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On

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IMPACT OF ONLINE SHOPPING APPLICATION ON CONSUMER BUYING BEHAVIOR

Assistant Prof. Vijeta Rohra, Assistant Prof Aashika Nagdev, and Assistant Professor Sheetal Sharma
R K Talreja's College of Arts, Science & Commerce, Ulhasnagar-421003

ABSTRACT

In the world of digitalization one more advancement is gaining its significance which is online application for shopping which is influencing today's consumer behavior. Every age of today use their tech devices for buying goods or services. Cyberspace has given them multiple apps to browse the product or service of their choice. The main objective of this research paper is to study various online application available in India and to find out impact of online shopping on buying behavior of consumer. The researcher has used structured questionnaire for primary data collection. The responses found in the data are 113. For data analysis percentage, pie diagram and bar chart are used by researchers. The research finally concluded most of the people find it convenient and safe to opt for online shopping application for shopping for their product or products. Every respondent consider it necessary to promote online shopping application to make our economy fully digital. All of the users consider that online shopping application is a digital shift of market places.

Keywords: Application, Consumer Behavior, Digital, Online shopping

INTRODUCTION

E- Shopping is a term of today's newline as it emerged an advanced shift in technology.

Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser or a mobile app or any electronic gadgets. Online shopping brings the world of products to your fingertips. It allows you to browse and buy products from various websites or online platforms without physically visiting a store. Online Shopping Application provides different languages also in the app store, so the consumer belonging to varied languages can select their choice of language for shopping on the app. It's a convenient way to shop from the comfort of your own home, and it often offers a wide range of options and competitive prices. You can find everything from clothing and electronics to groceries and home decor online. It's a popular way to shop in today's digital age! There are several popular online shopping websites that you can check out. Some of the most well-known ones include Amazon, Myntra, AJIO, Nykaa Flipkart, Shopsy, Urbanic etc. These platforms offer a wide range of products and have a reputation for reliable service.

Factors Influencing Buying behavior through Online Application**1) Convenience Products in Searching**

Your app's user interface plays a crucial role in influencing the buying prospects of your customers. A customer will likely leave your page or app if he is unable to find the relevant product within two search attempts.

2) Ease of Navigation via Categories

Again, this is about a good user interface. The more convenience a customer finds in your page or app, the better are his chances of converting or buying your product. A good navigation helps him know where he currently is and what is the direction to move.

3) Social influences behavior

People may be influenced by social norms, trends, or the desire to fit in with a particular group. The opinions and recommendations of family, friends, and peers can strongly impact buying.

4) Price and value

Price is a crucial factor for many consumers. People often consider the value they will receive in relation to the price they pay. Discounts, sales, and perceived value can all influence buying decisions.

5) Return Policy

Easy returns make the backbone of an online shopping business. In fact, a number of customers prefer buying stuff online considering the easy returns.

OBJECTIVES OF STUDY

- 1) To study about B2C Online shopping application available in India.
- 2) To know significance of online shopping applications on buying behavior of consumers.
- 3) To study the benefits of online shopping through applications.

LIMITATIONS OF THE STUDY

- 1) The research is limited Upto Ulhasnagar City.
- 2) The study is limited to 113 respondents.
- 3) The study is limited upto consumers view on buying behavior through use of Online mode.

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, AI tools.

Sample Size: The sample size has 113 respondent’s opinion on Tech devices for shopping.

Data Analysis & Interpretation of the study

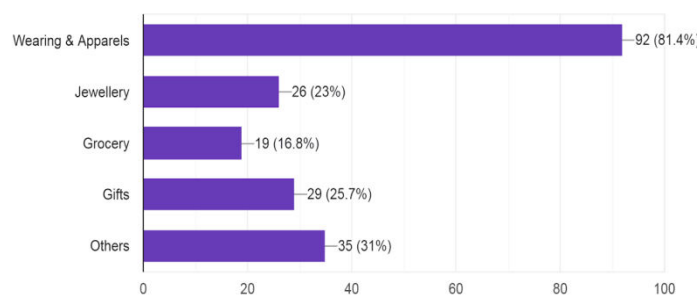
Age Group	No. of Responses	Percentage of Respondents
16 – 20	72	63.7%
21 - 30	39	34.5%
31 – 40	2	1.8%
Above 40	0	0
Total	113	100

1) What do you shop through online apps?

Online Shopping	No. of Responses
Wearing & Apparels	92
Jewellery	26
Grocery	19
Gifts	29
Others	35
Total	113

What do you shop through Online Apps?

113 responses



Interpretation:

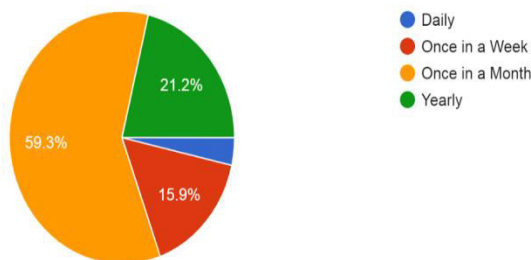
As above chart shows that 81.4% of consumers buy Wearing & Apparels, 23% consumers buy Jewelry, 18.8% consumer buy Grocery and 25.7% state that they buy Gifts and balance 31% shop other products.

2) How often do you use Online Shopping Application for Shopping?

Online Shopping Application	No. of Responses
Daily	4
Once in a week	18
Once in a month	67
Yearly	24
Total	113

How often do you use Online Shopping Application for Shopping?

113 responses



Interpretation:

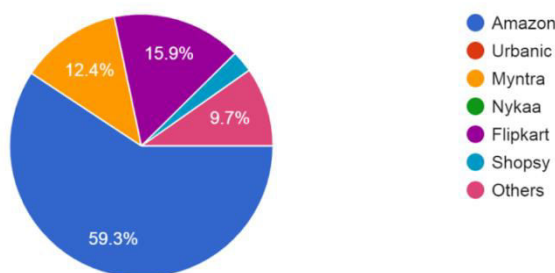
From the data its being analyzed that 3.5% consumers shop daily, 15.9% use online shopping apps once in a week, 59.3% consumers use online shopping apps once in a month and 21.2% use online shopping apps Yearly.

3) Which is the most commonly Online Shopping application used in India by users?

Online Shopping Application	No. of Responses
Amazon	67
Ubranic	00
Myntra	14
Nykaa	00
Flipkart	18
Shopsy	3
Others	11
Total	113

Which is the most commonly Online Shopping application used in India by users?

113 responses



Interpretation:

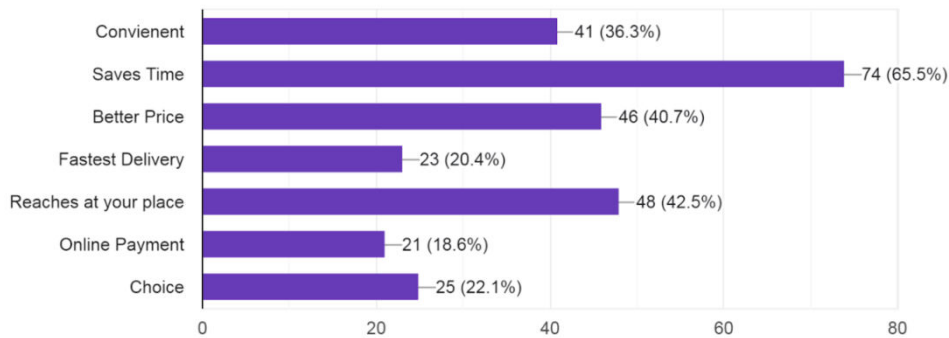
We can analyze from the above data that 59.3% people mostly use amazon for their shopping and 15.9% is second most used app in India by users. Myntra is used by 12.4% of people in India only 2.7% people is using shopsy app other online shopping applications are used 9.7% in India.

4) What are the benefits of Using Online Apps for shopping?

Benefits	No. of Responses
Convenient	41
Saves time	74
Better price	46
Fastest delivery	23
Reaches at your place	48
Online Payment	21
Choice	25

What are the benefits of Using Online Apps for shopping?

113 responses



Interpretation:

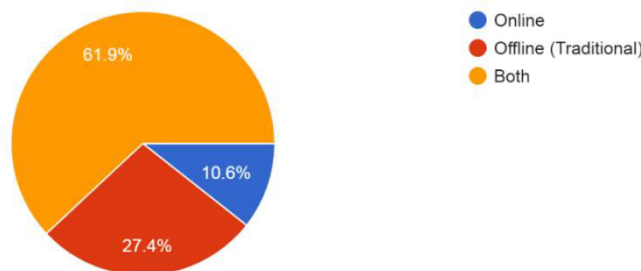
This graph shows that 65.5% consumer do online shopping to save the time according to our research, 42.5% consumer use online shopping because it reaches at their place, 40.7% consumer says that online shopping gives best price, online shopping is convenient for 36.3% of users, 22.1% of consumer use these apps as it provide them choice easily and 20.4% use it as it provides fastest delivery and 18.6% consumers use app as it gives them option of online payment.

5) Which Shopping is more convenient & Safe in today's time?

Shopping	No. of Responses
Online	12
Offline	31
Both	70
Total	113

Which Shopping is more convenient & Safe in today's time?

113 responses



Interpretation:

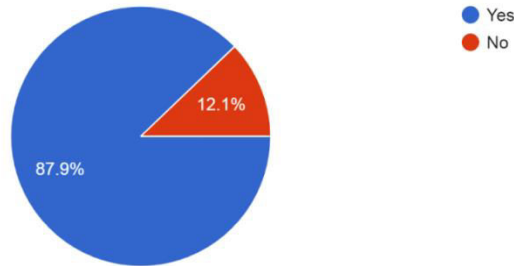
According to this pie chart 61.9% of consumers uses both modes of shopping, only 10.6% users are opt for online shopping and 27.4% of the consumers opt for Offline shopping.

6) Would you promote Online Shopping for digital enhancement?

Online Shopping Application	No. of Responses
Yes	94
No	13
Total	107

Would you promote Online Shopping for digital enhancement?

107 responses



Interpretation:

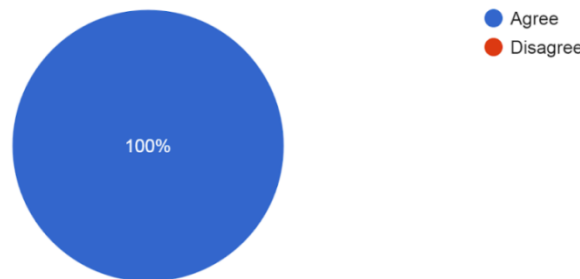
We see that 87.9% consumers promote online shopping for digital enhancement and only 12.1% of users demote online shopping.

7) Did digital world made one more advancement in our life by adding E - Commerce Application for Shopping?

Online Application	No. of Responses
Agree	113
Disagree	00
Total	113

Did digital world made one more advancement in our life by adding E - Commerce Application for Shopping?

113 responses



Interpretation:

From our responses 100% of consumers agree that digital world made one more advancement in our life’s by adding E-commerce applications for shopping.

CONCLUSION

As our world is growing so the consumer of today is also growing digitally by shifting their means of buying products digitally. A digital shift of market from offline (traditional) to online mode has changed consumer’s behavior, lifestyle of every consumer. With just few clicks one can explore the market of their choice & buy the product or service. There is being a digital war of Online Shopping application for shopping the product or services. Research also stated that Amazon is the most used online shopping application by the users to shop. Technological friendly consumer of today opt for Online Shopping Application for their needs. It is being said **Shop till you drop without leaving your couch.**

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- 5) https://www.google.com/search?sca_esv=87ccfbe49ac67335&rlz=1C1RXQR_enIN1016IN1016&cs=0&sxsr=ACQVn08eCIPq4URVuShr_4GQZXP2E1ZUQ:1707270499697&q=convenience+risk&stick=H4sIAAAIAAAAH2Qu0oDQRSGXRIDGpNI0I2xGi-dleQNjAmkEdEgKIEwTs66h11nlrlsyDv4CFb2ggWtr2FhabGNiY2Vs2QFsbA9_3f-83Gah7tB72o_5sIqbZiKmZIZSmBCSeNuQbNrSHiByumv4GBYYzyOQViUN__Qq83p4GQ8G19On0hQkjZdPwPrtGS5ylAsStKlnVOtZk5YJhKufTVoNBaFKcke3ekrWYBEkAIYSmaAa5FUJ_PlkqcoDX9TfjstSUQ3-i7zl3jGZuhFdRXWtDNWVZoaCoS5H3bo5oCbhTcAkSpnq3ZPL_GR9ErS99TvKckWjX6cC64R7KLOS hLS1nmCeV4pCmWseVgLxR-710Z3Zbj9OHlrPEfH7fe0Nzkqou71sv9x-c3w0p9VioBAAA&sa=X&ved=2ahUKEwjig62djpiEaxVDd2wGHcNrALoQ7fAIegQIABAv&biw=1366&bih=625
- 6) <https://www.digitaldoughnut.com/articles/2018/may/factors-that-influence-customer-buying-behaviour>
- 7) <https://www.computerhope.com/jargon/o/online-shopping.htm#:~:text=Online%20shopping%20or%20e%2Dshopping,without%20ever%20leaving%20the%20house.>
- 8) AI tools.

ANALYTICAL STUDY OF DIGITAL PAYMENTS AND ITS PERCEPTION WITH SPECIAL REFERENCE TO MUMBAI

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This paper focuses on a Study of Digital Payments and its perception with special reference to Mumbai. Descriptive research is used in this study. Both primary and secondary data is used to obtain data. 100 customer make up the sample. Cluster cum convenience sampling comprising respondents from Mumbai is the sampling technique employed. There are various techniques of Analysis used such as Frequency analysis, Percentage, Mean, Standard deviation.

Keywords: Analytical Study, Digital Payments, Perception, Mumbai

INTRODUCTION

Digital payments are those that are made online or through digital platforms without requiring the transfer of physical currency. When a payer and a payee utilize a digital device such a computer, credit, debit, or prepaid card, money is sent from one payment account to another. This type of payment is also frequently referred to as an electronic payment, or e-payment. An individual or a firm could be the payer and payee. Due to the fact that both the payer and the payee need to have a bank account, an online banking method, a device that allows them to make the payment, and a medium of transmission, digital payments cannot occur unless these parties have enrolled in a payment provider or an intermediary like a bank or service provider. Digital payments can be made to the payee in person or via the internet. These are digital payment transactions, for instance, when a customer pays with UPI on an online store or makes a purchase from his neighborhood grocer and pays with UPI there.

Digital payment methods encompass a range of options, such as mobile wallets, PoS terminals, NEFT, AEPS, and UPI. Now that transaction values have surpassed \$1 trillion, UPI is the most popular method. There are several obvious advantages to switching to digital payments and receipts, particularly for Indian small enterprises. Nowadays, companies and customers anticipate that the digital payment feature will be made available for safer, quicker, and cost-free transactions. The payer reduces risk by having a mobile phone that offers further validation through a fingerprint scan or other verification or biometric technique.

There are several mode of digital payment available in India. These are:

Online or mobile wallets: They are used via the internet and through smartphone applications. Money can be stored on the app via recharge by debit or credit cards or net-banking. Consumer wallet limit is Rs. 20,000 per month and the merchant wallet limit is Rs. 50,000 per month after self-declaration and Rs. 100,000 after KYC verification.

Prepaid credit cards: Pre-loaded to individual's bank account. It is similar to a gift card; customers can make purchases using funds available on the card -and not on borrowed credit from the bank. Can be recharged like a mobile phone recharge, up to a prescribed limit.

Debit/RuPay cards: These are linked to an individual's bank account. Can be used at shops, ATMs, online wallets, micro-ATMs, and for e-commerce purchases. Debit cards have overtaken credit cards in India. The number of debit cards in December 2015 increased to 630 million compared to 22.75 in 2014.

AEPS: The Aadhaar Enabled Payment System uses the 12-digit unique Aadhaaridentification number to allow bank-to-bank transactions at PoS. AEPS services include balance enquiry, cash withdrawal, cash deposit, and Aadhaar to Aadhaarfund transfers.

The payments sector is always coming up with new ideas to simplify and speed up digital payments for consumers. Businesses may foster customer stickiness and improve the user experience by providing a variety of options and ensuring that payment is easy, secure, and convenient.

REVIEW OF LITERATURE

The study conducted by Prakash (2022) looked into how customers felt about digital payments. The majority of respondents to the poll stated that they were aware of digital payment methods, considered them to be a part of

daily life, and felt that they saved them time from having to wait in line at banks. The study also showed that the use of digital payments, which are secure and eliminate distance problems, has been significantly impacted by demonetization.

The Shinki (2022) study attempted to examine the historical evolution of different digital payment methods and the effects of COVID-19 on India's digital payment systems. According to the study's findings, digital payments in India saw a strong volume rise of 26.2% between 2020 and 21 in addition to the expansion of 44.2 per cent in the previous year. It also observed that after COVID-19 pandemic, people were concerned about health regulations and were afraid of cash transactions which made them switch to this mode, resulting in a rise in the usage of different modes of digital payment systems.

Liu S, Zhuo Y, Soman D, Zhao M (2012), When transferring money, digital wallets provided a number of advantages, including price, ease, and security. Technology advancements have made a variety of payment methods available, including Customers have a tendency to use mobile payment apps since they can conduct transactions that are more easy, accessible, and acceptable. With a range of advantages like flexible payment digital wallets, firms are giving customers more ease.

In their study "Credit cards: on a growth trajectory," Easwar and Kumar (2004) claim that people's perceptions of credit cards have evolved, with people now viewing them as a convenient alternative to cash and as a means of obtaining short-term credit. However, when compared to China, Taiwan, and Malaysia, India comes in last in terms of credit card usage within its own nation.

OBJECTIVES

1. To know the most preferred digital payment system
2. To study the usage and perception of DPS in users of Mumbai.
3. To realise the benefits of DPS from users perspective

RESEARCH METHODOLOGY

Research methodology is depicted through following points:

Research Design: The study is based on descriptive design

Sample size: 100 users of Mumbai region

Sampling Method: Cluster cum convenience sampling

Research Method: Survey

Tool for Data Collection: Structured Questionnaire circulated in the form of Google forms.

Sources of data: Primary data gathered through Survey

Techniques of Analysis: Frequency analysis, Percentage, Mean, Standard deviation

DATA FINDINGS

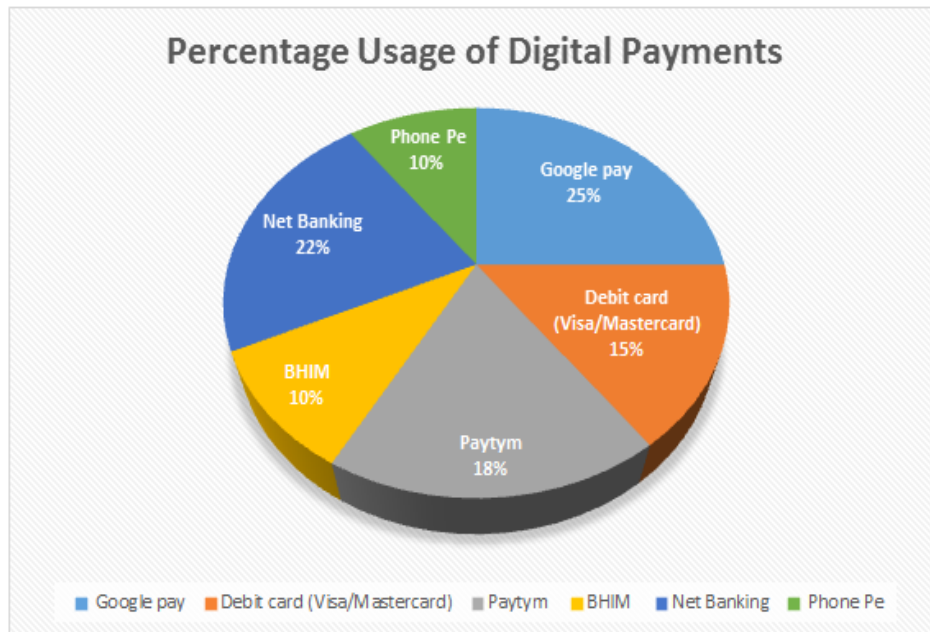
Table 1: Demographic data

Variable	N	%
Gender		
Male	56	56.00
Female	44	44.00
Education		
SSC	12	12.00
HSC	23	23.00
Graduate	55	55.00
Postgraduate	10	10.00
Age		
20-30	47	67.00
30-40	23	23.00
40-50	19	19.00
50-60	11	11.00
Occupation		
Student	3	3.00

Private Job	49	49.00
Govt Job	15	15.00
Business	28	28.00
Others	5	5.00
<i>Note.</i> Due to rounding errors, percentages may not equal 100%.		

The provided data outlines demographic information, including gender distribution, educational levels, age groups, and occupational backgrounds. In terms of gender, the dataset comprises 56% males and 44% females. The educational breakdown reveals that 12% have completed SSC, 23% have completed HSC, 55% are graduates, and 10% have pursued postgraduate studies. Age-wise, the majority falls within the 20-30 age range (47%), followed by 30-40 (23%), 40-50 (19%), and 50-60 (11%) age groups. Regarding occupation, the largest group consists of individuals engaged in private jobs (49%), followed by business professionals (28%), government jobholders (15%), students (3%), and others (5%). It's important to note that due to rounding errors, the percentages may not precisely add up to 100%. Overall, this data provides insights into the diverse demographic characteristics of the surveyed individuals.

Fig 1: Usage of Digital payment system



Based on the proportion of usage, the data presented shows how preferences for different online payment methods are distributed. With 25% of respondents utilizing it, Google Pay is the most widely used online payment system among those questioned. Net banking, which accounts for 22% of respondents' preferred payment methods, follows closely behind. Additionally popular are Paytm and debit cards (Visa/Mastercard), which make up 18% and 15% of transactions, respectively. With 10% apiece, PhonePe and the BHIM app complete the list. This data shows the prevalence of digital wallets like Google Pay and the ongoing significance of conventional means like debit cards and net banking in the online payment landscape, offering insightful information about the varied decisions people make when conducting online transactions.

Table 3: Perceived benefits of Digital Payment System

Benefits	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Use of a mobile wallet or digital payment	69	13	10	7	1
How often do you utilize digital payments to make purchases and bill payments online?	73	14	5	4	4
Brand Adherence of Electronic Payment Method	67	10	13	5	5
The ease of using digital payment methods	90	5	2	3	0

Time-saving and secure transactions using digital payment methods	77	12	8	1	3
Acceptance Digital/wallet payment methods	69	18	6	3	4
The cost of Using a digital payment method for things like service fees	66	14	10	7	3
Individuals can receive benefits from mobile wallets when they make product purchases.	56	24	10	8	2
Using the mobile wallet enhances my ability to make wise goods purchases.	67	23	4	3	3
Think that using a mobile wallet is a better way to purchase goods than using traditional means.	57	18	18	3	4
I believe that utilizing online wallets will provide me with access to more financial services and payment choices.	56	35	7	1	1
Using a mobile wallet is beneficial.	60	20	9	5	6
Trust the mobile wallet service providers.	61	35	2	1	1

The information supplied sheds light on respondents' opinions and views regarding digital payment methods and mobile wallets in relation to a number of different factors. Remarkably, a sizable majority (69%) strongly thinks that utilizing a digital wallet or mobile wallet has advantages, demonstrating a generally favorable opinion. 73% of respondents say they regularly use digital payments to make goods and pay bills online, indicating a high usage rate. With 90% of respondents agreeing that utilizing digital payment methods is easy, there is broad support for these platforms' convenience.

Additionally, 77% of respondents show a significant preference for the time-saving and safe features of digital transactions. Furthermore, brand adherence matters because 67% of respondents said they prefer electronic payment methods because of the related brand. Notwithstanding the favorable response, there is clearly worry over the expense of adopting digital payment methods—66% of respondents mentioned service fees.

Regarding the advantages of mobile wallets, a significant proportion concur that they improve the capacity to make informed purchases (67%) and are a superior method of purchasing items than using traditional channels (57%). Moreover, fifty-six percent of respondents think that using digital wallets will enable them to have access to a wider variety of financial services and payment options. The majority (61%) of respondents show confidence in the security and dependability of mobile wallet service providers, demonstrating a basic degree of trust in these systems. All things considered, the evidence points to a generally optimistic view of mobile wallets, highlighting their perceived benefits in terms of efficiency and knowledge in financial transactions as well as their ease of use and security.

CONCLUSION

In summary, the data supplied offers a thorough grasp of the survey respondents' demographic makeup, preferences for digital payments, and perceptions of the advantages of mobile wallets. The sample group's demographic data demonstrates a balanced gender distribution, a range of educational backgrounds, and a broad age and professional profile. The data indicates that when it comes to digital payment preferences, Google Pay clearly leads the field, followed by debit cards, net banking, Paytm, and Paytm. This emphasizes how classic payment methods like debit cards and online banking coexist with contemporary digital wallet alternatives. The examination of respondents' perceived advantages of digital payment methods reveals an attitude that is largely favorable. Remarkably, most people think that utilizing mobile wallets has benefits, particularly when it comes to time-saving, safe transactions, and convenience of use. The respondents' positive perceptions of the dependability and security of these platforms are reflected in their trust in the mobile wallet service providers. Notwithstanding the general positive attitude, the data clearly shows worries around the expense of using digital

payment methods, particularly service costs. This shows that even if users recognize the advantages, they are nevertheless mindful of the costs associated with implementing new technologies. The results offer a complex picture of how digital payments are developing and how customer preferences are shaped by factors like brand loyalty, ease, and security. Understanding and resolving user issues will be essential for continued general adoption and acceptance of the digital payment ecosystem as it develops.

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A SOCIOLOGICAL ANALYSIS OF ROLE OF DIGITAL TECHNOLOGY IN INDIAN EDUCATION SYSTEM

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sudeepasocio@gmail.com**ABSTRACT**

Globalisation has been responsible for introducing technology in education that has led to the digitalisation of education. With the help of digital technology information has been converted into digital format in education and that is digitalisation of education. It is characterized by teaching-learning taking place in the form of online courses, access to information in online libraries, e-books, e-journals, online communication, examination through computer based test mode etc. It has also been noticed that in recent years, education based on digital technologies have become increasingly popular such as ICT mode of education (laptop, smartphones, smart TV's, tablet, notebook etc), social media based education (through Youtube, facebook etc), online programmed learning (through Swayam, Mooc etc). The digital technology has brought a tremendous transformation in the education by providing quick access to infinite information, by enabling students to have more personalized and collaborative learning experiences and by making teaching learning process more interactive and interesting through the use of multimedia tools such as videos, animations, audio, games. Despite these advantages, it has a disadvantage that access to digital education throughout many places in India is non existent owing to problem of digital divide. In this article, role of digital technology including its advantages and disadvantages in Indian education has been discussed.

Keywords: Globalisation, communication, teaching-learning, transformation, social media.

INTRODUCTION

It is the Digital technology that has brought significant change in the process of teaching- learning taking place in modern education. Due to Digital technology students and teachers are having an easy and quick access to infinite quantity of information, thus enabling them to learn about any subject easily, gain more exposure, increase their general knowledge about any issue or event and to conduct research on various topics. This facility of having full and open, easy access to digital information lets one experience more personalized way of learning leading to fulfilment of individual student needs and interests. Digital technology provides scope for enhancing the learning experience of students by engaging them in an interactive learning activities and meaningful teaching learning process through the use of various multimedia tools like audio visual aids, graphics. Due to this reason, students are able to collaborate with each other to work on group based projects and collectively can share information and knowledge based resources or materials through communication via internet in any time of the day from any part of the world and thus physical distance or long distance does not matter anymore. Infact, digital technology has made it quite easier for the teachers to conduct the correct evaluation and assessment of students performance in a more accurate, effective manner, enabling them to inform students regarding their strengths and weaknesses on time and helping them to improve their performance through proper guidance and supervision. In this way, students and their academic growth can be monitored sincerely and on basis of their problem detection, teachers can alternate or modify their teaching methods accordingly.

Forms of Digital Educational Technology

Basically, digital technology has brought huge revolution in the way teachers are teaching and students are learning by making both the parties engaged effectively in the whole journey of obtaining knowledge. There are various ways through digital technology has been used in education that have their own distinct uses but some of them have been discussed below:-

- **Mobile Phones:** Mobile phones in the form of smartphones, tablets give opportunity to the students to have access to any course or study materials at any time of the day from any part of the world so it is easier for them learn anything by downloading educational applications or apps that let them learn through educational videos and other types of online learning resources. Through the use of mobile phones teachers or educational instructors can share their learning materials with the students through smooth communication. Learning experience of students has been individualised which has benefitted them by enabling them to learn in their own ways and according to their own preferences.
- **Interactive Whiteboards:** Interactive whiteboards are also known as smartboards by which teachers or educational instructors can impart knowledge to their students through movies, videos or photos or any sort of

multimedia based information that are projected on smartboards and this makes the learning more enjoyable, interactive and active on the part of the students and ensure the continuity of the engagement of both teachers and students in teaching learning process for a longer period of time. Both the teachers and students can work together to find out adequate solutions to the problems and continuously exchange their ideas which increases the efficiency of comprehending capacity of students.

- Massive Open Online Courses (MOOCs): These are online courses that can be accessed from any part of the world and are most of the courses under it available at free of cost, enabling the students to choose their courses according to their choices and convenience. These courses are designed by top subject matter experts from premier institutes, renowned universities who help the students to build a strong foundation of knowledge in their specific disciplines. Additionally, a flexible learning environment is provided letting students to accommodate their education around other obligations.
- Virtual reality (VR) technology is used to provide immersive, memorable learning environment to students who can interact within an artificially created real world to deliver a hands-on experience of the real world.
- Gamification is the process by which game design ideas are used to teach about subjects with the motive of making students learn by enjoying. By including elements like competition, rewards, and feedback, gamification can make learning more motivating and engaging. For instance, teachers can employ educational games to engage pupils in fun and interactive math or science lessons. Gamification can also provide pupils a sense of accomplishment and development, which will motivate them to keep learning.
- Asynchronous learning platforms: These tools help students access course content and finish assignments on their own timetable and at their own pace. Students may benefit from an adaptable and personalised learning experience through asynchronous learning that is tailored to their unique needs and preferences.

Uses of Digital Technology:-

The inclusion of digital technology in our lives have not left the education sector untouched and unturned as it has made a tremendous and radical change in the process of exchange of information and knowledge in the education sector. Some of the uses or advantages of digital technology in education have been discussed below:-

Students are receiving training in a personalized way which allow them to learn according to their interest and needs as well as to develop and acquire new skills at their own pace owing to digital technology and this is an important advantage of using digital technology in education. Students can have an individualized learning experience by undertaking the more dynamic and entertaining journey of learning which has enhanced their understanding, interpretive skills, increased their level of creativity and comprehending ability and made them mentally stronger to solve difficult questions. With the help of digital technology educational resources can be accessed specially for those students who live far way from their schools or due to transportation problems students are unable to attend classes in schools on a regular basis so they have been benefited a lot. Moreover there are many students who cannot afford the expensive fees of coaching centres that provide training for competitive exams so these students can easily prepare themselves for competitive exams by learning adequately from the educational videos uploaded on Youtube for free. Hence quality education is received by the students. Not only students but also teachers are receiving benefits from digital technology based education since they can easily teach difficult and complex subjects with the help of interesting and interactive learning resources like graphics, videos or films or power point presentation and knowledge can be easily delivered to the students in a faster comprehensive way that results in their better understanding of the subject in a correct, accurate manner. Continuous online tests or assessments can be conducted which helps the teacher to monitor their students from time to time. It is digital technology that increased the level of collaboration, co-operation, adjustment among the students by making them engaged in projects or group based learning at any time and from any part of the world so there is always an increasing amount of exercise of critical and creative thoughts of the children. The advantage of using digital technology in education have been felt deeply widely specially during the national lockdown in India during the pandemic era of Covid-19 when all the educational institutions were shut down and all academic classes were conducted online via goggle class, zoom etc various internet based apps (a shift from physical classrooms to virtual classrooms) just to ensure the continuity of teaching learning process in education.

Challenges Faced In Implementing Digital Technology In Education :-

Digital technology in education has started the trend of digital learning which has posed various challenges in front of the academicians, teachers, students, researchers and scientists who are part of the education system and they have encountered certain disadvantages of digital education. Some of them are discussed below:-

It has been shown by the research that if students are allowed to use their mobile phones, tablets throughout the day after their school activities their continuous interaction with technological devices would reduce their attention span since their brains will become more used to those contents that are only entertaining and are not lengthy. Students will become increasingly dependent on technology as a result they are unable to think on their own, to perform daily life activities i.e. cognitive activities without the help of technology, to not be able to solve problems on their own. Digital technologies have definitely brought improvement, growth and advancement of students in academic performances and level of general knowledge but students have lost their skill of interacting face to face with each other and with the teachers as well. The basic communication skill is not fully developed and day by day students are losing their social skills, becoming isolated from the real world and are suffering from depression. Students have no more interest in physical activities as they prefer playing games online which is making them suffer from various physical as well as mental illness thus overall healthy development of both mind and body is not taking place.

Using, upgrading and maintaining technology in education is expensive and students and teachers belonging to middle class families find it very difficult to bear the expense of using technology in education on a daily basis as it requires the installation of technological devices, software applications. Moreover for using these digital devices in education, digital literacy is required and most of the people in education sector are not necessarily technically skilled enough to operate those devices. With the introduction of technology the importance of role of teachers is reducing since the students prefer studying from downloaded PDFs, not writing down the lectures or dictation given by teachers. This also has resulted in significantly less recruitment of many well qualified people in the post of teachers as they are not competent enough to teach using technology. Students and teachers in rural areas where network is very poor cannot make the optimum utilization of digital technology in education hence they are deprived from the benefits of digital learning.

CONCLUSION

Education is the basic human right and to ensure equality in society education is one of the main mechanisms. It could be seen that technology in education can play a significant role in promoting equality in society only if it is readily accessible to all the members of the society equally but in reality it is not happening as it is clearly evident that digital divide exists between those who can have access to digital learning and those who do not have access to digital learning. It is in the hands of the researchers and faculties and administrators to make sure that the benefits of technology based education should cover everyone in the society. The Government must take initiatives for empowering citizen and making them digitally literate. There is an emerging need to educate and inform the citizens, especially in rural and remote areas, about the benefits of internet services in the form of digital learning and to train them regarding internet usage.

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HOW TO BRAND NEW PRODUCT CREATION THROUGH ONLINE PROMOTION IN NEW WEALTH MARKET

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ABSTRACT**Brand Marketing-**

Branding plays a significant role in producing something distinct than others as consumer can identify the company through the brand. Online marketing is a method that helps the firms to improve their sales as it brings ease to the majority of people all over the world. The goal of a firm is to create brand devotion and faithfulness in customers. Branding a new product in new financial system via internet needs a lot of attempts in doing investigation. To explore ideas that are creative and unusual could help the firms, sometimes because cutthroat competitive benefit is obtainable. The aspiration of this study is to know how important brand name is in advertising a product.

This research paper concentrates on four phases which include branding, online marketing, how brands create brand loyalty and how to brand new product through online advertising in new wealth market.

Keyword: Branding, Online Marketing, Brand Loyalty, New Products, New Economy

1. INTRODUCTION:-

Goods are made in the industrial unit, but brands are creatively generated in the mind. Every business industry set up need identification to promote themselves.' A brand' is elite that makes business distinctive that symbolize a brand- the make-up value or source of the goods. To select a brand name for a business or goods is very important. Whether the company is a single owner or a limited company or any conglomerate, to put for sale or promote its products and services needs a brand of its own to allow good system to create good results for its sales and promotion.

A brand isn't a logo or a band line; it is somewhat more primary than that. We create and rejuvenate brands by glimpse at their positioning and begin with a vision and a set of ideas. Networking was seen to be victorious on brand names like H&M, Zara and particularly in a food industry names like Dominos, McDonald, Pizza Hut, Burger King, Starbucks and many more. Good networking and proper branding can lead to success for a single product. In the event of their success, each of these products or services would become a household name and be known to everyone, regardless of age. To be able to sell and be marketable, it's essential that each product is well-branded.

Google and SAS Institute are examples of successful businesses that recognize that their employees are their primary and most important customers. Customer satisfaction is undoubtedly essential. Success in business can only be achieved by reaching out to customers and creating a brand. To achieve success, one must possess a clear vision of how to generate loyal customers for life. A lack of marketing solutions will result in a business failing. If your customers care about you, so will your shareholders. Every firm must ask questions within their own organization regarding the sale of their products or services before entering a market. Questions like 'How to attract customers to my product?' and 'What sets us apart from other companies?' Firms or organizations can attain their objectives by prioritizing the needs of their target markets with the help of these questions. Creating a need for them can be done by following the current trend in the meantime. Companies still hold a great deal of gratitude for the answers to these questions, but they have also come to the realization that obtaining customers is not the only thing. In the present-day world, consumers tend to not stick with particular products for an entire lifetime.

This is merely due to the fact that during the major sales, they would experiment with numerous brands to maximize their level of happiness by continually changing the things they use. Customers that will transfer brands, products, or services whenever they feel compelled to do so have been shaped by brand ads and the rise in the independence sentiment All businesses, regardless of size, are making every effort to foster brand loyalty in this competitive marketplace. The secret to keeping customers committed to repurchasing a particular brand from several dealers is brand loyalty. Due to its numerous benefits, internet usage has become a basic necessity for people worldwide. The existence of the Internet has made life easier for everyone: housewives can shop online whenever they want, employees can check their emails and complete their work quickly, businesspeople can manage their work even when they are in different countries, and students can easily conduct research, turn

in assignments to professors, and even ask for help online. Research indicates that small, medium, and large firms will drive e-commerce growth, contrary to popular belief that the Internet has created a new economy.

2. BRANDING:-

A brand is "a customer experience represented by a collection of images and ideas; often, it refers to a symbol such as a name, logo, slogan, and design scheme," according to the American Marketing Association. The accumulation of experiences with a particular product or service—both directly related to its usage and through the influence of advertising, design, and media commentary—creates brand recognition and other reactions. Explicit elements such as a logo, typefaces, color schemes, symbols, and sound are frequently seen in brands and can be used to convey implicit concepts, values, and even personalities. Businesses will go to great lengths to outperform one another in a perfectly competitive market in order to stay in business. Many businesses nowadays are still having difficulty competing with one another without realizing exactly.

3. ONLINE MARKETING:-

Everyone now uses the internet in their daily lives. Some claim they could not survive without the internet. This is merely due to how much convenience everyone has received from the Internet. Even if they are abroad and cannot turn in their work to their employer or lecturer, they can still do their task with ease thanks to the internet and various search engines. The sheer volume of individuals using the Internet is astounding. Seventy-five percent of Americans are online on average, and the percentage is rising daily. Online marketing is sometimes referred to as digital marketing, search marketing, e-marketing, internet marketing, and online marketing. It is an instrument, approach, or plan for promoting a company's name.

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Who among us doesn't have a Twitter or Facebook account? Look around. We know of almost no one who does not have at least one account. Approximately 93% of marketers use social media to promote their brands, goods, or companies, according to Fast Company. Social media marketing is an excellent technique for increasing revenue for businesses and fostering stronger bonds among staff members. Americans spend around 121 billion minutes a year on social networking sites like Facebook, Blogger, Twitter, and Youtube, according to a 2012 Nielsen research. Developing a company website and using social media to promote goods and services is one of the most common and modern methods of conducting business nowadays. Given the presence of a striking, captivating, or appealing webpage, the likelihood that a consumer will see it will rise. Additionally, this will result in higher sales for the business using social media to market or sell its goods. Our vision and horizons are expanded, we meet new people, our perspective and mentality are tested, and networking might lead to opportunities we never would have imagined. Any leader or businessperson worth their salt will tell us that one of the most important factors in their success has been their ability to network effectively. Networking is unquestionably a useful working skill for career and company chances, particularly for brokers and entrepreneurs. Social networking sites will also maintain their information current. Through their personal social media accounts, people will use the Internet to share their experiences.

4. How Brands Establish Brand Loyalty:-

Long-term customer retention can be achieved by fostering a strong relationship between your company, its personnel, and its offerings. Here, our goal is to ingrain the brand in their minds. However, this is not a simple task. According to my customer, there is a decline in customer loyalty, so we need to put in more effort to address this.

❖ 7 strategies for increasing audience and consumer loyalty to your brand:-

A) Achieving Quality and Value (Above and Beyond Expected):- Obviously, one of the best methods to develop brand loyalty is to fulfill your promises and do it to the highest caliber. Never fail to disappoint them. For your value to always be questioned, your services and goods must also be of the greatest caliber. You must uphold this caliber in whatever you do. Recognize what makes your customers happy and concentrate your efforts there. Your client won't have any cause to go elsewhere or toward your competition if you can surpass their expectations.

- B) Connect Regularly With Your Clients/Customers:-** Communicating with your clients on a regular basis fosters stronger relationships between your company and theirs, as well as between you and your clients' organizations. Inform your clients about advances in your company and, if applicable, in your personal life, and inquire about theirs. Stay updated on social media so you can respond to their updates with an active mind. Taking an interest in the client is the best approach to establish a personal connection, which is what you are looking for in this situation.
- C) Aim To Be True In Everything:-** Consistency is the foundation of both authenticity and trust: both in the way your brand is presented and the services you provide. Customers should always feel at ease interacting with a brand when they interact with emails, documents, websites, etc. Whether or not the client is aware of it, red flags may go up if any of these branded assets differ in appearance and feel from one another. To establish your brand as the go-to source for a specific problem, make sure that all of your marketing materials are consistently branded and focus on what you have to offer. Take care of your brand; handle its values, tone, personality, and logo as though your own reputation depended on it.
- D) Get Noticed In Your Vertical Or Community: -** You can effectively market your brand and sway your audience, but you can get greater credibility with your clients when someone else does the same (via word-of-mouth recommendation). One of the most effective marketing strategies is word-of-mouth. To assist you and your business get seen by your customers as well as by other industry influencers in your particular sector and marketplace, reach out to your media partners. Positive public relations (PR) can help with this and create some indirect awareness in your community. This could take the shape of sponsorship or philanthropic activities.
- E) Advanced Customer Service And Experience, Not Sales:-** Concentrating all of your organization's efforts on client experience and service is another strategy for fostering loyalty. By choosing this specific business/marketing perspective over, say, a sales-oriented approach, you're reminding your clients that they are the center of attention at all times. (The converse of this would be your company incentivizing new consumers with greater deals than existing customers, which is something you should never do.)
- F) Offer Unpredictable Incentives:-** Surprising your consumers can sometimes be the best way to leave a good impression. By offering them unexpected rewards, you are essentially saying "thank you" for being their customer and strengthening the relationship. A simple and quick method to do this is to send cards or gifts on birthdays and other significant occasions, as well as on special occasions like holidays. You can attempt to support your client in any way you can by keeping an eye on their personal social media feed, which will also indicate the kinds of activities they engage in on their own time. Aim to catch your client off guard once or twice a year.
- G) Aim To Be Aware:-** Finally, be vigilant at all times to make sure you are cultivating client loyalty. That applies to everything you do as well, especially anything you do for your clients. Don't be careless with your marketing and send out mass emails that don't include your client's name. When possible, personalize every marketing communication to avoid ending up in the spam folder. You should also try to anticipate your clients' needs so that you can assist them before they even realize they need to talk to you, or so you can be prepared to provide support when needed, giving them a genuine reason to return. Take the initiative.

5. CONCLUSION:-

As a result, we may conclude that a firm must work harder to develop a brand that appeals to customers with a supporting phrase or motto if it hopes to successfully globalize and succeed. Furthermore, developing a brand does not imply that we have to sacrifice our capacity to attract new customers in favor of short-term increases in sales to existing ones. The services we offer to customers are crucial to increasing sales, and if we present them well, they provide both domestic and foreign marketers a competitive edge over their rivals. Beyond having a strong marketing plan, "branding" is so important to having an advantage in any firm that it can increase sales to a higher degree. However, further marketing and offering product testing would benefit the brand more directly. Brand recognition for the goods would be further enhanced as and when customers find it satisfactory. The secret to one product's success is its brand. A well-made product's brand name makes it simple to identify and recall. The aforementioned facts make it abundantly evident that having a successful local or international business when dealing with products of different brands is not an easy undertaking, and that a brand's individuality is essential to success. This is where the difficulty lies, and without significant difficulties, we wouldn't need to develop our abilities and our comprehension of other people in order to do profitable business both now and in the future.

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TO STUDY THE AWARENESS OF NATIONAL EDUCATION POLICY, 2020 IN HIGHER EDUCATION

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sweetsona_1987@yahoo.co.in**ABSTRACT**

In India, a new transformation has been come into the framework of Education system. National Education Policy 2020 focus on Quality Education, fostering the integrated approach, promoting research and innovation, ensuring inclusivity, promoting skill development & vocational Education. This study aims to identify the awareness of National Education Policy 2020 in higher Education. A questionnaire was distributed among the students, teachers and academicians and their responses were analyzed and interpret accordingly. The paper focus on some areas such as the New Education pattern of School level, college level as well as PG level and the major and minor discipline/subject is included in degree program as per National Education Policy, 2020.

Keywords: National Education Policy 2020, Higher Education, Awareness and Degree program.

INTRODUCTION:

National Education policy 2020 has brought a change in the Education system. Education is the key drive to youth success. During the year 2020, one committee has formed chaired by Dr K. Kasturirangan for preparing the National Education Policy 2020. The National Policy on Education (NPE) is a policy formulated by the Government of India to promote education amongst India's people. The policy covers elementary education to colleges in both rural and urban India

Education is a significant component of a progress development in the country. The purpose of this paper is to provide a holistic approach in the Education system. The first National Education Policy was declared by the Indian Government by Prime Minister Indira Gandhi then Second announced by Prime Minister Rajiv Gandhi and the third by Prime Minister Narendra Modi. Lastly few recommendations are made to implement National Education Policy 2020. The aim to introduce this policy to bring transformation in today's Education system. With the help of National Education policy students and teachers learn and experience productivity in Education. This paper focused on some aspects like Educate, Encourage & Enlighten the Skill development and vocational Education in higher level.

The major issued faced by the students to take early decisions of specializations, duration barrier of course, separation of qualification It also gives the new shape and structure of all aspects of education system with the aim of 21st Century education along with India's culture, valuesystem. Nowadays learners need a change in education they want to move from traditional education pattern into technological education pattern. With the help of Covid-19, technology has shown a good growth in Education system in the form of Online Lectures and live sessions etc.

OBJECTIVES:

1. To Study the level of awareness of National Education policy 2020 in higher level.
2. To emphasize the different stages of Education.
3. To highlight the New Education pattern added to National Education Policy 2020 in higher Education.

RESEARCH METHODOLOGY

- Primary data is collected through questionnaire in Google Forms.
- Secondary data is collected through magazines, journals, etc.
- **About NEP,2020 related to Higher Education:**

Shift in Curriculum:

The first five years: This stage covers the primary stage of education and focuses on the development of key skills such as literacy, numeracy, and social-emotional skills. II.

The next three years: This stage covers the preparatory stage of education and focuses on building a strong foundation in subjects such as mathematics, science, language, and the arts. III.

The next three years: This stage covers the middle stage of education and focuses on providing students with a broad-based education in multiple subjects and disciplines. IV.

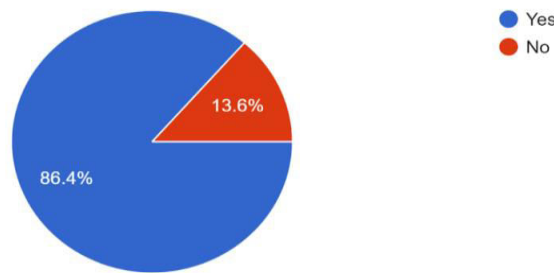
The last four years: This stage covers the secondary stage of education and focuses on providing students with the opportunity to specialize in a particular subject or stream of their choice.

▪ **SALIENT FEATURES OF NEP 2020: HIGHER EDUCATION**

1. Flexibility: Flexible curriculum is provide to the students instead of rigid curriculum.
2. Multidisciplinary and a holistic education: With the help of this policy students get benefitted with the multidisciplinary and core alternative options for their career development.
3. Creativity and Critical thinking : Students can show their creativity to many fields of Education.
4. Equity and Inclusive Education: There is a big cornerstone of the education department decisions to frame this policy with the face of Inclusive Education.
5. Extensive use of Technology: Students and teachers use technology in teaching and learning process, It also gives access to the Divyang students.

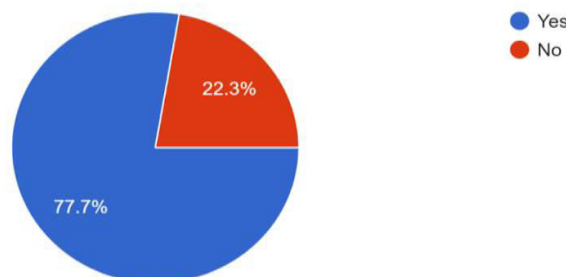
▪ **Data Analysis and Interpretation of the study**

1. Are you aware about National Education Policy
103 responses



From the above diagram, it can be seen that in India almost 86% of population are aware about National Education Policy.

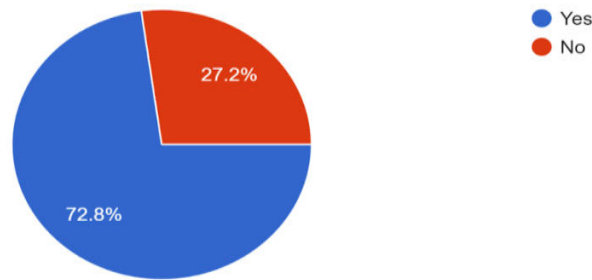
2. Are you aware that the level of change of NEP at School/College Level.
103 responses



As the above diagram has clearly mentioned that majority of people are aware about change in Education at School/College level..

3. Are you aware that National Education policy will follow 5+3+3+4 education system.

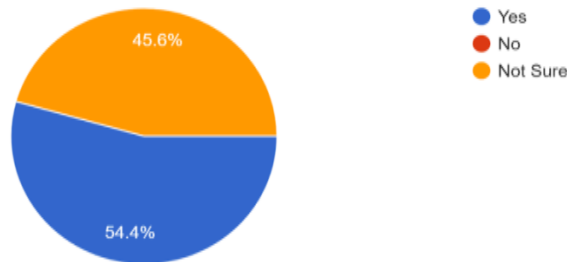
103 responses



As it can be observed that people are getting knowledge that our Educational Institution will follow 5+3+3+4 education system.

4. Do you think that NEP will be beneficial to the Education system.

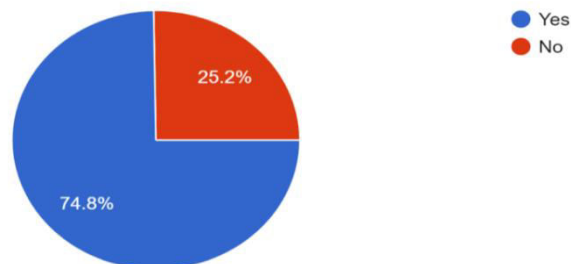
103 responses



As it has been seen that 54.4% people agreed with the Education system and 45.6% are not sure about the beneficiary of this policy,

5. Do you know that 4 year degree program has introduced in National Education Policy ,2020.

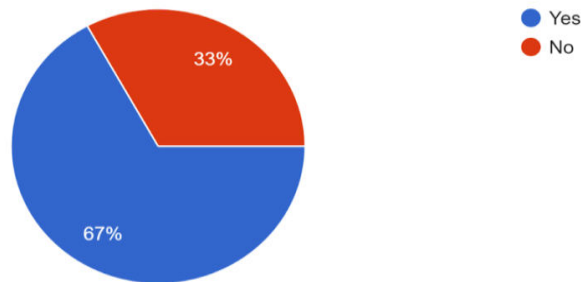
103 responses



As per the above diagram 74.8% people are aware that National Education Policy ,2020making digital payments through UPI because they believe that UPI is convenient and time saving for access of making payments.

6. Are you aware that certificate will issued after One year completion degree program.

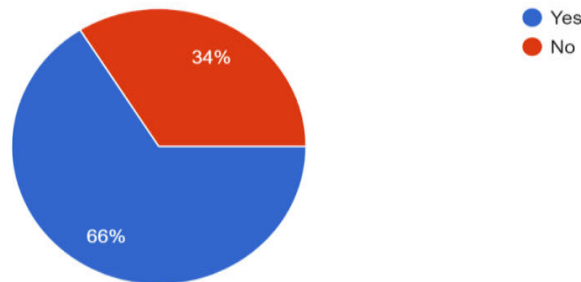
103 responses



It has been observed from above Pie Diegram ,people are aware about that certificates also will be issued for One year Completion degree program.

7. Do you know that the major and minor discipline/subject is included in degree program.

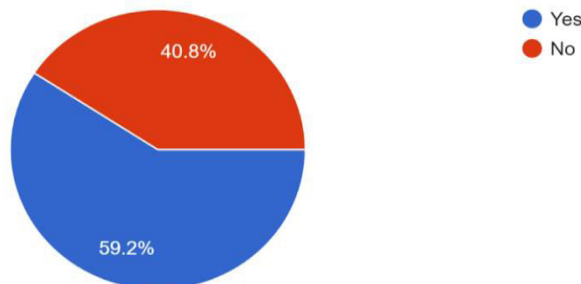
103 responses



66% respondents are knowing that they will get the benefit of major and minor discipline/subject is included in degree progr

8. Do you know that there is a one year PG program after 4 year degree course.

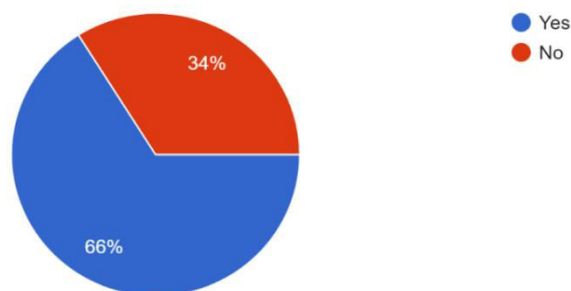
103 responses



Overall 59.2% are having knowledge that there is a one year PG program after 4 year degree course.

9. Do you know that the Internship is included in 4year degree program

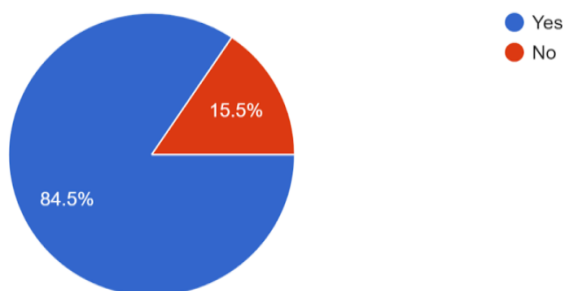
103 responses



From the above chart it can be seen that the people knowing that the Internship is included in 4 year degree program.

10. Do you think that the National Education policy ,2020 is focus on skill and vocational education among the students.

103 responses



With the help of National Education Policy,2020 our learners will be benefitted in the other areas on skill and vocational Education in academics world.

▪ **CONCLUSION:**

Earlier Students were having the rigid curriculum now there is a flexibility in Education system. With the help of National Education Policy,2020 students focused on Practical knowledge instead of rote learning. Majority of the People are aware about National Education Policy and their benefits also. NEP 2020 develops all the skills among the learner at higher level. The aim of this policy to set up a new high quality standards at higher level. The success of NEP 2020 and the pace of its implementation depend to a large extent on how successfully the government, universities and schools can tide over the practical challenges facing it.

▪ **FINDINGS:**

The Policy has major key features that are expected to have a significant impact on the Higher education system. The most important significant impacts is that there is a shift from the 10+2 system to a 5+3+3+4 system, designed to provide platform a more comprehensive and holistic education to learners. The other major impact of this policy is the promotion of multilingual education, that provides help to the students develop a good understanding and knowledge of the country's diverse cultures, traditions and customs.

The National Education policy also focused on the importance of vocational education, making it a central part of the education system at higher level. The National Education Policy,2020 provide the alternative options for career development.

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A STUDY OF CYBERCRIME IN BANKING SECTOR

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ABSTRACT

Cybercrime in banking poses a significant threat to financial institutions, their customers, and the global economy. This paper provides a comprehensive examination of the types, impacts, prevention strategies, and case studies of cybercrime in the banking sector. It begins by delineating various forms of cyberattacks, including phishing, malware, insider threats, ATM skimming, card fraud, and Distributed Denial of Service (DDoS) attacks, illustrating their techniques and consequences. The paper then elucidates the profound impact of cybercrime on banking, encompassing financial losses, reputation damage, regulatory penalties, and erosion of customer trust. Subsequently, it delineates preventive measures such as strong authentication methods, encryption techniques, employee training, and collaboration with law enforcement. Moreover, the paper examines notable case studies to derive insights into the tactics employed by cybercriminals and the lessons learned from each incident. Furthermore, it explores the regulatory framework governing cybersecurity in banking and anticipates future trends and challenges. By comprehensively analyzing the landscape of cybercrime in banking, this paper aims to enhance understanding, preparedness, and resilience against this pervasive threat.

Keywords: Cyber law, Cybercrime, cyberattacks.

INTRODUCTION

The world is rapidly developing as the days are passing, we are living in a modern scientific era. The things are intensely changed due to the advancement of information and communication technology. Due to artificial intelligence (AI) world become global digital village. This advanced technology give birth to unnecessary evils in the form of cybercrimes.

We cannot avoid technological development but there is time to be safe from anti technologic personalities. It is said that law is an instrument of social change, we can change the world through it. The banking sector is most important sector of any country, rather it must be safe and sound from cybercrimes. It is need of time to have a better digital security to banking sector

A crime is an unlawful act which is not to be measured by the issue of occasions, but with the lawful aims and by the bad intentions of men. The greatest crime does not emerge from a need of feeling for others but from an over sensibility for ourselves and an over indulgence in our own desires. Cybercrime is a crime committed on the internet. This is a broad term that describes everything from electronic commerce sites to lose money.

Cybercrime is a digital wrong doing. Any illegal activities committed using a computer or by using the net is known as cyber crime. Digital criminal acts are a variety of wrongdoings, which utilize machines and network systems for criminal exercises.

TYPES OF CYBER CRIME:**1. Phishing Attacks:**

Phishing attacks involve fraudulent attempts to obtain sensitive information Banking customers are often targeted through phishing scams that mimic communication from their banks, leading them to unwittingly disclose confidential information.

2. Malware Infections:

Malware, short for malicious software, encompasses a wide range of malicious programs designed to infiltrate and disrupt computer systems or steal sensitive information. Banking malware, such as Trojans can compromise online banking platforms, intercept user credentials, and facilitate unauthorized transactions or data exfiltration.

3. Insider Threats:

Insider threats involve malicious actions or negligence by individuals within an organization, such as employees, contractors, or business partners, who misuse their access privileges to compromise sensitive data or disrupt banking operations.

4. ATM Skimming:

ATM skimming involves the installation of illicit devices, known as skimmers, on Automated Teller Machines (ATMs) to surreptitiously capture debit or credit card information from unsuspecting users.

5. Card Fraud:

Card fraud encompasses various fraudulent activities involving debit or credit cards, such as unauthorized transactions, card-not-present fraud and counterfeit card usage. Cybercriminals exploit vulnerabilities in payment systems or compromise cardholder data through data breaches to perpetrate card fraud schemes, resulting in financial losses for banks and cardholders.

6. Distributed Denial of Service (DDoS) Attacks:

DDoS attacks aim to disrupt online banking services by overwhelming target servers or networks with a flood of malicious traffic, rendering them inaccessible to legitimate users. Cybercriminals orchestrate DDoS attacks to disrupt banking operations, extort ransom payments, or divert attention from other malicious activities, causing financial losses and reputational damages.

Impacts of cybercrime in the banking sector:**1. Financial Losses:**

Cybercrime can result in significant financial losses for banks due to theft of funds, fraudulent transactions, and the costs associated with mitigating cyber incidents. These financial losses not only affect the bottom line of the targeted bank but can also have ripple effects throughout the financial system, impacting investor confidence and market stability.

2. Reputation Damage:

Negative publicity surrounding data breaches or security incidents can tarnish the bank's brand image, resulting in customer attrition, decreased market share, and long-term reputational harm.

3. Erosion of Customer Trust:

Cyberattacks undermine customer trust and confidence in the banking sector, as customers become increasingly concerned about the security of their financial transactions and personal information. The perception of insecurity may prompt customers to seek alternative banking providers or reduce their reliance on digital banking services, leading to decreased customer loyalty and retention.

4. Operational Disruptions:

Operational disruptions not only impede the bank's ability to deliver essential services but also incur additional costs associated with remediation efforts, incident response, and recovery measures.

5. Legal and Compliance Risks:

Banks may face legal liabilities and litigation risks arising from cyber incidents, including lawsuits filed by affected customers, shareholders, or regulatory authorities seeking damages for negligence, breach of contract, or violations of consumer protection laws. Legal disputes and regulatory investigations can result in costly litigation expenses, settlement payments, and reputational harm for the bank.

PREVENTIVE STRATEGIES**1. Strong Authentication Methods:**

Implementing robust authentication methods is critical to safeguarding banking systems. This involves utilizing multi-factor authentication (MFA) mechanisms, such as combining passwords with biometrics or one-time passcodes. Strong authentication adds an additional layer of security, making it more challenging for unauthorized users to gain access to sensitive accounts and information.

2. Encryption Techniques:

The use of encryption is essential to protect sensitive data transmitted and stored by financial institutions. End-to-end encryption ensures that data remains confidential and secure throughout its lifecycle. This includes encrypting communication channels, customer data, and financial transactions, making it significantly more challenging for cybercriminals to intercept or manipulate information.

3. Employee Training and Awareness:

One of the most critical aspects of cybersecurity is fostering a culture of awareness among employees. Regular training programs educate staff about potential cyber threats, phishing schemes, and the importance of adhering to security best practices. This proactive approach empowers employees to recognize and report suspicious activities, reducing the likelihood of falling victim to social engineering attacks or inadvertently compromising security.

4. Collaboration with Law Enforcement:

Establishing strong collaborations with law enforcement agencies enhances the ability of financial institutions to respond effectively to cyber threats. This involves sharing threat intelligence, collaborating on investigations, and participating in joint efforts to combat cybercrime.

Future trends and challenges in the context of cybercrime in the banking sector**• Increased Targeting of Digital Payment Systems:**

Trend: As digital payment systems continue to gain prominence, cybercriminals are likely to intensify their focus on exploiting vulnerabilities in these platforms. *Challenge:* Banks need to fortify the security of digital payment infrastructures, implement robust authentication for online transactions, and stay vigilant against emerging threats targeting financial technology (fintech) ecosystems.

• Rapid Adoption of Emerging Technologies:

Trend: The adoption of emerging technologies such as artificial intelligence (AI), blockchain, and the Internet of Things (IoT) in the financial sector is expected to grow. *Challenge:* While these technologies offer various benefits, they also introduce new attack surfaces and vulnerabilities. Financial institutions must navigate the complexities of securing these technologies while embracing innovation.

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Liaqat Ali, Faisal Ali, Priyanka Surendran, Bindhya Thomas (2017), discussed that effect of cyber threats in Internet banking services and had strengthen customer awareness when dealing with Internet banking services. By their way of survey it is important to understand and identify the security issues and Internet banking customers must be aware about these techniques and methods used by computer fraudsters.

RESEARCH METHODOLOGY:

The current study is heavily focused on security and cybercrimes. Although banks have made every effort to combat the alarming increase in these crimes, the reality is that these organizations lack modernized technology and systems.

This study's foundation is secondary data for that purpose. In order to achieve the study's primary objective, the category of cybercrimes is examined through a review of numerous academic works, the Information Technology Act of 2000, and an analysis of data from various bank facilities that the bank offers to its clients but which have changed into distinct cybercrimes as a result of emerging trends in cybercrime. To examine the rules and methods that hackers employ to breach in cyber.

OBJECTIVES:

1. To Identify and Analyse Various Types of Cyber Threats
2. To Explore the Impacts of Cybercrime on Banking
3. To improve the knowledge about cybercrime in order to avoid being victim of the same.

CASE STUDIES:

Case Under the Study: Official Website of Maharashtra Government (Hacked Mumbai) On 20th September 2007 IT specialists were attempting to re-control the official website of the Maharashtra government which was hacked. <http://www.maharashtrageovernment.in>, stayed blocked. Vice President and home minister R.R Patil confirmed that the Maharashtra government site has been hacked. He affirmed that the state government will look into this matter and asked the Digital wrong doing Branch to examine the hacking. Patil said if there would be need them the state would hire private IT officials for this matter.

While, reestablishing the site disclosed to the Middle Easterner News that that programmers may have decimated majority of sit's substance. IT officials said that the hackers were recognized as, Program Cool Al-Jazeera and added that they were in Saudi Arabia. Senior authority from government IT decision said that the official site has been influenced by infections on a few events before, however was never hacked.

Three individuals were held liable for on line Visa trick, as people were abused through online methods for booking air tickets. These parties were helped by Digital Wrongdoing Examination Cell in Pune. Mr. Parvesh Chauhan, ICICI Prudential extra security officer gripped for one of his client. As per data given by the police, one of the client got a message for buying air tickets when the master card was held by him. He directly went to the bank when he came to know about the issue. The tickets were booked through the online methods.

Later after examination it was disclosed that the information was gotten from State Bank of India. Shaikh was working in the Visa department and he had the information about the new clients. Further, he shared the information to Kale. Kale further passed this information to his friend Lucked, who further booked air tickets from the acquired information and sold them for equivalent amount of money. Digital Cell head DCP Sunil Pulhari was associated for eight days and lastly caught the offenders.

UTI bank was trapped in a phishing attack in February 2017 by propelling phishing assault on the website of UTI bank. A URL on geo cities landed on the client's email id's asking about the personal information such as login Id and password. Which as later discovered by the IT officials that the website admin of the page was an individual named Petr Stastny whose email could be found on the webpage. Top authorities of UTI bank confirmed that they have informed about the case to the Monetary Office Wing, Delhi Police. The bank had also drawn in the administrations of Melbourne based Extortion Watch Worldwide, main organization which keeps a check on phishing and bringing down these activities.

India's First ATM Card Fraud

The Chennai police busted a gang associated with digital wrongdoing. The police caught Deepak Prem Manwani aged 22 years who was caught breaking into an ATM in the month of June. According to the police report when he was detained, he has with him Rs 7.5 lakh knocked from two ATMs in The Nagar and Abiramipuram in Chennai. Preceding that, he had left with Rs 50,000 from an ATM in Mumbai.

Manwani was an MBA dropout from a Pune school and was filled in a Chennai based firm. His wrongdoing started from a web bistro. He had some contacts who were sitting in Europe, they used to give him a card of a couple of American banks for 5 Dollars each. The administrator of the European site had an interesting plan to get individual ID Number of the clients.

That organization had a huge number of supporters. Evidently Manwani and other supporters went into the arrangement of this pack and bought a numerous information, on specific terms, are basically into an arrangement on a good sharing premise. Additionally, Manwani also learned how to create 30 plastic cards that contained important information to empower him to break ATMs.

After receiving huge number of complaints from the charged Visa clients and banks in the US, the FEI began an investigation and alarmed the CBI in New Delhi that universal pack has developed in India as well.

FINDINGS:

1. Maximum part of the Cybercrime consists of hacking and data fraud.
2. Banks are becoming more and more focus as all the people's money is held with banks.
3. The security of their clients is at huge risk since it has turned out to be anything but difficult to hack their own database.
4. The quantity of cases by cyber cell has remained low throughout the previous years, with just 20 percent achieve rate.

5. There is no such order that deals with these violations, especially with the saving money segments.

SUGGESTIONS:

1. The society should report these cases to the Digital Wrongdoing Branch rather than involving the branches for quick and strict activities.
2. Projects should be started to aware the public about the continuous situations and forthcoming situations.
3. Punishments should be practiced completely to stop these issues and punish the assailants.
4. The legislature should keep a track on the working system of Huge information banks.
5. There should be quick dispose of cases, to meet the complaints and fabricate certainty among the general public.
6. The law implementation should be strict and occasionally monitor such wrongdoings.

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A STUDY ON RETAIL DIGITAL TRANSFORMATION

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ABSTRACT

Retail is the sale of goods & services from individuals or businesses to the end-user. Retailers are part of an integrated system called the supply chain. A retailer purchases goods or products in large quantities from manufacturers directly or through a wholesaler & then sells smaller quantities to the consumer for a profit. Retailing can be done in either fixed locations like stores or markets, door-to-door or by delivery. Online retailing, a type of electronic commerce used for business-to-consumer (B2C) transactions & mail order are forms of non-shop retailing. In non-store retailing customers do not go to stores to buy. In non store retailing, the retailer is in direct contact with the consumer at the workplace or at home. The consumer becomes aware of the product via email or phone call from the retailer or through an ad on the television, or internet. Non store retailing includes TV/In Home retailing, telephone retailing, automatic vending & electronic retailing (e-tailing).

Organised Retailing include the corporate-backed hypermarkets & retail chains & also the privately owned large retail businesses. On the other hand, unorganised retailing refers to the traditional formats of low cost retailing such as local kirana shops, owner manned general stores, paan/beedi shops. Organised retailing is a recent development. Retail industry is one of the fastest changing & vibrant industries that has contributed to the economic growth of our country. Electronic retailing is the sale of goods & services through the internet. Electronic retailing or e-tailing can include business-to-business (B2B) & business-to-consumer (B2C) sales of products & services through subscriptions to website content, or through advertising. Example of e-tailing are Amazon, ebay, flipkart & myntra etc. Retail sector is also realising the importance of following eco-friendly practices such as opt for green construction processes for stores, reducing paper transactions by adopting technology for billing, invoicing, vendor payments, order management etc.

Keywords: Retailing, electronic, consumer, organised, business, retailer & internet.

TYPES OF RETAIL BUSINESS:

Convenience store: It is a store in your area with all the essential items you need regularly. A convenience store is often a small place with a limited number of product categories.

Specialty store: The main advantage of speciality store is the availability of products you can't find easily in the market. These stores deal in specific product categories.

Drug store: Pharmaceuticals, drug stores offer health and beauty products, water, snacks, and sunscreens, and have a pharmacist who can give a piece of advice.

ECommerce store: It's an online store that sells products and services on the internet. Customers who can't find a specific item in stores will find it online because of the choice modern platforms offer. They deliver items from different countries. **Famous examples of eCommerce stores include Amazon and flipkart.**

Discount store: By & large discount store is a retailer that sells merchandise at a price level that is lower than the "typical street stores." It is customary that the retailer uses the everyday low pricing policy.

Company owned & company operated: These are the type of retail outlets that are run by the manufacturer only. These are scattered across the length & breadth of the country. **Eg. Bata.**

Variety store: This format offers a large variety of goods under one roof, including both food & non-food items. A variety store differs from departmental store in product range, store environment & prices.

Department Store: These are the oldest form of large store concept. It is a multi-level store format usually between 2-5 stories which are segmented into clearly defined areas according to product category.

Benefits of Retail Digital Transformation:

1. Technology enabled shopping: Selling goods over the internet is becoming popular. Electronic means of selling include the following:

- **Products:** Grocery, clothing, footwear, computer hardware & software, pharmacy goods etc.
- **Services:** Retail banking, personal insurance, financial service, entertainment tickets, virtual education etc.

2. Greater Insight Into Buyer Preferences: Artificial intelligence (AI) and machine learning will allow you to better understand what your customers are viewing, buying together, and other vital pieces of information.

3. Access to a Wider Target Market: You're no longer limited to physical stores and local customers. Due to digitalisation of business, customers can access your store from anywhere using mobile devices.

4. Automating Processes: Automating a process render many advantages to the retailers. It reduces costs,increases accuracy, reduces processing times & speeds up customer service. For example, Electronic point of sale (EPOS), uses scanning systems.

5. Engaged Employees: Digital tools can provide insight into customer demographics and behaviors, allowing employees to provide better recommendations, upsell effectively, and more.

AN EXAMPLE OF IT IN RETAIL:

Electronic Shelf Labels:

Electronic shelf labels give you full control on pricing,eliminating all traditional sources of error between the store's cash register system & what is presented in the store. Customers always get the same price on the shelf as at the cash register because the prices on the shelves are obtained directly from the store computer system.This creates safety for you as a retailer, and helps to maintain good customer relations.

Electronic shelf labelling comes with a set of new benefits as well. They include possibilities to optimise pricing throughout the day, easier for customers to find products in the store & opportunities for more promotions. The personnel can receive updates & alerts from the price labels. For example the price system will start when a product needs to be restocked.

Emerging Trends in Retailing:

- Shift from Unorganized to Organized Retailing:
- Internet age
- Speciality stores
- Sales promotion
- Use of plastic money
- Consumer buying behaviour

CONCLUSION:

With the increasing globalisation of retailing,both in terms of their points-of-sale & their points-of-supply, the information technology spend in the retail sector has increased significantly. According to the latest research, more than 50% of all consumer spending will be done online in 2024 and 60% of it will be done through mobile devices.

IT is transforming the nature of products,processes,companies,industries & even competition itself. The spectacular reach of IT is widely accepted today. Use of debit & credit cards for buying merchandise is relatively a new phenomenon but is gaining popularity immensely. Stores like 'Pantaloons' & 'Reliance Digital' have their presence in most of the malls in the country. Departmental stores have given way to malls, having a mixture of large & small retailers offering varied brands for each & every section of the society.

A STUDY ON THE USE OF DIGITAL WALLETS BY THE CONSUMERS IN MUMBAI**Prof. Sruthi Kumar Kurumboor**

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ABSTRACT

Today with the advent of digitization, we observe that majority of people have switched to making payments through digital wallets over the use of traditional method of making payments through cash. This switch can be attributed to the factors like increased awareness among the people, convenience in making payments, instant transfers, rewards, acceptance of payments through digital wallets by the sellers, minimal to nil transaction fees etc. Over the years we also see that this has become one of the most accepted methods of making payments among the buyers as well as the sellers. This research paper focuses on the use of digital wallets by the people in Mumbai. It intends to study the consumers who use digital wallets on the basis of their demography, types of transactions, nature of problems encountered. The data for this research would be collected by primary as well as secondary sources. Primary data would be collected through a questionnaire. The sample size would be 100 respondents across all age groups. The data collected by questionnaire would be analysed by graphs and tests.

Keywords: Digital Wallet, Consumers, Digitization, Mumbai.

INTRODUCTION

Digital Wallets are based on software system which allows users to pay electronically in a contactless way. It is also known as Mobile Wallet, Virtual Wallet, E- Wallet or Electronic Wallet. Some popular Digital wallets in India are Google Pay, Amazon Pay, Phone Pe, PayTM. Digital Wallets can be used for Mobile Recharges, Grocery Shopping, E-Shopping, Bank Transfers, Bill Payments etc. By using Digital Wallets individuals can access financial information and do payments without using cash. A Digital Wallet works by storing our payment information and password and allowing us to securely sign in and make payments with the help of our device. For this we need to add money to our Digital Wallet with the help of our Bank Account or Debit card details. A Digital Wallet is convenient to use, offers security while paying, is cost effective and it also offers better record keeping. Other than this, Digital wallet users also loyalty benefits, rewards while making payments or through referrals. The usage of Digital Wallets strengthened at the onset of Covid 19 when contactless payments was most preferred.

This research aims to study about the usage of Digital Wallets in the city of Mumbai. It would also help us to know about the demography of the consumers using Digital Wallets. This research would also help us to know about the transactions where most customers use Digital Wallets and the problems faced by them while using the same.

OBJECTIVES

1. To conduct a demographic analysis of the users of digital wallets in Mumbai.
2. To study the types of payments for which individuals use digital wallets.
3. To study the problems faced by the users of digital wallets in Mumbai.

HYPOTHESIS

Hypothesis is an idea or concept which we can test with the help of research and experiments. The following are the four sets of hypothesis which will be tested in this research.

H₀ - Education has no role in usage of digital wallets.

H₁ - Education has a significant role in usage of digital wallets.

H₀ - There is no significant relationship between age and usage of digital wallets.

H₁ - There is a significant relationship between age and usage of digital wallets.

H₀ - There is no relationship between gender and digital wallet usage.

H₁ - There is a relationship between gender and digital wallet usage.

H₀ - There is no relationship between category and usage of digital wallets.

H₁ - There is a relationship between category and usage of digital wallets.

REVIEW OF LITERATURE

Hem Shweta Rathod (2016) in her study on ‘**Adoption of Digital Wallet by consumers**’ has tried to understand how consumers perceive digital wallet, the factors influencing the consumers as well as the risks and challenges faced by the consumers faced while using digital wallets. In this study primary data has been collected using a questionnaire and ANOVA has been used for the purpose of data analysis. It has also highlighted the fact that how because of ease of use and convenience digital wallets would have widespread importance in the years to come.

Dr. M Sumathy and Vipin K P (2017) in their study ‘**Digital payment systems: Perception and concerns among urban consumers**’ have tried to assess the growth in digital transactions in India, check the awareness level about digital payments among the respondents as well as studied the perception level of safety on digital payments system. For this purpose, they have used percentage, one way ANOVA, ranking method and independent sample t-test. It tells us how a shift towards digital payments would help with tax avoidance, frauds, track transactions and reduce currency management costs.

Pankaj Yadav (2017) in his study ‘**Active determinants for adoption of mobile wallet**’ has tried to examine the effectiveness of the factors which influences a customer to use digital wallet. It has also studied the intensity of active factors which encourages customers to adopt mobile wallet. The data has been analysed using basic statistical tools and logistical regression analysis. This study mentions how the multifarious benefits of mobile wallets should be published to increase the subscription of mobile wallet service.

Akhila Pai H. (2018) in ‘**Study on consumer perception towards digital wallets**’ has aimed at identifying the top 5 digital wallet service providers in India, awareness, perception, merits and demerits of E-Payment system. It also aims to check whether rural people are upgrading themselves with the new technology. This study mentions how popular digital wallets are popular means of payment amongst the students and employees. In order to overcome security issues, it advises the digital service providers to understand and cater to the trust and expectations of the customers.

Mala Goplani et al. (2021) in ‘**A study on use of digital payment applications for E-Commerce among youth**’ has analysed about the popularity of digital payment applications among the youth and the various barriers and technical errors while using these apps. Data analysis has been done by using Chi-square test and Percentage Analysis. This study reveals that people have a positive attitude towards digital payment apps and they encourage others as well to use the same. It also suggests that non-users can be encouraged to use digital payments by the service providers as well as the Government.

RESEARCH METHODOLOGY

This research aims to conduct a study about the usage of Digital Wallets by the consumers in Mumbai. The data would be collected through Primary as well as Secondary sources. Primary Data was collected through a questionnaire generated through Google Forms. For this purpose, the data was collected by 100 respondents.

The data collected was then analysed. The data was firstly tabulated and interpreted by the means of Bar Graphs. The hypothesis has been tested using the Chi Square Test. The Chi Square Test is a statistical tool in which the examination of the two categorical variables is done. It is used to check whether these variables are independent in influencing the test statistic. There are two types of Chi Square tests- the Chi Square goodness of fit test and the Chi Square test of independence. The test used for analysing the hypothesis here is the Chi Square test of independence.

DATA ANALYSIS AND INTERPRETATION

The data for the purpose of this research is collected by the means of a questionnaire which had been sent through google forms. For the purpose of analysis and interpretation the data has been coded accordingly. The following data has been coded as Student-1, Employed -2, Self-Employed-3, Unemployed-4 and Other-5.

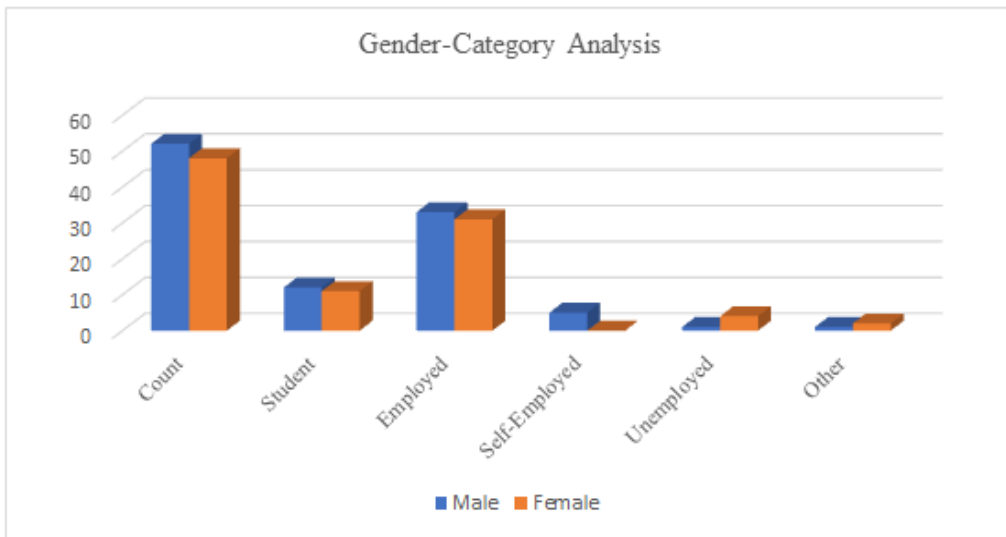
Gender – Category Analysis

Table 1.1

Gender	Count	Student	Employed	Self-Employed	Unemployed	Other
Male	52	12	33	5	1	1
Female	48	11	31	0	4	2

Source: Primary Data

Figure 1.1



In the figure 1.1 analysis is done between Gender and Category of the individuals. Out of 52 males, we see that the highest number of males using digital wallets belong to employed category. This holds true for females as well. The total females are 48 out of which 31 which use digital wallets belong to the category of employed individuals.

Gender – Education Analysis

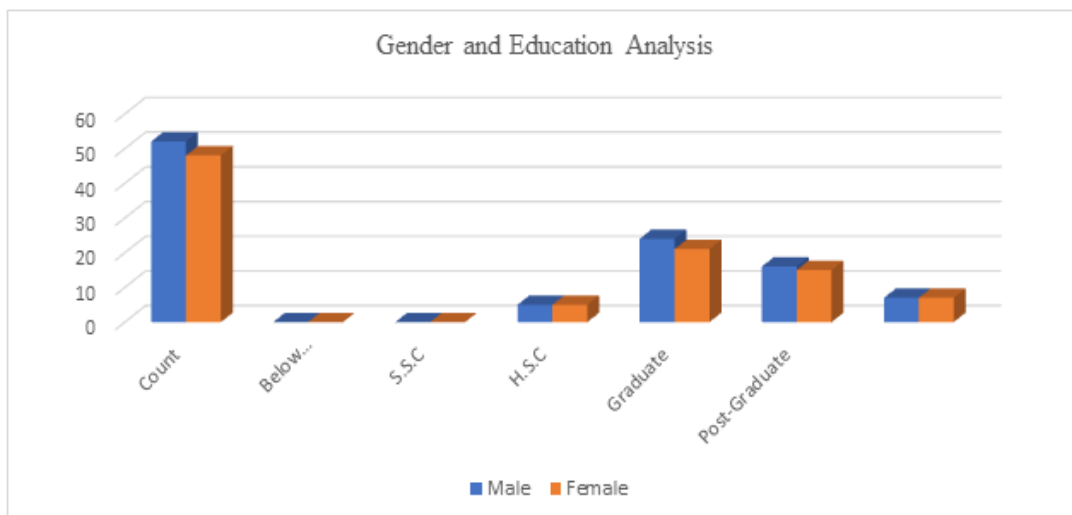
The following data has been coded as Below Class 10- 1, S.S.C- 2, H.S.C- 3, Graduate- 4, Post-Graduate- 5 and Professional Qualification-6.

Table No.1.2

Gender	Count	Below Class 10	S.S.C	H.S.C	Graduate	Post-Graduate	Professional Qualification
Male	52	0	0	5	24	16	7
Female	48	0	0	5	21	15	7

Source: Primary Data

Figure 1.2



In the figure, 1.2 we see that Gender and Education Analysis is done. We observe that the greatest number of people using Digital Wallets are people who are graduates. This trend is visible in both males and females.

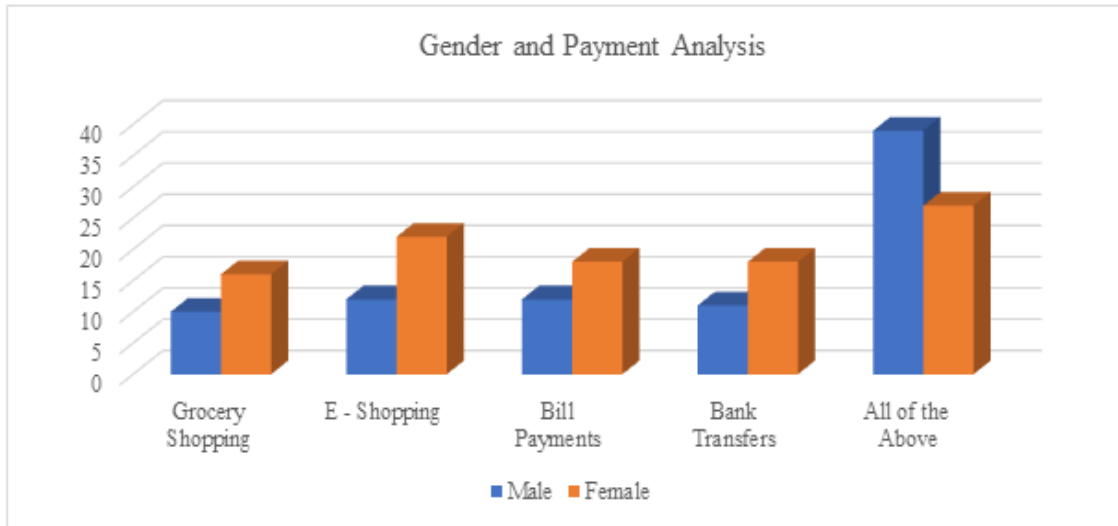
Gender and Payments Analysis

Table 1.3

Gender	Grocery Shopping	E - Shopping	Bill Payments	Bank Transfers	All of the Above
Male	10	12	12	11	39
Female	16	22	18	18	27

Source: Primary Data

Figure 1.3



In the figure1.3, we see that Digital Wallets have been used by most of the respondents for all purposes like Grocery Shopping, E- Shopping, Bill Payments and Bank Transfers. Males mostly prefer it for E-Shopping and Bill Payments whereas females mostly use it for E-Shopping.

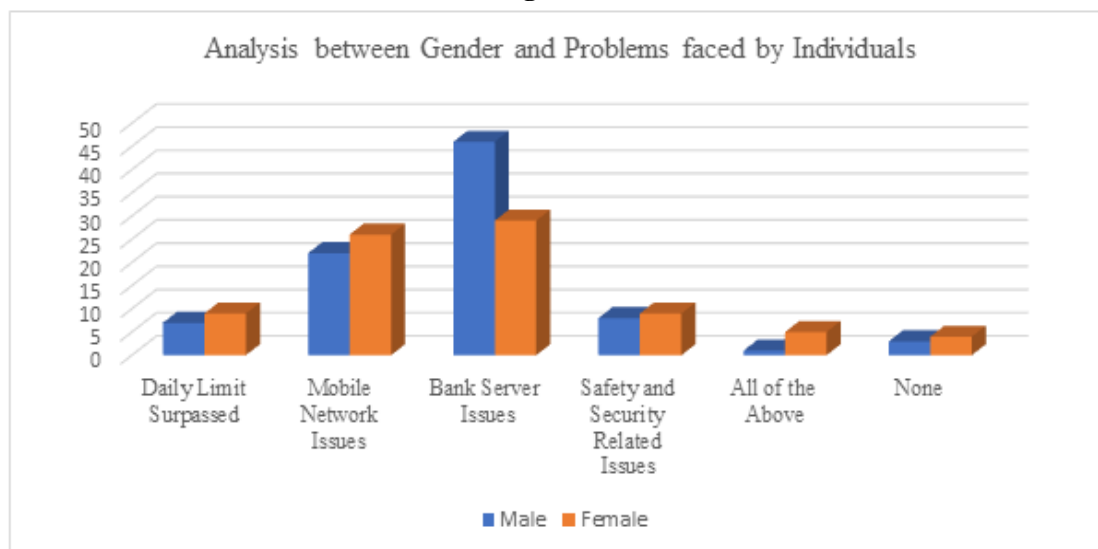
Analysis based on Gender and Problems faced by Individuals

Table 1.4

Gender	Daily Limit Surpassed	Mobile Network Issues	Bank Server Issues	Safety and Security Related Issues	All of the Above	None
Male	7	22	46	8	1	3
Female	9	26	29	9	5	4

Source: Primary Data

Figure 1.4



In the Figure 1.4, an Analysis has been done between Gender and the problems faced by the individuals. In this we observe that most of the problems faced by males as well as females are because of Bank Server Issues.

HYPOTHESIS TESTING

The Hypothesis for this research has been tested using the Chi Square test of independence. The Chi Square test of independence helps us to determine whether two categorical or nominal variables are likely to be related or not. The hypothesis has been tested below.

H₀ - Education has no role in usage of digital wallets

H₁ - Education has a significant role in usage of digital wallets

Contingency Table

Table 1.5

Education Level	How often do you use Digital Wallets					Total
	1	2	3	4	5	
Graduate	1	5	6	11	15	38
H.S.C	0	3	5	0	1	9
Post Graduate	1	0	8	19	8	36
Professional Qualification	0	1	1	9	6	17
Total	2	9	20	39	30	100

Source: Primary Data

Chi Squared Tests

	Value	df	p
X²	28.774	12	0.004
N	100		

In the above test we see that the p value is less than 0.05 which means that the Null Hypothesis is rejected. This means that Education has a significant role in usage of digital wallets.

H₀ - There is no significant relationship between age and usage of digital wallets.

H₁ - There is a significant relationship between age and usage of digital wallets.

Contingency Table

Table 1.6

Age	How often do you use Digital Wallets					Total
	1	2	3	4	5	
0-20	0	3	5	3	3	14
21-40	2	5	12	29	22	70
41-60	0	1	2	6	5	14
61-80	0	0	1	1	0	2
Total	2	9	20	39	30	100

Source: Primary Data

Chi Squared Tests

	Value	df	p
X²	9.377	12	0.67
N	100		

In the above results we see that the p value is more than 0.05 which means that we fail to reject the Null Hypothesis. This means that there is no significant relationship between age and usage of digital wallets.

H₀ - There is no relationship between gender and digital wallet usage.

H₁ - There is a relationship between gender and digital wallet usage.

Contingency Table

Table 1.7

	How often do you use Digital Wallets					
Gender	1	2	3	4	5	Total
Female	0	6	12	20	10	48
Male	2	3	8	19	20	52
Total	2	9	20	39	30	100

Source: Primary Data

Chi Squared Tests

	Value	df	p
X ²	7.01	4	0.135
N	100		

In the above case we see that the p value is more than 0.05 which means that we fail to reject the Null Hypothesis. This means that there is no relationship between gender and digital wallet usage.

H₀ – There is no relationship between category and usage of digital wallets.

H₁- There is a relationship between category and usage of digital wallets.

Contingency Table

Table: 1.8

	How often do you use Digital Wallets					
Category	1	2	3	4	5	Total
Employed	1	2	8	31	22	64
Other	0	1	1	1	0	3
Self - Employed	0	0	0	2	3	5
Student	1	4	10	3	5	23
Unemployed	0	2	1	2	0	5
Total	2	9	20	39	30	100

Source: Primary Data

Chi Squared Tests

	Value	df	p
X ²	32.7	16	0.008
N	100		

In the above test we see that the p value is less than 0.05 which means that the Null Hypothesis should be rejected. This means that there is a relationship between category and usage of digital wallets.

LIMITATIONS

This study was also subject to certain limitations. The sample size was small as the research was conducted based on the basis of responses of 100 respondents. The study was not conducted on a large scale but was limited to the city of Mumbai as a result of which the results may be different in other parts of the state.

CONCLUSION

This research was conducted with a view to study and analyse the usage of Digital Wallets by the consumers in Mumbai. The usage pattern of the consumers was studied with the help of graphs the results of which revealed that most individuals use digital payments and are very much interested to continue using the same. They prefer using digital wallets for almost all of their transactions. Most of the consumers even recommend others to use digital wallets as a payment mode. Further, there exists a relationship between the education and category of the users of digital wallets. This was proved with the help of tests conducted to prove the hypothesis. It also stated how the most of the individuals encountered Bank Server Issues. This also suggests that banks need to corrective measures to solve this with the help of people can do transactions easily.

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ANALYTICAL STUDY OF FINTECH SERVICES AND CUSTOMER REVIEW WITH SPECIAL REFERENCE TO ONLINE BANKING, PAYMENTS, INSURANCE, AND DATA FINDINGS**Preet Kaur B K**Assistant Professor, R.K. Talreja College of Arts, Science & Commerce, Ulhasnagar – 421003
preetbkhalsa@gmail.com**ABSTRACT**

This paper is based on analytical examination of customer views and fintech services features and details with particular emphasis on adaptability amongst consumers both banking and other areas of financial services. The research is Descriptive in nature. It is based on both primary and secondary data. Primary data includes data sourcing of survey from users of fintech services like digital payments, online banking etc. No of respondents are 100 which is Convenient sample collection comprising residents of Mumbai falling in the age group of 18 to 60 years. Their preferences, experiences, and nature with volume of fintech transaction conducted are collected through structured questionnaire.

Keywords: Insurance, Loans and deposits, Ease of access, Online Banking, Payments

INTRODUCTION

Fintech, an acronym for financial technology, refers to innovative technology designed to enhance and streamline the provision and utilization of financial services. Fintech is primarily used to assist organizations, entrepreneurs, and customers in managing their financial operations, procedures, and lives more effectively. It is made up of algorithms and specialized software that are utilized by computers and cellphones. The term "financial technology" is reduced to "fintech."

When fintech first arose in the twenty-first century, it referred to the technology used in the backend systems of well-known financial institutions, such as banks. There was a movement toward consumer-oriented services between roughly 2018 and 2022. These days, fintech encompasses a wide range of fields and businesses, including investment management, retail banking, education, nonprofit fundraising, and fundraising.

The creation and usage of cryptocurrencies, like Bitcoin, is also included in fintech. Even though that particular fintech sector may garner the most attention, the multitrillion-dollar market capitalization of the conventional global banking sector still holds the key to success.

1. Online banking

Conventional banking establishments need to change with the times. Even the most conservative banks are going through a digital transformation thanks to the diversity of fintech options available. To better serve their customers and expand their offerings, the majority of them have already created mobile and web banking apps.

2. Payments

Fintech is a form of technology that focuses on financial services. Online payments are arguably the mainstay of the fintech industry. They have gained widespread acceptance as the preferred method of payment after being promptly authorized by users. If we take into account the prevalence of internet purchasing, this is not surprising. Research indicates that by 2023, e-commerce will account for 22% of total retail sales.

Fintech has made it possible for customers to purchase from the comfort of their homes, but that is only the start. Customers from all over the world can also use their mobile devices to pay their bills. They can open and maintain an account without physically going to a bank. It is now very simple to send and receive direct deposits: mobile wallets and peer-to-peer transfers are becoming the new normal.

3. Exchange and Digital Currency

The stock market has been altered by fintech. The acceptance of cryptocurrencies is increasing due to the emergence of new fintech services. Fintech enables consumers to send and receive cryptocurrencies and gives them access to online cryptocurrency exchanges. Blockchain is the main technology that facilitates cryptocurrency transactions. Blockchain protects cryptocurrency transactions and almost eliminates data manipulation.

4. InsurTech and Insurance

The insurance industry has been impacted by several fintech solutions. The primary cause is that clients demand a simple, rapid method of getting in touch with their insurance provider. Additionally, they would like to compare quotes from several insurance companies, ideally without having to leave their houses. A more flexible and customer-focused insurance solution is made possible by fintech solutions. It's one of the factors behind the

creation of the term "insurtech." The Deloitte analysis demonstrates how closely insurtech and fintech are going to be integrated in the future.

5. Loans and Deposits

Personal services in the areas of loans, money management, and saving are the main focus of deposit and lending. This particular fintech helps people and households manage their financial decisions and create budgets, which is strongly tied to personal finance. Microloan platforms and "buy now, pay later" options that let clients pay for their items in four payments have been made possible by deposit and lending fintech. On a mobile device, it only takes a few taps to complete. Customers can obtain peer-to-peer loans and credit ratings through alternative lending without visiting traditional banking institutions.

6. Fundraising

FinTech genre cannot be discussed without bringing up innovative methods of raising funds. Innovative methods of raising finance without relying on conventional financial institutions are made possible by fintech. A variety of fintech services enable even micro and tiny businesses to locate investors. Customers can access investments and raise funds in return for interest rates or equity. This process is known as capital raising. Crowdfunding is the most well-known alternative financing method. Crowdfunding is a useful tool for businesses looking to raise money for projects or items.

REVIEW OF LITERATURE

The FinTech sector comprises the following subsectors, per Knewtson and Rosenbaum's (2020) research: infrastructure, investment technology, capital intermediary, alternative monetary systems, and investment technology. Digital banking and lending technology are examples of capital intermediation, whereas companies that provide financial services, such cryptocurrencies or conventional bank payment systems, are referred to as "money alternatives". Investment apps, financial intelligence, algorithmic trading, and crowdfunding are all included in this broad category. Thus, this study tracks the proliferation of usage in related domains such advisers, crowdlending, marketplace lending, digital remittances, crowdfunding, crowd investing, and mobile point of sale payments.

A study by (Nangin 2020) found a substantial correlation between people's intention to adopt FinTech and their perceptions of value, risk, and social influence. Furthermore, people's perceived value is influenced by their perceived risk, effort expectations, and performance expectations, all of which have an impact on people's intent to use fintech.

According to a FinTech study published in 2020, governments have supported FinTech companies and made the required investments in digital transformation after appreciating the sector's potential to support financial stability and inclusiveness. To better serve their customers, banks and other financial institutions have started collaborating with FinTech businesses.

Dwivedi Pradeep, 2021 Fintech is the application of innovation and technology to provide stakeholders with financial goods and services. Examining the impact of Fintech on the efficiency and competitiveness of the banking industry in the United Arab Emirates is the aim of the study. The research is empirically tested, with 76 banking executives and specialists from Dubai (UAE) serving as the basis.

Seru, Buchak, Matvos, and Piskorski (2018) Examining the relationship between regulatory arbitrage, fintech, and the rise of shadow banks is the aim of this study. Both qualitative and quantitative methodologies will be used in the study. Analysing financial data from shadow banks and fintech companies in order to spot patterns and trends is one way that quantitative data is used.

OBJECTIVES

- 1) To know various types of fintech services
- 2) To analyse the benefits and challenges of Fintech payments
- 3) To understand knowledge and awareness about usage of fintech services.

RESEARCH METHODOLOGY

The research is Descriptive in nature. It is based on both primary and secondary data. Primary data includes data sourcing of survey from users of fintech services like digital payments, online banking etc. No of respondents are 100 which is Convenient sample collection comprising residents of Mumbai falling in the age group of 18 to 60 years. Their preferences, experiences and nature with volume of fintech transaction conducted are collected through structured questionnaire.

DATA FINDINGS

Benefits	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Personalized service	50%	50%	0	0	0
Convenience and speed.	43%	57%	0	0	0
Easy access.	43%	43%	14%	0	0
Technology.	45%	45%	10%	0	0
Financial inclusion and democratisation of access to financial products.	43%	43%	14%	0	0
New products and services.	72%	14%	14%	0	0
Challenges					
Privacy and security issues	45%	45%	10%	0	0
Insufficient faith in novel technology	43%	43%	14%	0	0
Insufficient knowledge or comprehension of fintech services	72%	14%	14%	0	0
dependence on conventional banking techniques	43%	43%	14%	0	0
Preference for face-to-face communication	45%	45%	10%	0	0

The data presented explores the attitudes and opinions of respondents regarding numerous facets of financial technology (fintech) services. It also shows how responses were distributed among various categories, including advantages and disadvantages. Benefits-wise, everyone agrees that individualized service is beneficial; 50% strongly agree and the rest 50% agree. Positive feedback is also received for convenience, quickness, and ease of access, with 57% and 43% of respondents agreeing, respectively. The introduction of new goods and services, technology, and financial inclusion are all viewed favourably, with 45%, 43%, and 72% of respondents agreeing, respectively.

Although the advantages indicate a promising future, the data also underscores obstacles related to the adoption of fintech. Although 45% of respondents acknowledged privacy and security problems, an equal number of respondents still agreed with the benefits. Furthermore, while varying percentages of respondents cite dependence on traditional banking methods, ignorance of fintech services, insufficient faith in innovative technology, and a preference for in-person communication as challenges, overall sentiment is still largely positive.

Notably, a high agreement rate (72%) indicating a lack of understanding or familiarity with fintech services raises the possibility that more awareness and education about these technologies are required. Overall, the evidence points to a balanced viewpoint that acknowledges the advantages of fintech services while also identifying and resolving potential issues and worries with regard to communication preferences, privacy, and technological adoption. The fintech business needs this detailed expertise to properly adjust its offerings and communication methods.

CONCLUSION

The results show that respondents had a favourable opinion of the advantages of fintech services, which include technology, financial inclusion, speed, ease of use, convenience, personalized service, and the launch of new goods. The high agreement rates imply that people are generally happy with these features.

Nonetheless, obstacles are also noted, as participants voice worries regarding confidentiality and safety, inadequate trust in innovative technology, inadequate understanding of fintech offerings, reliance on traditional

banking methods, and a predilection for in-person interactions. The majority of people are still positive despite these obstacles, and the research emphasizes how important it is for people to know more about fintech services and receive more education about them.

Overall, the study offers insightful information on the varied viewpoints Mumbai residents have regarding fintech services, emphasizing both their advantages and shortcomings. By removing obstacles and raising awareness, the fintech sector can better cater to the varied demands and preferences of its target market by customizing its strategy. The sustained expansion and prosperity of fintech services in Mumbai depend on this balanced understanding.

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TO STUDY THE INVESTMENT AVENUES PREFERRED BY ULHASNAGAR INVESTORS**Pooja H Alwani**Department of Accounting and Finance, R.K. Talreja College of Arts, Science and Commerce, Ulhasnagar-3
poojaalwani69@gmail.com**ABSTRACT**

Today's investments have a significant impact on the future's brightness. Savings is the part of the sum amount that is not consumed, and investments are the part of that amount used from savings. The investment decision is playing a vital role to overcome the problems faced in the future. Investments are the backbone of the wealth creation. It is the commitment of funds which have been saved from current consumption with the hope that some benefits will be received in the future. The investors expect more returns with the less risk from the avenue in the investment. In this regard, the financial advisors and consultants offer various suggestions to the investors. However, the construction of a correct portfolio is a great task in front of every investor. The investment avenues include both financial instruments and other assets. The attitude of the financial consultant guides them about the different avenues available to invest the money. The decision of the investment depending on person's knowledge of different investment options, risk taking ability and need of return. The attitude of the investors varies from person to person and time to time. This paper explores the different investment avenues that are preferred by the Ulhasnagar investors.

Keywords: - Investment Avenues, Risk, Return

INTRODUCTION

Investment is an asset acquired or money committed with a person to earn income in future. It is an activity done to grow your money and not merely save it. Investment refers to the concept of deferred consumption, which involves purchasing an asset, giving a loan or keeping funds in a bank account with the aim of generating future returns. Various investment options are available, offering differing risk-reward trade-offs. An understanding of the core concepts and a thorough analysis of the options can help an investor to create a portfolio that maximizes returns while minimizing risk exposure.

Individuals can make two types of investments: financial and non-financial. Stocks and mutual funds, which are market-link, fall under the first category. The second category, which is more prevalent in India, encompasses tangible investments in gold and real estate, both of which are considered as dangerous. There are numerous opportunities and avenues of investment types. Foreign investors might consider a variety of investment options in India, including the following:-

AVAILABLE INVESTMENT AVENUES

Non-Marketable Securities – These are securities that cannot be sold in the open market due to the inability to be purchased. Stocks, bonds, preferred shares, and ETFs are among the most common examples of marketable securities.

Fixed Deposits – In India, a government-guaranteed fixed-income investment in a bank is considered one of the safest and most conventional investment options for individuals seeking to profit. If you borrow money from them, they will charge you a fixed interest rate on the principal for a specified period of time. While savings accounts earn less interest than bank certificates of deposit, they nevertheless outperform money in savings accounts. As a result, earned interest is added to taxable income and taxed at the appropriate rate.

Public provident funds - The PPF is a government-backed long-term savings plan with a 15-year lock-in period. While PPF investments are tax-deductible and hence safe, the majority of individuals believe they are not the greatest option for them. The public generally expects the government to adjust the interest rate on PPFs at least once every three months

Recurring Deposits- Individuals can keep aside a sum amount of money each month using investment vehicle such as recurring deposits (RD) and fixed rate bonds (FDs). RD can be set automatically from our bank account as standing instructions given to bank to pay the monthly agreed amount to the recurring deposit account.

Bonds or Debentures - Individuals who want to invest for the long term can purchase the bonds or debentures with the fixed interest rate every month. They are considered to be less dangerous as compared to the other investments.

Employee Provident fund - The EPF is a retirement savings plan that is available only to salaried employees and their dependents. Employees are provided with a savings account, into which they deposit a portion of their monthly wages. The money is then matched dollar for dollar by their employers. Section 80C of the 1961 Income Tax Act provides that withdrawals from EPFs are tax-free at the time of maturity.

National Pension Scheme -NPS is a government-funded pension programme for the elderly in India. Through consistent investment, a nest egg can expand over time. When you reach retirement age, it will provide you with a reliable source of income. Once an investor reaches the age of 65, he or she may withdraw funds from their savings fund.

Real Estate - Individuals are investing in other types of real estate such as office space, warehouses, and student housing, as well as data centres and other commercial properties such as data centres, shared workspaces, and other commercial properties.

Gold - Individuals invest in the gold as a precious metal and value of the gold increases in the future period of time. This is one type of traditional method of investment. But the returns are not stable and consistent. The making charges of the gold ornaments are very high as compare to other type of investments. The amount can be invested in the paper gold as sovereign gold or raw gold.

Mutual funds - A mutual fund is a pool of money managed by a professional Fund Manager. It is a trust that collects money from a number of investors who share a common investment objective and invests the same in equities, bonds, money market instruments and/or other securities.

LITERATURE REVIEW

Riya Sanjay Mishra and Sanjay Mishra in their research paper “A Study on Attraction of Young Investors towards Securities Markets and Crypto Currencies” (2022) published in Asian Journal of Organic & Medicinal Chemistry based on primary research shows how the youngsters select the different investment avenues between security market and crypto currency.

Dr. Aashka thakkar, Vaishnavi bharatkumar and Kalpesh pareshkumar parekh in their research paper “A Study On Investors Preference Towards Various Types Of Investment Avenues In Gujarat” (2023) published in International Journal of Creative Research thoughts based on primary data and used the chi-square test to show the study about the investors preference towards various types of investments based on the risk and returns from the investment. They emphasize more on the diversification of their portfolio and risk management.

Rajarajan V. (1999) in his article “Stage in Life Cycle and Investment Pattern” published in Finance India, 1999 studied Chennai investors financial investments and showed that life-cycle stage of individual investor was an important variable in determining the size of the investments in financial assets and the percentage of financial assets in risky category.

Sofia Jasmine (2009) in her article “Investment choice of Individual Investors” published in The Indian journal of commerce, October-December 2009, A study revealed that though majority of investors have preferred low risk investments, considerable investors have gone for high risk investments.

OBJECTIVES OF THE STUDY

The main purpose of this analysis is to find the investment preferences among the investors. Investors perception will give insight on how the investors think about the various investment avenues and the services provided by the companies.

To study the concept of Investment Avenues

To know the purpose of investment among the investors

To analyse which avenues are preferred most

To understand how much risk factor the investors can bear

To analyse whether the investors choose the emerging trends or not

RESEARCH METHODOLOGY

PRIMARY DATA - The main source of collecting the data was through Google form. A questionnaire was prepared by the researcher based on the Objectives. In all 82 respondents respond by filling the Google form. Primary data being the first hand data, has helped the researcher in data analysis and interpretation, on the basis of which the findings and suggestion are drawn.

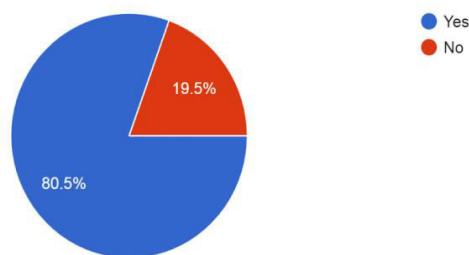
SECONDARY DATA - The Secondary data was collected by browsing different websites. It gave the researcher different articles and information based on the topic. Review of literature helped the researcher to get a detailed view about the previous studies related to the topic. Gap analysis was done on the basis of review of literature.

SIGNIFICANCE OF THE STUDY

The research signifies on the investment avenues preferred by the investors in the Ulhasnagar city. The researcher through the questionnaire came to know why people are invested in a particular avenue. The study shows the risk bearing factor, purpose, objective, time period of investment. But the study is just a granule of the sand in the large desert and can be taken further with a broader sense and scope to understand the preferred option of the investments. The researcher is able to spread the awareness as which avenues are best to give the more return as per the need of an hour.

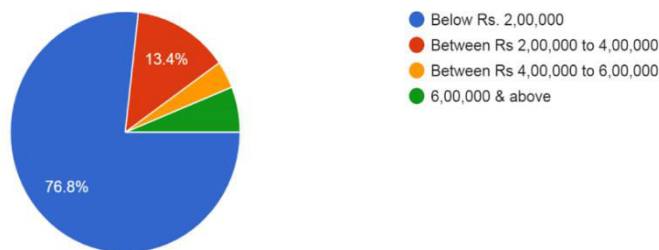
INTERPRETATION AND FINDINGS

1. Do you aware about Investment avenues?
82 responses



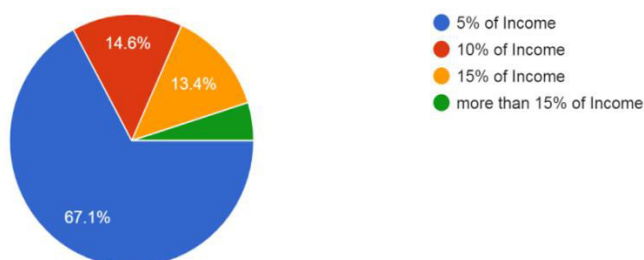
Interpretation: The study show that 66 respondents are aware about the investment avenues and 16 respondents are not aware about the investment avenues.

2. What is your annual income?
82 responses



Interpretation: The study shows that 63 respondents annual income is below Rs.2,00,000, 11 respondents are in between 2,00,000 to 4,00,000, 3(3.1%) respondents between Rs.4,00,000 to 6,00,000, 5 (6.1%) respondents are 6,00,000 & above.

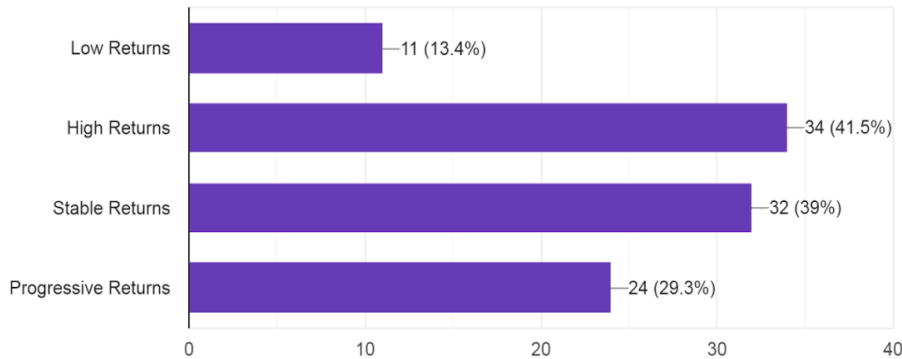
3. How much your saving percentage?
82 responses



Interpretation: The study shows that 55 respondents saving percentage is 67.1%, 12 respondents saving percentage is 14.6%, 11 respondents saving percentage is 13.4% and 4 respondents saving percentage is 4.9%.

4. Which factors determines you to do investments?

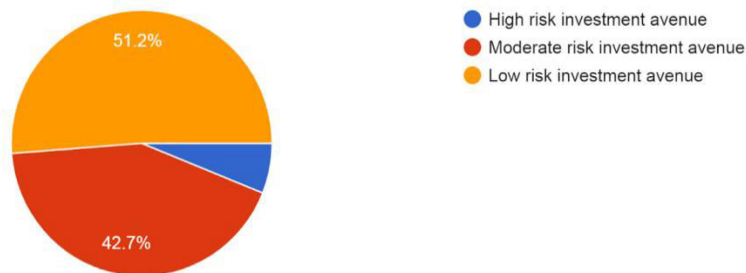
82 responses



Interpretation: The study shows that 13.4% respondent wants Low returns, 41.5% respondent wants high returns, 39% respondents wants Stable returns and 29.3% respondents wants progressive returns.

5. How would you prefer the risk factor in your investments?

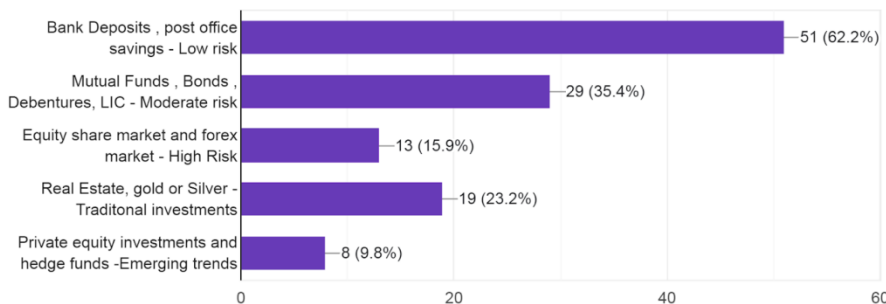
82 responses



Interpretation: The study shows that 13.4% respondent wants Low returns, 41.5% respondent wants high returns, 39% respondents wants Stable returns and 29.3% respondents wants progressive returns.

6. What type of investment avenue do you have?

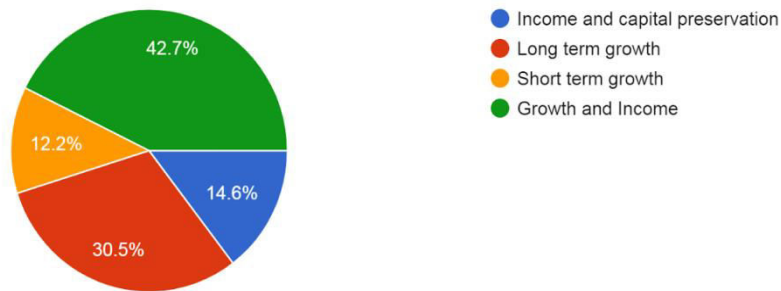
82 responses



Interpretation: The study shows that 62.2% respondent invest in bank deposits, 35.4% respondent invest in mutual funds, 15.9% respondents invest in equity share market, 23.2% respondents invest in real estate and 9.8% respondents invest in private equity investments.

7. What is your investment objective?

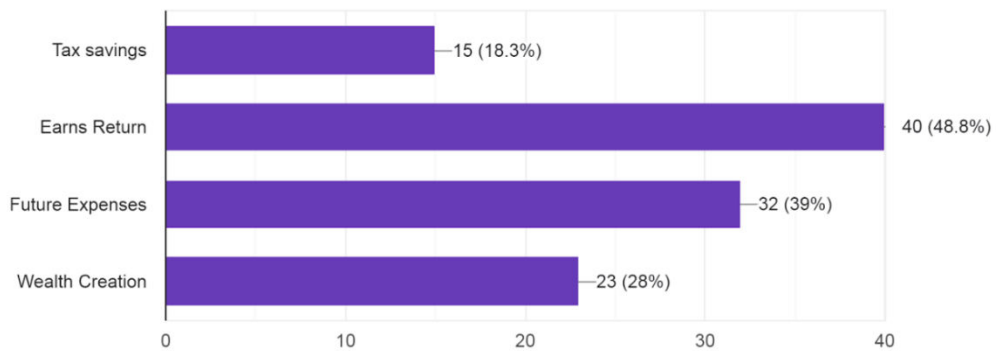
82 responses



Interpretation: The study shows 12 respondents objective is to earn income and capital preservation, 25 respondents are for long term growth, 10 respondents are for short term growth and 35 respondents are for growth and income.

8. What is the purpose behind investments?

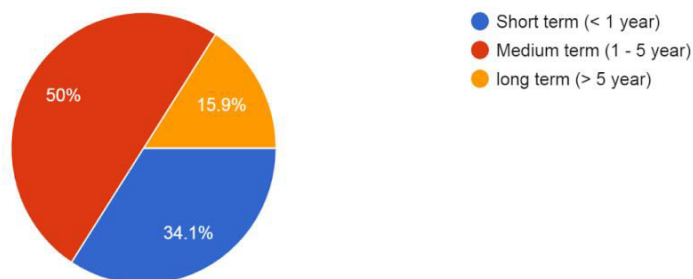
82 responses



Interpretation: The study shows 15 respondents purpose of investment is for tax savings, 40 respondents purpose is to earn return, 32 respondents are for future expenses and 23 respondents are for wealth creation.

9. What is the time period you prefer to invest?

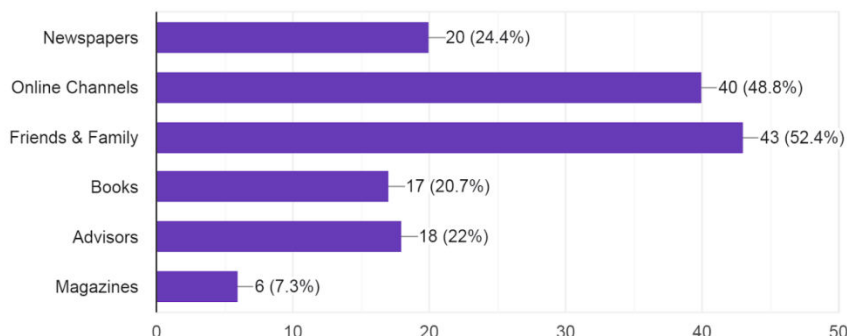
82 responses



Interpretation: The study shows that 28 respondents are invested for short term, 41 respondents are invested for medium term and 13 respondents are invested for long term.

10. What is your source of investment advice?

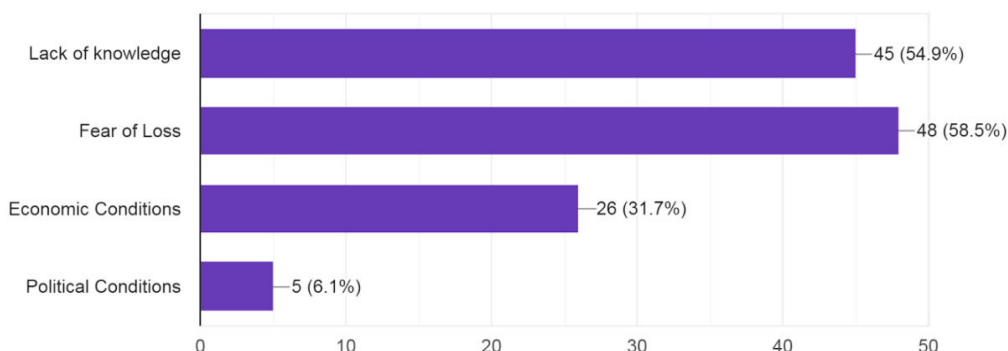
82 responses



Interpretation: The study shows that 20 respondents investment advice from Newspaper, 40 from online channels, 43 from Friends and family, 17 from Books, 18 from Advisors and 6 from Magazines.

11. What are the problems faced by the investors?

82 responses



Interpretation: The study shows that 45 respondents are faced the problem of Lack of knowledge, 48 respondents are Fear from Loss, and 26 respondents are faced the problem of Economic conditions and 5 respondents are faced the problem of Political conditions.

LIMITATIONS OF THE STUDY

1. The study undertaken by the researcher is based on primary data with limited response of 82 due to time constraints.
2. The secondary was not objective specific and available in bits and pieces.
3. The respondents may have been bias in filling the questionnaire which cannot be overlooked.

CONCLUSION

To conclude the study it shows that only 5% of income investors are preferred to invest from their income so here some more guidance and awareness is required to invest more percentage. Further, I came to know the investors objective of investments are growth and income. A very less amount of investments to be chosen in the private equity avenue by the investors. Many investors are faced the problem of investment due to the lack of knowledge.

SUGGESTION

I would like to suggest that to overcome the problem of investment avenues of lack of knowledge can be sort with the awareness programs and seminar or workshop to be conducted in the education sector so through students and teachers we can spread the knowledge.

I would like to suggest the percentage of investment can be increase with the help of spread the importance of investment through newspaper, advertisement and agent advisory committee by the government.

I would like to suggest regarding a very less amount of investors to be chosen in the private equity avenue investment because of fear of loss so there should be proper guidance and knowledge that private equity avenues provides the high returns than traditional methods.

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- <https://ijcrt.org/papers/IJCRT2302506.pdf>
- <https://www.imf.org/en/Home>
- <https://www.moneycontrol.com/stockmarketsindia/>

TO ANALYSE THE ROLE OF DIGITAL TECHNOLOGY IN HIGHER EDUCATION

Pavitra Poojary¹ and Dr Gulabchand K Gupta²¹T.Y.B.com (B&I) Student, R.K.T College of Arts, Science & Commerce, Ulhasnagar²Seva Sadan College of Arts, Science & Commerce, Ulhasnagar**ABSTRACT**

The Digital Technology in Education is rapidly growing in India day by day. There are several e-learning platforms were launched. These platforms provided access to online courses and materials, but the uptake was slow due to the limited reach of the internet. The education industry witnessed the entry of some private players in the domain of e-learning. The technology of smart classrooms was being used in some educational institutes, Digital Technology is meant by the use of digital tools and technology, including the internet and other ICT devices, in an innovative manner to enhance the teaching and learning experiences to make education more interactive, immersive, far-reaching, and inclusive. Digital Technology is also known by popular names such as e-education in India, e-learning and Technology enhanced learning. Digital Technology is essentially the future of education all over the world, and the same applies to India as well. This is a Revolutionary initiative that will help millions of people, especially students, in attaining knowledge and shaping a better future for themselves. This paper views the role of digital technology in the higher education. Also it is how frequently, we use digital technology in an educational context, which digital devices, we use for educational purpose, what digital tools or platform do we find most useful in education, and how can digital technology contribute to making education more accessible and inclusive.

Keywords: Digital Technology, E-learning, Higher Education, ICT devices, Online Courses.

1. INTRODUCTION:

In today's world, technology isn't just changing the way we communicate or entertain ourselves; it's also revolutionizing education, especially in colleges and universities. Digital technology, like computers, tablets, and the internet, plays a crucial role in how students learn and professors teach, digital technology makes learning more accessible. Imagine having textbooks, lectures, and study materials right at your fingertips, anytime, anywhere. With online courses and digital libraries, students can access vast amounts of information without even leaving their homes, digital tools make learning more engaging and interactive. Instead of just listening to lectures, students can participate in online discussions, take quizzes, and even simulate real-world scenarios through educational software. This hands-on approach keeps students more interested and helps them understand complex concepts better. Digital technology allows for personalized learning experiences [1]. With adaptive learning platforms, students can receive customized lessons to their individual needs and learning styles. This personalized approach ensures that no student is left behind and that everyone can reach their full potential, digital technology rapid collaboration among students and professors. Through online forms, video conferencing, and shared documents, students can collaborate on group projects and communicate with their instructors more easily. This collaborative environment enhances the learning experience and prepares students for the teamwork skills they'll need in their future careers. Digital technology is transforming higher education by making learning more accessible, engaging, personalized, and collaborative. As technology continues to advance, its role in education will only become more significant, empowering students and educators alike to succeed in the digital age.[1] The Objective of these paper are to find the digital tools which is most useful in education, to analyse the primary benefit of digital technology, and to investigate challenges in the digital technology in higher education.

2. RELATED LITERATURE :**a) Acceleration of Online Learning:**

The COVID-19 pandemic accelerated the adoption of online learning globally. Educational institutions have increasingly incorporated digital tools, video conferencing, and learning management systems to facilitate remote and hybrid learning models.[2]

b) Increased Emphasis on Digital Literacy:

The importance of digital literacy has grown, with educators focusing on equipping students with skills such as information literacy, online research, and digital citizenship to navigate the digital realm responsibly.[2]

c) Personalized Learning Platforms:

Digital technology enables the development and utilization of personalized learning platforms. These platforms use data and analytics to tailor educational content to individual student needs, fostering a more customized learning experience[2].

d) Integration of Immersive Technologies:

Virtual Reality (VR) and Augmented Reality (AR) are increasingly being integrated into educational settings to provide immersive and interactive learning experiences, enhancing engagement and understanding.[2]

e) Global Connectivity and Collaboration:

Digital technology facilitates global connectivity, allowing students to collaborate with peers worldwide. Virtual collaborations, joint projects, and online exchanges contribute to a more interconnected learning environment [2], as shown as Figure 2.1.

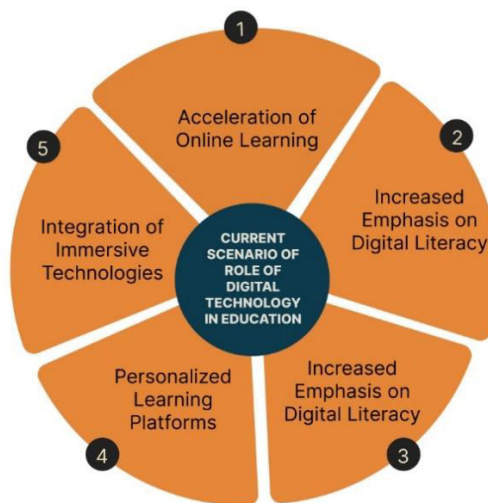


Figure 2.1 Digital Technology in Higher Education

3. RESEARCH TECHNIQUES:

The survey has been conducted using Google Form from various students, parents, teachers and professionals. The role of digital technology in higher education data collected from Mumbai, Navi Mumbai, Kalyan, Ulhasnagar and Thane district. The students and other were given their experience with digital technology in education. The students, teachers, professionals and parents had responded on questionnaire of (i) use of digital technology in education. (ii) types of digital devices. (iii) use of digital tools or platforms. (iv) primary benefit of digital technology in education. (v) personal comfort while using digital technologies in educational purpose. (vi) challenges in digital technology in higher education. We have received total 108 number of people’s responded. The maximum people responded are students that is 62% and the minimum people responded are professionals that is 8.3% as given in the Table No.1. The number of people have been participated in survey is 50% male’s and 50% female’s. The maximum age of the people who participate in this is 18-24 and the minimum age of people who participate in this is 45-54.

Occupation	Number of people’s	Percentage
Students	67	62
Teacher	13	12
Parent	19	17.6
Professionals	9	8.3

Table No. 1: People Responded

4. RESULT AND DISCUSSION:

4.1 Use of Digital Technology in Educational Context

It has been observed from the survey that the 48.1% people were using digital technology in education in daily basis, whereas 35.2% people are using digital technology in education context in weekly basis as shown in the

figure 4.1. The 11.1% people use montly digital technology in education and 5.6% are rarely uses the digital technology in education as given in the figure 4.1. This shows that maximum people uses the digital technology in education context on the daily basis.

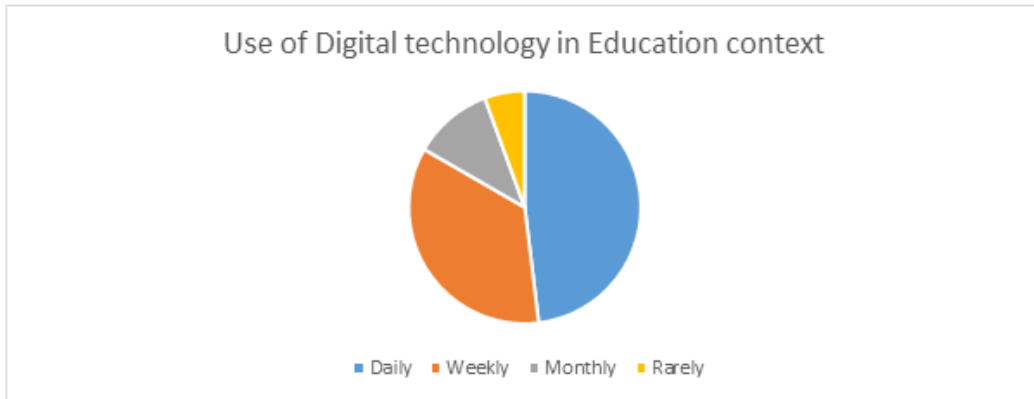


Figure 4.1: Use of digital technology in education context

4.2 Digital Devices use for Educational Purpose.

It has observed from the survey that the 38.9% smartphones are used as a device for educational purpose, where the 37% personal laptop/computer are used as a device for educational purpose as shown in the figure 4.2 . The 24.1% shows that the tablets are used as device for educational purpose. This shows that maximum people uses the smartphones as a digital devices for educational purpose as given in the figure 4.2.

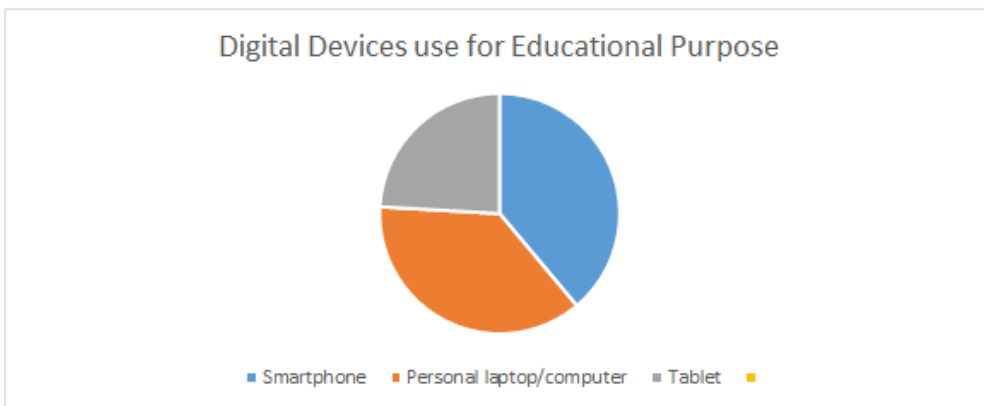


Figure 4.2: Digital devices use for educational purpose

4.3 Digital Tools or Platforms used in Higher Education

It has been observed from the survey that 39.8% online courses and tutorials are used in digital platform or tool, while 31.5% Educational apps are mostly uses in digital platform and 27.8% online collaboration tools (Eg. Google workspace, Microsoft Teams) are uses in digital platform or tools. This shows that digital tools or platforms like online courses or educational apps are maximum used in higher education as shown in the figure 4.3.

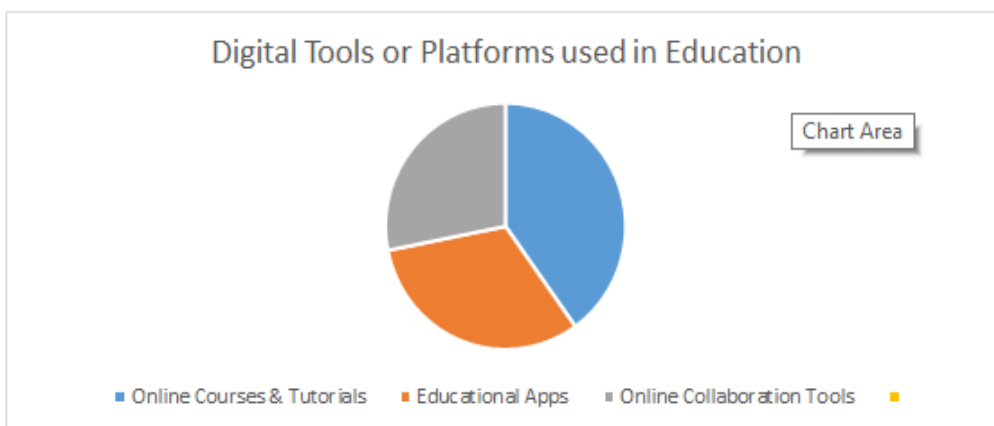


Figure 4.3: Digital tools or platforms used in education

4.4 Primary Benefits of Digital Technology in Higher Education

It has been observed from the survey that the 47.2% of Increased accessibility to educational resources are the primary benefits of digital technology in higher education, while 30.6% of Personalized learning experiences are the primary benefits of digital technology in higher education as shown in figure 4.4 and 10.2% of Real-world application of knowledge are the primary benefits of digital technology in higher education, whereas, 12% of Improved motivation are the primary benefits of digital technology in higher education. This shows that maximum primary benefit of digital technology in higher education is increased accessibility to educational resources and personalized learning experiences as shown in the figure 4.4.

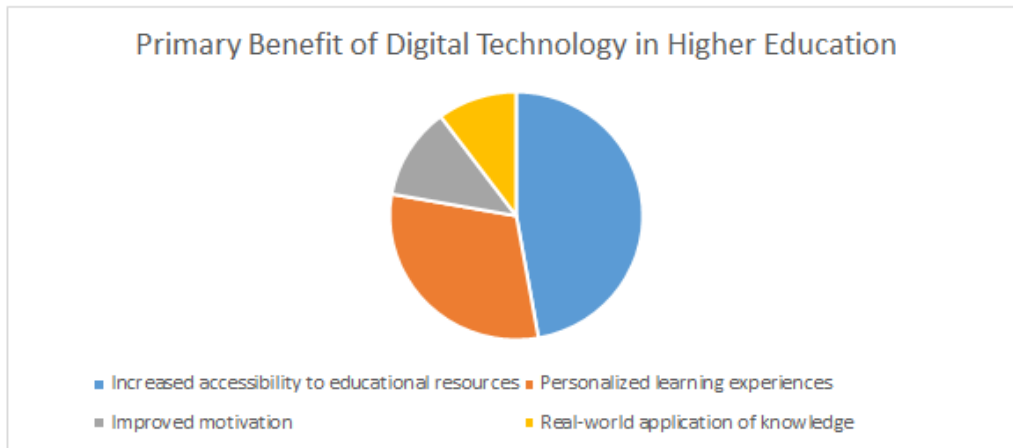


Figure 4.4: Primary benefit of digital technology in higher education

4.5 Challenges Faced by Digital Technology in Higher Education

It has observed from the survey that in the given figure 4.5, 39.8% Lack of access to technology is a challenge which is faced by digital technology in higher education, whereas 37% security and privacy issues are the challenge which is faced by digital technology in higher education and 23.1% Technology glitches or disruptions is a challenge faced by digital technology in higher education. This shows that maximum challenge which is to faced by digital technology in higher education is Lack of access to technology and Security and privacy issues.

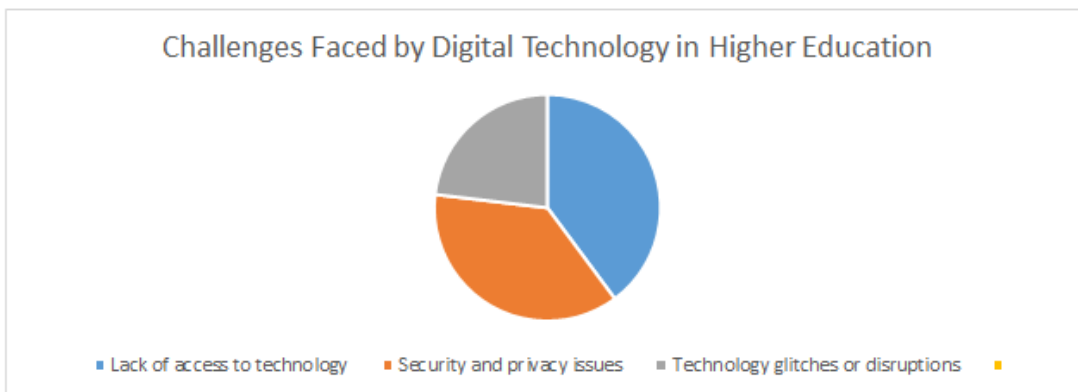


Figure 4.5: Challenges faced by digital technology in higher education

4.6 Personal Comfort while using Digital Technology for Education

It has been observed from the survey that 42.6% people are comfortable while using digital technology for education, whereas 32.4% people are very comfortable while using digital technology for education and 24.1% people are neutral while using digital technology for education. This shows that maximum number of people are personal comfortable while using digital technology for education and there are minimum number of people who are neutral about this as shown in the figure 4.6.

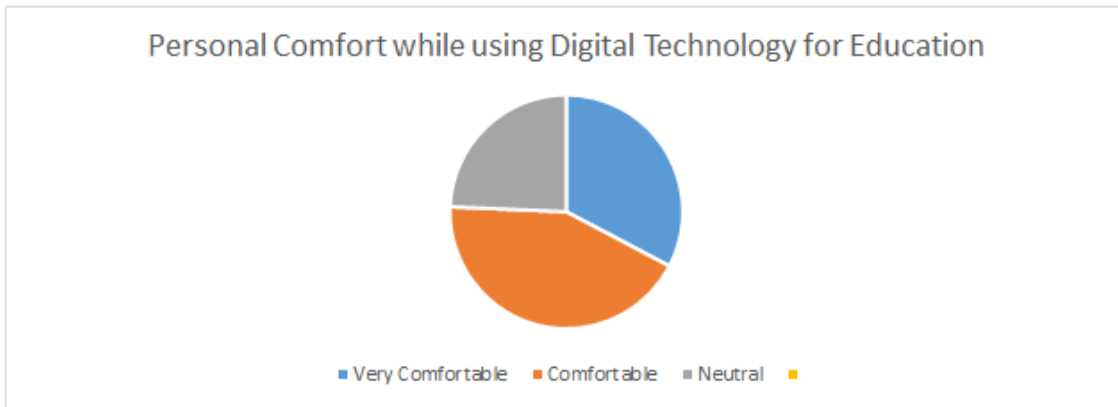


Figure 4.6: Personal Comfort while using Digital Technology for Education

4.7 Digital Skills which are essentials for Student to acquire.

It has been observed from the survey that, 38.9% Digital communication is the skill which are essential to acquire for student, whereas 30.6% Cybersecurity awareness is the skill which are essential to acquire for student and 30.6% Coding and Programming skills are essential to acquire for student. This shows that student must acquire skills to build their career for that every skills are essential to them. As shown as figure 4.7, the maximum essential skill that student must acquire is Digital communication.

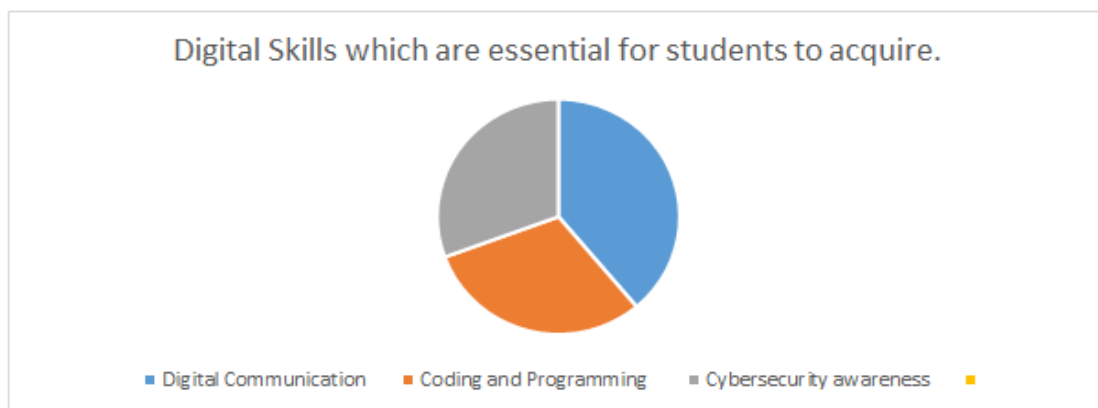


Figure 4.7: Digital skills which are essentials for students to acquire

4.8 Digital Technology Enhances Tradional Teaching Methods

It has been observed from the survey that, 43.5% believe that digital technology Moderately enhances traditional teaching methods, while 41.7% believe that digital technology Significantly enhances traditional teaching methods and 13.9% believe that digital technology Slightly enhances traditional teaching methods. This shows that maximum people believe that digital technology enhances traditional teaching methods is moderately and significantly as shown in figure 4.8.

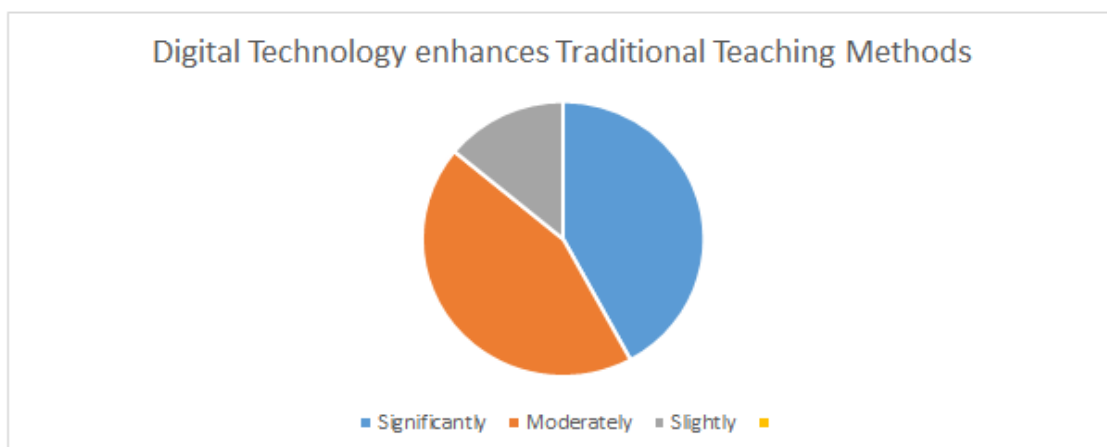


Figure 4.8: Digital Technology enhances Tradional Teaching Methods

4.9 Digital Technology impacting the role of educators

It has been observed from the survey that, 39.8% Facilitating personalized learning seen has impacting the role of educators, while 46.3% Enabling collaborative teaching seen has impacting the role of educators and 13% Providing feedback in real-time seen has impacting the role of educators by digital technology as shown in figure 4.9. This shows that enabling collaborative teaching is most impacting the role of educators by digital technology.

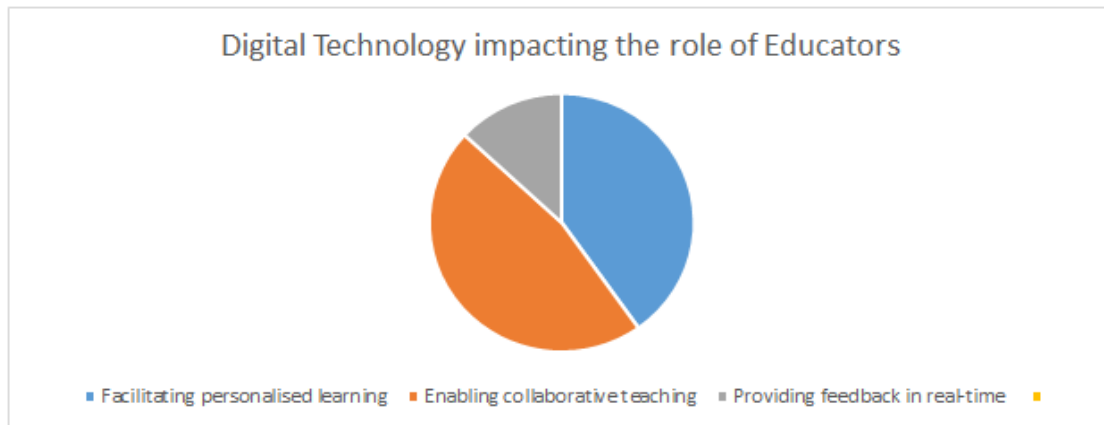


Figure 4.9: Digital Technology impacting the role of educators.

4.10 Digital Technology make education more accessible

It has been observed from the survey that, 43.5% Adaptive learning technologies contribute to making education more accessible, while 37% Remote learning opportunities contribute to making education more accessible and 19.4% Assistive technologies for differently-abled students contribute to making education more accessible as shown in the figure 4.10. This shows that maximum of adaptive learning technologies which is the one of the type of digital technology make education more accessible.

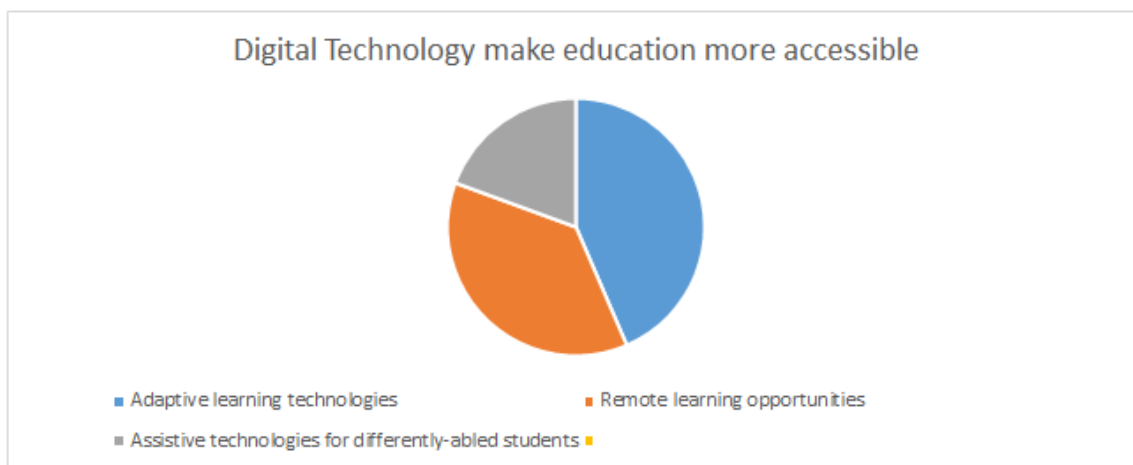


Figure 4.10: Digital Technology make education more accessible

4.11 Primary implication of using digital technology in higher education

It has been observed from the survey that, 39.8% Concerned about the primary implications of using digital technology in higher education, while 38.9% Very concerned about the primary implications of using digital technology in higher education and 19.4% Neutral about the primary implications of digital technology in higher education as shown in figure 4.11. This shows that in digital technology in higher education the primary implication are concerned.

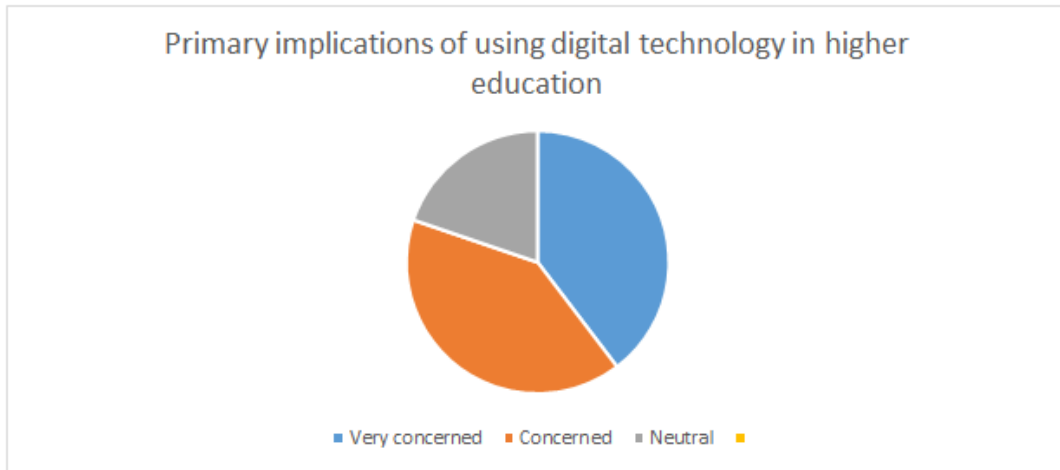


Figure 4.11: Primary implications of using digital technology in higher education.

4.12 Digital Technology evolving in education over the next decade.

It has been seen that, in people’s view 39.8% anticipate that More integration in traditional classrooms evolve in education over the next decade, while 47.2% anticipate that Greater emphasis on personalized learning evolve in education over the next decade, and 13% are not sure about anticipate digital technology evolving in education over the next decade as shown in the figure 4.12. This shows that maximum number of people anticipate that Greater emphasis on personalized learning evolve in education over the next decade.

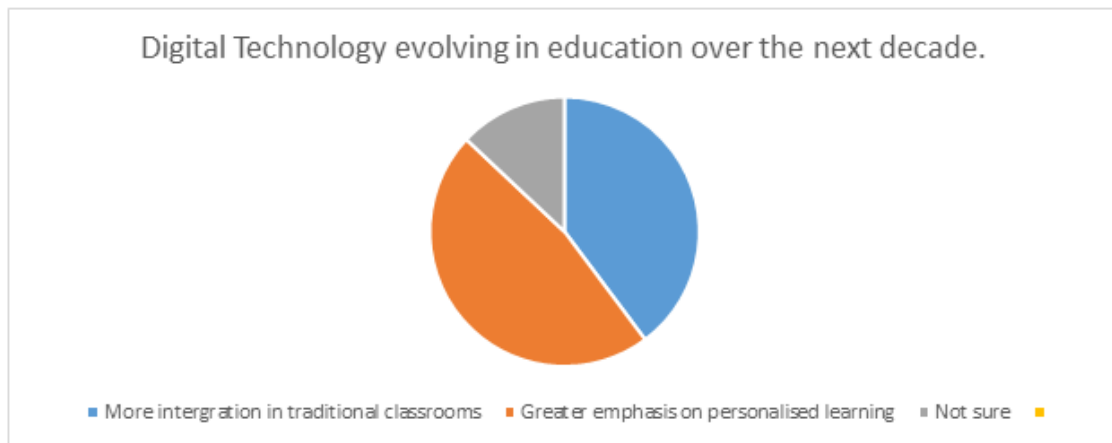


Figure 4.12: Digital Technology evolving in education over the next decade.

CONCLUSION:

It has been observed from the survey that the maximum people uses the digital technology in education context on the daily basis, whereas 39.8% online courses and tutorials are used in digital platform or tool and most of the people uses the smartphones as a digital devices for educational purpose. Digital technology helps students and teachers get access to lots of learning materials like books, videos and articles online. It makes education more accessible for everyone including people with disabilities, 19.4% Assistive technologies for differently-abled students contribute to making education more accessible. Most of the people believe that Greater emphasis on personalized learning evolve in education over the next decade and some challenges which is to be faced by digital technology in higher education is Lack of access to technology and Security and privacy issues.

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A STUDY ON DIGITAL MARKETING AND ITS POSITIVE IMPACT AND NEGATIVE IMPACT ON BUSINESS

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ABSTRACT

Digital Marketing is a part of Marketing. Modern people want to do marketing of their products in this competitive world and to survive in this cut throat competitive world. The method of marketing is traditional marketing i.e. Ads in TV, Newspaper, Distribution of pamphlets, use of billboards and many more. Now the modern methods are different from the traditional ones. The use of digital marketing, connecting with the customers digitally through WhatsApp, Instagram, Twitter, LinkedIn, Snapchat, You Tube, and many modern tools. Digital marketing helps the businessmen in generating leads, businessmen is able to know the percentage of conversation rate, whether he is on the right track or not, business plans are successful or not.

Digital Marketing helps to reach the target audience, helps in website landing, market segmentation, targeting and position is possible with the use of digital marketing. Digital marketing is strategy to achieve the goals of the organization. It is just like the feasibility study of the market. Now the future is of the digital marketing, and there is vast scope for businessmen, industries, and for the skilled employees. Apart from positive impact of digital marketing there is negative impact also like, excessive use leads to depression, lack of personal touch with the customers, monopoly and future is dark for the generation who are far behind from the technology.

Keywords: Target Marketing, Search Engine Optimization, Positioning, Conversation rate, Artificial Intelligence.

INTRODUCTION

Digital marketing also called online marketing. Digital marketing is the promotion of brands to connect with potential customers using the internet and other forms of digital communication. This includes not only email, social media and web-based advertising, but also text and multimedia message as a marketing channel. Digital marketing is the act of promoting and selling product and services by leveraging online marketing tactics such as social media marketing, search engine marketing and e mail marketing. Strong digital marketing will help (1) It will make it easier to create awareness and engagement both before and after the sale. (2) You can convert new buyer into rapid fans who buy more (3) Word of mouth and social media presence give the benefits of growth, affiance and excellence in the market.

Digital marketing is the process of promoting a brand service or product on the internet. The 21st century has proved the developing a web presence in most companies. One of the technologies which really brought information revolution in the society is internet technology and is rightly regarded as the third wave

Digital marketing is an umbrella term for the marketing of products or service using digital technologies mainly on the internet, but also including mobile phone, display advertising and any other digital media.

Digital marketing is the components or marketing that uses the internet and online based digital technologies such as desktop computers, mobile phone and other digital media and platform to promote products and services.

Digital marketing also called online marketing refers to all marketing efforts that occur on the internet. Digital marketing strategy building process customer indemnification, understanding customer persona, business objective identification. Goal setting. Resource allocation, Action/Execution and analysis.

REVIEW OF LITERATURE:

“A study of the Growth digital marketing in Indian scenario” By Kishore Kumar, Pramana Research Journal ISSN NO: 2249-2976 Volume 9, Issue 1, 2 388 to 394 focus role of digital marketing in Indian scenario. Objective of this paper is to study the opinions of consumer, company and third party’s agency with regard to the growth of digital marketing. Research paper also focus on the evolution and history of digital marketing.

“A study on analysis of digital marketing” by Dr. Tejas B Vyas research reflects to identify the tools and techniques of online marketing, to determine the strategies used in digital marketing. The marketing is changing rapidly, conversion from traditional marketing to digital marketing. The study also helps the reader to understand online buying behavior of Indian patrons.

“Digital marketing: Concept and Aspects” By Sandeep ponde and Arjite Jain, International journal of advance research (IJAR) ISSN 2320-5407 Int. J. Adv. Res. 7(2), 260-266 research reflects that Internet and electronic commerce technologies are changing the total economy and shifting business models, revenue streams, customer bases, and supply chains. Research papers focus on advantages of digital marketing like Global reach, Lower cost and apparent pricing, track able, measurable results, personalization, Openness, social currency, improved conversion rates, shopping 24/7.

“A study on digital marketing and its impact” by P. Sathya International journal of science and research ISSN (Online) 2319-7064 shows the difference between traditional marketing v/s digital marketing, and shows that digital marketing has turn out to be crucial part of approach of many companies. Digital marketing may achieve something more if it considers consumer desires as a peak priority.

“Digital marketing: A Review” by Dr. Mrs. Vaibhava Desai International journal of trend in scientific research and development (IJTSRD) ISSN 2456-647 reflects digital marketing a boost to today’s businesses. B2B Digital marketing, B2C Digital marketing, Website traffic, Content performance, remarketing, game advertising,

OBJECTIVES OF DIGITAL MARKETING:

- (1) To study the impact of digital marketing on demographic factors.
- (2) To study the awareness of digital marketing in business community.
- (3) To understand the process of lead generation
- (4) To examine the role of digital marketing in promoting new services and products
- (5) To determine the digital marketing in expanding the market.

RESEARCH METHODOLOGY:

Primary Data: Data is collected through interview. Structured questionnaire is made and data is collected personally for 100 respondents.

Secondary Data: Secondary data is collected from research articles, books magazines and from you tube videos to develop the theory.

Sample Size: The sample size is determined as 100 respondents and opinions from the respondents are taken.

Hypothesis

Ho: There is no significant relationship between demographic factors and buying behavior of consumers

H1: There is significant relationship between demographic factors and buying behavior of consumers.

Table No. 1 List of online buyers

Gender Category	Number of respondents	Percentage of respondents
Male	46	46%
Female	50	50%
Others	04	04%

Age	Below 18 years	Number of respondents	Percentage of respondents
	18 – 30 years	35	35%
	31- 50 years	45	45%
	51 and above	10	10%

Profession	Respondents	Percentage
Housewife	20	20%
Employee	24	24%
Businessmen	38	38%
Students	12	12%
Any other	06	06%

Monthly Income	Respondents	Percentage
Below 10000	42	42%
10000-30000	22	22%
30000-50000	18	18%
50000-100000	18	18%

Results:

The data was collected by using survey method. Structured Questionnaire used for collection of primary data. Analysis was based on the 7-point Likert Scale System

Response and points: Strongly Agree Point 7, Agree Point 6, Agree to some extent Point 5, Undecided Point 4, Disagree to some extent Point 3, Disagree Point 2, Strongly Disagree Point 1

Internet awareness is the need of the hour: 90% strongly agree with the statement, 10% disagree with the above statement.

Digital marketing is new tool to reach the customers: 65% strongly agree with the statement, 10% are undecided with the above statement, 15% disagree with the above statement up to some extent, 10% disagree with the above statement.

Increase in the traffic, explore new knowledge, wider exposure: 75% strongly agree with the above statement, 8% are undecided and 17% strongly disagree with the above statement

SUGGESTIONS:

- * Improve technical advancement in promotion of digital marketing.
- Collect and implement the feedback provide by the consumer in the right way.
- Provide a transparent good service to the customer before and after purchase
- Create awareness among the people about digital marketing.
- Complete description needs to provide about the product to the online shoppers.

FINDINGS:

- Digital marketing have a greater future in the present market.
- People find it safe mode of online payment
- Ratio of male consumer is very high in online shopping that is 70%
- Income falls in the range of Rs. 10001 to Rs. 20000 that is 49%
- Examples of various companies are purchasing more than other online shopping that is 53%
- 54% resident feel that availability of online information about product and service is outstanding.
- 46% of the residents purchase the products 2 to 3 times

CONCLUSIONS:

- We need to accept that change is inevitable,
- Our willingness to adopt is permanents to achieving new level of success.
- Digital marketing is the way to connect with the people
- The innovation of digital marketing will stretch to both online and offline world
- Use of digital marketing has made it possible to get insight into our target audience like never before.
- Digital marketing spot new market niches and offer specialized services

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EXPLORING THE ECONOMIC RIPPLE: RURAL TOURISM PROMOTION IN THANE, MAHARASHTRA, INDIA, AND ITS CONTRIBUTION TO MAHARASHTRA'S ECONOMY AND THE INDIAN GDP

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ABSTRACT

Rural tourism promotion holds immense potential for fostering economic growth and development, particularly in regions like Thane, Maharashtra, India. This research explores the economic ripple effect of rural tourism promotion in Thane, Maharashtra, and its broader contributions to Maharashtra's economy and the Indian GDP. Through a comprehensive analysis of existing literature, statistical data, and qualitative insights, this study investigates the multifaceted impacts of rural tourism initiatives on local economies, employment generation, infrastructure development, and cultural preservation. By employing case study, literature review, this research aims to provide a nuanced understanding of the intricate dynamics between rural tourism promotion, economic growth, and sustainable development. The findings highlight the significant role of rural tourism in Thane, Maharashtra, as a catalyst for inclusive economic progress and its potential to contribute positively to Maharashtra's economy and the overall Indian GDP. Furthermore, this study underscores the importance of strategic policymaking and community engagement in leveraging the full potential of rural tourism promotion as a driver of sustainable development and prosperity.

Keywords: Rural Tourism, Economic Impact, GDP Contribution, Promotion, Economic Growth.

INTRODUCTION:

Rural tourism promotion stands as a pivotal force in reshaping regional economies and driving sustainable development, particularly in areas endowed with natural and cultural attractions such as Thane, Maharashtra, India. Against the backdrop of burgeoning urbanization and globalization, rural tourism emerges as a promising avenue for leveraging local resources, preserving cultural heritage, and enhancing economic resilience. This research embarks on a journey to unravel the economic ramifications of rural tourism promotion in Thane, Maharashtra, and its broader implications for Maharashtra's economy and the Indian Gross Domestic Product (GDP).

Thane, situated in the heart of Maharashtra, boasts a rich tapestry of natural landscapes, historical sites, and cultural traditions that are ripe for exploration and appreciation. The region's scenic beauty, coupled with its proximity to Mumbai, India's financial hub, positions it as an ideal destination for rural tourism initiatives. However, despite its inherent potential, the economic contributions of rural tourism in Thane remain relatively understudied and underappreciated. Against this backdrop, this study endeavors to fill this critical gap by delving into the intricate nexus between rural tourism promotion, economic growth, and sustainable development. By examining the various dimensions of rural tourism, including its impact on local economies, employment generation, infrastructure development, and cultural preservation, this research aims to unravel the economic ripple effect that emanates from tourism activities in Thane.

Furthermore, this study seeks to contextualize the economic significance of rural tourism promotion within the broader framework of Maharashtra's economy and the Indian GDP. By analyzing statistical data, qualitative insights, and policy frameworks, this research aims to elucidate the transformative potential of rural tourism as a catalyst for inclusive economic progress at both the regional and national levels.

Through a multidisciplinary approach that integrates insights from economics, tourism studies, and sustainable development, this research endeavors to offer valuable insights for policymakers, practitioners, and scholars alike. By shedding light on the untapped opportunities and challenges associated with rural tourism promotion in Thane, Maharashtra, this study aims to inform evidence-based decision-making and foster sustainable development practices that harness the full potential of rural tourism for the benefit of local communities and the broader economy.

OBJECTIVES:

1. To assess the current state of rural tourism promotion initiatives in Thane, Maharashtra, India, and identify key stakeholders involved in the process.
2. To examine the economic contributions of rural tourism promotion to Thane's local economy, including revenue generation, employment opportunities, and income distribution.

3. To analyze the impact of rural tourism promotion on infrastructure development, including transportation, accommodation facilities, and tourist amenities, in Thane and its surrounding areas.
4. To contextualize the economic significance of rural tourism promotion in Thane within the broader framework of Maharashtra's economy and its contribution to the Indian Gross Domestic Product (GDP).
5. To identify challenges, constraints, and opportunities associated with rural tourism promotion in Thane, Maharashtra, and propose strategies for overcoming barriers to sustainable development.
6. To provide insights and recommendations for policymakers, local authorities, and stakeholders to optimize the economic benefits of rural tourism promotion while ensuring environmental conservation and socio-cultural integrity.

Problems or Challenges:

Identifying potential problems or challenges for research on rural tourism promotion in Thane, Maharashtra, India, and its contribution to Maharashtra's economy and the Indian GDP can help guide the study and provide insights for addressing key issues. Here are some problems that could be explored:

1. **Data Availability and Reliability:** Limited access to comprehensive and up-to-date data on rural tourism activities, visitor demographics, economic indicators, and infrastructure development in Thane, Maharashtra, may pose challenges in conducting a thorough analysis.
2. **Measurement of Economic Contributions:** Determining the precise economic impact of rural tourism promotion on Thane's local economy and its contribution to Maharashtra's overall GDP may be complex due to the interplay of various factors and the lack of standardized measurement methodologies.
3. **Sustainability and Environmental Concerns:** Balancing economic development with environmental conservation and sustainable tourism practices is essential but can be challenging, particularly in rural areas where ecosystems and natural resources may be vulnerable to exploitation and degradation.
4. **Infrastructure and Accessibility:** Inadequate infrastructure, including transportation networks, accommodation facilities, and tourist amenities, could hinder the growth of rural tourism in Thane and limit its potential economic contributions.
5. **Community Engagement and Empowerment:** Ensuring the active participation and equitable distribution of benefits among local communities, including indigenous populations and marginalized groups, is crucial for the long-term sustainability of rural tourism initiatives.
6. **Seasonality and Market Volatility:** Rural tourism in Thane, Maharashtra, may be subject to seasonal fluctuations, changing market dynamics, and external factors such as economic downturns or geopolitical instability, which could impact visitor numbers and revenue generation.
7. **Cultural Preservation and Authenticity:** Maintaining the authenticity and integrity of local cultures, traditions, and heritage sites while catering to tourist demands and preferences poses significant challenges for rural tourism development in Thane and requires careful management and planning.
8. **Competitive Positioning and Marketing:** Effectively positioning Thane as a desirable rural tourism destination and differentiating it from competing destinations within Maharashtra and across India requires targeted marketing strategies and promotional efforts.

Addressing these problems will be essential for conducting a comprehensive analysis of rural tourism promotion in Thane, Maharashtra, India, and understanding its broader economic contributions to Maharashtra's economy and the Indian GDP.

RESEARCH HYPOTHESES:

1. **Hypothesis 1:** There is a positive correlation between rural tourism promotion initiatives in Thane, Maharashtra, India, and the growth of the local economy, as measured by indicators such as tourism revenue, employment opportunities, and income levels.
2. **Hypothesis 2:** Rural tourism promotion in Thane, Maharashtra, contributes significantly to the enhancement of infrastructure development in the region, including improvements in transportation networks, accommodation facilities, and tourist amenities.

3. **Hypothesis 3:** Rural tourism promotion in Thane, Maharashtra, positively impacts the preservation and promotion of cultural heritage, traditions, and indigenous knowledge systems, thereby enhancing the region's cultural identity and attractiveness to visitors.
4. **Hypothesis 4:** The economic contributions of rural tourism promotion in Thane, Maharashtra, extend beyond the tourism sector and have spillover effects on related industries such as agriculture, handicrafts, and local entrepreneurship.
5. **Hypothesis 5:** Rural tourism promotion in Thane, Maharashtra, plays a significant role in stimulating overall economic growth and development in the state of Maharashtra, as evidenced by its contribution to Maharashtra's GDP and the broader Indian economy.

RESEARCH METHODOLOGY:

1. **Case Studies:** Explore specific case studies of successful rural tourism initiatives in Thane, Maharashtra, India, to examine best practices, lessons learned, and the impact of various strategies on local economies, cultural heritage, and environmental sustainability.
2. **Policy Analysis:** Analyze existing policies, regulations, and government initiatives related to rural tourism promotion in Thane, Maharashtra, and evaluate their effectiveness in facilitating economic growth, cultural preservation, and sustainable development.
3. **Comparative Analysis:** Compare and contrast rural tourism development efforts in Thane, Maharashtra, with similar initiatives in other regions of India or internationally to identify lessons, trends, and opportunities for improvement.

By employing research methods, this research methodology aims to provide a comprehensive understanding of the economic ripple effects of rural tourism promotion in Thane, Maharashtra, India, and its broader implications for regional and national development agendas.

Literature Review:

Conduct a comprehensive review of existing literature, scholarly articles, reports, and government publications related to rural tourism promotion, economic development, and sustainable tourism practices in India, with a focus on Thane, Maharashtra.

B S Rathor September 26, (2017) in this author focus on Tourism needs socio-political acceptance by those who run the country. And a growing belief that the rapid development of the tourism industry will bring in multifold benefits such as development of the rural interiors and regional areas, economic growth and wealth creation. We can also take into account employment generation in rural areas, adding substantially to exports and domestic revenues. Indian tourism is waiting to welcome you with open arms.

Ministry of Tourism November (2023) in this report it find that Tourism is one of the world's largest economic sector that creates jobs, drives exports, and generates prosperity across the world. It also has the major potential to contribute to the local economy. India being diverse in landscapes, cuisines, heritage, adventure, wildlife and culture is emerged as a well-known destination for both overseas and domestic travellers in recent years. Tourism being integral pillar of the economy, various development initiative has been taken up by Ministry of Tourism, Government of India.

Economic Survey of Maharashtra 2021-22 in this report Maharashtra is a leading industrial hub contributing significantly to the Indian economy. The State provides a well developed industrial infrastructure, coupled with suitable policies, which has made it a favorable destination for setting up of industries and businesses. The State has industries across various sectors such as Automobile & its components, Electronic Systems Design & Manufacturing, Pharmaceuticals & Chemicals, Engineering, Textiles, Gems & Jewellery, Food Processing, Logistics, Cement & Steel industry and IT & ITES, etc. The State has adopted many reforms for Ease of Doing Business. To attract industrial investment, the State is organising events such as Magnetic Maharashtra. The State has retained its position of being highest recipient of Foreign Direct Investment (FDI).

Rural Tourism Potential in Thane, Maharashtra:

Geographical and cultural attributes of Thane conducive to rural tourism. The tourism industry in Maharashtra stands as a vibrant and multifaceted sector that plays a pivotal role in the state's economy, culture, and social fabric. As one of India's most diverse and culturally rich states, Maharashtra attracts millions of tourists each year, drawn by its historical landmarks, cultural heritage, natural wonders, and vibrant urban centers.

Here are some key attractions categorized into historical sites, cultural heritage, eco-tourism spots, and agritourism opportunities:

Historical Sites:

- **Ajanta and Ellora Caves:** UNESCO World Heritage Sites renowned for their rock-cut cave temples and exquisite sculptures dating back to the 2nd century BCE.
- **Gateway of India:** Iconic monument in Mumbai overlooking the Arabian Sea, built to commemorate the visit of King George V and Queen Mary in 1911.
- **Chhatrapati Shivaji Maharaj Terminus (CSMT):** Formerly Victoria Terminus, a UNESCO World Heritage Site known for its stunning Victorian Gothic architecture and bustling railway station.

Cultural Heritage:

- **Elephanta Caves:** Located on Elephanta Island near Mumbai, these ancient caves house intricately carved sculptures dedicated to Lord Shiva, dating back to the 5th century.
- **Pune's Heritage Walk:** Explore the rich cultural heritage of Pune by taking a guided heritage walk through landmarks like Shaniwar Wada, Aga Khan Palace, and Raja Dinkar Kelkar Museum.
- **Nashik Kumbh Mela:** One of the largest religious gatherings in the world, the Kumbh Mela in Nashik attracts millions of pilgrims and tourists to the banks of the Godavari River every 12 years.

Eco-Tourism Spots:

- **Western Ghats:** Explore the biodiversity hotspots of the Western Ghats, home to lush forests, cascading waterfalls, and diverse flora and fauna, including UNESCO World Heritage Sites like Kaas Plateau and Bhimashankar Wildlife Sanctuary.
- **Sahyadri Range:** Trekking enthusiasts can explore the scenic trails of the Sahyadri Range, offering breathtaking views of valleys, lakes, and hill forts like Rajmachi and Harishchandragad.
- **Kaas Plateau:** Known as the Valley of Flowers of Maharashtra, Kaas Plateau in Satara bursts into a riot of colors during the monsoon season, with thousands of wildflowers in bloom.

Agritourism Opportunities:

- **Strawberry Farms of Mahabaleshwar:** Experience agritourism by visiting strawberry farms in Mahabaleshwar, where tourists can pluck fresh strawberries, sample strawberry-based delicacies, and learn about cultivation techniques.
- **Grape Vineyards of Nashik:** Explore the vineyards of Nashik, Maharashtra's wine country, where visitors can indulge in wine tasting sessions, vineyard tours, and learn about the wine-making process.
- **Rural Homestays:** Experience rural life firsthand by opting for homestays in villages around Maharashtra, where guests can participate in farming activities, traditional cooking sessions, and cultural exchanges with local families.

Analysis of existing infrastructure and facilities supporting rural tourism.

Analyzing the existing infrastructure and facilities supporting rural tourism in Thane, Maharashtra, reveals a mixed landscape of opportunities and challenges. While the region boasts natural beauty and cultural richness, there are areas where infrastructure needs improvement to fully capitalize on its tourism potential. Here's a closer look at the existing infrastructure and facilities:

1. Road Connectivity:

Thane enjoys good road connectivity with Mumbai and other major cities in Maharashtra, facilitated by the Mumbai-Pune Expressway and National Highway 48. However, rural areas may lack well-maintained roads, making access to remote tourist destinations challenging.

2. Accommodation:

Thane offers a range of accommodation options, including hotels, resorts, guesthouses, and home stays, catering to different budget ranges and preferences. In rural areas, accommodation options may be limited, with a focus on home stays, farm stays, and eco-lodges offering a more immersive experience.

3. Tourist Information Centers:

Thane has tourist information centers in urban areas, providing visitors with maps, brochures, and guidance on local attractions and activities. However, rural areas may lack adequate tourist information centers, hindering tourists' ability to explore lesser-known destinations.

4. Transportation:

Public transportation networks, including buses and taxis, connect Thane's urban centers with rural areas, facilitating intra-district travel. However, transportation options within rural areas may be limited, necessitating the use of private vehicles or organized tours for exploring remote attractions.

5. Interpretive Centers and Signage:

Interpretive centers and signage at key tourist sites provide visitors with information about the region's history, culture, and ecology. In rural areas, there may be a lack of interpretive centers and signage, limiting tourists' understanding of the local heritage and natural features.

6. Infrastructure for Adventure and Eco-Tourism:

Thane offers opportunities for adventure and eco-tourism activities such as trekking, bird watching, and nature trails in its forested areas and hill stations. Infrastructure supporting these activities, including trekking trails, bird watching platforms, and eco-tourism campsites, may vary in quality and accessibility.

7. Community-Based Tourism Initiatives:

Thane has seen the emergence of community-based tourism initiatives, including village tours, cultural performances, and artisan workshops, offering authentic experiences to visitors. Strengthening community-based tourism initiatives can contribute to rural development and empower local communities economically.

8. Facilities for Sustainable Practices:

Efforts to promote sustainable tourism practices, including waste management, energy conservation, and water harvesting, are gaining momentum in Thane. Implementing eco-friendly practices and providing facilities for sustainable tourism can enhance the region's appeal to environmentally conscious travelers.

FINDINGS:

The research reveals that rural tourism promotion in Thane, Maharashtra, has led to a notable increase in economic activity within the region. This includes direct spending by tourists on accommodation, food, transportation, and souvenirs, as well as indirect spending generated through multiplier effects in the local economy. Rural tourism initiatives have contributed to job creation and income generation opportunities for local residents. These include employment in hospitality, tourism services, handicraft production, agriculture, and transportation sectors. Additionally, rural homestays and community-based tourism enterprises have empowered rural households to supplement their income and improve livelihoods. The study highlights the importance of infrastructure development in facilitating rural tourism growth. Investments in road networks, transportation facilities, sanitation, accommodation, and communication technologies have enhanced accessibility and connectivity to rural destinations in Thane, Maharashtra, thereby attracting more visitors and stimulating economic development. By leveraging the unique attractions and resources of rural areas, such as scenic landscapes, historical sites, festivals, and local cuisine, rural tourism has emerged as a vital economic driver, diversifying revenue streams and reducing dependency on urban-centric industries.

CONCLUSION:

In conclusion, the exploration of rural tourism promotion in Thane, Maharashtra, India, sheds light on its significant contributions to Maharashtra's economy and the Indian GDP. Through this research, it becomes evident that rural tourism possesses immense potential for economic growth, job creation, and sustainable development in the region.

The economic ripple effect of rural tourism extends beyond its immediate impacts on local communities, businesses, and infrastructure. It fosters cultural exchange, preserves heritage, and enhances environmental conservation efforts. By leveraging the unique assets of rural areas, such as natural landscapes, historical sites, and traditional crafts, rural tourism becomes a catalyst for socio-economic transformation.

In essence, the economic ripple created by rural tourism promotion in Thane, Maharashtra, India, reverberates far beyond its borders, contributing to the broader narrative of inclusive growth and prosperity in the Indian economy. As we continue to explore the untapped potential of rural tourism, let us remain steadfast in our commitment to nurturing vibrant, resilient, and sustainable communities for generations to come.

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FINANCIAL SCAMS IN STOCK MARKET**Assistant Professor, Muskan Wadhwa**

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ABSTRACT

The rise of frauds in the financial sector is a downshifting factor which slows the circulation of the financial system and makes the economy worse. For the last few years, Indian media's sensational news items were related to financial frauds. The scams in the corporate world and frauds in banking sectors astounded the stakeholder and the general public. This paper discusses about the securities market frauds, types of securities fraud and to what extent it is prevalent in India. There is well documented history of frauds in the financial markets starting from the in famous securities scam by Harshad Mehta (1992), Ketan Parekh Scam.

Keywords: financial scams, Harshad Mehta, Ketan Parekh

INTRODUCTION

Post-liberalization period, Indian economy has witnessed several scams like Harshad Mehta Scam in 1992, UTI Scam of 2001, Satyam Scandal and most recently the 2G scam. The scale of these economic crimes and the way in which these crimes have been committed are a serious concern to the Government as well as to the people. Indian economy lost almost 6,600 rupees in the fiscal year of 2012 alone. These scams have affected all the sectors of the economy.

The regulation of financial market is one of the constant challenge which government faces. The government established the Securities and Exchange Board of India in 1992 to protect the interests of investors in securities and to regulate the securities market. The ever changing nature of these scams have kept the SEBI on its toes and necessitated the need for its empowerment. The government recently passed the Securities Law (Amendment) Bill, 2014 to empower the SEBI and to protect the interests of investors in a better way.

These scams can affect the economy of the nation as a whole and in a globalized world where all the countries are related by trade and other means these scams can damage the world economy at large. For example, a systemic risk occurs when few brokers monopolize the transaction of securities leading to a lack of liquidity in the economy.

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 10 respondents.

OBJECTIVES

- To know the Scams that affected Indian Economy
- To study the effects of scams
- To make people aware about frauds and scamsters
- To recommend people what to do avoid being trapped in Scams

What are Financial Scams?

Financial scams can be broadly defined as an intentional act of deception involving financial transactions for purpose of personal gain. Scams is a crime, and is also a a civil law violation. Many scams cases involve complicated financial transactions conducted by 'white collar criminal's such as business professionals with specialized knowledge and criminal intent.

Scammers can contact their potential victims through many methods, which include face-to-face interaction, by post, phone calls, sms and/or emails. The difficulty of checking identities and legitimacy of individuals and companies, the ease with which scammers can divert visitors to dummy sites and steal personal financial information, the international dimensions of the web and ease with which scammers can hide their true location, all contribute to making internet scams the fastest growing area of scams.

The top financial scams in India:

- 1) Harshad Mehta Stock Market Scam
- 2) Ketan Parekh Stock Market Scam

TYPES OF FINANCIAL SCAMS

1. Insider Trading

Insider trading is the buying or selling of a security by someone who has access to material nonpublic information about the security. Insider trading can be illegal or legal depending on when the insider makes the trade. It is illegal when the material information is still nonpublic

2. Price Rigging

Price rigging is an illegal action that occurs when parties conspire to fix or inflate prices to achieve higher profits at the expense of the consumer. Also known as "price fixing" or "collusion," price rigging can be found in any industry.. It has the effect of dampening competition, which tends to favor the consumer with greater variety and lower prices. Price rigging is a form of market manipulation. As a term, "price rigging" is most commonly used in British English, while "price fixing" is more common in North America

3. PUMP And DUMP

A highly illegal practice where a small group of informed people buy a stock before they recommend it to thousands of investors. The result is a quick spike in stock price followed by an equally fast downfall. The perpetrators who bought the stock early sell off when the price peaks at a huge profit. Most pump and dump schemes recommend companies that are over-the-counter bulletin board (OTCBB) and have a small float. Small companies are more volatile and it's easier to manipulate a stock when there's little or no information available about the company. There is also a variation of this scam called the "short and distort." Instead of spreading positive news, fraudsters use a smear campaign and attempt to drive the stock price down. Profit is then made by short selling.

HARSHAD MEHTA SECURITIES SCAM (1992)

Harshad Mehta was an Indian stockbroker, well known for his wealth and for having been charged with numerous financial crimes that took place in the Securities Scam of 1992.

Of the 27 criminal charges brought against him, he was only convicted of four, before his death at age 47 in 2001. It was alleged that Mehta engaged in a massive stock manipulation scheme financed by worthless bank receipts, which his firm brokered in "ready forward" transactions between banks. Mehta was convicted by the Bombay High Court and Supreme Court of India for his part in a financial scandal valued at ₹ 4999 Crores which took place on the Bombay Stock Exchange (BSE). The scandal exposed the loopholes in the Indian banking system, Bombay Stock Exchange (BSE) transaction system and SEBI further introduced new rules to cover those loopholes. He was tried for 9 years, until he died in late 2001.

He was arrested and banished from the stock market with investors holding him responsible for causing a loss to various entities. Mehta and his brothers were arrested by the CBI on 9 November 1992 for allegedly misappropriating more than 2.8 million shares (2.8 million) of about 90 companies, including ACC and Hindalco, through forged share transfer forms.

Mehta made a brief comeback as a stock market guru, giving tips on his own website as well as a weekly newspaper column. However, in September 1999, Bombay High Court convicted and sentenced him to five years rigorous imprisonment and a fine of ₹25,000.

Ketan Parekh Securities Scam

The Ketan Parekh scam was the second most important scam that rocked the Bombay Stock Exchange after the Harshad Mehta scam. To make matters worse, Ketan Parekh was himself a protégé of Harshad Mehta and had learned stock trading from the pied piper of Bombay Stock Exchange himself. As a result, he was able to achieve a similar feat as compared to what Mehta himself had accomplished. When he was believed to be single handedly driving the stock market, **Ketan Parekh had created a 200% annual return on some stocks.** The

low profile Indian stock market was suddenly once again making headlines all over the world. Later it turned out that it was broker turned operator Ketan Parekh that was driving the market and not changes in the fundamentals. The problem with Ketan Parekh’s dealings was two-fold:

Firstly, he had been accepting money from the promoters of many companies to take their share prices up. This can be seen as insider trading and by itself was enough to get Ketan Parekh into severe trouble.

Ketan Parekh also conducted majority of his tradings in the Calcutta stock exchange (CSE). He did not trade on his account but instead instructed other brokers to hold securities and paid them a commission to do so while making good any losses that they might have accrued on the position. Ketan Parekh was immediately arrested and tried in court. He has been prohibited from trading in the Bombay Stock Exchange for 15 years i.e. till 2017. Also, he had been sentenced to one year rigorous imprisonment for his economic crimes.

In 2008, the regulators initiated a probe into this and many companies were barred from trading in the exchange. However, the extent to which such actions can stop the activities of Ketan Parekh is yet to be ascertained.

GUIDELINES ISSUED BY SECURITIES AND EXCHANGE BOARD OF INDIA FOR THE REGULATION OF SECURITIES MARKETS

1) Prohibition of Certain Dealings in Securities

No person shall buy, sell or otherwise deal in securities in a fraudulent manner.

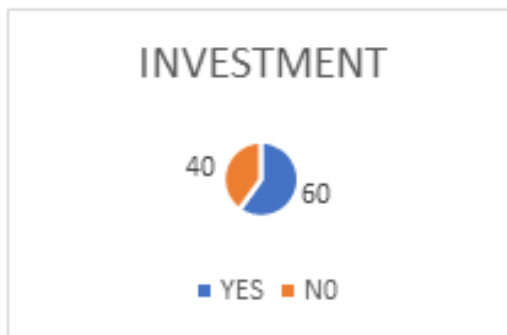
2) Prohibition against Market Manipulation

No person shall effect, take part in or enter into, either directly or indirectly, transactions in securities, with the intention of artificially raising the prices of securities and thereby inducing the sale or purchase of securities by any person;

A short survey was conducted to understand the respondent’s opinion regarding frauds in stock market.

Data was collected through questionnaire. The questionnaire was given to ten respondents.

1) Distribution as per People Investing in Stock Market



Interpretation

The above data indicates that 60 % of the respondents invest in stock market whereas 40% do not invest in stock market.

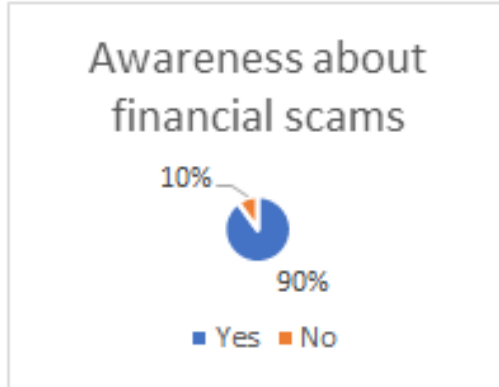
2) How often people invest in stock markets?



Interpretation

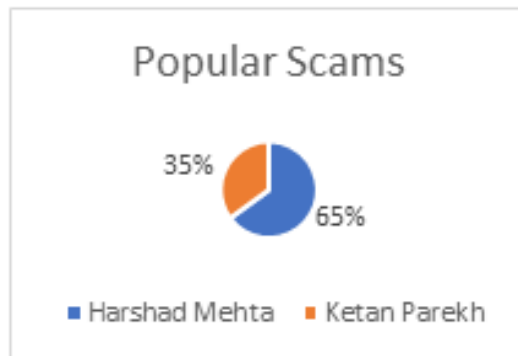
The above data indicates that 30% of the respondents invest very often while 70 % of the respondents prefer to invest sometimes. Thus the above data indicates that the respondents are cautious while investing in the stock market.

3) Awareness about financial scams



Interpretation The above data indicates the majority of respondents are aware of financial scam which is prevalent in the stock market in India.

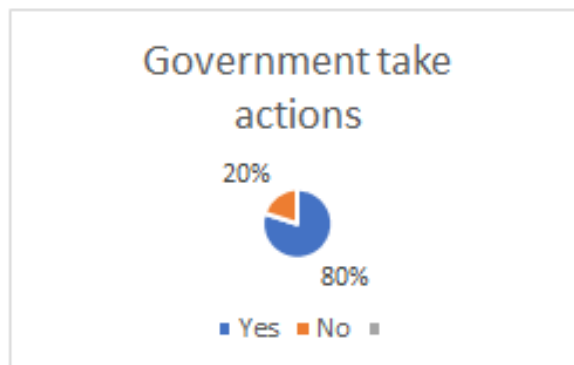
4) Popular scams



Interpretation

The above data indicates that 65 percent of the respondents were aware of Harshad Mehta scam which took place in 1992 while only 35 percent are aware of Ketan Parekh scam

5) Government take strict action against fraudster?



Interpretation

The above data indicates that 80 per cent of the respondents were of the opinion that the government has taken certain strict actions against scamster. They are of the view that the government should take stringent action and impose heavy penalty on such fraudster which help to, prevent scams in the near future.

Major Reforms occurred after fraud**1. Establishment of SEBI, i.e.**

Securities and Exchange Board of India

It is the regulator of the entire capital market in India. SEBI has given various rules and regulations for the smooth functioning of the securities market, and SEBI will provide the one who does any kind of fraud punishment.

2. Dematerialisation of the shares

Along with shares, all the securities like debentures and bonds can be traded digitally by opening a Demat account. It is also called a paperless trading system.

CONCLUSION

The effective measures should be taken to protect the interests of investor's right from stakeholders to small investors. The underlying theme of the suggestion is to encourage the concept of shareholders democracy because in actual practice, shareholders democracy means total control by the majority to the virtual exclusion of minority. Therefore there is need to provide sufficient checks and balances' in order to ensure that unscrupulous promoters do not misuse the system. SEBI is also taking the initiative to protect the investors and enhance the efficacy and transparency relating to the disclosure of norms and regulations. The security scams and financial scandals discussed here involved the Manipulation of huge amounts of money. The purpose of the so called "Traders" or "investors" were not genuine. The perpetrators had such a comprehensive knowledge of how the system worked that they manipulated it. It is clearly evident that the occurrence and reoccurrence of such security scams and financial scandals as some point in time be attributed to a failure in finance and that of financial regulation.

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EFFECTIVENESS OF MOBILE LEARNING APPS**Monica Janyani**Assistant Professor, Seva Sadan's R K Talreja College of Arts, Science & Commerce, Ulhasnagar
monicajanyani.mj@gmail.com**ABSTRACT**

There is a great need to explore various mobile learning apps that are being used today due to advanced technology and Artificial Intelligence in Education. Growing importance and huge impact on learning experiences and availability of information at finger tips is evidently visible. Mobile learning apps played a pivotal role to ensure reduced gaps in imparting knowledge across the globe during pandemic times; when learning was disrupted due to social distancing measures and online education was promoted. Use of mobile learning apps due to advanced technology has successfully created learned individuals across different parts in India where Education was hard to reach and Illiteracy is a thing of past. The time has come to increase our use of mobile learning apps to further enhance learning opportunities. This is an immediate requirement of the present day. This paper reports on preferences/interests of students and the teachers towards use of mobile learning apps for teaching and learning and its effectiveness. The sample consists of students and teachers of Seva Sadan's R K Talreja College of Arts, Science & Commerce, Ulhasnagar – 3 - Centre for Management Courses, friends and family. A survey to know use of various learning apps, frequency, purpose, future use and impact on learning was used to get the data from the students and the teachers. Analysis of data based on 37 respondents and graphical representation with interpretations is used to communicate the findings/results. The results showed that there is growing use of several learning apps by students and teachers and has resulted in enhancement of knowledge.

Keywords: Mobile learning apps, students, teachers, Education, information, advanced technology, Artificial Intelligence, purpose, frequency, impact, knowledge, National Education Policy 2020.

INTRODUCTION

Education is a human right, a powerful driver of development, and one of the strongest instruments for reducing poverty and improving health, gender equality, peace, and stability. It delivers large, consistent returns in terms of income, and is the most important factor to ensure equity and inclusion. (World Bank report, October 11, 2023).

Advancements in mobile technology are rapidly changing the nature of learning by allowing flexible and instance access to rich digital content. Mobile learning (m-learning and further mobile learning apps) can also play a significant role in learning. M-learning is the latest education and training method seems to be the fastest developing in education field compared to the traditional e-learning. M-learning is the next form of e-learning using mobile technologies to facilitate education for teachers and learners anywhere and anytime (Alzaza & Yaakub, 2011a). The potential benefits of m-learning have been widely touted from a range of purposes, including cost savings, worldwide communications, easy access, study aids, convenience and location-based services. For example, the U.S. government is seeking to reduce costs by encouraging schools to transition from paper-based to digital textbooks within the next five years (Hefling, 2012). Students can communicate with other students and their instructors through text messages. Mobile Apps can be used as study aids (e.g., anatomical models of human organs for medical students) that students can access from virtually anywhere (Young, 2011). It also facilitates students to have relevant place-based information about nearby buildings or landmarks with Geo-location capability. Despite the importance of the adoption of m-learning apps, very little research has been conducted concerning the factors affecting the acceptance of m-learning apps by students in higher education.

In the past, students could only get an education in an actual classroom, but mobile learning allowed students to access classrooms via devices such as smartphones, tablets, and laptops. Students can access the learning process at any time and from anywhere by downloading assignments and uploading completed homework. Mobile learning is beginning to sweep the world, and education is growing at a rapid pace. While there are many advantages to mobile learning, there are also some disadvantages.

India has over 6,000 schools that are providing digital education to over 2.7 million kids. The digital methods of education are becoming an integral part of the learning process of our children. For eLearning professionals in the country, it is the right time to hop on to the mobile learning bandwagon.

Mobile learning is an excellent way to keep students interested in the material they are being taught. We have seen a trend of students being more interested in their mobile devices than they are in their school work. Mobile learning is being embraced by educators in India because it has been proven to be the future of education. Mobile learning has a lot of educational advantages, and India is starting to see the benefits of mobile learning. This is the reason educational coaching institutes like Aakash have collaborated with educational platforms like BYJUs.

OBJECTIVES

- To find out interests/preferences to use mobile learning apps by students and teachers.
- To find out effectiveness in Education due to use of mobile learning apps
- To know various mobile learning apps, frequency of use, impact and how it has enhanced teaching and learning.

Hypothesis

- Mobile learning apps are “very effective” for enhancing learning.
- Preference is given based on purpose of learning to choose the right mobile learning app.

METHODOLOGY

Survey method of research was adopted for the study. (Garrett & Woodworth, 1969).

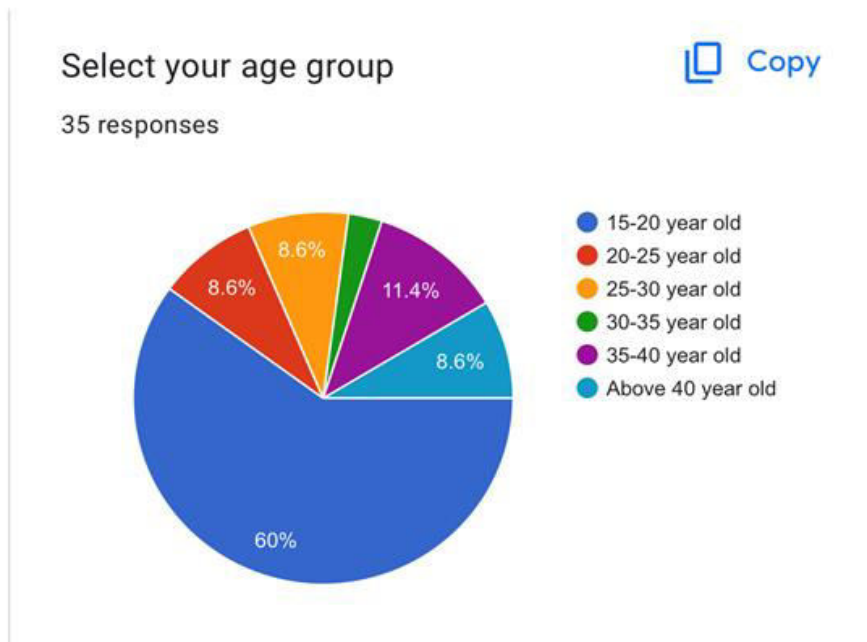
Sample for the study

The sample for the present study consist of management students at Seva Sadan’s R K Talreja College of Arts, Science & Commerce, Ulhasnagar – 3 - Centre for Management Courses, friends and family.

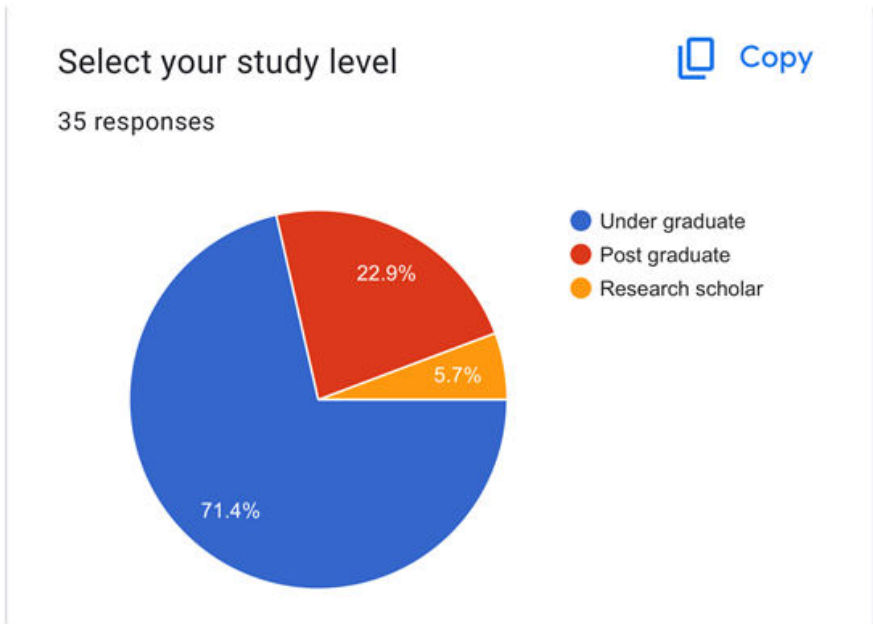
Tools used for study

Questions in the survey were used to gather information. There were 14 questions in all with 5 multiple choice questions, 4 paragraph questions and 5 questions with drop down choices to choose from. Interests/preferences, effectiveness, purpose, frequency and suggestions are the dimensions used in the survey.

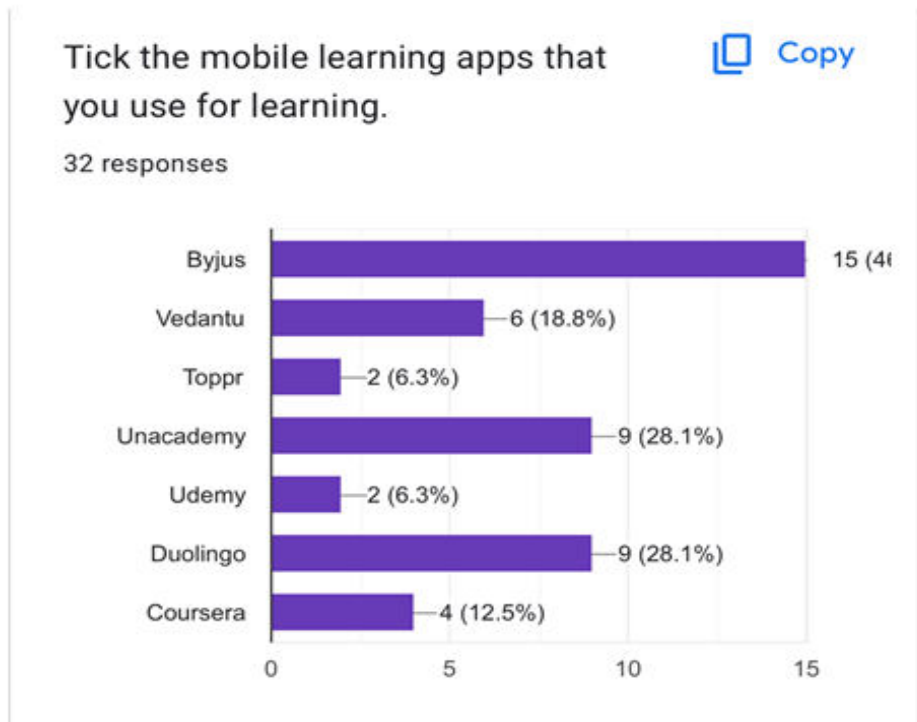
Graphical representation and interpretation of the data



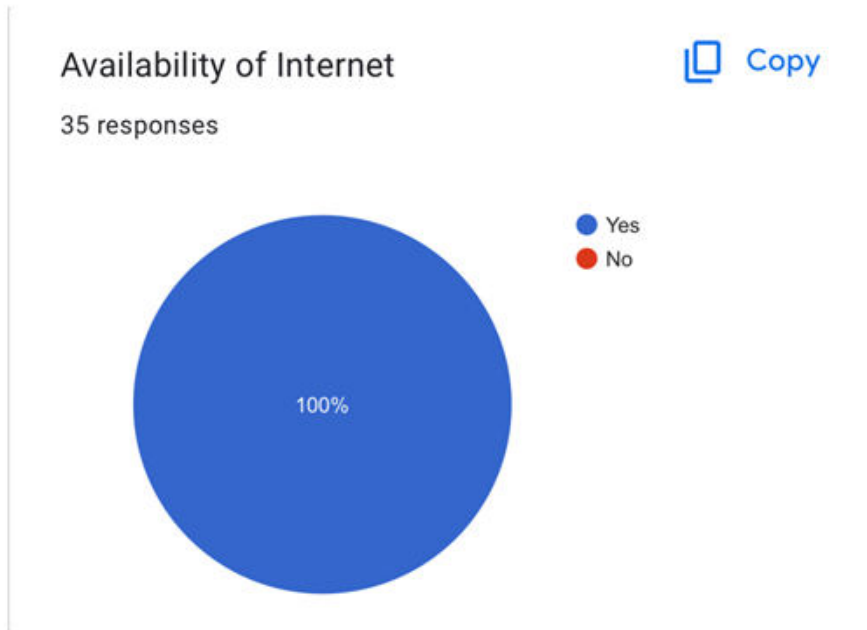
- 60% of the respondents were in the age group of 15-20 year olds.
- 11.4% of the respondents were in the age group of 35-40 year olds.
- 8.6% of the responders were in the age group of 20-25, 25-30 and above 40 years old respectively.
- Remaining 2.8% were in the age group of 30-35 year olds.



- 71.4% respondents were undergraduates.
- 22.9% respondents were post graduates.
- 5.7% respondents were research scholars.



- It was found that 46.9% of the respondents use Byjus as their most preferred learning app. Duolingo is the second most preferred learning app with 28.1% respondents using it.



- Accessibility and availability of Internet plays important role to be able to access mobile learning apps. 100% of the respondents have access to internet.
- Several mobile learning apps are used by the respondents. Language apps, University apps, School apps, apps by the government and many more are listed in the responses.
- Respondents gave many suggestions that shows significance and how can we make mobile learning apps more and more effective. Many suggestions pointed on quick availability of information and encouraged to use mobile learning for improvising knowledge.



- Almost 55.9% respondents prefer using mobile learning apps for research related purposes, to access course material and for quiz and news information. Almost 41% respondents use it for science and mathematics related topics; whereas 38% of the respondents use mobile learning for language development also.



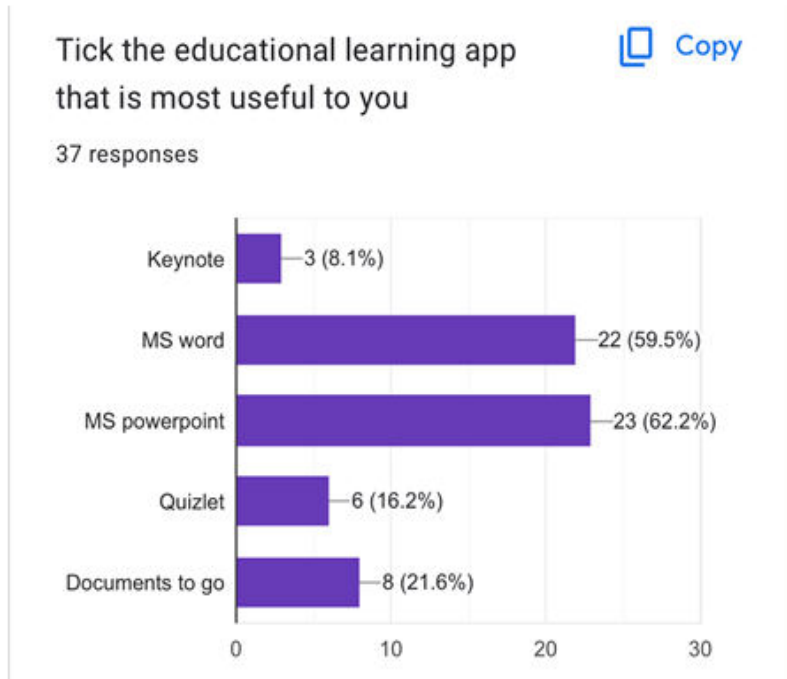
- 89.2% respondents access mobile learning apps for 1-2 hours daily. 10.2% spend 3-6 hours daily.



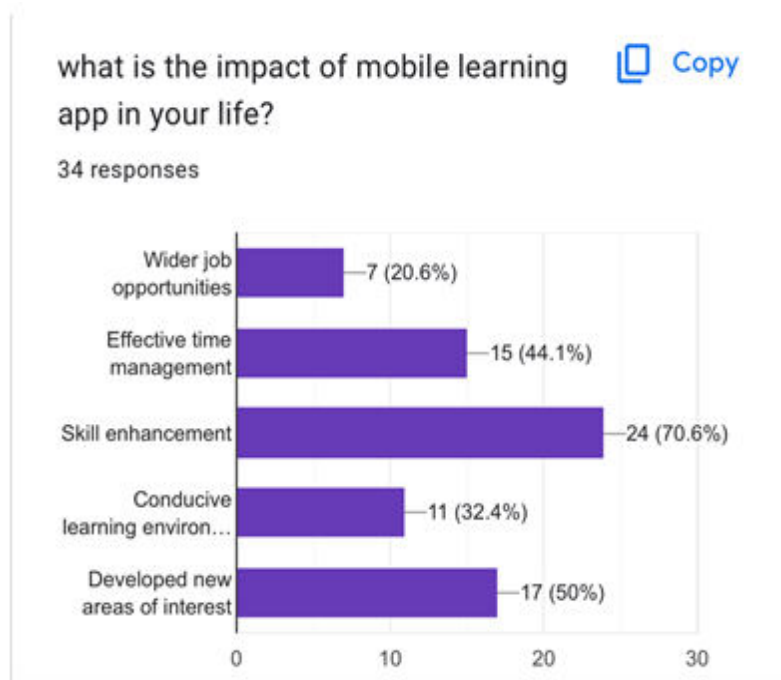
66.7% respondents feel that mobile learning apps are effective, 8.3% feel they are very effective, 13.9% feel they are somewhat effective and 11.1% have neutral opinion.



- 54.30% respondents use mobile learning apps to develop additional skills. 42.9% out of the total respondents use mobile learning apps for further studies/higher education. More than 57% out of the total respondents use mobile learning apps to learn a new topic/subject. Less than half of the total respondents use mobile learning apps to stay updated.
- Key points on future use of mobile learning app in Education in India, throw light on effectiveness during lockdown, convenience and can replace face to face learning.
- Various free mobile learning apps are shared by the respondents that can be used effectively.



- MS powerpoint and MS word are 2 of the most useful mobile learning apps with almost 62.2% and 59.5% respondents using it for Educational purposes.



- 70.6% out of total respondents have enhanced skillset due to use of mobile learning apps. 44.1% out of total respondents use their time effectively by learning something new using mobile learning apps.

CONCLUSION

- Mobile learning apps are used for several purposes and almost all the respondents use some or the other app based on their needs.
- The hypothesis that mobile learning apps are very effective differs from the respondents as most of the respondents are of the opinion that mobile learning apps are “effective”.

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Survey

https://docs.google.com/forms/d/e/1FAIpQLScA1GV_QdELtTmGMa1gCknnf3mN8iQzn113jSTR7Bmhp1RJnA/viewform?usp=sf_link

FACTORS THAT INFLUENCE ADOPTION OF E- WALLET AMONG STUDENTS

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ABSTRACT

The research paper investigates the factors that influence the adoption of E-wallets among students. An e-wallet is an electronic card used for online transactions through a computer or a smartphone, and it must be linked with the individual's, bank account to make payments. The paper provides an explanation of the procedure of using an e-wallet. Factors affecting the adoption of e-wallets among students are discussed. The paper presents an analysis and interpretation of the survey conducted among students, which shows a high level of awareness and widespread adoption of e-wallets among students. The primary reasons for using e-wallets include convenience, security, and faster transactions, and the availability of cash back offers is considered important when choosing an e-wallet. The paper concludes that factor influence adoption of e-wallet.

Keywords: E-wallet, online transactions, cashback offers, contactless transactions,

1. INTRODUCTION:

An E-wallet is **an electronic card used for online transactions through a computer or a smartphone**. Its utility is the same as a credit or debit card. An E-wallet must be linked with the individual's bank account to make payments.

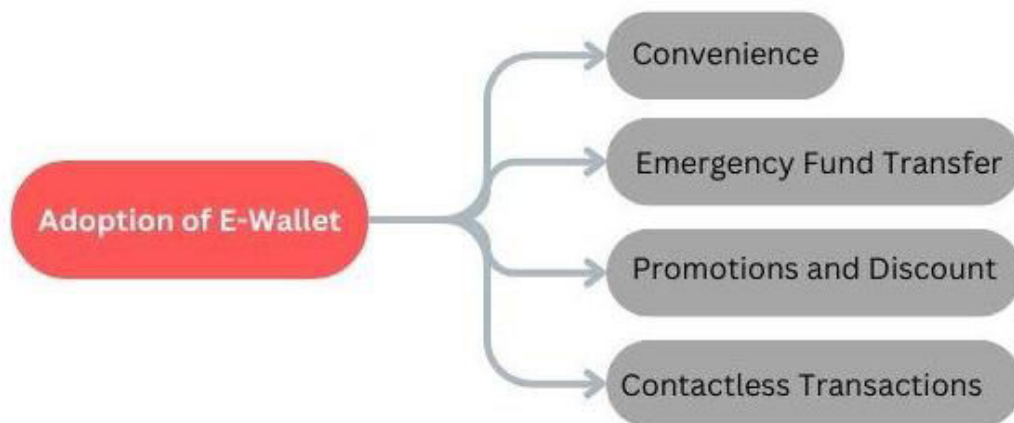
Just like in real life, we carry a physical wallet around that contains cash so whenever we need to, we can spend from that, an online or E-wallet also works like that we pay from an e-wallet whenever we need to, but unlike a real wallet can run out of cash and we have to go the bank or any nearby ATM to withdraw the e-wallet is directly linked with your bank account so it wouldn't run out of money until you have in your account. The concept of e-wallets, also known as digital or mobile wallets, has evolved over the years.

2. The procedure of using an E-wallet :

- 1. Setup:** Users need to download an e-wallet app from the app store and create an account by providing their personal and payment information.
- 2. Adding funds:** Users can add money to their e-wallet by linking it to their bank account, credit, or debit card. Some e-wallets also support direct transfers from other e-wallets.
- 3. Making payments:**
 - **In-store:** When purchasing at a physical store, users can simply open their e-wallet app and hold it next to the payment terminal to complete the transaction.
 - **Online:** For online purchases, users can select the e-wallet as the payment method, and the necessary information will be automatically populated.
- 4. Security:** E-wallets offer advanced security features such as biometric authentication and encryption to protect users' financial information and prevent fraud.
- 5. Record-keeping:** E-wallets provide users with a detailed record of their transactions, making it easier to track spending and manage finances.
- 6. Cost-effectiveness:** E-wallets can be more cost-effective than traditional payment methods, as they often offer lower transaction fees and reduce the need for physical infrastructure.

3. Major Factors affecting the adoption of E-Wallet

In India, the adoption of E-wallet among students has come into force because of:



1. **Convenience:** E-wallets offer a convenient way to make transactions without the need for physical cash. With just a smartphone, students can make payments for various expenses, such as meals, transportation, and online purchases.
2. **Promotions and Discounts:** E-wallets often offer promotions, discounts, and cashback rewards, which can be particularly appealing to cost-conscious students. These incentives encourage students to use e-wallets for their transactions.
3. **Contactless Transactions:** The COVID-19 pandemic has further accelerated the adoption of contactless payment methods, including e-wallets.
4. **Emergency Fund Transfer from Friends or Family:** In situations where an individual faces an unexpected financial need or emergency and doesn't have sufficient funds in their e-wallet, the option to make a quick phone call to a friend or family member becomes invaluable. E-wallets often allow users to receive peer-to-peer transfers in real time.

4. ANALYSIS AND INTERPRETATION:

❖ **Sample Unit:**

The respondents who will be asked to fill out the questionnaire are sampling units. These comprise students.

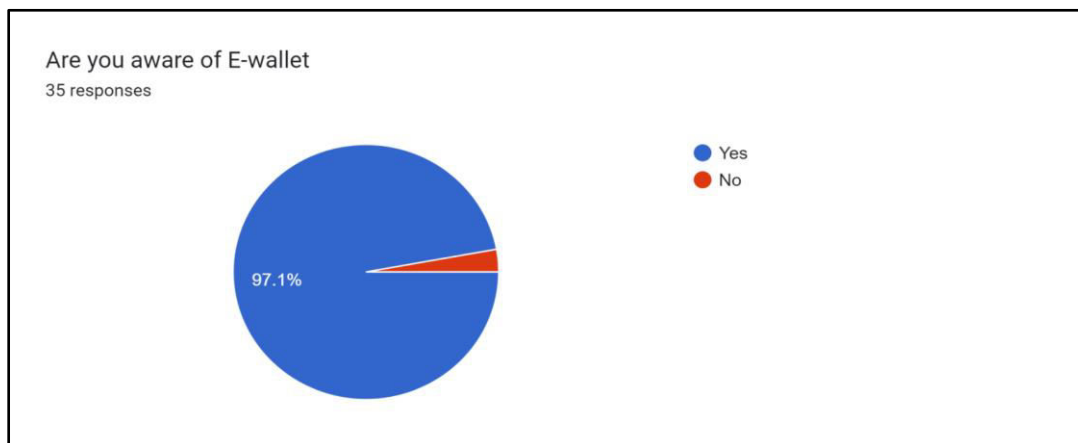
❖ **Sampling Size:**

The sample size will be restricted to only 40, which comprises mainly people from different colleges of Ulhasnagar and Ambernath due to time constraints.

❖ **Sampling Area**

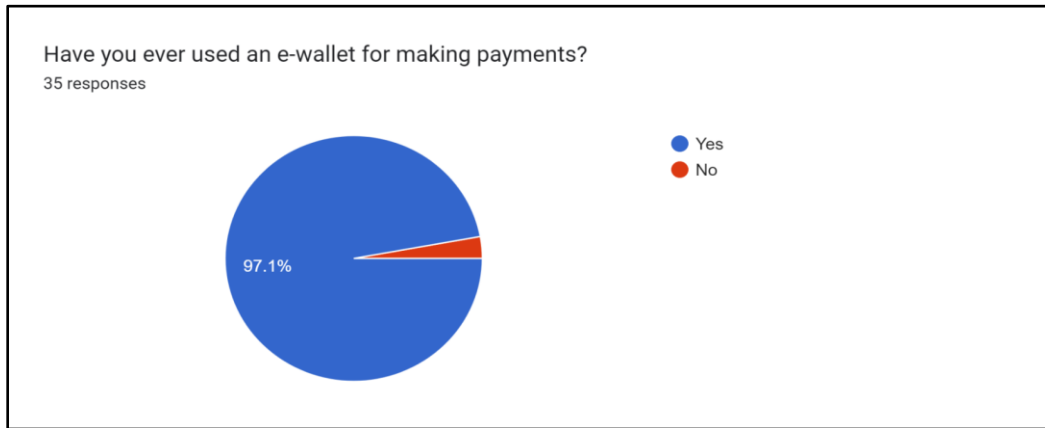
The area of the research is Ulhasnagar and Ambernath.

4.1 Are you aware of E-wallet?



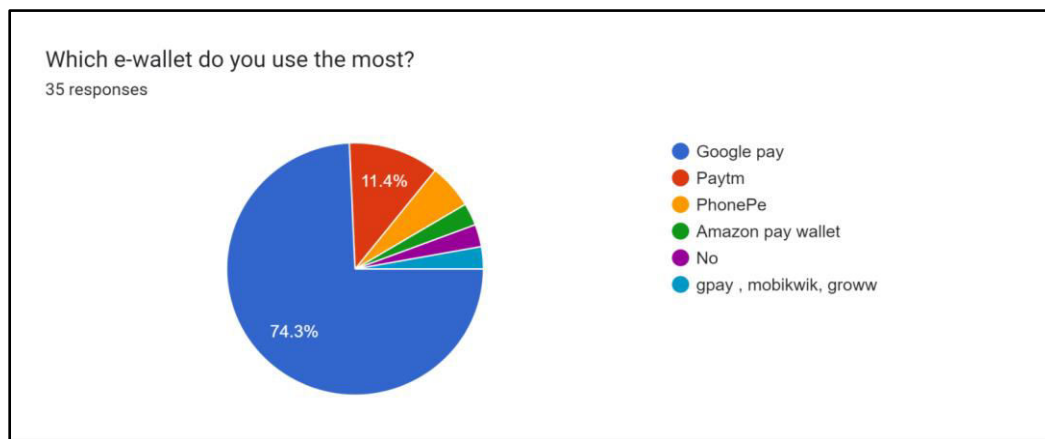
Interpretation: Almost all respondents are aware of e – wallets, this indicating a high level of awareness among student in India. This indicate that people are nowadays aware of e wallet.

4.2 Have you ever used an e-wallet for making payments?



Interpretation: 97.1% of the respondents have used e-wallets for making payments, showing a widespread adoption of this payment method among student.

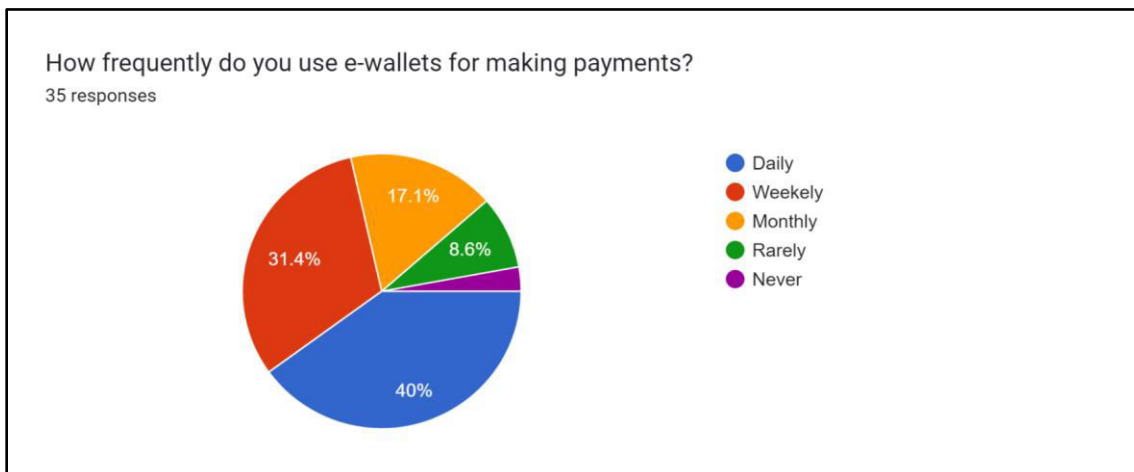
4.3 Which e-wallet do you use the most?



Interpretation: It has observed from survey that 74.3% respondent Use Google pay as their daily basis to make payment, this indicate that majority of people are more comfortable to use google pay more than other e-wallet, the reason must be that google interface is more easy and convenient to use and it is more fast than other e-wallet, google pay also offer rewards and it also launches the game like interfaces in which it is more fun to pay and receive offers and rewards

The second major E wallet player is Paytm. 11.4% respondents are using Paytm as their e-wallet means. The major reason is there cashback features as paytm offer cashback more than offer and rewards same goes to phone pay by respondents of 5.7% and amazon pay as 2.9%.

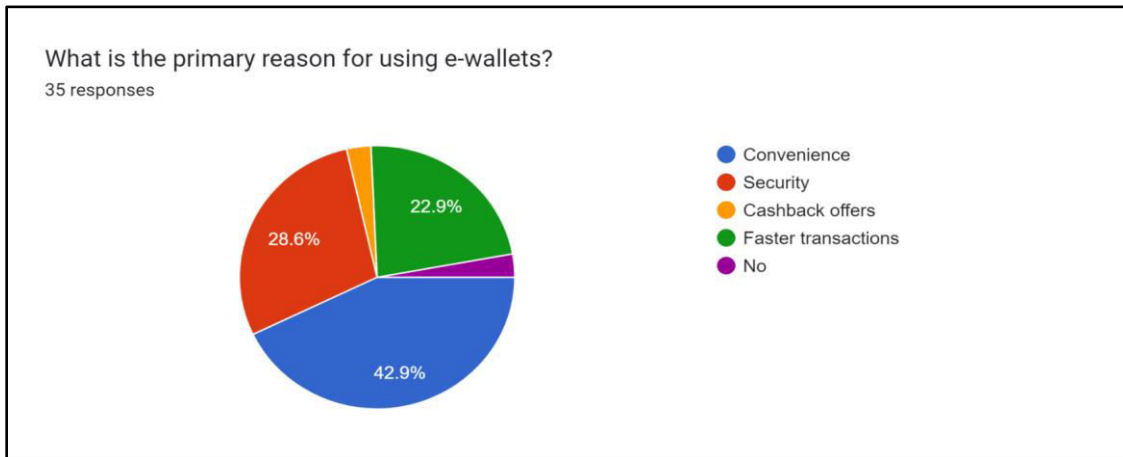
4.4 How frequently do you use e-wallets for making payments?



Interpretation: It has been observed from surveys that the usage frequency varies, with a significant percentage using e-wallets daily or weekly, indicating that e-wallets are a popular choice for regular transactions among student.

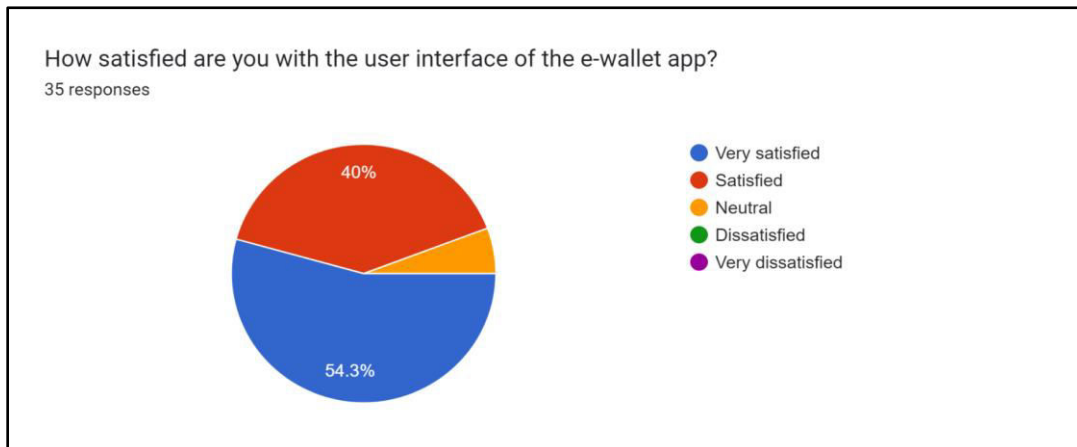
This chart shows that about 40% of respondents are using e wallet in daily basis for their payment mean, 31.4% respondent using e wallet as their weekly basis for their payment means, 17.1% respondent are using the e wallet as monthly basis as their payment means indicating that often uses the traditional mean of payment method more than e wallet system same goes to 8.6% respondent that using e wallet rarely, 2.9 respondent never used e wallet as their payment indicating that there are still peoples that are afraid of using e wallet as their payment means.

4.5 What is the primary reason for using e-wallets?



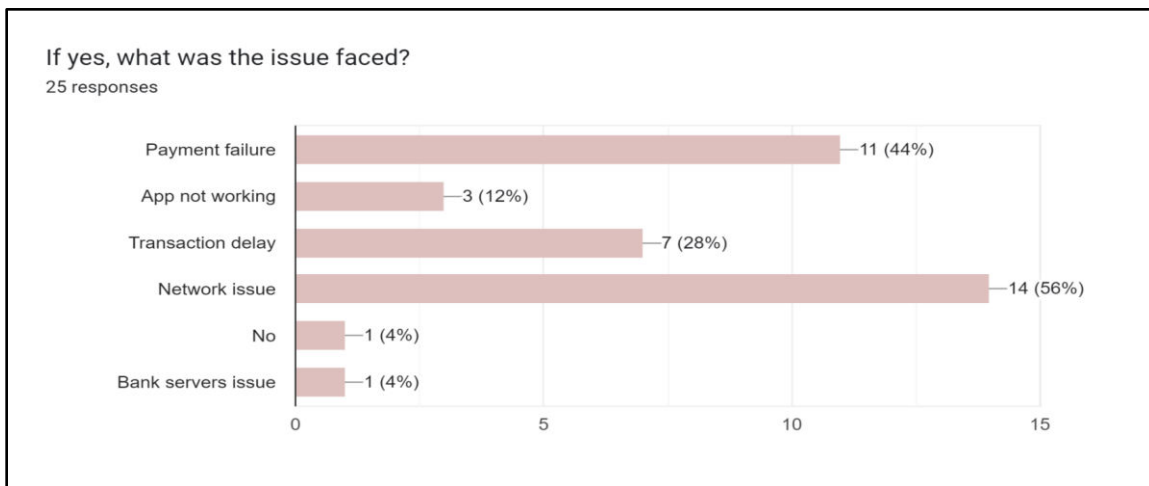
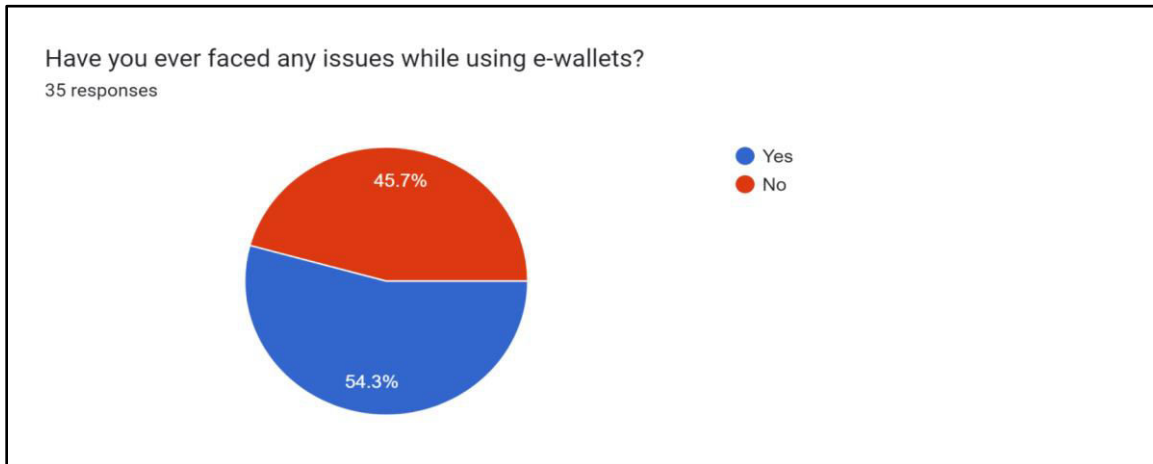
Interpretation: The primary reasons for using e-wallets include convenience most people feel more convenient making payments through e-wallets rather than a traditional payment method, people feel it’s secure to use as they choose e-wallet for because there is no way, and faster transactions, with convenience being the most common reason cited by the respondents.

4.6 How satisfied are you with the user interface of the e-wallet app?



Interpretation: A large majority of the respondents 54% and 40% are satisfied or very satisfied with the user interface of the e-wallet app, indicating a positive user experience.

4.7 Have you ever faced any issues while using e-wallets?

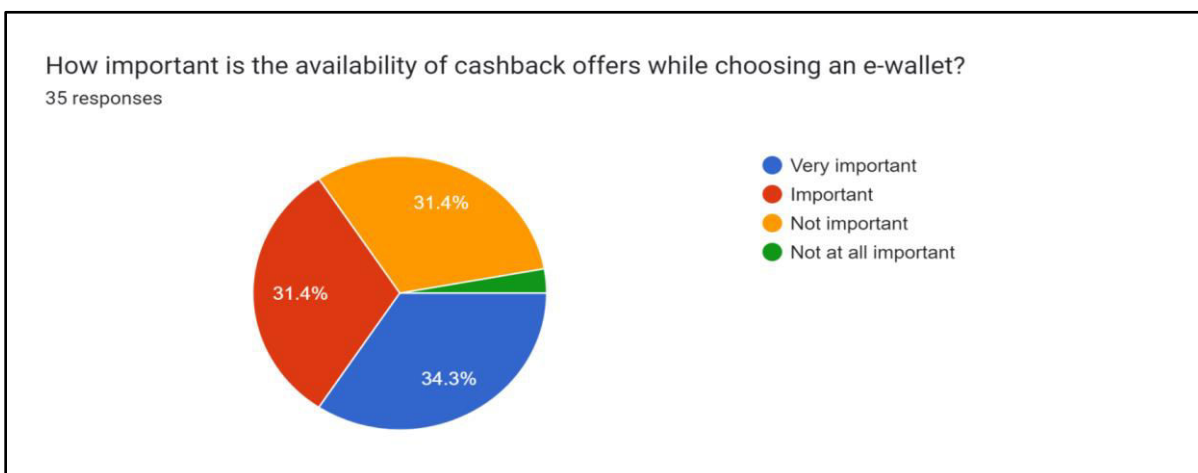


Interpretation: It has been observed from surveys that 54.3 % of respondents have faced issues such as network issues, payment failures, and transaction delays while using e-wallets, highlighting areas that e-wallet providers need to address.

44% and 28% of respondents are facing payment failure or transaction delay indicating that service providers have to improve their transaction system. 12% of respondents are facing application problems, sometimes apps not working, in some rare cases like 4% face bank servers issues.

Most of the time people face problems because of network issues, which indicates that the bank is improving more and more their online payment method system.

4.8 How important is the availability of cashback offers while choosing an e-wallet?

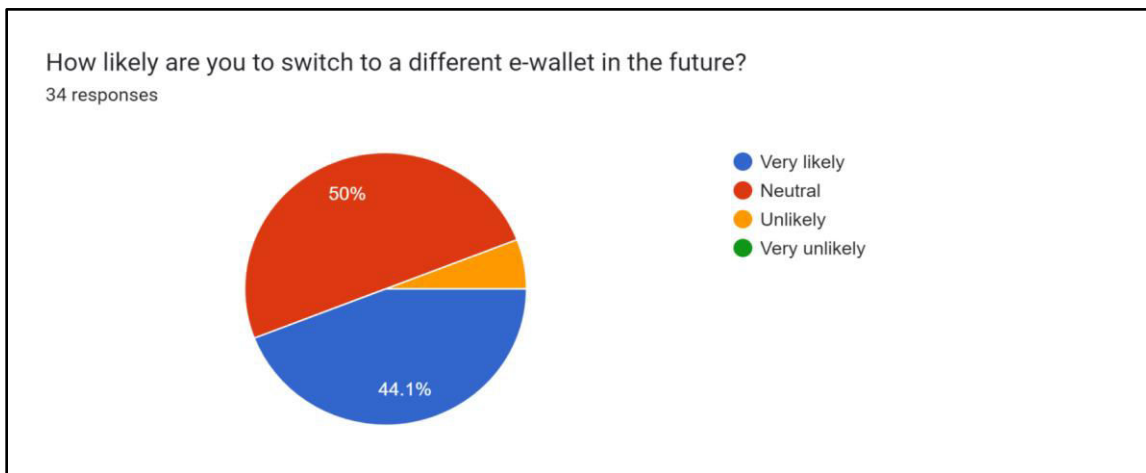


Interpretation: It has been observed from surveys that 34.3% of respondents opinion is that cashback is very important in e wallet, indicating that these people mostly use their respective e wallet for cashback offers. Same goes to 31.4% of respondents. The remaining 31.45 and 2.9% of people thinks that these are empty very important indicating that they use e wallet for just transactions and for convince

The majority of the respondents consider cashback offers to be important or very important when choosing an e-wallet, indicating that such offers influence their choice of e-wallet.

That means the offers provided by the banks in online transactions is also one of the reasons people use it more.

4.9 How likely are you to switch to a different e-wallet in the future?



Interpretation: It has been observed from surveys that 44.1% of respondents are very likely to switch to different e-wallets in future. This indicates that the ewallet company has to improve in their services or launch more offers because most of the people are very likely to switch to different services they have to conduct user research and solve the issues facing by the user to keep them engaged in their platform.

50% of respondent are very neutral about this question indicating that they may or may not change in another platform

Remaining 5.7% are unlikely to change 9 into another ewallet indicating that they are currently satisfied.

❖ CONCLUSION:

We conclude that as per our research, the availability of cashback offers is considered important when choosing an e-wallet, indicating that such offers influence users' choices. The primary reasons for using e-wallets include convenience, security, and faster transactions, with convenience being the most common reason cited by the respondents. A large majority of the respondents (over 80%) are satisfied or very satisfied with the user interface of the e-wallet app, indicating a positive user experience. Most of the time, people face problems because of network issues, indicating that the bank is improving more and more their online payment method system. A significant percentage of the respondents are likely or very likely to switch to a different e-wallet in the future, suggesting that e-wallet providers need to focus on retaining their user base by addressing the identified issues and preferences.

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A STUDY ON ONLINE FINANCIAL SERVICES**Miss. Manisha D Lahori¹, Miss. Abhirami Elavarasa² and Mr. Harish Patil³**¹Assistant professor, ²Student T. Y. B com B & I, ³Student T. Y. B com B & I

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¹lahorimanisha@yahoo.com, ²e.abhi02@gmail.com and ³harishpatil7171@gmail.com**ABSTRACT**

Online financial services a digital platform that allows customers to perform financial activities over the internet. It is a secure and convenient way to manage finances from anywhere and at any time. Online financial services are provided by banks, credit unions, and other financial institutions. Over the last ten years or so, the world of banking and finance has slowly been changing. Banks have moved their services online and often closed high street branches. New forms of payments have emerged using apps and smartphones, alongside banks' own contactless payment cards. In shorts, banking has moved into the digital age. Many customers however have been slower to embrace the changes. Rightly, not everyone is totally confident about security online. However, the coronavirus pandemic has hastened the move to digital because it has been hard to provide face-to-face services safely.

Keyword: Banking and finance, Payments, customer, Coronavirus pandemic, services.

1. INTRODUCTION:

Online financial services have revolutionized the way people manage their finances. With the rise of technology, traditional banking has been replaced by online banking that provided conveniences and accessibility. Online financial services offer a wide range of features that make managing finances easier, faster and more efficient. In this section, we will explore the introduction to Online financial services and discuss the benefits of using these services. One of the main affected areas was finance/payment services. These types of services are increasingly shifting to a digital environment, providing an easier way to manage payments, control finances, and proceed with payments, among other functionalities. These services bring advantages not only for their users but also to banks, financial institutions, and almost any organisation that operates with digital payments. In this work, digital financial services are studied overall. In fact, these services might be divided into three main fields: digital banking, digital management and payment services, and digital wallets. Digital banking is defined as a financial service made through mobile or digital means, allowing to perform transactions, trading, visualisation of history, and sometimes permitting advisory services and cross-selling products. These solutions allow users to invest their money, provide investment proposals, define financial goals, perform payments, and present visualisations of history and performance. Finally, digital wallets are defined as mobile applications that work as a wallet in a way that allows performing payments and storing information such as credit cards, passport details, several payment accounts, passwords, etc. Online banks are better than traditional banks when it comes to minimizing fees and securing the most competitive rates. These banks also tend to offer superior websites and mobile apps with more features. When it comes to finding a full range of financial services all in one place, traditional banks tend to win out. Plus, if you like banking in person or need to deposit cash, traditional banks may be better for you.

2. ONLINE FINANCIAL SERVICES:

There is a growing trend toward buying or using other financial services online. These include are:

- Banking
- Investing online
- Professional advisory
- Stock markets
- Tax/Audit Consulting
- Card payment
- M-Wallets

3. BENEFITS AND CHALLENGES FACED BY ONLINE FINANCIAL SERVICES:**3.1 Benefits of online financial services:**

- **Convenience:** You can access your financial accounts anytime, anywhere, without having to visit a physical bank branch. It's like having a bank in your pocket.
- **Easy account management:** Online platforms make it simple to manage your accounts. You can easily view and organized your transactions, set up automatic payments, and track your spending.
- **Cost savings:** online services may offer lower fees and higher interest rates compared to traditional banks. This can help you save money in the long run.
- **Accessibility:** Online financial services are available 24/7, allowing you to check your balances, make transfers, and pay bills whenever it's convenient for you.
- **Additional tools and resources:** Online services often provide helpful tools like budgeting apps, financial calculators, and educational resources to help you make informed financial decisions.
- **Enhanced security:** Many online financial services use advanced security measures to protect your information. Features like two-factor authentication and encryption help keep your data safe.

3.2 Challenges faced by online financial services:

- **Cyber security threats:** The risk of hackers and cybercriminals trying to access sensitive information.
- **Identity theft:** Protecting against unauthorized access and preventing identity theft.
- **Fraudulent activities:** Detecting and preventing scams, fake websites, and unauthorized transactions.
- **Technical glitches:** Dealing with system failures or disruptions that may impact user experience.
- **Privacy concerns:** Addressing user concerns about data privacy and protection.
- **Mobile security:** Ensuring the security of transactions and data on mobile devices.
- **Money laundering:** Implementing measures to detect and prevent money laundering activities
- **Cross-border regulations:** Navigating complex regulations when providing services across different countries.
- **Technological advancements:** Keeping up with rapidly evolving technology and adapting to new trends.

4. RESEARCH METHODOLOGY:**❖ Sampling Unit:**

The individual who will be asked to fill out the questionnaire include students, professional, teacher, and other who use individual online financial services.

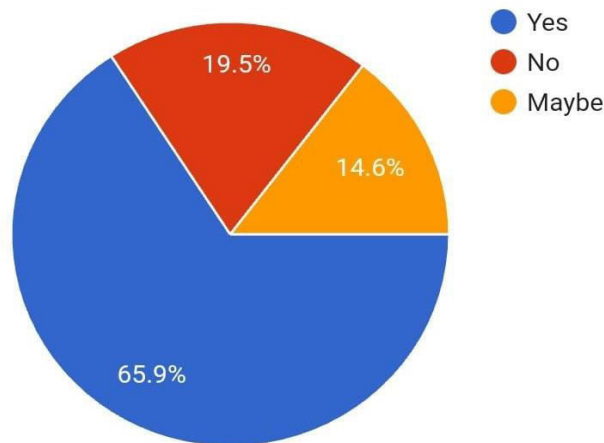
❖ Sampling Size:

The sample size will be limited to only 41 individuals, predominantly from various regions of Ambivali, Ulhasnagar, and Kalyan due to time constraints.

❖ Sampling Areas:

Our research will be conducted specifically in the area of Ambivali, Ulhasnagar, and Kalyan.

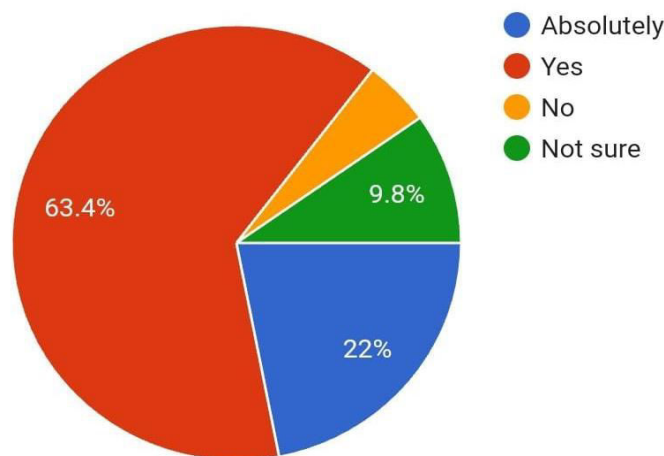
5. ANALYSIS AND INTERPRETATION:**5.1. Have you ever used an online banking platform to manage your finances?**



Interpretation:

From the survey conducted, there are 65.9% of the response that it majority of response has been used the online banking platform for managing their finances. While 19.5% of people are not using. And the remaining 14.6% people are maybe using an online banking platform to manage finance

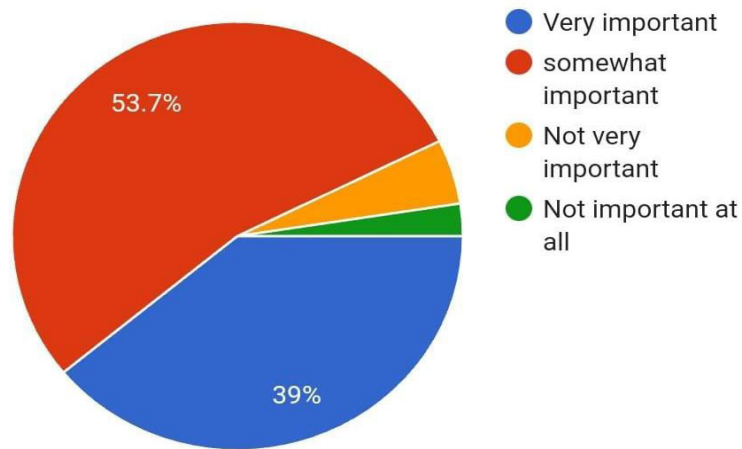
5.2. Do you prefer online financial services that offer a mobile app for easy access?



Interpretation:

From the survey conducted there are 63.4% people are prefer online financial services that offer a mobile app for easy access. And 22.0% are completely prefer. While 9.8% of people not sure about using online financial services that offer a mobile app for easy access.

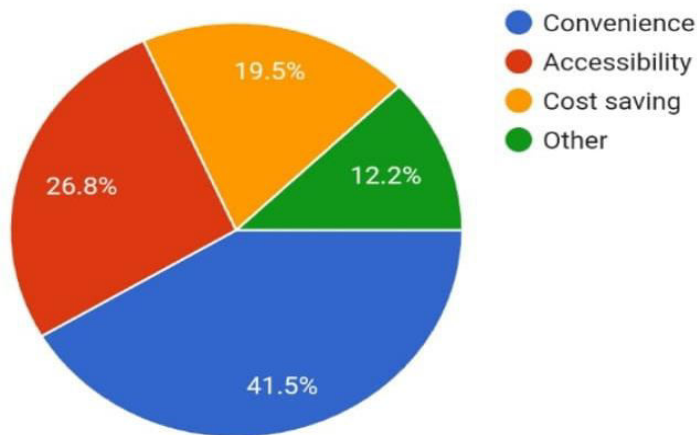
5.3. How important is it for you to have real-time access to your account balances and transaction?



Interpretation:

From the survey conducted there are 53.0% of people it is somewhat important to have real-time access to their account balances and transaction. But for 39.0% people it is very important to have real-time access to their account balance and transaction. And there are low people who agreed it is not important.

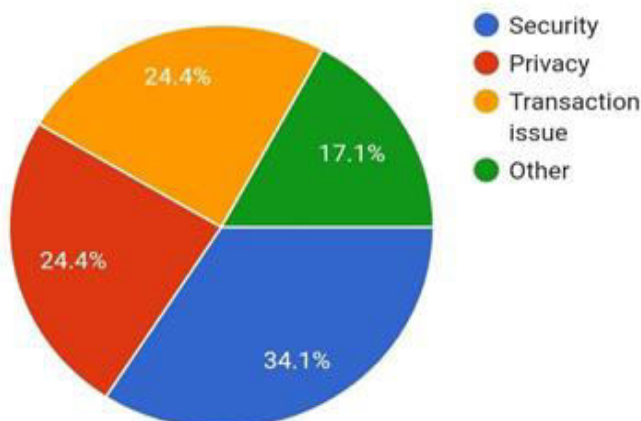
5.4. What is the main reason you choose to use online financial services?



Interpretation:

From the survey conducted there are 41.5% of people convenience is main reason for choose to use online financial services, and for 26.8.0% people accessibility. while for 19.5% of people cost saving is the main reason for choose to use online financial services. And for 12.2% of people other.

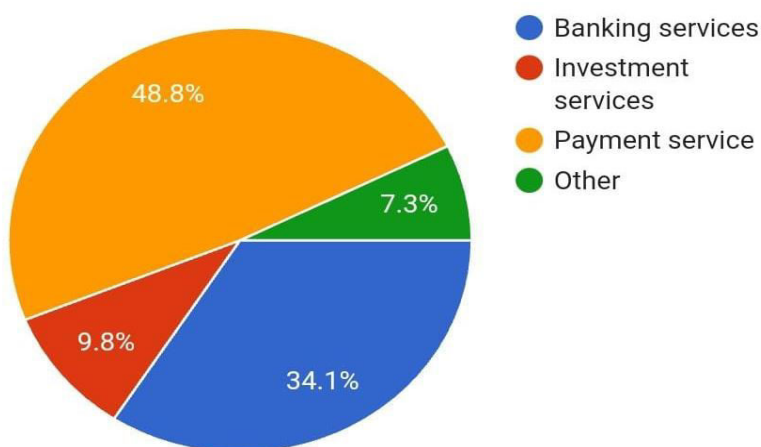
5.6. What concerns or Challenges do have when using online financial services?



Interpretation:

From the survey conducted there are 34.1% of people have security challenges when they use online financial services, and for 24.0% of people have transaction and privacy challenges. While for 17.1% of people have other challenges when they use online financial services.

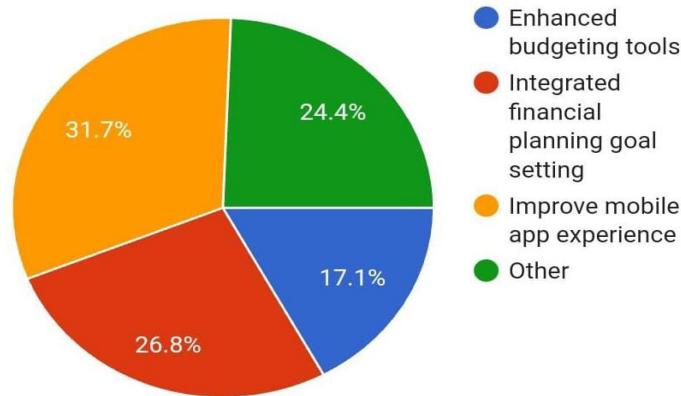
5.7. Which types of online financial services do you use the most?



Interpretation:

From the survey conducted there are 48.8% of people use the most of payment services, and for also 34.1% of people use banking services. While 9.8% of people use investment services and 7.3% of people use other online financial services.

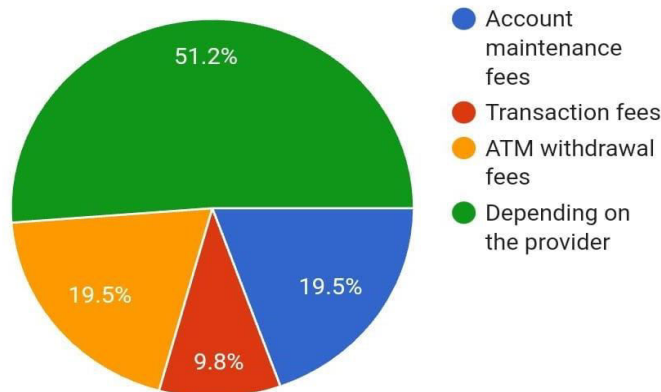
5.8. Which additional feature would you like to see in online financial services?



Interpretation:

From the survey conducted there are 31.7% of people like to see improve mobile app experience additional feature in online financial services. Whereas, 26.8% of people like to see integrated financial planning goal setting additional feature in online financial services want to see. While 17.1% of people like to see Enhanced budgeting tools additional feature in online financial services. And 24.4% of people want to see other features.

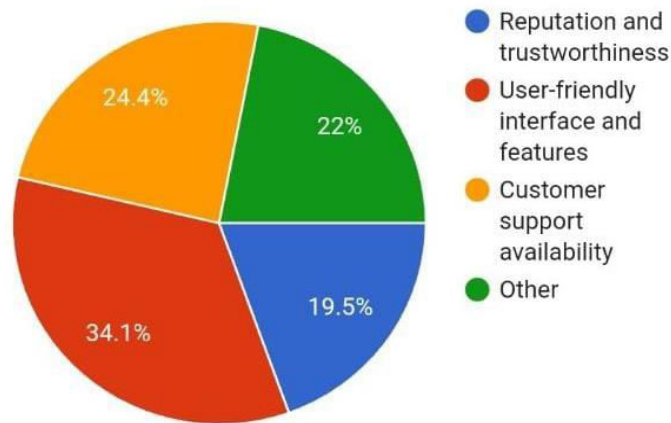
5.9. What are the typical fees associated with using online financial services?



Interpretation:

From the survey conducted there are 51.2% of people said fees associated with using online financial services is depending on the provider. While 19.5% of people said account maintenance fees and ATM withdrawal fees are associated with using online financial services. And 9.8% of people said transaction fees associated with using online financial services.

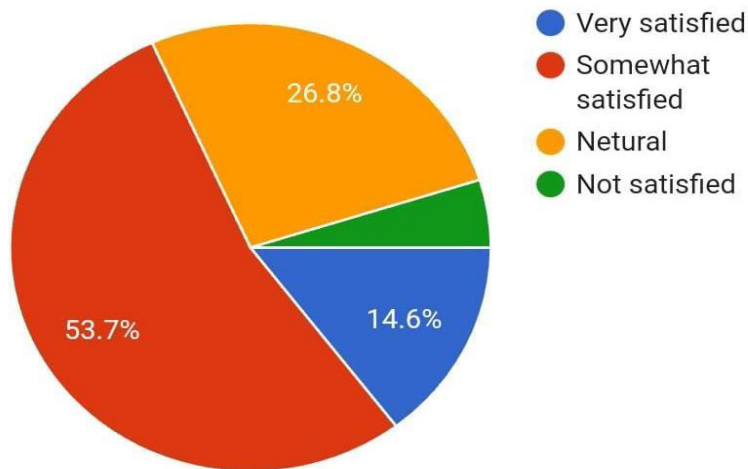
5.10. What should you consider when choosing an online financial service?



Interpretation:

From the survey conducted there are 34.1% of people are said user-friendly interface and feature consider when they choosing Online financial services. And for 24.4% customer support availability. While 19.5% of people said reputation and trustworthiness consider when choosing an online financial service. And 22% of people are said other.

5.11. How satisfied are you with the user interface of your online financial services?



Interpretation:

From the survey conducted there are 53.7% of people are somewhat satisfied and 26.8% of people are Neutral with the user interface on their online financial services. While 14.6% of people are very satisfied and very low people are not satisfied with the user interface of their online financial services.

❖ CONCLUSION:

It has been observed that maximum people use online financial services .The expansion of online financial services also an important driver of economic development and has helped stabilize incomes in rural areas and boost sales for firms in the informal sector. Most of people believe financial services provide many benefits as convenience and easy method. Using data prior to the pandemic shows that wider adoption of digital payments could increase India’s GDP per capita by 3 to 4 percentage points.

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THE ROLE OF DIGITAL TECHNOLOGIES ON EDUCATION**Asst. Professor Mrs Kataria Manisha Sanjaylal**

R. K. Talreja College of Arts, Science & Commerce, Ulhasnagar - 421003

ABSTRACT

In the 21st century, digital technologies have become pervasive in all aspects of society, significantly transforming the landscape of education. This paper explores the multifaceted role of digital technologies on education. The integration of digital tools and platforms has ushered in a new era of learning, challenging traditional educational ways and offering unprecedented opportunities for both educators and learners.

Digital technologies facilitate personalized and adaptive learning experiences, catering to individual learning styles and preferences. The advent of online educational resources, interactive simulations, and virtual reality has expanded the use of instructional methods, bring up a more engaging and dynamic learning environment.

Development to education has been greatly enhanced through digital technologies. Geographical and socioeconomic barriers are being solved as online courses and digital learning materials enable learners to access educational content from virtually anywhere in the world. Virtual classrooms, collaborative platforms, and communication tools facilitate interaction among students and educators. Assessment methodologies have undergone a transformation with the integration of digital technologies. .

In conclusion, the role of digital technologies in education is profound and multifaceted, influencing pedagogy, accessibility, collaboration, and assessment.

Keywords:-Digital technologies, Education, Role, Personality, Digital transformation

**LITERATURE REVIEW:**

Digital technology has increased access to educational resources digital technology provides students a wide range of educational materials ,including e-books, online journals ,and educational websites .Digital technology have changed the ways in which students and educators communicate .online discussion ,video conferencing increased the ability for students to engage with each other and their instructors, increases more dynamic and interactive environment. Technology enhance the student’s interest and create learning more engaging and interesting. Digital also have the negative effect privacy and security concern need for digital literacy and digital citizenship .lastly so many students assess the effectiveness of specific digital tools and platform s in learning outcomes. By evaluating these themes, becomes proof that digital technology has reshaped the landscape of education providing opportunity for improved access, personalisation, and engagement

OBJECTIVES:

- 1) To find the impact of digital technology has had on teaching and learning in education
- 2) To search the advantages and disadvantages of incorporating digital technology in education.
- 3) To survey the role of digital technology in enhancing student engagement and motivation.
- 4) To investigate the power of digital technology in helping the personalised learning experiences.
- 5) To find the effectiveness of digital technology in promoting critical thinking and problem solving skills.
- 6) To inspect the role of digital technology in bridging the gap between traditional and online education.
- 7) To find the challenges and barriers hindering the successful integration of digital technology in education.

- 8) To discuss the ethical consideration associated with the work of digital technology in education.
- 9) To find best practices and strategies for effectively integrating digital technology in educational settings.
- 10) To give recommendations for policymakers, educators, and other stakeholder ,to increase the advantages of digital technology in education.

Advantages: 1) enhanced learning experiences: Digital technology allows for interactive and immersive learning experiences. Students are busy with digital content through videos, interactive exercises, which increase their understanding and retention of information

2) Huge amount of information: with the help of internet students are able to get huge amount of information and resources that can help in learning students can access digital libraries, online database and educational websites to find information on various topics.

3) More interactive: digital technology can help learning make learning more interactive students can participate in online discussion through digital platform.

4) At their own pace:-this helps ensure that students are learning at their own pace and in a way that suits them best.

5) Develops communication skills:-Digital technology facilitates communication among the students and teachers .students and teachers can communicate among themselves through email, online chats which makes easier to ask questions, seek clarification and collaboration on group projects.

6)Flexibility in teaching and learning :-students can access educational content and resources at any time and from anywhere ,which provides flexibility in terms of when and where they can learn .teachers can also create and deliver online lessons which allows flexibility in their teaching methods.

7) Assessment and feedback:-online quizzes and assessment can be automated providing immediate feedback to students and allowing for quick identification of areas.

Disadvantages of digital technology in education:

- 1) It increase the cost .Small colleges they are not able to afford.It also require regular additionally technology become outdated quickly
- 2) All students are not able to access technology due to poor internet connection.
- 3) Digital technology distracts the students from learning with access to social media and communication platforms.
- 4) Internet provides vast information not all the content is accurate and reliable.students may suffer because of this
- 5) More use of technology in education students becomes fully dependent on technology. For small task also they depend on technology.
- 6) Due to use of technology traditional method of teaching is absent.so the students are not able to develop soft skills and there is absent of personal interaction
- 7) Due to use of technology can lead to health issues.It may cause eye strain, headache and disturbed sleep pattern.

CONCLUSION

In conclusion, digital technology has played a significant role in transforming education. It has provided a wide range of facilities for learning, expanded access to education, and improved the overall learning experience for students. Digital technology has increased personalized learning, collaborative learning, and remote learning, making education more inclusive and flexible. It has also made resources, information, and educational tools readily available to students and teachers. Furthermore, digital technology help in development of critical thinking, problem-solving, and digital literacy skills. For digital skills among Overall, digital technology has changed education and has the potential to continue shaping the future

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A STUDY ON SOCIAL MEDIA MARKETING IN DIGITAL AGE**Asst. Prof. Mahek Sidhwani¹ and Asst. Prof. Komal Mansukhani²**^{1,2}R. K. Talreja College of Arts, Science & Commerce, (CMC - Unaided), Ulhasnagar - 421003¹maheksidhwani@gmail.com and ²komal.mansukhani@gmail.com**ABSTRACT**

Over the past century, the marketing industry has experienced unthinkable transformations. One can never have imagined the extent to which marketing tactics, tools, and techniques have undergone alteration. In a conventional economy, a market was limited to a physical location with several time, location, and utility constraints. Since all of the markets are at our fingertips, the global market has shrunk to the size of a human palm as a result of globalization. Social media, which began as a forum for interpersonal communication, has reportedly evolved into a tool that is useful for brand positioning, advertising, and a host of other marketing management tasks.

The use of the IT domain in digital marketing has proven to be beneficial for various firms in terms of business expansion and sales growth. Social media marketing platforms are incredibly powerful tools that businesses can use to grow their brand awareness, draw in customers, and track data. This paper's main goal is to assist a business in selecting the best social media platform for marketing by providing a comparative analysis of the several well-known platforms. In this comparison, various social media marketing platforms—such as Twitter, Facebook, Instagram, YouTube, Linked In, and Facebook—are examined according to their average engagement rate, monthly active users, and monthly active users' demographics. The comparison indicates that the most popular social media platforms for social media marketing are Facebook, YouTube, and Twitter.

Keywords: Social media, Marketing, Facebook, Google+, Twitter, Digital Marketing, IT marketing, Business strategy, marketing

1) What is Social Media Marketing?

A type of online marketing known as social media marketing (SMM) makes use of social media apps as a promotional tool.

Through these social media channels, brands can engage with their audience in order to:

- create a community of followers to exchange and interact with content,
- improve sales, and
- establish a brand.

Brands may get more visibility by creating content that is relevant and that people would want to share with their own networks. Additionally, when used as a recruiting tool, it broadens their reach to include fans, potential clients, and even future workers.

In addition to gaining client input, social media marketing helps businesses appear more approachable. Organizations can build ties with their audience through social media. It provides a forum for end consumers to voice grievances, ask questions, and generally be heard. Additionally, it provides brands with the chance to react, modify, and enhance their commercial procedures or merchandise.

Facebook, Twitter, LinkedIn, YouTube, Pinterest, Instagram, and Snapchat are a few of the well-known social networking apps. Every platform has features that add appeal to using it. Furthermore, when a company integrates many channels to deliver a multichannel message, customers can view communications on their preferred channels.

2) OBJECTIVE OF THE STUDY

1. To examine the idea of Instagram, Facebook, and Snapchat as three social media platforms.
2. To evaluate three social media sites using the SWOT method.
3. To assess the Competitors analysis of three social media platforms Instagram, Facebook, and Snapchat.
4. To examine the various tactics employed by three social media networks.

3) RESEARCH METHODOLOGY

The social media marketing strategies employed by Instagram, Facebook, and Snapchat—three of the biggest social media platforms—have been compared using the case study method.

4) LITERATURE REVIEW

Review of literature is a written overview of major writings and other sources on a selected topic. This provides a critical review of miscellaneous studies, researches, books, scholarly articles, blogs and all other sources related with social media marketing strategies.

1. Brendan James Keegan and Jennifer Rowley (2017) contributes to knowledge regarding social media marketing strategy by developing a stage model of SMM evaluation and uncovering the challenges in this process. The research paper has developed a Social Media Marketing Evaluation framework. This framework has the following six stages: setting evaluation objectives, identifying key performance indicators (KPIs), identifying metrics, data collection and analysis, report generation and management decision making. Moreover, the paper also identifies and discusses challenges associated with each stage of the framework with a view to better understanding decision making associated with social media strategies. Two key challenges depicted by the study are the agency-client relationship and the available social analytics tools.

2. Rodney Graeme Duffett (2017) examines the influence of interactive social media marketing communications on teenagers' cognitive, affective and behavioral attitude components in South Africa. The paper also studies the impact of a number of additional factors such as usage (access, length of usage, log-on frequency, log-on duration and profile update incidence) and demographic (gender, age and population group) variables on young consumers' attitudes toward social media marketing communications. The study ascertained that social media marketing communications had a positive influence on each attitude component among adolescents, but on a declining scale, which correlates to the purchase funnel model. Thus this investigation also makes an important contribution to attitudinal research in developing countries, where there is a lack of research in social media marketing communications. The practical implication of the study is that the companies and their brands should consider using and/or adapting their strategies based on the declining impact of social media marketing communications on the hierarchical attitude stages among young consumers and the divergent influence on usage and demographic variables when targeting the lucrative and technologically advanced, but capricious, Generation Z consumers.

3. Priyanka P.V and Padma Srinivasan (2015) in her research study identified various factors that determine the purchase of a product using social media from a customer's point of view. A model from the retailer's perspective has been developed that explains how social media can be used for increasing customer loyalty. The study concludes that continuous customer support services will result in improvement of customer retention. New applications and social platforms will flourish and allow even greater personalization and real-time, location-based engagements in media.

4. In a recent case study by Christopher Ratcliff (2014) on a global organization that appears to have mastered its social media strategy, Ford. In his blog, he explains how Ford has included the key success elements in its strategy including customized posts, user connectivity through tone of voice and perhaps most importantly, a social media team that reads and responds to every single comment made by followers. However, it is worth noting that Ford has worked out what works for its own business, and this exact strategy may not necessarily drive the same achievement for different organizations.

5) BENEFITS OF SOCIAL MEDIA MARKETING

Expand your audience: Over 3.6 billion people utilize social media platforms together. Brand exposure can be greatly increased with just one post shared.

Increased contentment among customers: Businesses engage with their customers on social media in addition to marketing to them. This can foster one-on-one interactions and enhance customer service.

Cost-effective tool: The expense of running a social media operation might be minimal if done well. After the team, program, and expertise are established, marketing teams find it to be very low overhead and simple to operate.

Boost the number of visitors to your website: Posts on social media are a fantastic method to increase website traffic for a brand. Users might be encouraged to click through and interact with a brand further by promoting blog articles, landing page offers, and other information.

Obtain deeper understanding: Each social media platform's analytics and reporting tools may be used to learn more about a page's followers, their interests in content, and their preferred methods of interaction with brands.

6) LIMITATIONS OF SOCIAL MEDIA MARKETING

A laborious procedure: To make sure social media efforts are successful, a lot of time can be invested in them. In addition, marketing teams have to answer questions and consistently add fresh information to the calendar. Small marketing teams may find it challenging to fully utilize SMM as a result.

Require resources that are qualified: The correct individual or group is needed to manage a social media marketing campaign. Employees at entry level are not beneficial to social media marketing strategies. Experienced and knowledgeable social media marketers are essential instead.

Must hold off to see ROI: SMM requires sustained investment. Social networking sites have a high return on investment, but they don't show benefits right away. Many pieces of content over extended periods of time define an SMM program's success rather than just one.

Competitor study on the market: Sharing content on social media platforms opens up a public platform where any users, including rivals, may view it. There isn't a way around this.

Reputation of a brand is susceptible: SMM might expose a brand to negative publicity and public humiliation. Customers that resort to social media to express their emotions can leave a lot of negative reviews. Additionally, anything a business says or does will be noticed and taken seriously due to the public nature of the platforms. Companies should respond more quickly to reduce this danger.

7) Social Media Marketing Platforms

Social media is the platform that enables real-time communication with customers and solicits their opinions. Social media is a virtual platform that enables businesses to target their potential audience through online adverts on multiple platforms and has the ability to reach a huge audience. The many social media platforms that are now being used for digital marketing are covered in this section.

The Different Types of Social Media Platforms

1. Social networking (Facebook, LinkedIn, Google+).
2. Micro blogging (Twitter, Tumblr).
3. Photo sharing (Instagram, Snapchat, Pinterest).
4. Video sharing (YouTube, Facebook Live etc.)

The various social media sites that are utilized for marketing include LinkedIn, Facebook, Instagram, YouTube, and Twitter.

Facebook: Facebook has the highest number of active users among social media marketing platforms, making it one of the most well-known. You may target the right audience for your business with the use of Facebook adverts. Facebook offers more flexibility than Google AdWords, budget-friendly digital marketing, an easy way to get more likes on the platform, a way to create targeted ads based on specific criteria, and analytics to track the growth and effectiveness of the ads. Conversely, though, Facebook adverts do not ensure clicks or sales; in fact, some users may find ads bothersome and report them as spam.

Instagram: Another well-known social media marketing tool with nice upgrades is Instagram. Instagram encourages creativity, expression, and invention among its users because it is a visual platform. Instagram offers a cost-effective solution for creating ads with distinctive themes. Instagram ads are incredibly eye-catching and visually appealing, making it very simple for businesses to target the audience. Instagram has the hashtag feature as well, making information sharing simple. When it comes to audience size, Instagram is more constrained than other platforms. Managing and updating Instagram advertising takes a lot of time.

YouTube: Businesses can use YouTube Ads or their own YouTube channel to post informative videos to promote their goods and services. YouTube has options that make it simple to share content on other social media networks. YouTube advertising is incredibly cost-effective and accessible to a wide audience. YouTube advertising helps businesses quickly target their audience. Compared to other social media sites, YouTube has higher user engagement times. On the other hand, because the user is not allowed to choose which commercial plays, they have no influence over the YouTube ads. With the option to skip advertising in five seconds, users can simply avoid the advertisements on YouTube.

Twitter: Twitter is an effective marketing tool that businesses of all sizes can use to interact with other businesses and reach new potential clients. Twitter enables businesses to quickly learn about the brands and

services that people are discussing, as well as the reactions people have to a particular product or service. Twitter marketing offers a wide target base and high levels of interaction.

LinkedIn: LinkedIn marketing facilitates communication, raises brand awareness, generates leads, shares content, and cultivates relationships for businesses. LinkedIn marketing is affordable and contributes to the development of professional networks among professionals. The various social media marketing platforms are compared in the next section.

8) Companies that gain from using Social Media Marketing

Businesses that launch a successful social media marketing campaign stand to gain a lot. The following are a few instances of companies that stand to gain from social media marketing initiatives:

Startups and Small Enterprises

Startups and small enterprises can benefit greatly from social media marketing. It helps young companies raise some awareness about what they have to offer. Building a customer base can begin with using social media to market goods and services to a new audience.

Direct Marketing Businesses

These companies develop through communities and are highly entrepreneurial in nature. Social media can also be used to connect friends, family, and other people in order to create communities.

Originally, they were house parties with Tupperware and Mary Kay products. However, social networking apps are opening doors for fresh waves of direct sales businesses, like Thirty-One Gifts and LuLaRoe. Hosts are no longer required to have their parties in their houses. Alternatively, they might use social media platforms to throw online parties where consultants could showcase their products.

Real Estate

Social media helps real estate businesses by advertising open houses and displaying pictures of available properties. Users can watch and consume video footage of these properties in easily consumable ways through features like Facebook Live and Instagram stories.

B2B Businesses

When done properly, B2B marketing teams can appear in the relevant person's newsfeed and are more adept at identifying who their target prospects are.

The information shared about users on social media sites aids in defining the audience. Additionally, businesses can get the correct message in front of that decision-maker at the right moment by utilizing the social media advertising tools.

9) Comparative SWOT analysis

	Facebook	Instagram	Snapchat
Strength	<ul style="list-style-type: none"> ▪ Facebook's HR policies are considered among the best in the social media industry and globally. ▪ CEO Mrk Zuckerberg has a strong visionary approach that encompasses the company's culture, stability, innovation, and sustainability. ▪ Facebook is a very effective marketing tool, with over 2 billion users using the platform daily. ▪ The most potent and effective tool Facebook has is its 2 billion users. 	<ul style="list-style-type: none"> ▪ Instagram filters allow users to share images and videos in a stylish way with a variety of features. ▪ The app is available in over 30 languages worldwide. ▪ Instagram is used by well-known brands to advertise their products, such as Cultfit and BATA Shoes. 	<ul style="list-style-type: none"> ▪ Snapchat protects user privacy by allowing users to delete their own messages. ▪ Compared to its rivals, Snapchat attracts a higher number of users through the use of visual adverts or photographs. ▪ An increase in client usage has a 36% yearly growth rate.

<p>Weakness</p>	<ul style="list-style-type: none"> ▪ Users' concerns about privacy are not addressed by Facebook. ▪ Due to this, Facebook is gradually losing users even though it is very popular. ▪ Additionally, it is unable to stop the spread of fake messages that go viral and spread over the globe in less than five minutes. ▪ Finally, data indicates that advertisements account for more than 98.5% of Facebook's revenue. 	<ul style="list-style-type: none"> ▪ Big Internet is needed to broadcast any videos or reels. ▪ Personal data or personal information of some celebrities has been hacked and leaked in several cases. ▪ Unexpected app terminations can occasionally occur due to a lack of internet access. ▪ Many companies have a practice of charging customers for promotions that encourage users to click on links to their websites or products, something that most users do not do. ▪ Users simply click the link and go to the following page. 	<ul style="list-style-type: none"> ▪ Even though Snapchat had an IPO offer in 2012, its stock value was discounted, which hurt the company's favorable image. ▪ Records reveal that 96% of Snapchat's revenue comes from advertising, despite the platform seeing a 36% yearly rise in users. ▪ After using the app for a month, they will delete it.
<p>Opportunities</p>	<ul style="list-style-type: none"> ▪ Facebook might expand its business into online movie streaming apps, food delivery apps, and dating apps. ▪ The majority of Facebook users are younger generations. ▪ More features can be added to draw in members from different walks of life. ▪ One such feature is the ability to have live conferences with up to 50 participants. ▪ Many people do not understand this idea. This should be drawn attention to and used as a chance. 	<ul style="list-style-type: none"> ▪ It's now simple to target an audience and turn that into a chance to draw in more customers for your brand. ▪ Over 80% of users follow at least one company of their choosing, according to data. ▪ Companies can take use of this to bolster their brand. ▪ By employing transitory content that induces "FOMO" in users, businesses can leverage the chance to draw in customers. 	<ul style="list-style-type: none"> ▪ With more people choosing to "Work from home," instant messaging is becoming essential. ▪ Therefore, additional features can be added to current ones to draw in clients.

<p>Threats</p>	<ul style="list-style-type: none"> ▪ Facebook needs to focus more on the same issues as rival messenger apps like Instagram, Pinterest, and Snapchat have emerged. ▪ Facebook has been banned in some countries, including China and Russia. ▪ In 2019, there was a significant data breach that exposed user personal information to the dark web. 	<ul style="list-style-type: none"> ▪ To increase user involvement, more features must be introduced. ▪ If not, users grow tired of the same features. ▪ A lot of Instagram apps for cars enable users to plan their posts for a likely one-month duration. ▪ The automation mechanism will continue to post on their behalf, saving them the trouble of logging into the site. ▪ The quantity of active users has decreased as a result of this functionality. 	<ul style="list-style-type: none"> ▪ It's not as popular as other apps mentioned here, like Facebook and Instagram. ▪ This is because certain countries, including Dubai and Qatar, have banned voice over internet protocols, which raises the possibility of banning Snapchat in those nations.
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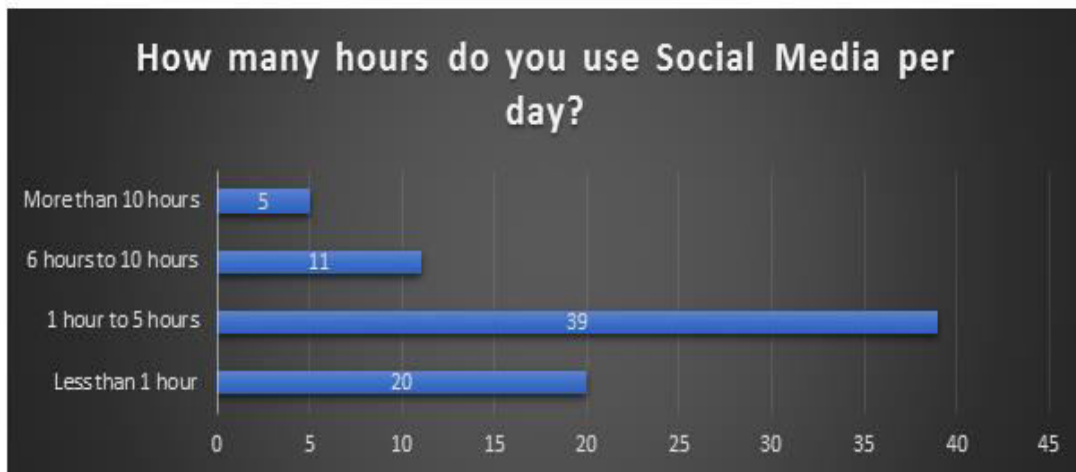
10) Competitors analysis of three social media platforms Instagram, Facebook, and Snapchat

Elements	Facebook	Instagram	Snapchat
Creating audience	Facebook increases the size of its audience by including more detailed captions in their advertisements. Based to the Lulu Facebook ad case study, captions draw in more viewers.	Similar businesses can be displayed on the Instagram app, much like the automotive procedure, allowing viewers to view the business profile and begin following, which then grows the audience.	All businesses on Snapchat can obtain the user IDs or maid IDs for their enterprises through a feature called Snap Audience Match.
Unique selling point	Facebook, the advertising network that controls about half of all time spent on mobile devices, has seen an increase in usage as more individuals become users worldwide.	Instagram users may enhance the beauty of their images with a wide range of editing tools and effects available.	Snapchat's unique selling proposition is its transience, which implies that consumers would experience "fear of missing out" due to the disappearing advertisements.
4P's	Product: Online services Price: Free Place: Websites, Mobile apps Promotion: Word of Mouth, Ads on TVs, radios, etc.	Product: Photo sharing, messengers Price: Free Place: Websites, Mobile apps Promotion: Word of Mouth, Ads on TVs, radios, etc.	Product: Photo editor, Modifier Price: Free Place: Websites, Mobile apps Promotion: Viral videos, Word of mouth.
Market positioning	According to a recent poll conducted in October 2022, Facebook is in the leading place with 2.797 billion users worldwide	According to a recent poll conducted in October 2022, Instagram has 1.287 billion users worldwide, placing it in sixth place.	According to a recent survey conducted in October 2022, Snapchat is ranked tenth globally with 538 billion users.

Other services Apart from messenger app,	There are additional Facebook services than the messaging app, socializing Whatsapp, and Facebook messaging Kids.	Like other services like social sensei, combin, etc., Instagram's primary offering will be services like ampluence, a feature that shields users' actual audience from phony accounts or automated communications.	Standard features of Snapchat, such as sharing real-time locations, will be available.
Overall impressions in the minds of users	Average scores	4 out of 5 is the best rating. Standard features of Snapchat, such as sharing real-time locations, will be available.	Best rating of four stars based on user perspective

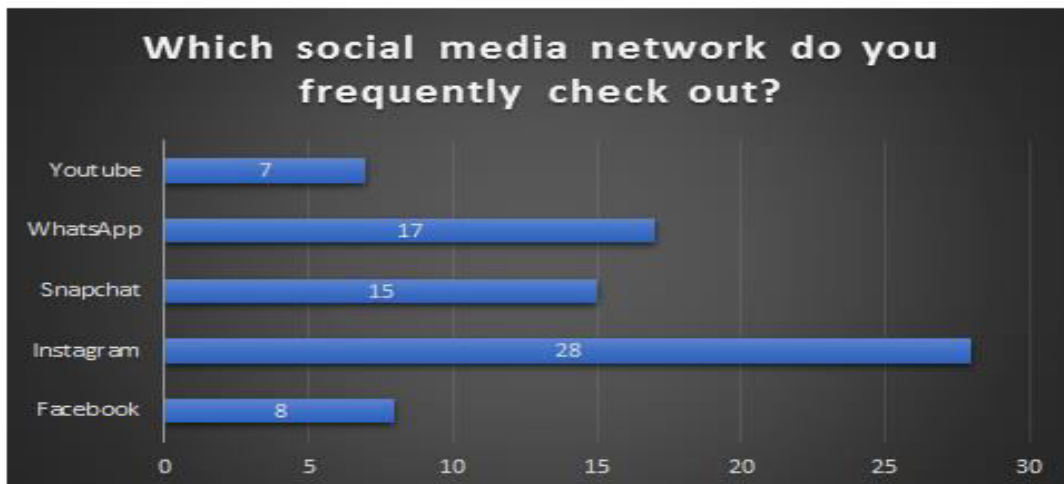
11) Analysis & Interpretation

a) What is the average amount of time you spend on social media each day?



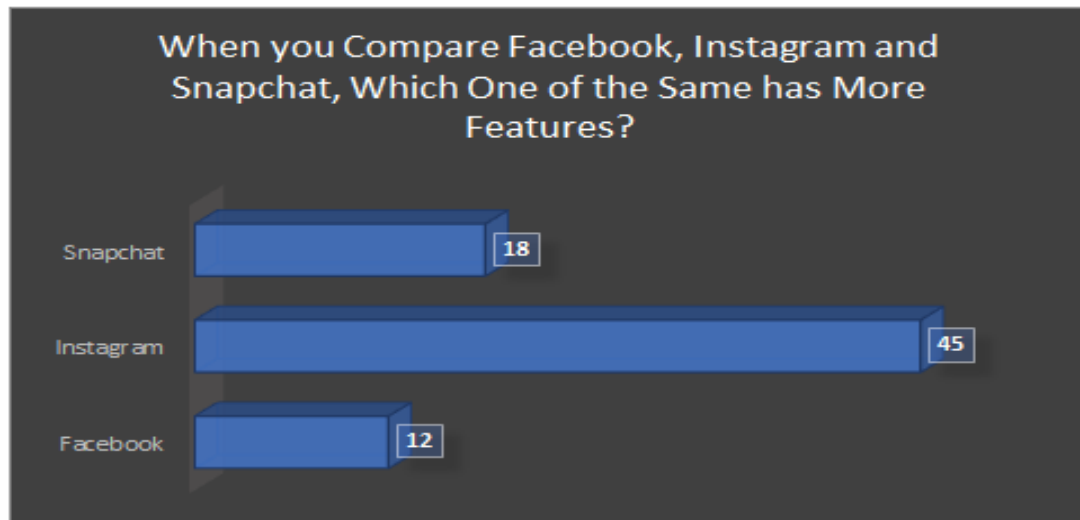
The statistics about the amount of time respondents spend on social media each day is shown in the chart. Only one to five hours a day are spent on social media, according to 39 of the respondents. 11 respondents use social media for six to ten hours every day. 5 of the respondents use social media for more than ten hours per day. Ten responders took less than sixty minutes.

b) Which social media network do you frequently check out?



The above bar diagram depicts the respondent’s regular social media platform usage. 28 of the respondents use Instagram regularly. 15 respondents use Snapchat regularly. 8 respondents use Facebook regularly.

c) When you compare Facebook, Instagram and Snapchat, which one of the same has more features?



45 respondents concur that Instagram is more feature-rich than Facebook and Snapchat. 12 Respondents claim that Facebook lacks any useful functions. 18 respondents claim that while Instagram has less features than Facebook, Snapchat has more features overall.

LIMITATIONS OF THE STUDY

For the comparison study, just three social media platforms—Facebook, Instagram, and Snapchat—were utilized.

12) FINDINGS OF THE STUDY

Social media has emerged as a new business trend. Businesses need to adhere to some key social media tactics and strategies. However, even while companies work hard to draw in more customers, there are several important truths that companies need to be aware of in order to increase sales. We have conducted a comparison investigation of Facebook, Instagram, and Snapchat; hence, we will address each study finding individually.

FACEBOOK:

Facebook has fewer users than Instagram and Snapchat, but it still has significant drawbacks, such as privacy concerns. In the event that Facebook continues to lack verified users, the privacy problem will never be resolved. The proliferation of bogus messages on Facebook in less than five minutes is a significant and more overwhelming menace. Facebook has the potential to reinvent itself as a video calling app, entertainment app, or meal delivery service. Facebook offers a platform for live conferences, but it can only accommodate 50 people at a time. One can turn this into an opportunity. The biggest danger to Facebook is its prohibition in the most populous nations, including China and Russia.

However, businesses can use captions as a big draw for new users, as customers seek for more businesses that have captions or that are featured in the business's caption. Despite having 2.797 billion users, Facebook has received an average rating of three out of five based on user feedback. According to a previous study, content is essential for product promotion. Companies using Facebook to produce videos as a means of raising awareness. Resharing Facebook's most popular material as a means of expressing gratitude or congratulations to individuals who have viewed it is the most effective approach for businesses looking to increase their viewership. Advertisers can also gain insights about their target audience and how people respond to content by using Facebook Insight.

INSTAGRAM:

Instagram has evolved into a vital link for entrepreneurs looking to sell their goods more strategically.

Businesses entice customers by offering links, which require clicking—something that many customers choose not to do. Since it is the primary means by which users will see the product that the advertiser want, the firm ought to give the aforementioned issue greater attention. According to data, over 80% of users follow at least one company of their choosing. Companies can take advantage of this to bolster their brand. Instagram marketers mostly employ a tactic known as "FOMO," or the fear of missing out on an opportunity that presents itself at a specific moment.

The primary risk associated with Instagram marketing is the automobile system, which allows businesses to schedule content for display for a month, regardless of any modifications to the discount or other offers.

The majority of consumers are familiar with the firm mostly through the automotive Instagram system. If a user chooses to follow Bata shoes, comparable accounts such as Nike's are displayed, encouraging users to follow them as well. Businesses can use a plethora of Instagram marketing opportunities, such as feeds, reels, hashtag usage, bio-optimization, and adding promotional content to stories. Instagram offers all of these tools for businesses to use. Paid advertising typically draws a larger user base.

SNAPCHAT:

A comparative case study demonstrates that Snapchat is less popular than Facebook and Instagram. In essence, Snapchat is a photo-editing app that encourages users to snap, edit, and post selfies to their accounts as stories. Because Snapchat has many of the same functions, users download and use the app for a while before uninstalling it because the features are not very special. Because of its fleeting content, Snapchat is becoming more and more popular as users dread losing out.

Snapchat's involvement in business will not be very effective because its user base is smaller than that of Facebook and Instagram. The user name has one issue connected to it. Although it is possible to create a corporate Snapchat account, the username associated with the account cannot be altered. Although Snapchat has a feature that allows business stories to be posted, in order to increase business, these stories must also be promoted on other social media platforms.

The comparison study's conclusions thus demonstrate that no social media site is flawless. Each has flaws of their own. Instagram is the best social media platform for business marketing. Facebook has more users than it does, but there are drawbacks, such as the possibility of private account leaks or hacking, which increases the risk to corporate accounts as well. In comparison to Facebook and Snapchat, Instagram boasts a greater feature set. Thus, companies may take advantage of all the elements that draw customers in, such as using reels, hashtags, and posting as stories.

13) CONCLUSION

Social media provides a platform for people to get together and express themselves collectively in order to achieve their goals.

One online marketing strategy is social media marketing. While there are some similarities between it and traditional marketing strategies, there are also differences in terms of how each operates and approaches customers.

Facebook, Instagram, and Snapchat are the three social media sites that are the subject of the aforementioned study's comparative analysis. The case study research demonstrates the urgency of social media marketing, and it also provides a comparative examination of the tactics that companies must employ on social media platforms. Despite the fact that companies use Facebook to market their goods, respondents claimed that the social media site was outdated.

Businesses may benefit from Instagram's increased feature set and utilize all of its functions to promote their goods in the same way. Although consumers use Snapchat, they uninstall it as soon as they grow bored, despite the fact that it is merely a fun program. In conclusion, Instagram is more feature-rich and useful for business, while Facebook is an outdated tool for connecting with customers. Rather than being used for business, Snapchat has been employed for entertainment purposes.

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A STUDY OF CUSTOMER PERCEPTION AND ATTITUDE TOWARDS ONLINE FOOD DELIVERY SYSTEM IN MUMBAI

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ABSTRACT

This paper focuses on the study of customer perception and attitude towards online food delivery system in Mumbai. The study is based on descriptive design. Total sample size is of 128 consumers of Mumbai region. Cluster cum convenience sampling method is used. The research method used is survey method. Primary data is used for collection of data. The techniques of analysis used are percentage, mean etc. The tool used for data collection is structured questionnaire. Which is circulated through google form.

Keywords: Customer perception, Customer attitude, Online food delivery, Mumbai.

INTRODUCTION

Food delivery is a type of courier service where a consumer receives food delivery from a restaurant, retailer, or independent food delivery business. Orders are usually placed via a food ordering firm or through the website or mobile app of a restaurant or grocery store. Delivered goods are usually packaged in boxes or bags and can contain dinners, sides, drinks, desserts, or groceries. The delivery worker often operates a car, although in larger cities with denser residential areas, they may also utilize motorized scooters or bikes.

ZOMATO:

Deepinder Goyal and Pankaj Chaddah launched Zomato, an Indian restaurant aggregator and food delivery service, in 2008. Zomato offers menus, user reviews, and information on restaurants. In some cities, it also offers food delivery services from partner restaurants. Zomato started delivering groceries during the COVID-19 pandemic as well. In 2019, the service was accessible in over 10,000 cities across 24 countries. Zomato Media Pvt. Ltd., formerly known as Foodiebay, was established in 2008 and changed its name to Zomato on January 18, 2010. The business increased its global operations across multiple nations in 2012.

SWIGGY:

Founded in 2014, Swiggy is the biggest online food ordering and delivery service in India. Based in Bangalore, India, Swiggy operated across 100 Indian cities as of March 2019. Under the moniker Swiggy Stores, Swiggy entered the general product delivery market at the beginning of 2019. Swiggy introduced its rapid pickup and drop service, Swiggy Go, in September 2019. The service is utilized for a wide range of things, such as document or parcel deliveries to corporate and retail clients, laundry, and more.

UBER EATS: Based in San Francisco, California, Uber Eats is an American online meal ordering and delivery service that was introduced by the company in 2014. The parent business of Uber Eats

In 2009, Travis Kalanick and Garrett Camp started Uber. When the UberFRESH service was introduced in August 2014 in Santa Monica, California, the firm started delivering meals. The ordering software was published as a stand-alone app in 2015, distinct from the Uber ride app, and the platform was rebranded as UberEATS. In 2016, its London branch opened.

Zomato and Swiggy currently control the majority of the market, and it is too early to declare a winner due to the closeness of their market shares. Amazon has been functioning in Bangalore for the previous few months; at the moment, it holds a less than 1% share of the market.

Being the master of convenience is Swiggy's business model. The company moved into grocery concierge services because it is searching for other ways to provide convenience and speedy delivery to customers. Zomato, which began as a restaurant discovery platform, has made it clear that its goal is to become a farm-to-fork business, with a significant emphasis on meal delivery.

Customer perception is essential to the success of any product or service that is marketed because it determines how long the product or service will remain on the market based on how consumers feel about it. Customer perception is determined by a number of aspects, including marketing communications, emotional connection, consistency of performance, and holistic marketing. Any marketing strategy must carefully consider whether the consumer's perception aligns with the company's intentions. This is because it has been noted that there is always a discrepancy between the company's typical delivery to the customer and the attitude with which the customer views it.

REVIEW OF LITERATURE

HanSheng Huang (1998), The main reasons why people started buying online were convenience of use, followed by time savings, excitement, availability of product and service information, and the absence of pressure from salespeople. Publications and equipment related to computers were the most often purchased goods by student adopters. Internet security was cited by the majority of those who have not embraced online shopping as the biggest obstacle to their desire to shop online.

Chiang, KuanPin (2001), The results of the study demonstrate that consumers' propensity to make online purchases is significantly influenced by price and convenience. When consumers find offline shopping challenging, they are more inclined to buy experience goods online rather than hunt for stuff. The results demonstrate that the type of product has no bearing on the intention to buy online.

Suhartanto, et al. (2019), Online loyalty is directly impacted by food quality, but not by e-service quality. Additionally, this study shows that the relationship between food quality and e-service quality on online loyalty to OFD services is partially mediated by consumer satisfaction and perceived value.

Sethu, et al. (2016), Students use online meal delivery services to organize their schedules, have quick access to the food they want, have convenient internet connection, great word-of-mouth recommendations from past clients, and take part in online discussion boards. The opinions of friends' families and conversations on online forums had an impact on the students.

OBJECTIVES

1. To know the most preferred online food delivery platform
2. To study the usage and perception of Online food delivery systems in consumers of Mumbai.
3. To realise the benefits of online food orders from customers perspective

RESEARCH METHODOLOGY

Research methodology is depicted through following points:

Research Design: The study is based on descriptive design

Sample size: 128 consumers of Mumbai region

Sampling Method: Cluster cum convenience sampling

Research Method: Survey

Tool for Data Collection: Structured Questionnaire circulated in the form of Google forms.

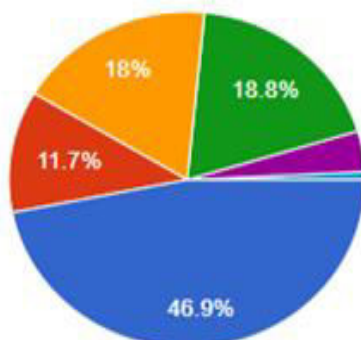
Sources of data: Primary data gathered through Survey

Techniques of Analysis: Frequency analysis, Percentage, Mean, Standard deviation

Data Findings:

Below data has been collected from 128respondents. The questions are asked to mixed group of people.

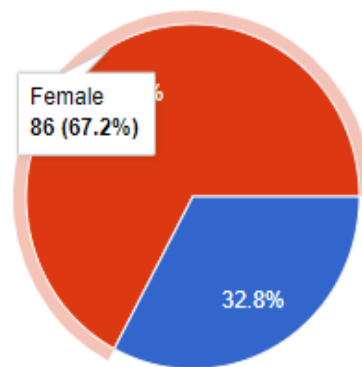
1) Age



Age	No. of Respondents	Percentage
Below 19 years	60	46.5%
20-29	15	11.8%
30-39	23	18.1%
40-49	24	18.9%
50-59	05	3.9 %
Above 60 years	01	0.8%

According to this pie-chart in the first group 60 respondents belong to the age group of below 19 years, second group 15 respondents belong to the age group of 20-29, third group 23 respondents belong to 30-39 age group, the fourth age group 24 respondents belong to 40-49 and fifth age group 05 respondents belong to 50-59, and the sixth group 01 respondent belong to above 60 years of age group.

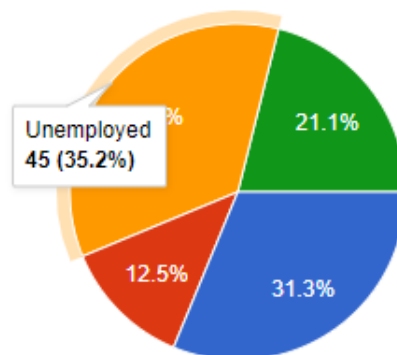
2) GENDER ANALYSIS



Gender	Number of participants	Percentage
Male	34	32.8%
Female	86	67.2%
Prefer not to say	0	0

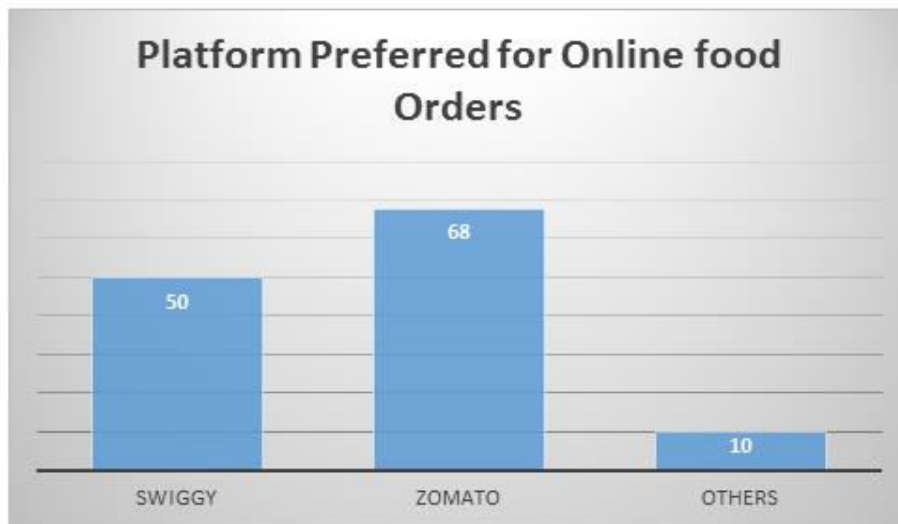
From the above pie-diagram it is being observed that the data is being collected from 128 respondents out of which male respondents are 34 and female respondents are 86.

3) What are benefits of Ordering food online?



Benefits of Online food orders	Number of respondents	Percentage
Convenience	40	31.3%
Information access	16	12.5%
Rewards and Coupons	45	35.2%
Choices and Varieties	27	21.1%

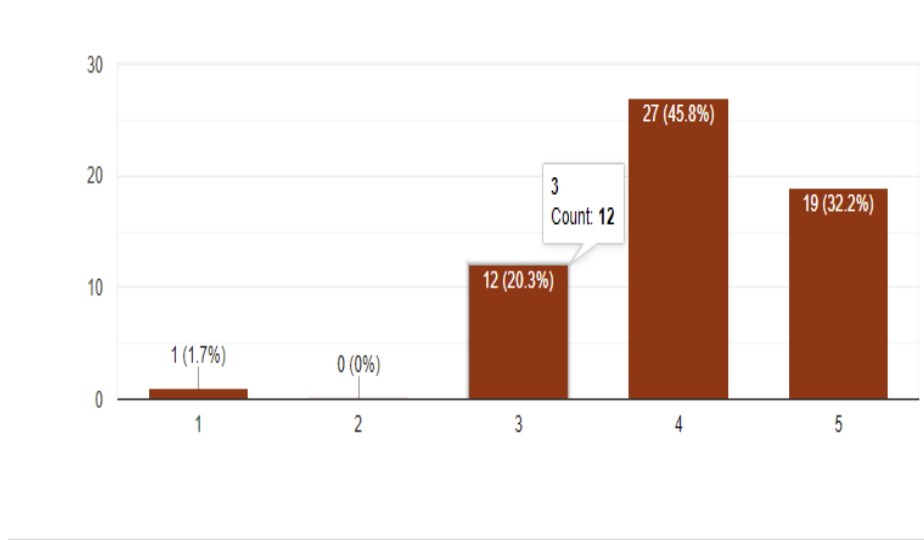
The information supplied describes the advantages that respondents saw when placing online food orders, with an emphasis on the total number of respondents and the associated percentages for every benefit area. The most frequently mentioned benefit is convenience, as indicated by 40 respondents (31.3%) who mentioned how comfortable and easy it is to buy meals online. Coupons and rewards are also important; 45 respondents, or 35.2%, expressed appreciation for the deals and incentives provided by online retailers. Additionally, 27 respondents, or 21.1% of the total, emphasize the range of alternatives offered in terms of different cuisines and menu items. Although less respondents (12.5%) mentioned it, information access is still a significant consideration for 16 respondents who appreciate accessibility of information related to menus, ingredients, and reviews.**4) Which Platform do you prefer to order?**



Platform	No
Swiggy	50
Zomato	68
Others	10

The information he offered shows how people's tastes vary when it comes to various meal delivery services, with a particular emphasis on Swiggy, Zomato, and other services that are all grouped together under the category "Others." Of those who responded to the survey, 68 people—the majority—suggest that they prefer Zomato, while 50 say they favor Swiggy. Ten more people have indicated that they utilize alternative food delivery services. These results provide insight into the competitive environment in the meal delivery industry by showing that, within the studied group, Zomato has a somewhat greater user preference than Swiggy.

5) How would you rate your overall online food delivery system?



Rate Experience while ordering	No. of	Percentage
1	1	1.7%
2	0	0%
3	12	20.3%
4	27	45.8%
5	19	32.2%

from Online food platforms	votes	
1	1	1.7
2	0	0
3	12	20.3
4	27	45.8
5	19	32.2

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. The data shown depicts the user rating distribution based on the users' experiences placing orders from online food platforms. The ratings are in a range from 1 to 5, with 1 denoting the least amount of satisfaction and 5 the most. Just 1.7% of respondents rated their level of satisfaction as 1, which is extremely low. It's interesting to note that nobody gave their experience a score of 2, indicating that nobody had a very bad experience. Notably, 20.3% of consumers gave it a 3, which denotes a moderate degree of pleasure. 45.8% of the respondents, or most of them, rated their experience as favorable and gave it a grade of 4. Moreover, a considerable proportion of participants—32.2%—rated their experience as the highest (5).

CONCLUSION

The results provide insight into the competitive environment in the meal delivery industry, showing that among the studied group, Zomato had a marginally greater user preference than Swiggy. The existence of alternative platforms, however in their minority, indicates a wide variety of options available to users. According to the research, Zomato and Swiggy appear to be the leading players, and consumer preferences could be impacted by things like overall service quality, restaurant selection, delivery speed, and discounts. In a highly competitive market, meal delivery service companies must understand these preferences in order to customize their services and improve client happiness. With a large percentage of respondents ranking online food platforms highly, the majority of respondents appear to have had positive overall experiences. Based on client feedback and satisfaction levels, online food platforms can use this information to determine areas of strength and places for service improvement. According to the research, the vast majority of those polled appeared to have had positive experiences placing online meal orders. Extremely poor ratings are rare, whereas high and moderate ratings are common, suggesting that people typically have a positive opinion of the services these platforms offer. For online food platforms to maintain or improve the quality of their services and identify areas for improvement, it is imperative that they have a thorough understanding of client satisfaction levels. Online meal orders are beneficial to users mainly because they are convenient and come with a variety of options, attractive prizes, and enticing incentives. These results highlight the many facets of online food platforms' attractiveness, satisfying users' need for quick and easy transactions, economical advantages, a wide range of food alternatives, and easy access to relevant information. It is vital for food delivery platforms to comprehend these perceived advantages in order to properly customize their offerings and marketing strategies, thereby elevating consumer contentment and retention in a highly competitive sector.

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NATIONAL DIGITAL LIBRARY OF INDIA – AN ULTIMATE SOURCE OF INFORMATION

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ABSTRACT

The paradigm shift in the teaching-learning process due to the pandemic has led to the optimum utilization of digital resources. Also entire world is determined to attain the sustainable development goal 4 (SDG 4) i.e. 'Ensuring inclusive and equitable quality education and to promote lifelong learning opportunities for all'. To support equitable quality education, equal distribution and provision of quality learning resources is essential. Adhering to this goal of inclusive equitable quality education for all, the National Education Policy of India 2020 (NEP) endorses, digital learning resources. In addition to this Ministry of Education, the Government of India through its national mission on education through information and communication technology (NMEICT) established a National repository of learning resources known as the 'National Digital Library of India' (NDLI). This digital library is created, operated, and maintained by the Indian Institute of Technology, Kharagpur. The present paper is an attempt to explore the national digital library in terms of the type of content provided and services offered to all. It also tries to identify the language of resources, types of learning resources, and sources from which resources are provided by this library. This paper will be helpful for librarians, teachers, students, and researchers willing to learn more about digital libraries. This would be a valuable addition to the existing literature on digital libraries.

Keywords: National Digital Library, Education, National Education Policy, Digital Learning Resources, Information Management

INTRODUCTION

The entire world is determined to attain sustainable development goals (SDG); especially SDG 4 i.e. 'Ensuring inclusive and equitable quality education and to promote lifelong learning opportunities for all'. To support equitable quality education, equal distribution and provision of quality learning resources is essential. Adhering to this goal of inclusive equitable quality education for all, the National Education Policy of India 2020 (NEP) endorses digital learning resources. In addition to this, the paradigm shift in the teaching-learning process due to the pandemic has led to the optimum utilization of digital resources. With equitable quality education, equal distribution of quality learning resources is very important. The National Education Policy 2020 of India envisages equal and maximum distribution of digital learning resources. Ministry of Education, Government of India way back introduced online resources for teaching learning. The Information and Library Network (INFLIBNET) Centre of University Grants Commission (UGC) was established on 16th May 1996 to provide online infrastructure for scholarly communication, to facilitate access to information, and to provide support in teaching-learning, research, and scholarly activities. The major aim of Infflibnet is to modernize university libraries in India using state-of-the-art technologies for the optimum utilization of information. Further in May 2016 national digital library was launched as a pilot project by the Ministry of human Resources, subsequently in June 2018 the library was dedicated to the nation by the then Union human resource minister. Thus Ministry of Education, the Government of India through its national mission on education through information and communication technology (NMEICT) established a National repository of learning resources known as the 'National Digital Library of India' (NDLI). This digital library was created, operated, and maintained by the Indian Institute of Technology, Kharagpur. The present paper is the analytical account of resources added to the library from its inception in 2016 to January 2024. The paper provides details of the type of content, the format of the content, the broad subject areas covered, and the languages of resources provided in the digital library.

SIGNIFICANCE

The present study will be useful in understanding resource mobility in NDLI, it will promote usage of the digital library and it will help to create awareness about digital library resources among the general public, academicians, students, and researchers.

OBJECTIVE

The study is undertaken with the following objectives.

- To analyze the types of learning resources available in NDLI.
- To find out languages of resources provided in NDLI.

- To find out the broad subject area covered in the NDLI.
- To ascertain the type of content available in NDLI.
- To find out sources of resources provided in NDLI.

SCOPE OF THE STUDY

The present study covered the types of learning resources available in NDLI. It provides details of broad subject areas with the type of content covered in the digital library. Further study covered information about institutions that provided resources through NDLI and situated in India. The study also discussed the various regional Indian language resources presented in the digital library. The study included coverage of resources from 2016 to January 2024.

BACKGROUND OF STUDY

The present study tries to establish a theoretical base for the growth and development of NDLI. It included literature from the inception of the digital library of India.

Mangurkar and Choudhary (2018) did a content analysis of the national digital library of India in the year 2018. The study focused on the type of content and languages of resources.

Singh, (2022) explored national digital library contribution in promoting open access resources with special reference to COVID – 19 repository. The study suggested that the NDLI repository for COVID-19 scholarly resources was useful for researchers and academicians.

S. R., S., V. R., A., & K., A. (2022) evaluated the contribution of the national digital library of India in research and education about Central University Kerala. The study found that despite knowing NDLI majority of students do not use resources fully. The study suggested to organize awareness and orientation programs for faculty members and students. Najafgholinejad, (2023) analyzed the information architecture of the National Digital Library and archives of Iran along with usage statistics. The study found that users of digital libraries were not satisfied with the interface of the website and recommended building an information technology infrastructure suitable to users' needs satisfaction.

Mubeen, Soroya, and Mahmood, (2021) investigated factors influencing Pakistan National digital library usage among research students. The study found that factors such as the display of search results, and 24/7 access to digital resources encourage the usage of digital libraries among students.

However, the slow downloading speed of the internet compels students to use print resources over digital resources.

A review of existing literature showed that not much research has been done on the assessment of the content of the National Digital Library. Several studies were done on the usage of the National digital library however not a single study was found on the analysis of digital library content till January 2024. Therefore researcher opted topic for the study, 'National Digital Library of India an Ultimate Resource for information'.

RESEARCH METHODOLOGY

The data for the present study was collected from the website of the National Digital Library of India. The collected data was analyzed through descriptive methods and presented in graphical and tabulated form.

DATA ANALYSIS AND FINDINGS

I Types of Learning Resources

The learning resources found in the National Digital Library of India are categorized according to the type of information they contain. The library consisted of articles in the print format converted into the soft copy as well as resources published in the online format.

The following area presents the graphical presentation of resources of NDLI.

The data represented in the graphical format indicated that the number of patent documents and historical records is higher in the digital library as compared to other primary resources of information (figure 1, 2).

Figure 1

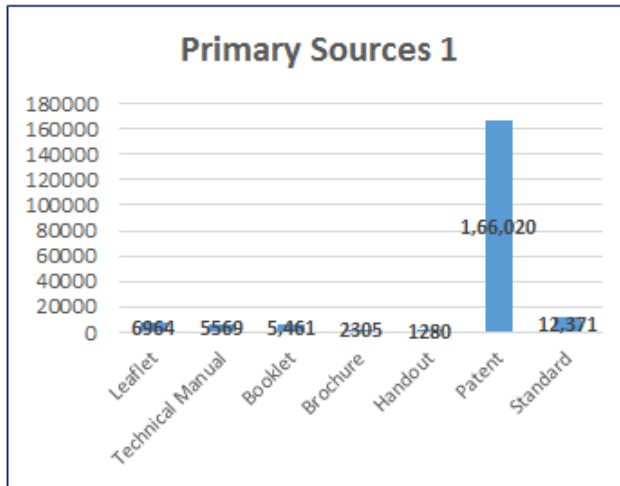
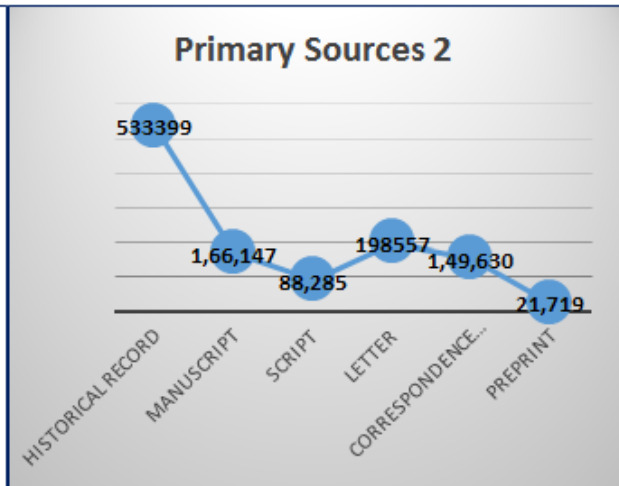


Figure 2



Further in the major secondary sources of information number of books newspapers and newspaper articles were found in good numbers (figure 3, 4). This section of the digital library also contained journals, book chapters, monographs, and periodicals.

Figure 3

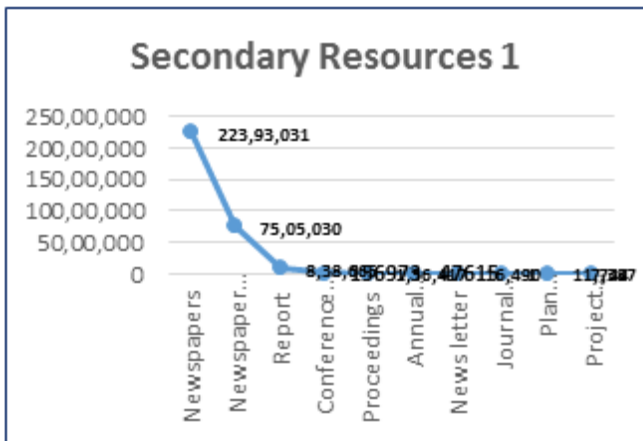


Figure 4

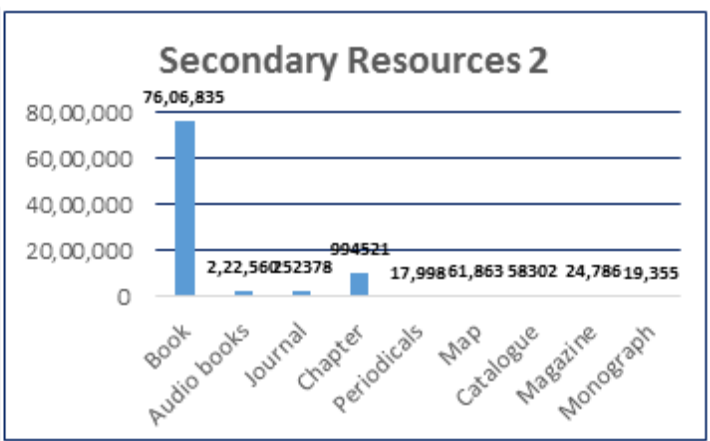


Figure 5

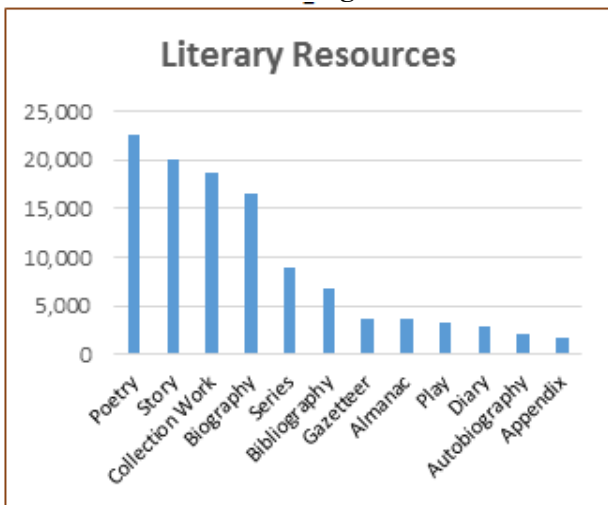
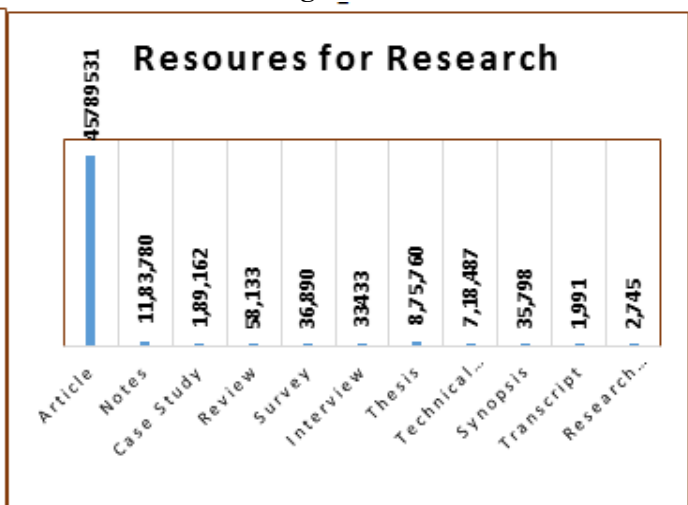


Figure 6



Regarding literary resources number of poetry found in the digital library is more as compared to other resources viz story and collection work ((figure 5). When analyzing resources useful for research it was found that research articles on the highest number followed by notes, case studies, and theses (figure 6).

Figure 7

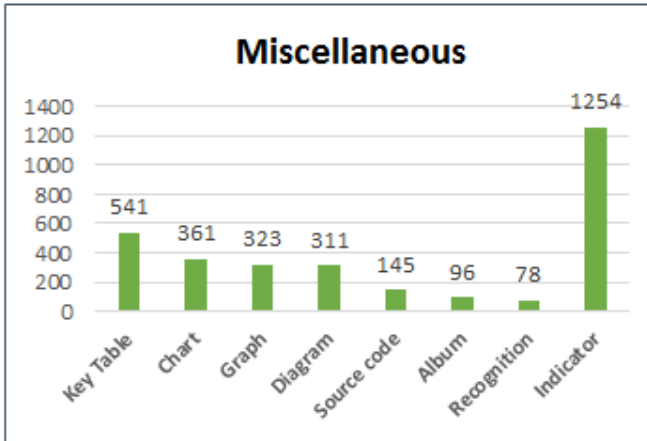
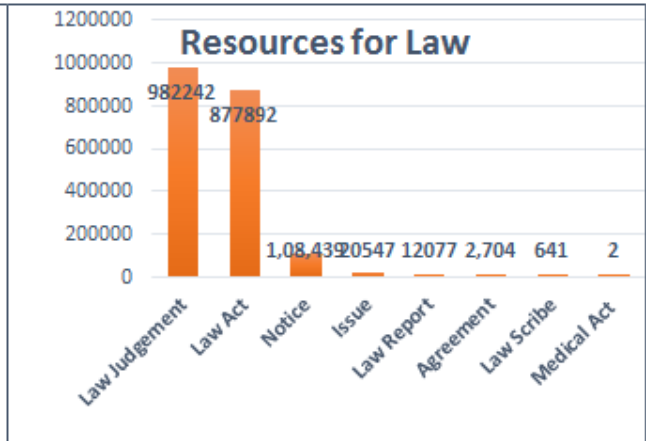


Figure 8



In the miscellaneous resources, indicators were found more in number, further law judgment was found in the highest number followed by law act in the resources useful for law people. In the visual resources photographs found more in numbers. Also, there were a good number of presentations and specimens found in the digital library (figure 9). These presentations are very good sources of information to develop once presentation skills. Following this question papers, manuals, and course materials were found in good numbers in the digital library. It was also found that the library consisted good number of activities to learn something and exercises to practice for students.

Figure 9

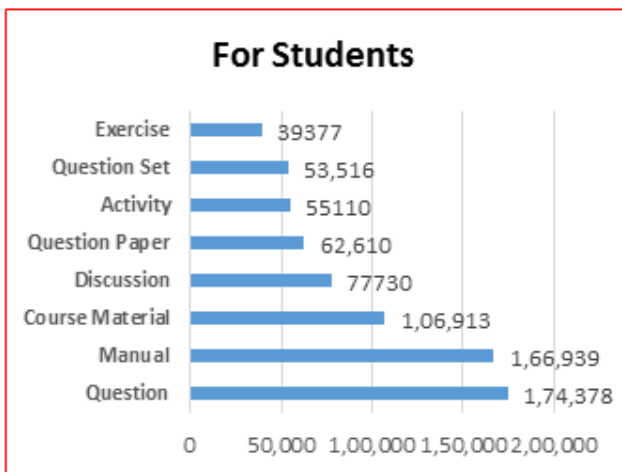


Figure 10

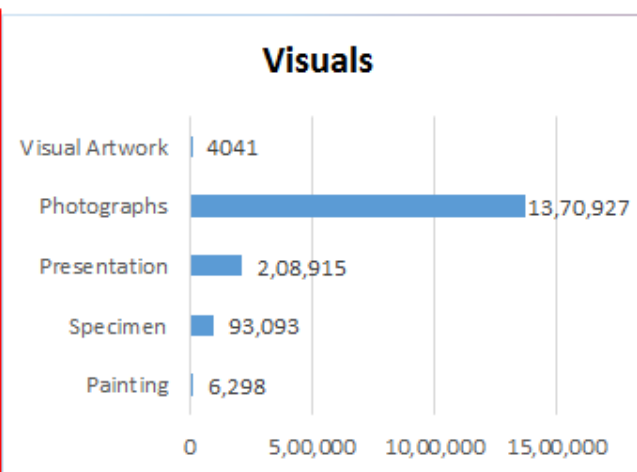


Figure 11

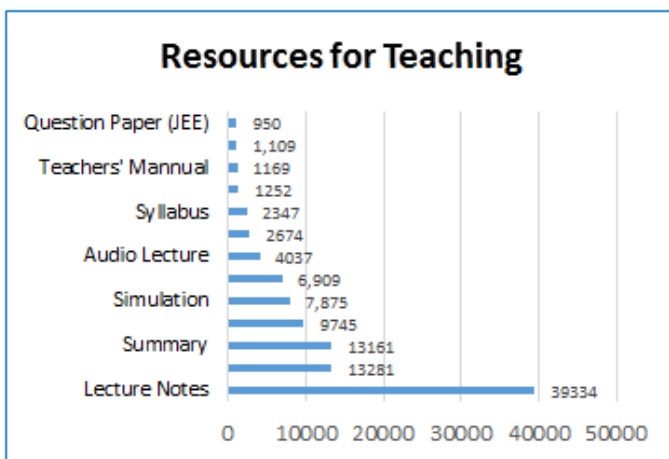
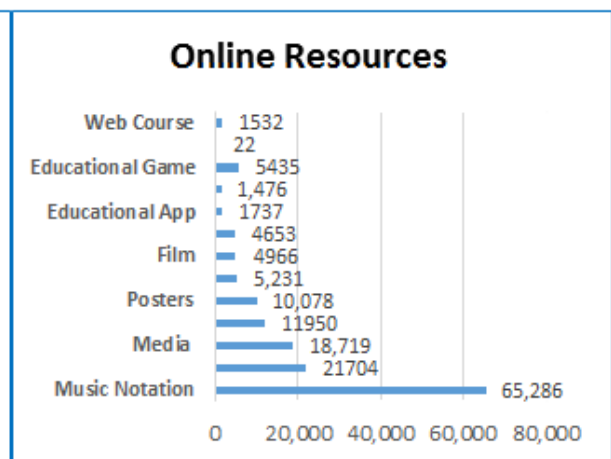


Figure 12



The remaining resources included resources for teachers and originally online resources. It was found that lecture notes are more in number in the digital library. It also included audio lectures, simulations, and manuals

for teachers, and syllabus copy (figure 11). Online resources included educational apps, web courses, and educational games. It was found digital library also comprised of good numbers of music notation (figure 12).

II Resources available in different Indian Regional Language

Table 1

Sr. No.	Language
1	English
2	Marathi
3	Gujarati
4	Arabic
5	Assamese
6	Bangla
7	Hindi
8	Odia
9	Kannada
10	Telugu
11	Malayalam
12	Tamil

It was found that maximum resources are available in more than twelve languages in NDLI (table 1). It was also found that some resources available in foreign languages.

III Subject Covered in NDLI as on January 2024

Table 2

Sr.No	Subject Area	No. of documents	%
1	Computer science, Information and general work	16,675,149	31.18
2	Philosophy and psychology	647,982	1.21
3	Religion	253,529	0.47
4	Social Sciences	6,544,935	12.23
5	Language	208,124	0.38
6	Natural Sciences and Mathematics	10,736,592	20.07
7	Technology	14,180,123	26.51
8	The arts; fine and decorative arts	1,991,893	3.72
9	Literature and Rhetoric	993,177	1.85
10	History & Geography	1,242,913	2.32
	Total	53474417	100

While assessing the broad subject area covered in NDLI, it was found that maximum resources i.e. 31.18% were covered by computer science and information technology. Further, it was found that 26.51% of resources were from the technology area, 20.07% were from Natural Sciences and Mathematics and 12.23% resources were from the field of Social Sciences. Very few percentages of resources were from the arts; fine and decorative arts, history & geography, literature and rhetoric, philosophy and psychology, religion and language.

IV Type of Content available in NDLI

Table 3

Sr.No.	Type	Frequency	%
1	Text	97,714,854	97.137
2	Image	1,694,951	1.68
3	Video	731,284	0.726
4	Audio	259,285	0.257
5	Presentations	178,858	0.177
6	Simulation	11,517	0.011

7	Application	2,336	0.002
8	Animation	1,095	0.001
	Total	100594180	100

The above table 3 gives details of content types available through NDLI. Results indicated that NDLI has 97.13% content in the textual format; it included 1.68% of image form, remaining content i.e. video, audio, presentations, simulations applications, and animations showed very low percentages.

V Source organizations providing resources through NDLI

Table 4

Sr. No.	Source of Information	Frequency	%
1	Organization for economic co-operation and development	102,017	1.09896
2	South Asia Archive	29,969	0.32283
3	NCERT	5,806	0.06254
4	Librivox	206,672	2.2263
5	KrishiKosh-Indian National Agricultural Research System	138,322	1.49005
6	Inflibnet-Shodhganga	390,295	4.2044
7	Inflibnet-Shodhgangothri	1,930	0.02079
8	Inflibnet-N-LIST-Oxford Scholarship Online	771	0.0083
9	Satyajit Ray Society	39	0.00042
10	World eBook Library	7,526,581	81.07
11	British Council	656,861	7.07
12	Joint Admission Board of IITs	37	0.0003
13	Graduate Aptitude Test in Engineering	183	0.008
14	NPTEL	223,503	2.4
	Total	9282986	100

When analyzed to find out information about the sources or organizations that provide resources through NDLI, it was found that the maximum resources i.e. 81.07% provided by the World eBook library, followed by 7.07% resources provided by the British Council library, 4.2% by Inflibnet-Shodhganga, 2.4% by NPTEL, 2.2% Librivox and very few percentages of resources provided by remaining organizations (table 4).

SUGGESTIONS

The National Digital Library of India is its one-of-a-kind resource or repository that provides ample resources on several topics, but there is still scope for improvement. After doing a detailed analysis of the digital library in the context of the availability of learning resources, types of content, source organization, and the languages of material following recommendations occurred...

There is a need to create more awareness of the usage of resources available in the NDLI. Sometimes large files like videos or presentations take too long time to respond to, efforts need to be made to minimize this time. More resources need to be added in the regional languages. Resources from foreign organizations as well as private organizations should be added. The subject area viz philosophy, psychology, religion, literature, and rhetoric needs to be added more resources.

CONCLUSION

The National Digital Library of India (NDLI) is not just a virtual repository of learning resources, it provides ample services to the learner society. India is moving towards creating the biggest knowledge society in the world. In this journey resources like NDLI play a very significant role. The library provides resources not only in the English language but it provides resources in regional languages as well. Any citizen of India can become a life member of this library. It is designed to hold content that is useful for kindergarten to postgraduate students. It facilitates interdisciplinary research for the research scholars. Thus this library promotes lifelong learning opportunities for all. It also provides user-specific services like study material to prepare for competitive examinations. Altogether it is a great source of information if promoted adequately.

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INVESTMENT AND SAVINGS: AN EMPIRICAL STUDY ON RETIREMENT PLANS BY THE WORKING WOMEN IN MUMBAI

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ABSTRACT

Investment is the way to utilise savings which are kept idle. The motive of doing investment is to get wealth maximisation or regular return or both. While doing investment one is concern about safety of money with profit. Majority of working women are doing investment after taking information from various sources. The investment process is done by themselves or by someone else. When the investors choose the investment avenues, they take into consideration various factors such as risk, return, time etc. Factors are the features which lead any activity. In case of investment there are many factors which govern the decision of investment. These factors are social, economic, cultural and sometime behavioural. Studying, exploring and understanding the factors, helps to determine the investment behaviour of one. Investment is the way to have financial growth. Factors of investment are different in different gender i.e. men and women. In case of women investor the factors are mainly dominated by social and cultural one. Women investors in large do not take risk while doing investment. And in case of financial planning for retirement there are no efforts take for it.

Keywords: Retirement, Investment, Savings, Financial Planning

1. INTRODUCTION

Economic growth of a nation is driven by saving and its transformation into investment. This ultimately leads to affect life of people of a country. An investment is done from savings. This is applicable to countries, companies and individuals also. Investment is that part of saved money which is employed in different avenues with an aim to earn future return. The return may be in the form of interest, dividend, profit, or rent derived from investment made in security or property. There are different types of investments such as fixed and recurring deposits, post office saving schemes, Public Provident Fund, bonds, stocks, mutual funds, real estate etc.

Investment is being done, inter alia, by both men and women. Most of the men prefer to invest in fixed deposits, equity shares, mutual funds, and real estate. They invest with the aim to get appreciation in capital, wealth creation, for retirement purpose, and education & marriage of their children. Women save from their earnings and savings by controlling household expenses.

Mainstreaming the rights of older women and men age differently. The problems of elderly women are exacerbated by a lifetime of gender based discrimination, often stemming from deep-rooted cultural and social biases. It is compounded by other forms of discrimination based on class, caste, illiteracy, unemployment due to lack of skills, and marital status. Patriarchal hierarchy and access to property rights are also discriminatory. Burdened with household chores for a longer span of time compared to older men, older women do not have time for paid work, leisure or recreational activity. It has also been observed that women experience proportionately higher rates of chronic illness and disability in later life than men. Women seem to carry a greater burden of non-communicable diseases and experience, lower social and mental health status, especially if they are single and/or widowed. Over 50% of women over age 80 are widows. Elderly women and their problems need special attention as their numbers are likely to increase in the future and, given the multiple disadvantages they face in life, they are likely to be grossly unprepared to tackle the various challenges of survival. More women than men face the prospect of being dispossessed, abandoned and rendered destitute by their own family members, as also by other unscrupulous elements in their immediate environments; the plight of older women becomes the third area of critical concerns Healthy lifestyles and retirement readiness go hand-in-hand. Workers who engage in multiple healthy activities have a higher retirement readiness score than those who do not.

Financial planning is the process of making arrangements from the earnings to meet financial goals over a period of time. This planning is done through prioritisation of needs vis-à-vis the scope of incomes and savings. A correct financial planning helps to fulfil financial requirements on time and in the settled manner.

2. LITERATURE REVIEW

In view of **Lynch Merrill (2018)** - Women are now more financially secure compared to previous time. But still there are many cases where women are not taking financial decisions. The financial independent and financial empowerment is still in progress. There are many factors which has challenged their financial

independence. To improve the position of women in financial decision making there is need to understand the challenges, perception, and awareness among women. With the improvement in knowledge, financial independence and awareness the financial decision making status of women will improve.

According to **Roy Blessy & Jain Ruchi (2018)** women are not aware and are not prepared for getting information about financial market. This ignorance behaviour may be due to various reasons like no information, no motivation, no awareness among peer. And all these factors are stopping women to get involved in financial planning for future. They are concerned about immediate future and current requirement, they do not want to invest hard earn money and taking risk.

In view of **Singh Chetna & Raj Kumar (2017)** in a country like India, poverty and unemployment are the main issues faced by population. In such situation, giving financial literacy is kept aside. Working women, are more engaged in saving and do not invest, and if even they invest they prefer to invest in fixed deposit, gold; traditional area of investment. Poverty and unemployment are the main hurdles to economic growth of countries. Whereas in develop countries women are more financial sound and aware about the importance of financial planning and literacy.

According to **Ritu Gupta, Sudepta Pradhan (2017)** the advertisements indicated self-reliant retirees, which is a desired state in retirement. The advertisements show financial management but it is not clear how this is achieved. The goal of these advertisements was to motivate individuals watching to plan for retirement to become financially independent.

According to Naidu (2017) - It is found in various studies that the level of financial literacy is very low. Still there is no emphasis given towards awareness regarding financial planning and financial literacy. In case of women and young population, they do not have enough knowledge & guidance of financial planning.

In view of **Brown Jennifer and Lessler Joelle (2016)** - The participation of women in workforce has increased over a period of time. Women may work for longer time to have sufficient conditions for retirement or pension plans. Majority of women are engage in part time work, work from home or job for short period of time. This kind of employment do not give any guarantee of retirement plans, pension etc. The eligibility of pension and other retirement benefits depends upon the duration of employment of the employee.

3. OBJECTIVES OF THE STUDY

- 4.1** To identify the factors influencing in choice of Investment preference by working women in Mumbai Region.:
- 4.2** To analyse the factors influencing choice of savings preferred by working women in Mumbai Region:
- 4.3** To identify the impact of investments and savings by working women in Mumbai Region on retirement corpus

5 HYPOTHESIS OF THE STUDY

In the light of the above-cited objectives, the researcher for the present study has set the following hypotheses.

Hypothesis 1

H0- There is no significant difference between long term financial planning and short term financial planning for the investment made by working women in Mumbai Region.

H1- There is significant difference between long term financial planning and short term financial planning for the investment made by working women in Mumbai Region.

Hypothesis 2

H0: There is no association between investment of savings and investment made for retirement corpus.

H1: There is an association between investment of savings and investment made for retirement corpus.

Hypothesis 3

H0: There is no association between investment for retirement planning and investment made for retirement corpus.

H1: There is an association between investment for retirement planning and investment made for retirement corpus.

6. DATA ANALYSIS

The primary data was collected from 200 respondent from Mumbai region. All were the working women.

Table No. 1 - Need of Financial Planning in fast city life of Mumbai

Financial planning is of utmost important in fast city life like Mumbai	Total
Yes	196
No	4
Total	200

Source: Compiled from Primary data.

Financial planning is important for city like Mumbai according to 196 respondents i.e. 98 percentages of total respondents. And 4 respondents do not give importance of financial planning. Financial planning gives estimate regarding the future need of savings of money.

Table No. 2 - Planning of Investment by working women respondents

Plan before Investment	Marital Status		Total
	Single	Married	
Yes	36	108	144
No	8	32	40
Not Applicable	8	8	16
Total	52	148	200

Source: Compiled from Primary data.

There are 184 respondents who do investment i.e. 92 percentages of total respondents. There are 144 respondents who do planning regarding investment i.e. 78 percentages and 40 respondents do not plan before doing investment i.e. 22 percentages of these respondents. The respondents who do planning of investment, among them 108 respondents are married i.e. 75 percentages and 36 respondents are single i.e. 25 percentage of respondents. Married women do planning before doing investment from their savings as they are planning for future expenses which are known and also for unknown expenses.

Table No 3 - Factors influencing in choice of Investment Options of working women respondents

Factors	Marital Status	Least Important	Less Important	Neutral	More Important	Most Important	Weightage Product	Weightage Average
Reputation of the Company	Single	0	0	12	16	24	1650	4.23
	Married	0	16	24	32	76	4590	4.14
Peer Pressure	Single	8	0	28	16	0	1170	3.00
	Married	24	36	48	40	0	3000	2.70
Family Pressure/ Dependent Family Members	Single	8	4	16	16	8	1260	3.23
	Married	12	20	56	48	12	3540	3.19
Future need/Old Age/Retirement	Single	4	4	16	12	16	1410	3.62
	Married	12	4	32	56	44	4200	3.78
Information about high and assured returns in long run	Single	0	0	16	16	20	1590	4.08
	Married	0	20	24	40	64	4440	4.00
Strong Financial analysis as per need	Single	0	0	24	8	20	1530	3.92
	Married	4	8	32	44	60	4440	4.00
Tax Savings	Single	0	0	12	20	20	1620	4.15
	Married	0	4	12	76	56	4710	4.24

Favourable Market Condition for investment	Single	0	0	16	20	16	1560	4.00
	Married	0	12	32	60	44	4350	3.92
Less risky option of investment	Single	0	4	12	28	8	1470	3.77
	Married	0	12	36	44	56	4410	3.97
Job Security	Single	0	0	8	28	16	1620	4.15
	Married	0	12	40	60	36	4230	3.81
Habit of savings and investment	Single	0	0	12	32	8	1530	3.92
	Married	0	8	28	68	44	4440	4.00
Fear of uncertainty	Single	0	8	8	24	12	1470	3.77
	Married	0	4	60	64	20	4080	3.68
Total	Single							3.82
	Married							3.79

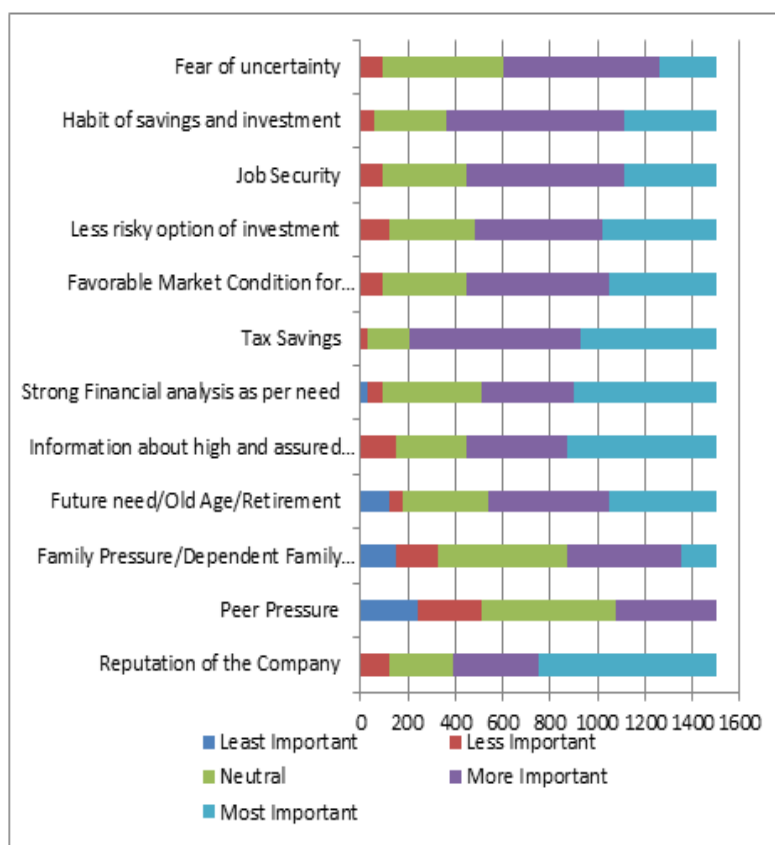


Figure 1- Factors influencing in choice of Investment Options of working women respondents

6.1 HYPOTHESIS TESTING

Hypothesis 1:

H0: There Is No Significant Difference Between Long Term Financial Planning And Short Term Financial Planning For The Investment Made By Working Women In Mumbai Region.

H1: There Is A Significant Difference Between Long Term Financial Planning And Short Term Financial Planning For The Investment Made By Working Women In Mumbai Region.

As the data collected were categorical and measured as nominal scale, average method was applied to test the hypothesis for the study.

Table No 4 - Testing Hypothesis

Long Term		
Investment Options	N	Average
Gold/Gold Scheme	80	75
Mutual Funds – SIP	124	
Insurance - Term Plan	124	
Insurance – Others	44	
Real Estate	56	
Stock Market	56	
Investment Funds - For Children	52	
Investment Funds - For Retirement	64	
Short Term		
Investment Options	N	Average
Recurring Deposits	104	96
Fixed Deposits	156	
Mutual Funds - Tax Savings	104	
Mutual Funds- General	52	
Insurance – Mediclaim	136	
Investment Funds – Other	24	

As per above table there is significant difference in average number of respondents planning for investment out of savings for long term i.e. 75 and short term i.e. 96. Thus null hypothesis stand to be rejected. Thus, there is a significant difference between Short term investment and long term investment made by the working women in Mumbai. It has been concluded through Inferential Analysis that, working women are planning more for short term as compared to long term investment.

Hypothesis 2:

H0: There Is No Association Between Investment Of Savings And Investment Made For Retirement Corpus.

H1: There Is An Association Between Investment Of Savings And Investment Made For Retirement Corpus.

As the data collected were categorical and measured as nominal scale, Non parametric test (Chi Square test) was applied to test the hypothesis for the study. Table describes the test results of Chi Square Test for the testing of Hypothesis and results of the same.

Table no. 7 - Test Statistics

	Any avenues of investment which is building up any retirement corpus	Investment of Savings
Chi-Square	433.200 ^a	1058.400 ^b
Df	2	1
Asymp. Sig.	.000	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 500.0.		
b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 750.0.		

As per above table, As sig. value is less than 0.05 (at 95percent level of significance) i.e. 0.000, thus, there is an association between any avenues of investment which is building up any retirement corpus and Investment for savings. It has been concluded through Inferential Analysis that avenues of investment which is building up any retirement corpus is dependent on Investment for savings.

Hypothesis 3:

H0: There Is No Association Between Investment For Retirement Planning And Investment Made For Retirement Corpus.

H1: There Is An Association Between Investment For Retirement Planning And Investment Made For Retirement Corpus.

As the data collected were categorical and measured as nominal scale, Non parametric test (Chi Square test) was applied to test the hypothesis for the study. Table describes the test results of Chi Square Test for the testing of Hypothesis and results of the same.

Table No. 8 - Test Statistics

	Any avenues of investment which is building up any retirement corpus	Retirement Planning
Chi-Square	433.200 ^a	38.400 ^b
Df	2	1
Asymp. Sig.	.000	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 500.0.		
b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 750.0.		

As per above table, As sig. value is less than 0.05 (at 95percent level of significance) i.e. 0.000, thus, there is an association between any avenues of investment which is building up any retirement corpus and retirement planning. It has been concluded through Inferential Analysis that avenues of investment which is building up any retirement corpus is dependent on retirement planning.

7. RECOMMENDATION

- a. In general women are having long life than men. In such condition, working women must understand that the retirement planning and retirement investment make them independent rather than depending upon others. And this message can be spread by the employer, government agencies, investor education societies and peer.
- b. There is no pension benefit to the employees of private companies and in case of Government Company also its limited. In such condition there is a high need of self-enrolment in pension plans. There are many insurance companies who are providing pension plans. The working women need to enrol themselves in such pension plans.
- c. The importance of pension plans need to convey to the working women by financial advisors, spouse, family members, peers and friends. The pension plans should not be only termed as tax saving tool but also as support for future post-retirement life need of money.
- d. Advertisements are the most effective manner to create impact in the minds of investors regarding importance of investment. There is a need to show women as decision maker or participant in making decision of taking retirement planning and doing investment in retirement funds.
- e. Advertisements must portrait the post retirement life of the individual as smooth as is having during his/her working life. The importance of healthy, good and comfortable post retirement life must be emphasised in advertisement so that women take much interest in taking investment funds for remittent and participate in creating retirement corpus.
- f. Participation of Media will play important role in spreading awareness about the retirement corpus and retirement planning. Media including print and television commercials. Commercials showing the women as financial decision maker can improve the participation of women in making financial decision and taking investment decision
- g. The retirement planning and creation of retirement fund should be started at soon as possible by the working women. The decision of taking investment funds related to retirement should not postpone till the age of retirement. When the working woman starts early investment for retirement, she will have sufficient fund for post- retirement life.
- h. Women do investment but more in conservative way.They invest in secured investment option such as post office, bank fixed deposits etc. While investing there is no long term saving for retirement purpose. Awareness is required for creating retirement corpus with new investment products.
- i. Financial literacy is an important tool for making good retirement income. Many women know about the importance of savings and investment. The information regarding diversion of investment towards retirement is an essential step.

- j. Financial market is changing rapidly and with this change of financial market the responsibility of individual has increased. This change in financial market especially in area of retirement fund has taken many folds. The women need to get correct information of this changing financial market.
- k. There is no specific retirement plan or investment product specifically for working women at domestic level. Giving specific tax benefit or return benefit to women through investment for retirement planning can boost their participation in investment.

8. CONCLUSION

Factors are the governing elements which affect any act of decision. There are many factors which are generally deciding the investment by women. There are many factors which are common between married and single women while taking decision of investment. Such as return on investment, fear of uncertainty, peer -pressure whereas factors such as future retirement need of money, dependent responsibilities, and tax savings are having different intensity on investment decision. Women tend to be more conservative investor; they tend to rely on others for taking investment decision like on spouse, father, brother and professionals. Even working women depends on others for taking financial decision for themselves.

The financial literacy is low among the women as compared to men in general. Women do savings whether working or non- working, married or unmarried. The savings and investment decision, choice change with financial literacy i.e. financial information about investment. The financial literacy which paly the major role in financial planning and investment is lower among women compared to the required.

The next most important factor is peer pressure in process of financial decision making by working women. With the change in medium of communication and digitalisation the peer pressure has increased. With increasing use of social media the influence of peer is increasing on financial decision making of working women.

Understanding the factors can help the investment companies to make understand women to do investment. There are some common factors which are commonly believed in case of women investors.

Investment pattern indicated the selection of investment avenues i.e. various investment products. The selection of investment avenues is influenced by many factors. The investment pattern of an individual shows its choice of investment avenues, expectations from investment, risk bearing capacity etc. Investment pattern may change after some times as the investor become more financial literate over a period of time.

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CHATGPT FOR TEACHERS - A SURVEY**Dr. Rajkumari. Punjabi**Associate Professor, Seva Sadan's College of Education, Ulhasnagar
rajkumaripunjabi@yahoo.in**ABSTRACT**

Artificial intelligence (AI) refers to computer systems capable of performing complex tasks that historically only a human could do, such as reasoning, making decisions, or solving problems. Artificial intelligence (AI) has the potential to transform the field of education, and its applications are becoming increasingly predominant.

ChatGPT has become extensively popular among both students and teachers. The future of AI in education is promising due to the mounting demand for personalized learning resources. Currently adaptive and automated tests, practice chances, individualized instruction, feedback, and suggestion of topic for study all made possible by AI systems like ChatGPT. ChatGPT is a powerful tool that has the potential to transform the way we interact with technology, enabling more natural and intuitive communication between humans and machines.

This study will help to probe into the growing popularity of innovative technology ChatGPT among teachers, its potential benefits and challenges that may be associated with its use. Additionally, this research can provide teachers with a better understanding of how they can use this technology to enhance their teaching and learning practices.

Keywords: Artificial intelligence, Education, ChatGPT,

INTRODUCTION

In this new technology-driven world nothing is constant and the dynamics change every second. Artificial intelligence (AI) is prevalent across many industries. Automating tasks that don't require human involvement saves money and time, and can reduce the danger of human error. AI could be employed in different industries like Finance industry and Health care industry. The swift progresses in generative AI models present new opportunities in the education sector. AI has placed itself at the lead of research fields ranging from medicine and robotics to education. Artificial intelligence (AI) has the potential to transform the field of education, and its applications are becoming increasingly predominant.

Artificial intelligence (AI) refers to computer systems capable of performing complex tasks that historically only a human could do, such as reasoning, making decisions, or solving problems. **Artificial intelligence (AI)**, is the ability of a digital computer or computer-controlled robot to perform tasks commonly associated with intelligent beings. Artificial intelligence refers to the ability of a computer system to mimic the behaviour of the human brain. This involves receiving information in the form of external data, learning through training and based on that learning, achieving the goals for which it was designed.

The term is frequently applied to the project of developing systems endowed with the intellectual processes characteristic of humans, such as the ability to reason, discover meaning, generalize, or learn from past experience. The pandemic kind of situation forced-bridged digital learning platforms. With the introduction of ChatGpt (Generative Pre-trained Transformer) which can provide one with different solutions. ChatGPT is the latest release of the Generative Pre-trained Transformer (GPT) family of language models released by Open AI. Over the past decades, artificial intelligence (AI) has experienced swift growth and has altered many areas of society. Artificial Intelligence in the educational area is thriving by leaps and bounds.

Some of the most common examples of AI in use today include: ChatGPT, Google Translate, Netflix, and Tesla. ChatGPT has become extensively popular among both students and teachers. The future of AI in education is promising due to the mounting demand for personalized learning resources. Currently adaptive and automated tests, practice chances, individualized instruction, feedback, and suggestion of topic for study all made possible by AI systems like ChatGPT. ChatGPT is a powerful tool that has the potential to transform the way we interact with technology, enabling more natural and intuitive communication between humans and machines.

Ways in which Chat GPT for Educators Aids in Learning Practices

The coming together of AI and higher education is revolutionizing the way of learning. ChatGPT for educators has a various benefits.

-
- Enables Creative Ways of Group Discussions
 - Assists to Engage Students in Creative Thinking
 - Supports Students with Special Learning Requirements
 - Aids in Finding Teaching Plans and Resources.
 - Helps in Creating Personalized Lesson Plans
 - Facilitates in Creating Teaching Aids
 - Helps in Proof reading and Grammar Checks
 - Used in Assessment and Grading
 - Helps in Planning and Navigating Professional Communication
 - Aids in Research and Development

Rationale of the Study

The use of ChatGPT has the potential to revolutionize education. It seems expected that students and teachers will use it for educational purposes. Teachers play a very crucial role in classrooms. Chat GPT is a valuable tool for lesson planning. Teachers can use it to make lesson outlines, develop content, and design learning activities that align with educational standards. Moreover, by studying student feedback, Chat GPT can adjust and modify lessons to better meet the needs of students.

Students should be encouraged to improve their critical thinking abilities. Educators can use ChatGPT in education to spark interesting conversations and push students to consider a topic from a variety of perspectives.

This study will help to probe into the growing popularity of innovative technology ChatGPT among teachers, its potential benefits and challenges that may be associated with its use. Additionally, this research can provide teachers with a better understanding of how they can use this technology to enhance their teaching and learning practices.

OBJECTIVES

- To study the growing popularity of ChatGPT among teachers.
- To study the benefits of ChatGPT for teachers.
- To study the challenges faced by teachers using ChatGPT.
- To compare the perspectives of teachers regarding ChatGPT as per background variables (Gender Experience, Type of school, Medium, Teaching Level)

Hypothesis

There is no significant difference in perspectives of teachers regarding ChatGPT as per background variables (Gender Experience, Type of school, Medium, Teaching Level)

Scope of the Study

The study is limited to teachers familiar with use of ChatGPT in Mumbai region.

Research Design

- **Method used for the study:** The researcher used Survey method in order to study the growing popularity of ChatGPT among teachers.
- **Population:** The population of the present study comprised of teachers familiar with use of ChatGPT in Mumbai region.
- **Sample of the study:** Purposive sampling method was used by the investigator.
- **Sample Size:** The sample for the present study comprised of 65 teachers familiar with use of ChatGPT in Mumbai region.
- **Tool used for the study:** Questionnaire with 22 statements was prepared by the researcher as a tool for the present study. The areas selected for preparing the tool were the growing popularity of ChatGPT among teachers, Benefits of ChatGPT for teachers, challenges faced by teachers using ChatGPT and perspectives of teachers regarding ChatGPT as per background variables. Most of the statements had three options. viz.

Agree, Disagree and Uncertain. The teachers had to select appropriate option according to their perspective for each statement having three options. Some questions also had some different options.

Procedure of data collection

Google form was prepared and the link of Google form was shared in WhatsApp groups of teachers to collect relevant data for the present study.

Statistical techniques used

The researcher used Percentage, ‘t’ test for statistical analysis of the study.

Analysis of the data

The collected data was tabulated, analysed and presented in the following way;

Analysis and interpretation of data

Table No 1 showing responses of teachers regarding growing popularity of ChatGPT among teachers. N=65

Statement No	Statement	Description
1	How do you feel about the increasing use of AI in technology?	48 (69.2%) teachers feel excited 15 (23.1%) were Neutral whereas 5 (7.7%) were Concerned about the increasing use of Artificial Intelligence (AI) in education,
2	Students prefer traditional learning methods over AI learning method.	20 (30.8%) of teachers agree that Students prefer traditional learning methods over AI learning method 26 (40%) disagreed whereas 19 (29.2%) were uncertain about it.
3	Do you believe that there will be a coexistence of AI and traditional learning	51 (77.4%) of teachers believe that there will be a coexistence of AI and traditional learning, 4 (6.2%) disagreed whereas 10 (15.4%) were Uncertain about it.
4	How familiar are you with ChatGPT?	25 (38.5%) of teachers were Very familiar with ChatGPT, 37 (56.9%) were Somewhat familiar, 37 (56.9%) Not familiar whereas, 3 (4.6%) teachers Never heard of it.
5	Do you use ChatGPT regularly?	33 (50.8%) teachers use ChatGPT regularly whereas 32 (49.2%) don't use it
6	Do you think ChatGPT should be implemented in the curriculum of Teacher Education?	49 (75.4%) teachers think ChatGPT should be implemented in the curriculum of Teacher Education , 7 (10.8%) don't think so whereas 9 (13.8%) were Uncertain
7	Use of ChatGPT in education is a great educational support in the teaching and learning process for both students and teachers	57 (87.7%) teachers agreed that Use of ChatGPT in education is a great educational support in the

		teaching and learning process for both students and teachers, 3(4.6%) Disagreed whereas 5 (7.7%) were Uncertain
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Table No 2 showing responses of teachers regarding the benefits of ChatGPT for teachers N=65

Sr.No	Statements	Agree	Disagree	Undecided
Area II Benefits of ChatGPT for Teachers				
8	Chat GPT helps teachers in making lesson plans that suit the various learning demands, preferences and styles of pupils.	53	3	9
		81.6%	4.6%	13.8%
9	Preparing question papers is now an easy task using Chat GPT.	50	9	6
		76.9%	13.8%	9.3%
10	Chat GPT can offer immediate assessments and feedback to students	48	4	13
		73.8%	6.2%	20.0%
11	Planning novel multifarious activities for students has become easier using Chat GPT.	54	2	9
		83.1%	3.1%	13.8%
12	Chat GPT provides variety of new topics for research work.	59	2	4
		90.8%	3.1%	6.2%
13	AI can assist teachers and enables Creative Ways of Group Discussions among students.	52	5	8
		80.0%	7.7%	12.3%
14	Chat GPT provides new interactive teaching tools.	56	7	2
		86.1%	10.8%	3.1%
15	Grammar Checks and Proof reading of students work are easier using ChatGPT.	56	4	5
		86.1%	6.2%	7.7%

Fig No 1 showing responses of teachers regarding the benefits of ChatGPT for teachers

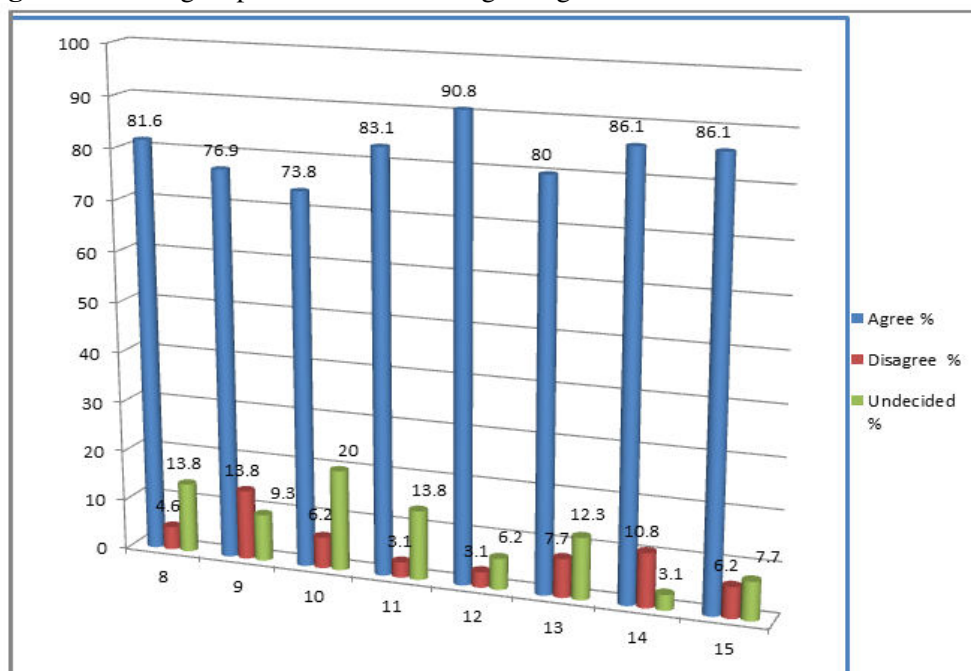


Table No 3 showing responses of teachers regarding the challenges faced by teachers using Chat GPT. N=65

Sr. No	Statements	Agree	Disagree	Undecided
Area III Challenges faced by teachers using ChatGPT				
16	Overuse of ChatGPT could lead to a lack of social skills and decreased empathy.	48 73.8%	9 13.8%	8 12.4%
17	Overdependence on Technology leads to a lack of critical thinking skills	51 78.4%	7 10.8%	7 10.8%
18	Excessive use of ChatGPT could lead to plagiarism and academic dishonesty among teachers	47 72.3%	13 20.0%	5 7.7%
19	The potential for misuse of the technology is major drawback of use of AI.	48 73.8%	10 15.4%	7 10.8%
20	The use of ChatGPT in education requires access to computing resources, and specialized software.	43 66.2%	14 21.5%	8 12.3 %
21	Teachers need proper training and support to use ChatGPT in education effectively.	56 86.1%	7 10.8%	2 3.1%
22	Use of AI will impact jobs and industries in the future.	37 56.9%	18 27.7%	10 15.4%

Fig No 2 showing responses of teachers regarding the challenges faced by teachers using Chat GPT.

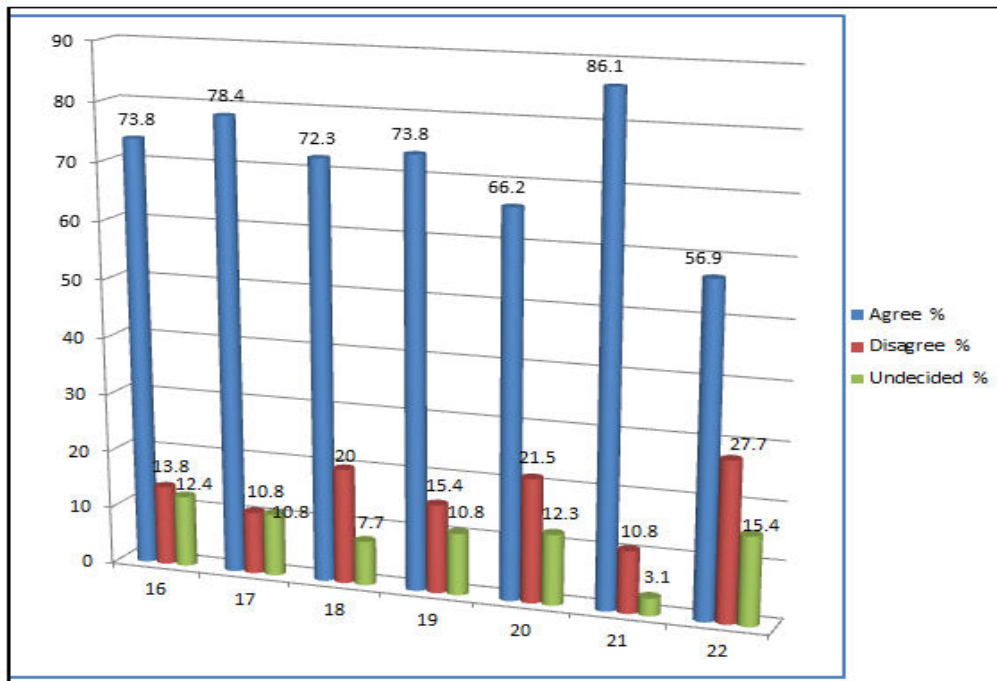
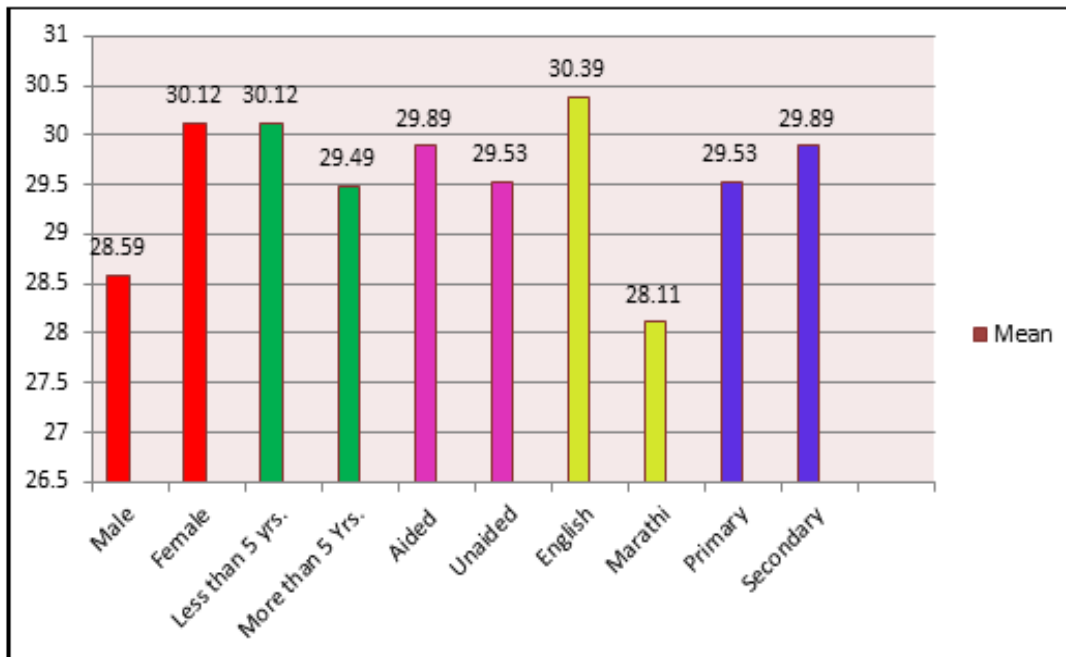


Table No 3 showing Mean values of perspectives of teachers regarding ChatGPT as per background variables N= 65

Sr.No	Demographic variables	Variables	N	Mean	t/F	Remark
1	Gender	Male	17	28.59	1.2	Not Significant
		Female	48	30.12		
2	Experience	Less than 5 years	24	30.12	0.54	Not Significant

		More than 5 years	41	29.49		
3	Type of School	Aided	35	29.89	0.31	Not Significant
		Unaided	30	29.53		
4	Medium	English	46	30.39	1.88	Not Significant
		Marathi	19	28.11		
5	Teaching Level	Primary	30	29.53	0.31	Not Significant
		Secondary	35	29.89		

Fig No 3 showing Mean values of perspectives of teachers regarding ChatGPT as per background variables



FINDINGS

Findings related to the benefits of ChatGPT for teachers.

Majority of teachers agreed that

- Chat GPT helps teachers in making lesson plans that suit the various learning demands, preferences and styles of pupils,
- Planning novel multifarious activities for students has become easier using Chat Gpt,
- Chat GPT provides variety of new topics for research work,
- ChatGPT provides new interactive teaching tools.
- And Grammar Checks and Proof reading of student’s work are easier using ChatGPT.

Many of teachers also agree that

- Preparing question papers is now an easy task using Chat GPT
- Chat GPT can offer immediate assessments and feedback to students

Majority of teachers agree that

- Teachers need proper training and support to use ChatGPT in education effectively.

Findings related to the challenges faced by teachers using Chat GPT

Many of teachers also agree that

- Overuse of ChatGPT could lead to a lack of social skills and decreased empathy.
- Overdependence on Technology leads to a lack of critical thinking skills
- Excessive use of ChatGPT could lead to plagiarism and academic dishonesty among teachers

-
- The potential for misuse of the technology is major drawback of use of AI.
 - The use of ChatGPT in education requires access to computing resources, and specialized software.

Few of teachers also agree that

- Use of AI will impact jobs and industries in the future.

Findings related to perspectives of teachers regarding ChatGPT as per background variables.

- There is no difference in perspectives of teachers regarding ChatGPT as per background variables(Gender, Experience, Type of School, Medium and Level of teaching)

CONCLUSION

Artificial intelligence in education will flourish the sector enormously for a extensive time. It is crucial to join the trend sooner or later, as it will only become more evident in schools and institutions. ChatGPT proves beneficial for teachers if used in the judicious and correct manner as it can provide quick and easy access to information, answer questions and offer guidance on various topics. However, if teachers trust and rely too much on it, it could potentially stifle their creativity. And hamper their critical thinking skills. It can also lead to plagiarism and academic dishonesty among teachers

By allowing research and investigation, nurturing critical thinking, and supporting study habits ChatGPT may significantly augment independent learning. Teachers can influence and also provide students with the tools they need to acquire the skills they need for lifetime learning by integrating this revolutionary AI-enabled education in the classroom.

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- <https://appinventiv.com/blog/10-ways-artificial-intelligence-transforming-the-education-industry/>

USE OF ARTIFICIAL INTELLIGENCE IN HIGHER EDUCATION: BENEFITS AND CHALLENGES

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421003 India¹drgkgupta@yahoo.co.in**ABSTRACT**

Artificial Intelligence (AI) refers to the simulation of human intelligence in machines that are programmed to think and learn. AI is used in various field, such as robotics, healthcare, finance, education and so on. Artificial Intelligence enhances the speed, precision and effectiveness of human efforts. Artificial Intelligence learning opportunities in the higher education continue to raise across the world. This paper will give the view on enhancement of teaching and learning, replacement of human teachers with AI and challenges faced by students and teachers on use of artificial intelligence in the higher education.

Keywords: Artificial Intelligence, Education, Students, teachers

1. INTRODUCTION

New technologies with new development of intelligence machine linked the future of higher education. In the field of higher education, artificial intelligence open to new benefits and challenges for learning, teaching, educational equity issues, making education policies. Also artificial intelligence, help to replacement of human teachers with new mythology for teaching and learning in the higher education. Artificial can analyze large datasets to identify student trends, offer adaptive learning materials, and facilitate more efficient grading processes. Additionally, AI-powered tools contribute to research advancements and assist in managing administrative tasks, ultimately promoting innovation and efficiency within higher education institutions.

An implementation of artificial intelligence in higher education include concerns about data privacy, ethical use of AI, potential biases in algorithms, and the need for faculty and staff training. Also, there may be resistance to change, financial constraints, and the challenge of ensuring that AI tools truly enhance the learning experience without replacing essential human interactions. Striking the right balance and addressing these challenges is crucial for the successful integration of AI in higher education.

2. RELATED LITERATURE

The researcher noted that the higher education made easier due to artificial intelligence technologies and its applications. Researcher explores the factors that impact the behavior and attitude of students toward the use of AI in higher education. Suvrat Jain & Dr Roshita Jain (2019) explained about an implementing AI in higher education institutes and enhancing learning capacities of student's up-to a large extent and AI holds massive future prospects in higher education sector. Rajat Gera and Priyanka Chadha (2021) have been explained emphasize the expansion of geographical, topical, and methodological variety. Latifa Alzahrani (2023) enlighten on existing literature on the implementation of artificial intelligence in education. Also explore the factors that impact the behavior and attitude of students toward the use of AI in higher education. Margaret Bearman et al., (2023) explained on the social implications of AI, including tracing accountability in AI-mediated practices and exploring how AI influences learning and teaching relationships. Alina Iorga Pisica et al., (2023) has explain about how to use AI as resources for managers of higher education institutions to develop better policies concerning the implementation in higher education and for strategic vision toward AI, with the ultimate purpose of achieving progress.

3. RESEARCH TECHNIQUES

The survey has been conducted using Google Form from various age groups of students, teachers and professional such as engineers, pharmacist, charter accountant, lawyer and other person. The person's responses data received from Mumbai, Thane, Ulhasnagar and other cities of India. The responder had responded on questionnaire of (i) use of artificial intelligence (ii) improve education and enhance teaching and learning with help of AI. (iii) educational equity issues and policies (iv) challenges while using AI (v) effect artificial intelligence. We have received total 208 numbers of persons responded. The maximum number of person responded from 18 to 25 years age group that is 67.3% and the minimum number of responded from 15 to 17 years age group that is 5.8% as given in the Table No 1. The 60.6% female responders and 39.4% male responders have been participated in the survey.

Age Group	Numbers of Responses	Percentage
15 - 17	12	5.8
18 - 25	140	67.3
26 - 40	21	10.1
41 and above	35	16.8

Table 1: Age groups responses

4. Data Analysis and Discussion

4.1 Use of Artificial Intelligence

It has observed from the survey that the 39.4% responder were slight familiar about artificial intelligence where as 28.4 % moderately familiar and 4.3 % very high familiar as shown in the figure 1.

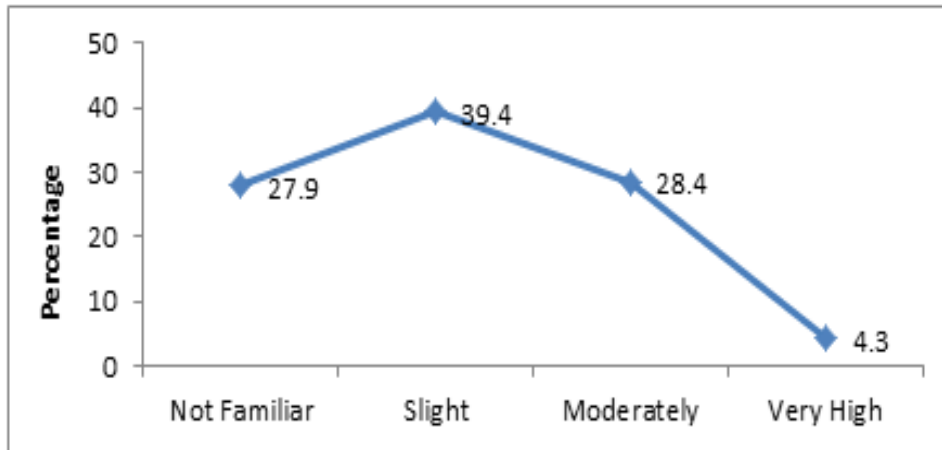


Figure 1: Familiar about Artificial Intelligence

4.2 Improve Education using AI

It has been observed that the 66.8% responder said that education improve while using artificial intelligence and very less numbers of responder that is 4.8% do not feel the same, as shown in the figure 2. From the figure 3, it can be seen that 70.7% said Artificial Intelligence enhance Teaching & Learning methods and only 5.3% feel that it may not be the same. This indicates that AI may automate certain tasks, it also creates new opportunities and jobs in AI development, maintenance, and other related fields.

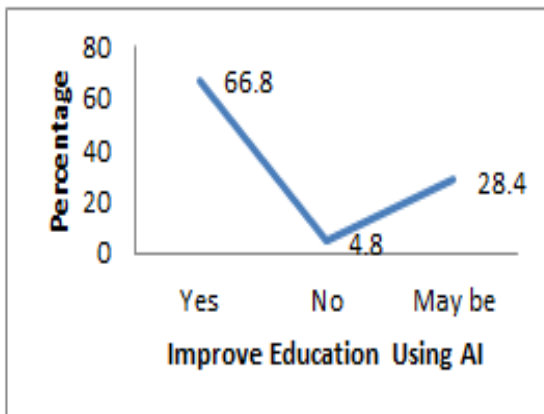


Figure 2: AI Improve Education

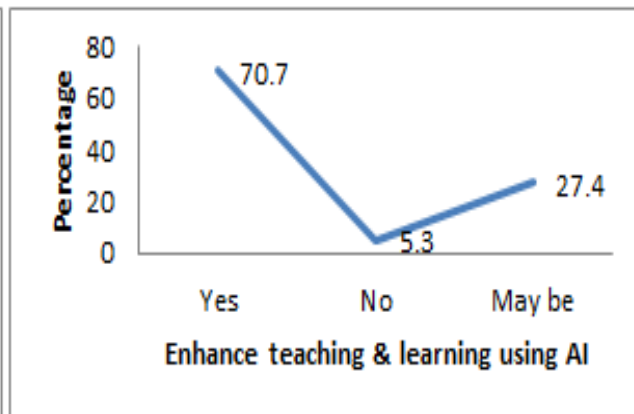


Figure 3: AI Enhance Teaching and Learning

4.3 Educational Equity Issues and Policies

It has been observed from the figure 4 that 43.3% responder feel that AI can be used for solving educational equity issues but 12% feel that it may not be useful for that.

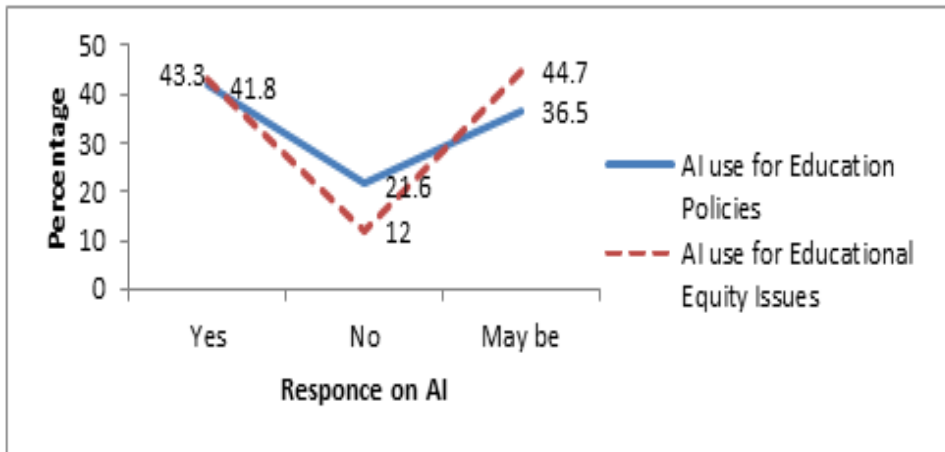


Figure 4: AI can help to address educational equity issues and policies.

4.4 AI Priority in Education

It has been observed from the figure 5 that out of the total responses, 47.1% responder feel that AI can be used for problem solving, 38.5% feel it can be used for creativity in the higher educational, whereas merely 14.4% feel that it can be used for Critical thinking.

AI in education aims to enhance creativity, problem solving, and critical thinking rather than replace them. The priority is to integrate AI tools that support and augment these skills, fostering a more dynamic and effective learning environment.

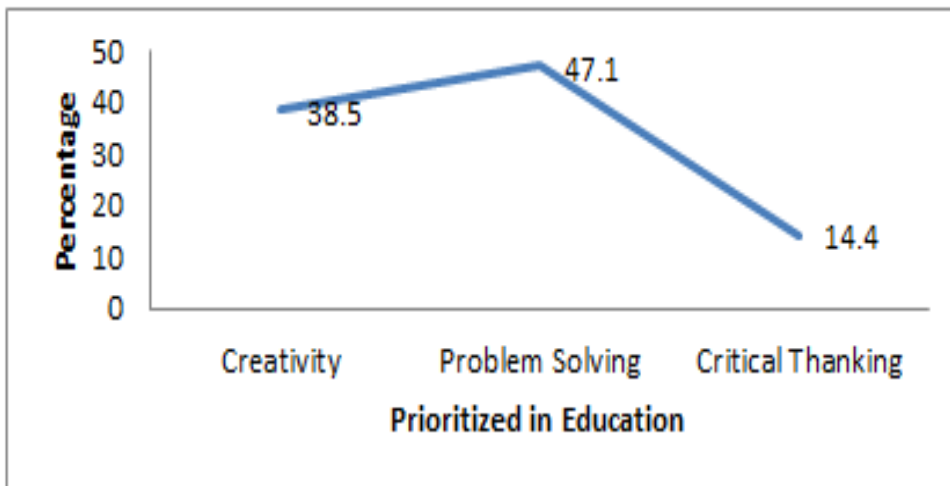


Figure 5: AI can help to address educational equity issues and policies.

4.5 Challenges while using AI tools

The 31.3% responder has observed that there are challenges while using AI in the higher education as shown in the figure 6. The challenges in using AI in higher education include ensuring ethical use, addressing biases in algorithms, protecting data privacy, adapting to varying educational contexts, integrating AI seamlessly into existing systems, and providing proper training for educators and students to effectively use AI tools. Balancing technological advancements with ethical considerations is crucial.

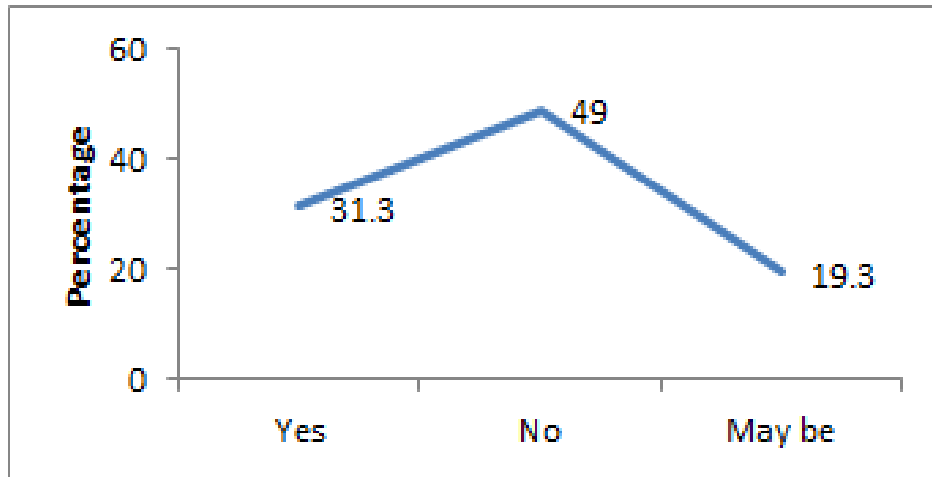


Figure 6: Challenges while using AI tools

4.6 Effect of Artificial Intelligence

It has been seen that the 38.5% responder feel that an artificial Intelligence will not replace human teacher but 38.5% feel that it can replace teachers with AI as shown in the figure 7. AI can complement human teachers by providing personalized learning experiences, automating administrative tasks, and offering additional resources. However, the unique qualities of human interaction, empathy, and understanding in teaching are challenging for AI to fully replicate. AI will be a tool to enhance education rather than completely replace human teachers.

It has been observed that the 50% responder sense that an artificial Intelligence lead to jobless in the higher education as shown in the figure 7. But the impact of AI on employment is complex. The overall effect depends on how societies adapt and invest in education and workforce development.

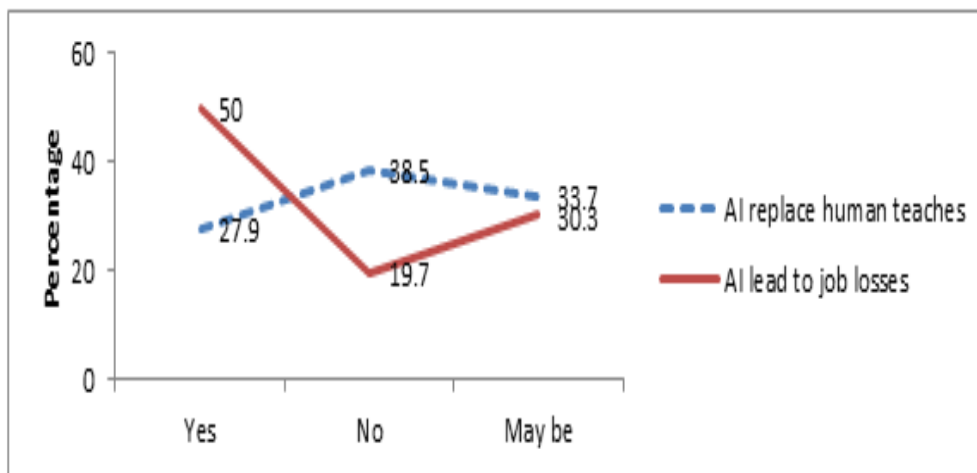


Figure 7: Effect of AI

5. CONCLUSION

It has been observed that the 66.8% responder said that education improve while using artificial intelligence and 70.7% said Artificial Intelligence enhance Teaching & Learning methods. 43.3% responder feel that AI can be used for solving educational equity issues. 47.1% responder feel that AI can be used for problem solving, 38.5% feel it can be used for creativity in the higher educational, whereas merely 14.4% feel that it can be used for Critical thinking.

It has been observed from the survey that the use of artificial intelligence in the higher education has revealed potential in enhancing personalized learning, automating administrative tasks, teaching and improving education outcomes. It has been seen from responder that there are challenges such as data privacy, ethical consideration and need for careful implementation of its successful integration. Ongoing research and collaborative effects are important to maximize the benefits and ease potential risks in this evolving landscape.

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AN EVALUATIVE STUDY OF JOYFUL LEARNING IN SECONDARY SCHOOLS

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ABSTRACT

National Education Policy (NEP) 2020 focuses on how to think critically and solve problems, how to be creative, how to innovate, adapt, and absorb new material in novel and changing fields. According to NEP 2020, Pedagogy must progress to make education more experiential, holistic, integrated, discovery-oriented, learner-centred, discussion-based, flexible, and joyful. This paper throws light on Joyful learning. Joyful learning is the learning which is carried out in pleasant environment. Joyful learning means bringing the element of happiness and joy while learning. It serves the purpose of providing teaching-learning experiences in stress free environment.

Joyful learning engages students in enjoyable material, enhances motivation, awakens curiosity, improves retention and builds resilience. This state is achieved when an individual or a group is developing pleasure and gets a sense of satisfaction from the process of learning. It is observed that engaged and motivated students, under minimal stress have high cognitive abilities and they are able to correlate content with day today life easily.

In the present research study the researcher conducted Survey in order to study the process of joyful learning in secondary schools. The sample size for the present study comprised of 175 students studying in Secondary schools of Mumbai region. Questionnaire comprised of 22 statements with three options i.e., Agree, Disagree and Uncertain which was used as a tool for the present study. It was found that Average Number of Secondary schools are having Very Good and Excellent level of Joyful learning.

The findings of the present study indicate that efforts to make learning joyful must be strengthened by giving more opportunity to the students to discuss the concepts with each other and motivating students to ask more questions relevant to the studies. Overall it can be said that the broader aims of all these initiatives are effective only if they are successful at weaving the element of joy into learning experiences.

Keywords: NEP 2020, Joyful learning, Elements of Joyful learning

INTRODUCTION

National Education Policy (NEP) 2020 focuses on how to think critically and solve problems, how to be creative, how to innovate, adapt, and absorb new material in novel and changing fields. According to NEP 2020, Pedagogy must progress to make education more experiential, holistic, integrated, discovery-oriented, learner-centred, discussion-based, flexible, and joyful. This paper throws light on Joyful learning. Joyful learning is the learning which is carried out in pleasant environment. It serves the purpose of providing teaching-learning experiences in stress free environment.

Joyful learning is the mode of learning in which learners are given opportunities to experience emotions in delightful ways and nurture their curiosity while interacting with meaningful content through a supportive classroom environment. A joyful classroom engages learners actively and infuses enthusiasm and joy through activities in the form of games, stories, role plays, puzzles, hands on activities, songs and dance. Joyful learning means bringing the element of happiness and joy while learning.

Joyful learning can also be termed as positive intellectual and emotional state of learners. An important component i.e. joy of true learning, encompasses collaboration, connection, sharing and pride. For example children learn about fractions, parts of a flower, molecules through activities like paper folding, poems through singing, etc. Emotions like joy, pride and curiosity are evident in a classroom where there is joyful learning.

Joyful learning engages students in enjoyable material, enhances motivation, awakens curiosity, improves retention and builds resilience. This state is achieved when an individual or a group is developing pleasure and a sense of satisfaction from the process of learning. In this paper the researcher is interested to examine the process of joyful learning in secondary schools.

RATIONALE OF THE STUDY

It is observed that Engaged and motivated students, under minimal stress, have high cognitive abilities and they are able to correlate content with day to day life easily. Research based on joyful learning indicate that when learning is associated with strong positive emotions (joy), retention of learning by students takes place for

longer period of time. A study published in a Journal of National Centre for Biotechnology Information (NCBI) by Christianson (1992) shows that boredom, stress, confusion, anxiety and low levels of motivation hinders learning. It is also proved that Learning linked with pleasurable association leads to release of Dopamine (the happiness hormone). Increased dopamine levels, according to studies, result in enhanced motivation, attention and creativity. Therefore the researcher is keen to analyse the process of joyful learning in the present study.

Title of the Study

The title of the study is, “**An evaluative study of Joyful Learning in Secondary Schools**”

Objectives of the Study

- (1) To measure the level of joyful learning in Secondary Schools
- (2) To examine the process of joyful learning in Secondary Schools

Assumption

It is assumed that the level of Joyful learning is satisfactory in secondary schools.

It is also assumed that the process of Joyful Learning is carried out properly at secondary level.

Scope of the Study

The present study deals with Joyful learning which will measure the level of Joyful learning in secondary schools. It will also assess the process of joyful learning in secondary schools with respect to its elements.

Research Design

- **Method used for the Study:** The researcher conducted Survey in order to study the process of joyful learning.
- **Population:** The population of the present study consisted of Secondary school students studying in Mumbai region.
- **Sample and Sample size of the Study:** Sample for the present research study was selected by using random sampling method. The sample size for the present study comprised of 175 students studying in Secondary schools of Mumbai region.
- **Tool used for the Study:** Questionnaire comprised of 22 statements with three options i.e., Agree, Disagree and Uncertain which was used as a tool for the present study. The score of 2, 1 and 0 was given for options Agree, Disagree and Uncertain. The questionnaire covered five elements of Joyful learning i.e., Change in Perspective, Improved Motivation, Engaged Learners, Authentic Learning, Encouraged Autonomy and Control.

Procedure of data collection

Google form was prepared and the link of Google form was shared in WhatsApp groups of Secondary School students to collect relevant data for the present study.

Statistical techniques used

The researcher used Frequency Percentage for analysis of the collected data in order to study the level and process of Joyful learning in secondary schools.

Analysis and Interpretation of the data

Objective wise analysis is done for the present research study which is presented below;

Objective (1): To measure the level of joyful learning in Secondary Schools

Table No. 1 Showing the level of joyful learning in Secondary Schools

Level	Not Satisfactory	Satisfactory	Good	Very Good	Excellent	Total
Score Range	0 to 9	10 to 18	19 to 26	27 to 35	36 to 44	
No. of Students	1	3	14	76	81	175
Percentage of Students	0.57%	1.71%	8.00%	43.43%	46.29%	100.00%

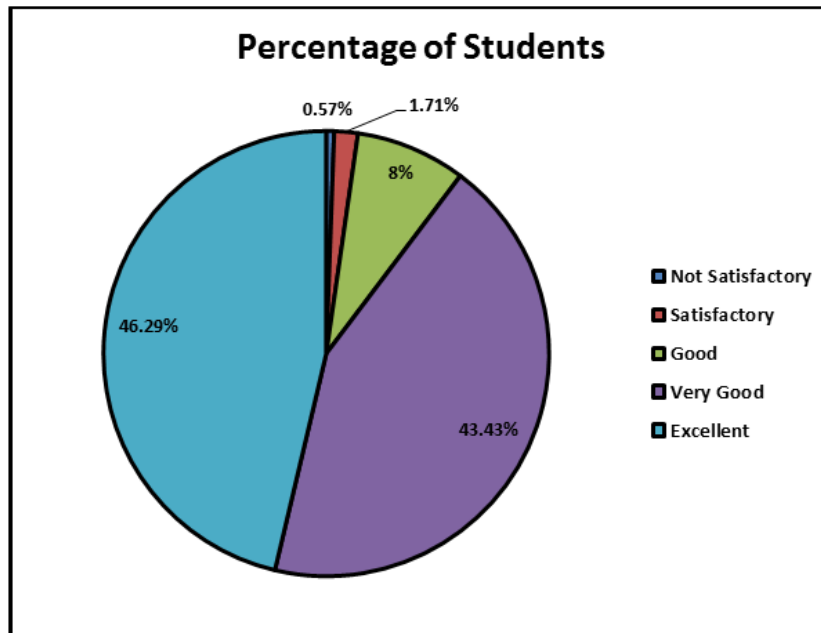


Figure No. 1 Showing the level of joyful learning in Secondary Schools

Objective (2): To examine the process of joyful learning in Secondary Schools

Process of Joyful learning is examined with respect to the following five elements;

(I) Change in Perspective

Table No.2 Showing analysis for Change in Perspective as an element of Joyful learning

Statement No.	Statement	Response		
		Agree	Disagree	Uncertain
4	My teachers change seating arrangement as per nature of the activities	124 (70.9%)	37 (21.1%)	14 (8.0%)
5	I think organising activities while teaching is a waste of time.	44 (25.1%)	124 (70.9%)	7 (4.0%)
15	Teachers solve difficult problems in an easy and interesting way.	141 (80.6%)	24 (13.7%)	10 (5.7%)
21	Playful activities are a new thing for me.	125 (71.4%)	34 (19.4%)	16 (9.2%)

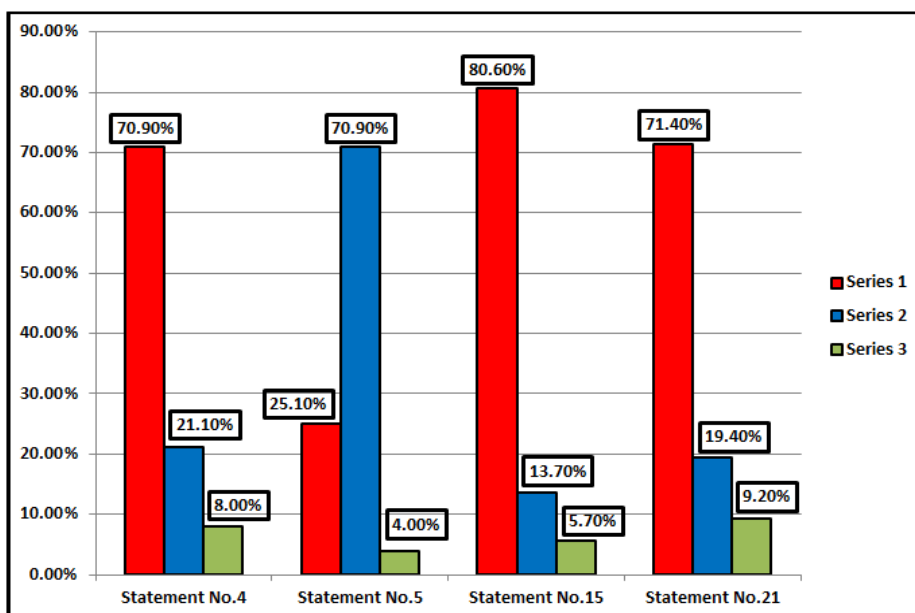


Figure No.2 Showing analysis for Change in Perspective as an element of Joyful learning

(II) Improved Motivation

Table No.3 showing analysis for Improved Motivation as an element of Joyful learning

Statement No.	Statement	Response		
		Agree	Disagree	Uncertain
3	Organising activities for teaching various concepts develop curiosity in me for learning.	146 (83.4%)	16 (9.2%)	13 (7.4%)
6	Activities organised in the class make me happy.	157 (89.7%)	13 (7.4%)	5 (2.9%)
7	I feel very excited to participate in different activities organised in the school.	152 (86.8%)	15 (8.6%)	8 (4.6%)
14	Visits or Educational trips develop curiosity in me for learning.	143 (81.7%)	21 (12.0%)	11 (6.3%)

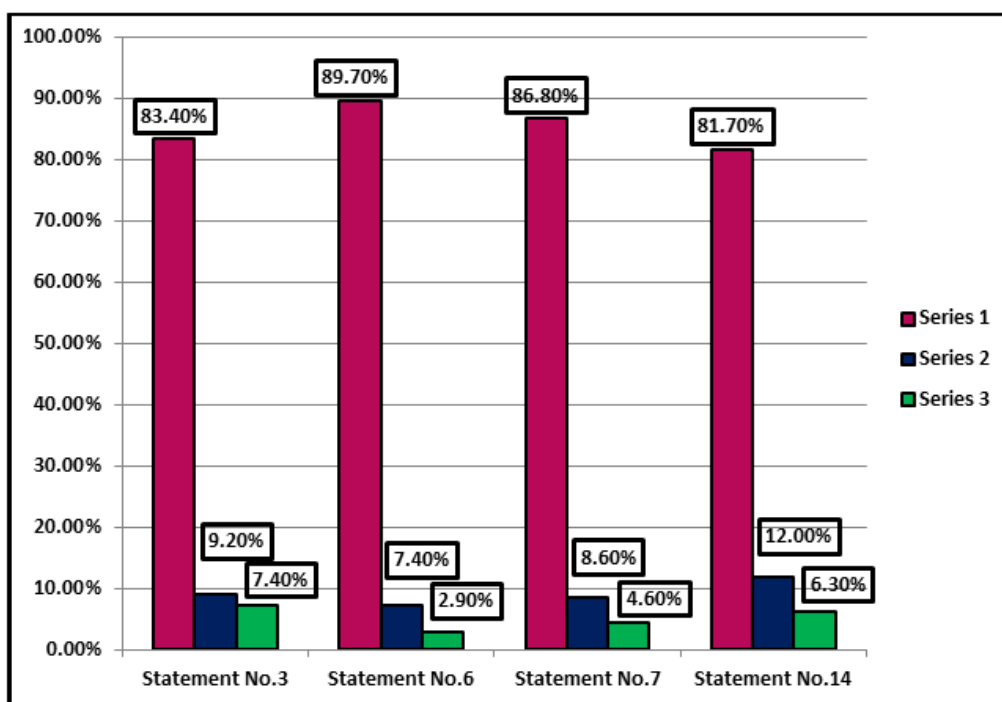


Figure No.3 showing analysis for Improved Motivation as an element of Joyful learning

(III) Engaged Learners

Table No.4 Showing analysis for Engaged Learners as an element of Joyful learning

Statement No.	Statement	Response		
		Agree	Disagree	Uncertain
11	I hesitate to ask questions for the activities organised in the class.	91 (52.0%)	65 (37.1%)	19 (10.9%)
12	Participation in activities adds burden on me.	65 (37.1%)	97 (54.9%)	14 (8.0%)
16	Learning in groups brings joy in the class.	143 (81.7%)	24 (13.7%)	8 (4.6%)
17	My teachers do not encourage the students to discuss concepts with each other.	68 (38.9%)	101 (57.7%)	6 (3.4%)

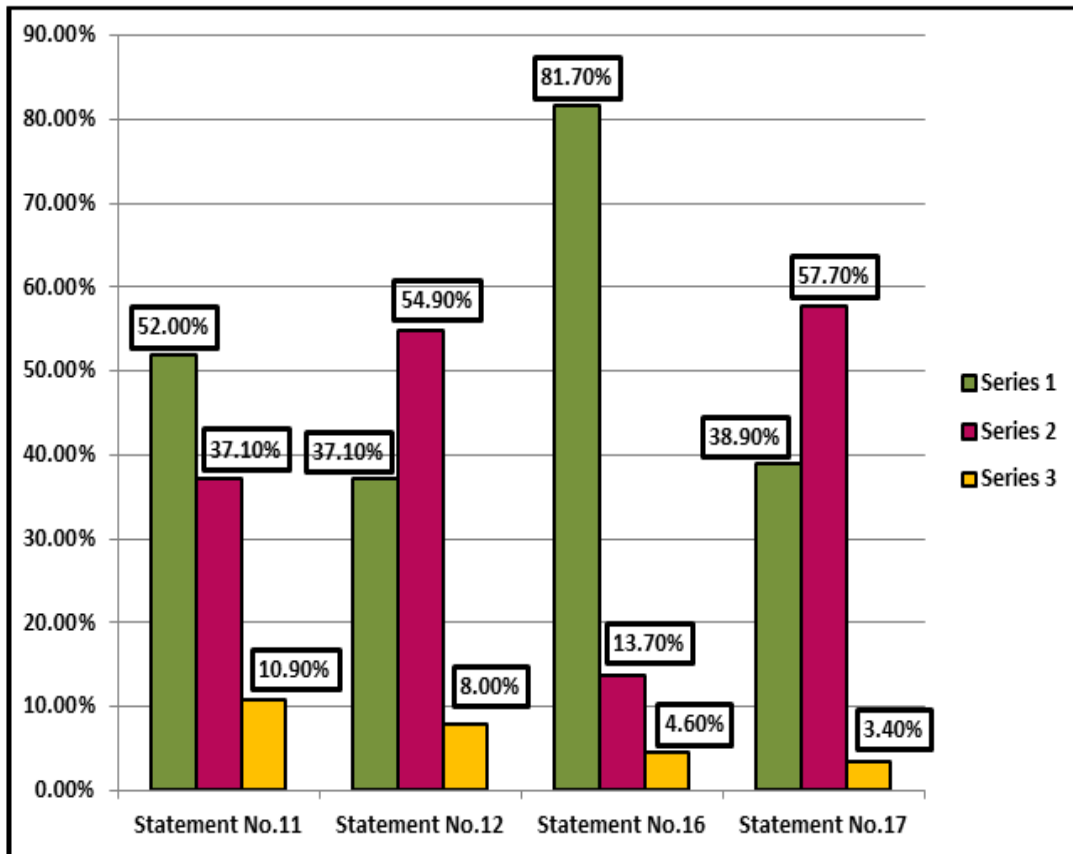


Figure No.4 Showing analysis for Engaged Learners as an element of Joyful learning

(IV) Authentic learning

Table No.5 Showing analysis for Authentic Learning as an element of Joyful learning

Statement No.	Statement	Response		
		Agree	Disagree	Uncertain
1	Revision of known concepts develops interest while learning a new topic.	169 (96.6%)	3 (1.7%)	3 (1.7%)
8	Stories, songs and music make the classroom environment pleasant for learning.	127 (72.6%)	35 (20.0%)	13 (7.4%)
9	Charts, pictures, models, games etc., used in the class help me in better understanding of the concepts.	155 (88.6%)	17 (9.7%)	3 (1.7%)
10	Showing Video or using Power point presentation for teaching different concepts in the class ensures best learning.	141 (80.6%)	23 (13.1%)	11 (6.3%)
13	I enjoy when teachers take me outside the class to read and write.	112 (64.0%)	51 (29.1%)	12 (6.9%)
18	My teachers give variety of examples to stimulate my thinking.	148 (84.6%)	18 (10.3%)	9 (5.1%)

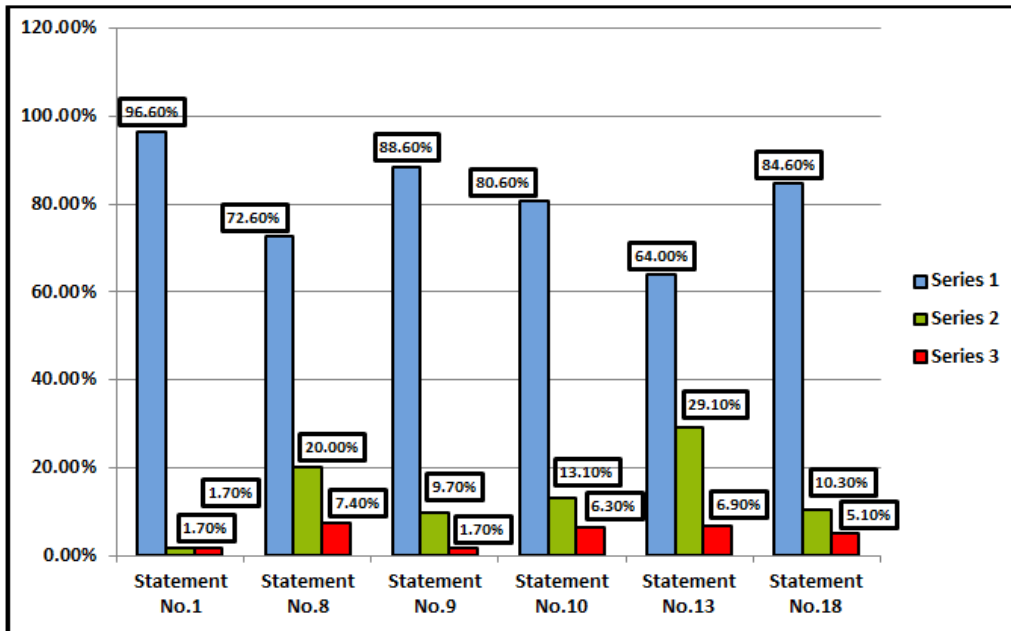


Figure No.5 Showing analysis for Authentic Learning as an element of Joyful learning

(V) Encouraged Autonomy and Control

Table No.6 Showing analysis for Encouraged Autonomy and Control as an element of Joyful learning

Statement No.	Statement	Response		
		Agree	Disagree	Uncertain
2	My teachers use new ways of teaching to make their teaching effective.	143 (81.7%)	26 (14.9%)	6 (3.4%)
19	Creating some new thing for learnt topics develop creativity in me.	157 (89.7%)	10 (5.7%)	8 (4.6%)
20	Asking Questions of different forms in the exam help me in improving my academic performance.	154 (88.0%)	13 (7.4%)	8 (4.6%)
22	I enjoy Learning through playful activities.	154 (88.0%)	15 (8.6%)	6 (3.4%)

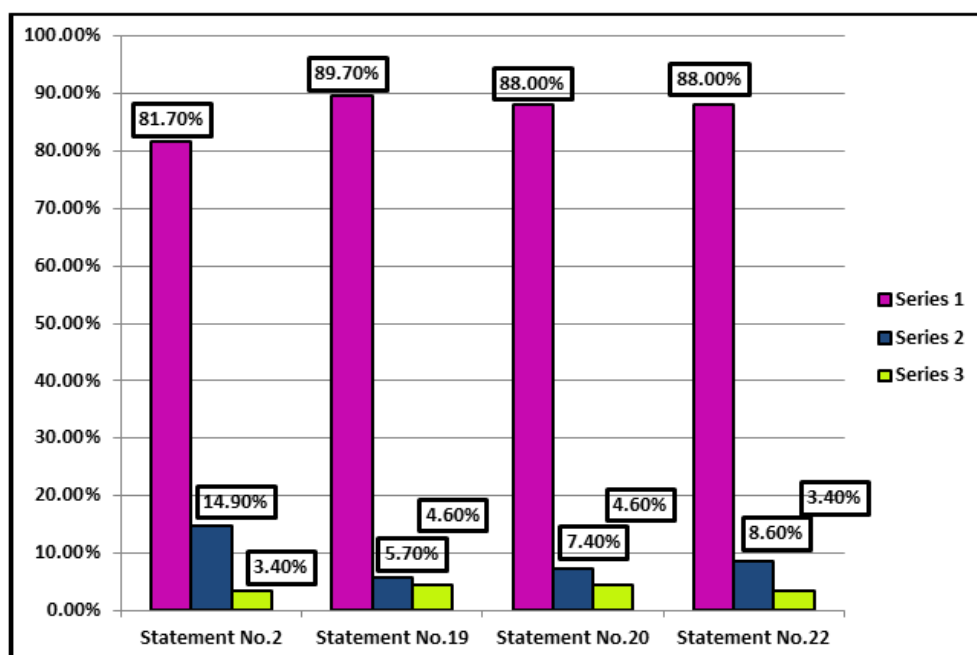


Figure No.6 Showing analysis for Encouraged Autonomy and Control as an element of Joyful learning

MAJOR FINDINGS OF THE STUDY

- Average Number of Secondary schools are having Very Good and Excellent level of Joyful learning.
- Many Secondary schools exhibit change in the perspective for Joyful learning.
- Majority of the Secondary students are motivated to learn due to Joyful activities which are organised in the school.
- Majority of the Secondary school students enjoy learning in groups.
- Average Number of Secondary school students feel that they hesitate to ask questions.
- Few Secondary school students agree that activities add burden to them and they are not encouraged to discuss concepts with each other.
- Many secondary students agree that Stories, songs and music make the classroom environment pleasant for learning and they enjoy when teachers take them outside the class to read and write.
- Majority of the secondary school students answered that following aspects make the class room environment pleasant and result in effective learning;
 - Revision of known concepts develops interest while learning a new topic,
 - Showing Video, Power point presentation, Charts, pictures, models,
 - Variety of examples,
 - Creating new things and
 - Playful activities

CONCLUSION

The findings of the present study indicate that efforts to make learning joyful must be strengthened by giving more opportunity to the students to discuss the concepts with each other and motivating students to ask more questions relevant to the studies. Teachers should design lesson plans in such a way that they excite students towards learning, challenge their thinking, elevate level of dopamine and reduce stress and anxiety. Ways to Joyful Learning can be many; ranging from integrating sports in educational activities to integrating story-telling in classroom interaction. Overall it can be said that the broader aims of all these initiatives are effective only if they are successful at weaving the element of joy into learning experiences.

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THE IMPACT OF DIGITAL TRANSFORMATION ON DIGITAL SUCCESS

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ABSTRACT

The rapid evolution of digital technologies has ushered in a transformative era for businesses worldwide. This paper explores the profound impact of digital transformation on the success of enterprises. Digitalization has fundamentally altered traditional business models, fostering enhanced efficiency, agility, and innovation. Organizations embracing this paradigm shift find themselves better positioned to navigate the complexities of the modern market. Key facets of the impact include heightened customer engagement through digital channels, streamlined operational processes, and data-driven decision-making. The integration of artificial intelligence and analytics empowers businesses to extract valuable insights, driving strategic planning and resource optimization. Additionally, digital transformation facilitates a dynamic workplace, fostering collaboration and remote capabilities. However, challenges arise in the form of cyber security risks, the need for workforce up skilling, and ensuring inclusive access to digital solutions. Success hinges on a holistic approach, aligning technology adoption with organizational strategy. The findings underscore the imperative for businesses to proactively embark on digital transformation journeys, recognizing it not merely as a technological evolution but as a fundamental driver of sustained success in the ever-evolving landscape of the digital age.

Keywords: Digital, transformation, impact, success

INTRODUCTION

In the dynamic landscape of today's digital era, the impact of digital transformation on digital success is a topic of paramount importance. As businesses and organizations navigate the swiftly evolving technological terrain, the ways in which they harness and adapt to digital advancements can significantly influence their overall success. Digital transformation goes beyond mere adoption of new technologies; it encapsulates a fundamental shift in mindset, processes, and customer engagement strategies. In this digital age, where change is the only constant, embracing digital transformation is not just a choice but a necessity for sustained relevance and growth. The fusion of cutting-edge technologies, data-driven insights, and innovative business models has the potential to redefine industries, enhance operational efficiency, and elevate customer experiences to unprecedented levels. However, the journey towards digital success is not without its challenges. Concerns about data security, workforce adaptation, and the rapid pace of technological evolution often loom large. Yet, it is precisely in navigating these challenges that organizations can discover new opportunities for growth and resilience. The key lies in fostering a culture of agility, continuous learning, and adaptability. This paper throws light on the impact of digital transformation on digital success aims to dissect the multifaceted dimensions of this phenomenon. By understanding the intricate interplay between technology, strategy, and organizational culture, we can glean insights that empower businesses to not only weather the disruptions but emerge stronger and more agile in the digital landscape. As we embark on this journey, let us embrace the challenges with optimism, recognizing that every obstacle is an opportunity for innovation and progress.

OBJECTIVES

The objectives of the paper are

1. To study the impact of digital transformation on digital success.
2. To discuss the challenges faced towards digital success.

IMPACT OF DIGITAL TRANSFORMATION ON DIGITAL SUCCESS

In the fast-paced and interconnected world of today, digital transformation has become a crucial aspect for businesses aiming to stay competitive and relevant. The term "digital transformation" refers to the integration of digital technologies into all aspects of business operations, fundamentally changing how organizations operate and deliver value to customers. The impact of digital transformation on digital success is profound, touching upon various aspects such as customer experience, operational efficiency, and overall business agility.

I. Enhanced Customer Experience:

One of the primary drivers of digital success is the ability to deliver an enhanced customer experience. Digital transformation empowers businesses to understand their customers better, anticipate their needs, and provide personalized solutions. With the advent of data analytics and artificial intelligence, companies can analyze vast amounts of customer data to gain insights into preferences, behaviors, and trends. This information is then

leveraged to tailor products and services, ultimately leading to higher customer satisfaction and loyalty. Digital channels, such as websites, mobile apps, and social media, play a crucial role in engaging customers. Businesses that effectively utilize these channels through digital transformation strategies can create seamless and convenient experiences for their customers. For instance, e-commerce platforms leverage digital technologies to streamline the buying process, offering features like personalized recommendations, easy payment options, and quick order fulfillment, thereby significantly impacting digital success.

II. Operational Efficiency and Agility:

Digital transformation also revolutionizes the internal workings of organizations, enhancing operational efficiency and agility. Automation, cloud computing, and collaborative tools play key roles in streamlining business processes. Automation of routine tasks reduces manual errors, minimizes operational costs, and allows employees to focus on more strategic and value-added activities. Cloud computing, on the other hand, enables organizations to scale their operations seamlessly, providing flexibility in resource allocation and utilization. This agility is crucial for businesses to adapt to changing market conditions and customer demands swiftly. As a result, companies can respond more effectively to emerging opportunities and challenges, contributing to overall digital success. Furthermore, collaborative tools and platforms facilitate communication and collaboration among team members, irrespective of geographical locations. This fosters a culture of innovation and teamwork, which is essential for staying competitive in the dynamic digital landscape.

III. Data-Driven Decision Making:

Digital transformation generates a massive amount of data, and organizations that harness this data effectively gain a competitive edge. The ability to collect, analyze, and derive insights from data enables data-driven decision-making processes. This, in turn, allows businesses to make informed strategic choices, optimize operations, and identify new market opportunities. Machine learning and predictive analytics, integrated into digital transformation strategies, empower organizations to forecast trends, anticipate customer needs, and optimize resource allocation. By leveraging data analytics, businesses can identify patterns and correlations that might be challenging to discern through traditional methods. This data-driven approach enhances decision-making accuracy and efficiency, contributing significantly to digital success.

IV. Innovation and Competitive Advantage:

Digital transformation is inherently linked to innovation, as it encourages organizations to adopt emerging technologies and explore new ways of doing business. Innovation becomes a key driver of digital success, helping businesses stay ahead of the competition. For instance, the integration of the Internet of Things (IoT) in manufacturing processes allows for real-time monitoring and predictive maintenance, reducing downtime and improving efficiency. Embracing digital technologies also opens doors to new business models. Companies that successfully navigate these changes can establish a competitive advantage in the market. For example, the subscription-based model adopted by many software-as-a-service (SaaS) companies has disrupted traditional business models, providing a more scalable and predictable revenue stream.

V. Cybersecurity Challenges:

While digital transformation brings numerous benefits, it also poses challenges, particularly in terms of cybersecurity. With the increased reliance on digital technologies, the risk of cyber threats and attacks rises exponentially. Organizations must prioritize cybersecurity measures to protect sensitive data, maintain customer trust, and ensure the continuity of digital success. Investments in robust cybersecurity infrastructure, regular training for employees, and proactive monitoring are essential components of a comprehensive cybersecurity strategy. Neglecting these aspects can lead to data breaches, financial losses, and reputational damage, undermining the positive impact of digital transformation.

CHALLENGES FACED TOWARDS DIGITAL SUCCESS

As businesses embark on the journey of digital transformation to enhance competitiveness and relevance in the modern era, they encounter a myriad of challenges that can impede their path to digital success. While the benefits of digitalization are substantial, ranging from improved customer experiences to increased operational efficiency, addressing the challenges posed by this transformative process is crucial. This article explores the key challenges faced by organizations striving for digital success and discusses strategies to overcome them.

I. Legacy Systems and Integration Challenges:

One of the primary hurdles towards achieving digital success is the presence of legacy systems within organizations. Many businesses operate on outdated, siloed IT infrastructure that is not easily compatible with new digital technologies. Integrating these legacy systems with modern, cloud-based solutions or emerging technologies poses a significant challenge. Legacy systems may not support the agility and flexibility required

for seamless digital operations. The complexity of integration often leads to delays, increased costs, and potential disruptions in ongoing business processes. Organizations must carefully plan and execute integration strategies, including data migration and system interoperability, to overcome this challenge and transition smoothly to a digital environment.

II. Data Security and Privacy Concerns:

Digital success relies heavily on the effective use of data for insights, personalization, and decision-making. However, this dependence on data comes with significant security and privacy concerns. The increasing frequency and sophistication of cyberattacks pose a substantial threat to sensitive information, leading to potential financial losses and reputational damage. Ensuring robust cybersecurity measures becomes paramount for organizations embracing digital transformation. This includes investing in advanced security technologies, implementing strict access controls, and providing ongoing cybersecurity training for employees. Compliance with data protection regulations, such as GDPR and CCPA, is also essential to maintain trust with customers and stakeholders.

III. Skills Gap and Workforce Training:

The rapid evolution of digital technologies often outpaces the skills of the existing workforce. Organizations face a skills gap, where employees may lack the necessary expertise to navigate and leverage new digital tools and technologies effectively. This challenge hinders the successful implementation of digital strategies and limits the organization's ability to harness the full potential of digital transformation. To address the skills gap, organizations must invest in continuous training and upskilling programs for their workforce. This includes both technical skills related to emerging technologies and soft skills like adaptability and collaboration. Collaboration with educational institutions and partnerships with training providers can also be valuable in closing the skills deficit and ensuring that the workforce is well-equipped for the digital era.

IV. Cultural Resistance and Change Management:

Digital transformation is not merely a technological shift; it requires a cultural shift within the organization. Resistance to change is a common challenge as employees may be accustomed to established processes and hesitant to embrace new ways of working. This cultural resistance can hinder the adoption of digital technologies and disrupt the overall digital success strategy. Effective change management is essential to overcome cultural resistance. Clear communication, involvement of employees in the decision-making process, and creating a culture that values innovation and continuous improvement are crucial aspects. Leadership plays a pivotal role in setting the tone for the transformation, emphasizing the benefits, and demonstrating a commitment to supporting employees through the change.

V. Cost Considerations and Return on Investment (ROI):

Digital transformation often involves significant upfront costs, including investments in new technologies, infrastructure, and training programs. Organizations may face challenges in justifying these expenses and demonstrating a clear return on investment (ROI) to stakeholders. The lack of a tangible and immediate ROI can create skepticism and resistance, especially in financially conservative environments. To address this challenge, organizations must conduct thorough cost-benefit analyses and develop a realistic roadmap for digital implementation. Demonstrating short-term wins and showcasing how digital initiatives align with overall business objectives can help build confidence among stakeholders. Additionally, organizations should adopt agile approaches that allow for incremental and iterative progress, showcasing tangible benefits at each stage of the transformation.

VI. Regulatory and Compliance Complexity:

The digital landscape is subject to a complex web of regulations and compliance requirements, varying across industries and geographic regions. Navigating this regulatory landscape poses a considerable challenge for organizations undergoing digital transformation. Failure to comply with industry-specific regulations or data protection laws can result in legal consequences and reputational damage. To address regulatory challenges, organizations must stay informed about relevant laws and regulations affecting their industry. Legal and compliance teams should be actively involved in digital transformation initiatives to ensure that new technologies and processes align with regulatory requirements. Building a compliance-first mindset into digital strategies can help organizations proactively address regulatory challenges.

VII. Interoperability Issues and Vendor Lock-In:

The adoption of diverse digital tools and technologies can lead to interoperability challenges. Organizations may find it difficult to integrate different systems, applications, and platforms seamlessly, leading to information silos and inefficiencies. Additionally, there is a risk of vendor lock-in, where organizations become

overly dependent on a specific vendor's products or services, limiting flexibility and hindering future innovation. To mitigate interoperability issues, organizations should prioritize solutions that are compatible with existing systems and promote open standards. Embracing modular architectures and APIs (Application Programming Interfaces) facilitates better integration between systems. A well-defined vendor management strategy, including contingency plans for potential changes or disruptions, helps prevent vendor lock-in and ensures long-term flexibility.

CONCLUSION

The impact of digital transformation on digital success is profound and far-reaching, reshaping the landscape of industries and businesses. Digital transformation is not merely a technological shift; it represents a fundamental change in how organizations operate, compete, and deliver value to their stakeholders. The integration of advanced technologies, such as artificial intelligence, cloud computing, and data analytics, has enabled unprecedented levels of efficiency, innovation, and agility. Organizations that embrace digital transformation are better positioned to adapt to the rapidly evolving business environment, meet customer expectations, and stay ahead of the competition. The ability to leverage digital tools for enhanced decision-making, streamlined processes, and personalized customer experiences has become synonymous with achieving digital success.

However, it is crucial to recognize that successful digital transformation requires more than just technological adoption. It necessitates a cultural shift, with a focus on fostering a digital mindset, continuous learning, and a willingness to adapt. Furthermore, addressing cybersecurity challenges and ensuring data privacy are integral aspects of sustaining digital success. In this digital era, where change is constant, organizations that navigate the complexities of digital transformation strategically and holistically are poised to thrive. The impact of digital transformation on digital success is not a one-time event but an ongoing journey, demanding a commitment to innovation, resilience, and a customer-centric approach for sustained success in the digital age.

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TRANSFORMATION OF BANKING SECTOR IN INDIA USING ARTIFICIAL INTELLIGENCE (AI)**Dr. Sayali Yadav**

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ABSTRACT

With a view of Digital India, a flagship programme of Govt. of India with a vision to transform India into a digitally empowered society and knowledge economy, it has given the wings for the other sectors of the economy to fly high. The advanced technology of Artificial Intelligence (AI) has simulated the human intelligence processes by machines and computer systems. However, the pandemic of 2019-20 played a major role in making that transformation of cashless payments which pose a crucial step for the Indians to adopt to this change in the Indian banking system. The study tries to analyse the role of AI in Indian Banking Sector.

Keywords: AI, Banking, Digital

INTRODUCTION

With a view of Digital India, a flagship programme of Govt. of India with a vision to transform India into a digitally empowered society and knowledge economy, it has given the wings for the other sectors of the economy to fly high. It targets to provide digital services, digital access, bridge the digital divide and language divide. The programme is centered on three key vision areas and one of them being Digital Infrastructure as a Utility to Every Citizen which includes mobile phone & bank account enabling participation in digital & financial space. Somewhere the digitalisation of banking programmes can make that transformational change using Artificial Intelligence (AI). The advanced technology of Artificial Intelligence (AI) has simulated the human intelligence processes by machines and computer systems. However, the pandemic of 2019-20 played a major role in making that transformation of cashless payments which pose a crucial step for the Indians to adopt to this change in the Indian banking system. As a measure of reform in Indian Banking sector, on 30th Aug 2019, Indian Government decided to merge 10 large public sector banks into four banks. This brought down the count of public sector banks to 12. This change was particular to improve the conditions of Indian banking systems. With banking apps, digital bank statements, e-KYC, video-conferencing, multiple Chatbot, the face of banking sector is already changing.

LITERATURE REVIEW:

Khandewal, Neha (2022), “An analytical study of artificial intelligence as a catalyst for digital transformation in banking sector” studies switching from branch banking to digital banking services has positively transformed the banking business. Human-created AI tends to be more complex, although it can also be automated using a programming system. It is the goal of this AI to have robotic systems that can recognise actions based on natural language processing, speech recognition, sensor systems, computer vision, and intelligent computers to execute every work that humans accomplish.

Surya Prakash Vaishnav (2022) “A study on A for Quick and A study on Application of Artificial Intelligence management” studies how digitalization has transformed the manual process into digital service by reducing human error and thus, saving time and building customer loyalty. Across all verticals, consumer needs have been met through innovative ways, disrupting the existing enterprise value chains. Now round the clock, consumers have access to the services provided by a bank just by the use of online banking.

Sharma, Pooja (2022) “Impact of Artificial Intelligence Driven Automation on Jobs in Banking Sector” is focussed on artificial intelligence and machine learning as the key technology drivers which are enabling the automation of knowledge tasks with focus on the Indian banking sector. The purpose of this study is to evolve a robust research design to evaluate the impact of intelligent automation on a task and job for a service industry such as banking. The study aims to create a workable model for predicting the automation potential of jobs. It further extends the discussion on automation potential by identifying those non-technological factors in the Indian banking context which will be important for adoption of automation.

HYPOTHESIS

Studying the new-age banking sector transformation through the recent developments of artificial intelligence in India. With technology taking every other sector in the world, banking sector, however, cannot be remained untouched. With artificial intelligence and technology,

banking sectors have spurred with recent developments not limiting to improvisation in customers, providing personalised services to its customers and clients. Thus utilising the tools that are more viable in today's times.

DISCUSSION

As a measure of reform in Indian Banking sector, on 30th Aug 2019, Indian Government decided to merge 10 large public sector banks into four banks. This brought down the count of public sector banks to 12. In order to achieve operational efficiencies, reduction in cost of operations and better financial control, banks in India are adopting the latest technologies. After the adoption of central banking system (core banking), Indian banks are heading towards implementation of emerging technologies like big data, analytics, machine learning, artificial intelligence (AI) and Internet of things (IoT). Every other bank in India is opting for the Chatbot and virtual assistant technology in order to fulfil the needs of its customers at the earliest. Chatbot (earlier known as chatterbot) is a computer software developed to assist customers and designed for voice recognitions, customer queries, text interactions, etc. Companies have begun the chatbot option for the customers to direct them. Almost every bank in India uses this technology for easy accessibility for customers. Another factor, it automates routine tasks like data entry and fraud detection, reducing operational costs, thus banking personnels are more relaxed. Artificial Intelligence has helped the industry in multiple finance related roles like accounts, credit decisions, detecting frauds, investing, trading, advisory services, risk management etc. AI helps to retrieve data faster and manage data more efficiently.

State Bank of India (SBI) is currently beta-testing its intelligent assistant called SIA — SBI Intelligent Assistant. SIA is a Chatbot which is aimed at handling customer queries and help guide them through the various retail products and services offered by SBI. SIA works on artificial intelligence and is an effort by SBI to identify work processes that can be transferred to robots so that human resources can be more creatively used. The SIA Chatbot has been developed by AllinCall, a start-up backed by IIT Bombay.

ILA is SBI Card's Interactive Live Assistant that can provide you with the latest information on the products & services. One can ask ILA question related to your SBI card account & services like - How can I apply for a SBI Card? How can I make payment against my SBI Card outstanding? How can I check my Last Payment Status? How can I check my SBI Credit Card Outstanding? How can I view my statement summary? How can I subscribe for the e-statement? How can I view my Reward Points summary? How can I check my credit limit? How can I activate my SBI Credit Card? How can I deactivate my International Usage?

'E-gallery' at Bank of India, Fort area provides a separate unit in the branch itself where one can withdraw money through ATM machines, deposit cash, know balance in their accounts, update pass book, etc. This helps the customers to avoid long queues for less important chores.

Banks like ICICI Bank and Axis Bank has extended the Chatbot feature through mobile apps which provides the customer an option of banking on the go. Easy accessibility and ease of use of the chatbots may majorly contribute to the adoption of this latest technology across the banks' customer base. India being a country of multiple languages, availability of these chatbots in vernacular languages may also prove beneficial.

Mitra and Candi are the two robots that comes with a humanoid touch these days at two Bengaluru offices of Canara Bank. Mitra, developed by Invento Robotics at Bengaluru-based and Candi is a Japan's SoftBank Robotics. Shwetha A, an officer at Candi's branch, said, "There are two modes for Candi — normal and banking. In the normal mode, Candi can respond to a range of questions. However, we keep it on banking mode in which it can only respond to 215 questions, which are displayed next to it." Canara Bank provides ample number of facilities through its all Canara Bank Like, Opening/Closing of Fixed Deposits & RD, Loan Against Fixed Deposits, Scan & Pay QR codes using Bharat QR, Pay to Contact or Mobile Number, View facility for Credit Card Statement, Request for Email Statement., Virtual Debit Card, Card-less Cash withdrawal, Recharge Mobile, etc.

IndusInd Bank Voice Banking - IndusAssist on Alexa. It speaks the language of convenience using IndusAssist with Amazon's Alexa. It lets one check their account balance, transfer funds, pay Credit Card bills and more, by simply talking to Alexa. IndusAssist allows one to conduct financial and non-financial transactions on Alexa-enabled devices, like the Amazon Echo, using a range of voice-based commands. Once you add this skill, you will be able to access a host of the services on your Alexa-enabled devices. One can transfer funds, recharge their prepaid mobile or DTH connections, pay their IndusInd Bank Credit Card bills, check their Account balance or even get details about your accounts, term deposits, Credit Cards, or loans.

HDFC Bank has availed a feature of 'On Chat' where one can recharge the mobile phone, pay utility bills like post-paid mobile, electricity, DTH, data card or book a cab from Ola/Uber or book a bus. This 24/7 service can

be used by everyone whether one is their customer or not. 'On Chat' service is not an app, complex menus or loading wallets, one has to just open Facebook messenger, find 'HDFC bank Onchat' and say 'Hi'.

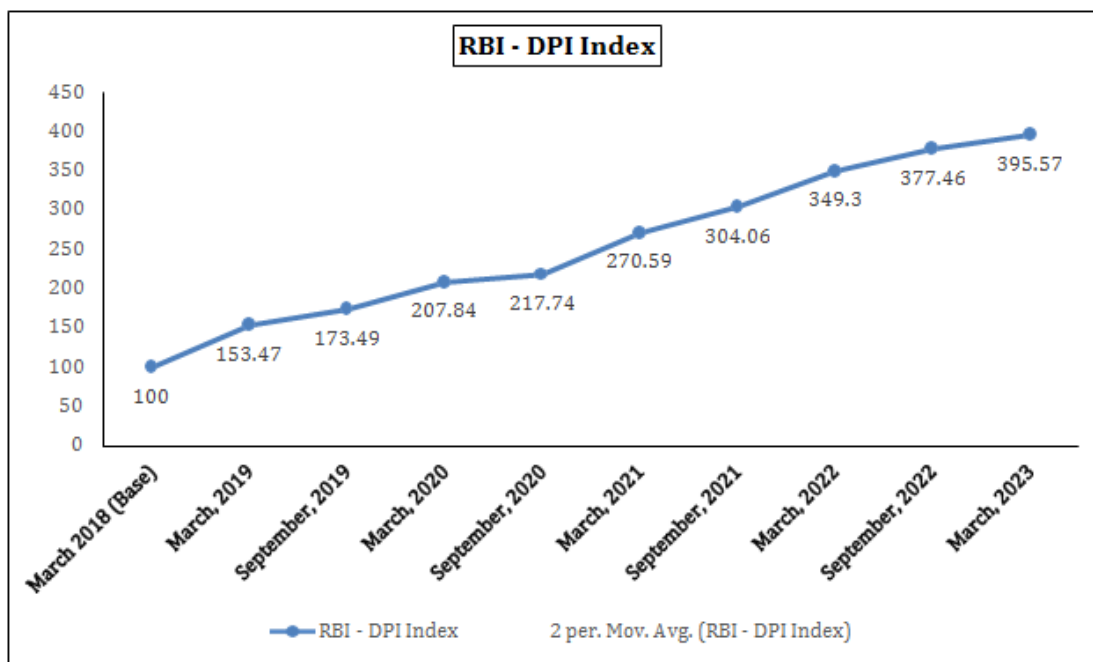
Sr. No.	Name of the Bank	Chatbot
1.	Indian Bank	Adya
2.	HDFC Bank	EVA
3.	IndusInd Bank	IndusAssist
4.	SBI Bank	SIA
5.	PNB Bank	Pihu
6.	ICICI Bank	iPal

The Reserve Bank of India's (RBI) Digital Payments Index (RBI-DPI) is a measure of the country's digital payment adoption. The index is published every six months and uses four parameters to measure the extent of digitization.

A digital payment, also known as an electronic payment, is the transfer of value between payment accounts using a digital device or channel. This includes payments made with bank transfers, mobile money, QR codes, and payment instruments such as credit, debit, and prepaid cards. Digital payments across the country registered a growth of 13.24% in a year through March 2023, as per RBI's index that measures the adoption of online transactions. RBI's Digital Payments Index (RBI-DPI) stood at 395.57 at end-March 2023 compared to 377.46 in September 2022 and 349.30 in March 2022.

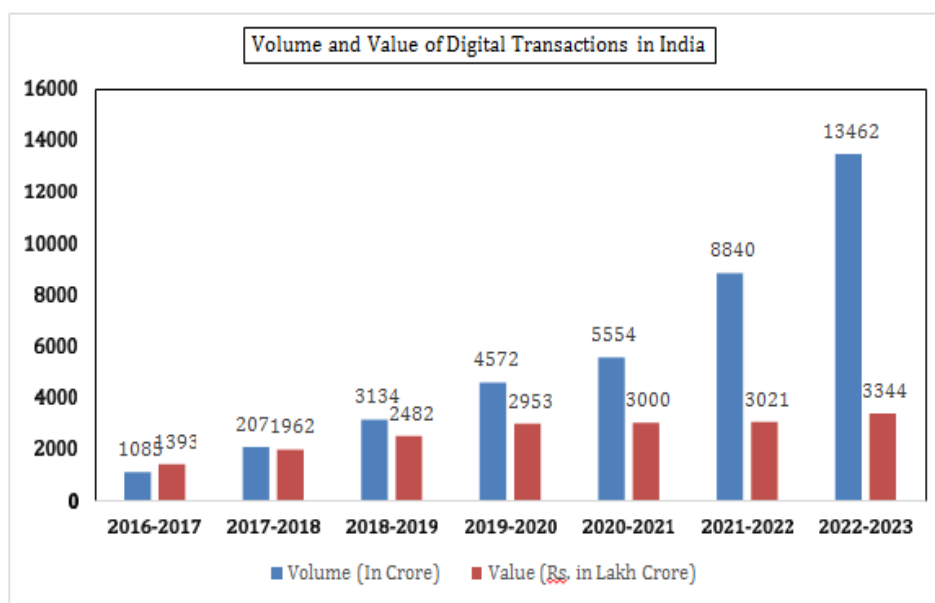
Digital Payment Index (DPI) Announced by Reserve Bank of India (March, 2018 to 2023)	
Period	RBI - DPI Index
March 2018 (Base)	100
March, 2019	153.47
September, 2019	173.49
March, 2020	207.84
September, 2020	217.74
March, 2021	270.59
September, 2021	304.06
March, 2022	349.3
September, 2022	377.46
March, 2023	395.57

(Source: <https://www.indiastat.com/table/digital-payments-index-dpi/digital-payment-index-dpi-announced-reserve-bank-i/1419404>)



Year	Volume (In Crore)	Value (Rs. in Lakh Crore)
2016-2017	1085	1393
2017-2018	2071	1962
2018-2019	3134	2482
2019-2020	4572	2953
2020-2021	5554	3000
2021-2022	8840	3021
2022-2023	13462	3344

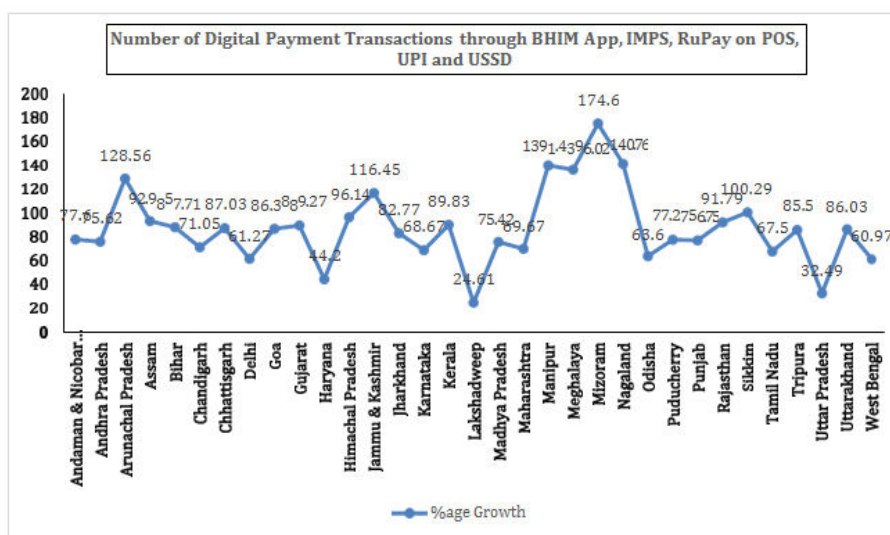
(Source: Indiatat)



State	2019-2020	2020-2021	%age Growth
Andaman & Nicobar Islands	2072586	3680882	77.6
Andhra Pradesh	1223218907	2148252273	75.62
Arunachal Pradesh	7060278	16136999	128.56

Assam	105106727	202800298	92.95
Bihar	415865569	780605447	87.71
Chandigarh	40174757	68717479	71.05
Chhattisgarh	129118832	241487411	87.03
Delhi	540325595	871384998	61.27
Goa	27281296	50848102	86.38
Gujarat	530715483	1004509583	89.27
Haryana	714581183	1030408720	44.2
Himachal Pradesh	67810331	133001700	96.14
Jammu & Kashmir	26808792	58028828	116.45
Jharkhand	178242382	325770411	82.77
Karnataka	1662228172	2803646479	68.67
Kerala	390143264	740602556	89.83
Lakshadweep	491931	612988	24.61
Madhya Pradesh	503343999	882959681	75.42
Maharashtra	2379792821	4037787225	69.67
Manipur	10379267	24856871	139.49
Meghalaya	6882421	16243826	136.02
Mizoram	3981097	10932068	174.6
Nagaland	7049580	16972407	140.76
Odisha	356827818	583753268	63.6
Puducherry	19351521	34301033	77.25
Punjab	203699211	360041528	76.75
Rajasthan	613696426	1176996594	91.79
Sikkim	5471379	10958593	100.29
Tamil Nadu	1029529521	1724506315	67.5
Tripura	14358668	26635594	85.5
Uttar Pradesh	2456255620	3254414352	32.49
Uttarakhand	120479287	224130092	86.03
West Bengal	523000843	841857285	60.97

(Source: <https://www.indiastat.com/table/total-upi-transactions/volume-value-digital-transactions-india-2016-2017-1436151>)



CONCLUSION

With increase in the technology and digital transformations, some banks have taken steps to protect the environment. Punjab National Bank (PNB) uses Green PIN, a model that will save paper being used in printing pin mailers thus contributing to earth’s environment as well as helping to reduce the carbon foot print of the Bank. It will also help the customers to show participation in the Green India drive. Green Pin OTP is valid for 72 hours from delivery time. Customer can set the debit card PIN using Green Pin OTP at PNB ATMs or through Internet banking account (POST LOGIN).

With everything digitalised, the customers are more comfortable to operate their banking operations from their couch on one click. Be it e-KYC or checking their bank statements, customers have developed the habit of checking every other detail on one click which makes that respective bank to adopt new-age technology for their customers.

Banks like HDFC and PNB uses the term ‘Whatsapp banking’ which is controlled by artificial intelligence and supports the chatbot technology.

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A STUDY OF THE USE OF ICT IN DIFFERENT SCHOOL SUBJECTS

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ABSTRACT

Information and communication technology in Education is the need of the hour. Use of technology helps enhancing effective teaching learning process. In the 21st century the teachers in schools use different techniques and technology to teach different school subjects..After pandemic there is massive use of technology in the form of LMS platform, open resources, SWAYAM platforms which are used by the teachers both to keep themselves abreast with the situation, and to use it in their classroom for effective teaching learning process.

This paper tends to talk about the different technology used by the teachers at different levels to teach different school subjects. This will through a light on which are the different technology used by the teachers in their teaching. Percentage wise analysis is done by the researcher on different items related with ICT. The sample size of this research is 41 school teachers teaching at different levels.

Keywords: Technology, LMS platforms, teaching learning process

INTRODUCTION

ICT stands for **informational communication and technology**. It is based on the management of information and communication. It manages the information by collecting, storing, processing, and distributing it.

Definition of ICT

According to UNESCO (2002), "ICT refers to forms of technologies that are used to create, store, share or transmit, exchange information. ICT includes radio, television, video, DVD, telephone (fixed line & mobile), satellite systems, computer and network hardware and software".

Use of ICT in Education | Role and Importance of ICT in Teaching-Learning Process

1. Participation Between Teacher and Students

ICT increases participation between teacher and student. It helps the teachers to design various activities for students and thus improves the involvement of students in a classroom activities.

2. Make Teaching Learning Process Easier

ICT makes the teaching-learning process easier. With the help of this technology, students can access information from anywhere and anytime. **Students can easily share their content with each other.** Teachers can also create and share their content with the students and other teachers. ICT has made it possible for teachers to interact with the students in different ways.

3. Help Students In Making Notes

Students can prepare their notes easily by using the various resources available on the internet. Various **softwares such as Microsoft word, Evernote** etc help students to make their notes in the digital format. Students can easily manage and organise their notes by using these software programmes.

4. Develop Creative Skills

Students' creative skills can be developed with the help of this technology. They can develop various programmes with the help of various ICT tools. In other words, it makes students innovative.

5. Improve Teaching Skills

Teachers can improve their teaching skills by using this technology. It helps the teachers to **design workbooks, assignments, and e-books** for students. Teachers can also prepare interactive presentations for students.

Teachers' competencies and general use of ICT •

- National competence development programmes have had limited impact on teachers' pedagogical competences. School leaders estimate that the impact of ICT on teaching methods in their school is low (Ramboll Management, 2006).
- Teachers' basic ICT skills have increased dramatically (Kessel, 2005).
- Teachers teaching science, mathematics and computer science (22%) and active in vocational education 23% are the most intensive users of the computer (Empirica, 2006).

- Teachers use ICT to support existing pedagogies. ICT is used most when it fits best with traditional practices (Underwood, 2006).
- ICT can enhance teaching by enhancing what is already practiced or introducing new and better ways of learning and teaching (EUN, 2004)
- The greatest impact is found in relation to teachers who are experienced users and who from the start had already come far with the integration of ICT in their teaching.
- Teachers who perceive a highly positive impact of ICT use ICT in the most project-oriented, collaborative and experimental way (Ramboll Management, 2006)

Title of the Research Paper

A study of the use of ICT in teaching school subjects

Objectives of the study

- 1) To find out the use of ICT in teaching different school subjects.
- 2) To provide suggestions with reference to use of different technology to be used in teaching learning process.

Type of Research

This is a descriptive type of research using survey method.

Sample: Sample includes school teachers of different levels, teaching different school subjects. The size of the sample is 41 school teachers for this research.

Tool used

The researcher prepared a questionnaire using Google form which had 2 sections. The first section had questions related to personal information and second section in which there were in all 25 questions which were relating to the use of ICT in different school subjects. All the questions were of Yes, No type.

Analysis of data

Qualitative analysis was carried out by the researcher using percentagewise analysis.

- 1) There were in all 41 respondents
- 2) Majority of the teachers were post graduate with B.Ed
- 3) The different subjects taught by the respondents were English, Science, Maths and social sciences.
- 4) 57.1% of teachers taught secondary level, 26.2% taught at the primary level and 16.7% were teaching in higher education
- 5) 78.6% of the teachers had less than 5 years of teaching experience, 11.9% had teaching experience between 11 to 15 years, 9.5% had more than 16 years of teaching experience.
- 6) 83.3% of the teachers were working in schools beyond thane. And 16.7% were teaching in schools in Mumbai suburban.
- 7) 83.3% of the teachers use different techno savvy apps to teach their subjects.
- 8) 76.2% of the teachers use power point presentation to teach their subjects.
- 9) 92.2% of the teachers use interactive games to teach their subjects
- 10) 61.9% of the teachers give assignment using electronic mode in their subjects.
- 11) 95.2% feel confident while using technology in their classroom
- 12) 61.9% of the teachers use LMS platform while to teach their subjects
- 13) 61% of the teachers use hot potato, Kahoot quiz etc. to evaluate students in their subjects
- 14) 73.8% of the teachers feel that use of technology in teaching the subject is time consuming
- 15) 88.8% of the teachers use blended approach in teaching their subjects
- 16) 50% of the teachers have created Google classroom for the students.
- 17) 61.9% of the teachers use mobile for teaching and learning their subjects in the classroom.
- 18) 81.1% of the teachers have full freedom to use technology in teaching their subject in my school

-
- 19) 93% were aware about different Apps which could be used while teaching their subject
 - 20) 86% of the teachers use multimedia presentations (such as slideshows or videos) to enhance lessons in their subject
 - 21) 73.2% of the teachers incorporated interactive whiteboards or smart-boards while teaching their subject in the classroom
 - 22) 76.2% of the teachers encourage students to use online collaboration tools for group projects and discussions related to their subject
 - 23) 62% of the teachers incorporate online language learning platforms for additional English language practice outside the classroom
 - 24) 48% of the teachers encourage students to create and maintain blogs or digital portfolios to showcase their progress in your subject
 - 25) 62% of the teachers provide access to e-books and digital literature resources to supplement traditional textbooks in their class room

CONCLUSION

The researcher concludes that majority of the teachers have got themselves acquainted with different technologies and use in their classroom. The modern era has made teachers to prove themselves to be competitive with reference to the use of technology in their classroom to make them be more effective in their teaching learning process.

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THE PARADIGM SHIFT IN BUSINESS IN THE ERA OF CORPORATE SOCIAL RESPONSIBILITY**Dr. Nisha Vikas Pillai**Assistant Professor, Vivek College of Commerce Goregoan (West), Mumbai
nishapp97@gmail.com**ABSTRACT**

The concept of Corporate Social Responsibility, or CSR, has a long history in the economy. Its dimensions have significantly changed. The traditional idea of providing goods and services has been replaced by a focus on the welfare of all stakeholders, which has significantly altered the path of the organization. The consumer and societal factors have received a lot of attention in CSR research. A study on the CSR activity of the TATA company who is a pioneer in CSR activity is research and some myths of the CSR is an eye opener in the study.

Keywords: Corporate Social Responsibility, Corporate Governance, Stakeholders

INTRODUCTION

The concept of business is dynamic and always evolving. While generating economic gain is an enterprise's primary goal, the business community has shifted its focus to "Sarva loka hitam," or benefit to all parties involved in the enterprise. The inventiveness needed to manage a business effectively is changing dramatically, and in the modern business environment, innovation is the key to success for all companies. The research study explores how corporate social responsibility (CSR) might be used to manage businesses in novel ways. CSR is the term used to describe an organization's efforts to raise awareness among all parties engaged in the operation of the business. It is to have a sense of unity that combines all facets of business with people and the environment that coexist. The true concept of corporate social responsibility (CSR) has evolved from its previous classification as a subset of corporate philanthropy. Today, corporate social responsibility (CSR) encompasses not only an organization's commitment to the public, but also to its workforce and the environment. In order to improve society, create wealth, and establish better business practices, a company must incorporate social, environmental, and economic concerns into its operations, values, culture, decision-making process, and strategy in a transparent and accountable manner. This is known as corporate social responsibility (CSR). Thus, corporate social responsibility (CSR) primarily refers to a company's obligation to both the community and the environment in which it operates.

OBJECTIVE OF THE STUDY

1. The main objective of the study is to have an overview of the CSR activities done by the Tata company
2. To find the true face of the concept of CSR in the global era

Overview of the CSR Activities of TATA Company

The Scheduled Caste and Scheduled Tribe communities, women from marginalized social groups, people with disabilities, and other socially and economically disadvantaged groups in the nation as a whole are all targets of the Tata Group's century-long history of supporting community development initiatives.

The cross-cutting goal of all TPL CSR projects is affirmative action. We cascade the AA strategy in all of our agency relationships to implement CSR activities, ensuring that at least 45% of recipients come from AA communities.

Tata Industries Limited Core Values to improve the quality of life of the communities we serve through long term stake holder value creation. Philosophy of CSR Tata Industries Limited will make a positive impact on the society & community through CSR activities which develops/improves their economic status and conserves the environment. We will ensure sustainability by doing what is right, through the adoption of sustainable business practices, employee policies and technologies. Purpose of CSR Activities We endeavor to protect the interests of all our stakeholders and contribute to society at large, by making a measurable and positive difference through the four causes we support viz.: i. Livelihood & Employability ii. Health iii. Education iv. Environment and improve the quality of life of those we serve through long term stakeholder value creation. Resources for CSR We propose to deploy the following resources for our CSR activities Funds: We will utilize 2% of the average net profits of the Company made during three immediately preceding Financial Years. Note: A. The 2% mentioned above is to be applied to TIL's standalone PBT but will exclude the inter-company dividends. B. The expenditure on CSR will need resourcing directly by the company by setting up an exclusive CSR department or a Trust of its own or by collaborating with other NGOs. It is clarified that CSR Regulations allow donations to other tax exempted NGOs provided the funds are earmarked as a part of the corpus of that NGO and are used for the specified purposes stated by us. This route will also be taken wherever required. C. Surplus, if any,

arising out of CSR activities shall be ploughed back into CSR and shall not be a part of business profits. D. The CSR expenditure will include both revenue and capital expenditure and the expenditure incurred on capacity creation is counted towards CSR. Sectors and issues

The main Focus of the Industries are on

1. Eradicating hunger, poverty and malnutrition, promoting health care including preventive health care and sanitation including contribution to the Swachh Bharat Kosh set-up by the Central Government for the promotion of sanitation and making available safe drinking water.
2. Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects.
3. Promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centres and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups.
4. Ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources and maintaining quality of soil, air and water including contribution to the Clean Ganga Fund set-up by the Central Government for rejuvenation of river Ganga.
5. Protection of national heritage, art and culture including restoration of buildings and sites of historical importance and works of art; setting up public libraries; promotion and development of traditional art and handicrafts
6. Measures for the benefit of armed forces veterans, war widows and their dependents, 9[Central Armed Police Forces (CAPF) and Central Para Military Forces (CPMF) veterans, and their dependents including widows]
7. Training to promote rural sports, nationally recognised sports, paralympic sports and olympic sports
8. Contribution to the prime minister's national relief fund or Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM CARES Fund) or any other fund set up by the central govt. for socio economic development and relief and welfare of the schedule caste, tribes, other backward classes, minorities and women
9. Contribution to incubators or research and development projects in the field of science, technology, engineering and medicine, funded by the Central Government or State Government or Public Sector Undertaking or any agency of the Central Government or State Government; and
10. Contributions to public funded Universities; Indian Institute of Technology (IITs); National Laboratories and autonomous bodies established under Department of Atomic Energy (DAE); Department of Biotechnology (DBT); Department of Science and Technology (DST); Department of Pharmaceuticals; Ministry of Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH); Ministry of Electronics and Information Technology and other bodies, namely Defense Research and Development Organisation (DRDO); Indian Council of Agricultural Research (ICAR); Indian Council of Medical Research (ICMR) and Council of Scientific and Industrial Research (CSIR), engaged in conducting research in science, technology, engineering and medicine aimed at promoting Sustainable Development Goals (SDGs).
11. Rural development projects
12. Slum area development where 'slum area' shall mean any area declared as such by the Central Government or any State Government or any other competent authority under any law for the time being in force.
13. Disaster management, including relief, rehabilitation and reconstruction activities.
14. Tata Group Efforts: Collaborate and contribute with the Tata Group relating to projects or programs aligned with our focus areas. Geographies and target communities Our focus will be Geographies which we operate in. Our target communities will be children, youth and affirmative action communities. While we will ensure that all communities benefit from our CSR activities, we would focus on those groups that are socially and economically marginalized. Implementation We will implement our CSR activities in a number of ways: • Direct mode • Through NGOs • Participatory Approach involving beneficiaries • Involving experts • Tata Trusts and organizations set up to implement Tata Group Focus Initiatives. Each of our CSR projects and programmes would have clearly defined output, outcome and process indicators which will have to be reported on a periodic basis. All projects and programmes will be primarily

monitored by the Internal CSR team of the Company, based on the reports and field visits and be reported to the CSR Committee.

True face of CSR concept is explained below CSR matters in every line of work. Why? Because business success can depend on your people's level of engagement and productivity, as well as on how your business customers see you as a viable partner. CSR plays a vital role in both these key areas.

CSR is an invaluable tool for motivating and training your employees, as well as giving them a way to build on their skill sets. In a 2021 survey, 59 percent of companies acknowledged that CSR is the optimum way to increase employees' skills and leadership, according to Forbes Insights. CSR allows employees to take on new roles, develop new skills and assume leadership positions that translate well back to their work setting.

In fact, more companies are making volunteer opportunities a key ingredient of their CSR programs because of their numerous business-building opportunities. What's more, 54 percent of companies surveyed believe one of CSR's goals is to differentiate them from the competition, according to the Harvard Business Review. When a firm's more engaged and productive employees put in more effort and its reputation grows, investors and the market value the company more highly. This is reflected in the company's revenue growth. A more optimistic view results from increased sales, which raises value.

According to the Harvard Business School, businesses with high levels of corporate social responsibility (CSR) have greater stock values and corporate valuations than comparable businesses without such policies. According to Forbes Insights, C-level leadership now understands that exhibiting a social purpose is essential to their company's shareholder value. Companies (93 percent of those asked) believe they produce economic value by providing societal value, regardless of the exact reason—better reputation, increased loyalty, greater productivity, or all of them—according to Forbes Insights.

Conclusion: Good work is always going to leave a footprint. The legacy continues which always respected by all the stakeholders. Every Company can set a right precedence by realizing the value of giving back to the environment in which it belongs. Nothing can stop the good work. Tata Company has been a torch bearer in the area of the good work through the CSR activities, and busted the myth of CSR going beyond the eye wash and shown sustainable growth and development projects successfully to be completed.

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CYBERCRIME AWARENESS AMONG B. ED TEACHER TRAINEES**Dr Heena D. Wadhvani**

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ABSTRACT

Instances of cybercrimes have increased rapidly over the past decade and have become part of the everyday lives of citizens. Internet is becoming an important part of our life. Everyone is depending on cyber world which increases the possibility of cybercrime. There are many tricks used by cyber criminals to cheat people. The primary thing for such prevention is undoubtedly education aimed at establishing greater awareness and knowledge regarding illegal Internet content and cybercrime among children and teenagers, as well as parents and educators.

The present study aims to find out the Cyber Crime Awareness among B.Ed. teacher trainees. For this purpose, investigator took sample of 235 teacher trainees from teacher training colleges from Ulhasnagar. For data collection Cyber Crime Awareness questionnaire was prepared by researcher comprising five areas (internet usage, cybercrime awareness, awareness about cybercrime laws and schemes, precautions to be taken, belief in system) having 27 statements with two options Yes /No. Some of the statements had more than one option on responding Yes. The study reveals that the level of cybercrime awareness among the B.Ed. teacher trainees is moderate. The study also reflected that there is no significant difference between the cyber-crime awareness among B.Ed. Teacher trainees as per background variables. Gender, Class (year), Stream (Commerce, Science, Arts). As these B.Ed. teacher trainees prepare to join the teaching profession, creating cybercrime awareness among them would aid in the development of cybercrime awareness among teacher trainees

Keywords: Cybercrime, Awareness, B.Ed. Teacher trainees

INTRODUCTION

The internet helps us in providing information as well as storing our data. It has become so crucial that it has become a vital part in people's lives. However, due to the rapid increase in our modern technology, it has become very difficult in keeping our private information safe. Classified data are becoming easily available to people. This has led to the increase in crimes as practically anyone can access one's personal data without the victim's knowledge. Internet has become a relief for the modern age, yet it also causes a burden on the people. The Internet has also bred a new kind of crime; **cybercrime**.

Cybercrime is also called **computer crime** that takes place online by targeting computer network. These are illegal activities based on internet. Cybercrime is an attack on information of individuals, corporations, or governments. Nowadays cyber world is dominating every field like entertainment, business, sports and specify education. Criminals and hackers use the internet to commit many illegal activities like hacking, bank fraud, online shopping fraud, software piracy, viruses attack and many more. In the digital age our virtual identities are essential elements for us. Information storage with the use of computer and internet become very easy in which duplication and manipulation occurs easily. Maximum computers and mobile phones are always connected to internet, which provide a supportive environment to attacker to do unauthorized access to it. Cybercrime used to describe a wide range of offences, including offences against computer data and systems (such as hacking), computer-related forgery and fraud (such as phishing) and copyright offences (such as the dissemination of pirated content).

There are many privacy concerns surrounding cybercrime when confidential information is intercepted or disclosed, lawfully or otherwise. Internationally, both governmental and non-state actors engage in cybercrimes, including espionage, financial theft, and other cross-border crimes. Cybercrimes crossing international borders and involving the actions of at least one nation-state are sometimes referred to as cyber warfare. Warren Buffett describes cybercrime as the "number one problem with mankind" and said that cybercrime "poses real risks to humanity.

CYBERCRIME AWARENESS

According to Aggarwal (2015) a person should have the following knowledge to be aware about the cybercrimes:

- 1) The basics of internet security.
- 2) The basic information of cyber law.

- 3) Impact of technology on crime.
- 4) Minimum hardware and software required to protect data from theft.
- 5) Internet policies required for working of organization.

A. Kumar, Koley and Kumar (2015) Suggested following good Practices to Minimize Cybercrime

- 1) Update the computers
- 2) Choosing a password that is difficult to guess is the first step in keeping passwords safe and out of the wrong hands.
- 3) Changing password on a regular basis.
- 4) Use protection software to protect computers.
- 5) Protect your personal information.
- 6) Keep an eye out for bogus email messages.
- 7) Do not respond to emails that request personal information.
- 8) Keep an eye out for privacy policy on websites and apps.
- 9) Check your bank and credit card statements on a regular basis.

NEED AND SIGNIFICANCE OF THE STUDY

Cybercrime seems to be the serious and tough as far as each nation is concerned. Government with all its intelligence departments and policies react so as to eradicate this cyber crime. Government has taken necessary initiatives in creating awareness among the people with the help of the newly emerged cyber cells. Teacher trainees who are the creators of the future generation are also highly expected to get educated about cybercrimes. Hence there exists a need for study this cybercrime awareness of B.Ed., Teacher Trainees. Teachers are considered and supposed to be the builders of our future society. They interact with teacher trainees and other key persons of the society very effectively. So, there is a felt a dire need to make the Teacher Trainees aware of the cybercrimes. As these B.Ed. teacher trainees prepare to join the teaching profession, creating cybercrime awareness among them would aid in the development of cybercrime awareness among teacher trainees

Statement of the Problem

“Cybercrime Awareness among B. Ed Teacher Trainees”

Objectives:

- 1) To find out the level of cybercrime awareness among B.Ed. teacher trainees.
 - 2) To compare the cybercrime awareness among B.Ed. Teacher trainees as per background variables.
- Gender
 - Class (year)
 - Stream (Commerce, Science, Arts)

Hypothesis

- 1) The level of cybercrime awareness among B.Ed. teacher trainees is moderate
 - 2) There is no significant difference between the cybercrime awareness among B.Ed. Teacher trainees as per background variables.
- Gender
 - Class (year)
 - Stream (Commerce, Science, Arts)

Methodology

The study used Survey method to assess the level of cybercrime awareness among B.Ed. Teacher trainees. The investigator has adopted convenient random sampling technique and selected first year and second year B.Ed. teacher trainees from two teacher training colleges of Ulhasnagar. The sample size was 235 teacher trainees. A questionnaire (Google Form) having 27 statements under five areas i.e. **internet usage, cybercrime awareness,**

awareness about cybercrime laws and schemes, precautions to be taken, belief in system with two options having response Yes, No was prepared. Some statements had more options on acceptance of it.

The Google form link was sent in teacher trainees’ WhatsApp group and response was sought from the 235 teacher trainees.

Statistical Analysis:

Based on following score range, the collected data is analyzed and categorized in to three levels i.e., High, Moderate and Low for knowing level of Cyber Crime Awareness

Sr. No.	Score Range	Levels
1	21 -26	High
2	11-20	Moderate
3	0-10	Low

Objective 1: To find out the level of cybercrime awareness among B.Ed. teacher trainees.

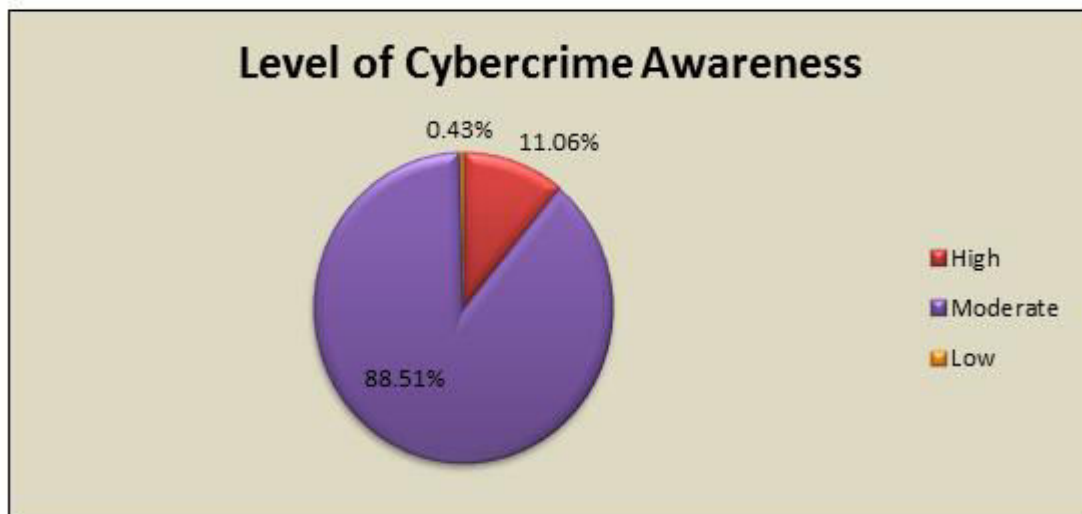
Hypothesis 1: The level of cybercrime awareness among B.Ed. teacher trainees is moderate

Table 1. Level of Cyber Crime Awareness

No of Respondents	High	Moderate	Low
N=235	26 (11.06%)	208 (88.51%)	1 (0.43%)

Interpretation:

It can be observed from the Table 1 that the level of cybercrime awareness among B.Ed. teacher trainees is moderate (88.51%). Hence the Hypothesis is accepted.



Objective 2: To compare the cyber-crime awareness among B.Ed. Teacher trainees as per background variables.

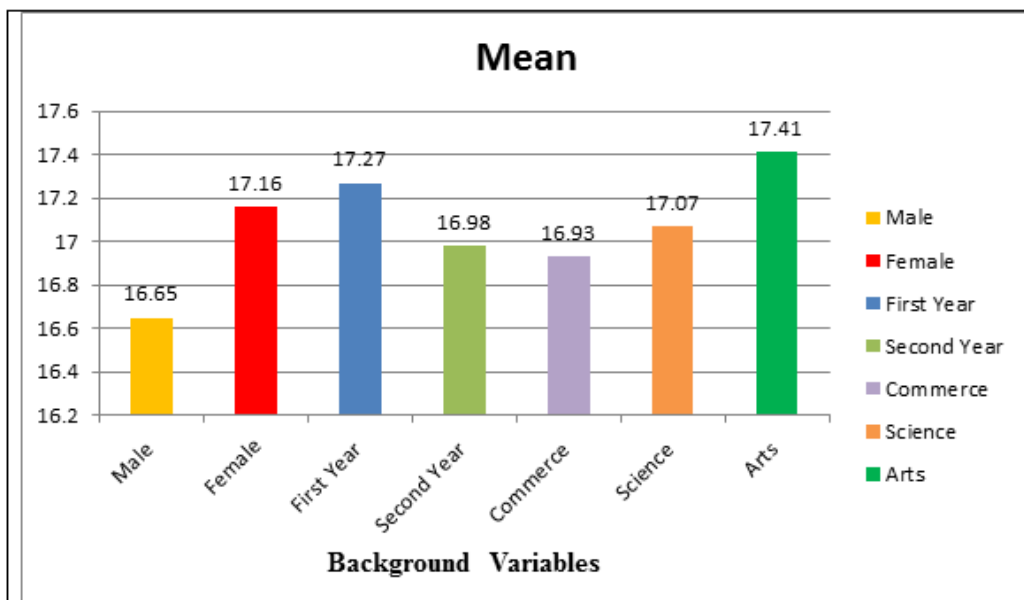
- Gender
- Class (year)
- Stream (Commerce, Science, Arts)

Hypothesis 2: There is no significant difference between the cyber-crime awareness among B.Ed. Teacher trainees as per background variables.

- Gender
- Class (year)
- Stream (Commerce, Science, Arts)

Table No. 2 showing comparison of cybercrime awareness among B.Ed. Teacher trainees as per background variables.

Cybercrime awareness	CCA Level (Score Range)	N	Mean	't'/'f'	Remarks
Gender	Male	17	16.65	t =0.69	Not significant
	Female	218	17.16		
	Total	235			
Class	First year	115	17.27	t=0.74	Not significant
	Second Year	120	16.98		
	Total	235			
Stream	Commerce	82	16.93	F=0.50	Not Significant
	Science	85	17.07		
	Arts	68	17.41		
	Total	235			



Interpretation:

The above Table 2 Reveals-

For the background variable's gender, class obtained 'value is 0.69, 0.74 respectively which is less than tabulated 't' value. So, there is no significant difference

The obtained 'F' value for background variable stream is 0.50; it is less than tabulated 'F'. Therefore, there is no significant difference.

Hence the hypothesis stating that there is no significant difference between the cyber-crime awareness among B.Ed. Teacher trainees as per background variables. Gender, Class (year), Stream (Commerce, Science, Arts) stands rejected for all variables at 0.05 level. The Hypothesis is rejected as there is no significant difference

Findings

The findings obtained from the present research were;

Statements Having More Options:

Area 1

- **Internet Usage:** 16% teacher trainees are using internet more than 5 hours ,44.3% teacher trainees are using 2-5 hours, whereas 39.7% teacher trainees are using internet less than 5 hours.

- **Usage of Social Media Platform:** 38% teacher trainees are using Facebook, 80.6% are using Instagram, 10.5% are using twitter, 5.5% are using skype.
- **Use of internet for:** 72.2% are using for watching videos, 46.4% use for surfing websites, 26.6% are using for leisure time, 48.9% are using for downloading various content.

Area 2

- Familiarity with cybercrime terms: 79.7% are aware about Cheating & Fraud, 68.1% know about Cyber harassment, 20.8% are knowing Cracking, 46.4% are aware about Cyber Pornography, 49.8% teacher trainees know about Cyber Stalking, 40.1% know the term Email spoofing, 75.4% are knowing the term Hacking, 39.1% teacher trainees know Identity Theft, 25.6% are aware about the term Morphing, 23.7% are familiar with the term Phishing, 36.7% know about Spamming, 35.7% are familiar with the term Cyber Defamation.

Area 3

- Awareness about cyber laws and schemes: 38.7% teacher trainees know about The Information Technology Act, 2000 whereas 23.1% are knowing about Information Technology (Amendment) Act 2008, 29.4% of teacher trainees know about National Cyber Security Policy, 2013, 21.4% are aware about National Cyber Security Strategy 2020, 56.7% teacher trainees know about KYC (Know Your Customer), 20.2% teacher trainees know The Digital Personal Data Protection Act of 2023 (DPDP)

Area 4

- Ways of locking phone and computers: 71.4% teacher trainees are using Pass Word whereas 51.3% teacher trainees use Number Pin and 31.1% are using Face recognition, 62.6% teacher trainees use Finger print for locking their phones and computer

HYPOTHESIS TESTING

1. The level of cybercrime awareness among B.Ed. teacher trainees is moderate (88.51%). Hence the Hypothesis is accepted.
2. There is no significant difference between the cyber-crime awareness among B.Ed. Teacher trainees as per background variables. Gender, Class (year), Stream (Commerce, Science, Arts) stands rejected for all variables at 0.05 level. The Hypothesis is rejected as there is no significant difference.

CONCLUSION

From the above study, it can be concluded area wise that majority teacher trainees are using internet between 2-5 hours, and majority are using Instagram, and using internet for downloading videos. Similarly, majority are familiar with Cheating fraud and hacking cybercrimes and are aware about KYC law. Even majority of teacher trainees lock their phone and computers by pass words. It is also concluded that the level of cybercrime awareness among B.Ed. teacher trainees is moderate, it may be due to the attraction towards internet and social networking platforms. It also showed that cyber-crime awareness is not significantly affected by gender, class, stream. Now a days the cyber-crimes are increasing day by day but we can reduce these crimes by some proper guidelines and with proper preventive measures. Workshops from experts and ethical hackers can be conducted for teachers, teacher trainees, and parents for getting clear a clear idea of the cyber scam.

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A RADICAL CHANGE AFTER THE COVID-19 PANDEMIC IN DIGITAL EDUCATION**Dr. Harshal Madhukar Bachhav**

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ABSTRACT

During the period of coronavirus disease 2019 (COVID-19) pandemic seriously disrupted educational activity at all levels. In order to make the most use of the resources, technologies, and teaching methodologies that are accessible, faculty, students, institutions, and parents have had to quickly adapt and embrace initiatives during Lockdown period.

In response to the COVID-19 pandemic, the University & Colleges introduced a blended teaching model to continue delivery of Teaching & Learning. Teachers and Students were facing many hurdles during flipping period of online mode from offline mode. The transition from Black Board to Online Screen, from laboratory bench to virtual laboratory, from in-person to blended mode provided a good opportunity to student engagement in the blended environment in addition to the ways that faculty members' attitudes have changed to accommodate this new delivery method.

In comparison of delivering theoretical lectures over a virtual practical session. Even in such an unprecedented period, chemistry education at the UG and PG levels can be enabled by virtually leveraging the available current technology and educational resources.

Keywords: Digital, Virtual Lab, online platform.

INTRODUCTION

Digital education has proven to be crucial during the COVID-19 pandemic, especially in the field of chemistry. There are some reasons why digital education was necessary for teaching and learning chemistry during this period. The transition to remote learning allowed students to continue their chemistry education without interruption. Digital platforms and resources facilitated the delivery of lectures, assignments, and experiments. Digital education provided a safe alternative to in-person chemistry labs, reducing the risk of exposure to the virus. Students could observe and conduct virtual lab experiments from home while still gaining important practical and theoretical knowledge. Online platforms and digital resources offered a wide range of educational materials, including videos, simulations, virtual lab software, and interactive learning modules. This allowed students to access high-quality resources that complemented their chemistry education. Digital education enabled students to learn at their own pace and provided greater flexibility in scheduling their study time. Students could access materials and lectures at any time, allowing for personalized learning experiences. Collaboration and Communication: Online platforms facilitated communication and collaboration among students, professors, and peers. Discussion boards, virtual forums, and video conferencing tools allowed for interaction, sharing of ideas, and solving problems collaboratively. Digital tools, such as molecular visualization software and 3D models, helped students visualize complex chemical structures and reactions. These tools enhanced understanding and comprehension of abstract concepts in chemistry. Digital education provided a platform for conducting assessments and examinations remotely. Online quizzes, assignments, and exams could be taken conveniently, maintaining academic integrity and ensuring continuous assessment during the pandemic. Digital platforms allowed students to participate in webinars, online conferences, and workshops, thereby promoting their professional development in the field of chemistry. They could engage with experts and professionals from around the world and expand their knowledge beyond the traditional classroom setting. While digital education in chemistry has been beneficial during the pandemic, it is essential to acknowledge its limitations. Hands-on laboratory experiences, practical skills, and in-person interactions are crucial aspects of chemistry education that may be challenging to replicate fully through digital means. Therefore, a balanced approach that combines digital resources with in-person activities will be necessary to provide a comprehensive chemistry education for students.

The COVID-19 pandemic had a significant impact on higher education worldwide. Many universities and colleges had to adopt remote learning and online classes as a response to the limitations and restrictions imposed by the pandemic. The transition to Remote Learning, Universities quickly shifted to online learning platforms to allow students to continue their education remotely. This involved virtual lectures, online assignments, and examinations conducted through video conferencing tools. Also, the challenges for

Students like sudden transition to a virtual learning environment presented several challenges for students. Some students faced difficulties in accessing stable internet connections, lack of necessary technology, or a suitable study environment at home. At the same time adaptation by Faculty, Professors and instructors had to adapt their teaching methods for online delivery. They had to employ various digital tools and techniques to ensure effective teaching and engagement with students. Training and support were provided to faculty members to enhance their online teaching skills. The pandemic resulted in the suspension or cancellation of in-person campus activities, sports events, clubs, and social gatherings. This affected the overall campus experience and student life. Universities recognized the increased stress and anxiety experienced by students during the pandemic and provided mental health support services remotely. Online counseling and therapy sessions were made available to help students cope with the challenges of the pandemic. Covid-19 disrupted ongoing research activities that required access to laboratories, fieldwork, or face-to-face interactions. Many research projects were either delayed or had to be modified to fit within the restrictions imposed by the pandemic.

International students faced additional challenges, including travel restrictions, visa issues, and difficulties with time zone differences in attending online classes. Universities provided support systems to help international students navigate these challenges. The pandemic further exposed existing inequities in higher education. Students from disadvantaged backgrounds, without access to necessary resources, faced more significant difficulties in pursuing their education during the pandemic.

Overall, higher education during the COVID-19 period required flexibility, adaptation, and a reliance on technology to ensure continuity in learning. Universities and colleges played a crucial role in providing support and resources to help students and faculty navigate this challenging time.

Some of the commonly used platforms during the COVID-19 pandemic includes:

1. **Learning Management Systems (LMS):** LMS platforms like Moodle, Google Classroom, and Blackboard provided a centralized space for teachers to deliver course materials, assignments, and assessments. Students could access these platforms to submit work, participate in discussions, and review course materials.
2. **Video Conferencing Tools:** Platforms like Zoom, Microsoft Teams, and Google Meet allowed teachers to conduct live virtual classes, meetings, and webinars. These tools enabled real-time interaction, screen sharing, and collaboration among students and teachers.
3. **Content Creation Tools:** Teachers used various tools to create and share educational content, such as lecture videos, presentations, and interactive modules. Platforms like Adobe Spark, Prezi, and Nearpod enhanced the multimedia experience and engagement of students.
4. **Online Collaboration Tools:** Platforms like Google Docs, Padlet, and Miro facilitated collaborative work on projects and assignments. Students could work together in real-time, share ideas, and provide feedback, promoting interactive learning experiences.

Despite the numerous benefits of digital platforms, there were also some limitations for both students and teachers. Access to Technology and Internet: Not all students had access to reliable internet connectivity or the necessary devices for online learning. This digital divide created inequities and hindered the participation of some students, especially in underprivileged communities. Online learning made it difficult for teachers to provide personalized attention and support to individual students. Limited face-to-face interactions and the inability to observe students' body language and non-verbal cues made it challenging to address individual learning needs. Learning Environment Challenges: Many students faced distractions and disturbances in their home environments, making it difficult to concentrate on online classes. Factors like noisy backgrounds, lack of privacy, and limited access to quiet spaces affected students' overall learning experience. Practical Skill Development: Certain subjects, including chemistry, require hands-on practical skill development. Practical laboratory work, experiments, and demonstrations were challenging to replicate in an online setting, limiting students' ability to apply theoretical concepts to real-life situations. Social and Emotional Impact: The lack of physical interaction, socialization, and peer support in an online environment had a significant impact on students' social and emotional well-being. Remote learning could lead to feelings of isolation and disengagement from the learning process. Both students and teachers experienced technical issues such as connectivity problems, software glitches, and difficulties in navigating the platforms. The lack of technical support and training added to the frustration and hindered the smooth implementation of online teaching methods.

It is important to acknowledge these limitations and work towards addressing them through various strategies to ensure an inclusive and effective digital education experience for all students and teachers.

When considering online platforms for laboratory tests, it is essential to ensure that the chosen platform provides a secure environment to protect student data and maintain academic integrity. Additionally, it is crucial to assess whether the platform aligns with the specific requirements of the laboratory test and provides the necessary features and functionalities.

Before and after the COVID-19 pandemic, teaching methods underwent significant changes due to the shift from traditional in-person education to remote and online learning. Here's an overview of the changes, benefits, and drawbacks associated with each period.

A) Teaching Methods Before Covid-19 Pandemic:		
Teaching Methods	Benefits	Limitations
1. In-Person Classes: Traditional Classrooms with face-to-face interactions between teachers and students. 2. Lecture-Based Teaching: Emphasis on lectures, textbooks, and physical resources. 3. Limited Technology Integration: Reliance on traditional teaching tools like blackboards, projectors, and printed materials. 4. Fixed Schedule: Structured class schedules and fixed timetable for students.	1. Personal Interaction: Direct engagement and personal connections between students and teachers. 2. Immediate Clarifications: Students could ask questions and receive immediate clarifications. 3. Social Learning: Opportunities for collaborative learning and groups activities. 4. Hands-On Learning: Practical experiments and hands-on activities were easier to implement.	1. Geographical Constraints: Limited accessibility for Students in remote areas. 2. Fixed Schedule Challenges: Constraints for students with part-time jobs or other commitment. 3. Limited Flexibility: Lack of flexibility in terms of learning pace and location.
B) Teaching Methods After Covid-19 Pandemic:		
Teaching Methods	Benefits	Limitations
1. Online learning: Shifts to virtual classrooms and online platforms. 2. Asynchronous Learning: More self-paced learning with recorded lectures and materials. 3. Increased Technology Integration: Emphasis on digital tools, video conferencing, and online resources. 4. Flexible Schedules: Adaptation to more flexible schedules and learning environment.	1. Global Accessibility: Increased accessibility for students worldwide. 2. Flexible Learning: Students can learn at their own pace and at a time convenient for them. 3. Diverse Resources: Access to a wide range of digital resources and multimedia materials. 4. Cost Savings: Reduced expenses related to commuting, accommodation, and physical resources.	1. Digital Divide: Disparities in access to technology and the internet can hinder some students. 2. Limited Social Interaction: Reduced face-to-face interaction and social aspects of learning. 3. Technology Challenges: Technical issues, such as internet connectivity problems, can disrupt the learning process. 4. Isolation: Potential feelings of Isolation due to the lack of physical presence and social interactions.

In summary, the COVID-19 pandemic prompted a rapid transition to online learning, bringing about both advantages and disadvantages. The future of education may involve a hybrid approach that combines the best elements of both traditional and online teaching methods to provide a more inclusive and effective experience.

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DIRECT BENEFIT TRANSFER: A BOOM IN FINANCIAL SECTOR**Dr. Harjeet Kaur Virk**

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ABSTRACT

The Direct Benefit Transfer (DBT) has become a revolutionary force that has led to a notable global expansion in the financial sector. The aim of direct benefit transfer is to alter the way of transferring subsidies like LPG subsidy, MGNREGA subsidy, Old age pension, scholarships etc to the people via their bank accounts. This policy was launched by Government of Indian on 1st January 2013. This creative way of allocating welfare and subsidies makes use of technology to improve transparency, expedite procedures, and encourage financial inclusion. The DBT boom is upending conventional wisdom by providing a model that strengthens communities and individuals while also benefiting governments and financial institutions. The efficiency that DBT offers in fund disbursement is one of the main reasons behind its rise. Through the use of digital platforms and slicing through bureaucratic layers, DBT guarantees that financial aid gets to the recipients immediately. This effectiveness results in a more efficient and focused use of resources by cutting down on delays as well as the likelihood of money being embezzled or misappropriated. Under conventional subsidy schemes, middlemen frequently served as channels for corruption, which resulted in significant losses along the supply chain. Many of these middlemen are removed with DBT's as digital fund transfers, resulting in an open and accountable system. With the ability to follow each step of grant disbursement in real-time, governments can now monitor the process with an unparalleled degree of transparency and reduced risk of corruption. The main objective of the present paper is to highlight the role of Direct Bank Transfer (DBT) in financial sector in Indian economy.

Keywords: Direct Benefit Transfer (DBT), Government Fund Transfers, Financial Inclusion.

INTRODUCTION

In every country the major objective is to enhance the economic growth with the help of policy initiatives and infrastructure and social development. This issue is mainly the concern of developing countries to ensure inclusive growth in every sector. One of the policies is known as Direct Public Transfer which has been recently acknowledged from various levels and considered as an essential need of the hour. The aim of direct benefit transfer is to alter the way of transferring subsidies like LPG subsidy, MGNREGA subsidy, Old age pension, scholarships etc to the people via their bank accounts. This policy was launched by Government of Indian on 1st January 2013.

The main role of this policy is that through this process all the direct beneficiaries will get the subsidy amount in cash that shall be directly credited in their respective accounts which are linked to Aadhaar. Under this system the cash amount is basically calculated by making the differences between the market price and subsidized price in proportion to the quantity purchased from the market. In developing countries like India, in order to achieve social and economic development, raising of funds is the main issue.

One of the sincere attempts to simplify India's subsidy system is this one. Under this scheme there is a great mechanism tool through which there is proper control corruption, during public distribution system by reducing the intermediate cost, improving efficiency in delivery system and keep proper eye check on the misuse of funds by politicians or other intermediaries. This system brings utmost changes in the delivery system and prevents black marketing. Similarly, it is always the responsibility of the tax administration to ensure that every citizen of the country pays his/her fair share of taxes. Thus, Direct Public Transfer is one of the revolutionary schemes introduced by Government of India with the purpose of reforming the welfare delivery system. The main objective of the present paper is to highlight the role of Direct Bank Transfer (DBT) in financial sector in Indian economy.

OBJECTIVES OF DIRECT BENEFIT TRANSFERS IN INDIA

The primary objectives of the Direct Benefit Transfer scheme are multifaceted, aiming to address longstanding issues in welfare delivery systems. These objectives include:

- 1. Reduction of Leakages:** Reducing leaks and stopping corruption in the delivery of government subsidies is one of DBT's main objectives. The program aims to cut out middlemen, intermediaries and guarantee that the intended recipients receive the entire benefit by sending money straight to their bank accounts.

2. **Enhanced Efficiency:** DBT aims to streamline the process of subsidy distribution, making it more efficient and timely. The direct transfer of funds eliminates delays associated with physical disbursement and paperwork, enabling beneficiaries to access their entitlements promptly.
3. **Financial Inclusion:** The scheme plays a pivotal role in promoting financial inclusion by encouraging beneficiaries to open and operate bank accounts. This not only facilitates the direct transfer of subsidies but also empowers individuals by providing them access to formal financial services.
4. **Targeted Delivery:** DBT focuses on targeted delivery of subsidies to specific groups or individuals, ensuring that government resources are directed towards those who need them the most. This targeted approach enhances the effectiveness of welfare programs.
5. **Transparency and Accountability:** Through the use of technology, DBT aims to bring greater transparency and accountability to the welfare delivery system. Digital platforms and Aadhaar authentication help in tracking the flow of funds, reducing the chances of misappropriation.

KEY COMPONENTS IN IMPLEMENTATION PROCESS OF DIRECT BENEFIT TRANSFER IN INDIA

The successful implementation of the DBT scheme involves a combination of technology, infrastructure, and policy measures. The key components of the implementation process include:

Aadhaar Integration: Aadhaar, India's unique identification system, plays a crucial role in the DBT scheme. Linking beneficiaries' Aadhaar numbers to their bank accounts ensures a foolproof identification system, reducing the chances of duplication and identity fraud.

Banking Infrastructure: The scheme relies on the robustness of the banking infrastructure to facilitate direct transfers. It necessitates widespread access to banking services, particularly in rural areas, and the creation of new bank accounts for beneficiaries who do not have one.

Technology Platforms: The use of technology is integral to the DBT scheme. Various technology platforms, including the Public Finance Management System (PFMS), are employed to track and monitor the flow of funds. Mobile applications and online portals enable beneficiaries to access information and updates related to their subsidies.

Government Departments Coordination: Successful implementation requires effective coordination among various government departments and agencies. Timely and accurate data sharing is crucial for identifying eligible beneficiaries and ensuring the seamless transfer of subsidies.

Capacity Building: Training programs and capacity-building initiatives are conducted to familiarize stakeholders, including government officials, banking personnel, and beneficiaries, with the intricacies of the DBT scheme. This is particularly important in areas where digital literacy may be a challenge.

TRANSFORMATIVE IMPACT OF DIRECT BENEFIT TRANSFER ON FINANCIAL SECTOR

The DBT scheme has had a transformative impact on financial inclusion in India. Some of the notable impacts include:

Increased Bank Account Penetration: As a result of the DBT scheme, there has been a significant increase in the number of bank accounts, particularly in rural areas. The need for a bank account to receive subsidies has incentivized individuals to open and operate accounts, bringing them into the formal banking sector.

Digital Literacy and Adoption: The scheme has played a pivotal role in enhancing digital literacy among beneficiaries. With the advent of direct transfers, beneficiaries are encouraged to adopt digital payment methods, contributing to the overall digitalization of financial transactions.

Access to Credit: Having a bank account opens up avenues for beneficiaries to access formal credit facilities. Financial institutions are more willing to provide loans to individuals with a reliable transaction history through their bank accounts, thereby empowering them economically.

Reduced Dependence on Informal Channels: The direct transfer of subsidies through the DBT scheme has reduced dependence on informal channels for fund disbursement. This not only minimizes the risk of funds being siphoned off but also brings about a shift towards a more formalized and accountable system.

Empowerment of Women: The DBT scheme has had a positive impact on women's financial inclusion. As subsidies are often targeted towards women-centric programs, the direct transfer of funds to their bank accounts empowers them financially and enhances their decision-making capabilities.

CHALLENGES FACED BY DIRECT BENEFIT TRANSFER OF FUNDS IN INDIA

While the DBT scheme has achieved significant success, it is not without its challenges. Some of the key challenges include:

Infrastructure Bottlenecks: In remote and rural areas, where access to banking infrastructure is limited, the successful implementation of the DBT scheme faces challenges. Lack of internet connectivity and banking facilities hinders the seamless transfer of subsidies.

Aadhaar-Related Concerns: The mandatory linking of Aadhaar to avail subsidies has raised concerns related to privacy and data security. Ensuring the confidentiality and security of biometric and demographic information is a critical challenge for the sustained success of the DBT scheme.

Technological Barriers: Despite efforts to enhance digital literacy, there are still segments of the population, especially in rural areas, that face technological barriers. Lack of awareness and familiarity with digital platforms can impede the effective utilization of the DBT scheme.

Implementation Discrepancies: Inconsistent implementation across states and regions poses a challenge to the uniform success of the DBT scheme. Discrepancies in the identification of beneficiaries and the disbursement process can lead to inequitable outcomes.

Resistance from Intermediaries: The shift towards direct benefit transfer has faced resistance from traditional intermediaries who were previously involved in the manual distribution of subsidies. This resistance can manifest as challenges in the form of misinformation and reluctance among beneficiaries.

FUTURE SUGGESTIONS AND RECOMMENDATIONS

To further strengthen the impact and sustainability of the DBT scheme, certain future developments and recommendations can be considered:

- 1. Enhanced Connectivity:** Improving internet connectivity and banking infrastructure in remote areas is essential. Investments in digital infrastructure will ensure that even the most geographically isolated beneficiaries can seamlessly access the benefits of the DBT scheme.
- 2. Alternative Identification Mechanisms:** Considering the concerns related to Aadhaar, exploring alternative and secure identification mechanisms could address privacy issues. Implementing advanced encryption techniques and ensuring strict adherence to data protection laws are imperative.
- 3. Tailored Outreach Programs:** The efficacy of the DBT scheme can be increased by designing outreach programs to specifically meet the needs and difficulties of certain demographic groups. Initiatives for tailored awareness and training help close the digital literacy gap.
- 4. Interdepartmental Collaboration:** Enhancing cooperation across various government agencies is essential to the DBT scheme's overall effectiveness. Fund allocation, beneficiary identification, and data sharing will all be coordinated.

CONCLUSION

The Direct Benefit Transfer (DBT) policy has its own prospects and concerns, just like any other policy. The Direct Benefit Transfer has become a revolutionary force that has led to a notable global expansion in the financial sector. This creative way of allocating welfare and subsidies with the use of technology, improves transparency, expedite procedures, and encourage financial inclusion through opening up of bank accounts. This has eliminated the role of middlemen and intermediaries, reduced the orbit of corruption, eliminated fake & duplicate beneficiaries and improved the utilization of welfare funds. However, there are many challenges before our nation like lack of proper infrastructure, lack of digital literacy, poor internet connectivity and Aadhaar process concerns, By implementing the future suggestions and recommendations of enhancing internet connectivity, providing access of banking facilities, exploring alternative identification mechanisms, designing outreach programs, and interdepartmental collaborations, we will strengthen the direct benefit transfer policy and which definitely contribute as a boom in financial sector.

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IMPACT OF DIGITAL TECHNOLOGIES IN EDUCATION**Dipika Satnathi and Komal Panjwani**

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ABSTRACT**A study on how digital technologies can be used in education today.**

Technology is changing the world, and education must keep up. Since 2020, Technology along with some uncertain situations that the world has faced significantly changed the education industry. Today, students frequently use connected devices such as smartphones and laptops to complete academic tasks such as writing, attending lectures, and keeping up with assignments. The rapid increase in the number of internet users has led to the digitalization of many sectors, especially the education sector. It has opened the door to a lot of information from online books, podcasts, photos and videos.

Traditionally, technology was used only to complete a project or task. But today it's used for everything from learning to communication to collaboration. Technology has also opened up many opportunities for communication and collaboration. For example, students in rural classrooms in India can learn from textbooks published by American schools. They can communicate via email or even chat with them via video chat.

Additionally, technology has changed the roles of teachers and students. Traditionally, teachers were students' primary sources of information. However, thanks to the internet, everyone's access to information changes the "representative" role of teachers.

“Pedagogy is the driver, technology is the accelerator.”*Keywords: Digitalization, Active Learning, Critical Pedagogy, Distance Learning, Hybrid Learning.***INTRODUCTION**

Digital education is the combination of modern technology and digital tools that help advance teaching and learning. It is also called technology-enhanced learning (TEL), digital education, or e learning. Digital education finds ways to learn through the use of technology and digital tools.

The digital transformation of the country is beginning and the digital development of business and people can only be possible with digital education. The concept of digital education is not new and has been around in various forms for years, but its importance has increased even more with the COVID-19 pandemic interrupting face-to-face education. With traditional classrooms taking a backseat for a while due to the ongoing pandemic, most schools have adopted digital education as a solution. Digital learning is seen as an alternative to traditional chalk and talk education.

The emergence of the internet and evolving technologies have made learning interactive, engaging, motivating and easy. Education is no longer limited to textbooks and classrooms; It has become a combination of technology, new learning and digital content. The internet has become cheaper and easier to use; this will lead to greater integration of digital teaching methods and traditional teaching. The government is actively taking appropriate measures to formulate policies that will support the development of the digital education industry in India. We are working to improve digital infrastructure standards across India to facilitate the use of new educational tools. In the future, digital education will see significant changes in the education sector, like all other industries. The great opportunities that digital education will bring will support the country's education.

Need for Digital Technologies in Education

The world of education already requires the use of technology. Online platforms can be used to create lessons, share resources, conduct assessments, and manage schools' day-to-day activities. However, these platforms are practical to use. The COVID-19 pandemic has forced schools to adopt online teaching methods to support learning. Developing countries can solve this problem. However, developing countries have difficulty meeting this demand. In this critical period, digital technology becomes the saviour of education.

This global problem has brought to the fore the need for integration in international education. Technology helps develop the skills students need to be successful, such as problem solving, conceptual design, and process understanding. They are also preparing for an unpredictable and changing future in which technology will play a significant role. Students gain the qualifications and skills necessary for career success. Educational resources and digital tools help improve the classroom and make the teaching and learning process more efficient. They also offer each school more flexibility and adapt their classes to each student's needs.

If technology is used in the classroom, children will be more motivated to learn. Since today's youth are well versed in the use of electronic devices, integrating them into school education will not require assistance in arousing their interest and increasing cooperation. Integrating technology into learning provides students with a learning experience that allows them to enjoy the learning process without distraction. Using projectors, computers, and other technology tools in the classroom can make learning fun and exciting for students. Student learning can be stimulated and engaged by creating classroom activities that include technology resources, oral presentations, and group participation. Collaboration can go beyond communication.

Connecting computers and other devices with digital tools allows students to take a more active role and prioritize the process. The teacher acts as a guide in this process and can be aware of the learning process. Using numerous digital resources, students can download the information they need or submit their content. Web 2.0 technologies (wikis, podcasts, blogs, etc.) can help students create content, collaborate with others, review each other's work, and move toward collaborative learning. Technology facilitates the use of classroom strategies such as games or advanced learning methods such as flipped classrooms. The learning environment has evolved into a teaching tool that integrates various technologies and can offer a different experience to each student. Technology makes teaching more efficient and effective.

How can we use Digital Technology in Education?

□ Teach Students Key Soft Skills by Flipping the Classroom

Changing the classroom or letting students be the teachers is one of the best ways to develop important skills like research, presentation, communication and storytelling.

The teacher can give students a topic on which they will teach and explain using appropriate skills. This means they can create a podcast, PowerPoint presentation, or movie to explain the topic. This will help students learn how to evaluate different online resources, understand how to find information online, how to analyse information found on the Internet, and improve their research or study.

This course will help students understand how to present topics in an engaging way to their peers, how to solve questions about the topics, and how to manage classes.

□ Utilise Online Tools for Improving Collaboration

Many online tools, such as Google Docs and others, allow students to share and edit each other's work. These applications help students with collaboration, which is expected to be an important skill in the future. Moreover, the increase in remote working is a trend in the workplace of the future.

So having great collaboration will allow students to complete their remote work situations.

□ Using BYOD to Test the Understanding of Concepts

BYOD (bring your own device) is a practice that allows people to bring a computer, smartphone or other device to the workplace. Using BYOD in education can help teachers provide feedback to students quickly. They (teachers) can conduct class surveys or quizzes after each lesson and encourage students to use their phones or laptops to answer questions.

This will help them give immediate feedback to students and determine whether students understand the concepts explained in class.

□ Use Extended reality technologies for an immersive learning experience

Teachers can use extended reality (XR) technologies, such as virtual reality (VR) and augmented reality (AR), to add value to the learning process by improving students' ability to see details. They can use this technology to provide an educational experience.

For example, students can visit the Arctic Circle and learn about polar bears and their habitats.

□ Gamification

Gamification allows students to learn through games or more interactive learning materials. Using game content allows students to instantly recall and understand new and complex information. It also encourages student engagement, connects them to the real world, and provides immediate feedback.

For example, teachers can use typing games to teach students how to type faster. This can be wonderful, fun and exciting. Teachers can also divide them into groups to create collaboration.

Applications of Digital Technologies in Education

Digital technology is a powerful tool that can help improve education in many ways, such as making it easier for teachers to create teaching materials and providing new ways to teach people to learn and collaborate. A

new era has arrived as the Internet expands around the world and connects more smart devices. Therefore, it is the responsibility of instructional designers and teachers to leverage the potential of technology to transform learning and make learning good and useful for everyone, everywhere. Technology also plays an important role in educating children outside the classroom. Digital learning can encourage creativity, give students a sense of accomplishment, and encourage greater learning from a perspective outside of technology. It is interesting that countries can use distance education technology that combines television, radio, internet and mobile platforms. These provide the ability to access information easily, store information easily, increase information storage, and improve the presentation of information; learning is interactive, easy to share and makes learning fun. Table 1 discusses the main uses of digital technology in education.

Improve teaching productivity

Teaching performance includes better planning, easy and practical learning, quick evaluation, better resources, new skills, etc. can be improved through the use of technological tools that facilitates it.

Develop Online libraries

Advances in technology have helped create and grow online libraries around the world, eliminating physical needs and facilitating interaction between students, faculty, and researchers. Online forums allow experts to discuss specific topics and review curricula, teaching and assessment methods.

Facilitate Teaching of students with exceptional needs

It's encouraging to see how many assistive devices can help students with physical or learning disabilities quickly absorb content and participate in the classroom. Speech recognition, screen reading devices, Braille displays, and text-to-speech are all technologies for the visually impaired; For the hearing impaired, voice recorders, voice amplifiers, and video conferencing technology can make language and lip reading easier.

Build knowledge and understanding skills

Technology tries to develop the knowledge, understanding and skills that will enable students' individual and group development. Teachers can stimulate children's curiosity and intellectual curiosity through exciting information and instruction that connects to their learning.

Developing teamwork and communication skills

Collaboration and communication are two important factors that help professionals develop. Digital technologies play an important role in developing these skills.

Transformed the innovative way of learning

Even as the education industry continues to evolve, digital technologies are changing the way learning occurs in the classroom. Students will learn digital skills and will be encouraged to bring computers to class so they can quickly access a variety of information. Encourage students to explore knowledge in new and exciting ways through learning apps and projects. Teachers can use interactive whiteboards and clickers in the classroom to teach and reinforce content knowledge while diversifying their instruction. Instead of creating actual reports to be sent home each semester, major changes were made to reporting and project management. Now teachers can use dedicated learning management systems to assign, record and grade homework, keeping students and parents informed about their learning.

Flexible education

With the development of technology, education has become flexible and accessible. Online learning and mobile learning have become popular, physical boundaries have been removed and technology can help employees continue their education. This is a great way for teachers to teach children to stay calm and keep their activities simple from the beginning. Today's technology not only raises children's awareness but also has the ability to attract and motivate their attention.

Moving to Hybrid teaching & learning

Hybrid Teaching and learning involve the supplementary and complimentary use of Online and Offline teaching and learning.

What are the Benefits of Digital Technology in Education?

Access to Education

Students have access to a variety of information and resources not available in the traditional classroom.

Increase student engagement

Digital technology makes learning more interactive and engaging. For example, introducing games in education makes learning fun and interactive. It also makes it easier to understand and remember difficult concepts.

□ Individualized Learning Experience

One of the biggest problems with traditional education is that many students become dissatisfied when they cannot follow their lessons. Modern digital models allow teachers to tailor the curriculum to individual learning pace and ability. As education becomes digital, the impact of education also increases.

□ Students become Smarter

Students develop effective independent learning when exposed to new learning tools and technology. The digital learning process enables students to research what they need to know to search for and use online resources. It plays an important role in increasing their performance, learning ability and productivity.

□ Unlimited Information

The world of the Internet is huge and contains a lot of information, most of which is accessible for free. The advent of digital education has enabled students to discover and use a wealth of information. In the past, students had to rely on limited information, but now with the advent of digital education, no information is needed uninterruptedly to pursue knowledge.

□ Smart Classrooms

Chalk and talk is a thing of the past and teachers are using more technology to help students understand that learning can be innovative and fun. Today's classrooms are equipped with televisions or projectors that can easily be transformed from a regular classroom into an interactive classroom. This allows students to focus more as they become more familiar with the digital world.

□ Digitally Updated

In this world where technology is constantly evolving, applications and information can easily become outdated because there is always something new. Providing students and other subjects with the most up-to-date information is not an option but a necessity. Students spend most of their time on their phones and laptops, so they need to be tech-savvy.

□ High Engagement Learning

Although participation is limited because the soldiers of traditional education are books, teachers and notes, digital education has many possibilities. choose to work. Unlimited possibilities make every conversation new and interesting. Interactive and educational games keep students' interest alive.

□ Ease of Sharing

While the traditional education system had students keep thick notebooks of information given by their teachers in the classroom or obtained from extensive research in the library, modern digital education has changed everything. Now saving and sharing words is just a click away, saving students a lot of time and physical effort.

□ Accountability in Students

Digital learning systems make assessment more transparent by providing real-time metrics along with performance data. It allows students to analyze their performance and come up with solutions on their own. Digital learning allows students to break free from limitations and become independent learners by knowing what to learn, when to learn, and how to learn. They no longer rely on teachers and parents to share information.

Challenges of Digital Technologies in Education

Edtech is not without its challenges, especially when it comes to implementation and implementation. Issues such as excessive screen time, teacher effectiveness in using technology, and ethical concerns in technology use were also raised. This issue has become even more important due to Covid-19 concern. Teachers should create and critique online learning content, especially by encouraging students to examine topics from a variety of perspectives. Additionally, while some students thrive in the online learning environment, others struggle for a variety of reasons, including lack of support. For example, a student who has suffered facial pain in the past may experience more pain now. Perhaps these people rely on services that no longer exist. However, online learning can pose challenges for teachers, especially in areas where online learning has not yet become the norm.

Some cause well-known learning problems. An important issue is the lack of education. Most teachers are unqualified and receive little training. There are technological solutions to this problem that can help train teachers and guide students. Technology can provide on-the-job training or a combination of online and on-site training. There is also evidence that teachers need better motivation. They have the ability to learn but lack the motivation to do so. As learning continues beyond the traditional classroom, the changing context and scale of digital and remote environments require flexibility, planning, support and collaboration. With limited or no contact with students, rethink collaboration, engagement, and teaching, meet specific needs appropriately,

support students, engage conflicting needs of the time, and resolve environmental constraints will help focus learning and teaching.

There is also evidence that interfering with the use of technology with “appropriate levels of training” can impact learning. Because low-tech solutions are limited in poor countries and funding is also limited, careful research is needed to determine whether high-tech solutions or technologies are better. Teachers teach via video, but they never teach better than standing in front of the class. Larger open online courses are offered and accepted, but most do not focus on primary education and do not address academic topics. It requires household supplies and connections that children from low-income families do not have access to. Gamification and other techniques will encourage young people to spend more time learning. Finally, consider that effective learning can be achieved without the use of educational technology.

Some students face problems due to online learning. Some students come from low-income families and do not have cell phones at home; That's why they fight at school. Millions of young people do not have internet access at home. Children under 15 are familiar with complex technologies at an early age but struggle with blindness and back pain. Teachers still face challenges as some lack experience with digital technology. However, they still do their best to educate their children through online education. University students who use practical courses rather than theoretical courses also face similar problems because practical information cannot be obtained in online courses.

While technology can be considered as an alternative to fraud, practices and measures can be designed to reduce the likelihood of this occurring. Open-book tests, on the other hand, can be used to emphasize problem-solving and cognitive skills rather than memorization. Automation can speed up time-consuming processes like tracking student engagement and productivity. By its purpose, the engagement tool can help increase writing, discussion, and collaboration scores and answer students' questions. Without appropriate ICT equipment, internet/mobile network connectivity, teaching and teacher training, students cannot participate in distance education. Students from under-resourced areas, rural areas, and low-income families are more likely to fall behind. Students with disabilities or who speak a language other than English at home may need additional personal assistance.

CONCLUSION

Classroom technology refers to a variety of software and tools designed to assist students with special needs with easy access. The most effective way for teachers to reduce repetitive, time-consuming tasks is to use technology in the classroom. Educational technology applications can save a lot of time and effort by doing or half-doing routine tasks like attendance and work monitoring. Students will learn to use technology responsibly and creatively; This can help them make decisions and develop self-discipline. Technical education can help prepare students for lifelong learning. This technology provides students with a virtual world and the freedom to acquire digital knowledge as part of their education. Students can learn on their own through digital content creation that transforms teaching and learning. Digital classrooms use electronics and software to engage students and integrate technology into learning. Transforming traditional classrooms into digital classrooms through computers and the internet. With the help of technology and advanced tools, students can learn better and track their progress. In the coming days, these technologies will be used effectively in education to increase digital learning and students' performance. Modern technologies, climate change, climate and water security, biodiversity conservation, damage, etc. It facilitates data analysis and management to make long-term decisions in fields. These technologies refer to innovations that support economic development by incorporating natural resources and social development. These goals reduce environmental and ecological concerns while creating sustainable products. This technology minimizes degradation, pollution and other negative environmental impacts.

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A STUDY OF IMPACT OF DIGITAL TECHNOLOGY ON SCHOOL STUDENTS

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ABSTRACT

Education is a basic need for every human being and digital education is the current trend and necessity for every student or learner to be more focused in their learning. In this paper the author worked with these current phenomena. Digital education helps learners or students to collect knowledge in a much different and easier way than before. It also reduces the learning time. In the traditional education system, we were mostly dependent on textbooks or the instructor's speech. But nowadays it is easier to find any text book or any other learning materials by using digital educational tools. Another charismatic change that transformed human life is social networking. In terms of digital education, social networks have contributed a virtuous portion of education.

Among social networking services, Facebook has become most popular for communication with familiar and unfamiliar persons. The impact of the use of social media platforms such as WhatsApp, Facebook, Instagram on students is very impactful. In this paper the author has conducted a survey on students for understanding the digitalization effect on educational purposes. Finally, the author has provided an analytical summary of the effect of digitalization on education based on their survey.

Keywords: Digitalization, Digital online platforms, digital technologies

INTRODUCTION

Education plays a vital part in the overall development of the personality. With a view to strengthen the very foundation of every child, in the year 2002, elementary education in India was made a fundamental right of every child between the age group of 6-14 years. It is the responsibility of the government to provide free and compulsory early education to the needy.

As the previous year brought a number of challenges and uncertainties for the entire world. The education is not left unaffected and education came to a standstill.

Nobody is prepared or trained to handle such a catastrophe. We had to go through a sudden lockdown that along with other activities hit hard upon the learning system too. Especially when we talk about school education it is still struggling to be back on its normal track but as a solution it.

Nowadays, every aspect in our lives is inspired by digitalization. Digitalization has an impact on our everyday activities for convenient and easier access in our lives. Despite the fact that our lecture rooms are still the same, it would be prejudiced to say that digitalization has not wedged our students and education system. The quality and standard of the education system has drastically reformed as the world has changed too. Universities have introduced new ways of communication from their point of view and students by changing from traditional face to face methods to advanced technologies and improved communication means that lead to the digital system

With the digitalization advancing, it is important for students to keep track with the establishment of conceptuality, critical thinking, innovation and creativity and skills that are required to build value in the world with knowledge from humans' capacity

NEED OF THE STUDY

The need of this study was to determine the following:

- (1) What digital technologies do school students use most;
- (2) What digital technologies should be taught and/or incorporated in education and information systems curricula; and
- (3) What resources are accessible to direct or guide the use of digital technologies in the curriculum and classroom?

PROBLEM STATEMENT

The researcher of this study is to find the impact of Digital Technology on School Students. The initiative of digitalization in education to make true initiative that will motivate effectiveness in both teaching and learning.

An evaluation of the digitalization the researcher holds to find out the extent to which students and lectures have been combining digitalization in the teaching and learning processes.

AIMS AND OBJECTIVES

The aim of this study is to understand the digital impact on school students in whatever they are learning.

Therefore, based on the background to the problem to successfully achieve the aims of this study and attempt to answer the following research questions is used to guide this study:

- What are the impacts that digitalization has on students' behaviour?
- To what extent is the digitized system of universities safe and secure to students?
- What strategies can be employed to ensure that it provide quality service to their students and lectures onto a digital online platform

LIMITATIONS OF THE STUDY

This test is for only school students (Class I to X)

SIGNIFICANCE OF THE STUDY

The contribution of a theory explaining the effects of digitalization on students' learning experience after the rise of Covid-19 can be important for students and researchers simultaneously as it will give out a clear picture on what levels of learning or quality of education can be expected from a university/HEI with a certain level of digitalization. Furthermore, the pandemic has changed environmental settings in a drastic way and has given us the opportunity to study the effect of digitalization and students in a new setting where physical presence of students at a university is not mandatory. The pandemic allowed students to take classes without being physically present at the university and as explained earlier, has influenced the student learning experiences. Similarly, this study will also provide details which can be helpful for students looking for a future university choice with important information as to why it is important to choose universities with extensively adopted technologies and how it could help them in their academics ultimately leading to a bright future career.

Introduction of Research Design

The survey used in this study was designed for the specific purpose of looking at the six areas of focus in the review of the literature.

This model consists of the six competence areas (0) Basics and access, (1) Information and data literacy, (2) Communication and collaboration, (3) Digital content creation, (4) Safety, and (5) Problem solving and further learning. These topics surfaced as the most significant aspects of teacher action research and provided a scope with which to study the faculty- mediated approach in particular. The survey consists of both qualitative and quantitative questions and statements such as: "I have become a better problem solver from doing action research" and "action research has been advantageous for my students because...." The inclusion of both qualitative and quantitative statements gives additional information, and profounder results may be determined from posing questions in different formats.

METHODOLOGY OF THE STUDY

This study uses questionnaires as the method for data collection. The quantitative research was made up of an online research questionnaire. A Web-based questionnaire was tailored in a Likert scale format to gather data information from the participants using the online Google Form. The Likert scale questionnaire was used in this study to measure and collect the data on a 5-scale ranging from (1) "Disagree" to (5) "Agree".

The idea behind the study was to dig deeper into the issues related to digital learning from the pupils' perspective and the targeted population was the pre-elementary and elementary level learners. Hence the researcher opted for a qualitative survey method and for that an open-ended questionnaire was developed by the researcher. The questionnaire included statements regarding possible issues that could be affecting the learners in various aspects. The data was collected from the parents in case of very young pupils and for the pupils above 11 years the information was provided by themselves.

SAMPLE

Data collection is very significant in research because it is aimed to provide broad insight of the theoretical implication of the study. The sampling of respondents is pivotal for the quality of research and will certify how and why specific respondents are chosen for the study. Therefore, to define the accuracy of our research we are very careful with the sampling method to keep the quality of our research high. To answer our research questions, our candidates should meet certain criteria. Our initial sampling criteria were that interviewees had to

be either students which have experienced some form of open or distance learning or students during Covid-19. A sample of 50 school students from a similar program participated in the survey.

Technique of Analysis

The recorded data was analysed by following all the necessary steps for content analysis by clubbing the content of the same nature and putting it into the categories to which it belonged.

I have conducted an online survey on the basis of Internet access among several students of educational institutions. Here I collected necessary real time data on the basis of some questions from students. All of the participants use the Internet at different times. This paper also realized the student’s interest in digitalization. This section discussed five issues related with the survey and those actually focused on digital education’s effect on education.

Data Collection Procedure

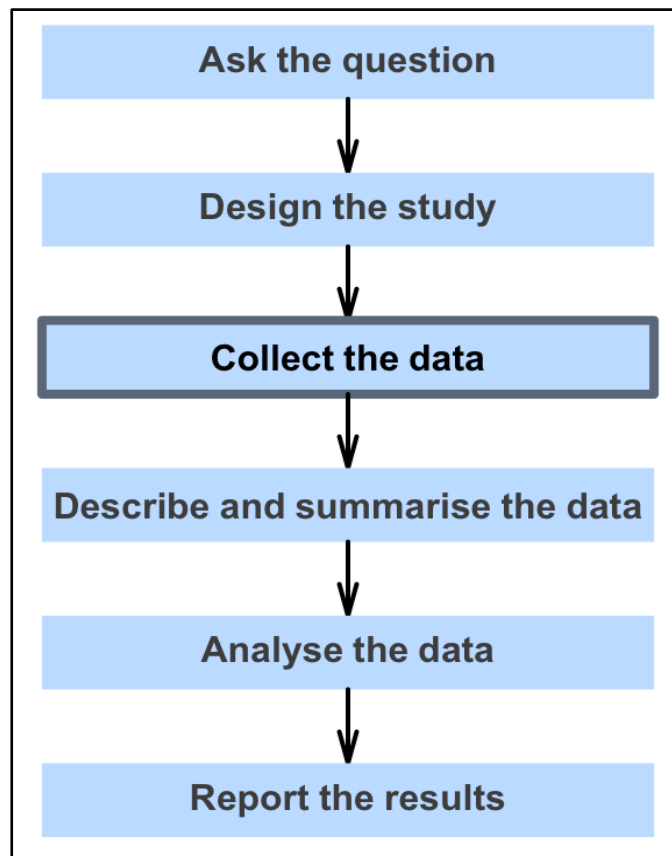


Figure 1: Flowchart of Data collection procedure

Data Analysis

This research details the results of data collection and analysis, and reports findings in relation to the research questions for this study. Background information on the survey is presented first, followed by survey results. The content of the interviews with their related findings are then discussed.

According to the statistics, there is a difference in student’s end results on the examination which presented those full-time students in the face-to-face educational environment outdone those that acquired the course on a digital platform.

What is descriptive data analysis?

A descriptive analysis is the first step for steering statistical analyses. It gives an individual an idea of how the data is distributed, helps you spot outliers and typos, and allows you to identify connotations among variables, thus making you equipped to conduct further statistical analyses.

However, with the accessibility of so many types of summary and graphical approaches, investigators get disorganized as to which approach to use for analysis of their data.

However, if done systematically, descriptive analyses are neither time consuming nor difficult. Descriptive analyses are divided into two types:

1. Descriptive analysis for each individual variable
2. Descriptive analysis for combinations of variables

The best approach for conducting descriptive analyses is to first decide about the types of variables and then use approaches for descriptive analyses based on variable types.

Broadly, variables can be classified into qualitative and quantitative. Quantitative variables represent numerical or quantities values (e.g. volume, age, phone & electricity bill, weight etc.) while qualitative variables describe characteristics or quality of individuals (e.g. colour, ethnicity, gender etc.). Both variable types have further sub-classifications but the broad classification is enough for deciding appropriate approaches for descriptive analysis.

Descriptive Analysis for Each Individual Variable

For quantitative variables, it is good to first create a box-and-whisker plot and a histogram to get an idea of the shape of the distribution. If the shape is kind of symmetric, then calculate and present standard deviation and mean whereas if the shape is kind of skewed, calculate and present quartiles and median. You could also calculate and present max and min values. These descriptive analyses would also aid you identify improbable and outlying values so that you can verify data entry errors.

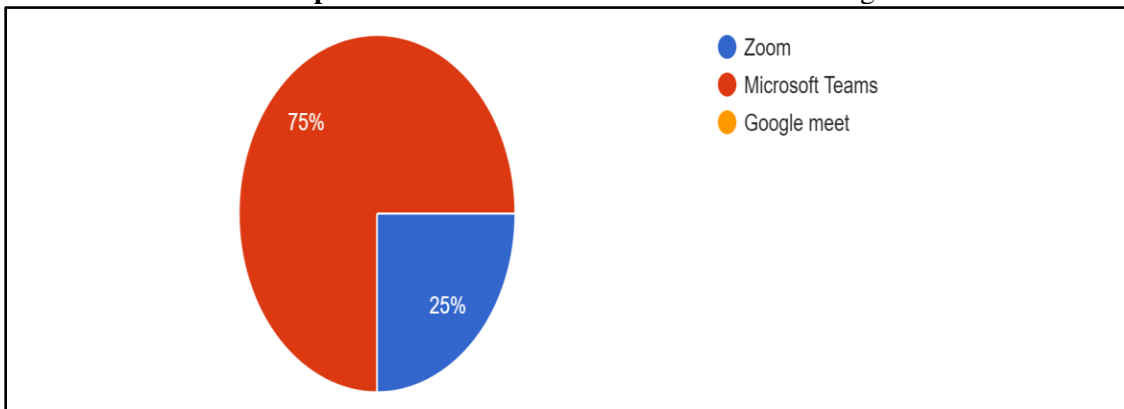
For categorical variables, it is better to create frequency tables and then present them in pie charts, bar charts or doughnut charts. These approaches are enough to get an idea of distributions of variables and of errors and typos in data entry.

Interpretation of the Study

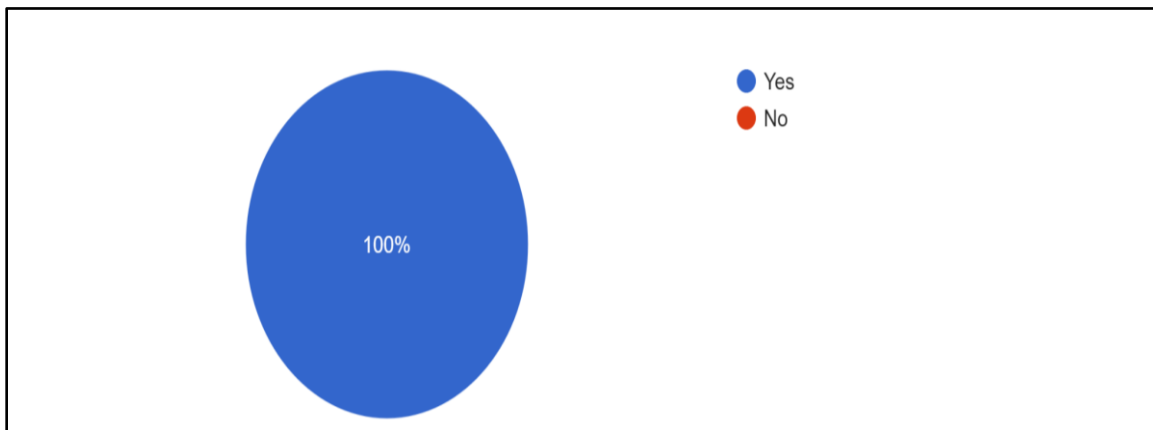
The recorded data was analysed by following all the necessary steps for content analysis by clubbing the content of the same nature and putting it into the categories to which it belonged.

The interpretation of responses is discussed in detail below with the help of figures:

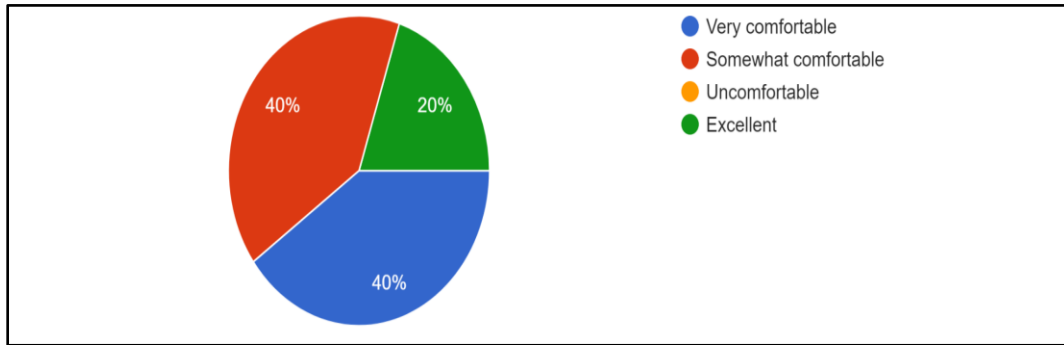
Graphs: Platform used for Online mode of learning



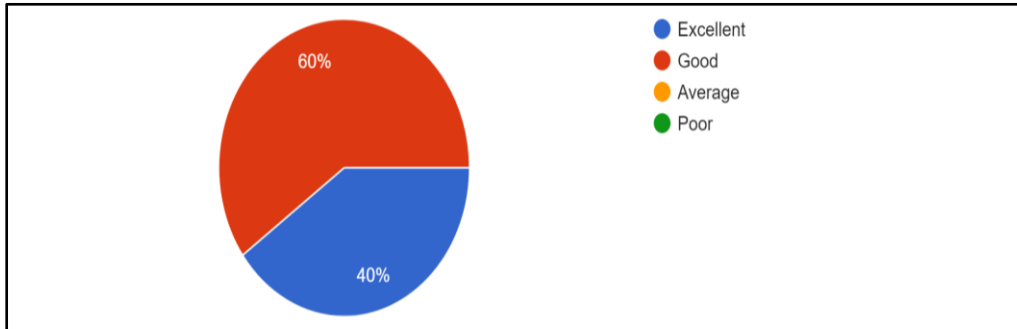
Do you have any previous experience with online learning?



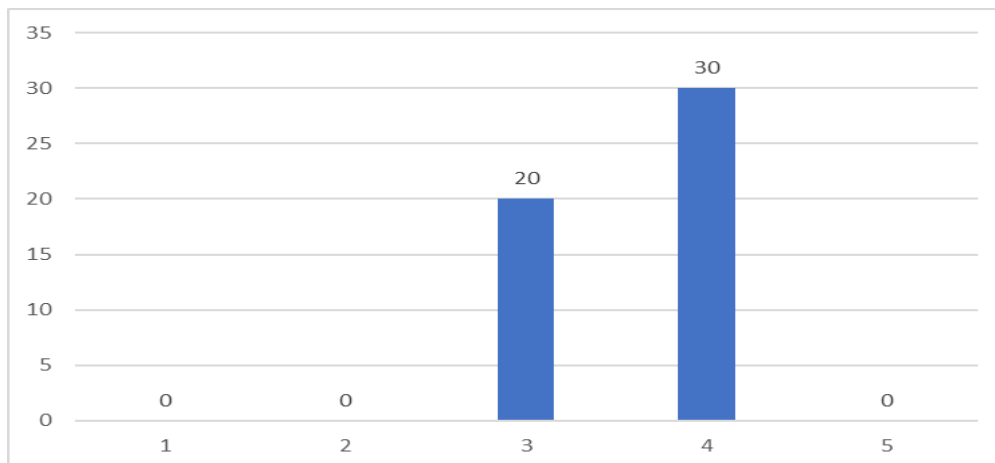
How comfortable are you with using the internet?



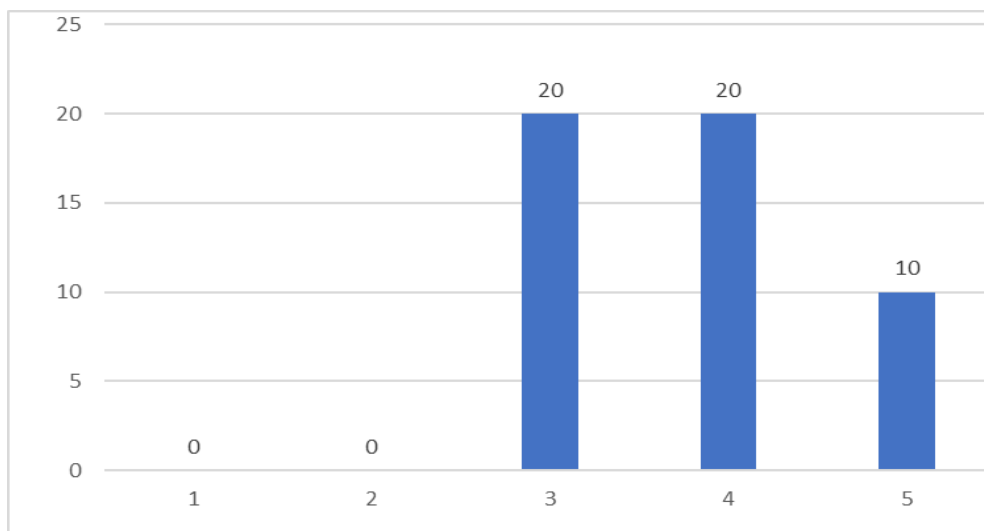
How would you rate a school's use of technology in the digital learning process?



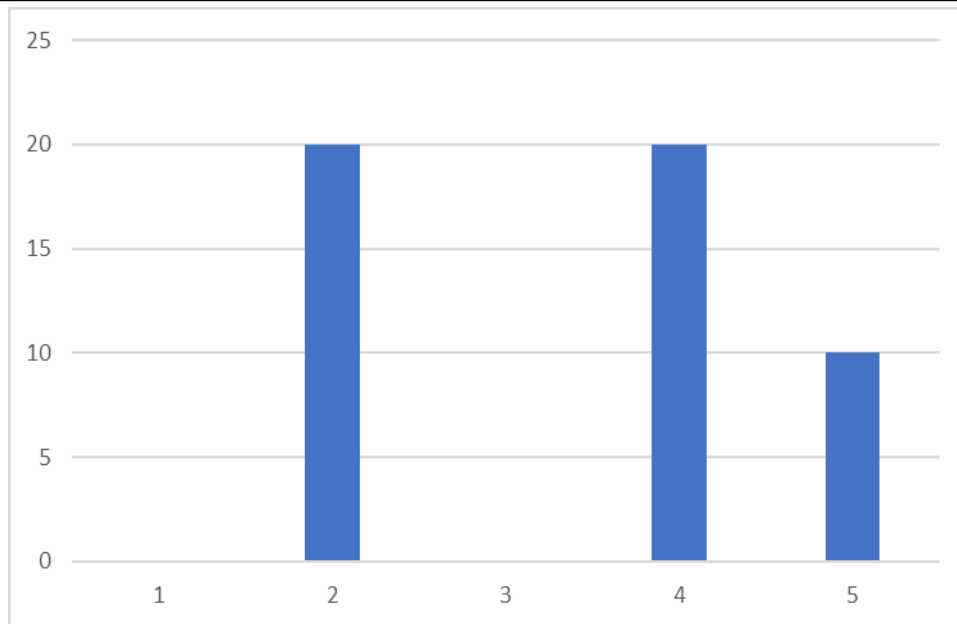
Students' overall benefit on education due to digitalization



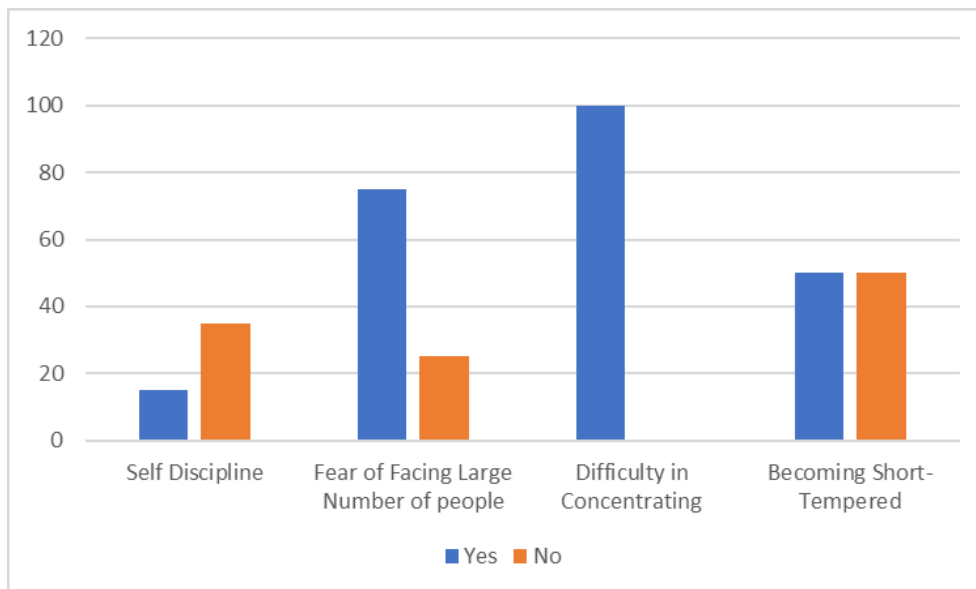
Digitalization in the learning of students



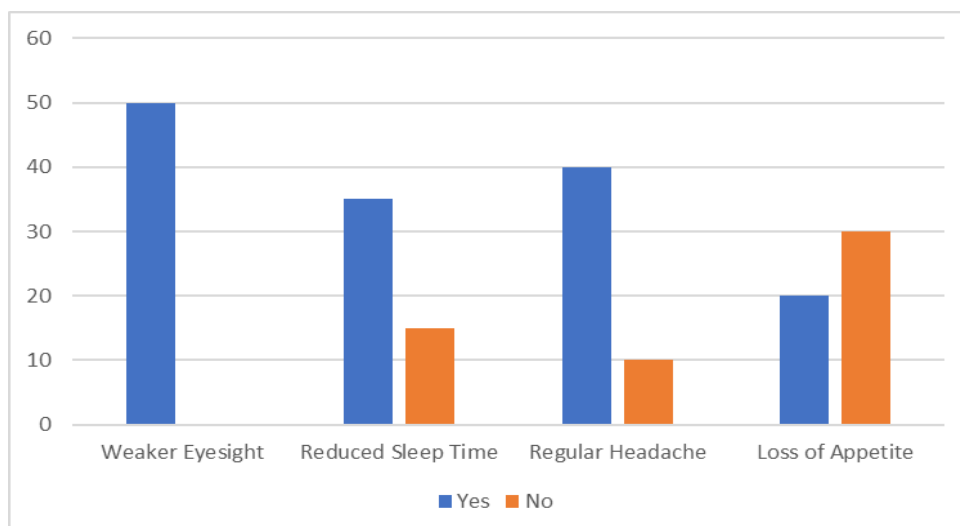
Digitalization increases productivity



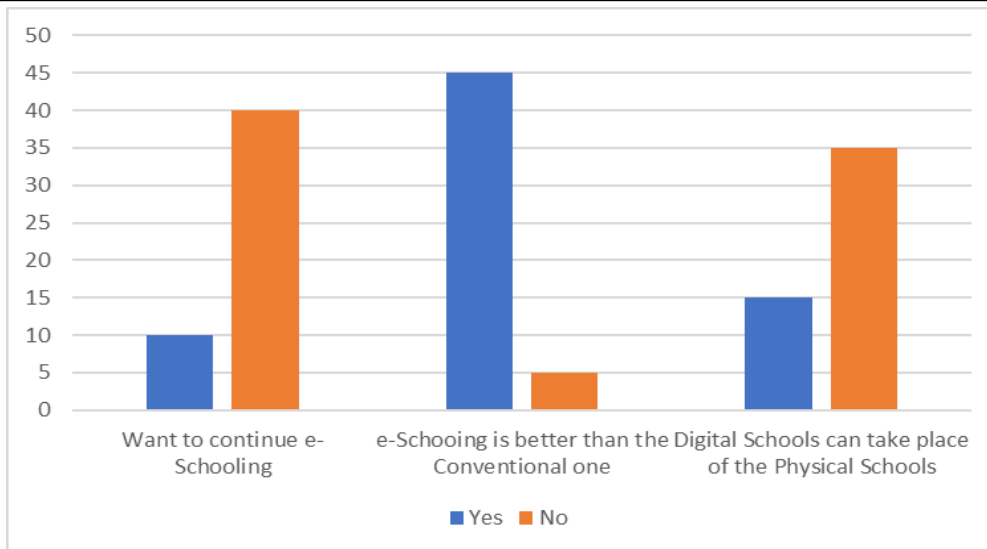
Impact of Digital Learning on Behaviour



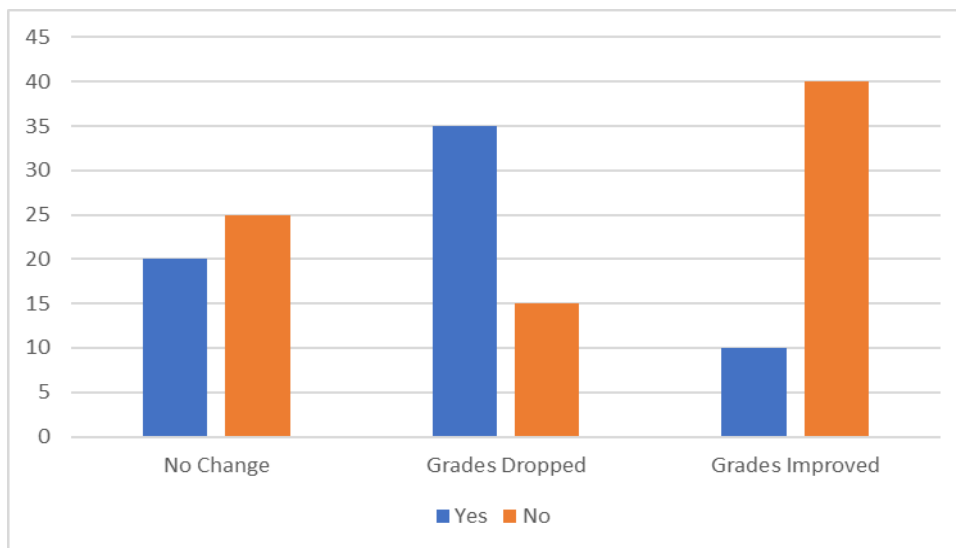
Impact of Digital Learning on Health



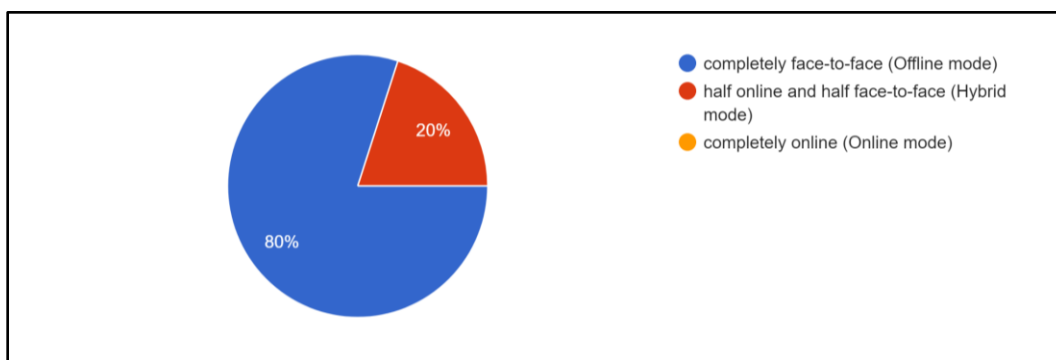
Impact of Digital Learning on Perception for Future Education



Impact of Digital Learning on Learning Outcomes



Which type of learning environment do you prefer?



CONCLUSION AND RECOMMENDATIONS

The findings of the study brought to attention the issues that are being faced by the pupils, there is a dire need to resolve these issues at the earliest for the smoother approach towards the digital learning and to take the most benefits out of it.

Though the study has brought out mixed responses this can be concluded that digital learning has assisted the pupils in many ways. It has not only saved them from the stress of losing their academic sessions but also from the fear of getting affected with COVID-19. It is true that it has challenged a number of households to adopt technology-friendly education for their wards but they are comprehending the situation and tackling it with the best possible way. The cyber infrastructure is also becoming more adaptable for the laymen and it gradually

seems to be reaching to almost every corner of the country. Likewise, everybody is trying to overcome the hardships placed due to this catastrophic virus. This is the only hope that this crucial phase of COVID-19 will be over very soon bringing back normal and healthy life for all.

On the basis of above results, following suggestions are proposed to students and teachers

- Yoga or meditation class should be a part of daily activities that will aid pupils for a healthy start of the day and release the stress that will make them concentrate better. There should be a group discussion class activity held on alternate days based on some present topics (topics selection depending on the class level) that will help pupils to interact with their classmates and put their creative ideas before everyone. This will also make pupils familiar with their teachers.
- On the part of the family, it is suggested that the members of the family must spare some time to involve with their wards in some creative activities that will be beneficial for both the kids and their guardians as well as it will give them the good time that is needed to get relieved from the anxiety.
- On the part of governance and administration the availability of internet connection should be supervised regularly to optimize the reach of the network and its functioning so that maximum number of pupils can be benefitted. There should also be some workshops also organized for increasing digital literacy with a special target to literate the parents so that they can adopt and understand technology in an easier way. That will assist more families to come under the nexus of remote learning.

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IMPACT OF ARTIFICIAL INTELLIGENCE IN VARIOUS AREAS

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ABSTRACT

“Impact of Artificial Intelligence in various areas”

The hype of AI has been accelerated in recent times. AI means simulation of intelligence in machines. Its scope has spread in almost all the areas, be it Education, Medical, Banking and many more. It is basically a task of understanding human thinking by using technology. It is a combination of both Science and Engineering which is used to make intelligent machines. It is capable of doing things which are considered “SMART”. It can complete the task faster than human beings which can save our time. It can process data in huge amount unlike human beings. Now days not only Engineers and Scientists use AI but students and corporate employees are using it too for getting their work done. Lot of different problems has been solved with the help of AI. One of the biggest examples of AI is Chat GPT. People are using Chat GPT in their day to day work life.

*AI has made many things easy and simple but at the same time it has been misused in many ways. It has also impacted employment as machines are replacing human beings. Over usage of AI may lead human life in danger. But again as it is said that **“Artificial intelligence is not a substitute for human intelligence; it is a tool to amplify human creativity and ingenuity.”***

This research aspires us to explain the Impact of Artificial Intelligence in various areas..

Keywords: Smart Machines, Artificial Intelligence, Human like thinking.

INTRODUCTION

AI officially came into existence in the year 1956 at the workshop organized by John McCarthy. But people were not much aware about it. It was usually used by scientists, but in year 2022 and 2023 people started to understand what AI is and how it can help them. AI is the software with human like skills. AI has helped people a lot. The basic features of AI are Problem Solving and Decision making. It solves the problem in very less time. It has more features like Natural Language Processing, Planning, Learning, Social Intelligence, Perception, etc. AI has impacted many areas like Education, Healthcare, Finance, Business, etc.

OBJECTIVES OF STUDY

- To study the Impact of AI in various areas.
- To analyze how AI has impacted the Human Life.
- To examine positive and negative impact of AI.

RESEARCH METHODOLOGY:

Secondary Data: Research has been done using secondary data to gain more knowledge about AI from various sources like previous research papers, Magazines, Websites, Journals, etc. This has helped me to learn more about AI, it has also made me aware about how AI can impact our future and how it is making human life easier. I also came to know about different AI applications.

Impact of Artificial Intelligence in various sectors:

Finance sector:

It has been observed that finance industry is already enjoying the fruits of AI. Use of AI has gained momentum in field of finance. It has helped finance industry by automating financial processes, improving risk management systems, upgrading customer care services. AI will have huge impact on finance industry in future. Benefits of AI can be already seen like fraud detection and improved customer services, etc.

Retail Sector:

The retail industry has transformed a lot due to Artificial Intelligence. It helps in inventory management, personalized shopping experience. AI analyzes the customer data and gives recommendations to make shopping more time saving. It will play major role in retail industry in coming years.

Education Sector

Covid 19 pandemic taught us that everything can be done online. One of the biggest things that we learnt during pandemic was that Education can be done online. Use of technology has been increased in field of Education. Now AI has capability of bringing revolution in field of Education. AI has helped Teachers in many ways by automating routine work like attendance, making lecture schedule, which will further improve the efficiency of Teachers and also free up their valuable time for other work.

Marketing Industry

Marketing Sector is experiencing the change due to AI. Its capability of automation has helped companies to get target customers. The major role of AI in field of marketing can be seen in Chatbots. It helps customers to get product information, price details, availability status, and delivery status. It is also automated different tasks like content creation, managing social media accounts, improved advertisements, etc.

As it can be seen that AI has impacted various sectors. But as we all know that **“Every Mountain Has a Valley”** similarly AI has its positive as well as negative impacts on human life.

Positive Impact of Artificial intelligence:**• Time Saving**

AI has capability of speeding up the tasks. It can complete any task very fast as compare to human beings which saves lots of time and that time can be further used in innovating or doing other tasks.

• Increased Accuracy and Decreased Human errors

One of the biggest advantages of AI is that it has reduced the errors, decreased errors has also increased the accuracy in the work. AI takes decisions on the basis of past data using some algorithm. If AI is used properly the errors might become zero.

• Available 24*7

A normal human can be productive for maximum 8 to 10 hours after that he may start being inefficient, but AI is machine software with human skills, it can work 24*7 efficiently without getting tired. AI works without taking any breaks. It solves any problem much faster than Human beings and gives accurate results.

• Decision making and Problem solving

AI gives unbiased decisions unlike Human beings. Human beings have emotions and they easily get driven by emotions which lead to biased decisions. But on other side, AI is not driven by emotions it has highly practical approach so the decisions of AI are unbiased and accurate.

Negative Impact of Artificial intelligence:**• High Maintenance Cost**

To create machine that think and act like human beings, that possess human qualities like data processing and problem solving requires lots of resources and time, it also requires good amount of money to keep itself upgraded which further makes it costly.

• Increase in Unemployment

An increase in use of AI has led to increase in level of unemployment as machines are replacing human beings because it takes less time to complete task more accurately. One of the biggest examples of is Chatbots. Previously human beings used to chat for any query the customer were having but nowadays almost all the companies are using chatbots for chat process.

• Increase in frauds

AI has made things easier with the help of machines and technology, but overuse of technology has also increased the frauds. One of the examples is increase in number of banking frauds. This is because all the banking applications need personal information which is easily accessible to hackers; Natural Language Processing has also led to increase in number of frauds. So use of AI has led to increase in number of frauds.

• Lazy Humans

AI is making hectic and tedious tasks easy by automating it. Nowadays people are using AI even for small work. People don't have to solve challenging problems or remember things because AI does it all, but an increasing use of AI is making humans lazy and lethargic, reducing their skills to solve problems and take decisions. Excessive use of AI may lead to addiction which is further dangerous for future generations.

CONCLUSION

AI is coming up with new innovations regularly which are more than our expectations. Use of AI will constantly increase in future. It is not only bringing revolution in corporate, Technical or Education sector but its impact can be seen on the life of an ordinary man. Though AI is performing tasks in far better way than Human beings but it cannot completely replace human beings because it is working on an algorithm which is based on past events and data.

AI can make life better if used properly and moderately, but its overuse may lead to addiction and can cause danger to human life.

But again the question arises that *“Is artificial intelligence less than our intelligence?”*

IMPACT OF DIGITAL TECHNOLOGY ON EDUCATION

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dmsapkal@yahoo.co.in**ABSTRACT**

Traditional Education has always been centered on teachers, schools and print media, by registering with teachers, libraries, and schools, the students were able to access the information sources. In Modern education the Digital technology has transformed the way education is delivered and has become increasingly important. Students may easily access a great amount of information from digital technology, which facilitates their study and learning about a variety of disciplines in research areas. The modern world is transitioning from an information culture to a knowledge society, and people want to know information as it happens and when it happens. Digital technology advancements have created numerous new learning opportunities. Information is now transmittable and accessible to all groups of people and from any location due to the modern digital technology. Modern education has reached most parts of the world. The Information and Communication Technology (ICT) has become an integral part of human life. Digital technology offers various multimedia tools, such as videos, simulations, and interactive learning activities that can enhance the learning experience and engage students in a more meaningful way. students can collaborate and work together on group projects, share resources and communicate in real time with each other regardless of where they are physically located. This paper describes the process of generation, creation and acquisition of knowledge, importance of Digital Technology and its impact on education.

Keywords: Digital Technology, ICT, Education, Students, Learning

INTRODUCTION

Digital technology changed conventional approaches to education and learning and offered fresh ideas for both teacher and learner. Online learning has been made easier, and individualized learning experiences are now possible due to digital technology. The effect of digital technology on education and its many advantages will be discussed in this paper. Students and teachers may access instructional resources at any time and from any physical location using digital devices like cell phones, laptops, and tablets. Online libraries, academic journals, e-books, research papers, and other resources have all been made available by the internet. Moreover, educational websites like Khan Academy, Coursera, and edX provide free online courses, increasing accessibility and affordability of education. Additionally, interactive learning tools like simulations, games, and multimedia information are now possible due to digital technology. These tools give students a more immersive and hands-on learning experience, which improves their comprehension and memory of the material. For instance, virtual reality simulations let students examine ideas like chemical structures, planetary systems, and historical sites that are otherwise impossible to visualize. Online education has expanded and grown in popularity over the past several years due to digital technologies. Students can access education in a flexible and accessible way through online learning, learning at their own speed from any location in the world. also learn new skills and knowledge through online courses without interfering with their daily schedules. Massive Open Online Courses (MOOCs), have become a popular avenue for diverse learners to upgrade their knowledge. and skills, which allow free access to courses offered by prominent universities and educational institutions, have also emerged as a result of online learning. Swayam National Programme on Technology Enhanced Learning (NPTEL) is a project of MHRD initiated by seven Indian Institutes of Technology along with the Indian Institute of Science, Bangalore in 2003, to provide quality education to anyone interested in learning from the IITs. The main goal was to create web and video courses in all major branches of engineering and physical sciences at the undergraduate and postgraduate levels and management courses at the postgraduate level

While there are many benefits to using digital technology in education, there are also some disadvantages. One of the main issues is the digital divide, which keeps all students from having access to computers and the internet. This divide gives students who have access to digital technology an advantage over those who have not, which leads to differences in educational opportunities.

Digital technology may also be a distraction in the classroom, as children are easily distracted by games, social media, and other non-educational content. This distraction may impede learning and degrade the quality of instruction.

The privacy and security of student data and personal information might be jeopardized by the use of digital technology. Educational institutions must put in place strong security measures to preserve the personal data of

students. Digital technology has revolutionized education and given rise to creative approaches to both teaching and learning. It has facilitated online learning, improved access to educational resources, and offered tailored learning opportunities.

Types of Digital Educational Technology:

Digital technology has completely changed the way that students interact with the subject and learn, and this has had a big impact on education. There are many different ways that digital technology is used in education, and each has unique benefits and applications.

Digital classrooms are defined by using electronic devices or platforms such as social media, multimedia, and mobile phones to teach students. With digital technology in education, today's educational landscape has altered for the better or improvements. Digital learning is a learning strategy that employs technology to fulfil the entire curriculum and allows students to learn quickly and rapidly.

Mobile Devices: Students can access course materials at any time and from any location using mobile devices like smartphones and tablets. Educational apps, educational movies, and online learning tools can all be accessed and used on mobile devices. Instructors can communicate with students and exchange instructional resources via mobile devices. Students can benefit from an individualized and tailored learning experience through mobile devices, allowing them to learn at their own pace and according to their own preferences. and applications. The student can download different educational Apps on its mobile device even though science students can download the related apps and it is benefited for better understanding of Theory as well as practical.

Smartboards: Smartboards, commonly referred to as interactive whiteboards, allow educators to engage students in interactive learning experiences. Teachers can use smartboards to present images, videos, and other multimedia content. Students who can annotate and draw on the board will be better able to follow along and understand the material. Because smartboards encourage active learning, students can collaborate to solve issues and share ideas. Teacher can demonstrate difficult diagrams urging internet facility and explain the difficult concept.

Massive Open Online Courses (MOOCs) and NPTEL: MOOCs are online courses that are accessible from any location in the world and are free to take. MOOCs can be taken at the student's own pace and are frequently free or inexpensive. Students may get access to top-notch educational resources from renowned universities and subject-matter experts through MOOCs. Additionally, they provide a flexible learning environment that enables students to accommodate their education around other obligations.

Swayam National Programme on Technology Enhanced Learning (NPTEL): Since 2013, through an online portal, 4-, 8-, or 12-week online courses, typically on topics relevant to students in all years of higher education along with basic core courses in sciences and humanities with exposure to relevant tools and technologies, are being offered. The enrolment to and learning from these courses involves no cost. An in-person, proctored certification exam (optional) will be conducted at Rs. 1000/- per course and a certificate is provided through the participating institutions and industry, when applicable.

Virtual classroom: It is a learning environment in which students (customers, partners, or any third-party) engage with the lesson material online. Information is often conveyed through voice or video conferencing with several participants and instructors connected to the same chat interface. However, not all virtual classroom platforms require instructors. Unsupervised virtual classrooms involve the learners' going through the content at their own pace, reading digital resources, and watching YouTube videos of the material. A virtual classroom is an innovative new method of bringing together students into a controlled environment tailored for teaching new concepts and ideas. Students can engage with the material from any device that can connect to the Internet. Lessons are created based on the needs of a student, instructors can assist as required, and they can track which parts of a lesson students are struggling with.

Advantages of Digital Technology:

Education is no exception to how crucial digital technology has become to our daily lives. Technology has had a tremendous impact on education today and has changed the way we learn. The main advantages of Digital technology is as given below

Access to Information

Students now have instant access to a wide range of knowledge, tools, and instructional materials due to the internet facility. This covers the ability to access scholarly publications, e-books, instructional films, and internet databases. Students' knowledge has grown, their research abilities have improved, and their comprehension of the things they are learning has deepened as a result of the easier access to information. because of smartboards, which encourage hands-on learning.

Collaboration

The ability for students to cooperate and work on projects together from any location in the world is another benefit of technology in the classroom. Students' educational experience has been substantially improved by this, as they can now collaborate on group projects, exchange ideas, and get immediate feedback. Geographical barriers have also been lessened, enabling students from all over the world to collaborate and share knowledge.

Improved Learning

Technology has the potential to transform the way students learn. Interactive simulations, virtual and augmented reality, and gamification have been proven to increase student engagement and motivation, leading to better learning outcomes.

Flexibility

Students now have the freedom to learn how, when, and where they want because of digital technology. Students can learn on their own time and at their own speed with the help of educational apps and online learning environments. For children who might not have been able to attend traditional classroom-based instruction, this has greatly enhanced access to education. Students with busy schedules, those residing in remote locations, or those with disabilities, for instance, can now access education through technology.

Preparation for the Future

Technology is transforming the workforce, and it's crucial for students to be prepared for this future. Incorporating technology into education helps students develop the digital skills they need to succeed in the modern workforce. These skills include proficiency with digital tools and software, critical thinking, problem-solving, and effective communication.

Assessment and Feedback

Digital technology has significantly enhanced how teachers and students complete their assessments and receive feedback. These days, educators may monitor students' progress in real time, give tests, and get fast feedback using online platforms. This makes it possible for teachers to swiftly spot areas in which students might require more assistance and modify their teaching methods accordingly. Students can now receive more individualized feedback from assessments thanks to the use of technology, which also lets them monitor their own development over time and identify areas for improvement.

CONCLUSION

Technology has numerous benefits for students, including increased access to information, collaboration, improved learning, flexibility, preparation for the future, improved accessibility, and effective assessment and feedback. It has the potential to transform education, making it more accessible, engaging, and effective for students of all backgrounds and abilities.

Digital technology offers various multimedia tools, such as videos, simulations, and interactive learning activities that can enhance the learning experience and engage students in a more meaningful way. Digital technology allows for more flexibility in terms of where and when students can learn, making education more accessible to people who may not have had access to it otherwise. This is especially important during times of crisis, such as the COVID-19 pandemic, when many education systems have had to switch to online learning. It provides opportunities for more personalized and collaborative.

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A COMPARATIVE STUDY ON E COMMERCE PLATFORM I.E.MYNTRA V/S FLIPKART BASED ON CUSTOMER'S PREFERENCES AND THEIR BUYING BEHAVIOR WITH REFERENCE TO KALYAN CITY**Bharti Jaiswani**

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ABSTRACT

E commerce is the online platform where the buying and selling of goods and services are done. With the emerging technology it has made so convenient for the seller and buyer to sale and buys the product. Myntra is growing faster as compared to other platforms (amazon, snapdeal, other apps) whereas earlier flipkart where occupying the market but now it has been observed their business is going slow down. The study is based on primary and secondary data. The research paper is concentrated on the comparison between the Myntra and Flipkart that how the decision of consumers get influenced based on which factors they decide to buy from particular platform for which the primary data has been collected.

Keywords: E commerce, Myntra, Flipkart, Consumer Preferences and Buying Behavior.

INTRODUCTION:

E commerce is the trading of goods and services. Few sellers sell their products online while other sellers use as a broader strategy which may include physical stores and distribution channels. E commerce platform provides users with seamless and convenient shopping experience. Myntra is the online destination which provides a seamless shopping experience through its user friendly website and mobile app allowing the customers to browse and shop from a diverse selection of national and international brands. Flipkart is the private limited is a multinational Indian e commerce corporation. Flipkart were branching out into other product categories like consumer electronics, fashion, household necessities, and food and lifestyle items.

OBJECTIVES OF STUDY

- a. To study about customer preferences while purchasing from Myntra or Flipkart.
- b. To know about the factors influencing the consumer buying behavior.

SCOPE OF STUDY

The study concentrates on comparison of Myntra and Flipkart. To know about why the customers mostly prefer shopping from Myntra app not from Flipkart. In this study our dependent variable is customers and independent variable is discounts, price, offers, delivery time, shipping charges, easy and safe payment method, easy returns and exchanges.

REVIEW OF LITERATURE

1. Shahid Amin, Keshav Kansana, Jenifur Majid (2016), concluded the paper as e commerce is the best platform for online selling and buying for both seller as well for buyer. E commerce firms need to understand the effective ways to combine the online relationship with offline relationship. It is the boon for any country.
2. T. Shenbhagavadivu (2015), has published the article " A Study on Customer Satisfaction towards online shopping " focused on understanding the consumer's attitudes towards online shopping , making improvement in the factors that influence consumers to shop online and working on factors that affect consumers to shop online will help marketers to gain the competitive edge over others.

RESEARCH METHODOLOGY:

For the research data has been collected by the both means primary as well as secondary. For the primary data kalyan city has been selected as universe and convenient sampling method is considered where 120 samples has been decided from which only 100 responses I have received with the help of detailed questionnaire.

DATA ANALYSIS AND INTERPRETATION:

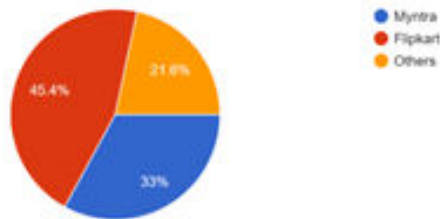
Researcher have asked total 10 questions (including suggestion) only important questions has been selected for data analysis and interpretation. The data interpretation has been done on the basis of collected 100 samples.

Do you prefer e commerce platform for shopping?
100 responses



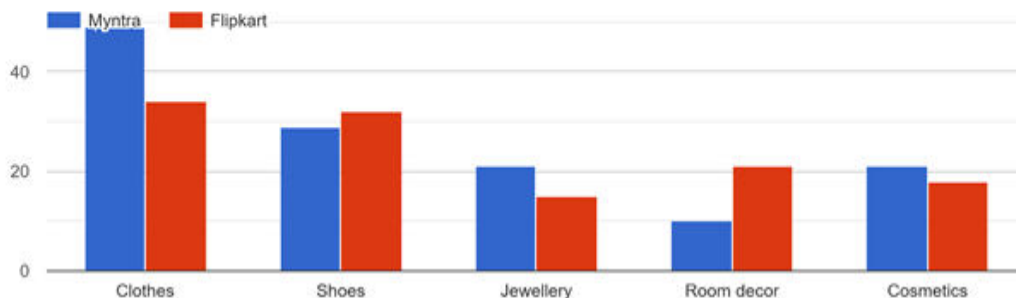
From the above data we can say about 97% people use the e commerce platform.

Which e commerce platform you prefer the most?
97 responses



As per graph almost 45.4% people use Flipkart where as 33% use Myntra and remaining people use the other platforms.

Most of times what you prefer to purchase from Myntra and Flipkart.



From the above graph we could interpret that mostly customers buy the clothes, jewellery and cosmetics from Myntra platform and shoes and room decor from Flipkart.

Which factors affects your purchasing behaviour?



From the above graph if we compare the Myntra on the basis of price, delivery time, return and exchanges, choice of brands customers like to buy from that platform.

How much rating you wish to give to myntra and flipkart?
84 responses



From the graph we can understand customers are much more satisfied with Myntra as compared to Flipkart.

FINDINGS AND SUGGESTIONS

1. Myntra is the leading platform in the market as compared to Flipkart.
2. Customers feel that Flipkart should enhance their platform and make the better services.
3. For various factors customers has opted the Myntra because they feel Flipkart is not that up to the mark.

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STUDY OF THE OPINION OF SECONDARY SCHOOL TEACHERS TOWARDS DIGITAL TECHNOLOGY IN TEACHING AND LEARNING PROCESS**Anila Thakur¹ and Dr. Deepika Sharma²**¹Research scholar and ²Research Guide, Sevasadan's College of Education, Mumbai University**ABSTRACT**

Digital technology is the various electronic systems and resources that help us to learn communicate, play and many more activities in our day to day activities. The advancement in digital technology is more than any other invention in our History. Digital systems are all around us in the form of computers, smartphones, Scanners, cash registers and digital tickets readers. Digital tools are the various programs, websites, applications and other internet and computerized resources that facilitates, enhance and execute the different tasks.

Present generation students are lucky enough as they have computer lab and access to computer in their school. Digital technology has widely invaded in teaching learning process. It has completely transformed the classroom environment. It has made teaching learning process much more interesting. As there always exist two faces of a single coin so as there are advantages and disadvantages of digital technology in education field too. The present study aims to find out the various advantages and limitations of using digital technology devices in classroom environment.

The researcher was having a question in mind whether there exists always a positive change in the classroom situation and learning process with respect to digital technology or some risk also exists. So the present study was undertaken to know the attitude of teachers towards the use of digital technology in the field of education. As teachers are the real architects of students mind and society.

In the present paper the researcher conducts survey of secondary school teachers in order to study the enhancement of teachers competency and improvements, motivation, involvement, interest, achievements and distractions of using digital technology in teaching learning process. Almost all teachers agrees that easy access to internet and digital technology allows an added advantages to the classroom learning process. There exists some risk to be considered while introducing digital technology in classroom environment. Positive and negative aspects are part of any technology. Students can use modern technologies for many task that includes report writing, project presentation, gather important Information, attend interactive sessions and many more.

Keywords: digital technology, teaching learning, digital tickets reader.

INTRODUCTION

Education is a process of acquiring knowledge, developing power of reasonal thinking and judgement. Education helps to prepare oneself to lead an intellectual mature life. In modern day the various means of acquiring knowledge in schools and colleges has changed is changed. It is not limited to books library lectures etc. Use of digital media in education has increased and it is being used extensively by teachers as well as by students. For all round development of students and get themselves familiar with the upcoming developing world. Digital media has manifold contribution which can not be avoided.

NEED AND SIGNIFICANCE OF THE STUDY

It is observed that students of present generations are using digital media in the form of mobile internet various applications and computer for gaining latest knowledges in various topics. The researcher is having questions in mind whether there is change in the competency of teacher's. Whether it has helped to increase motivation, involvement, interest and achievement in the teaching learning process. Whether it has created an obstacle on the way to achieve knowledge and informations. So the present study is undertaken to know advantages and drawbacks of digital technology uses in knowledge gaining process.

REVIEW OF THE RELATED LITERATURE

Abid Haleem (2022) worked on understanding the role of digital technologies in education and found the need for digital technology in education and its challenges in education.

Megar Taylor (2021) worked on use of digital technology in education and found that digital technology engages teachers in the design and execution process, builds knowledge in their practice.

Stella Timotheou (2022) worked on impacts of digital technologies on education and factors influencing schools and found that the use of digital technologies in education has a positive effect on teachers.

S Salavati (2016) worked on the use of digital technologies and the future of education towards non stupid optimism and found that the use of digital technologies has helped to increase student's engagement in education.

Larian M. Nkomo (2021) Worked on synthesis of students engagement with digital technologies and found that Psychological engagement with digital media can lead to behavioral engagement.

OBJECTIVE

To study the opinion of secondary school teachers towards digital technologies in teaching learning process.

To interpret the collected opinion and conclusions to be drawn .

METHODOLOGY

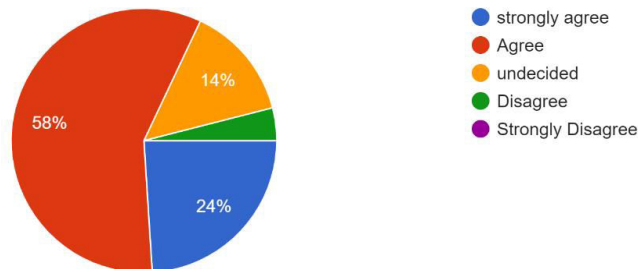
In the present study survey method was used .Survey method is generally used to find the fact collected from the data directly from the sample.In the present study the main aim was to collect the opinion of the teachers towards the use of digital technology and its effect on teaching learning process .Therefore , survey method was used.

ANALYSIS AND INTERPRETATION

In the present study first objective was to study the opinion of teachers towards digital technology uses in classroom environment and then to find out the interpretation from the data collected and to draw conclusion. Following pie shows the results of the of the survey which was done on secondary school teachers .

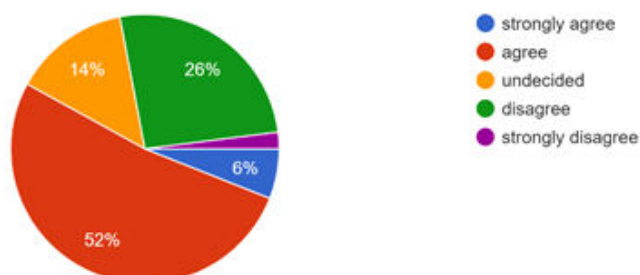
From the above pie diagram it is clear that 24 % teachers strongly agree that use of digital media promote teachers competence and develop new perspective,58% teachers are agree with it and 14%teachers are not able to give any opinion to this.4% are disagree with it and nobody is disagree with it .It shows that majority of the teachers agree that use of digital media promote teachers competence and develop new perspective

Use of digital media promote teacher's competence and develop new perspectives?
50 responses



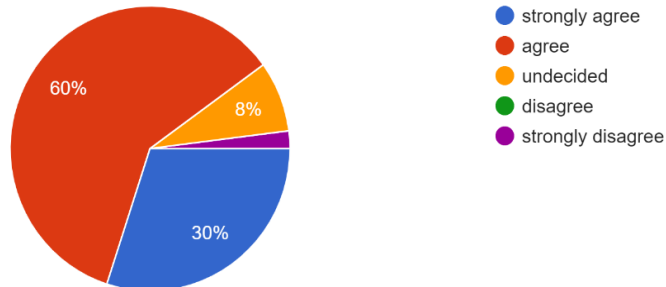
From the above pie diagram it is clear that 24 % teachers strongly agree that use of digital media promote teachers competence and develop new perspective,58% teachers are agree with it and 14%teachers are not able to give any opinion to this.4% are disagree with it and nobody is strongly disagree with it .It shows that majority of the teachers agree that use of digital media promote teachers competence and develop new perspective

Teachers use digital media for better assessment of exam evaluation?
50 responses



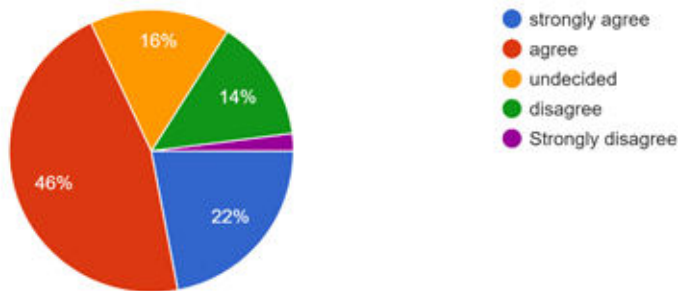
From the pie diagram it is clear that 6% teachers strongly agree that teachers use digital media for better assessment of exam evaluation ,52 %teachers agree with it and 14% teachers are not able to give their opinion to this.26% teachers are disagree with it and only2% are strongly disagree with it. It shows that majority of teachers are agree that teachers use digital media for better assessment of exam evaluation.

Computer lab access promote the teachers competence towards learning process?
50 responses



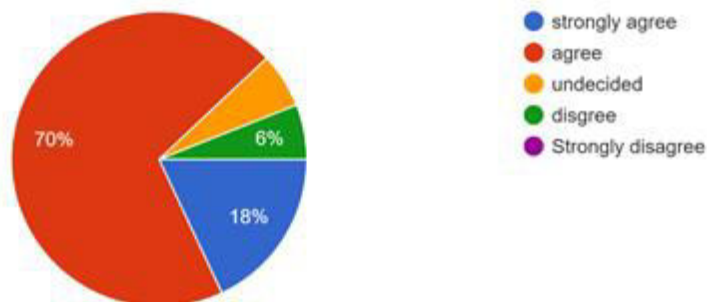
From the above pie diagram it is clear that 30 % teachers strongly agree that computer lab access promote the teachers competence towards learning process, 60% teachers are agree with it and 8%teachers are not able to give any opinion to this.2% are strongly disagree with it and nobody is disagree with it .It shows that majority of the teachers agree that computer lab access promote the teachers competence towards learning process.

Teachers take help of digital media to make curriculum planning?
50 responses



From the above pie diagram it is clear that 22 % teachers strongly agree that teachers take help of digital media to make curriculum planning ,46% teachers are agree with it and 16%teachers are not able to give any opinion to this.14% are disagree with it and2% is strongly disagree with it .It shows that majority of the teachers agree that teachers take help of digital media to make curriculum planning.

Digital technology create a more authentic learning environment and motivate students?
50 responses



From the above pie diagram it is clear that 18 % teachers strongly agree that digital technology create a more authentic learning environment and motivate students, 70% teachers are agree with it and 4%teachers are not able to give any opinion to this.4% are disagree with it and nobody is disagree with it .It shows that majority of the teachers agree that digital technology create a more authentic environment and motivate students.

The use of television in the classroom have a positive impact on students learning?

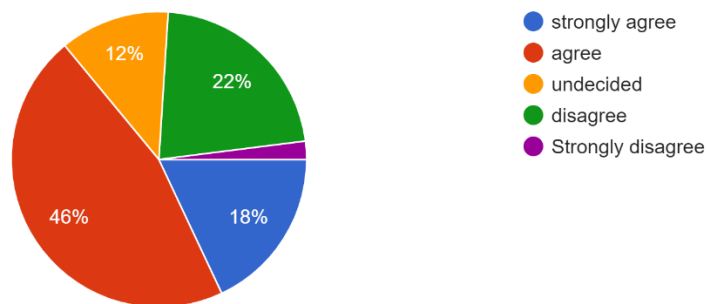
50 responses



From the above pie diagram it is clear that 16 % teachers strongly agree that the use of television in the classroom have a positive impact on students learning ,60% teachers are agree with it and 14%teachers are not able to give any opinion to this.10% are disagree with it and nobody is strongly disagree with it .It shows that majority of the teachers agree that the use of television in the classroom have a positive impact on students learning.

The usage of CCTV affect students behavior in classroom?

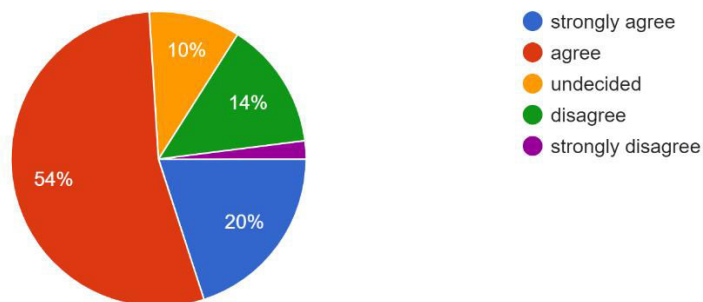
50 responses



From the above pie diagram it is clear that 18 % teachers strongly agree that the usage of CCTV in a classroom affects students behaviour in classroom,46% teachers are agree with it and 12%teachers are not able to give any opinion to this.22% are disagree with it and 2% is strongly disagree with it .It shows that majority of the teachers agree that the usage of CCTV affect students behaviour in classroom.

Digital technology cause students to use unreliable resources?

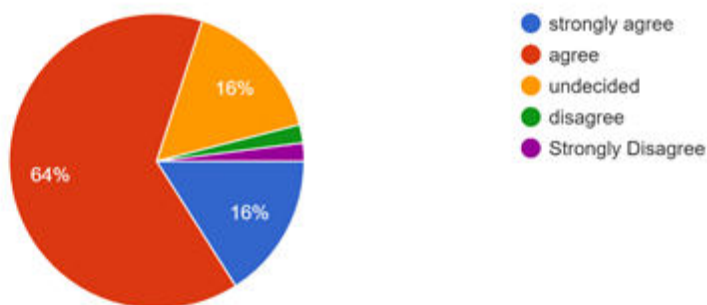
50 responses



From the above pie diagram it is clear that 20 % teachers strongly agree that use of digital technology cause students to use unreliable resources, 54% teachers are agree with it and 10%teachers are not able to give any opinion to this.14% are disagree with it and nobody is strongly disagree with it .It shows that majority of the teachers agree that use of digital technology cause students to use unreliable resources .

Digital media enhance the collaborative classroom techniques?

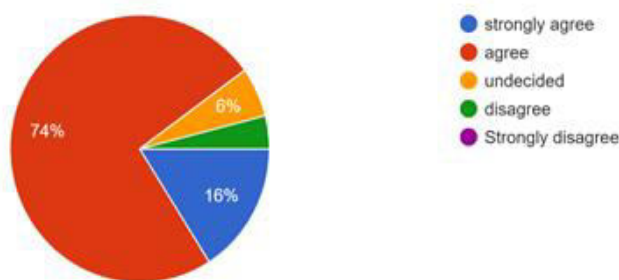
50 responses



From the above pie diagram it is clear that 16 % teachers strongly agree that social media enhances collaborative classroom technique , 64% teachers are agree with it and 16%teachers are not able to give any opinion to this.2% are disagree with it and 2% is strongly disagree with it .It shows that majority of the teachers agree that social media enhances collaborative classroom technique .

Audiovisual media has significant impact on students participation and classroom learning?

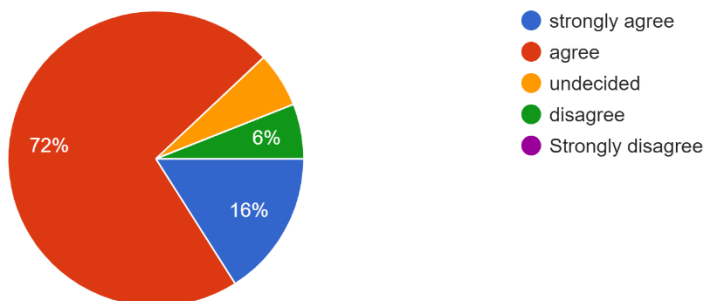
50 responses



From the above pie diagram it is clear that 16 % teachers strongly agree that audiovisual media has significant impact on students participation and classroom learning, 74% teachers are agree with it and 6%teachers are not able to give any opinion to this.4% are disagree with it and nobody is strongly disagree with it .It shows that majority of the teachers agree that audiovisual media has significant impact on students participation and classroom learning

instructional videos encourage the students in interactive learning process?

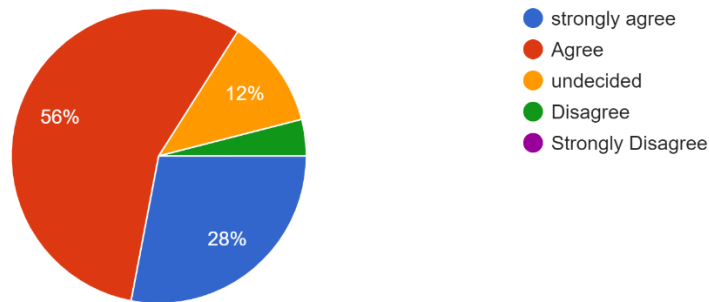
50 responses



From the above pie diagram it is clear that 16 % teachers strongly agree that instructional videos encourage the students in interactive learning process, 72% teachers are agree with it and 8%teachers are not able to give any opinion to this.6% are disagree with it and nobody is strongly disagree with it .It shows that majority of the teachers agree that instructional videos encourage the students in interactive learning process.

students use digital media to complete their project and assignment using internet?

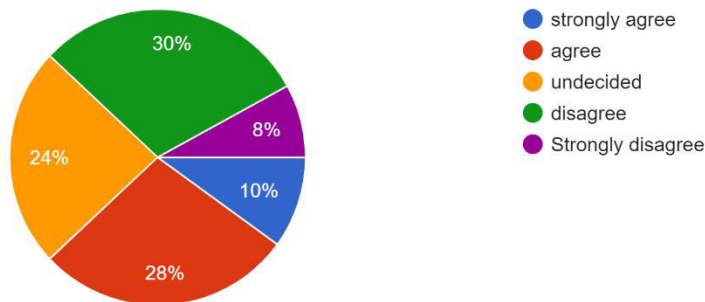
50 responses



From the above pie diagram it is clear that 28 % teachers strongly agree that students use digital media to complete their assignments and projectusing internet,56% teachers are agree with it and 12%teachers are not able to give any opinion to this.4% are disagree with it and nobody is strongly disagree with it .It shows that majority of the teachers agree that students use digital media to complete their projects and assignments.

social media provide accurate authentic information about historical events to students?

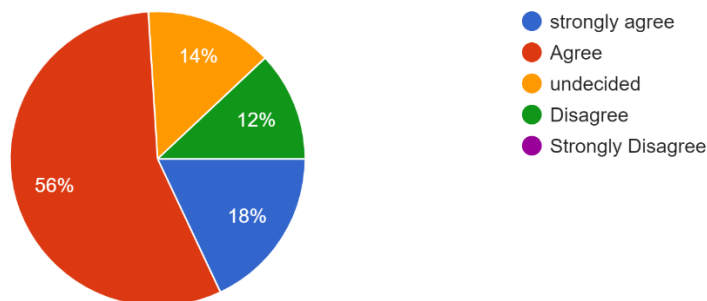
50 responses



From the above pie diagram it is clear that 10 % teachers strongly agree that social media provide accurate authentic information about historical events to students,28% teachers are agree with it and 24%teachers are not able to give any opinion to this.30% are disagree with it and 8% is strongly disagree with it .It shows that many of the teachers agree that use of social media provide accurate authentic information about Historical event .

Use of digital media directly connect students with the global competitive world

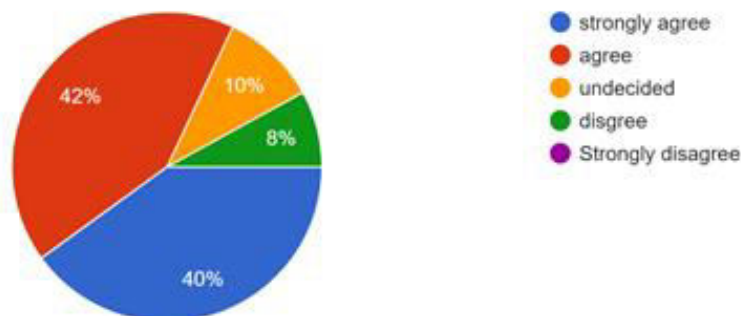
50 responses



From the above pie diagram it is clear that, 18% teachers strongly agree that use of digital media directly connect students with the global competitive world, 56% teachers are agree with it and 14%teachers are not able to give any opinion to this.12% are disagree with it and nobody is strongly disagree with it .It shows that majority of the teachers agree that use of digital media directly connect students with the global competitive world.

Visual media increase students motivation and engagement in learning process?

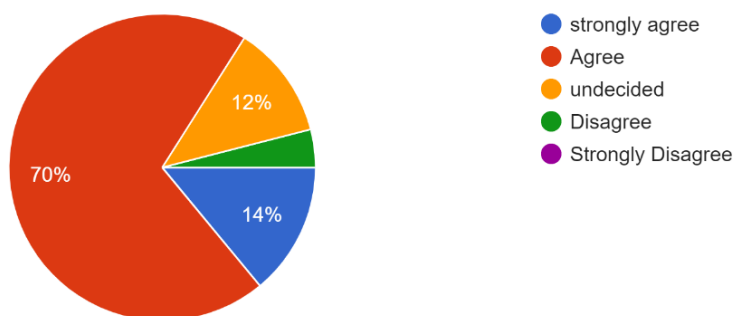
50 responses



From the above pie diagram it is clear that 40 % teachers strongly agree that visual media increase students motivation and engagement in learning process, 42% teachers are agree with it and 10% teachers are not able to give any opinion to this. 8% are disagree with it and nobody is strongly disagree with it .It shows that majority of the teachers agree that visual media increase students motivation and engagements in learning process.

Audio visual method provide enriched multimodal input and support language?

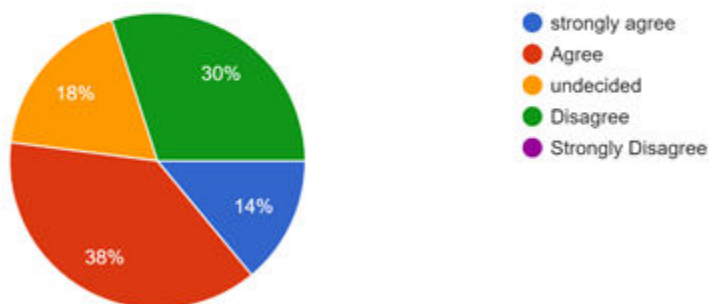
50 responses



From the above pie diagram it is clear that 14 % teachers strongly agree that audio visual method provide enriched multimodal input and support language, 70% teachers are agree with it and 12% teachers are not able to give any opinion to this. 4% are disagree with it and nobody is disagree with it .It shows that majority of the teachers agree that use of audio visual method provide enriched multimodal input and support language.

Practical in Science be easily demonstrated and explained by digital media?

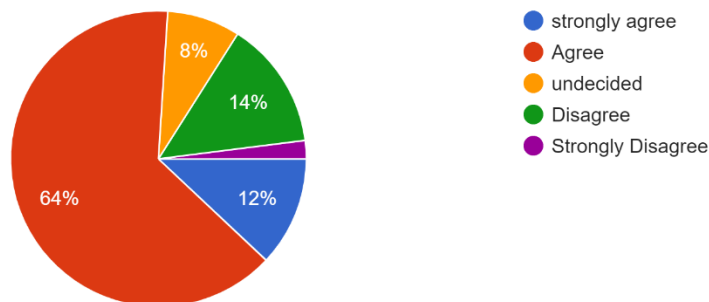
50 responses



From the above pie diagram it is clear that 14 % teachers strongly agree that practical in science be easily demonstrated and explained by digital media, 38% teachers are agree with it and 18% teachers are not able to give any opinion to this. 30% are disagree with it and nobody is disagree with it .It shows that majority of the teachers agree that practical in science be easily demonstrated and explained by digital media.

Digital media train students for new tasks?

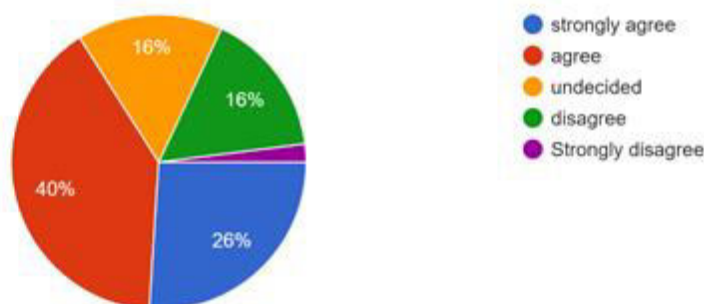
50 responses



From the above pie diagram it is clear that 12 % teachers strongly agree that digital media train students for new task, 64% teachers are agree with it and 8%teachers are not able to give anyopinion to this.14% are disagree with it and2% is strongly disagree with it .It shows that majority of the teachers agree that use of digital media train students for new task .They can easily complete their tasks.

Difficult concepts in Mathematics be easily explained using digital media?

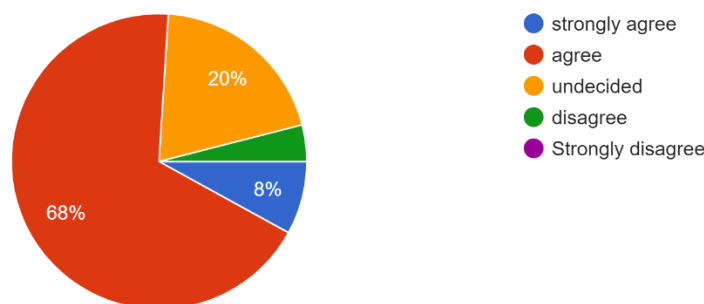
50 responses



From the above pie diagram it is clear that 26 % teachers strongly agree that difficult concepts in mathematics be easily explained by using digital media, 40% teachers are agree with it and 16%teachers are not able to give any opinion to this.16% are disagree with it and 2% is strongly disagree with it .It shows that majority of the teachers agree that difficult concepts in mathematics be easily explained by using digital media.

IT tools have positive impact on students on achieving their learning goals?

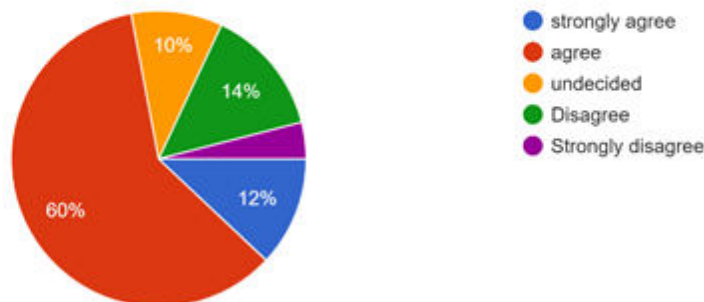
50 responses



From the above pie diagram it is clear that 8 % teachers strongly agree that IT tools have positive impact on students on achieving their learning goals,68% teachers are agree with it and 20%teachers are not able to give any opinion to this.4% are disagree with it and nobody is strongly disagree with it .It shows that majority of the teachers agree that It tools have positive impact on achieving their learning goals .

Audio visual media trained teachers enhance the wisdom of students?

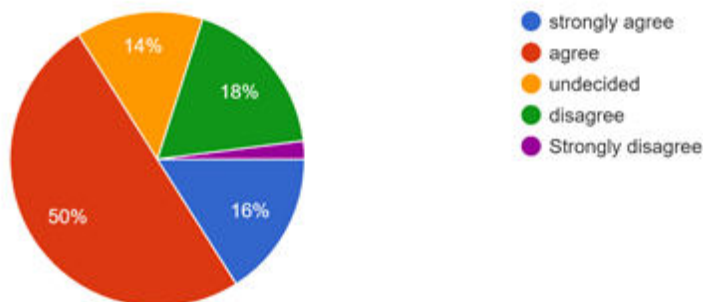
50 responses



From the above pie diagram it is clear that 12 % teachers strongly agree that audio visual media trained teachers enhance the wisdom of teachers,60% teachers are agree with it and 10%teachers are not able to give any opinion to this.14% are disagree with it and 4% is strongly disagree with it .It shows that majority of the teachers agree that audio visual mediatrained teachers enhance the wisdom of students.

E-learning disconnect students from face to face learning?

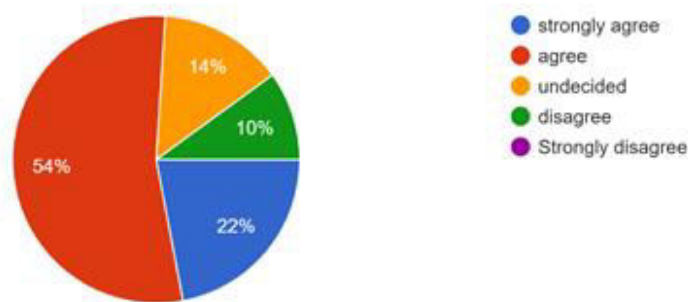
50 responses



From the above pie diagram it is clear that 16% teachers strongly agree that E -learning disconnects students students fromface to fave learning ,50% teachers are agree with it and 14%teachers are not able to give any opinion to this.18% are disagree with it and nobody is disagree with it .It shows that majority of the teachers agree that E-learning disconnect students from face to face learning .

Educational videos effectively measure and promote teachers competence in classroom situations?

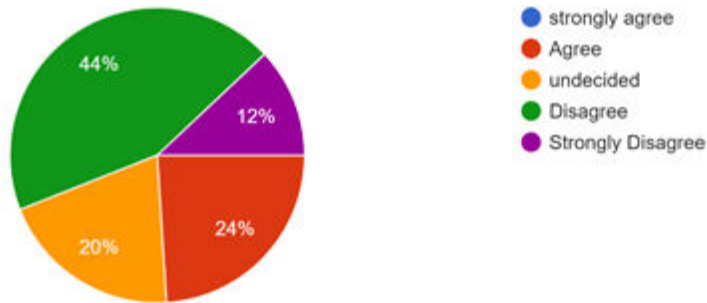
50 responses



From the above pie diagram it is clear that 22% teachers strongly agree that educational videos effectively measure and promote teachers competence in classroom situations, 54% teachers are agree with it and 14%teachers are not able to give any opinion to this.10% are disagree with it and nobody is strongly disagree with it .It shows that majority of the teachers agree that educational videos effectively measure and promote teachers competence in classroom situations.

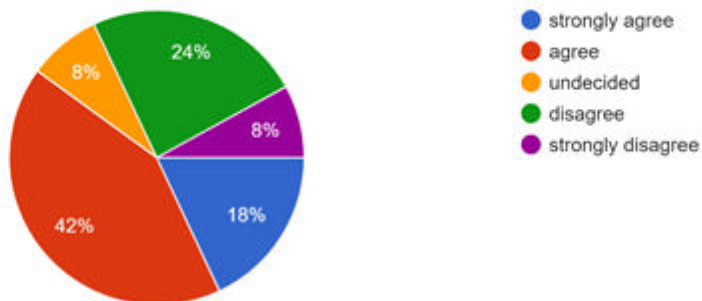
The use of digital media mere loss of time to the students?

50 responses



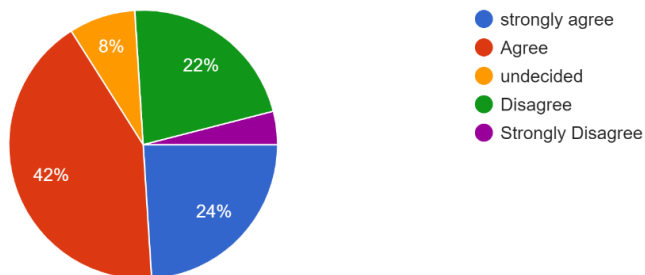
It makes more dependent of students on internet than classroom teaching by teachers?

50 responses



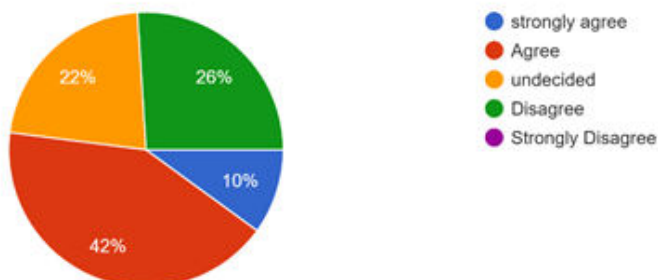
Digital media distract students from regular text book and reference book reading?

50 responses



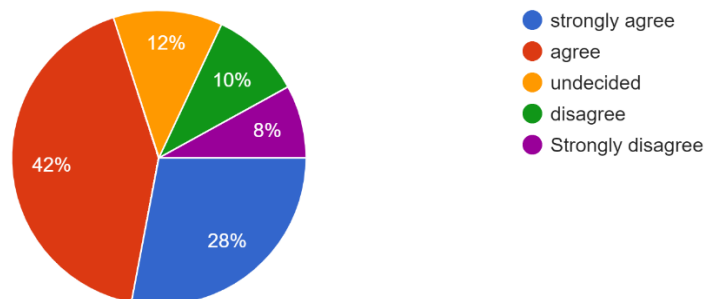
New technological application provide new opportunity to cheat?

50 responses



You think smartphones may be distracting students from their regular learning process?

50 responses



From the above pie diagram it is clear that 24 % teachers agree that the use of digital media mere loss of time to the students, not a single teacher is agree with it and 20% teachers are not able to give any opinion to this.44% are disagree with it and 12% is disagree with it .It shows that majority of the teachers agree that use of digital media is not mere loss of time to the students.

From the above pie diagram it is clear that 18 % teachers strongly agree that it makes more dependent of students on internet than classroom teaching, 42% teachers are agree with it and 8%teachers are not able to give any opinion to this.24% are disagree with it and 8% is disagree with it .It shows that majority of the teachers agree that use of digital media makes more dependent of students on internet than classroom teaching by teachers.

From the above pie diagram it is clear that 24 % teachers strongly agree that digital media distract students from regular textbooks and reference books, 42% teachers are agree with it and 8%teachers are not able to give any opinion to this.22% are disagree with it and 4% is strongly disagree with it .It shows that majority of the teachers agree that digital media distract students from regular textbooks and reference book reading.

From the above pie diagram it is clear that 10 % teachers strongly agree that new technological application provide new opportunity to chit, 42% teachers are agree with it and 22%teachers are not able to give any opinion to this.26% are disagree with it and 10% is strongly disagree with it .It shows that majority of the teachers agree that new technological application provide new opportunity to cheat.

CONCLUSION

It can be concluded that the opinion of teachers regarding the use of digital technology in teaching learning process is positive it was found that almost all teachers agreed that easy access to internet and digital technology allows an added advantages to the classroom learning process. There exists some risk to be considered while introducing digital technology in classroom environment. Positive and negative aspects are part of any technology. Students can use modern technologies for many task that includes report writing, project presentation, gather important Information, and attend interactive sessions and many more.it helps to increase the teaching competency of teachers by introducing the e class learning. They agreed that digital learning helps students to motivate and engage more in learning tasks. It helps student to complete their project and activities in much informative ways. Internet helps students to enrich interactive learning. Teachers also agreed that face to face learning and digital technology together helpful in overall achievements of the students grade. They agreed that the negative impact of digital technology is marginal .Well awareness and guidance is necessary while using various devices which works on digital technologies.

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- https://www.researchgate.net/publication/216361364_Impact_of_Digital_Technology_on_Education
- <https://www.gov.scot/publications/literature-review-impact-digital-technology-learning-teaching/pages/4/>
- https://en.wikipedia.org/wiki/Educational_technology

GENDER EQUALITY IN INDIA

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ABSTRACT

Since ancient times, Indian society has maintained a patriarchal structure, with women being viewed as the inferior gender. Because they are given lower roles in every industry, women need to be safeguarded. The Indian Constitution guarantees women's protection in every relevant field. There are more laws that safeguard women in addition to the Indian Constitution.

Women of today who successfully balance their personal and professional life have actually come a long way to do so. Women have experienced discrimination at all levels and have been the targets of numerous serious crimes. As a result, regulations have been passed to protect people even from crimes, which have been classified. Last but not least, the government has also taken some actions to protect the interests of women.

➤ **INTRODUCTION**

"Gender equality is not only a basic human right, but also the cornerstone of a world that is stable, prosperous, and sustainable."

Less than 30% of researchers worldwide are women, and women journalists are more likely than men to be the target of physical, verbal, or cyber-attacks. Women also make up more than two-thirds of the 750 million persons worldwide who lack basic literacy skills.

The phrase "**gender equality**" simply means "**equality between the genders.**" In order to achieve gender equality, men and women must be treated equally and their needs, desires, and behaviors must all be taken into account. While treating both genders equally doesn't make them the same, it does mean that everyone, regardless of gender, should have access to the same opportunities, obligations, and responsibilities. In an effort to reduce poverty, ensure that everyone enjoys peace and prosperity, and safeguard the environment, all UN Member States approved it as one of the Sustainable Development Goals in 2015 as a global initiative to eradicate poverty, guarantee that everyone lives in peace and prosperity, and save the environment

Although there has been significant progress in the area of gender equality, the women had to endure brutality and injustice for the entirety of their lives in order to get to this point. By looking at the sex discrimination rates at birth, this is simple to understand. According to the 2011 census, India has one of the highest ratios, with 918 girls for every 1,000 boys. This census served as the impetus for the government to launch the "**Beti Bachao, Beti Padhao**" campaign, which was launched by the federal and state governments to raise awareness of the security, education, and health-related issues affecting girls.

➤ **GENDER EQUITY IN THE INDIAN CONSTITUTION;**

The Indian Constitution promotes equivalency in gender by furnishing women the same rights as males. The Constitution elevated gender equivalency from the Preamble to the Fundamental Rights, Abecedarian Duties, and Directive Principles. In respects with this capacity, the government has enforced colorful programs that help women in a numerous of fields. The constitution also grants the government the right to take unjust conduct to support women. The central government has ratified colorful transnational agreements and mortal rights covenants in order to guarantee equal protection for women. Nonetheless, not numerous individualities are apprehensive of this.

Here are a few articles from the Indian Constitution that emphasize gender equality:

- **Article 14:** Presumption of innocence within the boundaries of India, the State shall not deny anyone's right to equal treatment under the law or to equal protection of the laws. Discrimination against people based on their birthplace, ethnicity, caste, religion, or gender is forbidden.
- **Article 15(1)** prohibits demarcation against citizens solely on the base of their religion, race, estate, coitus, place of birth, or any combination of these
- Nothing in Article 15(3) prevents the State from putting specific measures in place for women and children.
- **Article 16:** Equality in opportunities in matters relating to public employment.;

- ✓ All citizens shall have equal opportunity while applying for jobs or being appointed to positions held by the State.
- ✓ No citizen will be excluded from or subject to discrimination in any employment or office under the State solely on the basis of religion, race, caste, sex, descent, place of birth, or domicile, or any combination of these.
- ✓ Nothing in this article shall prevent Parliament from passing a law establishing a requirement for prior residence in a State or Union territory for any class or classes of employment or appointments to offices under the government of, or by any local or other authority within, a State or Union territory.
- ✓ The State may make any provisions for the reservation of appointments or offices in favor of any backward class of individuals without being prohibited by this article.
- ✓ The application of any law requires the holder of a position in connection with the operations of any religious or denominational institution, or any member of its governing body, to be a person professing a particular religion or belonging to a particular denomination, shall not be affected by the provisions of this article.
- **Article 39(a)** The State shall, in particular, direct its policy toward insuring that all citizens, men and women likewise, enjoy the right to an acceptable means of subsistence.
- **Article 39(d)** The State must, in particular, insure that men and women admit equal compensation for doing the same quantum of work.
- **Article 39A** requires the State to insure that the functioning of the legal system promotes justice on the basis of equal opportunity and, in particular, to give free legal aid through applicable legislation or schemes or in any other manner to insure that openings to secure justice aren't denied to any citizen due to profitable or other disabilities.
- **Article 42** The State shall give for reasonable and humane working conditions including motherliness leave.
- **Article 51A (e)** to foster peace and a sense of fraternity among all Indians, notwithstanding their differences in religion, language, and regions or sections of society.
- **Article 243D** Not lower than one-third of the total number of seats to be filled by direct election in every Panchayat shall be reserved for women, including the number of seats reserved for women belonging to the slotted constituencies and the slotted lines. These seats may be distributed by rotation to colorful constituencies within a Panchayat.
- **Article 243T** Not lower than one-third of the total number of seats to be filled by direct election in every megacity shall be reserved for women, including the number of seats reserved for women belonging to the slotted constituencies and the slotted lines. These seats may be distributed by rotation to colorful constituencies within a megacity. The services of speakers in cosmopolites must be reserved for members of the slotted constituencies, slotted lines, and women in agreement with any legal provisions made by a state council.

➤ **ADDITIONAL JURISDICTION;**

The state has taken a number of actions to guarantee equal rights. Working women now have more protection thanks to the law. Additionally, this aids in ending social discrimination against women. Any crime can victimize a woman, but only some acts are designated as "crimes against women." This falls into the following categories:

- ❖ The offenses listed in the Indian Penal Code (IPC) ;
- Importing girls under the age of 21
- sexual harassment in accordance with Section 509 of the IPC;
- Physical and mental torture (Section 498-A of the IPC);
- Molestation (Section 354)
- Rape (Section 376 IPC)
- Homicide for Dowry, Dowry Deaths or their Attempts (Section 302/304-B IPC)

- Kidnapping & Abduction for Different Purposes (Sections 363–373).

❖ **Crimes listed as falling under Special Laws (SLL):**

Since laws often offer equal protection to everyone, they are not always gender-specific. The laws dealing to women have been timely enacted and updated in accordance with the needs that have emerged in the community. The legislation passed to protect women and their interests are listed below:

- ✓ The Family Courts Act of 1954
- ✓ The Equal Remuneration Act of 1976
- ✓ The Maternity Benefit Act of 1961 (Amended in 1995)
- ✓ The 2005 Domestic Violence Against Women Protection Act
- ✓ The Hindu Marriage Act of 1955
- ✓ The Plantation Labor Act of 1951
- ✓ The Dowry Prohibition Act of 1961
- ✓ The Indecent Representation of Women (Prohibition) Act of 11986
- ✓ The Employees State Insurance Act of 1948,
- ✓ The Medical Termination of Pregnancy Act of 1971
- ✓ The Immoral Traffic (Prevention) Act of 1956
- ✓ The Special Marriage Act of 1954
- ✓ The Factories (Amendment) Act of 1986
- ✓ The Commission of Sati (Prevention) Act of 1987
- ✓ The Hindu Succession Act of 1956 with amendment in 2005
- ✓ The Prohibition of Child Marriage Act of 2006
- ✓ The Criminal Law (Amendment) Act of 1983
- ✓ The Contract Labour (Regulation and Abolition) Act, 1976

➤ **THE GOVT'S INITIATIVE;**

- (i) National Policy for the commission of Women, 2001 The Ministry of Human Resource Development's Department of Women & Child Development created a "National Policy for the commission of Women" in 2001 with the thing of empowering women through growth and development.
- ii) Reservation for Women in Original tone- Government Under its mentioned that one- third of the total seats for women in all tagged posts in original bodies shall be kept reticent, anyhow of whether the area is pastoral or civic. The provision was espoused by the Parliament in 1992 as part of the 73rd indigenous Amendment Acts.
- iii) National Commission for Women In January 1992, the government established this statutory association to study and oversee all issues relating to women, similar as the legal protections offered to them or other indigenous issues. The commission examines current law and makes recommendations for any needed variations.
- iv) From 1991 to 2000, there was a National Plan of Action for the Girl Child. The plan's thing is to cover the girl child from birth and throughout her growth so that she has a better future.

➤ **CONCLUSION**

Despite being a patriarchal nation, our country has made good attempts to empower women. Women are protected by our constitution and other laws, and these laws also aim to give women more influence. But does reality match what is depicted in the laws? The answer can be "No" since women are still treated as the inferior gender in many areas of our nation and are not given the chance to exercise a fundamental right like the right to an education. The same is evident in higher level positions held by women, where it is unquestionably much lower than it ought to be. Therefore, we have adequate laws to safeguard us, but now is the time to strictly enforce them.

Authors' Note

Author is a research scholar at UWSL Karnavati University, Ahmedabad, India.

Following are the sites of different educational portals which are referred by me to while conducting this research;

- 1. United Nations Organizations, <https://www.un.org/sustainabledevelopment/gender-equality/>
- 2 UNESCO, <https://en.unesco.org/genderequality>
- 3. International Journal of Law Management & Humanities [ISSN 2581-5369]
- Indian Kanoon, <https://indiankanoon.org/doc/367586/>
- 6 Indian Kanoon, <https://indiankanoon.org/doc/1942013/>
- 7 Indian Kanoon, <https://indiankanoon.org/doc/1603957/>
- 11 Constitution Of India, https://www.constitutionofindia.net/constitution_of_india/directive_principles_of_state_policy/articles/Article%2039A
- 12 Constitution Of India, https://www.constitutionofindia.net/constitution_of_india/directive_principles_of_state_policy/articles/Article%2042

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 AWARENESS AND USAGE OF MOBILE TRADING APPLICATIONS

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ABSTRACT

The Indian economy, in its transition to become a developed nation, has been witnessing many changes in all the sectors. One of them is growth and development of Stock Market. Post COVID, there has been sharp increase in the no. of Demat Accounts opened by households and yet this percentage is only approximately 17% of Indian population. There are many reasons for this growth, those including awareness camps, regulation by SEBI, Various rules and laws protecting interest of the investor. However, one important reason is development of various mobile applications for trading. People find it very convenient to trade from comfort of their home and keep a track of all their investments from their smartphones. This study aims to study the usage of these apps for stock trading and their popularity among young investors.

Keywords: Trading Mobile Application, Stock Trading, Usage of mobile application

1. INTRODUCTION

As per the data published by Ministry of Statistics and Programme Implementation (12,13), in December 2023, service sector accounted for 53.34% of GDP share in the year 2022-2023, Out of which, 21.42% was solely from *Finance, Real Estate and professional services sector*. As a part of Industry's contribution to GDP, companies have contributed about 28.25% of total GDP. The increasing contribution of financial sector can be attributed to the untapped potential of this sector. Many people are yet to get the awareness and start investing in capital market and therefore this sector has high growth potential.

After the introduction of trading applications, it has been noticed that people have found it easy and convenient to operate from their house or office premises and trade every day without disturbing their routine schedule.

This study aims to validate the assumption that stock trading applications are instrumental in growth of stock market.

3. OBJECTIVES OF THE STUDY:

- a) To study the importance of stock trading apps for growth of capital market
- b) To study the preference towards the usage of mobile trading applications in Mumbai suburban region.
- c) To study the preferred features of mobile trading applications among its users.
- d) To know the challenges faced by the users of stock trading apps

4. RESEARCH METHODOLOGY AND ANALYSIS:

- **Research Designed:** To study the awareness and usage of mobile application, a questionnaire in the form of Google form was sent to the respondents and data was collected with questions based on two categories of respondents.

One segment was actually using the application and have shared their personal experience while

The other segment consists of respondents who answered based on their knowledge and awareness without practical usage.

- **Population of the study:** Population of the study consisted of the students studying in undergraduate programmes of various classes as BCom(FM), BCom, BMS, BCom(A & F), in colleges of Mumbai suburban region. The respondents also consist of professionals using the applications for personal and professional purpose.

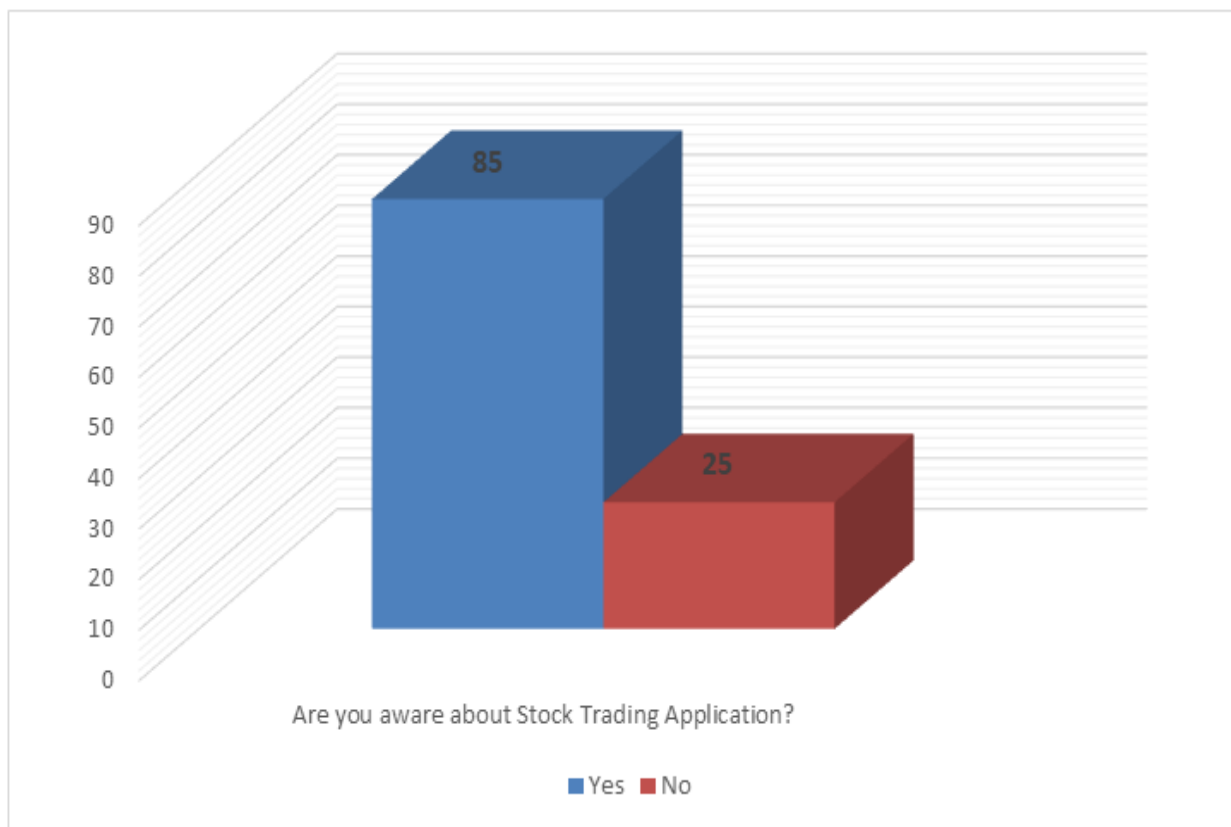
- **Sample size:** sample size of the study was 110, out of which 40 were the ones who are currently using mobile application for trading and 70 were college students.
- **Data collection tools:** This research was based on primary data. Data has been collected using a structured questionnaire sent as a Google form link to 110 respondents.
- **Data analysis tool:** Data collected through structured questionnaire has been analysed using Microsoft Excel by using tools like percentage, pie chart, bar graph etc.

5. DATA ANALYSIS AND INTERPRETATIONS:

Demographic Profile of the Respondents

		Frequency	Percentage
Gender	Male	67	60.9%
	Female	43	39.1%
	Total	110	100
Age	17-30	92	83.6%
	30-50	18	16.4%
	Total	150	100
Occupation	Student	82	74.5%
	Salaried	22	20%
	Self Employed	6	5.5%
Location	Ulhasnagar	38	34.5%
	Kalyan	38	34.5%
	Others	34	31%

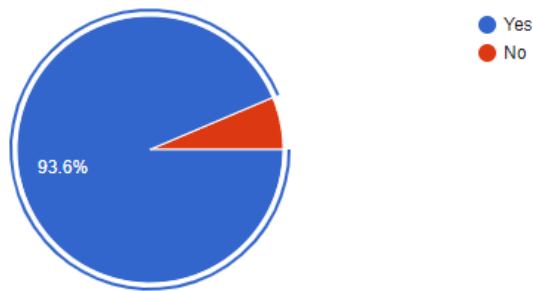
Awareness about Trading Applications



Interpretation:

Out of the total respondents, 85 respondents are aware about trading application and 25 said they aren't aware.

Do you think trading with help of mobile application has contributed to stock market growth?

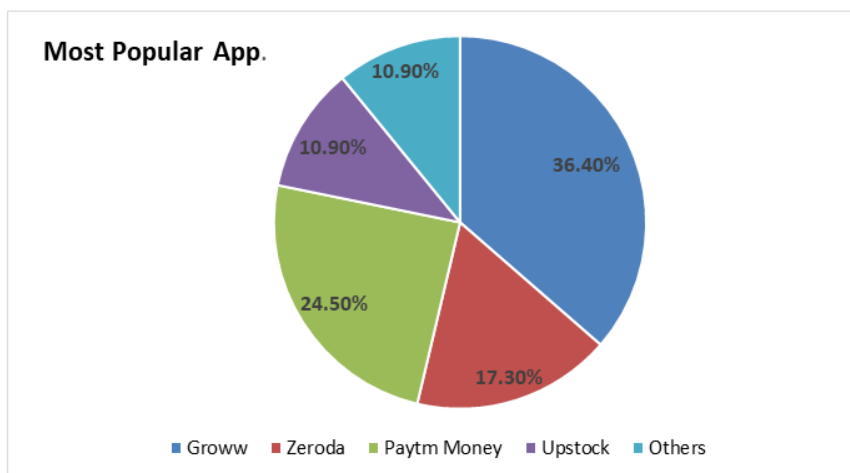


Interpretation:

Out of the total respondents, 93.6% respondents feel that usage of mobile application has contributed to stock market growth.

Which of the following mobile trading application, do you think, is most popular?

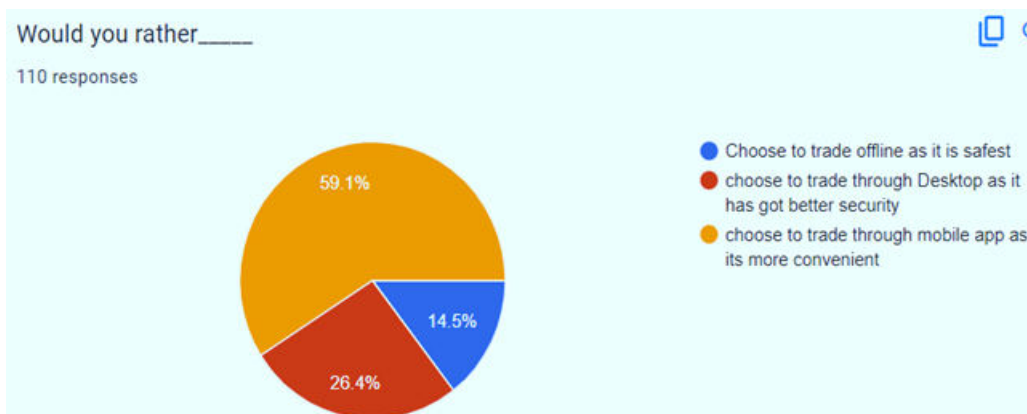
	Frequency	Percent
Groww	40	36.4
Zeroda	19	17.3
Paytm Money	27	24.5
Upstock	12	10.9
Others	12	10.9



Interpretation:

When asked about which application, in their view is most popular, maximum respondents i.e 36.40% selected Groww App. Whereas 24.5% selected Paytm money and 17.3 % voted for Zeroda.

However, Out of the respondents who are actually using application for trading, Zeroda is most popular and next in use is Groww.

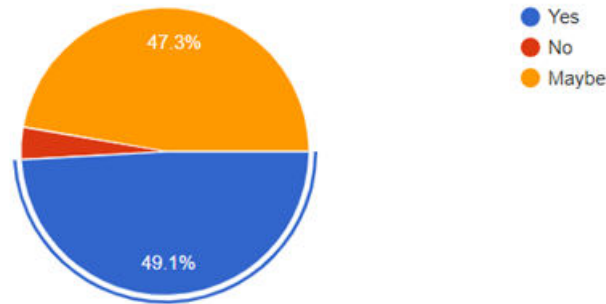


Interpretation:

When asked about their choices regarding investments, 59.1% population selected option that they like mobile application usage due to **convenience**, 26.4% chose to trade via desktop rather than mobile, and 14.5 % opted for offline trading.

Do you think trading through mobile application is safe?

110 responses

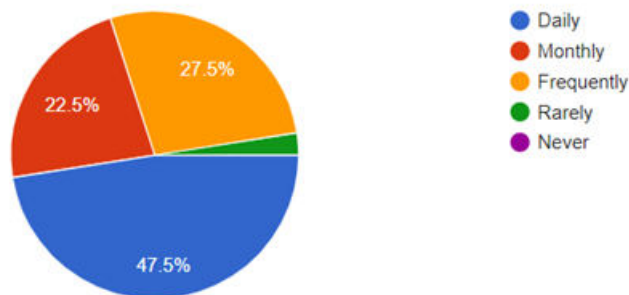


Interpretation:

54% of the total respondents find stock trading to be safe and 47% are unsure for this.

How frequently do you use the mobile trading application?

40 responses

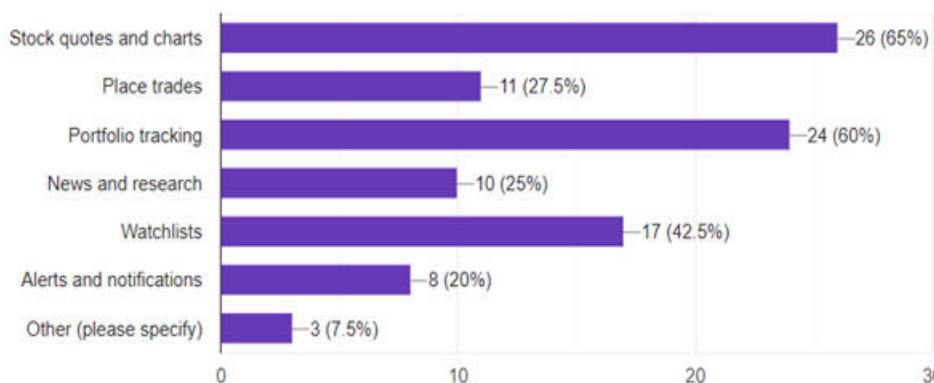


Interpretations:

47.5% respondents use Stock trading applications, every day.

Which features of the mobile trading application do you use most frequently? (Select all that apply)

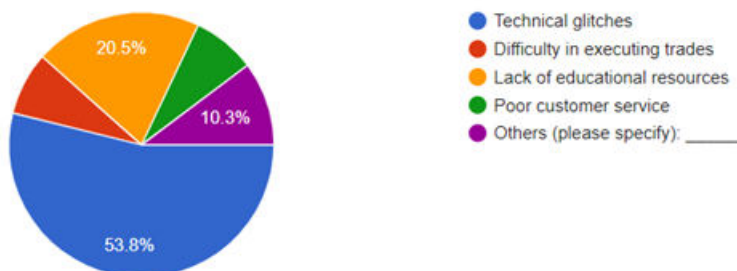
40 responses



It is observed that users like “Stock quotes and charts” feature of app, the next look for feature being, “Portfolio trades”, and thereafter “watch list” feature of the app.

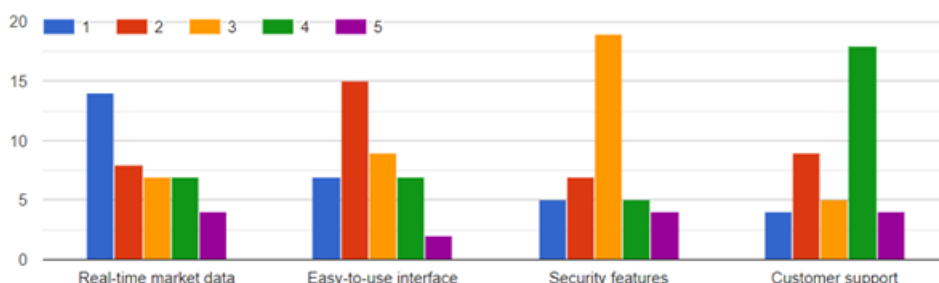
Have you experienced any issues or challenges while using mobile trading apps? If yes, please check all that apply:

39 responses



Interpretation:

53.8% Respondents have faced Technical glitch in the app. whereas, 20.5% respondents feel there is a lack of educational resources.



Interpretation:

It is observed that users seek “Security” as the most important feature of app. Followed by “Customer Support”, Easy of Use” and Real Time market data.

6. CONCLUSIONS:

- 93.6% respondents feel that usage of mobile application has contributed to stock market growth.
- Maximum respondents selected Groww App. as most popular. However, Out of the respondents who are actually using application for trading, Zeroda is most popular.
- When asked about their choices regarding investments, 69.1% population selected option that they like mobile application usage due to convenience, 26.4% chose to trade via desktop rather than mobile, and 14.5 % opted for offline trading.
- 54% of the total respondents find stock trading to be safe and 47% are unsure for this.
- 47.5% respondents use Stock trading applications, every day.
- It is observed that users like “Stock quotes and charts” feature of app, the next look for feature being, “Portfolio trades”, and thereafter “watch list” feature of the app.
- 53.8% Respondents have faced Technical glitch in the app. whereas, 20.5% respondents feel there is a lack of educational resources
- It is observed that users seek “Security” as the most important feature of app. Followed by “Customer Support”, Easy of Use” and Real Time market data.

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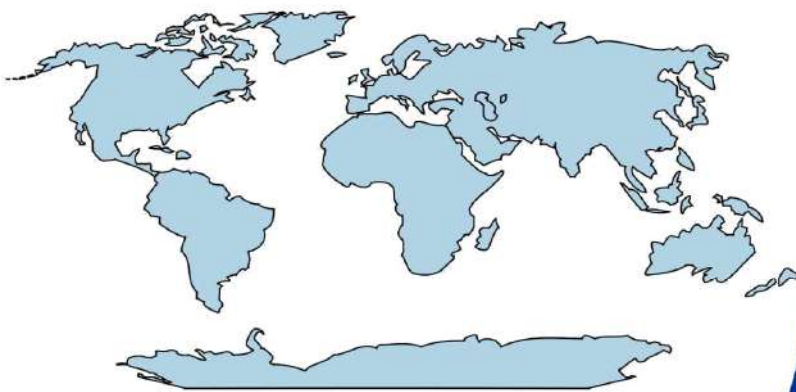
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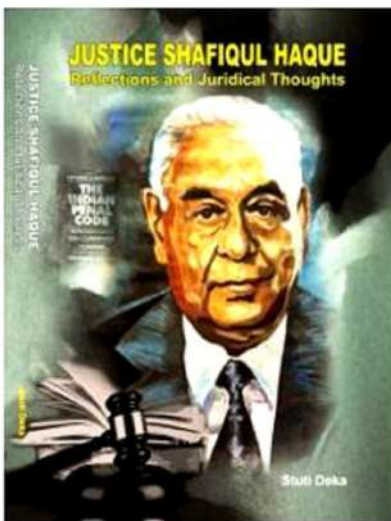


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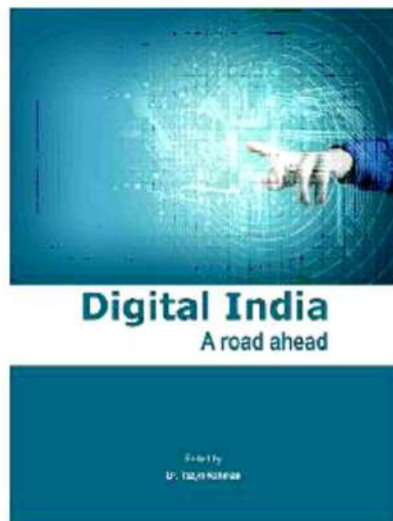
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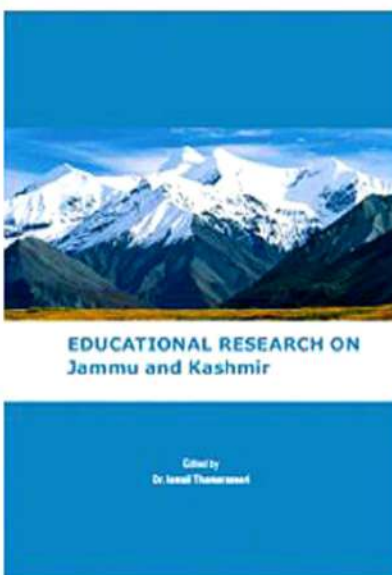
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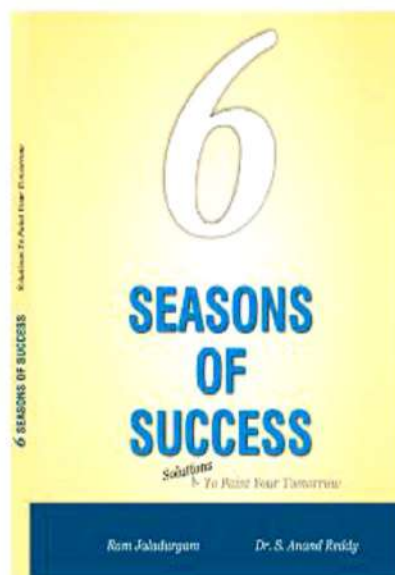
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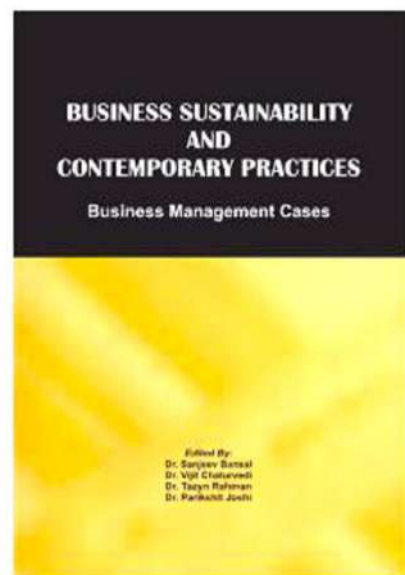
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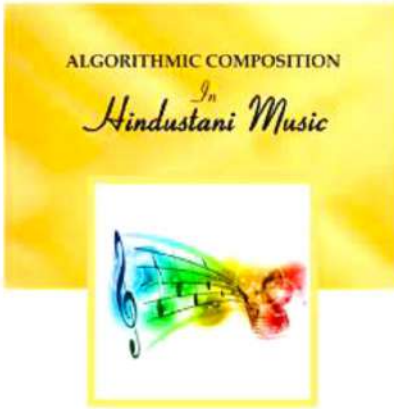
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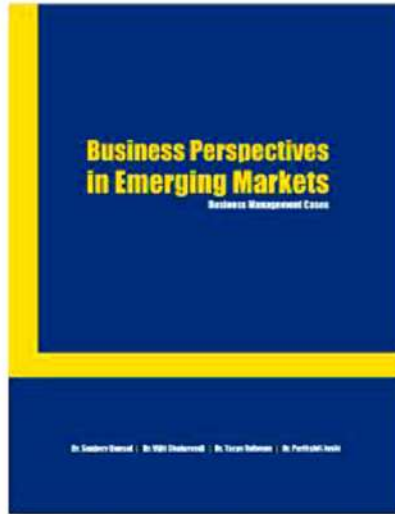
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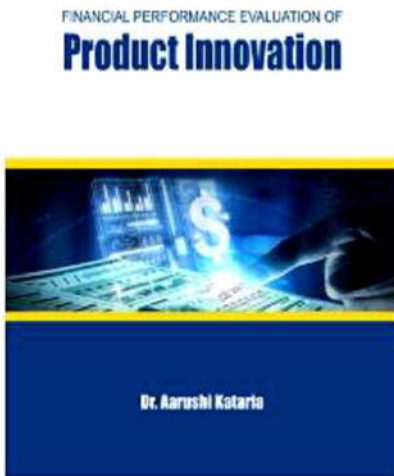


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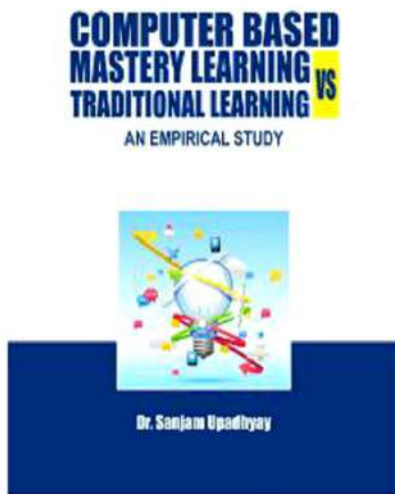
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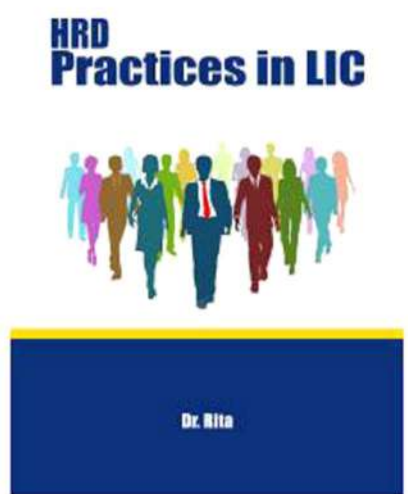
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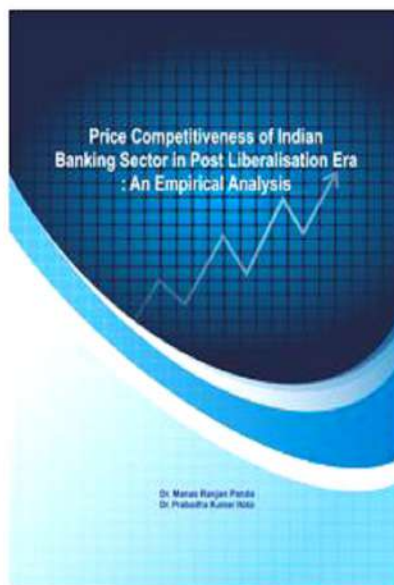
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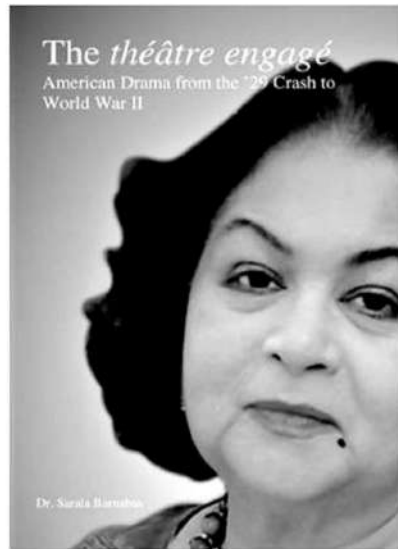
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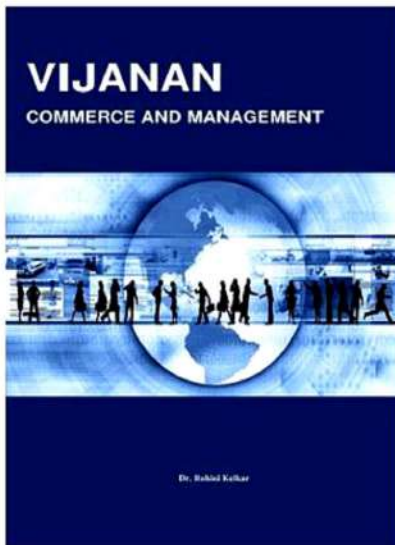
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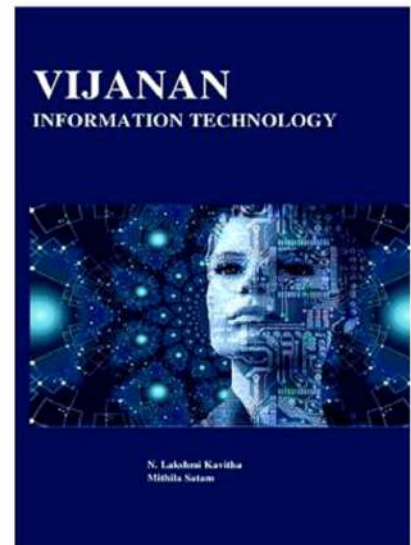
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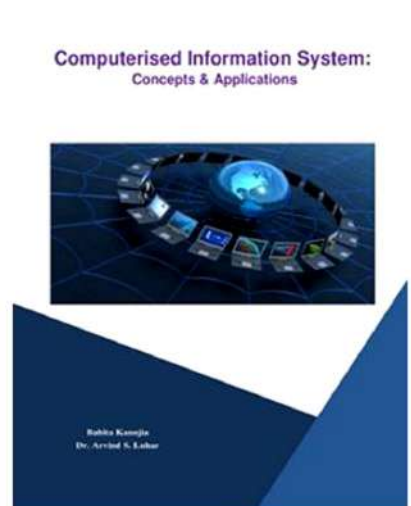
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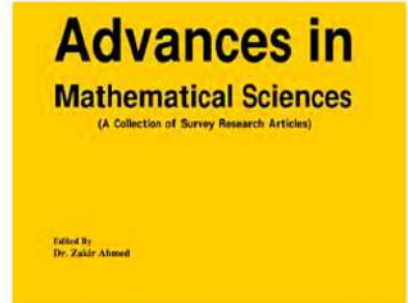
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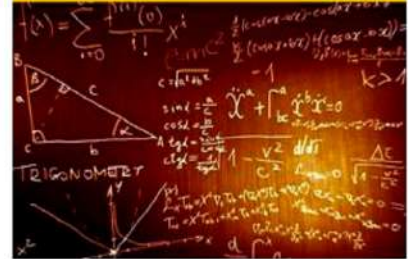
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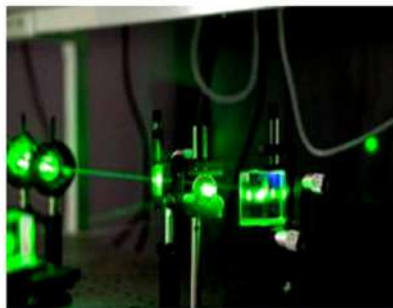


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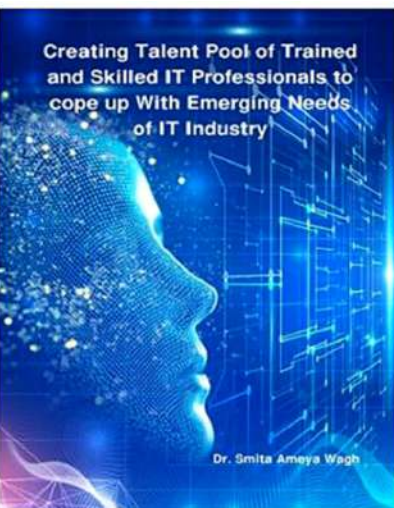
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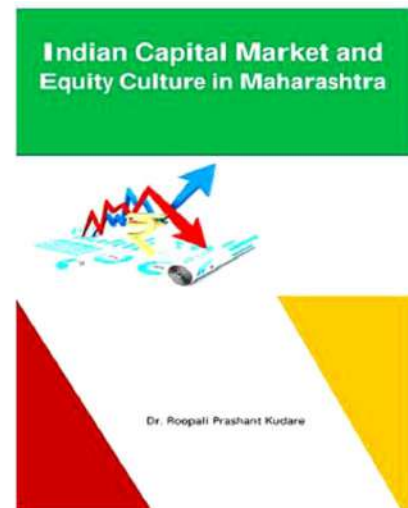
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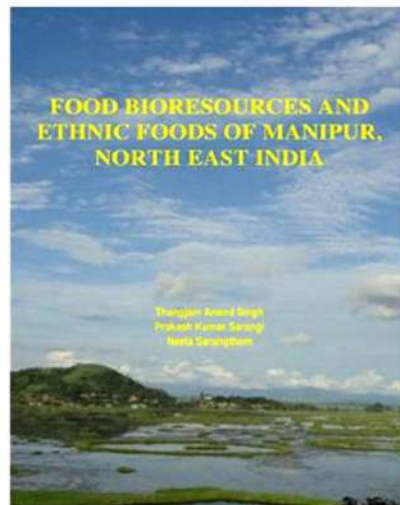
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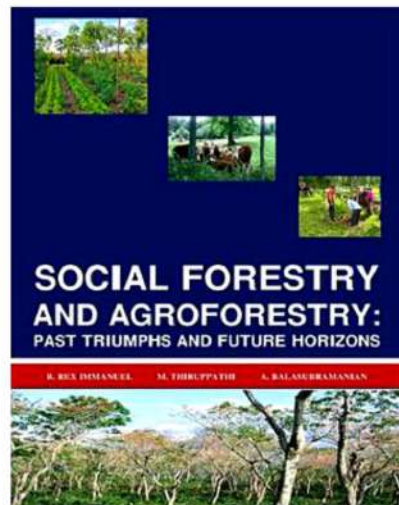
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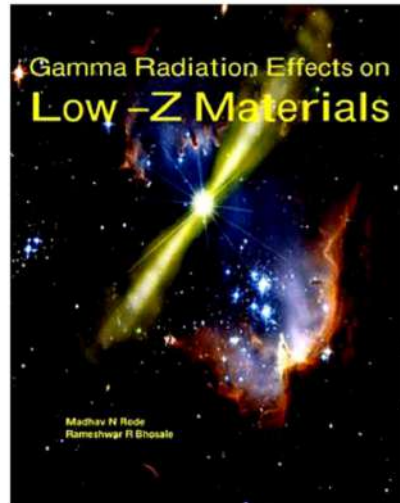
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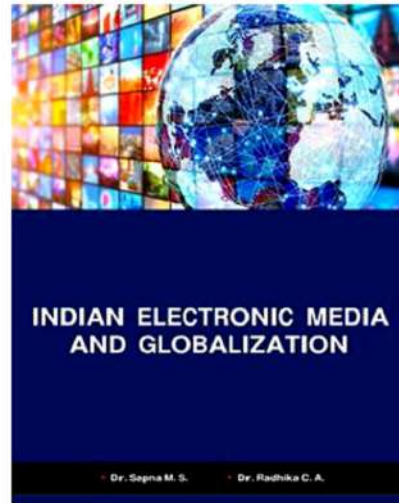
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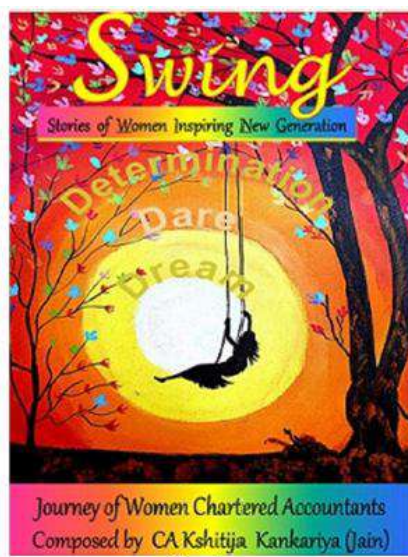
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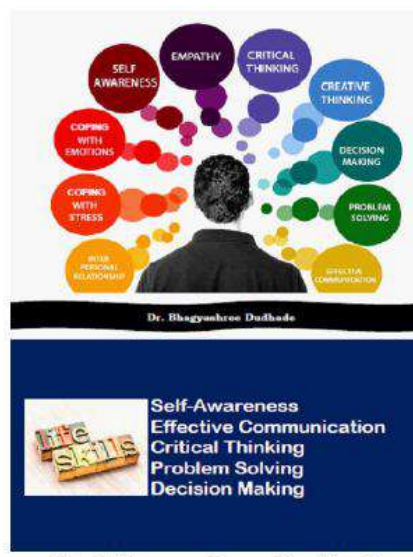
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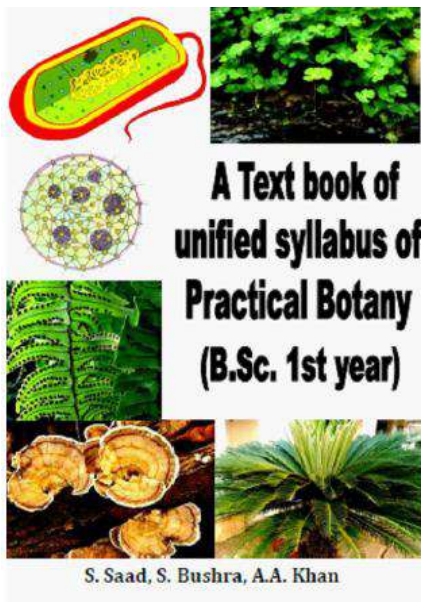
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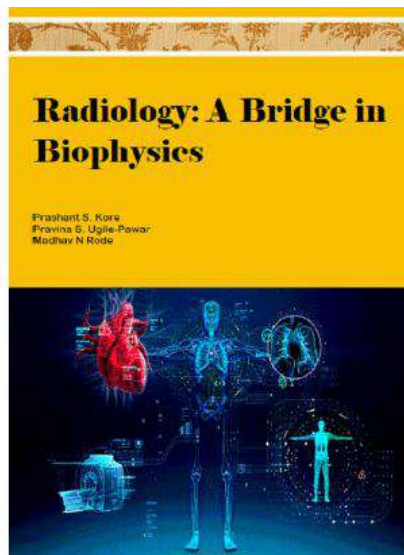


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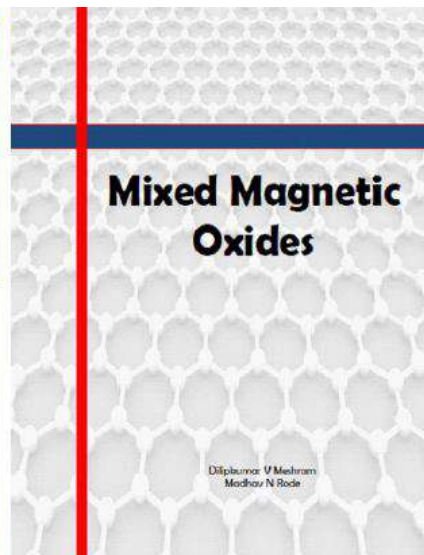
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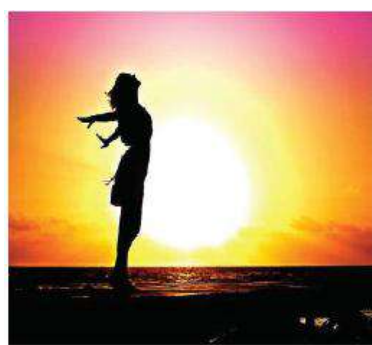
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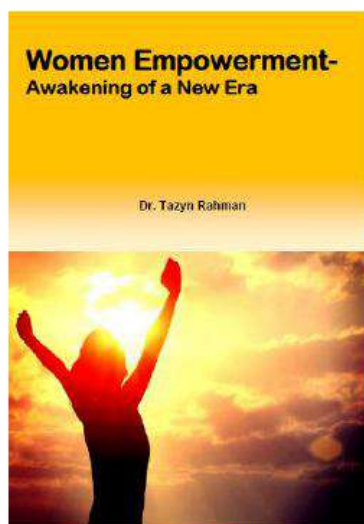
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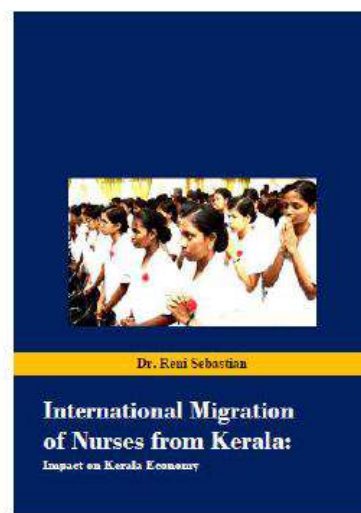
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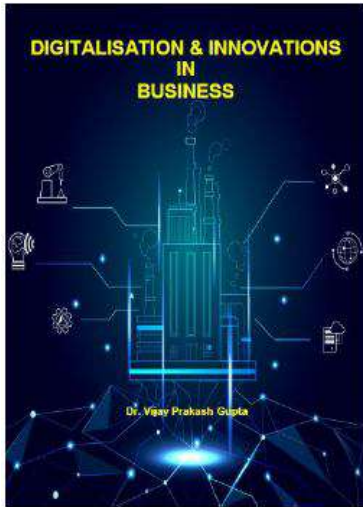
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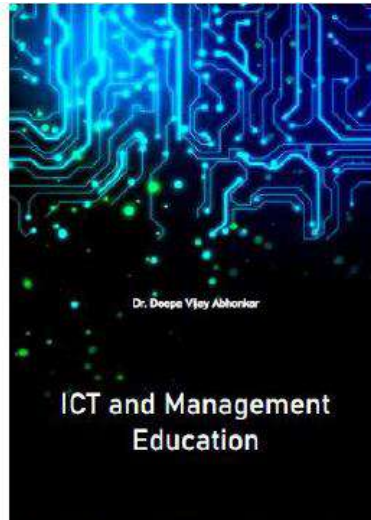
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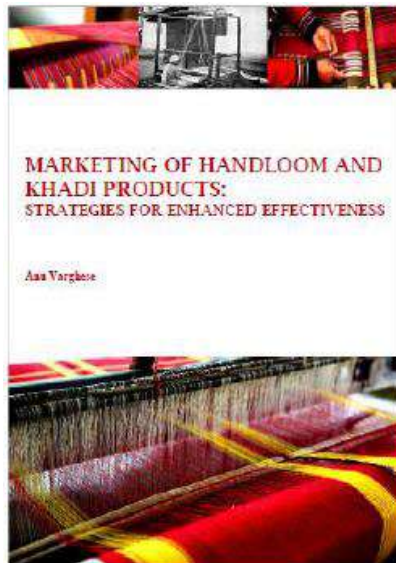
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