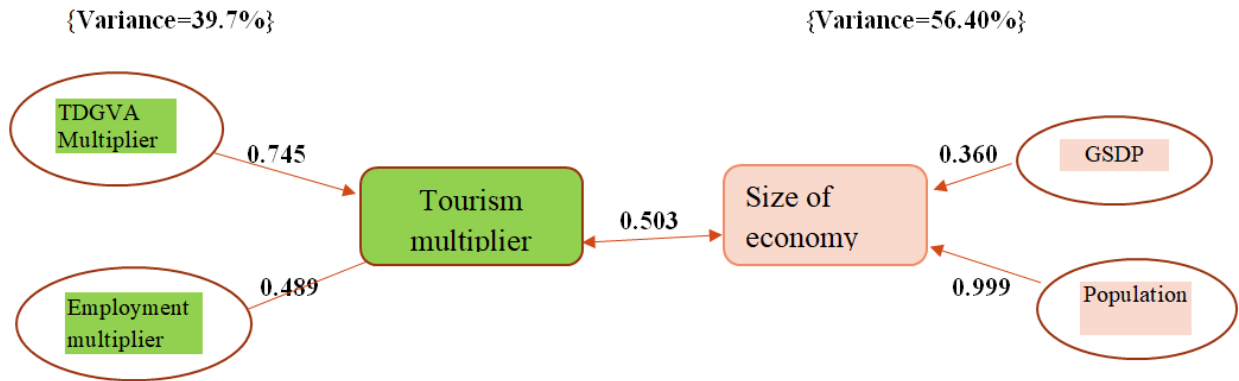
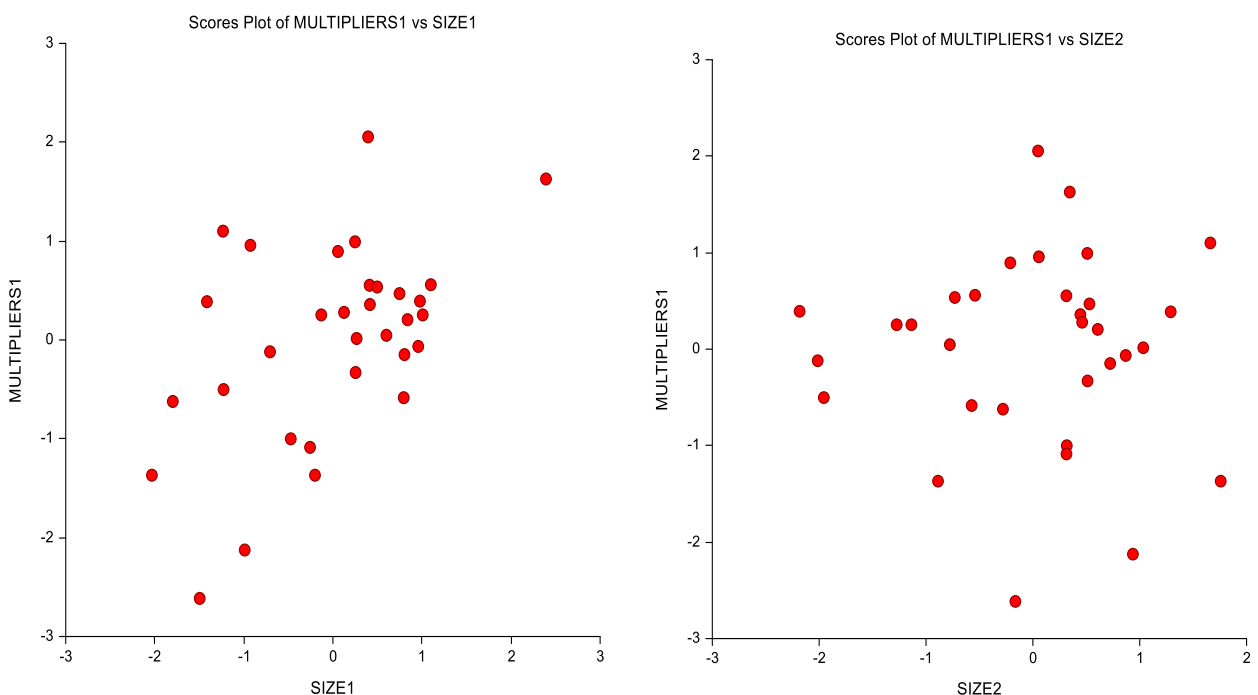
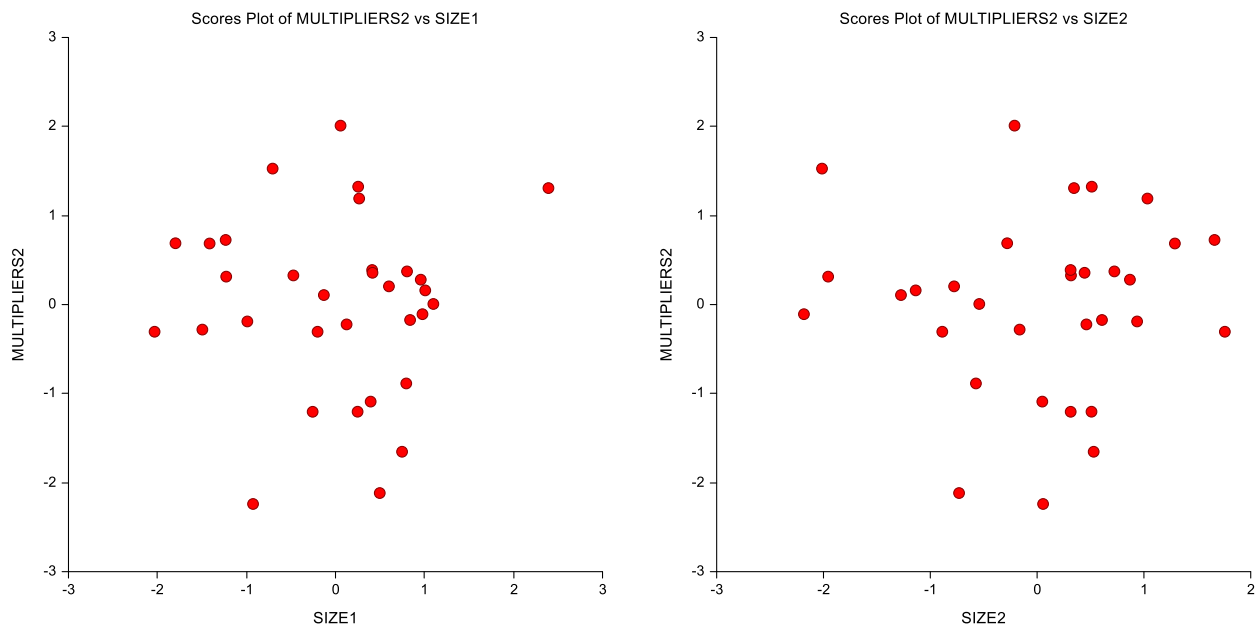


Figure 2: The Estimated Model with the Estimated Coefficients

- The proportion of variance explained by set 1 to itself is 39.7% which is quite less compared to the percentage variation of 56.40% explained by set 2 to itself which means that variation in GSDP and population size will be able to explain 56.40 % changes arising in the canonical variate ‘size of the economy’.
- Loadings less than 0.50 are considered low loadings. The main canonical variable value reflecting the association between the tourism sector and the size of the economy (both GSDP and population together) is 0.503 which gives a moderate level of association which is significant and helpful in drawing the direction of policy making.
- The most significant factor is the size of the population that is highly influencing the value of multipliers across different states (estimated canonical value of 0.999). The influence of state Gross domestic product is not very high.
- Among the multipliers, the impact of the Tourism led GVA (gross value added) multiplier is more with a coefficient value of 0.745 and the estimated canonical loading of the employment multiplier is quite less i.e. 0.489.

3.2.6 Model: Score Plots using the NCSS Software





Here Multiplier 1 = Tourism-led GVA multiplier, Multiplier 2 = Employment multiplier, Size1=log value of population, Size 2= GSDP rate (gross domestic product rate).

These plots report the relationship between each pair of canonical covariates. From the plots also, the nature of data is more curvilinear in the case of multiplier 2 which is the employment multiplier and that of multiplier 1 is more linear. Again, with population, the nature of trend plots is better than with GSDP. Therefore, the ideal plot here among all is the one with Multiplier1 versus Size1.

5. CONCLUSION, LIMITATIONS AND FUTURE RECOMMENDATIONS

In this study, the canonical correlation analysis has been utilized to explore how the factors like economic and population size are majorly influencing the effectiveness of tourism multipliers at the regional level across the states of India. Since tourism-led multipliers reflect the economic impact of tourism across different industries and areas, the focus becomes important in present times. Population turns out to be a significant factor in influencing the multipliers which is quite a good sign that the oversize issue of the labour force can be resolved with more investment in the tourism sector. However, the economic size of the state is a highly contributing factor that is still not very clear but definitely it is not insignificant. Since this research contains a fixed period of cross-sectional data, it is giving some shallow and at the same time evident bunch of information to policymakers to draw tourism-related strategies keeping in mind the size of the state and overall population. More and more industries and job-oriented initiatives should be promoted to absorb the local labour force both skilled and unskilled. Since Tourism is becoming one of the astounding and promising industries in the current era, it is for sure a rising expected trend that more and more advancement in studies will bring out the findings to reap the socio-economic benefits of tourism expansion across the regions.

Limitations- Average per-tourist expenditure (Rs.) incurred by tourists from within the state of reference are being ignored. Apart from economic, other geographical and non-economic environmental factors also influence the effectiveness of tourism multipliers which are not taken into consideration. The study is fixed in a period of time so it is unable to capture the dynamic and long-run picture.

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Appendix A

States & Union Territories	TDGVA multiplier	LOG(P)	GSDP growth rate(%)	Employment multiplier	population
Andaman&Nicobar	2.2458	5.580925	8.3	2.1714	381000
Andhra Pradesh	2.038	7.924279	11.6	2.3722	84000000
Arunachal Pradesh	1.9762	6.140822	3.8	2.1676	1383000
Assam	1.9685	7.494155	8.3	3.3946	31200000
Bihar	2.0208	8.017033	10.3	2.5188	104000000
Chandigarh	2.3707	6.023438	7.1	1.8445	1055450
Chattisgarh	2.0871	7.39794	7.1	3.1768	25000000
Delhi	1.8035	7.222716	8.6	1.6969	16700000
Goa	2.1009	6.16346	11.5	2.1108	1457000
Gujarat	2.2189	7.780317	10.1	2.6333	60300000
Haryana	1.991	7.403121	7.1	1.6969	25300000
Himachal Pradesh	2.1505	6.832509	6.9	1.9782	6800000
Jammu&Kashmir	2.2458	7.09691	3.8	2.1714	12500000
Jharkhand	1.9865	7.517196	7.7	2.3446	32900000
Karnataka	2.1816	7.78533	7.5	3.2477	61000000
Kerala	2.0092	7.525045	7.4	2.3093	33500000
Madhya Pradesh	2.0482	7.860937	14	2.5286	72600000
Maharashtra	1.7928	9.050766	9.4	2.2005	1124000000
Manipur	2.3124	6.455606	5	1.9273	2855000
Meghalaya	2.1854	6.472171	7.1	3.6372	2966000
Mizoram	2.0428	7.037825	10.9	2.3959	10910000
Nagaland	1.8998	6.294466	3.1	2.3305	1970000
Odisha	2.0549	7.622214	10.4	2.2994	41900000
Punjab	1.9681	7.431364	5.9	1.8445	27000000
Rajasthan	2.0595	7.835691	7.1	2.1738	68500000
Sikkim	2.0789	5.78533	7.1	1.9104	610000
Tamil Nadu	2.0733	7.857935	7.4	2.5105	72100000
Telangana	2.2172	7.544118	10.2	3.4747	35004000
Tripura	1.9511	6.564784	12.1	1.6581	3671000
Uttar Pradesh	2.0703	7.300595	7.1	2.5517	19980000
Uttarakhand	2.2992	7	7.1	2.65	10000000
West Bengal	2.0595	7.960471	6.9	2.2369	91300000

AN EVALUATION OF PRIMARY AGRICULTURE CREDIT SOCIETIES IN MAHARASHTRA

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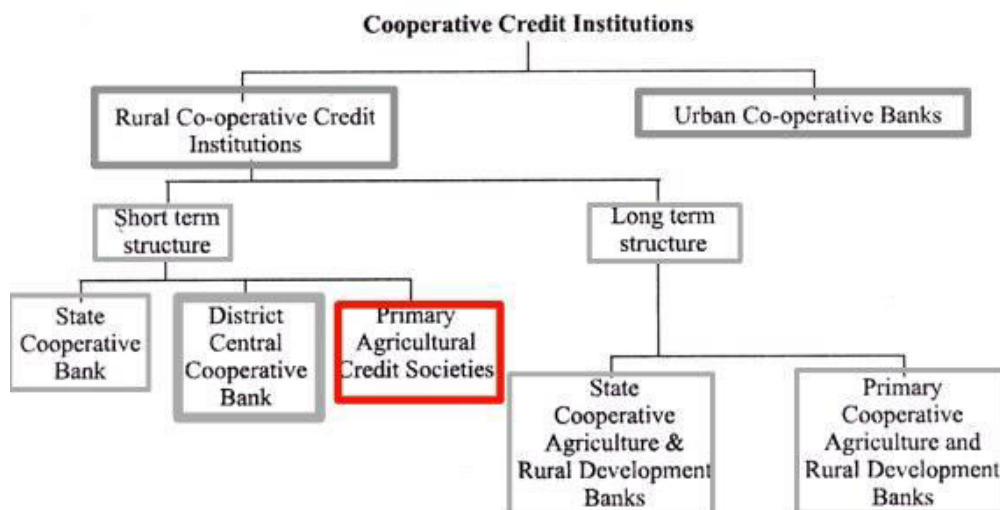
ABSTRACT

In the agriculture sector, credit is crucial. The primary foundation of the cooperative credit system, which is crucial for the farming community, is formed by the Primary Agricultural Cooperative Societies (PACS). Farmers those are members of PACS organise, manage, and profit from it. Primary Agricultural Credit Cooperative Societies (PACS), which offer short-term crop loans to their cultivator members, are the financial organisations directly connected to agricultural finance at the grassroots level in the State. PACS is crucial in helping the rural community get finance in a timely manner. In order to evaluate the rise in financial performance indicators of PACS in Maharashtra during the past five years, the current study was undertaken with regard to the growth in financial performance indicators of PACS. The paper has concluded with certain measures to solve the problems of agriculture credit in India.

Keywords: Farmers, agricultural credit, PACS, Maharashtra

INTRODUCTION

The term agricultural credit refers to one of several credit vehicles used to finance agricultural transactions. These vehicles include loans, notes, bills of exchange, and banker's acceptances. This kind of finance is especially tailored to the unique financial requirements of farmers and enables them to acquire equipment, plant, harvest, market, and carry out other tasks required to maintain their farms. A key component of the economy is agricultural financing, often known as agricultural finance, especially in countries with fertile soil since agricultural products can be exported. Credit is crucial to the agriculture industry because it gives farmers access to capital they might not otherwise have. community level). It helps them acquire the seeds, equipment, and assets needed to manage a profitable farm. In addition to farmers and other agricultural firms, agricultural credit programmes also assist ranchers and rural residents with their financial needs. The smallest co-operative credit organisations in India are called Primary Agricultural Credit Societies (PACS). It has a grassroots effect (gram panchayat and village level).¹



https://en.wikipedia.org/wiki/Primary_Agricultural_Credit_Society#/media/File:PACS_structure.jpeg

1 Annual Report, PACS. NAFSCOB. 2022

Nature of PACS

Primary agricultural co-operative credit societies are a type of financial institution that is crucial to the local community's growth. These are multifaceted businesses that offer a variety of services like banking, purchasing supplies, selling crops, and dealing in consumer products. Therefore, it is critical that primary agriculture co-operative credit societies work effectively. In the year 1904, the first Primary Agricultural Credit Society (PACS) was established. Since that time, these organisations have been essential in helping farmers get short- and medium-term finance. This was the sole institution-based credit agency accessible to rural residents until the early 1970s. The primary retail outlets of the cooperative banking system are the PACS, which operate at its core of short term and medium term credit to the rural sector.²

Due to their status as registered cooperative societies, Primary Agricultural Credit Societies (PACS) have been offering credit and other services to their members. PACS often offers the following services to its members:

- i. Input facilities, either monetary or in-kind.
- ii. Hire-basis agricultural implements
- iii. A storage space

Although PACS normally fulfils the credit requirements of its members, it has been seen that there is a need to offer them other services. So, there is a pressing need and opportunity to create PACS as systems that completely satisfy farmers' needs. Units that support their farmer members' efforts to improve returns on agricultural produce, embrace cutting-edge technologies to boost agricultural production, and employ High-Yielding Variety (HYV) seeds store their produce in a scientific way to minimize storage losses and also provide pledge loan against this scientifically stored produce to bridge their credit gap. PACS can be quite helpful in giving the farmers access to these facilities. It is crucial that PACS offer additional services like renting out agricultural implements, allowing for group purchases of inputs, having high-quality storage space in accordance with Negotiable Warehouse Receipt System, etc. to expand its business portfolio and make it a self-sustaining institution.

An effort has been made to transform PACS into Multi Service Centers so they can offer their members more services and make money for themselves. As a result, PACS will be able to broaden their business operations and offer auxiliary services to their members.³

OBJECTIVES OF THE RESEARCH

The present research has based on certain objectives, these objectives are as follows:

1. To study the concept of PACS in India
2. To evaluate PACS Role in Agriculture credit
3. To study the present state of PACS in Maharashtra
4. To study Share capital, Total reserves, Loans issued by PACS in Maharashtra from 2016-17 to 2020-21(5 years)
5. To suggest measures to tackle the problem of agricultural Credit.
6. Shah Deepak. Primary Agricultural Cooperative Credit Societies in Maharashtra: Some Emerging Issues. Prajnan. 2001; 29(1):31-51.
7. www.nabard.org

REVIEW OF LITERATURES:

There has been number of studies found on agricultural credit especially PACS. Some of the literatures that have been reviewed for this paper includes:

In India, there are approximately 95,595 Primary Agricultural Credit Societies, 363 District Central Cooperative Banks (DCCB) with 12,858 branches, 31 State Cooperative Banks (SCB) with 953 branches, and 21217 Primary Agricultural Credit Societies, 31 District Central Cooperative Banks (DCCB) with 3755 branches, according to statistics from the National Federation of State Cooperative Banks (NAFSCOB, 2017).

Regarding short-term lending, the Primary Agricultural cooperative credit society has an unrivalled impact. Even though there are numerous other options for giving farmers short-term financing, the PACS is still the most favoured organisation among farmers.

Effect of Primary Agricultural Cooperative Societies on Farmer's Economics of Panchmahal District of Middle Gujarat was studied by Pinakin et al. in 2014. The analysis demonstrates that between 2007–2008 and 2016–2017, the primary farm cooperative societies in India saw a considerable increase in the number of PACS, members, deposits and borrowing, borrowers, and loans disbursed. It suggests that basic agricultural cooperative organisations are important for the financial empowerment of farmers and the growth of agriculture in India.

Performance Of Primary Agricultural Credit Societies (PACS) In India And Andhra Pradesh, K. Sudhakara Rao, 2016. In his research, he discovered that the Western region had the most PACS. Eastern and Western areas account for more than half of all PACS. On the other hand, the North Eastern region has the fewest PACS.

Because there were fewer deposits than borrowings in the Central, Eastern, North-Eastern, Northern, and Western regions, their working capital was low.

Performance of PACS in various financial parameters during 2016-17 to 2020-21 In Maharashtra State: Performance measures include Share capital, Total reserves, loans issued and outstanding of Last Five Years⁴. These Five years data is adopted from NAFSCOM. On May 19, 1964, the National Federation of State Co-operative Banks Ltd. (NAFSCOB) was founded with the goal of easing the operations of State and Central Co-operative Banks generally and the development of Co-operative Credit specifically.

Table 1: Share capital of PACS in Maharashtra from 2016-17 to 2015-16 (Rs.in Lakhs)

Years	Paid up Share capital
2016-17	238865
2017-18	239149
2018-19	244258
2019-20	297737
2020-21	297737

Source: ⁴ Report of the NAFSCOM, 2016-17 to 2020-21

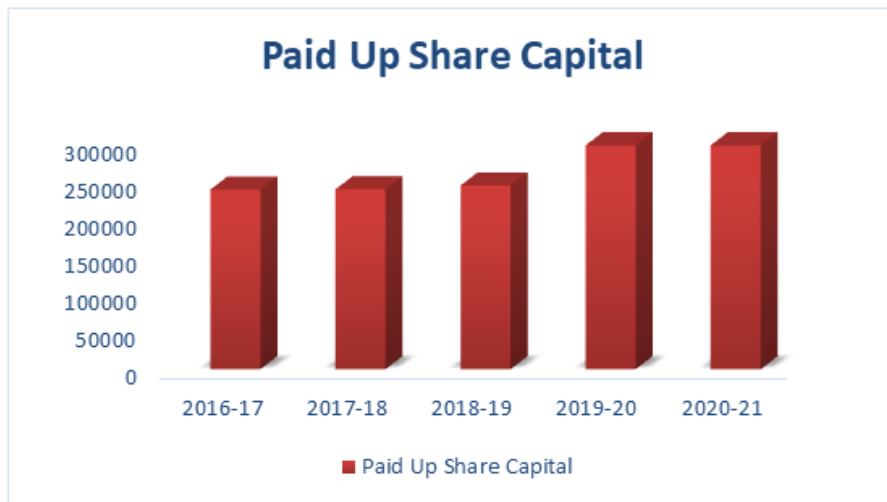


Fig 1: Share capital

From the above table and Figure, it could be seen that the share capital of PACS in Maharashtra increased in the year 2019-20 and it remained constant till the year 2020-21.

Table 2: Total Reserves of PACS (Rs.in Lakhs)

Years	Total Reserves
2016-17	101952
2017-18	137662
2018-19	143544
2019-20	155181
2020-21	155181

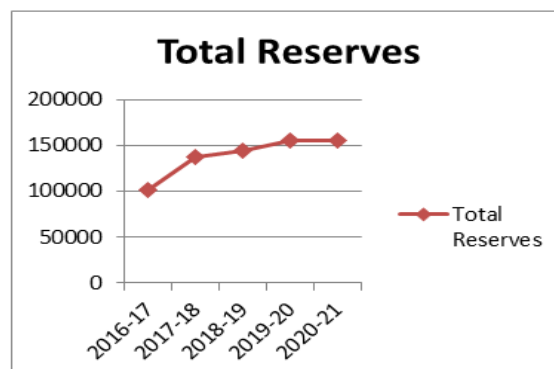


Fig 2: Total Reserves graph

In the above table and Figure, it is seen that reserves showed an increasing trend year by year, but in the last two years it was consistent.

Table 3: Total Loans issued (Rs. In Lakhs)

Year	Agricultural Loans	Non Agricultural Loans	Others
2016-17	14661.00	53012.00	1369785.00
2017-18	1301392	92849	103932
2018-19	957144	436607	145694
2019-20	0	0	1289269
2020-21	0	0	1289269

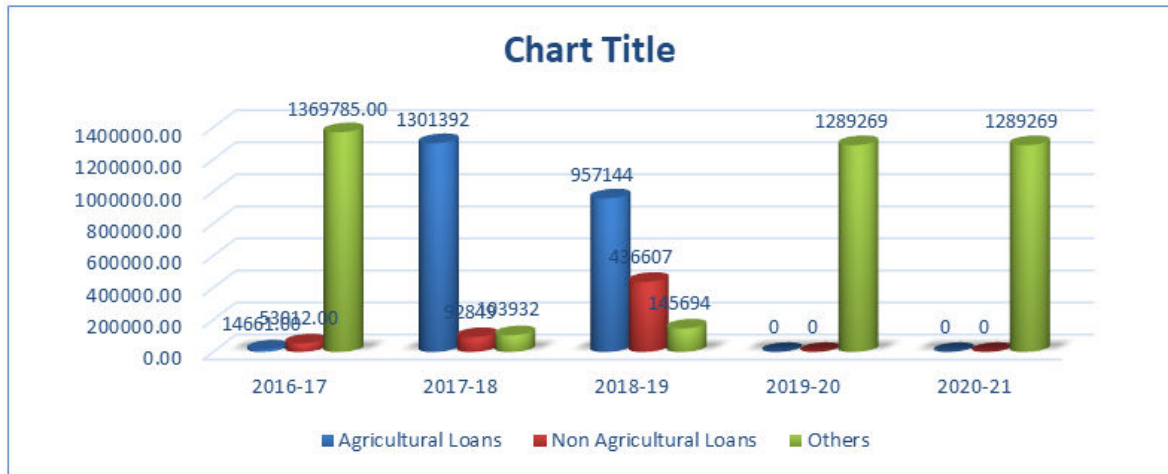


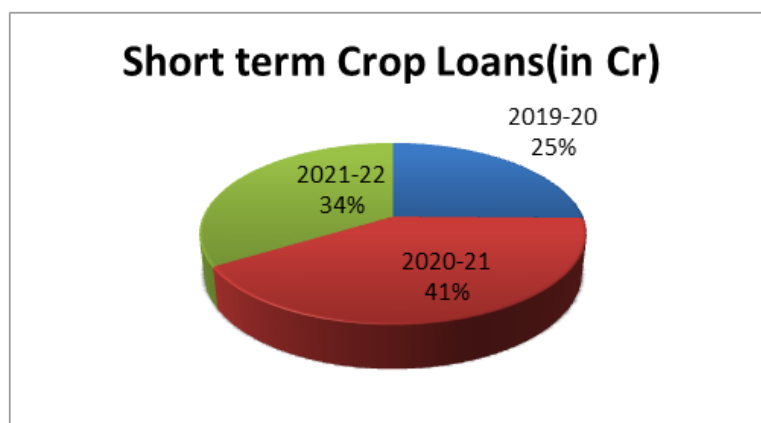
Fig 3: Loans issued

Above table and fig depicts that Loans issued for various purposes, it is seen that in the Loans provided for Agriculture purposes are very less as compared to Non agriculture loans and Others. In the year 2019-20 and 2020-21, loan for agriculture purpose is not given at all.

Although PACS extends loans for a variety of reasons, short-term crop loans make up the majority of the total amount of loans they have made. These loans, which directly affect crop production, are given based on the amount of land used and the cost of cultivating the crops produced, subject to the farmers' ability to repay the loans. Therefore, it is crucial to assess the distribution of agricultural loans as well as the overall amount of loans issued by PACS across the various districts and regions of Maharashtra. Although loan distribution typically correlates with gross crop area (GCA), it has been assessed using GCA per hectare.

The present statistics of Agriculture Credit Provided by PACS in Maharashtra:

The institutions directly associated with agricultural finance at grass root level in the State are



Primary Agricultural Credit Co-operative Societies (PACS) which provide short-term crop loans to their cultivator members. As per Economic Survey report of Maharashtra, it is claimed that during 2019-20, loans of ₹ 10,898 crore were advanced to farmers through PACS while during 2020-21, the corresponding figure was ₹ 17,757 crore. The crop loan disbursement target for 2021-22 has been set to ₹ 20,584 crore, of which PACS

have disbursed crop loan of ₹ 13,990 crore during kharif season at the end of September, 2021 and ₹ 546 crore during rabi season upto 10th December, 2021.⁵

Problems of agricultural Credit in India:

Following are some of the main problems of the agricultural Credit in general as per RBI⁶:

1. Notwithstanding the notable advancements made in the reach, network, and outreach of rural financial institutions, the amount of money flowing to agriculture remains insufficient.
2. The lack of enough farm investment capital has been one of the main barriers to the adoption of new technological methods, land improvements, and the development of irrigation and marketing infrastructure. In order to ensure continuity in their agricultural operations, farmers appear to borrow more short-term loans, seemingly paying less attention to long-term capital building in the face of abundant agricultural production. Short-term lending may have less credit risk, cheaper supervision and monitoring expenses, and better asset liability management from the supply side.
3. Numerous factors, including high transaction costs, structural flaws in the rural credit delivery system, problems with credit worthiness, a lack of collateral due to farmers' small asset bases, a low volume of loans with associated higher risks, high labour costs, etc., limit the flow of investment credit to agriculture.
4. The huge majority of the population in the lowest strata, who own a sizable amount of the land holdings, is given far less credit than what is necessary. Concern continues to be raised about the widening gaps between marginal, small, and large farmers, which are concentrated in many States. The coverage is comparatively inadequate in the United States, where the percentage of the poor is higher.
5. Economic Survey of Maharashtra 2020-21
6. <https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/82933.pdf>

Measures of improve the agriculture credit:

1. Recently, Rs 2,516 crore were allocated in the Union Budget 2023 for the five-year digitalization of 63,000 Primary Agricultural Credit Societies (PACS).
2. PACS to be strengthened through Atmanirbhar bharat Scheme.
3. PACS have been essential to the banking sector in rural areas and have the potential to be even more important in the future.
4. PACS needs to be made more effective, financially viable, and available to farmers in order to do this.
5. In order for PACS to be properly managed and able to meet the demands of farmers, the regulatory framework must be reinforced concurrently.

CONCLUSION

The grassroots organisation of the Primary Agricultural Credit Society is a village or a collection of minor villages. It is the fundamental component that deals with providing farmers with rural finance in order to meet their financial needs. It helps farmers meet their short-term financial needs by offering them short- and medium-term loans. It offers marketing services for the agricultural products as well as agricultural inputs.

Appropriate and timely financing is crucial for the development of the agriculture industry and related activities. But as the co-operative structure develops, a number of financial issues arise, including a lack of sufficient and trained workers, a lack of funding, a terrible work environment, and inadequate management, political intervention, shifting economic conditions, unpaid dues, and a lack of reliable sources of funding. The agricultural sector benefits greatly from lending. The primary structure of the cooperative credit system needed by the farming community is provided by the Primary Agricultural Cooperative Societies (PACS). The research paper is based on PACS performance in Maharashtra in last five years. The share capital has shown increase over the years, as well as total reserves and surplus also showed increasing trend. The Loan issued for other purposes are dominating the credit disbursement in Maharashtra Moreover the loans issued were not at all significant in the years 2019-20 and 2020-21.

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**ANALYZING DIFFERENT TYPES OF FINE MOTOR ACTIVITIES TO HELP MYRIAD HEALTH-
A STUDY ON AUTISTIC CHILDREN IN THE MAHARASHTRA****Dr. N. N. Lokhande**

Associate Professor & Head, Department of Physical Education

ABSTRACT

This study was conducted to determine the gross and fine motor profiles of children with autism spectrum disorder compared to typically developing children. Additionally, we also assessed if the motor delay was more pronounced with increasing age. This was a retrospective study involving children aged 12–60 months of age comparing motor development in children with autism spectrum disorder with typically developing children. Their developmental profile was assessed using Schedule of Growing Skills. Descriptive statistics was used to analyse the developmental profile between the groups. ASD children had significant gross motor (6.7%) and fine motor delay (38.5%) compared to typically developing children, who did not show any delay. The motor delay in ASD children was more prominent in older children.

It is important to assess motor development in ASD children as there is significant motor delay in these children compared to typically developing children, and the delay becomes more prominent with age. Early detection of motor delay could allow provision of early intervention services to optimize developmental outcomes.

Keywords: *Autism Spectrum Disorder, Autism, Motor Delay, Gross Motor, Fine Motor, Growing Skills, Children, Age.*

Autism spectrum disorder (ASD) is a pervasive neurodevelopmental condition that is characterized by an impairment in social interaction and communicative skills, as well as the presence of repetitive and restricted behaviors. Although not included in the Diagnostic and Statistical Manual of Mental Disorders-Fifth Edition (DSM-5) criteria, ASD is frequently associated with extensive motor abnormalities (see, for a review). From the comprehensive meta-analysis of Fournier and colleagues that suggested a remarkable effect size of 1.20 for motor deficits, the study of motor function in ASD has gained increasing momentum over the last decade. Indeed, a very recent analysis of the SPARK (Simons Foundation Powering Autism Research for Knowledge) study database indicated that 86.9% of autistic children/adolescents are also at risk of a developmental coordination disorder. Motor difficulties in ASD occur in the first years of life, even preceding the social-communication deficits, and tend to increase with age, reducing the possibility of social interaction. A number of studies also suggested that motor difficulties could be one of the earliest identifiable manifestations of ASD in clinical settings. Early motor disturbances could even provide crucial information for delineating the different trajectories for typical development as well as early-onset and regressive forms of ASD that start from six months of age.

In this framework, the term “fundamental motor skills” (FMS) is often used to indicate the essential movements that allow a person to successfully perform a variety of physical activities—such as walking, running, jumping, reaching, catching, and throwing. The development of FMS has been associated with active play throughout the childhood. The stage of rhythmic stereotypies in infancy, for example, indicates neuromuscular maturation and promotes the subsequent control of specific motor patterns, whereas rough-and-tumble behavior during childhood serves as a basis for social interaction. Poor motor skills represent a barrier to participation in physical activities, and the difficulty in engaging in active play prevents favorable occasions for the development of motor functions. Accordingly, motor delays in autistic children not only impact the motor domain but also may critically interfere with a range of abilities—such as cooperation, empathy, joint attention, self-regulation, and emotional well-being—that children with typical development acquire during free active play with parents, siblings, or other peers. Conversely, it is important to bear in mind that also social functioning influences physical activity (even though to a lesser extent), as recently indicated by Reinders and colleagues. For autistic people, social difficulties may indeed represent barriers to physical activity. Although Esposito and Pasca proposed that motor symptoms are an early biomarker of ASD and Leary and Hill suggested that motor control is crucial for communication and social interaction, there is a lack of literature addressing this topic at this stage. Rehabilitation programs usually target social interaction, communicative skills, and behavioral difficulties as their primary foci. However, as discussed above, improving motor skills in autistic children could have a beneficial cascade effect on engagement in active play, thus offering remarkable opportunities for the social interactions mediated by physical activity.

Researchers have proposed different strategies for interventions that help children cope with motor impairments in ASD. Most of the interventions involve FMS only marginally and instead focus on physical aerobic exercise,

educational games, and sports, with moderately positive benefits reported in almost all studies (for reviews on this topic, for meta-analyses. Interestingly, one systematic review and one meta-analysis have been performed in the last year focusing on the effect of specific interventions on FMS and gross motor skills. While reporting a positive effect of motor interventions on FMS and gross motor skills, both works provided useful insights to start developing a specific guideline for building future interventional studies. Namely, Colombo-Dagouvito and Block very precisely defined a motor intervention as “an intentional and directed manipulation of motor skills through a set procedure taking place over a defined period of time to develop an overall change in motor skill performance” (p. 162). On the other hand, Case and Yun clearly demonstrated that interventions that were 16 total hours or longer had a significantly larger effect than those shorter than 16 h. Furthermore, the authors also indicated that interventions in experimental settings were more effective than ones in practical settings.

Given the current stage of literature and starting from these recent suggestions, the primary goal of the present study was to summarize the studies on FMS interventions in autistic children in the past 10 years to delineate the strengths and weaknesses of the previous programs and to continue encouraging future research in this field. Being exploratory in nature, this work did not plan to exhaustively review all interventional studies addressing FMS as recently done. Our focus was rather to discuss the most recent evidence also in light of the advances in autism-related research in the last 10 years. A secondary objective of this narrative review was to investigate whether interventions that have specifically addressed FMS included measures related to autistic core features and, in case, to explore the possible effect of FMS interventions on the sociocommunicative domain of autistic children. Given the above-mentioned literature, it would be plausible to expect some improvements in the social domain after FMS motor intervention. Moreover, exploring the potential effect of FMS programs beyond the motor domain is particularly relevant when considering the International Classification of Functioning, Disability, and Health for Children and Youth (ICF-CY;) perspective. Indeed, ICF-CY assumes that the degree of functioning of a child is the result of a complex interaction between body functions and structures, activities, and participation, and that changes in one of these levels may influence the others. Accordingly, significant modifications of body functions (i.e., motor skills) after FMS intervention could significantly affect also “interpersonal interactions and relationships” within the level of activity and participation, a component significantly impaired in ASD

The purpose of the present narrative review was twofold. First, we aimed to provide an up-to-date overview of the findings from the studies that have used specific FMS interventions in autistic children over the past 10 years. Second, we intended to explore whether interventions that have specifically addressed FMS also included measures of autistic core characteristics and, in case, to consider the possible effect of FMS interventions on the sociocommunicative domain of autistic children. These issues have been representing emerging fields of interest for autism-related research through the last decade, given the systematic observations of motor deficits in autistic children and following the hypothesis that early motor difficulties could significantly interfere with the development of socio communicative skills.

Although the literature is at a very early stage, some preliminary qualitative suggestions can be drawn from the reviewed studies. With respect to the first goal, the results of the present review are in line and extend those of Colombo-Dugovito and Block and of Case and Yun, suggesting that specific FMS interventions could have a beneficial effect on the motor proficiency of autistic children. Indeed, nine of the ten reviewed studies reported significant improvements in a range of fine motor skills, gross motor skills, locomotor activity, and body coordination. Furthermore, the three studies which included follow-up evaluations of motor skills suggested a significant retention of FMS improvements four weeks, eight weeks, and even five months after the end of the intervention. As highlighted by Colombo-Dugovito and Block, long-term maintenance of motor skills over time is a crucial question for FMS interventions, not sufficiently addressed at this stage. On the other hand, it is also important to acknowledge that only two works among the reviewed studies were randomized clinical trials. Of these, the study of Felzer-Kim and Lynn Hauck did not report statistically significant FMS improvements after intervention (although the authors reported, at this stage, only the partial interim results of a larger ongoing intervention). Thus, the limited evidence available from randomized clinical trials does not allow at this stage any definitive conclusions. More randomized clinical studies are warranted to replicate the predominantly positive results of the reviewed studies.

As for the systematic review of Colombo-Dagouvito and Block and for the meta-analysis of Case and Yun, the studies included in the present work also differed in many methodological aspects, such as sample size, study duration, type and dosage of intervention. These variations limited the possibility to identify a direct link between a specific intervention and different behavioral outcomes. However, it is interesting to consider, also in light of the recent advances of autism-related research, that two of the reviewed studies made additional use of technologies, beyond the mediation of therapists, to implement the rehabilitation programs. In Srinivasan et al.’s

study, children engaged with two robots: Nao—a humanoid robot used for imitation and synchrony-based games—and Rovio—a mobile robot that involved the children in walking games. The results showed greater improvements in the body-coordination composite score of the BOT-2 and in imitation in participants in the robot-mediated intervention compared to participants who received standard treatments. Edwards et al. tested the effect of sports AVGs on FMS. The results revealed a lack of after-training improvements in the participants' skill scores—as measured with quantitative measures—but a significant improvement in their self-perceptions of their motor skills. Beyond providing those preliminary—though discordant—results, those innovative studies showed the feasibility of an FMS intervention that includes technology to engage autistic children. The use of the technology—in particular, robots and virtual reality environments—in interventions for autistic individuals has rapidly increased in recent years. Robots offer a unique type of interaction for autistic children, as they are highly attractive and more predictable than human partners. Virtual reality can actively support learning by allowing autistic children to systematically manipulate sensory feedback and control the environment, which prevents social anxiety and distress. Accordingly, more studies need to explore the feasibility and validity of technology-mediated FMS interventions. Indeed, as stated by Case and Yun, the current stage of literature seems to indicate that the use of technology and robots within motor environments is not yet fully understood.

With respect to the secondary aim of the present work, we became concerned about the lack of a clear relationship between the improvement in FMS reported in the reviewed studies and subsequent potential benefits in the socio-communicative domain. Only six out of ten studied included an assessment of social and communication skill. This was concerning in consideration of the increasing evidence that early difficulties in basic motor skills could significantly hinder the development of socio-communicative skills and could even have a role in the pathogenesis of the disorder. Among these studies, five reported some positive effects of motor training on social skills and mannerism, as assessed by parents, and on imitation skills and engagement in peer interaction, as rated through direct observation. One study did not find any positive effect. Altogether, these findings are in line with the recent suggestions of Reinders and colleagues which further documented the bidirectional relationship between social functioning and physical activity. However, considering the studies that described positive findings, we observed a number of inconsistencies between the scores of the different measures used to assess social and communicative skills. Thus, the available evidence about the potential effects of FMS interventions on core difficulties of ASD is still insufficient for drawing any conclusion. Beyond the scarcity of studies that measure sociocommunication outcome after FMS and small sample sizes of the reviewed ones, one reason for the results' inconsistency could be directly related to the nature of the assessment process of ASD. Dimensions such as sociocommunication and adaptive functioning are complex to be quantified and the measures currently used for evaluating core features of ASD could be not sensitive enough to detect immediate changes after a specific, brief FMS training. From the ICF-CY perspective, the interconnection between motor skills and social abilities is a complex system rather than a linear causal relationship, as stated also by Reinders and colleagues. This system can develop into a virtuous circle and it is important that future research on FMS intervention in ASD could find the best way to disentangle it. As recently suggested by Ruggeri and colleagues, it is crucial to identify the proper way to assess the impact of a body function improvement on the level of activity and participation of an individual as defined by ICF-CY. These dimensions are the actual indicators of the person's adaptation and functioning in its own context. On the other hand, it could also be critical to individuate facilitators and barriers in the child's environment, as factors to keep into consideration when quantifying activity and participation. Lastly, it is important that future studies include an assessment of the participants' quality of life after treatment because it could be a reliable indicator of the intervention's effectiveness.

The present review had some limitations. The goal of this work was to provide an up-to-date, narrative overview of recent findings on FMS interventions in autistic children. To do this, we limited our search to the literature published in the last 10 years that involved autistic participants between the ages of 3 and 12. In addition, even though we did not have any a priori language limitations, we considered only papers in English. Furthermore, we did not include single-case studies in consideration of the lack of generalizability of obtained effects. However, this decision could have significantly limited the present findings, because single-case designs formed a pivotal role in early motor skill development work. Given the exploratory nature of the present narrative review, we did not take into account the possible confounding role of co-occurring conditions or intellectual impairments. Some methodological aspects of the reviewed studies also limited our findings. Many interventions had small sample sizes, and only Felzer-Kim and Lynn Hauck reported the effect size of their studies. Although small samples are frequent in daily clinical practice and the rehabilitation of autistic children, this could have limited the power of the studies considered by preventing the detection of even more significant

behavioral outcomes. Further, only four studies indicated whether the pre- and posttreatment examiners were blind about the status of interventions. Remarkably, only three of ten interventions had follow-up assessments. Because the retention of learning skills for a significant period of time is a pivotal aspect of any treatment, future research on FMS interventions should systematically include a follow-up visit to evaluate the maintenance of possible behavioral benefits. Finally, future studies should consider exploring the validity of the video-modeling approach for developing FMS due to its demonstrated benefits for other skills such as socio communicative and daily living skills.

Despite these limitations, the present review preliminary suggests that FMS interventions could have some beneficial effects in autistic children, highlighting the importance of including motor skills training within the rehabilitation programs designed for children with this condition. This is particularly relevant because of the well-documented existence of motor impairments in autistic people. More work is needed to ascertain the possible impact of the positive motor outcomes on the participants' social abilities.

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**A STUDY ON MUNICIPAL ASSISTANCE TO STREET VENDORS WITH RESPECT TO
BHIWANDI CITY****Dr. Kuldeepsingh J. Rathod¹, Dr. Ashok D. Wagh², Madoo Ibrahim S.³ and Khan Mohammad Affan N.⁴**¹Assistant Professor, Department of Commerce & Accountancy, B.N.N. College, Bhiwandi²Principal, B.N.N.College, Bhiwandi^{3,4}UG Students, B.N.N. College, Bhiwandi**ABSTRACT**

The present research attempts to investigate that whether the municipal corporations are providing efficient facilities to the street vendors in their work. If provided then whether the facilities provided are fully satisfactory or not. It throws light upon various problems faced by street vendors. The research focuses under all types of street vendors to find out the issues faced by street vendors to perform their work, to examine the facilities provided by Municipal Corporation to facilitate their occupation and to find and suggest the solution to overcome the problems faced by them. The primary data is collected for the present study from the different market area of Bhiwandi City which consist all small and big market areas, the total 100 street vendors responses where collected with the experience of more than 20 years to less than 5 years and fruit card, vegetable card, crockery, non veg items, toys, accessories and others are the nature of street vending business. As 75% variables relates to facilities that could be expected from Bhiwandi Municipal Corporation is not exist. Therefore it concludes that Bhiwandi Municipal Corporation is not significantly facilitating the occupation of Street vendors.

Key Words: *Municipal Corporation, Street vendors, Assistance*

INTRODUCTION

Street vendors are very important part of the informal sector. A large number of populations are engaged in street vending profession in almost every city. Street vendors are usually associated with infringement of public spaces, causes traffic congestion, inadequate hygiene, poor waste disposal. The government does not recognize the contribution of street vendors towards economic and social wellbeing of urban population. The present research attempts to investigate that whether the municipal corporations are providing efficient facilities to the street vendors in their work. If provided then whether the facilities provided are fully satisfactory or not. The research focuses under all types of street vendors to find out the issues faced by street vendors to perform their work, to examine the facilities provided by Municipal Corporation to facilitate their occupation and to find and suggest the solution to overcome the problems faced by them. It throws light upon various problems faced by street vendors. The research focuses under all types of street vendors. The primary data is collected for the present study from the different market area of Bhiwandi City which consist all small and big market areas, the total 100 street vendors responses where collected with the experience of more than 20 years to less than 5 years and fruit card, vegetable card, crockery, non-veg items, toys, accessories and others are the nature of street vending business. As 75% variables relates to facilities that could be expected from Bhiwandi Municipal Corporation is not exist. Therefore it concludes that Bhiwandi Municipal Corporation is not significantly facilitating the occupation of Street vendors.

OBJECTIVES OF THE STUDY:

- To find out the issues faced by street vendors to perform their work.
- To examine the facilities provided by Municipal Corporation to facilitate their occupation.
- To find and suggest the solution to overcome the problems faced by them.

HYPOTHESIS:

H0: Bhiwandi Municipal Corporation significantly facilitate the occupation of Street vendors.

H1: Bhiwandi Municipal Corporation is not significantly facilitating the occupation of Street vendors.

RESEARCH METHODOLOGY:

- Survey method used for Collection of data - Primary Data collected by preparing questionnaire.
- Research based on survey conducted in market area of Bhiwandi city, a business city in Maharashtra, near Mumbai.
- The study is fully based on the survey conducted by personal interview of 100 street vendors.

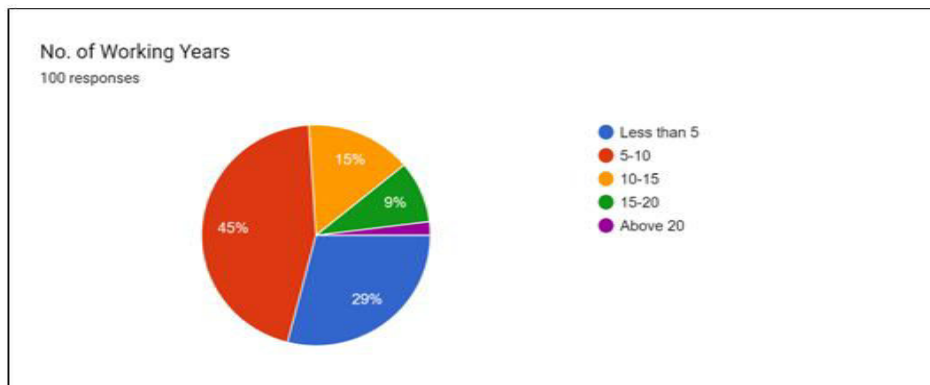
- Nature of Business Covered are 07 and the number of street vendors respondents are 100 which consist Male- 84 % and Female- 16 %
- Number of Market Area Covered are 10 situated in different part of Bhiwandi city,
- Data analyzed in Simple Percentage Method.

DATA ANALYSIS AND INTERPRETATION OF FINDINGS:

Composition of Data:

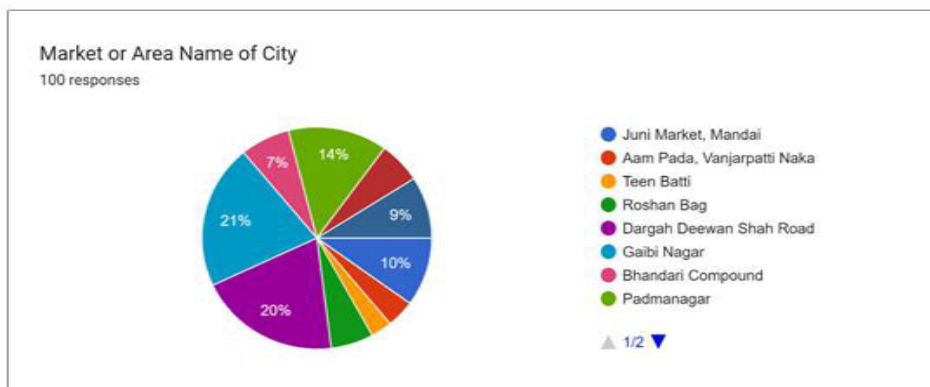
1. Number of year of Experience:

Total number of 100 responses having a experience of more than 20 years to less than 5 years 45% data consists of 5 to 10 year experience 15% consists of 10 to 15 year experience 9% data consist of 15 to 20 years and remaining having more than 20 year of experience.



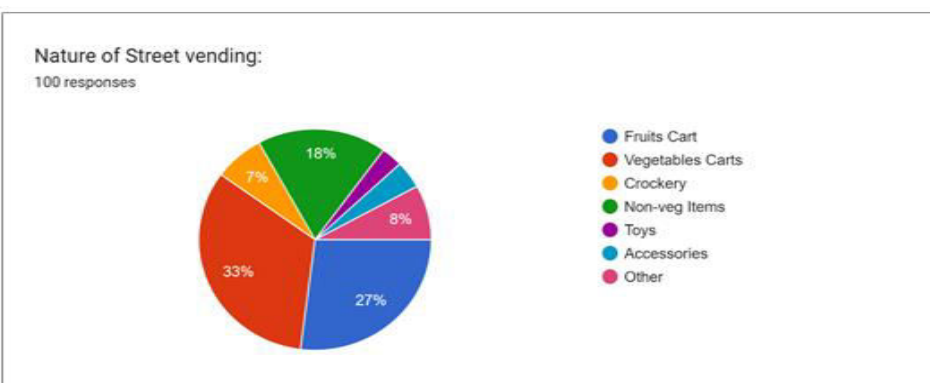
2. Market area of Bhiwandi City:

The data is collected from all markets working in Bhiwandi City, the total 10 markets of the different regions of Bhiwandi City are considered for Collection of data from the street vendors. The names of market area are mentioned in bar diagram with the percentage of respondent from each market.



3. Nature of Street vending Businesses:

The total 100 street vendors consist of fruit card, vegetable card, crockery, non-veg items, toys, accessories and others are the nature of street vending business. The nature of business is mentioned in bar diagram with the percentage.



• **DATA ANALYSIS:**

F: Favourable and NF: Not Favourable

Q. No.	Questionnaires	YES	NO	Result
1	Municipal Corporation had conducted your survey	2%	98%	NF
2	Municipal Corporation provided registration number to your shop	1%	99%	NF
3	Are Municipality charges very high	12%	88%	F
4	Are you allocated place(vending zone) by Municipal Corporation	0%	100%	NF
5	Any Aid-fund provides by Municipality to support your vending work	0%	100%	NF
6	Are you receiving any kind of compensation from Municipality for your loss due to flood, fire, etc.	0%	100%	NF
7	Are you getting any disposal facility for your Wastage/Garbage by Municipal Corporation.	78%	22%	F
8	Are you getting any storage by Municipal Corporation.	1%	99%	NF
	a)Electricity	0%	100%	
	b)Toilet Facility	1%	99%	
	c)Storage	0%	100%	
9	Any alternate place is provided while Road Extension work	50%	50%	NF
10	Are you facing harassment such as			
	a)Nuisance from Municipality	3%	97%	F
11	Are you getting any loan facility from banks/Municipality for your vending business	1%	99%	NF
12	Are you submitting your documents to Municipality	0%	100%	NF

Source: Analysis of Collected Data

Data Interpretation:

Favourable Conditions	Non- Favourable Conditions	Total
03	09	12
25%	75%	100%

As 75% variables relates to facilities that could be expected from Bhiwandi Municipal Corporation is not exist. Therefore it concludes that Bhiwandi Municipal Corporation is not significantly facilitating the occupation of Street vendors.

HYPOTHESIS TESTING

H0: Bhiwandi Municipal Corporation significantly facilitate the occupation of Street vendors. **(Rejected)**

H2: Bhiwandi Municipal Corporation is not significantly facilitating the occupation of Street vendors. **(Accepted)**

CONCLUSION

The following points where highlighted as per analysis of collected responses are:

- ❖ Street vendors are highly ignored section by Municipal Corporation which caters most to society.
- ❖ No registration number is provided by Municipal Corporation to street vendors.
- ❖ The financial or non-financial assistance is missing in Municipal Corporation side.
- ❖ Municipal Corporation has not established the policy to facilitate street vendors of city.

SUGGESTIONS AND RECOMMENDATIONS

- ❖ Authorities should provide license to the vendors so that they can be protected by harassment and eviction by local eviction by local authorities.
- ❖ Municipal Corporation has to provide registration number to identify particular street vendor and to reach them.
- ❖ Build cooperation with NGO to raise funds and other basic aid for street vendors.

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- ❖ Municipal Corporation has to conduct regular survey to identify their issues and take policy decisions to solve them.

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NATIONAL EDUCATION POLICY 2020: TRANSFORMING HIGHER EDUCATION

Dr. Mandira Gupta¹ and Ms. Anuradha Daheriya²¹Principal, Institute of Vocational Studies (GGSIPU), New Delhi²Assistant Professor, Institute of Vocational Studies (GGSIPU), New Delhi**ABSTRACT**

National Education Policy 2020 (NEP 2020) stresses that for holistic development of an individual, it is important to incorporate necessary skills and values in each stage of learning from the school education to higher education. Department of Higher Education (Ministry of Education) takes initiatives for quality of higher education and promotes academic reforms through Universities, Colleges and institutions of academic purpose. University Grants Commission is responsible for maintenance of the standards of university education in India, with its head office located in New Delhi and decentralized operations in six regional centers at Bengaluru, Bhopal, Guwahati, Kolkata, Hyderabad and Pune. This paper emphasizes the role of the major organizations, institutions in India, which are working for the quality of the higher education as suggested by the NEP 2020. Furthermore, the transformation in higher education is possible by applying holistic development of learners, multidisciplinary approach, flexible curriculum, assessment reforms, research and development and many more initiatives which are the key pointers of higher education in NEP 2020. This paper also focuses on the importance of various life skills which can be incorporated for the holistic development of the learners, which is the need of the society.

Keywords: Higher Education, Holistic development, Learning, Assessment, Learner, Multidisciplinary Approach, Life skills

INTRODUCTION

Incorporating best practices from global scientific and technological development in education specially in higher education is the need of the society. National Education Policy 2020 (NEP 2020) stresses that for holistic development of an individual, it is important to incorporate necessary skills and values in each stage of learning from the school education to higher education. Therefore, restructuring in curriculum and pedagogical aspects is suggested for implementation in National Education Policy. These curricular and pedagogical restructuring is the basis of learners' holistic development. Role of various organizations and institutions are crucial for providing quality education. Responsibility of Higher Education is shared by both the center and the states. Standards determination and coordination in the Universities and Institutes/ Colleges is entrusted to the UGC and other statutory regulatory bodies.

Major Organizations of Indian origin are University Grants Commission (UGC), Department of Higher Education, National Council of Educational Research & Training (NCERT) and constituents of NCERT, National Council for Teacher Education (NCTE), and many more are responsible to provide quality higher education, which is the need of the present day.

DEPARTMENT OF HIGHER EDUCATION

Department of Higher Education (Ministry of Education) takes initiatives for quality of higher education and promotes academic reforms through Universities, Colleges and institutions of academic purpose. Its main objective is to increase the Gross Enrolment Ratio (GER) in higher education. The main categories of Universities/ University level institutions are Central University, State University, Private University, Deemed University, Institutions of National importance, and Institutions under state legislation Act are for academic purposes.

Major initiatives taken by Department of Higher Education such as-

- **AISHE:** All India Survey on Higher Education (AISHE) is conducting survey since 2010-11. It is an annual web-based survey to check the status of higher education, by covering all the institutions which are imparting higher education in India, data is collected on various aspects of education such as students' enrollment, examination, infrastructure, results.

Educational development indicators such as Gross Enrollment Ratio, Institution density, Pupil-Teacher ratio, Gender Parity Index, Per Student Expenditure are calculated from the collected data through AISHE. These results are useful for making Policy and research for development of education sector.

- **SARTHAQ (Students' and Teachers' Holistic Advancement through Quality Education):** SARTHAQ is for school education will be a support base for quality higher education.

University Grants Commission (UGC): University Grants Commission was formally established in Nov, 1956 as a statutory body of the Government of India. It is responsible for maintenance of the standards of university education in India, with its head office located in New Delhi and decentralized operations in six regional centers at Bengaluru, Bhopal, Guwahati, Kolkata, Hyderabad and Pune.

National Council of Educational and Research Training (NCERT): NCERT is an autonomous Organization established by Government of India in 1961. Its constituents and departments are namely, National Institute of Education, Regional Institutes of Education, Central Institute of Educational Technology, PSS Central Institute of Vocational Education. These institutions have major objectives which are research and development, to provide ICT based teaching learning materials to learners and promote Educational Technology in school and higher education.

Challenges in current Higher education system:

Our current Higher education system is facing many challenges such as-

- Rigid curriculum, not flexible for teachers and learners.
- Number of teachers are less in various educational institutions.
- Lack of emphasis on research and/or limited research funding for universities to conduct research in various disciplines.
- Less emphasis on learning outcomes.

Vision of NEP 2020 for Higher Education:

To overcome these challenges, the policy has vision for higher education system by achieving it in a systematic manner.

Quality Universities and Colleges is the vision for India's Higher Education system and quality higher education must aim to develop creative, critical thinker, and well-rounded person.

Vision of NEP 2020 includes the following major changes to the present system-

- Higher Education System will consist of large, multidisciplinary universities & colleges at least one for every district, and with large number of Higher Educational Institutions across India. The medium of instruction or programme will have local or Indian languages which will be promoted for instruction purpose.
- More multidisciplinary undergraduate programmes will be conducted.
- Restructuring of curriculum, pedagogy and assessment for effective teaching learning process.
- Establishment of a National Research Foundation (NRF) for research, the goal of the NRF will be enabling research through universities.
- Life skills such as Communication skill, cooperation skill for holistic education.

Holistic and Multidisciplinary Approach: One of the Principles of NEP 2020 is that multidisciplinary and a holistic education across the sciences, social sciences, arts, humanities, and sports for a multidisciplinary world in order to ensure the unity and integrity of all knowledge. By 2030 teacher education will move to multidisciplinary colleges and universities because of the requirement for teachers training in high quality content and pedagogy. Vision of this policy mentioned that Higher Education System will consist of large, multidisciplinary universities & colleges at least one for every district, and with large number of Higher Educational Institutions across India. The medium of instruction or programme will have local or Indian languages which will be promoted for instruction purpose. More multidisciplinary undergraduate programmes will be conducted.

The structure of higher education will move towards Multidisciplinary universities and Higher education institutions clusters. A holistic and multidisciplinary education aim for the well-rounded development of the learners such as social, emotional, physical, aesthetic, intellectual, moral in an integrated manner.

One of the important aspects in holistic education is development of life skills, through which learners can make right decisions in day today life. Learners will develop effective communication, problem solving. Learners will think critically and creatively.

Reforms in Assessment in Higher Education: NEP 2020 emphasises that assessment should be continuous in nature. Assessment methods must be scientific and continuously improve the learner' learning. All assessment

should be decided by higher education institution including which assesses final performance for certification. Choice Based Credit System (CBCS) will be revised to inculcate flexibility and promote innovation. Criterion based credit system should be implemented by HEIs, and focus towards continuous and comprehensive evaluation.

School and Higher Education will have a platform, National Educational Technology Forum (NETF) to provide free exchange of ideas on the use of technology to enhance planning, learning, assessment and so on for school & higher education.

CONCLUSION

In Higher Education, learners gain in-depth knowledge of the concepts. This stage is important for learning different disciplines and conducting research in these disciplines. National Education Policy 2020 brings crucial step towards promoting research through universities by developing National Research Foundation (NRF). Department of Higher Education (Ministry of Education) takes initiatives for quality of higher education and promotes academic reforms through Universities, Colleges and institutions of academic purpose through its initiatives. University Grants Commission is responsible for maintenance of the standards of university education in India. The transformation in higher education is possible by applying holistic development of learners, multidisciplinary approach, flexible curriculum, assessment reforms, research and development and many more initiatives which are the key pointers of higher education in NEP 2020. NEP 2020 emphasizes importance of various life skills that teachers should be aware of, which can be incorporated for the holistic development of the learners, to enable them to become responsible citizens.

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EXPLORING CONSUMER AWARENESS AND DECISION -MAKING IN THE CONTEXT OF CAUSE-RELATED MARKETING

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ABSTRACT

Business organizations are a part of the society, they should also give something in return to the society. Nowa days companies are finding new ways to discharge their corporate social responsibility and Cause related Marketing is one of them. Most of the companies are publicizing their donation. It is very important to have a correct partner for cause-related marketing campaign, over it, it is more important to choose a right cause which may connect and relate to the consumers and public. A brand association with a non-profit will boost their corporate social responsibility. The realm of Cause-Related Marketing is marked by controversy and a diverse range of research approaches. The outcome of Cause-Related Marketing remains uncertain, and the average impact of such marketing initiatives is still a subject of ongoing research. Numerous questions persist regarding the factors influencing Cause-Related Marketing and its effects on consumer behavior. This paper endeavors to investigate consumer' awareness levels regarding the concept of cause-related marketing. Additionally, it seeks to comprehend the specific elements within cause-related marketing campaigns that influence their decision-making process to actively participate in supporting the cause promoted by the campaign,

Keywords: Cause-related Marketing, Corporate social responsibility, Non-profit making organization, Donation campaigns, Brand Image, Brand loyalty

INTRODUCTION

Nowadays it is expected that firms should be seen as contributor to society and from a firm's perspective, creating an alliance which coordinates for a charitable cause to bring societal goodwill helps the firm to achieve corporate image and to brand equity. For many years, community development goals were philanthropic activities that were seen as separate pursuits. The outlook is changing today, as business organizations are a part of the society, they should also give something in return to the society. Nowa days companies are finding new ways to discharge their corporate social responsibility and Cause related Marketing is one of them. Most of the companies are publicizing their donation. It is very important to have a correct partner for cause-related marketing campaign, over it, it is more important to choose a right cause which may connect and relate to the consumers and public. A brand association with a non-profit will boost their corporate social responsibility. The non-profit, in exchange for their ethical contributions to the collaboration, creates more awareness for their organization. As new generations bring in new values, businesses must learn to pivot their strategies in order to keep up. Businesses that care about sustainability and ethics are at the top of consumers list and cause marketing can help bring a business's social responsibility to their customers attention.

Cause-related Marketing is communication tool for increasing customer loyalty and building reputation. It has established the concept that community development and support could be positioned at the intersection of business objectives and societal needs. Supporting a specific cause and being public about this support gives companies identifiable personalities, demonstrates what they stand for, and helps them connect with customers, suppliers, investors, employees, and the community. Cause-marketing programs allow the consumers to overtly and publicly express their belief in and support for, the cause that are most important to them.

Cause marketing often refers to marketing activities undertaken by a business to promote a social cause instead of simply soliciting purchases. Of course, higher sales over the long run are often an end goal for these marketing activities, as is promoting brand awareness and enhancing the company's reputation. Cause-related marketing is widely considered to have started with an American Express campaign that offered additional company donations to fund for restoring the "Statue of Liberty" based on how many times cardholders swiped their AMEX during a specific period in 1983. Even before that newspaper magnate Joseph Pulitzer published the name of donors who contributed to a fund for the construction of monument's pedestal. It is commonly accepted that Cause-related marketing is a communications tool for increasing customer loyalty and building reputation. The expected change in a company's image because of CRM campaigns appears to depend a great deal upon how customers perceive the reasons for a company's involvement in cause-related programs and the amount of help given to the cause through a company's involvement. (Webb and Mohr. 1998). Product characteristics and value, or even product involvement plays a major role in making the Cause-related

marketing to work. The marketers while running such campaign should include the product which are affordable to the target market, have a low risk and high level of sales potential, such product and campaign along with such product appeal the target audience better.

Successful Cause-related includes Procter & Gamble joining forces with UNICEF to implement a tetanus vaccination program in Africa that offered one vaccine for every P&G product sold, Starbucks supporting the Global Fund for People living with AIDS in Africa by offering \$ 25 for every Starbucks coffee of selected flavours sold, and Yoplait’s breast cancer campaign, which donated \$10 to the Susan G Komen breast cancer foundation for each yogurt sold. Varadaraja and Menen (1988,p.6) describe Cause related campaigns like these as “an offer from a firm to contribute a certain amount to designated cause when a customer engages in a revenue-providing exchange.

Benefits of Cause Marketing: Cause-related marketing increase brand awareness and exposure for the non-profit partner, since non-profits typically have a limited budget for marketing, getting a small business or corporation to partner with them can help get information about their efforts and their cause out in front of consumers they might not otherwise be able to reach such huge masses.

Research Gap: The realm of Cause-Related Marketing is marked by controversy and a diverse range of research approaches. The outcome of Cause-Related Marketing remains uncertain, and the average impact of such marketing initiatives is still a subject of ongoing research. Numerous questions persist regarding the factors influencing Cause-Related Marketing and its effects on consumer behavior.

Literature Review

Education was chosen as the beneficiary in this study and for several reasons. The South African population is critically aware of the importance of education to enhance their economic and career prospects. Also, the majority had received a relatively low standard of education and school education was often not compulsory for all population groups under the previous political dispensation (Morrow, 1990). The number of potential campaign structural elements, the multiplicity of their possible permutations the limited generalizability if earlier studies and the contextual nature of cause-related marketing, has served as justification for further inquiry into the influence of these elements on consumer responses (Lafferty et.al 2016: Howie et al. ,2018; Sneddon et al 2020). Managers follow different corporate objectives. Some focus on building brand reputation to indirectly drive long-term demand, whereas others have a more transactional perspective and are more interested in direct sales effects (Stahl et.al 2012).

A Cause -related campaign ties a purchase to a donation benefiting a charitable donation target. Conceptually, Cause-related Marketing is there for a CSR (Corporate Social Responsibility) instrument with promotional character. Other forms of promotions have an impact on immediate purchase decisions, but also on attitude towards the brand (Gedenk, Neslin, and Ailawadi 2010: Grewal et al. 1998). Brand related attitude and purchase related behaviour are the most frequently studied Cause-related responses (Gupta and Pirsch 2006” Laferty, Lueth, and Mc Cafferty 2016). Whereas most studies postulate a high correlation between both types of consumer responses and see positive brand attitudes as antecedent to positive behavioural response. (e.g. Fan et al 2020) other streams of research highlight a gap between attitudinal and behavioural outcomes regarding prosocial behaviour (Carrington, Neville and Whitwell 2014). From a managerial perspective, both objectives are relevant. Thus Cause -related Marketing could be suitable to build brand reputation by associating the brand with a good purpose. At the same time, Cause-related Marketing directs attention to the brand and serves as an additional emotional product attribute: that is, it is also executed to attain short-term promotional objectives (Arora and Henderson 2007: Schamp, Heitmann, and Katzenstein 2019: Winterich and Barone 2011)

RESEARCH METHODOLOGY

In order to explore consumer awareness and decision making in context to cause-related marketing, hypothesis are defined as follows:

Null Hypothesis	Alternate Hypothesis
H _{0a} –Most of the Consumers are not aware of this concept of Cause-related marketing	H _a –Most of the Consumers are aware of this concept of Cause-related Marketing
H _{0b} – The type of Cause-related marketing campaigns does not matter the consumers for participation decision towards the campaign.	H _b –The type of Cause-related marketing does matter the consumers participation decision towards the campaign.
H _{0c} –Transparency of dissemination of funds is not	H _c – Transparency of dissemination of funds is

important in the success of Cause-related marketing Campaign.	very important in the success of Cause-related marketing Campaign.
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OBJECTIVE OF STUDY

- ❖ To explore consumers awareness towards the Cause-related campaigns.
- ❖ To understand which element of the campaign helps them the most to take a positive decision towards the campaign
- ❖ To understand the role of transparency element in the success of the campaign.

DATA COLLECTION

Both primary and secondary data was collected and used. Secondary data was collected from multiple sources, research papers, articles and internet.

Primary Quantitative data: Seven Cause-related campaigns were selected. The respondents were provided with audio-visual ads for the campaign for answering the related responses. The campaign description is mentioned below

Sample size – 280 respondents using JASP soft ware

Sampling technique – convenience sampling

	AGE	PERCENTAGE		GENDER	PERCENTAGE
1.	14-25	30%		MALE	50%
2	26-35	35%		FEMALE	49%
3	35 and above	35%		PREFER NOT TO SAY	1%

Selected Campaign of Cause-related marketing and their details:

1. **Mahindra# SeeedTheRise: (campaign of 2015-fundraising type)** Mahindra & Mahindra commenced a huge digitally-driven crowd-funding campaign to enhance the lives of farmers (In 2015). **SeedTheRise** got donations streaming in through digital amounting to INR 1 crore. The money was utilized for farmer welfare through five carefully hand-picked projects in collaboration with Four NGOs. All the projects have been made to assist enhance the lives of farmers as well as their families in different ways like giving alternative forms of livelihood, educating farmer’s daughters as well as assisting them with agricultural advancements. A fundraising appeal film featuring actor Nawazuddin Siddiqui, himself a farmer’s son formed the core of the campaign, leading to a donation website. The initiative also tied up with food bloggers and chefs across India who needed to create a dish in homage to the farmers and live-tweet their preparation. The social and digital mix also involved tie-ups with city-specific curation Twitter handles, live chats with the NGOs and more.
2. **Nivea India Mom’s Touch: (campaign of 2014- message promotion type)** Skincare brand, Nivea India has been successful in touching the heart with its social initiative #MomsTouch which has brought up forth stories of extraordinary mothers. Nivea has also partnered with Aseema Charitable Trust which is an organization dedicated to giving quality education to children from marginalized communities. The social media driven campaign portrayed the story of some extraordinary mothers who want the best future for their child, despite having faced adversities all throughout their own lives. Viewers could join in the noble cause either by sharing the video on their social networks or by direct donations to the charitable trust. Nivea contributed 100 grams of rice, each time one shared the film. Mom’s touch has helped Nivea to strike the right chord with its consumers and has also given them an incentive for social sharing.
3. **Vistara # Fly the new feeling: (campaign of 2015- message promotion type)** Vistara is the joint venture of an airline from Tata Group as well as Singapore Airlines. It has partnered with Salaam Baalak’s trust which is a non-profit, as well as a non-governmental organization, is providing support to street children of Delhi and Mumbai to fly 12 kids on its first flight ever. The kids that were aged between 7 to 12 years were boarded first with other passengers and their absolute joy of flying for the first time which was captured in a two-minute film titled, “When little feet found their wings with Vistara# FlyTheNewFeeling”.
4. **Ching’s Secret ‘India ke hunger ki bajao’: (campaign of 2015- sponsorship type)** There’s no denying that the right celebrity endorser can boost the media coverage of a cause-related campaign. Ranveer Singh, one of India’s current favourite actors lent his magic to a noble cause campaign by Ching’s Secret. The premium Hakka Chinese brand walked the talk through its mission – ‘India Ke Hunger Ki Bajao!’ in partnership with Akshaya Patra, a not-for-profit organisation that runs the world’s largest mid-day meal

programme. Ranveer, the brand ambassador spread the central message of the campaign – it takes only Rs 750 to feed a child for a whole year’. A digital film featured the actor having a good time with school kids, while they figured out what all can be bought with Rs. 750 in these times. A campaign website served as an information and donation hub. The cause campaign helped Ching’s Secret lend an actionable voice to its tagline, ‘Hunger Ki Bajao’.

5. **Nihar Hair Oil for Education campaign- (started in 2012- Cause related product type)** The campaign is a social responsibility initiative by the hair care brand Nihar Naturals. The campaign was launched in 2016 and features Bollywood actor Vidya Balan as the brand ambassador. The campaign aims to raise awareness about the importance of education and to help underprivileged children get access to quality education. Nihar Naturals contributes 5% of its profits from the sale of Nihar Shanti Amla hair oil to this cause
6. **P&G’s “Shiksha” Campaign- (started in 2005- Transaction-Based Campaign type)** Procter & Gamble’s “Shiksha” campaign was designed to support education for underprivileged children in India. For every purchase of select P&G products, a part of the proceeds was channelled towards building and supporting schools in rural regions. This initiative showcased P&G’s commitment to improving educational opportunities for children in need.
7. **Whisper #Touch the Possibilities Campaign: This campaign was launched in 2018- Joint fund-raising type)** and aims to break the silence around menstruation and empower women to talk about it freely. Whisper has partnered with UN Women to launch this campaign in India and has also partnered with celebrities and influencers to raise awareness about the issue.

Findings:

From averages and percentage method of 280 respondents, it was found that:

1. Most customers were aware of such fund raising and transactional-based campaign. But were not aware of the terminology of the campaign as cause-related marketing campaign.
2. 80% of consumers were aware about the Nihar hair oil and P& G Shiksha campaign.
3. 90% of consumers appreciated the creativity and idea of the Ching’s Secret ‘India Ke hunger ki bajao’ campaign
4. It was found out that the elements which made larger impact on the decision making of the consumers positively for showing interest in participating in the campaigns if they got opportunity to do so, were as follows
 - ❖ Well-known Non-Profit partner
 - ❖ Transparency of the whole campaign
 - ❖ The cause selected by the company
 - ❖ and the initiative taken by the company to communicate about the campaign.
 - ❖ The Company image was one more important factor in helping the consumers decide on the participating in the campaign

Testing hypothesis through one sample t- test

One Sample T-Test -1

t	df	p
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After watching the above Cause-related campaigns. - - Answer the following questions. Where 1 -Strongly Agree 2- Agree 3. Neutral 4- Disagree 5- Strongly Disagree [If I get to know how the company is using the collected money and bring in more transparency in how they are using it, I would happily contribute and take part in such campaign and support the cause.]

Note. For the Student t-test, the alternative hypothesis specifies that the mean is different from 0.

Note. Student's t-test.

Findings: On conducting the one sample t-test (table no. 1) to explore consumer Awareness and decision - making in the context of cause-related marketing. The p value of the above table is 0.001 which is statistically significant. This allows us to accept the alternative hypothesis -

H_c – Transparency of dissemination of funds is very important in the success of Cause-related marketing Campaign.

One Sample T-Test -2

	t	df	p
After watching the above cause related marketing campaigns - Answer the following questions. Where 1 -Strongly Agree 2- Agree 3. Neutral 4- Disagree 5- Strongly Disagree [I am Aware of such concepts of fund raising been used by companies these days but was not aware of the terminology as cause-related marketing]	36.267	280	< .001

Note. For the Student t-test, the alternative hypothesis specifies that the mean is different from 0.

Note. Student's t-test.

Findings: On conducting the one sample t-test (table no. 2) to explore consumer Awareness and decision - making in the context of cause-related marketing. The p value of the above table is 0.001 which is statistically significant. This allows us to accept the alternative hypothesis-

H_a –Most of the Consumers are aware of this concept of Cause-related Marketing

One Sample T-Test -4

	t	df	p
After watching the above Cause-related campaigns - Answer the following questions. Where 1 -Strongly Agree 2- Agree 3. Neutral 4- Disagree 5- Strongly Disagree [If the company selects a cause, which I can connect with and feel it is needed for the upliftment of a section of society, then I am ready to be a part of the campaign]	37.632	280	< .001

Note. For the Student t-test, the alternative hypothesis specifies that the mean is different from 0.

Note. Student's t-test.

Findings: On conducting the one sample t-test (table no. 3) to explore consumer Awareness and decision - making in the context of cause-related marketing. The p value of the above table is 0.001 which is statistically significant. This allows us to accept the alternative hypothesis - H_b –The type of Cause-related marketing does matter the consumers participation decision towards the campaign.

CONCLUSION:

As many consumers are not aware of this concept. And majority of the Indian consumers find cause-related marketing campaign more novel, it becomes easy for the companies to put forth the idea and attract the consumers.

Consumers who are aware of this concept of Cause-related marketing recognise that it doesn't yield direct economic advantage but rather provides non-economic benefits. Contributions to a noble cause and charitable donations offer a self-serving benefit, fostering a normative obligation within consumers to contribute to societal well-being. They perceive companies engaged in Cause related Marketing as giving them an opportunity to fulfil their moral duty, presenting a platform and a convenient avenue to do so.

Participation in such initiatives is contingent on trust in the corporate intentions and motives. Consumers harbouring doubts, lacking awareness, or not comprehending the campaign are hesitant to engage. Transparency and clarity in a company's communication regarding their cause emerge as pivotal factors. The more transparent companies are about their campaign, the more positively consumers respond. Therefore, transparency and a compelling cause targeting a disadvantaged segment of society play crucial roles in garnering a favourable consumer response.

Recommendation for elements to be taken care for the companies involved in Cause-related Marketing

The most important question is in which situation does a Cause related marketing works, The first and the foremost thing is for which cause is the company working towards for eg. Education, environment, restoration projects, children welfare etc. The second important thing is the amount of donation level, whether high medium or low. The third part is the format of donation, the transparency of the whole process, The fourth important element is the magnitude of the marketing, local, national or international. The fifth important thing is the reason why the company has selected this cause and how is it complementing the company. And last but not the least disclosure of the partner in Cause., i.e. the Non-Profit Organisation. A well-known NPO gives a better idea to the consumers as they are aware of the motives of the NPO. A well-known NPO also gives an idea to the consumers about the intentions of the Company behind the Cause-related marketing

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EMPOWERING SUSTAINABLE WORKPLACES: THE ROLE OF HR IN PROMOTING ENERGY EFFICIENCY

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ABSTRACT

This research explores the pivotal role of Human Resources (HR) in fostering and sustaining organizational culture. The study underscores that building a robust workplace culture requires a strategic alignment of company values with its mission and vision. It emphasizes that the values framework serves as the foundation for cultural development, guiding behaviors and decision-making processes. The research identifies common cultural gaps, such as communication, decision-making, innovation, customer focus, and collaboration, and offers strategies to bridge these gaps. Tools like pulse surveys, one-on-one meetings, goal-setting exercises, participation rates, social network analysis, and performance reviews are highlighted as effective methods for measuring cultural alignment and employee engagement. The study also discusses the evolving role of technology in culture building, the significance of diversity and inclusion, and the adaptation of culture in remote work environments. Through case studies of companies like Google and Microsoft, the research illustrates successful cultural transformation initiatives. It concludes that continuous evaluation and adaptation are essential for maintaining a thriving organizational culture, which ultimately leads to enhanced employee engagement, performance, and organizational success.

Keywords: Human Resources, organizational culture, values framework, employee engagement, cultural alignment, workplace innovation, diversity and inclusion, remote work culture, strategic alignment, performance measurement.

INTRODUCTION

In today's world, businesses are increasingly recognizing the importance of sustainability and energy efficiency. This shift is not just about being environmentally friendly; it's also about cutting costs, improving productivity, and enhancing corporate reputation. Human Resources (HR) departments are playing a crucial role in driving these initiatives within organizations.

Sustainable Workplaces and Energy Efficiency

Sustainable workplaces are environments that balance economic, social, and environmental factors to minimize negative impacts on the planet while maintaining business success (Hoffman and Woody, 2013). These workplaces focus on reducing waste, conserving resources, and promoting employee well-being.

Table: Sustainable Practices and Energy-Efficient Technologies

CATEGORY	DEFINITION	EXAMPLES
Sustainable Practices		
Renewable Energy Sources	Energy sources that are naturally replenished on a human timescale.	Solar panels, wind turbines, hydroelectric power plants
Waste Reduction	Strategies to reduce the amount of waste produced.	Recycling programs, composting, reducing packaging
Sustainable Agriculture	Farming methods that preserve the environment, public health, and animal welfare.	Organic farming, crop rotation, agroforestry
Water Conservation	Techniques to use water more efficiently to reduce unnecessary water use.	Drip irrigation, rainwater harvesting, low-flow fixtures
Green Building	Designing buildings to be environmentally responsible and resource-efficient throughout their life-cycle.	LEED-certified buildings, using sustainable materials
Sustainable Transport	Transportation methods that have a lower impact on the environment.	Electric vehicles, public transportation, biking
Circular Economy	An economic system aimed at eliminating waste and the continual use of resources.	Reuse, refurbishing, remanufacturing
Energy-Efficient Technologies		
LED Lighting	Light-emitting diodes that are more energy-efficient compared to traditional incandescent bulbs.	LED bulbs, LED street lights

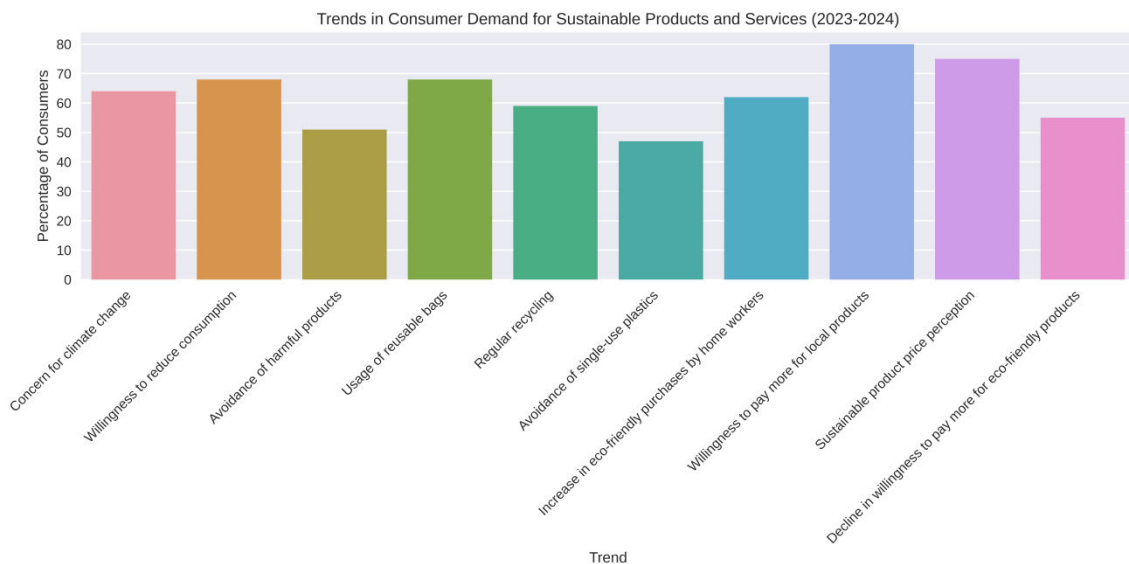
Smart Thermostats	Devices that automatically adjust heating and cooling temperature settings for optimal performance.	Nest, Ecobee
Energy Star Appliances	Appliances that meet energy efficiency guidelines set by the U.S. Environmental Protection Agency.	Energy Star-rated refrigerators, washing machines, dishwashers
High-Efficiency HVAC Systems	Heating, ventilation, and air conditioning systems designed to use less energy.	Variable refrigerant flow (VRF) systems, high-efficiency furnaces
Insulation	Materials used to reduce the rate of heat transfer.	Fiberglass, foam board, spray foam insulation
Solar Water Heaters	Systems that use solar energy to heat water.	Active solar water heaters, passive solar water heaters
Double-Glazed Windows	Windows with two panes of glass to reduce heat loss.	Double-pane windows, low-emissivity (Low-E) windows
Efficient Appliances	Appliances designed to consume less energy	High-efficiency washing machines, refrigerators, dishwashers
Variable Speed Drives	Devices that adjust motor speed to match the load, reducing energy consumption.	Variable frequency drives (VFDs) on HVAC systems

Energy efficiency, a key component of sustainability, refers to using less energy to perform the same tasks or produce the same results. In the workplace, this might involve using energy-saving lighting, optimizing heating and cooling systems, or encouraging energy-conscious behaviors among employees (International Energy Agency, 2022).

The Growing Importance of Sustainability in Business

Sustainability has become a critical concern for businesses worldwide. There are several reasons for this:

Graph: Trends in Consumer Demand for Sustainable Products and Services (2023-2024)



1. **Cost savings:** Energy-efficient practices can significantly reduce operational costs. For example, the U.S. Environmental Protection Agency (2021) reports that ENERGY STAR certified buildings use an average of 35% less energy than typical buildings.

2. **Regulatory compliance:** Governments are implementing stricter environmental regulations, making sustainability a legal necessity for many businesses (KPMG, 2020).

3. **Consumer demand:** Modern consumers are increasingly eco-conscious, preferring products and services from sustainable companies (Nielsen, 2018).

4. **Investor pressure:** Many investors now consider a company's environmental performance when making investment decisions (BlackRock, 2022).

5. **Employee attraction and retention:** Younger generations, in particular, are drawn to companies with strong sustainability practices (Deloitte, 2021).

The Role of Human Resources (HR) in Sustainability Initiatives

HR departments are uniquely positioned to drive sustainability efforts within organizations. Their role in this area is multifaceted:

1. **Policy development:** HR can create and implement policies that promote energy efficiency and sustainable practices in the workplace (SHRM, 2019).

2. **Training and education:** HR is responsible for educating employees about sustainability and energy efficiency, helping to build a culture of environmental responsibility (Renwick et al., 2013).

3. **Employee engagement:** HR can design programs to encourage employee participation in sustainability initiatives, such as recycling programs or energy-saving competitions (Ones and Dilchert, 2012).

4. **Performance management:** Incorporating sustainability goals into employee performance reviews can help ensure that these initiatives remain a priority (Jackson et al., 2011).

5. **Recruitment:** HR can attract talent that values sustainability, helping to build a workforce aligned with the company's environmental goals (App et al., 2012).

6. **Workplace design:** Collaborating with facilities management, HR can influence the design of energy-efficient and sustainable work environments (Unsworth et al., 2013).

By leveraging these roles, HR can significantly contribute to creating more sustainable and energy-efficient workplaces. This not only benefits the environment but also improves the company's bottom line and enhances its reputation as a responsible corporate citizen.

In the following sections, we will explore in detail how HR can effectively promote energy efficiency and sustainability in the workplace, examining best practices, challenges, and potential outcomes of these efforts.

ENERGY CONSUMPTION IN WORKPLACES: THE IMPACT AND CHALLENGES

Workplaces, especially offices and commercial buildings, are major energy consumers. Understanding how and why they use energy is crucial for developing sustainable practices and reducing environmental impact.

Sources of Energy Consumption in Offices and Buildings

The main energy hogs in workplaces are:

1. **Heating, Ventilation, and Air Conditioning (HVAC):** This typically accounts for about 40% of a building's energy use (U.S. Department of Energy, 2021). Keeping indoor spaces comfortable year-round requires a lot of power.

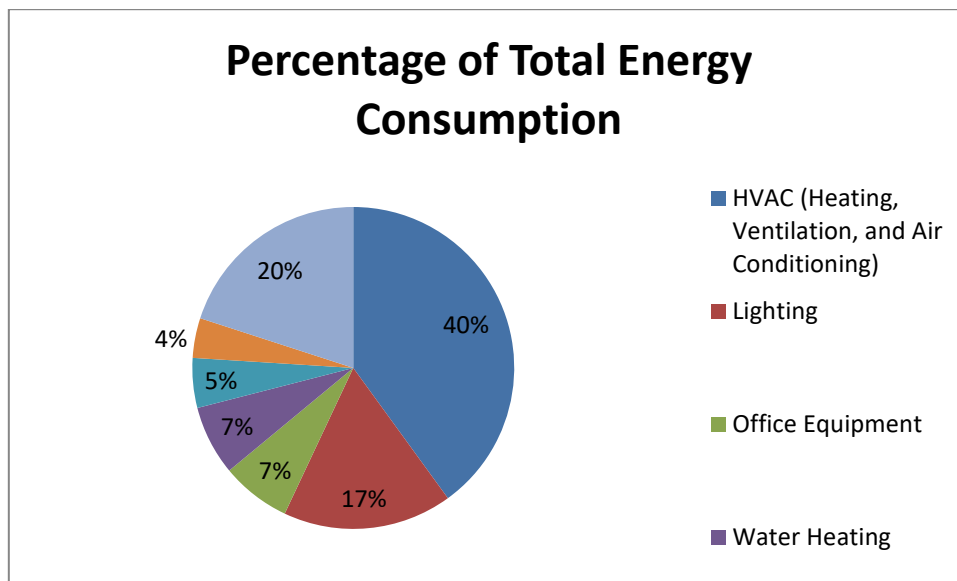
2. **Lighting:** About 20% of energy in commercial buildings goes to lighting (Energy Star, 2022). Think about all those fluorescent tubes and desk lamps running for hours each day.

3. **Office Equipment:** Computers, printers, and other gadgets make up roughly 15% of workplace energy consumption (Lawrence Berkeley National Laboratory, 2020). Even when not in use, many of these devices draw power in standby mode.

4. **Elevators and Escalators:** In taller buildings, these can account for up to 5% of energy use (International Energy Agency, 2021).

5. **Water Heating:** This accounts for about 7% of energy use in commercial buildings (U.S. Energy Information Administration, 2022).

Graph: Breakdown of Energy Consumption in Workplaces



ENVIRONMENTAL AND FINANCIAL COSTS OF INEFFICIENT ENERGY USE

The impact of all this energy consumption is twofold:

Environmental Cost: Commercial buildings are responsible for about 16% of global CO₂ emissions (United Nations Environment Programme, 2021). This contributes significantly to climate change and its associated problems like extreme weather events and rising sea levels.

Financial Cost: Energy is often one of the largest operating expenses for businesses. In the U.S., companies spend more than \$100 billion on energy annually (U.S. Environmental Protection Agency, 2023). Inefficient energy use means throwing money out the window.

Barriers to Implementing Energy Efficiency Practices

Despite the clear benefits, many workplaces struggle to become more energy-efficient. Here's why:

- 1. Upfront Costs:** Energy-efficient equipment and building upgrades often require significant initial investment. Many businesses, especially smaller ones, find it hard to justify these costs, even if they lead to long-term savings (International Energy Agency, 2022).
- 2. Split Incentives:** In rented office spaces, building owners may be reluctant to invest in energy-efficient upgrades if tenants pay the energy bills. Tenants, in turn, may not want to invest in a property they don't own (World Green Building Council, 2021).
- 3. Lack of Awareness:** Many employees and even some managers don't fully understand the impact of their energy use or the potential for savings (American Council for an Energy-Efficient Economy, 2023).
- 4. Behavioral Inertia:** Changing long-standing habits, like turning off lights or adjusting thermostat settings, can be challenging for both individuals and organizations (Journal of Environmental Psychology, 2022).
- 5. Technical Complexity:** Implementing and maintaining energy-efficient systems often requires specialized knowledge, which can be a barrier for many businesses (Energy Efficiency, 2021).

By addressing these challenges and promoting energy-efficient practices, workplaces can significantly reduce their environmental impact and operating costs. This is where HR departments can play a crucial role in educating employees, developing policies, and fostering a culture of sustainability.

EMPOWERING HR FOR SUSTAINABLE CHANGE

Human Resources (HR) plays a crucial role in shaping organizational culture and practices. When it comes to promoting energy efficiency and sustainability in the workplace, HR can be a powerful catalyst for change. This section explores how HR departments can be empowered to drive sustainable initiatives, focusing on three key areas.

Shifting the HR Mindset Towards Sustainability

For HR to effectively promote energy efficiency, a fundamental shift in mindset is necessary. Traditionally, HR has focused on people management and organizational development. However, in today's world, sustainability needs to be integrated into these core functions (Ulrich & Brockbank, 2005).

HR professionals must recognize that environmental responsibility is not just an add-on but an essential aspect of modern business. This shift involves understanding the link between sustainability and long-term business success, employee satisfaction, and corporate reputation (Grolleau et al., 2012).

To achieve this mindset shift, HR teams can:

1. Educate themselves about sustainability issues and their relevance to business
2. Collaborate with sustainability experts to understand best practices
3. Advocate for sustainability as a core organizational value

By embracing sustainability, HR can position itself as a strategic partner in driving organizational change towards more environmentally responsible practices.

Building HR Capacity for Energy Efficiency Initiatives

Once the mindset shift occurs, HR departments need to build their capacity to implement and support energy efficiency initiatives. This involves developing new skills, knowledge, and tools specific to sustainability and energy management (Renwick et al., 2013).

Key areas for capacity building include:

1. Understanding energy efficiency technologies and practices
2. Learning about green building standards and certifications
3. Developing metrics to measure the impact of sustainability initiatives on employee engagement and productivity

HR can partner with external experts, attend specialized training programs, or even hire sustainability specialists to build this capacity. The goal is to equip HR professionals with the expertise needed to drive and support energy efficiency projects across the organization.

Integrating Sustainability into HR Practices

The final step in empowering HR for sustainable change is to integrate sustainability principles into core HR practices. This ensures that energy efficiency becomes embedded in the organization's DNA, rather than being treated as a separate initiative (Jabbour & Santos, 2008).

Some ways to integrate sustainability into HR practices include:

1. **Recruitment:** Include sustainability competencies in job descriptions and assess candidates' environmental awareness during interviews.
2. **Training and Development:** Incorporate energy efficiency training into onboarding programs and ongoing professional development initiatives.
3. **Performance Management:** Include sustainability-related goals in employee performance evaluations and link them to rewards and recognition.
4. **Employee Engagement:** Develop programs that encourage employees to contribute ideas for improving energy efficiency and participate in sustainability initiatives.

By weaving sustainability into these core HR functions, organizations can create a culture where energy efficiency becomes a natural part of how employees think and work.

Empowering HR for sustainable change is a multi-faceted process that involves shifting mindsets, building capacity, and integrating sustainability into everyday practices. When HR departments embrace this role, they can become powerful drivers of energy efficiency and environmental responsibility in the workplace.

HR Strategies for Promoting Energy Efficiency

Human Resources (HR) plays a crucial role in creating sustainable workplaces by promoting energy efficiency. By implementing various strategies, HR can significantly impact an organization's energy consumption and foster a culture of environmental responsibility.

1. Developing and Implementing Energy-Saving Policies

HR can work with management to create and enforce energy-saving policies throughout the organization. These policies might include:

- Turning off lights and equipment when not in use
- Setting temperature controls for optimal energy efficiency
- Encouraging the use of natural light when possible
- Implementing a "green purchasing" policy for energy-efficient equipment

For example, a study by Masoso and Grobler (2010) found that 56% of energy use in commercial buildings occurs during non-working hours, highlighting the importance of proper shutdown procedures.

HR can also create guidelines for remote work and flexible schedules, which can reduce energy consumption in office spaces. A report by the Carbon Trust (2014) suggests that allowing employees to work from home just two days a week can lead to energy savings of up to 40% in office buildings.

2. Employee Awareness Campaigns and Behavior Change Programs

HR can design and implement awareness campaigns to educate employees about energy efficiency and its importance. These campaigns might include:

- Workshops and training sessions on energy-saving practices
- Regular communication through emails, posters, and company newsletters
- Energy-saving tips and reminders in common areas

Behavior change programs can also be effective in promoting energy efficiency. For instance, HR can organize competitions between departments to reduce energy consumption or implement a points system for energy-saving actions.

Research by Staddon et al. (2016) shows that behavior change interventions can lead to energy savings of 5-15% in office buildings. However, the study emphasizes the importance of ongoing engagement and feedback to maintain these savings over time.

3. Utilizing Technology and Smart Building Systems

HR can collaborate with IT and facilities management to implement energy-efficient technologies and smart building systems. These might include:

- Occupancy sensors for lighting and HVAC systems
- Energy management software to monitor and optimize energy use
- Smart meters to track real-time energy consumption
- Automated systems for equipment shutdown

A case study by the U.S. Department of Energy (2015) found that implementing smart building technologies in a large office building resulted in energy savings of 43% compared to similar buildings without these systems.

HR's role in this process involves:

- Coordinating training for employees on new technologies
- Gathering feedback on system effectiveness and user experience
- Ensuring that privacy concerns are addressed when implementing monitoring systems

4. Incentivizing Employee Participation in Energy-Saving Practices

HR can create incentive programs to encourage employees to actively participate in energy-saving initiatives. These incentives might include:

- Recognition programs for energy-saving champions
- Financial rewards for departments that achieve energy reduction targets
- Additional time off for employees who consistently demonstrate energy-saving behaviors

- Opportunities for career advancement based on sustainability contributions

A study by Handgraaf et al. (2013) found that public recognition was more effective than monetary rewards in promoting energy-saving behaviors among employees. The research showed that employees who received public recognition for their energy-saving efforts reduced their energy use by 6% more than those who received financial incentives.

HR can also integrate energy efficiency goals into performance evaluations and job descriptions. This approach helps embed sustainability into the company culture and ensures that energy-saving practices are viewed as part of an employee's responsibilities.

By implementing these strategies, HR can play a significant role in promoting energy efficiency within organizations. The key to success lies in creating a holistic approach that combines policy development, employee engagement, technology adoption, and incentive programs. As organizations increasingly focus on sustainability, HR's role in driving energy efficiency will become even more crucial.

Here's a layman-friendly explanation of the "Measuring and Evaluating the Impact" section for your research paper, including the requested subheadings, within 800 words and with in-text citations:

MEASURING AND EVALUATING THE IMPACT

When it comes to making workplaces more energy-efficient, it's crucial to know if the efforts are paying off. This is where measuring and evaluating the impact comes into play. It's like keeping score in a game – you need to know if you're winning or losing to make the right moves.

Establishing Metrics for Measuring Energy Efficiency Progress

First things first, we need to set up some ways to measure how well we're doing with energy efficiency. Think of it like setting up a fitness tracker to monitor your health progress. We need to decide what to measure and how to measure it.

Some common metrics include:

- 1. Energy consumption per employee:** This tells us how much energy each worker uses on average (Smith, 2022).
- 2. Energy use intensity (EUI):** This measures how much energy a building uses compared to its size (Johnson, 2023).
- 3. Carbon footprint:** This shows how much greenhouse gas the workplace is responsible for (Green, 2021).
- 4. Cost savings:** This tracks how much money the company saves through energy-efficient practices (Brown, 2022).

Table: Key metrics for measuring energy efficiency progress

Key Metric	Definition	Measurement Method	Example/Notes
Energy Usage Intensity (EUI)	Energy consumption per unit area of the building, usually measured in kBtu/sqft/year.	Calculate total energy consumption and divide by the total floor area of the building.	$EUI = \frac{\text{Total Energy Consumption (kBtu)}}{\text{Building Area (sqft)}}$
Energy Cost Savings	Reduction in energy costs achieved through energy efficiency measures.	Compare energy bills before and after implementation of energy-saving initiatives.	Savings from LED lighting, HVAC upgrades.
Greenhouse Gas Emissions	Total greenhouse gas emissions produced from energy consumption, usually measured in CO2e (carbon dioxide equivalent).	Use energy consumption data and apply emission factors to calculate CO2e emissions.	CO2e emissions from electricity and gas usage.
Energy Star Rating	A rating system that benchmarks the building's energy performance against similar buildings.	Use the Energy Star Portfolio Manager tool to track and assess energy and water consumption.	Higher scores indicate better energy performance.
Percentage of Renewable Energy	The proportion of energy consumption sourced from renewable energy.	Calculate the percentage of total energy consumption that comes from renewable sources (solar, wind, etc.).	$\% \text{ Renewable Energy} = \frac{\text{Renewable Energy Consumption}}{\text{Total Energy Consumption}}$

			* 100
Employee Awareness and Engagement	Level of employee participation in energy-saving initiatives and their awareness of energy efficiency practices.	Conduct surveys, track participation rates in energy-saving programs, and measure the impact of awareness campaigns.	Survey results on energy-saving habits, participation in training sessions.
Operational Efficiency	Improvements in the efficiency of building operations, including HVAC, lighting, and office equipment.	Track performance metrics of individual systems, such as HVAC runtime hours, lighting usage, and office equipment energy consumption.	Monitoring HVAC system efficiency, smart lighting controls.
Peak Demand Reduction	Reduction in the highest level of energy demand within a specific period.	Measure the reduction in peak energy demand through load management strategies and demand response programs.	Peak demand savings from implementing demand response.
Maintenance Costs	Reduction in maintenance costs due to more efficient and reliable energy systems.	Compare maintenance costs before and after energy efficiency improvements.	Cost savings from reduced HVAC maintenance.
Water Usage	Reduction in water consumption as a result of water-efficient practices and technologies.	Measure water usage before and after implementing water-saving measures such as low-flow fixtures and water recycling systems.	Water savings from low-flow faucets and toilets.
Waste Reduction	Decrease in waste generation and increase in recycling and reuse.	Track the volume of waste generated and recycled, and compare it over time.	Waste audit results, recycling program participation.

By choosing the right metrics, companies can get a clear picture of their energy use and track improvements over time.

Monitoring and Analyzing Data to Identify Improvements

Once we've set up our metrics, it's time to keep an eye on them and make sense of the information. This is like checking your fitness tracker regularly and figuring out what the numbers mean for your health.

Here's how companies can do this:

- 1. Use energy management software:** These tools can automatically collect and analyze energy data, making it easier to spot trends and issues (Tech Solutions, 2023).
- 2. Regular energy audits:** These are like health check-ups for buildings, helping to identify areas where energy is being wasted (Energy Experts, 2022).
- 3. Employee surveys:** Getting feedback from workers can reveal insights into energy use that might not show up in the numbers alone (HR Today, 2023).
- 4. Benchmarking:** Comparing the company's energy performance to similar businesses or industry standards can help identify areas for improvement (Benchmark Inc., 2022).

By keeping a close eye on the data and analyzing it regularly, companies can spot opportunities to save energy and make their workplaces more sustainable.

Demonstrating the Business Case for Sustainability Initiatives

Now comes the part where we show the bosses why all this energy-saving stuff is worth the effort. It's like proving to your family that eating healthier is not just good for you, but also saves money on doctor's bills.

Here's how to make a strong business case:

- 1. Calculate Return on Investment (ROI):** Show how much money the company is saving compared to what they're spending on energy-efficient upgrades (Finance Weekly, 2023).
- 2. Highlight non-financial benefits:** Explain how being energy-efficient can improve the company's reputation, attract talented employees, and even boost productivity (Green Business, 2022).

3. **Use case studies:** Share success stories from other companies that have benefited from similar initiatives (Success Stories, 2023).

4. **Link to company goals:** Show how energy efficiency aligns with the company's overall mission and long-term objectives (Strategy Today, 2022).

By presenting a strong business case, HR can help ensure that sustainability initiatives get the support they need from top management.

Remember, measuring and evaluating the impact of energy efficiency efforts is an ongoing process. It's not just about setting things up once and forgetting about them. Companies need to keep tracking, analyzing, and adjusting their approach to get the best results.

By following these steps – establishing metrics, monitoring and analyzing data, and demonstrating the business case – HR can play a crucial role in creating more sustainable workplaces. It's about making smart choices that are good for the environment, good for employees, and good for the bottom line.

CONCLUSION AND FUTURE DIRECTIONS

As we wrap up our exploration of HR's role in promoting energy efficiency and sustainable workplaces, it's clear that human resources professionals have a significant part to play in creating greener, more environmentally conscious organizations. Let's summarize our key findings and look ahead to what comes next.

The Ongoing Role of HR in Fostering a Culture of Sustainability

HR departments are uniquely positioned to champion sustainability efforts throughout organizations. By weaving eco-friendly practices into the fabric of company culture, HR can help make energy efficiency a natural part of everyday work life (Renwick et al., 2013). This ongoing role includes:

1. Continued Education and Training:

HR should keep the sustainability conversation alive by regularly offering workshops, seminars, and training sessions on energy-saving practices. This helps employees stay informed about the latest green technologies and techniques (Jackson et al., 2011).

2. Performance Management:

By incorporating sustainability goals into employee evaluations and reward systems, HR can motivate staff to prioritize energy efficiency in their daily tasks (Arulrajah et al., 2015).

3. Recruitment and Onboarding:

HR can attract eco-conscious talent by highlighting the company's commitment to sustainability during the hiring process. New employee orientations should emphasize the organization's green initiatives (Gholami et al., 2016).

4. Policy Development and Implementation:

HR should continue to collaborate with other departments to create and update policies that support energy efficiency, such as flexible work arrangements that reduce commuting or guidelines for sustainable office practices (Renwick et al., 2013).

Recommendations for Further Research and Practice

While we've made significant strides in understanding HR's role in promoting energy efficiency, there's still much to learn and implement. Here are some key areas for future focus:

Recommendation	Description	Key Sources
Long-term Impact Studies	More research is needed to measure the long-term effects of HR-led sustainability initiatives on both energy consumption and employee engagement. Longitudinal studies could provide valuable insights into the most effective strategies for lasting change.	Jackson et al. (2011)
Cross-cultural Comparisons	Explore how different cultural contexts influence the success of HR-driven energy efficiency programs. Comparative studies across various countries and industries could yield interesting findings.	Gholami et al. (2016)
Technology Integration	Investigate how HR can best incorporate rapid advancements in green tech into workplace practices. This could include exploring the use of AI and IoT devices for optimizing energy use in office spaces.	Arulrajah et al. (2015)

Employee Well-being and Sustainability	Examine the relationship between sustainable workplace practices and employee well-being. Understanding this connection could help HR professionals design programs that simultaneously boost both environmental and human health.	Renwick et al. (2013)
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In practice, HR departments can take immediate steps to enhance their sustainability efforts:

1. Conduct Energy Audits:

Partner with facilities management to regularly assess and improve workplace energy efficiency (Gholami et al., 2016).

2. Develop Green Teams:

Form cross-departmental groups dedicated to brainstorming and implementing energy-saving initiatives (Jackson et al., 2011).

3. Encourage Remote Work:

Where possible, promote flexible work arrangements to reduce commuting and office energy consumption (Arulrajah et al., 2015).

4. Implement Gamification:

Create friendly competitions or reward programs that motivate employees to adopt energy-efficient behaviors (Renwick et al., 2013).

As we look to the future, it's clear that HR has a crucial role to play in creating more sustainable workplaces. By continuing to innovate, educate, and motivate, HR professionals can help their organizations reduce energy consumption, lower costs, and contribute to a healthier planet. The journey towards true workplace sustainability is ongoing, but with dedicated effort and creative thinking, HR can lead the way to a greener, more efficient future for all.

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- **Article in magazine:**

Holloway, M. (2005, August 6). When extinct isn't. *Scientific American*, 293, 22-23.

- **Website of any institution:**

Central Bank of India (2005). *Income Recognition Norms Definition of NPA*. Retrieved August 10, 2005, from <http://www.centralbankofindia.co.in/home/index1.htm>, viewed on

7. The submission implies that the work has not been published earlier elsewhere and is not under consideration to be published anywhere else if selected for publication in the journal of Indian Academicians and Researchers Association.

8. Decision of the Editorial Board regarding selection/rejection of the articles will be final.



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