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**Seva Sadan College of  
Arts, Science & Commerce**  
Affiliated to University of Mumbai



# **6<sup>th</sup> International Multidisciplinary Conference (Online)**

**On**

**Innovations in Business, Financial  
Services and Education using Digital  
Technology**

**On**

**11<sup>th</sup> February, 2023 Saturday**

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**6<sup>th</sup> International Multidisciplinary Conference (Online) on**  
**“Innovations in Business, Financial Services and Education using Digital**  
**Technology”**

**11<sup>th</sup> February, 2023 Saturday**

Organized by

**Seva Sadan College of Arts, Science and Commerce**

Ulhasnagar, Dist. Thane, Maharashtra, India PIN 421003

**Affiliated to University of Mumbai**

**Schedule of Online Conference (Using Zoom Platform)**

| <b>Timing</b>        | <b>Particulars</b>  |
|----------------------|---|
| 09.15 am             | Conference Registrations and Tea  |
| 09.45 am             | Welcome Address by Conference Co-Convener<br>Dr. Vanshika Ahuja & Asst.Prof Sona Dawra  |
| 09.50 am             | Virtual Lamp Lighting   |
| 09.55 am             | Introduction of Conference by Convener & Principal<br>Dr. Gulabchand Gupta  |
| 10.05 am             | Address by Guest of Honor<br>Dr. Amit Kauts, Dean, Faculty of Education, GND University, Amritsar   |
| 10.25 am             | Address by Guest of Honor<br>Dr. Anup Lohani, Ex Research Scientist Robert Bosch, Research and Technology<br>Center, Asia Pacific, Singapore                      |
| 10.35 am             | Address by Guest of Honor<br>Dr. Vivek Patil, Principal Royal College, Dombivli, Dist Thane   |
| 10.45 am             | Address by Guest of Honor<br>Dr. Ameya Tripathi, Professor of Computer Engineering and Dean Research &<br>Development, Don Bosco Institute of Technology, Mumbai. |
| 11.00 am             | Address by Chief Guest & Keynote Speaker<br>Dr. R K Jain, Professor and Dean Research Studies, Oriental University Indore   |
| 11:20 am             | Release of Conference Abstract Book   |
| 11.25 am to 01.00 pm | Paper Presentation Track 1: Chair by<br>Dr. Ameya Tripathi and Dr. Sapna Modi<br>Paper No from 1 to 20  |
| 01.00 pm to 02.00 pm | Lunch Break   |
| 02.00 pm to 03.45 pm | Paper Presentation Track 2: Chair by<br>Dr. Sharmila Rathod and Dr. Natika Poddar<br>Paper No from 21 to 35   |
| 03.45 pm to 04.00 pm | Tea Break   |
| 04.00 pm to 05.00 pm | Paper Presentation Track 3: Chair by<br>Dr. Sharmila Rathod and Dr. Natika Poddar<br>Paper No from 36 onwards   |
| 05.00 pm to 05.15 pm | Valedictory & Soft Copy Certificate Distribution  |
| 05.15 pm to 05.30 pm | Vote of Thanks  |

**Join Zoom Meeting**

<https://us06web.zoom.us/j/85454958408?pwd=WWZNL0lCYTRGMHcxnozs0w2eXE0Zz09>

Meeting ID: 854 5495 8408

Passcode: 707755

# International Journal of Advance and Innovative Research

Volume 10 Issue 2 (II): April - June 2023

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**5+3+3+4 MODEL OF SCHOOL EDUCATION-BACKBONE OF THE LATEST NATIONAL EDUCATION POLICY-2020**

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**<sup>1</sup>Ms. Bhagyashree Tendolkar and <sup>2</sup>Ms. Pooja Shah**<sup>1</sup>Subject-In-Charge, Department of Commerce (Junior College), KET'S V.G. Vaze College<sup>2</sup>Teacher in Junior College, KET'S V.G. Vaze College**INTRODUCTION**

After the last Education Policy in year 1992, the formulation of new education policy to meet the challenges of 21st Century was overdue. Many government and non-government surveys done in the last several years are repeatedly showing the signs of learning crisis in India. As per the “Annual Status of Education Report”, poor literacy & numeracy outcomes in primary schools have been a constant concern in our country. The dropout levels in middle and secondary schools have been significant. In year 2017 National Achievement Survey (NAS) was conducted by National Council of Education Research & Training (NCERT) supported by the Union ministry of education. In order to find out the effectivity of school system in India, it was adopted for Classes III, V & VIII, in mainly government & government-aided schools. Alarming findings of NAS suggest that if proper action is not taken in immediate future, then Indian education system is going to face a learning crisis. The statistical data from 12 States as per the survey shows that mathematical ability of the students is far below the national average. There is a danger of losing 10 crore or more students because of learning losses which will lead to mass illiteracy situation in India.

The above outcomes made it imperative and also gave direction to the overall structure of the “Educational Policy”, framed by the committee under the chairmanship of eminent scientist Dr. K Kasturirangan. In order to overcome the critical learning situation at school level the committee has suggested the evolutionary new model of 5+3+3+4 of school education.

What is the significance of this new model? Which pedagogical changes is it proposing to make in school education to improve the overall learning abilities?

Keywords: National Educational Policy, NEP, 5+3+3+4 model of school education, pedagogical chan

**OBJECTIVES**

This paper tries to find answers for the following questions:

1. What are the drawbacks of present education pattern followed in India?
2. How is the National Educational Policy useful in overcoming the drawbacks?
3. Is the 5+3+3+4 model of school education a right base for the requirements of higher educational pattern needed for making it relevant to the 21st century.
4. How will be the goal of meeting the job requirements in modern world achieved through New Educational Policy of India- 2020?
5. What will be the role of education & educators in the modern world rapidly converting into digital world?

**LITERATURE REVIEW**

One of the major concerns of Indian Education System for last so many years has been the persistent mismatch between knowledge & skills imparted in degree courses & the actual job requirements. Earning livelihood is the basic need of every individual & making economic, social, political, technological progress is a need of every Nation. Both these factors are interrelated & are dependent on educational development of a country. In order to sustain & progress in technologically & scientifically developing world therefore every individual must be equipped with required knowledge base at fundamental level. Hence there was an urgent call for changes in the existing education pattern not only at the higher level, but even at grass-root level. Only relevant & concrete changes at lower level of education can provide a foundation for a strong & useful educational set up at a higher level in a long run.

**RESEARCH METHODOLOGY**

The paper is based on secondary data retrieved from URL. It largely makes use of facts and figures from the official websites of Govt of India and Department of Education. A few E newspapers are also referred to.

**1.A) ‘NATIONAL ACHIEVEMENT SURVEY’ CONDUCTED IN YEAR 2017:**

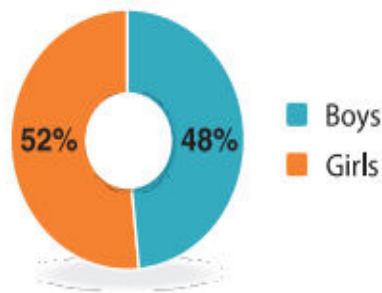
In order to get a clear picture of the learning crisis in India National Achievement Survey (NAS) was undertaken by the National Council of Educational research and Training (NCERT), in association with the Union ministry of education.

It was conducted across the country on November 13, 2017 for Classes III, V and VIII in government and government-aided schools, certainly the largest assessment survey conducted in the country and is also one of the largest conducted in the world.

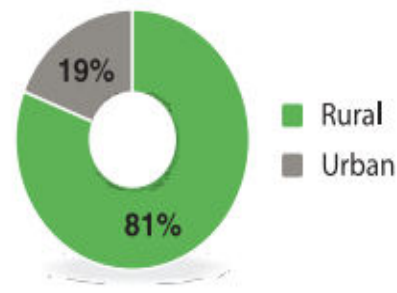
Following statistical charts & graphs taken from the survey give the gender wise, area wise data as well as analysis based upon type of school management & social aspects.

**Pie Charts Showing the Analysis**

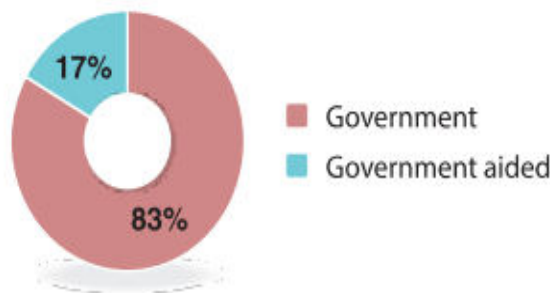
**Figure 5.41: Participation by Gender**



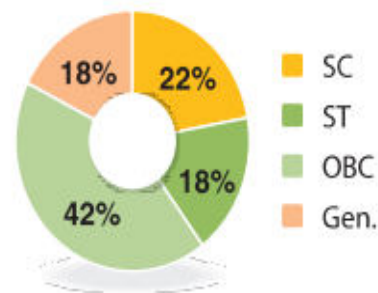
**Figure 5.42: Participation by Location**



**Figure 5.43: Participation by School Management**

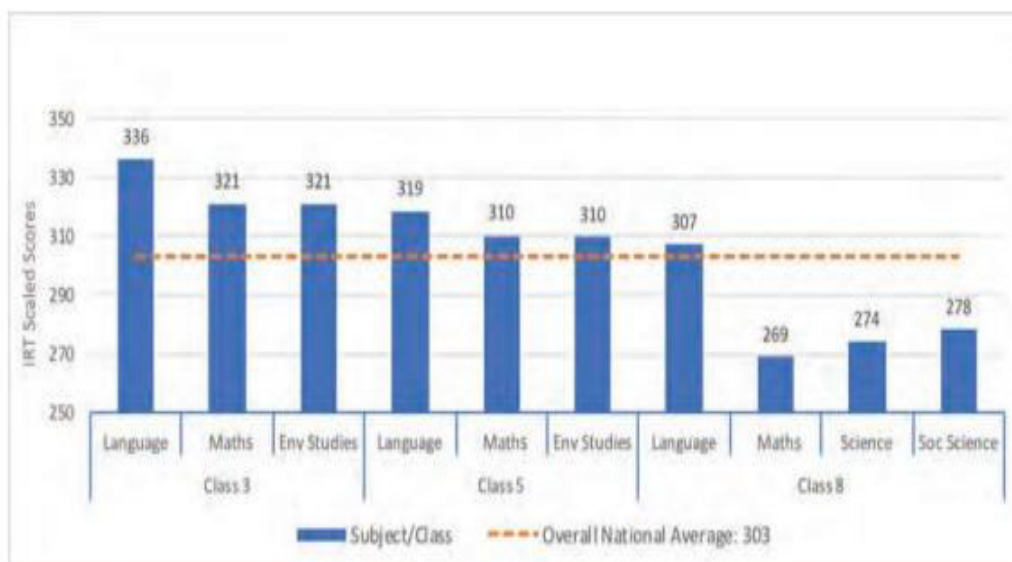


**Figure 5.44: Participation by Social Groups**



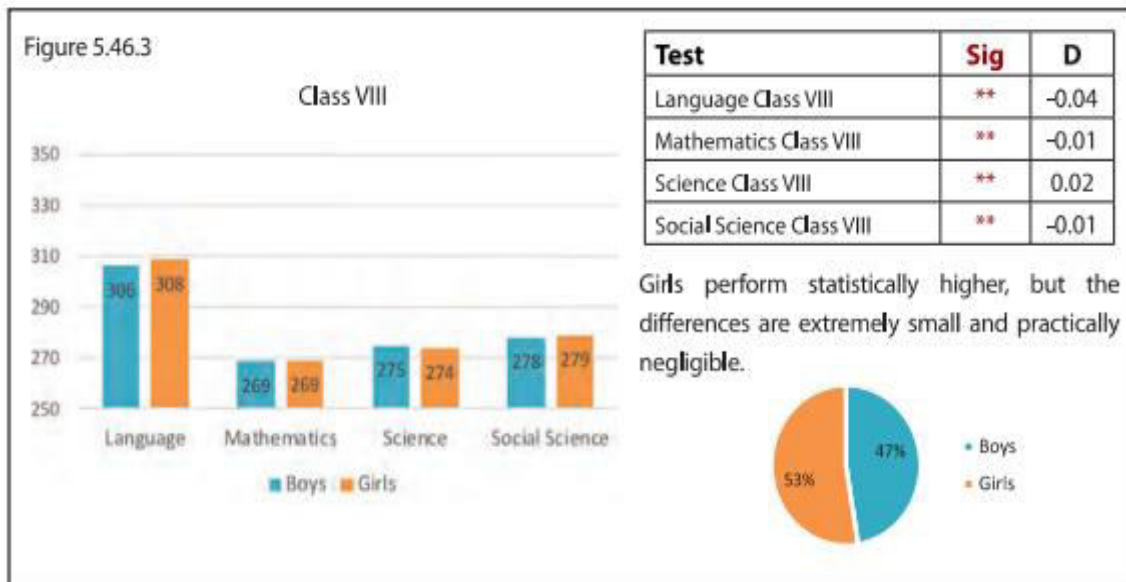
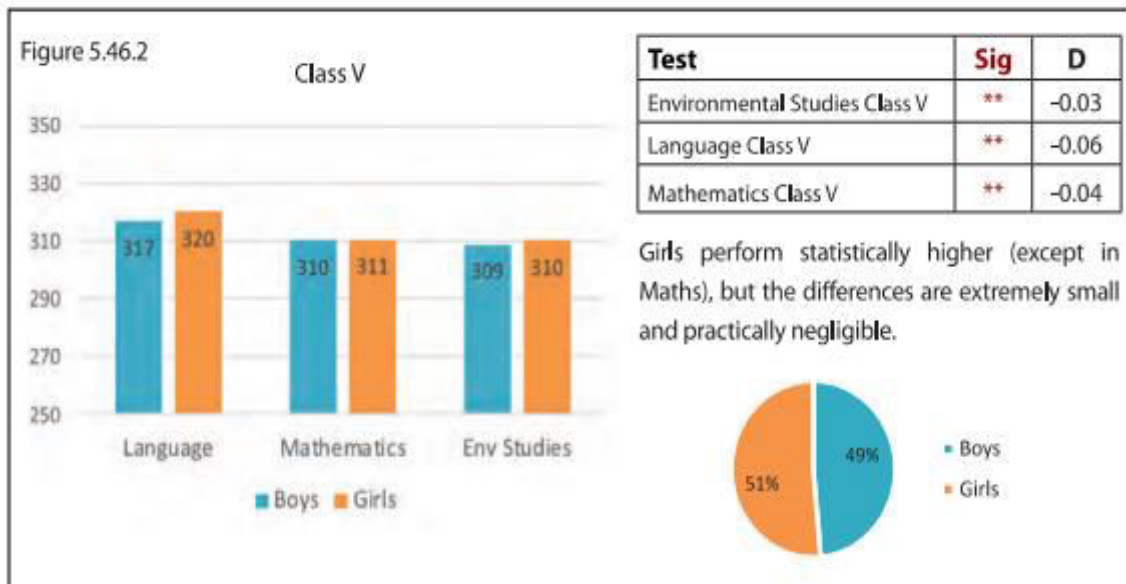
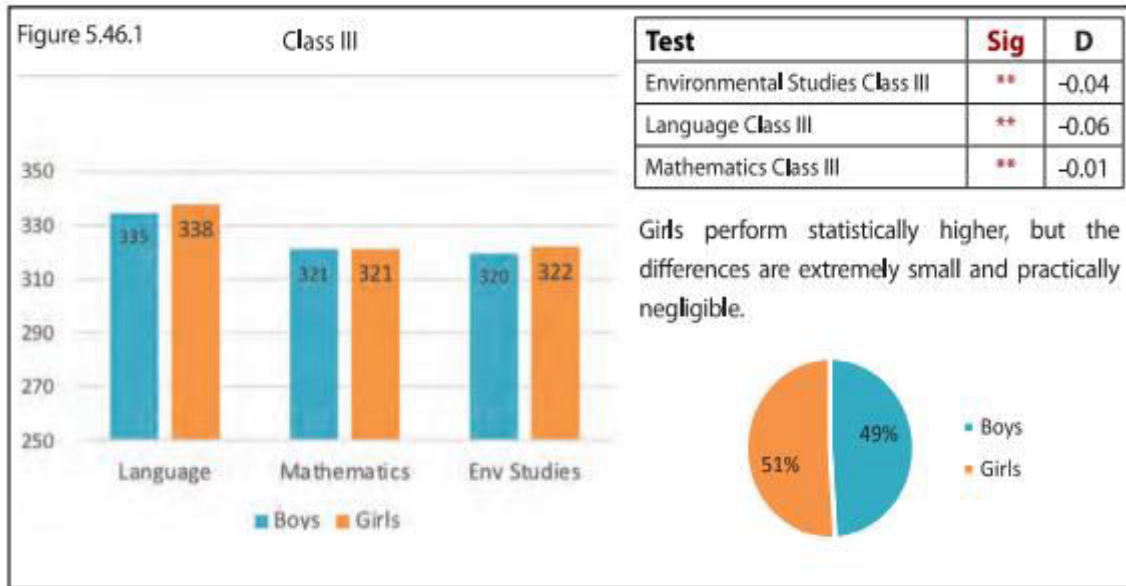
**Bar Graph of Class wise & Subject wise Performance all over the country (Across 12 States):**

**Figure 5.45: National Performance: Class wise and Subject wise**



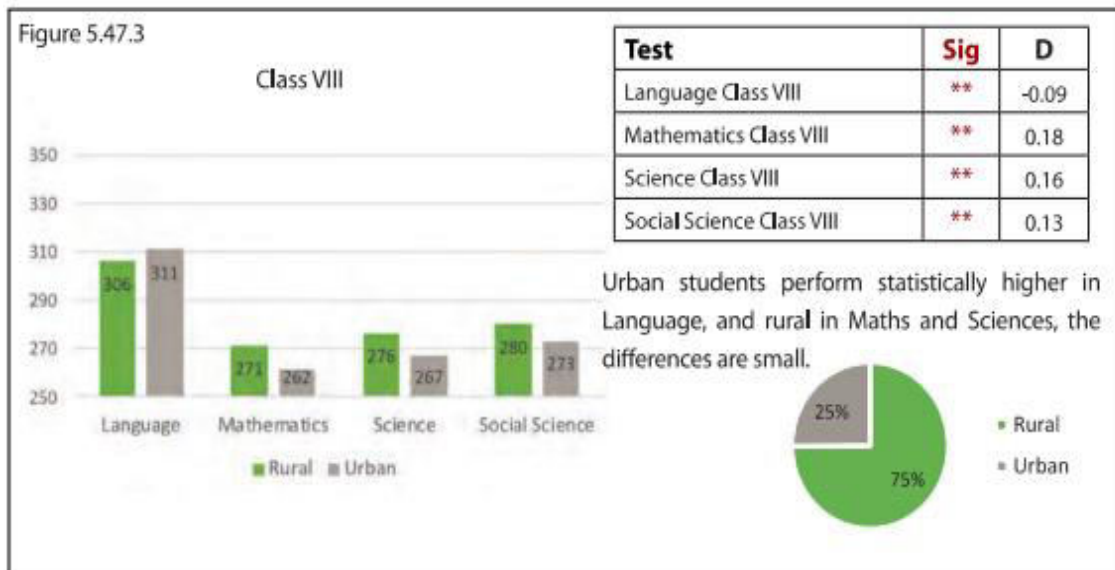
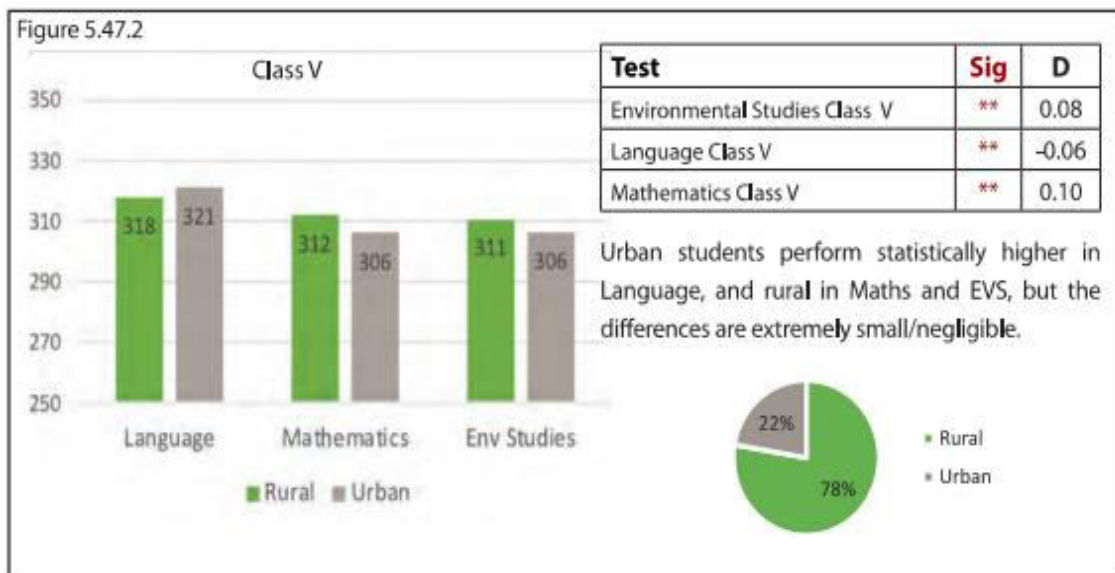
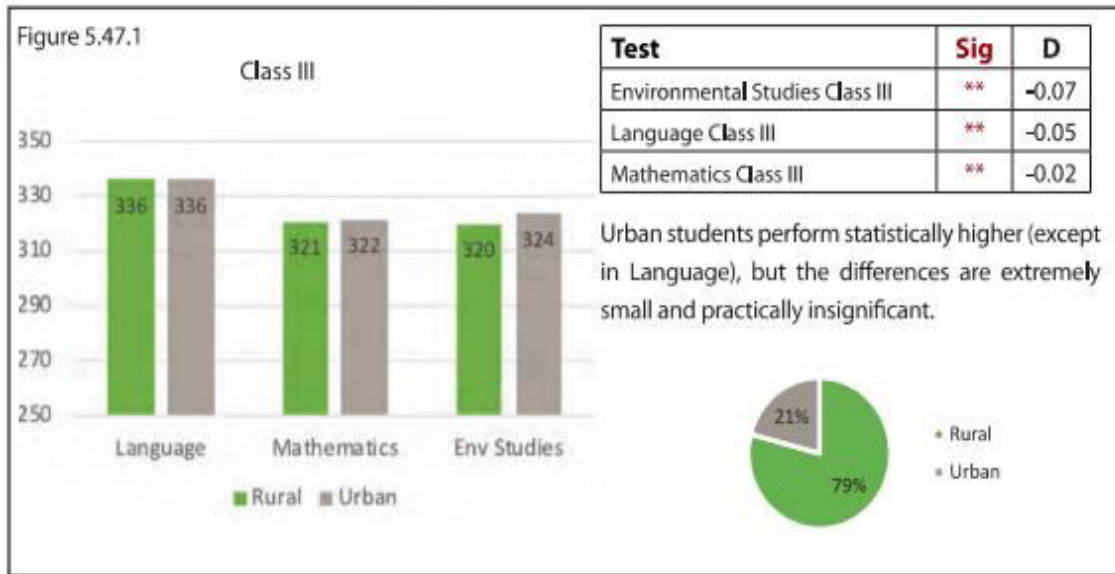
Subject wise Analysis by Gender (in class III, V & VII):

Figure 5.46: Performance of Students by Gender



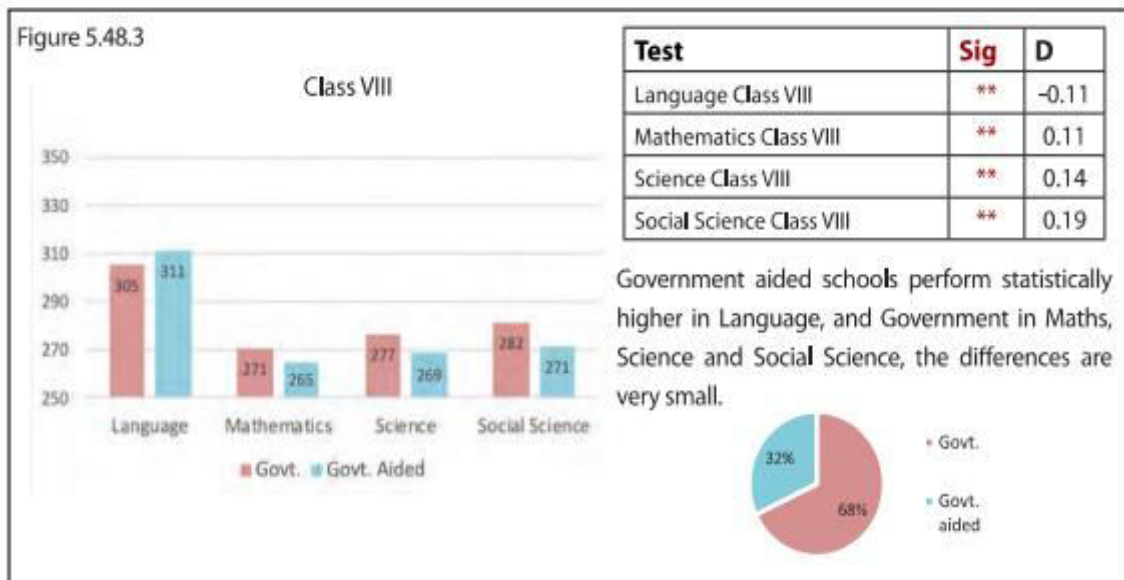
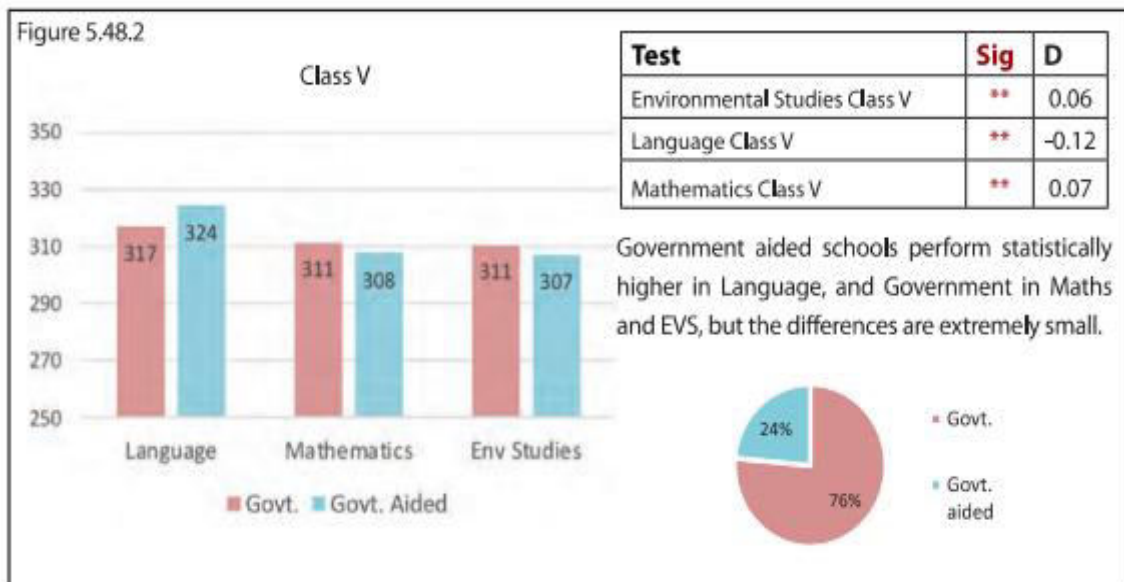
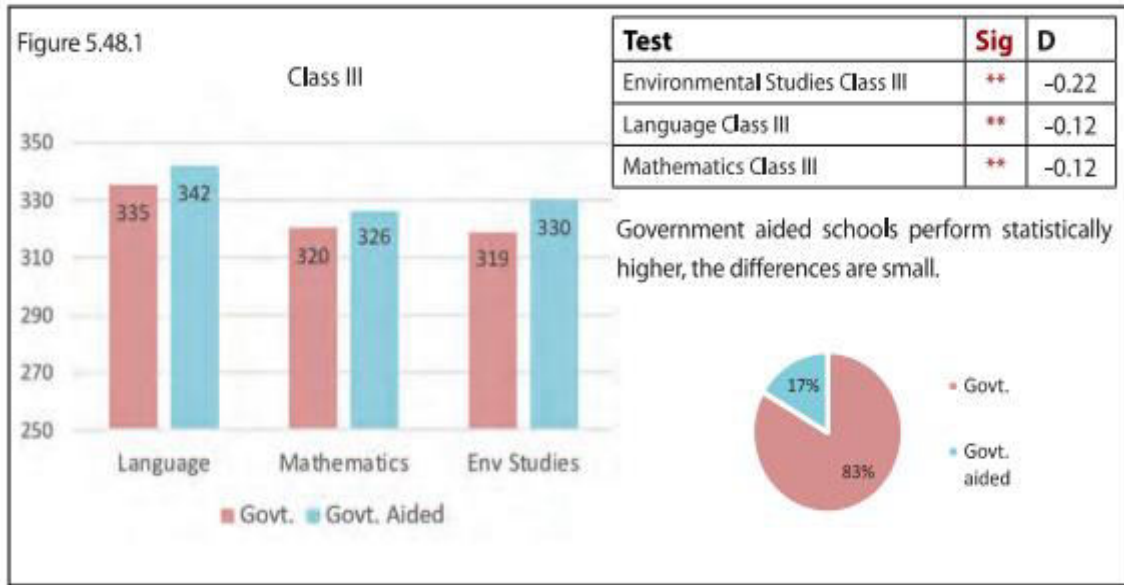
Subject wise analysis by Location (in class III, V & VII):

Figure 5.47: Performance of Students by Location



Subject wise analysis by School Management (in class III, V & VII):

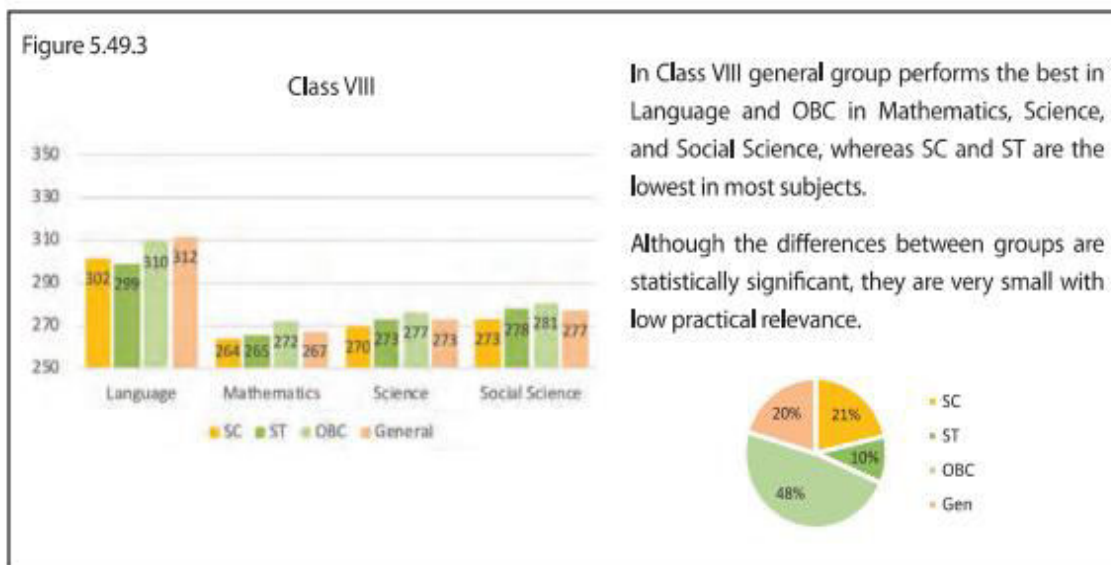
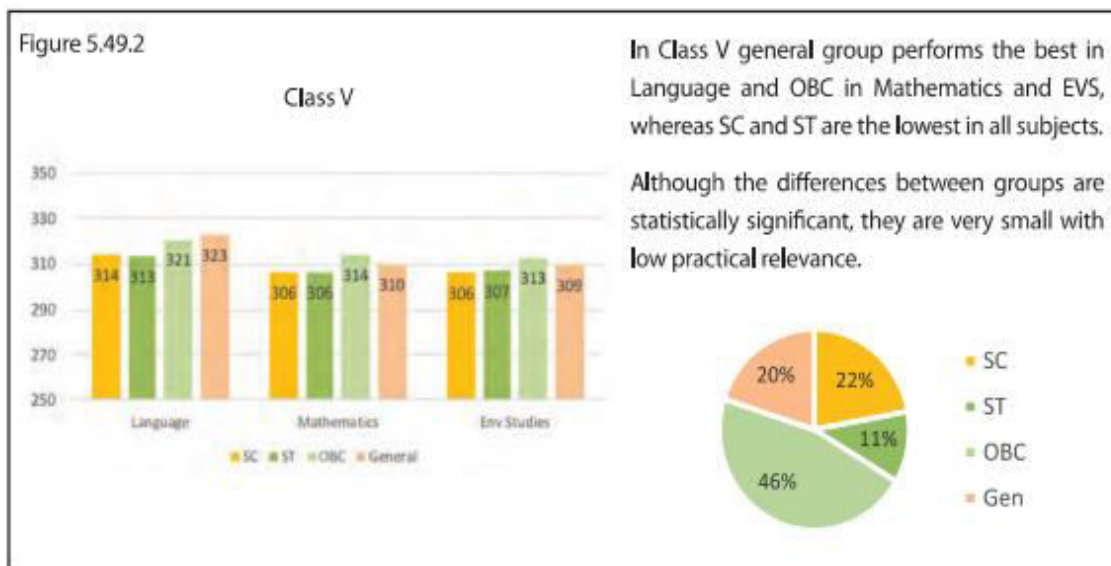
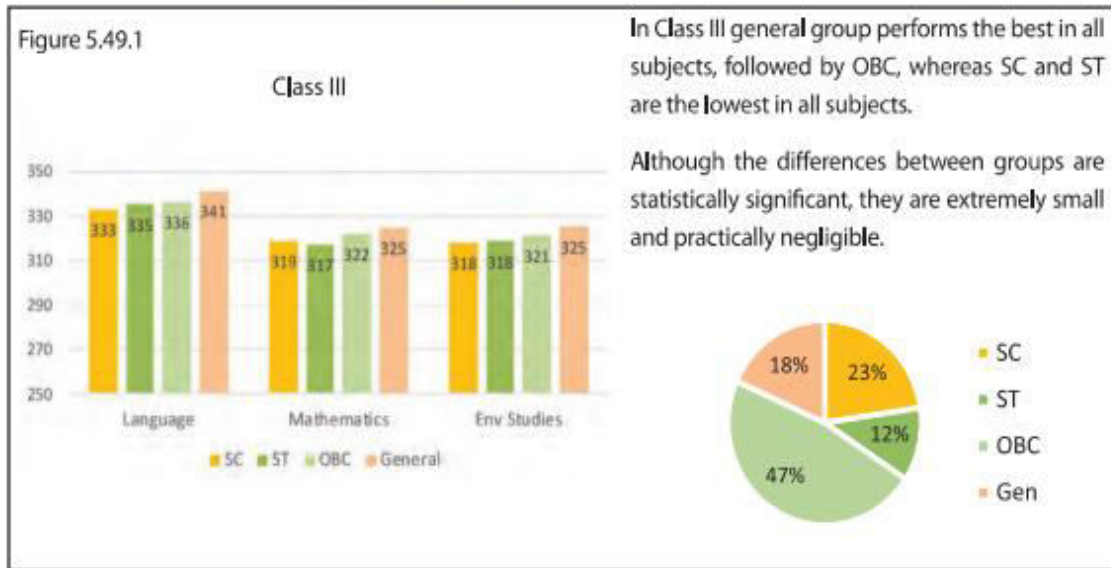
Figure 5.48: Performance of Students by School Management





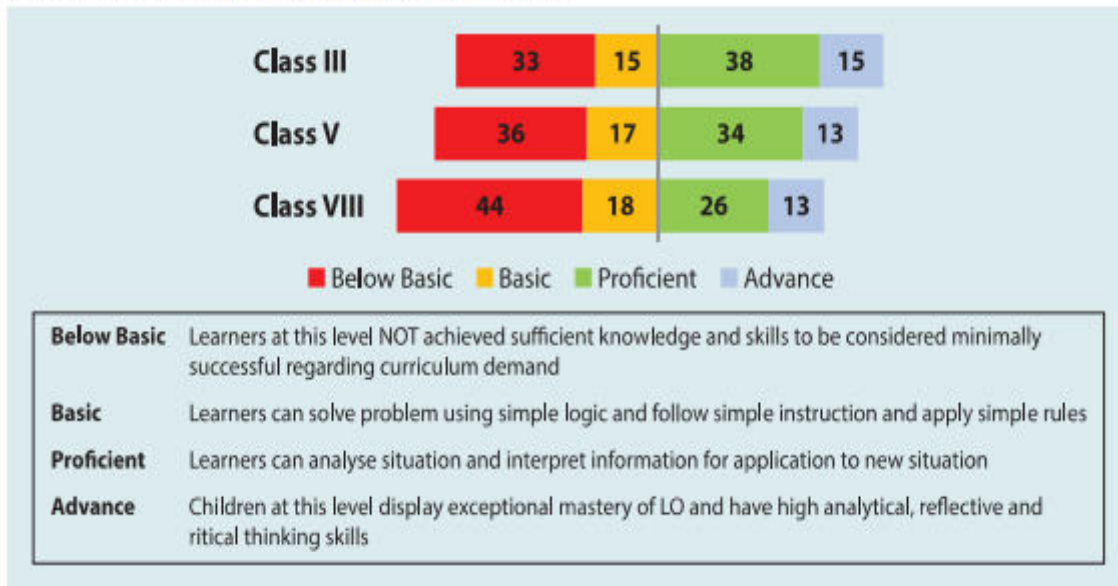
Subject wise analysis by Social Groups (in class III, V & VII):

Figure 5.49: Performance of Students by Social Groups



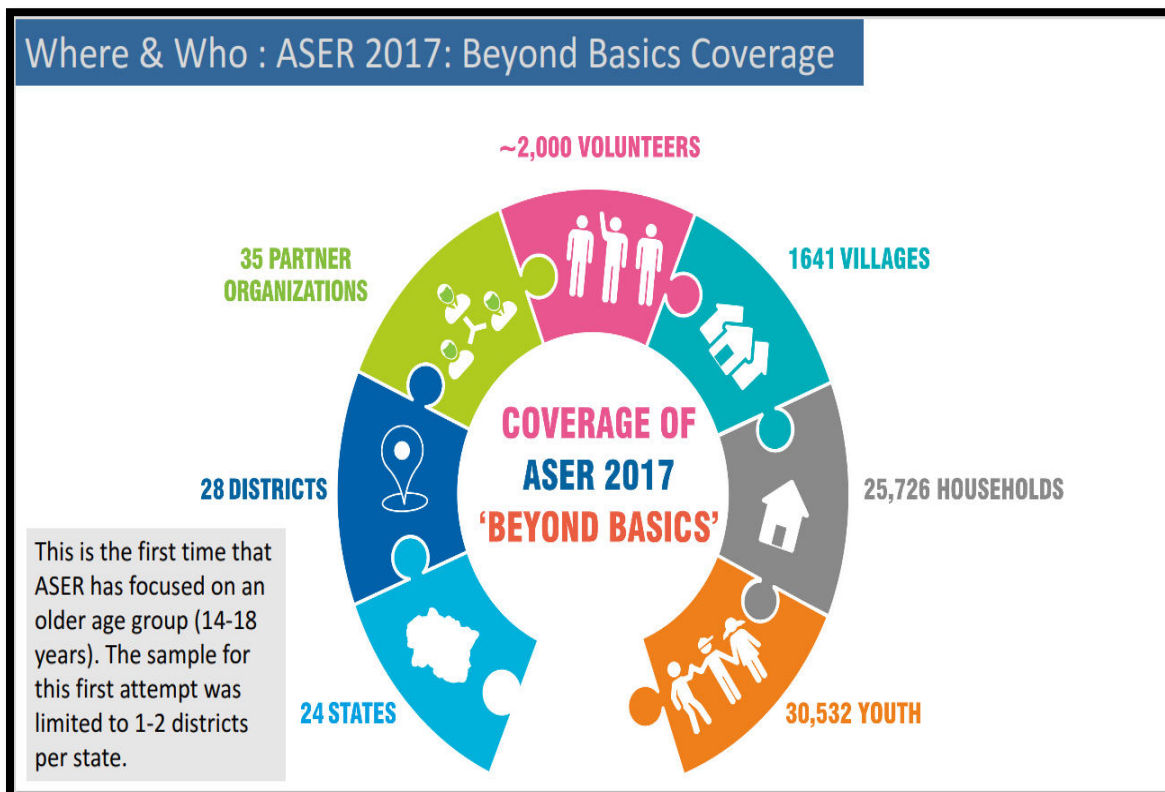
National Learning Achievement Analysis as per the survey:

Figure 7.6: Proficient level of learning achievement



The above findings distinctly show the lapses on part of the learners in general, with respect to their language, grammatical, mathematical, reading, comprehension skills. The data being collected mainly from Public Sector schools where socially & economically lower division of population gets educated, it also indicates the inequalities it is leading to in the learning patterns of pupil in higher & lower sections of society. This is definitely going to result in widening of the gap between the two sections & increase in inequalities in future.

1. B) ‘ANNUAL STATUS OF EDUCATION’ REPORT:-



ACTIVITY: What are youth (age 14-18) currently doing?

ACTIVITY

CURRENTLY ENROLLED

Of all youth in the age group 14 to 18:

**54%** are still in school (Std X or below)

**25%** are in either Std XI or XII.

**6%** are in college.

**14%** are not enrolled anywhere.

VOCATIONAL TRAINING

Only about **5%** of all youth in this age group are doing vocational courses. Those who do such courses are enrolled in short courses of six months or less.

*(34 % in course of 3 months or less, 25% in courses 3-6 months)*

CURRENTLY NOT ENROLLED

**Age 14:** % Youth not enrolled is low at **5%**.

Hardly any difference between boys and girls

**Age 18:** % Youth not enrolled is much higher at **30%**

Gender gap is visible.

32% females not enrolled. 28% males not enrolled

WORK

**42%** of all youth work.

Of those who are in college or school,

**39%** work;

Of those who are not currently enrolled

**60%** work.

*Most (70%) work on their own family farm.*

*Both males and females also do household chores.*

**81%** of all youth have completed 8 years of schooling.

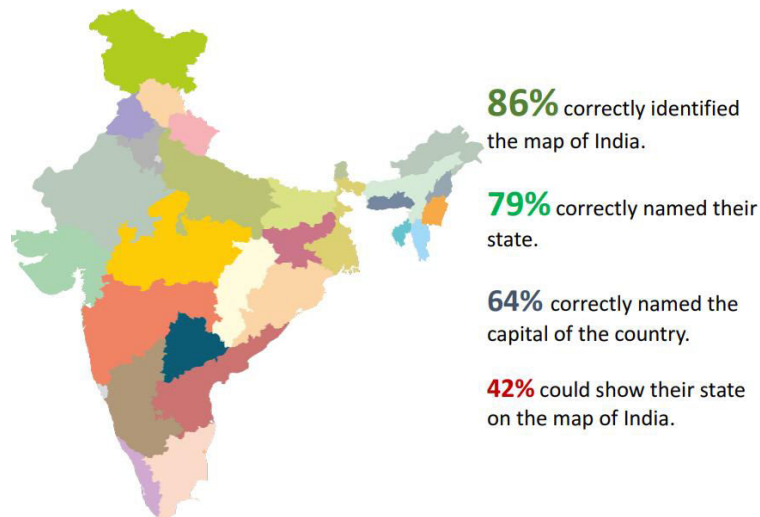
ASER basic English tasks for age 14-18 years

**58%** of all 14 to 18 year olds can read English sentences.

Of those who can read sentences like these in English, **79%** can tell you the meaning of the sentence.

**55%** girls and **61%** of the boys could read these sentences. There is no difference in ability to comprehend these sentences between boys and girls.

MAP & GENERAL KNOWLEDGE



As per the findings of this survey, two major areas leading to problems in useful learning are identified.

- Difficulty in learning in English as a medium of instruction.
- Lack of adequate means to take up vocational courses that can help in providing employment opportunities for less privileged who cannot pursue higher education.

## 2. 5+3+3+4 MODEL OF SCHOOL EDUCATION—REMEDY TO THE DRAWBACKS OF OUR PRESENT EDUCATIONAL PATTERN:

The New National Educational Policy–2020, replaced the old 10+ 2 structure of school curricula with a 5+3+3+4 model of school education. Though number of years of schooling as per both the structures remain same, there is a total transformation of the method & purpose of education in the new model.

### SIGNIFICANCE OF THE 5+3+3+4 MODEL

As per this model the previous 10+2 structure of school curricula is now divided into 4 stages-

- Foundation Stage:** The first five years (the age group of 3-8 years) will be the foundation stage, including three years of primary education and class 1 and 2. The first 3 years of primary education before class 1 & 2 which by & large was considered as informal before, has come under formal structure of school education now.
- Preparatory Stage:** The next three years (the age group of 8-11 years) will be the ‘preparatory’ stage. This consists of classes 3 to 5.
- Middle Stage:** The next three years (the age group of 11-14 years) — between class 6 and class 8 — will be the ‘middle’ stage.
- Secondary Stage:** The last stage (the age group of 14-18 years) will be the ‘secondary’ stage comprising class 9,10,11, and 12.

As quoted by School Education Secretary Anita Karwal while introducing the New Education Policy,

"This will bring the hitherto uncovered age group of 3-6 years under the school curriculum, which has been recognized globally as the crucial stage for the development of mental faculties of a child. The new system will have 12 years of schooling with three years of anganwadi and pre-schooling."

### Difference between Old and New Academic Model

- Number of examinations has been reduced. As per the new model there will be only three examinations at school level- for grade 3, 5 and 8.
- Vocational Education: the new model of education will focus more on providing vocational education. Students can do internships starting from class 6.
- The Ministry of Education has planned to inculcate one core skill in every student before he leaves for higher education.
- The students will also get to learn coding from class 6 onwards making them ready for Digital World of 21st century.

- v. The students will be provided flexibility in learning subjects from a different stream. Under the 10+2 model, students after their class 10 exam had the choice to study three different streams — Arts, Commerce and Science without any freedom to choose subjects from other stream. Under the new model, a student can learn any subject he wants to. For instance, a student can study Biology and History together.
- vi. Board exams will be comparatively easier. Moreover, students will get a chance to give the board exam twice in a year to improve their scores.

### **3. FULFILLING THE REQUIREMENTS OF HIGHER EDUCATION PATTERN WHICH CAN MAKE IT RELEVANT TO 21st CENTURY: -**

The structural changes as per new model aim at following important aspects-

- Both physical & mental health of student is prioritized.
- Greater stress is given on practical knowledge.
- Learning in the child's mother tongue until at least Class 5 is emphasised. English will remain as second language between ages 3 and 8 which will help develop multilingual skills.
- There is no watertight compartmentalization of learning.
- Curriculum, co-curriculum as well as extra-curriculum activities of Students will get equal importance due to credit system recognising all such activities.
- Vocational training & internships introduced at school level will make education more & more job oriented, thereby reducing the problem of educated unemployment.
- More emphasis on creativity than rote learning is introduced due to new educational & evaluation techniques.
- Learning of programming and coding in standard 6th & onwards will promote more digitalisation in India.
- New National Educational Policy sets a Goal of making every student a better member of Global citizenship.

The learning in mother tongue till at least class 5 along with English introduced as second language between ages 3 & 8 will help in removing obstacles in understanding. The students introduced with vocational training at school level can develop a vision from early age for getting employed & starting earning to support the family as well as for self-development in future. The opportunity provided at higher educational level to leave it at any level with either a certificate or a diploma or a degree in hand & re-join in future with the credits gained in prior learning can be utilized to optimum level by such students. Also, the programming & coding introduced at standard 6 onwards is a concrete step towards making him capable of taking new challenges of modern, digitalized world.

The National Education Policy-2020 will be able to achieve its goals only when the federal system in our country works hand in hand with the Union Cabinet of India which is instrumental in framing it.

### **4. IMPLEMENTATION OF NEP-2020 STATE-WISE, TILL DATE**

#### **Karnataka**

Karnataka is the first state in the nation to implement NEP 2020. This policy aims to increase the gross enrolment ratio in higher education including vocational education from 26.3% in 2018 to 50% by 2035. As in statistics it was indicated that even though the percentage of school drop outs is on the decline, at the secondary level it is still around 17.5% and high at higher educational level, the state government intends to follow the criteria given by New Education Policy in respect of school education model itself to reduce the percentage of overall drop outs.

The state also focuses on having a new research and development and digitization policy specifically for students. Even the primary & school education council will be established with the main objective to transform and empower the knowledge landscape of Karnataka.

#### **Madhya Pradesh**

Madhya Pradesh becoming the second pioneer state after Karnataka to officially launch NEP 2020, highlights the benefits of the policy for the future generation which focusses on children to become Job Creators and not Job Seekers.

As an innovation in NEP-2020, when students were given freedom to choose optional subjects, subjects like yoga, organic farming, and personality development have emerged as student's favourites.

Below table shows preferences in admission conducted:

| Subjects                | No. of Students |
|-------------------------|-----------------|
| Yoga                    | 86,495          |
| Organic Farming         | 80,000          |
| Personality Development | 77,833          |
| Information Technology  | 28,201          |
| Digital Marketing       | 22,511          |
| Tourism                 | 17,879          |
| E-Accounting & Taxation | 17,500          |
| Medical Diagnostics     | 14,627          |

### Uttar Pradesh

According to CM of UP, since 77.7% of the population of Uttar Pradesh resides in rural areas, under the Unnat Bharat Abhiyan scheme, educational institutions should be connected with rural areas and special emphasis should be laid on courses related to rural development.

### School Education

The state government has invested Rs 6,200 crore for the development of infrastructure facilities in schools. According to the CM, “funds are being sent directly to the parent's bank account for children's uniforms, sweaters, school bags.”

The CM has asked to arrange smart classes and book banks in every council school.

He asked to promote technology in schools. 'Project Alankar' should be successfully implemented for the development of infrastructure facilities in the schools of the Board of Secondary Education', he said. The CM asked to constitute the State School Standards Authority as soon as possible in these schools for “efficient resource and effective governance”.

The Chief Minister asked to develop a hybrid system of online and offline teaching to protect school going children from excessive exposure to technology. He also suggested encouraging private investment in school education. The CM called for an experiment based educational system in secondary classes. He asked to start smart classes in all government schools. The work of training of basic and secondary teachers should be continued in collaboration with reputed institutions.

It includes both the theoretical and practical aspect of knowledge necessary for students there by setting a new paradigm.

### Telangana

Telangana State Council of Higher Education (TSCHE) has an idea of implementation of the NEP 2020 through action plans to be decided in series of meetings on the NEP. According to TSCHE sources, the NEP proposes to provide maximum flexibility which is beneficial to student. It also proposes a lot of changes in the administration of the school, intermediate degree, and university administration, besides funding and regulatory patterns.

### Maharashtra

For the implementation of NEP 2020, Chief Minister of Maharashtra has brought major reforms in higher education including a target of 50% Gross Enrolment Ratio by 2035 with a provision of multiple entry and exits. These major reforms include universalisation of Early Childhood Care & Education (ECCE), national mission to focus on basic literacy and basic numeracy, no rigid separation between arts and science streams and removal of separation between vocational and academic and curricular and extra-curricular.

### Rajasthan

According to Rajasthan Governor, the NEP 2020 will be implemented in a phased manner thereby emphasising on the need to promote quality, innovation and research in education. The new NEP replaces the national policy on education framed in 1986 by showing a way for transformational reforms in schools and higher educational system to make India a “Global Knowledge Super Power”.

### Assam

In Assam, from April 22, state government has upgraded all high schools to senior secondary schools thereby upgrading the academic infrastructure of the educational institutions. The State Government has proposed to implement new provisions of the policy every year to introduce transformative changes and development in the education department in next 5 years. It was also decided to teach subject like Science, Maths, English in the English language & rest of the subject in the mother tongue.

**Goa**

Goa is the first state to launch a book 'Together AGILE' which will help all educational institutions to implement the NEP. It is one step ahead in implementing the NEP from the Primary. According to the CM, some provisions of NEP will be implemented in Nursery, Lower KG & Upper KG levels as well, across the state.

**RECOMMENDATIONS**

1. Central, State Government & Ministry of Education should have a transparent machinery together working for its implementation.
2. The resources allocated for implementation of the policy should be utilised uniformly for each concerned area.
3. Any model of education can become meaningful only when the three components - the student, the teacher & the content (Curriculum) - are taken into consideration. Teachers should be trained from time to time at every level, at the same time their employment conditions should not get affected due to new changes.
4. The present inequalities in education levels of privileged & non-privileged categories can be tackled effectively only with standardization of academic plan throughout the country, irrespective of Private or Public organisations in the field of education.
5. Innovative teaching methodologies (which became imperative during pandemic period & therefore were used widely) which nurture the skills of 21st Century must be encouraged.

**CONCLUSION**

Today, globally, not only USA, South Korea, Japan, Canada, UK, Russia but smaller countries like Finland, Sweden, Netherlands, Singapore are considered as exemplary countries in the field of education. In these countries emphasis is given mainly on the efforts from students in their desired field of knowledge rather than relying only on basic talent. Use of Technology in teaching-learning, introducing information & communication technology as a tool for learning, in a world which is rapidly ruled by the digital techniques are pivotal in achieving success in education in these countries. In a small nation like Estonia students are encouraged to develop the abilities & strengths in the areas of their choice from the last years of high-school. Further they are made to attend vocational institutes where they are practically trained in those areas & based on it are advised to join University in future. If India has to stand a chance to get counted in top ranks globally then the National Education Policy-2020 with its emphasis on pedagogical changes at school level with aim of holistic development of student needs to be implemented with full support of every stakeholder in it.

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**SOFT SKILLS AMONG B.ED. STUDENTS – AN EVALUATIVE STUDY****Dr. Bhakti M. Jaisinghani**

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**ABSTRACT**

*The changing techno-economic scenario and the ever-increasing importance of information and communication technologies in this globalised world have led to changed requirements in the human resource profile. The education sector which is the backbone for the development of competent human resource for any country's growth and development cannot remain unaffected by this major shift in the employment sector.*

*Soft skills are non-technical skills that indicate how an individual works, how the individual interacts with others, how an individual solves problems, and how work is managed. Soft skills include the personal attributes, personality traits, and communication abilities needed for success in any task.*

*This research study is an attempt to evaluate soft skills among B.Ed. students. A survey was conducted to study soft skills among B.Ed. students. Soft skill measuring scale was having 30 Statements categorized into four types of soft skills i.e., Communication Skills, Interpersonal Skills, Intellectual Skills and Management Skills.*

*Relevant data was collected by using random sampling technique from 95 B.Ed. students. Major findings of the study indicate that many B.Ed. students were not good at all the four soft skills on the basis of importance and presence of such soft skills in them. The need to improve Communication skills is more in comparison to Interpersonal, Intellectual and Management skills.*

*Keywords: Soft skills, evaluative study, B.Ed. students*

**INTRODUCTION**

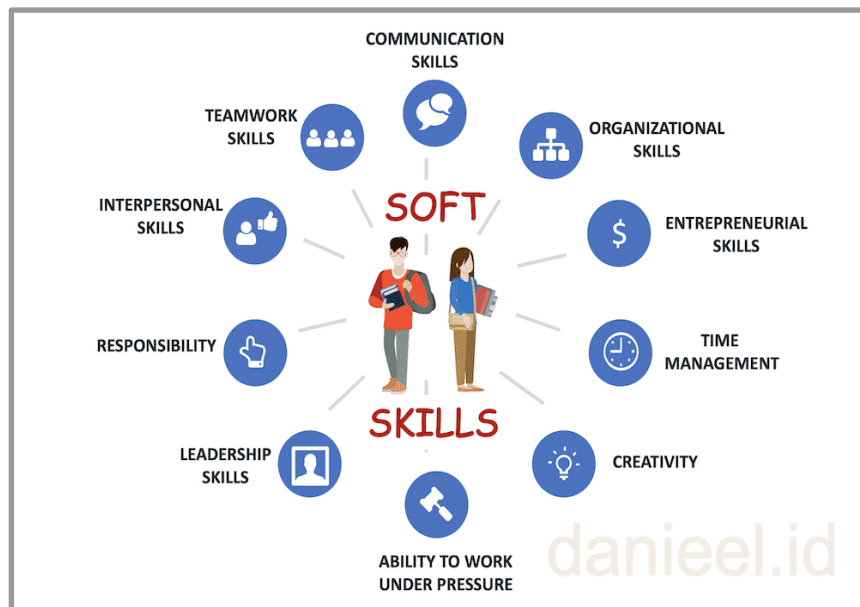
The education scenario in the recent times is changing very fast. The ever increasing importance of information and communication technologies in this globalised world have led to changed requirements in the human resource profile. The education sector which is the backbone for the development of competent human resource for any country's growth and development cannot remain unaffected by this major shift in the employment sector. Institutions especially of higher learning have started understanding the importance of developing soft skills in students for making them relevant to the changed requirements of the world of work.

**Soft skills** are non-technical skills that indicate how an individual works, how the individual interacts with others, how an individual solves problems, and how work is managed. Soft skills include the personal attributes, personality traits, and communication abilities needed for success in any task. Soft skills are different and distinct from Hard Skills. Soft skills are those skills that add more value to the hard skills adorned by an individual. Hard skills are the measurable skills acquired through training, education, and practice. They are the abilities needed to perform a specific task or job. However, soft skills are behavioural and interpersonal skills that relate to how effectively people interact with others and handle situations.

According to Hewitt Sean (2008) soft skills are "non-technical, intangible, personality specific skills" which determines an individual's strength as "a leader, listener and negotiator, or as a conflict mediator". Soft skills are character traits and interpersonal skills that characterize a person's relationships with other people. In the workplace, soft skills are considered to be a complement to hard skills, which refer to a person's knowledge and occupational skills. In contrast to hard skills, soft skills are more difficult to acquire through training. In a competitive environment, employees who demonstrate that they have a good combination of hard and soft skills often see a greater demand for their services. List of Top 10 Soft skills is given below;

- ✚ Communication Skill
- ✚ Language Proficiency Skill
- ✚ Behaviour Skill
- ✚ Conversation Skill
- ✚ Public Speaking Skill
- ✚ Time Management Skill
- ✚ Leadership Skill
- ✚ Personal Presentation Skill
- ✚ Positive Attitude Skill
- ✚ Team Work Skill





The soft skill development is very important in academic education which is to be oriented with technic and done by practicing continuously. Soft skill development activity should be planned and programmed well under the guidance of mentors, so that the activity can be appropriate with the activity purpose. This research study is an attempt to evaluate soft skills among B.Ed. students because B.Ed. students of today are leaders of tomorrow.

#### NEED AND SIGNIFICANCE OF THE STUDY

Soft skills are those capabilities that are inherent in an individual. Soft skills facilitate the individuals to move to the achievement of his/her life goals. These competencies exist in every individual to a particular level. But if these skills are not used or if the individual who adorns these skills is unaware of it's importance then that individual will never be able to utilize his/her inherent skills. In today's era everyone is full of information, educational qualification and knowledge. But they cannot give the desired result because the individuals may not be aware of importance of soft skills in the life. So it is essential to understand the presence of soft skills and accordingly one can plan about improvement of various soft skills.

Various programmes are organised in educational institutions to develop soft skills among the students. The aim of any soft skills training programme is to remove these blocks or the barriers that prevent the individual from utilizing his/her skills. Soft skills training will make the individual aware of his/her hidden capabilities and to refine it for the overall development and success of the individual. Everyone can benefit from the soft skills training irrespective of the skills they have inherited. That is why the researcher is keen to know the presence of soft skills among B.Ed. students so that B.Ed. students can be trained to improve soft skills among themselves on the basis of presence of particular soft skill.

#### TITLE OF THE STUDY

The title of the study is; 'Soft Skills among B.Ed. Students – An Evaluative Study.'

#### OBJECTIVES OF THE STUDY

The objectives of the study are;

1. To study the extent of soft skills among B.Ed. students.
2. To assess the need to improve soft skills among B.Ed. students.
3. To identify the level of soft skills among B.Ed. students.

#### SCOPE AND DELIMITATIONS OF THE STUDY

The research study is based on analysis of soft skills among B.Ed. students on the basis of perspective of B.Ed. students towards importance and presence of such skills in them. Relevant data for the present study is collected from B.Ed. students studying in Ulhasnagar city.

#### RESEARCH DESIGN

- **Method Used for the Study** – The methodology for the study comprised of descriptive research design and accordingly a survey was conducted to study soft skills among B.Ed. students.

- **Tool of the Study-** The tool of the study was comprised of scale measuring soft skills among B.Ed. students. Soft skill measuring scale was having 30 Statements categorized into Four types of soft skills i.e., Communication Skills, Interpersonal Skills, Intellectual Skills and Management Skills which are essential in education field.
- **Sample of the Study –** The researcher selected 95 B.Ed. students by using convenient random sampling technique as sample for the study.

**Data Collection –** The scale was shared in Whatsapp groups through Google form link and response was sought for presence of soft skills among B.Ed. students. B.Ed. students studying in first and second year of the ongoing academic year were asked to fill up the scale by choosing the correct option according to them.

**DATA ANALYSIS AND INTERPRETATION**

The data was tabulated and analysed to evaluate the presence of soft skills among B.Ed. students.

**1. To study the extent of soft skills among B.Ed. students. N=95**

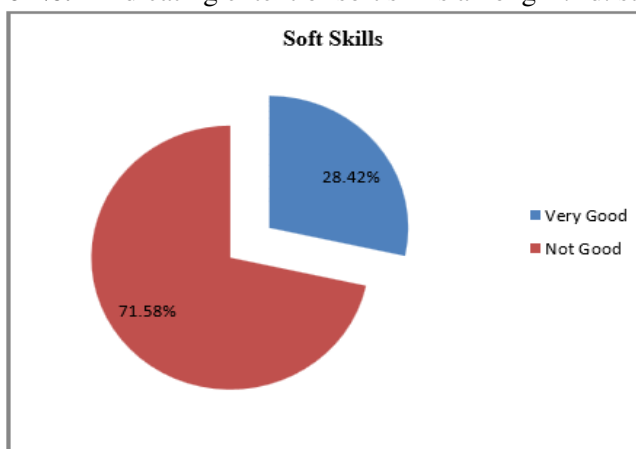
\* Analysis is done by considering the importance of soft skills and level of presence of such soft skills in them.

**Table No. 1** showing extent of soft skills among B.Ed. students

| Soft Skills           | Very Good at all the four soft skills | Not Good at all the four soft skills |
|-----------------------|---------------------------------------|--------------------------------------|
| No. of B.Ed. students | 27                                    | 68                                   |
| Percentage            | 28.42%                                | 71.58%                               |

Interpretation – Table No.1 indicates that 28.42% of the B.Ed. students were very good at all the four soft skills whereas 71.58% of the B.Ed. students were not good at all the four soft skills. On the basis of the above analysis it can be said that B.Ed. students who were very good at all the four soft skills were aware about importance of soft skills as well as possessed the soft skills.

**Figure No. 1** indicating extent of soft skills among B.Ed. students



**2. To assess the need to improve soft skills among B.Ed. students. N=68**

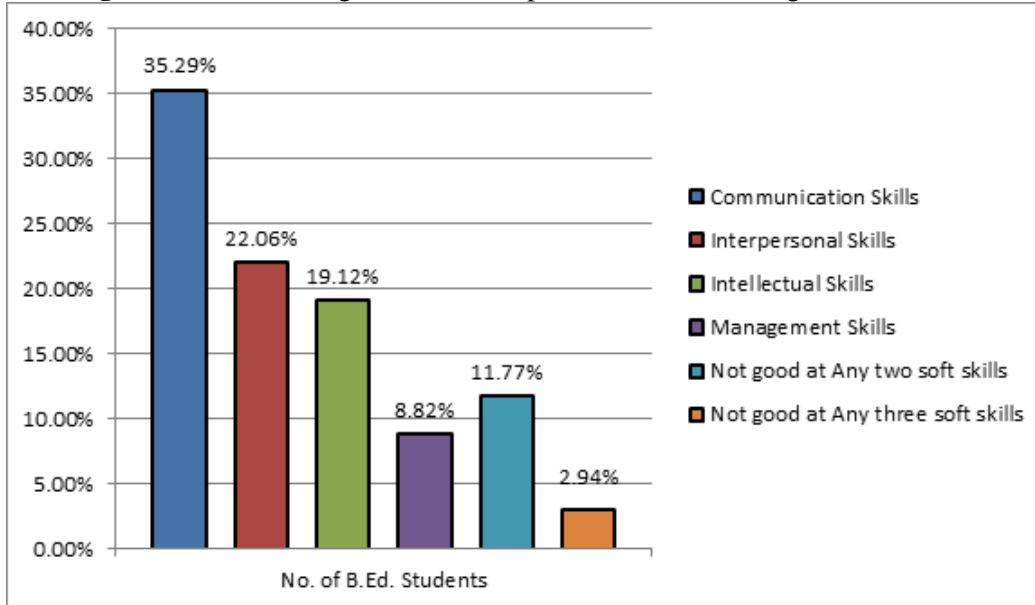
\*N =68 indicates Number of B.Ed. students not good at all four skills.

**Table No. 2** showing the need to improve soft skills among B.Ed. students

| Need to improve Soft Skill | Communication Skills | Interpersonal Skills | Intellectual skills | Management skills | Not good at Any Two Soft skills | Not good at Any Three Soft skills |
|----------------------------|----------------------|----------------------|---------------------|-------------------|---------------------------------|-----------------------------------|
| No. of B.Ed. students      | 24                   | 15                   | 13                  | 6                 | 8                               | 2                                 |
| Percentage                 | 35.29%               | 22.06%               | 19.12%              | 8.82%             | 11.77%                          | 2.94%                             |

**Interpretation–** Above table shows that 35.29% of B.Ed. students need to improve Communication skills, 22.06% of the B.Ed. students need to improve Interpersonal skills, 19.12% of the B.Ed. students need to improve Intellectual skills and 8.82% of B.Ed. students need to improve Management skills. It is also analysed that 11.77% of the B.Ed. students were not good at any two soft skills and 2.94% of the B.Ed. students were not good at any three soft skills.

Figure No. 2 indicating the need to improve soft skills among B.Ed. students



3. To identify the level of soft skills among B.Ed. students.

N=95

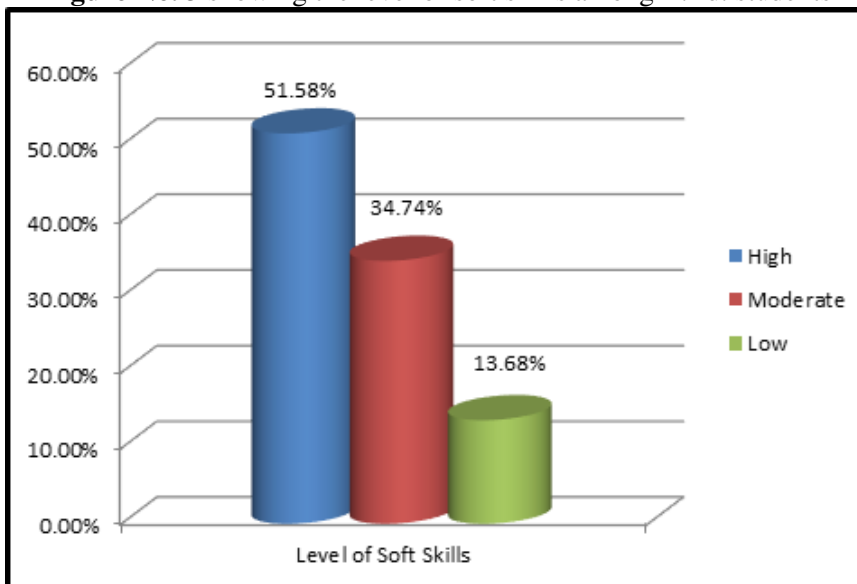
\*Analysis is done on the basis of total score obtained by B.Ed. students as per presence of soft skills in them.

Table No. 3 showing the level of soft skills among B.Ed. students

| Level of Soft Skills  | High   | Moderate | Low    |
|-----------------------|--------|----------|--------|
| No. of B.Ed. students | 49     | 33       | 13     |
| Percentage            | 51.58% | 34.74%   | 13.68% |

Interpretation– Above table reflects that 51.58% of B.Ed. students were having High level of Soft skills, 34.74% of B.Ed. students were having Moderate level of Soft skills and 13.68% of B.Ed. students were having low level of soft skills.

Figure No. 3 showing the level of soft skills among B.Ed. students



MAJOR FINDINGS OF THE STUDY

The findings of research study based on soft skills are presented below;

- ✓ Average number of B.Ed. students were very good at all the four soft skills.
- ✓ Many B.Ed. students were not good at all the four soft skills on the basis of importance and presence of soft skills in them.
- ✓ Many B.Ed. students were having High level of Soft skills.

- 
- ✓ Average numbers of B.Ed. students were having Moderate level of soft skills.
  - ✓ Few B.Ed. students were having Low level of soft skills.
  - ✓ Few B.Ed. students were not good at any two or three soft skills.
  - ✓ The need to improve soft skills is Communication skills is more in comparison to Interpersonal, Intellectual and Management skills.

**CONCLUSION**

The result obtained in the present study indicates that many B.Ed. students were well aware of the importance of the four soft skills but did not possess the matching level of soft skill. So there is a need to make the students aware about level of soft skill to be achieved along with knowing the importance of the same. It is essential that students should make efforts for improving their soft skills' level through self-directed readings and participation in appropriate skills' development programs and activities. It is also concluded that the level of communication skill was lesser than the level of management skill, interpersonal skill and intellectual skill in B.Ed. students. Hence, Talks, Workshops and Seminars are to be organised to develop communication skills among B.Ed. students. Today's B.Ed. students will be teachers tomorrow, so awareness and improvement in soft skills will help them to inculcate the same in their students.

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**RESEARCH PAPER ON FOREIGN DIRECT INVESTMENT (FDI)**

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**ABSTRACT**

Foreign direct investment (FDI) policies play a major role in the economic growth of developing countries around the world. Attracting FDI inflows with conducive policies has therefore become a key battleground in the emerging markets. The prospect of new growth opportunities and outsized profits encourages large capital inflows across a range of industry and opportunity types. And this has led to competition among the states in formulating flexible policies and providing incentives to woo private investors to invest more and more. In the light of the above the paper highlights the trend of FDI in India after the economic reforms, sector-wise and country-wise share of FDI, the manner in which FDI has effected the growth of Indian states. Various factors which play a significant role in attracting FDI into a particular state are also examined. Efforts made by the state governments in order to attract maximum FDI are also studied.

Keywords: economic, growth, development, FDI, states

**INTRODUCTION TO INDIAN ECONOMY**

India is the seventh largest and second most populous country in the world, in terms of Purchasing Power Parity India is the world's fourth largest economy. India is also the tenth most industrialised country in the world. With its consistent growth performance and abundant high-skilled manpower, India provides enormous opportunities for investment, both domestic and foreign. Since the beginning of economic reforms in 1991, major reforms initiatives have been taken in the fields of investment, trade, financial sector, exchange control simplification of procedures, enactment of competition and amendments in the intellectual property rights laws, etc. India provides a liberal, attractive and investor friendly investment climate. A new spirit of economic freedom is now stirring in the country, bringing sweeping changes in its wake. A series of ambitious economic reforms aimed at deregulating the country and stimulating foreign investment has moved India firmly into the front ranks of the rapidly growing Asia Pacific region and unleashed the latent strengths of a complex and rapidly changing nation.

**OBJECTIVE OF THE STUDY**

1. To maintain a sustained growth in the productively and employment.
2. To attain international competitiveness.
3. To enhance the level of exports;
4. To improve the balance of trade;
5. To allow import of technology and equipment's which may help in establishing new industrial enterprises, produce new products and adopt a new process for higher production levels.
6. To provide consumers with good quality products at reasonable prices through regulated imports of such products.

**RESEARCH METHODOLOGY**

Research Methodology is a way to find out the result of a given problem on a specific matter or problem that is also referred as research problem. In Methodology, researcher uses different criteria for solving/searching the given research problem. Different sources use different type of methods for solving the problem. If we think about the word "Methodology", it is the way of searching or solving the research problem. This chapter contains conceptual model, research hypotheses, research methodology, methodology used in the research. Conceptual model will also be used to undertake for analysis of study. In last research methodology will be offered so that set objectives can be attained successfully.

**DATA COLLECTION****Secondary Sources**

Data collected from internet, journals, magazines, text books etc. A sample of typical secondary source can be seen as per selected bibliography & references

**FOREIGN DIRECT INVESTMENT CONCEPT**

- Long term Investment by a foreign direct investor in an enterprise resident in an economy other than that in which the foreign direct investor is based

- The FDI relationship, consist of a parent enterprise and a foreign affiliate which together form a transnational corporation (TNC)
- Parent enterprise investment must afford the parent enterprise control over its foreign affiliate (owing 10% or more of the ordinary shares or voting power of an incorporated firm or its equivalent for an unincorporated firm- UN definition)

**COMPARISION BETWEEN FDI AND FII**

| <b>FDI</b>   | <b>FII</b>   |
|--|--|
| Direct investment by a controlling Parent                                    | Investment in the capital- debt stock of a company/govt. securities by investor that is from or registered in a country                          |
| Enterprise in the assets of an affiliate                                     | Outside of the one in which its investing  |
| Enterprise Located in an economy other than where parent enterprise is based | Includes Hedge funds, insurance companies, pension funds and mutual funds  |
| Investment by any corporation that   | under portfolio management to earn profits from value appreciation   |
| Long term & direct investment in plant &                                     | SEBI registration is required to Commerce operate as an FII in India   |
| Regulated by RBI & FIPB of the Dept. of under ministry of finance            | Aggregate investment ending for FII  |
| Sector specific limits prescribed for FDI                                    | investment is 10% (5% for single) of the paid up capital of a company (upto 24% in case of listed Indian companies under General Body Resolution |
| Under automatic/ approval route  |  |

**TYPES OF FDI**

**Greenfield Investment**

- Direct investment in new facilities / expansion of existing facilities
- Objective to create new production capacity and jobs, transfer technology and know-how and form linkages to the global market place
- Leads to crowding out of local industry due to production of goods more cheaply (due to advanced technology and efficient process) and uses up resources
- Profits from production do not feed backint the local economy but to the multinational’s home economy

**FDI IN RETAILING**

**Retailing in India** is one of the pillars of its economy and accounts for 14 to 15% of its GDP. The Indian retail market is estimated to be US \$ 450 billion and one of the top five retail markets in the world by economic value.Indiais oneofthe fastestgrowingretail markets intheworld,with 1.2 billionpeople. India'sretailingindustryis essentially owner manned small shops. In 2010, larger format convenience stores and super markets accounted for about 4% of the industry, and these were presentonly in large urban centers. India's retail and logistics industry employs about 40 million Indians (3.3%ofIndian population). Until 2011, Indiancentral government denied foreign directinvestment (FDI) inmulti- brand retail, for bidding foreign groups from any ownership in super markets, conveniencestoresoranyretailoutlets. Evensingle-brandretailwas limitedto 51% ownership anda bureaucratic process.

**CASE STUDY COCA COLA**

Coca cola was the first international soft drinks brand to enter in 900 crore softdrink market of India in early 1970s. Indian market was dominated by domestic brands, with Limca being the largest selling brand. Cola was the largest selling flavour with market share of 40%, Lemon drinks 31% and orange drinks only 19%. Uptill 1977, Coca-cola was the leading soft drink brand in India. But due to norms set by the Foreign Exchange Regulation Act (FERA), Coca-cola left India and did not return till 1993.

**RBI's move on Foreign Equity Regulation**

In 1974, Multinationals operating in low priority areas like consumer goods were asked by RBI (under FERA) to step down equity to 40% either through equity dilution or through equity sale

**Non-strategic category of foreign companies**

Coke, which operated in India through a branch office, submitted its plan for stepping down equity to the RBI. It offered to hold 40% equity in its bottling and distribution units, but refused to step down equity in its technical and administrative unit

**Coke at Logger Heads with the Indian Government**

Since this was not in line with FERA, which permitted not more than a 40 % holding in all operations, Coke was asked to comply properly with the new norms. Coke decided to wind up its operations in India, but quit making allegations that the Indian Government was forcing it to share its secret formula for making its concentrate

**Blame Game in a Bad Blood**

The Indian Government slapped its counter charges and accused the parent of bleeding profits and repatriating large sums of funds abroad (as administrative charges) even when the Indian operations were posting losses. Further, there were allegations of Coke abusing import licenses- against which it imported the concentrate- all of which resulted in bad blood between the two parties

**Coke Exists India**

In 1977, Coke left India and did not return for nearly two decades. By which time, the economic situation had undergone a major transformation. More importantly, the particular provision in FERA had been diluted completely

**Coke re Enters India**

Coke factored in all these issues at the time of its re-entry. In its application to India's Foreign Promotion Board (FIPB) in 1997, it voluntarily offered to divest 49% in favor of the Indian public through an IPO at the end of three years. This was despite the fact that the FDI norms for the soft drink sector did not require mandatory divestment of stake and nobody was forcing it to do so.

**CONCLUSION**

Thus from developed countries experience retailing can be thought of as developing through two stages. In the first stage, modern retailing is necessary in order to achieve major efficiencies in distribution. The dilemma is that when this happens it inevitably moves to stage two, a situation where an oligopoly, and quite possibly a duopoly, emerges. In turn this implies substantial seller and buyer power, which may operate against the public interest. The lesson for developing countries is that effective competition policy needs to be in place well before the second stage is reached, both to deter anticompetitive behaviour and to evaluate the extent to which retail power is being used to unfairly disadvantage smaller retailers and their customers. The sources of retail power need to be understood to ensure that abuses of power are curbed before they occur. The more important debate lies in the parameters of competition policy. The benefits brought by modern retailers must be acknowledged and not unduly hindered. While it is true that some dislocation of traditional retailers will be felt, time will prove that the hardship brought will not be substantial. Competition law is being created and adopted across Asia but in the immediate future its impact is not expected to be large. Competition laws only become vital as time passes and retail becomes concentrated in the hands of a few powerful companies, whether or not these companies are foreign or domestic.

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**A STUDY OF MEASURES OF FINANCIAL PERFORMANCE IN BANKING SECTOR: EVIDENCES FROM INDIAN BANKING INDUSTRY**

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**ABSTRACT**

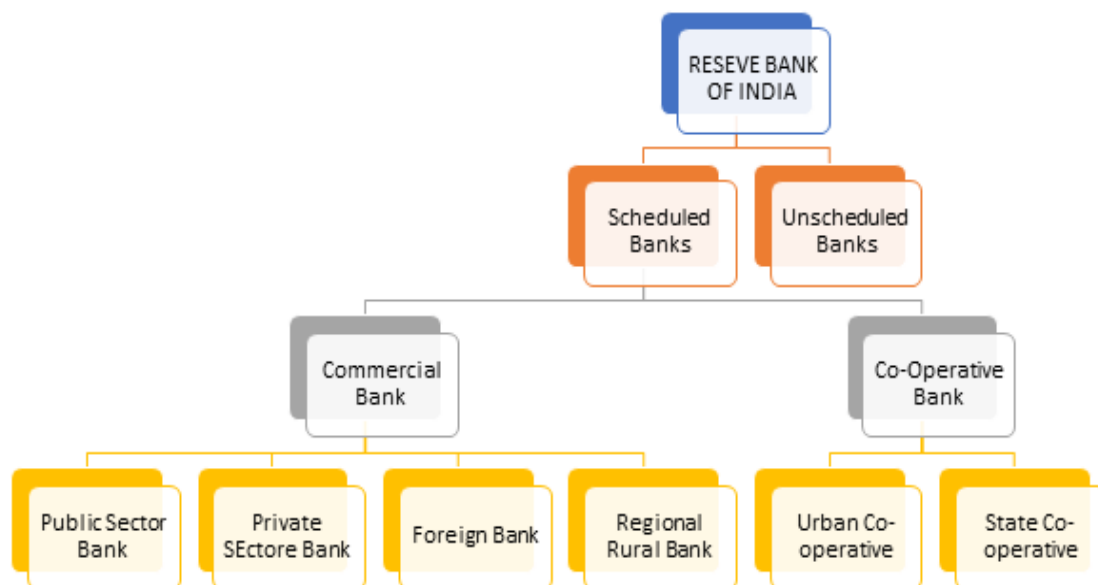
The Indian banking sector consists of 12 public sector banks, 22 private sector banks 43 regional rural banks, approx. 1500 urban cooperatives banks in addition to cooperative credit Institutions. As of September 2022, total no. of ATMS in India reached to almost 2,15,000 out of which 55% of total ATMS are in urban and semi urban localities. This study is aimed to classify and categorize the top 3 banks of India based on their Market capitalization as on January’ 23 on the grounds of various financial characteristics revealed from their financial ratios (ROA, ROE, NIM, Total Assets, Total Deposits). The study is based on secondary data for which data is considered for last 3 financial years (2019 – 20 to 2021 – 22). Correlation, Regression analysis using Two – way Anova are the statistical tools used in the study to identify the impact of operational efficiency and bank size on the financial performance of banks. Bank size is computed on the basis of total assets of bank, Operation efficiency is computed on the basis of Total operating expenses divided by Net interest income. While financial performance is measured by Return on Assets and Net Interest margin. While dependent variables are financial performance and independent variables are Operational Efficiency and bank size. The study found that bank with higher total deposits, total assets, higher net interest income does not always necessarily mean better profitability performance.

Keywords: (Return on Asset, Total Credits, Operation efficiency, Net Interest Income)

**INTRODUCTION**

**Overview of Indian Banking Sector**

Banking sector play very vital role in any economy. In India Banking sector divided into three major areas. Commercial Banks, Co-operative Banks & Development Banks Reserve Bank of India is the father of all banks. RBI has the authority to take major decisions in banking sector. RBI also issues the monetary policy in market every quarter. With the help of monetary policy RBI aims to maintain liquidity in the market.



**HDFC Bank**

HDFC bank was incorporated in 1994 as the subsidiary of HDFC (Housing Development Finance Corporation) with its registered office in Mumbai. HDFC Bank Limited is an Indian Banking & Financial service company headquarters in Mumbai. It is India’s largest Private sector Bank by assets and world 10<sup>th</sup> largest bank by market capitalisation as of April 2022. HDFC Bank currently have more than 6300 across India. Bank has more than 18,260 ATMS.



**ICICI bank**

ICICI Bank Limited is an Indian Multinational Bank & Financial service company headquarters in Mumbai. ICICI Bank was established on 5<sup>th</sup> January, 1955. ICICI Bank has more than 5275 branches across India. At the same time bank has more than 15589 AMTS. Bank offers a wide range of banking products & financial services to Corporate as well as to retail customers. Bank also has the specialized subsidiaries in areas of Investment banking, Venture capital. Bank also has the branches in UK & Canada.

**State Bank of India (SBI)**

State Bank of India is an Indian multinational public sector bank & financial service statutory body headquarters in Mumbai. SBI is the 49<sup>th</sup> largest bank in the world by total assets. The largest Indian bank with 1/4<sup>th</sup> market share serves over 45 crore customers through its vast network of 22,000 branches, 62,617 ATMs with an undeterred focus on innovation, customer centricity which showcases core values of bank. The bank has successfully diversified business through its various subsidiaries SBI general, SBI Life insurance, SBI Mutual fund has its presence globally and across various time zones. Growing with time SBI continues to redefine banking in India.

**RESEARCH OBJECTIVES**

- i. To compare the performance of banks based on the market capitalization.
- ii. To assess the performance of banks based on total assets, total deposits, total advances and net interest margin and rank them on the basis of higher performance.
- iii. To identify the impact of financial measures on financial performance of selected banks.
- iv. To check whether there is impact on ROA and NII by operation efficiency and assets size of bank using Anova regression analysis.

**REVIEW OF LITERATURE**

Medhat Tawaneh in its study "A comparison of financial performance of banking sector: evidence from Omani banking Industry" emphasized that bank with higher total deposits, credit, advances does not necessarily mean that it has better profitability performance simple regression was used to estimate the impact of asset management, operational efficiency, bank size of financial performance of banks. Results shown that there is positive impact of operational efficiency, asset size, asset utilization of financial performance of banks.

Allin Marius, Vacille Cocris in their study "A comparative analysis of the efficiency of Romanian banks". The efficiency of the main banks in the Romania between the period 2000 – 06. The results of the analyses show that the banks in the three East-European countries reach low levels of technical efficiency and cost efficiency, especially the ones in Romania, and that the main factors influencing the level of banks efficiency in these countries are: quality of assets; bank size, annual inflation rate; banking reform and interest rate liberalization level and form of ownership.

Zawadi Ally in his research title "Comparative analysis of financial performance of commercial banks in Tanzania". The study found that overall bank financial performance increased considerably in the first two years of the analysis. A significant change in trend is noticed at the onset of the global financial crisis from 2008 to 2009. However, Tanzania banking sector remained stable; banks are adequately capitalized and profitable and remained in a sound position. The study found that, there is no a significant means difference of profitability among of peer banks groups in term of ROA, however, a significance differences among banks group is existed in term of ROE and NIM.

Yizhe Dong and Michael Firth in their study "Evaluating the performance of Chinese commercial banks: A comparative analysis of different types of banks". The paper examines the cost and profit efficiency of four types of Chinese commercial banks over the period from 2002 to 2013. Results show that the cost and profit efficiencies improved across all types of Chinese domestic banks in general and the banks are more profit-efficient than cost efficient. Foreign banks are the most cost efficient but the least profit efficient. The profit efficiency gap between foreign banks and domestic banks has widened after the World Trade Organization transition period (2007–2013). Results also aim to find a causal relationship between efficiency and SROE by using the panel auto regression method. The evidence from the shadow return on equity (SROE) suggests that policy makers should be cautious of the adjustment costs imposed by the recapitalization process, which offsets the efficiency gains.

**RESEARCH METHODOLOGY**

The study aims to understand the effects of certain financial measures of financial performance of Indian commercial bank. For the same purpose top 3 commercial banks based on their market capitalization has been

selected from the Nifty Bank Index listed on National Stock Exchange. Top 3 commercial banks based on the market capitalization are HDFC Bank with M CAP of 8 lakh crores, ICICI bank with M CAP of 4 Lakh crore and SBI of approx. 3 Lakh crores as per December 2022. The data has been collected for financial measures of last 3 financial years starting from FY 2019 – 20 to FY 2021 – 22. First part of the study focuses on comparative analysis of their financial performance for that purpose Indian commercial are then ranked on the basis of financial measures which are Total Assets, Total Advances, Total Deposits, Return on Assets and Net Interest Margin. Bank with higher TA, TC, TD and others will be ranked higher and vice versa.

Second part of the study aims to find the effects of financial measures on financial performance of Indian commercial basis. On that basis independent variables are financial measures which are measured on the basis of Assets Size and Operation efficiency. While dependent variables are financial/ Profitability performance which are measured by Return on Assets and net interest income. To find whether the banks with higher asset size, total advances, higher net interest margin can also be profitable or not. For that matter two way ANOVA has been used as a statistical tool to identify the effects of independent variable on dependent variables. And also, correlation analysis is used the find relationship between dependent variables and independent variables.

- **Dependent Variables:** Financial performance measured by Return on Assets and Net Interest Income. Return on Assets is calculated as Profit after tax/ Total assets.
- **Independent Variables:** Total asset size and operation efficiency. Operation efficiency is calculated as (Total operating expenses/ Net Interest Income)

### HYPOTHESIS TESTING

- Null Hypothesis  $H_0$ : There is no impact of financial measures on financial performance of Indian commercial banks.
- Alternate Hypothesis  $H_1$ : There is impact of financial measures on financial performance of Indian commercial banks.

### DISCUSSION AND ANALYSIS

As primary part of the study focuses on comparative analysis of financial performance of selected Indian commercial banks on the basis of Total Assets size of banks, Total advances, Total deposits, Return on assets and Net interest margin. Based on which ranks will be allotted. Banks with higher credible performance of bank will be ranked higher and vice versa.

**Table: 1** Total size of Assets of banks: (In crore)

| Bank  | 2019- 20     | 2020 - 21    | 2021 - 22    | Average    | Rank |
|-------|--------------|--------------|--------------|------------|------|
| HDFC  | 1530511.26   | 1746870.52   | 2068535.05   | 1781972.28 | 2    |
| ICICI | 10,98,365.15 | 12,30,432.68 | 14,11,297.74 | 1246698.52 | 3    |
| SBI   | 39,51,393.92 | 45,34,429.63 | 49,87,597.41 | 4491140.32 | 1    |

From the above we get an idea about total assets of bank from which it seems SBI bank has higher total assets which rose from 39 lakh crore to almost 50 crore in FY 202- 22. While HDFC also experience average growth of 5 lakh crores in past 3 financial years. While ICICI has the least total assets in their portfolio which leads to 3<sup>rd</sup> rank. While SBI will be ranked as first based on higher total assets.

**Table: 2** Total Advance of banks (In crore)

| Bank  | 2019- 20   | 2020 - 21  | 2021 - 22  | Average    | Rank |
|-------|------------|------------|------------|------------|------|
| HDFC  | 1146207.13 | 1333720.88 | 1558003.00 | 1345977.00 | 2    |
| ICICI | 800784.46  | 959940.02  | 1091365.79 | 950696.76  | 3    |
| SBI   | 3241620.73 | 3681277.08 | 4051534.12 | 3658143.98 | 1    |

From the above table, we get an idea about the total advances of selected banks from which it seems SBI has large number of advances granted in the form of loans when compare to other two commercial banks ranging till 40 lakh crores. HDFC bank's advances increased from 11 lakh crore to 15 lakh crores. While ICICI bank has the least number of advances granted. Hence, On the basis of advances SBI will be rank 1<sup>st</sup> followed by HDFC at 2<sup>nd</sup> and ICICI as last.

**Table: 3** Return on assets (ROA) of banks.

| Bank  | 2019- 20 | 2020 - 21 | 2021 - 22 | Average | Rank |
|-------|----------|-----------|-----------|---------|------|
| HDFC  | 1.71     | 1.78      | 1.78      | 1.76    | 1    |
| ICICI | 0.72     | 1.31      | 1.65      | 1.23    | 2    |
| SBI   | 0.36     | 0.45      | 0.63      | 0.48    | 3    |

Return on assets compare the profit after tax earned on assets invested including advances higher the ROA leads to the better financial performance of banks. No matter the SBI bank have higher Assets and advances, but managing assets and earning profits has a major role to play in terms of efficiency. It is clearly evident that HDFC bank has best and highest ROA as compare to other two banks. Hence highest rank to HDFC while lowest rank to SBI.

**Table 4:** Total Deposits of banks.

| Bank  | 2019- 20     | 2020 - 21    | 2021 - 22    | Average      | Rank |
|-------|--------------|--------------|--------------|--------------|------|
| HDFC  | 1146207.134  | 1333720.876  | 1558003.003  | 1345977.00   | 2    |
| ICICI | 8,00,784.46  | 9,59,940.02  | 10,91,365.79 | 9,50,696.76  | 3    |
| SBI   | 32,41,620.73 | 36,81,277.08 | 40,51,534.12 | 36,58,143.98 | 1    |

A similar picture once again than that of Assets and Advances. A bank which has the large assets size and the large portfolio of advances granted does also have large number of deposits too. SBI bank has the highest number of deposits which increased from 32 lakh crore to 40 crores. While HDFC and ICICI bank has average deposits of 15 lakh crore and 10 lakh crores. Hence SBI will be rank first followed by HDFC and ICICI Bank.

**Table 5:** Net Interest Margin of banks.

| Bank  | 2019- 20 | 2020 - 21 | 2021 - 22 | Average | Rank |
|-------|----------|-----------|-----------|---------|------|
| HDFC  | 3.67%    | 3.71%     | 3.48%     | 3.62%   | 1    |
| ICICI | 3.03%    | 3.17%     | 3.360%    | 3.19%   | 2    |
| SBI   | 2.50%    | 2.40%     | 2.40%     | 2.43%   | 3    |

Net interest margin is an important indicator for the banks as its measure the profitability performance of banks purely on the banking operational business. Which is computed by deducting interest expense from Interest income divided by total assets. And it’s clearly evident that having large assets or advances in the portfolio does not necessarily mean the that it is best bank. But earning more profit by less advances are the pure operations and HDFC bank have been successful by achieving this as it as averages margin of 3.62% while least NIM is of SBI bank of average 2.43% has been ranked 3<sup>rd</sup> on that basis.

Second part of the study emphasizes on whether there is any impact of financial measures such as Operational efficiency calculated by total operating expenses/ Net interest income as independent variables on the dependent variables such as financial performance which is measured by return on assets and net interest income. For this analysis, two-way Anova is used to choose the hypothesis whether the financial measures have an impact or not on financial performance of banks with evidence from Indian banking industry. If P value found to be greater than alpha value 0.05 it would be observed as we reject the null hypothesis and if p value is greater than 0. 05. It would be considered as no effect was observed between the dependent variables and independent variables.

**Table: 6** Two-way anova analysis between variables.

| Anova: Two-Factor Without Replication |               |          |          |          |          |          |
|---------------------------------------|---------------|----------|----------|----------|----------|----------|
| SUMMARY                               | Count         | Sum      | Average  | Variance |          |          |
| 1.226667                              | 3             | 1286607  | 428868.9 | 5.02E+11 |          |          |
| 0.48                                  | 3             | 4600975  | 1533658  | 6.56E+12 |          |          |
| 64358.47                              | 2             | 149741.7 | 74870.83 | 2.44E+09 |          |          |
| 1781972                               | 2             | 5737839  | 2868919  | 5.26E+12 |          |          |
| 0.523558                              | 2             | 1.350885 | 0.675443 | 0.015069 |          |          |
| ANOVA                                 |               |          |          |          |          |          |
| Source of Variation                   | SS            | df       | MS       | F        | P-value  | F crit   |
| Rows                                  | 1.8308399E+12 | 1        | 1.83E+12 | 1.066051 | 0.410343 | 18.51282 |
| Columns                               | 1.06953E+13   | 2        | 5.35E+12 | 3.113811 | 0.243084 | 19       |
| Error                                 | 3.43481E+12   | 2        | 1.72E+12 |          |          |          |
| Total                                 | 1.5961E+13    | 5        |          |          |          |          |

From the above analysis we can observe P value for both the dependent variables is greater than 0. 05. In the study we have consider Dependent variables as ROA and NII (Financial performance) while independent variables are Asset size and Operational efficiency and we aim to observe whether operational efficiency and

assets size of bank have any impacts on financial performance of banks. And it is clearly observed the P value of both the dependent variables is 0.41 and 0.24 respectively which is higher the statistical alpha value of 0.05. which makes strong position of accepting Null hypothesis and rejecting alternate hypothesis.

### **HYPOTHESIS TESTING**

So, null hypothesis is accepted using anova regression analysis, that there is no any impact of financial measures which are operation efficiency and assets size on financial performance of banks in the Indian banking industry. Whereas, Financial performance of Indian selected banks in this study is measured by Return on Assets and Net interest income. Hence no impact or effect was observed on independent variables on dependent variables.

### **LEARNING OUTCOMES**

- i. Return on assets of HDFC bank is greater than compare to other banks even after Total assets of SBI are more as compare to HDFC and ICICI which indicates Profitability performance of banks.
- ii. Total assets and Total deposits of SBI are more and highest as compare to other two private sector banks. Which indicates market share of one public sector bank.
- iii. Net interest margin which is one the most crucial indicator of banking performance as compare to advances granted. And we observed that NIM of HDFC bank is a lot better followed by ICICI bank. While NIM of SBI bank being a largest bank in India is a poor performer.
- iv. After total assets, we compare total advances which is the important assets of any bank. We see that SBI bank has the highest total advances and loans granted followed by HDFC and ICICI, by fulfilling all the conditions of loan granted to public sector and priority sector lending.

### **CONCLUSION**

The evolution of the Indian banking industry has played an indispensable role in the development of Indian economy. With every phase, this industry has traced, adapted and diversified itself to make customer's financial lives convenient and smoother while sustaining itself in the global economy. Data analysis of this revealed the comparative analysis of performances of bank based on their market capitalization which shows SBI bank has the highest total deposits, advances and assets. While return on assets and net interest margin of HDFC bank is best amongst the other two banks which indicates profitability and operational performance of HDFC bank is best and well sustained as compared to other two banks.

Data analysis of the research also consider the impact of independent variables on dependent variables. In the study, dependent variables are ROA and net interest income, independent variables are Asset size and Operational efficiency. By using anova two – way analysis results shows that there is no impact of independent variables on dependent variables. There is no impact of operational efficiency and Assets on Return on assets and Net interest with evidence from Indian banking industry. Which shows in Indian banking industry, Advances and net interest margin, net interest income are the important components then the total assets, deposits and operating expenses.

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**IMPACT OF SOCIAL MEDIA ON SOCIETY**

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**ABSTRACT**

*Social Media is vital for Communication in today's life, using social media we can connect to any people living in different places of world. Social media can be accessed with the help of active internet connection. Nowadays everything is getting digitalized and with social media digitalization is becoming easy. It is means of communication among people, they can share, create content, exchange information and ideas through different social media platforms. There are many platforms where people can connect with each other like Facebook, Twitter, Instagram, Emails, etc.*

*Social media is becoming means of earning for many influencers these days. Social media played an important role during pandemic many organizations went online from offline "Work from Home" became trend during pandemic, while education was getting impacted during pandemic, digitalization and social media helped students to get education while sitting at home using different learning applications.*

*Social media has become an integral part of young generation. So it is very important to be an active part of social media.*

*It's like "Finding the human in technology."*

*Keywords: Social Media, Digitalization, Communication, Connection.*

**INTRODUCTION**

Social media is a place where people create and share the content or information with the other people. Many people use this information in their day to day life. Social media is trending these days, it is one of the fastest source where you can share your content or information. It is easiest way to reach to the people in outside world. Many people collaborate their work using different social media platforms.

Andrew Weinreich referred as father of Social networking created the platform for people around the world to interact with each other, using social media you not only connect with family and friends but also you can connect to the people to whom you don't know.

Social media not only helps people to create and share their content, ideas and knowledge but it helps people professionally, like they can widen their knowledge in particular field by making connections with the people from same field spread around the world.

**OBJECTIVES OF STUDY**

- To study the impact of social media on society
- To analyze that how social media is helping people in different ways.
- To examine the benefits and drawbacks of social media.

**RESEARCH METHODOLOGY**

1. **Primary Data:** Primary data is collected by using the questionnaire and observation method.
2. **Secondary Data:** Research papers, Journals, magazines are used to collect secondary Data
3. **Sample Size:** The primary data is collected from various groups like students, Housewives, Businessman, Professionals, etc. The sample size varies between 150 respondents.

**IMPORTANCE OF SOCIAL MEDIA:**

Social media is very important these days. One can easily get connected to outside world with the help of social media. Its importance can be elaborated as under:

**➤ People stay connected with each other**

Due to increase in workload and stress these days it is becoming impossible for people to stay connected to their family and friends on daily basis. Social media is helping busy people to stay connected like they can share their achievements, happy moments, etc. using these platforms. Basically social media is acting as bridge to fill the communication gap.

➤ **Source of Entertainment**

Social media not only provides platform for showcasing the talent or bridging the communication gap, but there is lot more on social media. It can be used as biggest source of entertainment. Social media platforms are serving people with hectic schedule with customized memes, news, short video clips, etc. It acts as short breaks between too busy schedules.

➤ **Awareness about Social Happenings**

In old days people used to read newspapers, magazines, etc. for getting day to day news. Everything is going digital these days. This is the reason social media is used on large scale. In this digital evolution people are benefited by getting first-hand information by just one click. All the information is updated by people on different paltforms like facebook, WhatSapp, Instagram, etc. Social media helps in providing insights on trending matters.

➤ **Sharing Thoughts ad Ideas**

Another great importance of social media is that you can easily share your thoughts, ideas, knowledge and information with others. If you want to buy something you can check the reviews and ratings given by other buyers, this will help you buy any product easily.

**Benefits of Social Media**

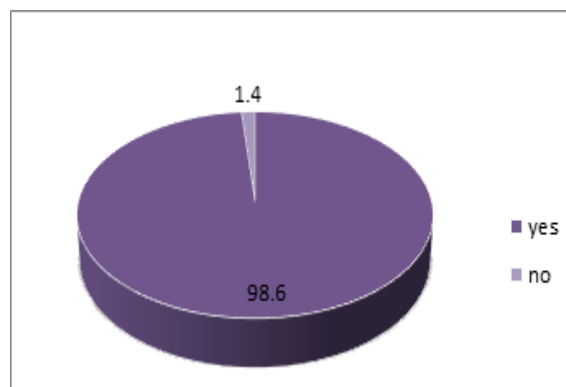
- Reach on large number of audiences
- Direct connection with target audience
- Helps in building the brand
- You can advertise your product using paid advertising services
- Helps in growing networks
- Can easily share your views and ideas.
- Helps people create viral content

**Drawbacks of Social Media**

- Can become addiction for many people
- One of major reason of Online Frauds
- Creates distance from family and close friends
- Reduces physical activity
- Spreads fake news and rumors
- Causes depression and anxiety
- Fear of Missing Out (FOMO)
- Problems of self-image

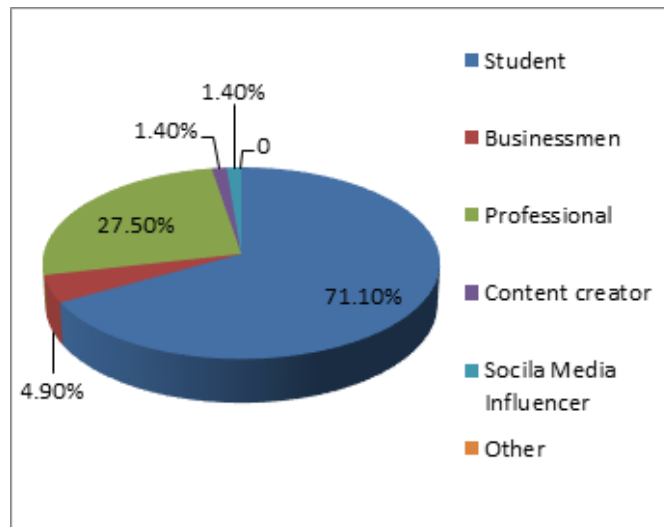
**DATA ANALYSIS & INTERPRETATION:**

**Do you use social Media?**



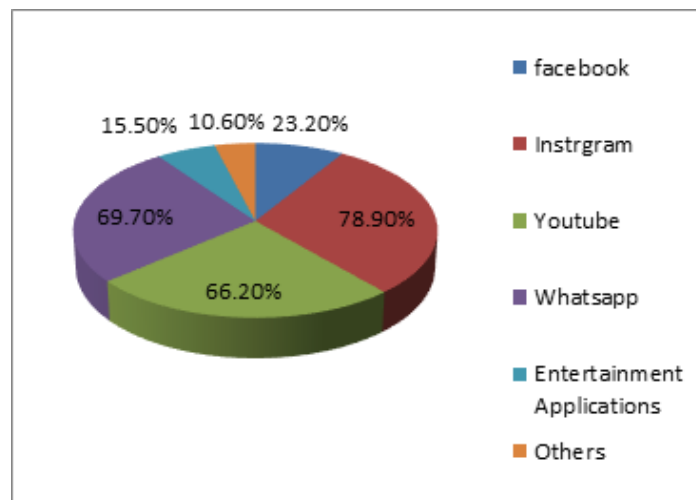
From the above chart it can be seen that maximum people are using social media, from total 142 responses 98.6% people use social media, while only 1.4% are not using.

**What is your Occupation?**



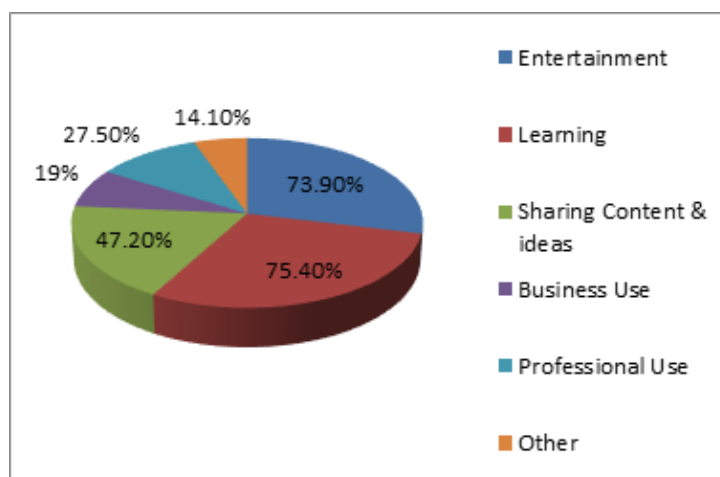
The pie diagram states that almost all people having different occupations uses social media, but maximum use of social media is among students.

**Which Applications you are using the most?**



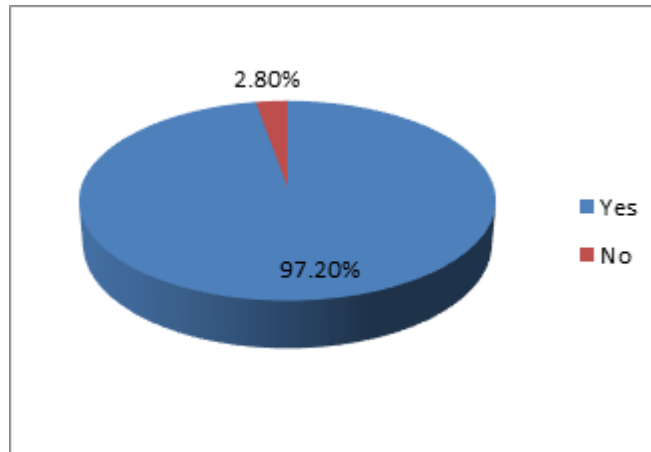
All the social media applications are trending these days, but the mostly used applications are Instagram, Youtube & whatsapp.

**What is purpose of using Social Media?**



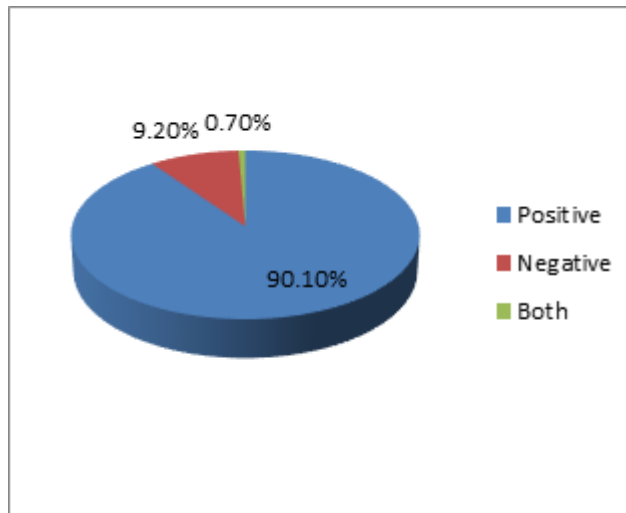
Many people have different purpose of using social media. From the above chart it can be seen that social media is mostly used for entertainment.

**Do you Think Social Media is Beneficial?**



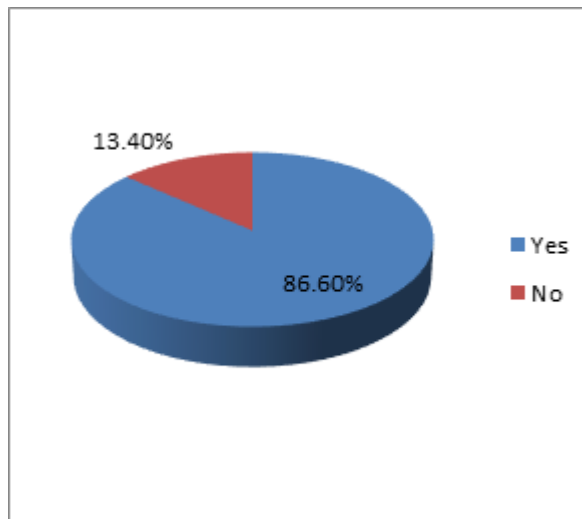
As it is said that every coin has two sides, likewise, Social media also have benefits & drawbacks. But many people thinks it is beneficial for society.

**What is Impact of Social Media on Society?**



From the above chart it can be seen that many people feel that social media has positive as well as negative impact. But it has positive impact on maximum people.

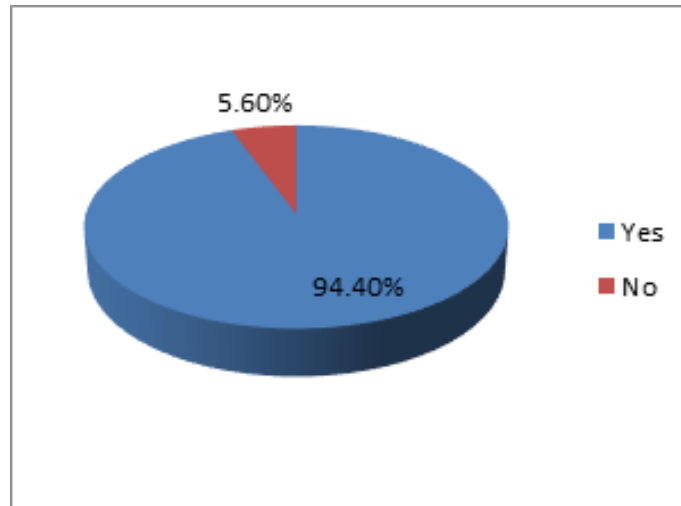
**Is social media becoming the reason for frauds these days?**



Frauds these days are increasing, and social media is one of the major cause of online frauds, many people feel that social media helps hackers or fraud people to get personal information of people easily.

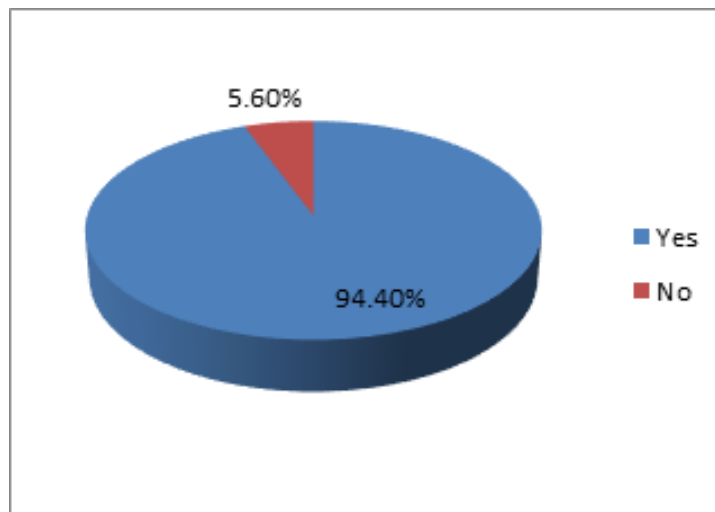


**Is Social Media Helpful in Educational Field?**



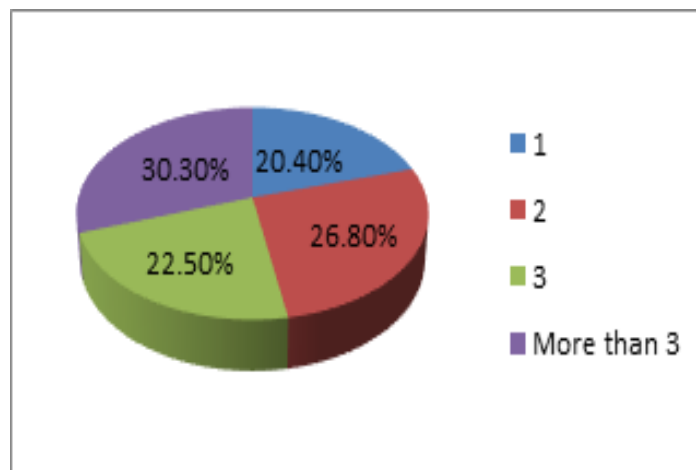
Covid has impacted all the fields and it has also impacted education field as well. But Digitalization and social media has helped Learners as well as Teachers to connect and share the knowledge.

**Do You Feel Social Media is Becoming Addiction These Days?**



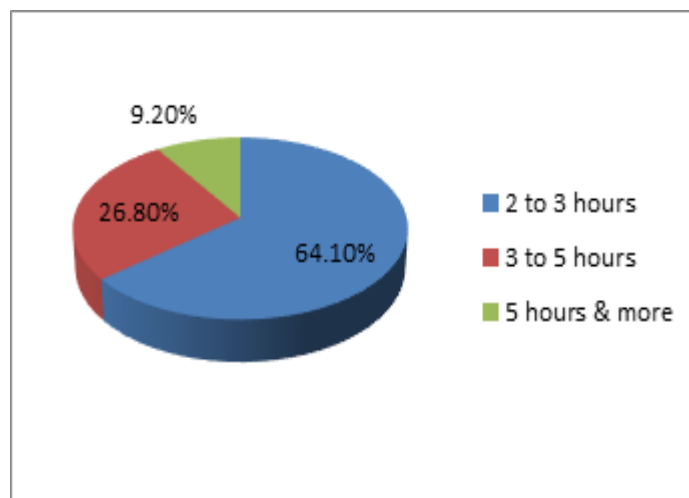
From the above chart it can be seen that, many people feel that social media is becoming addiction these days.

**On How Many Social Media Platforms You are Having an Account?**



There are many social media platforms where people can connect with each other. For connectivity people must have an account on social media. From above it can be seen that many people have account on more than 3 social media platforms.

**How Many Hours You Spend on Social Media During the Day?**



As social media is trending these days, maximum people spend at least 2 to 3 hours per day using social media.

**FINDINGS**

- Social Media is useful in almost all the fields
- Social media is becoming addiction among youth
- It is developing personality issues among people
- It is a great platform of showcasing the talent
- It provides greater connectivity

**SUGGESTIONS**

- It is good to use to use social media but overuse of anything has harm on person.
- Social media is giving pace to digital world.
- Social media can be used for more than connectivity.
- Social media can be used to promote business and profession

**CONCLUSION:**

Social media has helped people in many ways, it is proved that social media has made life of Human easy, but it has also created distance between friends and family. Social media is so tempting that many people are always hooked to devices. The tiny devices in our pocket have controlled us completely. It has completely changed who we are and what we do.

In short, This is what we call as **PLUGGED-IN-LIFE**.

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**ATTITUDE OF STUDENTS TOWARDS ONLINE LEARNING**

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**ABSTRACT**

*Covid-19 has transformed the centuries old, chalk and talk method of teaching to technology driven teaching. Indeed, online education is an alternate to face to face education which has come to the rescue of students and teachers in pandemic. But there are some issues in online education from students' point of view. Educational institutions should make every effort to make online education interesting to the students. Technology driven education system need to be strengthened to cope up with the pandemic situation. As a teacher it is very important to know what students are feeling about online education. The negative feelings need to be taken care and efforts need to be made by the teacher to correct them by taking appropriate measures in online teaching. The positive feelings need to be maintained and promoted.*

*The aim of the present study is to study the attitude of secondary school students towards online learning in the Covid-19 . The study used a Survey approach to determine attitude of 54 students towards online learning. Attitude scale was developed for knowing attitude towards online learning. The findings of the study concluded that the negative feelings need to be taken care and efforts need to be made by the teacher to correct them by taking appropriate measures in online teaching. The positive feelings need to be maintained and promoted. Efforts need to be made to develop positive attitude towards the alternate system of education i.e. online teaching and learning The teachers have to take efforts to adopt blended approach in the classroom and try to remove negative attitude to certain extent among the students.*

*Keywords: Attitude, Online learning, secondary students*

**INTRODUCTION**

Education provides the individual with knowledge and skill and enables the individual to know his duties and rights. It expands vision and outlook to see the whole world. It enables us to fight against corruption, injustice, and many other evils in the society. So, learning of all the learners of all ages and stages must be safeguarded. The pandemic i.e., COVID-19 has affected education worldwide, leading to the near-total closures of schools, universities, and colleges since March 2020. All the educational institutes have been shut down to break the chain of this novel virus COVID-19. Novel Virus Covid-19 has spread over whole world and compelled the human society to maintain social distancing, stay at home and work from home. Days passed on but there is no certainty when they will reopen and functions in full fledged as it was prior to the pandemic. To prevent the impact on the continuity of students learning educational institutions started online education in the pandemic situation. Teacher and students started meeting online for educational purpose. All the credit goes to the use of technological enhanced tools or applications in the field of education. Several applications like WhatsApp, you tube, zoom classes etc. have been used to teach the students at their homes. Teachers staying at home prepare their lessons and share it using technological enhanced applications i.e., WhatsApp, you tube etc.

**NEED AND SIGNIFICANCE OF THE STUDY**

The educational institutions round the globe are now utilizing digital platforms to educate their students. It is, that the pandemic situation has transformed the centuries old, chalk and talk method of teaching to technology driven teaching. Online education is an alternate to face to face education which has come to the rescue of students and teachers. But there are some issues in online education from students' point of view. As a teacher it is very important to know what students are feeling about online education, what are their thoughts, mind-set towards online education? The negative feelings need to be taken care and efforts need to be made by the teacher to correct them by taking appropriate measures in online teaching. The positive feelings need to be maintained and promoted. The aim of the present study is to study the attitude of secondary school students towards online learning in the Covid-19 . The study used a Survey approach to determine attitude of 54 students towards online learning. Attitude scale was developed for knowing attitude towards online learning.

**STATEMENT OF THE PROBLEM**

A study of attitude of secondary school students towards online learning

**OBJECTIVES OF THE STUDY**

To study the attitude of secondary students towards online learning

**DELIMITATION OF THE STUDY**

The data for the present study is collected from 8<sup>th</sup> and 9<sup>th</sup> standard students studying in English medium aided and unaided schools of Thane and Mumbai region

**METHODOLOGY USED FOR THE STUDY**

The researcher used Survey method to collect relevant data for the present study. The population of the present study was secondary school students of Thane and Mumbai region. Random sampling method was used for seeking response from 8<sup>th</sup> and 9<sup>th</sup> standard students studying in schools of Thane and Mumbai region. The sample size for the present study was 54 students studying in 8<sup>th</sup> and 9<sup>th</sup> Standard English medium aided and unaided secondary schools of Thane and Mumbai region. A questionnaire (Google Form) having 30 statements under three areas i.e cognitive, affective and psychomotor component with three-point scale having response Agree, Disagree and Uncertain was prepared. The statements were positive and negative. Each component consisted 10 statements.

The attitude scale statements indicate both positives and negatives of online learning. The content covered the; cognitive component encompassing belief and knowledge, affective component encompassing feelings; psychomotor (behavioural) component encompassing the effect of attitude on behaviour. The Google form link was sent in Students' WhatsApp group and response was sought from the students.

**ANALYSIS OF THE STUDY**

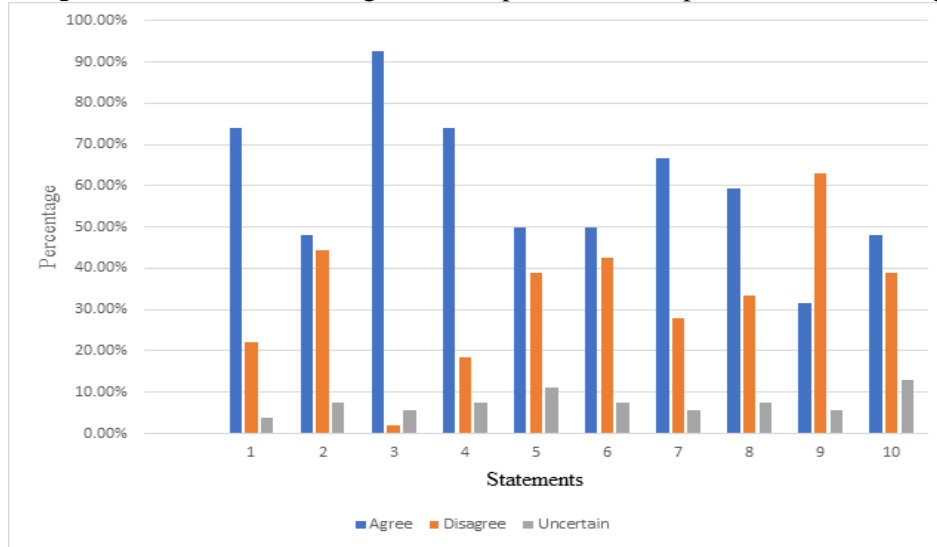
The researcher categorized and tabulated the collected data into Three areas. The analysis of the collected data is done based on Frequency Percentage.

**COGNITIVE COMPONENT**

**Table No.1** Attitude towards cognitive component with respect to online learning

| Item No. | Statement  | Agree      | Disagree   | Uncertain |
|----------|--|------------|------------|-----------|
| 1        | Online learning enhances the knowledge level of various concepts.                | 40 (74.1%) | 12(22.2%)  | 2 (3.7%)  |
| 2        | Online learning is effective than classroom learning                             | 26 (48.1%) | 24 (44.4%) | 4 (7.4%)  |
| 3        | Teachers are really trying their best so as students can understand easily.      | 50 (92.6%) | 1 (1.9%)   | 3(5.6%)   |
| 4        | Online learning is interesting as it involves different types of Multimedia      | 40 (74.1%) | 10 (18.5%) | 4 (7.4%)  |
| 5        | I am diverted in online learning   | 27 (50%)   | 21(38.9%)  | 6 (11.1%) |
| 6        | No much learning takes place in online classes                                   | 27 (50%)   | 23(42.6%)  | 4 (7.4%)  |
| 7        | I hardly concentrate in online classes.  | 36 (66.7%) | 15 (27.8%) | 3 (5.6%)  |
| 8        | Online learning sometimes leads to lower rate of recollecting the content        | 32 (59.3%) | 18 (33.3%) | 4(7.4%)   |
| 9        | I find the online learning made learning easy as compared to classroom teaching. | 17 (31.5%) | 34(63%)    | 3 (5.6%)  |
| 10       | Online learning made studying easy and comfortable.                              | 26 (48.1%) | 21(38.9%)  | 7(13%)    |

**Graph 1:** Attitude towards cognitive component with respect to online learning

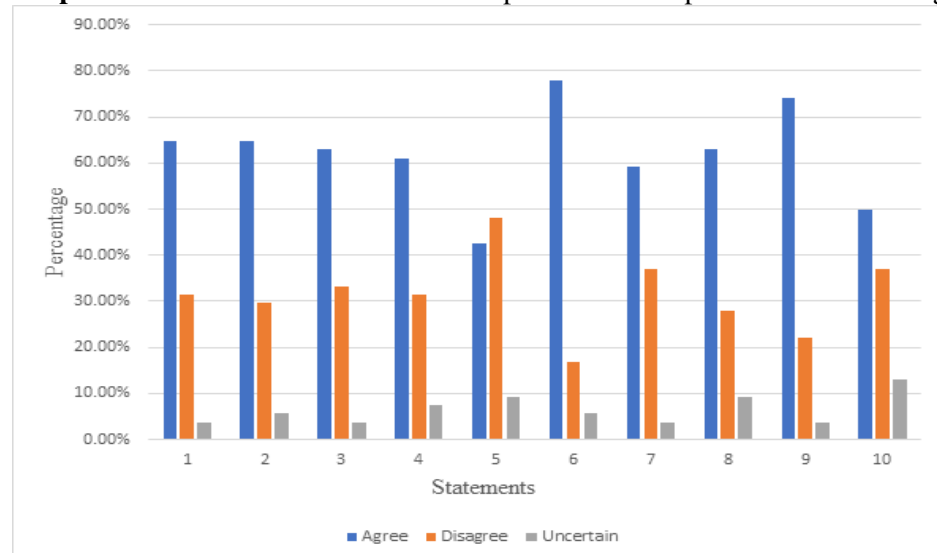


**AFFECTIVE COMPONENT**

**Table No.2** Attitude towards Affective component with respect to online learning

| Item No. | Statement   | Agree     | Disagree  | Uncertain |
|----------|---|-----------|-----------|-----------|
| 1        | I feel I listen to online classes comfortably and relaxed.                            | 35(64.8%) | 17(31.5%) | 2(3.7%)   |
| 2        | Sometimes I feel online classes lacks learning of practical aspects of subjects       | 35(64.8%) | 16(29.6%) | 3(5.6%)   |
| 3        | I find online learning saves time as I need not travel to school.                     | 34(63%)   | 18(33.3%) | 2(3.7%)   |
| 4        | I have not been bored learning online.  | 33(61.1%) | 17(31.5%) | 4(7.4%)   |
| 5        | I think blended classroom approach (face to face and online) would be better          | 23(42.6%) | 26(48.1%) | 5(9.3%)   |
| 6        | I feel I am disconnected with my classmates in online learning                        | 42(77.8%) | 9(16.7%)  | 3(5.6%)   |
| 7        | I believe online learning enhanced the quality of teaching                            | 32(59.3%) | 20(37%)   | 2(3.7%)   |
| 8        | Online learning is not frustrating especially during exam                             | 34(63%)   | 15(27.8%) | 5(9.2%)   |
| 9        | I feel online learning makes students less responsible and less accountable in class. | 40(74.1%) | 12(22.2%) | 2(3.7%)   |
| 10       | I feel online learning is stressful.  | 27(50%)   | 20(37%)   | 7(13%)    |

**Graph 2:** Attitude towards Affective component with respect to online learning

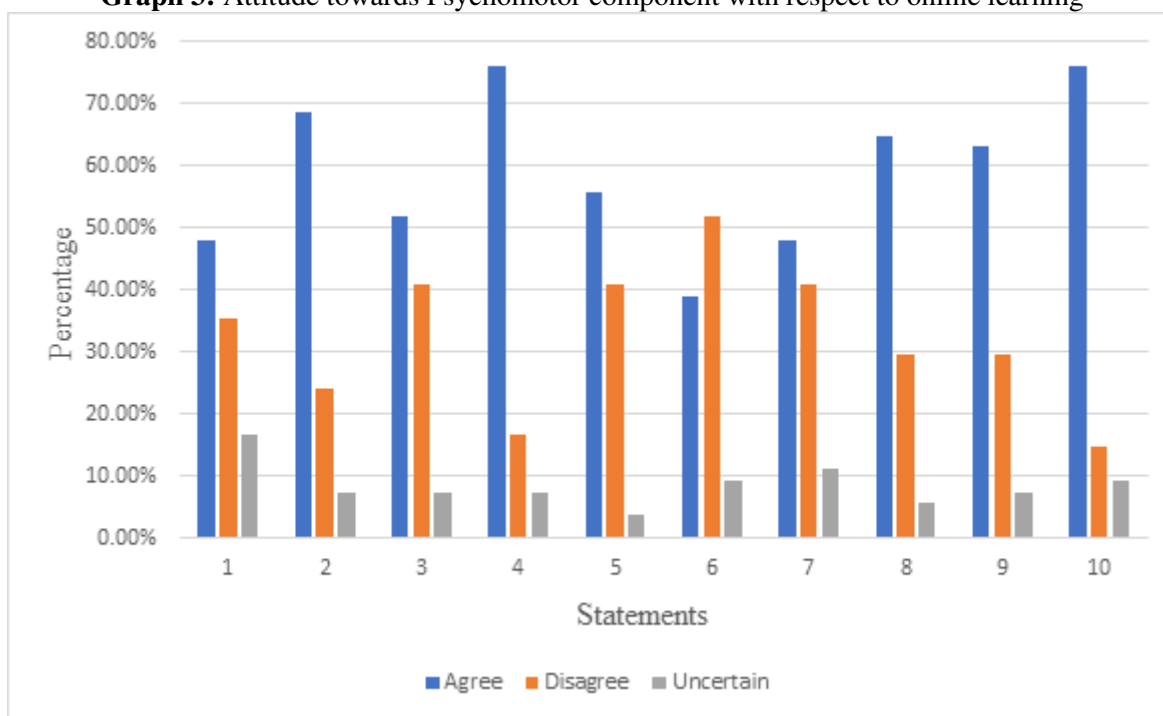


**PSYCHOMOTOR COMPONENT**

**Table No.3** Attitude towards Psychomotor component with respect to online learning

| Item No. | Statement  | Agree     | Disagree  | Uncertain |
|----------|--|-----------|-----------|-----------|
| 1        | Opportunity of interaction with the teacher is enhanced due to online classes. | 26(48.1%) | 19(35.2%) | 9(16.7%)  |
| 2        | Online learning allows student to be independent in exploring new ideas.       | 37(68.5%) | 13(24.1%) | 4(7.4%)   |
| 3        | Discussion in online learning is engaging.                                     | 28(51.9%) | 22(40.7%) | 4(7.4%)   |
| 4        | Online learning leads to physical health issues.                               | 41(75.9%) | 9(16.7%)  | 4(7.4%)   |
| 5        | Online learning leads to overloading of activities                             | 30(55.6%) | 22(40.7%) | 2(3.7%)   |
| 6        | Online learning does not provide chance for creating new things.               | 21(38.9%) | 28(51.9%) | 5(9.3%)   |
| 7        | Online learning provides flexible environment.                                 | 26(48.1%) | 22(40.7%) | 6(11.1%)  |
| 8        | I find note taking is avoided in online learning                               | 35(64.8%) | 16(29.6%) | 3(5.6%)   |
| 9        | I find in online learning it is difficult to manage study time at home         | 34(63%)   | 16(29.6%) | 4(7.4%)   |
| 10       | I think online learning is distracted due to power supply problem.             | 41(75.9%) | 8(14.8%)  | 5(9.3%)   |

**Graph 3:** Attitude towards Psychomotor component with respect to online learning



**FINDINGS OF THE STUDY**

**Cognitive Component**

- 1) Almost all the secondary students agreed that teachers are really trying their best so as students can understand.
- 2) Majority of Secondary Students Agreed That
  - Online learning enhances knowledge and is effective than classroom teaching.
  - Online learning is interesting as it involves different types of Multimedia.

**3) Majority of Secondary Students Disagreed That**

- Online learning made learning easy as compared to classroom teaching
- Online learning is effective than classroom learning.
- No much learning takes place in online classes.

**4) Few of Secondary Students Were Uncertain About Whether**

- Online learning made studying easy and comfortable.
- They are diverted in online learning.

**Affective Component:****1) Almost All the Secondary Students Agreed That**

- Online Learning has disconnected them with their classmates.
- Online learning makes students less responsible and less accountable in class

**2) Majority of Secondary Students Agreed That**

- They listen to online classes comfortably and relaxed.
- Online classes lack learning of practical aspects of subjects
- Online learning is not frustrating especially during exam.

**3) Majority of Secondary Students Disagreed That**

- blended classroom approach (face to face and online) would be better.
- They listen to online classes comfortably and relaxed.
- online learning enhanced the quality of teaching.
- Online learning is stressful

**4) Few of the Secondary Students Were Uncertain Whether**

- online learning saves time as I need not travel to school.
- They have not been bored learning online.

**Psychomotor Component****1) Almost all the Secondary Students Agreed That**

- Online learning is distracted due to power supply problem.
- Online learning leads to physical health issues.

**2) Majority of the Secondary Students Agreed That**

- Online learning allows student to be independent in exploring new ideas.
- They find note taking is avoided in online learning.
- In online learning it is difficult to manage study time at home

**3) Majority of the Secondary Students Disagreed That**

- Online learning does not provide chance for creating new things.
- Opportunity of interaction with the teacher is enhanced due to online classes.
- Online learning provides flexible environment.
- Online learning leads to overloading of activities

**4) Few of the Secondary Students Were Uncertain Whether**

- Discussion in online learning is engaging.

**CONCLUSION**

The above findings can be concluded component wise, cognitive component reveals that almost all the students are having positive attitude towards online teaching and efforts of the teachers and some of them have negative attitude towards online learning as they don't find it easy and comfortable. For Affective component they have

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negative attitude as they feel their connection with classmates is not existing secondly sense of responsibility is decreased. Even they feel online learning is stressful. Some has positive attitude as they did not have to travel. In psychomotor component almost all students have negative feeling that learning is distracted due to power supply failure and it is affecting physical health of the students. Whereas some has positive attitude believing it helps to explore and create new ideas.

The negative feelings need to be taken care and efforts need to be made by the teacher to correct them by taking appropriate measures in online teaching. The positive feelings need to be maintained and promoted. Efforts need to be made to develop positive attitude towards the alternate system of education i.e. online teaching and learning The teachers have to take efforts to adopt blended approach in the classroom and try to remove negative attitude to certain extent among the students.

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**FUTURE OF AI WITH LOW CODE NO CODE APPS IN BUSINESS****Jitendra Tiwari**

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**EXECUTIVE SUMMARY**

In the age where every business today needs the capabilities to deploy artificial intelligence (AI) to withstand the speed of change and disruption, not every business can act on that opportunity. Data science talent shortages and high costs are huge barriers between organizations and AI-driven innovation, especially small and mid-size companies that typically don't have the resources to deploy powerful technologies like AI, Machine learning (ML), and Deep Learning (DL)

Low Code No Code (LCNC) platforms are emerging as a solution to help propel AI adoption forward. ML without programming through LCNC platforms is occupying that space between the need for traditional coding and AI, making AI accessible for everyone. This is because you can gain AI without a single line of code whether your business is large or small. It is closing the gap between businesses and AI.

By making application development more simple, fast, accessible, and affordable, LCNC platforms level the AI playing field for organizations of all shapes and sizes.

The following pages contain comprehensive research on Artificial Intelligence -around which revolves the whole concept and emergence of LCNC development. The paper also contains a brief overview of ML and DL, which are important aspects of AI, and the conclusion on the future of LCNC and how it will affect businesses.

The terms LCNC platforms, LCNC development, and LCNC applications are used interchangeably in the context of LCNC.

This write-up is solely based on the information available in the public domain and no copyrights have been infringed in the making of this.

I hope the succeeding pages will help readers to understand the emerging field of LCNC applications.

The author of this article is currently an Assistant Professor at University of Mumbai and has an impressive experience in the field of education of over 15 years. The author can be reached at [jstiwari02@gmail.com](mailto:jstiwari02@gmail.com).

**INTRODUCTION****Artificial Intelligence, Machine Learning, and Deep Learning**

Artificial Intelligence (A.I), refers to systems or machines that mimic human intelligence to perform tasks and can iteratively improve themselves based on the information (data) they collect.

The process of iteratively improving themselves is Machine Learning (ML).ML is the general term when computers learn from data.ML is the most common type of AI. These types of AI are algorithms, that learn over time. YouTube algorithms (Image 1), just to say.

ML is the intersection of computer science and statistics through which computers learn without explicitly being programmed.

The sophisticated and mathematically complex evolution of ML leads to what we know as Deep Learning (DL) (Image 2) in AI.

It is a specific version of ML, which is different yet similar to what is defined above as ML.

It is also known as nonlinear reasoning as it involves analysing a wide range of data at once and making decisions and drawing conclusions. For example- Okay Google! Hey Alexa!



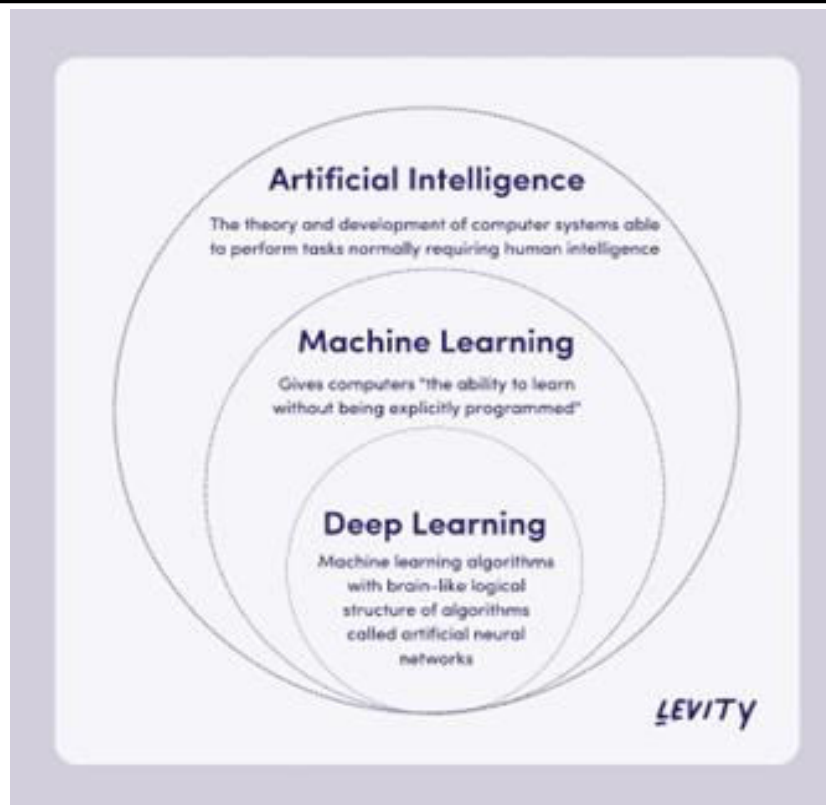
Image 1: YT Algorithm, Source: Google

DL can analyse large amounts of data and draw human-like conclusions because it uses the layered structure of algorithms called an Artificial Neural Network (ANN). As the name itself suggests, ANN is inspired by biological Neural networks.

**AI and Business: a team up to get the financials green up!**

**How AI is transforming and redefining businesses in the 21<sup>st</sup> century**

Businesses can no longer rely on traditional Business methods to escalate their growth. With the rapidly changing business environment and consumer preferences, the use of intelligent computer software with human-like capabilities is what characterizes the present way of doing business.



**Image 2- ML and DL; Source: Levity.com**

As quoted by a famous personality “Data is the new fuel”- This age of technological advancement is driven by complex data, not to wonder, about the difficulty it brings with it in gaining insights that are crucial for business decisions and policies.

Using artificial intelligence in business, companies can now uniquely understand and engage customers, automate business processes and improve productivity and revenue while reducing operational expenses.

AI is a supporting tool rather than a replacement for human intelligence and ingenuity. AI is the second coming of software. For simplicity, it can be referred to as a form of software that makes decisions on its own and can act even in situations not foreseen by programmers and businesses.

### **Why should businesses adopt AI?**

#### **1) AI enables better customer service and support.**

Customized chatbots to provide quick assistance to the visitor on websites, vice response systems, automated ticket generation, routing complaints etc. are few examples to quote.

#### **2) AI helps with target marketing and generating more leads.**

Like Promotional emails, newsletters, product recommendations and targeted ads based on purchase order and search history etc. For example- Amazon, Meesho.

#### **3) Use of AI in the HR department to hire eligible candidates and create customized training programs for employees.**

Vodafone, Unilever, and Oracle are some companies that use HireVue- an AI powered platform, for recruiting purposes. Similarly, artificial intelligence helps create different training modules based on employees’ skills.

#### **4) AI streamlines the supply chain and shortens the delivery cycle**

Artificial intelligence helps in managing inventory, increasing safety for warehouse employees, planning the travel route for deliveries, finding alternate delivery methods, and so on. For ex., Amazon Warehouse management.

#### **5) AI makes the business more secure by enhancing cybersecurity**

Many of the latest antivirus software and malware are developed using artificial intelligence. The software is trained to identify phishing attacks and malicious links before employees fall prey to cyberattacks. Every day example of this is- face lock in smart phones.

**6) AI technology is used to detect fraudulent transactions and minimize losses.**

AI processes vast amounts of data in a few milliseconds and identifies patterns in transactions. Many banking and financial institutions have started to use AI and ML-based fraud detection software to identify unscrupulous customers and cybercriminals with stolen identities.

**7) Data is put to good use through AI applications.**

AI tools help in predictive analysis and data visualization in real time and helps in putting collected data from social media and other sources to the right use.

**8) AI makes the workplace safer for employees, especially in industries like oils and mining.**

Surveillance camera, drones, alarm systems along with internet of things (IoT) helps in identifying signs of accidents and risks. IT helps management create a safer working environment.

**9) AI optimizes the use of resources and helps the enterprise and employees become efficient and productive.**

When recurring tasks are automated, it naturally saves time and energy for the employees. This allows them to finish the projects on schedule and prevent additional costs. Adoption of AI can help simplify jobs and will also result in increased employee’s productivity making them more efficient at work.

**Adopting AI- what about coding?**

The word Artificial Intelligence or technology always flash the images of IT experts and programmers wearing hoodies and writing complicated yet cool codes with something that a non-techie wouldn’t understand. The programming language and codes are important aspect of implementing AI ANYWHERE! But wait, does that mean, a business has to have expensive software developers and engineers to adopt AI? Well. not really.

It is an undeniable fact that the need of experts in the field cannot totally be replaced while we are talking about the implementation of AI but, it is possible to reduce the dependency on them to a great extent. Here comes into the picture-Low code or No Code (LCNC) applications. These applications reduce the dependency of businesses on programmers and at the same time help reduce cost and provides space for creativity.

**What is Low code?**

Low-code is a method of designing and developing applications using intuitive graphical tools and embedded functionalities that reduce traditional – or pro-code –writing requirements.

**What is No Code?**

No-code is a method that benefits from a similar user experience as low-code, but goes the extra mile by allowing non-technical business users to develop applications without having to write even a single line of code.

**What is the Difference?**

Differences between traditional, low-code, and no-code approaches:

| Traditional approach   | No-code approach   | Low-code approach  |
|--|--|--|
| 1. End-to-end implementation needs to be done with all the steps of ML implementation. | 1. End-to-end implementation is done with only a few steps.  | 1. End-to-end implementation is done with only a few steps.  |
| 2. Every stage requires time for validation, hyperparameter tuning, deployment, etc.   | 2. It consumes 60-80% less time than the traditional method. | 2. It consumes 50-70% less time than the traditional method. |
| 3. Programming skills are required.  | 3. No programming skills are required.                       | 3. Less programming skills are required.                     |
| 4. Statistical knowledge is required.  | 4. No statistical knowledge is required.                     | 4. Less statistical knowledge is required.                   |

Image 3- Difference; Source: Google Images

**Discussion on the Need for LCNC applications**

During 2019-20, the era of the pandemic, Low code Platforms were exactly the solution businesses were looking for - solution which was flexible, customizable, and scalable.

Also, there is a widening talent gap. As companies are rushing to join the new high-tech innovations race, the demand for all tech specialists has increased with the supply unable to catch up. And in the AI field this is especially the case.

Not only there is a talent gap, but there is also huge cost involved as the AI technologies and expertise are too expensive for them to implement.

**What do LCNC Platforms do?**

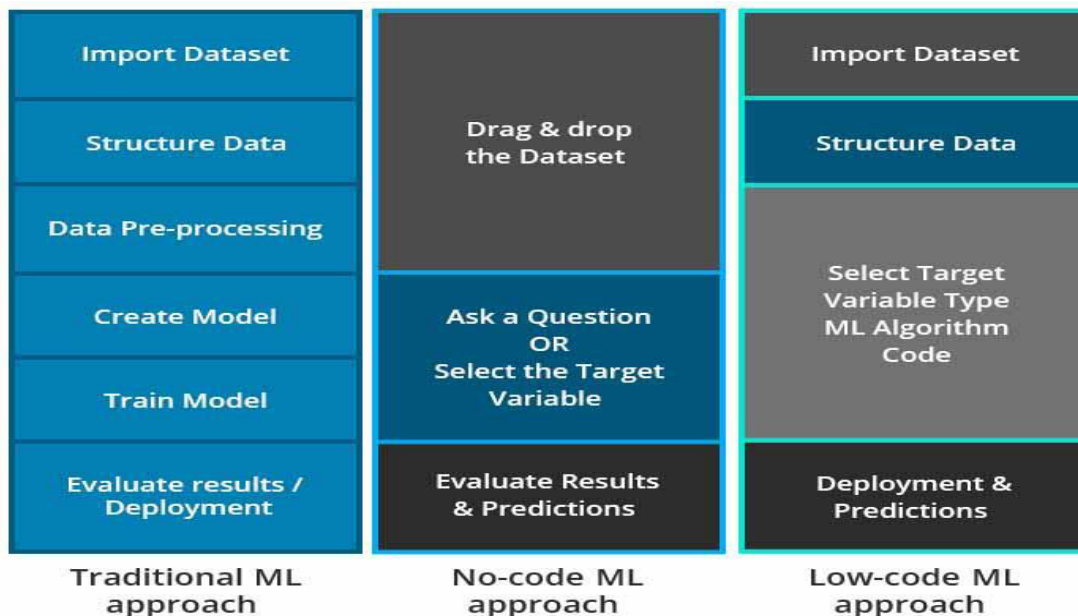
LCNC platforms make software and application development accessible to people with little or no technical knowledge. It allows users to perform common programming tasks with simple drag and drop. It also let the users to expand Out-of-the-box objects with minimal coding. Examples of LCNC platforms are Airtable, Bubble, Zapier, Kissflow and many more.

They allow businesses to build various kinds of custom applications and integrate different elements of AI and ML into them through third-party API. Here, API stands for Application Programming Interface. It can be thought as a vehicle which provides two or more computer programs the means to communicate with one another. It is through the API that a software communicates with the other applications and software on a system.

**How do LC-NC Platforms Works?**

Low-code development platforms (LCDPs) and no-code development platforms (NCDPs) are based on the principles of model-driven design, automatic code generation, and visual programming. These platforms are intentionally designed to target users that are familiar with processes and workflows within their business department, regardless of their coding experience. And once again, not only does this empower non-technical users, it matches them with experienced developers.

LCNC Platforms makes automation easier.



As illustrated in the figure above, creating a model in the low-code ML platform has become so far simpler.

It needs to import the dataset, structure the data, and then choose any desired low-code platform according to the type of target variable which on result, will output metric reports and validation score.

**Uses of LCNC Models in Different Business Areas**

- 1) **Supply Chain:** LCNC can be used in creating applications to overcome supply chain disruptions. It can be used in creating responsive and progressive applications for collaboration, end to end tracking and traceability. It can be used for automating workflows and business processes to model, monitor and improve operations with digitalizing legacy data and facilitating the integration, analysis and robust data driven insights.
- 2) **Manufacturing:** From processing raw materials to packaging and shipping finished goods, LCNC solutions help manufacturing operations run more smoothly and efficiently.

- 3) **Accounting and Finance:** customized business applications that support a wide range of workflows and information management processes can be developed. For example, a financial institution could map workflows by automating loan approvals, risk assessments, decision flows, and information management – saving time for both clients and financial advisors.
- 4) **Human Resources:** to customize job posts, automate hiring processes, filter candidates, and create entire training programs without having to strain the resources of IT teams.
- 5) **IT Departments:** LCNC platforms can help them streamline complex processes and increase efficiency and agility. In addition, with more “citizen developers”, organizations can reduce IT bottlenecks and overwork.
- 6) **Software as a Service (SaaS):** Nowadays, low-code software development is becoming an important SaaS trend. Thanks to its low entry barrier, anyone who doesn't have coding skills is able to enter the SaaS market with products built with a low-code platform.

On the other hand, the main Software as a Service providers offer capabilities that include low-code development tools for their users.

### How Businesses will Benefit from LCNC Platform

Companies will benefit from high operating speed to create applications for smooth functionality across multiple devices i.e., data collection, data manipulation, modelling, and deployment. Since it builds more apps with less time, time compatibility is no more a barrier to innovations.

A transformation is required in today's digital world. Low-code development simplifies the process of creating great, modern business apps. What's more, less complexity means less turbulence.

With these low-code advantages, companies are better positioned to adapt and respond to rapidly changing business conditions.

According to NASSCOM (National Association of Software and Services Companies), companies have seen a 30-35% increase in ROI (Return on Investment) while using low code/no code platforms, up to a 75% reduction in development time, and a 65% reduction in costs.

- 1) **Easier Use:** As the apps are not built from scratch, development is simplified, making it possible to focus more on fulfilling users' wishes and requirements.
- 2) **Faster Development:** Users can easily adjust and adapt the main components and basic code of their applications, meaning that the actual development is very fast. In addition, users can integrate and connect apps, processes, and workflows from existing applications.
- 3) **Increased Automation:** By establishing basic rules for decision-making, users can automate the design of workflows that can then be implemented in multiple information systems. Many LCNC tools use Robotic Process Automation and employ artificial intelligence (AI) and ML to offer suggestions for automation based on existing data sets.
- 4) **Lower Costs:** The reduction in time can save valuable resources. LCNC also makes maintenance activities less complex, reducing costs and the burden on IT. In addition, you can test new ideas coming from virtually any department very inexpensively. These ideas can then revolutionize entire processes and increase productivity and efficiency.
- 5) **Simpler Data Integration:** Creating workflows where information is collected, shared, processed, and stored makes data integration simpler and more flexible. LCNC tools allow users to find, understand, and use data within a process. This will allow the businesses to identify the source, ownership, validity, and quality of data across processes and make more informed and confident decisions.
- 6) **More Agility:** Fast and easy development helps businesses to respond to changing opportunities and regulatory/compliance issues quickly – often in real time. In addition, the simplicity of LCNC platforms allows developers to experiment and test new ideas, without the need for large investments of IT or external resources. Furthermore, because LCNC makes development easier, this broadens the pool of developers and allows more users to contribute to the application creation using technology.
- 7) **Better Customer Experience:** The ability to keep applications and workflows up-to-date and responsive to customer feedback will enhance both customer experience and loyalty. In addition, LCNC platforms can be used to develop customized customer surveys, e-commerce, customer service, and loyalty applications.
- 8) **Greater Privacy and Security:** LCNC allow businesses to perform development tasks that are too sensitive to be outsourced to third parties, helping to minimize the risks of breaches or cybercrime.

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**FUTURE OF LCNC APPLICATIONS****CONCLUSION**

From the point of view of businesses and their stakeholders, the easy access to AI with LCNC will help their operations leverage the benefits of technology in increasing their market presence and at the same time will help them to grow and automate the basic processes and decisions.

LCNC will also open doors for new field of services. Just like, 50 years back, nobody thought that the food and groceries can be ordered online and that money can be carried in phones!

But is worthy to mention that though the LCNC models will reduce the dependency on IT experts and professionals, but they cannot pose a threat or act as replacement for such jobs. The back end of Low Code No Code will always require traditional Coding. Similarly, the business decisions relating to mergers and acquisitions, finance, accounting, auditing, and advanced fields of fraud detection will rely on both AI and human intelligence.

Similarly, for ML, LCNC platforms will ease the work dependency on programming support and will provide the desired output for non-tech experts in ML .ML model deployment for high-load and data-intensive projects can solely be substituted by this platform. But this will, however, not replace the traditional ML process as this field has a huge diversity and it will continue to update in the upcoming time.

For example, as an application developed with No code platform becomes more advanced, there is a demand for an appropriate level of technical background. This means that time is needed to educate and familiarize oneself with the no-code software. As a result, demand for low-code specialists emerges.

To illustrate an application's complexification process, the SQL language can be recalled as an example. It was intended to be an accessible solution for everyone to facilitate database management. However, over time, it became a separate programming language. A regular user is unable to comprehend or write complex SQL queries. They have to learn SQL to understand the structure of the database.

We can predict that the same thing happens with low-code applications. The more complex the application, the more resources are needed to know how to operate it.

In conclusion, LCNC models will work well in the future for a variety of simple business apps, but not for advanced, custom apps, traditional programming will be required.

The future of low code is promising for simple business applications, but it is important to remember that there will always be a need for a specialist who can create and monitor more complex systems.

After all, the human brain is the smartest and fastest computer in the world.

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**THE SIGNIFICANCE OF E-COMMERCE IN EMERGING MARKETS**

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**ORIGIN**

*The E-Commerce market is growing and composed for healthy growth in Asia. There are players who made a good beginning. Their success depends on their understanding of the market and offering various types of features and its Significance. Basically, This paper provide an overview of the Significance of E-Commerce in Emerging Markets and discusses the growth segments in E-Commerce. Also to look for various factors that would essential for significance of E-commerce. And objectify the various opportunities for all over retailers, wholesalers, producers and for the individuals. In the present study we found that the overall E-Commerce will increase rapidly in upcoming years in the market of India.*

*Keywords: E-commerce and Emerging markets*

**AIMS AND OBJECTIVES**

- (a) To identify the relationship between e-commerce and emerging market.
- (b) To identify the significant impact of e-commerce on emerging market.
- (c) To study how e-commerce aid in the economic development of developing countries.
- (d) To assess the influence of e-commerce in developing an economy.

**RATIONALE**

Considering the situation from an academic research point of view so as to question the reasons behind the significance of Emerging Markets in E-Commerce. This research may give the results related to the growth and emerging markets of E-commerce. This study reflects the significance for E-Commerce in growing Markets of India. As such there are significance of E-commerce in Emerging markets so as to see the growth and Future of E-commerce in various markets. This study helps to get an idea about the Significance of E-Commerce in Emerging Markets and also helps to understand clearly about the importance of E-commerce in coming years as of Future of Indian markets in E-commerce.

**REVIEW OF LITERATURE**

For Economically developing nations like India, e-commerce offers considerably more opportunity. E-commerce in India is still in growing stage, but even the gloomiest projections indicate a boom. It is believed that low cost of personal computers, a growing installed base for Internet use, and an increasingly competitive Internet Service Provider (ISP) market will help fuel e-commerce growth in Asia's second most populous nation. The first e-commerce site in India was rediff.com. It was one of the most trafficked portals for both Indian and non-residents Indians. It provided a wealth of Indian-related business news a reach engine, ecommerce and web solution services. The past 2 years have seen a rise in the number of companies enabling e-commerce technologies and the internet in India. Major Indian portal sites have also shifted towards e-commerce instead of depending on advertising revenues. The web communities built around these portal sites with content have been effectively targeted to sell everything from event and mouse tickets the grocery and computers. The major in this services being Rediff.com and the net and India plaza with started a shopping section after In spite of RBI regulation low internet usage e-commerce sites have popped up everywhere hawking things like groceries, bakery items, gifts, books, audio and video cassettes, computer etc. none of the major players have been deterred by the low PC penetration and credit card.

**RESEARCH METHODOLOGY**

Descriptive research studies are those studies which are concerned with describing the characteristics of a particular group of situations. Descriptive research includes different kinds of fact-finding inquiries and surveys. The main objective of this research is describing the state of conditions as it exists at the present moment. For these types of researches, we often use the term ex-post-facto research method, the main characteristics of which is that the researcher has no control over the variables, he can only report what has happened or what is happening.

**CHAPTER SCHEME**

Introduction

Review of Literature



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Statement of Problem

Objectives of study

Hypotheses of study

Methodology of study

Data Analysis and Interpretation

Finding and Conclusion of study

Bibliography

## **SIGNIFICANCE OF E-COMMERCE**

### **1. Opportunity for Retailers:**

A retailer can save his existence by linking his business with the on-line distribution. By doing so, they can make available much additional information about various things to the consumers, meet electronic orders and be in touch with the consumers all the time. Therefore, E-Commerce is a good opportunity.

### **2. Opportunity for Whole Salers/Distributor:**

In the world of Ecommerce, the existence of the wholesalers is at the greatest risk because the producer can easily ignore them and sell their goods to the retailers and the consumers. In such a situation those wholesalers can take advantage of E-Commerce who are capable of establishing contractors with reputed producers and linking their business with the on- line.

### **3. Opportunity for Producers:**

Producers can take advantages of e-commerce by linking themselves with on-line, by giving better information about their products to the other links in the business chain and by a having a brand identity.

### **4. Opportunity for People:**

As more people are getting linked with E-commerce, the demand for centre providing internet facility or cyber cafe is also increasing. Hence, the people who wish to take advantage of it can establish cyber and have their benefits.

### **5. Ubiquity:**

With unprecedented growth in the sales of tablets & smart phones, laptops and other internet related gadgets, E-commerce shopping can be done even at any time any place and even consumer is walking or jogging as to save the time and which can be beneficial for the e-commerce business.

## **E-Commerce in Emerging Markets**

Emerging markets have lower-than-average per capita income. It basically tells us about what an average person is likely to earn and also gives an idea about the rising standard of living because it makes arrangement for an incentive for the subsidiary feature, which is rapid growth. Considering the Macroeconomics conditions or factors it also influence Leaders of emerging markets are willing to undertake the rapid change to a more industrialized economy to remain in power and to help their people. Rapid social change leads to the third characteristic, which is high volatility. That can come from three factors: natural disasters, external price shocks, and domestic policy instability. Traditional economies traditionally reliant on agriculture are especially vulnerable to disasters. Marketing is not merely a business phenomenon or confined only to business organizations.

Marketing activities are equally relevant to non-profit organizations. Basically understanding the market approach of entrepreneurs to business to create products, goods and services to its customer helps them to satisfy the demand and desire created by the market. Also marketing acts as a catalyst in the economic development of a country and helps in raising the standards of living of people. Marketing is concerned with exchange of goods and services from producers to consumers or users in such a way that maximizes the satisfaction of customer's needs. Emerging country market usually achieve an average income or lower middle capita income relative to other countries, due to their dependence on agricultural activities. As the economy pursues industrialization and manufacturing activities, income per capita increases with GDP. Lower average incomes also function as incentives for higher economic growth. The term marketing has been described as performance of business activities that direct the flow of goods and services from producers to consumers. Marketing is not entirely a post –production activity. It includes many activities that are performed even before goods are actually produced and continue even after the goods have been sold. A well- defined marketing strategy leads to an increase in the business sales and marketing. This directly impacts the revenue generated as

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the more you reach out to people, the more they reach out to your business or brand. Industrial marketing is directly related to the sales it generates. The label of an emerging market applies less and less by the day as its influence grows. Emerged economy helps market in liberalization. Marketing includes advertising, selling, and delivering products to consumers or other businesses. It is one of the initial companies of business management and commerce. While doing plugging B2B (Business to Business) Marketing or B2C (Business to Consumer) Marketing activity can be enhanced. Marketing activities which facilities exchange of goods and services between products and consumers.

#### **CONCLUSION AND FUTURE PLAN**

E-commerce has significant impact on emerging market. E-commerce technology is becoming more complex and fast changing which can help the entrepreneurs to gain an opportunity for foothold the trading system. Additionally, e-commerce allows for higher profit margins as the cost of running a business is markedly less.

Evolution of new payment solutions will also ease the transactions. The launch of Unified Payment Interface by RBI will transform the mobile banking. It is expected to benefit the E-commerce business in future.

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**DIGITAL TRANSFORMATION OF HIGHER EDUCATION**

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**ABSTRACT**

*Increasing educational planning and implementation is essential for achieving the educational goals set for each age group. In India, higher education represents a situation where general representation is growing slowly. The NPE-2019 proclaims a long-term advantageous policy. It is about providing a large-scale facility and access to educational needs, as well as the total integration of physical and biological educational resources with technology. The instructor, the pupils, the curriculum, extracurricular activities, instructional tools, facilitators, assessments, evaluations, virtual tools, etc. If it were integrated, it would produce the most amount of higher education with the highest values. The agencies engaged in the direction, control, and management of higher education keep a close eye on the programmes, and learning environment will give the company a timely and faultless functionalism.*

*Keywords: Technology, Virtual Utility, Influence, Digital Technologies, Classroom, Education Students, Teaching*

**OBJECTIVES OF THE STUDY**

The purpose of this study is to understand the digital changes in Higher Education in an era of digital transformation. The study reviews the three main areas related to Digital Technology, Impacts of Digitization in Higher education and Applications of Digital Technology.

**METHODOLOGY**

This study is descriptive and is a conceptual framework, data is collected from online sources such as Websites, Research papers, and Magazines.

**1. INTRODUCTION**

Digital technology's influence on our lives has grown more obvious, but it has also done so for students in our educational system. This is demonstrated by the growing quantity of technology that students utilise, including cellphones and other devices. The classroom has also seen significant improvements, including the introduction of Smart Boards, computer labs, and online curricula. The benefits of educational technology far outweigh any drawbacks it may have, such as cyberbullying and plagiarism. Digital technology is utilised in education for a variety of purposes, such as developing teacher curricula, boosting student productivity, and even bridging the gap between life at home and school. Further integration has been pushed for by the impact of digital technology on education, affecting schools all around the world. With technology becoming more widely available, especially to consumers in developing nations, internet, mobile device, and computer usage is at its greatest level to date and is predicted to continue rising (Poushter, 2016). For many businesses, increased access to and demand for technology has created both unique opportunities and challenges. Some have benefited from successful digitization of their operations and services, while others have battled to keep up with the rate of technological innovation (Gandhi, Khanna, & Ramaswamy 2016).

The short shelf life of new devices and software, together with major internal organisational impediments that prevent institutions from effectively incorporating new technology, further exacerbate this problem (Linder Vanberschot & Summers 2015, Westera 2015). The use of technology in education reflects how it has affected There isn't a single psychological technique used in higher education to help students. It is important to pique pupils' enthusiasm in their studies. Students might be able to access a link or other resource for their global educational needs. The use of educational technology allows students to travel the world. Students can obtain information and find solutions through the use of virtual tools including videos, texts, books, and research reviews. A student's essential necessity to expand his knowledge is to acquire reliable data and information. Although it places a strong emphasis on mobility, which enables alerted timing, location, accessibility, and context of learning, its goal and guiding principles are those of educational technology. If a student needs to use It has a favourable impact on students' motivation for further education fulfilment.

Millions of students' educational styles have been steadily impacted by the rapid development of the digital world over the past few decades through a variety of strategies, including the adoption of equipment and conventional learning methods through online resources and digitalized programmes. Approximately 77% of teachers today employ the or instruction, according to Statistic Brain (2017). Versal's survey data also revealed that, by 2015, the majority of surveyed instructors (52.6%) said that, compared to the prior year, there had been an increase in the use of internet resources for classroom or homework assignments.

**1.1 Need for digital technologies in education**

The use of digital technologies has already become necessary as a result of the globalisation of education. For teaching, resource sharing, assessment, and managing the daily operations of academic institutions, online platforms were accessible. However, these platforms were utilised proactively. The institutes were compelled to switch to an online teaching model by the COVID-19 Pandemic in order to maintain the educational system. Developed nations were prepared to handle this issue. But developing nations made a lot of effort to fulfil this need. In this crucial period, digital technologies have emerged as education's saviour. The need for international integration in the educational system is highlighted by the current global crisis. Digital technology help students develop skills like problem-solving, reasoning logically, and other competencies that are necessary for professional success. and think about comprehension. Additionally, they are getting ready for a more uncertain and dynamic future where technology will be indispensable. The learned traits and skills of students will be crucial to their success in the workplace.

Digital learning tools and educational materials enhance the classroom environment and add interest to the teaching-learning process. Additionally, they provide every educational institution more flexibility and freedom to tailor the curriculum to the needs of each student. If technology is employed in the classroom, Students might become more interested in what they are studying. Electronic devices are increasingly widely used by children, so introducing them into the classroom would surely help to pique their interest and increase their level of participation. Students benefit from an exciting learning experience when technology is used in the classroom, which helps them focus on the material longer. The use of computers, projectors, and other cutting-edge technology in the classroom can make learning interesting and fun for the Students. By creating assignments in class that involve technology resources, oral presentations, and group interaction, students' learning can become more dynamic and engaging. Participation can go beyond just verbal exchanges. Students can take a more active role and be at the centre of the process by using computers and other devices in conjunction with digital tools. In this approach, the teacher acts as a mentor and has the power to validate learning effectiveness. Learners can get the necessary data from the plethora of digital resources or contribute their own material. Wikis, podcasts, blogs, and other web 2.0 technologies help learners create content, collaborate with others, evaluate each other's work, and progress towards co-learning. Digital technology makes it simple to use learning-enhancing classroom strategies like gamification or flipped classrooms. Learning landscapes have developed as a didactic tool that combines many methods and makes it possible to show different itineraries.

**1.3 Impacts of Digital Technology**

Generally, students get data and information from the different types of resources like internet, books, veteran experience research papers, workshops etc. But it does not provide the interrelate and relatively integrated knowledge, so it declines the student's attachment. There are some important aspects of student's engagement to educational technology in higher education:

**1. Cognitive Component**

It enables the pupil to maintain a tension-free and relaxed posture, reducing stress. devoted to pupils. They are able to calmly ponder and analyse.

**2. Aspect of Resources**

The students can now access integrated forms of data and other types of knowledge from many biological resources.

**3. Aspect of Utility**

Students can fulfil their own demands and use of technology in education.

**4. Aspect of Productivity**

It serves as the foundation for the relatively valuable results of knowledge-based research.

**5. Industrial Aspect**

A student has unlimited and unrestricted access to virtually all types of knowledge, including libraries, expert opinions, laboratories, and more.

**6. Economic Factors**

Educational technology greatly lowers the cost of education, making it available to everyone.

**2. PROMINENT AREAS**

Generally, students get data and information from the different types of resources like internet, books, veteran experience research papers, workshops etc. But it does not provide the interrelate and relatively integrated knowledge, so it declines the student's attachment. There are some important aspects of student's engagement to educational technology in higher education-

**a) Cognitive Aspect**

It provides the student to hold tensionless and relax full approach that make it stress less attentive to students. They can think and analysis comfortably.

**b) Resource Aspect**

The integrated form of data and other type of information from different sources by physical and biological resources become enable to the students.

**c) Utility Aspect**

Educational technology provides to students, the individually needs and utility fulfilment.

**d) Productive Aspect**

It is the platform for comparatively valuable output of knowledge-based exploration.

**e) Explorative Aspect**

It boundless and open access to all over the world, a student can access to virtual type of knowledge like library, specialist views, laboratory etc.

**f) Economic Aspect**

The cost of education is reduced significantly by educational technology, so it is enabled to all and everywhere.

**2.2 Significant applications of Digital Technologies in Higher Education:****1. Increase Teaching Productivity:**

Using cutting-edge technical tools that enable better planning, simple and effective learning, quick evaluation, better resources, new skills, etc. can increase teaching productivity.

**2. Create and Build Online Libraries:**

The development of online libraries has removed the need for physical space and promoted communication between students, professors, and researchers from around the world. Subject experts have gathered in online forums to debate certain subjects and assess the curricula, teaching style, and assessment techniques.

**3. Encourage the Use of Distance Learning:**

In actuality, technological development has aided the development of distance learning. All learning tools are readily available, and it makes it simple for students to communicate with their instructors. By utilising technology and learning tools like social learning, teachers may create and manage groups fast.

**4. Increased Availability of Instructional Resources:**

It is now feasible to access instructional resources seven days a week, at any time. Students could easily access the resources whenever it was convenient for them thanks to cloud storage, video recordings of lectures, and the availability of soft copies of the notes. These resources are accessible to parents as well.

**5. Urging Students to Finish the Curriculum:**

By assisting teachers in finishing the curriculum, computer-assisted learning offers the most direct support for students. In a classroom, pupils have varying baseline levels of learning, and teachers frequently feel pressure to teach to the highest stratum, leaving many Students behind. These technological advancements have aided these pupils in finishing their coursework.

**6. Change the Creative Approach to Education**

Despite the evolution of the education sector, digital technology has changed how students learn in the classroom. Students are given digital literacy lessons and urged to bring laptops to class so they may rapidly access a range of resources. Through educational applications and programmes, students are encouraged to discover information in novel and interesting ways. Teachers may make use of interactive

Changing their teaching methods, they used whiteboards and classroom clickers to introduce and reinforce subject knowledge. Instead of producing actual report cards to send home once a term, reporting and assignment management have undergone significant change. Using specialised learning management systems, teachers may now assign, collect, and grade work while keeping students' parents updated on their progress.

**7. Fills Up Any Learning Gaps:**

Education will be more successful if each student has the ability to tailor learning sequences by addressing learning gaps early and fostering growth. Since gamification makes the process more enjoyable and engaging, parents can also employ interactive activities to improve their child's interest in learning. Parents can supplement their children's homework by using online learning activities. Students can have fun while using digital learning tools, and there are many advantages for their overall development. Students may access more knowledge thanks to digital learning, which also makes sure that the content is individualised and catered to

their particular needs. The most important benefit of digital learning is the capacity to help each student learn at their own pace and in their own way.

### 8. Acquire Knowledge Quickly:

Using digital learning tools and technology in real-time, educators can instantly exchange information with one another. A sharing economy has been created as a result of the expansion of free and open source information and tools. By implementing digital devices and connected education, classrooms all around the world can interact to share ideas and enhance learning, experience, and communication skills. These offer instructors a level playing field. Schools may make financial savings while still guaranteeing that all students have fair access to educational resources. Digital learning tools and constructive, collaborative learning strategies that focus students' attention on a practical approach to learning place an emphasis on problem-based learning. Digital learning tools and technology help students in elementary, secondary, and high schools strengthen their problem-solving abilities, grasp of evolving technologies, and self-motivation.

### 9. E-Books:

With technological advancements, students may now find information more quickly and accurately. Traditional textbooks are being replaced by search engines and e-books. On the other hand, by integrating technology into the classroom, students may start to learn how to be responsible in the digital world. Students can practise talking, searching, and connecting with other digital citizens in the classroom, which serves as a microcosm of the greater digital environment. Additionally, technology has improved options for collaboration and communication. Cooperation has traditionally only been possible inside the confines of a single classroom or facility. Technology of today enables communication and collaboration on a scale that was before unthinkable. Children can impart their expertise to pupils at other schools around the nation.

### 10. MOOC Platform:

MOOCs help students develop their skills and credentials. It gives millions of students access to numerous skill-based courses, enhancing their employability even when they cannot afford an education. Students and working professionals can now learn at their own pace, from anywhere, at any time, thanks to MOOCs. Additionally, some of the lecture courses provided through this platform lead to certificates that establishments and businesses recognise as a positive move. Recent developments indicate that there is a substantial market for online courses offered through the MOOC platform. Professionally trained students and executives in the workforce are more driven to advance their skill sets to take advantage of expanding job opportunities in specialised industries. Personalized learning based on MOOCs is gaining popularity.

## 3. IMPLICATIONS

Many of digital education tools are in use for the engagement students and given autonomy to the students, improving the administration of educational process. It is mandatory to encourage collaboration and facilitating between teachers and learning. Some important educational technology. Tolls are following-

**MOOCS:** - The utility of course can be seen at the present time by the MOOC platform. MOOC is giving new direction to online education with technology. MOOC course are also offered by the world most renowned universities such as MIT, Harvard, Cambridge and many other famous universities.

**EDMODO:** - To connect teachers, student and assimilated into social network.

**SOCRATIVE:** - It is design by a group entrepreneurs engineer to create exercise or educational games.

**PROJEQT:** - The tool allows to create multimedia presentation with dynamic slides.

**TED-ED:** - It is website that seeks to reduce the cost of academic books.

**CLASS-DOJO:** – It is tools improve students' behaviour. It provides results are notification to students.

**EDUCLIPPER:** – Its platform allows teacher as well as students to share and explore referencing of educational material.

### 3.1 Scope of Modern Technology in Students' Engagement

Educational technology is as well as education itself. It refers the use of all resource like men, methods, material and techniques. We can identify the scope of educational technique-

**1. Behavioral Technique:** - the scope is related to the manner of expertise or skilfulness with educational technology.

**2. Instructional Technique:** - It refers the instructions between users and providers. It is providing the services for timely.

**3. Teaching Technique:** - It facts directory to the learning to educational process willingly. It Constance physical and natural resources management.

**4. Infrastructural Technique:** - It is hardware object of educational technology Constance equipment and other technological were working properly in production of educational process.

**5. Immediate Assessment:** - It is timelessly process that provides immediate feedback and evaluation to the learning as well as facilitator in technology base educational exchange.

### 3.2 Challenges and Issue

Educational technology refers the technological management learning and teaching related process.it content many factors related to technological as well as physical resource with biological resource. These factors are liable to make project and meaningful performance of educational technology. It doesn't work always supportably while it has source in proper working for student in higher education. There trouble factor can be identified in form of challenge, engagement of students-

- 1. Economic and Cost Factor:** - The technological equipment services are not comfortable for users by the view of economic condition.
- 2. Ability of Resource:** - The required infrastructure and classroom management according to e-learning and learning management system provide required production.
- 3. Expert or Trained Facilitator:** - For the use educational technology in references of students in higher education, expert and skilful trained inspector or teacher is mandatory for proper utilization of educational technology.
- 4. Policy Making and Implementation:** - It is the most durable challenge for higher education because the policy related to educational technology prepared on behalf of uncertain data and information. So it has a great space between educational technology and students requirement.
- 5. Devotion to the Educational Technology:** - The student need to devotion for learning and innovation learning in the same way teacher should have devoted teaching according to requirement.

### 4. CRITICAL REVIEW IN PRESENT SCENARIO:

In higher education, the curriculum and the learning process have deteriorated due to the implementation of policies to engage educational technology because of the students' connection to that, which is a huge concern. The facilitators or teachers need to be prepared for the task at hand; they should show respect for the innovations and how they are put into practise. The NPE-2019 also vowed to link educators, learners, and other relevant resources to promote consistency in the educational process. Therefore, using instructional technology in higher education requires maturity. It will raise student achievement levels and set a new standard for higher education. Cooperative learning, blended learning, and hybrid learning are becoming more popular in educational approaches.

### 5. CONCLUSION

A term "educational technology" is used widely by utility and facility sites. Not just physical assets such equipment needs to be managed; also need to be managed are the intellectual and educational processes. The curriculum should be designed and structured in higher education with expert skill, and policies pertaining to students should be formatted in light of their needs, ability to access resources, and infrastructure's ability to facilitate their use of educational technology. If students have a fuller, extra simple and direct learning process and pleasant access to educational resources such as libraries, they will be greater inclined to be using educational technology.

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**IMPACT OF E-COMMERCE ON THE WHOLESALE BUSINESS OF ULHASNAGAR****Mrs. Kirti A. Aswani**

Assistant Professor in Smt. KSP Jai Hind Academy &amp; Jr. College, Ulhasnagar- 3

**ABSTRACT**

*E-commerce nowadays has become a domestic affair for every one of us. COVID-19 has led to a rapid growth in the E-commerce business and transform India in to digital India. As today's generation is Digital-savvy. It is observed that, almost 68% of the people below the age of 35 choose to shop online instead of going to retail shops. Online shopping is the part of E-commerce. Traditionally shopping pattern of buyers was to buy from retail shops which enables them to the touch and feel the product, bargaining of goods, no need of internet, trust on the shop's reputation, more reliability and etc. Retailers purchase goods from wholesalers, who is the link between manufacturer and retailer. Changing ways of shopping and consumption habits of the buyers led to the growth of E-commerce in India. E-commerce is doing business through internet. The study found that, in the world of E-commerce, the existence of the wholesalers is at the greatest risk because producer can sell goods directly to retailers and consumer through online. As Ulhasnagar is one of the famous markets in Mumbai wholesale market and is the main center of some of the best textile wholesalers. There are many wholesale markets in Ulhasnagar such as electronic, furniture, jeans, gown, mobile phone, school bags, plastic goods, stationary and etc. But these offline markets also suffer because of competition from online market and consumer have easy access to huge catalogues of product without any issue of location. Wholesalers in Ulhasnagar can take the advantage of E-commerce. So, study on this topic can provides the opportunities to the wholesalers in Ulhasnagar so as to develop their business & learn some new skills or technology to survive in the chain of distribution.*

*Keywords: E-commerce, Digital-savvy, Traditional shopping*

**INTRODUCTION****STRUGGLE OF SINDHI PEOPLE AFTER THEIR PARTITION**

Ulhasnagar is part of the Mumbai metropolitan area. The town has the population of over half a million, out of which 4,00,000 are sindhis. It was officially named as Ulhasnagar and declared a town ship in 1949 that is after partition. 3,41,000 Hindu sindhis (refugees) who moved to Bombay were offered housing in the sprawling army barracks (camp) in the Kalyan area. Most of the sindhis were from business background in Sindh. Sindhis living in non-urban area, found themselves lonely where opportunities to do business were absent. Government attempts to absorb sindhis in the government sector or industrial sectors but fail to employ them. As govt. was not trying to provide them housing facility in Bombay so data for 1956 indicate that about 10,000 residents of Ulhasnagar daily travel to Bombay, which was 50 km away from Ulhasnagar. \So, people at that time think that while wasting time in travelling why not to set business in Ulhasnagar and Govt of Bombay support them with soft loans & vocational training to the refugees such as beedis making, book- binding, tailoring, pickle- making and etc. Sindhis who attended the training course were able to start their own small business with the help of govt in Ulhasnagar. This is how sindhis created the business in Ulhasnagar and now Ulhasnagar town which covers the area of 13 square km and it is the center for production of rayon, silk dyes, readymade garments and confectionaries. Wholesale markets in Ulhasnagar export their goods all over the world. During festivals such as Diwali, Ganesh Utsav, Navratri wholesale markets and Retail markets are not only crowded with local buyers but buyers also come from far off places to purchase goods. Wholesale and retail markets are colorfully decorated with lightings and open their shops till late at night during festivals and wedding season. But E-commerce has reduced the role of wholesaler in the chain of distribution due to Business to Consumer (B2C). Study on this topic can help wholesalers to start implementing new Skill and technology to compete the online business. (Mark-Anthony Falzon)

**BACKGROUND****A) Role of Wholesaler in the Chain of Distribution:**

Wholesaler is the one who buy the goods in large quantity from manufacturer or producer and sell them to retailer in small quantity. The retailer then supplies these goods as per demand to the final consumers. Wholesaler sometimes get trade discount due to purchase of goods in bulk from producers. For storing goods until purchased by retailers he needs warehouse facility and for distribution of goods he can use trucks, open or closed motor cars, panel vans, minibus depending upon the location of retailers. Some wholesalers do packaging and branding of goods and then sell them to retailer. But today the traditional role of wholesalers is in danger because of E-commerce. As online business has gained more popularity and is demand of today's



generation due to their busy schedule, huge discount and offers on online goods, and easily refundable facility which attract more buyers.

**B) Types of Wholesalers in India**

- 1) Merchant wholesalers
- 2) Merchandise agents or brokers
- 3) Mini offices and branches
- 4) Specialised wholesalers

**C) Meaning of E-commerce**

E-commerce refers to buying and selling of goods through internet by some companies or consumers. E-commerce can be operated through computers, tablets, smartphones, and some other smart devices. E-commerce includes selling and purchasing of any type of goods, music, plane tickets, and financial services such as stock investing and online banking service and etc.

**D) History of E-commerce**

Very few people know that E-commerce has a history before the internet began e-commerce exists since 1960s when companies used an electronic system called the Electronic Data Interchange to facilitate the transfer of documents. But the first transaction took place in 1994 which involved the sale of a CD between friends through an online retail website called Net Market. Since then, the E-commerce industry has gone through so many changes resulting in a great deal of evolution. Traditional wholesalers and retailers were forced to apply new technology in order to compete with companies like Alibaba, Amazon, Snapdeal, eBay, and Myntra. These companies created online marketplace for goods and services that consumers can easily access and buy at their comfort zone introduction of free shipping, which reduces costs for consumers, has also helped increase the popularity of the e-commerce industry.

**E) Types of E-commerce business models:**

- 1) B2B (Business to Business)
- 2) B2B2C (business to Business to Consumer)
- 3) B2C (Business to consumer)
- 4) B2G (Business to Government)
- 5) C2B (Consumer to Business)
- 6) D2C (Direct to Consumer)
- 7) C2C (Consumer to Consumer)

**F) Advantages of E-commerce**

**1) Low Prices of Product:** One of the biggest advantages of ecommerce is that the consumer gets the product at very reasonable price due to tough competition between the online and offline stores. Consumers get more offers and discount in the online stores.

**2) Convenient:** shopping has become more convenient without wasting time in the long queue or without battling cold or very hot sunlight or very heavy rain or any other problems which are faced by consumers.

**3) Multiple Choice:** Because of globalisation and internet facility consumers can buy any goods from any country for example any electronic item from China, or Japan so consumer have a lot of choice.

**4) Help In Decision-Making:** Information of the product when buying online is available in the form of reviews from other buyers which help consumer to take right decision to buy the goods.

**5) Saves Time:** In today world when consumers have busy schedule of their work, they can buy goods online and save their time.

**G) The Future of E-Commerce**

Although popular marketplaces like Amazon have been setting the standard for customer experience and innovation in ecommerce, there are many things independent wholesalers can do that Amazon can't, including building a remarkable brand experience and gaining loyal, engaged customers for life. The future of E-commerce lies in mobile marketing development. According to the research, more than 70% of E-commerce sales worldwide will occur on a mobile phone in the coming years.

**REVIEW OF LITERATURE**

The purpose of reviewing the literature is to highlight the previous work done by researchers on the “Impact of E-commerce on the wholesale business in India”

Shahjee, R. (2016). The impact of electronic commerce on business organization. *Scholarly Research Journal for interdisciplinary studies*, 4(27), 3130-3140. It has highlighted the Management Information Systems, Finance and Accounting, Marketing and Computer Sciences of E-Commerce on Business. It also adds that Indian e-commerce has to face many difficulties in web marketing because of infrastructural difficulties and computer illiteracy. As majority of the customers live in rural areas do not have credit facility so e-commerce cannot be operated there.

Humphrey, J., Mansell, R., Paré, D., & Schmitz, H. (2003). Reality of e-commerce with developing countries. 7. This study investigate more than 180 of these ‘many-to-many’ e-marketplaces to identify how they were supporting firms seeking to trade in international markets. And also interview of 74 managers of exporting firms in the garments and horticulture sectors were taken in the three developing countries- Bangladesh, Kenya and South Africa about their experiences with B2B e-commerce and to know how they were making use of the Internet to buy or sell products? How new opportunities for communication being used to change the way they were doing business with buyers and suppliers in their global supply chains

Chanana, N., & Goele, S. (2012). Future of e-commerce in India. *International Journal of Computing & Business Research*, 8. Investigated the opportunities for retailers, wholesalers and producers. They also draw the attention that future of e-commerce in India would be bright in the upcoming years. Their also found that coupon sites are rapidly gaining popularity, with 16.5 per cent of the Indian online population visiting the category in November 2011 – 27.2 million online users in India aged 15 and older accessed the retail category from a home or work computer, an increase of 18 per cent from the previous year, as consumers continue to turn to the web to shop for and purchase items and retailers continue to increase their online visibility through active marketing campaigns.

Ray, S. (2011). Emerging trend of E-commerce in India: Some crucial issues, prospects and challenges. *Computer Engineering and Intelligent Systems*, 2(5), 17-35. Analyse the barriers and constraints involved in flourishing E-commerce business in India and also explains that e-commerce business has risks and legal issues associated with it so government should provide framework for ecommerce so as to prevent from frauds, consumer protection, privacy and etc.

Savrul, M., & Kılıç, C. (2011). E-commerce as an alternative strategy in recovery from the recession. *Procedia-Social and Behavioural Sciences*, 24, 247-259. The study investigates the relation between the weightage the enterprises in EU countries gave to e-commerce and their economic performance during the recovery period and also it has been found that e-commerce is more stable than traditional trade in most of the EU members.

Croom, S. R. (2005). The impact of e-business on supply chain management: an empirical study of key developments. *International Journal of Operations & Production Management*. Analyse the support for the application of transaction cost analysis and the resource dependence theory in explaining interorganizational relationship formation in ecommerce. It also finds that businesses participating in e-commerce rely heavily on effective relationship management with supply chain members to overcome the uncertainty created by Ecommerce.

**Impact of E-Commerce on Local Market of Ulhasnagar**

E-commerce has a major impact on the local markets of wholesalers and Retailers in Ulhasnagar. It will abolish the role of wholesalers as producers or manufacturers can sell the goods directly to consumers for example: 1) Ulhasnagar traders Bombard E-commerce sites with fake orders and then huge rejections during delivery of goods from online stores will leads to the online companies blocking their town this strategy was applied by many traders in other cities in India because they not only suffer huge losses due to profitable deals given by online stores but also posing threat to the jobs of their staff which also creates loss of the revenue for government as online companies pay less tax. (Times of india, 30oct, 2018 by Pradeep Gupta)

2) Ulhasnagar, key manufacturing hub of Maharashtra, has lost nearly Rs 500 crore in business due to second round of lockdown that starts from the first week of April. The manufacturing units, retail and wholesale outlets were closed for two months which was the second wave of coronavirus pandemic which give rise to E-commerce business in Ulhasnagar. (By Vinay Dalvi, 30 may, 2021)

**IMPORTANCE OF THE STUDY**

While studying these problems mentioned above, I feel the need of research on this topic which can help the wholesalers in Ulhasnagar to learn some new I.T skills of selling goods online along with offline to increase their sale of goods which will maximise their profits and increase the revenues of government.

**AIM OF THE RESEARCH**

- 1) To find out the impact of E-commerce on the role of wholesaler in Ulhasnagar
- 2) To find out the consumers choice to purchase the goods i.e., online or offline
- 3) To study the future of E-commerce in the wholesale market of Ulhasnagar
- 4) To study the Initiatives taken by wholesalers in Ulhasnagar to sell their products online

**LIMITATIONS OF THE STUDY**

- 1) The study is very much subjected to one small town of thane district.
- 2) Most of the research is based on Secondary data.
- 3) Very limited information is available on this topic in the published form.

**RESEARCH METHODOLOGY**

Ulhasnagar is divided in to five camps i.e., camp no-1 to camp no-5 but most of the wholesale markets are in camp no-2 & in camp no.5. So, in order to achieve the objectives of the research secondary data is to be collected. Secondary method is used to collect the data from the sources such as google scholars, local newspapers, websites and shodh ganga etc.

**FINDINGS OF THE STUDY**

- 1) Though E-commerce is the future for wholesalers in Ulhasnagar but there are some problems which can be faced by wholesalers such as cost of website, security and frauds, foundation cost, difficult to buy or sell during site crash, tough competition due to search of best niche.
- 2) More over Ulhasnagar town suffers load shedding issues due to which every wholesaler cannot afford the Wi- fi service and battery and once again network issue.
- 3) Majority of wholesalers living in Ulhasnagar are not computer literate so for them to learn new skill & get updated is difficult task.
- 4) As Ulhasnagar town is famous for wholesale markets and people come to shop for wedding and during festival and consumer need the look of that dress or Kurtis or chaniya choli or gagra choli while trying in the trial room which cannot be given by online market.
- 5) These markets are since very long period and wholesalers have good skills of salesmanship to attract buyers so for them without communicating, selling goods online will be difficult task.
- 6) Most of the teenagers and up to the age of 25 years in Ulhasnagar prefer online buying of goods but remaining people still prefer offline.
- 7) Most of the People in Ulhasnagar have practice of bargaining for goods and services so for them to buy online without bargaining will be difficult.
- 8) It is found that very small number of wholesalers have adopted the new technology (I.T) skill to sell goods online.
- 9) As Ulhasnagar in Mumbai is famous for street food there are different types of nashta or snacks such as doli nasta Wala, Kishore chola patties Wala, butter papdi chat at Jai mata di and etc. so people like to shop offline so that they should enjoy that snacks while shopping.

**SUGGESTIONS**

It is observed that in near future globally the retail E-commerce sale will increase in Ulhasnagar. There will be rise of mobile shopping, multichannel personalisation, voice shopping, increased AI use in E-commerce and etc. So, the traders of Ulhasnagar should learn new skill of online sale of goods (Ecommerce) along with offline business. But findings above shows that still offline store has its own importance specially in Ulhasnagar and government should give support to the traders who want to learn some new skills or want to bring some innovations in their business in the near future in Ulhasnagar. As world is changing in every second and bringing new technologies so wholesalers in Ulhasnagar should update themselves otherwise they will not be able to survive in this world.

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**CONCLUSION**

E-commerce has become more important in today's world. Government can regulate it, but it cannot put restriction on it because it is the demand of today's generation so offline wholesale and retail shops in Ulhasnagar market should have to come to online platforms in the long run to save themselves from extinction. Despite digital and online marketing's ascent over the last several decades, traditional marketing still plays an important role in Ulhasnagar as it took lot of efforts by sindhi people to establish the business

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**A STUDY ON THE IMPACT OF JOB STRESS ON EMPLOYEE PRODUCTIVITY AND JOB PERFORMANCE WITH REFERENCE TO TEACHER'S IN COLLEGES**

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**Mrs. Mahek Sidhwani and Ms. Komal Mansukhani**<sup>1</sup>{B. Com – Financial Markets - BFM Department} R. K. Talreja College of Arts, Science & Commerce<sup>2</sup>{Bachelors of Management Studies – BMS Department} R. K. Talreja College of Arts, Science & Commerce**ABSTRACT**

*Employee productivity and job performance are crucial for an organization's success in today's cutthroat business environment. Our lives will inevitably include stress. An individual experiences several stressful situations from infancy till death. Since stress has negative physiological and psychological effects on those who job in organisations and institutes, it has become a major cause for worry. Through this research article, an effort has been made to learn the causes of job stress among academics as well as coping mechanisms and the effects of job place stress on job performance. The study focuses on how stress affects employee behaviour and attitudes about productivity and job effectiveness.*

*Keywords: Stress, lecturer, causes & techniques, impact.*

**1. INTRODUCTION**

In today's competitive business world, employee productivity and performance are critical for an organization's success. Stress will always be a part of our life. From birth till death, a person encounters several stressful events. Stress has become a major source of concern since it negatively impacts persons who job in organisations and institutes on a physiological and psychological level. Through this research piece, an effort has been made to understand more about the factors that contribute to workplace stress among academics, as well as how to cope and how stress affects job performance. The study focuses on how employee behaviour and attitudes regarding productivity and job effectiveness are impacted by stress.

Job performance and productivity are inversely correlated with job stress. In other words, decreased performance and productivity result from increased stress. Stress at job comes from many different places. It can be a demanding employer, obnoxious coworkers, irate clients, dangerous surroundings, protracted shuttle rides, or an endless task. Employee stresses including family tension, money worries, and sleep deprivation brought on by future worries and fears also have an impact on how well employees perform at job. Whether it is simpler to change the situation or your viewpoint on it will affect how you handle the symptoms of stress. Organizations are giving employees the freedom to perform to the best of their abilities in order to increase the return on investment on their investment in them.

Education institutions are businesses that provide services, and they have developed into one of the most competitive industries in India by offering students a top-notch education while also surviving the market. Education institutions struggle to adapt to the technology transformation and teach pupils using new methods. Since these advanced technologies have complicated a variety of systems, processes, and procedures used by educational institutions, staff find it challenging to keep up. A sensation of emotional exhaustion, an excessive workload, a great deal of mental strain, and bodily overload are all characteristics of stress. It can be challenging or perhaps impossible to live stress-free in today's environment of rapid change.

We can quickly determine how stress affects both employers and employees. People's lives today are multifaceted, and they encounter numerous challenges in their everyday lives, whether it be related to their studies, jobs, families, or other responsibilities like daily goals or peer pressure. It could be a response to an immediate event like getting trapped in traffic, a longer-term scenario like stress following the death of a spouse, or it could be for other reasons related to health problems that have happened. Individual, group, and organisational levels of the organisation can all exhibit stress, which compels workers to alter their usual patterns of behaviour.

**2. STATEMENT OF PROBLEM**

In order to meet deadlines and achieve higher performance, the majority of organisations burden their staff with an excessive amount of job. This may have negative psychological and physical effects on the staff, which could lead to outcomes that are counter to what these organisations are trying to accomplish.

There is definitely room for improvement, despite the fact that firms are paying more attention than in the past to the traumatising effects on their workers that result from exceedingly high demands. Management tactics have needed to be changed frequently because of administration and rising employee performance expectations.

### 3. LITERATURE REVIEW

**Materson (1980)** was contributed the same "Causes of stress are many like jobload, cuts in staff, change at job, long job hours, shift job, lack of supervision, inadequate training, inappropriate jobbing conditions, too heavy responsibilities and poor relations with colleagues." The same was identified by **Ganster & Loghan, (2005)** "huge and multi fields literature points a lot of key factors such as job environment, management support and jobload in determining how stressful the job can be and its effect on employee physical and mental health.

**Ritchie and Martin (1999)** states that stress was described in terms of external, usually physical, forces acting on an individual. Later it was suggested that the individual's perception and response to stimuli or events were a very important factor in determining how that individual might react, and whether an event will be considered stressful. These authors further contended that most researchers acknowledged that both external and internal factors affect stress. They viewed stress as a response to external or internal processes, which reach levels that strain physical and psychological capacities beyond their limit.

According to **Bowing Harvey (2001)**, stress occurs with the interaction between an individual and the environment, which produces emotional strain affecting a person's physical and mental condition. Stress is caused by stressors, which are events that create a state of disequilibrium within an individual. These authors also stated that the cost of too much stress on individuals, organizations, and society is high. Many employees may suffer from anxiety disorders or stress related illnesses. In terms of days lost on the job, it is estimated that each affected employee loses about 16 jobbing days a year because of stress, anxiety or depression.

**(Malek, 2010; Medi bank Private Inc., 2008)** stated that job stress is an unpleasant emotional situation that an individual experience when requirements of a job are not counter balanced with his ability to cope with the situation. It is a well-known phenomenon that expresses itself differently in various job situations and affects the jobbers differently.

**Rehman et al. (2010)** High level of stressors like heavy jobload and uncertainty about supervisor's expectations are associated with physical symptoms. Stress also gets caused when an employee does not fulfill the demand of job and supervisor (**Schnall, 2011**) Excessive jobload and conflicting expectations are the good examples of jobbing conditions. 40 percent of jobbers reported that their job is extremely stressful. In the U.S., 80 percent of American jobbers feel stress on their job.

### 4. OBJECTIVE OF THE STUDY

- 1) To study the reasons and factors causing job stress
- 2) To explain how the job stress factors influencing the performance and productivity of the teachers in colleges
- 3) To understand the symptoms of excess stress
- 4) To comprehend the connection between employee productivity, job performance, and job stress
- 5) To learn the contemporary stress management techniques used by the employer and employee in order to enhance their performance and productivity in colleges.

### 5. LIMITATIONS OF THE STUDY

There are many factors affecting the performance and productivity of the teachers in colleges. Job stress is one of the factors affecting the performance of the teachers. In this study, only job stress factor alone taken for research. Likewise, job stress is common in the entire field and in all the occupation, but in this study particular field will only be considered.

### 6. SCOPE OF THE STUDY

This theoretical study helps to know about the factors causing job stress and explains how the job stress factor affecting the performance and productivity of the teachers in the colleges. The study will make an attempt to bring out the modern coping strategies followed by the employee and the employers to overcome their stress and to improve their performance.

### 7. RESEARCH METHODOLOGY

Based on primary and secondary data, the study is analytical and descriptive in character. By using a planned survey, the necessary data was collected from the Teachers in various colleges. A Google form-based questionnaire about job stress will be shared via social applications to various teachers. Secondary information will be gathered from the current literature, including books, journals, and the internet.

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**8. CAUSES OF STRESS**

Depending on your personality and how you react to situations, your level of stress will change. Some individuals let everything slide. Following are the causes of stress:

- Being unhappy in your job
- Having a heavy workload or too much responsibility
- Working long hours
- Having poor management, unclear expectations of your work, or no say in the decision-making process
- Working under dangerous conditions
- Being insecure about your chance for advancement or risk of termination
- Having to give speeches in front of colleagues
- Facing discrimination or harassment at work, especially if your company isn't supportive
- The death of a loved one
- Divorce
- Loss of a job
- Increase in financial obligations
- Getting married
- Moving to a new home
- Chronic illness or injury
- Emotional problems (depression, anxiety, anger, grief, guilt, low self-esteem)

**9. IMPACT OF STRESS ON JOB PERFORMANCE AND PRODUCTIVITY**

- 1) **Physical Problems:** Physical problems create physical problems such as a headache, stomach-ache, heart attack, allergies, and skin disorder and as a result production is hampered. This is one of the major impacts of stress on employee productivity.
- 2) **Emotional Problems:** Emotional problems may cause emotional problems like anxiety; fear; guilt, depression, anger; panic, tension, and these problems directly impact on productivity.
- 3) **Absenteeism:** Absenteeism stress increases high absenteeism of workers in the workplace and this cause low productivity.
- 4) **Family Problems:** Family problems create many family problems and this hampered their production quality at their workplace.
- 5) **Wastage of Time:** When stress is too high workers requires the long time to accomplish their work and this also leads to low productivity.
- 6) **Increased Cost of Production:** When stress is too high, workers require too much time and as a result cost of production is also increased.
- 7) **Lack of Commitment toward Work:** Lack of commitment toward work reduces workers commitment toward their work. For this reason, lower productivity happens in the workplace.
- 8) **Low Quality of Products:** When teachers are in stress, they could not perform at their expected level and as a result, their quality of production is decreased.

Due to excessive levels of stress, Teachers frequently were unable to perform at the level that was expected of them. Low productivity results in rising production costs. Finally, we can state that while excessive stress is negative, every business needs maintain a moderate amount of stress in order to increase output.

10. SYMPTOMS OF EXCESS STRESS

| CONGITIVE SYMPTOMS  | EMOTIONAL SYMPTOMS   | PHYSICAL SYMPTOMS   | BEHAVIORAL SYMPTOMS  |
|---|--|---|--|
| <ul style="list-style-type: none"> <li>• Memory problems</li> <li>• Inability to concentrate</li> <li>• Poor judgment</li> <li>• Seeing only the negative</li> <li>• Anxious or racing thoughts</li> <li>• Constant worrying</li> </ul> | <ul style="list-style-type: none"> <li>• Depression or general unhappiness</li> <li>• Anxiety and agitation</li> <li>• Moodiness, irritability, or anger</li> <li>• Feeling overwhelmed</li> <li>• Loneliness and isolation</li> <li>• Mental or emotional health problem</li> </ul> | <ul style="list-style-type: none"> <li>• Aches and pains</li> <li>• Diarrhea or constipation</li> <li>• Nausea, dizziness</li> <li>• Chest pain, rapid heart rate</li> <li>• Frequent colds or flu</li> </ul> | <ul style="list-style-type: none"> <li>• Eating more or less</li> <li>• Sleeping too much or too little</li> <li>• Withdrawing from others</li> <li>• Procrastinating or neglecting responsibilities</li> <li>• Using alcohol, cigarettes, or drugs to relax</li> <li>• Nervous habits (e.g. nail biting, pacing)</li> </ul> |

11. DATA ANALYSIS

Table 1.1 – Gender

| Gender |      |
|--------|------|
| Male   | 37 % |
| Female | 63 % |

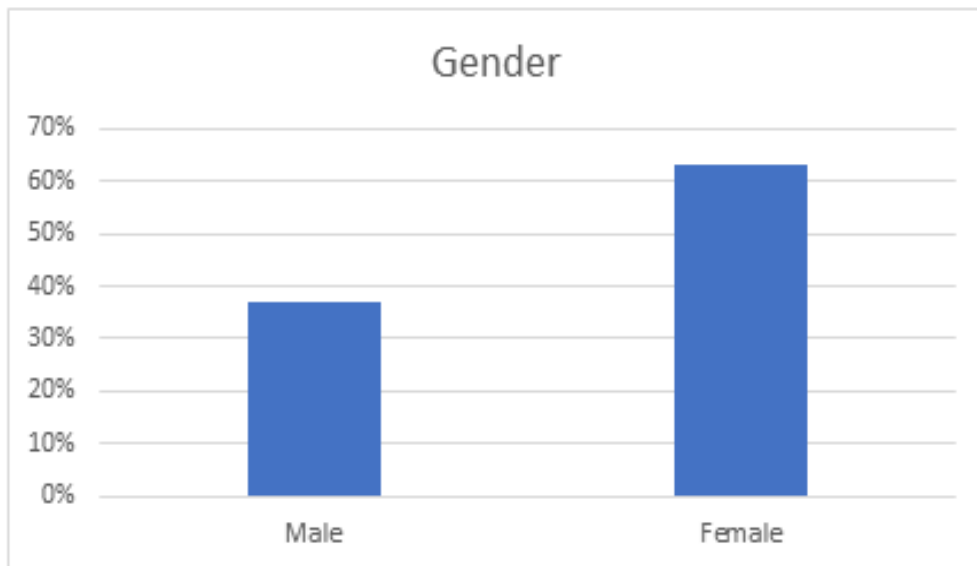
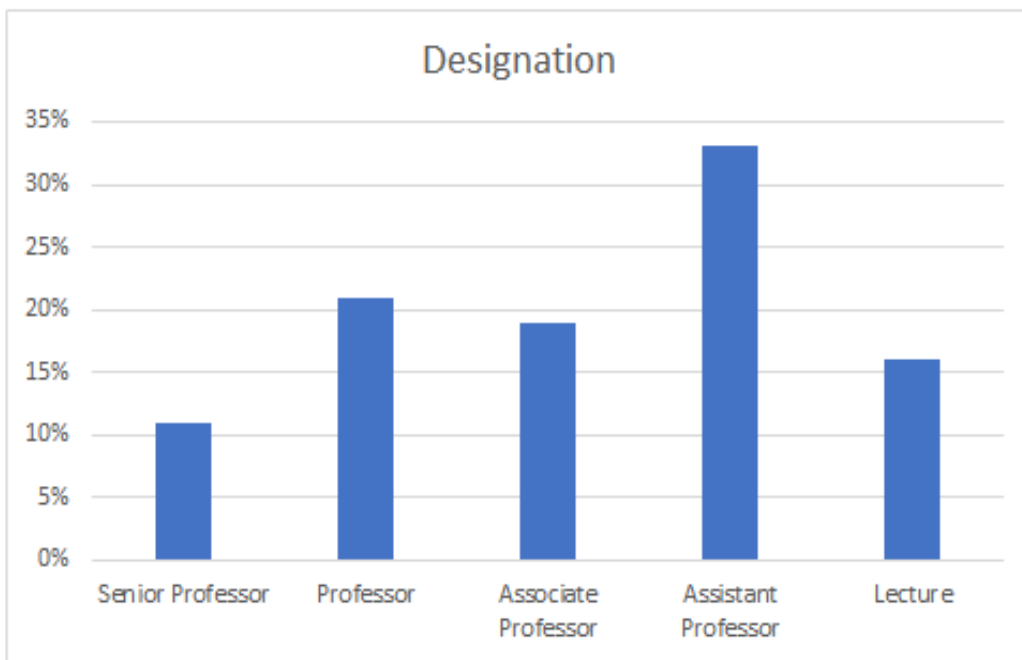


Table 1.2 – Designation

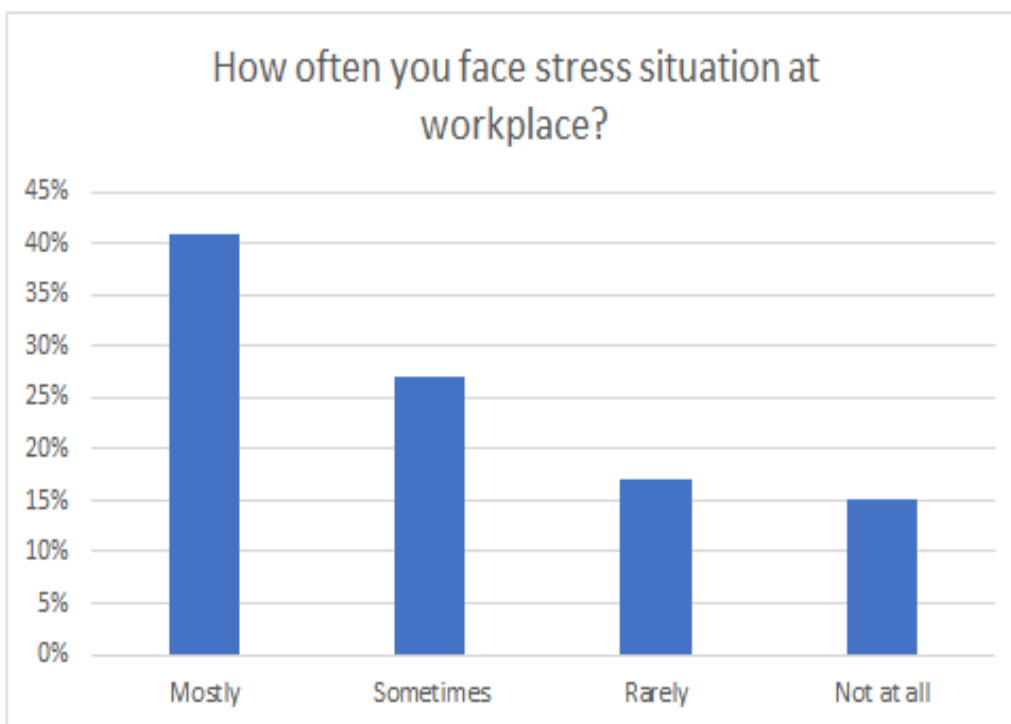
| Designation         |      |
|---------------------|------|
| Senior Professor    | 11 % |
| Professor           | 21 % |
| Associate Professor | 19 % |
| Assistant Professor | 33 % |
| Lecture             | 16 % |





**Table 1.3 – How often you face stress situation at workplace?**

| How often you face stress situation at workplace? |     |
|---|-----|
| Mostly  | 41% |
| Sometimes   | 27% |
| Rarely  | 17% |
| Not at all  | 15% |



**Table 1.4 – Most of your stress is related to?**

| Most of your stress related to |      |
|--------------------------------|------|
| Work Environment               | 47 % |
| Supervision                    | 13 % |
| Work Group                     | 16 % |
| Social Unjustice               | 24 % |



Table 1.5 – The average number of hours per week (both on and off site) during the term time.

| Average Number of Hours per week that you work (On & Off Site) during the term |      |
|--|------|
| 40-50  | 76 % |
| 50-60  | 14 % |
| >60  | 10 % |

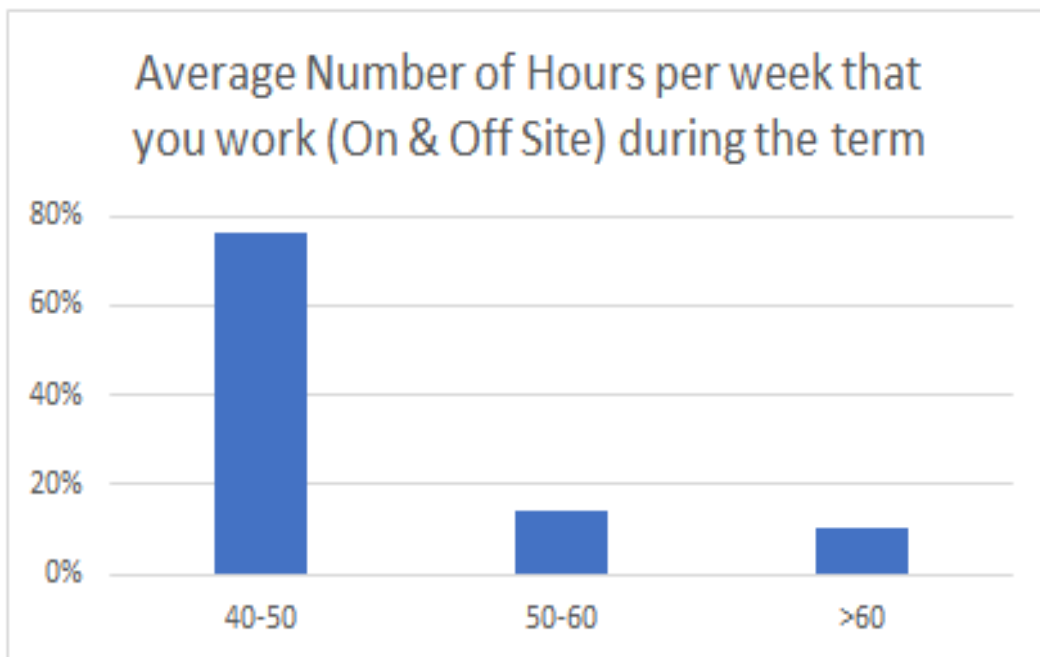


Table – 1.6 – Causes of stress experience by you in the college

| Causes of Stress experienced by you in the College |      |
|--|------|
| Job Insecurity and Level of Pay                    | 36 % |
| Students' Behaviour                                | 18 % |
| College Culture / Politics                         | 13 % |
| Ineffective Management                             | 18 % |
| Work Life Imbalance                                | 15 % |

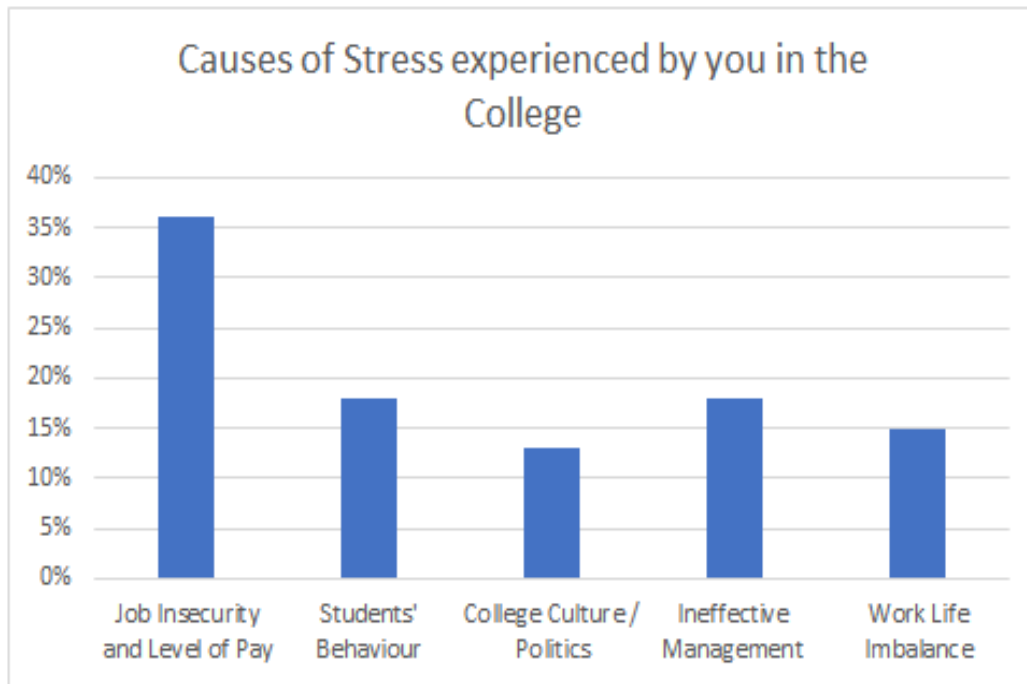


Table 1.7 – How do you feel while working in the college?

| How do you feel while Working in College |      |
|--|------|
| Highly Satisfied                         | 20 % |
| Satisfied                                | 60 % |
| Unable to Concentrate                    | 12 % |
| Frustrated and Depressed                 | 8 %  |

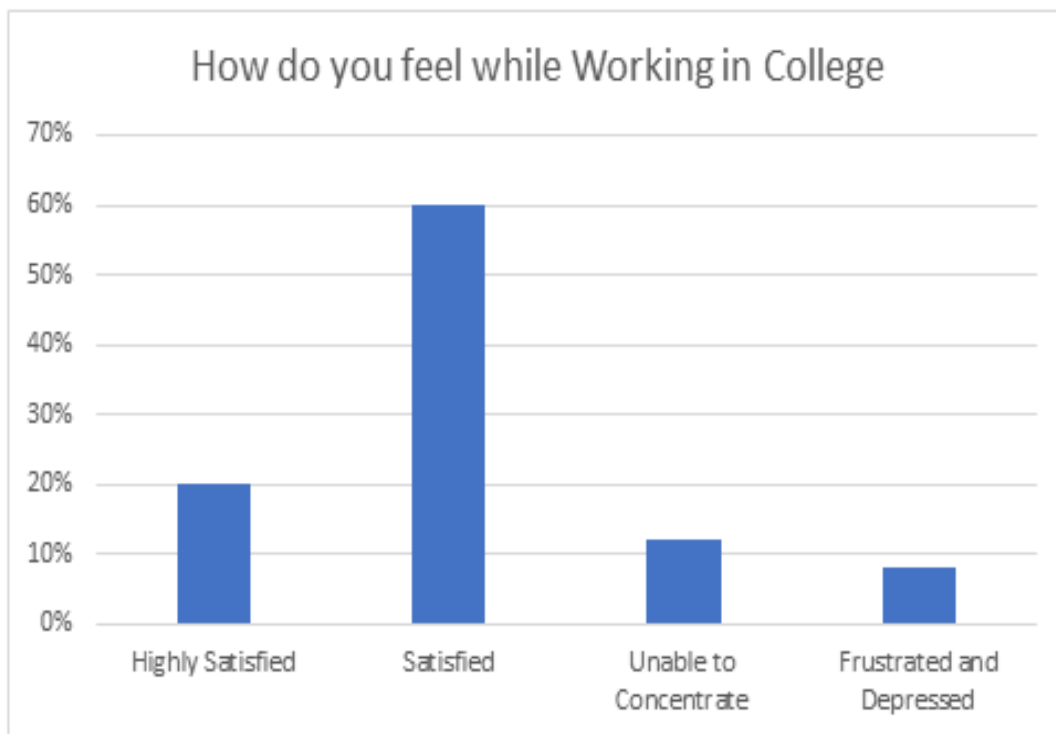
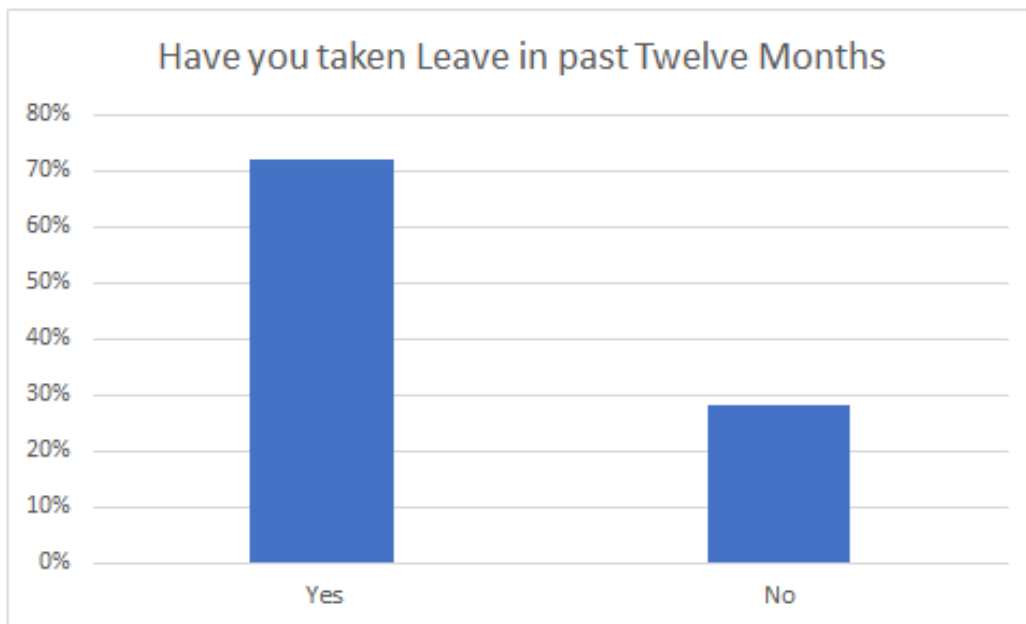


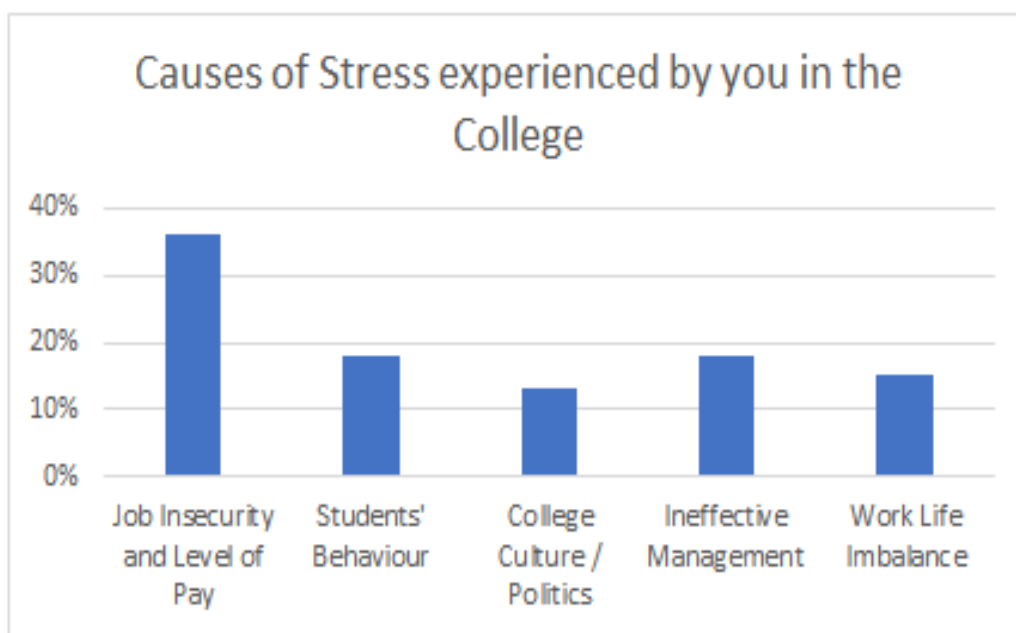
Table 1.8 – Have you taken leave in the past 12 months due to work related stress?

| Have you taken Leave in past Twelve Months |      |
|--|------|
| Yes  | 72 % |
| No   | 28 % |



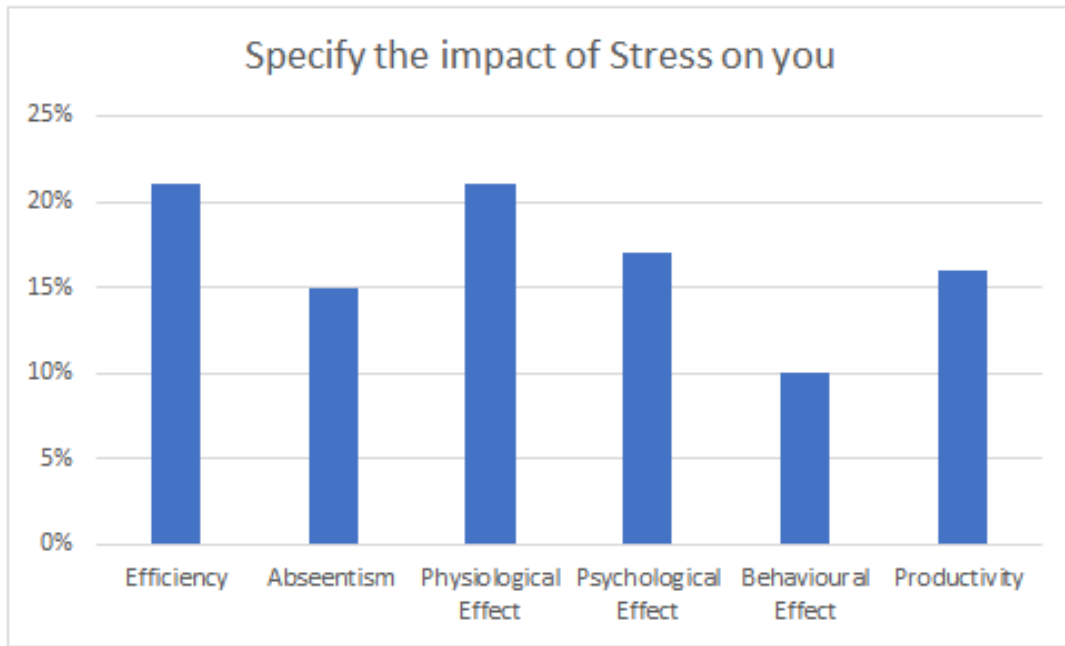
**Table 1.9** – What are the ways which help teachers to cope with stress?

| Causes of Stress experienced by you in the College |      |
|--|------|
| Job Insecurity and Level of Pay                    | 36 % |
| Students' Behaviour                                | 18 % |
| College Culture / Politics                         | 13 % |
| Ineffective Management                             | 18 % |
| Work Life Imbalance                                | 15 % |



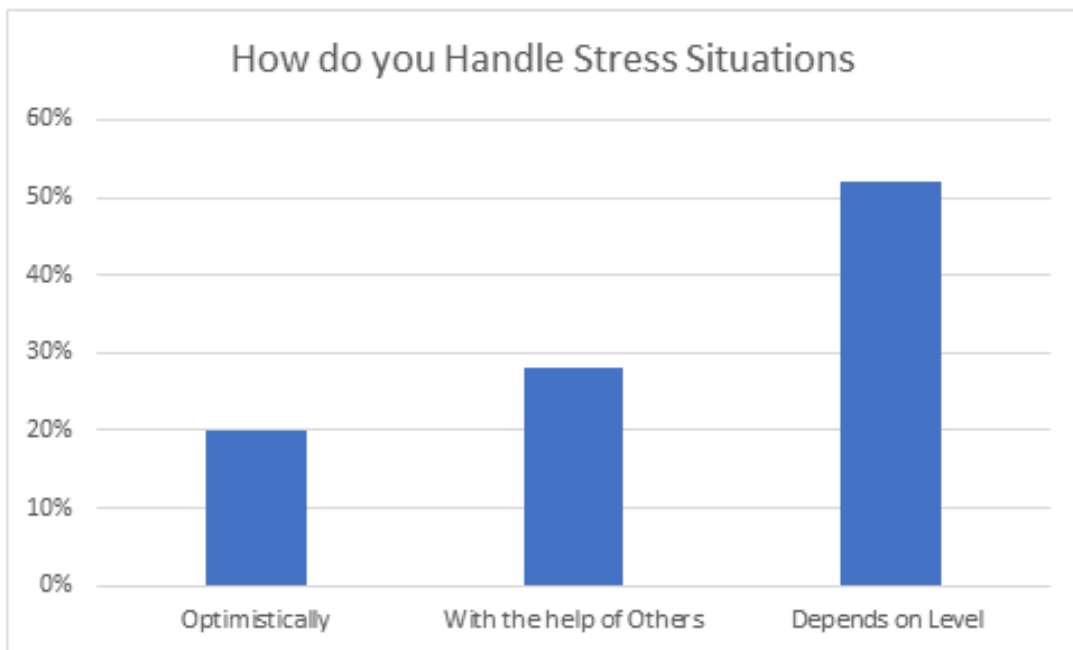
**Table 1.10** – Specify the impact of stress

| Specify the impact of Stress on you |     |
|-------------------------------------|-----|
| Efficiency                          | 21% |
| Absenteeism                         | 15% |
| Physiological Effect                | 21% |
| Psychological Effect                | 17% |
| Behavioural Effect                  | 10% |
| Productivity                        | 16% |



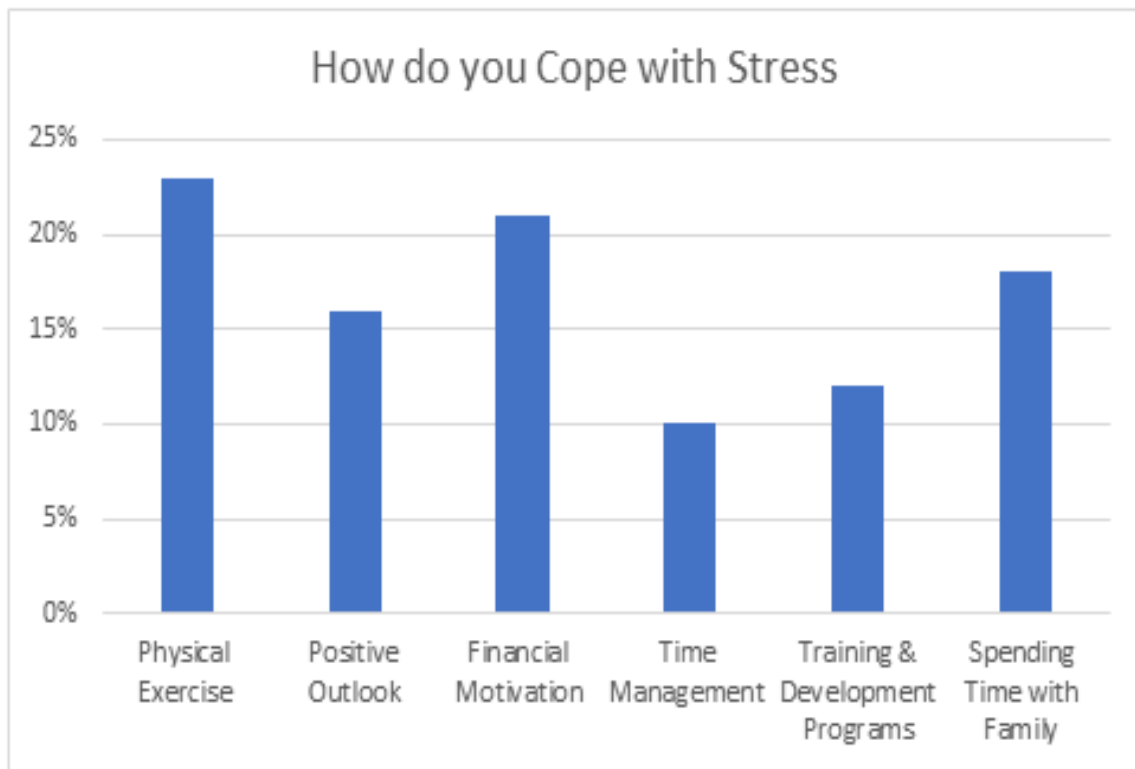
**Table 1.11 – How do you handle stress situations?**

| How do you Handle Stress Situations |     |
|-------------------------------------|-----|
| Optimistically                      | 20% |
| With the help of Others             | 28% |
| Depends on Level                    | 52% |



**Table 1.12 – How do you cope up with stress?**

| How do you Cope with Stress     |     |
|---------------------------------|-----|
| Physical Exercise               | 23% |
| Positive Outlook                | 16% |
| Financial Motivation            | 21% |
| Time Management                 | 10% |
| Training & Development Programs | 12% |
| Spending Time with Family       | 18% |



## 12. FINDINGS

From the above Data Analysis, it is found that:

- a) Maximum number of teachers in colleges face stress related to work which affects the job performance and productivity.
- b) Majority of the employees agree that the job stress factors affect their performance. They cannot able to concentrate on their work properly.
- c) Many of them feels they are overloaded with the work which affects their work life balance.
- d) Many a time's Teachers compromise their domestic functions and accept the boss order to achieve the target for the work assigned.
- e) Despite of huge stress in college they manage to balance their social life and job performance and productivity.
- f) Many Teachers have taken leave due the work-related stress.

## 13. SUGGESTIONS AND CONCLUSION

Certain sources of stress that interfere with employees' ability to do their jobs are under the employer's control.

- a) The staff members can also try to reduce their stress by engaging in some physical activity, yoga, and meditation.
- b) Employers can offer their assistance to workers who are experiencing work-related stress.
- c) Management must take corrective action to reduce the long-term effects of occupational stress. To do this, management must conduct research initiatives to improve employees' managerial and technical skills.
- d) Managers and supervisors should pay close attention to the workers and foster a friendly atmosphere that will encourage them to be accountable and effective.
- e) Supervisors must evaluate the knowledge and abilities of their subordinates to determine whether they will be capable of keeping their promises.

In daily life, stress is fairly frequent. It has now merged into our daily lives. Stress is something we can manage but not avoid. Not all stress is negative. However, since it happens at work, it will have an impact on how well we do there. According to the study's findings, stress at work affects both male and female employees equally. Regardless of age, the majority of employees concur that job stress is harming how well they do their jobs.

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**A DETAILED STUDY ON IMPACT OF GST ON BUSINESS****Miss. Manisha D. Lahori<sup>1</sup>, Mr. Prem Mudliar<sup>2</sup> and Miss. Simran Kumari<sup>3</sup>**

(Assistant Professor)<sup>1</sup>, (Student T.Y Bcom B & I)<sup>2</sup> and (Student T.Y.Bcom B & I)<sup>3</sup> R.K.Talreja College, Center of Management Courses Ulhasnagar 3

**ABSTRACT**

*The introduction of good and service Tax on 1<sup>st</sup> July, 2017, is regarded as major taxation reform till date implemented in India . The main objective behind the introduction of GST in India is to abolish multiplicity of indirect taxes like service tax, VAT, sales tax and etc. It is the only indirect tax that directly connected all the sector of Indian economy thus enhancing the economic growth of the country by creating a single unified market. The main object of the study is if any person, who is doing business of supply of goods and services, has suppose to pay GST and faces many challenges, issues and also enjoy benefits from GST system . This paper put light on Impact of GST on Business like procedure for registration, application and E notice system etc. The paper is blend of primary and secondary data was collected through structured questionnaires with sample size of 105 respondent using random sampling methods in the study area.*

*Keywords: Tax, indirect tax, GST, impact. Registration, E notice*

**OBJECTIVES**

- **To understand common market in India with a uniform taxation system.**
- **To identify tax evasion.**
- **To Study About the cascading effect of taxes on business.**
- **To understand the online procedure of GST.**

**INTRODUCTION**

The genesis of the introduction of GST in the country was laid down in the historic Budget Speech of 28th February 2006, wherein the then Finance Minister laid down **1st April, 2010** as the date for the introduction of GST in the country. India is neither the first nor the largest economy in the world to implement a single tax. Previously, developed countries including France, United Kingdom, Canada, Australia, and developing countries like Brazil have implemented a single tax system. However, the rate of tax is highest in India. Not just high tax rates but the system of multiple slabs has also been widely criticized by the experts.

GST has affected life of small & medium business houses. Too many tax compliances, monthly three tax returns, transaction wise control over sales and purchases are the examples of hardship faced by small & medium business houses. However, some relief have been given by government by setting up higher threshold limit of annual turnover of Rs. 20 lakhs.

Tax payers those who were registered under VAT & Service Tax having annual sales turnover less than Rs. 20 lakhs may enjoy exemption under GST. The simplicity of doing business, less dependency on Govt. officials, Online return and grievance filing, **removal of double taxation, reduced tax burden on businesses houses, improved logistics and faster delivery of services are some of the positive attributes of the newly implemented Goods and Services Tax** . The real estate is vital sectors which had played the major role in generating employment in India. Under the GST, all under construction properties have been imposed with 12 per cent GST on property value (excluding stamp duty and registration charges).

It must be noted that 12 per cent tax rate will not be applicable to ready-to-move-in houses and completed projects, as sale of ready to-move-in houses are not covered under definition of goods and services and hence no GST is applicable on such transactions. There are 7.9 million registered Small and Medium enterprises which contribute 33% to GDP and generate 120 million jobs across the country.

All returns are necessary to be filed electronically and input tax credit and tax liability adjustment has to happen automatically on the basis of these returns. The taxpayer is required to file minimum 2 returns (GSTR 1 & GSTR 3B) during a month. Thus SMEs has to arrange additional resources and eventual cost of compliance has increased. e provision of GST registration has been prescribed under **chapter VI of the CGST Act, 2017 and Section 22 to Section 30 of the CGST Act**, deals with the registration by the every supplier of goods and services. 1.

Why GST was introduced in India ?

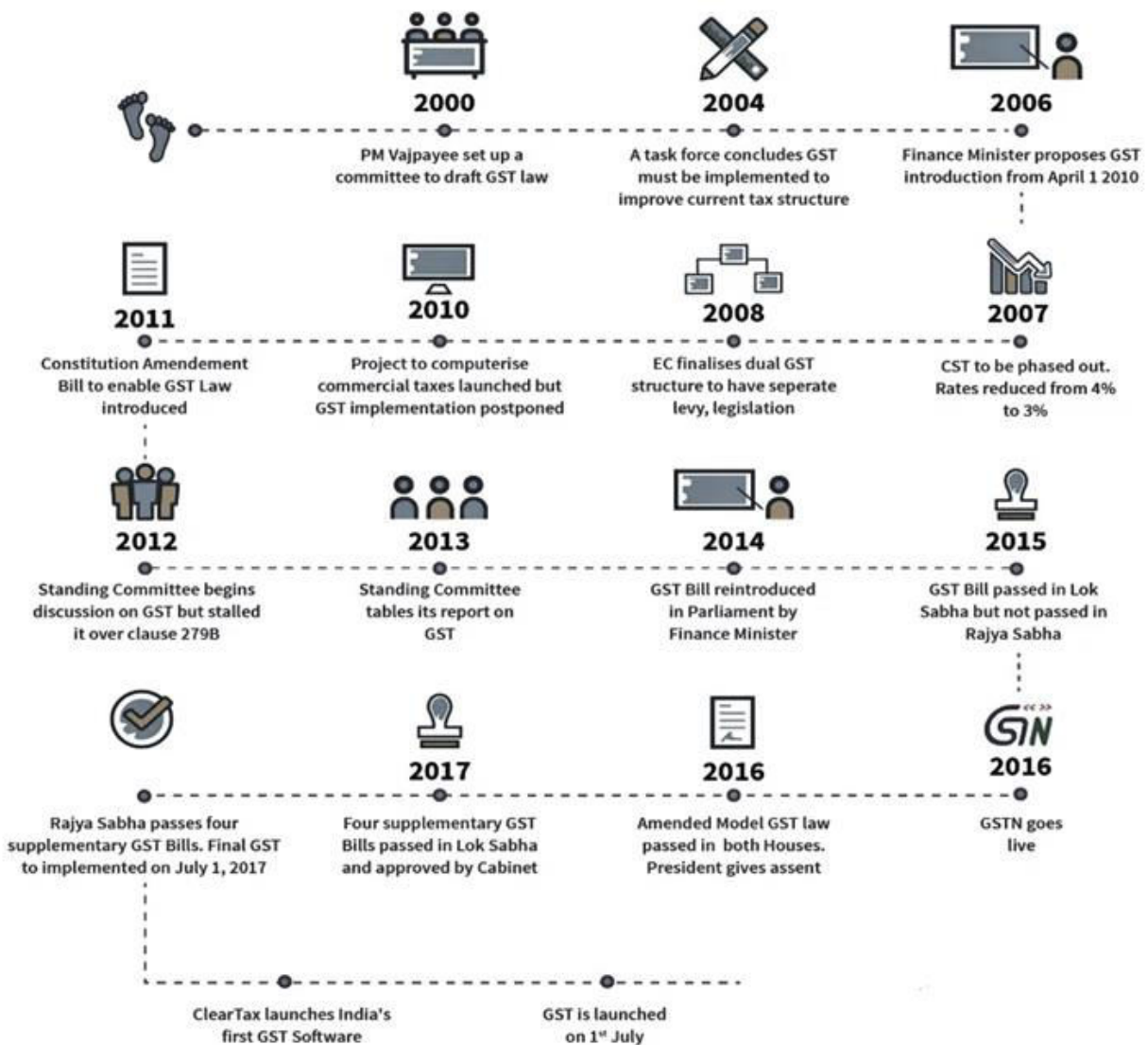


During earlier Indirect Tax Regime, so many deficiencies are there. Due to those deficiencies, the whole indirect taxation structure was very much critical. In order to simplify the indirect tax system and keeping in view “One country One Tax”, GST has been introduced.

**Deficiencies in the Earlier Indirect Tax Regime:**

1. No Set-off
2. Variety of taxes and Rates
3. Double Taxation
4. Cascading Effect
5. High Compliance Cost

**EVOLUTION OF GST IN INDIA**



**RESEARCH METHODOLOGY**

➤ **SAMPLING UNIT**

The respondents who will be asked to fill the questionnaire are sampling units. These comprise of businessman, professionals and other individual taxpayers.

➤ **SAMPLING SIZE**

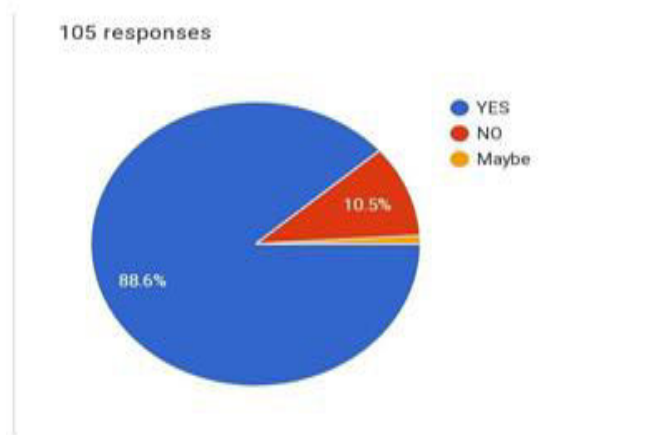
The sample size will be restricted to only 30, which comprised of mainly people from different regions of Ulhasnagar and Ambernath due to time constraints.

➤ **SAMPLING AREA**

The area of the research is Ulhasnagar and Ambernath.

ANALYSIS AND INTERPRETATION

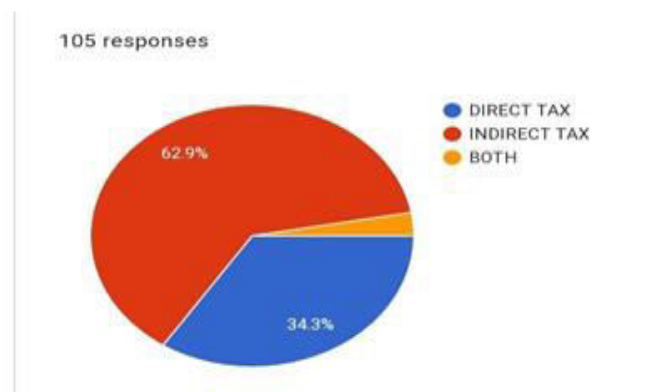
1. ARE YOU AWARE OF GST?



INTERPRETATION

The above data shows that 88.6% of people are aware of GST .while 10.5% of people are not aware of GST. And the remaining 0.9% people are maybe aware of GST.

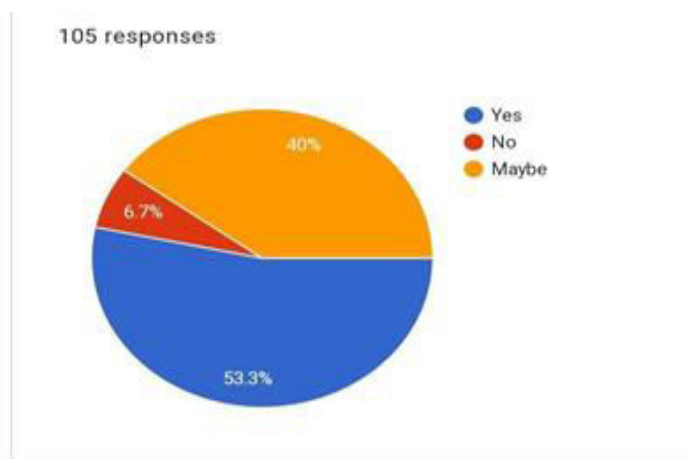
2. WHAT KIND OF TAX GST IS?



INTERPETATION

The above data shows that 62.9% people says that GST is an Indirect tax. While 34.3% people says that GST is a direct tax. Remaning 3.7% are saying that GST is both .

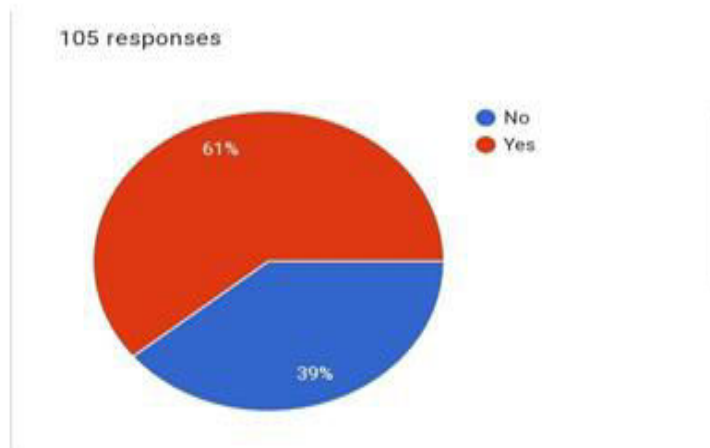
3. IS GST A FAIR TAX SYSTEM?



INTERPETATION:

The above data shows that 53.3% taxpayer says yes. While 40% says maybe, remaining 6.7% taxpayers says no.

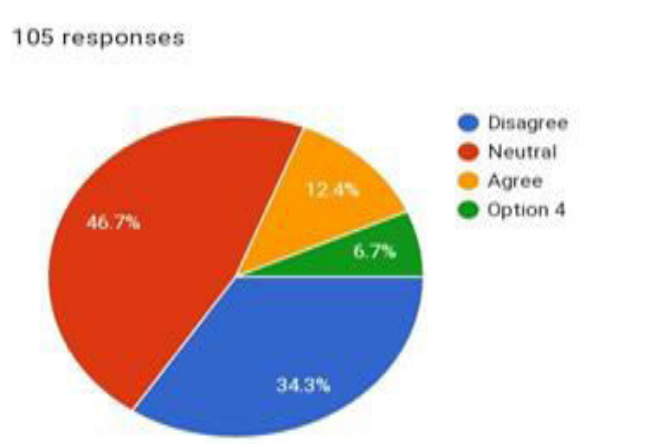
**4. DO YOU HAVE KNOWLEDGE ABOUT GST PORTAL?**



**INTERPRETATION**

The above data shows that 61% of person having the Knowledge about the GST portal while remaining 39% doesn't know about the GST portal.

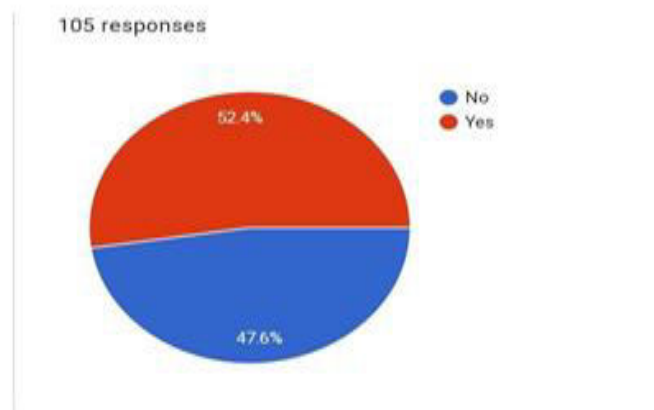
**5. IS GST RETURN BURDEN ON BUSINESS HOUSES?**



**INTERPRETATION**

The above data shows that 46.7% of person are telling that the GST is nutral 34.3% of person are disagree with it while 12.4% of person are agree with it and remaning 6.7% selected the option 4 i.e., none.

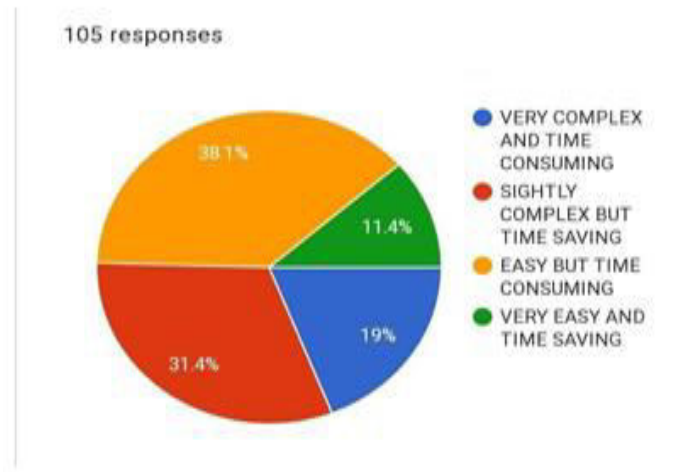
**6. ARE YOU AWARE OF E- NOTICE UNDER GST?**



**INTERPRETATION**

The above data shows that 52.4% are aware of E-notice under GST while remaining 47.6% are not aware of it.

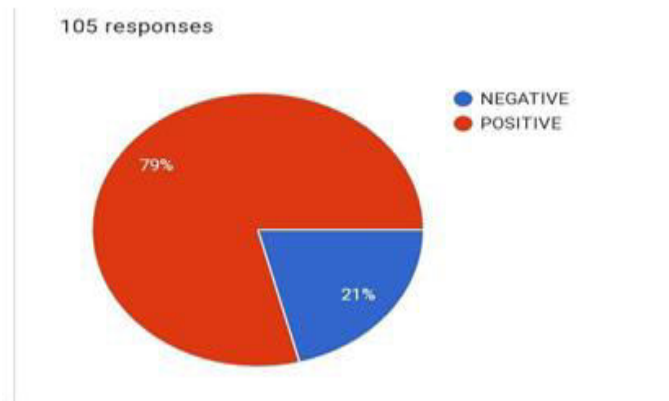
**7. HOW IS THE REFUND MECHANISM UNDER GST?**



**INTERPRETATION**

The above data shows that 38.1% of taxpayer says that refund mechanism under GST is easy and time consuming, 31.4% of taxpayer says that it is slightly complex but time saving, 19% of taxpayer says that it is very complex and time consuming while remaining says that it is very easy and time saving.

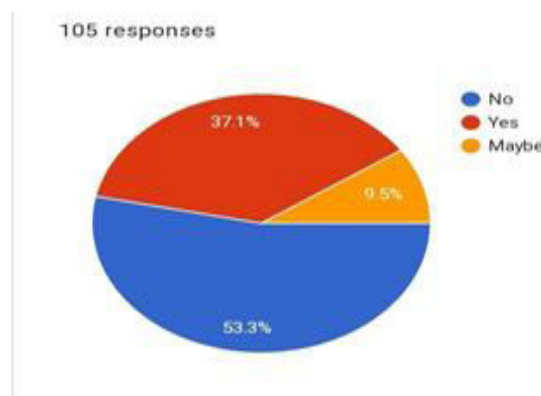
**8. WHAT IS THE IMPACT OF GST ON YOUR BUSINESS?**



**INTERPRETATION**

The above data shows that 79% of taxpayers says that the impact of GST on their business is positive while remaining 21% of taxpayer says it is negative .

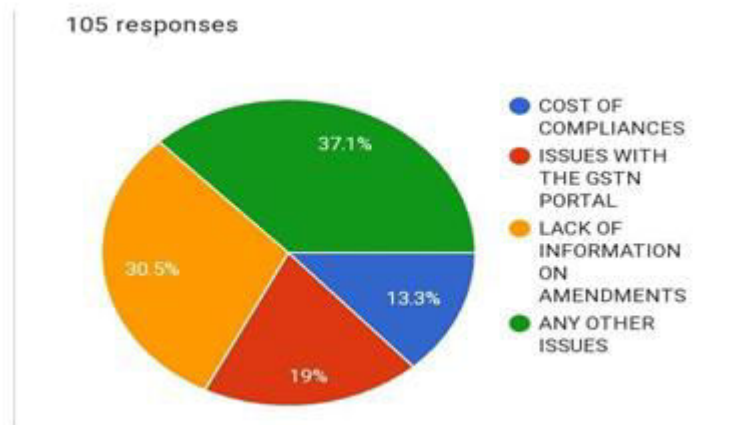
**9. DO YOUR BUSINESS FACES ANY ISSUE WHILE FILLING THE GST RETURN?**



**INTERPRETATION**

The above data shows that 53.3% of taxpayers does not faces any issues while filing GST returns. 37.1% of taxpayer says that they are facing issues while filling GST return. While remaining 9.5% doesn't know about it .

**10. WHICH KIND OF GST ISSUES ARE FACED BY YOUR BUSINESS?**



**INTERPRETATION**

The above data shows that 37.1% of taxpayers any other issues .30.5% of taxpayers says that they face lack of information on Amendments. 19% of taxpayers says that they face issue with the GSTN portal. While remaining 13.3% face the issue of cost of compliances.

**CONCLUSION**

We conclude that the implementation of GST would cover the way to simplified and easy to understand the tax structure and would be help into avoiding the every taking place at any level. Thus, it become sooner and later, an appropriate implementation would lead to actually understand whether “GST is a boon or ban. All sectors in India such as manufacturing, service, telecom, automobile etc. will suffer the impact of GST. While comparing problems with its merits, it is clearly visible that its merits are more compared to problems. Therefore the GST will become the strong and smart tax system for Indian economic development. But for gaining those benefits, country will need to build strong mechanism.

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**FISHERIES LIBRARY CONSORTIA FOR INDIA: A FUTURE VISION**

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**Mrs. Megha Santosh Ghogare<sup>1</sup> and Dr. Deelip D. Mestri<sup>2</sup>**<sup>1</sup>Researcher and <sup>2</sup>Librarian, Department of Library and Information Science, Chhatrapati Shivaji Maharaj University, Shedung, Panvel, Navi Mumbai**ABSTRACT**

*A **library consortium** is any cooperative association of libraries that coordinates resources and/or activities on behalf of its members, whether they are school, public, academic, special libraries and/or information centers. Consortia exist on a variety of levels, e.g., local, state, regional, national or international. Libraries commonly belong to multiple consortia. The goal of a library consortium is to amplify the capabilities and effectiveness of its member libraries through collective action, including, but not limited to, print or electronic resource sharing, reductions in costs through group purchases of resources, and professional development opportunities. The "bedrock principle upon which consortia operate is that libraries can accomplish more together than alone."*

*Library Consortia or Consortium is now being overheard globally. It is more because of electronic or digital form of information. Consortia are all about sharing resources and improving access to information. These resources are shared among libraries that have common missions, goals and clients (users) and act on those commonalties. Earlier we need to have own library resources through inter library loan, but in this Information communication technology (ICT) age it has gained momentum even in the developing countries. When library consortiums consortia are formed, the existing environment about users' preferences and difficulties needs to be studied. Initiating such studies would enable to incorporate the findings as the major input in consortium formation. "Library consortia are as varied as the libraries they serve" and can vary in almost all aspects, including scope, organizational structure, membership size, and mission. Broadly, library consortia can be classified using three categories: geographic region, membership participation, and governance framework.*

*Library consortia or buying clubs development is rooted in the history of library cooperative efforts and is now also driven by the need to provide remote users with licensed access to electronic resources and that too very economically by sharing subscription cost. Consortia are formed with an objective to enhance the purchasing power of the participating libraries in the present scenario of major financial crunch and escalating cost of the resources in electronic form. By utilizing the support of the regional & national level networking, libraries in India can work cooperatively towards establishing library consortia for offering and sharing electronic resources. Establishment of better consortium for integrating intellectual access will be a remarkable step in moving towards the electronic libraries.*

*Keywords: //Library Consortia// //Consortia Management// //Networking// //e-Resources// //Fishery Libraries// //India//*

**INTRODUCTION**

Library Consortia is the sharing of resources among the participant's libraries. Consortia approach has emerged as the hallmark of libraries in order to harness electronic resources effectively. According to Allen Kent "the success and survival of libraries will much depend on how much and to what extent the libraries cooperate with each other in future". Library consortia or buying clubs development is rooted in the history of library cooperative efforts. A Consortium could be described as a group of organizations who come together to fulfil a combined objective that usefully requires co-operation and the sharing of resources. Resource sharing in the form of cooperative acquisition and management of resources is not new to the library; the only difference is that these days efforts are made to the cooperative acquisition and management of resources in electronic form. Thus, in present form of e-consortia, a group of libraries come together for buying e-information. Voluminous development has urged the libraries to adopt new philosophies and techniques for collection development and to reduce the cost of information; the reduction of cost is achieved by the e-consortium acting as an agent on behalf of all member libraries to negotiate a purchase price of electronic resources that is lower than that available to an individual institution. One of the libraries or agencies works as a coordinator, for identification of libraries for each publisher, negotiation, legal matters etc. The e-consortium can be an ideal solution in present context, if that has been established and managed for the wider interests of the society and the mankind in total. The activities and operations of the library and information centres are being influenced and drastically changed with this new approach to information management.

With the popularity of consortium mode of subscription, publishers have started working out best pricing models suitable for different types of consortia, whether at regional, local or national level. Most publishers

already have well-defined policies and offers for the libraries subscribing as consortia. Evaluation of consortium for collective subscription of electronic resources has brought revolution in the ways the information is provided to the users in the academic libraries. Subscribing to electronic resources keeping in view the ever-escalating cost of electronic resources is a very practical information. Library consortia are driven by the need to provide remote users with licensed access to electronic resources and that too very economically by sharing subscription cost based on number of member libraries. The larger is the membership base, the less is the subscription cost. Thus, consortia purchasing often results in better pricing along with enhanced title access. Actually, this provides union strength to negotiate with electronic publishers for the best possible price and rights.

### NEED FOR E-CONSORTIA

Technological developments, electronic publishing of scholarly journals, pricing models of publishers for consortia gives new opportunities for libraries to provide instant access to information. Following factors justify the need of consortia development for the management of electronic resources:

1. **Overloaded Budgets:** Libraries are committing larger portions of their budgetary allocations for either procuring or assessing electronic resources while the allocation keeps on diminishing. The libraries with their diminishing or at best static financial allocations have to consider new ways to consolidate globally accessible electronic resources. Consortia are formed with an objective to enhance the purchasing power of the participating institutes in this critical situation of major financial crunch faced by the libraries and information centres. A consortium facilitates the member libraries to get the benefit of wider access to electronic resources at affordable cost and at the best terms of licenses.
2. **Information Explosion:** There has been a sudden onslaught of new materials and electronic versions of old materials resulting in the availability of information in numerous forms. This flood shows no signs of abating. Full-text electronic scholarly and popular books are becoming available in online form, and a deluge of such materials and providers over the next few years is expected. A consortium, with the collective strength of resources of various institutions available to it, is in a better position to address and resolve the problems of managing, organizing and archiving the electronic resources.
3. **Impossibility of Self-Sufficiency:** With the proliferation of information in myriad forms, it is difficult for any library to be fully sufficient to cater to the information needs of its user community. Financial constraints, space curb, human resources 4 inadequacy also stress upon the need for the libraries to opt for the consortia approach.
4. **Willingness of Publishers:** contortion This approach has helped to get attractive discounted rates and most of publishers responded positively to the call of consortia and are enthusiastic to give the best possible offers. Another reason for the eagerness of publishers to enter the Indian market, which holds very high future potentials.
5. **Diversity of User Needs:** The technology has changed expectations of researchers, their patience, and their willingness to accept services that are available on demand. The Web-based electronic resources are an apt answer to the expectations of users. Library users want to have access to that material as quickly as possible, and many of them want information at their computer screens.
6. **Quick Access:** The technology provides an unparalleled media for delivery of information with greater speed and economy. Academic and Research users can now hope to have access to their scholarly journal articles in electronic form as the electronic access is comparatively cheaper. Users are beginning to expect electronic delivery that is speedy and accessible at remote.
7. **Improving Quality Standard of Research:** The research productivity of all institutions is expected to improve with increased access to international e-databases and full-text resources, so libraries are willing to add electronic resources to their collection and are opting for consortia approach.
8. **Professionalism of Library Science:** This concept has tremendous influence on the consortia initiatives. The changing role of librarian as a conservator to a navigator/disseminator of information has enhanced the value of library consortia.
9. **Future Developments:** One of the important issues related to technology is stability of the systems that they deploy to store, retrieve and deliver the electronic resources. Consortia help to have a watchful eye on coming latest technological changes in publishing industry and associated legislations which can affect the libraries directly or indirectly

**Fisheries Library Consortia Approach to Harness Electronic Resources in India**

The library and information Centers, in India, are increasingly being called upon to provide more relevant, up-to-date and timely information to a wide range of users. To satisfy the varied user needs, libraries require availability and accessibility to a variety of electronic resources. Users expect their libraries to build and maintain a collection of electronic resources while simultaneously maintaining and growing traditional print collections. To cope with thorny problems of tremendous explosion of information, financial constraints, availability of information in different forms etc., the resource sharing networks has emerged as important alternatives. The advent of e-journals and e-databases coupled with high-speed data communication facilities has paved the way for the present form of library consortia. Cooperation in the form of e-consortia has emerged as an essential facet of modern library management in most developed countries of the world, but in India it is still in the formative stage. The most important development for academic libraries during the late 20th century was the move from organizational self-sufficiency to a collaborative survival move supported by the growth of library consortia. With the emergence of consortium concept, the libraries in developing countries like India are at the verge of self-sufficiency being endowed with electronic resources at deeply discounted prices. The concept of consortia is slowly picking up in India also. Few ventures like INDEST, UGC-INFONET, FORSA, CSIR Consortium, HELNET etc are successfully working in India and helping the librarians to expand the number of electronic resources. These transpire as a major source of cost saving endeavours for Indian libraries. Some of the Indian consortium initiatives are briefly discussed below: -

**UGC-INFONET Initiative:** The UGC-Infonet Digital Library Consortium was formally launched in December, 2003 by Honourable Dr. A.P.J Abdul Kalam, the then President of India, soon after providing the Internet connectivity to the universities in 2003. It is an innovative project launched by UGC to facilitate scholarly e-journals to Indian academics through a joint partnership of UGC, INFLIBNET and ERNET. It was launched to bring about a qualitative change in the academic infrastructure, especially for higher education. Under this initiative, UGC is modernizing the university campuses with state-of-the-art Campus Wide Networks and has set up its own nation-wide communication network named UGC-Infonet.

**Objectives:** The major aims and objectives of the UGC-Infonet Digital Library Consortium are as follows

- To subscribe electronic resources for the universities at a highly discounted rates of subscription and at the best terms and conditions.
- To extend the benefit of consortium-based subscription to all Indian universities and colleges.
- To extend the benefit of consortium to associate members of this Consortium.
- To impart training to the users, librarians, research scholars and faculty members of the institutions on the electronic resources with an aim to optimize their usage.
- To have increased interaction amongst the member libraries.
- To increase the research productivity of the institutions both in terms of quality and quantity of publications.
- To evaluate the usage of the resources subscribed.
- To identify new resources that are required to be subscribed under the programme based on the availability of resources and funds. This ambitious venture includes interlinking universities and colleges throughout the country electronically with a view to achieve maximum efficiency through the Internet enabled teaching, learning and governing. UGC Infonet is dependent on the ERNET infrastructure in a manner so as to provide assured quality of service and optimal utilization of bandwidth resources. This consortium covers almost all subject disciplines including arts, humanities, social sciences, physical sciences, chemical sciences, life sciences, computer sciences, mathematics and statistics, etc. The Consortium provides current as well as archival access to more than 4500 core and peer-reviewed journals and nine bibliographic databases from 23 publishers and aggregators in different disciplines. So far, 120 Universities in India, out of 171 that come under the purview of UGC, have been provided differential access to subscribed e-resources.

**INDEST-Consortium:** The Ministry of Human Resource Development (MHRD) set up the “Indian National Digital Library in Engineering Science and Technology (INDEST) Consortium” in 2003. The Ministry provides funds for access to electronic resources subscribed for the consortium to the 37 core members through the consortia headquarters setup at IIT, Delhi. The members include 8 IITs and IISc, 20 NITs, ISM, SLIET and NERIST, 2 IIIT and IIITM, 7 IIMs and NITIE.



**AICTE** provides funds for access to e-Resources to Government engineering colleges or technical institutions. 230 engineering colleges and institutions have already joined the consortium on their own. Recently, 461 engineering colleges and institutions joined under self-support- new scheme with financial support from the AICTE. It subscribes to over 4000 e-journals from a number of publishers 7 and aggregators. The INDEST consortium is the most ambitious initiative taken so far in India.

**Objectives:** The INDEST Consortium has the following objectives:

- To subscribe to electronic journals (resources) for the members of the consortium at highly discounted rates of subscription and at the best of terms and conditions.
- To extend the benefit of consortia-based subscription beyond the core members to other engineering and technological institutions.
- To impart training to the users and librarians of the member institutions on subscribed electronic resources with an aim to optimise the usage of electronic resources.
- To find more avenues of cooperation and interaction among member libraries. To increase interactions among member institutions.
- To increase scientific productivity of member institutions in terms of quality and quantity of publications. The INDEST Consortium, as an open-ended proposition, welcomes other institutions to join it on their own for sharing benefits it offers in terms of highly discounted rates of subscription and better terms of agreement with the publishers. All electronic resources being subscribed are available from the publisher's website. The consortium has an active mailing list and a website hosted. All IITs can get access to major full text databases from different suppliers whereas some other institutions can have access to only four full text databases. This consortium offers access to multiple electronic resources from different reputed publishers. The resources subscribed under this consortium can be divided into two categories, Full text databases and Bibliographic databases. Following is a list of e-resources being offered under this project.
- **Consortium for e-Resources in Agriculture (CeRA):** The National Agricultural Innovation Programme (NAIP) has established the Consortium for e-Resources in Agriculture (CeRA) with the support of Indian council of Agriculture Research (ICAR) at the Indian Agricultural Research Institute (IARI), New Delhi. The establishment of CeRA under NAIP is a part of the ongoing activities of the unit of simulation and informatics (USI) set up in November 2003 by merging the unit of Applications System Simulation (UASS), the Bioinformatics Centre and Internet Facilities. The work plan of CeRA comprises the establishment of a Co-ordination cell, appointment of project personnel, installation and commissioning of a dedicated server for the Consortium, enhancing the bandwidth of Internet leased line, etc., installation and development of networking, development/adoption of a suitable software, identification of e-journals/publishers/ vendors, organization of workshops and trainings, monitoring, and impact analysis of CeRA functioning. Currently CeRA Consortium has 123 members. CeRA-Consortium provides access to 2000+ journals (electronic and Print) from several publishers from the following sources. 200+ print journals from designated document delivery libraries; 1800+ e-journals from the following participating publishers. It covers six major subject fields including Agricultural & Biological Science; Arts & Humanities; Basic Sciences; Biomedical Sciences; Engineering & Technology (JET); Social & Management Sciences.
- **Objectives of CeRA:** CeRA is developed keeping in view the following objectives:
  - To develop the existing R&D information resource base of ICAR institutes/universities, etc. which is comparable to that existing in world leading institutions/organizations.
  - To create an e-access culture among scientists/teachers in ICAR institutes/agricultural universities.
  - To develop a Science Citation Index (SCI) facility at IARI for evaluation of scientific publications.
  - To assess the impact of CeRA on the level of research publications measured through SCI.

**CSIR Consortia:** National Institute of Science Communication and Information Resources (NISCAIR), New Delhi along with other laboratories of CSIR formed a consortium called "Consortium for CSIR Laboratories for Accessing E-journals". The consortium started working in June 2002 after an agreement with Elsevier Science for a period of four years for 1200 journals. CSIR has taken the major initiative in 10th five-year plan to form E-journal Consortium. The objectives behind this consortium are to strengthen the pooling, sharing and electronically accessing the CSIR library resources, to provide access to world S&T literature to CSIR

laboratories and to nucleate the culture of electronic access resulting into evolution of digital libraries. Its activities range from creation to monitoring the accessibility of scientific periodicals published by the leading international institutions. NISCAIR, that has been entrusted the implementation of this project, aims at providing access to 4500 world class e-journals to all S& T personnel of CSIR through pooling and sharing resources. Finally, agreements have been made with 20 publishers, facilitating access to 4500+ world-class e-journals; Patent databases such as Derwent Innovation Index, Delphion; Web of Science Bibliographic database, Indian standards and ASTM to all CSIR S&T staff, as against their print base of 20-200 journals.

**FORSA Libraries Consortia:** Forum for Resource sharing in Astronomy and Astrophysics (FORSA) was established in 1981. Members of FORSA include Indian Institute of Astrophysics, Inter University Centre for Astronomy and Astrophysics, National Center for Radio Astrophysics, Physical Research Laboratory (PRL), Raman Research Institute, etc. It was formed for sharing of resources in areas common to R&D activities. It is subscribing 25 electronic journals to Indian Astrophysics Consortium (Kluwer journals 2002+) and Nature Online (Nature Publishing 2002+).

**Health Sciences Library and Information Science Network Consortium (HELINET):** In 2001, the library of Rajiv Gandhi University of Health Sciences realized that the resources like journals and books are expensive and building a comprehensive collection in every medical college is unaffordable. Thus, the birth of HELINET took place with the motto to network all the libraries under RGUHS for minimizing the cost of acquisition and maintenance of learning resources and maximizing their utilization among the faculty, students and researchers in the colleges and institutions affiliated to the university. About 600 scholarly international biomedical journals from 24 leading publishers, at about one-third price of their print subscription, have been procured online and are provided to all medical colleges in Karnataka. Moreover, the member colleges can get all time access to the current journals as well as archives, i.e., the back-volumes of journals for a period of seven to 10 years. The university has spent about two crore rupees for establishing the consortium on a cooperative e-access model and is subscribing to Elsevier's Science Direct, Ovid Biomedical Collection, Annual Reviews Biomedical Suite, J-Gate Custom Content for Consortia and J-Gate.

**Benefits of E-Consortia:** The present system of consortia has lot of merits over the earlier pattern of individual subscription to electronic resources. The main advantage of library consortia is resources enhancement and general cost savings. Few benefits are mentioned below:

1. Consortia-based subscription to electronic resources provides access to wider number of electronic resources at substantially lower cost. When subscribed through a consortium the cost per library can be significantly lower than what each library would pay in an independent agreement. The consortium, with its collective strength of participating institutions, has attracted highly discounted rates of subscription with most favourable terms of agreement.
2. The Consortia usually offer better terms of licenses for use, archival access and preservation of subscribed electronic resources, which would not have been possible for any single institution.
3. Since the subscribed resources would be accessible online in electronic format, the beneficiary institutions would have less pressure on space requirement for storing and managing print-based library resources. Moreover, all problems associated with print media such as their wear and tear, location, shelving, binding, organizing, etc. would not be an issue for electronic resources.
4. Availability and monitoring of usage statistics, which helps libraries in accomplishment of future strategy.
5. Library consortia act as means to achieve electronic resources access to more users for a lesser price. For the library it is more-for-less bargain strategy.
6. By developing common e-resources databases libraries can have access to otherwise unsubscribed electronic resources.
7. A single interface and access point providing scope for electronic archive searching always provide an edge to the needy user.
8. Pooling of expertise in the resolving of complicated tasks e.g., in the implementation of modern technological applications is an added benefit.
9. The gateway portals provide customized solution not only to access the resource online but also access resources of other libraries participating in the consortium.
10. Cost of establishing digital library is reduced. Digital libraries are nearer to the tech savvy users' mind and electronic resources pave bridges between sea of information and user community.

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**CONCLUSION**

For providing the information services in the 21st century, it is the best way to subscribe information resources through consortia so that more and more libraries will get maximum information resources at lesser prices. The concept of consortium directly or indirectly has benefited a number of institutions in India. With the launching of consortia approach in India, it has become possible for almost all the higher education institutions to get access to various electronic databases having quality journals in a wide range of disciplines. Thanks to the initiatives in forming "consortium arrangements", access to e-journals is increasingly facilitated. But this development is yet to be made available to the public libraries and school libraries. Libraries have to realize that working together can accomplish far more than they can do individually. Any set of objectives will only be attained, if there is a willingness to unite together and to believe that more will be achieved through the hard work of the whole than at the individual level. In India, we are yet to get into the mainstream of consortia development for all kinds of libraries, which entail changes in attitudes and functions on the part of library professionals. By utilizing the support of the regional & national level networking, libraries in India should work cooperatively towards establishing library consortia for offering and sharing electronic resources. Establishment of better consortium for integrating intellectual access will be a remarkable step in moving towards the electronic libraries. By working with consortia as strategic partners, libraries can find highly effective solutions to help them answer the information question of the users. In a nutshell, consortia have a pivotal role to play in management of electronic resources for Indian libraries. Indian libraries must seriously think, proceed and commence consortium movement for maximum utilization of electronic resources at a reduced cost, time and space.

Overall, it can be concluded that role of fisheries library in society is very important. They are doing tremendous job in remote areas also. Certainly, role of fishery library will help more effectively for agricultural community in networked, digital era.

Undoubtedly, the role agricultural library and information centers and the library professionals associated with them is good, today every section of society wants to be educated and move forward to update itself. We can say, that agricultural libraries fulfill the object of its establishment create good result for in field of agriculture, resulting demand of library information center and its utilization capacity will be increasing and certainly status of library will improve in the society. Specially, in field of agriculture, agricultural library services may helpful in boosting up the crop productivity for the development of agriculture in coming years.

But in spite of these efforts there should be more coordination and a strong library information network is needed for remotely located libraries. Keeping in view of some challenge i.e. technically knowledge, copyright & Intellectual Property Right, anti plagiarism and information sharing. If the concentration is given on use of technology in agricultural library there is lot of opportunity, so prosperity will come in field of agriculture.

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APPLICATION OF ZDTM NPC TO DIFFERENTIAL TRANSFORMATION METHOD FOR SOLVING FIRST ORDER ORDINARY DIFFERENTIAL EQUATIONS

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ABSTRACT

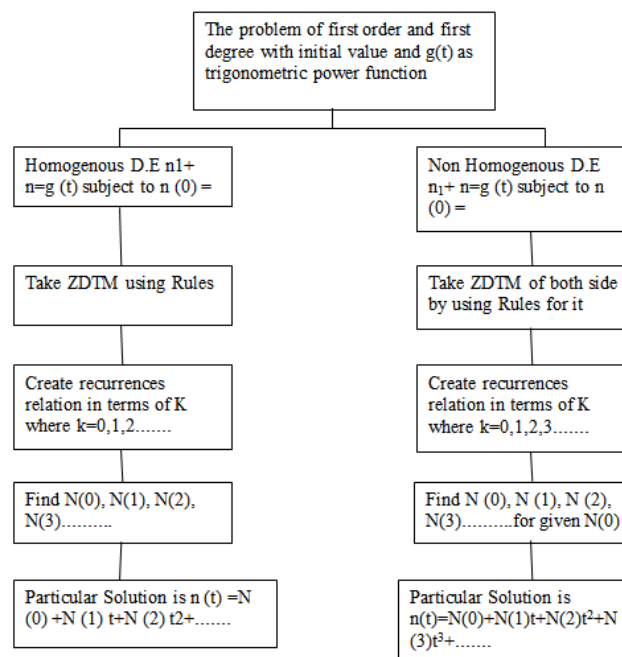
In this paper we present Zhou's method (DTM) for solving the initial value problems involving first order ordinary differential equations. We introduced the concept of DTM & ZDTM NPC applied it to obtain a solution of three numerical examples for demonstration. The results are compared with exact solution ZDTM NPC method results. There results show that the technique introduced here is accurate & easy to apply.

Keywords: Ordinary differential equations Zhou's Method (DTM), Initial value problem.

1.0 INTRODUCTION

The purpose of this paper is to employ the DTM and ZDTM NPC method on examples of ordinary differential equation of first order and compared with result obtain by exact solution by using complimentary function particular integral. In recent years, partially distributed moving load(1), Ayaz F has used DTM to find the series solution of system of differential equation (2), Abdel Halim Hassan I. used DTM method for solving differential equations (3), Chen used DTM to obtain the solutions of nonlinear system of differential equations (4), Duen Y use DTM for Burger's equation to obtain the series solution (5), Edeki, A semi method for solutions of a certain class of second order ordinary differential equations(6), Gbadeyan and Agboola for Dynamic behavior of a double Rayleigh beam-system due to uniform AriKoglu A applied DTM to obtain numerical solution of differential equations (7), Kou B has been used to find numerical solution of the free convection problems (8), Bert W. has applied DTM on system of linear equation and analysis of its solutions (9), Chen C.L. has applied DTM technique for steady nonlinear heat conduction problems (10), DTM was first proposed by Zhou & Proved that DTM is an iterative procedure for obtaining analytic Taylor's series solution of differential equations DTM is useful to solve ordinary diff equations. & boundary value problems (11), Opanuga On numerical solution of systems of ordinary differential equations by numerical analytical method(12), Using DTM Hassan have find out series solution and that solution compared with DTM method for linear & non linear initial value problems & proved that DTM is reliable tool to find numerical solution(13), Montri Thangmoon has been used to find numerical solution of ordinary differential equations (14), Bizar J. used for Riccati differential equation (15), Khaled Batiha has been used DTM to obtain the Taylor's series as solution of linear, nonlinear system of ordinary differential equations (16),

1.1 FLOW CHART



**1.2 DEFINITION OF ZDTM METHOD V(Z) CAN BE EXPRESSED BY TAYLOR’S SERIES**

$$V(z) = \sum_{k=0}^{\infty} \frac{(z-z_i)^k}{k!} V(k) \quad \text{where } z = t, z_i = t_i \text{ etc.}$$

V(z) is called inverse of V(k)

$$V(z) = D^{-1} V(k)$$

By Taylor’s series

$$V(k) = \frac{1}{k!} \left[ \frac{d^k V(z)}{dz^k} \right] \text{ at } z=z_0$$

**1.3 PROPERTIES OF ZDTM METHOD [ASSUME Z = T]**

1) If  $p(z) = n(z) \pm s(z)$  then

$$P(k) = N(k) \pm S(k)$$

2) If  $p(z) = \alpha n(z)$  then

$$P(k) = \alpha N(k)$$

3) If  $p(z) = \frac{d n(z)}{dz}$  then

$$P(k^*) = (k^*+1) N(k^*+1)$$

4) If  $p(z) = z^s$  then

$$P(k^*) = \delta (k^*-s)$$

Where  $\delta (k^*-s) = 1$  if  $k^* = s$

$= 0$  if  $k^* \neq s$

5) If  $p(z) = e^{\lambda z}$  then

$$P(k^*) = \frac{\lambda^{k^*}}{k^*!}$$

6) If  $p(z) = \sin (\alpha z + \beta)$  then

$$P(k^*) = \frac{\alpha^{k^*}}{k^*!} \sin (k^* \frac{\pi}{2} + \beta)$$

Where  $\lambda, \beta$  are constant

7) If  $p(z) = \cos (\alpha z + \beta)$  then

$$P(k^*) = \frac{\alpha^{k^*}}{k^*!} \cos (k^* \frac{\pi}{2} + \beta)$$

8) If  $n(z) = \sin^2 z$  then

$$N(k) = \frac{1}{2} \left[ \delta(k-0) - \frac{2^k}{k!} \cos \left( \frac{k\pi}{2} \right) \right]$$

9) If  $n(z) = \cos^2 z$  then

$$N(k) = \frac{1}{2} \left[ \delta(k-0) - \frac{2^k}{k!} \cos \left( \frac{k\pi}{2} \right) \right]$$

10) If  $n(z) = \sin^5 z$  then

$$N(k) = \frac{1}{16k!} [5^k - 5 * 3^k + 10(1)^k] \frac{k\pi}{2}$$

**1.4) NUMERICAL PROBLEMS ON ZDTMNPC**

**Ex 1. :** Solve  $y^1 = \sin^2 t + \cos^2 t$

Subject to  $y(0) = 1$

$$(k+1) y(k+1) = \delta(k)$$

$$y(1) = 1$$

$$y(2) = 0$$

$$y(3) = 0$$

$$- y(t) = y(0) + t y(1) + t^2 y(2) + t^3 y(3) + \dots = 1 + t$$

**Ex 2. :** Solve  $y^1 - y = \sin^5 t$

Subject to  $y(0) = 1$

using result ZDTMNPC

Given  $y(0) = 0$

Put  $k = 0, 1, 2, 3, 4, \dots$

$$\begin{aligned} K = 0 \quad y(1) - y(0) &= \frac{1}{16} [5^0 - 5.3^0 + 10(1)^0] \sin 0 \\ &= 0 \end{aligned}$$

$$\begin{aligned} K = 1 \quad 2y(2) - y(1) &= \frac{1}{16} [5 - 5.3 + 10 \cdot 1] \sin \frac{\pi}{2} \\ 2y(2) &= \frac{1}{16} [5 - 15 + 10] = 0 \\ y(2) &= \frac{1}{2} \end{aligned}$$

$$\begin{aligned} K = 2 \quad 3y(3) - y(2) &= \frac{1}{16 \times 2!} [5^2 - 5.3^2 + 10(1)^2] \sin(n) \\ 3y(3) - \frac{1}{2} &= 0 \\ y(3) &= \frac{1}{6} \end{aligned}$$

$$\begin{aligned} K = 3 \quad 4y(4) - y(3) &= \frac{1}{16 \times 3!} [5^3 - 5.3^3 + 10(1)^3] (-1) \\ &= \frac{1}{96} [125 - 135 + 10] (-1) \\ &= 0 \\ 4y(4) - \frac{1}{6} &= 0 \end{aligned}$$

$$y(4) = \frac{1}{24}$$

$$\begin{aligned} K = 4 \quad 5y(5) - y(4) &= \frac{1}{16 \times 4!} [5^4 - 5.3^4 + 10(1)^4] \cdot 0 \\ &= 0 \\ y(5) &= \frac{1}{120} \end{aligned}$$

$$\begin{aligned} K = 5 \quad 6y(6) - y(5) &= \frac{1}{16 \times 120} [5^5 - 5.3^5 + 10(1)^5] \cdot 1 \\ &= \frac{1}{1920} [3125 - 1215 + 10] \\ &= \frac{1}{1920} \times 1920 \end{aligned}$$

$$6y(6) - \frac{1}{120} = 1$$

$$6y(6) = 1 + \frac{1}{120} = \frac{121}{120}$$

$$y(6) = \frac{121}{720}$$

$$K = 6 \quad 7y(7) - y(6) = 0$$

$$7y(7) = \frac{121}{720}$$

$$y(7) = \frac{121}{5040}$$

$$\begin{aligned}
 K = 7 \quad 8y(8) - y(7) &= \frac{1}{16 \times 7!} [5^7 - 5.3^7 + 10] (-1) \\
 8y(8) - y(7) &= \frac{1}{16 \times 7!} [78125 - 10935 + 10] (-1) \\
 &= \frac{[67200]}{16 \times 7 \times 6 \times 5 \times 4 \times 3 \times 2 \times 1} \\
 &= \frac{67200}{80640} = 0.83333333 \\
 8y(8) &= 0.83333333 + 0.0240079 \\
 &= 0.85734127 \\
 y(8) &= 0.107167659 \\
 &-
 \end{aligned}$$

$$\begin{aligned}
 y(t) &= y(0) + t y(1) + t^2 y(2) + t^3 y(3) + t^4 y(4) + \dots \\
 &= 1 + t + \frac{t^2}{2} + \frac{t^3}{6} + \frac{t^4}{24} + \frac{t^5}{120} + \frac{t^6 121}{720} \dots
 \end{aligned}$$

**Ex 3 :** Solve  $y' - y = \sin h^5 t$  Subject to  $y(0) = 1$  By ZDTMNPC

$$\begin{aligned}
 (k+1) y(k+1) - y(k) &= \frac{1}{32k!} [(5^k - (-5)^k)] - 5(3^k - (-3)^k) + 10(1^k - (-1)^k) \\
 y(1) - y(0) &= \frac{1}{32} [0] = 0 \\
 y(1) &= y(0) = 1 \\
 2y(2) - y(1) &= \frac{1}{32} [10 - 5 \times 6 + 10 \cdot 2] \\
 &= \frac{1}{32} [10 - 30 + 20] \\
 &= 0 \\
 2y(2) &= y(1) = 1 \\
 y(2) &= \frac{1}{2} \\
 3y(3) - y(2) &= \frac{1}{32 \times 2!} [0] \\
 &= 0 \\
 3y(3) &= y(2) = \frac{1}{2} \\
 y(3) &= \frac{1}{6} \\
 4y(4) - y(3) &= \frac{1}{32 \times 3!} [(5^3 - (-5)^3)] - 5(3^3 - (-3)^3) + 10(1^3 - (-1)^3) \\
 &= \frac{1}{192} [250 - 270 + 20] \\
 &= 0 \\
 y(4) &= \frac{1}{24} \\
 5y(5) - y(4) &= \frac{1}{32 \times 4!} [0] = 0 \\
 y(5) &= \frac{1}{120} \\
 6y(6) - y(5) &= \frac{1}{32 \times 5!} [6250 - 5 \times 486 + 20] \\
 &= \frac{1}{32 \times 5!} [6250 - 2430 + 20] \\
 &= \frac{1}{32 \times 120} [3840] \\
 &= \frac{1}{3840} [3840] \\
 &= 1
 \end{aligned}$$



$$6y(6) - \frac{1}{120} = 1$$

$$6y(6) = 1 + \frac{1}{120} = \frac{121}{120}$$

$$y(6) = \frac{121}{720}$$

$$y(7) = \frac{121}{5040}$$

$$y(t) = y(0) + t y(1) + t^2 y(2) + t^3 y(3) + \dots$$

### 1.5) CONCLUSION

Some differential we can't solve by exact, Laplace method can Easily solve by ZDTMNPC very correctly and shortly

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**A STUDY ON THE EFFECTIVENESS OF GOVERNMENT EXPENDITURE FOR ECONOMIC GROWTH OF INDIA**

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**ABSTRACT**

*This study will investigate the performance or effectiveness of government expenditure on economic growth and on individuals. The relationship between economic growth and government expenditure are the most debated topics of every country. As economic growth of a country is a dependent variable however inflation, unemployment, agriculture, non-agriculture, capital expenditure, education, defense, health care and recurrent expenditure are all independent variable. The major goal of this study is to find out the impact on dependent and independent variable. The empirical results shows that impact of expenditure will be on people and their lifestyles which will indirectly improve economic growth if higher investments are done in industrial and service sectors. The study will highlight about the expenditure management as it has to lay more significance on the design and exploration of the alternatives on which the expenditure can be done.*

*Keywords: Economic Growth, Expenditure, People, Government, Economy*

**INTRODUCTION**

As government is playing an essential role for economic development of a country by spending so much for the people of a country. Government as a policy maker always review what to spend, when to spend, how to spend and on whom to spend. For discussing the impact of government expenditure people needs to be aware about the macroeconomics concepts. There is a high possibility that rise in taxes may increase the government spending and it can also lead to increase in GDP (Gross domestic product). Just because of increase in taxes the consumers will try to reduce the spending and increase private savings for the nation. If the government will increase employment opportunities it will make more job opportunities and unemployed will get the jobs and increase in income may lead to increase in aggregate demand so it will create a multiplier effect. The multiplier effect will boost economic growth in long run and it will be beneficial for the economy. Although there are different types of expenditure i.e. Capital expenditure and Revenue expenditure. Capital expenditure leads to formation of buildings, roads, bridges, hospitals, schools and parks. Revenue expenditure leads to payment of wages, salaries, provident funds and other allowances to the government employees or ministers. Since people are aware about income and expenditure but it includes Revenue income & expenditure and Capital income & expenditure. People also need to understand about deficits where income is less than expenditure. Budget deficit is an indicator of poor financial health i.e. the sum of revenue account and capital account deficit. The government tries to fulfill that gap by borrowing the amount from other countries or by issuing bonds. Although the deficit is increasing year after year but the government needs to balance revenue and expenditure for achieving equilibrium in balance of payment. Government spending boosts economic growth and it increases purchasing power of people. Government has the power to improve the situation by borrowing from foreign countries or private companies and pick up the country from economic downturn. Government can accelerate the spending but that expenditure can pick up the economy from recession or depression for only short term period and not for long term basis. Once the economy is out of recession or depression then government have to reduce the spending for preventing inflation and for increasing the purchasing power of people. Few repercussions of deficit can be high inflation, high taxes and high interest rates. If inflation remains high then people will have low purchasing power for the commodities. If in few cases like higher taxes for companies, with less purchasing power and higher taxes the earnings can reduce and it can lead to deficit. If government is increasing CRR (cash reserve ratio) rates or SLR (statutory liquidity ratio) rates then it can lead to higher interest rates for general public as well as for banks.

**OBJECTIVES**

- 1) To make people aware about certain benefits of engagement of people and its impact of government expenditure.
- 2) To empower citizens to participate in decision making of polices.
- 3) To analyze the role and responsibility of government in nation building.
- 4) To make people understand the role of development for innovations and explore their desirable fields.
- 5) To make citizens aware about the rights and duties that they possess in their country and their duty when government is using its funds for citizens.

- 6) To empower every citizen to have basic knowledge and information of their nations fiscal and monetary policies.
- 7) To identify the factors which are influencing the national policy performance of government effective development.
- 8) To make people aware that people should know their right and duty when government is preparing various budgets for the people.
- 9) To make people understand about different types of expenditure i.e. Revenue and Capital expenditure.

**METHODOLOGY:**

The study is based on internal and external secondary data and it is collected from various sources like books, journals, Wikipedia, research gate and other websites related to role of citizens in national development. The research methodology requires gathering relevant data from specified books of Economics, macro and micro economics in order to analyze the data properly.

**BENEFITS****1) Provides a Well-Functioning Legal System**

Any economy facing political or economic issues then it is necessary that government plays a major role and extract people from facing that issues. Whenever there is an uncertainty going on in the country people refrain themselves from investing in any way so in that case government should play a major part and provide a well-functioning system by making them access a good political and economic framework. The government also needs to make sure that there is stability in the environment.

**2) Stimulating the Economy by Increasing Spending**

Whenever the economy is in recessionary or depression period then government should increase spending by providing people with more employment opportunities as in that case people usually lose their jobs and due to less income their standard of living will never accelerate in near future.

By increasing spending the government have to pick up the economy and have to come up with new strategies to cope with recessions and depressions of the nation.

**3) Regulatory Role for Competitive Market**

There should be certain regulations that the economy does not drift in the monopolistic situation. The government have to think about the policies to trade with foreign countries and ensure optimum utilization of resources. As the natural resources are scarce so it should be used diligently. Competition is increasing day by day so government have to think about better prospects for the nation by playing a regulatory role.

**4) Assesses Economic Inequality**

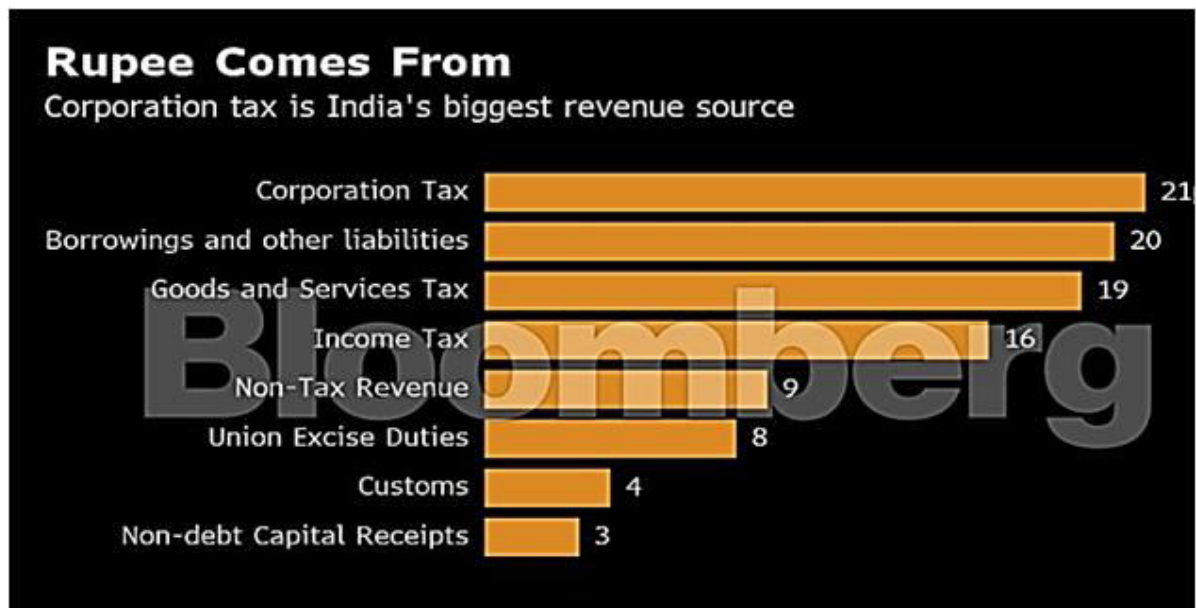
As inequalities are increasing on the basis of caste, creed, occupation, religion and gender so this is the advantage that government assesses economic inequality for providing equal opportunities with equity. The disparity causes economic imbalances in goods and money market. The government needs to provide better schemes and polices for low earners and reserved categories via taxes and social spending for keeping inequality in check. For reducing inequality the government have to increase spending in every possible way.

**LIMITATIONS**

- 1) With increased taxes, the government will spend that extra funds ineffectively rather than utilizing it in the optimal way. For suitable economic growth it is necessary that government should keep an eye on the expenditure and use that funds in appropriate way. The policy makers should get the decision making power to work effectively for the people.
- 2) Accelerated taxes may put extra burden on the people and it will pressurize them to expend less on their basic necessities. If they will reduce the demand than supply will probably decrease in future and ultimately the economy will have to bear the loss in long run. Increased taxes should be balanced with increased benefits for achieving better results.
- 3) Government spending inhibits innovation as government programs are inflexible and pressurize the policy makers to reduce the costs, it also reduces the quality of products just because of centralization and bureaucracy. Decentralization is necessary to provide quality products to the people and if competition increases, the quality of commodities will automatically increase in certain period.
- 4) Taxes and deficits both are harmful but government is taking out the funds from private sector and infusing that funds in the economy in counterproductive way. Government should figure out the measures to fix that issues and provide assistance to private sector either by reducing the taxes or increasing the subsidies and deductions.

### SOURCES OF GOVERNMENT INCOME

The Indian government like other countries gets the revenue by taxing citizens, corporations and goods and services. In order to provide goods and services government also needs funding so for that governments needs to collect the taxes, excise duties, customs, non-debt capital receipts and borrowings with other liabilities. Taxes can includes direct and indirect taxes like income tax, GST, house tax, service tax. When governments runs any enterprise, they charge for the goods and services they sell and there are charges for non-utilities such as museums, national parks and toll roads etc. The government budget sets out all the revenue streams coming in the treasuries of the departments and all the expenditures made by the government including municipal, local and national governments by infusing budget deficit (spending is more than revenue i.e. contractionary state), budget surplus (spending is less than revenue i.e. expansionary state) and budget balance (spending is equal to revenue i.e. no net effect state).



*Source:* Ministry of Finance

From the above diagram, it can be seen that from the total receipts the corporation tax holds the major share than next position is of borrowing and other liabilities. Goods and service tax is with 19 percent. Income tax is with the revenue of 16 Percent. The non-tax revenue is providing a revenue of almost a half receipts of income tax. Union excise duties are with 8 percent. Customs with half of union excise duties and non-debt capital receipts are having a lower share of 3 percent from all the receipts of government. Revenues plays an essential role for increasing the expenditure on the part of government. If revenues will increase than only the expenditures can increase otherwise it is not possible for the government to meet the expenditures of the economy but for increasing the revenues either government have to increase the taxes or accelerate the borrowings for the better future of the country.

### CONCLUSION

Government spending even in the time of crisis may not work as an automatic boon for the economy's growth. Although the budgets are prepared but the economy may fall short of that goal. To boost economic growth should have well understanding of that whether it will stimulate economic growth and it will be beneficial for the economy or not as uncertainties are all around the economy. Moreover the policy making should be open for the assessment by the public for modifications and for achieving better results in it. In recent period the government spending has increased drastically just because of the pressure from the people as India is a developing country and billions of people in the country are below and on the average line so government is feeling that pressure to increase the expenses and provide basic necessities like food, clothing, shelter and education to people. If government spends money in a productive way that generates higher rate of return, this can be treated as an exception rather than the rule. Although the large and growing governments are not conducive to better performance for the economies but the small governments can lead to better performance due to reduces expenses and incomes of the employees. Governments should try to extract the cost from the exotic countries by increasing exports and reducing costs. At last it can be said that government should try to prepare the budget by taking care of minute or petty stuff that needs an extra care in the country.

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## SOCIAL ENTREPRENEURSHIP THE CHANGING THE FACE OF URBAN INDIA

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**ABSTRACT**

*Entrepreneurship has come to the forefront with India churning out unicorns one after the other with no signs of slowing down. While the phrase ‘Social Entrepreneurship’ sounds oxymoronic, it certainly is not an unfamiliar concept in the Indian market and society. India is a hub of social entrepreneurship and has a long history of doing business for social causes. The business giants like Amul, Aravind Eyecare, Lijjat, Sulabh Shauchalay, etc. have been solving social problems through entrepreneurial strategies since ages. Inspired by tech giants like Uber or Paytm, aspiring entrepreneurs are looking for problems that can be solved through new business ideas. The emergence of social entrepreneurship as an identifiable sector and as a discipline/field of study has become a social phenomenon. Social entrepreneurship is gaining traction even more, with the youth wanting to leave a mark on the society, which goes beyond profit. People who take the decision to start their own businesses are motivated to do so for multiple reasons. Some want to be their own boss and build an empire, while some might want to do so to make a lot of money and have the freedom to pursue their true passion. Through, recently there has been a surge in a new type of entrepreneur; the social entrepreneur. The main effort is to implement a low-cost business solution for socio-causes while dealing with the shortage of funds, manpower, resources and many more. The obstacles in the way are endless but the idea to transform lives for the collective good is the driving force that helps such social entrepreneurs to navigate the turbulent waters of social entrepreneurship. In this way it can be understood that a social entrepreneur is an individual who finds and navigates various business opportunities that can have a positive impact on society or the planet as a whole. But it is important to not confuse it with a non-profit organization because it is a for-profit venture that puts a great emphasis on bringing about changes in society or the world.*

*My article will discuss everything about Social entrepreneurs in India and how they are changing the face of Urban India.*

*Keywords: Entrepreneurship, communities, Startups, Businesses, Enterprises, Reforms, manufacturing, education, agriculture, healthcare.*

**INTRODUCTION**

In a country like India that has no dearth of social issues; social entrepreneurship is what helps startups and entrepreneurs fund solutions that directly address these problems. A social entrepreneur, therefore, is a person who pursues an innovative idea with the potential to have a positive impact on their community, in the society or the world. It is no secret that India is in much need of sociopreneurs to come up with unconventional business models that address social issues. Social entrepreneurs are passionate, selfless, innovative and zealous; with a drive to ensure that they make the world a better place, one idea at a time. In a country like India that has no dearth of social issues; social entrepreneurship is what helps Indian startups and entrepreneurs fund solutions that directly address these problems.

In the modern era, social entrepreneurship is often combined with technology assets: for example, bringing high-speed internet connectivity to remote communities so that school-age children have more access to information and knowledge resources.

Other examples of social entrepreneurship include educational programs, providing banking services in underserved areas, and helping children orphaned by epidemic disease. All of these efforts are intended to address unmet needs within communities that have been overlooked or not granted access to services, products, or base essentials available in more developed communities.

### **HYPOTHESIS**

This article based on Secondary data which have been collected by various magazines, news papers, articles and online websites. After comparing and analyzing the information from these sources I have tried to put my opinion and finding in the article. This article will provide maximum knowledge and motivation to new entrepreneurs who have better socially connect with the societies and other area.

### **SOCIAL ENTREPRENEURSHIP OBJECTIVES**

The objective of a social enterprise could be to encourage the employment of women in tech-related fields.

The business sells services and products relative to their mission and then reinvests the money into the program itself or into efforts supporting women in tech such as free resources.

Social entrepreneurship can be very rewarding, but also tricky so prepare yourself as much as possible and take calculated risks.

Social enterprises have missions that are meant to support and serve social or ethical issues or needs. Social enterprises are directly involved in producing goods or providing services and competing in the same markets as other business who do not identify as social enterprises.

Some might argue all enterprises are to a degree social enterprises when you consider they usually operate by a standard of ethics and they create jobs which serve society, however, a large differentiating factor is, social enterprises are less concerned with paying owners and stakeholders and more concerned with serving their societal mission.

### **MAIN GOALS OF A SOCIAL ENTREPRENEURSHIP**

#### **A Social Enterprise Aims to...**

- Design operations to profit for both social impact and survival of the organization.
- Innovate focusing on community or environmental issues.
- Institutionalize impact and scale up for optimal efficiency and growth of a cause to maximize reach.

### **SOCIAL ENTREPRENEURSHIP IN INDIA**

India's gig economy is scaling newer heights thanks to the surge of innovative start-ups and young entrepreneurs who are changing the rules of how businesses functioned. These young achievers do not only dream to achieve big in life, but they also nurture their passion to resolve the social inequities gripping our country. India too is in much need of this new breed of Sociopreneurs to come out with unconventional business models to address environmental and social issues.

Being an entrepreneur in itself is challenging, and addressing a social cause through it is undoubtedly going to make the journey more difficult. As a social entrepreneur in India, you are on a mission to generate business for a social cause.

### **IMPORTANCE OF THE SOCIAL ENTREPRENEURSHIP IN INDIA:**

- Most of the time, social entrepreneurs are focused on solving societal problems. They begin innovation by forming social structures in response to societal problems using the resources at hand.
- Social entrepreneurs influence others to develop humanity by acting as change agents in society. They act as social change agents and strong social catalysts.
- They take on the responsibility of creating and upholding societal value, actively seeking out new chances and persistently innovating, adapting, and learning.
- They take risks without being bound by money and demonstrate enhanced accountability to their constituents.
- Additionally, they are essential to the local community's inclusive rehabilitation and reconstruction, which is fostering an inclusive society.

### **TYPES OF SOCIAL ENTREPRENEURSHIP:**

- **Community Initiative:** A community project is a modestly sized endeavor to address a problem within a particular community. The development of marginal and underprivileged communities that are cut off

from the mainstream economy is seen to benefit greatly from community-based entrepreneurship. It also plays a significant role in promoting social uplift. Close personal relationships are cultivated for the community's ideals, links, and mutual trust, which are necessary for the operation of economic operations.

- **Non-profit Organization:** A non-profit organisation is a group that was established with the intention of making a profit, and in which no part of the organization's revenue is given to its directors, officials, or members.
- **Social Enterprise:** An organisation that uses commercial tactics to optimize advances in monetary, social, and environmental well-being is referred to as a social enterprise. This can entail increasing both social impact and profits for co-owners.
- **Co-operative:** A co-operative is a free-standing group of people who come together voluntarily to work for the same economic, social, and cultural goals through a democratically run, collectively owned business.
- **Social conscious business:** Social consciousness is regarded as having a sensitive to and sense of responsibility for injustice and social issues. The awareness of individuals within society is related to consciousness. Being aware entails caring about societal concerns and acting accordingly.

#### **OPPORTUNITIES FOR THE SOCIAL ENTREPRENEURSHIP IN INDIA:**

- Instead of developed countries, developing countries provide the greatest potential for social entrepreneurship since there are more differences in wealth, level of education, and other factors that social entrepreneurs can take advantage of for long-term economic growth.
- They can improve society by using innovative ideas and a special product or service that addresses societal problems and fosters both social and economic value among the nation's citizens.
- Generating jobs for people and opening up work chances for them will contribute to the country's overall development.
- Since social entrepreneurship seeks to meet societal needs, it primarily serves the low-income segment of the community. As a result, social entrepreneurs have another opportunity because this market has a large population. They may take advantage of the volume by offering their goods and services at low costs so that the greatest number of people can benefit from them.
- By offering the populace distinctive and cutting-edge goods and services at reasonable costs, social entrepreneurs can bring about the visible changes in society that are portrayed in the success stories listed above.

#### **CHALLENGES OF THE SOCIAL ENTREPRENEURSHIP IN INDIA:**

- There are numerous difficulties for people who enter the field of social entrepreneurship because it is yet relatively undeveloped. First, social entrepreneurs aim to anticipate, handle, and imaginatively respond to future issues. Social entrepreneurs take on hypothetical, unresearched concerns like overpopulation, unsustainable energy sources, and food shortages as opposed to business entrepreneurs, who typically solve current market shortcomings. Since investors are significantly less eager to finance risky projects, starting profitable social businesses on the basis of only potential answers might be practically difficult.
- **High Rates of Dropout:** Children nationwide leave school before completing five years of primary school, and 43% do so before completing upper primary. Only 42% of high school graduates graduate. In India, 1.4 million children between the ages of 6 and 11 do not even attend school.
- **Inadequate School Facilities:** Just 74% of schools have access to drinking water, and only 53% of schools have functioning girls' restrooms.
- **The Disparity Between Schools:** English-language schools with affiliations to the prestigious CISCE (Council for the Indian Schools Certificates Examination), IB (International Baccalaureate), and CBSE (Central Board of Secondary Education) examination boards are at the top end of the spectrum and offer globally recognized curricula and syllabuses. Those who cannot afford private education attend English-language government-aided schools that are connected to state-level examination boards that struggle to uphold quality standards and don't put much of an emphasis on the child's overall development.



- **Business Strategy:** Social entrepreneurs require the support of attorneys, chartered accountants, and veteran entrepreneurs to help them construct a strong business plan because the rigor of creating and adhering to a strategy that is based on market realities and customer knowledge is crucial.
- **Learning Effectiveness:** Another significant difficulty is the caliber of classroom instruction. Numerous studies indicate that kids aren't learning at levels that are acceptable for their classes. Nearly 78% of third-graders and about 50% of fifth-graders, respectively, are unable to read books from grades 2 as of 2013, according to Pratham's Annual Status of Education report.

### **THE PURPOSE OF SOCIAL ENTREPRENEURIAL RESEARCH**

An Entrepreneurial Mindset helps people create solutions, come up with innovative ideas, and act in pursuing opportunities. Some of the characteristics are being flexible to different environments, act and make decisions under uncertainty in order to pursue opportunity, and be motivated to achieve success. Entrepreneurs also need to have curiosity to improve and create, have the drive to turn ideas into profit, and be able to build connections. Having these qualities in mind helps improve upon entrepreneurship.

### **FINDING**

It is pivotal to make a difference to the world around us. Community development activities such as waste management, educating the downtrodden, contribution to healthcare etc; would potentially make for a more educated and civilized nation. The world needs such initiatives, given the current state of global transformation. With the help of cutting edge-technology, social entrepreneurship can not only deliver efficient public services, but also helps in strengthening a nation's economy. Moreover, it creates a culture of sustainable development. Sustainable development is a process that ensures the fulfillment of basic human requirements without causing any depletion to the environment.

Social entrepreneurship is an entrepreneurial initiative towards the welfare of the social, cultural and environmental aspects of the society. Social entrepreneurs aren't profit-oriented but work towards the improvisation of the society. This article intends to educate our readers on social entrepreneurship, which we believe is a platform for our young entrepreneurs to innovate, with a social cause.

### **CONCLUSION**

Social entrepreneurship is growing rapidly in size, scope and support. An unprecedented number of organizations are using it as a strategy to address social problems across emerging markets. Many of these projects are improving people's health, safeguarding the environment and creating more economic opportunities. In the social sector, social entrepreneurs act as change agents. The social entrepreneurship ecosystem in India is among the most developed in the world. It provide numerous opportunities to collaborate with local partners, learn from their experiences, and pursue creative solutions to some of the country's many social problems in the areas of education, agriculture, healthcare, renewable energy, manufacturing, and skill development. It takes time to become immersed in and comprehend the Indian way of thinking because India is a very diverse and complicated country. India needs a robust network of domestic and international partners for business success.

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11. <https://timesofindia.indiatimes.com>

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**INNOVATIVE HUMAN RESOURCES PRACTICES BY USING DIGITAL TECHNOLOGY**

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**Asst.Prof Nishka. D. Chawla****ABSTRACT**

*The aim of this paper is to examine the role of technology and innovational practices in digital era. Nowadays, there is a great deal of competition where innovative human resource (HR) practices have become the requirement of the hour. There is a need to continuously develop and innovate human resource practices to remain competitive in the industry. Past research also indicates that the outcome of innovative HRM practices can be important towards retaining employees and their performance. At present, every business must seek to improve the quality of its workforce. To get the best human resource, an efficient and well planned strategy is required at the workplace. Therefore, technical advances are being made in the field of human resource with time and slowly the traditional HRM is being replaced by new and technically advanced HRM. Further, research articles, conceptual studies, review papers and other relevant content on the topic were accessed and reviewed through web sources and databases such as Proquest, EBSCO host and Google scholar to achieve the objective of the study. However, this study contributes to the existing literature by elaborating the role of innovative practices and technology in the context of competitive digital environment. Further, several implications were discussed for the purpose of promoting sustainable development of digital era. Study limitations and future research directions are also discussed.*

*Keywords: Innovation, HRM practices, Technology, Digital HRM,*

**1. INTRODUCTION**

The main driver of change in organizations is internet, a new way to exchange information more efficiently and to larger audiences than ever before. Today, HR professional has to respond to increased competition for globally digitalized transformation and rapid advances in HR technology. New kind of technical knowledge, skills and abilities would be required by HR practitioners in future who are flexible and willing to deal with the ever accelerating pace and often unpredictable changes in the global workplace.

The HR professionals need to assess the implications of a movement into an era of decentralization, which if used properly, can lead to emancipation. The era will require a new kind of organization, based on a different system that can bring together the contribution of autonomous individuals in a socially sustainable way. It is thus clear that a new way to manage HR as a system is emerging, as well as new HR managers should manage themselves (Anyim et al, 2011).

The remainder of the paper is organized as follows. Section 2 discusses relevant literature by elaborating the role of innovative practices and technology in the context of competitive digital environment. Section 3 describes the methodology. Section 4 discusses the results and analysis of this paper. Section 5 discusses the conclusions of the study. Finally, limitations and scope for future work are presented in the section 6.

**1.1. HRM and Digital HRM**

In the present day, business is conducted on international scale and this involves the transfer of goods and services, technology, managerial knowledge and capital to other countries or across national boundaries. Globalization has made the world smaller through fast communication network. The economies of the world have become increasingly integrated (Bhagwati, 2004). Besides, we are now in a world where, digital HRM becomes a prominent function of management compared to traditional HRM, because the survival of an organization depends on the quality of human resources available to it and/or use. Human resources department need to embrace the digital transformation and put good practices at the heart of their HR policy. However, there are number of challenges faced by human resource management around the world. In order to succeed in the modern world, it is necessary for business concerns to try expanding into the global market. For the HR function, this is the most challenging opportunity, trying to managing the complexities of change and transformation. HR today is playing a lead role along with business functions in creating the necessary momentum and internal capabilities for organizations.

According to Indermun (2014), the responsibility of human resource manager is nowadays evolving with the change in the competitive market environment and the realization that human resource management (HRM) must play a more strategic function in the success of an organization. The quality of human resources in an organization depends on the success in recruiting process largely. Burma (2014) emphasizes the importance of a talented workforce as “in an era of competition the growth of any organization is proportional to the growth of its talent.” Retaining good employee is as important as selection and recruitment

to support them to give of their best. Therefore, consistent reward system is interrelated to objective, defined and consistent performance appraisal systems. Taylor (2009) states that four points are significant to make the employee “fall in love” with the organization: reward fairly in line with market place, treat well: i.e. focus in recognition of every employee’s contribution, train and improve skills and develop talented people. In the web-based economy, it would be most useful and beneficial for HR professionals to understand the relation between HR and IT and utilize a theoretical approach in enhancing the performance of the HR function through the integration of IT. Technology is an integral strategy to ensure the balance between innovation and efficiency in any organization. Due to HR being a hub of the organization and mostly responsible for designing organizational structure, the collaboration between the two is highly significant.

### **1.2. Innovative HR Practices ;**

Nowadays, the traditional method of HR function like (Recruitment and selection, training and development, performance management and compensation administration) has been revolutionized by the influence of the internet or by the digitalization with the innovative HR practices. Hence in the last decade, the use of internet has dramatically changed the face of HR functions and the ways, organizations think about the HR practices. Recruitment and selection are two important functions of HR management. Technically, the function of recruitment precedes the selection function. Recruitment is the first stage in the process which continues with selection and ends with the placement of candidate. Today, digitalization is considered as the latest tool in hiring. It is a real revolution spreading over the world of job hunting and hiring. Recruitment and selection through social networking websites is more cost-effective compared to traditional forms of hiring that include placement consultants, posting advertisements in different forms of media and participation in job affairs. With the help of digitalization, many firms make use of social media platforms like Facebook, LinkedIn, Glassdoor, Skype (video conferencing) etc. as a recruiting tool and it has become an essential mechanism for employers in the hiring process as well as job seekers. It is via all these social media maneuvers that recruiters are able to manifold the probability of identifying suitable recruits by reaching out to a bigger pool of potential applicants. Furthermore, the emergence of knowledge as the HR management's key resource will certainly necessitate radically new management theories and practices including the area of information technology as a replacement of administrative tasks in organizations (Patra, Khatik, & Kodwani, 2002).

Training and development is one of the innovative practices to which digitalization brings a new face of transformation. Under traditional HRM, employees were provided with less training and development opportunities. Therefore, it is important to keep employees happy and satisfy. It is also just as important from this old fashioned perspective to keep them in their place. On the other hand, the economic benefits of using technology to conduct training include a reduction in air travel, hotel accommodations, opportunity costs and other indirect costs. The other benefits of using web-enhanced training and the internet include an employee participating in the learning at anytime and able to pace oneself. It is also a medium used in developing expertise that is more flexible than the traditional method including a just-in-time approach to deliver the training. At the present time, delivering a training program through various sources of technology is especially important as more than 85% of the jobs in the United States and Europe will require extensive use of knowledge (Noe et al., 2003). Integrating web-based and internet mediums for developing expertise is part of the real world today and becoming more necessary in the global economy. In order to stay competitive, organizations are repeatedly searching for ways to make quicker and more accurate decisions.

Compensation administration is no exception. For instance, classification and compensation analysts utilize market data to set pay at a competitive level that will attract and retain a workforce with the requisite skills. A common example of utilizing IT in compensation is the use of compensation administration software. Compensation administration software integrates compensation management, job evaluation, pay structure, salary surveys, salary planning, electronic market pricing, incentive compensation, single or tiered performance measures, team and individual recognition, and job description and job evaluation modules. Standard and user-customizable reports are often available (Frazee, 1996). The availability of compensation through the use of technology also enables HR managers to view, change when necessary and appropriate, and participate meaningfully in the compensation administration of their respective employees. Also, HR professionals are able to make use of technology to generate reports for managing the workforce and making appropriate changes.

## **2. LITERATURE REVIEW**

HR professionals are already using technology to some extent, but the question of whether it is being accepted, maximized, and measured still needs to be answered. There is the imperative need to understand how HR can incorporate IT in their strategy to attract and retain the individuals who will create the competitive

advantage and have the processes that support the business strategy (Huselid, 1995). Recent examples among local and companies overseas have shown the importance of IT being integrated into HR practices to increase profitability. For example, Deutsche Bank has made its human resources component a strategic partner in its business by making each human resources person a change agent and defining strategic competency. Development and information technology were prime movers in changing Deutsche Bank's personnel management (Svoboda & Schroder, 2001). Previous studies have conceptualized „technology“ as a useful instrument that may facilitate competitive advantage only when combined with existing firm capabilities (Tippins & Sohi, 2003).

The conventional HRM practices such as recruitment, compensation, performance appraisal, retraining, redeployment, and rightsizing (Huselid 1995) are reported to be intentionally adapted with innovations, which are defined as innovative HRM practices to adopt skills, behaviors, and interactions during the process of organizational re-designing (Som, 2012). The major issue during implementation of HR practices was noted that, organizations do not invest much into IT due to the prohibitive costs of doing so. However, is indisputable that technology is one of the key indicators that influence HR practices implementation (McCampbell, Clare & Gitters, 1999). Pfeffer (1981) says that the adoption of innovative HR practices depends extensively on relative power of organizational factors to uphold such innovation on organizational context (e.g. size and unionization) (Kossek 1987, 1989). While managers have started to realize that the adoption and integration of IT by organizations has become a competitive necessity, they have also begun to observe that there is still much to learn about how to strategically position technology to ensure the significant positive effect on firm performance (Tippins & Sohi, 2003). Moreover, technology can provide an edge in harvesting knowledge from piles of old data repositories (Bhatt, 2001). Previous researchers have shown that innovative HR practices have various benefits for the adopting organization (Agarwala 2003; Bhatnagar and Sandhu 2005; Bhatnagar 2007). In addition, it can enable rapid search, access and retrieval of information and can support collaboration and communication among organizational members (Wong, 2005). Agarwala (2003) found that among all the dimensions, introduction of innovative HR practices explained the maximum amount of variance in organizational commitment and thus were most effective in enhancing employee attachment to the organization. Further, previous researchers have argued that the nature of relationship of the HR department in any organization with top and middle management, and the ways through which the HR strategy is linked with the organizational strategy (Ulrich 1997). Som (2007) proposed several factors that influence innovative HRM practice adoption in organizations operating in India i.e. national environment, or institutional framework, culture and incentive structures for innovative practices; unionization; technological sophistication; organizational size, professionalization, restructuring; ; leadership and style of top management; and role of HR department.

### **3. METHOD**

This study presents a thorough analysis of innovative practices in digital human resource management based on prior research studies. Digitalization and innovation HR practices have been reviewed and an in-depth analysis of literature related to study constructs has been conducted following the procedure of systematic review. An information search was made on e-databases with the purpose of accessing content related to study. The key words used for this search were „HRM practices, digital HRM, technology and innovative HR practices etc.

#### **The Criteria for Selecting Studies Were as Follows:**

- Articles and other study material were retrieved and sorted on the basis of well specified Subject i.e. role of digitalization and technology on innovative HR practices.
- Study material chosen was ranging from 1981 to present.
- Empirical and theoretical studies conducted in the context of applying HR practices were preferred.
- For better understanding of the concept, studies having “digitalization”, “technology” and “HR practices” keywords in the title and/or abstract have been taken.
- A random bibliographic scan was performed on all the research studies to find out relevant study material.
- Articles were classified into two categories, i.e. literature emphasizing linkages between a) Digitalization and HR practices, b) Role of technology in transforming traditional HR in to innovative HR practices.

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#### 4. STUDY FINDINGS AND DISCUSSION

Teece (2005) elicits that firms can achieve sustained competitive advantages by accumulating resources that produce economic value, are relatively scarce, and can sustain competitive attempts at imitation, acquisition, or substitution (Barney, 1991; Sampler, 1998). Many previous studies have relied on the assumption that adoption of IT would enhance performance (Dewett and Jones, 2001). The present study contributes to previous literature in several ways, particularly relating to the applications of technology dimension in implementing human resource practices. Study results were consistent with Jain, H., Mathew, M. & Bedi, A.(2012) whostudied.

HRM innovations in the context of Indian and foreign MNCs operating in India. Previous empirical works have shown reasonably strong, positive relationships between the extent of a firm's adoption of high-involvement HRM practices and organizational performance (MacDuffie 1995; Delery and Doty 1996; Youndt, Snell, Dean and Lepak 1996). Study findings have important implications for organizations by way of inputting efforts towards HR system renewal. Prior researchers have also proven the linkages of innovative HR practices with higher commitment and involvement of employees by empirically testing the frameworks. The present study adds to academic knowledge by providing deep insights in to evidence pointing towards the significance of continuous renewal of HR practices through digitalization.

#### 5. CONCLUSION

From the above literature review, it has been concluded that in today's scenario there is need for transformation not only in terms of policies or structure but also the way it operates. Human resource management department has fundamental role for personnel recruiting, orientation and performance appraisal, compensation management and so on. Performance evaluation is one of the important matters for companies getting successful. Broadly speaking, today every firm need to include innovative HR practices which is extremely important especially in the process of attracting and rewarding employees which are two of the largest challenges they face. With the

use of social media, virtual media has also become increasingly acceptable to organizations if it means that they can retain talent. In this paper, digital HRM is essentially viewed as reborn concept for HRM. Gartner's IT glossary (2016) defines digitalization on a broad level and adopts a business transformation viewpoint "Digitalization is the use of digital technologies to change a business model and provide new revenue and value-producing opportunities; it is the process of moving to a digital business". In the present scenario, human resource professionals started involving in renewing and redesigning the digitalized work practices and organizational structures. The digitalization has also enabled to organize tasks differently, as the information is no longer attached to the physical paper or location. So it has facilitated, organized the work and most importantly concentration which improves efficiency. In a nutshell, the inferences depicted that today digitalization has been taken to the core. It means every institution or organization is strongly committed to put it forward.

#### 6. LIMITATIONS AND FUTURE RESEARCH SCOPE

The study is limited to identification of the dimensions of the digital transformation in human resource practices based on literature review. The dimensions considered may be limited or may be dissimilar according to the type of the firm. Similar study can be conducted in different area as well as from different perspectives. The framework may be structured in other industries and real world setting by adding or removing some unrelated dimensions based on the type of industry.

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**ANALYTICAL STUDY OF DIGITAL MARKETING STRATEGIES AND CUSTOMER REVIEW  
WITH SPECIAL REFERENCE TO NYKAA CUSTOMERS IN THANE DISTRICT**

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**ABSTRACT**

*This paper is based on Analytical examination of customer reviews and digital marketing tactics, with particular emphasis on Thane district Nykaa users. Descriptive research is a particular kind of study. Both primary and secondary data are used to obtain data. 128 Nykaa customers make up the sample. Utilizing a Google form, data is gathered. Both open-ended and closed-ended inquiries are employed as question types. Cluster cum convenience sampling comprising respondents from the Thane district is the sampling technique employed. Percentage analysis is used as statistical measure.*

*Keywords: Analytical study, digital marketing strategies, Customer review, Nykaa, Thane district*

**INTRODUCTION**

Since exhibiting products online is more affordable than promoting them in a physical location, digital advertising is one of the most cost-effective ways to advertise. This is due to the fact that starting a website and using advertising articles or digital-based life to build up an online presence are both extremely inexpensive, and since there won't be any stock purchases for a storefront, an organisation won't need to pay for property rental and maintenance. The internet offers a better way to establish relationships with customers, increasing the amount of client retention. For instance, after a customer buys a product, a company can start the relationship by sending a follow-up email to confirm the transaction and then thank the customer. In order to build a sense of the network, it might also encourage customers to provide product surveys on its website.

Falguni Nayar launched the Indian e-commerce business Nykaa in 2012, and it has its headquarters in Mumbai. In April 2012, Nykaa was established by Falguni Nayar, a former managing director at Kotak Mahindra Capital Company. The business switched from an online-only to an omnichannel model in 2015 and started selling items other than cosmetics. On all of its platforms, it sells more than 2,000 brands and 200,000 products. The majority of Nykaa's sales and revenue come from digital platforms, which it uses to sell cosmetics across all of its outlets. Digital marketing is the most crucial aspect of a core e-commerce brand's success. Men make up 30% of social media platform traffic, thus it stands to reason that website visits could also be similar. This is according to social media statistics. In comparison to its rivals, the brand has a significant presence across all social media channels, and it excels at using these channels to promote its brand. Nykaa uses influencer marketing to target its clients on social media channels. On its social media pages, the company shares content that is product-focused as well as content made by influencers who test out Nykaa's products, provide tutorials, and possibly look at or give reviews of new releases.

**OBJECTIVES**

1. To ascertain the impact of Nykaa's digital advertising on awareness-building.
2. To determine the influence of Nykaa's digital advertising on consumer purchasing decisions.
3. To research how consumers feel about Nykaa goods digital advertisements.

**REVIEW OF LITERATURE**

Kotwal (2008), Gaining a large audience for a fraction of the price of traditional advertising is one of the main benefits of digital advertising. The capacity to measure data in digital advertising is another advantageous feature. It can be done quickly, precisely, and affordably. Due to the numerous techniques to track, measure, and test results, analysing digital advertising campaigns has resembled a science. It is much easier to improve digital advertising campaigns and calculate return on investment thanks to these insights (ROI).

Suchitra & Ramesh Pai (2021), Nykaa draws customers from different geographical areas thanks to its worldwide operations. The company initially offered beauty products, subsequently expanding to include fashion, skincare, and luxury goods. The purpose of this study is to assess the tactics NYKAA employed to rank among the top corporations in the e-commerce industry, an effort is made to assess Nykaa's financial performance, competitor analysis, corporate social responsibility, marketing strategy, and SWOC framework using it as a research case study.

According to Prasad A and Gudimetla S's 2019 study of women's digital shopping behaviour with regard to beauty and personal care products, Online shopping behaviour is a crucial component of e-commerce that is

frequently given less importance when compared to other factors like technology, digital marketing, etc., The manner a consumer shops online reveals to us their overall impressions and assessments of the products they are purchasing, which may be positive or negative. The preferred time of purchase, the buyer's intention, the consumer's demographic and cultural backgrounds, and they may also be the factors that impact a consumer, are just a few of the variables used to measure behaviour.

Vyshnosri Pendyala(2021), E-commerce platforms have altered how customers select online shopping over offline shopping, as well as the variables influencing how consumers opt to use the online platform Nykaa to buy cosmetics and other beauty products.

**RESEARCH METHODOLOGY**

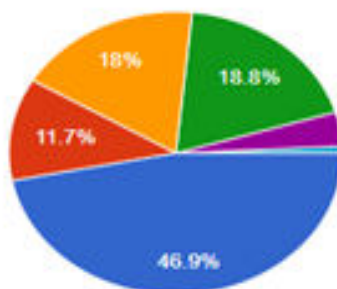
Type of Research is Descriptive Research. Data is collected by both primary and secondary data. Sample Size is 100 individuals from age group of 18 to 40 who are Nykaa Customers The research tool is Instrument via Google form . Type of Questions used are Both open ended and close ended questions Sampling Technique used is Cluster cum convenience sampling with respndents from thane district.

**DATA ANALYSIS**

**The data collected has been analyzed with the help of simple percentage method. Here the sample size is 128 and thus the data is classified further :**

The questions and their responses are as follows –

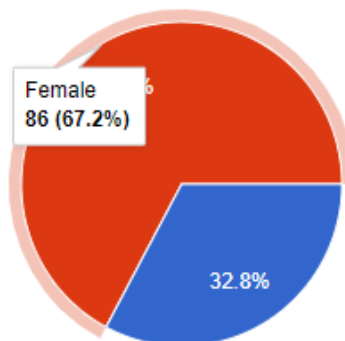
**1) Age**



**INTERPRETATION**

Accordingtothispie-chartinthe first group 60 respondents belong to the age group of below 19 years , second group 15respondents belongs to theagegroupof20-29,third group 23 respondents belongs to 30- 39 age group ,the fourth age group 24 respondents belongs to 40-49 and fifth age group 05 respondents belongs to 50-59, and the sixth group 01 respondent belong to above 60 years of age group.

**2) Gender Analysis**

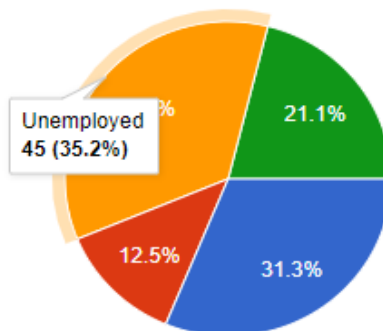


**INTERPRETATION**

From the above pie-diagram it is being observed that the data is being collected from 128 respondents out of which male respondents are 14 and female respondents are 86.



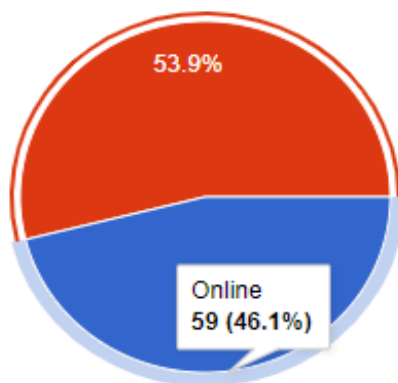
**3) What is Your Current Employment Status?**



**INTERPRETATION**

From the above pie chart it has been observed that the data has been collected from 128 respondents wherein 40 respondents are full time employed , 16 respondents are part time employed, 45 respondents are unemployed and 27 respondents are self employed.

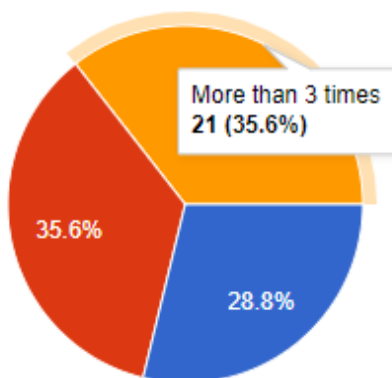
**3) Where Do You Prefer to Shop For Nykaa- Online Or Offline**



**INTERPRETATION**

From the above pie chart it is has been observed that 69 respondents are interested in offline shopping and 59 respondents are interested in online shopping.

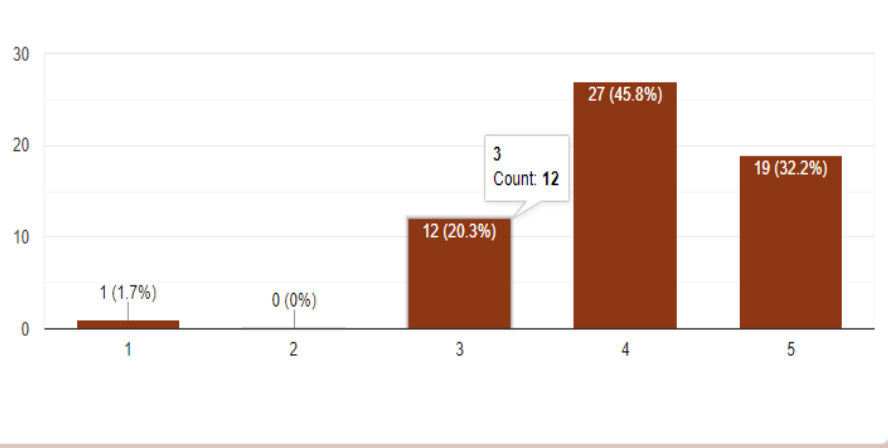
**5) Approximately how Many Times Did You Shop from Nykaa During Three Month?**



**INTERPRETATION**

From the above pie chart it is has been observed that 17 respondents are interested in online shopping once in 3 months , 21 respondents are interested in 1 tom 3 times in last 3 months and 21 respondents were interested more than 3 times in last 3 months.

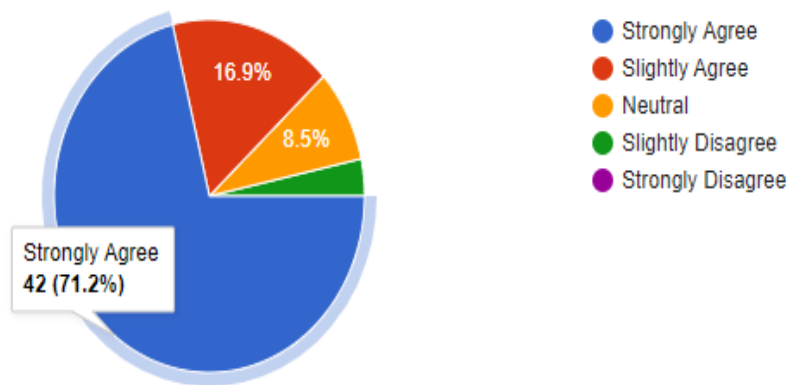
6) How Would You Rate your Overall Digital Marketing Strategies of Nykaa?



INTERPRETATION

From the above bar chart and table it can be seen that most of the respondents have rated their experience as 4/5 that constitutes about 45% of all the respondents.

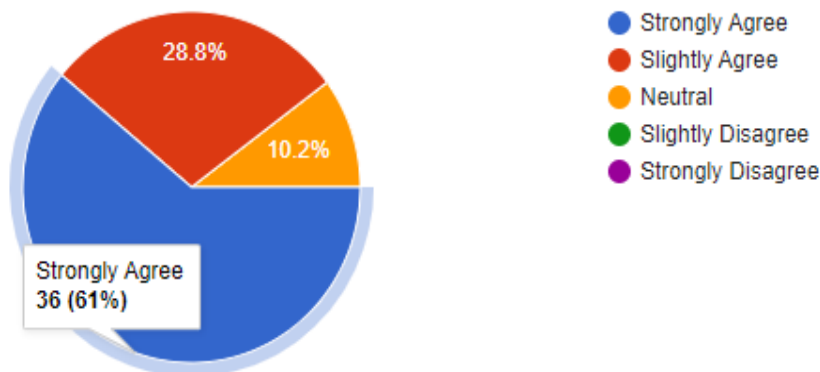
7) Digital Strategies Induces to Purchase from Nykaa



INTERPRETATION

From the above pie chart , it can be seen that most of the respondents have strongly agree that Nykaa digital marketing strategies trigger purchase

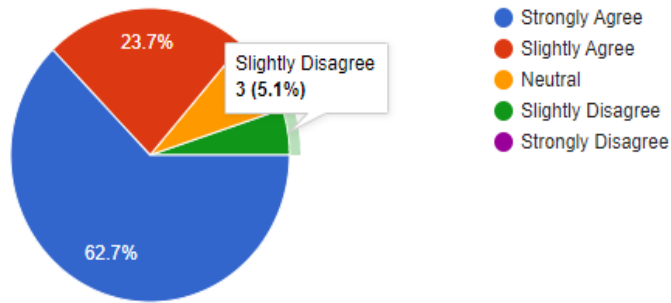
8) Digital marketing strategies of Nykaa provides total information about product and other marketing variables



INTERPRETATION

From the above pie chart , it can be seen that most of the respondents have strongly agree that Nykaa digital marketing strategies provides complete information about product and other marketing variables.

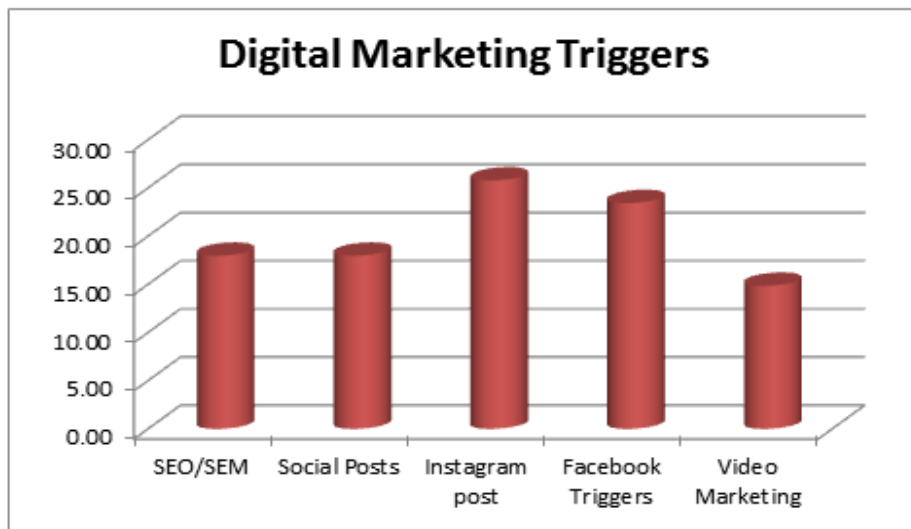
9) Digital Marketing of Nykaa Facilitates Comparison Between Products?



**INTERPRETATION**

From the above pie chart , it can be seen that most of the respondents have strongly agree that Nykaa digital marketing strategies provides comparison between variety of products.

9) Which Digital Marketing Strategy of Nykaa Stimulates you to Purchase the Product or Services?



**INTERPRETATION**

From the above diagram it has been observed that there are various digital marketing strategies adopted by Nykaa but Instagram followed by facebook posts are popular of all.

**FINDINGS**

It is found that 69 respondents are interested in offline shopping and 59 respondents are interested in online shopping.

It is found that 17 respondents are interested in online shopping once in 3 months, 21 respondents are interested in 1 tom 3 times in last 3 months and 21 respondents were interested more than 3 times in last 3 months.

It is found that most of the respondents have rated their experience as 4/5 that constitutes about 45% of all the respondents.

It is found that most of the respondents have strongly agree that Nykaa digital marketing strategies trigger purchase

It is found that most of the respondents have strongly agree that Nykaa digital marketing strategies provides complete information about product and other marketing variables.

It has been observed that there are various digital marketing strategies adopted by Nykaa but Instagram followed by facebook posts are popular of all.

It is found that most of the respondents have strongly agree that Nykaa digital marketing strategies provides comparison between variety of products.

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**CONCLUSION**

Nykaa, founded in 2012 by Indian entrepreneur Falguni Nayar today offers over 1000 + brands and **1,00,000** + products on its website, app and stores. As technology advances, customers increasingly use the internet as a one-stop shop to fulfil most of their needs. The internet provides a solution to all of their needs, whether it be for communication, entertainment, data search, or purchasing. Due to the rapid development of human society, advancements in communication techniques, and digital convergence, India is expanding quickly and its population is becoming accustomed to utilising the internet. As a result, the internet has advanced to play a significant part in how consumers make decisions, as demonstrated by Nykaa's successful use of digital marketing methods to boost sales.

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**INDIAN ENVIRONMENTAL LAWS FOR RESOURCE SUSTAINABILITY AND MANAGEMENT**

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**ABSTRACT**

*It is a set of legal guidelines in India for the maintenance of the surroundings that controls how humans engage with their surroundings. The intention of environmental rules is to protect the surroundings and grant recommendations for the use of herbal resources. In addition to making sure that the surroundings is safeguarded from harm, environmental regulation in India additionally serves as a reminder of who has the proper to use herbal sources and below what conditions.*

*Conservation of Forests and Wildlife Act, 1972 and Environment (Protection) Act of 1986 are three key environmental laws. Ecological renovation is a integral factor of sustainable growth. Development is not possible except adequate protection of the environment. Sustaining boom can solely be done with the assist of aggressive environmental measures. Furthermore, the Environment (Protection) Act of 1986 consists of sustainable improvement as one of its goals. The Act's targets and functions might also solely be performed by way of sustainable development, which is outlined in Article 21 of the Act.*

*"To protect and improve the environment and to conserve the forests and wildlife of the country," states Article XVII of the Indian Constitution as the obligation of the state. Each and every one of us has a legal obligation to "protect and develop" the natural environment. Both the principles of state policy and fundamental rights speak of the environment.*

*In India, the Ministry of Environment was established in 1980 to ensure the welfare of the environment in the country. in 1985, the Ministry of Environment and Forests was established. Laws, regulations, and notices support the constitutionally enshrined*

*Keywords; environment, environmental laws, constitution of India, resource sustainability, Indian environmental laws.*

**OBJECTIVES OF THE STUDY**

1. To study the Indian laws for sustainability of resources
2. To analysis the4 Indian constitutional laws for resource sustainability and management
3. To provide some suggestions and recommendations for resource sustainability and management

**RESEARCH METHODOLOGY**

The study is descriptive which aims to understand the need for legislations for the sustainability and management of resources. The issues/challenges related to and possible solutions were also recognized based on previous studies. The research analysis used is a content analysis and the research method is a descriptive method. This study is entirely based on secondary data.

Secondary sources of data used are (a) journals, (b) reports, (c) search engines, (d) company websites and scholarly articles, (e) research papers, and other academic publications.

**LITERATURE REVIEW****HOW DO INDIAN ENVIRONMENTAL LAWS WORK?**

Article XVII of the Indian Constitution outlines the responsibility of the state as being to "protect and improve the environment and to safeguard the forests and animals of the country." The law requires all of us to "protect and develop" the natural environment. The environment is mentioned in both the Fundamental Rights and the Directive Principles of State Policy.

In order to ensure the country's environmental wellbeing, the Department of Environment was established in India in 1980. The Ministry of Environment and Forests was founded in 1985. The constitution's provisions are legally supported by acts, rules, and notices.

Before the Bhopal Gas Tragedy, there were a number of legal gaps that needed to be closed, and the EPA (Environmental Protection Act) of 1986 was created to do just that.

ENVIRONMENTAL LAW indigenous vittles terrain is defined as" water, air, and land and the commerce which happens among and between air, water, and land and mortal beings, other living creatures, shops, microorganisms, and property in" The Environment( Protection) Act, 1986." Every person has a duty to save the terrain, according to the Indian Constitution's introductory liabilities chapter. Every Indian citizen has a

responsibility to save and ameliorate the natural terrain, including the forest land, lakes, gutters, and creatures, as well as to have compassion for all living effects, according to Composition 51- A( g). The Directive Principles set forth in the Indian Constitution seek to produce a weal state." Another element of the weal state is a healthy terrain. According to Composition 47, one of the State's primary liabilities should be to ameliorate the position of nutrition, the standard of living, and the state of the public health. The conservation of coffers is also essential to perfecting public health. The organisation of husbandry and beast husbandry is covered in Composition 48. It gives the State the go-ahead to organise husbandry and beast husbandry according to contemporary, scientific principles. It should, in particular, borrow measures to save and advance types and stop the bloodbath of cows, pins, and other milch and draught beast. The constitution's Composition 48- A states that "the state should seek to cover and ameliorate the terrain and to guard the country's timbers and creatures." Section III of the Indian Constitution preserves abecedarian freedoms that are necessary for each person's growth and to which they're inalienably entitled simply by virtue of being mortal. Without the right to a healthy terrain, it's insolvable for a person to develop and reach their full eventuality. Environmental protection has been achieved by the use of papers 21, 14, and 19 of this section. No person may be deprived of their life or particular liberty without following a legal procedure, according to Composition 21 of the constitution. Since the Supreme Court's ruling in *Maneka Gandhi v. Union of India*, Article 21 has sometimes been interpreted free heartedly. Introductory rights to life are handed by Composition 21. It has an natural right to an terrain free from the fear of complaint and infection. A pivotal element of the right to live with quality is the right to a healthy terrain. In the case of *pastoral Action and annuity Kendrav. State* In the first case of its kind in India, the Supreme Court resolved to suspend excavation( illegal mining) in agreement with the Environment( Protection) Act of 1986. The case dealt with environmental and ecological enterprises. The Supreme Court recognised the right to live in a pollution-free terrain as a part of the abecedarian right to life under Composition 21 of the Constitution in *M.C. Mehta v. Union of India*

#### **INDIA ENVIRONMENTAL PROTECTION LEGISLATIONS**

**Act of 1974 on Water (Prevention and Control of Pollution);** With this act, environmental issues were addressed for the first time in India. fines or indeed lawless charges may be levied against those who violate the rules established by the Act. The 1988 variations to the Act nearly followed the 1986 Environmental Protection Act( EPA). It created the Central Pollution Control Board( CPCB), which sets morals for the for estallment and operation of water pollution. State- position SPCB( State Pollution Control Board) operations are supervised by the CPCB and the state government.

**Act of 1981 on Air (Prevention and Control of Pollution);** The 1981 Act established criteria for ambient air quality to help pollution's goods. The Act's vittles can be used to regulate and reduce air pollution. The Act's measures to reduce air pollution include a focus on polluting powers and substances as well as appliances that beget air pollution. According to the law, any artificial installation located inside the pollution control zone must admit state board blessing before being erected or operated. Other than testing The boards are also anticipated to check manufacturing procedures and pollution control ministry in pollution control areas."

**The Wildlife (Protection) Act, 1972;** To save specific types of leafage and fauna, the 1972 WPA( Wildlife Protection Act) established a network of ecologically significant defended areas. Under the WPA, the civil and state governments may produce wildlife sanctuaries, public demesne, and closed regions. EPA's Environment( Protection) Act of 1986 Federal and state organisations were established to coordinate their sweats under the Water( Prevention and Control) Act of 1974 and the Air( Prevention and Control) Act of 1981. This law grants the civil government the power to manage dangerous wastes, manage emigrations and discharges, regulate business locales, and ensure public health and welfare safeguards while conserving and perfecting the quality of the terrain.

**The 1986 Environmental( Protection) Rules;** These guidelines set forth the procedures for defining environmental contamination criteria. Only the Central Government may issue orders confining the position and operation of an sedulity, and only in conformity with certain regulations. In compliance with the Rules, samples are collected, advertisemen are issued, samples are submitted for analysis, and laboratory reports are created. The Rules also specify the arrears of the labs and the qualifications of the judges who work there.

**Act of 1997 establishing the National Environment Appellate Authority;** An environmental appellate authority was created by this act to handle difficulties relating to environmental restrictions assessed by the National Environmental Policy Act of 1970 and the 1986 terrain( Protection) Act. Act of 1995 creating the National Environment Tribunal The National Environment Tribunal was created by the Act to effectively and snappily handle cases involving accidents stemming from the handling of any dangerous substances with the intention of offering relief and compensation for damages to people, property, and the terrain, as well as for issues related to or incidental to those issues.

**The 2010" The National Green Tribunal Act"** The National Green Tribunal Act of 2010 was passed with the intention of establishing the National Green Tribunal( NGT) for the effective and prompt resolution of cases involving environmental protection and conservation, the enforcement of any environmental legal rights, compensation for environmental damages to people and property, and matters related to or incidental to those issues.

### **INDIA'S DEVELOPMENT OF SUSTAINABLE DEVELOPMENT**

Since 1952, the planning process hasn't given important study to environmental protection. still, in terms of planning, the Fourth Five- Time Plan made nature protection unequivocal( 1969- 1974). India's environmental movement got its launch at the United Nations Conference on Human Environment in Stockholm, Sweden, in June 1972. As a result of the Conference, the 42nd Amendment to the Indian Constitution added new vittles to guard the terrain across the country in 1976. In order to help the pollution of the Ganga River and restore its chastity, the Ganga Action Plan was formed during the Seventh Five- Time Plan( 1985 – 1990), which saw advancements in environmental and ecological issues. thus, it was suggested that all unborn expansion plans should consider environmental issues, and any acts that might affect the terrain ought to be rigorously controlled<sup>33</sup>. The Indian government recognised the well- known generalities of Polluter Pays and Sustainable Development as policy enterprise to help pollution of all types in the Eighth Five Years Plan( 1992- 1997). The 12th Five- Time Plan( 2012- 2017) emphasises that the objects may be attained by clinging to a complete plan, with " briskly, sustainable, and more inclusive growth" as its main focus. thus, it's wise to save the terrain in order to achieve both sustainable growth and a lesser standard of living<sup>34</sup>. In the twenty-first century, environmental preservation and sustainable development have been laboriously promoted by the Ministry of Environment and timbers( MoEF). In order to carry out the Montreal Protocol and the Vienna Convention, India's Ministry of Environment and timbers( MOEF) developed a public organisation named the Ozone Cell. The International Cooperation and Sustainable Development Division( IC&SD) was established by MoEF and is assigned with co- As part of its accreditation, it coordinates systems for sustainable development. India's constitution and laws contain a number of vittles that show the country's commitment to environmental protection and sustainable development.

**SUSTAINABLE DEVELOPMENT PLAN's** major purpose is environmental preservation. The consumption of natural coffers and the rate of their rejuvenescence should be balanced. Both the government and the crowd should use non-renewable natural coffers while also looking for better druthers to ameliorate our collaborative quality of life Because of this, we must precisely use natural coffers both now and in the future so that unborn generations can also profit from them. effectiveness and operation An environmental law that attempts to promote profitable growth while securing the terrain for unborn generations is known as sustainability. One of the many legislative systems in the world with similar comprehensive environmental protection measures is that of India. Indian courts have constantly used Composition 21 of the Constitution to interpret the law in a number of ways when it comes to environmental issues. In a developing nation, environmental protection can be veritably grueling .executive and legal results are essential to icing environmental harmony. The major case" T Damodar Rao v Special Officer, Municipal Corporation of Hyderabad" served as a wake- up call for Indian high courts. Despite the harsh penalties, there are several cases where the administration of environmental laws appears inconsistent and ineffectual. Environmental Science is now a needed subject in seminaries, and Despite the UGC's involvement and the fact that it's now needed in seminaries and universities, the effectiveness of this action is still in question. Is it possible to strike a balance between the pretensions of profitable growth or product value and environmental values by administering a certain individual right to a just and compassionate terrain in terms of the terrain? There are several situations in environmental law when feasibility and prosecution are inharmonious. When there are gaps in both the natural and mortal disciplines, it might be challenging to comprehend the civil balance and perspective. All institutions in the nation have been granted a legal right to environmental protection and advancement. India is a developing nation with a focus in progress and developing development ideals, which gives rise to the idea of sustainable development. A new idea for India in terms of resource use is to concentrate on lowering pollution and carbon emigrations. Sustainable development law is the crossroad of transnational profitable law, transnational environmental law, and transnational social law. Legal documents, norms, and agreements, Achieving Sustainable Development and Management Faces Challenges Defining the crucial pointers One of India's main challenges is coming up with dependable criteria to assess the SDGs' progress. To effectively apply the SDGs, the primary delineations for areas like poverty, hunger, access to clean water, and education must be revised. Despite its topmost sweats and emphasis on eradicating poverty since the Fourth Five- Time Plan, India still has the topmost proportion of its population living in poverty. The pace of achieving the SDGs is braked down by a significant finance deficit at the current investment position. Monitoring & Power of the

perpetration Process" Although it's anticipated that NITI Aayog will play a significant part in taking power of the perpetration process, the Aayog members have constantly expressed their enterprises about the inadequate staff they've to carry out such a Herculean task."

### CONCLUSIONS

- 1) Because it plays a vital role in every aspect of our everyday lives, a healthy environment is crucial for human life. We need to care for our surrounds and work with nature to keep the ecological balance in order to ensure that future generations inherit a healthy environment. In recent years, the ecosystem has suffered considerably. The degradation of the air, water, and soil seems to have no end in sight.
- 2) The human race has suffered as a result of science and rapid industrialisation. Environmental laws must be tightened as the globe enters a period of industrialization and pollution that is unheard of. The best approach to safeguard the environment is through conservation. The objective of a conservationist is to protect natural resources for the future.
- 3) An alarming amount of tropical forests are being destroyed. Although estimates vary widely, it appears that about half of the world's tropical forests have already vanished and the remaining half will do so within the next two to three decades. What we have lost cannot be measured in monetary terms. These forests provide the majority of the world's people and up to half of all plant and animal species with the water and energy they require. clearing land for commercial logging and agriculture.
- 4) One of the best watchdogs for democracy is said to be the court. This is one of the three towers that make up the constitution's framework. Unquestionably, the Indian judiciary has supported environmentally responsible development in India. Environmental disparities have given rise to a number of well-known legal cases in India. because the judiciary filled the gap in the field of environmental and sustainable development by courageously and cheerfully upholding the law. It made it simpler for legislators to pass laws without really passing any themselves. The Indian judicial system has consistently upheld the right to life and the necessity of protecting the environment.
- 5) The Indian judiciary has consistently acted as an environmental protector and defender, affirming the need for sustainable development and the right to life as fundamental human rights. It has significantly helped to advance the notion of sustainable development. Recently, legislators have started included references to sustainable development in some of their bills. However, the court deserves the majority of the credit for establishing sustainable development as a cornerstone of Indian law. There is no shortage of legislation in India when it comes to environmental policy. Undoubtedly, a number of studies have looked into the possibility of utilising a legal strategy for environmental protection.

### AUTHORS' NOTE

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### Declaration of Conflicting Interests

The author declared there is no probable disagreement of interest concerning the research, authorship, and/or publication of this article



**A STUDY ON EFFECTIVENESS OF ONLINE MARKETING**

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**ABSTRACT**

*Online marketing creates many opportunities for business to grow their presence Via the internet & build their audiences. Nowadays there is growing trend of online culture Viz Email marketing, online chat, Social media Online platform improves the effectiveness of Integrated Marketing Communication Strategy.*

*Marketer for marketing purpose can use different types of media viz, Earned Media, Owned Media & Paid Media.*

*Keywords: Online Marketing, Media, Culture, Audience, Communication.*

**INTRODUCTION**

Traditionally, Market Research was conducted by going door to door & generating findings after meeting with potential buyers & customer segments. In digital age, online market research makes more sense as it helps organizations reach out their target customers & understand sentiments in a simple & fast process.

In recent years, there has been a substantial increase in the recorded number of household internet users, making online shopping more popular. Online marketing is also known as internet marketing, web marketing, or digital marketing. With the help of the different tools & techniques, it is possible for business firms & organizations to promote their goods online on a wider scale. With the right online marketing strategies, small & medium businesses are finding new ways to compete against the big companies. Digital markets promote interactive communication via customer comments and search and feedbacks.

**AIMS & OBJECTIVES OF STUDY**

- ❖ To study the various types of online marketing.
- ❖ To analyse the customers preferences towards online marketing.
- ❖ To learn about the pros & cons of online marketing.
- ❖ To measure marketing effectiveness.
- ❖ To identify high value audiences.

**DO I NEED ONLINE MARKETING?**

The answer is **YES**. Due to the changing buying habits of consumers nowadays, people are more inclined towards online shopping. Before purchasing any product or availing any service people binge on internet through which sellers receive the data about the consumers preferences.

Due to the availability of social media, email, websites, blogs, and search engine traffic it is easy to reach larger target audience.

**TYPES OF ONLINE MARKETING**

- 1. Online Advertising:** It helps in enclosing banner ads into web pages.
- 2. Search Engine:** With the help of different search engines one can easily access to web page titles, contents & keywords.
- 3. Email Ads:** Email ads are advertisements sent to users via web mail.
- 4. Social Media:** It is a collective term which helps the websites, applications, interactions content sharing to reach the larger audience.
- 5. Blogging:** The word blogging is derived from the original name "weblog". Bloggers do blogging for logging their day to day content in dairy style entries.

#### **6. Mobile Ads**

Ads that appear on smartphones, tablets, and any other mobile device are termed as mobile ads. Many social media platforms, websites, and apps offer their own unique mobile ad options. If you advertise on Google Ads, you can advertise to mobile devices.

#### **Benefits of Online Marketing**

1. online marketing helps to demonstrate and build expertise.
2. with the help of online marketing people can establish and build relationships more effectively.
3. online marketing targets niche market.
4. online marketing is economical to use.
5. Firms / organizations that generate leads online grow at a faster rate.

#### **Drawbacks of Online Marketing**

- 1. The biggest flaw** of online marketing is its time consuming nature.
- 2. Because of Security and Privacy issues** people are hesitant to sign up for new internet and social media platforms.
- 3. One negative comment**, criticism, or review may devastate your company's reputation.
- 4. In order to survive in the competitive world**, it is essential to keep updated with technology.
- 5. Inaccessible**, it may not be available for rural areas. Also, elderly and illiterates rarely relish the benefits of shopping online.

#### **How does Digital Marketing Serve a Customer?**

**The importance of Digital Marketing is something that every customer has to be aware of.**

- It keeps you updated about the latest products and trends
- It gives you a wide variety of options
- Comparison of various aspects of products is really easy
- Convenient and quick, especially when it is difficult to shop, and saves a lot of time
- Access to global as well as local market
- The incorporation of artificial intelligence can help search engines suggest and predict similar products that you are interested in.
- 24 x 7 access to products, which gives freedom of time for the customers.

#### **CONCLUSION**

Online marketing promotes the interaction of sellers and buyers for a better understanding of products as well as the choices of customers. This builds a strong rapport within the seller-buyer community. New technologies in digital marketing has moved a great deal. The market approach has also evolved with the rise of new technology. Digital marketing considers how individual tools or digital channels can convert prospects. A brand's digital marketing strategy may use multiple platforms or focus all of its efforts on 1 platform. For example, a company may primarily create content for social media platforms and email marketing campaigns while ignoring other digital marketing avenues.

**PREMIUM EDUCATION THROUGH BLENDED LEARNING****Dr. Rajashree Milind Joshi**

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**ABSTRACT**

*NEP 2020 has suggested many Innovative practices like 'Blended Learning' to achieve a goal of high quality education to all. During and after pandemic period many educational institutions implemented blended learning in teaching, learning and evaluation process as model of effective learning. Blended Learning promotes active participation of learner. It is a powerful model of spreading education even in not accessible area. Blended learning helps learner to complete activities independently, to get new platform to share ideas. In India has it can observe that colleges in urban area has facilities to implement new techniques. But in rural area due to lack of electricity, low or fluctuating wi-fi access, lack of well equipped computer laboratories may face many problems. Student cannot offer technological devices due to their socio economic condition. Colleges situated in urban area may face the problem of undisciplined behavior of learners, drop out, Cyber crime and many more. Present study aim to study the opinion of higher education teacher on blended learning and seeking some suggestions for effective implementation of NEP 2020.*

*Keywords: NEP 2020, Blended Learning, urban teacher, rural teacher*

Our life is changing from its core due to immediate access to people as well as information. It is due to the revolution in the field of information and technology. Smart phones, tablets, laptops successfully brought the world in our hand. The field of education has acquired many changes in teaching, learning and evaluation process with the help of developing technology. The teacher mixed his physical and technological skills to transform his knowledge is called 'Blended Learning' Blended Learning create a new learning environment for student. Blended Learning can also be known as a 'Hybrid Learning' it s a learning approach that combines face to face with online instruction, making use of the integration of resources, information and communication technologies. This model offers online learning opportunities with synchronous and asynchronous activities. Mooc Platform, Social networks, forum and blogs are some examples of blended learning.

Blended learning concept first used in 1999 in a document by the experiential project based inter-disciplinary curriculum 'Blended Learning in other words, is almost any combination of technologies, Pedagogies and even Job Tasks. It includes some of the oldest mechanical media (for example film) and theories of learning. (like behaviorism) as well as newest mode media and style." (Friesen, 2012, P.2) . US Department of Education report examines 51 studies comparing online education with traditional face to face courses (Yates, 2009, Pg. XIV) the report also compared blended courses with fully online courses and found that instructions, in which combination of online and face to face mode had used, reflect larger advantage than only online instructions."

**NEP 2020 of India and Blended Learning:** NEP 2020 expects active participation of students in learning process. It consider teacher as a facilitator. As blended Learning model is consider each student's time and needs, it encourages searching information and it also leads to continuous learning, participation and discussion. NEP has suggested Blended Learning as a strategy for Higher Education in chapter 24, section 24.4 (pg. 60) ," while promoting digital learning and education the importance of face-to-face in-person learning is fully recognized. Accordingly different effective models of blended learning will be identifies for appropriate replication for different subjects." Blended learning is golden middle point of face to face teaching, in-person presence of teacher and student at one end and online teaching and self responsible student at other end. A Policy maker believe that use of blended learning will increases compound annual growth rate of higher education technology market worldwide. The use of blended learning will increase the need of availability of better internet bandwidth, increased internet penetration and use of personal computing machinery.

In India, The Ministry of HRD (ministry of Education) made digital initiatives platform for students and teachers. Some online programs for education in India are:

Diksha (Digital infrastructure for school education),

Text books with QR codes,

E-content (recorded video lessons)

E-learning app (E pathshala)

NROER – National Repository of open educational resources

Swayam program – (Study Webs of Active Learning for Young Aspiring Minds) national online educational platform for undergraduate and post graduate courses.

Swayam Prabha – these are 32 Direct to Home Channels.

Further NEP suggested that up to 40% of curriculum could be transforming by online technology and 60% could be transforming by face to face mode. It is an effective model but it demand change in infrastructure, software, way if financial investment, learning material. Education fund should increase. Teacher’s readiness and competencies should check. Transformation in educational field expects rapid change in teacher’s outlook and skill adaptation, provision of Finance, new software installation and software management. In short, it will lead to change in whole educational set up and educational system.

According to some thinkers, It may create hurdles in student’s active participation. All Parents or learner cannot offered laptop. Refer Cyber café is also not possible for many student. It can be added with many technical problems like lack of electricity, non availability of internet. College and University teacher association have advised UGC against the Blended Learning (B.L.) initiative showing them above the reasons. Some educationalist argued for the ill practices like absenteeism and indiscipline behavior, plagiarism with the implementation of B.L. The execution of Blended Learning will defiantly challenge the system of higher learning. What does the teacher think about the implementation of B.L. module? Which changes are needed to be introducing while using B.L. as pedagogy? Are our teachers, students, educational institutions ready to implement the UGC suggestion regarding B.L.? Present study is based on these questions.

**Title of the Study:** To study the opinion of the teachers on implementation of Blended Learning in higher education institution.

**Objectives:** 1.To study the opinion of teachers about institutional infrastructure and implementation of Blended Learning.

2. To study the opinion of teacher about readiness of faculty for implementation of Blended Learning.

3. To study the effects of Blended learning on Teaching Learning Process.

**Sample:** Teachers teaching in Higher Education Institution is the sample of the study. 30 samples gave response to the opinion inventory. 70% sample is from Urban area, and 30% sample are from Rural area. It is assume that all these teachers know the concept of Blended Learning.

**Tool:** The questionnaire with 20 questions and five options was distributed online to the respondent in form of Google form. The respondent has to select the option according to him and his college situation. Two questions have not suitable for five rank opinion scale.

**Statistics:** Collected data was analyzed by percentage.

**ANALYSIS AND INTERPRETATION**

**Objective 1** To study the opinion of teachers for an infrastructure facility and implementation of Blended Learning.

Statement No. 1 It is apt approach for my college.

**Table No. 1.1** a table showing result for B.L as a apt approach for the Institution.

| Scale      | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|------------|-------|----------------|---------|----------|-------------------|
| Percentage | 33.3% | 27%            | 13.3%   | 23.3%    | 3.33%             |

**Interpretation:** Less than 50% teachers agree or strongly agree that Blended Learning is appropriate approach for the institution.

Statement No. 4 My College premise is well equipped to apply B.L in teaching learning process.

**Table No. 1.2** a table showing result for College premises and implementation of B.L

| Scale      | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|------------|-------|----------------|---------|----------|-------------------|
| Percentage | 60%   | 20%            | Nil     | 10%      | 10%               |

**Interpretation:** Most of the teachers stated that premises of most of the educational institutions are well equipped to implement B.L.

Statement No. 5 My College premise is well equipped to apply B.L for various purposes in my college.

**Table No. 1.3** A table showing result for College premises and implementation of B.L for various purpose.

| Scale      | Teaching - Learning | Project work | Evaluation | Guest Lecture |
|------------|---------------------|--------------|------------|---------------|
| Percentage | 70%                 | 73.3%        | 20%        | 43.3%         |

**Interpretation:** According to Most of the teachers their College premises and infrastructure is well equipped for teaching learning process and project work. It can be stated that College library, Laboratory and other resources are well equipped so the institution can implement B.L.

Statement No.6 Net work availability will be a problem to implement B.L. in my college.

**Table No. 1.4** A table showing result for Net work Assess problem for implementation of B.L.

| Scale      | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|------------|-------|----------------|---------|----------|-------------------|
| Percentage | 83.3% | 13.3%          | 17%     | 3.33%    | 7%                |

**Interpretation:** Most of the teacher agrees that availability of Network will be a problem, if 40% online teaching, learning and evaluation to be implement.

Statement No. 13 the Institution should change the teaching – learning strategy to make B.L successful.

**Table No. 1.5** A Table showing opinion of teachers about teaching – learning strategy to make B.L successful.

| Scale      | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|------------|-------|----------------|---------|----------|-------------------|
| Percentage | 80%   | 17%            | 3.33%   | -        | -                 |

**Interpretation:** Most of the teacher agrees that the institution should change the present teaching- learning strategy to make B.L. successful.

Statement No. 14 Institution has to make provision to supply technological help to student who do not have strong network, technology.

**Table No. 1.6** a Table showing opinion of teachers about supply technological help to student.

| Scale      | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|------------|-------|----------------|---------|----------|-------------------|
| Percentage | 47%   | 50%            | 3.33%   | -        | -                 |

**Interpretation:** B.L implementation demand strong technology used by student. Most of the teachers agree that institution should provide technological help to student for those who did not have technological availability.

**Objective 2:** To study the opinion of teachers about competency of faculty for implementation of Blended Learning.

Statement No.8 Blended Learning will increase the workload of a faculty.

**Table No. 2.1** A table showing the response of Faculty about implementation of B.L and workload.

| Scale      | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|------------|-------|----------------|---------|----------|-------------------|
| Percentage | 70%   | -              | -       | 43.3%    | 17%               |

**Interpretation:** Most of teachers are agreeing that implementation of B.L will increase the workload of teacher. They need to plan for offline strategy, instructional devices and same time they need to be preparing online activities or evaluation tools. It leads to high workload pressure.

Statement No. 15 Student needs physical support of teacher’s while learning online.

**Table No. 2.2** A table showing opinion of teachers about teacher’s support and online learning.

| Scale      | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|------------|-------|----------------|---------|----------|-------------------|
| Percentage | 80%   | 43.3%          | -       | -        | -                 |

**Interpretation:** Most of the teacher stated that student need physical presence of teacher for guiding them while learning online. Student cannot work and learn independently. Some subjects, topics and activities need explanations or demonstration.

Statement no. 16 Blended Learning will be successful with proper planning of teaching strategies.

**Table No. 2.3** A table showing teacher’s opinion about success of B.L. and planning of teaching strategies.

| Scale      | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|------------|-------|----------------|---------|----------|-------------------|
| Percentage | 63.3% | 47%            | -       | -        | -                 |

**Interpretation:** More than 50% teachers agree with the need of planning of teaching strategies. It is a team work.

Statement no. 17 there should be separate syllabus for offline and online teaching while implementing B.L.

**Table No. 2.4** a table showing teacher’s opinion on need of separate syllabus and implementation of B.L.

| Scale      | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|------------|-------|----------------|---------|----------|-------------------|
| Percentage | 47%   | 3.33%          | 17%     | 57%      | -                 |

**Interpretation:** Some of the teachers think that syllabus should divide on mode of instruction into two parts. More than 50% teachers disagree with this opinion.

Statement no. 18 B.L will be successful if a teacher updates his technological competencies.

**Table No. 2.5** a table showing opinion of teacher’s about the need to update technological competencies for success of B.L.

| Scale      | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|------------|-------|----------------|---------|----------|-------------------|
| Percentage | 53.3% | 66.6%          | -       | -        | -                 |

**Interpretation:** Most of the teachers strongly agree that B.L will be successful if a teacher updates his technological competencies. More than 50% teachers also show positive opinion for this. B.L. is emphasis on teacher’s subject knowledge, teaching competencies, creativity and competency in using technology.

Statement no. 19 Promoting B.L is ideal way to achieve a goal of high quality education to all.

**Table No. 2.6** a table showing opinion of teacher’s about purpose of promoting B.L.

| Scale      | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|------------|-------|----------------|---------|----------|-------------------|
| Percentage | 66.6% | 27%            | 13.3%   | 20%      | -                 |

**Interpretation:** Most of the teachers agree that promoting B.L is ideal way to achieve a goal of high quality education to all.

Statement no. 20 Promotion of B.L. needs some time and proper steps to achieve a goal of high quality education to all.

**Table No. 2.7** a table showing teacher’s opinion about need for appropriate steps.

| Scale      | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|------------|-------|----------------|---------|----------|-------------------|
| Percentage | 77%   | 53.3%          | 3.33%   | -        | -                 |

**Interpretation:** Most of the teachers agree that Promotion of B.L. needs some time and proper steps to achieve a goal of high quality education to all. More than 50% teachers strongly agree for the same.

**Objective 3:** To study the effects of Blended learning on Teaching Learning Process.

Statement no.2 Blended learning helps to increase student’s achievement level.

**Table No. 3.1** A Table showing effects of B.L. on student’s achievement level.

| Scale      | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|------------|-------|----------------|---------|----------|-------------------|
| Percentage | 70%   | 27%            | 7%      | 17%      | 3.33%             |

**Interpretation:** Most of the teacher agrees that Blended learning will help to increase student’s achievement level.

Statement no. 3 it is useful module for special need student in my college.

**Table 3.1** a table showing opinion of teacher’s about usefulness of B.L. to special need students.

| Scale      | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|------------|-------|----------------|---------|----------|-------------------|
| Percentage | 93.3% | 3.33%          | 23.3%   | -        | -                 |

**Interpretation:** Most of the teacher agrees that B.L. is useful module for special need student in the college. B. L. is useful to physically handicapped student. They can learn from the videos and other online study material. They can refer the material for many times. They can learn with their own speed. Sevier or complicate challenged student also learn from home.

Statement no. 7 Implementation of B.L will increase interest among students

**Table 3.2** a table showing effect of B.L on interest of students.

| Scale      | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|------------|-------|----------------|---------|----------|-------------------|
| Percentage | 56.6% | 60%            | 7%      | -        | -                 |

**Interpretation:** Most of the teachers are strongly agreeing that implementation of B.L will increase interest among students.

Statement 10 Implementation of B.L. is a solution on absenteeism.

**Table 3.3** a table showing effect of B.L. on the problem of absenteeism.

| Scale      | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|------------|-------|----------------|---------|----------|-------------------|
| Percentage | 43.3% | -              | 20%     | 13.3%    | 10%               |

**Interpretation:** Some teachers are with the statement that implementation of B.L. is a solution on absenteeism. Very less teachers can guess the effect and very less teachers are disagree or strongly disagree with the statement. It shows that teachers are not sure about the effect of B.L. on attendance.

Statement 12 Implementation of B.L. will increase the submission rate of practicum.

**Table 3.4** a table showing the effect of B.L. on the submission rate of practicum.

| Scale      | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|------------|-------|----------------|---------|----------|-------------------|
| Percentage | 83.3% | 20%            | 7%      | 13.3%    | -                 |

**Interpretation:** Most of the teachers are agree that Implementation of B.L. will increase the submission rate of practicum.

Statement 19 Overall opinions about B.L

**Table 3.5** a table showing opinions about B.L

| Over all Opinions for B.L.                          | Percentage |
|---|------------|
| B.L is much needed                                  | 17%        |
| Proper infrastructure needed                        | 30%        |
| It is new way for student’s achievement             | 13.3%      |
| No change needed                                    | 3.33%      |
| Teacher’s technological competencies should improve | 10%        |
| No response   | 47%        |

**Interpretation:** overall opinions given by teachers can be divided into 5 main opinions as above. Nearly 50% teachers did not given any suggestions. Very few have given positive response. It shows that orientation of faculties is needed before implementing B.L.

**FINDINGS**

After analysis of the opinion inventory some findings are as follows:

- Promoting B.L is ideal way to achieve a goal of high quality education to all. Orientation of faculties is needed before implementation of B.L. This module emphasis on teacher’s subject knowledge, teaching competencies, creativity and competency in using technology. Skill development opportunity through short term courses is need for the hour.
- Most of the educational institutions are well equipped to implement B.L. (specially for teaching learning and project based learning)
- Availability of Network will be a problem, if 40% online teaching, learning and evaluation to be implement.
- The institution has change the present teaching- learning strategy to make B.L. successful.
- Institution has to provide technological help to student for those who did not have technological availability to make B.L. successful.
- Implementation of B.L will increase the workload of teacher.
- Student need physical presence of teacher for guiding them while learning online.
- Teacher should plan topics for online learning and topics for offline learning from syllabus. Same way evaluation tools and assessment of activities should plan properly.
- B.L. is useful module for special need student in the college.
- Teachers are not sure about the effect of B.L. on rate of absentees.
- Blended learning will help to increase student’s achievement level, rate of submission of practicum.

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**SUGGESTIONS**

Some suggestions can be given to the State Government, College Management, Society, Faculty, Parents and students.

- Ngo and Technological companies can share partnership with Government to supply laptops to educational institutions.
- College management can start Library of Laptops, Tabs for students.
- People can donate technological devices to educational institutions.
- College management can approach stake holders, bank, donors, and share holders for starting Library of technological devices.
- Banks and NGOs should take initiative for educational loan.
- In year planning teachers should select topics from syllabus for offline and online learning.

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**REFLECTIONS OF TEACHERS REGARDING NEP 2020****Dr. Rajkumari Punjabi**

Assistant Professor, Seva Sadan's College of Education, Ulhasnagar

**ABSTRACT**

*Education is the catalytic tool that can transform the future of our children and youth. Well defined and revolutionary education policy is essential at different levels as education leads to economic and social progress of a country. The National Education Policy 2020 was approved by the Union Cabinet of India on 29 July 2020 is a welcome and ambitious re-imagination of India's education system into a modern, progressive and equitable one. The NEP 2020 emphasizes, 'Teachers truly shape the future of our children.*

*This research study has examined the reflections of 52 Degree college teachers from different streams regarding NEP 2020. The data was collected using google form and analysed using Percentage, Mean, standard deviation and 't' test.*

*It was concluded from the study that there is no significant difference in reflections of teachers towards NEP 2020 with respect to Gender but there is significant difference in reflections of teachers towards NEP 2020 with respect to demographic variables Type of College, Stream and Experience.*

*NEP 2020 is largely a very progressive document, taking the current socio-economic landscape and the prospect to meet future challenges making India global hub in education by 2030. We as Teachers need to play a crucial role in implementation of this policy in robust way and we all will make a difference leading India to become a knowledge superpower.*

*Keywords: Education, Reflections, NEP 2020, Multidisciplinary, Multiple Entry and Exit.*

**INTRODUCTION**

Education is the catalytic tool that can transform the future of our children and youth. It will help them to meet the challenges today and tomorrow. It is an essential investment for economic and human growth. A well-planned education system is very important for development of skills and nurturing of new ideas. Well defined and revolutionary education policy is essential at different levels as education leads to economic and social progress of a country.

The National Education Policy 2020 was approved by the Union Cabinet of India on 29 July 2020 is a welcome and ambitious re-imagination of India's education system into a modern, progressive and equitable one. It replaces the previous National Policy on Education, 1986 and brings revolutionary change in all dimensions of Education. It outlines the vision of India's new education system. Various "path breaking reforms" in the policy aim at access, equity, quality, affordability and accountability in education system.

**Some of the Salient Recommendations of NEP 2020 Are**

Increasing GER in higher education, New Curricular and Pedagogical Structure (5+3+3+4), Introduction of Experiential learning, competency-based learning rather than competition-based assessment and comparisons, No hard separations between arts and sciences, curricular and extra-curricular activities, vocational and academic streams, Establishing National Mission on Foundational Literacy and Numeracy, Emphasis on promoting multilingualism and Indian languages, Equitable and inclusive education, Internationalization of Education, Holistic and Multidisciplinary Education with multiple entry/exit options and Establishment of Academic Bank of Credit.

**NEED OF THE STUDY**

The National Education Policy is formulated in India with the aim to meet the changing dynamics of the population's requirement. It aims to strengthen quality education, innovation and research; leading India to become a knowledge superpower.

Our demographic size and variables may bring hurdles but our teachers can turn the tide and lead the Indian education system to become a progressive, flexible, multidisciplinary, technology and skill focussed education system. It can help to produce competent, creative, skilled, employable and principled learners. Kothari Commission, 1966 said, 'Of all the different factors which influence the quality of education and its contribution to national development, is the **quality, competence and character** of teachers'. The NEP 2020 emphasizes, 'Teachers truly shape the future of our children. This paper is an attempt to study the reflections of teachers regarding NEP 2020.

**OBJECTIVES OF THE STUDY**

- 1) To study the reflections of teachers towards NEP 2020.
- 2) To compare the reflections of teachers towards NEP 2020 with respect to demographic variables.
  - a. Gender,
  - b. Type of College.
  - c. Stream,
  - d. Experience (Less than 10 years and more than 10 years),

**Hypothesis**

There is no significant difference in reflections of teachers towards NEP 2020 with respect to demographic variables. (Gender, Type of College, Stream and Experience)

**Scope of the Study**

The study is limited to degree college teachers from Ulhasnagar, Kalyan, Ambernath area. The total sample is 52 teachers.

**Methodology**

Survey method was used to conduct the study. Data was collected from degree college teachers using Google Form. The tool comprised of 25 statements related to salient features of NEP 2020. A three-point scale Agree, Disagree and Undecided was used.

Data was then tabulated and analysed with required statistical tools and Statistical Techniques Percentage, Mean, Standard deviation and 't' test.

**Analysis and Interpretation of data****Table No 1** Reflections of Teachers regarding NEP 2020 N=52

| Sr.No | Statements   | Agree      | Disagree  | Uncertain |
|-------|--|------------|-----------|-----------|
| 1     | The new NEP 2020 is based on four pillars Access, Equity, Quality, and Accountability.   | 37 (71.1%) | 8 (15.4%) | 7 (13.5%) |
| 2     | NEP 2020 aims to increase Gross Enrolment ratio in Higher Education.   | 38 (73 %)  | 7(13.5%)  | 7 (13.5%) |
| 3     | NEP 2020 is not more comprehensive and inclusive compared to NEP 1986  | 18 (34.6%) | 21(40.4%) | 13 (25%)  |
| 4     | The main aim of NEP 2020 is to promote Holistic and Experiential Learning.   | 40(76.9%)  | 5 (9.6%)  | 7 (13.5%) |
| 5     | One of the major highlights of NEP 2020 is replacement of 10+2 structure to 5+3+3+4 curricular structure.                                  | 46 (88.5%) | 4 (7.7%)  | 2 (3.8)   |
| 6     | NEP's move to teaching in mother tongue could transform learning in India.   | 35 (67.3%) | 8 (15.4%) | 9 (17.3%) |
| 7     | Developing all rounded individuals with multifaceted functional capacities is stressed by New Education policy 2020.                       | 41 (78.9%) | 2 (3.8%)  | 9 (17.3%) |
| 8     | According to NEP 2020 a 360-degree, multidimensional report card will reflect in great detail the progress and uniqueness of each learner. | 34 (65.4%) | 6 (11.5%) | 12(23.1%) |
| 9     | Single stream institutions will be converted into Multidisciplinary streams as per NEP 2020.   | 33 (63.5%) | 6 (11.5%) | 13 (25%)  |
| 10    | Actual Vision of NEP 2020 is to provide holistic and multidisciplinary Education through Open and Distance Learning.                       | 37 (71.1%) | 7 (13.5%) | 8 (15.4%) |
| 11    | Academic collaboration between Institutions leading to Multidisciplinary Education and Research focus as per NEP 2020 is difficult.        | 36 (69.2%) | 6 (11.5%) | 10(19.3%) |
| 12    | NEP 2020 tends to provide autonomy to higher   | 39 (75%)   | 5 (9.6%)  | 8 (15.4%) |

|    | education Institutions.  |            |            |            |
|----|--|------------|------------|------------|
| 13 | Institutional Leadership and Self Governance as per NEP 2020 can be achieved through Autonomy of Higher Education Institutions.                              | 29 (55.8%) | 14 (26.9%) | 9 (17.3%)  |
| 14 | NEP 2020 proposes to revise all aspects of Education structure to create a new system to address the needs of world class Education.                         | 39 (75%)   | 6 (11.5%)  | 7 (13.5%)  |
| 15 | NEP 2020 aims to enhance quality of higher educational institutions to bring them in par with Global standards.  | 38 (73.1%) | 5 (9.6%)   | 9 (17.3%)  |
| 16 | NEP 2020 will help foreign universities to set up campuses in India.   | 39 (75%)   | 4 (7.7%)   | 9 (17.3%)  |
| 17 | Academic Bank of Credits provides students the facility to open individual Academic Bank Account in digital form.  | 32 (61.6%) | 6 (11.5%)  | 14 (26.9%) |
| 18 | Academic bank of credits will allow college students to exit the course and enter within a stipulated period.  | 36 (69.2%) | 5 (9.6%)   | 11 (21.2%) |
| 19 | It will be difficult for Institutions to implement Multiple Entry and Exit for students  | 40 (76.9%) | 3 (5.8%)   | 9 (17.3%)  |
| 20 | Academic bank of Credits requires maintaining lots of records of students.   | 41 (78.9%) | 5 (9.6%)   | 6 (11.5%)  |
| 21 | As per NEP 2020 formulation of revised curriculum and pedagogy at different stages of education and its actual delivery at ground level is very challenging. | 43 (82.7%) | 3 (5.8%)   | 6 (11.5%)  |
| 22 | National Education Policy focus on regional language gives less importance to English which is most accepted language in the entire world.                   | 34 (65.4%) | 7 (13.4%)  | 11 (21.2%) |
| 23 | Changing the mindset of teachers for implementation of new policy is a difficult task.   | 32 (61.5%) | 6 (11.5%)  | 14 (27%)   |
| 24 | Digital Infrastructure and digital connectivity will be a major challenge in Remote areas.   | 48 (92.3%) | 0          | 4 (7.7%)   |
| 25 | It is not easy to bring a cultural shift required Multidisciplinary education in the entire higher education as per NEP 2020.                                | 42 (80.8%) | 4 (7.7%)   | 6 (11.5%)  |

Fig No 1 a Graph showing the Reflections of Teachers regarding NEP 2020 (Statements 1 to 6)

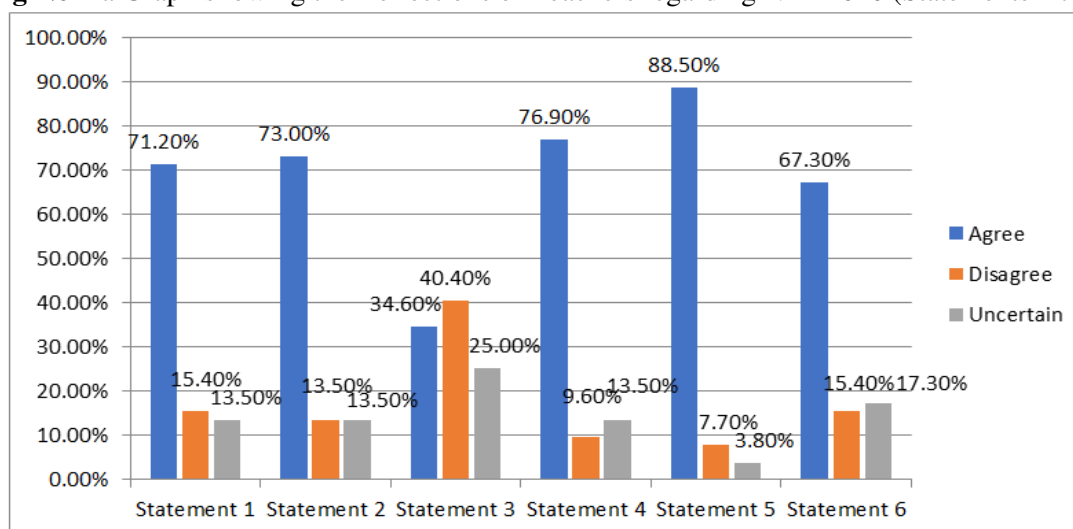


Fig No 1 b Graph showing the Reflections of Teachers regarding NEP 2020 (Statements 7 to 12)

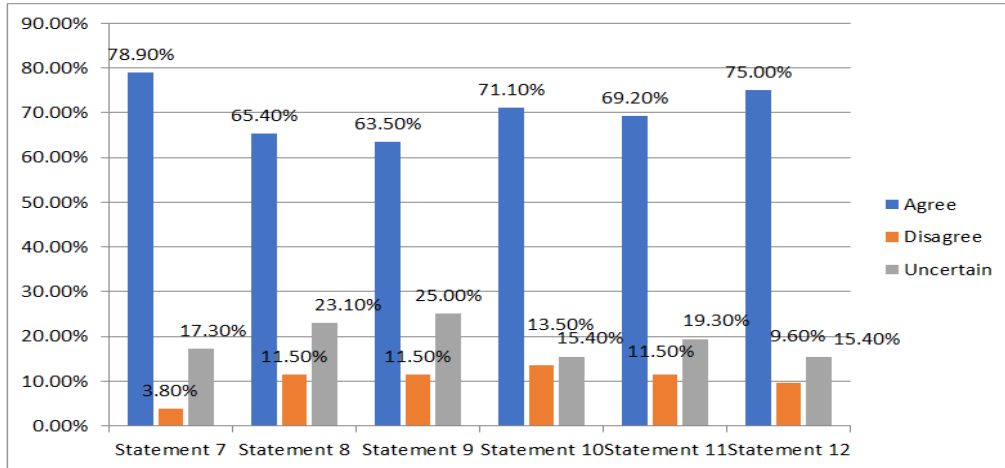


Fig No 1 c Graph showing the Reflections of Teachers regarding NEP 2020 (Statements 13 to 18)

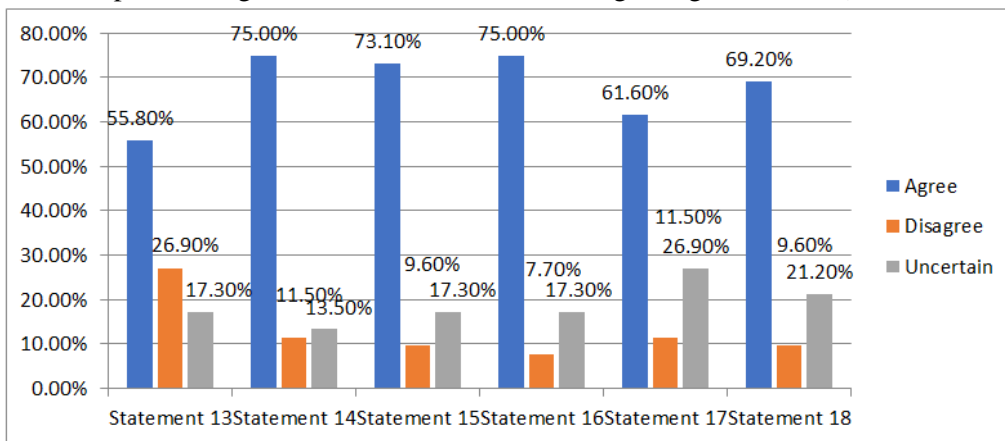


Fig No 1 d Graph showing the Reflections of Teachers regarding NEP 2020 (Statements 19 to 25)

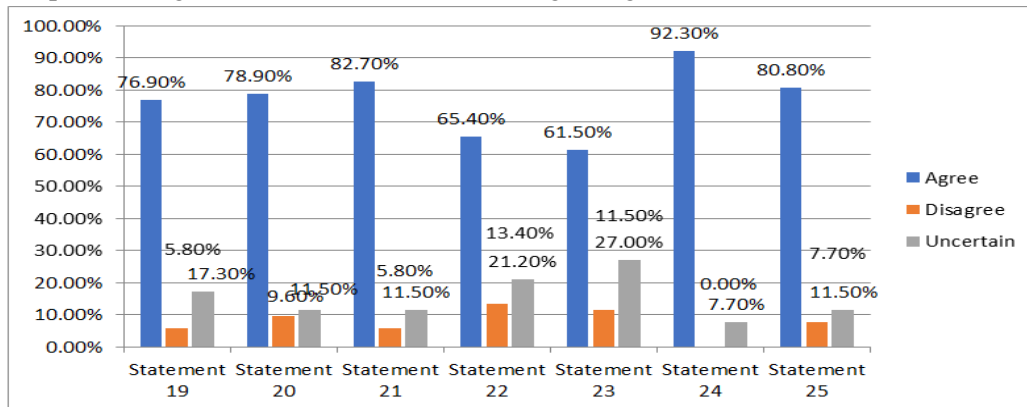


Table No 2 Showing Mean, and 't' value of Reflections of Teachers regarding NEP 2020 with respect to demographic variables N=52

| Variable        | Category           | N  | Mean  | 't'   | Result                               |
|-----------------|--------------------|----|-------|-------|--------------------------------------|
| Gender          | Male               | 13 | 31.62 | 1.492 | No Significant difference            |
|                 | Female             | 39 | 35.77 |       |                                      |
| Type of college | Aided              | 25 | 31.16 | 3.037 | Significant difference at 0.01 level |
|                 | Unaided            | 27 | 38.04 |       |                                      |
| Stream          | Arts               | 13 | 30.92 | 6.785 | Significant difference at 0.01 level |
|                 | Commerce           | 29 | 38.31 |       |                                      |
|                 | Science            | 10 | 29.30 |       |                                      |
| Experience      | Less than 10 years | 27 | 37.96 | 2.957 | Significant difference at 0.01 level |
|                 | More than 10 years | 25 | 31.24 |       |                                      |

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**Major Findings of the Study Pertaining to Reflection of Teachers Regarding NEP 2020****1) Almost all Teachers Agreed That**

One of the major highlights of NEP 2020 is replacement of 10+2 structure to 5+3+3+4 curricular structure but as per new policy formulation of revised curriculum and pedagogy at different stages of education and its actual delivery at ground level is very challenging. Digital Infrastructure and digital connectivity will be a major challenge in Remote areas.

**2) Majority of Teachers Agreed that**

New NEP 2020 is based on four pillars Access, Equity, Quality, and Accountability, it aims to increase Gross Enrolment ratio in Higher Education and to promote Holistic and Experiential Learning. Majority also agreed that NEP's move to teaching in mother tongue could transform learning in India. Developing all rounded individuals with multifaceted functional capacities is stressed, a 360-degree, multidimensional report card will reflect in great detail the progress and uniqueness of each learner is agreed by Majority of teachers.

Majority Teachers also agreed that Actual Vision of NEP 2020 is to provide holistic and multidisciplinary Education through Open and Distance Learning, Convert Single stream institutions into Multidisciplinary streams, provide autonomy to higher education Institutions enhance quality of higher educational institutions to bring them in par with Global standards and help foreign universities to set up campuses in India. Majority also said Academic collaboration between Institutions leading to Multidisciplinary Education and Research focus as per NEP 2020 is difficult.

Revise all aspects of Education structure to create a new system to address the needs of world class Education, Developing Academic Bank of Credits to open individual Academic Bank Account in digital form and allow college students to exit the course and enter within a stipulated period was agreed by majority of teachers.

On other hand majority of teachers also agreed that it will be difficult for Institutions to implement Multiple Entry and Exit for students, Academic bank of Credits requires maintaining lots of records of students and National Education Policy focus on regional language gives less importance to English. Changing the mindset of teachers for implementation of new policy is a difficult task.

**3) Many of Teachers Agreed That**

Institutional Leadership and Self Governance as per NEP 2020 can be achieved through Autonomy of Higher Education Institutions.

**4) Few of Teachers Agreed and few Disagreed That**

NEP 2020 is not more comprehensive and inclusive compared to NEP 1986.

**5) Few of Teachers were Uncertain That**

About 360-degree multidimensional report card, Single stream institutions converted into Multidisciplinary streams, Academic Bank of Credits allowing college students for entry and exit of the course within a stipulated period.

**Major Findings of the Study Pertaining to Hypothesis**

- There is no significant difference in reflections of teachers towards NEP 2020 with respect to Gender.
- There is significant difference in reflections of teachers towards NEP 2020 with respect to demographic variables Type of College, Stream and Experience.

**CONCLUSION**

NEP 2020 is a progressive step that will facilitate Holistic, Experiential, value-based education and scientific learning. It will swap the older system of 'curriculum' which is rigid and unresponsive to change with changing times. The NEP 2020 emphasises education system to be flexible, holistic, and in tune to the needs of 21st-century education. To realize these goals, we must overcome all the challenges in a realistic manner for years to come. The drafting committee of NEP 2020 has made an attempt to design a policy taking various viewpoints feedback from various stakeholders, best global practices in education and field experiences

This research study has examined the reflections of Degree college teachers from different streams regarding NEP 2020. In a nutshell it can be concluded that there is no significant difference in reflections of teachers towards NEP 2020 with respect to Gender but there is significant difference in reflections of teachers towards NEP 2020 with respect to demographic

variables Type of College, Stream and Experience. Awareness, Experience of teachers and the exposure provided by the colleges must have made a difference.

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NEP 2020 is largely a very progressive document, taking the current socio-economic landscape and the prospect to meet future challenges making India global hub in education by 2030. We as Teachers need to play a crucial role in implementation of this policy in robust way and we all will make a difference leading India to become a knowledge superpower.

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**EFFECT OF SOFTWARE ON ACADEMIC ACHIEVEMENT OF LEARNERS****<sup>1</sup>Dr. Renuka Shewkani and <sup>2</sup>Jaya Charhani**<sup>1</sup>Associate Professor, Seva Sadan's College of Education, Ulhasnagar- 3<sup>2</sup>(M.Ed. Student)**ABSTRACT**

*Over the years, the investigation of the factors that influence academic achievement of learners have attracted the interest and concern of teachers, counselors, psychologists, researchers and school administrators.*

*Various factors are influencing the academic achievement of secondary students, Teaching Learning software is new factor, which has a great influence on the student's academic score.*

*The developing and probing questions are projected in the classroom using software Kahoot and Hot Potatoes software. Thus, questions through Kahoot software could be seen as an alternative to traditional way of reviewing a lecture, whereby instead of the teacher asking students what they should have learnt, this quiz allows them to demonstrate what they have learnt.*

*This paper attempts to find effect of Kahoot and Hot Potatoes software on student's academic achievement.*

*Keywords: Teaching learning process, Kahoot and Hot Potatoes software, academic achievement*

**INTRODUCTION**

The invention and dispersion of new and advanced Software and digital tools of evaluation are considered as a main contributor teaching and learning process.

By looking at the changes in digital technology and widely accepted by students teachers should change methods of teaching. The teachers have the opportunity to engage learners in deeper and long lasting learning by using different software.

The strength and interactivity of different software in all areas of education is increasing, the current classroom cannot be conceived without the use of technological tools. On Every step of teaching, learning, evaluation ICT is introduced in this process.

In Kahoot software, it has been observed that student becomes more interactive and playing Kahoot quizzes had an influence on the student's learning outcome.

The Hot Potatoes pedagogical Web-based free interactive software- which is comprised of different modules for creating six different types of activities like fill in blanks, MCQ etc. it is a valued program for designing and producing online interactive learning activities that may be utilized inside or outside of the classroom. These sorts of activities and exercise are especially efficient in learning but classroom should be equipped with internet access and smart board. Moreover, if Hot Potatoes exercises are synchronized with pedagogy of teaching, content and motivated learners, learning will be more effective.

The questions are projected in the classroom and the students answer within the designated time. In Hot potato software each question shows the respective winner and the points, as if students were in a competition. Thus, Kahoot and Hot Potato software could be seen as an alternative to traditional way of asking questions in a lecture, whereby instead of the teacher telling students what they should have learnt, and this quiz allows them to demonstrate what they have learnt.

**Research Questions**

1. Can teacher use the developing or probing Questions in Kahoot and Hot Potatoes software to create interest among students?
2. Can Kahoot and Hot Potatoes software facilitate student's academic achievement?

**Objectives**

1. To study the use of learning software (Kahoot and Hot Potatoes Software) in teaching learning process.
2. To compare the learning outcome between traditional method of teaching and using teaching software in science subject. (Kahoot and Hot Potatoes).
3. To study learning environment that captures the interest of secondary school students after using learning software (Kahoot and Hot Potatoes).

**Hypothesis**

1. There is no significant difference in the academic achievement of students in traditional method of teaching and learning software (Kahoot and Hot Potatoes).
2. There is no significant difference in academic achievement of Boys and Girls in using learning software

**Delimitations of the study**

The study is delimited to the seventh standard of English medium secondary schools of Ulhasnagar city.

**Research Design & Methodology**

**Method:** In this study survey method was used to collect data from school students of seventh standard.

**Tools & Techniques used:** For collection of data Checklist and Achievement tools were used.

**Size of the Sample:** The size of sample consists of 200 school students from different schools of Ulhasnagar city.

**Sampling Method**

Random & purposive type of sampling was used to select the sample from population from Ulhasnagar region of Thane district.

**Statistical Technique used**

The researcher adapt from Mean, Median, Standard Deviation and Graphs used following statistical techniques for doing the analysis of the data collected.

**'t' test:** 't' test was computed to find out the significance of difference between mean scores and compare the results.

Analysis and Interpretation of the data has been done in the context of objectives and hypothesis of the study.

**Major Findings of the Study**

- (76%) Very high number of students agreed that Kahoot software is fun loving and full of learning.
- (69%) High number of students agreed that Kahoot software provides many opportunities to learners to improve their content knowledge in science subject.
- (72%) Very high number of students agreed that Kahoot software should be given special role in learning science subject.
- (60%) Above average number of students agreed that Kahoot software measure students' knowledge of science subject.
- (61%) High number of students disagreed that Kahoot quiz games creates disturbance during learning science subject in classroom.
- (56%) Above average number of students disagree on the statement that Kahoot games are time consuming in learning science subject.
- (50%) Below average number of students agreed that Kahoot software lowers student's stress for learning science.
- (76%) Very high number of students agreed that Kahoot software helps to motivate and its entertaining way of teaching and learning science subject especially for weak students.
- (82%) Very high number of students agreed that Hot Potatoes quiz increases in depth knowledge of science subject.
- (69%) High number of students agreed that Hot Potatoes software generates more information for teaching science subject.
- (65%) High number of students disagreed that Hot Potatoes software creates many technical problems while answering the questions of science subject.
- (83%) Very high number of students agreed that Hot Potatoes software increases the confidence level of students for learning science subject.
- (52%) Above average number of students agreed that Hot Potatoes software reduces academic achievement of science subject.



- (74%) Very high number of students agreed that Hot Potatoes software increases interest for learning science subject.
- (80%) Very high number of students agreed that Hot Potatoes software is beneficial for learning science subject at home.
- (76%) Very high number of students agreed that Hot Potatoes software is fun loving and focus science subject.
- (60%) Above average number of students agreed that Hot Potatoes creates long lasting learning of science subject.
- (54%) Above average number of students agreed that playing Hot Potatoes quiz games increases concentration in classroom.

**INFERENCEAL ANALYSIS**

**Testing of Hypothesis - 1**

**Objective:** To compare the learning outcome between traditional method of teaching and using software Kahoot and Hot Potatoes for teaching.

**Hypothesis 1:**

**H0:** There is no significant difference in the academic achievement of traditional method of teaching and using software Kahoot and Hot Potatoes for teaching.

**H1:** There is significant difference in the academic achievement of secondary school students and learning software Kahoot and Hot Potatoes for teaching.

| Variable             | Category                         | N  | Mean  | SD   | T-Value calculated | T-Value tabulated         | Result          |
|----------------------|----------------------------------|----|-------|------|--------------------|---------------------------|-----------------|
| Academic Achievement | Traditional Method               | 30 | 10.57 | 2.08 | 0.6510             | 1.96 at 0.05 level<br>And | Not Significant |
|                      | Software Kahoot and Hot Potatoes | 30 | 10.90 | 1.88 |                    | 2.58 at 0.01 level        |                 |

**Interpretation**

Obtained value is 0.6510 which is less than the tabulated value 2.58 at 0.01 level and 1.96 at 0.05 level. Therefore there is no significant difference at any level. Hence null hypothesis is accepted.

**Conclusion:** There is no significant difference in the academic achievement of tradition method of teaching and learning software Kahoot and Hot Potatoes.

**2. Testing of Hypothesis**

**Objective:** To compare the academic achievement of Boys and Girls after using software Kahoot and Hot Potatoes in teaching.

**Hypothesis 2:**

**H0:** There is no significant difference between academic achievement of Boys and Girls after using software Kahoot and Hot Potatoes in teaching.

**H1:** There is significant difference between academic achievement of Boys and Girls after using software Kahoot and Hot Potatoes in teaching.

| Variable             | Category | N  | Mean  | SD   | T-Value Calculated | T-Value Tabulated         | Result      |
|----------------------|----------|----|-------|------|--------------------|---------------------------|-------------|
| Academic Achievement | Boys     | 60 | 12.58 | 1.99 | 2.8424             | 1.96 at 0.05 level<br>And | Significant |
|                      | Girls    | 60 | 13.55 | 1.72 |                    | 2.58 at 0.01 level        |             |

**Interpretation**

Obtained value is 2.8424 which is higher than tabulated value 2.58 at 0.01 level. Therefore there is significant difference at any level. Hence null hypothesis is rejected.

**CONCLUSION**

There is significant difference between academic achievement of Boys and Girls after using software Kahoot and Hot Potatoes in teaching.

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**SUGGESTIONS**

1. Using learning software in teaching improves concentration of students in all subjects.
2. Students should have experience of different software.
4. It facilitates for the students to gain more information about content.
5. It also provides students with the ability to create class discussion and student-to- student interaction.
6. Learning software may enhance memory of students which leads to improve academic achievement of students.
8. Learning software may develops student's interest for in different subject.
9. Kahoot and Hot Potatoes is effective way of learning different subjects of secondary school students.
10. Kahoot and Hot Potatoes gamification can increase student's learning capacity of different subject.

**CONCLUSION**

The internet is new and exciting platform that is quickly becoming an indispensable part of students' daily lives all across the world. The advancement of different software has increased cognitive domain of human beings. Gaming aspects has been identified as a significant way of learning. Teachers should use different software to increase span of attention of students.

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**A STUDY ON COGNIZANCE OF “CYBER CRIME AND CYBER LAW”**

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**ABSTRACT**

*Today, all are moving towards the era of digitization and networking, which undoubtedly brings many benefits in different fields such as e-commerce, communication, and so on. On at a sudden, it also gives rise to the new criminal methodology, generally known as cybercrime. Cyberattacks in the last decade have severely crippled businesses and compromised individual and national security. To stop such a crimes of virtual world, emphasizes is required on related laws and orders. There are many laws and measures which are framed and have been taken in order to prevent these evils such as IT ACT 2000, National Cyber Security Policy etc. Although the term cybercrime has neither origin, nor reference point in law and also the activities such as cyber vandalism, cyber violence and cyber rape are not categorized and have legal status under cybercrime. This paper mainly focuses on the challenges under cyberspace and highlights the urgent need for reformation in India's cyber edict framework and various issues in which cyber law enforcement lacks.*

*Keywords: Cyber law, Cybercrime, Information Technology Act, 2000.*

**OBJECTIVES**

1. To discover the level of mindfulness among internet users with respect to cyber crime.
2. To create awareness in order to protect the data.
3. To improve the knowledge about cyber crime in order to avoid being victim of the same.

**INTRODUCTION**

In the scenario of technological development, around the world, it is rapidly growing in a very positive way. But along with that few anti things also come to the limelight. One of the aspects is rapid growth of digital and network technology, which helped in developing a virtual world of cyberspace. Cyberspace brings great booming every field of lifestyle and economy but parallel to the same, there is a growth of new crime, which is called cybercrime. Internet was initially developed as a research and information sharing tool and now it is either the tool of the targetor both to commit cyber crime. As the time passed by it became more transactional with communication, e-commerce, e-governance etc. All the legal issues related to internet crime are dealt under cyber laws. As the number of Cybercrime such as unauthorized access and hacking, Trojan attack, virus and worm attack, denial of service attacks etc. are increasing; the need for related laws and their application has also gathered great force. Cybercrime has neither the origin, nor the reference in the law.

Cyber crimes can involve criminal activities that are traditional in nature, such as theft, forgery, defamation and mischief all of which subject to Indian Penal Code. The abuse has also given birth to new age crimes that are addressed by the Information Technology Act, 2000.

**REASONS FOR CYBER CRIME**

Hart in his work "The Concept of Law" has said 'human beings are vulnerable so rule of law is required to protect them'. Applying this to the cyberspace we may say that computers are vulnerable so rule of law is required to protect and safeguard them against cyber crime. The reasons for the vulnerability of computers may be said to be:

1. **Capacity to store data in comparatively small space**-The computer has unique characteristic of storing data in a very small space. This affords to remove or derive information either through physical or virtual medium makes it much more easier.
2. **Easy to access**-The problem encountered in guarding a computer system from unauthorised access is that there is every possibility of breach not due to human error but due to the complex technology. By secretly implanted logic bomb, key loggers that can steal access codes, advanced voice recorders; retina imagers etc. that can fool biometric systems and bypass firewalls can be utilized to get past many a security system.
3. **Complex**-The computers work on operating systems and these operating systems in turn are composed of millions of codes. Human mind is fallible and it is not possible that there might not be a lapse at any stage. The cyber criminals take advantage of these lacunas and penetrate into the computer system.
4. **Negligence**-Negligence is very closely connected with human conduct. It is therefore very probable that while protecting the computer system there might be any negligence, which in turn provides a cyber criminal to gain access and control over the computer system.

5. **Loss of Evidence-** Loss of evidence is a very common & obvious problem as all the data are routinely destroyed. Further collection of data outside the territorial extent also paralyses this system of crime investigation.

## VARIOUS ISSUES UNDER CYBER LAW ENFORCEMENT

### 1. Issues Related With Law

Territorial jurisdiction is not satisfactory in Contrary to the real world crimes where there is lack of cooperation. IT act as jurisdiction has been mentioned in sec 46, 48, 57 and 61 in context of adjudication process and the appellate procedure connected with and again in sec 80 and a part of the police officer power to enter, search a public place for a cybercrime etc. Since the cyber crime are basically computer based crimes and therefore if the mail of someone is hacked in sitting on one place by accused sitting on another place far in another state, which police station will take the cognizance is difficult to determine because generally investigators avoid accepting complaints on such grounds of jurisdiction.

### 2. Issues Related With the Technology

New technology like cloud computing is big concern of cyber threat as for the purpose e-governance and storing data cloud computing is used. The measures taken are not successful to face challenges and risk of cloud computing like: Risk of inappropriate access to personal and confidential information. Risk of compromise of confidential information and intellectual property. Appropriate privacy and security measures need to be in place.

## CYBER-LAWS AND THEIR PUNISHMENTS

1. **Penalty for Damage of Computer System:** • If any person without permission of the respected owner downloads or extracts any database, introduce virus in the computer system, changes the account of a person and tampering the computer system, misusing of the data etc • The penalty that is laid on the person who illegally misused the computer system and damaged are fined to pay 10,00,000 to the person who is effected by the loss of the damage.
2. **Penalty for Failure to Furnish Information, Return:** • If a person fails to provide a furnish document or report to the certified authority, he/she will be liable to the penalty of Rs. 1,50,00/- for each failure like those. • If any book or record or not provided in a specific time period, he/she will be liable to the penalty of Rs. 5,000/- per day. • If a person fails to maintain the books, accounts or records which is under is control, he/she shall be liable to a penalty not exceeding Rs.10,000/-for every day.
3. **Offences:** • Tampering a computer source code or document. • Penalty of Rs.2,00,000/- • Hacking • Penalty of Rs.2,00,000/-. Plus 3 years of jail.
4. **Protection System:** • Computer system or computer network can be declared as protected by the government. If any person attempts to hack or tamper he shall be imprisoned for 10 years and with certain amount of fine.
5. **Penalty for Misrepresentation:** • If a person makes mistake in the license or digital signature certificate, he shall be imprisonment and with fine or both.
6. **Penalty for Breach of Confidentiality and Privacy:** • Access to document, records, information, books etc. are transferred to others without the permission of the concerned person will be imprisoned and fine worth one lakh.
7. **Penalty for Publishing Digital Signature Certificate False in Certain Particulars:** • Publish of digital signature or publish to any other person with knowledge, shall be punished with imprisonment up to one lakh of fine.
8. **Publication for Fraudulent Purpose:** • If a person publish or creates a digital signature for fraudulent transaction purpose, shall be imprisonment and fine up to one lakh.

## LITERATURE REVIEW

### Review 1:

Title of the paper: A Study of Cyber Law Awareness in Higher Secondary Level Students of Rural and Urban Areas of Jaipur District

Author: Ms. Roma Singh and Ms. Apeksha Sharma

According to the paper presented "The usage of Internet and computer has grown rapidly over the last decade, which has increased the cyber crimes. Public is not much aware about the crimes and laws associated with it

and becomes easy victim of the cyber crime. The present investigation is an attempt to ascertain the awareness of Higher Secondary level students (Male and Female from Urban and Rural area schools). The self-constructed Cyber Law Awareness Scale was used to collect the pertinent data and it had been found that there was no major significant difference in each category. There should be awareness among the teachers towards this crucial issue so that the teachers may protect themselves and educate the students towards cyber crime with preventive measures.”

**Review 2:**

Title of the paper: A Study of Awareness about Cyber Laws for Indian Youth

Author: Jigar Shah

According to the paper presented “In india each and every minute one person become internet users. Its convergence with digitally supported platforms and gadgets, safeguarding the parents as well as students from the cybercrimes is becoming a challenging task. In addition to, the pinching reality is that the internet users are not getting updated on the vulnerable cyber threats and security issues, at the pace they are getting updated with the usage of internet enabled tools and apps. Thus the current research paper focuses in finding out the answers to alarming questions – “Is the netizen really aware that he/she is vulnerable to various cyber crimes?”; “If netizen is aware, to what extent?”, “If not aware of cybercrimes, what measures can be adopted to make the nitzens more aware and updated. The paper suggested a conceptual model explaining how to uphold and implement the awareness programmes among internet users regarding cybercrimes.”

**RESEARCH METHODOLOGY**

The study is descriptive and analytical so survey method is used.

All well Structured Questionnaire are prepared and are administered through Google Form and other methods to collect the primary data.

**Primary Data**

Primary data was collected randomly through the Structured Questionnaire in Ulhasnagar by using simple random sampling.

**Secondary Data**

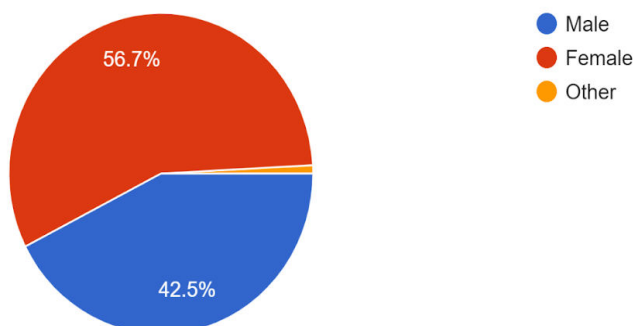
Substantial data was collected from various books, various websites, etc.

**Sampling Designs**

A structured questionnaire was administered for the purpose of research on 120 respondents.

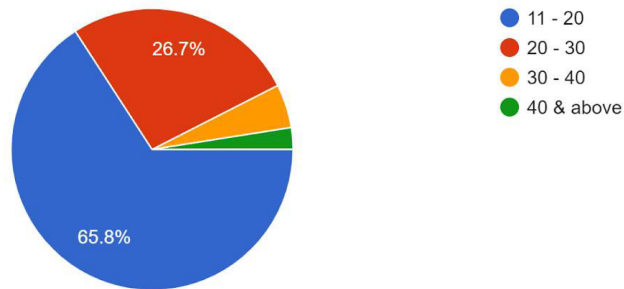
**ANALYSIS AND INTERPRETATION**

1. Gender  
120 responses



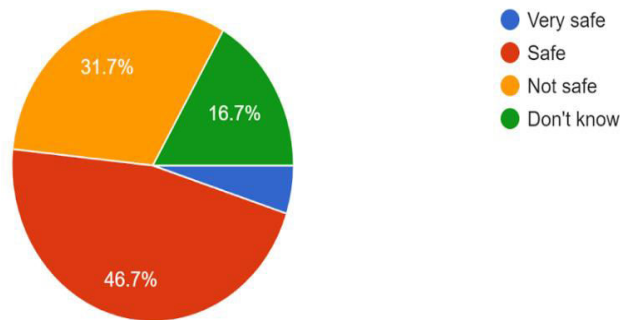
2. Age

120 responses



3. How safe do you feel about your information, when you are online?

120 responses

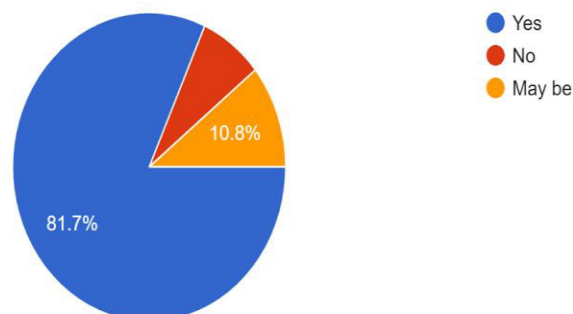


**INTERPRETATION**

According to the analysis 31.7% of respondents not feels safe,46.70% of respondents feels safe,16.7% of respondents don't know the whether it is safe or not safe and rest of the 4.9% respondents feels very safe.

4. Are you aware about cyber crimes?

120 responses

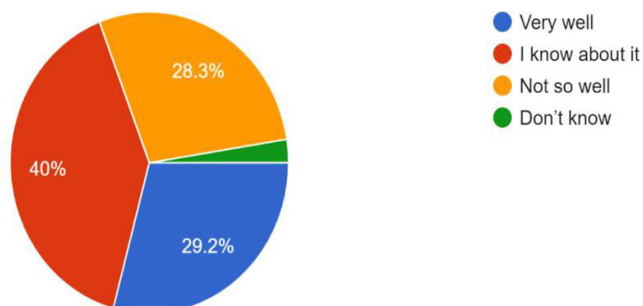


**INTERPRETATION**

According to the analysis 81.7% of respondents are aware about cyber crimes, 10.8% of respondents are not aware about cyber crimes.

5. How aware are you about cyber crime?

120 responses

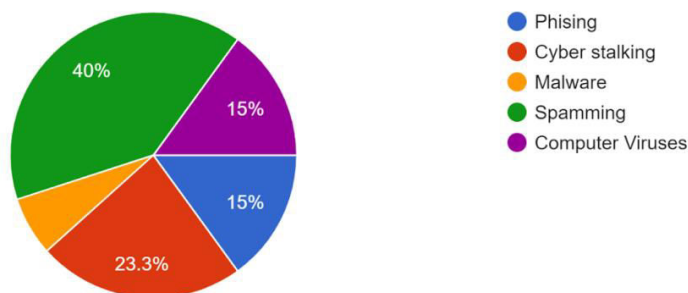


**INTERPRETATION**

According to the analysis 40% of respondents know about cyber crime, 28.3% are not so aware about cyber crime and 29.2% are very well aware about cyber crime.

6. What is the most common type of cyber attack in your opinion?

120 responses

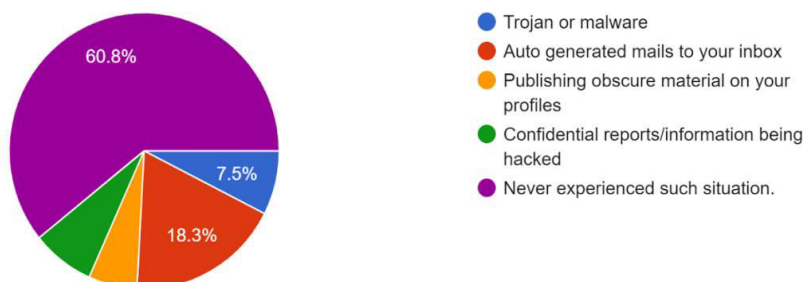


**INTERPRETATION**

According to the analysis 40% of respondents are of opinion Spamming is the most common type of cyber attack, 15% of respondents are of opinion that computer viruses and phishing are most common, 23.3% of respondents are of opinion that cyber stalking are most common, and 6.7% of respondents are of opinion that malware is most common.

7. Have you ever experienced any of these situations?

120 responses

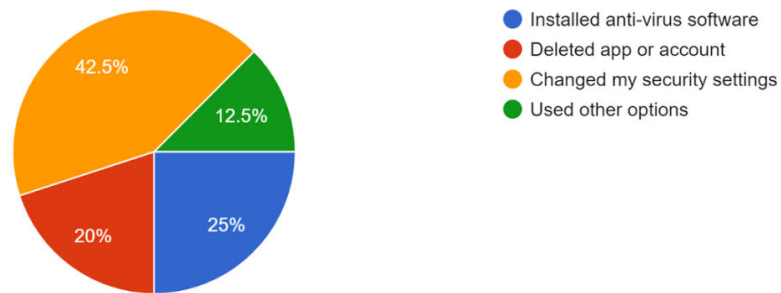


**INTERPRETATION**

According to the analysis, 7.5% of respondents have experienced trojan or malware type of cyber crime, 18.3% of respondents have experienced auto generated mails to your inbox, 60.8% of respondents have never experienced such situation, 6.7% of respondents have experienced obscure materials on their profiles and confidential information being hacked.

8. Which of the following actions have you ever taken to keep yourself safe online?

120 responses

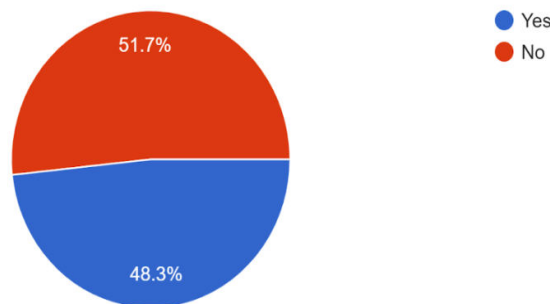


**INTERPRETATION**

According to the survey, 42.5% of the respondents have changed their security settings, 25% of the respondents installed anti-virus software, 20% of the respondents deleted the app or account and rest of the respondents have used other options for their security.

9. Are you aware about penalties and punishments provided under Information Technology Act, 2000?

120 responses

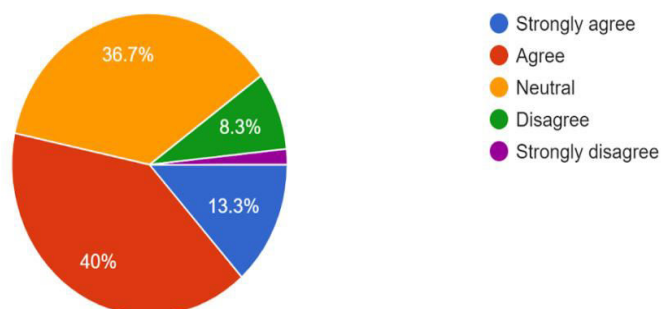


**INTERPRETATION**

The above figures shows that 51.7% respondents are aware about penalties and punishments and rest 48.3% respondents are unaware about penalties and punishments.

10. Do you think that the laws in effect are able to control cyber criminals?

120 responses



**INTERPRETATION**

The study shows that 13.3% are strongly agree and 40% respondents agree that the laws are able to control cyber criminals, 8.3% respondents disagree and 1.7% respondents strongly disagree that the laws in effect are able to control cyber criminals.



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**CONCLUSION AND SUGGESTIONS**

Most of the students are familiar with IT Act, 2000 and Cyber laws in India. But some are ignorant about it. It's necessary to make them aware of this legal system because we are living in a highly sophisticated electronic world. The convergence of smart phones and internet are quite popular. This means there is more scope of cybercrimes. A significant number of internet users are not even aware whom to report for the grievance regarding cybercrimes. Here chances for getting trapped are very high. Since the crime functions are irrespective of age and education level, a strategy must be charted to create mass awareness. Cyber authorities need to conduct law awareness programs for users of Internet.

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**A STUDY ON CONSUMER BEHAVIOUR TOWARDS THE UPI PAYMENT SYSTEM**

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**ABSTRACT**

*In India, Digital Payment have been experiencing the fastest growth. Unified Payment Interface 'is a system for Inter-Bank Transfers that allows sending and requesting Money. The Physical payment mode becomes difficult for the people due to various reasons such as time, convenience and safety. Keeping this Concept in mind, the research paper were focused on the level of awareness, perception and satisfaction of the consumers towards UPI system. It compares the UPI mode of payment with the physical mode. It further identifies the adoption of problems faced by the consumers while operating UPI payment.*

*Keywords: Consumer behaviour, Digital Payment, UPI, Satisfaction.*

**INTRODUCTION**

A Unified Payment Interface (UPI) is a smartphone application that allows users to transfer money between bank accounts. It is a single-window mobile payment system developed by the National Payments Corporation of India (NPCI). After Demonetisation, Our Prime Minister gives a huge platform to UPI. With the help of UPI people easily transfer their funds. UPI is impacting the financial literacy and economic development of the country. It eliminates the need to enter bank details or other sensitive information each time a customer initiates a transaction. In Budget 2023, Our Finance Minister Nirmala Sitaraman has said that the cashless transaction achieves a stronger economy. There is a collaboration between the government, the banks and financial institution in India, which has helped to advance the goal of enabling financial inclusion and also provided quick payments digitilisation for people, its Vice-President Kaushik Roy said. India ranks first for digital payments all over the globe.

**▪ NEED FOR THE STUDY**

This study is to analyze the awareness and satisfaction level of the customers in UPI and the security and privacy concerns influencing customers in adoption of UPI. The study analyzes the consumer perception towards UPI. It highlights that the differences in risk perceptions between bank customers using UPI and those not using. It shows that risk perceptions in terms of financial, psychological and safety risks among customer using UPI payments.

**▪ OBJECTIVES OF THE STUDY**

1. To study the level of awareness among the people towards the UPI.
2. To identify the problems faced by the people while adopting UPI.
3. To study the consumer Perception and satisfaction for UPI.

**▪ RESEARCH METHODOLOGY****Data Collection:**

- Primary Data is Collected through Questionnaire in Google Form.
- Secondary Data collected from Research Journals and Website etc.

**▪ LITERATURE REVIEW**

Babita Singla, Manish Bansal (2015) in their research found that the shoppers are happy with plastic use, and the non-platinum card clients are fascinated to utilize the card for buys and mean to utilize the card in not so distant future. However the banks and other financial institutions are motivating the use of plastic card.

Atul Gupta 2018, in his study titled "UPI- Redefining Digital Payments - A Critical Review" states the statistical data about the usage of UPI mobile interfaces. The data was extracted from the government websites like RBI and NPCI. This article discussed the various challenges and opportunities of UPI.

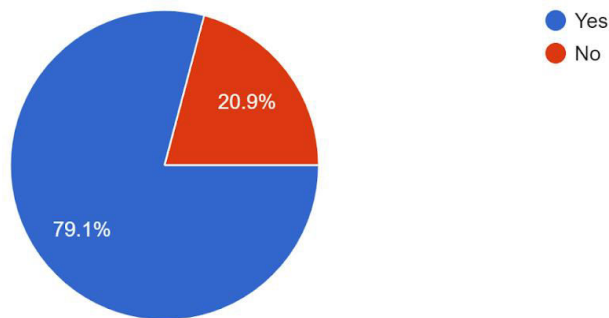
Suma Valley and Hema Divya, 2018, in their study on consumer adoption of digital payments in India had indicates that the deployment of technology for digital payments have improved the performance of banking sector and able to achieve the motive cash less country. The study gives emphasis to the percentage of awareness on maximum utilization of technology. Banks should take effective measures in creating awareness towards the effective usage of technology and security.

Shamsher singh & Ravish Rana (2017), In their study reported that adoption of digital payment is influenced by the education level of the customer. If a person has studied beyond matriculation and internet savvy, he or she will be inclined to use the digital payment mode. It was also found that in the areas/region where education level is high such as Delhi NCR and other metropolitan area, the possibility of acceptance of digital payment is much higher. The growth of users of Smartphone and internet penetration in such area also facilitated the adoption of digital payment.

▪ **Data Analysis and Interpretation of the Study**

1. Are you using the Digital Payments System?

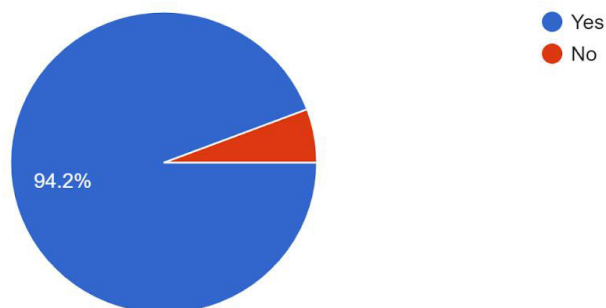
139 responses



From the above Pie diagram, it can be seen that in India almost 80% of population using digital payment system.

2. Are you aware of UPI?

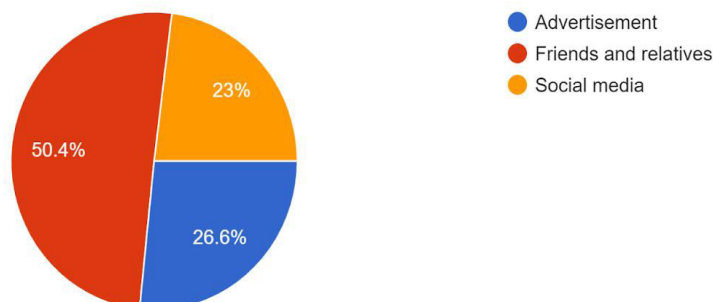
139 responses



As the above diagram has clearly mentioned that majority of people are aware about UPI system.

3. How did you get to know about UPI payment system?

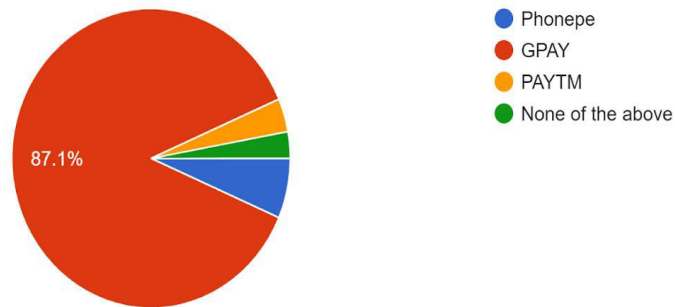
139 responses



As it can be observed that people are getting knowledge through friends and relatives more comparatively than advertisement and social media.

4. Which app do you preferred for UPI ?

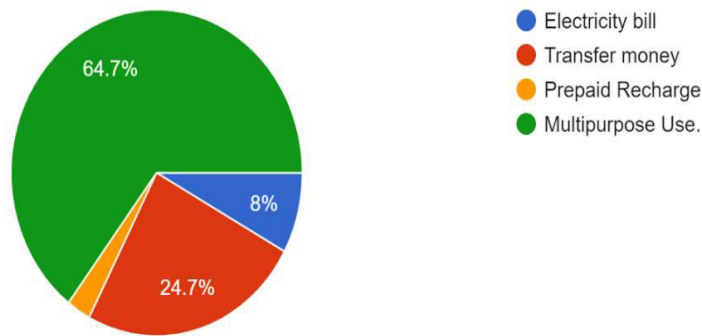
139 responses



As we are living now in digitalized country ,every people are using Gpay and other apps.

5. For which services are using for the UPI ?

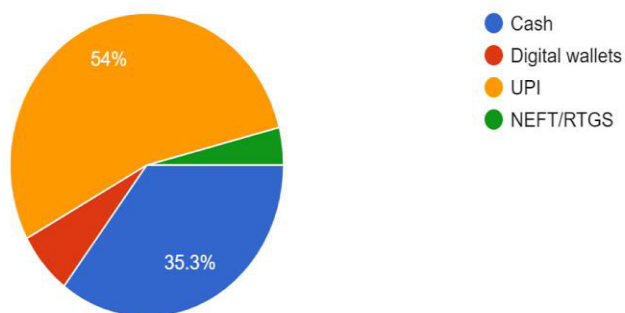
150 responses



From the above chart it can be seen that the people are using UPI for multipurpose uses.

6. Which mode of payment/ funds transfer do you prefer the most?

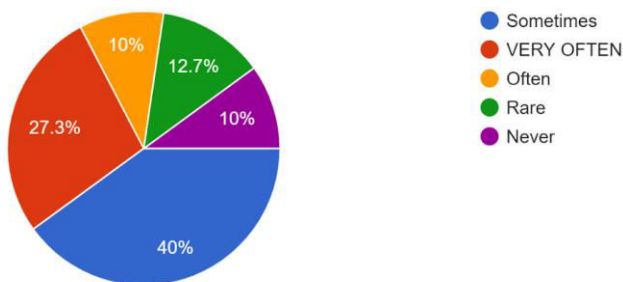
150 responses



In India ,people are making digital payments through UPI because they believe that UPI is convenient and time saving for access of making payments.

7. How often do you need to make digital payments?

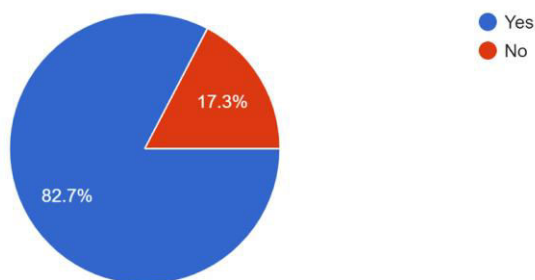
150 responses



In India ,UPI need to create awareness among the Indian citizens because still people are using the digital payment apps sometimes.

8. Do you think that the UPI payments are Safe?

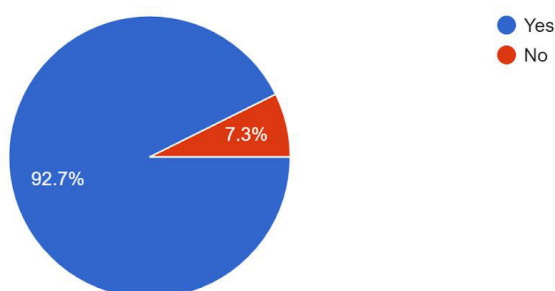
150 responses



As we have seen from the above chart that the UPI payment app is very much safe for the people.

9. Are you satisfied by the Services provided by UPI?

150 responses



In India, UPI has been proven that the digital payment app is a good service provider to the consumers.

▪ **Advantages of UPI**

- **Universal in Nature:** A single UPI app can be used for different bank accounts. You simply need to link your multiple bank accounts to your UPI-based application. You can use any bank account to make payments because all the accounts can be accessed from a single place.
- **Multiple Choices:** Consumers can use any UPI app for transactions. If you are using an Bank of India UPI app, you can access any other bank account (say, SBI account or HDFC account).
- **Convenient and Easy to Use:** It is very easy and convenient for all the people.
- **For Transferring Funds:** First, open the UPI App and provide the 4-digit passcode. Choose the payee to whom you want to make the payment, enter the payment amount, and enter MPIN.

- **24\*7 Availability:** You can make payments or transfer funds instantly with UPI 24x7. It is faster than both Neft and Rtg. While NEFT can take up to 12 hours for the transfer of funds. RTGS need at least 30 minutes for the process of transaction. However, UPI is available instantly.
- **Free Cost:** UPI is the free cost for making the payment of digital transactions.

#### Limitations of UPI

- **UPI Account Hacking:** - It is the first limitation of UPI. The persons who are having lack of knowledge for the operations they share their personal information with friends and relatives, an account can be easily hacked.
- **Delay of Payment:** - UPI is a very fast and safe medium, but sometimes it takes a lot of time for making the payment of transaction.
- **Mobile Hanging Problem:** - While making the payment through UPI then consumers faced the problem of Mobile hanging bcz RAM consumes too much so consumers can shall clear the app's cache.
- **Small Digit Number PIN:-** This is the last cons of UPI payment. Friends, you must know that you have to transfer money from the Unified Payments Interface pin is also known as the UPI PIN and it is very small digit ie 4 or 6 digits while having a small digit, it is not safe, so make your payment carefully and its information do not let anyone else know.
- **Network Connectivity:** Consumers oftenly facing the problem of internet while making the payment of transactions with UPI. We need a good network access for UPI.

#### CONCLUSION

Earlier Indian Consumers were doing the barter system then convert to cash to card to digital payment mode. India is achieving the goal of digitalization and adopting the people at faster rate. Digital Payment System is fast compared to Offline payment mode Still there is a lack of awareness among consumers regarding Safety and privacy Unified Payment Interface is considered as the biggest competitor for UPI payments. Consumers are satisfied with the UPI services provided by the government. Banking industry, government companies and mobile wallet companies work together for digital payment system to become more accessible and successful for the consumers.

#### FINDINGS

- UPI is useful in almost all the fields
- UPI is convenient and safe for the consumers
- It provides greater connectivity.
- India is achieving a target of digitalization at a faster rate.

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**DEMONETIZATION- CHANGED THE FACE OF “INDIAN MARKET”**

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**Asst. Professor Soniya Lakhyani and Asst. Professor Darshi Kataria**Department of Arts, Science and Commerce, Seva Sadan College of Arts, Science & Commerce Ulhasnagar  
District Thane**ABSTRACT**

India is a country which has population of 1.25 billion, approximately 660 million debit cards and 25 million credit cards. In theory, the country is almost ready to go cashless, but where it lacks is the point of sales solutions terminals that stand at only 1.5 million. India suffers from a large degree of tax under-penetration (only 3% of Indians pay taxes) and most of the economy operates through use of cash. Some experts opine that as much as 70-80% of the economy is in the unorganized sector. This has resulted in India's tax to GDP ratio remaining low at 17% compared to the global average of 24%. The government's shocking announcement on November 8, 2016 demonetizing the high-value currencies of 500 and 1000 that account for 86% of India's cash in circulation, has indirectly boosted the country's emerging digital payments market.

The spurious products are fake products that majorly sold in rural markets, these types of goods are claimed to be authentic but in reality are not so, these goods are externally alike or matching to something without having its unique excellence of such goods are intended to mislead the customers, spurious goods are copy of the original product having well known trademarks logos along with the external packaging and product arrangement so that they look like they are authentic then they are invalid second grade copies or imitations of the original product, a vital example is that of medicines or not expensive makeup product found in local markets.

In fact, among the reasons justifying the demonetization move, which was principally to weed out black money and destroy the parallel shadow market, is now a transition sought towards a cashless economy. This policy direction by the government highlights the tremendous growth possibilities for the digital payments sector that is only just started to establish itself. Demonetization has also in a way dismantled some of the traditional barriers preventing Indians from adopting digital payment solutions such as the habit of using cash, complexity and unfamiliarity of digital payment systems, lack of compelling value proposition, and anxiety over fraud and network security.

**Hypothesis**

Demonetization compels small entrepreneurs to adopt E-Commerce techniques because of emerging of spurious product's.

**Aims and Objectives**

- (a) To identify the benefits of E-commerce and its techniques
- (b) To study about small entrepreneurs should adopt E-Commerce techniques because of the demonetization
- (c) To examine the demonetization can be helpful to the retailers in various forms after accepting different ways of E-commerce techniques by doing cashless transactions or by adapting digital payment system.
- (d) To know about the various strategies adopted by FMCG companies to counter fake products in rural market.
- (e) To suggest the holistic strategy to counter fake products in rural market.

**INTRODUCTION****“If It Blinks, It Stinks. Look Out for Malicious and Fake Updates”**

It is important to look into the situation from an academic research point of view so as to question the reasons behind the condition of the demonetization compel the small entrepreneur's to adopt E-Commerce techniques into their business to grow in future and to get expansion with the various ways after implementing the E-commerce strategy. This research may fill the gap of Demonetization which had been affected the retailers or small entrepreneurs in their business. This study reflects the various strategies of cashless transaction and to grow business through E-commerce methods and to see the effect of it after demonetization. As, there are certain problems, why demonetization happened? and What it affected to the small entrepreneurs in their business. What are the benefits which can be acquainted to learn through or by adapting E-commerce? This study helps the Small Entrepreneurs to get an idea about the E-commerce and its techniques after the demonetization effect and how to deal with it. There are few business specially the small entrepreneurs

(retailers) who got affected due to the demonetization. The study makes the entrepreneur clearly understand about what bold steps to be taken to get more benefit into it.

Spurious product is those products which have a look like name identity color pattern design and could have same identical name. They are counterfeit or fake product. These are the days that are similar in shape, size and color to the prominent brands. Manufacturers of such cuties brands mostly right piggyback on the advertising campaign of larger players and established their own brand in the region. The look similar sport color schemes that reflect that of popular brands, but the brand name is absolutely different. Just spell a likes are more dubious than the look alike. The packaging is similar to that of established brands and you may have a “viggo” instead of “vicco” or a “pomes” instead of “ponds”. The third variety is the exact duplicate.

The article entitled “A study on E-commerce and Online Shopping: Issues and Influences”. In this article an attempt is made to study the recent trends, influences, preferences of customers towards E-commerce and online shopping and to give the suggestions for the improvement in online shopping websites. The study found that, most of the people who are engaged in making the decision of purchasing are in the age of 21-30 years. While making the websites for online shopping it must be designed in a very planned and strategic way.

### TYPES OF SPURIOUS PRODUCTS

1. **Look – alike** : These are products that are similar in shape size and color to the prominent brands manufacturers of such spurious brand mostly ride piggyback on the advertising campaign of larger players and established their own brand in the region , the look like spot color schemes that resemble that of popular brands but the brand name is totally different the look alike business is done openly the manufacturers do promotional campaigns and even go to the level of displaying their manufacturing units names and addresses on product wrappers the product to may be of adequate quality and is priced 10 to 15% lower than that of the established brand the margins often to wholesalers and retailers are also higher than what recognized companies offer
2. **Spell – Alike** : the spell alikes are more dubious than the look alike’s the packaging is similar to that of established brands and you may have a “ viggo” instead of a “vicco” or a “poems” instead of a “ ponds” these are obviously intended to cheat such spell a likes generally have the genuine products MRP printed on them but the retailer willingly lowers the price after a bit of bargaining most spell alike have an extremely vague manufacturers address on the packaging that is impossible to trace.
3. **Duplicates** : the third variety is the exact duplicate these carry the name and address of the genuine company but the product inside is spurious duplicate have the established manufacturers address as the packaging is usually bought from junk shops used packets are refilled with spurious products and past of as the real thing they are the most dubious of the lot because they can rarely be identified duplicate hit cold beverages hardest because the bottles are easily available and can be refilled with some colourful soda

### LEGAL ACTION

Legal Action can be taken after promoting awareness programs in the affected areas by filing suit against fake product manufacturers. Companies’ field force can co-ordinate with their loyal distributors, retailers and aware customers to get the details about the spurious product manufacturers and then file a case against them in the court.

#### Legal Action Must be taken Step Wise

1. Create a relationship with local distributors, retailers and customers in the rural areas with the co-ordination of field force.
2. Start a reward schemes for them who can provide the complete details of the spurious product manufacturers.
3. On the basis of detailed information, identify the spurious manufacturing units and then take legal action against those spurious product manufacturers. There are few acts and regulations under Indian law to protect legal issues are:
  - Trade Marks Act, 1999 & Trade Marks (Amendments) Rules, 2002
  - The Patents Act, 1970 & the Patent (Amendments) Rules, 2006
  - Copyright Act, 1957 & Copyright Rules, 1958 & International Copyright Order, 1999



**PROTECTION**

A company must adopt protection strategy as a last step if it found more than expected pass-off and duplicate products present in the market. It resulted in negative brand image and companies' suffered a huge financial loss. Protection strategy includes the various internal and external tactics to protect the brands which needed special attention and sufficient budget. Internal tactics are related to changes in existing packaging, colour combination or a logo and the change in packaging, colour combination and logo must be different, complex and difficult to copy. External tactics includes creation of task force who can audit the distributors and retailers in every three months or randomly to know about the presence of spurious products available in the market.

**Example: - Amazon Says Goodbye to Fake Products with Project Zero**

More than a year after the Delhi High Court summoned Amazon India for selling counterfeit products on its platform, the US-based ecommerce giant has now announced to roll out its "Project Zero" to India. The global project was initially launched by Amazon in February 2019.

**How Project Zero Tackles The Problem of Counterfeits?**

In a blog, Amazon said that automated protections continuously scans stores and proactively removes suspected counterfeits. Brands providing their logos, trademarks, and other key data about their brand will help Amazon scan over 5 billion product listings every day, looking for suspected counterfeits.

The self-service counterfeit tool provides brands the ability to remove counterfeit listings themselves. This information is also fed into the company's automated protections enabling Amazon to catch potential counterfeit listings proactively in the future.

On the other hand, product serialisation is going to be enabled by unique code that brands apply within their manufacturing and packaging process, allowing Amazon to individually scan and confirm the authenticity of every single product.

**CONCLUSION**

The study reveals that the demonetization can compel the small entrepreneurs in their business and so after analysing the various techniques of E-Commerce such as online transaction system like UPI, GPAY, Phone Pe and many more options can be taken into consideration to go with their business strategies which can help them in their future growth of the business and also can result into the cashless transaction in the business and may enhance their transactions as credit insecurity from their customers will be the less. Small Entrepreneurs or Retailers can be well known for their business after compelling the demonetization positive effect on their business while going with the E-commerce techniques and by taking initiative to start digital payment system in their business and to recover their credits easily and quickly.

It is a herculean task to identify spurious product for rural consumers, who are illiterate and unaware. There are some measures companies' can take to educate and aware rural consumers in identifying original branded products from spurious products.

1. Communication on packaging done in local language in which consumer can understand and differentiate original brand from spurious one.
2. Awareness programs through NGOs under CSR activity and joint venture with local/Govt. schools to aware rural consumers about the issue and harmful effects of spurious products. Live demos by showing original products and spurious products with differentiating features and to help rural consumers in identifying the differences in between. Promotional campaigns.
4. Analyse the market to find out the spurious or fake products affected areas. Identify the markets (On geographical basis) where branded FMCG companies facing problems due to presence of fake products. Prioritise them from highly affected to low affected areas.

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**COMPARATIVE ANALYSIS OF MARKETING STRATEGIES AND CUSTOMER EXPERIENCE OF LEADING ECOMMERCE BUSINESSES- AMAZON V/S FLIPKART WITH SPECIAL REFERENCE TO ONLINE SHOPPERS IN THANE DISTRICT**

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**ABSTRACT**

*This paper focuses on Comparison of the marketing approaches and consumer experiences of the top Ecommerce giants, Amazon and Flipkart, with a focus on Thane district online shoppers to compare and contrast the business methods and e-commerce techniques used by Amazon and Flipkart to understand the website interface and transaction preferences of customers who shop online at Amazon and Flipkart. Both primary and secondary data are used in the study. Customers in the Thane district provide the primary data, and secondary data is gathered from research studies and the public domain websites of Amazon and Flipkart. 100 tech-savvy customers who shop online make up the sample population. Structured questionnaires are the tool, while percentage analysis provides the statistical metric with Mean and Standard deviation.*

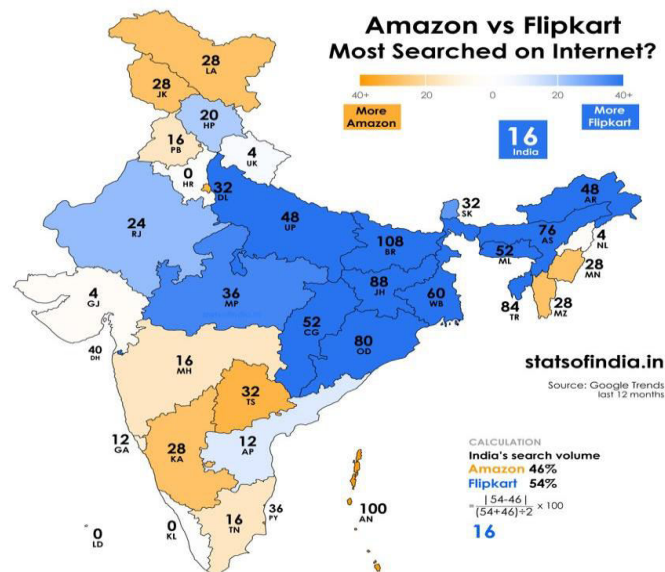
*Keywords: Marketing Strategies, Customer Experience, Amazon, Flipkart, Thane*

**INTRODUCTION**

E-commerce is the practise of buying and selling products and services online while utilising EDI, EFT, and auxiliary technologies. In collaboration with financial institutions, logistical services, and others, an interactive environment is made available for buyers and sellers so that they can complete a transaction from placing an online purchase to having the goods or service delivered to the address specified by the consumer. Through value added networks that fulfil and meet the needs of the customers, the portals are growing their seller bases in order to have sales with a wide range of product categories and brands suitable for different market segments.

India's two main e-commerce platforms are Flipkart and Amazon. Due to the fact that Flipkart is an Indian company that only conducts business in India, it is a domestic player. Amazon, in comparison, is a multinational firm with operations in almost all developed nations. Flipkart has established a significant foothold in India over the past few years and has grown to be the top e-commerce site there. However, ever since Amazon entered India, its popularity and level of service have been surging.

Although Amazon in India provides a better buying experience, Flipkart is the most reliable. While Amazon offers a superior user experience, Flipkart offers reputable Indian brands.



With a partnership with WalMart in 2018, Flipkart expanded its influence as an e-commerce titan in India. It was founded in India in 2007 by Sachin and Binny Bansal, who had previously worked for Amazon, another company that competes with it. Influencer marketing and the star power of Bollywood celebrities are the marketing strategies used by Flipkart on sale days for various product and brand categories. Due to the effectiveness of these platforms, the budget for digital marketing is increased while multi-channel marketing efforts are decreased.

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**Business Models and Strategies**

**Flipkart:** "Business to Consumer" is the model that was chosen. By uploading their products to their websites along with any potential offers, discounts, or deals, Flipkart enables merchants from all over the nation to sell their goods online for customers to buy through their website or mobile app. In addition, Flipkart also sells its own private label brands and product lines known as "Digi Flip," which include electronic devices including tablets, men's and women's grooming products, USBs, and laptop bags, among other things. By subtracting commission from services offered by Flipkart for sale after being paid by the clients to preserve trust in services, the sellers receive payments following the completion of the transaction process. The features of the website and mobile app are always being improved by Flipkart in order to give users easier access. Advertising both online and offline, affiliate marketing, online deal portals, banners, newspapers, TV commercials, reviews, bloggers, etc. are all used to promote Flipkart. Flipkart has a strong social media presence on sites like Whatsapp, emails, Facebook, Twitter, YouTube, and Instagram, among others. For quick service delivery, Flipkart has its own logistics business, called "Ekart."

**Amazon:** Jeff Bezos established Amazon.com in 1994. It is an American multinational technology company that deals with cloud computing, digital streaming services, and applications of artificial intelligence in addition to operating the largest global e-commerce marketplace in a number of nations. Amazon joined the Indian market through the price comparison website Junglee.com in February 2012. Later, it began its adventure by offering customers online sales of books, mobile phones, cameras, movies, and televisions.

"Business-to-Business" and "business-to-consumer" models were created by Amazon India. The B2C model of Amazon allows for the sale of new and refurbished goods and services, with customers being able to make purchases using Amazon websites or Android applications. Amazon India operates differently; suppliers bring their products to a warehouse and list them on the website; when a customer puts an order, the products are packed and delivered. In addition to this, Amazon has made a foray into the world of digital media with its Kindle e-reader and other products. Based on the subscription price to general registered users, Amazon offers customers a loyalty programme called Prime Service through which it provides consumers with discounted deals, video and e-books, etc.

Businesses can buy office and shipping goods, among other industrial items, through Amazon's B2B supply programme. While providing order fulfilment through countrywide warehouses, transaction processing, cloud data storage, advertising, and other services, Amazon maintains its position as the industry leader by both selling its own goods and enabling sales by third parties. Businesses benefit from Amazon's assistance with order fulfilment.

**OBJECTIVES**

- 1) To analyse the comparative difference in amazon and flipkart business models and E Commerce strategies
- 2) To Know the customer preferences of online shopping experience of amazon and flipkart based on transaction and Website interface

**REVIEW OF LITERATURE**

Shainesh G. 2012 Value singularity, quality at any cost, and reputation/recreation were the three segments that were found. The majority of internet shoppers were in the reputation/recreation and quality at any price groups. Although they had different buying preferences, their behaviour, website attribute evaluations, and demographics, with the exception of occupation, were extremely comparable (managerial versus clerical, respectively).

In their research paper from 2017, Balasubramanian and Isswarya compare and contrast how satisfied customers are with Flipkart and Amazon in a university setting. The information was gathered from 179 samples, most of whom were postgraduate students, and it was analysed using basic statistical tools like percentages. The study also considers examining the key elements that eventually affect customer satisfaction with Amazon and Flipkart. The survey focuses on a number of areas that buyers typically emphasise when purchasing online, including order monitoring and delivery, website usage, product availability, payment methods, etc. The report finishes by noting that Flipkart prevails over Amazon in their battle by offering a reliable delivery service, an easy-to-use website, and precise tracking capabilities.

Ahuja (2018) conducted research on how consumers feel about buying electronics on Amazon and Flipkart. The study focuses on four fundamental issues: gender and customer satisfaction with Amazon, gender and customer satisfaction with Flipkart, income and customer satisfaction with Amazon, and income and customer satisfaction with Flipkart. The study reveals that men are more likely than women to shop online for electronics.

However, regardless of their age or money, people only show interest in buying electronic products online when they are exposed to offers.

Suman Sahu and Srishti Dixena 8. 2018 The majority of respondents are pleased with Flipkart's availability of high-quality products, prompt shipping, purchase return policy, and payment security. The majority of respondents are really happy with the availability of the most recent product information and the diversity of brand options on the flipkart website. Some respondents believe that Flipkart's post-sale services fall short of expectations.

### RESEARCH METHODOLOGY

The study is descriptive and exploratory in nature. The research is based on primary and secondary data. Primary data is collected from customers residing in thane district and secondary data is collected from amazon and flipkart public domain websites and research reports. The sample size is 100 customers who are techsavvy and do online shopping in the age group of 18 to 50 years. Sample technique is convenient. The tool used is structured questionnaire and percentages analysis is used as statistical measure.

### RESULTS AND DISCUSSIONS

Customers were provided different website interface and transaction parameters of online shopping and the following responses were observed as given below in the table:

| Factors                        | Amazon |               | Flipkart |                |
|--------------------------------|--------|---------------|----------|----------------|
|                                | Mean   | Std Deviation | Mean     | Std. Deviation |
| <b>Website/ App Attributes</b> |        |               |          |                |
| Visual attraction              | 3.00   | 1.03          | 3.17     | 1.09           |
| Navigation                     | 3.33   | 1.13          | 3.10     | 1.17           |
| Display and design             | 3.12   | 1.15          | 3.02     | 1.01           |
| Easeness in shopping           | 3.25   | 1.40          | 3.25     | 1.40           |
| Varieties available            | 3.01   | 1.10          | 3.23     | 1.18           |
| Schemes and Offers             | 3.02   | 1.23          | 3.33     | 1.26           |
| Online shopping experience     | 3.12   | 1.13          | 3.50     | 1.46           |
| <b>Transaction Parameters</b>  |        |               |          |                |
| Product Quality                | 3.33   | 1.26          | 3.25     | 1.40           |
| Price                          | 3.25   | 1.40          | 3.23     | 1.18           |
| Delivery                       | 3.33   | 1.27          | 3.31     | 1.25           |
| Refund                         | 3.02   | 1.23          | 3.17     | 1.09           |
| Exchange policy                | 3.01   | 1.10          | 3.10     | 1.17           |
| Delivery Charges               | 3.02   | 1.23          | 3.02     | 1.01           |
| Payment Options                | 3.12   | 1.13          | 3.33     | 1.26           |

### FINDINGS

- 1) Majority i.e 67% of respondents are highly satisfied with Flipkart as compared to Amazon
- 2) Majority respondents i.e 75% feel that website attraction of flipkart is soothing and user friendly
- 3) 65% of respondents prefer navigation features of amazon website over flipkart
- 4) Flipkart has more varieties and schemes and offers in each product category as per 62 % of respondents
- 5) Overall online experience is better in flipkart than in amazon as per 78% of respondents
- 6) Amazon is given more rank for product quality and pricing by 61% of respondents
- 7) Also 72% of respondents feel that delivery policy of amazon is better than flipkart
- 8) Flipkart enjoys more preference for refund and exchange policies over amazon by 80% of respondents.
- 9) Approximately 79% of respondents feel that flipkart has better payment options and flexibility in comparison to amazon.
- 10) Overall flipkart is ranked 5 out of 5 by 73% of respondents
- 11) Overall Amazon is ranked 5 out of 5 by 70% of respondents.

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**CONCLUSION**

Pricing, promotional advertising, distribution, return/replacement policies, and strong customer care service policies all contribute to Flipkart's effectiveness. Through its creative brand strategies, such as "Big Billion Day," "Shopping ka naya address," "No kidding No worries," "Fairy Tale Shop," and "Anytime Anywhere," Flipkart developed its own brand equity. These were the most successful campaigns that assisted the company in raising customer awareness and enhancing its brand value. To reach the target markets at a low cost and with a broader reach, Flipkart advertises and promotes itself through a variety of channels, including Facebook, Remarketing, affiliate marketing, Brand Campaigns, Twitter, Pin Interest, YouTube, brand associations, TV commercials, and promotion in mobile apps. With a 30-day return/replacement policy, Flipkart delivers the product to customers in a timely manner based on membership and other choices made. Flipkart bills itself as a trustworthy and user-friendly website.

Given certain client orders, Amazon India offers free delivery of specific products as part of its vast distribution strategy. Even in remote areas, Amazon offers free delivery up to a certain point and has established a substantial global distribution network. In addition to this, Amazon sends its products throughout India via air transportation, which raises the cost. Amazon uses drone-based delivery systems in some locations to keep their supply chain organised and take the lead in their market. The six factors that the Amazon marketing strategy was based on are Create a user-friendly interface, broadest selection of items, Utilizing affiliate services and products, successfully utilising communication networks, scaling from small to large, and applying global behaviour and philosophy.

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**E-COMMERCE -AN EMERGING TREND IN TODAY'S DIGITAL WORLD**

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Ulhasnagar- 421003**ABSTRACT**

*In today's digital world, E-Commerce has become effective in consumer's life. Digital world has gained significance in every spheres of life due to which it bought modernization in business world too. Now business also reached at consumer's door through wide variety of E-Commerce application through their Electronic Gadgets. Anyone can shop from any place at any time by just downloading and making an account on E-commerce applications. The main objectives of this research paper is to study various E-commerce platforms available in India and to find out most commonly used E-commerce app and to know about consumer's view about E-commerce application in future. Structured questionnaire for primary data collection has been used. Convenience sampling method was used to collect data from 150 respondents. For analysing the data researchers has used Percentage, Pie diagram and Bar chart. The research finally concluded that most of time consumers use Electronic mode for shopping. The majority respondents are of the view that E-commerce has a vast scope in future.*

*Keywords: Application, Digital, E-commerce*

**INTRODUCTION**

E-commerce (electronic commerce) is the activity of purchasing, exchanging or selling products electronically through online services or through Internet. Mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data management systems are all used in e-commerce. E-commerce, the largest sector of the electronics business, and is driven by technological advancements in the semiconductor industry. E-commerce typically uses the web for at least a part of a transaction's life cycle although it may also use other technologies such as e-mail. Typical e-commerce transactions include the purchase of products (such as books from Amazon) or services (such as music downloads in the form of digital distribution such as iTunes Store). There are three areas of e-commerce: online retailing, electronic markets, and online auctions. E-commerce is supported by electronic business. The existence value of e-commerce is to allow consumers to shop online and pay online through the Internet, saving the time and space of customers and enterprises, greatly improving transaction efficiency, especially for busy office workers, but also saving a lot of valuable time. Dr. Robert Jacobson, Principal Consultant to the California State Assembly's Utilities & Commerce Committee, developed and first used the word in the title and text of California's Electronic Commerce Act, carried by the late Committee Chairwoman Gwen Moore (D-L.A.) and implemented in 1984.

**There are five essential categories of E-commerce:**

- Business to Business
- Business to Consumer
- Business to Government
- Consumer to Business
- Consumer to Consumer

**OBJECTIVES OF STUDY**

- 1) To study various E-commerce platforms available in India.
- 2) To find out the most commonly used E-commerce platforms by the youth in the study area.
- 3) To know about consumers view on future success on E-commerce application.

**LIMITATIONS OF THE STUDY**

- 1) The research is limited Upto Ulhasnagar City.
- 2) The study is limited to 150 respondents.
- 3) The study is limited upto consumers view on E-commerce.

**METHODOLOGY**

**Primary Data:** Data collection for research is done with the help of Structured Questionnaires through Google forms.

**Secondary Data:** It is collected from online sources such as websites, E-Research papers & E-Magazines.

**Sample Size:** The sample size has 150 youth respondent’s opinion on social media platforms.

**Types of E-commerce Application**

❖ **Amazon**

Amazon originated in the United States as an online bookshop where customers could buy books on topics ranging from finance to health. Since its inception in India in 2010, the ecommerce site has attracted an estimated 322.54 million monthly users, making it by far the most popular online business website in the country.

❖ **Flipkart**

Flipkart, founded in 2007, is a privately hosted ecommerce platform specialized in online retail, fashion e-commerce, mobile phones, and other products. Walmart Inc. now owns Flipkart following a 16-billion-dollar acquisition in 2018. It is Amazon's main competitor in India, accounting for 39.5% of the country's e-commerce market. Flipkart is well-known by its big billion days, when it gives huge discounts on items from all categories. It has a large online presence and is regarded by many Indian customers and third-party vendors as the greatest ecommerce platform in the Indian market.

❖ **Meesho**

Meesho is an Indian social commerce platform that allows users to resell products using their social networks. It was established in 2015 by the IIT Delhi Graduates Vidit Aatrey and Sanjeev Barnal.

❖ **Myntra**

Myntra started as a marketplace for buying personalized gift products. Myntra had 350 foreign and Indian brands on its site by 2012, and the number has continued to grow year after year. Myntra is now a well-known online fashion and lifestyle e-commerce company in India for men, women, and children.

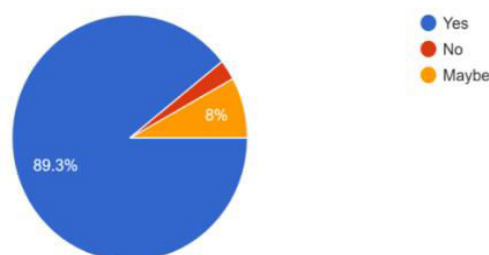
**Data Analysis & Interpretation of the study**

| Age Group    | No. of Responses | Percentage of Respondents |
|--------------|------------------|---------------------------|
| 17-25        | 122              | 81.3                      |
| 25-32        | 14               | 9.3                       |
| 32-40        | 10               | 6.7                       |
| 40-60        | 4                | 2.7                       |
| <b>Total</b> | <b>150</b>       | <b>100</b>                |

**1) Are you Aware of E-Commerce?**

| E-Commerce   | No. of Responses |
|--------------|------------------|
| Yes          | 134              |
| No           | 12               |
| Maybe        | 4                |
| <b>Total</b> | <b>150</b>       |

Are you aware of E-commerce?  
150 responses



**INTERPRETATION**

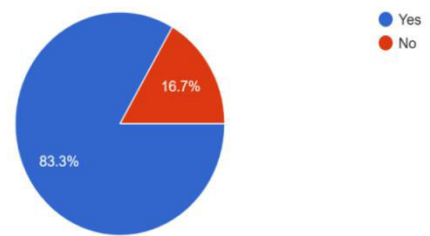
From above data, it is been seen that 89.3% are aware about E-commerce, 2.7% are not aware and 8% may have awareness about E-commerce.



**2) Do you use E-commerce Platform?**

| E-Commerce   | No. of Responses |
|--------------|------------------|
| <b>Yes</b>   | <b>125</b>       |
| <b>No</b>    | <b>25</b>        |
| <b>Total</b> | <b>150</b>       |

Do you use E-commerce platform?  
150 responses



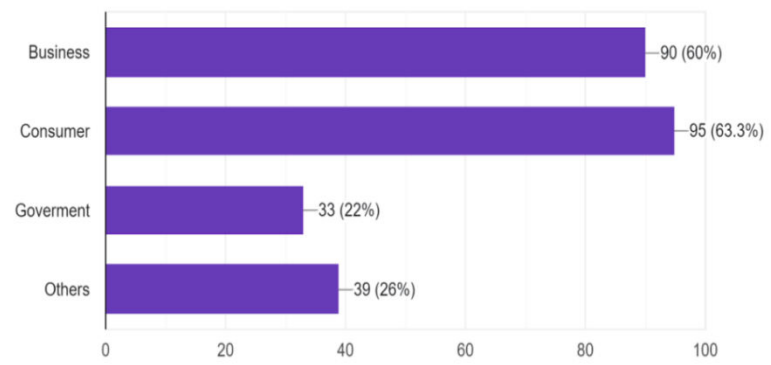
**INTERPRETATION**

We can analyse from above data that 83.3% are the users of E-commerce platform and 16.7% are still inactive in using E-commerce platform.

**3) Who can use E-Commerce Platform?**

| E-commerce Users  | No. of Responses |
|-------------------|------------------|
| <b>Business</b>   | <b>90</b>        |
| <b>Consumer</b>   | <b>95</b>        |
| <b>Government</b> | <b>33</b>        |
| <b>Others</b>     | <b>39</b>        |

Who can use E-commerce platform?  
150 responses



**INTERPRETATION**

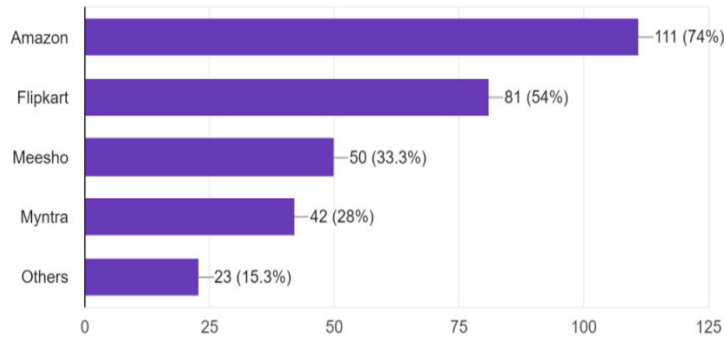
From the above data it can be seen that 60% of the responses said that business can use E-commerce, 63.3% said consumer use the E-commerce platform, 22% government and 26% Others.

**4) As a Consumer for B2C which app would you prefer?**

| E-Commerce App  | No. of Responses |
|-----------------|------------------|
| <b>Amazon</b>   | <b>111</b>       |
| <b>Flipkart</b> | <b>81</b>        |
| <b>Meesho</b>   | <b>50</b>        |
| <b>Myntra</b>   | <b>42</b>        |
| <b>Others</b>   | <b>23</b>        |

As a consumer for B2C which app would you prefer?

150 responses



**INTERPRETATION**

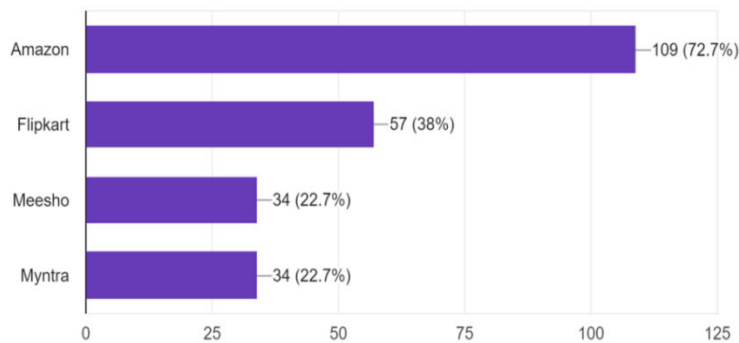
As per data collected, consumer prefer Amazon with 74%, 54% prefer Flipkart, 33.3% prefer Meesho, 28% prefer Myntra and 15.3% Other E-commerce App.

**5) Which App is Much Better for E-Commerce?**

| E-Commerce App  | No. of Responses |
|-----------------|------------------|
| <b>Amazon</b>   | <b>109</b>       |
| <b>Flipkart</b> | <b>57</b>        |
| <b>Meesho</b>   | <b>34</b>        |
| <b>Myntra</b>   | <b>34</b>        |

Which app is much better for E-commerce?

150 responses



**INTERPRETATION**

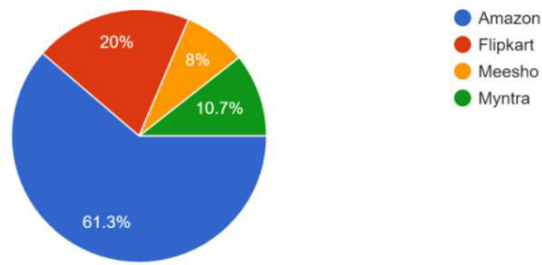
The above figure shows that 72.7% users consider Amazon as much better than Flipkart at 38%, Meesho and Myntra by 22.7% with same views.

**6) Which App Provides More Security in Payment?**

| E-Commerce App  | No. of Responses |
|-----------------|------------------|
| <b>Amazon</b>   | <b>92</b>        |
| <b>Flipkart</b> | <b>30</b>        |
| <b>Meesho</b>   | <b>12</b>        |
| <b>Myntra</b>   | <b>16</b>        |
| <b>Total</b>    | <b>150</b>       |

Which app provide more security in payment?

150 responses



**INTERPRETATION**

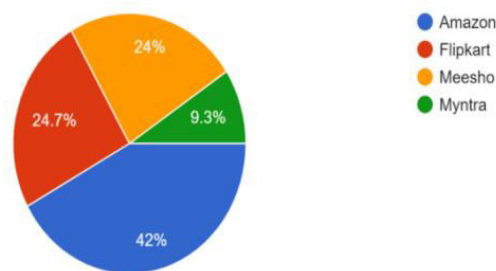
The survey shows that Amazon provides more security in making payment with 61.3% response, 20% consider Flipkart as secure, 8% consider Meesho as secure and 10.7 % consider Myntra as secure in payment.

**7) Which app Provides a good Number of offers?**

| E-Commerce App | No. of Responses |
|----------------|------------------|
| Amazon         | 63               |
| Flipkart       | 37               |
| Meesho         | 36               |
| Myntra         | 14               |
| <b>Total</b>   | <b>150</b>       |

Which app provides a good number of offers?

150 responses



**INTERPRETATION**

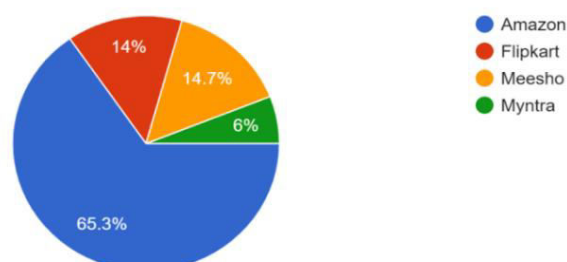
From the above data, we can analyse that out of 150 responses, 42% of respondents says that Amazon is the app which provides good offer, followed by Flipkart with 24.7%, Meesho with 24% and Myntra with 9.3%.

**8) Which app is most widely used as a E- commerce user for shopping?**

| E-Commerce App | No. of Responses |
|----------------|------------------|
| Amazon         | 98               |
| Flipkart       | 21               |
| Meesho         | 22               |
| Myntra         | 9                |
| <b>Total</b>   | <b>150</b>       |

Which app is most widely used as a E- commerce user for shopping?

150 responses



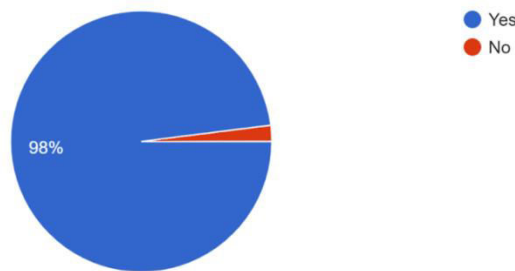
**INTERPRETATION**

The survey shows that out of 150 responses, 65.3% users uses Amazon app for shopping, followed by Meesho with 14.7% users, Flipkart with 14% users, Myntra with 6% users.

**9) Will E-Commerce Become more Successful in Future Years?**

| E-Commerce   | No. of Responses |
|--------------|------------------|
| Yes          | 147              |
| No           | 3                |
| <b>Total</b> | <b>150</b>       |

Will E-commerce become more successful in future years?  
150 responses



**INTERPRETATION**

From the above survey, out of 150 responses, 98% of respondents feel that E-Commerce will be success in digital business in future.

**CONCLUSION**

E-commerce has become a need of hour for today’s digital world. As world is growing digital in every aspect so the business has also moved a step ahead in bringing market at our homes by wide variety of digital application. By which we can install this application in our Mobiles or Laptops and make an account to shop on it with the help of internet. Researcher also stated that among users of Ulhasnagar city most E-commerce App used is Amazon. Consumer’s is of the view that E-commerce is a boon to the business world in future. Tobias Lütke, CEO and founder of Shopify said, “**E-commerce is not an industry; e-commerce is a tactic.**”

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- 4) <https://docs.google.com/spreadsheets/d/1DGKSGzLYRS2wgV92w7f18EG25BZuiqEsaxp7zfIGu2s/edit?res ourcekey#gid=681261243>
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- 6) <https://successko.com/how-meesho-started-idea-behind-the-starting-of-meesho/>

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**A STUDY ON THE FINANCIAL AWARENESS AMONG WOMEN ENTREPRENEURS IN  
PALGHAR DISTRICT OF MAHARASHTRA**

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**Anisha Naziruddin Yadgiri and Dr. Kanchan P. Dutt**<sup>1</sup>Research Scholar and <sup>2</sup>Research Guide, Shailendra College, Dahisar (East), Mumbai**ABSTRACT**

*Women have always been neglected in making money and managing finance. They were not given proper education. Even educated people are found to be illiterate in financial aspect. The term financial literacy is very important for businesses. This is because the impact of unified decision-making on the enterprise is unpredictable. Correlation coefficients were used to examine the relationship between women entrepreneurs' education level and scores on a financial literacy test. The authors also sought to identify gaps in financial literacy among women entrepreneurs to identify areas that need attention.*

*Keywords: Women Entrepreneurs, Financial, Management.*

**INTRODUCTION**

Capital is a key requirement for the growth of any company. It is the entrepreneurs who mobilize the country's resources for their own growth and indirectly promote the country's growth. Entrepreneurial behavior is therefore a decisive factor in the economic development of the country. As such, the government has provided a lot of support to promote entrepreneurship in the country. Despite our best efforts, the availability of finance and financial services remains an obstacle for many businesses. An RBI report published in 2005 acknowledged concerns about financial inclusion, but many vulnerable groups remain out of reach of banks. In India, women's social status is low and their economic status is still much lower than that of men. There are few financial services offered to them. Things need to improve for women owned businesses.

According to the Indian government, to be classified as a women-owned company, a company must own at least 51% of its capital and have at least 51% of its employees owned and controlled by women. Woman. Zulfiqar. M. (2015) attempted research on women's economic empowerment through economic attitudes, financial literacy, and financial well-being. His research assesses the level of financial literacy, economic well-being, and economic attitudes of working women and examines the relationship between working women's economic empowerment and variables such as financial literacy, financial attitudes, and economic well-being was carried out to investigate The survey will be conducted among her 300 women working in the non-financial sector of Pakistan. Zulfiqar found that the variables were significantly and positively associated with women's economic empowerment.

If the situation in women-owned businesses needs to improve, so should the situation for women. Therefore, the main aim of her research was to examine the financial awareness of women entrepreneurs (i.e. women who run their own businesses).

**STATEMENT OF THE PROBLEM**

All over the world, women have been neglected and denied even basic rights such as education. We live in a social system in which men have primary power and authority. In most households, men are given special privileges and control over property, which is why most women entrepreneurs have difficulty obtaining loans due to the need for collateral.

India is a country where the percentage of female population is lower than the percentage of male population. Women's fertility rates are steadily declining, according to gender ratios published by UNICEF. In 1991, the sex ratio of Indian children was 947 girls and 1,000 boys. Nearly all districts in India showed signs of a declining sex ratio. But Kerala was an exception. In Gujarat, Maharashtra, Punjab, Himachal Pradesh and Haryana, the child's sex ratio has fallen more than 50 points from her. Today, however, the numbers have improved, showing signs of progress for the country. More women alone is not progress, but for a country to become a developed country, it must have more women who can generate income. But globally, women account for two-thirds of the world's work load, but she receives only one-tenth of the income. This is due to the patriarchal society in which men are more dominant than women in all walks of life, especially in economic life. Decisions regarding the use of resources and income are made by male counterparts.

However, women need sufficient financial literacy to make effective economic decisions about appropriate use of household resources and appropriate economic involvement for the better life of not only the present generation but also future generations must be equipped with Women are also responsible for passing financial habits on to future generations. Therefore, women's financial literacy is very important. Financial literacy is not

only a necessary requirement for women to better manage their personal and household finances, but it also allows women to choose appropriate financial services and products and have adequate access to develop and manage their economic activities.

### **SIGNIFICANCE OF THE STUDY**

The majority of women suffer greatly from the patriarchal society. Low female literacy is a major setback for the development of women and society as a whole. Women's development is important to society because women are responsible for raising children and nurturing future generations. The development of companies run by women leads to the progress of society as a whole. Financial literacy is critical to proper leadership and management of a business. Therefore, research is meaningful.

### **LITERATURE REVIEW**

Women around the world lag behind men in financial literacy, according to a study released by George Washington University. The challenge is to close this gender gap by solving all financial problems.

- **Hira & Loibl, 2005**, Financial education is the learning of financial facts and the financial environment through study. The scope of financial education has expanded significantly. Financial literacy is all about financial literacy, financial expectations and financial satisfaction.
- **Emira Kozarevich et al. (2016)**, we believe that management's financial knowledge plays an important role in making important financial decisions. Lack of financial knowledge is believed to be the cause of the global financial crisis. The variety of financial products and services available today to both individuals and businesses makes it difficult to make well-informed financial decisions. The quality of the decisions a company makes is highly dependent on the knowledge level of the decision makers. Decisions made by managers, consciously or unconsciously, directly affect the profitability of the firm and ultimately affect the entire economy in which society belongs, thus financial literacy is the key to economic growth.
- **Gulveen Kaur et al. (2017)**, found that many women in both urban and rural India are struggling to reach their entrepreneurial dreams because of limited financial inclusion and lack of available banking facilities cannot be pursued. The authors believe that achieving the goal of financial inclusion of women entrepreneurs can also improve the country's socioeconomic development. However, developing financial services to meet the changing needs of women entrepreneurs and educating them on newly designed products and services are key components in the growth of financial inclusion programs.
- **Musa Abdullahi Bayero (2015)**, sought to explore the link between female entrepreneurship and financial inclusion in his article. Concept his papers, previous reports and empirical papers were reviewed to establish the link between financial inclusion and women's entrepreneurship. The authors conclude by stating that women, despite their potential to make important contributions to economic development, may be responsible for a large proportion of the adult population who do not meet the criteria for financial inclusion. It is very important to recognize the factors that prevent women from accessing formal financial services. To make meaningful progress, we need to understand the underlying issues surrounding women's access to formal financial services. Therefore, to promote women's financial inclusion, regulatory focus should be on innovation and improvement of financial products and delivery models, and on strengthening consumer protection in the financial sector. Similarly, financial institutions must adopt gender-sensitive policies and practices in the design, oversight, marketing and distribution of their products. Finally, women's financial literacy needs need to be identified and addressed
- **(OECD, 2012; World Bank, 2013)**, point out that for entrepreneurship to be successful, entrepreneurs should be given adequate access to finance. Awareness of innovative financial products for women entrepreneurs should be raised through various training courses organized to ensure that women have adequate access to financial products. Financial education is a basic requirement to be able to take advantage of the right financial products.

### **OBJECTIVES OF THE STUDY**

1. To determine whether there is a relationship between the educational status of women entrepreneurs and their level of financial literacy.
2. Identify gaps in financial literacy among women entrepreneurs.

### **HYPOTHESES OF THE STUDY**

**H0:** There is no association between financial knowledge scores and the educational status of the entrepreneurs.

**RESEARCH METHODOLOGY**

Using primary and secondary data analysis. Primary data were collected through interviews time schedule. 82 samples will be used for the study Based on a simple random sample. Gaps in statistical tools Analysis and percentages were used to find this desired result. To find this, the Pearson coefficient was used Associations between variables examined. Entrepreneur's education level and its level financial literacy is to learn respondents' financial knowledge Determined based on tests and test results it was divided into 3 levels.

**GAP Analysis of the Financial Literacy:** Literacy is a reflection of a nation's socioeconomic status and well-being. The literacy gap between men and women hinders not only the growth of individuals, but also the growth of the nations to which they belong. In today's modern world, it is well known that it is impossible to succeed without basic reading and writing skills. Because financial education is not an education per se. It is the ability to read, write and make informed decisions in order to better plan a person's future. Without basic knowledge of finance and economics, today's economic system will not suffice in the future.

Consumers who do not understand basic financial literacy concepts are in greater need of credit and debt, may pay higher interest rates on borrowing, and their credit may grow more than their income and savings. I have. To determine the level of financial literacy of a female entrepreneur, an attempt was made to understand differences in her literacy gap.

**Table 1: GAP analysis**

| Sr.No. | Dimensions  | Exp. Mean Score | Experienced Mean Score | Literacy Gap | Std. Deviation |
|--------|---|-----------------|------------------------|--------------|----------------|
| 1      | Familiarity with the dates of depositing and withdrawing of money in bank account | 5               | 2.17                   | 2.83         | .605           |
| 2      | Knowledge about the time value of money   | 5               | 1.70                   | 3.30         | .732           |
| 3      | Knowledge about preparation of various types of budgets.                          | 5               | 2.06                   | 2.94         | .673           |
| 4      | Knowledge about various sources for accessing credit.                             | 5               | 1.90                   | 3.10         | .780           |
| 5      | Knowledge about various sources for investing the surplus funds.                  | 5               | 1.46                   | 3.54         | .688           |

*Source:* Primary Data

A financial literacy score above 2.5 was identified as an area needing the most attention. The literacy gap between 1.5 and 2.5 was significant, but less than the gap greater than 2.5. Literacy rates below 1.5 should be prioritized. Entrepreneurs have little knowledge of the time value of money and should be taken seriously.

**Table 2: Educational Status of the Entrepreneur**

|       |                 | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------|-----------|---------|---------------|--------------------|
| Valid | Up to S.S.C.    | 9         | 11.0    | 11.0          | 11.0               |
|       | H.S.C.          | 8         | 9.8     | 9.8           | 20.7               |
|       | Graduation      | 46        | 56.1    | 56.1          | 76.8               |
|       | Post-graduation | 10        | 12.2    | 12.2          | 89.0               |
|       | Professional    | 9         | 11.0    | 11.0          | 100.0              |
|       | Total           | 82        | 100.0   | 100.0         |                    |

*Source:* Primary Data

Of the 82 female entrepreneurs interviewed, 11% were up to S.S.C., 9.8% had only H.S.C. education, 56.1% were graduates, 12.2% were post-graduate and 11% were professionals. This was done to know about the educational status of the respondents.

**Table 3: Marks Secured based on Financial Knowledge**

|       |                         | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------------|-----------|---------|---------------|--------------------|
| Valid | less than 25 marks      | 6         | 7.3     | 7.3           | 7.3                |
|       | between 25 and 30 marks | 48        | 58.5    | 58.5          | 65.9               |
|       | Above 30 marks          | 28        | 34.1    | 34.1          | 100.0              |
|       | Total                   | 82        | 100.0   | 100.0         |                    |

*Source:* Primary Data

Majority of the respondents got a score between 25 and 30 marks for a test conducted to know their knowledge on financial matters. Only 6 percent scored less than 25 marks which is a sign that majority of the women entrepreneurs require basic awareness about financial matters. Another aspect analyzed was whether an entrepreneur's educational status was a determinant of an entrepreneur's level of financial literacy.

Pearson's correlation coefficient was used to determine the correlation between entrepreneurs' educational status and financial literacy performance.

**Table 4:** Correlations

|  |                     | <b>Educational status</b> | <b>Marks secured</b> |
|--|---------------------|---------------------------|----------------------|
| <b>Educational status</b>                                    | Pearson Correlation | 1                         | .467**               |
|  | Sig. (2-tailed)     |                           | .000                 |
|  | N                   | 82                        | 82                   |
| <b>Marks scored</b>  | Pearson Correlation | .467**                    | 1                    |
|  | Sig. (2-tailed)     | .000                      |                      |
|  | N                   | 82                        | 82                   |
| **. Correlation is significant at the 0.01 level (2-tailed). |                     |                           |                      |

*Source:* Primary Data

The test results show that the p-value is less than 0.05. Reject the null hypothesis. Here, the null hypothesis states that there is no correlation between the variables examined. Therefore, we can conclude that there is a relationship between the variables here.

**FINDINGS OF THE STUDY**

1. Entrepreneurs' educational attainment was shown to be associated with financial literacy test performance.
2. Most of the women entrepreneurs had a good knowledge of basic financial issues. However, their knowledge is limited to the basics.

**CONCLUSION**

Financial literacy is a very important term from a business perspective. Informed decisions can lead to company profitability. Entrepreneurs should receive proper training to improve their financial knowledge regarding the time value of money and budgeting. It's also important to let them know the various sources of getting loans on more favorable terms.

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**A STUDY OF THE OPINION OF HIGHER SECONDARY SCIENCE STUDENTS OVER OLABS - VIRTUAL LABORATORY**

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### INTRODUCTION

**Experimental learning or “learning by experience” enables students to be an active learner and not as passive receivers of the information provided.** The educational process includes a significant amount of practical practise. Students engage with scientific phenomena in realistic settings by using hands-on activities in the traditional lab to activate experimental notions.

Computers and related technologies are now present in majority of schools worldwide due to tremendous expansion in the usage of computers in education (Dincer, 2015). Information and communication technology (ICT) goes beyond to support the individual with many life skills, and offers many options for science teachers to overcome teaching challenges and enhance learning results. (Keller & Keller, 2005).

One of the most recent developments in ICT is the ‘Virtual lab’, which has replaced traditional laboratories to some extent. Interesting opportunities exist for students to access educational content through virtual labs (Fridman, 2014). **Virtual laboratories provide an opportunity to “learning by doing for everyone”.**

**Virtual laboratories provide an opportunity to “learning by doing for everyone”.** The supplies that should be made available in these labs are expensive.

Popular Science Virtual Laboratory Simulations:

PhET, NOVA, 3 M Young Scientist labs, Inq-ITS Virtual lab, OLabs for CBSE.

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However, **many institutions lack the time and financial resources necessary for the setup and construction of scientific laboratories.** The use of virtual laboratories, which has been shown to be a valuable instructional tool for addressing the lack of practical experience in education, could provide a solution to the issue.

### OBJECTIVES

1. To study the opinion of Higher Secondary Science Students over OLABS -Virtual Laboratory
2. To compare the opinion of girls and boys over using OLABS- Virtual Laboratory in Physics

### HYPOTHESES

1. There will not be significant difference between the girls’ and boys’ opinion over using OLABS- Virtual Laboratory in Physics.

### METHODOLOGY

Survey method was used to find the opinion of students over using OLABS- Virtual Laboratory in Physics.

#### Sample

The samples used for the study is purposive sampling technique. This study has been conducted on higher secondary students (grade 11). The total size of the sample is 42. The school that is selected for this study is affiliated to CBSE board.

#### Tool

To study the opinion of Higher Secondary Science Students over OLABS -Virtual Laboratory, an opinion was constructed by the investigator. The tool consisted of 25 statements where the students stated their level of agreement in five points namely- **(1) Strongly Disagree; (2) Disagree; (3) Neither Agree nor Disagree; (4) Agree; (5) Strongly Agree.**

Opinion towards attitudes towards virtual lab was developed to collect quantitative data.

### STATISTICAL TECHNIQUE

Analysis of data is an important part of the research design. It means studying the organized material in order to discover inherent facts. Thus, the researcher analysed the data with the help of **Percentage** and **t-test**.

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**RESULT AND INTERPRETATION**

In the present study the objective was to study the opinion of Higher Secondary Science Students over OLABS -Virtual Laboratory. Result related to this is given in Table 1.

Percentage was calculated for every statement which is shown in Table 1

**FINDINGS****Table: 1** Descriptive statistics of students' responses in the attitudes towards virtual labs

| Sr. No. | Statements  | Percentage of students who opted for: |       |           |          |                   |
|---------|---|---------------------------------------|-------|-----------|----------|-------------------|
|         |   | Strongly Agree                        | Agree | Undecided | Disagree | Strongly Disagree |
| 1.      | It was easy for me to perform the experiment by using OLABS virtual lab   | 85.71                                 | 14.29 |           |          |                   |
| 2.      | I do not fear to commit mistakes in virtual lab as the apparatus does not get damaged and clear guidelines are given at various levels. | 26.19                                 | 59.52 | 14.29     |          |                   |
| 3.      | I felt being a recipient of the information in virtual lab rather than being an active and interactive learner                          |                                       |       |           | 64.29    | 35.71             |
| 4.      | This technique can improve my course performance  | 38.10                                 | 52.38 | 9.52      |          |                   |
| 5.      | I feel free and motivated to repeat the practical experiments until I can learn it  | 61.90                                 | 38.10 |           |          |                   |
| 6.      | I am unable to recognize the possibility for experimental or instrument error to include safety measures.                               | 33.33                                 | 59.52 | 7.15      |          |                   |
| 7.      | I can comprehend the concepts and facts better by using virtual lab   | 4.77                                  | 85.71 | 9.52      |          |                   |
| 8.      | The virtual lab helps in developing my practical knowledge  | 35.71                                 | 35.71 | 28.58     |          |                   |
| 9.      | I lack hands-on familiarity with genuine equipment.   | 69.05                                 | 30.95 |           |          |                   |
| 10.     | The time I spend learning through the virtual lab is less than performing actual lab experiments  | 64.29                                 | 35.71 |           |          |                   |
| 11.     | Virtual lab helps me gain new abilities and practical capabilities  |                                       | 50    | 42.85     | 7.15     |                   |
| 12.     | I like the idea of self-learning through the virtual lab  | 33.34                                 | 66.66 |           |          |                   |
| 13.     | I need to practice on the basic skills of using tools and experiment materials before starting out in the virtual lab                   |                                       |       | 16.66     | 23.81    | 59.52             |
| 14.     | The virtual lab has helped me to organize my thoughts and prepare for the outcomes, more than a traditional lab.                        |                                       | 35.71 |           | 64.29    |                   |
| 15.     | I am not concerned that pressing the incorrect button in the virtual lab programme will lead me to lose the data.                       | 61.90                                 | 38.09 |           |          |                   |
| 16.     | My learning in the virtual lab is integrated with my knowledge from the theoretical lessons.  | 26.19                                 | 61.90 | 11.91     |          |                   |
| 17.     | Performing the activity generated a lot of pressure and inner tension   |                                       | 7.14  |           | 64.29    | 28.57             |
| 18.     | I enjoyed helping and coordinating with fellow mates while doing the activity in virtual lab  | 28.12                                 | 52.38 |           | 19.5     |                   |

|     |   |       |       |       |       |       |
|-----|---|-------|-------|-------|-------|-------|
| 19. | I felt performing practical through virtual lab were very cumbersome                          |       | 7.15  |       | 66.66 | 26.19 |
| 20. | I enjoyed the learning process and did not feel worried or pressured                          |       | 92.85 |       | 7.15  |       |
| 21. | The virtual lab tools do not help me to evaluate my actual practical skills                   |       | 66.66 | 33.34 |       |       |
| 22. | I like the virtual lab's variety of activities, lab equipment, correct design, and usability. |       | 57.14 |       | 42.86 |       |
| 23. | I feel worried and scared when dealing with the virtual laboratory                            |       | 7.15  |       | 92.85 |       |
| 24. | In the virtual lab, I may do any experiment without the help of a guide present.              | 59.52 | 40.48 |       |       |       |
| 25. | Learning Physics through virtual lab is fun and interesting                                   |       | 92.85 |       | 7.15  |       |

**From the above table, it can be observed that**

- 85.71% of students strongly agreed that easy to perform the experiment by using OLABS virtual lab and 14.29% of students agreed the same.
- 26.19% of students strongly agreed and 59.52% of students agreed that they did not fear to commit mistakes as the apparatus does not get damaged, where as 14.29% were undecided about the same.
- 35.71% of students strongly disagreed and 64.29% disagreed that they were passive learners rather being an active and interactive learner.
- 38.10% students strongly agreed and 52.38% students agreed that using virtual lab can improve their course performance while 9.52% students are unsure about it.
- 61.90% students strongly agree and 38.10% students agree that they feel free and motivated to repeat the practical experiments until they learn it.
- 33.33% students strongly agree and 59.52% students agree that they are unable to recognize the possibility for experimental or instrument error to include safety measures while 7.15% students are undecided about the same.
- 4.77% strongly agree and 85.71% agree that they can comprehend the concepts and facts better by using virtual lab while 9.52% are undecided about the same.
- 35.71% strongly agree and 35.71% agree that virtual lab helps in developing their practical knowledge while 28.58% have not decided about the same.
- 69.05% strongly agree and 30.95% students agree that they lack hands-on familiarity with genuine equipment.
- 64.29% strongly agree and 35.71% agree that time taken to perform experiment in virtual lab is very much less than that in actual lab.
- 50% students agree that virtual lab helps them gain new abilities and practical capabilities but 42.85% students are undecided whereas 7.15% students disagree with the same.
- 33.34% students strongly agree and 66.66% students agree that virtual lab enables self-learning.
- 59.52% have students strongly disagreed and 23.81% disagreed that they need practice on the basic skills of using tools and experiment materials before starting out in the virtual lab whereas 16.66% students are unsure about the same.
- 35.71% students agree that virtual lab has helped them to organize their thoughts and prepare for the outcomes, more than a traditional lab where as 64.29% disagree about the same.
- 61.90% students strongly agree and 38.09% students agree that pressing the incorrect button in the virtual lab programme will lead them to lose the data.
- 26.19% students strongly agree and 61.90% students agree that learning in the virtual lab is integrated with the theoretical lessons, while 11.91% students are unsure about the same.

- 17.28.57% students strongly disagreed and 64.29% students disagreed that the virtual lab activities generated a lot of pressure and inner tension while 7.14% of students agreed the same.
- 18.28.12% students strongly agreed and 52.38% of students agreed that they enjoyed helping and coordinating with fellow mates while doing the activity in virtual lab, while 19.5% of students disagreed with same.
- 19.66.66% students disagreed and 26.19% of students strongly disagreed that the virtual lab activities were cumbersome while 7.15% of students agreed with the same.
- 20.92.85% of students agreed that they enjoyed the learning process through virtual lab while 7.15% of students disagreed with the same.
- 21.66.66% of students agreed that virtual lab tools did not help them to evaluate their actual practical skills, while 33.34% of students were unsure about the same.
- 22.57.14% of students agreed that they liked virtual lab's variety of activities, lab equipment, correct design, and usability while 42.86% of students disagreed with the same.
- 23.92.85% of students disagreed that they felt worried and scared while dealing with virtual lab, while 7.15% of students agreed with the same.
- 24.59.52% of students strongly agreed and 40.48% of students agreed that they do may not need an assistance to perform activities in virtual lab.
- 25.92.85% of students agreed that learning Physics through virtual lab is fun and interesting, while 7.15% of students disagreed with the same.

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In the present study, the second objective was to compare the opinion of girls and boys over using OLABS-Virtual Laboratory in Physics. Result related to this is given in Table 2.

Alpha, the significance level, is the probability that you will make the mistake of rejecting the null hypothesis when in fact it is true. Alpha, or significance level, is set to 0.05 (5%).

degrees of freedom ( $df_1$ ) = 14 and ( $df_2$ ) = 26, Alpha ( $\alpha$ ) = 0.05

**Table: 2**

|                       | No. of students | Mean | Standard Deviation (SD) | Standard Error (SE) | t-value | Critical value of t for two tailed tests |
|-----------------------|-----------------|------|-------------------------|---------------------|---------|--|
| <b>Group1 (Girls)</b> | 15              | 3.27 | 0.8443                  | 0.218               | - 0.258 | -2.056 to +2.056                         |
| <b>Group 2 (Boys)</b> | 27              | 3.41 | 0.6562                  | 0.126               |         |  |

We expect our t-test value for Group-1 (Girls) and Group-2 (Boys) to be between -2.056 to +2.056. If it is outside this range, we will reject our Null hypothesis

**t-test value for Group-2 (Boys) = - 0.258**

It means that, there is NO significant difference between girls and boys over using OLABS- Virtual Laboratory in Physics.

As there will not be any significant difference in opinion of girls and boys over using OLABS- Virtual Laboratory in Physics....

**Hence, Null hypothesis is NOT rejected.**

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**DISCUSSIONS**

From the study on using virtual lab for learning Physics, it has been understood that the successful use of virtual lab learning enables students to:

1. Exchange information quickly and easily during the practical
2. Enable to access and study anytime and anywhere to achieve learning
3. Enables students to be engaged, refer guidelines given stepwise with video tutorial experiments

4. Simulations that enable the student to experience the phenomena by themselves rather than teachers or textbooks
5. Engagement where the learners control the computer to reach their targets in sophisticated ways (Trindade, Fiohais & Almida, 2002).
6. Ensures student safety
7. Enables increase in the understanding level of scientific concepts **faster** than the traditional lab technique.

From the study to compare the opinion of girls and boys over using OLABS- Virtual Laboratory in Physics- it has been understood that there is no difference in opinion between the use of virtual lab between girls and boys. The major reason for this can be that in the 21<sup>st</sup>-century use of ICT impacts prospective student teachers' skills in the era of the industrial revolution 4.0 (IR4). (Liesa et al. 2020). 21<sup>st</sup>-century skills in the 4.0 industrial revolution era are considered capable of strengthening social and intellectual skills, critical thinking and problem-solving skills, creative thinking skills, communication skills, and collaboration skills, commonly abbreviated as 4C Skills (Stehle and Peters, 2019).

Both male and female students found the OLabs was helpful and could improve their knowledge and conceptual understanding. Therefore, to promote and encourage students' attitudes towards Physics regardless of gender, integration of technology in the Physics session is important. The findings of this study are that, the use of OLabs visual lab and integration of technology in the Physics classroom is beneficial to student learning.

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## CONCLUSION

The development of various learning environments that provide a stimulating learning environment and inspire students to learn more effectively has been greatly aided by technology in the modern day.

The advancement of virtual/computer technologies nowadays makes it conceivable that active and relevant learning conditions can be achieved with virtual environments. The students can conduct experiments, record their readings, watch, and document the outcomes in a calm and secure atmosphere.

Laboratories are an important part of teaching Physics and achieving its objectives.

Additionally, the scientific lab fosters student communication skills while raising students' enthusiasm and favourable attitudes toward science.

By creating a connection between the new and old information, laboratory activities can facilitate meaningful learning and enhance students' conceptual comprehension of the subject matter. (Hakim, Liliyasi, Kadarohman, & Syah, 2016).

One of the drawbacks of virtual laboratories is the fact that they do not teach laboratory techniques and manipulative skills well (Hawkins & Phelps, 2013).

Therefore, it is dangerous and unsafe as students do not work with real materials and equipment. They lack their responsibility and carefulness towards them.

Students when perform with the real apparatus, in the traditional lab, they acquire the practical skills as they know the precautionary measures that needs to be taken to get the appropriate results.

However, it is beneficial to employ a mixed system that involves a lab with simultaneous "co-presence" of both real (genuine, physical) equipment and virtual equipment (Potkonjak et al., 2016).

Institute's name: Seva Sadan College of Education, Ulhasnagar-3

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**A STUDY ON INDIAN BANKING SECTOR****Arun Mondal**

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**ABSTRACT**

*The inclination of customers has increased towards e-banking in recent years as the customers can avail banking facilities without visiting bank branch. Rural masses avoid banking facilities due to high service charges. Rural people suffer due to inadequate number of branches in rural areas. Urban people avail e-banking facilities more than rural people. Banks should take necessary steps to increase banking habits among rural people. Banks provide technology-based services to increase the level of customer satisfaction. The study is based on Primary and Secondary data. Primary data has been collected from the customers of private and public sector banks. Secondary data has been collected from journal articles. In this paper, an attempt has been made to analyse various aspects of Indian banking sector.*

*Keywords: Bank, banking, customer, facilities.*

**I. INTRODUCTION**

Banks emphasize on customer satisfaction to survive in the competitive environment of banking sector. Urban customers prefer e-banking more than rural customers. Highly educated people prefer e-banking more than moderately educated people. Rural people suffer in availing banking facilities due to lack of bank branches in rural areas. Banks should emphasize to increase banking habits among rural masses. Banks provide financial assistance to farmers, artisans of villages. Urban people avail e-banking more than traditional banking in recent years. Banks emphasize to increase the level of customer satisfaction to gain customer loyalty. Customer satisfaction plays the key role behind the success or failure of banking system. Rural people ignore e-banking due to lack of technological knowledge. The number of bank branches in remote areas should be increased. Banks adopt advanced technology to improve the service quality. Customer satisfaction plays major role behind customer retention. Customer satisfaction depends on the service quality. The objective of the study is to analyse various aspects of Indian banking sector.

**II. LITERATURE REVIEW**

Bank managers focus on service quality to improve customer satisfaction. (Kampakaki and Papthanasion, 2016). Banks are compelled to provide e-banking facilities to survive in the banking sector (Santhiya and Saravanan, 2018). Banks are trying to enhance customer loyalty by improving the level of customer satisfaction. (Suleiman et al., 2012). Customer satisfaction is very important for banks as it helps to build long term relationship with banks (Esmaeili et al., 2013). Customer satisfaction depends on cost effectiveness, accuracy, security etc. Many customers avoid e-banking due to security threat (Prasad et al., 2019). Banks provide modern technology based services to customers as the preference of customers changes with the change in technology (Sunith, 2019). The preference of customers has been changed due to e-banking as the customers avail banking facilities without visiting the bank branch (Peter, 2020). Banks are compelled to provide technology based services due to digital revolution in banking sector (Mansuri, 2021). E-banking depends on technological development to deliver banking services to customer (Zafar et al., 2011). Many people use mobile phones and they can avail mobile banking facilities easily by using mobile phones (Deshwal, 2015). Banks have immense impact on modern economy (Nandini et al., 2021). Regional rural banks deliver banking services to rural people (Sharma et al., 2019). Banks plays important role in economic system (Dhanraj and Saikumar, 2016). The role of regional rural banks is essential for the development of rural areas (Tigari and Gaganadeepa, 2019). Customer awareness is very important for the success of banking sector (Puttaswamy, 2018). The nature of Indian banking sector is changing very rapidly in recent years (Anita et al., 2018). The involvement of rural people is very important for digital transactions in rural banking sector (Das et al., 2017). The Government should take necessary steps to increase the number of branches of regional rural banks (Barot and Japee, 2021). Rural people avoid banking facilities due to the fear of bank charges (Kuddus et al., 2020). Rural economy is the major factor of Indian economy (Kher, 2013). Poverty in rural areas may be reduced by increasing the number of bank branches (Burgess and Pande, 2005). Rural banks have immense impact in the financial activities in rural area (Deb, 2020). Rural people suffer to avail finance from banks (Pandi, 2019).

**III METHODOLOGY AND DATA ANALYSIS**

The study is based on primary data and secondary data. Primary data has been collected from the customers of private and public sector banks. The sample size is 100. 60% of the respondents are male and 40% of the respondents are female.

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Rural people are not interested in availing banking services due to the fear of high service charges.

Agree : 62%

Disagree : 38%

62% of respondents agree and 38% of respondents disagree.

Private banks provide better facilities than public banks

Agree : 77%

Disagree : 23%

77% of respondents agree and 23% of respondents disagree.

Urban people use e-banking more than rural people:

Agree : 97%

Disagree : 03%

97% of respondents agree and 03% of respondents disagree.

The number of bank branches is inadequate rural areas:

Agree : 88%

Disagree : 12%

88% of respondents agree and 12% of respondents disagree.

Rural banks play important role in the development of rural economy:

Agree : 84%

Disagree : 16%

84% of respondents agree and 16% of respondents disagree.

Many people avoid e-banking due to lack of technological knowledge:

Agree : 68%

Disagree : 32%

68% of respondents agree and 32% of respondents disagree.

#### **IV. CONCLUSION**

Banks should take necessary steps to increase banking habits among rural people. The inclination of customers has increased towards e-banking. Rural banking sector has positive impact on the development of rural economy. Rural masses avoid banking facilities due to high service charges. Private banks provide better facilities than public banks. Urban customers avail e-banking more than rural customers. The number of bank branches should be increased in remote areas. Banking sector plays very important role in the economic development of India.

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**A STUDY OF THE OPINION OF TEACHERS REGARDING THE USE OF TECHNOLOGY IN EDUCATION**

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**ABSTRACT**

*Technological innovation are happening every day which are benefitting humans in every aspect of their lives. Education is one such field. Technology has profoundly changed education. Massive amount of information are available at one's fingertips and access to formal learning opportunities are available online worldwide. Traditionally, classrooms have been relatively isolated. Technology has enabled collaboration among educational institutions. The walls of classrooms are no longer a barrier as technology enabled new ways of learning, communicating and working collaboratively. The roles of teachers and learners are changing, in the traditional classroom, the teacher was the primary source of information and the learners were passive listeners. Today the teachers are facilitators and the students are the constructors of knowledge.*

*Keywords: Technology, education, teacher, teaching.*

**INTRODUCTION**

*Education is no longer limited in time and space, it is anywhere, anytime.*

In today's rapidly progressing world of digitalization and modernisation, the introduction of technology in every sector is becoming crucial inevitable. Technological innovation are happening every day which are benefitting humans in every aspect of their lives. Education is one such field.

Technology has profoundly changed education. Massive amount of information are available at one's fingertips and access to formal learning opportunities are available online worldwide through Khan Academy, MOOCs, podcast, traditional online degree programs, thanks to the spectacular growth in internet connectivity and mobile penetration. Traditionally, classrooms have been relatively isolated. Technology has enabled collaboration among educational institutions. The walls of classrooms are no longer a barrier as technology enabled new ways of learning, communicating and working collaboratively.

The roles of teachers and learners are changing, in the traditional classroom, the teacher was the primary source of information and the learners were passive listeners. This model of the teacher 'sage on the stage' has been in education for a long time and is still very much in prevalent. However, technology has enabled access to information and educational opportunities, resulting in teacher's role shifting to 'guide by the side' as the learner, themselves are taking responsibility for their own learning. Schools and Universities are beginning to redesign the learning spaces, to foster interactive and group work and use technology as the enabler. Technology has made it easier for the teachers to create wide variety of learning resources to enable new ways of learning.

The introduction of technological devices and programmes at an early age makes it much easier for students to adopt new methods. It is a great way to prepare children for the future and the challenges that they may face. They will be able to overcome difficulties and put their skills to better use. Technology has many merits, but it cannot beat mankind as human beings are always required for decision making, supervision and ideation.

**RATIONALE OF THE STUDY**

With the role of technology becoming more significant than ever, technology adoption is the need of the hour.

With the Covid-19 pandemic in 2020, educational institutions were closed as a part of lockdown, thereby disrupting the academics. Internet and mobile enabled the educational system to shift from offline to online mode. This shift necessitated the need to enhance the knowledge and use of technology in education, both among the teachers and the learners. This study is an attempt to know the opinion of teachers regarding the use of technology in education.

**THE PROBLEM OF THE STUDY**

A study of the opinion of teachers regarding the use of technology in education

**OBJECTIVE OF THE STUDY**

- To study the awareness of technology among teachers
- To study the opinion of teachers regarding the use of technology in education

**RESEARCH METHODOLOGY**

The aim of this study is to find out the opinion of teachers regarding the use of technology in education hence survey method was used for this study. The sample for this study was thirty one teachers and technique used was simple random sampling. The tool used is a self-constructed questionnaire in two parts. The first part was on the awareness of technology among the teachers and second part was on the opinion of teacher regarding the use of technology, with a three point rating scale. The data collection was done through online mode.

**MAJOR FINDINGS OF THE STUDY**

- From the respondents, 22.6% were primary teachers, 51.6% were the secondary teachers, 19.4% were the higher secondary teachers, 6.5% of teachers taught in college.
- 87.1% respondents stated that they were tech savvy and the remaining 12.9% responded that they were not tech savvy.
- 80.6% responded that they access internet both at their work place as well as from home and 19.4% stated that they do access internet from their homes.
- 25.8% responded that they spend almost two hours on the internet per day, 19.4% spent three to six hours on the internet, and 16.1% spend four to six hours on the internet.
- At home 67.7% respondents use mobile phone, 29% use laptops and only 3.2% use personal computers.
- At workplace 64.5% respondents use mobile phone, 12.9% use laptops and only 22.6% use personal computers.
- 93.5% respondents were familiar with computer applications and 6.5% respondents stated that they were not familiar.
- 71% respondents use YouTube, 16.1% use social networking site and 12.9% use Wikipedia.
- 83.9% respondents visit online portal for teaching learning, 16.1% do not visit online portal on teaching learning.
- 58.1% respondents frequently integrate technology in their teaching, 32.3% stated that they seldom integrated technology in their teaching, 9.7% stated that they never integrated technology in their teaching.
- 58.1% respondents stated that they were deputed for training in using technology in their teaching. 41.9% responded that they were not deputed for any training
- 71% respondents agreed that using technology will enhance the retention ability in students, 22.6% were neutral in their opinion and 6.5% disagreed with the statement.
- 93.5% of the respondents stated that use of technology makes learning interesting. 6.5% were neutral in their opinion.
- 74.2% of the respondent stated that use of technology improves the academic score of the students and 22.6% were neutral in their opinion.
- 67.7% of the respondents stated that use of technology promotes creativity in the students, 25.8% were neutral in their opinion and 6.5% of the respondents disagreed with the statements.
- 83.9% of the respondents stated that use of technology promotes creativity in the teachers, 6.5% were neutral in their opinion and 9.7% of the respondents disagreed with the statements.
- 77.4% of the respondents stated that the use of technology enables students to understand the concepts easily, 16.1% were neutral in their opinion and 6.5% of the respondents disagreed with the statements.
- 87.1% of the respondents stated that use of technology is mandatory for effective teaching and learning and 12.9% were neutral in their opinion.
- 54.8% of the respondent stated that use of technology is mandatory for effective teaching learning, 29% were neutral in their opinion and 16.1% of the respondents disagreed with the statements.
- 74.2% of the respondent stated that use of technology should be a matter of choice for the teacher, 19.4% were neutral in their opinion and 6.5% of the respondents disagreed with the statements.

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**INTERPRETATION**

- Majority of the teachers were tech savvy, and they spend considerable time on the internet.
- Majority of them stated that they accessed internet both at their workplace and at home and maximum respondents used mobile phones both at their workplace as well as home.
- Almost all the respondents were familiar with computer applications. The most commonly used applications were youtube, followed by social networking sites and Wikipedia.
- In teaching the computer applications used were - to prepare ppt, word, youtube channels for videos, to conduct quiz, google form
- The respondents frequently integrated technology in their teaching and maximum respondents stated that they were deputed for training in the use of technology in teaching.
- Majority of the respondents were of the opinion that use of technology makes learning more interesting and fun.
- Maximum of the respondents were of the opinion that use of technology promotes creativity in the students as well as teachers, it improves the understanding of the concepts clearly, improves retention ability and improves academic scores.
- Average of the respondents agreed that use of technology is mandatory for effective teaching and learning
- Maximum respondents agreed that use of technology should a matter of choice.

**CONCLUSION**

The survey covered the teachers at all the level. The maximum respondents were from the secondary school session. From the study it can be concluded that the teachers use technology in their teaching and learning and were of the opinion it will enhance teaching learning. Providing proper training to the teachers is essential for effective implementation of technology.

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**USE OF TECHNOLOGY IN ACADEMIC COMMUNICATION**

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**ABSTRACT**

*In this age of globalization, use of technology is becoming extremely important for everyone. During Covid -19 we shifted our teaching & learning, on online mode definitely some of us were not comfortable with the technology but we also got an opportunity to know about new technology such as digital media, new apps, new web tools. With the help of these web tools our teaching & learning became more interesting and easy. Through this research paper, I tried to focus on the concept of technology in academics how it is beneficial for us I also tried to give references of some educational web tools along with the limitations of technology for academic communication.*

*Keywords: technology, academicians, web tools, teaching & learning etc.*

**INTRODUCTION**

The word technology comes from two Greek words, transliterated techne and logos. Techne is the Greek word for art, skill, craft, as well as the method or process by which something is acquired. The Greek term logos translates as "word," "utterance," "statement," or "expression." Therefore, technology literally refers to statements or conversations concerning how things are acquired. David Warlick who was an educator, author and early adopter of technology in education, He said, "We need technology in every classroom and in every student and teacher's hand, because it is the pen and paper of our time, and it is the lens through which we experience much of our world."

He emphasised that We as teachers must prepare our students for future. Indian Government, through NEP (National Education Policy) is also trying to highlight the importance of technology in academics. A much-needed revolution in Higher education system through the New Education Policy — to prepare the students for the rapidly evolving digital landscape in the global ecosystem. Various scientific and technological advances have made it imperative for colleges to reinvent learning methods and techniques.

The new education policy asserts on an experiential, integrated, student-focused, collaboration-based and analysis-driven pedagogy, aiming at holistic development of the student. Technology will play a huge role in achieving these objectives. To keep up with the digital transformation across the globe, educators must use technology as the key instrument to shape the future of our students. New-age technologies such as artificial intelligence is believed to be the future of learning.

**OBJECTIVES OF MY RESEARCH PAPER ARE**

- To analyse the impact of technology for effective academic communication. (There are great benefits that could be achieved by implementing technology.)
- To identify appropriate uses of various technologies tools to improve academic communication. (What are these web tools and how they are useful for us.)
- To discuss advantages as well as limitations of technology for communication.

**RESEARCH METHODOLOGY**

It is descriptive research based on secondary data collected from various sources like books, journals, magazines, government websites, articles in newspapers etc.

**Impact of Technology for Effective Academic Communication**

Technology provides academicians with easy-to-access information, Now a days everything is on our fingertips if you want to search anything within seconds with the help of information providers apps, or search engines anytime, anywhere. we can access information. It also gives students opportunities to practice and learn with fun. It enables students to explore new subjects and deepen their understanding of difficult concepts. The most important element that supports the use of technology in the educational system is the Internet.

**1. Empowering Educators**

Technology also gives educators free space from their routine tasks that add value to the quality of teaching. Any tool that saves time and effort of teachers leads the education quality better. Teachers can engage students meaningfully; they can organise learning materials which students can access independently and easily.

Educators can prepare online resources and educational websites -to enhance virtual learning experience. Due to covid we all teachers and students were involved in online work and learnt about new tools and technology which makes our teaching & learning more interesting and meaningful.

## 2. Continuous Tracking of Learning Outcomes

Educators can track individual progress effectively. Technology enables educators to shift towards competency-based assessments. Online evaluation tools, online quizzes are excellent examples of it.

## 3. Experiential and Discovery-Based Teaching

Integration of technology helps to link theory with practice and develop valuable, lifelong skills and strategies. Online technologies allow students to collaborate and share ideas and discoveries. Educators must emphasise conceptual understanding rather than rote learning. Teachers can use 3D videos and models to explain difficult concepts, and help students build stronger fundamentals.

## 4. Integrating Vocational Education

Educators can use simulations and make students work on vocational projects replicating real-life situations in the virtual world. Students can also enrol in online internships and online courses in various fields, such as, architecture, engineering. There are various platforms for students as well as teachers where they can enrol themselves and at their comfortable place & time zone they can learn and update their knowledge such as Swayam, NPTEL, MOOC, Coursera are few examples of online learning platform.

### Now a days A to z of new generation academicians is like this

**A-** Academia.edu./ Abode Acrobat Reader, **B-** Blog / Browser, **C-** Class Dogo, **D-** Digital Videos, **E-** Electronic -Mail , **F-** Facebook , **G-** Google Assistance tools , **H-** Hubspot . **I-**Internet, **J-** Java, **K-** Kindle, **L-** Linkedin, **M-** Microsoft. **N-** NVD3, **O-**Online Evaluation tools, **P-**PDF (Portable document format), **Q-** Qucickheal, **R-** Research Gate, **S-** Slide share, Skype, Swayam, **T-** Teacher tube, Twitter, **U** – URL, **V-** Vimeo based tools, **W-** Whats App, **X-** X-player, **Y-**You Tube, **Z-** Zoom, Zip

### Few Useful Tools and Their Use for Academicians

- **Slide Share:** Slide share is an online tool which provides us educational content - PDFs, PowerPoint slides, videos, and others - as a presentation. displays can then be searched, viewed and shared by using each person. Slide share is the most famous presentation sharing website among academicians.
- **Ted Ed (Podcast):** Podcast is very useful to improve listening skills. We can listen world's greatest educators, researchers, and community leaders. These share their stories and motivate the listeners. It is a platform where easily we can get inspirational speeches from different areas.
- **Blogs:** Academicians may create their own blogs using lessons, links, pics of activities, travel blogs. Teachers can also promote assignment skills by giving assignments to students based on teacher's post.
- **You tube:** From every stream, for every subject academician can easily access lectures of experts on you tube.
- **Class Dojo:** It is useful for communication between teachers and parents. Teachers can upload photos and videos. It is generally used to share report of students to their parents.
- **Facebook:** It is a social media app which is also helpful for academicians, as teachers can create a separate page or account for teacher and students for educational purpose.
- **Google forms:** Google forms is generally used to create surveys, feedback, questionnaire for research, online quizzes. there may be a variety of question sorts you can use to make your very own quizzes.
- **Research Gate:** ResearchGate is social networking site for scientists and researchers to share papers, and locate collaborators.

Technology is all around us however, once the academicians understand how these tools work, they will have the ability to make efficient use of them in their teaching & learning process. We, as academicians can achieve success in our academic goals by climbing the ladder of these web tools. These web tools present a holistic way of teaching and learning.

### LIMITATIONS OF TECHNOLOGY FOR COMMUNICATION

Technology is considered to be the best and at the same time the worst invention of all. However, it has caused many limitations.

- ❑ As Lack of resources and digital literacy is a major issue to integrate media in classrooms in India. Specially in rural areas it's difficult to get resources such as internet, computers, projectors etc.
- ❑ Training Is required to the teachers to properly plan their class by integrating Media. Without proper training or workshops, it is difficult to deal with these educational tools so higher authority should organise training programs for teachers.
- ❑ Specially in case of social media students can waste their lots of time If teacher fails to help learner to decide their learning goals. Students can use media for non-academic purposes which leads to students' waste of time.
- ❑ Due to online learning most of the students are not comfortable with carrying books and writing notes.so it is becoming a risk to the traditional book and handwriting methods.
- ❑ Managing courses online is difficult. Some time it's difficult to access video or e-content.
- ❑ Not accessible everywhere. Due to network problem or without electricity it's not possible to access information.
- ❑ Implementing computers and the internet is expensive. Without financial assistance it's difficult to have computers & internet connection.
- ❑ Sometime we get misleading and misguiding information. We get wrong information if we are not accessing from reliable source.

### CONCLUSION

To conclude my paper with the words of **Mahatma Gandhi**

**“Live as if you were to die tomorrow,**

**Learn as if you were to live forever”**

Desire to acquire knowledge is must for the academicians. We, as teachers should make every effort to remain update in our subject area. Be a Tech-Persona, “if you are not willing to learn, no one can help you, if you are determined to learn, no one can stop you. As earlier I mentioned Undoubtedly, there are daunting challenges to overcome before we can truly implement NEP across the nation. The dream of an equitable education system, ensuring highest-quality education to all, can be realised by making technology ‘the ultimate partner’.

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**VOCATIONAL EDUCATION IS THE NEED OF THE HOUR****CS Prabha Thevar and Neeta Sindhi**

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**ABSTRACT**

Students require opportunities, knowledge and tools to fit into this transforming world. Indian Education system focuses more on classroom learning where only theoretical concepts are taught, while they can learn the practicalities of the work during their internship. Hence students lack Industry related skills required to get a job. Sometimes while internship also students get confused as it does not match with the theoretical knowledge they attained during their formal education. It is been witnessed since last few years that there has been an increasing unemployment among graduates. In the current scenario, if we look at a broader picture, the informal employment represents a total of 61% worldwide, which needs to be explored more for opportunities. Vocational education's curriculum is designed in such a way that it trains the students for a trade, which makes them skilled for a specific job. Once they complete their education from these institutes, they will find a job comparatively easier. An ideal education system should focus more on financial literacy, digital literacy, communication skills, entrepreneurial skills and more importantly on practical application of the theory, so that the students should go out in the world to become employers rather than just being employees.

Keywords: Vocationalisation, Lack of awareness, Training for specific trade, Apprenticeship, Job ready

**INTRODUCTION**

**Skill India** Campaign was launched by Prime Minister Narendra Modi on 15<sup>th</sup> July, 2015 to train over 30 crore people in India in different skills by 2022. It is managed by National skills Development Corporation of India.

**“Skill Development is the Key to Systematic Development”**

-Shri Narendra Modi

**AIMS AND OBJECTIVE OF STUDY**

- Training for specific trade
- Training to become marketable
- UGC's initiative- invited proposal on skill-based education as a part of higher education.
- Vocational education and Training (VET)
- Lack of awareness in students
- Internship importance
- Vocational education in colleges can build better networking experiences with students & teachers.
- Excellent learning environment
- Easier in finding a job
- Prospective employer knows specialised learning and practice of the Students graduated from vocational programme.

**NEED FOR VOCATIONALISATION OF EDUCATION**

- The term vocational education is general and includes every form of education that aims to the acquirement of qualifications related to a certain profession, art or employment or that provides the necessary training and the appropriate skills as well as technical knowledge.
- Now our country is developing due to the development of science and technology. This has been possible because of the availability of material and human resources. Our country is too rich in these two resources. What is needed is their proper utilization. This requires expansion and development of vocational education. The need of the hour is to impart vocational education in order to acquire expertness in the field of “technical know-how”.
- When vocational education is mixed with general education it is called vocationalisation of education. Vocationalisation of education is designed to introduce manual skills in general education. It means training in some vocations at the secondary, Higher Secondary level with general education.



- The mission aims at the empowerment of youth, through imparting them technical skills and encouraging their self-economical reliability.
- To empower youth through income generating skills and entrepreneurship.
- Promote the youth to and full participation, on the basis of equality with youth in economic opportunity and education.
- To develop strategies that can be used in analysing the local situation and developing innovative skills at the local level.
- To provide Quality Training to inculcate self-employment among the youth.
- To facilitate the development of skills that increase vocational and Training Opportunities.

**IMPORTANCE OF VOCATIONLISATION OF EDUCATION**

1. For achieving economic development of the country.
2. For making secondary education a self-sufficient course.
3. For Solving the problem of unemployment among educated.
4. For meeting aptitudes, interests and talents of students.

**WAYS AND MEANS OF VOCATIONALISATION OF EDUCATION**

1. Vocational surveys.
2. Starting of new schools in rural areas.
3. Counselling and placement.
4. Curriculum and textbook.
5. Apprenticeship and recruitment.

**TRADITIONAL EDUCATION VS VOCATIONAL EDUCATION**

| <b>Sr.no</b> | <b>TRADITIONAL EDUCATION</b>  | <b>VOCATIONAL EDUCATION</b>  |
|--------------|---|--|
| 1.           | It is more of classroom learning,   | Whereas in vocational education students are given practical training of a specific job, which they are inclined towards.                            |
| 2.           | Subjects taught in the form of theory and case study.   | Students get on site experience together with classroom lectures. These courses are designed in such a way that after graduating they are job ready. |
| 3.           | Students can learn practicalities of the work only during the internship  | Students can learn practicalities of work during the course of education as well as after the completion of the course.                              |
| 4.           | Sometimes students get confused as it does not match with the theoretical knowledge they attained during formal education | Practical complications are discussed and taught during the course, which gives them the thorough knowledge  |
| 5.           | Long duration- The Degrees offered by under traditional education are of minimum 3 years                                  | Short Duration- Courses offered over here are even of 1 to 2 years   |
| 6.           | If any student leaves the course without completing it, then earlier completed levels of education stands annulled.       | Here, Students will receive certificate on the basis of completed period of course, even if they leave the course mid-way.                           |
| 7.           | Entry to these degrees, can be possible only through formal education, cut-offs are considered.                           | Qualification for admission in these vocational courses is 8 <sup>th</sup> ,10 <sup>th</sup> or 12 <sup>th</sup> pass.                               |

**SKILLS FOR SPECIFIC JOB AND TACKLE SKILL GAP**

- We do education to do a job so why not train our self to be practically trained in a specific job which we are interested into.
- After the emergence of white-collar jobs/ desk jobs, people started to consider it as an inferior job.

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- A student can learn market knowledge while sitting in the classroom. It develops their physical and mental health of the students.
  - The students who are drop-outs, from formal education they can opt for this skill based education
  - Matches with the Industry realities
  - Courses are designed as per industry demand and many courses are offered Online.
  - These courses provide a clear pathway to employment and further education
  - It also articulates with Apprenticeships and Traineeships Still there is less popularity as it provides diploma not degree.
  - Course matches with the industry realities.
  - Global market trend-awareness.
  - Courses are designed as per Industry demand.

**DIRECTORATE GENERAL OF EMPLOYMENT AND TRAINING (DGET)**

Ministry of Skill development & entrepreneurship GOI established the ITI (Industrial Training Institute, training of (Technical and Non- technical courses)

*Category I: Engineering & Technology courses*

*Category II- Agricultural courses*

*Category III- Home science*

*Category IV- Business & commerce courses*

*Category V - Paramedical*

*Category VI – Humanities and others*

**BRIDGE COURSES ONLINE LECTURES**

- Web-designing
- Health care
- Graphic
- Food & technology
- Cosmetology
- Business Services (Administration)
- Construction
- Information Technology
- Metal and Engineering
- Primary Industries
- Retail
- Tourism and Hospitality
- Furnishings

**TECHNICAL**

- Automotive repair
- Plumbing
- Air-conditioning
- Carpenter
- Sewing Technology
- Computer operator and programming assistant
- Mechanic Diesel

- Basic Cosmetology
- Plastic processing operator
- Electrician
- Welder
- Painting

**DIPLOMA AND CERTIFICATE COURSES (ON DEMAND COURSES)**

1. Forensic scientist
2. Telecommunication
3. Testing engineering
4. Audio Engineering
5. Photography
6. Foreign Language
7. Game Designer
8. Event Management.

**CHALLENGES OF VOCTIONAL EDUCATION IN INDIA**

1. Lack of trained teachers.
2. Lack of awareness.
3. Expansion of VT with the help of technology.
4. Acceptation on Global platform.

**CONCLUSION AND RECOMMENDATION**

- Awareness camp
- Peer pressure for traditional courses
- Colleges have started courses in Retail management, Tourism and Hospitality Management in future.
- Offer more courses on HR, Industrial process, trade, finance.
- Option of learning online more, new career expertise while working full-time.

**RESEARCH IS MADE ON THE BASIS OF VISIT TO THE FOLLOWING INDUSTRIAL TRAINING INSTUTUTES**

1. Visit to ITI , Ambernath
2. Visit to VPM polytechnic, Thane
3. Visit to Father Agnel Technical complex ,Ambernath

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**A STUDY OF THE PERCEPTIONS OF STUDENTS TOWARDS BLENDED LEARNING**

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**ABSTRACT**

India and the whole world was affected by COVID-19 since last two years. The educational system was also not spared. Schools and colleges used technology by way of using different social platforms to transact teaching learning process. After two years colleges started with offline mode. The students were called to attend the lecture offline. Are the students attending the offline regularly? Do they want a blended mode of learning? Are they comfortable in a blended mode of learning were some of the queries in the mind of researcher.

*This research intends to find what students perceive about blended learning.*

*Keywords: perception, blended, offline*

**INTRODUCTION**

Blended learning refers to a combination of offline and online learning. Educational institutions went for a toss during this time. Teachers and students taught and learnt in online mode respectively. As the pandemic period receded teaching learning has started offline. However though it was offline learning, many school and colleges started blended learning approach in which synchronous and asynchronous mode is followed. BL is not a mere mix of online and face-to-face mode, but it refers to a well-planned combination of meaningful activities in both the modes. The blend demands consideration of several factors, mainly focussing on learning outcomes and the learner centred instructional environment.

**MEANING OF BLENDED LEARNING**

Blended learning is a process where more traditional methods for training (in-class, instructor-led) are combined with eLearning content to create a more flexible user experience. Blended learning is the best of both worlds, giving learners the guidance and interaction of an in-class experience along with dynamic and flexible learning opportunities outside of the classroom.

**The Important Features of Blended Learning (Hereafter Referred To As BL) Environment Are**

- 1) Increased student engagement in learning.
- 2) Enhanced teacher and student interaction.
- 3) Responsibility for learning.
- 4) Time management and flexibility
- 5) Improved student learning outcomes
- 6) Enhanced institutional reputation.
- 7) More flexible teaching and learning environment
- 8) More amenable for self and continuous learning Better opportunities for experiential learning

Are students aware about blended learning? Which are the requirements needed to promote blended learning, are the students in favor of blended learning, that is the importance of blended learning are some of the research questions considered for this study.

**TITLE OF THE STUDY**

A study of the perceptions of students towards blended learning

**OBJECTIVE OF THE STUDY**

1. To study the perception of students towards blended learning

**RESEARCH METHODOLOGY**

Descriptive research was undertaken for this study.

**Sample:** Sample consisted of 58 students who had complete their B.Ed course.

**Sampling:** Random sampling method was used to collect data.

**Tool used:** A google form was prepared by the researcher which consisted of questions related to demographic factors and questions related to blended learning which were closed ended questions.

**Analysis:** percentage analysis of each question was done by the researcher.

**ANALYSIS OF DATA**1) **Composition of sample:** N=58

| S.no        | Percentage |
|-------------|------------|
| Male        | 8.7 %      |
| Female      | 91.3%      |
| Married     | 55.2       |
| Unmarried   | 44.8%      |
| working     | 72.4%      |
| Not working | 27.6%      |

**INTERPRETATION OF DATA QUESTION WISE**

- 1) 82. % students were of the view that Blended learning refers to combination of offline and online learning
- 2) 96.% were of the view that Blended learning increases convenience of learning to teachers and students
- 3) 87.9% students felt that Blended learning is the need of the hour
- 4) 89.7% students were of the view that Blended learning strengthens the interaction between teachers and students
- 5) 94.7% students felt that teachers use various teaching resources to impart knowledge in blended learning
- 6) 74.1 of the students felt that face to face interaction is not possible in blended learning
- 7) 75.4% of the students viewed that Students are actively engaged in blended learning
- 8) 96.4% students felt that Teachers needs to be trained in using online resources for effective implementation of blended mode
- 9) 94.8% students felt that Teachers needs to be trained on technical aspects for effective blended learning.
- 10) Equal number of students were of the view that teachers role is passive in blended learning
- 11) 55% students perceived that Blended mode of learning lacks individual attention by the teachers
- 12) 75.4% students felt that assignments cannot be given in blended mode of learning
- 13) 69% students perceived that Blended learning cannot replace traditional classroom teaching learning
- 14) 82.8% students believed that blended learning mode helps in clarification of doubts raised by the students
- 15) 79.3% students viewed that Blended learning develops self confidence among students
- 16) 58.6% students perceived that teachers cannot give feedback on the students performance in blended mode of learning
- 17) 77.6% students felt that Blended learning is a self paced learning
- 18) 74.1% students believed that blended learning cannot cater to all types of students due to individual differences.
- 19) 75.9% students felt that Blended learning develop self study habits among students
- 20) 72.4% students viewed that Keeping a check on attendance of students is difficult in blended learning

**DISCUSSION**

The study conducted reveals that most of the students felt that blended learning is the need of the hour. Blended learning would supplement the traditional classroom teaching. Blended learning cannot replace traditional teaching. However technical aspects should be taken care to implement blended learning. Training needs to be provided to both teachers and students to use and accept blended learning mode of teaching.

Today is the technological era, thanks to COVID19 which has thrown open so many social networking platforms and LMS's to promote teaching and learning. Blended learning would help the teachers and students to be more techno savvy and also to attend the classroom offline as per the need.

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**AWARENESS ON NEW EDUCATION POLICY (2020) AMONG SECONDARY SCHOOL TEACHERS**

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**ABSTRACT**

*The National Education Policy 2020 (NEP 2020), which was approved by the Union Cabinet of India on 29 July 2020, outlines the vision of India's new education system. The policy is a comprehensive framework for elementary education to higher education as well as vocational training in both rural and urban India. The policy aims to transform India's education system by 2021. The NEP 2020 was proposed and presented to the nation on 29 July 2020, after a gap of 34 years. Many landmark changes to the existing educational framework have been introduced via this education policy. So it is very important to seek the opinion of teachers who are the vital part of the stakeholders of education. So it is required to gauge the opinion of the stakeholders of education sector i.e. teachers on the upcoming New Education Policy i.e. NEP 2020.*

*Present study focused on awareness of New Education Policy (2020) amongst secondary school teachers. Descriptive Survey Method has been used in the study. The researcher prepared the National Education Policy (2020) awareness tool. Researcher prepared multiple choice questionnaire. An online survey was conducted using google form. Response from each respondent was collected using a linked survey and responses were automatically recorded. The survey was disconnected in a few days. 80 School teachers working in different secondary schools were selected as a sample by using a convenient sampling technique. The T test was used to check the significance of the null hypothesis by the researcher for interpretation of data.*

*It was found that there is a significant difference between awareness of male and female teachers working in secondary schools while it was found that there is no significant difference between awareness of aided and unaided schools about NEP 2020 and also teachers having less or more experience than 15 years.*

*Keywords: NEP 2020, Awareness.*

**INTRODUCTION**

The first draft of the NEP was adopted in 1964 under the chairmanship of Dr. D. S. Kothari and in 1964 this policy was passed by the parliament and presented to the nation. The second draft of NEP was passed in 1986 while the third NEP was released in 2020. The National Policy on Education 2020 is a comprehensive network to guide the development of education in our country.

The National Education Policy 2020 (NEP 2020), which was approved by the Union Cabinet of India on 29 July 2020, outlines the vision of India's new education system. The new policy replaces the previous National Policy on Education, 1986. The policy is a comprehensive framework for elementary education to higher education as well as vocational training in both rural and urban India. The policy aims to transform India's education system by 2021. Shortly after the release of the policy, the government clarified that no one will be forced to study any particular language and that the medium of instruction will not be shifted from English to any regional language. The language policy in NEP is a broad guideline and advisory in nature; and it is up to the states, institutions, and schools to decide on the implementation. Education in India are a Concurrent List subject. Himachal Pradesh has become the first state to implement New Education Policy 2020. The national educational policy should be implemented in all schools over India by 2022.

**NEED OF THE STUDY**

The NEP 2020 was proposed and presented to the nation on 29 July 2020, after a gap of 34 years. This new document on education is aimed at building the new generation in an altogether new format adding multidimensional and vocational training aspects into the formal education system. Many landmark changes to the existing educational framework have been introduced via this education policy. So it is very important to seek the opinion of teachers who are the vital part of the stakeholders of education. So it is required to gauge the opinion of the stakeholders of education sector i.e. teachers on the upcoming New Education Policy i.e. NEP 2020.

**OBJECTIVES**

1. To study the awareness of male and female teachers about the NEP 2020.
2. To study the awareness of teachers from aided and unaided schools about the NEP 2020.
3. To study the awareness of teachers having experience above 15 years and below 15 years about the NEP 2020.

**HYPOTHESIS**

1. There is no significant difference between the awareness of male and female teachers about NEP 2020.
2. There is no significant difference between the awareness of teachers from aided and unaided schools about NEP 2020.
3. There is no significant difference between the awareness of teachers having experience above 15 years and below 15 years about NEP 2020.

**RESEARCH DESIGN**

**Methodology**

Descriptive Survey Method has been used in the study.

**Tool used**

- In the present study the following tools have been used. (i) Personal Data Sheet developed by the researcher
- An Awareness questionnaire developed by researcher.

The researcher prepared the National Education Policy (2020) awareness tool. Researcher prepared multiple choice questionnaires. The questionnaire included 26 questions regarding awareness about NEP 2020 amongst secondary school teachers. It included closed ended questions.

An online survey was conducted using google form. Response from each respondent was collected using a linked survey and responses were automatically recorded. The survey was disconnected in a few days.

**Sample of the study**

School teachers working in different secondary schools were selected as a sample by using convenient sampling technique. Total 80 respondents responded to google form questionnaire in the given time period so sample size is 80.

**Statistical techniques used**

The T test was used to check the significance of the null hypothesis by the researcher for interpretation of data.

**ANALYSIS AND INTERPRETATION**

**Objective1**

To study the awareness of male and female teachers about the NEP 2020.

**Hypothesis1**

There is no significant difference between the awareness of male and female teachers about NEP 2020.

**TABLE 1: N=80**

| Variable | Specification | N  | Mean  | SD   | t value | Remark      |
|----------|---------------|----|-------|------|---------|-------------|
| Gender   | Female        | 48 | 29.20 | 5.42 | 2.73    | Significant |
|          | Male          | 32 | 32.92 |      |         |             |

**INTERPRETATION**

The calculated 't' value is 2.73 which is greater than the 1.99 table value of 't' at 0.05 level of significance. Hence null hypothesis is rejected. There is a significant difference between awareness of male and female teachers working in secondary schools.

**OBJECTIVE 2**

To study the awareness of teachers from aided and unaided schools about the NEP 2020.

**HYPOTHESIS 2**

There is no significant difference between the awareness of teachers from aided and unaided schools about NEP 2020.

**Table 2: N=80**

| Variable           | Specification | N  | Mean  | SD   | t value | Remark          |
|--------------------|---------------|----|-------|------|---------|-----------------|
| Type of Management | Aided         | 34 | 24.29 | 8.42 | 1.22    | Not Significant |
|                    | Unaided       | 46 | 26.70 | 8.86 |         |                 |

**INTERPRETATION**

The calculated 't' value is 1.22 which is less than the 1.99 table value of 't' at 0.05 level of significance. Hence null hypothesis is accepted. There is no significant difference between awareness of teachers from aided and unaided schools about NEP 2020.



**OBJECTIVE 3**

To study the awareness of teachers having experience above 15 years and below 15 years about the NEP 2020.

**HYPOTHESIS 3**

There is no significant difference between the awareness of teachers having experience above 15 years and below 15 years about NEP 2020.

**Table 3: N=80**

| Variable         | Specification | N  | Mean  | SD   | t value | Remark          |
|------------------|---------------|----|-------|------|---------|-----------------|
| Years of service | Below 15      | 35 | 22.43 | 6.43 | 1.58    | Not Significant |
|                  | Above 15      | 45 | 20.31 | 5.55 |         |                 |

**INTERPRETATION**

The calculated 't' value is 1.58 which is less than the 1.99 table value of 't' at 0.05 level of significance. Hence null hypothesis is accepted. There is no significant difference between awareness of teachers having experience above 15 years and below 15 years about NEP 2020.

**CONCLUSION AND DISCUSSION**

It was found that there is a significant difference between awareness of male and female teachers working in secondary schools might be more engrossed with the family related responsibilities than men, so might be getting less time to get acquainted with recent developments like the NEP framework.

It was found that there is no significant difference between awareness of teachers from aided and unaided schools about NEP 2020 may be because both teachers from aided and unaided schools feel equal responsibility to keep them aware and updated regarding recent developments in the field of education like NEP 2020.

It was also found that there is no significant difference between awareness of teachers having experience above 15 years and below 15 years about NEP 2020 may be because both NEP 2020 were equally important. Those who have more experience might be involved in implementation of NEP 2020 at various stages and for whom having experience less than 15 years young teachers more enthusiastic and energetic having keener to know about various education policy.

**SUGGESTIONS**

Education is an important aspect in deciding the economy, social status, technology adoption, and healthy human behavior in every country. To spread awareness about the NEP 2020 government should organize more informative programs at various levels. More teachers should be enrolled for such awareness programs.

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**REAL PUSH TO CUSTOMER PREFERENCE – PRICE OR PERCEPTION?****CA Dr. Anuradha Ganesh**

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**ABSTRACT**

*Customers purchase products which appeal to them. Marketing efforts of companies are directed towards creating a brand image in the minds of the consumers and thereby enhancing the brand equity. But what is the real driving force which stimulates the demand of the consumer? An attempt has been made to understand the preference of the driving force of the consumer which pushes him/ her to translate the demand into purchase decision. Several factors compelling the buying decision have been identified and using chi square and factor analysis the most compelling factor has been identified.*

*Key words: Customer, Customer preference, brand, marketing, perception.*

**REAL PUSH TO CUSTOMER PREFERENCE – PRICE OR PERCEPTION?**

Marketing is the process of discovering and translating consumer needs and wants into product and service specifications, creating demand for these products and services and then in turn expanding this demand. Components to augment marketing activities is called Marketing Mix. It includes price, place, promotion and product. Branding is yet another vital concept in marketing.

Brand is defined by Philip Kotler and Gary Armstrong as —a name, term, sign, symbol that identifies the maker or seller of the product. Brand is name, term, symbol, mark or design or a combination of them which intended to identify goods or services of one seller or a group of sellers and to differentiate them from those of competitors. A brand is a symbol of trust, value and loyalty. It is perceptual entity that lives in the consumers' mind.

According to **Leo Burnett** a brand symbol as —anything that leaves a mental picture of the brand's identity

Some of the most popular brand of consumer products has been popular for decades, providing convincing evidence of strength of brand loyalty. Brand loyalty simply means the loyalty of a buyer towards particular brand; it is consistent preference for one brand over all others. Thus, brand loyalty is the customers tendency to buy a particular brand repeatedly for example, if a customer has a brand loyalty towards 'cinthol', he will buy and use only that soap.

The target audience might like the product but not prefer it to others. In this case, the communicator must try to build customer preference by promoting quality, value, performance and other features. The communicator can check the campaign's success by measuring audience preference after the campaign.

This study is undertaken to understand the driving factor of customer preference. The product chosen for the study is mobile phone. Mobile phones are one of the modern telecommunication technologies that have emerged over past decades to facilitate communication among people and across countries (Dziwornu, 2013). Today different brands of mobile phones are available to users like Samsung, Micromax, Lenovo, Motorola, Intex, Lava, Xiaomi, Oppo, Vivo, etc. Whenever a new multimedia or electronic gadget is launched, the traffic that is created in the respective E-commerce sites is enormous and the outlets becomes crowded with youngsters. This study seeks to analyze the brand preferences among youth.

During 20<sup>th</sup> century many new brands of mobile phones had been introduced in the market. Even in our country new tele-communication companies had been established making the service very cheaper so that the service can be utilised by every common people of the country. Today mobile phones start from Rs.1,000 to Rs.1,50,000 because of which today people have lot of options regarding mobile phones. Mobile phones have become very common to the people.

To compete in the market many cheaper mobile phones have been introduced especially from India and China providing additional accessories and feature to customers. But there is a question regarding selection of brands by consumers and factors affecting them while purchasing mobile phones. Therefore, this study is conducted to identify the brand preferences among youth. This study is intended to know the preference of youngsters while purchasing mobile phones.

**REVIEW OF LITERATURE**

**Liu, C M (2002)** conducted study to analyze the effects of promotional activities on brand decision in the cellular telephone industry. It analysed factors affecting brands in mobile phone industry in Asia. They found that the choice of mobile is characterised by distinct attitude such as attitude towards network and brands.

**In-stat/MDR (2002) on** the world wide PDA market-the next generation of mobile computing research report. The report indicates that the customer demand for buying more for a colour display and it is expected that in 21<sup>st</sup> century all cellular phones and PDA's are equipped with colour display.

**Wilska T A (2003)** studied mobile phone use as part of young people consumption styles. The study revealed that lot of consumers' choice may be having both rational features such as communication, time management and emotional features such as games, music, camera and application. The study concluded that youth prefer emotional features rather than that of rational features in buying mobile phones.

**Heikki, Jariet.al(2005) studied** factors affecting consumer choice of mobile phones. They used seven factors for the purpose of analysing the factors influencing mobile phone choice viz pricing, reliability, outside influence, brand and basic property, design, multimedia and innovative services. They found that most of the users unaware about properties and services of new models.

**Wang, Wen chenget.al (2009) did a** research on brand recognition on mobile phones. According to them brand recognition enjoys the advantage of consumers when they go for shopping and second benefit that in any case it will affect consumer choice. They concluded that brand recognition is often the major driving force for purchase decisions.

### **RESEARCH METHODOLOGY**

The study is descriptive in nature. It includes survey and fact finding enquires of different kind. The major purpose of this research is on brand preference of mobile phones among youth. The study is conducted on brand preferences of mobile phones among youth. To study the whole population and in order to arrive at conclusion would be impractical, since it is not practical to include all youngsters in the area of data collection. It was considered to draw the sample. The sampling method used in this study is purposive sampling under the non-probability method of sampling.

60 respondents were contacted to constitute the size for the study. Among 60 samples, 30 samples represents males and 30 are females.

**Source of data:** Data were collected from both primary and secondary sources. The primary data were collected through structured questionnaire based on objectives. The secondary data were collected from books and websites. The collected data has been analysed with the help of both relevant descriptive and inferential statistics viz, mean, standard deviation, factor analysis and chi-square test. SPSS 2.0 was used to analyse the data.

The scope of research is based on mobile brands and it throws light on brand preference at the time of buying mobile phone.

### **OBJECTIVES OF THE STUDY**

1. To analyze the factors influencing the purchase of mobile phone among youth.
2. To analyze brand preference on mobile phone among youth
3. To analyze the perception of people while buying mobile phone.

Hypothesis of the study

**H1** There is an association between gender and mobile phone size preferred among youth.

**H2** There is an association between gender and mobile phone screen size preferred among youth.

### **SCOPE AND LIMITATIONS OF THE STUDY**

The study is confined to 60 samples. The study only confined among youth. Result of survey may differ with a different set of population. The results of the study are based on responses given by respondents at the given point of time. Hence this study suffers from the limitations of any social science research.

Six factors have been used to analyse the factors influencing brand preference among youth viz; social status, self image, reliability, risk reduction, durability and performance.

Fifteen Factors affecting purchase of mobile phone have been identified.

which analyse their influence on purchase of mobile phones. They include

- Price** – The amount of money expected, required or given as payment of something.
- Camera** – It is a feature for recording visual image in the form of photographs, film or video.

- Battery** – A container consisting of one or more cells, in which chemical energy is converted into electricity and used as a source of power of mobile phone.
- Screen size** – It means the length and width of display screen.
- Style/looks** – It includes aggregate of phones colour, shape, and layout of mobile phones.
- Security** – It means protection from software and hardware attacks.
- Volume of speaker** – It is the loudness of the speaker.
- Keypad** – It is the set of buttons arranged in a block or —padl which bears digits, symbols, or alphabetical letters.
- Bluetooth** – It is a wireless technology for exchanging data over short distance from fixed and mobile devices, and building personal area networks.
- Wi-Fi** – It means wireless fidelity. It is a facility allowing computers, Smart phones or other devices to connect it internet or communicate with one another wirelessly within a particular area.
- User friendly** – It means easy to learn, use, understand or deal with device.
- Dual SIM** - The word SIM means subscriber identity module. It is an integrated circuit that is intended to security store the international

**Operating System and Net Connectivity**

To test hypothesis, Chi Square test and factor Analysis was used. The Chi-Square Test of Independence determines whether there is an association between categorical variables (i.e., whether the variables are independent or related). It is a nonparametric test.

Factor analysis is a statistical method for reducing large number of variables to a small number of components or factors and used to describe the variability among observed, correlated variables in terms of potentially lower number of unobserved variables called factors. It is used as a data reduction method. It may be used to uncover and establish the cause and effect relationship between variables or to confirm a hypothesis.. In the present study it was considered desirable to use the highest factor loading criterion to select the factors related to brand preference. This criterion was uniformly used in the factor analysis carried out on the total sample of the study.

**DATA ANALYSIS**

| Classification of respondents on basis of mobile phone usage Response | Female | Percentage | Male | Percentage | Total | Percentage |
|---|--------|------------|------|------------|-------|------------|
| Mobile phone users  | 27     | 45%        | 30   | 50%        | 57    | 95%        |
| Mobile phone non users  | 3      | 5%         | 0    | 0%         | 3     | 5%         |
| Total   | 30     | 50%        | 30   | 50%        | 60    | 100%       |

The above table shows 50% of males and 45% of females fall under the category of mobile phone users and 5% of female respondents fall under the category of mobile phone non users.

It was observedint he table below that 16.67% female and 28.33% male of respondents have family income less than 10000.13.33% females and 11.67% of male respondents have family income in between 10000 – 20000.11.67% female and 5% male respondents in 20000-30000 category and 8.33% females nad 5% male respondents in above 30000 category

| Classification of respondents on basis of Income of family Response | Female | Percentage | Male | Percentage | Total | Percentage |
|---|--------|------------|------|------------|-------|------------|
| Lessthan10000   | 9      | 16.67%     | 17   | 28.33%     | 27    | 45%        |
| 10000-20000   | 8      | 13.33%     | 7    | 11.67%     | 15    | 25%        |
| 20000-30000   | 7      | 11.67%     | 3    | 5%         | 10    | 16.67%     |
| Above 30000   | 6      | 8.33%      | 3    | 5%         | 8     | 13.33%     |
| Total   | 30     | 50%        | 30   | 52.63%     | 57    | 100%       |

The data collected reveals that 12.28% female and 10.53% male respondents are using mobile phones for less than 1 year. 24.56% female and 19.3% malerespondents are using mobile phones for 1-2 years. 3.51% female and 17.54% malerespondents are using mobile phones for 2-4 years. 7.02% female and 5.26% male respondents are using mobile phones for more than 4 years.

5.26% female and 14.04% male respondents are purchased mobiles by themselves. Majority of respondents that is 40.35% female and 38.60 male possess mobile because their family members bought it. 1.75% (females) got mobiles by means of other sources .Further data indicates that 35.09% female and 31.58% male respondents are prepared to pay less than 10000 for mobile phones.7.02% female and 17.54% male respondents are prepared to pay 10000-20000 for mobile phones.1.75% female and 1.75% male respondents are prepared to pay 20000-30000 for mobile phones.3.51% female and 1.75% male respondents are prepared to pay more than 30000 for mobile phones.17.54% female and 14.04% male respondents preferred samsung mobile phones. 3.51% females and 1.75% male respondents preferred Apple mobile phones. 1.75% male respondents are preferred Lava mobile phones. 1.75% female and 1.75% male respondents are preferred LGmobile phones. 3.51% female and 3.51% male respondents are preferred Micromax mobile phones. 7.02% female and 1.75% male respondents are preferred Microsoft nokia mobile phones. 8.77% female and 14.04% male respondents are preferred Lenovo mobile phones. 3.51% male respondents are preferred Huawei mobile phones. 1.75% male respondents are preferred Xiaomi mobile phones. 1.75% male respondents are preferred Asus mobile phones. 5.26% female and 7.02% male respondents are preferred other mobile phones.other phones preferred namely Gionee, vivo and oppo etc.

| Classification of respondents on basis of Phone size preferred Response | Female | Percentage | Male | Percentage | Total | Percentage |
|---|--------|------------|------|------------|-------|------------|
| Slim  | 19     | 33.33%     | 21   | 36.84%     | 40    | 70.18%     |
| Medium  | 8      | 14.04%     | 9    | 15.7%      | 17    | 29.82%     |
| Thick   | 0      | 0%         | 0    | 0%         | 0     | 0%         |
| Total   | 27     | 47.37%     | 30   | 52.63%     | 57    | 100%       |

The table 4.7 shows 33.33% female and 36.84% male respondents are prefer slim phone.14.04% female and 15.79% male respondents are prefer medium size mobile phones.

| Influence of social status on purchase of brand Response | Female | Percentage | Male | Percentage | Total | Percentage |
|--|--------|------------|------|------------|-------|------------|
| Strongly agree   | 2      | 3.51%      | 4    | 7.02%      | 6     | 10.83%     |
| Agree  | 9      | 15%        | 6    | 10.53%     | 15    | 26.32%     |
| Neutral  | 12     | 21.05%     | 5    | 8.77%      | 17    | 29.82%     |
| Disagree   | 4      | 7.02%      | 6    | 10.53%     | 10    | 17.54%     |
| Strongly disagree  | 0      | 0%         | 9    | 15.59%     | 9     | 15.79%     |

The above table shows that 3.51% of female and 7.02% of male and 15.79% of female and 10.53% of male respondents respectively strongly agree and agree with statement. While 21.05% of female and 8.77% of male respondents indicated that they neither agree nor disagree with the statement.7.02% of female and 10.53% of male respondents disagree that they see that they will gain status while purchasing branded mobile phones and 15.79 % of male respondents strongly disagree with statement.

**INFLUENCE OF PRICE ON PURCHASE OF MOBILE PHONES**

**Response Percentage**

| Female         | Percentage | Male | Percentage | Total | Percentage |
|----------------|------------|------|------------|-------|------------|
| Important      | 17         | 18   | 12.28%     | 35    | 29.82%     |
| Neutral        | 0          | 5    | 8.77%      | 5     | 8.77%      |
| Less important | 0          | 0    | 0%         | 0     | 0%         |
| Not important  | 0          | 0    | 0%         | 0     | 0%         |
| Total          | 27         | 30   | 52.63%     | 57    | 100%       |

The table indicates 29.82% of female and 31.58% male respondents ‘value price very important in purchase of mobile phone. 17.54% female and 12.28% male respondents stating that price is important. 8.77% male respondents are neutral in this regard.

Testing of Hypothesis

H1: There is an association between gender and mobile phone size preferred among youth.

| Value  | df    | Asymp. Sig. (2sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|--|-------|----------------------|----------------------|----------------------|
| Pearson Chi-Square   | .001a |                      | 1                    | .976                 |
| Continuity Correctionb   | .000  |                      | 1                    | 1.000                |
| Likelihood Ratio   | .001  |                      | 1                    | .976                 |
| Fisher's Exact Test  |       | 1.000                |                      | .603                 |
| Linear-by-Linear Association   | .001  |                      | 1                    | .976                 |
| N of Valid Cases   |       |                      | 57                   |                      |
| a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.05. |       |                      |                      |                      |
| b. Computed only for a 2x2 table   |       |                      |                      |                      |

In order to examine the statistical significance of this result, chi-square test statistic was used. The value of Pearson Chi-Square is 0.001 and associated significance value is 0.976 which is greater than 0.05. Therefore null hypothesis is accepted. It means that there is no association between gender and phone size preferred among the youth.

H1: There is an association between gender and mobile phone screen size preferred among youth.

| Chi-Square Tests (b)  |        |                       |                      |                      |
|---|--------|-----------------------|----------------------|----------------------|
| Value   | df     | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
| Pearson Chi-Square  | 3.803a |                       | 1                    | .051                 |
| Continuity Correctionb  | 2.815  |                       | 1                    | .093                 |
| Likelihood Ratio  | 3.840  |                       | 1                    | .050                 |
| Fisher's Exact Test   |        | .062                  |                      | .046                 |
| Linear-by-Linear Association  | 3.737  |                       | 1                    | .053                 |
| N of Valid Cases  |        |                       | 57                   |                      |
| a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 10.42. |        |                       |                      |                      |
| b. Computed only for a 2x2 table  |        |                       |                      |                      |

The value of Pearson Chi-Square is 3.803 and associated significance value is 0.051 which is greater than 0.05. Therefore null hypothesis is accepted. It means that there is no association between gender and screen size preferred among the youth.

H1: There is an association between gender and mobile phone weight preferred among youth.

| Value  | Df     | Asymp. Sig. (2sided) | Exact Sig. (2sided) | Exact Sig. (1sided) |
|--|--------|----------------------|---------------------|---------------------|
| Pearson Chi-Square   | 5.067a |                      | 1                   | .024                |
| Continuity Correctionb   | 3.879  |                      | 1                   | .049                |
| Likelihood Ratio   | 5.232  |                      | 1                   | .022                |
| Fisher's Exact Test  |        | .029                 |                     | .023                |
| Linear-by-Linear Association   | 4.978  |                      | 1                   | .026                |
| N of Valid Cases   |        |                      | 57                  |                     |
| a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 9.00. |        |                      |                     |                     |
| b. Computed only for a 2x2 table   |        |                      |                     |                     |

The value of Pearson Chi-Square is 5.067 and associated significance value is 0.024 which is less than 0.05. Therefore null hypothesis is rejected. It means that there is an association between gender and weight preferred among the youth.

Factor analysis was adopted to capture the factors on preferring the brand among the youth.

The principal component analysis through extraction method used for identifying the most important factors leading to brand preference. For the purpose of extracting the important factors assuming the concept of Eigen value = 1

The following 6 variables are taken for analysis status, durability, performance, reliability, myself image and risk reduction.

**KMO and Bartlett’s Test**

The KMO and Bartlett’s test table display the results for interpreting the adequacy of data for factor analysis.

The **Kaiser-Meyer-Olkin (KMO)** measures the sampling adequacy and its value should be greater than 0.6 for our sample to be adequate for undertaking factor analysis. Also, the p-value of **Bartlett’s Test** of Sphericity should be less than 0.05. The off-diagonal elements should all be very small (close to zero) in a good model. In the table the KMO measure is .820. There is universal agreement that factor analysis is inappropriate when sample size is below 50. Kaisen (1974) recommend 0.5 as minimum (barely accepted), values between 0.7-0.8 acceptable, and values above 0.9 are superb.

| <b>Table 4.41 KMO and Bartlett's Test (a)</b>    |                    |         |
|--|--------------------|---------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. |                    | .820    |
| Bartlett's Test of Sphericity                    | Approx. Chi-Square | 254.188 |
| df   |                    | 15      |
| Sig.   |                    | .000    |

Bartlett’s test of Sphericity and Kaiser-Meyer-Olkin (KMO) measures are adopted to determine the appropriateness of data set for factor analysis .High value (between 0.5 to 1) Of KMO indicates that factor analysis is appropriate. In this study, the result of Bartlett’s test of Sphericity (0.000) sig and KMO (0.820) indicates that the data are appropriate for factor analysis.

In case of mean, we can conclude that among the factors for purchase of mobile phone, user friendly is the most important variable that influences more in their preference to purchase a mobile phone. It has the highest mean of 4.35(Table 4.44(b)).

In the present study it was considered desirable to use the highest factor loading criterion to select the factors influence you to purchase mobile phone.

**CONCLUSION**

The research study explores brand preference on mobile phone among the youth having analysed the data obtained from survey of 60 youngsters. Majority of respondents fall under the class of family income less than 10000. Respondents prefer light slim, large screened and light weight mobile phones. The study shows that Price, camera, battery, security, Wi-Fi, user-friendly, operating system, 4G are considered as very important factors in purchase of mobile phones and Screen size, style/looks, volume of speaker, key pad, blue tooth, brand name, are considered as important factors in purchase of mobile phones. The study revealed that —social status| has most influence on brand preference. Among fifteen factors taken to analysis factors influencing purchase of mobile phones —price| has most influence on purchase of mobile phones. The study also revealed that there is no gender difference regarding preference of phone size and screen size of mobile phones. But there is gender difference in preference of weight of mobile phone.

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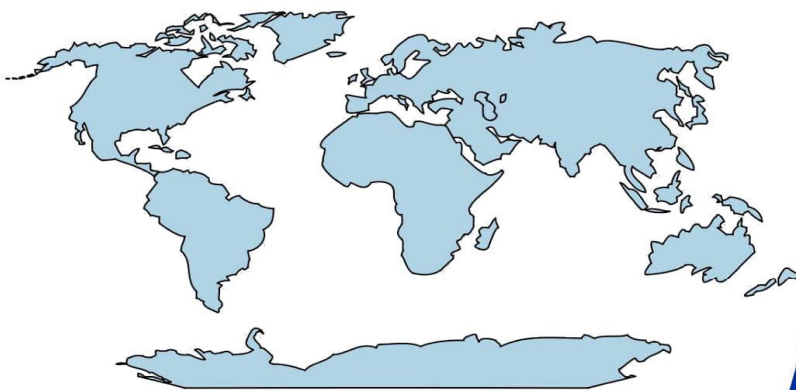
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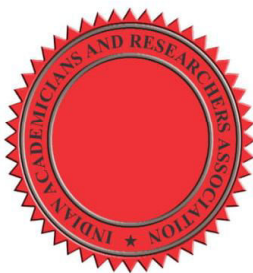
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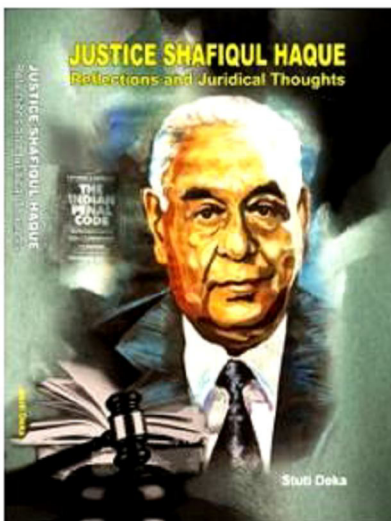


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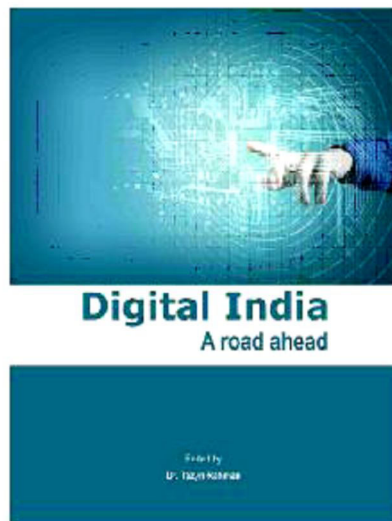
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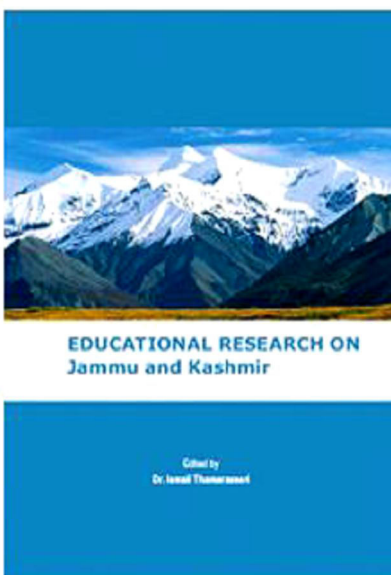
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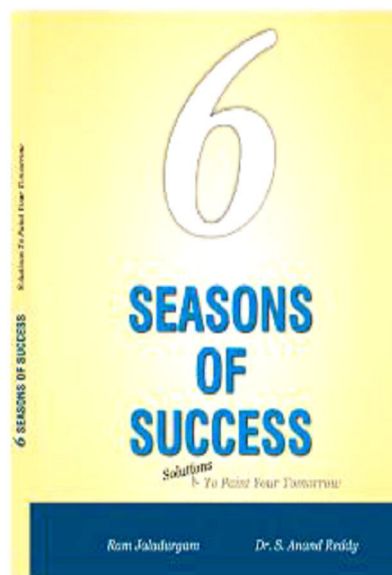
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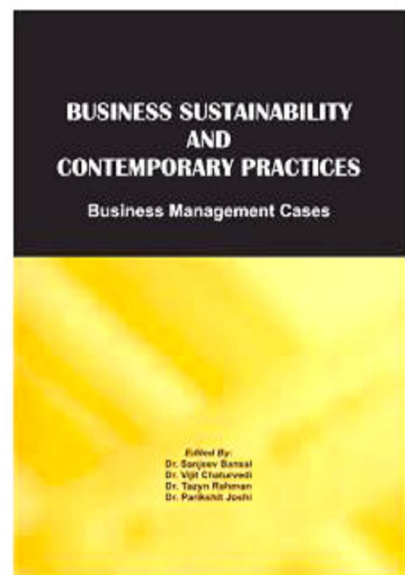
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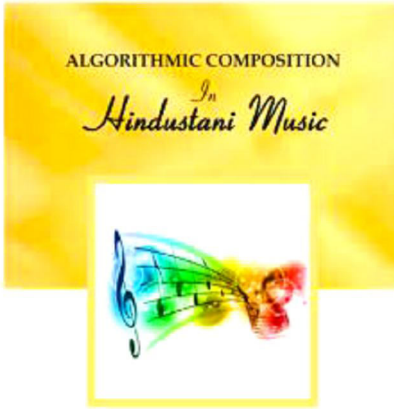
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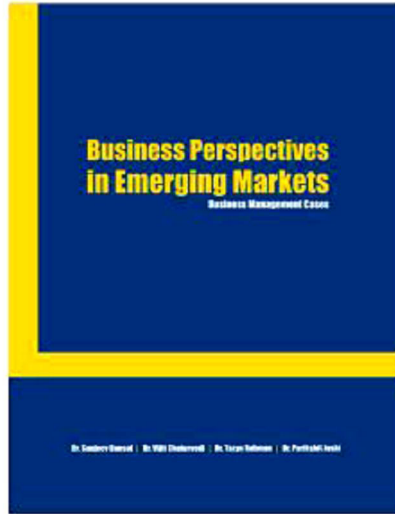
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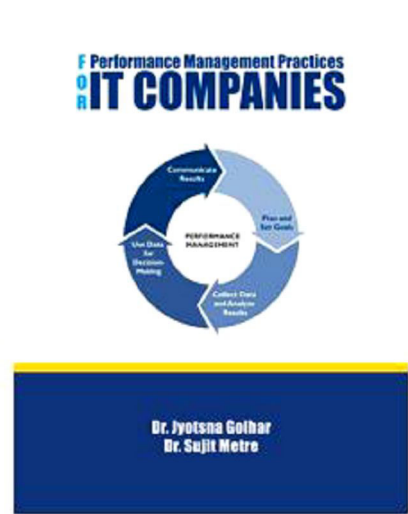
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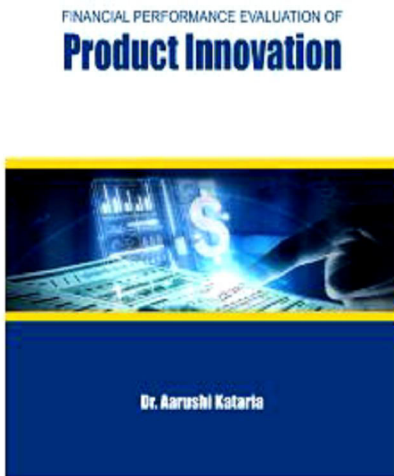


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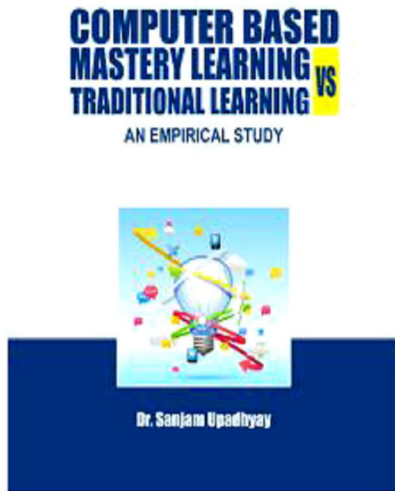
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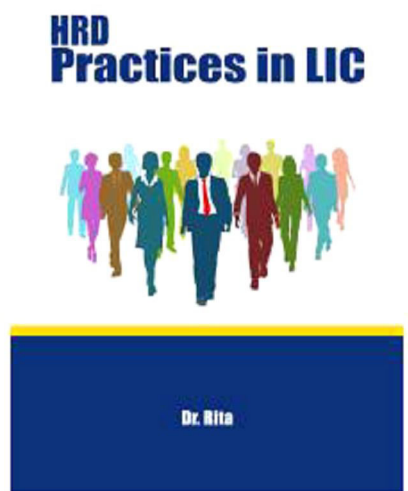
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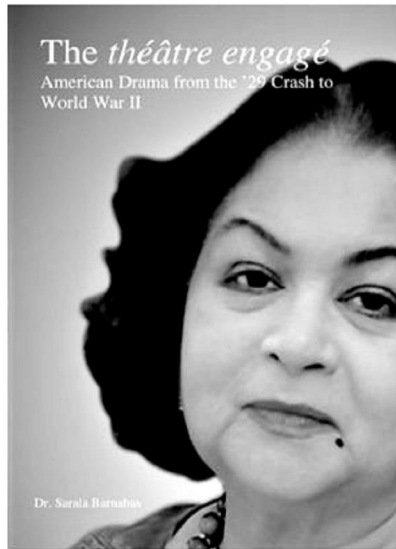
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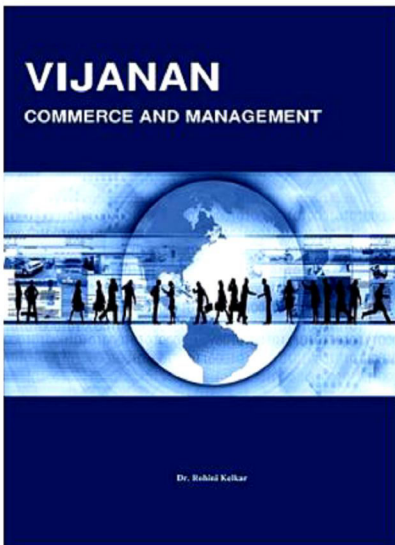
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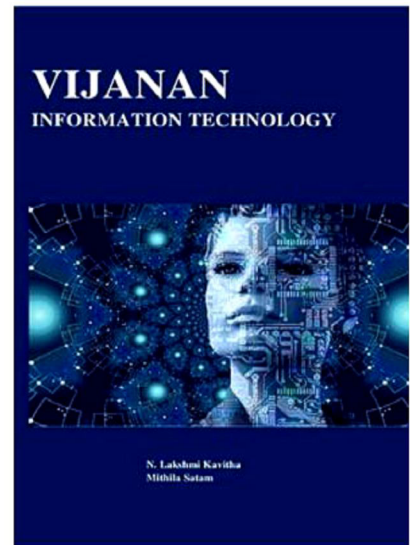
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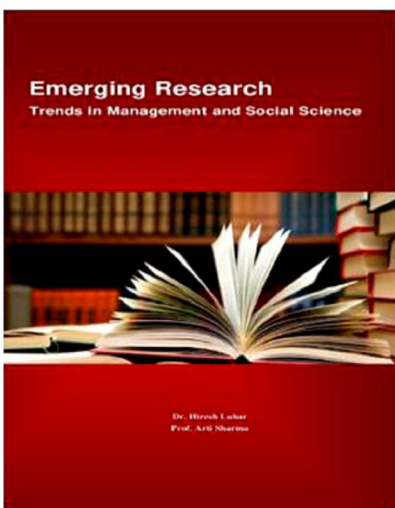
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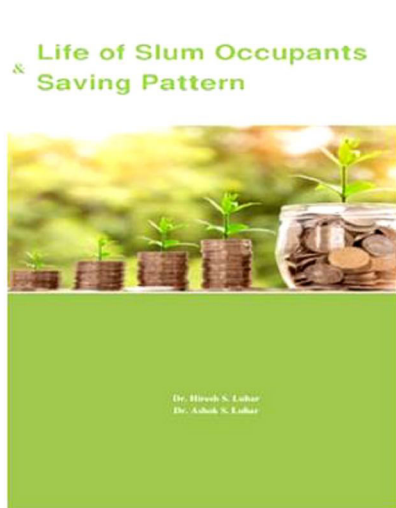
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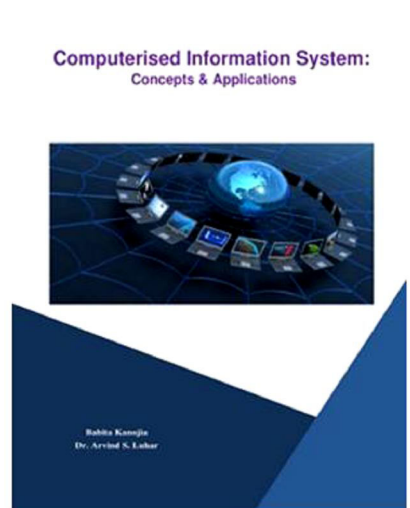
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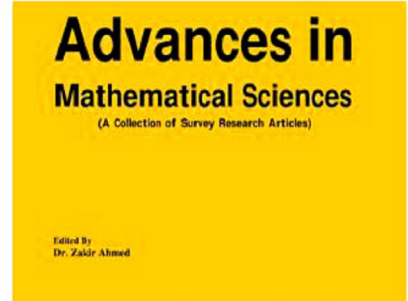
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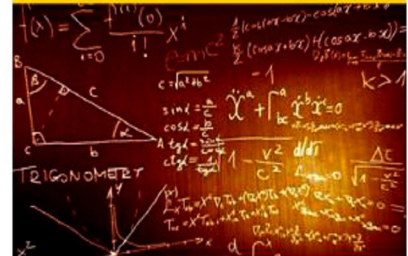
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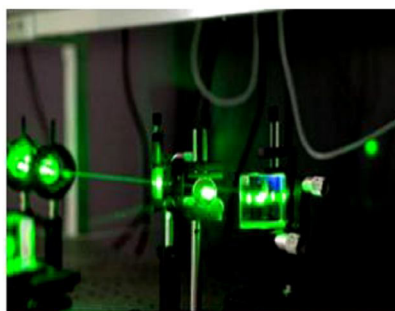


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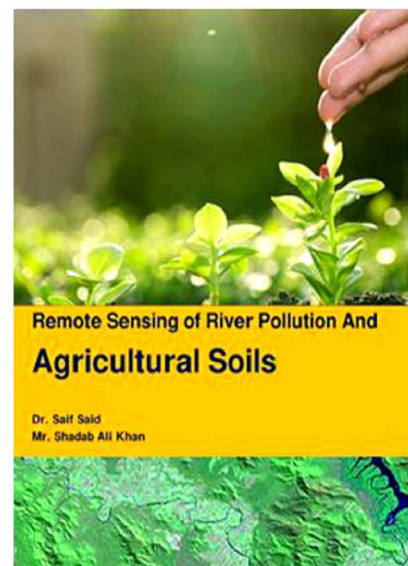
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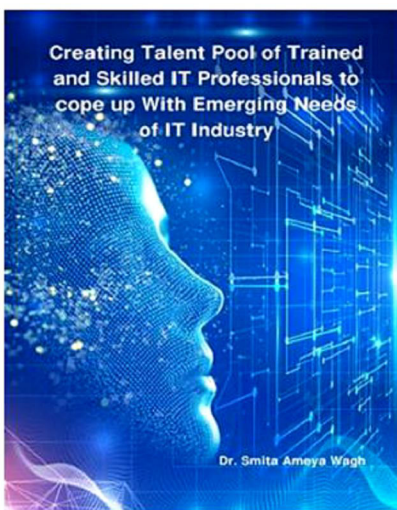
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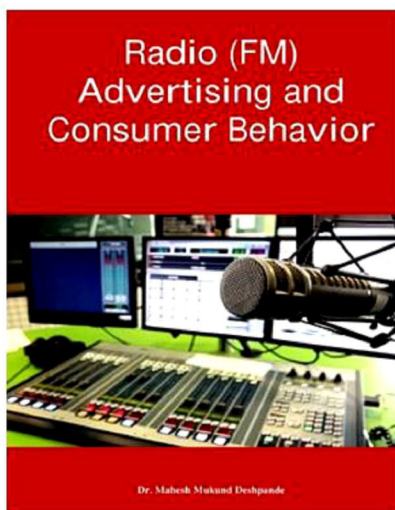
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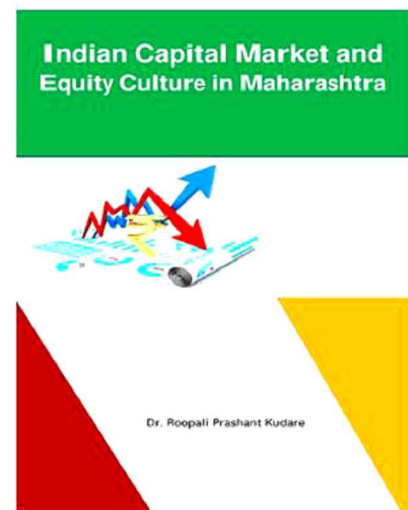
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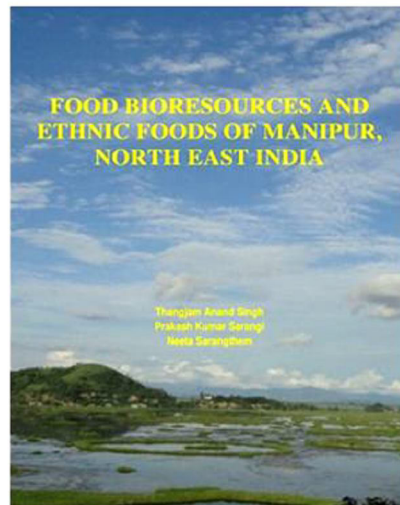
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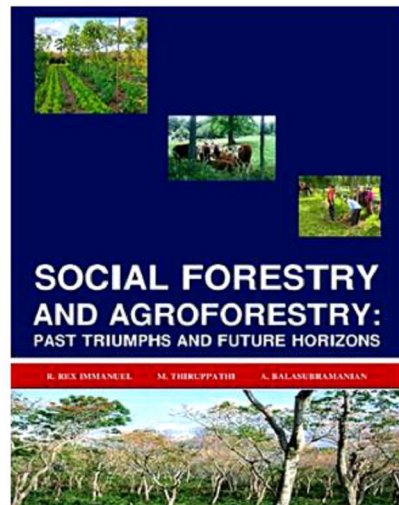
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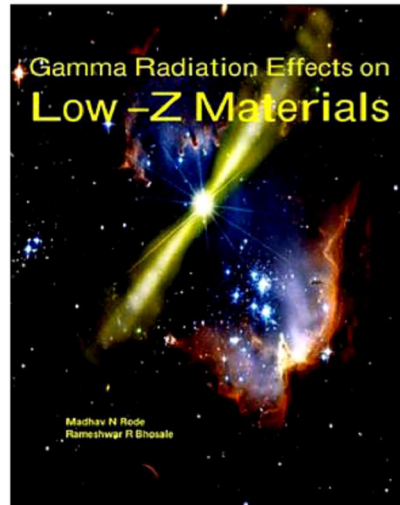
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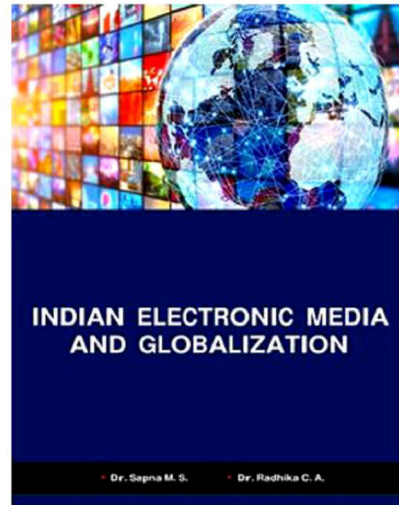
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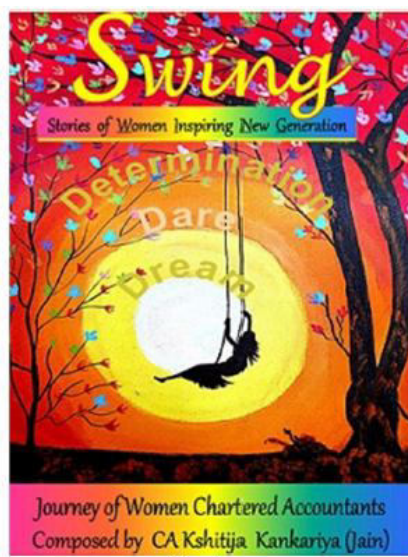
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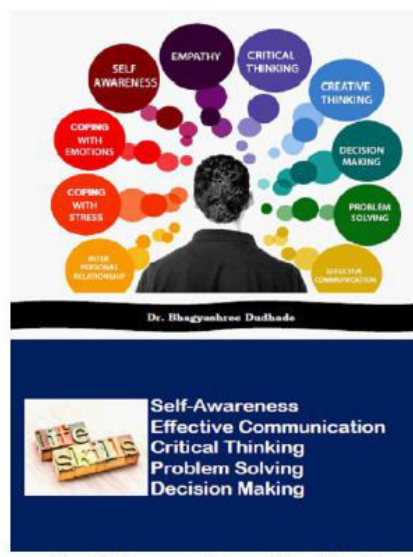
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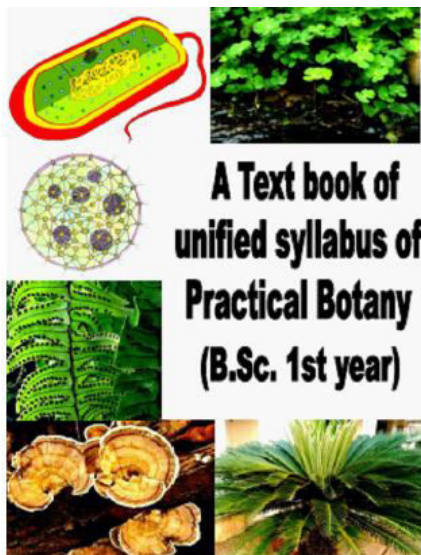
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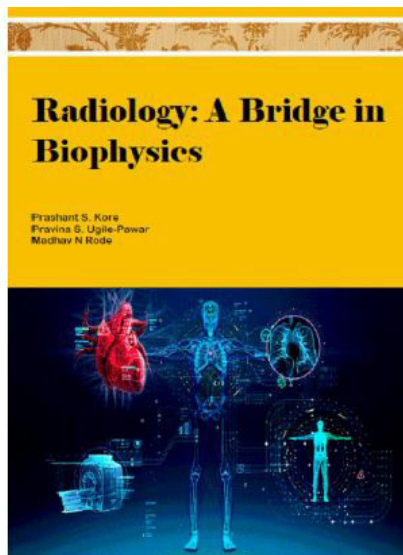


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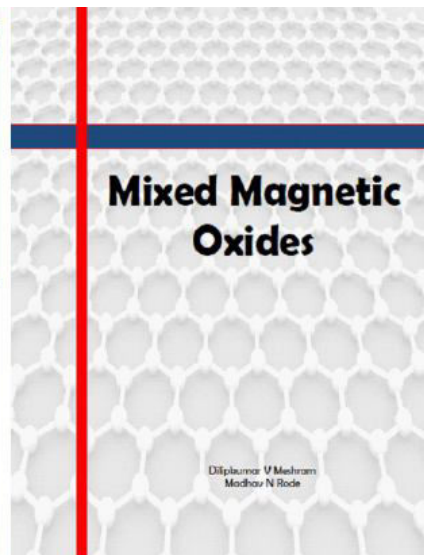
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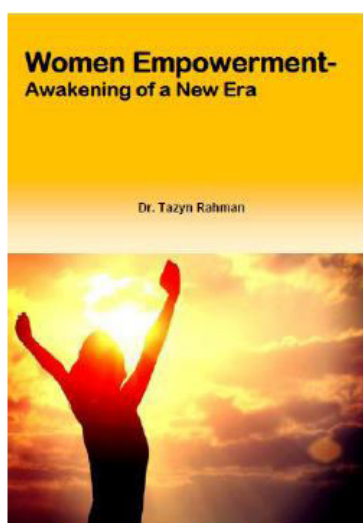
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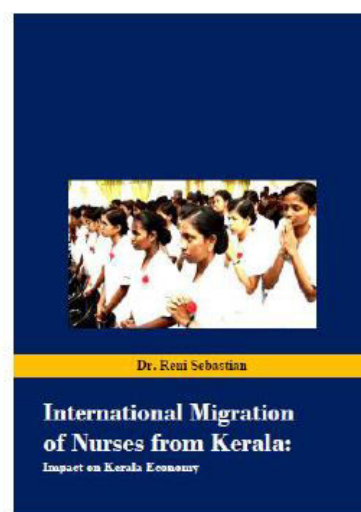
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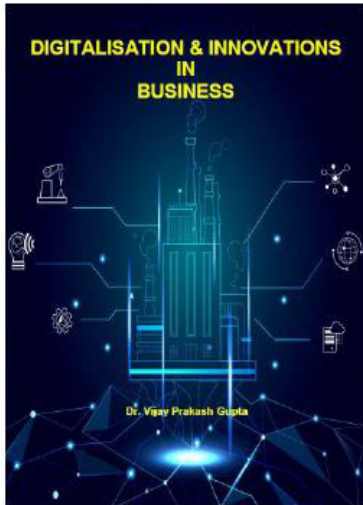


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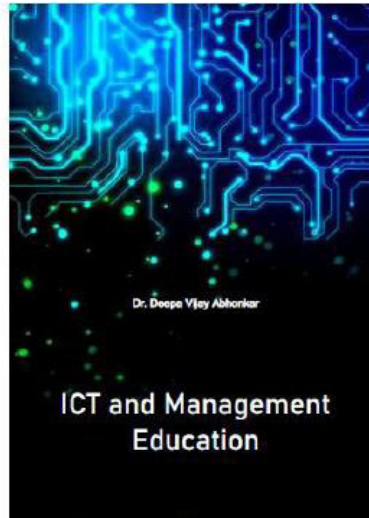
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