



SOCIAL-MEDIA INFLUENCE ON THE INVESTMENT DECISIONS AMONG THE YOUNG ADULTS IN INDIA

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Abstract

7 K H G L J L W D O P H G L D H Z Q IFOOXRHWQKFHHW R JXDUG JVHHWC
L Q I O X H Q F H R X U L Q Y H V W P H Q W R S W L R Q V D Y D
D Q G V RFPKHHWF LNP HRVX UU HR Z I Q E D W W F G V V R W V R W R U F W
R U Z U R Q J 7 K L V G H S H Q P G H G Q F D \ L K Q D F V O X L G W H V V R Y Z
D Y < R X 7 X E H , Q V W D J U D P) D F H E R R N 7 Z L W W
U H Y L V H K Z D L U Q L J Q J S O D W I R U P V \$ O O W K H V H S O D
E H W Z H H Q S H R S O H W K H \ D V Z H O O S U R Y L G H
: L W K W K L V D U W L F O H Z H D U H I R F X P V H L Q L J D R
Q H W Z R U N L Q J V L W H V W K D W L Q I O X H Q F H V R Q I
, Q V W D J U D P R U) D F H E R R N W H D F K D E R X W G L
K D Y H Q R W E D I Q F D U Z H D D U W H R U D V E R P X D W U N H W D E R X W
L Q I O X H Q F L Q J S H R S O H Z L W K W K H L U W D F W L
S D U W L F X O D U V W R F N P D U N H W R U F U \ L S Q W R F X
Y H Q W X U L Q J W K H D Y D L O D E O H L Q Y H V W P H Q W
6 W D W L Q J D Q H [D P S O H (O R Q 0 X V N H T W R L 7 Q H H
R Y H U Q L J K W U D L V H G W K H L Q Y H V W P H Q W L Q
E \ (O R Q 0 X V N 7 K H U H D U H P D Q \ V X F K L Q V
R U W H D F K H U R Q V R F L D O P H G L D W R W D N H
& R Q V L G H U L Q J W K H E H K D Y L R X U D O D F W L R Q V
S O D W I R U P V W K L V D U W L F O H F D O O V W R D Q
R S W L R Q V D P R Q J W K H \ R X Q J D G X O W V L Q , Q

Keywords: Social media; Investment Options; Investment Decisions; Young Adults

Introduction

The rationale for the study and motivation

P R G H U Q Z R U O G L V H Q R
7 K H L Q I R U P D W L R Q E R U R D L Q F D V W R W L W Q I X R U W
V F U H H Q F D Q E H U H F H U H Q H G D Q W R L Q Y H S E Y D E W
' L J L W D O P H G L D L Q F O X E W D O W H P O H T D V L R Q W
D S S O L F D W L R Q V : H E F R W R H X V Q L F : H V E S D G H V H G E X
P H G L D 7 K H D G Y D Q W L D Q I R U P W W H R Q L J F L K W D Q Q H P O

6 R F L D O P H G L D E H L L Q I O X Q Q F X I W X K E H K U D V Q Q L H Q M V
I U R P V K D V E R X J K W S L Q Y H F V R Q L P M N H H Q Q Q W B H Q C W V Y P L H V Q R W U Q V
R I W K H Z R U O G Q H V L Q Y H J V X W L F G H D Q Q W R H Q K I D V Q Q C L S H M S W
H O L P L Q D W L Q J W K H I R F X Q W H K V H R I K W X G I H Q W D Q V F H I H G D Q
G H P R F U D F L H V 6 R F L Q I R U U F B Q W R I Q Q W B R I E M E R I H D O I S Q I
L Q W H U D F W L R Q D Q G P H G L Q D I O W K Q H Q W V H H V H W W R L R H Q W P I G
Q H W Z R U N L Q J N I Q Q J Z 7 K H V R F L D O V K E P H H H Q Q W I Q D W Q D G L Q
6 R F L D O P H G L D K D V S U R Y Q G H U O H I Q U I Q Y R W K H K
V R F H D D D Q H W Z R U N I F H O H E R R R X R V M D E I V H Q Q Q S H R O R X N P H
, Q V W D J U D P / L Q N H G D Q R G X W X Y H F H K U D V I Q Q K K I D I Q L I Q Q I F I S I D K
V R R Q 6 R F L D O Q I D G Y D Q R G U \ I Q L Y Q H D V Q W U E N H H Q W L D P
V K D U L Q J % R R N P D U F R Q Y W L H Q W H K G H K D W D R G H L I D D Q Q J F H R P
E O R J V D U H D O V R F L W R I I H R F Q W W K H Q D X K R H D F R V H U H P M V
P H G L D 7 R H H G L W D H U P W K L H Q L D Q Q Y F H L V H O F P L H D Q L W R J R W U R G L Q
L Q W H U S U H W H G W R W K H V H R Y F L R G Q H W U H V Q W) S J U W K
Q H W Z R U N L Q J V L W H V & R Q Q J D Q H W H Q H H L 6 R E D R W N L F
W K H L P S D F W R I W K V W P U L Q D ± S / O L D Y W H I B S U U R R H S I R Q H Q
F R Q W D L Q L Q J R U S P R M D W P R R X X V W H E H I H U H G B J K L I Q P I L Q D
L Q Y H V W P H Q Q F H F R I Q Q W C H F O R W H % U L W D R Q I Q U V S W R H F X U U H
R I L Q I O X H Q F H L W 3 H Z ' L W K I H H J Z J R H U Q O W G W I D V Q H E L W Q
G H F L V L R Q D Q G W I K R R H Q J K H H U R R E I W W W L V E H
7 K H H D U O \ X V D J H R < R X E F H K D Q I Q V H Z O K Q W H O H K Y Q H G L
I R U E U D Q G L Q J D Q G D Q R R Q S D R K W V R N V Q I R V Z R H W
Z R U O G X V H G W R K D Y F U \ S W H D F Q X Q U F U K H H Q D E W D U Q H L Q F H D W
D Q G G H Y L F H V V I X D F H I ' D E R L X W W Q R % V Q S V H F I L I L F W H O H J
S U L Q W L Q J S R V W O H 7 K H D E K Y H O S U F V H W Q D Q X L Q R G Q H R
G R Q H W K U R X K K D Q W H L R Q W O K L H Q D) Q F Y I H I R Q W U H H Q X W R I U V
D U H 0 L O O L R Q V R F H D D I V D W S I R R U S W U R R M P R I D F H
7 Z L W W H U X V H U V D E B S X D W U W Q Y F R R O R D V U D H W Q W W H I G , Q
P L O O L R Q 5 H G G L W 8 V W U H Q Q H S V U W R P X H L Q W H I H R V Q I W O H O Q L W R
D F W L Y H P R Q W K O \ X V I F U H D W I R R L F U L H D W I S I E I D W D M Q P B G L
D W R O O R Y H U D O O H D U Q H D G W I P R H U G P L D S O R Q H 2
7 K H V R F L D O P H G L D 7 D N W L K Q H S G N Q W I R Q F M R Q V L E H Q H
D O O R Z V S H R S O H W R W K W R E D N O K V H R W W R R W P Z U H D H D W V H R Z
D J U H D W V R X U F H R I P R D W R Q X I G V L D , Q M E X A X Q E Q H W W W
R Q I O D F L O L W L H V D P ' D O W D W H G G D Q W K S W K I D L E F H D W W K
Y H U V D W L O H H Q W H U W U L J V H I E Q Q E R X Z Q Q L I V R K H E J Q L U
S O D W I R U P W R O H D U C D Q R [W D K P H U H D H S W K I D H O W G V H K Q O H H Y V
L Q I O X H Q F H U V 6 R F L R I L Q I H O V X R H F Q L H D G K L D R Q S H R S V O H F I U V
P D G H W K H L U F D U H H L Q Y H V L W H L R Q W G H F K H L U
L Q I R U P D W L R Q R U H Q 7 K H U Z H F D Q D W H K L M V R F H D D B W S V H R S
K R Z D Q \ V S R U W R U D N S O P W H I C R I U Q Q H R G U I O W X K H H Q F W H K
E D V H W K H V H V R F L I X V I H Q D X G Z I L W V R V I Q % W H H D Q Q W F U H H U V
F U H D W R U V K D Y H W K D E K K W P V H R G F I L I D Q O L R P F S I V H E W W I L D Q G J
Z K D W L V F D O O H G D W R D Q Q Q H V U V W Q W I D I Q Q W Q W N E H V R
K D Y L Q J W K H K L W H I Q I L Q D Q Y H G D H O F E D H N Q H W Q Q M E V \ W R W X Q
U H I O H F W L Q J X S R Q \ D G X I Q D K I V H Q V U R E W M M E H U F W W L L P Y S D F W
G H F L V L R Q R Y H U P D Q \ G D \ V W R G D \ D F W L Y L V
U H S O L F D W L Q J D F H O H E U L W \ V G H V L J Q H U G U
I L Q D Q F L D O O L I H V W \ O H 7 R D Q D O \ V H H D R H S F I X D Q G H
E X V L Q H V V P D Q & R Q L Q I G H U L Q Y H I V G V H R H Q W O N K R H Q V L
L Q Y H F V R W Q P W H Q Q W W K H U H K H D U H G K I D W Q Q C E I D R Q F V L G D J U L
4 X D Q W L W D W L Y H D Q G

The statement for the research objective

P H W K R 7 C K H O R I J L \ Q G L Q J V D D F U F H R U G X Q S R U W W H G S W H R Y I
P H H W W K H R E M H F W I D Y Y H D V L O B P E B S V L K B L Q S O U R H A V L H D
V X U Y H \ L Q J D V D P S O H J U R X S R I S H R S O H
U H V H D U F K V K R Z V W O X G K R O N D U Q G H I S S R W U Q W G H U G Z E
L Q F O X G L Q J L Q I R U P D W H K Q D U D F Q G S B Q W H Q W W K
P H G L D P D H F G W I D Y H X V H R U E I P S O E F H K H D G L R Q U W K H E X
D Q G W K H L U L Q I O X H Q W H P I S E X W I F R K Q V H D V H Y
L P S D F W R Q W K H G H S R H Q Q O G L H Q Q H W P H G L D E O V H H W Z W
L Q Y H V W P H Q W G H F L V L P R R Q Q H W D U \ F K R L F H V

Review of Literature:

, V P a D L O S X E O L V I K R H F G X V H Q P D R U W H L F R Q H W
V R F L D O P H G L D R Q D L Q Y H V W P H Q W D U G H F L V L R Q
O D O D I V L D D L P H G W R V K R Z F D V H D E R X W
V S H F X O D W L R Q F K R L I D L D D Q G I
F H Q W U H V D U R X Q G D 1 I H * Z H R H J U I D I S K V L F K M I H D R U W Q L
E D V H G P H G L D W R Z D U G V O L P W L M H V Y A W H R V J X U D H S K F L K F
I L Q D Q F L D O L Q Y H V W R U V F L R Q Q V O L D G O H D U I L Q Q G D W D
. X P D U L L Q D R U Q Q S R U Z W L W K Q Q L W Q Q G L G D
V R F L D O P H G L D R Q E L D V H R R J U D S K G E Y K G H X J P O H
G H F L V L R Q P D N L Q J L Q W D H U Q W G L H F G O H W R O L P H W K R G
D Q D O I V H Z K H W K H U R U Q H R J W P H V Q R W F D W D R Q H G R Q
F U H D W H D V H Q V H R I E V D R S I Q H V Q I W R P H P W L K Q I
L Q G L Y L G X D O U H W D L O L Q H M Z W H H Q V W K Z K L D H H
P D N L Q J 3. , Q Y H V W P H Q W H R S W W R

Identification of the research gaps

5 X G L Q S X E O L V I K R H F G X V H Q P D R U W H L F R Q H W
8 Q G H U V W D Q G L Q J K R Z V W H J U D O L Q Y H G V W P H Q W H F
L Q Y H V W R U E L D V H V W K D W R Q F J R Q W K H G H B X Q W K
S U R P L Q H Q F H R I L Q W H U Q L H Q Y H W L W P H V Q W Z R X R S W L F
W K H L Q I R U P D W L R Q F R S P R Q L V F D Q J R Q L F K H D U
V R F L D O P H G L D S O D W I R I & A U X S W B B X U D H Q E W H D O
L Q Y H V W R U \ V G H F L V L R Q H P V D W N D L W H

Methodology:

Objectives of research study

* U H H Q Z L F K \$ V V R F L D W H V U H S R U W H
D O P R V W R I L Q V W L W X W L R Q D O L Q Y H V W R
P H G L D D V S D U W R I W K H L O J X O D U Z R U N
D S S U R [L P W D K W H H O \ L Q Y H V W I R Z B V N Q R Z L G W K H G H P W H
W K H L Q I R U P D W L R Q R E W B L P S D H G W W R Q R X W J K H V R Q
K D V G L U H F W O \ L Q I O X H Q W D P H G Q E D I Q W K H Q Y H R V X Q
U H F R P P H Q G D W L R Q R U 2. G H F L V L R Q W K H W R S
R S W L R Q E I W K H I R X
7 K D P V X P P D U L 3. 7 R G N Q R Z P H V G L H D W R F D
X Q G H U V W D Q G L Q J W K

Social media impact on household investors and their stock markets participation as

K R X V H K R O G V \ W U X V W 4. 7 R Q N Q R Z F Z K H W K H U
F R U U H O D W H G Z L W K W K H G L D F V R Q W F H Q W P D U
S D U W L F L S D W L R Q U D W H L Q Y H V W P H Q W V W U D X V W E
E X W K R X V H K R O G V V W L G O V P G X H Q W G H F L V L R Q

Scope of research study

7 K H V F R S H R I V W X G \ 1. * H R J U D S K L F D O V F R S
D V I R O O R Z V 2. ' H P R J U D S K L F D O V F R
V F R S H R I V W X G \ L V
D G X O W V

3. & R Q F H S W X D O V F R S R I V W X G \ L V O L S H U F H S W L R Q
4. \$ Q D O \ W L F D O V F R V W X G \ U H I H U V W R L O X W H Q H G L Q V & W O U X D P H V Q W V V L P S O H S H U F H Q W E H H R U H G W K H W D G W L W D W L F R D O X V H G I R U G D W D Y Q D O \ V L T X H V W L R Q Q D L U H

Methods for data collection

2 E V H U Y D 6 W L P R S O \ ' D R V E V H U Y L Q J

Z K D W L V R F O X U H J K Q J 6 L D Q P S W F R H O C D P V W U G

V L W X D W L R Q T X H V W L F R R Q X K O R U L V U W H R W D D F O R

4 X H V ± W L R S O Q D L G H S U Q R E V H V , R I

T X H V W L R Q V W K D W K M K E H N H P U S D R S P K G W L Q R W Q V

W R D Q V Z H U E D V H O O R Q U W H K V S G R U G H R P S W O V H L H

D Q G N Q R Z O H G J H 5 H F V R S Q R F Q K E H D Q R K M Q U L H W V S R Q W G K H H C

V X E M H F W R I U H V I H D G U F U X O J H ± J < U H R D X U S V O R H I Z

W K H D U U R H X V Q V G X O O E H U H U R X I S

R I ± < H D R R V Q W J K \$ U H V S R Q C

Variables of study

, Q G H S H Q G E H R Q F W L D 9 O D U P L H D G E L O D H V F R Q Z R H U Q N W L K Q H U H S U Z R H H

6 R P L H D G L D L Q I O X H Q F H R Q O , I K V W H U W H V K S R R P D F G R H H Q W D W E

' H S H Q G H ± Q Q V Y H 9 V D W U R L H O E W E H X G V H L F Q L H V L V R P Q H Q

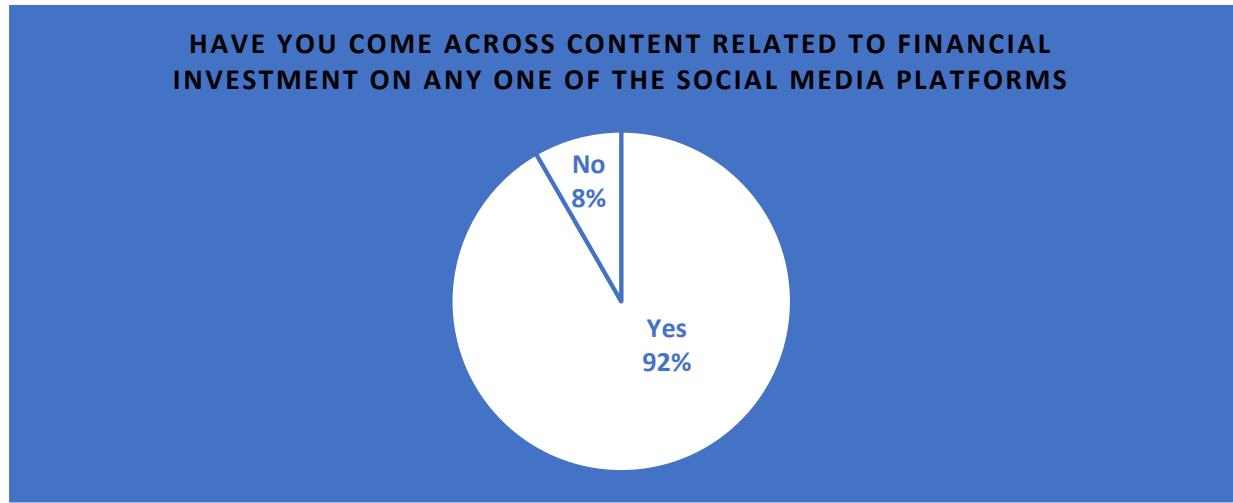


Figure1: Respondents Awareness about Financial investment content on Social Media Platforms

2 X W R I U H V S R Q G U H R Q P W J W K H) L W H V S R Q Q E H C

W R W K D W W K H \ K D K H V F E P H Q D F R R S D U D W Q

L Q Y H V W P H Q W U R E G W D S G D F W R Q W P H Q D W P R R Q Q J W W K K H H V

S O D W I R U P V K D Y H F R P H D F U R V V W K

W K H K L J K H V W R Q , Q V W

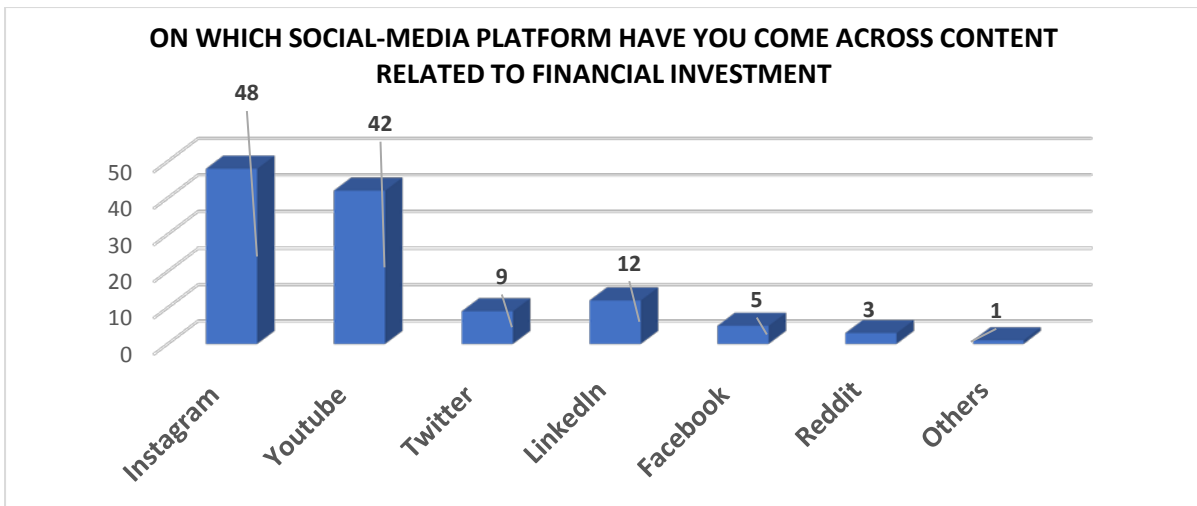


Figure 2: The Social Media Platform That Holds the Highest Financial Investment Related Content

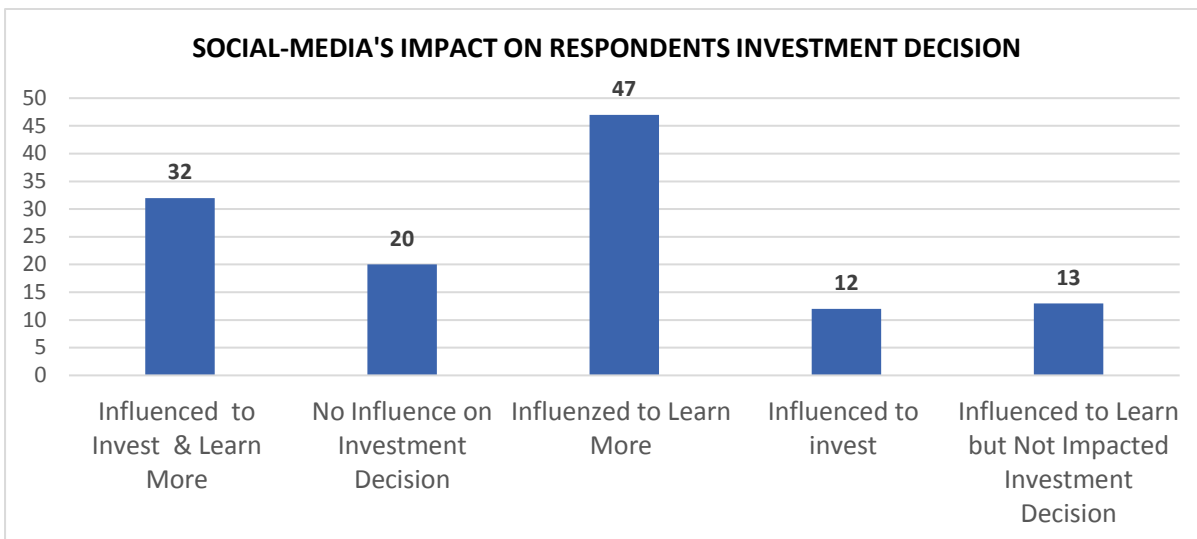


Figure 3: Impact of Social Media on People's Investment Decision

W R K L J K H V W S O D W I R U V P K H Z R H U H D K Q W G K H U H V B R Q
 K D Y H Y L H Z H G W K H I H L [S D Q F V L D H G L W Q Z Y R H V R S S H R Q V
 F R Q W H Q W 2 W K H U D S S O I L V F R F W L V D W O W P L H Q G J L D H K
) D F H E R R N / L Q N H G , R Q W 5 K H H G L G U L W L Q Y D N Q F G W I P D R Q V
 D S S O L F D W L R Q V O L N H P H B D W V \$ S O X F V Q D S G K W W K
 K D Y H D O V R E H H Q H G W K \$ H U R V X R Q X G U F H V R H H V) S L R Q Q D G Q H F Q
 F R Q W H Q W L Q I O X H Q F H V W K H P W R
 6 R F L D O P H G L D T V I L Q L D Q Q Y F H L V D W O P M L Q Q W Y W R / S V V D I M R Q Q V R
 L Q I O X H Q F H G R I L Q W Y K H H / W U P H H V Q S W R Q G G H H F Q L W V R Q
 P R U H D E R X W W K H L J Q U Y H H D W W P L H Q Q W W H U R H S / W W L R L Q Q
 U H O H Y D Q W L Q Y H V W P H P Q R V Q H R R Q W R Q W E H H Q Q H F L V Q
 P H G L D

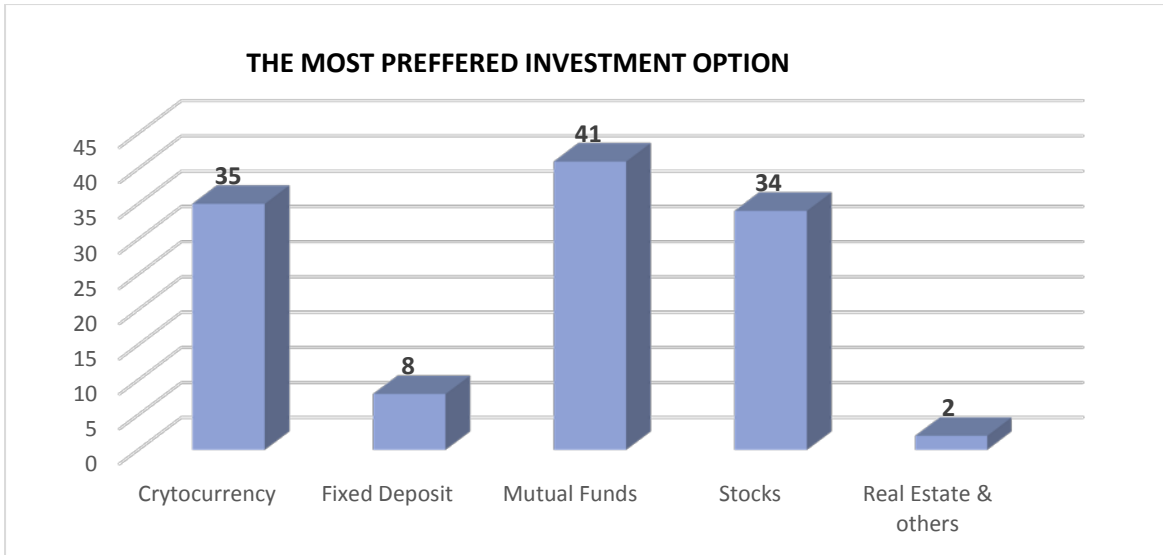


Figure 4: The Most Preferred Investment Option Among the Young Adults

) U R P W K H F R O O H F W H Y G H Q G W D X W U D H I U W R P E W K B L Y U H
 V K R Z W K D W W K H P R V D V P R S Q W I V H U R U I H G L Q L Y C H Y H W V P W H
 E \ P D Q \ L V O X W X D O W) K X H Q G U V H V S & R R Q Q G V H L G G V H U L Q Z K
 W K D W W K H P X W X D O I K X L Q J K V U J H L W X H U Q J R R Z P K H U Q H W L
 U L V N L W F D Q E H W K W W R E Q Y R X W P R I Q W P R R V S W
 L Q Y H V W P H Q W R S W L R Q I W F B Q J X W X D I O \ R X Q G V D
 J R R G Q X P E H U R I U H V S R R I Q G W H K Q H W V U H R S R V Q H G H Q
 F U \ S W R F X U U H Q F \ D Q G H D V O W R H F V N W D W H & U D \ S W R R X
 E H L Q J W K H Q H Z W U H J Q R G O \ G L Q Q I G V W F D H U Q W D V R S W W K
 W K H F X U L R V L W \ W R D N G B Z P R U H D E R X W L

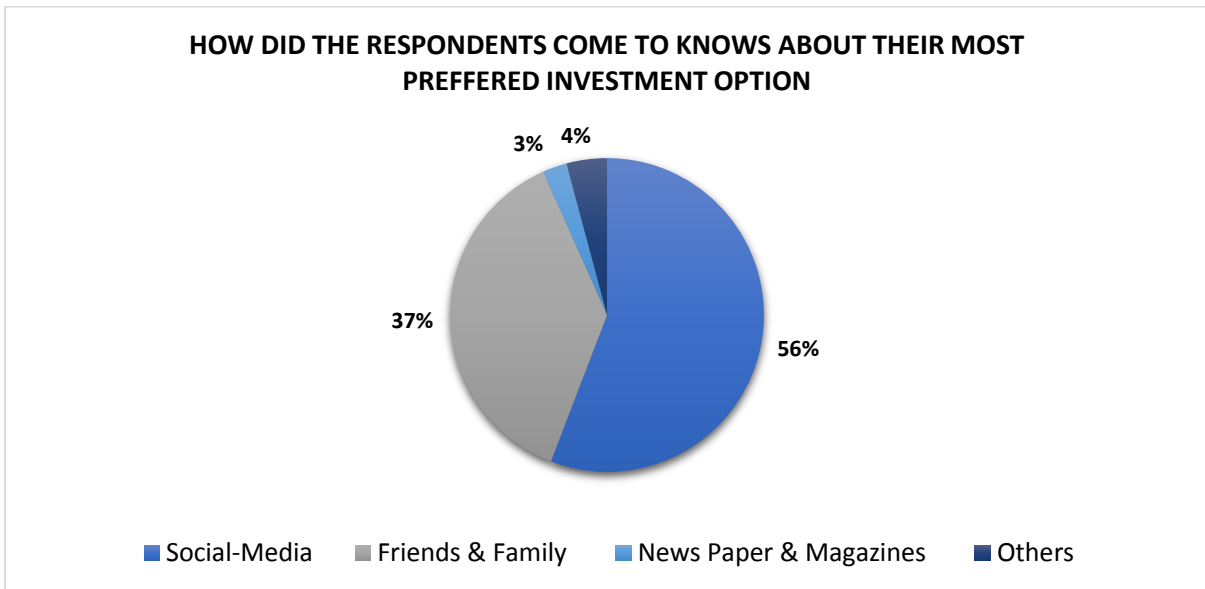


Figure 5: Medium of Awareness Raised Regarding the Investment Option

: K H K Q H W U H V S R Q G Q H K Q W V G X S S R U D W N M K H V W X G \
 \ R X F R P H W R N Q R Z V D D E L R G X W W K \ H R \ X U E H P F R D V P W H S D U Z
 L Q Y H V W P H Q W R S W L R Q Q Y H V W W K H H Q W U P H R V S S R D Q R V Q < H

J R R G Q X P E H U R I P L V O X I O V J O I O H G E X S B W X V 1 V L D O L V C
 I D P L O \ D Q G I U L H Q G S L Q K R Q V G R L I V F W X K V H V H U G H V
 V X J J H V W H G D E R X W W K H Z K H W K H U H U W U K H H G \ L D Q J
 R S W L R Q 7 K H U H P D L Q Q H L X Q W U D O R W D W Q K H \ 7 R K X H
 V D L G W K H \ F D P H W R W K R Q H Z Z K R R X F W H W K H \ L U K
 L Q Y H V W P H Q W V R S S D W S L H R R Q D G H W K R U Q R X W K H Q D H E Z R Y H
 P D J D J L Q H D Q G V H P L Q D O Q R Z L Q J D U H W K H L
 \$ / L N H U W V F D O H V X U F Y D H Z V D X V U Y M D N H Q F R C
 F H U W D L Q V W D W H P H Q W K V U R X X K K W D K V H V V X R U F Y L H D \ C
 I L Q D Q F L D O F R Q W H Q W R S L Q L R K Q H V O S R I I X O U H V S R Q I G D
 I L Q D Q F L D O L Q Y H V W P H H Q G W L D F R V Q W H Q W Q H L I V D C O R I
 W D N H L Q Y H V W P H Q W V G H H F L V H R Q R Q V H V R F U H R U
 K H O S H G \ R X O H D U Q W D R Q G W K K H D V V W F D W H W H H Q W D Z
 D E R X W D Q \ Q H Z L Q Y F R V Q W H H Q Q W W I R S W I K H Q S D X C
 V W D W H P H Q W E H L Q J G D L V D H Q W H H G W R W W K \ H W V
 V W D W M R F L W C K D W P H G L D F R Q W H Q W L V

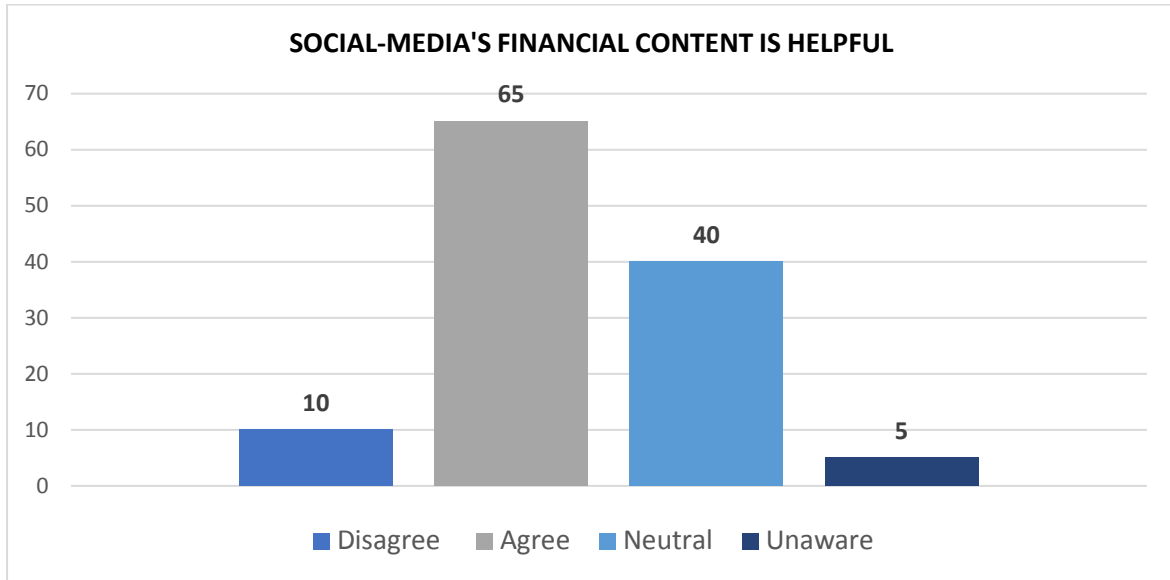


Figure 6: Respondents Opinion on Social Media’s Financial Content

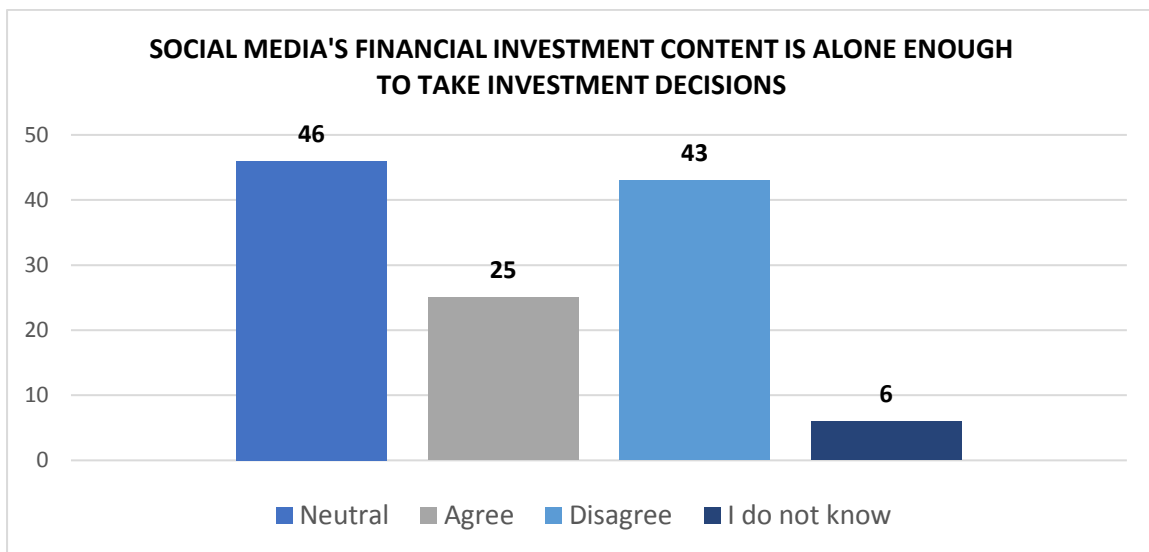


Figure 7: Respondents Opinion on the Total Dependency on Social Media to Take Investment Decisions

W R I H U H V S R Q G H Q) W U V R P K W K H W K D N U H W L D W Q F H
 V W D Q G W R W K H V W D R W W H K P H H Q U W H V μ S 6 R R Q F G L H D Q O W V P H D J
 L Q Y H V W P H Q W F R Q W H I Q L W Q D Q F L D D O O R F R H Q W H H Q Q R V K J K
 L Q Y H V W P H Q W G H F L V I P R Q V H D E R X W V W K R Q J W O R S
 W K H V W D W H P H Q W D Q E C D V V D \ D X D R U H Q H V V P H R I L D V
 F R Q W H Q W L V U H O L D Z B X O G Q B H M W X W W H R B B N K A
 L Q Y H V W P H Q W G H F L V W R K Q H I P V H G W B H W R R Z Z W G H B Q W W H
 Z R X O G K D Y H E H H Q X F W K H W K B L U L Q E H S Q U H I R L U F L Z
 E D F N J U R X Q G X U H H V H D U F K I D F W V D Q G I L J

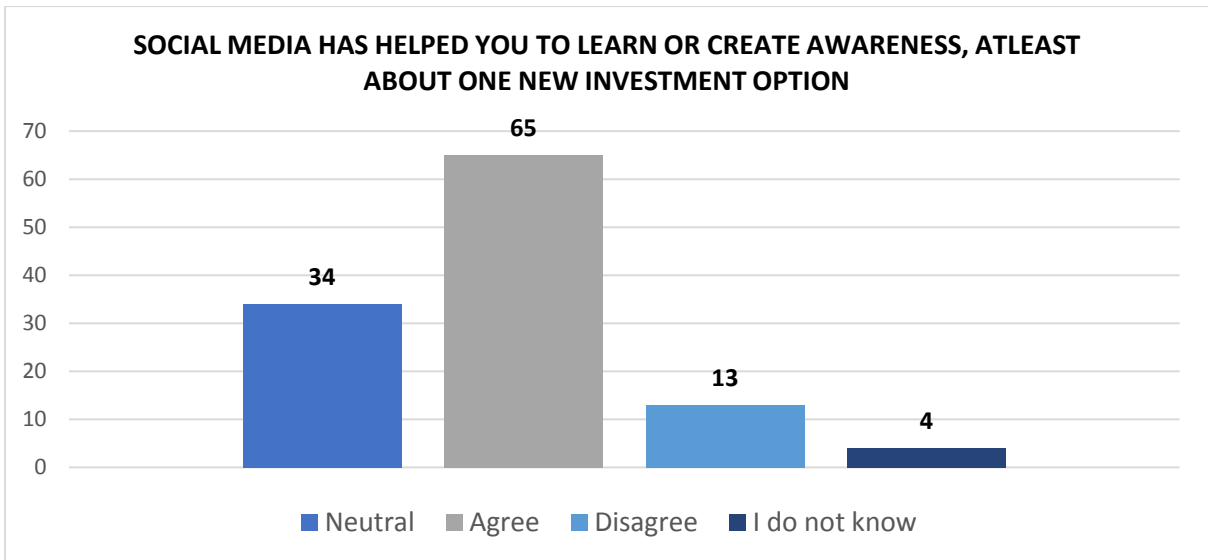


Fig 8: Respondents Opinion on the Level of Social Media Impact on Investment Options

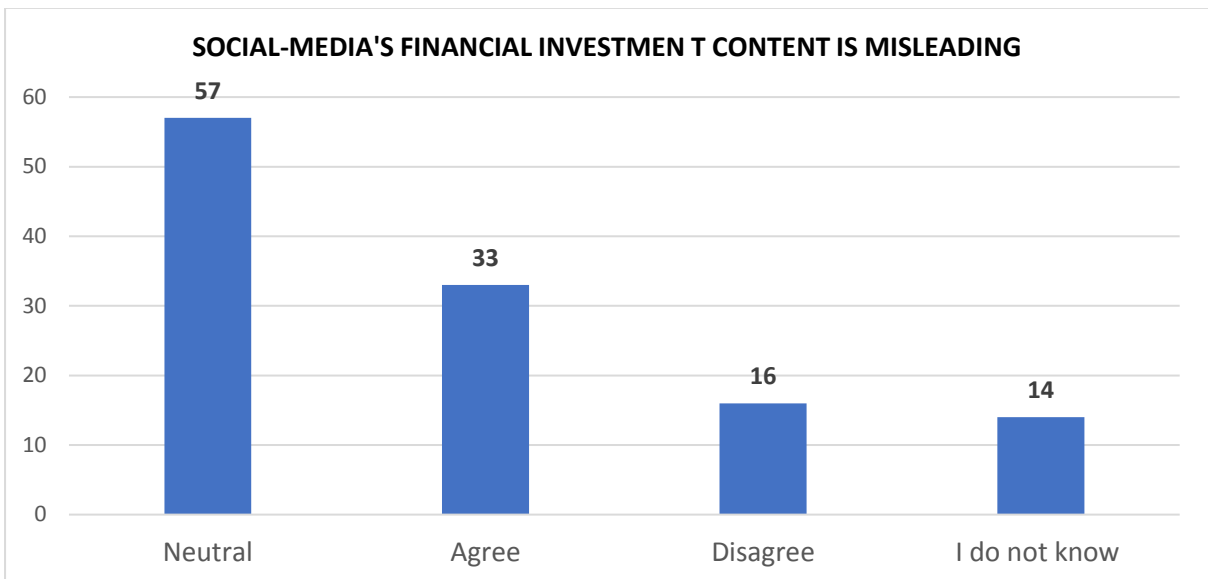


Figure 9: Respondents Opinion on the Disadvantage of Social Media's Financial Content

7 K H V W D W H P H Q W W K D J V U H W H K H W K V D R W F L D W D V P K H L G J L K
 L Q Y H V W P H Q W F R Q W H Q W K H P D Q R W H D P O L O V O W H K D H G L S Q
 P D Q \ U H V S R Q V H V R I U 3 L Q J K X W W U D Q D Q W K D O W I L Q Y S
 P L V O H D G D O D V W R W D L P X H V H Z E W K L Q W K H P D F W R L Q Y W H H Q W
 S O D W I R U P W R O H D U Q X B Q B Q F Y H H Q W X U H O D Q V

Conclusion:

P R U G F O X V L Y H E I F R Q V
) U R P W K H V X U Y H \ E S H L U Q D J P H F W R H Q U G V X F W H G W K
 F R O O H F W H G Z D V U H F R U G H G I L O W H U H G D Q G
 L Q W H U S U H W W K H R X W P R P H R R I W K L V D U W L F
 7 K H G D W D V K R Z V W K D W L Q P J D M P R U L H W L Q R P X V
 U H V S R Q G H Q W V D U H P D O R H F X V Q P J H D % D U V
 I H P D O H V \$ P R Q J W K H V H & R I Q V X L Q G H U G Q J W J V U H P D W
 X Q W K H D J H J U R X S V R I D Q G D P W D L Q I O U P R U H S U H
 U H V S R Q V H V D U H U H F H L Y R H G X V R L I Q J D R J Q U H D Q W H S
 I U R P W K H V W X G H Q W V Z R K S H W Q L R F Q R P S N D Q U R H Z G L Q W R V
 \ R X Q J D G X O W V Z K R D U H Q Y Z H R U W P L H G W S G R H F H V V
 7 K H G D W D D Q D O \ V L V V K R U Z R Z L W K D W O L J K W R
 U H V S R Q G H Q W V K D Y H F R L P Q H D Q F F D P Q V V Q Y H Q W P
 L Q W H P H Q W F R Q W H Q W A c k n o w l e d g m e n t s : P H G L D Q H W
 S O D W I R U P V D Q G R I W K H P K D Y H E H Q
 L Q I O X H Q F H G W R O H D U X Q P R R U H W D E R X W W K H Q
 K D Y H E H H Q G L U H F W O \ L L Q I O X H Q F H G S O W
 D F F R U G L Q J W R W K H V X J J H V W H G L Q Y H V W P H
 D V S R U W U D \ H G E I C o n f l i c t s o f I n t e r e s t : P H G L D F
 \$ R X Q G R I W K H 7 U K H V S D R X Q W G K H R Q U W V G V H D F \ O D W U K H
 K \ S H F U H D W H G R Y H U Z D R U F R Q G W K W H G R F L Q D O V
 L Q I O X H Q F H V R Q H V \ F R Q P H U W P D Q W R U G H F E R Q R
 P L Q R U L W \ Q X P E H U R R R X O G S E Q G H F R W V W G R H Q
 W K D W V R F L D O P H G L D Q W D H U H D W \ L Q I O X H Q F H
 L Q Y H V W P H Q W G H F L L V V R Q 7 K H R Y H U D O O G D
 I U R P W K H F R O O H F W H G S G V D P S O H G D W D D O O F
 L Q W H U S U H W D Q G X Q G H U V W D D Q G W R D W V R F L D
 K D Y H D Q L P S D F W R O V R F L W V L R X Q J U X Y H U V G H E
 F R Q W H Q W K H U H V S H F L L E L D O O H W K H I L
 L Q Y H V W P H Q W F R Q W H Q W) U R P W K H G D W D
 N Q R Z Q W K D W W K H U H W G R S W K U H H P R V W S U
 L Q Y H V W P H Q W R S W L R Q U H L P Q R Z \$ V W R K F L D W R X Q J D
 O X W X D O) X Q G V & U \ S Q W R F X Q U F L H Q F L H V H D W Q P G H Q
 7 K H G D W D D Q D O \ V H G Q D W L V R C o m m o n P R O S Y G r e e n w i c h : Q Q G D O
 M X V W O L N H D X S R L V R F L D O W Z R P D F H W K H
 P H G L D I L Q D Q F L D O F R Q W H Q W D V L W V Y H U \
 F R Q V R I W K H U H V S R Q G H Q W V W H O O W
 P H G L D I L Q D Q F L D O I V P D L U W P H U W 1 D L U 5
 P L V O H D G L Q J \$ W W F V P D L O 6 P S D F W V G R I E H 2
 U H V S R Q V L E L O L W \ W R Q Y H V W P H Q W I n d i a n J o u r n a l o f L V R K H H S
 X Q G H U V W D Q G F W K I H L U O P u b l i c H e a l t h R e s e a r c h & D e v e l o p m e n t 9 U H
 G H F L V L R Q V Z L W K R W K H U V R U R Q R W K H U
 S O D W P V R U Z L W K W K H P L D U L 6 Q D Q F L D O S U R P S H V
 E H I R U H L Q H Y D H U V Q W H L G Q J P R W K H L L U G L Y D O G D O D R U : Q Y H V W P
 https://gbsrc.dpu.edu.in/downloads/current-issues/Sharda-Kumari-Paper-6.PDF

Recommendation:

7 K H V D P S O H G D W D F R Q V L G H U H G L V V P D O C
 F R P S D U H G R Q D Y O X G K R O N D U * 3 H 8
 F R Q V L G H U L Q J Z L G H L L P S D F W R I V R F L D O V Q J U W R
 K H O S D Q G D Q D O \ V H G H F R e t r i e v e d f r o m h t t p : / / w w w . n e v i l l e w a d i a .
 E H W W H U D Q G P R U H c o m / i m a g e s / C r o n i c l e 2 0 1 5 / D r . - G a j a n a n M u d h o l k a r 1 5 . p d f 7 K H V X U Y H \

