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# International Journal of
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### Powai, Mumbai

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Bunts Sangha, Mumbai was established in 1927 as a Charitable Trust and devoted itself to the cause of education, health care, and social reforms of downtrodden and underprivileged sections of people. The Sangha has been in the service of people for almost ten decades. During the last decade, more emphasis was given to the education of the masses. Bunts Sangha's S.M. Shetty College of Science, Commerce and Management Studies was established in 2008 by Bunts Sangha, Mumbai. The college is permanently affiliated to University of Mumbai. Bunts Sangha's S.M. Shetty College of Science, Commerce and Management Studies is committed to the promotion and propagation of quality education with excellence Currently the college offers B.Com, B.B.I., B.A.F., B.M.S., BAMMC., B.Sc.IT., M.Com(Advanced Accountancy), M.Com (Business Management) & M.Sc.IT Programmes with more than 2500 students on roll. College has approved Ph.D. Centre in Commerce leading to Ph.D. degree. College looks forward eagerly to a continuing and creative engagement in the field of education with the challenges of time. It has been re-accredited by NAAC with 'A+' grade in the second cycle, received Best College Award for 2021-22, recipient of IMC RBNQ Certificate of Merit 2019 and is also ISO 21001:2018 certified. The college also acquired the 2F / 12B status and autonomous status in the year 2023-24.

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The Department of Management Studies offers a BMS programme which was established in 2008. With over 400 students actively participating in activities and self-development initiatives, the department leaves no stone unturned to offer them opportunities for growth and development. Every year students take up internship and research activities to develop understanding of the corporate world and prepare themselves for future endeavours. The department currently offers specializations in Marketing and Finance.

## ABOUT 'SHODHKARTA'

'SHODHKARTA' is an initiative by Department of Management Studies of Bunts Sangha's S.M. Shetty College of Science, Commerce and Management Studies, Powai, Mumbai. This initiative has helped students to develop interest in research and have learnt right approach towards conducting meaningful and ethical research on relevant areas. The research papers are written under the guidance of management professors of the institute and are carefully reviewed by the professors and librarian before publishing. This initiative has encouraged students to participate in research based competitions in large number.

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# International Journal of Advance and Innovative Research

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## *Research Papers*

## A COMPREHENSIVE STUDY ON SOCIAL MEDIA INFLUENCE ON YOUTH OF MUMBAI (BETWEEN THE AGE GROUP OF 18-30 YEARS)

**Janvi Pradhan, Rishu Singh and Ashwini Devadiga**

janvi.pradhan9404@gmail.com, rishusimgh9004@gmail.com and ashwinid@smshettyinstitute.org

### ABSTRACT

*The arrival of social media has revolutionized the way youth communicate, express themselves, and interact with the world. This study explores the multifaceted impact of social media on youthful individualities, considering both the positive and negative impact of social media on the youth. A thorough examination of applicable exploration and existing literature, this study aims to exfoliate light on the influence social media has on different aspects of youth's lives. The positive impact of social media on youth is apparent in enhanced communication and connectivity, fostering a sense of community and belonging. Social media platforms give a wealth of information and educational resources, allowing the youth to pierce different perspectives and knowledge. Moreover, it has come an important tool for raising social mindfulness and promoting positive causes, empowering the youth to be change- makers in their communities. However, alongside these benefits, social media also presents several negative consequences for youth. Excessive use can lead to mental health issues, including anxiety, depression, and feelings of inadequacy. Cyberbullying and privacy concerns pose serious pitfalls to youthful individualities, impacting their emotional well- being and safety. This abstract delves into the ways social media affects various aspects of youth's lives, including education, self- expression, identity formation, and career development.*

*Keywords: Social Media, Youth, Influence, Lifestyle*

### INTRODUCTION

Social media has emerged as a pervasive force shaping the lives of the youth in Mumbai, aged 18-30. Social media is an online platform that allows users to create, share, and exchange content using text, images, and videos. Virtual interactions & connections are facilitated among individuals and communities using these platforms. Youth refers to the period of life between childhood and adulthood, a phase marked by physical, cognitive, and emotional development, as well as social transitions and exploration of personal identity. Influence refers to the capacity or power to affect the character & development, or behavior of someone or something. Lifestyle encompasses the way individuals or groups live, including their behaviors, activities, choices, and habits, which collectively define their way of life. It often reflects values, preferences, and cultural influences. This study delves into the multifaceted impact of social media on this dynamic demographic, employing a comprehensive approach. As an integral aspect of contemporary communication, social media not only influences identity formation, social relationships, and political opinions but also raises concerns about potential negative consequences. Understanding these impacts is crucial for fostering responsible usage and cultivating a positive digital environment for the vibrant and diverse youth population in Mumbai.

### OBJECTIVES OF THE STUDY

- To study usage pattern of social media by youth.
- To study the social impact on individuals.
- To study the psychological impact on individuals.
- To understand the impact on the well-being of youths using social media.

### RESEARCH METHODOLOGY

In this study, a descriptive type of research is used using empirical technique. This research describes the characteristics of an individual and their perception about social media and its impact on the youth. The research is qualitative in nature. The data is collected from both, secondary and primary sources. The secondary data has been collected from research papers, different articles and relevant websites. The specific details of these sources are mentioned in references. The primary data is collected using sample survey method. The tool used for collecting information is in the form of a structured questionnaire comprising of 12 questions. The sample units (respondents) are the youth aged between 18-30 years. The primary data is presented using simple statements based on each questions in the questionnaire. The sample size of this study is 109 respondents from the youths. Analysis is done by observing the pattern of responses by the sample units.

## LIMITATION OF THE STUDY

1. Data collected at a specific time may not accurately capture the overall sentiment or trends over an extended period.

2. Mumbai is a vast and diverse metropolitan area with a large population. With limited resources, it is impractical to survey or include a representative sample from all neighborhoods and demographics.

## REVIEW OF LITERATURE

1. **Singh et al. (2017)** conducted a research on "Social media usage: positive and negative effects on the life style of Indian youth". The aim of the study was to examine the positive and negative effects of social media usage on the life style of the youth. The study was exploratory in nature. The data was collected through questionnaire. 126 pre and post-graduation students from Review of Literature 39 various colleges in Chandigarh city were selected through purposive sampling. After the analysis of data it was found that majority of youth use social media for entertainment, chatting, site surfing etc. it was also found that over utilization of social media has adverse effects on the user's physical and mental health such as panic sensations, anxiety, strain, mental fatigue etc. it was inferred that youth cannot imagine their life without social media despite its negative effects. It was also revealed that over use of social media makes youth sluggish and unenthusiastic about the interactions with people in real life.

2. **Khurana (2015)** had conducted a research on "The impact of social networking sites on the youth". The main objective of the study was to determine the usage of social networking sites and to analyze the credibility over the information received from social networking sites. The survey method was used for the collection of the data. The total number of respondents taken was 100. The author revealed that 75% of the respondents indicate that Facebook is the most popular social media website, 15% of the youth responded Instagram, 6% of the youth respondents said twitter and only 4% of the respondents responded to LinkedIn. Further, the finding suggests that the youth are able to discriminate between the real and virtual world, the youth tends to spend more than two hours a day on social networking sites. It was also found that 74% of the respondents believed that social networking sites build relationship on personal and professional front.

3. **Sonia Livingstone (1998)** stated that "Youths use Social Networking Sites, which are part of their interpersonal relationships to interact with their family members, which radically alters their interpersonal relationships In general, college students are playing, experimenting and re-creating their identities within Social Networking Sites while interacting with others."

4. A study conducted by **Lampe, Ellison, and Steinfeld (2007)** "among college students in Midwestern university found that students most often used Social Networking Sites for social purposes — to stay in touch with their friends from high school as well as to form interconnections with people they had met offline such as in their dormitories or in class."

5. According to **Bhatt, A. & Mohd, A. (2016)**, 'Impact of WhatsApp on youth: A Sociological Study,' relates the usage of WhatsApp and its negative impact on the youth. The study reveals that WhatsApp has interfered with the emotional aspect of an individual while one is least concerned about the real world and is highly dependent on the replies for their mental health status. The authors found that the messenger app has spoiled the control and command over the language by the students and has also decreased their productive time. The study was based on the interview of 100 students of Agra, India. The analysis concluded that the youth invest a major part of their time in this messenger which otherwise could be used for studies.

6. **Masthi and Pruthvi (2017)** assess and compare social media addiction between private and public high-school students and to assess health problems related to social media usage across these groups. Social media addicts were found with one or more physical symptoms, i.e. pain in the neck, tension, strain on eyes and fatigue of which 67.42% and 72.75% were from public and private schools, respectively. Psychological (anger, isolated and frustration) and behavioral (sleep disturbance and abandon personal hygiene) adversity were observed in 67.42% and 51.01% of public and private school pupils respectively. To conclude private school students were more prone for social media addiction. Majority had mild addiction. Addiction was endorsed as highly associated with behavioral changes. A multitude of physical, psychological and behavioral issues were observed among social media users.

**PRIMARY DATA PRESENTATION:**

**Table 1:** Details of Age Group of respondents

| Age Group | No. of respondents | Percentage |
|---|---|---|
| Below 18 | 15 | 13.8% |
| 18-25 | 89 | 81.6% |
| 26-30 | 5 | 4.6% |
| **Total** | **109** | **100** |

**Source:** Primary Data

**81.6%** of the respondents belong to the age group of 18- 25, **4.6%** belong to the age group of 26-30 and **13.8%** of respondents belong to the age group below 18.

**Table 2:** Mode of access for social networking applications

| Mode of Access | No. of respondents | Percentage |
|---|---|---|
| Mobile Devices | 107 | 98.2% |
| Laptop | 2 | 1.8% |
| Dekstop/ Computers | 0 | 0% |
| **Total** | **109** | **100** |

**Source:** Primary Data

**98.2%** of the respondents' access social networking applications through mobile devices and **1.8%** access through laptops.

**Table 3:** Social Media Tools used

| Tools | No. of respondents | Percentage |
|---|---|---|
| Whatsapp | 102 | 93.6% |
| Instagram | 100 | 91.7% |
| Facebook | 24 | 22% |
| Twitter | 21 | 19.3% |
| Youtube | 89 | 81.7% |
| LinkedIn | 26 | 23.9% |
| Others | 7 | 6.4% |

**Source:** Primary Data

**93.6%** of the respondents use WhatsApp, **91.7%** of the respondents use Instagram, **81.7%** of the respondents use Youtube, **22%** of the respondents use Facebook, **19.3%** of the respondents use Twitter and **23.9%** of the respondents use LinkedIn and only **6.4%** of the respondents use other social media platforms like Snapchat, Reddit & Telegram.

**Table 4: Activity**

| No. of Hours spent | No. of respondents | Percentage |
|---|---|---|
| Less than 1 hour | 7 | 6.4% |
| 1-2 hours | 35 | 32.1% |
| 3-4 hours | 47 | 43.1% |
| More than 4 hours | 20 | 18.3% |
| **Total** | **109** | **100** |

**Source:** Primary Data

**6.4%** of the respondents spend less than 1 hour on social media, **32.1%** of the respondents spend 1-2 hours in a day on social media, **43.1%** of the respondents spend 3-4 hours a day and **18.3%** of the respondents spend more than 4 hours a day on social media.

**Table 5:** Purpose of using social media

| Purpose | No. of respondents | Percentage |
|---|---|---|
| To stay updated with News & Trends | 90 | 82.6% |
| To feel accepted in the Society | 16 | 14.7% |
| To connect & communicate with family & friends | 84 | 77.1% |
| Social Awareness | 49 | 45% |

| | | |
|---|---|---|
| Online Shopping | 49 | 45% |
| Others | 7 | 6.3% |

**Source:** Primary Data

**82.6%** of the respondents use social media to keep themselves updated with news/trends, **14.7%** of the respondents feel sense of belongingness, **77.1%** of the respondents use social media to connect and communicate with friends and family, **45%** of the respondents said that their purpose of using social media is to shop online, **45%** of the respondents said that they use social media to be socially aware.

**Table 6:** Positive Impact of using Social Media

| Positive Impact | No. of respondents | Percentage |
|---|---|---|
| Helps you to learn and stay updated | 87 | 79.8% |
| To feel connected to your family & friends | 59 | 54.1% |
| Entertainment & Fun | 88 | 80.7% |
| Offers job opportunities | 38 | 34.9% |
| Educational Resources | 61 | 56% |

**Source:** Primary Data

**79.8%** of the respondents believe that they learn & stay updated using social media and **54.1%** of the respondents stay connected with friends through social media, **80.7%** of the respondents get benefits like entertainment and fun, and **34.9%** of the respondents benefited by educational resources, and **56%** of the respondents got benefits like job opportunities.

**Table 7:** Negative Impacts of using social media

| Age Group | No. of respondents | Percentage |
|---|---|---|
| Addiction | 90 | 82.6% |
| Cyberbullying | 58 | 53.2% |
| Privacy concerns | 60 | 55% |
| Mental Health Issues | 54 | 49.5% |
| Fake News & Misinformation | 81 | 74.3% |

**Source:** Primary Data

**82.6%** of the respondents are addicted to social media, **53.2%** of the respondents said that people become a victim to cyber bully and online harassment, **49.5%** of the respondents said it affects mental health and causes issues, **55%** of respondents feel it has privacy concerns, **74.3%** of the respondents faced issues like fake news, etc.

**Table 8:** Impact on well-being of an individual

| Level of Impact | No. of respondents | Percentage |
|---|---|---|
| Highly | 38 | 34.9% |
| Neutral | 57 | 52.3% |
| Barely | 14 | 12.8% |
| **Total** | **109** | **100** |

**Source:** Primary Data

**34.9%** of the respondents have a high impact on well-being, **52.3%** of the respondents stated neutral and **12.8%** of the respondents have a very low level of impact on their well-being.

**Table 9:** State of mind of individuals

| State of mind | No. of respondents | Percentage |
|---|---|---|
| Informed & Motivated | 36 | 33% |
| Connected & Inspired | 43 | 39.4% |
| Anxious & Frustrated | 15 | 13.8% |
| Isolated | 11 | 10.1% |
| Others | 4 | 3.6% |

**Source:** Primary Data

**33%** of the respondents feel informed & motivated after using social media, **39.4%** of the respondents feel connected & inspired, **13.8%** of the respondents feel anxious & frustrated, **11%** of the respondents feel isolated after the use of social media, while **3.6%** of the total respondents had mixed feelings.

## FINDINGS & CONCLUSION

- Equal number of respondents (49.5%) are male and female who use social media.

- The maximum number of respondents were from the age group 18-25 years.

- 98.2 % of our respondents access different social media platforms through their mobile phones.

- The most used social media platforms are WhatsApp (93.6%) and Instagram (91.7%) by the youth.

- The daily average time spent on social media platforms by the youth is between 3-4 hours.

- Most of the respondents (82.6%) use social media to stay updated with news & feel connected to their family & friends.

- 80.7% of the respondents think social media provides a great platform for entertainment purposes.

- 82.6% of the respondents feel that the major drawback of using social media is addiction & 74.3% face issues of misinformation & fake news.

- 34.9% of the respondents are highly impacted on their well-being whereas 12.8% of the respondents are barely impacted by social media on their well-being.

- 39.4% of the respondents feel connected and inspired after using social media.

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## A STUDY OF CLIMATE CHANGE IN MUMBAI FROMMUMBAIKARS PERSPECTIVE

**Apeksha Mahadik, Kareena Sharma and Ashwini Devadiga**
Bunts Sangha's S.M.Shetty College of Science, Commerce andManagement Studies Powai Mumbai-400076
apekshamahadik071@gmail.com, sharmakareena314@gmail.com and ashwinid@smshettyinstitute.org

**ABSTRACT**
*Climate change in Mumbai manifests through rising sea levels, intensified monsoons, and more frequent heat waves. The city situated on the coast faces heightened vulnerability to extreme weather events leading to increase flooding and risks to coastal areas. This possess substantial threats to infrastructure, communities, and the environment.*

*Rising sea levels amplify the impact of storm surges, threatening low –lying areas. The city's intricate drainage systems are strained during intense monsoons resulting in severe flooding. Additionally, the urban heat island effect exacerbates heat waves, affecting public health. . Adapting to this challenges required multifaceted strategies. Infrastructure improvements, such as robust drainage systems and sea defenses, are essential. Sustainable urban planning, including greenspace and efficient waste management, can enhance resilience. Moreover, community's engagement and awareness plays a crucial role in building a more climate – resilient Mumbai.*

## INTRODUCTION
Climate change refers to long-term changes in the earth's climate resulting mainly from human activities that increase the concentration of greenhouse gases in the atmosphere. These gases, including carbon dioxide ($CO_2$), methane ($CH_4$) and nitrous oxide ($N_2O$), trap heat and contribute to the greenhouse effect. Human activities such as burning fossil fuels, deforestationand industrial production cause the release of gases that exacerbate the natural greenhouse effect and cause global warming.

The consequences of climate change are far-reaching, including global warming and ocean degradation. Rising water levels, extreme weather conditions, changing rainfall patterns, ecosystem destruction. The impact spans sectors, affecting agriculture, water resources, biodiversity and human health. The Intergovernmental Panel on Climate Change (IPCC) provides a comprehensive assessment of understanding climate change.

Efforts to combat climate change include mitigation of the effects of climate change (mainly reducing greenhouse gas emissions) and adaptation (including climate change). International agreements such as the Paris Agreement aim to unite countries in the fight against climate change by setting mitigation targets. Combating climate change requires international cooperation, innovation and sustainable practices from all segments of society.

Climate change in Mumbai is a complex and multifaceted phenomenon that encompasses a wide range of environmental, social and economic impacts. Mumbai, India's coastal city and financial hub, faces many challenges related to climate change.

**1. Temperature increase**:
The average temperature in Mumbai is gradually increasing over the years. This increase can lead to heat, which affects people's health and productivity and puts further pressure on electricity and water supplies.

**2. Changes in rainfall patterns**:
Climate change has changed Mumbai's traditional monsoon patterns. Frequent rains can causeflooding, disrupt daily life, damage property and cause economic losses.

**3. Sea level rise**:
Mumbai is particularly at risk of sea level rise due to its coastal location. Sea level rise can cause saltwater intrusion, degrading freshwater supplies and increasing the risk of flooding inlow-lying areas.

**4. Bad weather events**:
The frequency and intensity of extreme weather events such as typhoons and typhoons are increasing. These conditions pose a threat to the city's infrastructure, including buildings, roadsand utilities.

**5. Impact on Biodiversity**:
Climate change is affecting the environment in and around Mumbai. Changes in temperature and precipitation can disrupt ecosystems, cause changes in biodiversity and potentially

## OBJECTIVES

- To understand the causes and anthropogenic factors contributing to climate change.

- To evaluate the effects of climate change in ecosystem, biodiversity, weather pattern in Mumbai.

- To examine the air quality index

- To raise awareness among people about the impact of climate change.

- To support sustainable development.

## RESEARCH METHOD USED

This is a descriptive research conducted using aspherical technique. The research is conducted on Study of climate change in Mumbai. The data is collected from both secondary and primary sources. The sources are research paper, books and relevant websites. The specific Details of this resources are mentioned in reference. The primary data is collected using sample Survey method. Tool for collecting information is questionnaire of 9 questions the respondents are individual starting from age 18. The primary data is presented using simple statements based on sample technique. Analysis is done by observing the pattern of response by the sample unit

## DATA COLLECTION TECHNIQUE

The data collected from the survey provides an overview of participants' thoughts and feelings about a particular topic. The survey was created using Google Forms, which allows multiple responses and includes a variety of metrics and recommendations. The survey was done to find the opinions of residents of Mumbai to know the concern about climate change among them.

## SAMPLING SIZE

106 people completed the survey using the online survey in Google Forms. This digital survey supports efficient data collection through a user-friendly interface. Participants log in via a weblink and answer questions, creating a template that is easy to manage and analyze. Google Form's tracking capabilities now provide quick analysis. This approach not only simplifies the data collection process, but also allows for more responses. Use digital tools like Google Docs to make accessing important information in this directory easier and faster.

## TOOLS USED

Data collected from Google Sheets is automatically created and stored in Google Sheets for easy analysis and interpretation. This seamless integration of data and tables simplifies the process of managing and visualizing data collection. Additionally, Google Forms allows users to add features like demand-based requirements, improve survey quality, and customize responses. The types of data collected may include a variety of metrics, such as statistical metrics or demographic information, as well as data from public responses. Depending on the nature of the survey, users may choose to fill out anonymous responses or ask respondents to identify themselves. The platform also has collaboration features that allow multiple users to work on the same file simultaneously, facilitating instant sharing. One of the main benefits of using Google Forms is its efficiency. Participants can easily access and collect information from a variety of devices, including smartphones, tablets or computers; This provides convenience for different purposes. The platform also has options to share articles via email, social media, or embed the link on your website. All in all, Google Forms is a versatile and useful data collection tool that provides a great user experience for both developers and respondents. Its seamless integration with Google Sheets, customization options, and accessibility have made it a popular choice for individuals and organizations looking to collect and analyze data, documents, and documents design and practical use.

## REVIEW OF LITERATURE

According to research paper published by Aditya Gosh, Max Boykoff, Emily Boyd After the 26/7 floods in Mumbai, there was a shift in elite thinking and governance that reflected awareness of the risks of climate change. Maharashtra has allocated Rs 97.99 million to study the impact of Mumbai Climate Action Plan on hydrology, agriculture, coastal areas, marine ecosystems and migration. A report was submitted in 2014 and is currently being processed by TERI and the UK Meteorological Service. Although interest increased after the flood, media coverage quickly diminished. The delay in managing climate issues is attributed to global distribution issues, inadequate research and poor research links in India. Mumbai's climate plan reflects the country's resolve and includes local energy standards.

According to Vikas Chandola, Between 1952 and 2000, Mumbai's mean annual maximum temperature ranged from 85.2°F to 92.3°F, and its mean annual maximum temperature ranged from 62.06°F to 79.5°F. Latest records show temperatures reached 107°F on March 9, 2011. The hottest temperature in 55 years, followed by

110°F on June 11, 2014. Over the years, the average temperature in Mumbai has increased by 1.6°C, especially in winter by 2.8°C (India Meteorological Department, 2000; Masand, 2011; Holthaus, 2014; Kaushik, 2009). Since 2008, temperatures have increased due to the reemergence of tropical diseases such as dengue fever and tuberculosis.

According to Sudhakar Yedla, Mumbai produces 6,256 tonnes of waste every day, of which 17.20% is recycled. Due to the lack of recycling processes, only a small amount of waste is used. Municipal companies do not take into account the economic benefits of recycling or the cost of land for waste disposal. A cost-benefit analysis showed a cost difference of $6 per ton of waste, including hidden costs. This highlights the need for private sector involvement in waste management, supported by the Pigovian tax. The fact that the current system is not economically viable without private participation highlights the importance of policy changes to improve urban waste management According to Muniyandi Balasubramanian,Climate change poses a threat to human health; affecting capital, ecosystems, livelihoods and migration. Despite its importance, its financial value remains difficult to assess. Effective growth requires a shift from agriculture to the non-agricultural sector and less dependence on agriculture. With 70% of the workforce dependent on agriculture, agricultural development is critical to freeing up workers and capital for production and services. India is actively tackling climate change through policies, plans and initiatives. Rapid technological change and new investments make energy saving possible, but poverty reduction policies should also be important in the face of climate change According to Theresa Zimmermanna,This paper explores the need to link climate change adaptation (CCA) and disaster risk reduction (DRR) in Mumbai, using flood recovery as a case study. It identifies gaps in flood risk management around the world, including the lack of city-wide plans, inconsistent projects and weak public resources, clan and illegal actors. This study highlights the need for renewal, argues for future risks, integrates CCA and DRR in the region,and acknowledges the role of the Illegal actor in flood relief in Mumbai..

## PRIMARY DATA PRESENTATION

A survey on climate change concerns reveals diverse perspectives. Notably, 4.7% express no concern, while 31.1% are moderately and very concerned each, and 14.2% are extremely concerned. An overwhelming 84.9% have observed changes in local weather patterns. Actions to reduce carbon footprint include recycling (40.6%), energy conservation (29.2%), planting trees (49.1%), and avoiding plastic (62.3%). A majority (67%) believe human activities significantly contribute to climate change, with 57.5% willing to make lifestyle changes for environmental sustainability. Respondents feel businesses should support initiatives (57.5%), and 43.4% strongly agree that governments should implement stricter regulations to reduce greenhouse gas emissions. The results underscore a mix of awareness and varying levels of commitment toward combating climate change.

## FINDINGS

- **Climate concern:** The survey of attitudes towards climate change reveals a wide range of concerns; 31.1% expressed moderate to high anxiety, while 14.2% expressed a lot of concern. However, 4.7% said not to worry.

- **Observations of Change:** More than 84.9% of respondents reported personal observations of changes in local climate or temperature over the past few years that are relevant to understanding the safety of the intervention.

- **Carbon Footprint Action:** Participants took measures to reduce their carbon footprint, 62.3% avoided the use of plastic, 49.1% planted trees, 40.6% It was observed that it recycles again and saves 29.2% of electricity. This demonstrates a broad commitment to environmentally friendly practices.

- **People's news:** While the majority (67%) agree that human activities are important to climate change, 21.7% are neutral and only 11.3% disagree or strongly disagree.

- **Willing to Change Lifestyle:** 91.5% of the participants said they are willing to change their lifestyle to achieve environmental sustainability, 57.5% said they would do so and 34% said some would do so told.

- **The role of business and business:** Participants are aware of the role of business; 57.5% support startups and 40.6% look for leaders the business community will support. However, fewer people (1.9%) believe that tackling climate change is not the responsibility of businesses.

- **Government Policy:** Most (83%) believe in government intervention; 43.4% agreed and 39.6% agreed that strict regulations are needed to reduce carbon monoxide emissions. Average opinions constituted 14.2%, indicating broad support for the administration.

**CONCLUSION**

Climate change is a complex and urgent global issue with far-reaching consequences. The Earth's climate is changing mainly due to increasing emissions from human activities such as the burning of fossil fuels and deforestation. Major impacts include rising temperatures, more frequent and extreme weather events, rising sea levels and damage to ecosystems.

These changes pose a serious threat to biodiversity, agriculture, water and human health.

- Majority of the people are concerned about the impact of climate change in Mumbai.

- Majority of the people agreed the changes have taken place in local weather patterns and temperature in past few years.

- Many people have started taking initiatives to reduce the carbon footprints which includes recycling, planting more trees, energy conservation, avoiding plastics.

- Majority of the people have agreed that human activities are contributing in climate change in Mumbai.

- According to people of Mumbai, the industries and business should support the initiatives for combating the climate change.

- Responders have strongly agreed that the government should implement strict regulations to reduce greenhouse gas emission in Mumbai.

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## INFRASTRUCTURE DEVELOPMENT IN MUMBAI – CURSE OR BOON

**Mahek Bhanushali, Rachit Doshi, Nirali Mav and Ashwini Devadiga**
Bunts Sangha's S.M Shetty College of Science, Commerce &Management Studies
mahekbhanushali013@gmail.com, rachit.doshii@gmail.com, niralikiranmav@gmail.com and
ashwinid@smshettyinstitute.org

**ABSTRACT**

*The study of Mumbai's infrastructure reveals a complex situation where blessings and curses are intertwined. On the positive side, strong infrastructure supports economic growth and urbandevelopment. The city's transport system, including the Mumbai Metro and the Eastern Expressway, is reducing travel time and improving connectivity, stimulating jobs and improving the overall quality of life.*

*But infrastructure development has a cost. Mumbai faces the curse of overcrowding, a problemexacerbated by migration to the city. The pressure on available resources, housing and urban space raises concerns about sustainability and equitable distribution. The environmental impacts of rapid development, such as pollution and reduction of green spaces, pose a threat topublic health and the general well-being of residents.*

*In addition, the city faces problems such as inadequate waste management and is vulnerable topollution. natural disasters. The problem is that these challenges have a greater impact on the benefits of infrastructure development. As Mumbai struggles to adapt to its growing population, there is an urgent need for a sustainable and sustainable solution.*

*The study highlights the importance of balancing development with environmental protection and social participation. Recommendations include smart city planning, efficient waste management and investment in environmentally friendly measures. By addressing these issues, Mumbai can transform the benefits of infrastructure into sustainable growth and develop the city without compromising the health of its people. In essence, this study supports an ambiguous way of drawing the line between whether Mumbai's infrastructure is a curse or a blessing.*

*Keywords: Mumbai, Infrastructure, Kilo meters, Survey, Analysis*

## INTRODUCTION

Mumbai is one of the largest cities in the western part of India with diverse infrastructure and background. The city is known for its transportation, including commuter trains, buses, and metro development. Iconic structures such as the Bandra-Worli Sea Bridge improve connectivity, while Chhatrapati Shivaji Airport serves domestic and international travel needs.Mumbai's infrastructure also includes residential, commercial and industrial spaces focused onmeeting the challenges of population density and urbanization.

If you ask Mumbaikars about their perception of the city over the years, they will use the word "under construction". From roads, buildings to bridges, many cities are part of some restoration projects. From today, Mumbai Cross Port Link will be inaugurated by Prime Minister Narendra Modi and the city will also witness many other mega projects that are expected to bring a massive change to the city once completed.

Mumbai, a thriving metropolis on the west coast of India, has witnessed extensive infrastructure development to support its growing population and economic activities. Key projects include metro rail expansion, road and bridge enhancements, and initiatives for sustainable urban development. These endeavours aim to address congestion, improve connectivity, and foster overall urban resilience in this dynamic city.

## OBJECTIVES

- **Sensitivity Analysis:** Analyse the overall impact of infrastructure development in Mumbai.

- **Good Service:** Consistently indicates business, social and networking activities.

- **Show Challenges:** Identify challenges such as overcrowding, environmental issues, andrestrictions.

- **Rating Only:** Determines whether your structure's current state is a curse or a blessing.

- **Sustainable Solutions:** Publish sustainable urban solutions to solve problems while beingsustainable.

## RESEARCH METHODOLOGY

### Type of Research

This is a descriptive research conducted using aspherical technique. The research is conducted on infrastructure development in Mumbai. The data is collected from both secondary and primary sources. The sources are research paper, books and relevant websites. The specific details of this resources are mentioned in reference. The primary data is collected using sample survey method. Tool for collecting information is questionnaire of 6 questions the respondents are individual starting from age 14. The primary data is presented using simple statements based on sample technique. Analysis is done by observing the pattern of response by the sample unit

### Secondary Source of Data

According to research paper published by Shaban Abdul and Sanjukta Sattar,

Good accessibility and well-managed public transportation are essential to providing equitable access to urban infrastructure, supporting essential businesses, and improving overall quality of life. The increase in private vehicles has led to an increase in traffic accidents, an increase in traffic pollution and an increase in fuel consumption, all of which have a negative impact on the environment. This negatively affects low-income communities, leading to economic inequality. The provision of multiple modes of transport is essential to solve these problems, as defined by the argument that urban transport must meet the needs of many users.

Mumbai Metropolitan Region (MMR) is one of the largest cities in India, with an area of 6,328 square kilometers and a population of 23.6 million. MMR consists of 9 Municipal Corporations, 9 Municipal Councils and 1 Nagar Panchayat located in Greater Mumbai, a financial hub covering an area of 437 square kilometers with a population of 12.44 million. The city's economic importance has historically influenced the growth of other cities in the region. As a financial capital, Greater Mumbai attracts migrants from various states and is connected by an extensive road network of 2,000 kilometers and a railway network of 450 kilometers. Around 7 million people travel to Greater Mumbai from neighbouring cities and towns for work and other purposes during morning peak hours. In summary, the article demonstrates the important role of good urban transport management as a catalyst to achieve urban equity in terms of environmental issues, social business impact.

### Primary Sources of Data

Primary data consists of primary data collected directly from the source for a specific exploration purpose. It has the point of newness because it has been written in advance and has not been anatomized ahead. This information nearly aligns with the experimenter's pretensions and provides a unique and applicable environment for the current study. Experimenters have control over the collection process, allowing them to develop styles and measures grounded on the specific requirements of their exploration. Primary data collection styles include checks, interviews, compliances, trials, and concentrate groups. Observation involves distributing questions to a group, while interviews involve one- on- one or group conversations. Observation involves recording actions or events, trying to make a difference to assess their impact, and fastening on the group to grease discussion by actors. The value of primary data lies in its capability to give new information, give direct sapience into specific exploration questions, and give a depth of understanding not available in being sources. It's the base of empirical exploration, allowing experimenters to probe, dissect and draw conclusions grounded on abecedarian principles.

### Data Collection Technique

The data collected from the survey provides an overview of participants' thoughts and feelings about a particular topic. The survey was created using Google Forms, which allows multiple responses and includes multiple ratings and recommendations. Participants provided detailed information by participating in a variety of question types, including multiple choice and open-ended questions. Quantitative data consists of scores and demographic data and provides measurable results for patterns and trends in the observer. Good answers, meanwhile, encourage identification with data points by delving into the nuances and personal experiences of the research topic. Integration of Google Forms and Spreadsheets enables efficient data management and analysis. This integration can identify important topics, relationships, and

conclusions from the collected data. Monitoring accessibility across devices and easy sharing options help increase the power of data by encouraging broad and diverse collaboration. In conclusion, the research produced valuable information by combining quantitative and qualitative data to better understand participants' perspectives on the topic. User-friendly survey design and improved data management through Google Forms and Spreadsheets improve the overall results of data collection efforts.

## Sampling Technique

Random sampling was used as the method for selecting participants in the study. This approach ensures that everyone in the population has an equal opportunity to participate in the study. By incorporating randomness, researchers attempt to minimize bias and obtain a sample that is representative of the larger population. This approach supports more robust and generalizable findings because all members of the population have the same opportunity to participate. From the third-party perspective, random sampling has become an important technique in the research process that promotes fairness and purpose in the selection of participants to achieve accurate and unbiased research results.

## Sample Size

A survey was conducted by 80 users using an online survey in Google Forms. This digital research platform supports efficient data collection through a user-friendly interface. Participants log in via a web link and answer surveys, creating a template that is easy to manage and analyse. Google Forms' real-time tracking feature provides quick insights. This approach not only simplifies the data collection process, but also allows for more responses. Using digital tools such as Google Docs can improve easy and quick access to important information in this directory.

## Tools Used

Data collected from Google form automatically created and stored in Google Sheets for easy analysis and interpretation. This seamless integration of data and tables simplifies the process of managing and visualizing data collection. Additionally, Google Forms allows users to add features such as needs-based logic, improve the quality of the survey, and personalize respondents' answers. Types of data collected may include information obtained from open responses, as well as various indicators such as statistical measurements or demographic data.

Depending on the nature of the survey, users may choose to complete responses anonymously or request that respondents identify themselves. The platform also has an integration feature that allows multiple users to work on the same document simultaneously and facilitates instant sharing. One of the main advantages of using Google Forms is its usefulness. Participants can easily access and fill out the form from a variety of devices, including smartphones, tablets or computers; This makes it easier for different target audiences. The platform also offers the option to share articles via email, social media, or embed the link on your website. In conclusion, Google Forms is a versatile and useful data collection tool that provides a great user experience for developers and respondents. Its seamless integration with Google Sheets, customization options, and accessibility have made it a popular choice for individuals and organizations looking to collect and analyse data, information, in terms of design and practical use.

## REVIEW OF LITERATURE

According to Reena Agrawaal's paper on Review of Infrastructure Development and Its Financing in India, India's road network is diverse, including national highways, state highways, regional and rural roads. The national highway, which constitutes 2 percent of the road network in the "Eleventh Five Years", carries 40 percent of the traffic. National highways and regional highways make up 13% of the network and handle 40% of traffic. 23% of national highways are four-lane, 54% are two-lane, and 23% are single-lane. As of March 2012, the ratio of roads across the country is 55.46% and this ratio varies according to different road types. The length of roads per 1,000 square kilometers increased from 1,288.74 kilometers in 2007-2008 to 1,480.07 kilometers in 2011-2012. Among these, the urban area per 1,000 square kilometers is 5,940.05 square kilometers, and the rural area is 621.58 square kilometers per 1,000 square kilometers. The road mileage of 1,000 people is 4.03 kilometres, 1.27 kilometres in the city and

### 2.3 Kilometres in the regions.

### PRIMARY DATA PRESENTATION

- The respondents' age distribution varied, with 53.8% falling in the 14-21 range, 5.2% in the 22-28 range, 7.7% in the 29-36 range, 21.8% in the 36-45 range, and 11.5% aged 46 and above.

- Regarding inconveniences from ongoing infrastructure projects in Mumbai, 7.6% reported none, 46.8% experienced minor inconveniences, 21.5% were neutral, and 24.1% faced major inconveniences.

- In terms of transportation infrastructure impact, 16.5% noted significant improvement, 57% reported some improvement, 24.1% experienced a decline, and 2.4% faced a significant decline.

- Property values and affordability perceptions were positively influenced for 25.6%, moderately for 50%, remained unchanged for 21.8%, and declined significantly for 2.6%.

- Regarding pollution, 52.6% noted a significant increase, 39.7% reported a slight increase, 5.1% observed no notable change, and 2.6% experienced a significant decrease.

- Concerning metro lines' impact on traffic congestion, 32.1% believed it significantly contributes, 42.3% thought it contributes to some extent, 15.4% were neutral, and 10.3% believed it doesn't contribute much.

## ANALYSIS AND FINDINGS

The responses painted a different picture of the impact of infrastructure development in Mumbai. While some participants acknowledged the improvement in daily travel and amenities, others expressed concern about discomfort, increased pollution, and roadblocks in maintaining the balance between development and environmental health. There are differing opinions about the effectiveness of metro lines in reducing traffic, making it difficult to look at the whole. Clearly, infrastructure has played an important role in urban development, but these responses highlight the need to carefully consider environmental impacts, time frame and measures to resolve complaints from residents. Calls for sustainable practices and a balance between progress and environmental protection are recurring themes in the guidelines.

## CONCLUSION

The responses revealed a variety of experiences and views on infrastructure development in Mumbai:

1. Discomfort and travel: - Some people report no discomfort, while others experience minor to major discomfort. - Many people have seen an improvement in travel, but some areas have seen a decline.

2. Property Values and Affordability: - Opinions on property values vary, but there are some points for improvement. - Affordability has a positive or neutral effect on some participants.

3. Noise and air pollution: - According to some participants, construction activities cause noise and air pollution.

4. Metro lines and traffic congestion: - Differing opinions on the effectiveness of metro lines in reducing traffic congestion. - Some believe this is beneficial, while others see an increase in traffic.

5. Opinions: - Opinions on infrastructure are mixed; Some like simplicity, others highlight problems. - Express calls for environmental protection and sustainable practices. - There are concerns about the balance between development and environmental impact.

6. Suggestions: - Some people mentioned the need for faster development and more convenient times. - Call for maintenance and prevention to reduce pollution. Together, these responses reveal a convergence of interests and challenges associated with infrastructure development in Mumbai and highlight the importance of a collaborative approach, laughter and safety.

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## CHATGPT FROM STUDENT'S PERSPECTIVE: FEARS & REASSURANCES

**Arya Shetty, Aishwarya Kawtekar and Jyoti Sharma**

aryajshetty@gmail.com, aishwaryakawtekar2004@gmail.com and jyotisha@smshettyinstitute.org

**ABSTRACT**

*This research is conducted with the aim of understanding ChatGPT from students' perspective as well as to understand whether it will be beneficial or will be deemed as a source of copying for students for their assignment, projects, presentations, etc. The research is concerned with the influence of ChatGPT on a student's mental capacity and idea generating ability.*

*The influence of ChatGPT is also elaborated so as to determine the positive and negative aspects of ChatGPT. As ChatGPT gained popularity it also gave rise to the fears the student may harbour regarding the use of ChatGPT in various educational contexts, exploring concerns related to plagiarism, loss of critical thinking skills and ethical considerations. The primary data in this research is collected by surveying 100 students about ChatGPT. By analysing both the negative and the positive aspects, this research aims to provide an understanding of the student viewpoint on ChatGPT, to make easily informed discussions on its integration into academics.*

*Keywords: ChatGPT, students, negative aspects, positive aspects.*

**INTRODUCTION**

ChatGPT is an acronym for " Chat Generative Pre-trained Transformer " which is an artificial intelligence language model. It is used for a wide range of activities like a chatbox, virtual assistant, content generation, language translation and so on. ChatGPT was launched on November, 2022. It quickly became famous for its ability to carry on human-like conversations on any topic and for as long as needed. It delivers a readymade answer to users without the hassle of searching for long hours before finding the answers that are needed. This has helped people to improve their work load and complete their task within the given time limit. Just like how every world -altering invention has their drawbacks, ChatGPT is also facing some criticism from people, especially from schools, colleges and educational institutions. ChatGPT was launched with the aim of making people's life easier and saving their time by generating effective solutions without the need to search an article or blog from Google but people now have started misusing this by copy-pasting the whole answer that is generated by ChatGPT. There have been many circumstances in which students have copy-pasted a whole research and submitted it in their respective schools or universities. Not only students but also some professionals were also caught using ChatGPT for research. On May 28, 2023 IndiaToday published an article about a lawyer who faced trouble after using ChatGPT for research. The case studies that were provided by ChatGPT were proved to be false.

The content which is copied from ChatGPT is deemed as 'not plagiarised' which raises a lot of concern especially for educational institutions, which is why most institutions are in favour of banning ChatGPT. Students, particularly, are more over-dependent upon ChatGPT which might lessen their mental capacity to think and solve questions on their own. Their problem-solving and idea generating ability might get affected and may also affect the social behaviour of the students. Yes, ChatGPT may be the future of our generation and might be essential in the future but that doesn't mean people should start asking each and every answer or ask the AI to generate the whole content . Besides, there are various instances in which ChatGPT has disappointed people. This research is also useful in determining whether ChatGPT will be useful or not.

**STATEMENT OF OBJECTIVES**

The objective with which the research is conducted is as follows:

• To weigh the benefits and detriments of ChatGPT

• To determine whether ChatGPT will be useful or not

• To understand the impact of ChatGPT on students

• To study whether ChatGPT influences a person's mental capacity and idea generating ability

**RESEARCH METHODOLOGY**

This research is descriptive done using empirical questions. The data is collected through primary and secondary sources.The study population for this research was 100 students. The primary source here refers to data collected by conducting a survey and collecting responses of students.The sampling technique used in this

research is convenient sampling (non-probability sampling).The questionnaire was circulated amongst the students through google forms. The data is presented in the form of graphical representation using pie charts. The secondary data in this research is collected through research papers, articles, theories, newspapers,etc. They were collected from certified and verified websites which are usually used by notable scholars so as to ensure that the data collected using secondary sources are certified.

## LITERATURE REVIEW

According to Brady. L and Ting. W (2023), This paper thoroughly explored ChatGPT, a highly advanced chatbot, covering its technology and impact. It defined key concepts and discussed Generative Pre-Trained Transformer (GPT), the tech behind ChatGPT, highlighting its language-based abilities. An interview example showcased ChatGPT's benefits like enhancing search, information services, and content creation. Ethical considerations, including privacy and bias, were emphasised. The paper acknowledges ChatGPT's potential to positively influence academia and libraries but stresses the need for responsible and ethical use. It concludes by urging professionals to collaborate with the technology, ensuring it enhances rather than exploits scholarly knowledge creation and education.

According to Fawaz Qasem (2023),the research found that ChatGPT can be a helpful tool in science and academics if used wisely. However, it also discovered some problems when people use ChatGPT too much. For example, it can make plagiarism more common and make researchers and students rely too much on machines, becoming lazy and not independent. The study suggests a solution by integrating ChatGPT with big publishers and academic platforms. This would help reduce plagiarism and make the process of publishing and writing scientific work more organised. Overall, the research recommends using AI language models carefully and ethically in academic settings, with the integration proposed to protect the rights of researchers and writers.

According to Juan. D, Kennedy. M, Allam. H, Lakshmana. K (2023), This article explores how AI chatbots, like ChatGPT, can impact Higher Education Institutions (HEIs) through a review of existing research. It suggests that using AI tools, such as ChatGPT, might replace human teaching with cheaper chatbot interactions. While this could bring benefits like improved student services and teaching, there are concerns about biased learning experiences and reduced human connection. The article highlights significant risks associated with adopting AI in education, including privacy issues, unethical use, data collection problems, and the risk of relying too much on technology. Overall, the study emphasises the need to carefully consider both the advantages and risks of incorporating AI, like ChatGPT, into higher education settings.

According to Edwin. N (2023), ChatGPT's ability to create unique text and code is a significant advancement. Sinha, on a research sabbatical at Princeton, emphasises the importance of universities strengthening academic integrity in the face of AI developments. He suggests preparing graduates for a changing work world and promoting lifelong learning. ChatGPT's role in shaping the future of work is highlighted, with its conversational and instructive capabilities. Sinha recommends educating students on AI tools, adapting assessments for the workforce, and raising awareness about AI detection tools. He notes the need for accelerated evolution in assessment methods due to the availability of tools like ChatGPT.

According to Indrasen.P (2023), Using GPT technology in education can transform the learning experience by offering personalised and interactive learning, providing students with vast knowledge access. Despite these advantages, challenges like cheating, data privacy, and bias need careful consideration from educators and policymakers. Success in using GPT technology hinges on thoughtful integration into the learning process and effective leveraging to enhance student learning and achievement. A balanced approach is crucial to unlock the full potential of GPT technology, enabling it to positively impact education and empower the next generation of learners.

According to Brady. L, Ting. W , Nishith. M , Bing. N , Somipam. S , Ziang. W(2023), ChatGPT and related technologies have the potential to greatly impact academia and scholarly research. However, it's crucial to think about the ethics, especially in the use of GPT-3 by academics. While these technologies represent significant advancements, there's a need to ensure their ethical and responsible use in scholarly research and publishing. The paper highlights unanswered questions about the ethics of using GPT in academia and its impact on research productivity. Its goal is to offer a comprehensive overview of ongoing discussions and encourage further exploration of ethical considerations related to the use of GPT and similar technologies in academic settings.

## DATA ANALYSIS AND FINDINGS

- Most of the students (94.2%) use ChatGPT whereas very few (5.8%) do not use it.

- Maximum students (38%) use it on a weekly basis whereas, least number of students (26%) use ChatGPT on a daily basis and few students (36%) use it on a monthly basis.

- Most students (74.3%) use it for reference and very few of them (25.7%) use it for copying the content.

- Maximum number of students (62%) do trust the data provided by ChatGPT , from the

- responses collected few students (34%) aren't sure whether the data provided is true or not and a least number of students (4%) do not trust the data provided.

- Most of the students (44.6%) of the study population find the data provided by ChatGPT reliable.

- Also many students (37.4%) believe that if ChatGPT gets banned in India , then the country will stay behind in technological advancements.

- Some students (25.3%) believe that if ChatGPT gets banned it will hinder their daily activities and 31.3% and 6.1% of the students won't get affected and don't care respectively. This responses differ as per the dependency and mental capacity of students.

## CONCLUSION

- The research paper concludes that the benefits of ChatGPT are greater than its disadvantages.

- ChatGPT is very useful to students as it helps in quick generation of answers and is an efficient doubt-solver. This helps in increasing efficiency and productivity of an individual.

- Like any other AI tool, the impact that ChatGPT has on students depends upon the user. For instance, if ChatGPT is used solely for the purpose of blindly copying content without cross checking then it might lead to negative impacts on the person.

- ChatGPT influences a person's mental capacity and idea generating ability positively as well as negatively. An individual who uses ChatGPT for referencing, increases his levels of productivity since he already has some ideas that he can think about and similarly modify.

## LIMITATIONS

- The responses were collected from the students living in Mumbai.

- The respondents might have not answered the questions sincerely.

- The answers generated from this research might not be reliable since this research is quantitative.

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## MENSTRUAL HYGIENE OF WOMEN IN THE EARLY 30'S IN THE SUBURBAN AREA OF MUMBAI

**Arpita J, Simran S, Rachit S and Jyoti Sharma**

jarpita030@gmail.com, salvisimran1612@gmail.com, shreshtharachit614@gmail.com and jyotisha@smshettyinstitute.org

**ABSTRACT**

*This exploration focuses on the menstrual hygiene practices of women in their early 30s in the suburban Mumbai, a content of critical importance yet frequently neglected. The study aims to explore the socio-profitable factors impacting these practices, the position of mindfulness about menstrual aseptic styles during period. Despite the significant part of menstrual hygiene in women's health and well-being, it remains a challenge in developing countries like India. The findings of this exploration could contribute to designing effective interventions to improve menstrual hygiene practices, thereby enhancing women's health and well-being in suburban Mumbai. This research could also provide valuable insights that might be applicable to other similar settings. The study is expected to fill a gap in the existing literature and contribute to the broader goal of improving women's health in suburban Mumbai.*

*Important Term/Key Words: - Menstrual Hygienic practices, Women's Health and well-being, Awareness, Geographic disparities.*

### INTRODUCTION

Menstrual hygiene, a critical aspect of women's health and well-being, is told by colorful socio- profitable factors. In suburban Mumbai, these factors play a significant role in shaping the menstrual hygiene practices of women, particularly those in their early 30s. Research indicates that the use of hygienic methods such as sanitary napkins, locally prepared napkins, tampons, and menstrual cups is considerably low among women in India. This is particularly true in rural and semi-urban regions, and it can be inferred that similar challenges may exist in suburban areas of Mumbai. A study conducted among adolescent women in rural India found that only 42% of them used hygienic methods exclusively. The study also highlighted substantial geographic disparities at the state and district levels. This research aims to explore the menstrua hygiene practices of women in their early 30s in suburban Mumbai, understand the unique challenges they face, and design interventions to improve menstrual hygiene practices. The findings could contribute to the broader goal of improving women's health and well-being in suburban Mumbai.

### OBJECTIVES

The objectives of the research on menstrual hygiene of women in their early 30s in the suburban area of Mumbai are as follows: -

1. To gain a comprehensive understanding of the current menstrual hygiene practices among women in the early 30s in suburban Mumbai.

2. To identify the socio-economic and cultural factors influencing these practices.

3. To assess the level of awareness about menstrual hygiene among women.

4. To evaluate and accessibility of hygienic method such as sanitary napkins, tampon and menstrual cups during menstruation.

5. To identify the challenges and barriers faced by these women in maintaining menstrual hygiene

### RESEARCH METHODOLOGY

This research is a descriptive research using Empirical Technique. The research has been conducted on women's in early 30's of suburban Mumbai. Data collected for the research are from both secondary and primary sources. The secondary sources are research paper's, newspaper articles and relevant websites. The details are mentioned in the reference section. Primary data is collected using sample survey method. The tool used is questionnaire containing 14 questions. The sample units(respondent's) are women's in their early 30's. The sample size is 80 responses. The data is presented using simple statements based on each question. Analysis is done based on pattern of responses.

### REVIEW OF LITERATURE

*Prasad P, Sonali C [2021]*: **Menstrual Hygiene Management**: - Menstruation is often regarded as immense kindness put forward by a women to ensure that human race doesn't cease but ironically, it is now too in this so

called modernized world considered a dirty, shameful, taboo linking with it so called women's weakness in which she is even considered as untouchable. In this study the researcher summarized the retrospective and potential studies, systematic opinions and meta- analyses, and different narrative critiques.

*Sowmyaa B, Archana P [2004]*: **Menstrual Hygiene and Management in Developing Countries (Taking Stock**): - In an average of middle-class women's life, she is likely to use 15000 sanitary pads or tampons. Over 12 billion pads and tampons are used once and disposed annually clogging overburdened landfill sites. For this study, the researcher had consulted about 85 water and sanitation professionals worldwide inviting information, case studies or data on personal/project/regional.

*Monica K, Isaac C*: **A Study of Diffusion and Adoption of Feminine Hygiene Products, among Low Income Group Women in Mumbai**: - India has a huge population of women in the age group between 10-50 years. However the market penetrated for feminine hygiene products is least produced in India. The researcher study was conducted on the brand awareness, triggers for usage and barriers for non-usage of sanitary napkins by these low-income group women.

*Dr. Kubera S, Dr. C. Prakash, Dr. J. Saranya [2019]*: **Menstrual Hygiene Practices Among Adolescent Girls**: - About 71% of girls in India are not provided with the menarche and menstrual hygiene methods. Menstruating women consume the highest either to subside the abdominal pain or for PCOS treatment by consuming pills. The researchers got a clear study that were followed and the causes of comfortableness during menstruation.

*Aditya S, Mahashweta C, Anshika S [2022]*: **Menstrual Hygiene Practices Among Adolescent Women in Rural India**: - Multilevel logistic regression indicated a considerable amount of variation in the exclusive use of hygienic methods at community level which further reduced when controlled for individual and community level factors. In this study wide differential across bio- demographic and socioeconomic groups in the exclusive use of hygienic methods suggests a need to adopt context-specific interventions for adolescent women in rural India.

*Baishaki P, Agnihotri B, Sukesh D[2014]*:**A comparative study on menstrual hygiene of women among urban and rural adolescent girls of West Bengal**: - The difference in the awareness regarding menstruation in urban and rural were highly significant. Cleaning of external genital area were practiced by only 47.63% of the urban and 37.96% of the rural girls. The researcher identifies that hygienic practices during menstruation were unsatisfactory in the rural area as compared to the urban area. Girls should also be educated about the proper hygienic practices as well as bring them out of traditional beliefs, misconceptions, and restrictions regarding menstruation.

**PRIMARY DATA AND PRESENTATION:**

1. According to the survey, there are 80 sample units of women from which 81.3% are from 18-24 age group, 10% are from 25-30 age group, and 8.8% are from 12-17 age groups

2. Respondents are from three different sectors which are 47.4%, 41.9% and 10.7% from central sector, western sector and harbor sector respectively.

3. The awareness regarding the menstrual practices goes from scale 1 to 5 in which 1 represents not much educated to 5 well-educated, where the scale of rates goes as 3.8%,2.5%,22.5%,32.5%,38.8% respectively. 4.The menstrual hygiene products are sanitary pads, tampons, menstrual cups, reusable pads and period panties in which a major part of 87.5% of the respondents prefer sanitary pads, menstrual cups used by 6.3%, tampons used by 3.7%, and 1.2% of the respondents use the period panties and reusable pads.

5. The respondents who have or have not faced any challenges in accessing the menstrual hygiene products are as follows in which 40% might have faced challenges, 38.7% have not faced challenges and 21.3% have faced challenges with the same.

6. There are 47.5% of the people who prefer to change their menstrual hygiene products in every 3 to 4 hours as well as in 6 to 8 hours, there are 5 % of the people who prefer to change in every 12 hours.

7. There are 83.8% of the people aware of sustainable and eco-friendly menstrual hygiene options and 16.2% are unaware of the same. Women's who have faced the most social stigmas or taboos related to menstruation are 36.3%.

8. Whereas 31.3% of women have faced less stigmas or social taboos compared to others referred before.

9. There are 66.3% who think there is not enough education and awareness about menstrual hygiene in their communities and 33.8% of respondents thinks that there is enough education in the community.

10. There are various measures to ensure proper disposal of menstrual waste/hygiene in which 65% use the method of wrapping menstrual product in newspaper/paper, 58.8% uses disposal bags, 62.5% washes their hands after disposals for hygiene and only 5% using incinerator for disposals.

11. The monthly spendings for menstrual hygiene products vary from 50 to 500 in which 36.3% spend 50-150 Rs, 38.8% spend 150-300 Rs and 25 % spend 300 – 500 Rs on monthly basis respectively. Majority of the respondents don't have any specific cultural or personal preferences that influence their choice of menstrual hygiene products.

**KEY FINDINGS AND CONCLUSION**

The society can better support women in managing menstrual hygiene effectively in ways such as better access to water, sanitation and hygiene facilities, affordable and appropriate menstrual hygiene materials, etc. By keeping dustbin or disposal center for dumping sanitary pads and by educating everyone in the society. The society can also provide menstrual health education, accessible menstrual products facilities and disposals. The schools and colleges should provide proper menstrual hygiene education to girls and boys as well. Also, the society can help women by respecting and normalizing that this is a body cycle of women instead of saying myths and ill about it. By providing sanitary pads for the needy so there's no waste lying on the roads.

**LIMITATIONS**

The limitations of the research paper is as follows:-

1. As the research majorly focuses on women's menstrual hygiene in their 30s other age unit are not taken into confides spectrums

2. The research is purely based on Mumbai Suburban area and it does it does not involve other spectrums

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## PERCEPTION TOWARDS ONLINE LEARNING AND ITS IMPACT ON PERFORMANCE: A STUDY ON STUDENTS IN MUMBAI

**Madur K, Appu A, Amisha S and Jyoti Sharma**

madurkarkera23@gmail.com, ambaliaappu@gmail.com, shettyamisha2004@gmail.com and jyotisha@smshettyinstitute.org

Bunts Sangha's S. M. Shetty College of Science, Commerce and Management Studies, Powai, Mumbai

### ABSTRACT

*This research investigates the impact of the COVID-19 pandemic-induced shift to online learning on student performance. Utilizing survey data, we explore the varied effects of this abrupt transition, considering factor such as technological readiness, engagement levels, and the adaptability of students to virtual education. Initial findings highlight both positive and challenging outcomes, emphasizing the importance of understanding the nuanced relationship between online learning and academic success during the pandemic. By combining quantitative analysis and qualitative insights, this study provides a comprehensive examination of the multifaceted consequences of remote education. The results contribute valuable insights for educators, policymakers, and institutions striving to address the unique challenges posed by the pandemic and enhance the effectiveness of online learning environments. This research aims to inform evidence-based strategies that support student performance and well-being in the evolving landscape of education amid global crises.*

**Important terminology of this research paper the Keywords are:**

Flexibility and convenience, Technology Access and readiness, Student Engagement, Adaptability to virtual platform, Communication and Interaction, Self-Motivation and Time Management, Technological Challenges, Social Isolation and Well-being, Teacher Presence and Instructional Design.

### INTRODUCTION

The rise of online learning has significantly altered how students engage with education, raising questions about its impact on academic performance. This study explores the effects of online learning on student success, investigating factors such as flexibility, technology access and the adaptability, understanding how online learning influences student performance has become increasingly important. The widespread adoption of online education, particularly accelerated by global events, necessitates a comprehensive understanding of its implications for student success. As institution grapple with the challenges and opportunities presented by digital education, this research aims to uncover insights that can inform educators and policymaker. From the flexibility offered by online courses to potential disparities in technology access, exploring these dynamics becomes crucial for designing effective and equitable online learning environment. This research aims to unravel the opportunities and institutions striving to enhance the overall educational experience for students in the digital era.

### STATEMENT OF OBJECTIVE

1) To evaluate the correlation between online learning participation and student's academic performance to understand the influence of digital education platform on learning outcomes.

2) To investigate the impact of online learning modalities on student's academic achievement, examining whether virtual classrooms contribute positively or negatively to overall performance

3) To identify the factors that contribute to the success or challenges faced by students in adapting to online learning, including digital literacy, self-discipline and time management skills.

4) To analyze the influence of socio-economic factors on the effectiveness of online learning, aiming to understand how disparities in access to resources may affect student performance.

5) To explore the long-term effects of online learning on student's skill development, including critical thinking, problem-solving and adaptability and their application beyond the virtual classroom.

6) To evaluate the role of teacher-student interaction in online learning environments and its correlation with student's academic performance, considering factors such as feedback, communication and support mechanisms.

### RESEARCH METHODOLOGY

This research is descriptive research using Empirical Technique. The research has been conducted on college students online learning on their academic performance. Data collected for the research are from both secondary and primary sources. The secondary sources are research paper's, newspaper, articles and relevant websites.

The details are mentioned in the reference section. Primary data is collected using sample survey method. The tool used is questionnaire containing 14 questions. The sample units(respondent's) are college students. The sample size is 80 responses. The data is presented using pie chart and other graphical methods. Analysis is done based on pattern of responses.

## REVIEW OF LITERATURE

1) **Ritika Anand1, Naveen Gupta2 (Issue 7, July 2023):** According to their study this learning process can benefits learners in different ways such as enhancing their classroom participation and learning independence it is better experience for learner's transitional preparation to go after higher education and at the same time seek employment.

2) **Muhammad Irfan Bin Abdul Aziz, Widyan Shahan, Jia Xuan Lim, Joachim Lee, Zhi Hao Lionel Lim {2021}** There study provide evidence in determining if there is a considerable difference in the academic performance of students between online and in-class students.

3) **Hakan Ulum1 {2021}:** This study provides a comprehensive analysis to discern patterns and trends in the impact of online learning methods on student's academic achievements the research seeks to contribute to a better understanding of the overall influence of online education on academic success.

4) **Lixiang Yan, 1 Alexander Whitelock-Wainwright, 1, 2 Quanlong Guan, 3 Gangxin Wen, 4 Dragan Gašević, 1 and Guanliang Chen corresponding author 1 {2021}** The ongoing COVID-19 pandemic poses significant challenges to the global education system having a stable access to the internet is critical to student's learning experience during online learning educational authorities and schools should provide sufficient technical support to help student to overcome potential internet and technical problems.

5) **Ramiz zekaj (2023):** Due to pandemic forced most universities to transform their teaching methods for traditional classroom setups to a virtual environment, this studies have found that several aspects play a role in how well students perform in online learning environments.

6) **Khaled Hamdan and Abid Amorri (2022):** The purpose of this investigation was to explore the impact of online learning on student's academic achievement as the demand has increased in recent times for online courses among institutions and college students who are flexible and comfortable education.

## PRIMARY DATA

1) According to the survey there are 80 responses taken from college student through online form, out of them males are 40% and females are 60%.

2) In this age group of 15-18 are 17.5%, 19-21 are 80%, 22-24 are 1.2% and above are 1.2%.

3) The respondent which are very comfortable with online learning platform are 7.5%, The respondent which are comfortable the percentages are 62.5%, The respondent who are uncomfortable with the online learning platform are 26.2%, The respondent who are very uncomfortable their percentages are 3.7%.

4) The respondent who are facing challenges in online lectures are 91.3%, The respondent who faces less challenges during online lecture are 8.8%.

5) The respondent who are motivated to attend online lectures form scale of 1 to 5 in which 1 represent not motivated at all to very motivated which are respectively. are 15(18.8%), 14(17.5%), 37(46.3%), 9(11.3%), 5(6.3%).

6) The respondent who finds it easy to communicate with teacher and classmates during online learning environment are 58.8%, The respondent who don't find it easy are 41.3%.

7) The respondent whose academic performance are improved due to online learning are 20%, the respondents whose performance stayed the same are 50%, The respondent whose performance are declined are 30%.

8) The respondent who has experienced increase due to online lecture rather than physical lectures are 21.3%, The respondent whose experienced decrease due to online lecture rather than physical lectures are 58.8%, The respondent who has faced no changes in online lectures rather than physical lectures are 20%.

9) The respondent who are able to manage the time effectively while online learning is 55%, The respondent who find it difficult they are 45%.

10) The respondent who Rarely finds distraction while online learning is 20%, The respondent who gets distraction occasionally while learning online are 27.5%, The respondent who gets distraction frequently

while learning online are 40%, The respondent who always gets distracted during online learning are 12.5%.

11) The respondent who feels that online assessment accurately reflects his understanding regarding subject are 53.8%, The respondent who don't agree with understanding regarding subject are 46.3%.

12) The respondent who doesn't find challenges in accessing study material through online are, 61.3%, The respondent who find challenges while accessing study material through online are 38.7%.

13) Durning online learning the respondent who finds excellent support by teachers are12.5%, The respondent who find good support by teachers during online learning are 43.8%, The respondent who finds average support by teachers while online learning are 40%, The respondent who finds poor support by teachers while online learning are 3.7%.

14) The respondent who are satisfied with the interaction and discussion in online lectures are 42.5%, The respondent doesn't satisfy with the interaction and discussion in online lectures are 57.5%,

15) The respondent who rarely feels isolation or loneliness while participating in online learning are 26.3%, The respondent who feels isolation or loneliness occasionally while participating in online learning are 30%, The respondent who frequently feels isolation or loneliness while participating in online lectures are 32.5%, The respondent who always feels isolation or loneliness while participating in online lectures are 11.3%.

16) The respondent who has developed new skills like time management or digital literacy through online learning are 48.8%, The respondent who has not developed any new skills like time management or digital literacy through online learning are 51.2%.

## CONCLUSION

The effects of online learning on student performance are multifaceted and depend on various factors. While virtual classrooms offer flexibility and accessibility, their impact on academic outcomes is influenced by instructional strategies, technology integration and individual student characteristics. The research indicates that well-designed online learning experience, coupled with effective teacher-student interaction and support mechanisms can positively contribute to student achievement. However, challenges such as disparities in digital literacy, socio-economic factors and the need for enhanced self-regulations skills may hinder some student success in online environments. The duration and frequency of online learning sessions, coupled with the effectiveness of assessment methods, also play crucial roles in shaping student performance. Enhancement of engagement of the students and finding ways to keep them motivated and make sure they are not distracted. The online lectures must be children oriented while engaging lively and actively with children not just completing the syllabus, but at the same time some thinks the instead of online learning physical classes are good.

## LIMITATION

1) Online learning's is the potential for increased flexibility turning into a drawback, while the flexibility of scheduling in online education can be beneficial, it may also lead to delaying and poor time management, negatively impacting student's performance.

2) On the positive side, online learning allows for personalized pacing and accommodates diverse learning styles however, it can also present challenges in terms of limited real-time interactions with teachers, leading to delayed feedback and potential misunderstandings.

3) Furthermore, the convenience of remote learning may contribute to social isolation and reduced peer collaboration, impacting the development of essential social skills.

4) Despite the convenience, online platforms may not suit all subjects, particularly those requiring hands-on activities or specialized equipment, potentially limiting the depth of understanding in certain areas.

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## BULLYING AND ITS PSYCHOLOGICAL IMPACTS: SURVEY ON STUDENTS

**Sohaam Daddi, Khushi Jain, Vaibhavi Joshi and Nidhi Chandorkar**
Bunt's Sangha's S.M.Shetty College of Science, Commerce and Management Studies
sohamdaddi000@gmail.com, khushiijain15@gmail.com, joshivaibhavi2004@gmail.com and
nidhic@smshettyinstitute.org

**ABSTRACT**
*Bullying is a pervasive and detrimental social phenomenon that affects individuals across various age groups, demographics, and settings. This abstract provides an overview through the researcher's survey which helps to develop an understanding in respect to bullying especially in context with college students. The survey contains collection of questions which gives a comprehensive picture of how students of Mumbai have experienced bullying and their views on it. Bullying manifests in diverse forms, including physical, verbal, social, and cyber bullying. It is characterized by repeated aggressive behaviour, a power imbalance, and intentional harm inflicted on a target. The impact of bullying extends beyond immediate emotional distress, often leading to long-term psychological, academic, and social consequences for victims.*

*Numerous factors contribute to the prevalence of bullying, like encompassing individual, familial, societal, and technological dimensions. Individual characteristics such as low self-esteem, aggression, and a lack of empathy may predispose individuals to engage in bullying behaviours. Family dynamics, peer relationships, and cultural influences also play significant roles in shaping bullying tendencies. In recent years, usage of technology has introduced new dimensions to bullying through cyberbullying, where individuals use digital platforms to harass and intimidate others. The anonymity and wide reach of online communication exacerbate the challenges associated with identifying and addressing cyber bullying incidents.*

*Keywords: Bullying, impact, cyberbullying, psychological, harassment, behaviour etc.*

## INTRODUCTION
The term Bullying stands for a pervasive and detrimental social phenomenon that affects individuals across various age groups, demographics, and settings. This abstract provides an overview of the current understanding of bullying, its various forms, contributing factors, and the implications for both the one who suffers and perpetrators. Additionally, it explores strategies and interventions aimed at preventing and mitigating the adverse effects of bullying.

Bullying manifests in diverse forms, including through spoken or written words or physical, and cyber bullying. It is characterized by repeated aggressive behaviour, a power imbalance, and intentional harm inflicted on a target. The impact of bullying extends beyond immediate emotional distress, often leading to long-term psychological, academic, and social consequences for victims.

Numerous factors contribute to the prevalence of bullying, like encompassing individual, familial, societal, and technological dimensions. Individual characteristics such as low self-esteem, aggression, and a lack of empathy may predispose individuals to engage in bullying behaviours. Family dynamics, peer relationships, and cultural influences also play significant roles in shaping bullying tendencies. In recent years, the coming of technology has introduced new dimensions to bullying through cyberbullying, where individuals use digital platforms to harass and intimidate others. The anonymity and wide reach of online communication exacerbate the challenges associated with identifying and addressing cyber bullying incidents.

Beyond the immediate impact on individual students, bullying also contributes to the broader socio-emotional climate of schools, fostering a culture of fear, mistrust, and aggression. Witnessing or experiencing bullying can engender feelings of helplessness and vulnerability among bystanders, perpetuating a cycle of intimidation and silence that further exacerbates the problem. Thus, addressing the psychological impact of bullying requires a comprehensive approach that addresses not only the needs of individual victims but also the underlying systemic factors that perpetuate a culture of violence and intimidation.

## STATEMENT OF OBJECTIVE
1. To understand the psychological impact of bullying on students

2. To develop an understanding in respect to bullying especially in context with college students.

3. To find ways to tackle it.

4. To understand impact of bullying on students academics

5. To understand the perspective of an individual on bullying.

## RESEARCH METHOD

This research is a descriptive research using empirical technique. The research has been conducted on students. Data research collected for theare from both secondary of primary sources. The secondary sources are research papers and relevant websites. The details are mentioned in reference section. Primary data is collected using sample suwey method. The tool used is questionnaire containing 13 questions. The sample units (respondents) are students. The sample size is 75. The data is presented using simple pie charts and graphs based on each questions. Analysis is done based on pattern of responses.

## LITERATURE REVIEW

Burton (2008) the institutions develop social skills and generate knowledge that enables them to improve their lives and the lives of people around them. The research shows that schools appear to be the place where violence and victimisation develops (Jefthas and Artz 2010). In some countries violence and bullying are major apprehensions in secondary schools across the country.

As mentioned by Small (2015) the students face different ways of violence of which emotional victimisation or humiliation by cyber bullying more frequently on social media than physical victimisation. Isolation, degradation, rejection, and public humiliation are few very common form of bullying outcome observed in institutions. Cyber bullying is the reason for psychological distress with no visible bruises to show as evidence. This may impair the psychological functioning of students.

According to Naarse (2015). Violation occurs many different academic situations, both among teachers and students and among the student peer group. Bullying involves many undesirable, unreciprocated and imposed actions that may have a distressing result on the victim.

Jacobs (2013) says due to this psychological distress a learner feels isolated, helpless and/ or anxious due to class mates and teachers threatening action. This kind of oppression can have long lasting impact on the academic performance and interest of a student to participate in the curricular and co-curricular activities. This may last for long time. It is surprising that though handling mechanism for physical form of bullying is mostly in place by social media based interventions are either not taken seriously or there are no established mechanism to handle them.

Tackman (2008) added that in a long period of time it could result with the student demonstrating confrontational and disruptive behaviour in and out of the classroom. Thus non physical wounds caused by emotional distress need to be identified.

According to Majied (2016), instances of bullying may lead to impact on personality of the victim in such a way that it may change the behaviour and attitude towards the society in general. As a result, they may not develop into proficient adults and are unable to reach their complete potential.

Aluede (2004) advises that learners should not be bullied because it demeans and dehumanises them, destroys their sense of self, causes them to not progress academically, demotivates them from learning, distorts their personality, causes isolation from peers, and confuses, disgraces, and terrifies them. Learners who have been victims of bullying display the following

**Symptoms**
• Excessive anxiety about academic performance;

• Change from positive to negative self-perception;

• dread that educators could hurt them;

• Excessive crying about scholastic activities

• Migraine

## FINDINGS AND CONCLUSIONS

1. 75% of respondents belong to the age group 19 to 24, 23.7% of the respondents belong to the age group 15-18 and only 1.3% of the respondent belongs to the age group 12-14.

2. Survey shows that maximum respondents experienced verbal bullying

3. Survey also shows that the maximum respondents encountered a bully in their school which was over 46.8% of the total respondents.

4. Over 33.8% of the respondents were actually a bully themselves at some point.

5. Only 6.5% of the respondents have never encountered or seen someone else getting bullied. And over 32.5% of the respondents have regularly encountered or seen someone else getting bullied.

6. Over 31.9% of the respondents have managed to ignore the psychological impact they faced due to a bully whereas 19.4% of the respondents had a strong psychological impact on them.

7. Only 49.4% of the respondents were not aware of the anti-bullying laws of India. Also only 10.5% of the respondents find the anti-bullying laws helpful in India.

8. 46.1% of the respondents were neutrally affected in their academics and co-curriculum whereas 5.3% were highly affected.

9. Over 80.8% of the respondents have never asked for help after facing a bully.

10. Survey shows that maximum respondents who were bully are male and the maximum number of respondents who experienced bullying was female.

**Some of the recommendations given by the respondents:**

1. Anti-bullying is merely name sake at many university and educated organizations. The people in charge of keeping the environment bullying free have failed at their task of instilling kindness in their subjects minds. Often bullying victims are overlooked and ignored, which shouldn't happen. Strict actions should be taken against the bully.

2. Stay calm and don't reciprocate, reach out to people.

3. Don't engage with the bully. Verbal bullies hope that you engage with them so that they have an excuse to keep picking on you. If the bully isn't disrupting your personal or work life, don't engage with them. When the bully starts verbally attacking you, remove yourself from the situation if you can. If it's safe for you to do so, simply walk away.

4. Stay confident and talk to someone you trust.

5. Communicating the issue with an adult can be helpful. Educating children how bullying is wrong and what it may lead to.

6. We have to create awareness in every school and college.

In conclusion, understanding and addressing bullying require a collaborative effort that spans educational, familial, societal, and technological spheres. By acknowledging the multifaceted nature of bullying and implementing evidence-based interventions, it is possible to create environments that promote empathy, respect, and the well-being of individuals, ultimately working towards a society free from the detrimental impacts of bullying.

## RECOMMENDATIONS

1. Spreading awareness of ant bullying laws through classroom sessions as our report shows 49.3% individuals are unaware of these laws

2. Young individuals should be taught public speaking or people skills because our report shows 80.3% didn't ask for help which shows lack of communication.

## LIMITATION

1. Since the data was collected through a survey method, it might be possible that participants provided responses which are socially desirable also because of how sensitive the topic might be to some people.

2. Another limitation was the fact that it was a Google form so we couldn't manage to cover all the questions since forms are usually short and simple and doesn't cover vast question banks related to this topic.

3. Also the responses are limited to only 75 people.

4. Since the survey was conducted among students of Mumbai, so the responses may vary of other regions.

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## FACTORS AFFECTING SELF-ESTEEM & IT'S BEHAVIOURAL IMPACT: A STUDY OF GENERATION-Z

**Vaishanya Shetty and Nidhi Chandorkar**
Bunts Sangha's S.M. Shetty College of Science, Commerce and Management Studies, Mumbai
vaishu10804@gmail.com and nidhic@smshettyinstitute.org

**ABSTRACT**
*Self-esteem can be defined as a person's positive or negative attitude towards oneself. The present research is an attempt made to find the level of self-esteem among the Generation Z (Gen-Z).In this study a total of 100 young people of different genders were examined and 64 female and 34 males responded. This study examines the effect of social media, peer relationships and social expectations on the self-esteem of young minds. A generation that is dominated by social media and social expectations, importance of self-confidence is increasing. This research not only deepens our understanding of self-esteem among today's youth, but also provides insights to Educators, Parents and policy-makers to foster an environment conducive to the advancement of one's health. By disclosing the complexities of self -esteem among today's youth, this study aims to provide useful information for the wellbeing and resilience of the young minds.*

*Keywords: Generation Z (Gen Z), Self-Esteem,Social-Expectations,Youth, Attitude, Social Media, Peer-Relationship.*

### INTRODUCTION
Self-esteem can be defined as how much an individual appreciates oneself. While Generation Z (Gen Z) are the individuals who were born between 1997-2012. This generation is typically identified by their high intensity internet based activities. The oldest of them must have just joined the workforce and youngest might be in school.

One cannot deny how powerful mind can be when it is confident and optimistic. Self-esteem is the overall evaluation of a person either in a positive or negative perspective. The factors that influences ones self-esteem is Family-Relationships. Peer Relationship, Academic Achievements, Physical Appearance and Social Media etc. Today self-Esteem is recognized as a major factor in learning outcomes. Is self-esteem important? Why? Self-Esteem plays a major role in one's personal relationship, emotional health and overall well-being. The different types of Self-esteem are Low, Average and High self-esteem. People having low self-esteem tend to always doubt the ability. People having average self-esteem are at times confused in decision making and at times are very confident in what they do. People having high self-esteem never doubt their capabilities and follows the mantra of "Have Faith In Yourself". They are optimistic in life.

This research examines the level of self- esteem in people between the age of 12-27,how confident are they in the social situations ,influence of societal expectations and their opinion on the self-esteem among today's youth .A research conducted basically to understand what are the factors that influence the self-esteem of today's youth.The generation of respondents in present study is the one in which social media has become one of the basic necessity that is influenced by various contents and mistaken the reel life with real life affecting their self-esteem to some extent. When world is going towards digitalization people also believe that social media sometimes has a negative impact on their self-esteem. The individuals of this age group feel that due to Social Media & influencers promoting unreal or out-of-reach lifestyle, the self-esteem lowers further.The GenZs have summed up that social media has negative impact on self-esteem as they tend to compare their lives with others constantly. Due to low self-esteem symptomatic behavior like withdrawal from social situations (both real and virtual), inability to make friends or sustain them, self-criticism etc. are prominently seen. Self-Esteem plays a vital role in developing one's personality.

### STATEMENT OF OBJECTIVE
1. To develop understanding for the concept of Self-Esteem.

2. To find the effect of level of self-esteem on individuals behaviour.

3. To examine the role of family dynamics and influence of human relationship on self-esteem with reference to the Gen Z.

4. To analyze the impact of societal environment and peer pressure on the development of self-esteem among the Gen Z.

5. To identify strategies for fostering resilience and building strong self-esteem ..

6. To compare the level of self-esteem between males and females.

**RESEARCH METHOD**
This is a descriptive research of empirical nature.The data is collected using both Primary data and Secondary data. Primary data are collected by sample survey method. The tool used for collecting data is Questionnaire and Sample size is 100 people.

The interpretation is drawn using percentage of responses. For secondary data, the researcher has relied on the Websites and Research articles.

**PRIMARY DATA PRESENTATION**
Our major emphasis was to overview the amount of self esteem today's youth have.

-In the following survey conducted by us, the age group of 19-21 years have responded in a huge number with a percentage of 65%.

-The youths have majorly responded about how fulfilling societal expectations has reduced their self esteem.

-On taking the feedback on how do they develop their self esteem, most of them stated that they either meditate or perform activities that they like for eg:dancing,listening to music,going to gym or listening to motivational talks.

-Total number of male is 36 and that of female is 64.

-When asked if respondents feel that the Gen-Z lacks Self-Esteem, 53% of people agreed to it.

-The majority of respondents responded that there is a MODERATE influence of Societal Expectations on their Self-Esteem.

**REVIEW OF LITERATURE**
Jenisha Justin Abraham's research was based on the Self -Esteem among college students in India, Bengaluru. The main objective was to figure out the level of self esteem in the undergraduate and postgraduate students and compare them. Her research was also aimed to compare the level of self esteem between male and female.As per her research it was found that there is a significant difference in the self esteem of male and female as well as that of Undergraduate and Post Graduate students.

Anamika Rai, Aarti Bharadwaj and Tamannah Nohwal conducted a research on "SELF - ESTEEM AND BODY IMAGE - A CORRELATIONAL STUDY" on 80 female undergraduate of Delhi University. The main objective was to understand what is their perception regarding self esteem and body image and the link between the two.The research found that there is positive relationship between both as Body Image is a significant part of our personality and therefore affects ones self esteem.Body image results in one self esteem. For eg if an individual is satisfied with the way his body is it will be reflected in his self esteem.Due to shortage of time only female students were examined .

Surbhi Singhal and Nidhi Prakash's research was conducted to understand the level of self esteem and psychological well being among Indian college students living in DELHI NCR. This research concluded that there is a significant positive relationship between Self-Esteem and Psychological Well-Being and there is no relation between self-esteem and psychological well being on the basis of gender. Drew,Michael and Hannes claim that as per their research on Self-Esteem and Social Media the impact that social media has on one's self esteem is person specific within person effects. Priyush Nair and Sanjay Ghosh conducted a research in order to make a comparison between the self esteem of male and female. Their research has found that the females have high self esteem as compared to the males of that age group.Sonia and Nandita conducted a research on impact of social media on Self -esteem with the objective to investigate the connection between self esteem and use of social media. Their research has unveiled a negative correlation between social media usage and self esteem due to high involvement in social media leading to negative perception about ones self image.

**RESEARCH GAP**
Since we found out that majority of researches have focused on impact of social media on the self-esteem of today's youth, there were very few who emphasized on other aspects that would affect the self-esteem of young generation.

## FINDINGS & CONCLUSION

-As per our research it has been observed that majority of GEN-Z people have average self esteem.

-This research has found that people today try to compete with others in the society and try to fulfill the overhyped or unreal societal expectations.

- 16% people agreed that societal expectations has high influence where as 79% people agreed that it has moderate influence and only 5% agreed that it has no influence on their self esteem.

-Where taking professional help for issues like self esteem is a boon,our research has found that 14% of youth have already undertaken professional help in order to improve their self-esteem and 13% of them are currently undertaking it.

-As per our understanding it has been found that there is a lack of self esteem among today's youth which has adverse effect on their physical and mental health.

-Human relationship, peer pressure and societal expectations affects ones self esteem.

- Due to low self esteem people do not feel comfortable in social situations like meeting up with new people, working with new people etc.which has will have an adverse effect on one's future.

- A person with optimistic self esteem will always be determined to achieve what he wants whereas a person with low self-esteem will always have a benefit of doubt about oneself.

-In order to boost ones self esteem they perform various activities like Meditation, Dancing Listening to Music, going to the gym and Reading Motivational books etc.

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## PSYCHOLOGICAL IMPACT OF SOCIAL MEDIA: A STUDY OF INDIVIDUALS BETWEEN 18 TO 28 YEARS

**Rohit Nambiar, Rithwik Kotian, Harshith Kanchan and Nidhi Chandorkar**
Bunts Sanghs S.M. Shetty College of Science, Commerce and Management Studies
rohitnambiar2005@gmail.com, rithwikotian@gmail.com, harshithkanchan609@gmail.com and
Nidhic@smshettyinstitute.org

**ABSTRACT**
*In an era dominated by digital connectivity, this research explores the intricate interplay between social media usage and the psychological well-being of the young generation (18-28). Examining platforms like Facebook, Instagram, Twitter, and TikTok, the study aims to shed light on how these virtual spaces shape cognitive, emotional, and social development. The objective is to understand the correlation between social media engagement and psychological well-being, investigating the roles of social comparison, self-esteem, and social media content on self-perception, emotional regulation, and mental health outcomes. The research also aims to uncover mitigating factors and coping mechanisms contributing to resilience against negative psychological effects. Utilizing an online survey through Google Forms, the study hypothesizes that prolonged social media use is associated with higher anxiety, depressive symptoms, and diminished self-esteem among the youth. The literature review synthesizes existing research on mental health, identity formation, interpersonal relationships, and cognitive effects, revealing potential adverse effects while emphasizing the need for a nuanced understanding. The conclusion highlights the complexity of these relationships, calling for further research to inform interventions, policies, and educational initiatives for a balanced and resilient young generation in the digital age.*

*Important Terms: Social media usage, psychological wellbeing, young generation, social comparison, prolonged social media use.*

## INTRODUCTION
In an era dominated by digital connectivity, the pervasive impact of social media on the psychological well-being of the young generation has become a subject of increasing concern and scholarly investigation. The omnipresence of platforms such as Facebook, Instagram, Twitter, and TikTok has transformed the landscape of social interactions, shaping the way young individuals perceive themselves, others, and the world around them. This research endeavours to delve into the intricate interplay between social media usage and psychological outcomes among the youth, shedding light on the multifaceted dimensions of influence that these virtual spaces wield on their cognitive, emotional, and social development. As we navigate this complex terrain, understanding the psychological dynamics at play becomes imperative for crafting informed interventions, policies, and educational strategies that promote a balanced and resilient young generation in the digital age.

Moreover, the rapid evolution of social media introduces novel challenges, from the cultivation of self-identity to the impact on interpersonal relationships and mental health. Unravelling the nuances of these dynamics requires a comprehensive examination that considers the intersection of technological advancements, social dynamics, and psychological processes. This research aims to contribute to the growing body of knowledge surrounding the psychological implications of social media usage, fostering a nuanced understanding essential for addressing the evolving needs of the young generation.

## STATEMENT OF OBJECTIVE
1. To study various reasons and platforms of accessing online social media.

2. To examine the relationship between social media engagement and the psychological well-being of the young generation.

2. To investigate the role of social comparison due to social media interactions on self-esteem and in shaping individuals' self-perception.

3. To analyse the impact of social media content on emotional and cognitive outcomes among young users.

4. To explore the potential mitigating factors and coping mechanisms that contribute to resilience against negative psychological effects.

5. To provide insights into designing targeted interventions, educational programs, and policy recommendations to promote a healthy and balanced digital experience for the youth.

## RESEARCH METHOD

This research is a descriptive research using empirical technique. The research has been conducted on young generation between the age group of 18-28 data collected for the research. Data collected for the research are from both secondary and primary sources. The secondary sources are research paper and relevant websites. The details are mentioned in the reference section. Primary data is collected using sample survey methods. The tools used is questionnaire containing 11 question. the sample units are students .The sample size is 60 the data is presented using simple statements based on each question. Analysis is done based on pattern of responses.

## LITERATURE REVIEW

Social media has become an undeniable force in shaping the lives of the young generation. While offering opportunities for connection, self-expression, and information access, its psychological impact presents a complex and multifaceted picture. This review examines six recent research papers exploring various aspects of this impact:

According to Andreassen et al (2023): This longitudinal study followed Norwegian adolescents over six years, investigating the link between social media use and mental health symptoms. Findings suggest a correlation between increased social media use and higher levels of anxiety and depression, particularly among girls and those with pre-existing vulnerabilities.

According to Lee et al. (2022): This study explores the mediating role of self-objectification and social comparison in the relationship between social media use and mental health issues among Korean adolescents. Results indicate that increased social media exposure leads to greater self-objectification and social comparison, ultimately contributing to depression and anxiety symptoms.

According to Wang et al. (2023): This study delves into the reciprocal relationship between social media use, depression symptoms, social skills, and loneliness among Chinese adolescents. Findings suggest a complex interplay, with depression increasing social media use, which in turn amplifies feelings of loneliness and hinders development of social skills, further exacerbating depression.

According to Błachnio et al. (2022): This study investigates the relationship between cyberbullying, depression, and social connectedness among Polish adolescents. Findings suggest that cyberbullying significantly increases depression risk, with lower social connectedness acting as a potential amplifier.

According to Coyne et al (2023): This review article examines the various ways social media shapes adolescent identity development, highlighting both positive and negative aspects. While providing opportunities for exploration and self-expression, social media can also contribute to identity confusion, peer pressure, and unrealistic comparisons.

According to Hussain et al., (2023): This narrative review provides a comprehensive overview of research on the impact of social media on mental health in young adults (age 18-29). It identifies key challenges such as cyberbullying, FOMO (fear of missing out), and distorted self-perception, while also acknowledging potential benefits like positive social connections and support networks.

**Primary Data**

1. **Details of Age group of Respondents**: Age group of 18 to20 years have responded. The majority of responses are from the age group between 18 to 20 total of 70% followed by age group of 21to 25 with total percent of 20% and the remaining 10% was from 26 to 28 age group.

2. **Details of Social Media platform used Most by Youth**: All respondents use social media, with Instagram being the most commonly mentioned platform. However, preferences varied among Facebook, Snapchat, Twitter, and YouTube.

Instagram: 83%, Snapchat: 35%, YouTube: 58%, Facebook: 32%, Twitter: 21%, Other: 5%

3. **Details of social media contribute to increased anxiety and stress among the youth:**

Opinions differ on whether social media contributes to increased anxiety and stress among the youth—some believe it does, while others may not see a significant impact.

4.**Details of cyberbullying occurs on social media platforms among the younger generation**: People have varying views on how often cyberbullying happens on social media among the younger generation some think it occurs frequently, while others may perceive it as less common Often: 35%, Occasional: 33%, Rare: 26%

5. **Details of awareness of young people about the potential manipulation of information and fake news on social media**: Awareness levels vary among respondents. Some are very aware of social media's influence, while others are not very aware, reflecting the highest and lowest levels of awareness.

6. **Details of what extent do you believe social media impacts the self-esteem of young individuals**: Respondents hold varying beliefs regarding social media's overall impact on life. Some strongly agree to its significant effects, representing the highest response, while others may disagree or express more neutral views.

## CONCLUSION

1. **Social Media Platforms Preference:** Instagram is the most commonly used platform, followed by YouTube and Snapchat. Facebook and Twitter are also widely used.

2. **Frequency of Usage:** A significant number of participants use social media very often or often, indicating high engagement.

3. **Impact on Relationships:** Views on how social media affects relationships are diverse. While some believe it improves relationships, others think it deteriorates them.

4. **Influence on Personal Opinions:** A majority agree that social media influences their opinions, but the extent varies.

5. **Awareness of Social Media Influence:** Participants show varying degrees of awareness regarding the influence of social media on their lives.

6. **Exclusion and Inclusion Perspectives**: Some participants associate social media with exclusion, while others see it as a tool for inclusion.

7. **Gender Differences**: There's no clear gender pattern in responses; both males and females have diverse opinions.

8. **Age Group Insights:** Responses differ among age groups, with younger participants more inclined to strongly agree on social media's impact.

9. Neutral or Uncertain Responses: A considerable number of participants provide neutral or uncertain responses, indicating a complex relationship with social media.

The data reveals a nuanced perspective on social media, with individuals experiencing and perceiving its impact differently. While some view it positively, associating it with relationship improvement and inclusivity, others express concerns about its potential negative effects, such as exclusion and relationship deterioration. Awareness of social media's influence is present, but opinions on the extent of that influence vary widely. The data emphasizes the need for a nuanced understanding of individual experiences with social media, considering diverse views and the complexity of its effects on relationships and personal opinions.

## RECOMMENDATIONS

Considering the diverse opinions on social media impact from the provided data, it's clear that individual experiences vary. While some believe social media significantly influences relationships, others think it has no substantial impact. It's crucial for users to navigate these platforms consciously, balancing their online presence. For those who feel social media improves relationships, fostering positive connections is key. On the other hand, those concerned about its negative effects should be mindful of potential drawbacks. It's evident that awareness plays a pivotal role, emphasizing the need for users to stay informed about the influence of their online interactions. Striking a balance and being aware of the impact can contribute to a healthier and more positive social media experience for individuals.

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## STRESS AND FACTORS INFLUENCING STRESS: A STUDY OF COLLEGE STUDENTS

**Dhruvi Parab, Bhumi Gohil, Sakshi Kurhade and Nidhi Chandorkar**
Bunts Sangha's S.M. Shetty College of Science, Commerce and Management Studies, Powai, Mumbai
dhruviparab2004@gmail.com, gohilbhumi15@gmail.com, sakshikurhade05@gmail.com and
nidhic@smshettyinstitute.org

**ABSTRACT**
*Although the term stress is primarily used in physics, it has become associated with our lives. Competence in academics worldwide results in students feeling stressed. This study is designed to convey the knowledge of stress management strategies among college students. The survey was administered to the participants through an online survey. Students are very likely to experience some or many stressors that will test their coping abilities: adjusting to a new environment, evaluating hard work, making new friends, becoming independent, solving problems, and countless other challenges. On closer look, college students face many challenges in their daily lives and hence these challenges present the whole concept of college life and very strong if not resolved it will cause stress, it will only increase and affect their studies also their thoughts and well-being. Awareness camps, social media camps, workshops, seminar maybe conducted to create awareness on stress management techniques. The sample size for study was 100 college students aged between 17–22 years.*

*Keywords: college students, stress, stressors, management techniques, online survey.*

## INTRODUCTION
According to Dr. R. Sathya Devi, College is a time of great excitement and memories for teenagers. College is a time of celebration for the vibrant culture and social connections of college students. Through the presence of friends and participating in academic and co-curricular activities, one can experience enrichment and growth. Equips the adolescents for their adult life. College students are at a critical point where they will be an adult. Supposedly, those in the society are the foremost. They need to increase their stress levels management. Having management skills is crucial for maintaining good health once one has entered society. From a child's birth until adulthood, humans experience an early stage of development known as escapism. The transition to adulthood. At this stage, students are undergoing rapid physical changes and mental advancements. Mental development and physical change may be incompatible.

According to Amandeep Kaur, the social environment can lead to problems due to insufficient support modifications. The difficulties could lead to additional psychological issues and even trigger a reaction and distinctive actions. Teenagers face a perilous phase during their teenage years. Experience self-discipline and confusion about one's responsibilities. Stress is mainly caused by Academic exams, social interactions, romantic issues, life transformations, and vocational advancement. The occurrence of stress can result in psychological, physical, and behavioural consequences. This study explores the sources and outcomes of stress for students in college.

According to Rais Ahmad, Stress can be a healthy and adaptive response of people to a threat by mobilizing their energy towards stressors. Therefore, it is important to realize that a certain level of stress is essential for students in a way that motivates them to actively progress on their academic journey, would otherwise be inactive and uninteresting creatures. Many researchers have also noted that stress is not always negative. It also makes a positive motivational contribution to people's lives. Take exam stress or academic workload, for example, which can motivate and empower a college student to do so successfully manage their academic tasks and increases academic performance and creativity. However, if individuals fail to utilize effective stress coping mechanisms cope with a stressful situation, their feeling of stress may persist over time and, on the contrary, become more vulnerable the development of serious physical and psychological problems.

## STATMENT OF OBJECTIVE
1. To study the factors affecting stress level among individuals

2. To assess the level of stress among college students.

3. To find out the cause and factor of stress among students

4. To develop a comprehensive understanding of the various stressors affecting college students, considering academic, social, financial, and personal factors.

5. To encourage the adoption of healthy coping mechanisms by promoting activities such as regular exercise, mindfulness and effective time management.

6.  To reduce or eliminate negative effects of stress on persons emotional, physical and mental well-being.

## RESEARCH METHOD USED

This research is a descriptive research using empirical technique. The research has been conducted on college students. A structured questionnaire was designed using google form, featuring only closed ended questions. The primary data was conducted of the age group of 17-22 years. The sample size of the research is 100. Utilizing a convenience sampling approach, by distributing the survey link through college communication channels, social media, and relevant student forms. Primary data is collected using sample survey method and the secondary sources are collected from research papers, journals and relevant websites. The data is presented based on each question. Analysis is done based on pattern of responses.

## LITERATURE REVIEW

According to Geeta Jain et al (2018): This study stated that the academic pressure creates a lot of negative impact on students, but the researcher also stated that the stress level also increases because of other problems such as family pressure, job security, financial problems, and other social problems. Parents should support their children.

According to Rais Ahmad et al (2021): This study investigated that the stress is mainly faced by the academic pressure. The researcher concluded that there are no significant differences in the level of stress based on gender. The stress level is moderate in both the genders.

According to Fayaz Ahmad Bhatt et al (2019) : This research concluded that the cause of stress is mainly academic pressure and a slight level of stress is caused by other factors. The researcher also concluded that the students have a high stress called 'distress'. The researcher has suggested the college to take the required measures to lower the stress level among students.

According to Dr.R. Sathya Devi et al (2015) in their study stated that the stress affects the mental health and physical health. The students get more and more emotional and loses confidence in themselves. The main reason for stress is academic stress and future stress. The researcher has given suggestion to lower the level of stress by meditating, spending time with their loved ones, cherishing their hobbies etc. The major amount of stress is also caused by social media and social factors. Mainly students compare themselves with others and due to this a level of stress is caused. The college should provide with proper training so that the students can be eligible to get their dream jobs and most importantly their parents should show support and love towards their children and motivate them.

According to Dr. Mathew C.P. (2017): This study shows that each student is suffering from different kinds of stress and they do not have proper level of coping strategies. The main stress for the students is time concerns, fear of failure, classroom interactions, economic issues and some of the academic factors for stress in students. Other than that, unlimited expectations of parents upon their children also make them stress.

According to Sahebkar Panahi (2017) states that the stress has both negative and positive impact. Only the negative sides get the recognition the most. Many disorders originate due to stress. Each person has different stressors in life the physician should give different treatment to everyone.

## PRIMARY DATA PRESENTATION

### 1.  Age of respondents
The result of a survey in which student aged 17-22 were asked about their opinion for stress caused. Majority of the respondent are of the age group of 18-20 years which is (83%), the second age group i.e. 20-22 were (9%), the age group of 17-18 were only (8%).

### 2.  Academic year of respondents.
The response collected from undergraduate students is (88%), postgraduate is (7%) and junior college is (5%).

### 3.  Overall stress level of respondents.
According to the data received one can conclude that many students have moderate level of stress which range between 3-4.

### 4.  The no. of respondents often experiencing symptoms of stress?
The largest segment at (52%) represents respondents who experience stress sometimes, the second largest segment at (21%) represents respondents who frequently experience stress, the next segment at (16%) signifies respondents who rarely experience stress, the segment at (8%) indicates respondents who experience stress very often and the smallest segment at (3%) represents respondents who never experience stress.

What are the main sources of stress in your life (e.g., academics, relationships, finances, etc.)?

100 responses
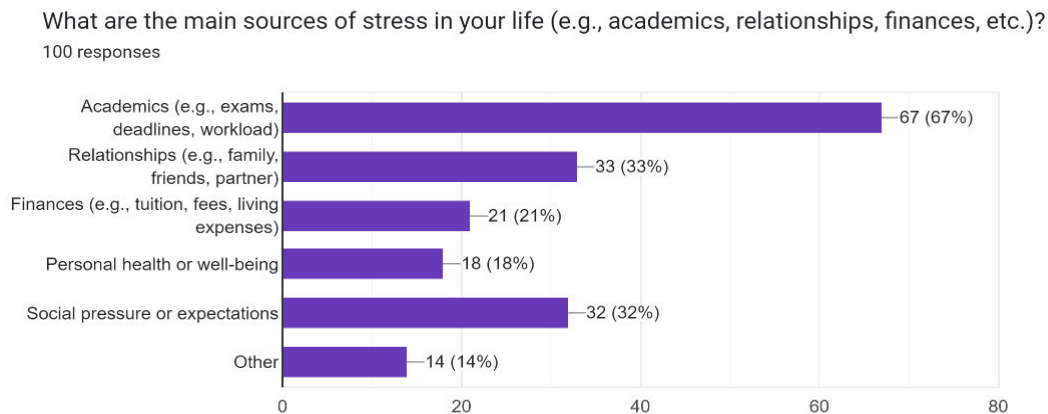


The above graph represents the distribution of different stressors among the respondents the largest segment at (67%) indicates that the majority of respondents report experiencing stress related to academic factors, the second-largest segment comprising (33%) represents individuals who report stress related to relationships, the segment at (32%) indicates stressors related to social pressures, the segment at (21%) signifies respondents experiencing stress related to financial matters, the next segment at (18%) represents individuals reporting stress related to personal health and well-being and the smallest segment at (14%) represents a category labelled as "other stressors".

**5. The strategies used by respondents to manage stress.**

The segment at (60%) indicates that a substantial majority of respondents manage stress by taking breaks, the segment comprising (54%) represents respondents who find solace in spending time with their loved ones as a stress management approach, (42%) segment indicates that a significant portion of respondents uses exercise or physical activity as a stress management strategy, the segment at (13%) signifies respondents who use relaxation techniques as a stress management strategy, (7%) segment represents category labelled as "other", the segment at (4%) represents respondents who seek professional support by talking to a counsellor, the smallest segment at (3%) suggests respondents resorting to unhealthy coping mechanisms.

**6. The effectiveness of current coping mechanisms of respondents.**

The effectiveness of the current coping mechanisms used by respondents in managing stress. This segment suggests that (22%) of the respondents believe their current coping mechanisms are effective in managing stress. The largest segment, at (64%) represents individuals who are uncertain about the effectiveness of their current coping mechanisms. The smallest segment, at (14%), indicates respondents who believe that their current coping mechanisms are not effective in managing stress.

**CONCLUSION**

1. The study illuminated a diverse array of stressors affecting college students, including academic pressures, relationship dynamics, financial concerns, personal health, and social pressures.

2. Coping mechanisms varied among respondents, with a substantial number engaging in exercise, spending time with loved ones, and taking breaks.

3. These strategies reflect a mix of interpersonal, physical and self-directed approaches.

4. The majority of respondents reported experiencing stress related to academic factors.

5. A significant proportion of respondents express uncertainty about the effectiveness of their current coping mechanisms.

6. This highlights the need for targeted intervention and support services to guide students towards more effective stress management strategies.

7. A small percentage reported resorting to unhealthy coping mechanisms, emphasizing the importance of promoting awareness and providing alternatives to mitigate potential long-term consequences.

8. In conclusion, by acknowledging the diverse stressors and promoting effective coping strategies, educational institution can foster an environment conducive through the holistic well-being of their students.

## RECOMMENDATION

1. Establish and enhance mental health programmes on campus that provide counselling services, support groups, and workshops.

2. one should properly manage their time and should have a daily routine while examination to lower their academic stress.

3. The students should engage themselves in the activities that they love doing.

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## DECODING IMPULSIVE BUYING: EXAMINING TRIGGERS, INFLUENCES AND CONSEQUENCES IN CONSUMER CHOICES

**Ankita Dharewa, Bhavya Shetty and Steffi Salve D'Souza**
Bunts Sangha's S.M. Shetty College of Science, Commerce and Management Studies, Powai
dharewaankita@gmail.com and shettybhavya001@gmail.com

**ABSTRACT**

*This research delves into the complex phenomenon of impulsive buying behavior, seeking to decode its intricacies. The primary objective is to gauge the level of awareness and consideration individuals exhibit regarding the long-term consequences stemming from impulsive buying tendencies. By understanding the cognitive processes involved, we aim to shed light on the psychological factors influencing impulsive decision-making.*

*Another focal point of this study is the assessment of how advertisements contribute to impulsive buying decisions. Through a comprehensive analysis of various advertising strategies, we aim to identify patterns and mechanisms that intensify impulsive tendencies. Exploring the symbiotic relationship between advertisements and impulsive behavior will provide valuable insights into the external influences shaping consumer choices.*

*Furthermore, the research extends its scope to investigate the preferred product categories that dominate impulsive purchases. By scrutinizing diverse sectors such as clothing, electronics, food, beauty items, and home decor, we seek to identify patterns in consumer preferences. Unraveling the product categories that most frequently trigger impulsive buying will contribute to a nuanced understanding of the market dynamics associated with spontaneous consumer behavior.*

*In conclusion, this multifaceted research endeavors to decode impulsive buying behavior by examining awareness, assessing the impact of advertisements, and exploring the product categories that play a significant role in shaping impulsive purchasing decisions. The findings aim to provide a comprehensive understanding of the factors influencing impulsive behavior, offering valuable insights for marketers, psychologists, and policymakers alike.*

*Keywords: Impulse buying, Product categories, Advertisements, Impact*

## INTRODUCTION

Impulse buying is the action of making unplanning buying decisions without thinking about its innate qualities or its benefit to the consumer. It is spontaneous in nature as there is no rational thinking and purely persuaded by instant urges or emotional responses. In modern times consumers enjoy unparalleled access to an excess of affordable goods, which is unmatched in history.

Humans are driven by strong emotions. The emotional side of the human brain is called the limbic system. It is responsible for emotions like anger, joy, fear, and anxiety. The rational side deals with reason and logic. Our decisions are often the outcome of the conflict between these two systems. In times of stress, anxiety logic is often overpowered by emotion. During covid 19 toilet paper became out of stock in US markets. (Jiaxuan li) The act of buying toilet paper was in response to dealing with stress in two ways. Gradually the purchase provided relief due to emotional satisfaction retained from the purchase. Purchasing essential items during the pandemic helped in establishing a sense of control among the uncertainties.

Companies subtly use marketing gimmicks to influence us to buy products which we do not even need. Discounts such as buy-one-get-one-free, percentage of sales, clearance sales are designed so that the consumer acts on their impulse and makes immediate purchases. Consumers find themselves excited and satisfied to find such a good deal. This also leads to a good relationship with the retailers. (M.s.Kathir, Amritharaj,2023)

Online shopping also plays a pivotal role to make the consumers give in to the temptation as consumers seek instant gratification and reward through it. Previous research states that impulsive purchases are 5% more likely than offline. (Nielsen 2017). Supposedly online shopping creates a more favorable environment to shop on impulse due to delivery options, one clicks order, EMI options (Verhagen and Dolen 2011).

The research decodes the factors that influence spontaneity among consumers. The research navigates the psychological and situational factors in the evolving marketplace becoming imperative for businesses and academic scholars.

## STATEMENT OF OBJECTIVE

1. To gauge the consequences resulting from impulsive buying.

2. To assess the impact of advertisements on impulsive buying decisions.

3. To explore the preferred product categories for impulsive purchases, identifying whether clothing, electronics, food, beauty items, home decor, or other products dominate.

4. To Investigate the demographic profile of impulsive buyers, focusing on age, gender, and occupation to understand potential correlations.

5. To suggest strategies to organization for better advertising and marketing.

## RESEARCH METHODOLOGY

This research is descriptive research using empirical technique, conducted on consumers in Mumbai. Data collected for the research are from both secondary and primary sources. The secondary sources are research papers, books, newspapers article, and relevant websites. The details are mentioned in the reference section. Primary data is collected using a sample survey method. The tool used is a questionnaire containing 10 questions. The sample units (respondents) are students, neighbors, relatives etc. The sample size is 80. The data is presented using pie charts and graphical methods based on each question. Analysis is based on pattern of responses.

## LITERATURE REVIEW

Impulsive buying has always been a topic of interest to understand consumer psychology and frame marketing strategies around it. The contributions of scholars regarding this phenomenon delves into triggers, influencing factors and emotions.

Rook (1987) examined the emotional dynamics of impulse buying. Accordingly, the driving forces behind impulsive buying is influenced by "spontaneous urges to buy", buying impulse becomes the center stage due to" psychological impulses", association of impulse buying with "excitement", product placement being the" fantastic force", presence of" hedonic elements". The research emphasized that marketing factors affecting impulse buying need to be examined and changed, as various marketing factors such as credit cards and 24hour service act as a mediator to support impulsive purchases.

Hussain, Syed, Rehman, Akhtar (2019) accounted time availability, sales promotion, friendly employees, store environment, family influence connotes positive relationship towards impulse buying. Their findings support (Yu and Bastin 2010) that sales promotion attracts more due to price reduction and consumers becomes ignorant towards quality of the product. Friendly salespeople tend to boost sales (Yu and Bastin 2010) if they facilitate help during product selection. Arrangement of commodities, lightings and colors affect consumer emotions being consisted with previous research, Xu (2007).

Sirhindi (2010), states that with rapid acceptance of internet consumers are exposed to marketing stimulus which promotes impulse buying. Anonymity, easy access, greater variety of goods available, marketing promotions, use of credit cards, shopping services, relatively low prices and comprehensive information about products are the influencing factors that stimulate impulse buying. LaRose and Eastin (2002) online store features encourage impulse buying. Also, impulsive buying is more compulsive among college students.

Rani M and Catherine (2023), the findings indicate a noteworthy correlation between income and impulsive purchasing, various product categories and the inclination for impulsive buying. Additionally, discounts and offers emerge as the most influential factors driving impulsive online purchases, coupled with the desire for mood upliftment and immediate gratification of needs. The predictive model yields a statistically significant adjusted $R^2$ value of 0.671 for impulsive buying.

Alemu1 and Zewdie (2021) signify that age, gender, education and income influence impulsive buying. The research established that young people are more to impulse buying than older people. Similarly, personality traits and impulse buying have significant relationship. The extrovert personalities tend to make more impulsive purchases among the big five personalities.

Pradhan (2016) identified certain factors that trigger impulse buying such as cash availability, consumer mood, store environment, store design, time availability, promotions offered, store ambiance and ATM facility. Products such as grocery, personal care items and accessories are often bought on impulse while products such as electronics and kitchenware are hardly bought on impulse as they are high value products which require information, time and are generally pre planned.

While these studies have shed light on our understanding of impulsive purchases, a gap exists in these findings. This research strives to bridge the gaps by considering the triggers, influences and consequences in impulsive buying actions.

## PRIMARY DATA PRESENTATION

### 1. Demographics

The research shows that 57.5% of respondents belong to the age group below 20. 20% of respondents belong to the age group of 20 to 30. 10% of respondents belong to the age group of 30 to 40. 10% of respondents belong to the age group of 40 to 50. 2.5% of respondents belong to the age group above 50. The research was conducted among 80 respondents, of which were 13 males and 67 females. 68.8% of respondents belong to the category of student. 8.8% of respondents belong to the category of professional.16.3% of respondents belong to the category of homemaker. 6.3 % of respondents belong to the other categories.

### 2. Impulsive Buying Habit

50% of the respondents impulsively buy clothing and accessories. 8.8%% of the respondents impulsively buy Electronics and Gadgets. 30% of the respondents impulsively buy Food and Snacks. 8.8% of the respondents impulsively buy Beauty and personal care items. 1.3% of the respondents impulsively buy Home decor. 1.3% of the respondents impulsively buy other categories of products. 37.5% of the respondents impulsively buy occasionally. 35% of the respondents impulsively buy rarely. 25% of the respondents impulsively buy frequently. 2.5% of the respondents impulsively buy almost never. 43.8% of the respondents impulsively buy from stores. 18.8% of the respondents impulsively buy from stores. 37.5% of the respondents impulsively buy from both stores and online.

### 3. Triggers & influences

68.8% of the respondents impulsively buy due to discounts. 11.3% of the respondents impulsively buy due to extra money. 3.8% of the respondents impulsively buy due to peer influence. 7.5% of the respondents impulsively buy due to emotional state. 8.8% of the respondents impulsively buy due to limited time offer. 33.8% of the respondents impulsively buy occasionally from the influence advertisements. 22.5% of the respondents impulsively buy very likely from the influence advertisements. 27.5% of the respondents impulsively buy rarely from the influence advertisements. 16.2% of the respondents impulsively never buy from the influence advertisements.

### 4. Consequences of impulsive purchases

38.8% of the respondents have limited impact on impulsive buying. 30% of the respondents have moderate impact on impulsive buying. 6.3% of the respondents have severe impact on impulsive buying. 25% of the respondents have no impact on impulsive buying. 58.8% of the respondents sometimes regret due to impulsive purchases. 20% of the respondents rarely regret due to impulsive purchases. 16.2% of the respondents almost never regret due to impulsive purchases. 5% of the respondents frequently regret due to impulsive purchases.

## FINDINGS & CONCLUSION

To sum up, this study on decoding impulsive buying has shed light on the complex process of consumer decision-making. The 80-respondent survey results show noteworthy trends in several behavioral and demographic areas

Firstly, more than half of the respondents (57.5%) are below the age of 20, indicating that younger people tend to make impulsive purchases more often. Both males (16.2%) and females (83.8%) showed a tendency for impulsive buying.

This finding highlights that students constitute the largest portion (68.8%) of impulsive buyers. About 37.5% of respondents admit to occasionally making impulsive purchases, while 35% do so rarely.

Clothing and accessories are the top products that trigger impulsive buying (50%), and physical stores are the preferred places for such purchases (43.8%).

Interestingly, advertisements have a positive influence on impulsive buying decisions for most respondents. Discounts are the most powerful triggering factor, affecting 70% of the participants.

When it comes to long-term consequences, 38.8% of respondents believe impulsive buying has limited impact, while 30% think it has a moderate impact on their lives.

This research not only shows us current trends in impulsive buying but also explores the psychological factors and external influences behind this behavior. This information can be helpful for marketers, advertisers, and

individuals looking to understand and deal with the complexities of impulsive buying in today's ever-changing market.

## LIMITATIONS

Since the data was collected through survey method, it might be possible that participants provided responses which are socially desirable or have a tough time remembering impulsive buying situations accurately, introducing biases in the discovery. Even though the study aims to inspect influences, triggers and factors influencing impulse buying it may not include all potential factors influencing impulse buying. Unique triggers or subtle factors may not be discovered. The study also denotes a significant gender imbalance in the collected sample with only 13 male respondents compared to paramount female respondents. This disparity poses a limitation in understanding gender specific insights crucial for thorough exploration of impulsive customer choices.

The study inspects the influences of impulse shopping, but it does not dig deep into bottom psychological factors such as cognitive processes or personality traits which often induce impulse buying decisions.

## RECOMMENDATIONS

It is recommended to engage with diverse customers by tailoring different marketing strategies to different genders, ages and occupations. Similarly, visibility and accessibility notably in the clothing and accessories category is important as they are often bought on impulse. A strong presence in both offline and online stores can act as an advantage as buying urge tends to act more when the products are readily available to consumers. To lure customers to can act as a tool as it creates a sense of urgency among consumers, making them act on impulse. The economic benefit gives motivation to seize the opportunity of reduced cost. The consumers also feel a sense of satisfaction for finding such a good deal. Further, the products should be rich in quality to exceed consumer expectations which will justify impulsive purchase decision in customer's eyes .

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## EXPLORING THE PURCHASING PATTERN AND PREFERENCES OF GENERATION Z WITH RESPECT TO MOBILE PHONES

**Manasi Bhagat, Rutika Poojari and Steffi Salve**

manasibhagat28@gmail.com, poojarirutikababu@gmail.com and steffis@smshettyinstitute.org

**ABSTRACT**

*This research paper focuses on exploring the purchasing pattern and preferences of Generation Z. Generation Z was born from 1996 to 2010, and ranges between 13 to 28 years old.*

*This research paper is written using a descriptive and quantitative method, the authors conducted an online survey and received 101 responses. An Online survey is used as a measurement method. These 101 responses are limited to Mumbai City, so it is not necessary that people in other cities or countries have the same mindset or attitude. Here the purpose of the study is to determine what factors or elements influence customers' purchasing decisions and to learn more about consumer preferences. Generation Z is unlike any other generation born into a world of technology, and they expect things like mobile phone to be smart and speedy, which is not surprising. Generation Z is more intelligent generation due to their upbringing in a technologically advanced society. They are more open minded hence they like to prefer innovative products.*

*Generation Z is not brand loyal or trustworthy instead, they are willing to shift their opinion in order to obtain the finest offer and advantages. They weigh or consider numerous factors before making a purchase. Generation Z is greatly influence by opinion leaders, families and Peer group.*

*Keywords: Generation Z, Purchasing decision, Preference, Mobile phone*

## INTRODUCTION

Through the application of this research report, businesses may better identify and select their target market and create efficient marketing strategies. It can also be used to identify the purchasing behavior of generation Z consumers. To satisfy the unique needs of customers, businesses can create new items or enhance their current offerings. In the meantime, a number of additional elements, including social, economic, and personal ones, are impacting consumers' purchasing decisions.

Generation Z comprises individuals who were born between 1996 and 2010. The digital age, COVID-19, changing financial conditions have all influenced this generation. The upbringing of Generation Z has affected their actions. This generation of today grew up with worries about climatic disasters, pandemic lockdown, and an oncoming economic collapse.

When it comes to the various customers' patterns of consumption, consumer behavior is a constantly evolving process. If we divide up the customer base into distinct generational groups, we might discover that Traditionalists, Baby Boomers, Generation X, Generation Y, and the rapidly changing Generation Z all have unique traits and are clearly distinguished from one another.

Customer preferences are the assessments and decisions that customers make about the goods and services that are accessible to them, taking into account many aspects like cost, convenience, quality, and individual preferences. Over time, a person's preferences may alter as a result of fresh experiences, adjustments to their lifestyle, and the introduction of new goods.

The process a consumer goes through to determine a need, generate possibilities, and select a particular product and brand is known as the purchase decision.

Mobile phones are portable phones that can make and receive calls over a radio frequency link while the user is traveling within a telephone service area. In North America, mobile phones are referred to as cell phones since modern mobile phone services employ a cellular network architecture.

## OBJECTIVES OF RESEARCH

1. To study the purchasing pattern and preferences of customers.

2. To discover preferences of Generation Z about mobile phone.

3. To examine every element that affects and ultimately encourages a consumer to purchase a smart phone in the Indian market.

4. To offer suggestions regarding consumer needs of Generation Z to marketers and producers.

## RESEARCH METHODOLOGY

This descriptive research conducted using Empirical Technique. The Research is conducted on Purchasing Pattern and Preferences of Generation Z with respect to Mobile Phones. The data is collected from both Primary and Secondary sources. The secondary sources are research papers, books and relevant website. The specific details of this sources are mentioned in references. In this research paper quantitative analysis is used so that it can cover more data. This paper includes current data to determine the current preferences and purchasing pattern of mobile phone in Generation Z. Google Forms was used to create online data collections that were used to administer the questionnaire. Tool for collecting information is questionnaire comprising of 10 questions. The primary data is presented using sample statement based on each question and analysis is done by observing the pattern of responses by the sample units. 101 responses were gathered via an online survey form. Data was collected over the course of one month. The majority of those who have responded are employed and students. Most of the respondents has a smartphone, which is required in order to take part in the poll. There were ten questions in the questionnaire, some of which were demographic in nature. Since the majority of respondents believe that a mobile phone is an essential tool for daily living, this research has gained more traction. The study is essential for understanding Mumbai City's customers' preferences about mobile phones in the current environment. The purpose of the study is to inform mobile companies about the need to build products that meet customer expectations.

## REVIEW OF LITERATURE

### Shanmathy S. Etal June (2022)
The primary goal of this research is to maximize the profit of firms by understanding and reviewing their consumers' behaviors. This paper categorizes consumers based on location, age, price of their purchases and their feedback that they provide for a specific good and so on. The sentiment analysis conducted on consumer feedback so that it can be used for better understanding of consumer's thoughts on a product and their assumptions when purchasing a similar product.

### Dr. A. Ananda Kumar (2016)
This study examines how consumers identify their needs, gather information, decide choices, and make purchasing decisions. Consumers make a list of choices before making a purchase, beginning with their willingness to buy. Analysis demonstrates that the majority Customers strongly think that brand loyalty influences their purchasing behavior and decision-making processes. This helps the store achieve its aims and objectives

### Shashidhara D. and Dr. Chandramma M. (February 2018)
Their goal was to comprehend the idea of customer preferences and to determine and evaluate which mobile phone characteristics consumers most valued. A lot of weight has been placed on social media and other mobile phone uses in addition to the more traditional ones. This study serves as a warning to corporations regarding outdated characteristics such as size, color, and interface options on mobile phones.

### Singh A. (April 2021)
Their goals were to determine the degree of customer satisfaction with smart phones and the Factors that influence smart phone usage. This research report states that most of the focus qualities had an impact on respondents' impressions of brands. Among other things, affirmation for enhancing respondents' lives and the seller's counsel was not very high. This implies that recommendations made by sellers do not have a significant impact on consumers' opinions of a brand

### Chauhan D. Etal (2014)
Their goal was to determine the elements that Gujarati people Generation Z customers consider important while making a mobile phone purchase. A study on Generation Z investigates what factors influence them when buying a phone. They came up with some key influences, including features and price that influence the purchase decision of Generations Z consumers in Gujarat.

### Naher S. and Islam M. (June 2019)
The author's goal was to determine which mobile phone's country of origin influenced generation Z consumers. Another goal was to examine the relationships between various factors that influence Generation Z's purchasing decisions. This study was conducted to find out Generation Z 's views on purchasing pattern on mobile phones, as they are the next largest generation in the economy. They discovered that people are influenced by Features, price, brand and final country of origin.

**Primary Data Interpretation**

1. As per this research paper maximum number of respondents i.e. 66 % belong to age group of 15-20

.20.8% respondent belong to age group of 21 to 25. Minimum respondent i.e.9.9% are belong to 26- 30 As per this research paper 70.3% are women and 29.70% are men.

2. As per this research paper 97% respondent have their own Mobile phone. Only 3% Respondent not have their own mobile phone. As per this research paper 88.1%think mobile phone is necessary Equipment. 7.9% respondent are not sure whether it is necessary item or not and 5% respondent don't think that phones are necessary equipment.

3. As per this research paper respondent prefer functionality more than other factors which are pricing, Application stores, Brand name and Appearance respectively Respondent use mobile phone mostly for entertainment purpose and to improve the knowledge, very few respondents use mobile phone for work related purpose. As per this research paper majority of respondent i.e. 50.5% use mobile phone for 3-4 hours .25.7% use it for more than 6 hours. 16.8% and 6.9% respondent use mobile phone for 1-2 hours and more than 30 minutes respectively.

4. This research paper shows that 57.4% respondent replaced their mobile phone after 4 years and 37.6

% respondent replaced it after 2 to 4 years and 5% replaced it from 6 months to 1 year.

As per this research paper the brand most prefer by the respondent are Vivo with 22.8%and Samsung with 18.8%

Apple phone is preferred by 10.9% respondent, oppo by 12.9%, Realme by 11.9 %, Redmi by 9.9% and brands other than this are favored by 12.8% respondent.

## FINDING & CONCLUSION

1. As per this research paper most of female and have their own mobile phone and think it is necessary item. For both Male and Female functionality is most important factor. male and female both use mobile phone for 3 to 4 hours. Female use mobile phone for study and to improve knowledge and male use it only to improve knowledge. Female change their mobile phone in 4 to 6 years and male change it in 2 to 4 years. Vivo is the brand which is preferred by both male and female

2. This study shows that since the smartphone made life easier, it eventually evolved into a necessary tool. Therefore, as long as smartphone businesses continue to innovate in the market, there is a lot of room and potential for them to increase their market share. Mobile phones are used by the study population for both enjoyment and educational purposes. Smartphone businesses continue to innovate in the market, there is a lot of room and potential for them to increase their market share.

3. Brands like Vivo, Samsung, Oppo, Realme, and so on are their favorite. When making a phone purchase, customers favor smartphones with robust functionality and app shops. Customers are willing to pay for and can afford smartphones despite their high cost due to social needs

4. In this overall study report, the findings demonstrated that respondents had a favorable opinion towards smartphones. Manufacturers of smartphones and marketers can utilize the data to gain insight into the demands of their target market and develop products and marketing campaigns that cater to those needs.

This research can assist marketers in gaining market intelligence and comprehending the effects, which frequently results in a successful product launch or explosive brand growth.

## RECOMMENDATION

Marketers should focus on Functionality as it is more preferred as per our analysis. Marketers should concentrate on producing and promoting educational mobile apps, offering access to relevant and instructive content, and designing user-friendly interfaces that allow people to easily access and interact with educational resources on their mobile devices. They could also consider using mobile-friendly websites, interactive learning tools, and individualized learning experiences to increase mobile phones' knowledge-improvement functionality.

## LIMITATION

1. The study area was limited to Mumbai city (India), and this data may not be same for other countries

2. Study Population was restricted to 101 people as the time was limited for study

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## IMPACT AND PERCEPTION ON DIGITAL LITERACY THROUGH ASSESSMENT OF DIGITAL INDIA INITIATIVES ON BHIM/ UPI

**Irene Kotian, Ayush Ranka and Steffi Salve Desouza**

Bunts Sangha's S.M.Shetty College of Science, Commerce and Management Studies Powai Mumbai-400076

irenekotian@gmail.com, ayushranka72@gmail.com and steffis@smshettyinstitute.org

**ABSTRACT**

*This research paper investigates the impact and perception of digital literacy through an assessment of Digital India initiatives, specifically focusing on the BHIM/UPI platform. In the era of rapid technological advancements, digital literacy plays an important role in facilitating financial inclusion, empowering individuals, and driving socio-economic development. Through quantitative surveys and analysis of primary data, this study aims to provide a comprehensive understanding of how the BHIM/UPI initiatives contribute to digital literacy enhancement in India. The research begins by examining the historical context and objectives of the Digital India program, highlighting its significance in bridging the digital divide and promoting inclusive growth. Subsequently, the focus narrows down to the BHIM/UPI platform, which has emerged as a flagship initiative under the Digital India umbrella, facilitating seamless digital transactions and financial inclusion. By analysing user perceptions, experiences, and adoption patterns, this study seeks to evaluate the effectiveness of BHIM/UPI in promoting digital literacy among diverse socio-economic segments. Key metrics such as user satisfaction, ease of use, awareness levels, and perceived benefits will be assessed to gauge the overall impact of the initiative on digital literacy enhancement. Furthermore, the research explores the challenges and barriers faced by users in accessing and utilizing the BHIM/UPI platform, as well as the strategies employed by policymakers and stakeholders to address these issues. By identifying best practices, lessons learned, and areas for improvement, this study aims to provide actionable recommendations for enhancing the effectiveness and reach of digital literacy initiatives in India. Overall, this research contributes to the growing body of literature on digital literacy and technology adoption, offering insights that can inform policy decisions, drive innovation, and empower individuals to fully participate in the digital economy.*

*Keywords: Digital literacy, BHIM, UPI, financial inclusion, technology adoption, user perception, socio-economic factors.*

## INTRODUCTION

"Digital India" is the flagship of the Government of India with a vision to make India a digitally powerful nation. "Faceless, Paperless, Cashless" is one of the expected features of Digital India. The importance of digital payment system has increased nowadays especially after demonetisation. The government is taking significant steps to encourage the public to use payment gateway platforms. To promote payment gateways, it has announced discounts on digital purchases of certain products. It also introduced UPI (United Payment Interface), which is app-based for multi-bank transactions. The government plans to unveil another advanced version that will make bank transfers to mobile phones without an internet connection using a platform called USSD (Unstructured Supplementary Service). Data). These initiatives have given a huge boost to the country's digital payment system. Other government initiatives like BHIM and UPI support the transition and faster adoption of digital payments. In the current digital age, the use of the Internet has increased by leaps and bounds. Today, customers are adopting digital payment methods to spend less time banking. This digital payment is very useful for transferring money without hassle and it is also user friendly. We have all seen how the use of payment application have grown in today's world. People living in large urban areas have adapted to this digital payment system. Unless a very small number of people living in rural areas were not aware of the importance and services of this online payment application. Online payment method enable easier access to financial services for individuals who may not have had traditional banking access, thus empowering them economically. Additionally, the convenience and speed of online transactions promote business growth, job creation, and overall economic development. The digitization of payments also facilitates transparent financial transactions, reducing corruption and enhancing accountability in economic systems.

## STATEMENT OF OBJECTIVE

1. To understand the perception of students on 'Digital India Initiatives'.

2. To analyse the impact of 'Digital India Initiative' on the routine lifestyle of people.

3. To identify challenges faced by students, if any.

4. To enhance digital literacy through secure UPI transactions.

## RESEARCH METHOD

The research method used is survey method. The data involves primary data. The primary data is collected using google form, responses of 91 students were considered. The sampling technique in the research is convenient sampling. The primary data is presented in graphical form using pie charts and bar diagram.

## LITERATURE REVIEW

1. According to Kaur, Puneet, et al (2020): Examines that mobile wallet apps have been increased trend dramatically. It is useful for customers and effectiveness towards transactions and safety payments on behalf of this still the mobile wallets not extended in markets.

2. According to Ghosh et al (2021): Describes that advancement of information and communication technology opened the gate way for modern methods of payments. The growth in smart phone and access to internet made life easier for the people and which gave advent to digitalization. Digitalization not only improved trade and commerce but it also made transaction of payment smooth and fast.

3. According to Vinitha et al (2018): Digital revolution has altered the routine life style of people. The power of World Wide Web and digital payments is having an important role in getting connected and making any time anywhere payments.

4. According to Pillai et al (2019): The trend shows that more people prefer using the non-cash modes when cash shortage was at its crest even for small transaction matter. It shows that there is a significant positive influence of simplicity and interoperability on the mobile payment adoption, timely contacts and security proved to have a negative influence on the dependent variable. People are more concerned about the security aspects as they believe that their monetary details are not safe while doing online transactions.

5. According to Anshari et al (2021): Adoption of E-wallet can potentially enhance the efficiency of financial institutions and the provision of new services for the convenience of the customers. The youngsters really adapted to this payment apps .It really satisfy the customers in easy transaction and payment.

6. According to University K. L., et al. (2018).The demonetization resulted in tremendous growth in digital payments. With the government initiative such as Digital India and increased use of mobile and internet are means to exponential growth in use of digital payment. This transformation towards digital payments benefits in more transparency in transactions which empowers the country's economy. In recent days many changes took place in the payment system like digital wallets, UPI and BHIM apps for smooth shift to digital payments.

## PRIMARY DATA

1. 90.1% of respondents fall under the age group of 18-20 years of age while 9.9% of respondents fall under the age group of 21-25 years of age.

2. 51.6% of respondents are identified as male while 48.4% of respondents are identified as females.

3. 48.4% respondents are satisfied with the knowledge they possess on digital payment methods like BHIM/UPI. While the remaining 1.1% are not satisfied with the knowledge they possess on digital payment methods like BHIM/UPI.

4. 93.4% of respondents use BHIM/UPI for financial transactions, while 6.6% of respondents do not use BHIM/UPI for financial transactions.

5. 34.1% of the respondents strongly agree that DIGITAL INDIA INITIATIVE has positively affected the availability and equality of opportunities to attend finance services.

6. 82.4% of the respondents think that g-pay is the most user friendly application.while 13.2% of respondents think Paytm is more user friendly.

## FINDINGS AND CONCLUSION

From cash payments to online payment apps like google pay, phone Pe , Paytm and BHIM app etc. and now e-commerce and mobile banking have led the development. This research paper explored the growing use of online payment methods, Positive perception towards online payment transaction. People are more comfortable with G-pay application as its more user friendly. This research paper discusses the issues related to online payments and the adoption of e-commerce for customer payments. In addition, the development of technology that supports mobile transactions and is more convenient and transparent creates trust among customers who have started using this payment method. This change in customer behaviour, which shows a shift from traditional online payment methods to advanced online payment methods, can be seen in retail and banking, as

well as with almost all mobile devices available. The statistics presented in this study show that the number of customers using online payment methods is constantly growing, which indicates the eternal adoption of online payment systems. However, the introduction and adoption of several emerging technologies now and in the near future will bring new opportunities and challenges to the implementation and design of secure online payment systems.

## RECOMMENDATIONS

1. Measures should be taken towards increasing network connectivity, so that people can start using online transactions.

2. Initiatives should be taken to facilitate mode of offline transactions for small transactions.

## LIMITATIONS

1. Limited access to comprehensive data on user demographics and usage patterns, potentially restricting the depth of analysis.

2. The research conducted is on the study of people of Mumbai

3. The study can differ from time to time, situation might differ before the research or after.

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## A SURVEY ON CYBER-BULLYING

**Arni Washist, Deepshika Karlekar, Gurpreet Bassan and Dr. Tushar Chavan**
akwashist@gmail.com, Deepshikha. k2004@gmail.com and bassangurpreet2@gmail.com

**ABSTRACT**

*Cyberbullying is a form of bullying that takes place online or through the digital communication channels. It involves the use of technology, such as social media platforms, messaging apps and online forums, to harass, intimidate, or to harm others. The rise in technology and this widespread use of the internet has made cyberbullying a noteworthy concern, especially among young people i.e the teenagers.*

*This research on cyberbullying aims to understand the several aspects of this type of phenomenon, including the impacts it has, and the potential preventive measures and the actions that could be taken against the cyber bullies.*

*The consequences of cyberbullying can be severe as well as long-lasting. Many Victims may experience negative impacts of it such as emotional distress, anxiety, depression, and even have suicidal thoughts. It can also negatively impact their self-esteem, their academic performances, and their overall well-being.*

*To address this issue of cyberbullying, various intervention strategies are being explored. Education programs that promote digital literacy, empathy, and a set of responsible online behaviour can help to prevent the cyberbullying issue. Several Policies and legislations are being developed to hold the cyberbullies accountable and responsible for their actions and behaviour. Support systems such as counselling services and helplines, are being established to assist the victims and provide them with the necessary resources to help them feel better about these situations or circumstances.*

*By gaining a deeper understanding about cyberbullying, this research aims to contribute to the development of an effective prevention and intervention strategies. The goal is to create a safer online environment and promote positive digital interactions for people of all ages.*

*I hope this gave you a good overview of the research topic we are working on!!*

*Keywords: Cyber bullying, Social media platform, Victim, Impact, Depression*

## INTRODUCTION

Cyber bullying is a form of bullying or harassment that uses various electronic mediums. Cyber bullying is also known as online bullying. It is a kind of repeated behaviour that is aimed at scaring, angering or shaming those who are targeted at it. One of the examples of cyber bullying is spreading lies about someone/something or posting embarrassing photos or videos of someone on social media is a form of cyber bullying sending hurtful, abusive or threatening or negative messages, comments via messaging platforms is another example of cyber bullying. Social media platforms refer to online platforms and tools that allow people to create, share, and exchange information and content with others.

Victim here refers to a person who experienced harassment, threats, or other forms of mistreatment online through social media platforms, messaging apps, etc.

The impact of cyber bullying here refers to the negative consequences it has on the victims. It can cause emotional distress, anxiety, depression, and even lead to self-harm or suicidal thoughts and put an end to one's life. It can also affect a person's self-esteem, social relationships, and overall well-being.

Depression is a mental health condition that can affect an individual's mood, thoughts, and day to day functioning. It's more than just feeling sad or low. People with depression may experience persistent feelings of sadness, hopelessness, and a loss of interest in activities they used to enjoy or love. It can also cause changes in appetite, sleep patterns, and energy levels of persons .Thus it is a serious condition but with right support and treatment it could be managed.

The reason for doing this research is to clarify that the people involved in cyber bullying and identify the different types of instruments used to measure Cyber bullying on Social Media. Researching cyber bullying is crucial for many reasons. Firstly, it helps us understand the extent of the problem and its impact on various individuals. By studying the different cases and experiences, researchers can gather valuable insights into the emotional, psychological, and social consequences of cyber bullying. This knowledge can then be used to develop effective prevention and intervention strategies to tackle/deal with the situations. Secondly, this research allows us to identify the risk factors and protective/preventive factors associated with cyber bullying.

This information helps in creating targeted educational programs and support systems to empower people and the communities. Additionally, studying cyber bullying enables us to stay updated on the evolving nature of online harassment and adapt our approaches according to the situation . Lastly, this research helps to raise awareness about this whole issue and advocate for policy changes that promote online safety. By sharing research findings, we can educate the public, parents, teenagers , educators, and policymakers about the significance of addressing cyber bullying and fostering a safer online environment for everyone.

**STATEMENT OF OBJECTIVE-**

1. To create awareness about the issues regarding cyber bullying

2. To understand how victims should/can deal with the cyber bully or the situation

3. To identify the risk factors, impacts and protective (preventive) factors associated with the cyber bullying involvement

4. To explore or identify the role of the online communities and social media platforms, schools/colleges in facilitating different cyber bullying behaviours.

**RESEARCH METHOD USED**

This is a descriptive research conducted using Empirical technique. The research is conducted on different age groups to assess cyber bullying. The data is collected from both secondary and primary sources. The secondary sources are research papers, newspaper articles and relevant websites. The specific detail of these sources are mentioned in references. The primary data is collected using sample survey method. Tool for collecting information is questionnaire comprising of 21 questions. The sample units (respondents) are starting from age 10 onwards to 40+  . The primary data is presented using simple statements based on each question. Analysis is done by observing the pattern of responses by the sample units.

**LITERATURE REVIEW**

1. **Research conducted by Ashley Abramson says that cyberbully can happen anywhere with an internet connection.** He says that Cyberbullying Research Center suggests about 1 in every 4 teens has experienced cyberbullying, and about 1 in 6 has been a perpetrator. About 1 in 5 teens, or kids ages 9 to 12, has been involved in cyberbullying. As technology advances, so do opportunities to connect with people—but unfettered access to others isn't always a good thing, especially for the youth.

2. **According to Data Journalist, Advocate and Cord-Cutting Expert Sam Cook cyberbullying is on the rise worldwide**. According to this survey Indian parents remained among the highest to express confidence that their children were being cyber bullied at least sometimes, a number that only grew from 2011 to 2018.Percentage of parents that report their child has been a victim of cyberbullying In 2011-2018 Survey Results the percentage of India has been observed to be at 32 in 2011,32 in 2016 and 37 in 2018.It been found in the survey that 47.7% of parents with children of ages 6-10 reported their children were bullied 56.4% of parents with children ages 11-13 reported their children were bullied 59.9% of parents with children ages 14-18 reported their children were bullied

3. **A study conducted by Yehuda Peled investigated the influence of cyberbullying on the academic, social, and emotional development of undergraduate students**. In the study it was found that 57% of the students has experienced cyberbullying once or twice through different social media platforms. It was found to have influence on research variables: gender, religion and sexual preferences. Instant messaging was found to be the most common means of cyberbullying among the students. It states the additional types of cyberbullying such as Frapping, Dissing, Trolling, Fishing, Phishing and Shunning. 54.3% of parents with children ages 19 and older reported their children were bullied.

4. **Jaana Juvenon conducted a anonymous web based survey with one thousand four hundred fifty-four 12- to 17-year-old youth**. 72% of respondents reported at least 1 online incident of bullying, 85% of whom also experienced bullying in school. The most used forms of online and in-school bullying involved name-calling or insults, and the online incidents most typically took place through instant messaging (IM). About two thirds of cyberbullying victims reported knowing their perpetrators, and half of them knew their bullies from school. Both in-school and online bullying experiences were independently associated with increase in social anxiety

5. **Ellen M Selkie says according to a survey Cyberbullying and its effects has been studied largely in middle and high school students.** Study investigated the relationship between involvement in cyberbullying and depression or problem alcohol use among college studying females. Two hundred and sixty-five female

students from four colleges completed online surveys assessing involvement in cyberbullying behaviours. Results indicated that 27% of participants had experienced cyberbullying in college, 17.4% of all participants met the criteria for depression, and 37.5% met the criteria for problem drinking. Participants who had any involvement in cyberbullying had increased odds of depression. Those involved in cyberbullying as bullies had increased odds of both depression and problem alcohol use. Bully and depression had increased the odds of depression.

6. Sometimes it is difficult to understand what does **motive a person to bully someone. Kris varjas and his team states the research which investigated** that the two common and inter-related motivations to bully anyone include anonymity and the disinhibition effect. Mason described how anonymity breeds disinhibition due to the distance provided by electronic communication, normal self control can be lost or greatly reduced for potential bullies Additional motivations include homophobia, racial intolerance, and revenge. Adolescents reported engaging in cyberbullying because they gained satisfaction or pleasure from hurting their victims. While some cyber-perpetrators reported victimizing targets in order to feel better about themselves, others cyberbullied because the perpetrators believed they were provoked by their victims and sought revenge.

From the survey that we conducted, it was observed that 63.9% of the respondents stated that cyber bullying of any kind happens the most on Instagram. One of the examples and most recent case that we have is of a 16 year old boy - **Pranshu Yadav.**

"The deceased, died by suicide after he was trolled for putting up his video dressed up in saree on Instagram. Pranshu, from Ujjain in Madhya Pradesh was a student studying in 10th standard.

According to reports, he endured bullying for over a week, before taking the extreme step.

While, in this day and age, everyone is social media, but the exposure is also filled with risks."

Through this article we can see how a teenage boy was being bullied for just applying some makeup and posting a picture in saree. People bullied him and brought his confidence and esteem down and made him feel insecure and uncomfortable, horrible and ashamed for just being "HIMSELF" for doing what he loves and not living life as per society's norms.

It can be observed that cases like this raise questions about people's safety on online platforms and how horribly can cyber bullying or a person's statement on social media platforms could affect someone's life and change it drastically or worse case scenario leading to depression and suicide.

## PRIMARY DATA PRESENTATION-

A survey was conducted to analyse the impact cyber bullying has on the victims and the ways we could handle it and take necessary action against the cyber bullies. A total of 83 responses were collected.

1. Majority of the respondents (47%) belong to the age group of 16-20

20.5% of the respondents belong to the age of group of 16-20

18.1% of the respondents are above 40

7.2% of the respondents belong to the age group of 10-15

Rest 7.2% of the respondents belong to the age group of 30-39

2. Majority of the respondents i.e. 97.6% use social media platforms.

3. The platforms that the respondents use are

1) WhatsApp with majority population-89.2%

2) Instagram - 88%

3) Snapchat-53%

4) Facebook-33.7%

5) Twitter-25.3%

6) Others - 7.2% (i.e TikTok , Discord, etc)

4. It has been observed that 69.9% of the respondents have come across cyberbullying

30.1% of the respondents have not witnessed/come across cyber bullying.

5. People have witnessed cyber bullying happening the most on Instagram i.e. 63.9%

Then twitter i.e 15.7%

Facebook with 7.2% and WhatsApp with 8.4%.

6. 82.4% of the respondents have not experienced cyber bullying

17.6% of the respondents have experienced cyber bullying.

7. 82.4% of the respondents have not experienced cyber bullying

17.6% of the respondents have experienced cyber bullying.

8. it can be observed that 1.25.3% of the respondents have stated that they frequently encounter cyber bullying as a victim or a witness 27.7% stated that they encountered it occasionally

3.31.3% stated that they rarely encountered it

15.7% stated that they have never encounter cyber bullying of any sort either as a victim or a witness.

9. 89.2% of the respondents have stated that cyber bullying is a serious issue

10.8% have stated that it is not a serious issue.

10. 38 respondents i.e. 45.8% state that reporting the account would be the best option.

27 i.e. 32.5% respondents state that blocking the person stated that blocking the cyberbully is how one should respond to the situation.

On the other hand, 24 responses i.e. 28.9% respondents have stated to ignore the person and stay calm.

Other 22 i.e. 26.5% respondents stated that reaching out to friends, family or counsellor is what they did/would do.

Lastly 16 respondents i.e. 19.3% stated that responding or confronting the cyber bully would be the best option.

11. 51.8% of the respondents have stated that the impact cyber bullying has differs from person to person.

41% of the respondents stated that cyberbullying has a long lasting impact on the victims

7.2% respondents stated that cyberbullying has no impact on the victims.

12. 55.4% of the respondents did not receive any education or guidance on how to stay safe and handle cyber bullying.

While 44.6% of the respondents have received education or guidance on how to handle or deal with cyberbullying.

13. 67.5% of the respondents have NOT seen any positive actions to combat cyber bullying issue.

32.5% respondents stated that they have seen positive actions being taken to combat the cyber bullying.

14. 43.4% of the respondents stated that they are NOT SURE whether people trolling other people on social media platforms are aware about the consequences of their actions.

While 37.3% respondents stated "YES" that the trollers are aware of the consequences.

19.3% respondents stated that the trollers are not aware about the consequences of their actions.

15. 92.8% respondents stated that schools/colleges should have specific programs to educate students about cyber bullying

And 7.2% of the respondents stated that schools/colleges should not have programs to educate students about cyber bullying.

16. "Whether the respondents experienced cyber bullying or not , if yes how did you personally deal with it ?", and here are a few of the responses that we gathered -

"I cried myself out to my family members , I still did , helps me personally:) vent out to ur loved ones" , "Ignoring it until it makes me feel okay"

"I tried confronting the person but things got out of hand so i had to report it"

17. Whether there should be stricter actions, initiatives or strategies taken by the online communities and social media platforms against cyber bullies ..To which 91.6% of the respondents stated that "YES". And the responses were as follows-

"help the authorities to track the culprits and create robust security systems"

"an Instagram page specially dedicated to there, sort of like group therapy where people can reach out for help"

"There should be a strict law regarding cyber crime the people doing this must be punished or some penalties must be taken"

"prolly an inbuilt ai to delete those access immediately"

18. Another question that was put in our survey was any advice that our respondents would give to someone who is being/ was cyber- bullied.

The responses are as follows-

1) Live life the way you want to, the trollers aren't paying your bills or breathing oxygen for you

2) Don't retaliate, Save all copies of the cyberbullying, whether it be posts, texts, or emails, and keep them if the bullying escalates and you need to report them and simply block them tell your parents or friend about it so they can help you out.

3) As been said earlier, my younger brother was cyber bullied, the only advice that got him through was talking about it, as uncomfortable as it might be, in the end thats the only thing that helps

4) Please love yourself because you do you and there ain't anyone like you :)

5) Remember that it's not your fault. Cyber bullying says more about the bully than it does about you.

19. Last question that we asked our respondents was - what are their final comments on this whole issue and what impact do they think cyber bullying has on the victims?

Some noticeable responses that we received are as follows-

a. "The teenagers should be aware of what is happening and share with someone adult to avoid depression and other health problems. The person who is bullying should be punished for his/her mistake so that the other person should not suffer the same."

b. "Could be really stressful for the victim"

c. "Cyber bullying is a huge issue which can lead to suicides as well. People should really be careful with what they say on social media as it can quite literally put an end to someones life."

"Cyberbullying hurts. Report, ignore, seek help. Build a kinder online world together."

"someone is already depressed or anxious, cyberbullying can make things much worse for them. Students who are cyber bullied can struggle to concentrate in school, which can affect how well they do there. It's not just the person being bullied who gets hurt. The punishment for cyberbullies can be serious."

"Bullying in any way is not good , it can be very difficult and hurtful for the victim as they would question their worth forever because of some shit holes"

"It's a very serious issues for the current generation. It's silent lurking and can be serious if not dealt comprehensively. "

"Cyber bullying is extremely harmful and toxic. Every one has a right to personal opinion. One cannot bully someone whose opinion they do not agree with. Cyber Bullying can leave terrible impact on a victim. It's not overall healthy for the society."

"Cyberbullying is a complex issue driven by various factors, including anonymity, lack of empathy, and social dynamics. Addressing it requires a multi-faceted approach involving education, online platforms, and fostering a culture of respect. Promoting digital citizenship can contribute to a more positive online environment."

## FINDINGS AND CONCLUSION

1. Through our research we conducted it was seen that 69.9% people have witnessed cyber bullying thus it is important to create awareness about this issue of cyber bullying  because it helps people understand the

harmful impact it can have on people. By raising awareness, we can educate others about the signs of cyber bullying, how we can prevent it, and the importance of standing up against it. Awareness campaigns also aim to create a supportive environment for victims, encouraging them to seek help and support. Ultimately , awareness leads to action, whether it's implementing some stricter policies, providing resources for victims, or promoting empathy and kindness online.

2. From the responses that we gathered , it is evident that cyberbullying has a severe impact on the mental health of victim. It instils a sense of insecurity, makes individuals feel unsafe, and conscious about how they present themselves on online platforms. Reels, a feature on social media platforms like Instagram, and other forms of trolling can contribute to the promotion of cyberbullying especially among young adolescents who still are at a phase where it is difficult to distinguish the right from the wrong.

3. We found that it's crucial to provide advice and support to those facing cyber bullying. If someone is being cyber bullied, it's important to let them know that they should reach out to trusted adults, report the bullying, and take care of themselves. The impact of cyber bullying is no joke. It can have serious emotional and psychological consequences, like anxiety and low self-esteem.

4. To prevent any sort of cyber bullying, we need to promote digital literacy and responsible online behaviour. From the survey that we conducted it was observed that 55.4% did not receive any education regarding the cyber bullying issue thus it is necessary and important for Schools and colleges and online platforms to have strict policies against cyber bullying, and the victims should have access to counselling and support services .When it comes to tackling cyber bullying situations, immediate action is very necessary. This might involve involving law enforcement, gathering evidence, and seeking professional help. Creating a positive digital culture that encourages reporting and bystander intervention is also important.

To wrap it up, by following these strategies and taking proactive measures, we can make a difference in preventing cyber bullying and creating a safer online environment. Let's work together to promote kindness and respect in the digital world

## RECOMMENDATIONS

Social media platforms and online spaces can act as a place for trolling, dissemination of hurtful content, or mocking and cyberbullying. Thereby giving rise to sadistic tendencies and providing a platform to exhibit behaviours of Everyday Sadism.

In light of the impact of cyberbullying on people especially teenagers and young adults, the following steps may prove to be useful in raising awareness about cyberbullying and its impact and fostering a safe online environment-

1. **AI generated software**- There could be a software installed that automatically removes negative comments on people's posts to prevent cyberbullying. It's like having a virtual bodyguard for your online presence! This software would use advanced algorithms to detect and filter out any hurtful or offensive comments, creating a safer and more positive online environment. By taking proactive measures to tackle cyberbullying, this software could help protect individuals from negativity and promote a more inclusive and supportive online community. It's an innovative solution to address the issue and make social media a better place for everyone.

2. Platforms should have **user-friendly reporting mechanisms** that allow users to easily report instances of cyberbullying. They should also invest in dedicated moderation teams to review and take action on reported content promptly with strong, clear and comprehensive community guidelines that explicitly prohibit cyber bullying and outline the consequences of violating these guidelines. Providing users with tools and features to control their online experience can be beneficial. This includes options to block, mute, or filter out certain types of content or users, as well as privacy settings that allow users to manage who can interact with their posts.

3. **Education and Awareness -** This is a very simple and helpful initiative that could be taken up by schools and colleges as they can play a crucial role  in raising awareness about cyberbullying through educational campaigns ,seminars , workshops and resources , creating a cyber bullying grievance redressal cells , counselling sessions by counsellors ,etc. Other initiatives such as campaigns about the awareness and impacts of cyber bullying and promotion of digital literacy and teaching users about responsible online behaviour can help prevent and mitigate cyberbullying incidents. Peer Mentorship Programs- Establish peer mentorship programs where older students can guide and support younger students in navigating the online world safely. This can create a supportive network and encourage open conversations about cyberbullying.

Guest Speakers and Experts- Invite guest speakers, such as psychologists, counsellors, or cyberbullying experts, to share their knowledge and experiences with students. They can provide valuable insights and strategies for dealing with cyberbullying.

4. **Collaborations and Partnerships -** Social media platforms can work together with organisations, schools, and governments to develop comprehensive strategies and initiatives to combat cyberbullying. By joining forces, they can share best practices, resources, and support to create a safer online environment.

These are just a few strategies that can be implemented to address cyberbullying. It requires a collective effort from platforms, users, and society as a whole to create a positive and inclusive online space.

These are some of the sections under which police complaint could be filed against the cyber bullies.

Section 507 of the Indian Penal Code: This section of IPC provides that if anyone receives criminal intimidation through anonymous communication then the person giving threats shall be punished with imprisonment which may extend up to two years.

### Section 66 E of IT Act:
This section of the IT Act provides for punishment for violation of privacy. It states that any person who intentionally violates the privacy by transmitting, capturing or publishing private pictures of anyone shall be punished with imprisonment which may extend upto three years or with fine which may extend upto Rs. 3 Lac.

## RESEARCH LIMITATIONS
1. A small stratum of the entire population was used to conduct the research hence the results and answers could be biased and not completely accurate.

2. There was lack of context since survey could not capture the full context of cyber bullying incidents such as the characteristics or motivational factors of the cyber bullies.

3. Since cyber bullying is a relatively recent context, there may be inconsistencies in the methodology within the existing literature.

4. The findings of the survey may not be completely accurate as not everyone is the victim of cyber bullying, so there could be differences in perception about the whole issue or incident.

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## THE IMPACT OF EDUCATION LOAN ON CAREER CHOICE AMONG STUDENTS IN MUMBAI SUBURBAN

**Shreya Salian, Unnati Poojary and Dr. Tushar Chavan**
Bunts Sangha's S. M. Shetty College of Science, Commerce and Management Studies
shreyasalian2106@gmail.com, poojaryunnati@gmail.com and tusharc@smshettyinstitute.org

**ABSTRACT**
*Education plays a major role in determining the source of income of an individual. There are many students who opt for educational loan to accomplish their graduation and post-graduation courses. However, there is also a distinct possibility that the education loan may also impact the career choice among the students.*

*The loan is usually not seen as the easy mode of getting finance when it comes to any of the financial crisis. The research investigates the influence of the education loan debts on the career choices made by the students in Mumbai suburban. With the rising cost of higher education and increasing reliance of loans, understanding the consequences on career decision becomes crucial. The present research employs sample survey to analyze the correlation between educational indebtedness and career preferences, considering factors such as repayment concerns, educational pressure after taking the loans, individual aspirations, etc.*

*The following research aims at studying what type of impact a financial loan debt relating to education has on career choices, college choices and various other factors among students in Mumbai suburban. According, to the respondents it significantly have a negative impacts on the students. Its suggests that the students don't opt for loans stating various reasons such as it may ruin their future plans, leads to academic pressure, stress, etc.*

*The results of the research aim to contribute valuable insights into the detailed relationship between financial commitments and career paths of the students in the Mumbai suburban region. Further, policymakers, educational institutions, and financial agencies can get certain insights through the research to formulate strategies to address the complex relation between educational loans and career choices bringing up more information and light heartedness among the students.*

*Keywords: Education loan, students, career choice, stress, college choices, academic pressure.*

## INTRODUCTION
Education is one of the most effective and reliable way to gain knowledge and build a great career but at times education in a particular college or field is expensive as per a student's financial capacity. Taking an education loan is one of the ways to make education affordable to all with certain restrictions. This study focuses on the how educational loan effects career and college choices of the students and do this burden of loan has a significant effect on the academics and future career plans of a student. The scope of this research is restricted to the region of Mumbai Suburban.

The Ministry of Education received Rs. 1,12,899 crores as per the budget 2023. It is the overall expenditure estimated in FY24 for education. It can be seen that 2.50% of the total expenditure (Rs. 45,03,097 crores) estimated by government in FY24 is received by educational sector while a larger portion is spent on Interest and Transport. [3]. Out of this amount received by Ministry of Education Rs. 37,453 crores is allocated for Samagra Shiksha Abhiyaan and various autonomous bodies. Rs. 68,805 crores is allocated to school Education and Rs. 44,095 crores for Higher Education along with an aim of adding 157 new nursing colleges. [4]

The education loan rate in India ranges from 8.55% to 15.20% (varies for different loan amounts, type of loan and bank) [1]. It is also seen that the educational loan disbursement or Asset under Management (AUM) by Non-Banking Financial Institutions (NBFC's) has increased from Rs. 8,021 crores to Rs. 26,175 crores from March 2021 to June 2023 respectively. [2] which indicates that there has been approx. 31% rise in the education loan intake among students in past 2 years.

The outstanding portfolio for education loan as on June 12, 2023 has grown by 17% (₹96,847 crore) against ₹82,723 crores in 2021-22, which shows a substantial increase in outstanding educational loan amount in the country. [5]

## STATEMENT OF OBJECTIVE
1. To assess the prevalence of education loans among students pursuing higher education in Mumbai suburban.

2. To investigate the impact of student loans on the selection of degree among students.

3. To examine the influence of student's loan on the selection of college among students.

4. To explore the association between education loans and stress affecting the well-being of students.

5. To analyse the role of education loans in shaping student's educational journey.

## RESEARCH METHODOLOGY
This research is descriptive research using empirical technique. The research has been conducted on junior college (Science), undergraduate and post graduate students from various fields that are Medicine, Biotech, Engineering, Commerce and Management.

### Primary Data
The primary data is collected using sample survey method and tool used for the same is questionnaire with "12" questions in it and the same circulated with the help of google forms. A sample of 70 respondents was collected through the sample survey, through convenience sampling technique. The primary data is represented through Tables and explained using simple statements. The time frame for the primary data collection is one month.

### Secondary Data
The secondary data was collected through newspapers, websites and other related research papers and names of the same is mentioned in the references and literature review respectively. Analysis is based on the patterns of the respondents.

## LITERATURE REVIEW
**Vishnu Vardhan Reddy & Sangeetha Gunasekar**; According to the research conducted in Coimbatore there are several factors that influences the job choices among the students. Their study finds that education loan has 3 times higher influence on the student's career choices along with the other factors such as perceived higher standard, promotion opportunities, etc. their research indicated that higher chance of income, standard of living, promotion and parental influence seems to have a positive impact on the career choice among the students. [6]

**Amol Batra, et al** (2019); According to the research conducted Mumbai, their major assumption included 1. The low-income groups of the society, 2. the different specialization that leads the students to opt of educational loan, 3. Students studying on the debt will prefer to pay scale over the job profile and their result for the first assumption was that the number of educational loans and income are inversely proportional. For the second assumption it seen that out of the sample size of 24 respondents 58.3% were pursuing BBA/ B. Com/ Management Courses and 25% belonged to students from medical line while remaining 16.07% belonged to engineering background. And lastly for the third assumption it was seen that students were worried about the repayment of the loan hence; the students were ready to take up a job considering the pay scale irrespective of the job roles and responsibilities. [7]

**Kelly D. Edmiston, et al** (April, 2013); This research highlights the substantial burden to some borrowers from student loan debt which may include higher payments as compared to their income, debt loads, etc. The research answers the question if the value of a college education outweighs the cost and the research suggested that it does. It suggests that college graduates on average have financial stability. [10]

**Varghese K.X & Dr. Manoj P K** (Jan, 2019); the researcher suggests that the education loans are necessity for expensive courses and thus it's universal. The researcher suggest that the borrower of the fund should be uplifted to repay the loan without any time limit. Students from backward class like Scheduled caste/schedule tribe should be provided with the loan irrespective of the student's or institutions rating. Also, the employability of the course should be initial warned to the borrowers of the education loans. [11]

**Krishnan chalil** (2021); The research states that education loan is not a new concept in India. Initially at the year 1963, National loan scholarship scheme was introduced by the central government of India however, the government had to withdrew the scheme due to lack of vision. Since the year 2000, the commercial bank was directed to provide financial support to the poor. The raising self-finance the fee structure will be on the high side which can be unfortunate foe the poor class Thus, the commercial banks, co-operative banks, small finance banks, and the non- banking financial companies should come forward to provide affordable scheme to promote higher education of the country. [9]

**Minu john** (April, 2016); The self-financing and deemed colleges have high fee structure, the research states that the interest rates on the education loan should be brought down and the bank should provide proper information and when does the moratorium period come to an end etc. Borrowers should be forewarned about the employability of the course by the government or sanctioned authority. [8]

**Primary Data Presentation**

1. The highest number of respondents belong to BMS (Bachelor of Management) programme. The second largest respondents belong to other courses, fields and programmes such as B. Com Bsc.IT, BBI, Assignments etc. and the least respondents belong to programmes such as Hotel Management, Bachelor of Engineering, Bachelor of Education and Diploma.

**LOAN INTAKE**

| ACDEMIC MAJOR | NUMBER OF RESPONDENTS (TAKEN LOAN) | PERCENTAGE (TAKEN LOAN) | NUMBER OF RESPONDENTS (NOT TAKEN LOAN) | PERCENTAGE (NOT TAKEN LOAN) |
|---|---|---|---|---|
| MASTERS | 7 | 53% | 2 | 4% |
| DIPLOMA | 0 | 0 | 1 | 2% |
| BMS | 1 | 8% | 26 | 45% |
| BSC. NURSING | 2 | 15% | 5 | 8% |
| JUNIOR COLLEGE (SCIENCE) | 0 | 0 | 2 | 4% |
| MBBS | 0 | 0 | 2 | 4% |
| BIOTECHNOLOGY | 1 | 8% | 2 | 4% |
| BACHELOR OF ENGINERRING | 1 | 8% | 0 | 0 |
| BACHELOR OF EDUCATION | 0 | 0 | 1 | 1% |
| HOTEL MANAGEMENT | 0 | 0 | 1 | 2% |
| OTHERS | 1 | 8% | 15 | 26% |
| **TOTAL** | **13** | **100%** | **57** | **100%** |

| TOTAL NO OF RESPONDENTS = 70 |
|---|

(SOURCE: PRIMARY DATA), Table:1

The primary data results show that 83% of the respondents have not taken educational and 17% of the respondents have taken loan for education. It can be seen that respondents have mostly taken loan from PG or Masters level and have least taken loan for a UG or Bachelors level and have not at all taken loan for Junior College (Science) level. *[Table: 1]*

**EDUCATIONAL LOAN AND FINANCIAL CONSIDERATIONS, AND EXCLUSION OF COLLEGES**

| DATA | NUMBER | PERCENTAGE |
|---|---|---|
| TAKEN EDUCATION LOAN AND EXCLUDED COLLEGES | 5 | 7% |
| TAKEN EDUCATIONAL LAON AND NOT EXCLUDED COLLEGES | 7 | 10% |
| NOT TAKEN EDUCATIONAL LOAN AND EXCLUDED COLLEGES | 20 | 29% |
| NOT TAKEN EDUCATIONAL LOAN AND NOT EXCLUDED COLLEGES | 38 | 54% |
| **TOTAL** | **70** | **100%** |

(SOURCE: PRIMARY DATA), Table: 2

The primary data results show that 52.9% of respondents are those whose decision regarding choice of college have been influenced due to availability of student loan and 47.1% are those whose college choices are not influenced.

In depth of this, 7% of respondents are those who have taken educational loan still have to exclude college and 10% are there who have taken educational loan and has not excluded any colleges. 57% respondents have not taken educational loan due to which they have to exclude some colleges and the remaining 29% have not taken loan and not excluded colleges. *[Table: 2]*

**AVAILABILITY OF LOAN AND PERSONAL FINANCE, AND ITS INFLUENCE ON CHOICE OF DEGREE**

| DATA | NUMBER | PERCENTAGE |
|---|---|---|
| TAKEN EDUCATIONAL LOAN AND INFLUENCED CHOICE OF DEGREE | 4 | 6% |
| TAKEN EDUCATIONAL LOAN AND NOT INFLUENCED CHOICE OF DEGREE | 8 | 11% |
| NOT TAKEN EDUCATIONAL LOAN AND INFLUENCED CHOICE OF DEGREE | 17 | 24% |
| NOT TAKEN EDUCATIONAL LOAN AND NOT INFLUENCED CHOICE OF DEGREE | 41 | 59% |
| TOTAL | 70 | 100% |

(SOURCE: PRIMARY DATA), Table:3

There are 6% respondents who have taken educational loan and still have to change their choice of degree, while 11% who have taken educational loan had no influence on their choice of degree. *[Table: 3]*

24% of respondents who have not taken educational loan have to change their choice of degree due to financial considerations and 59% who have not taken education loan has no influence on their degree choices. *[Table: 3]*

**PERSONAL FINANCE STRESS AND LOAN:**

| DATA | NUMBER | PERCENTAGE |
|---|---|---|
| HAS TAKEN EDUCATIONAL LOAN AND EXPERIENCE FINANCIAL STRESS | 7 | 10% |
| HAS NOT TAKEN EDUCATIONAL LOAN AND EXPERIENCE FINANCIAL STRESS | 19 | 28% |
| HAS TAKEN EDUCATIONAL LOAN AND DO NOT EXPERIENCE FINANCIAL STRESS | 1 | 1% |
| HAS NOT TAKEN EDUCATIONAL LOAN AND DO NOT EXPERIENCE FINANCIAL STRESS | 24 | 34% |
| HAS TAKEN EDUCATIONAL LOAN AND SOMETIMES EXPERIENCE FINANCIAL STRESS | 4 | 6% |
| HAS NOT TAKEN EDUCATIONAL LOAN AND SOMETIMES EXPERIENCE FINANACIAL STRESS | 15 | 21% |
| TOTAL | 70 | 100% |

(SOURCE: PRIMARY DATA), Table: 4

The primary data results show that 37% of respondents who experience stress related to personal finance or educational loan, 36% do not experience stress related to personal finance or educational loan while 27% may experience related to personal finance or educational loan.

In depth, there are 10% respondents who experience financial stress related to educational loan they have taken, while there are also 28% respondents who have taken educational loan and do not experience financial stress (Certain conditions may be apply), there are respondents who have not taken loan but still experience financial stress, while 21% respondents are there who have taken educational and experience financial stress sometimes. Thus, loan do not have major stress related issues with respondents. *[Table: 4]*

## LOAN OR FUTURE EDUCATIONAL EXPENSES RELATED STRESS AND ACADEMIC PERFORMANCE

| DATA | NUMBER | PERCENTAGE |
|---|---|---|
| HAS TAKEN LOAN AND ITS STRESS HAS IMPACTED ACADEMIC PERFORMANCE | 2 | 3% |
| HAS NOT TAKEN EDUCATIONAL LOAN BUT FUTURE EDUCATION EXPENSE RELATED STRESS HAS AN IMPACT ON ACADEMIC PERFORMANCE | 13 | 19% |
| HAS TAKEN EDUCATIONAL LOAN BUT ITS STRESS HAS NOT IMPACTED ACADEMIC PERFORMANCE | 10 | 14% |
| HAS NOT TAKEN EDUCATIONAL LOAN AND FUTURE EDUCATION EXPENSE RELATED STRESS HAS NOT IMPACTED ACADEMIC PERFORMANCE | 45 | 64% |
| TOTAL | 70 | 100% |

(SOURCE: PRIMARY DATA), Table:5

The 3% respondents are those who has taken educational loan and because of its stress their academic performance is affected, 19% respondents are there who has not taken educational loan but future educational expenses influence their academic performance. Thus, educational loan do not have a significant impact on academic performance of respondents. *[Table: 5]*

## FINDING AND CONCLUSION

The present research deals with the impact of education loan on the career choice among the students. The research contains three assumptions: whether the educational loans have any influence on the selection of colleague's choice among students, influence on the choice of degree, and lastly whether it has a positive or negative impact on the students. The findings are as follows:

1) The majority of the students that opt for educational loans belong to the age group of 15 to 25.

2) Among the total respondents 52.9% have answered as "YES" for the question "Did the availability of student's loan influence your decision on which college to attend?" Which shows that the students might eliminate few of their college choices so it could suit their financial requirement.

3) Further 30% of the students answered as "NO" for the question whether the choice of degrees where also influenced due to educational loans or lack of finances. Here, it indicates that the availability of loans or lack of finances does not have much impact on the degree choice among the students.

4) 83% of the respondents answered "NO" for the question "Have you taken an education loan?" giving various reasons such as financial and academic pressure may affect the mental health of the students, loans discourage the students to plan anything for the future, inflation in interest rates, stress and burden of paying back their loan debts can lead to poor academic performance hence, claiming that educational loan can have significant negative impact on the students.

5) The respondents that answered positively to the question " Have you taken an education loan?" deem that the potential burden of repaying the loan can ruin the chances for any future career plans making the students educational journey more strenuous.

5) As the result, the overall sample survey reveals that the majority of the students don't go for educational loans to finance their education requirements.

## RECOMMENDATION

1. Strengthen counselling services to guide students on financial planning and alternatives.

2. Establishing mental health support services to address stress and anxiety related to finance.

3. Increase accessibility of scholarships and grants as alternative to loans.

4. Regularly monitor and evaluate the impact of educational loans on academic performance.

## LIMITATION:

The present research has limitation as the primary data is collected through few students in Mumbai suburban. Also, the data is from under graduate and post graduate students. If the data is collected from either under graduate or post graduate student it could give a collective perspective of the students such as career choices. The research is restricted to only Mumbai suburban hence, it does not give an appropriate record. As the result, the present research can be performed on another state so get accurate information.

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## A STUDY OF COHORTIC PECUNIARY BEHAVIOR OF GENERATION-Z BASED ON DIGITAL FINANCIAL LITERACY IN MUMBAI CITY

**Sandya Shetty, Shraddha Shetty and Zainab Rangwala**

shettysandya2003@gmail.com, shettyshraddha422@gmail.com and zainab.rangwala@gmail.com

Bunts Sangha's S.M. Shetty College of Science Commerce and Management Studies

**ABSTRACT**

*Digital Financial literacy has rapidly hiked in the recent years. It majorly plays a significant role in transforming India to become developed nation with major number of financial literacy rates. Financial knowledge has become an essential skill because of the fluctuations of financial markets, increasing complexity of financial products and rapidly increasing growth in financial technology. This research has detailed study about Digi Financial Literacy and financial behavior among Generation-Z.*

*Keywords: - Financial Literacy, Financial Behavior, Financial Markets, Digital Platforms.*

## INTRODUCTION

Generation Z that represents the emerging cohort of young individual adulthood amid rapid technological advancement, changing the economic complex financial market. Financial literacy has played a critical role among Generation Z in shaping a knowledge regarding the financial literacy and financial behavior which has led to the upliftment of youth of India.Digital online is a platform which could be useful and harmful to the same. It totally depends on the person how wisely it has been used. The tools of digital financial literacy are of mixed versions some easy to use and some are a bit tricky to use. Today's Generation Z is developing a hasty behavior in an evolving world. During their online transactions, they do not need any kind of interruption which can lead to financial loss.

In the evolving world, money has become one's essential needs. They must manage their financial expenses regularly and have become the need of the hour in the fast-moving world. Financial Digital up gradation has brought a boom in the economy. In today's time it has been so flexible for Generation Z to use a Digital platform like UPI, G Pay, Paytm and many more. Financial sectors provide a wide range of financial plans like investment strategies, credit availability facilities and many more.

This research aims to explore the influence of digital financial literacy on the financial behavior of Generation Z. Today digitalization has been in the plans of the individuals. As financial literacy has become a top priority around the world with the rising expectations of day today in order to fulfill one's needs. Everyone must plan proper financial strategies according to the availability of finances.

## REVIEW OF LITERATURE

Nikolaos D. Philippas & Christos Avdoulas "Financial literacy and financial well-being among generation-Z university students: Evidence from Greece" The European Journal of Finance, DOI: 10.1080/1351847X (11 Dec 2019). Financial knowledge has become an essential skill because of the instability of global markets, asymmetric information in those markets, increasing complexity of financial products, and the rapidly increasing growth in financial technology. This study aims to be the first among its kind to evaluate the relation between financial literacy, financial fragility, and financial well-being in parallel with identifying their determinants.

Anita Tiwari, Akash Yadav "A Study of Financial Literacy and Financial Behavior Among Millennials and Generation Z" Journal of The Asiatic Society of Mumbai, Issn: 0972-0766, Vol. Xcv, No.21, (May2022). Financial education is crucial for making financial decisions and involves understanding and applying various financial concepts, such as personal financial planning and budgeting. Financial literacy is essential for making decisions in various aspects of life. Financial planning involves managing money to achieve goals, and financial literacy is the ability to understand and manage money and personal finance.

JOSEPH, Antony "Financial Literacy: A Catalyst to financial inclusion" IRJMSH Vol 10 Issue 11 [Year 2019] ISSN 2277 – 9809(September 2021) Financial literacy is crucial for financial inclusion, enabling individuals to access financial services and make informed decisions. Education on financial management enhances competency, enabling individuals to adapt to changing economic landscapes. Increased financial inclusion can be achieved through effective delivery mechanisms and financial counseling.

Hridhya. PK, Dr.R. Jayaprakash Reddy "An Insight to financial literarcy in india" Volume 7, Issue 9, ISSN - 2349-5162 (SEPTEMBER 2020) Financial literacy is crucial for a country's economy, but low levels exist.

School curriculums can introduce fundamental concepts, while higher education can incorporate advanced principles for in-depth understanding of financial goods.

Bhargava, N. R. Research journal of management science, 51-57. "A study on financial literacy and financial education: An overview scenario in India." Government agencies, enterprises, corporates, and non-governmental organizations must prioritize financial literacy and education. Policy reforms are needed to increase financial literacy, as it benefits society at macro level. Low financial literacy hinders financial decision making, so promoting financial education to the masses is crucial. Defining a clear mechanism for promoting financial awareness is essential for successful implementation of financial literacy programs.

Mrs. Priyanka Agarwal, radical Choudhary kureel & suman Yadav "a study on future plan for increasing literacy among people" issn 0975-6477, volume 9. The growth of the development of any country depends on its financial system. The relationship between financial literacy and financial inclusion is interrelated.

## OBJECTIVES
- To understand the level of digital tech savviness among Generation-Z in relation to financial literacy and financial behavior.

- To study frequency of e-spending habits of Generation-Z.

- To identify which specific digital infrastructure and platforms are been used for managing finances among Generation-Z

- To determine specific functions of digital tools that Generation-Z find most relevant for financial management.

- To examine risk associated with excessive reliance on digital technologies of financial transactions by Generation-Z.

## RESEARCH METHODOLOGY
This is qualitative research using empirical techniques for deriving conclusion. The data is collected using both Primary & Secondary source. Secondary sources are Research articles, Research thesis, books of and relevant websites. Primary data is collected using survey techniques. The respondents are selected using continuous sampling. The tool used for collecting data is questionnaire. Sample size will be tentatively 100 respondents. We have also collected a few interviews which was taken on one-to-one basis and that gave us an outcome that the financial knowledge among Generation-Z is Average. And they are more interested in saving there half part of income mostly in shares and saving deposits. The analysis of data is done by observation and use of descriptive and international statistics.

## ANALYSIS OF PRIMARY DATA
The Survey which we have held has 103 respondents.

In which it has been categorized into respective age groups:

- 1st group = 13 – 19

- 2nd group = 19 – 25

- 3rd group = 25 – 30.

- 4th group = 30 Above

The highest respondents were of age group 19 – 25.

- As per the data financial knowledge among the respondents that is Generation-Z is Average that is 67%.

- The research indicate that Generation-Z set financial goals for sometimes 45.6%.

- The research proves that Generation-Z is more engaged in Saving a portion of income regularly (44.7%), Tracking Expenses (36.9%), Investing of stocks (18.4%).

- The various gadgets that is Mobile, Tablets, Laptops, Desktops which has been used exclusively by Generation Z respondents. Highest among them is Mobile that is 86.4% and then laptop that is 12.6%.

- Our results are demonstrating that the maximum mode while placing financial transactions by Generation-Z respondents is G-Pay (73.8%) then Phone Pay (13.6%), Credit/Debit/ATM Card (12.6%), E-Wallets (5.8%).

- As per the youth responses they get awareness regarding financial scheme mostly from the source of Internet (86.4%), Newspaper (6.8%), Televisions (6.8%).

- The research indicate that the major investing decisions are taken with the help of family advices (44.7%).

- The average result which has been accommodated through filtering the data that the Generation-Z is mostly prefer to invest in long term Investment (48.5%), safe investment (34%), Short term Investment (9.7%), Risk Investment (7.8%).

- Generation-Z prefers to invest there money mostly in stock markets that is basically holding shares in large numbers that is 32%.

- As per the Reponses given by Generation-Z the type of portal they use mostly for investing is Grow (48.5%), Up Stock (23.3%), Zeroth (17.5%), Angel Broking (12.6%).

- The study as indicated that they would be saving a part of there income regular for retirement that would be up to Rs.10,000 monthly in there early working life.

- The research indicates that a major proportion of Generation Z would prefer joining a Course to develop their financial knowledge.

- The responses show that Generation Z does not study about the changes in the government policies & RBI circulars every financial year.

## MAJOR FINDINGS

- The study indicates that there is a lack of awareness about the benefits and risk associated with digital finance.

- The study highlights positive relation between digital financial literacy and generation-Z for the ability to make a financial decision.

- Digital financial literacy has increased savings behavior of Generation-Z.

- Major findings emphasis to enhance digital financial literacy especially targeting Generation- Z.

## CONCLUSION

Understanding digital financial tools and services is essential in today's world. According to a study, there is a direct link between digital financial literacy and the ability to empower Generation Z. Additionally, it may result in easily navigable learning for the future, enhancing the skills of Generation Z. It also places a strong emphasis on long-term financial planning, saving habits, asset accumulation, and investment choices.

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## A STUDY ON AWARENESS OF THE E-BANKING FRAUDS AMONGST THE GEN-Z IN MUMBAI CITY

**Pratham Panchal, Dheeraj Sapaliga, Gayatri Shetty, Chaitra Moogavera and Zainab Rangwala**
pratham.panchal.9212@gmail.com, dheerajsapaliga482@gmail.com, gayatrishetty9517@gmail.com,
chaitraamogaveera26@gmail.com, zainab.rangwala@gmail.com

### ABSTRACT
*E-banking fraud have been a global concern now-a-days, and it has leads severe damage to Gen-Z . E-banking frauds refer to the fraudulent activities that involves the use of third party server to steal someone wealth/money/ personal information / and assets. With the increase in telecommunication technologies have give rise to illegal activities. The main objective behind the study is aware the Gen-Z in various factor of banking fraud, and measure how well they know about it. The most common way of fraud is known as PHISHING where in person personal details are obtained by the fraudsters posing as a banker who circulates site same as banks.*

*Keywords: e-banking, frauds, system, wealth , threat.*

### INTRODUCTION
Today the world is changing rapidly with more and more technologies, things are getting digital, and these modern technologies have also contributed to banking sector, the bank customer spends their most of the time on "Virtual Platform" and thereby preferring towards digital and cashless E-transaction methods. The practice of E-Banking has become widespread, boom of online banking throughout the globe and also has given rise to the stealing of customers valuable information causing damage in banking system. The bank also suffers loss of reputation by such banking frauds. The banking sector helps customers as per their requirements, it is necessary for banks to be aware of such issues, challenges faced by GEN-Z in e-banking frauds. These frauds are of many types like internal frauds, friendly frauds, identity frauds. E-banking frauds are considered as white collars crimes as they occur due to many loopholes in the banking system. Electronic banking (e-banking) has played an important role in the development and economic growth of developing countries. E-Banking also acts as a catalyst for the development of the financial sector, capital markets, and digital economy. India's rapidly growing banking sector paved the way for development and fraud in the e-banking regime. The present chapter seeks to assess the techniques of detection of fraud from a global perspective and will also validate the boom of E-Banking with a thought of precaution and awareness. The most common way of fraud is known as phishing where in person personal details are obtained by the fraudsters posing as a banker who circulates site same as banks. Fraud is done through various ways such as asking OTP to misuse their account. As per a report of RBI till 2022 the frauds were up to RS.81CR and also private banks. The two factors for increasing frauds is one of the complexities in financial transaction and inability to adhere to the branch operations.The research area of the Research Paper being Mumbai, caters to a greater extent of assistance towards the city by, Deeping through the awareness of e-banking frauds among GEN-Z.

### OBJECTIVES
- To determine the level of knowledge of bank customers towards e-banking frauds in recent times.
- To know the level of awareness among the GEN-Z about online banking frauds.
- To understand the nature of e-banking habits of GEN-Z
- To evaluate the benefit of GEN-Z awareness of the frauds risk they are exposed to when doing banking transactions online.
- To understand the GEN-Z perspective towards e-banking frauds.

### HYPOTHESIES
H1-Quality of e-banking services has a significant effect on customer satisfaction.

H2- E-banking perceived security has a significant effect on customer satisfaction.

### REVIEW OF LITERATURE
1.) E-banking Fraud Detection Mostafa A. Ali, Nazimah, Hussion, Imtithal A. Abed. Volume 6, 2019 Dec7- In his research he said that the e-banking is a popular instrument for customers giving them a lot of satisfaction in service quality, in "Second half of his research the researcher told thought the fraudulent activities and the risk they have faced by using the online banking by GEN-Z.

2.) Ashima Tandon, Manisha Goel's Sunita Bishnoi – Researcher mentioned that the level of the consumer awareness is greater in private banks as compared to public banks. Private banks customer most of the

services like transfer of funds, Credit dues are easy to known the private banks provides information for better knowledge.

3.) Dr. Rejikumar, Sudharani Ravinandran 2019 – The researcher studied that about the early adopters of E-banking and showed that by choosing new technology customer are well satisfied by the services.

4.) Vanda sardana & Shubham Singhania have studied on Digitalization in the realm of banking, The world has been stunned by the rapid advances in digitalization over the past several years. The intrusion of digital banking into sphere of banking has brought about a shift in banking sector with the availability of large portfolio of products such as ATM, DEBIT CARD etc.

5.) Customer awareness & perception for digital banking 2018 by SADDIQUE & SHANKAR the researcher focuses on the perception of consumer among banking system and how they tackle all the problem of e-banking.

**RESEARCH METHODOLOGY**

This is qualitative research using empirical techniques for deriving conclusions. The data is collected using both Primary & Secondary sources. Secondary sources are Research articles, Research thesis, books of and relevant websites. Primary data is collected using survey techniques. The respondents are selected using continuous sampling. The tool used for collecting data is a questionnaire. Sample size will be tentatively 120 respondents. The analysis of data is done by observation and use of descriptive and international statistics.

**DATA ANALYSIS & INTERPRETATION**
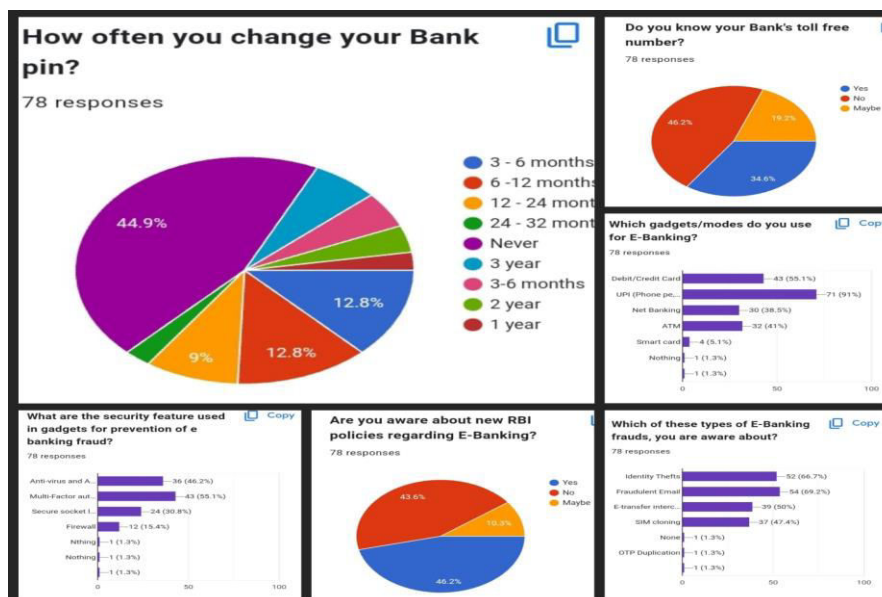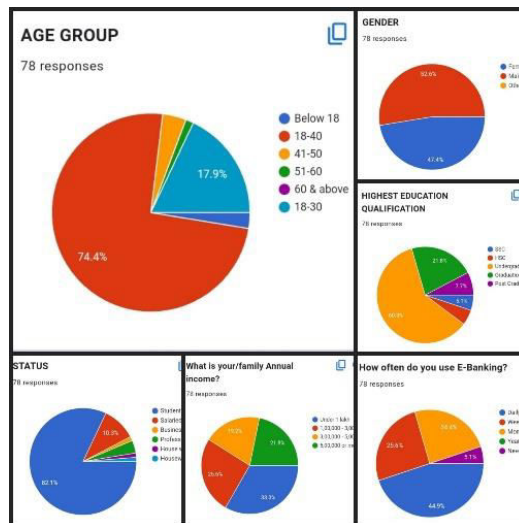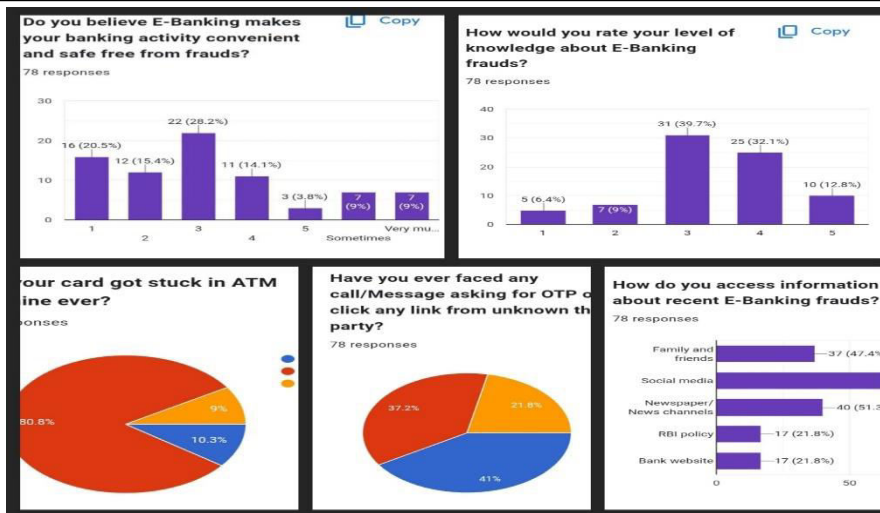
## CONCLUSIONS

The research is expected to bring clarity in the concepts related to scams in banking frauds in Gen-Z and also it helps identifying relationships between independence of dependent variable. Gen-Z is very well versed with technology, has less of an attention span and doesn't want to force fed advertisement. As the raising banking frauds will adversely affect their life and their financial health. E-banking frauds will affect the life of the Gen-Z.The objective of the present exploratory study was to explore consumer awareness of online banking, online banking fraudulent activities, as well as prospective preventive measures to eradicate online banking fraud in India. The study in fact, has found that factors such as, identifying theft and frauds, Awareness about scam, Insurance Facilities Available, Banking  Governance, Poor Monitoring, Scam Through QR code, Fraud by Compromising Credentials on Results Through Search Engine, Fraud Using Screen Sharing Apps prevention, convenience, accessibility, authentication, connectivity security and technology are key factors of online banking usage. The objective of the present exploratory study was to explore consumer awareness of online banking, online banking fraudulent activities, as well as prospective preventive measures to eradicate online banking fraud in India. The study in fact, has found that factors such as, identifying theft and frauds, Awareness about scam, Insurance Facilities Available, Banking Governance, Poor Monitoring, Scam Through QR code, Fraud by Compromising Credentials on Results Through Search Engine, Fraud Using Screen Sharing Apps prevention, convenience, accessibility, authentication, connectivity security and technology are key factors of online banking usage.

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5.) Customer awareness & perception for digital banking 2018 by SADDIQUE & SHANKAR the researcher focuses on the perception of consumer among banking system and how they tackle all the problem of e-banking.

## A STUDY OF MUMBAIKAR ATTITUDE TOWARDS PARANORMAL ACTIVITIES

**Gurleen Kaur Mutti, Mahek Khan, Komal Singh and Zainab Rangwala**
Bunts Sanghas S. M. Shetty College of Science, Commerce and Management Studies
muttigurleen12@gmail.com, khanmahek138@gmail.com, komalsingh1612@gmail.com and
zainabr@smshettyinstitute.org

**ABSTRACT**
*The paranormal is all about strange and mysterious things that are hard to explain with regular science. It includes things like ghosts, UFOs, and superpowers. Some people believe in these things because they've had weird experiences, while others think there's always a scientific explanation. People who study the paranormal try to figure out what's really going on, but many scientists are still sceptical because there's not always enough proof. So, it's a mix of spooky stories, curious investigations, and different beliefs. If means denoting events or phenomena that are beyond the scope of normal scientific understanding. In this study the researcher aimed at examining the belief among people in paranormal happenings. The researcher adopted random sampling method for collecting information from sample of participants residing in the city. For the purpose of the study the researcher categorised the population into various age group and made an attempt to find the belief in paranormal activities among the people from various age groups as well as gender. The aim of the researcher in this study was to identify the belief and understand the impact of believe in their lives.*

*Keywords: Paranormal Activity, Believe, scientific, sceptical, Mumbaikars.*

### INTRODUCTION
The concept of paranormal activity refers to the activities that are not normal lacking logical explanation. This research was conducted keeping in mind and to find out that do people still believe in Paranormal Activity. The research focused on people residing in Mumbai city and targets them to examine about the level of belief and how it affects people's fear and anxiety. The study targets residents of Mumbai, exploring the level of belief and its influence on fear and anxiety, considering age and gender as significant variables. It highlights the dichotomy between those who base their beliefs on personal experiences and those who seek scientific explanations. The study focuses on examining beliefs in paranormal activities among people, employing a random sampling method across different age groups and genders. The researcher aims to identify beliefs and understand their impact on individuals' lives.

Age and Gender were two important component of the research which was mainly to find out that does believe in Paranormal Activity. The objectives outline the research goals, including studying beliefs across age groups, examining paranormal experiences by gender, exploring factors influencing belief, studying beliefs based on educational qualifications, and engaging with the community. The research methodology section outlines the use of both primary and secondary data, with Google Forms as the primary tool for data collection. Random sampling was employed, and statistical tools like percentages and ratios were used for data analysis. The review of literature briefly presents existing research findings on paranormal beliefs, adding context to the study. The primary objective of this study is to explore the prevailing sentiments and ascertain whether people in Mumbai still hold beliefs in paranormal activities. It also finds reports from the survey, presenting demographic information, beliefs in paranormal activity, factors influencing belief, and the perceived impact on mental health. The endeavour is rooted in an acknowledgment that, despite the rapid pace of urbanization and scientific progress, notions of the supernatural endure as an integral aspect of human culture and perception. Overall, the study aims to contribute to the understanding of paranormal beliefs in the context of an urban setting, shedding light on the factors influencing such beliefs and their potential impact on individual's lives.

### OBJECTIVES
1. To Study the belief on paranormal activity among various age groups.

2. To examine paranormal experiences from a gender perspective.

3. To study the factors that lead to belief in Paranormal Activity.

4. To study the attitude towards paranormal activities based on educational qualification.

### RESEARCH METHODOLOGY
For the purpose of this study, the researcher used primary data as well as secondary data. Secondary data was obtained from already published materials over the internet, articles and published research papers. Primary data was collected by adopting random sampling method. Google forms was used as a tool of data collection. Google

forms was circulated randomly among the WhatsApp group and also through private contact. Simple statistical tools like percentage, ratio analysis and tabulation were used for analysing the data.

## REVIEW OF LITERATURE

1] **Emmons and Sobal (1981)** concluded from their research that the young people believed in more in paranormal things than elderly adults. The survey showed that undergraduate men and elderly women had the highest ratings on paranormal beliefs.

2] **PsychTests.com (2022)** reported that women tend to believe more in paranormal activity than men, with 74% of women and 54% of men expressing belief in the supernatural. A personal account from 2018 in Savedi Village, Ahmednagar, described a chilling experience in a rented flat, where the bedroom door appeared to be manipulated by an unseen force, leading the occupant to record the eerie incident for proof. Despite sharing the video with friends, scepticisms prevailed.

3] **HR Haunted Rooms EST.2009** Sometimes the very short ghost stories are the best, and this tale, from Reddit via Buzzfeed, tells the story of a father putting his young son to bed:

"I begin tucking him into bed and he tells me, "Daddy, check for monsters under my bed." I look underneath for his amusement and see him, another him, under the bed, staring back at me quivering and whispering, "Daddy, there's somebody on my bed."

4] **Fire Occurs At The Actual Conjuring House (7 Dec, 2023**)  There was a fire at the actual Conjuring House. The Conjuring House is one of the most haunted place in the world for a reason. In contrast to the paranormal activities usually connected to the Conjuring House, investigators found that there was no supernatural cause for the fire.

5] **Delhi:** Ghost-buster Gaurav Tiwari found dead under mysterious circumstances(New Delhi Jul,12) Gaurav Tiwari, 32, founder of the Indian paranormal society was discovered dead at his Dwarka home on July 7, with police suspecting asphyxiation but uncertain if it was suicide. Found in his bathroom with a thin black around his neck, family members heard a loud thud around 11 am and forced their way in to find him. Despite being rushed to hospital, he couldn't be revived.

## PRIMARY DATA ANALYSIS

Primary data for the purpose of this study was collected using simple random sampling method using google forms as a tool of data collection. In total 112 responses were obtained out of which 78 were male, 34 were female. The questionnaire was made keeping in mind the objective of the research which also included to find believe among people in paranormal activities on the basis of the gender and age.

1] Most of the respondents were young adults 73.2% and adolescence 10.7%, the rest from the other age groups mentioned in the questionnaire.

2] As gender was one of the main areas of study in the research 69.6% were male participants and 30.4% were female.

3] The main question of the survey "Do you believe in Paranormal Activity" found out that 92% of respondents believed in paranormal activities and 8% didn't believed in paranormal activity.

4]  When it came to how does belief in paranormal activity affect a person's daily life out of all the options in the survey questionnaire 23.2% believe that it affects us by making us fearful, 34.8% believed it affect us by anxiety, 27.7% believed it affect us by Hallucination, 14.3% believed it affect us by being superstitious.

5] Factors responsible that lead a person to believe in paranormal activity from the selected options after through research answered that 30.4% answered religion is the factor that led a person to believe in paranormal activity, 32.1% answered culture to be the factor that led a person to believe in paranormal activity, 8% answered stories from the native to be the factor that led a person to believe in paranormal activity, 27.7% answered personal experience to be the factor that led a person to believe in paranormal activity and 1.8% answered that there is other reason that influence a person to believe in paranormal activity.

6] About the believe in paranormal activity that affect a person's mental health 91.1% believed that paranormal activity does affect a person's mental health and the rest 8.9% answered that it does not affect our mental health.

7] 41.1% of people believed that belief in paranormal activity makes a person strong, 22.3% believed that it makes a person cautious, 24.1% answered with neutral, 8.9% believed that it makes a person tame and 3.6% believes that it makes a person fearful.

8] About the degree to which that paranormal activity shapes a person's fear and anxiety level, 64.3% answered by saying it affect us at extreme level, 34.8 answered by saying it affect us at moderate level and the rest 0.9% answered by saying it affect us at lower level.

9] The last question which asked about personal experience most of the respondents replied by stating no they don't have experience and just 1 respondent shared their story.

## DATA ANALYSIS AND FINDINGS

**Finding 1:** The data gathered showed that from all 112 respondents, the adolescence is 10.7%, Young Adulthood is 73.2%, Middle Adulthood is 16.1% and Maturity age group responses is 0. By looking at the figure we can say that respondents from the age group of (19 to 40 years) i.e Young Adulthood has respondent the highest number.

**Finding 2:** The data gathered all the 112 respondents showed that out of all the 112 respondents to this question 78 (69.6%) were male and 34 (30.4%) were female.

**Finding 3:** The question "Do you believe in Paranormal Activity?" showed out all the 112 respondents out of which, 92% of respondents believed in Paranormal Activity and 8% didn't believed in Paranormal Activity.

**Finding 4:** The response for the affect in believes in paranormal activity showed that 23.2% of respondents believed that it can lead to fear, 27.7% believed that it could lead to hallucination, 34.8% believed that it could lead to anxiety and 14.3% believed that it could lead to a person being superstitious. By looking at the figure we can say that Anxiety has got the highest response i.e 34.8%.

**Finding 5:** To the question factors that influence a person to believe in paranormal activity, 32.1% believed that it could be culture, 30.4% believed that it could be religion, 27.7% believed that it could be personal experience, 8% believed that it could from the stories heard from the natives, and 1.8% believed the reason to the something else. By looking at the figure we can say that culture i.e 32.1% is the highest number.

**Finding 6:** To the question does paranormal activity affect a persons mental health, 91.1% respondents believed that belief in paranormal activity affect a person's mental health and 8.9% believed that it does not.

**Finding 7:** Out of all the 112 respondents 22.3% believed that belief in Paranormal Activity makes a person cautious, 41.1% believed that it makes a person strong, 24.1% respondents believed the effect to be neutral, 8.9% believed that it makes a person tame and 3.6% believed that it makes a person fearful. By looking at the figure we can say that it makes a person strong (41.1%) has the highest responses.

**Finding 8:** To the question "to what degree belief in paranormal activity shape fear and anxiety level" 64.3% respondents believed the degree to be extreme, 34.8% believed it to be moderate and 0.9% believed it to be low.

The findings indicated a significant portion of the participants held some form of belief in paranormal phenomena. The results provide that various factors contribute altogether for people to believe in paranormal activities. The research questionnaire also dived deep into getting personal paranormal experiences from the respondents

## CONCLUSION

One conclusion from all of the above is that this area is physically impossible, although in some parts of the world there is a normal part to everything that means the paranormal. Well, researchers believe that science is largely focused on tracking the unknown, so various tools have been developed to measure these paranormal activities. There is evidence that some paranormal experiences may be transformations of information that are not normally accessible. Here I mean that there are certain devices (for example: digital thermometers, camcorders or cameras, but there are also certain digital audio recording equipment) through which we can identify activities such as the air temperature in a room where it is said that there paranormal activities, as mentioned above. Legends about the existence of ghosts are not many, but in most cultures they believe in their existence, as we specified above, 90% of the world's population believes in a form of deity. There are certain factors that influence or develop these beliefs in various paranormal activities. For the conclusion of the research the response from the survey showed that a lot of respondents believed in Paranormal Activity. The responses showed that it not only affects a person's life but also it affects a person's mental well-being. The previous researches shows that women and young population believe more in Paranormal happenings. The last and the one of the main questions in the questionnaire of the survey most of the responses said that they do not have any personal experience of any Paranormal Activity but still a large audience from the survey believed in Paranormal Activity.

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## A STUDY OF SOCIAL MEDIA IMPACT ON INVESTMENT DECISIONS OF GEN-Z IN MUMBAI CITY

**Harsh Thakkar, Husain Inamdar, Vishesh Mera and Zainab Rangwala**

smsdegfybmsa395219harsh@smshettyinstitute.org, smsdegfybmsa3843295mohdhusain@smshettyinstitute.org, smsdegfybmsa4012329vishesh@smshettyinstitute.org and zainabr@smshettyinstitute.org

Bunts Sangha's S M Shetty College of Science, Commerce and Management Studies, Powai

**ABSTRACT**

*In today's modern day scenario social media has made its way in almost all facets of an individuals lifestyle and living habits. This study investigates how social media platforms influence financial decision-making behaviours, attitudes, and perceptions through an extensive examination of the existing literature and through surveys.The study explores how social media affects psychological and behavioural components of behaviour, looking at how social networks, online communities, and information sharing affect how people make financial decisions. Furthermore, the study evaluates the possible advantages and disadvantages of social media's impact on financial literacy, risk assessment, and investment decision-making. The results offer significant perspectives for scholars and professionals who aim to gain a more profound comprehension of the intricate relationship between financial decision-making processes and social media.*

*Keywords:Social Media, Financial Decision Making, Investment Decisions, Finfluencers(Financial Influencers), Young Adults, Gen Z, Mumbai.*

## INTRODUCTION

With Social Media influencing all our life decisions from devices we use to the clothes we wear, we set out to find how it influences the financial or investment decision making of an individual. Social media has emerged as a powerful force shaping various aspects of contemporary life, including financial decision-making. This research paper dives into the complex relationship between social media and individuals' financial choices, exploring the impact these online platforms cause on economic behaviour. The omnipresence of social media platforms has created an interconnected digital landscape where financial information, trends, and recommendations circulate at an remarkable pace. The constant stream of financial news, investment advice, and success stories can significantly influence how individuals perceive and approach their financial decisions. As users engage with diverse financial content on platforms like Twitter, Facebook, Instagram, YouTube and many other such sites, the potential for shaping attitudes towards investments, savings, and spending becomes increasingly evident.

Moreover, the social nature of these platforms introduces a layer of social influence on financial decision-making. The concept of 'social proof' becomes pronounced as users observe and emulate the financial behaviours of their peers, potentially leading to herd mentality in investment choices. The viral spread of financial narratives and the amplification of market sentiments through social media can create both opportunities and risks for investors, impacting market dynamics in real-time. This paper aims to critically analyse the multifaceted ways in which social media shapes financial decision-making, considering the psychological, behavioural, and economic dimensions of this influence. By understanding the mechanisms through which social media affects financial choices, we can gain valuable insights into the evolving landscape of modern finance and develop strategies to navigate its complexities effectively.

## STATEMENT OF OBJECTIVE

1. To examine the impact of social media on individuals' financial decision-making processes.

2. To investigate how social media platforms shape investment behaviour and financial risk perception.

3. To assess the role of online communities in influencing financial choices through social media interactions.

4. To analyse the potential for social media misinformation to affect financial decision-making accuracy.

5. To know whether the available social media content related to Financial Investments has been an advantage or disadvantage.

## RESEARCH METHODS

The study employs an empirical methodology and is descriptive in nature. The study focused on young people between the ages of 15 and 30.

Both secondary and primary sources of data were gathered for the study. Books, newspaper articles, research papers, and other pertinent materials are examples of secondary sources. The reference section has a mention of the specifics. The instrument used to collect primary data is a questionnaire with 12 close ended questions. Sample surveys are employed in this process. There are 75 samples. Pie charts are used to display the data according to each question. Based on the responses' patterns, analysis is conducted.

## LITERATURE REVIEW

Investopedia defines Social Media as " a variety of technologies that facilitate the sharing of ideas and information among their users."[1] These platforms are used for both entertainment and educational content. The rise in the trend of receiving financial knowledge through social media has given rise to "Financial Influencers' or 'Finfluencers'.

"The financial decision-making process can encompass a wide range of activities, including budgeting, investing, borrowing, and managing risk, and it can be influenced by a variety of factors such as economic conditions, regulatory environment, and personal preferences." says Finance Strategists [2]

Around 4.76 billion people in the world are active social media users. That is roughly around 60 % of the world population ( DataReportal, 2023)[3]

According to Rani S, Prerana.M (2021)- " *Social-Media Influence on the Investment Decisions Among the Young Adults in India"* [4]

reveals that 92.4% of young adults, mainly students aged 18-25, have come across financial investment content on social media platforms. 32% have been influenced to learn more about the topic, while 10% have been directly influenced to invest. 57% believe social media hype influences investment decisions. Mutual Funds, Cryptocurrencies, and stocks are the top three preferred investment options among young adults. However, 33% respondents believe social media financial content is misleading. It is the responsibility of investors to understand the legitimacy and confirm their decisions with others or financial professionals before investing their money.

According to Suchocka, et al ( 2022)- *"Modern Media Space and Financial Literacy of Young People"* :[5]

The analysis was done by collecting data from influencers of social media who portray themselves as experts in finance management, mass survey of young people and in depth interviews with experts in the field of financial management and behaviour. In conclusion it was found that social media is a platform which provides opportunities to an individual but can be dangerous due to uncontrolled flow of information which is difficult for an average person with limited knowledge to identify bona fide, which can lead to potential victim of misinformation, to avoid this financial literacy should be enhanced among individuals and state should work to counter threat of misinformation, maintain high level of financial security among individuals in the country by forming legal and moral norms and increase public institutions and organisations that allow a person to develop and implement financial abilities and needs.

According to Khatik, et al(2021)- *"Inferring the role of Social Media on Gen Z's Investments Decisions"* : [6]

The data was collected using a standardised questionnaire. The study was done using 404 respondents. The study was Limited to Gen Z of Bhopal. The outcome of the research indicates that information about investment on the internet influences investing decisions of Gen Z. This study shows a link between information on the internet and decisions made regarding investment. The likelihood of buying increases, as the information on particular investments increases on the Internet. Online communities on the Internet such as social media also have influence on investment.

According to Dr. Atoom, et al (2021)- *"The Effect of Social Media on Making Investment Decisions for Investors in Amman Financial Market* ":[7] explores the impact of new media, particularly social media, on investment decisions in the Amman Financial Market. The study employs an analytical descriptive approach, utilising a questionnaire distributed to 150 randomly selected investors in the Amman

Financial Market. Statistical methods such as regression, correlation tests, and the stability factor (Cronbach-alpha) were used to analyse the data.The literature review in the document serves to address the impact of new media, particularly social media, on investment decision-making in the Amman Financial Market. It provides insights into the extent of new media usage, the type of information obtained, and the influence of different new media platforms on investment decisions.

According to Khan, et al (2020)- *"Perceived usefulness of social media in financial decision-making: differences and similarities"* [8]

The study reveals significant differences in the perceived usefulness of social media among different societal subgroups. It suggests that social media can be a valuable tool for marketers and service providers to understand their customers better. The research contributes to the limited literature on social media influence on consumer goods and financial products. It suggests that social media platforms can be used as a strategic point of contact for financial services, removing middlemen and resulting in greater returns. However, the study has limitations, such as a small sample size and self-evaluated statement. Further research is needed to understand individual behaviour on social media and how marketers can use it as an innovative marketing tool.

According to Khadka, Chapagain (2023)- *"Relationship between Social Media and Investment Decisions in the Nepali Stock Market"* [9]

According to the study, business image, content, and social media behaviour all have a beneficial impact on investors' decisions to buy Nepali stock market shares. Investors must, however, assess the veracity of information gleaned from social networking sites and reduce risks by employing tried-and-true risk management strategies. Retail investors, corporate managers, and legislators may find the findings useful in making judgments. To gain a deeper understanding of the influence of social media on investment decisions, future research may employ a mixed method that combines semi-structured interviews with structured surveys.

According to Dr. Tandon, Mr. Jain (2022)- " *Impact of Social Media on Investment Decisions among Young Adults* " [10]

Studies examine how social media influences young adults' financial choices. It explores the ways in which social media has impacted financial decision-making and investment behaviours. According to the report, young people often utilise social media to research potential investments. It also identifies the most popular sites for content about financial investments. The report also contains a regression analysis model, which shows that the independent factors account for a sizable portion of the variability in investment decisions. In addition to outlining the need for more research on how young adults act on social media when making financial services decisions, the conclusion highlights the importance of social media platforms as possible channels for reaching customers. Overall, the study finds that social media has a big influence on how investments are made.

**Analysis of Primary Data:**

*Demographics*

**1) Age of the Respondent**
As noticed by the data received by the respondents, we can understand that most of the responses were by people between the age bracket of 15 years olds to 20 year olds, with almost 70% respondents being in that bracket. 26% of respondents were between the ages of 21 to 25. And very few were older than that.

**2) Employment Status of the Respondent**
Most of the respondents were full time students. The percentage of them standing at 52.1%. Unemployed group was the second largest, being 17.8% of all the respondents. The rest was divided up between full time, part time and self employed groups of people. The smallest group being that of part time employed people being only 4%.

**3) Social Media App used frequently by the Respondent**
The most used social media app by the respondents was Instagram followed closely by

YouTube, coming at 87.7% and 78.1% of respondents respectively. It was followed by LinkedIn, Facebook and Twitter of X, at 26%, 16.4% and 15.1% respectively. This might be a result of the dominant age bracket being people between the ages of 15 to 20.

**4) Use of social media to research financial products or services**
This data showed us that only 5.5% of respondents never look up financial products or services on social media. While 35.6% of the respondents were the ones who rarely research financial products or services through social media. Although this was the largest group, the people who occasionally, frequently or daily research these things were 58.9% combined.

**5) Social media following of any Financial Influencers**
60.3% of respondents say that they do follow Financial influencers on social media. Only

39.7   % do not follow any financial influencers.

**6) Use of  social media to compare prices or find deals on financial  products or services.**
Following the trend of the previous responses, 39.7% of the respondents rarely use social media to compare prices or find deals on financial products or services. 23.3% of the respondents keep themselves updated weekly through social media, while 8.2% never update themselves by this medium. 15.1% use this feature daily and 13.7% monthly.

**7) Making financial decisions based on information on social media**
41.1% respondents said that they have made a financial decision based on the information they received through social media. With not much contrast in the response, 37% of respondents have not been influenced by social media. 21.9% were not sure if they have influenced to make a financial decision based on social media.

**8) Investments made in any of the following after being advised by a financial influencer**
A large difference can be seen when it comes to actually investing money on any form of investment after being advised by a financial influencer. With 71.2% respondents having not invested in any of the forms of investments mentioned, that is the largest group of respondents. Further options have only very few respondents compared to the ones investing in none: Shares/Stocks, Gold, Mutual Funds, Crypto, Real Estate and Intraday Trading  having the percentage as follows: 19.2%, 9.6%, 5.5%, 4.1%, 4.1%, 1.4%.

**9) Evaluation of the credibility of financial information and advice found on  social media**
Most of the respondents prefer to make financial decisions based on their own research as opposed to trusting the influencers blindly. People who do their own research stand at 72.6%. This comes as a huge contrast to the people who consider it cautiously and those who make decisions based on trust coming at 15.1% and 12.3% respectively

**10) Capable in identifying and avoiding financial scams or frauds promoted on social media**
When asked about how confident people were about their capability in identifying financial scams or frauds that are often promoted on social media, people had a neutral response. When used a linear scale to ask this, 41.1% were confident to somewhat confident in identifying these scams. 41.1% were neutral on this  stance.  And 17.8% were unconfident to somewhat unconfident in identifying and avoiding these scams

**11) Encountered misleading or false financial information on social media**
People believe that they have occasionally encountered misleading or false financial information on social media with the percentage standing at 37%. The people who have frequently received false information were at 28.8%. The people who weren't sure or had never encountered it stood at, 19.2% and 15.1% respectively.

**12) Any negative consequences, such as  financial loss, as  a  result of following financial advice on social media**
Following the trend of most people not investing on the suggestion of social media, 63% respondents have not experienced any sort of loss or negative consequences as a result of following financial advice. With 21.9% respondents being unsure whether they have faced such consequences, the lowest percent being to people who have at 15.1%.

**13) Use of  social media in financial decision  making impacts traditional financial institutions**
39.7 % of people believe that there will be more competition between social media and traditional financial institutions. 31.5% are confident that they would collaborate in future. The rest believe there will be no change due to this.

**14) Social media has made it easier or harder for individuals to make informed financial decisions**

People believe that the influx of information they are able to receive through social media has made it easier for them to make informed financial decisions. 65.8% of people believe that. 12.3% believe that the use of social media has made it more difficult for them to make such decisions. And 21.9% of people do not think it causes any change.

**15) Effectiveness of social media in helping you make informed financial decisions**

On asking about the effectiveness of social media in helping make an informed decision, most people took a neutral stance on a linear scale. 54.8% took a neutral stance. 27.4% agreed on it being somewhat effective in helping make decisions. On the contrary, 17.8% believed it was somewhat ineffective to the decision making process.

**CONCLUSION**

The aim of this research was to Analyse the Psychological Impact, and behavioural change in Youth regarding Financial Decision Making through social media influence. As we collected Data by primary means such as survey and secondary means such as research paper, journals, books

We concluded that many young adults are aware of the economic dimension surrounding them and are cautious about making investments but are not heavily influenced to take action by social media.

Upon looking through the data collected through the survey, the data showed that 69.9% of respondents were between the ages of 15-20, 52.1% of the respondents were full time students followed by unemployed respondents standing at 17.8%. This may have led to errors in the data and analyses.

After carefully reviving the responses we found out that although the respondents follow and research through social media, they are dubious when trusting its reliability. They prefer to do their own research before making any decision. Even after that, they largely do not invest in the financial goods or services suggested by the financial influencers.

**LIMITATIONS**

The sample size used for this research was limited to students and young adults of Mumbai. They all belonged to a middle class group of society. Moreover the sample size was significantly small compared to the population of social media users due to which all sorts of respondents may not have been captured. Since a large number of respondents were students and unemployed, their financial condition might not permit them to invest in any financial products or services. If changes in the ages, location or income patterns are changed, these results might change. Changes in any one factor might lead to changes in the responses.

**RECOMMENDATION**

Educational Initiatives : Youth-oriented educational initiatives that place a strong emphasis on critical thinking and financial literacy should be in place. These initiatives help to tackle the particular difficulties that social media presents in influencing people's financial behaviour.

Continued Research and Monitoring : emphasise the value of continuing research and monitoring to keep up with changing financial and social media trends. In order to improve tactics and interventions, encourage researchers and practitioners to work together on additional studies.

Regulatory Considerations : Draw attention to the necessity of developing regulatory frameworks that handle the particular difficulties that social media presents in the financial industry. Provide policies or rules to guarantee financial content published on these platforms is genuine, transparent, and compliant with ethical standards.

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## A STUDY ON ATTITUDE OF GEN-Z TOWARDS MUTUAL FUND INVESTMENTS IN MUMBAI CITY

**Rajal Barsania, Vighnesh Bhat, Darshan Shetty and Zainab Rangwala**
Bunt Sangha's Sm Shetty College of Science, Commerce and Management Studies, Powai, Mumbai
barsaniarajal@gmail.com, vighneshbhat81@gmail.com, darshanshettyshetty130@gmail.com and
zainabr@smshettyinstitute.org

## ABSTRACT

*Today, young people are socially and economically more creative and technologically skilled than older people. In particular, the question that needs to be asked is whether this generation is worried and conscious about their financial future and investments. This study aims to investigate young people's knowledge and understanding of investment funds. In this study, old survey data is used and the selected sample is young people between the ages of 18-25. The aim is to examine social awareness and independent change. The main driver of investment for young people is often based on free choice. Finally, some limitations and recommendations are put forward to help more researchers find better results. This study examines their attitudes toward investment risk, market volatility, and potential returns and highlights the implications of financial education and knowledge creation theory. The research reveals a wide range of emotions, from excitement about the possibility of advancement to caution about risk, providing insight into the changing mindset of young people.*

*Keywords: Investment, experience, personal interest, young investors.*

## INTRODUCTION

Mutual funds are trusts that provide money from many investors. Merchants are part of the assets owned by a joint venture. Mutual funds are vehicle management systems that pool funds from multiple investors and invest in securities such as stocks, bonds and investment instruments, Indian stocks, gold and other valuables. The most important thing to remember is that they invest for mutual benefit. Mutual funds are a professional way to invest and diversify your investment portfolio. Investment has its advantages and disadvantages, especially among young people, investment information is not explained. Therefore, researchers are interested in finding factors that influence young people's knowledge. Investigate the relationship between Generation Z's investment literacy and investment literacy, specializing in the relationship between young people's financial literacy and investment literacy, and learn the relationship between young people's environment and capital knowledge. Investment is generally defined as assets owned or controlled, directly or indirectly, by an investor, characterized by a commitment of capital or other resources, storage pressure on income or benefits, or the perception of threats that exist or may exist. take financial risks that may occur in the future

## OBJECTIVES

1. To analyse Gen-Z's knowledge of mutual funds as investment options.

2. To study the investment behaviour of Gen-Z in Mumbai city

3. To identify the factors that influence Gen-Z's decision to invest in mutual funds.

4. To examine Gen- Z's understanding about the operations and benefits of mutual funds.

## RESEARCH METHOD

The research is a descriptive and empirical technique. Research has been conducted on Gen-Z. Data collected for the research are from both secondary & primary sources. The secondary sources are books and relevant websites. The details mentioned in the reference primary data are conducted using a sample method. The tools used in questionnaires containing 9 the sample units (Respondents) are students, businessmen and working professionals. The sample size is 105 the data is presented using sample statements based on each question's analysis is done based on pattern of responses.

## LITERATURE REVIEW

Gupta et al. (2001) examined the preferences, perspectives and experiences of family entrepreneurs in India and found that income is considered an investment for retirees but does not attract the attention of young people. For all age groups, market entry is through mutual funds, which are priced lower than stocks.

Gupta and Jain (2008), based on a survey conducted on 1463 houses, found that investors' real estate preferences in the capital market are other types of investment such as capital investment, indirect investment through various investment funds. clan gold exchange, bank deposits and public savings schemes. The research

provides interesting insights into how investors view different types of investments, investments that reflect their returns and age, differences in their practices, and how investors label the overall management of the business they see from them.

Verma (2008) studied the impact of demographic characteristics and attitudes on the investment preferences of Indian investors and found that there were a large number of editors, patients, students and businessmen in investment funds. Retirees tend to avoid risk by not investing in mutual funds and stocks. The research also found that higher education has a better understanding of the challenge of investing. Graduates and above like to invest in stocks and mutual funds.

Nagpal and Bodla (2009) studied the living conditions of the respondents and their impact on their investment preferences. This study concluded that the entrepreneur's lifestyle often determines the entrepreneur's ability to take risks. The study revealed that despite the negative development in security, sole proprietors are less likely to prefer investments such as life insurance, bank money and post office and fixed deposits, PPF and NSC.

Brahma Bhatt, P.S. A study on business behaviour in investments in Mumbai by Dr. Raghu Kumari, Shamira Malekar (September 2012). People are willing to invest in the stock market even if they face huge losses. They are more interested in the security of their savings, but they also need more health, less risk in the short term.

Davar and Gill (2009) examined household size by choosing different investment methods. The findings show that the focus for any investment is on knowledge, interest, opinion and demographic dimensions.

## PRIMARY DATA PRESENTATION
Presenting primary data effectively is crucial for conveying research findings. Here's a general outline for presenting primary data on the views of the Gen-Z on mutual funds:

1. There are 100 responses of different age categories from which 18 -19 are 53% respondents,20-21 are 24% respondents, 22-23 are 11% respondents, 24-25 are 12% respondents. The highest among 18-19 is   53%.

2. 81% of the respondents are not investing in mutual funds.

3. 52 % are aware of the concepts of large cap, mid cap and small cap.

4. Respondents mostly get information from social media (39%) and own research (48%).

5. The maximum number of the respondents go for the grow application and upstox application and the least of the respondents go for angel one.

6. There are 41% of investors who would like to invest in mutual funds, 13% do not want to invest in mutual funds and the rest of the 46% may want to or not want to invest in mutual funds.

## CONCLUSION
In conclusion, it can be said that the younger generation generally shows diverse views on mutual funds. While some embrace them as a promising investment avenue, others may approach with caution due to market uncertainty. Overall, ongoing financial education plays a key role in influencing the younger demographic's more informed and positive view of mutual funds. In total 100 responses received of different age categories and from different qualifications, the main objective of the this was to target Gen-z (18-25). End results state that 81% of the respondents do invest in mutual funds but out of all the respondents more than half respondents are aware of the concept of large cap, mid cap and small cap. This indicates that most of the  respondents are not aware about the concept of mutual funds. As well as respondents rely on social media and their own research. The study states that the respondents assume that there is a moderate risk involved in mutual funds investment.

## RECOMMENDATION
Based on the research findings regarding the views of Gen-Z on Mutual funds, here are some general recommendations:

### 1. Measuring Financial Education
Advocate for more financial education for young people to improve their understanding of investment options, including share capital.

### 2. Active Investments
To support the development and support of users, especially those who invest in mobile applications, by following the preferences and attitudes of young people.

### 3. Encourage diversification

Address concerns about market volatility by emphasizing the importance of diversifying investment funds to reduce risk and lead to potential recovery.

### 4. Ongoing research

Encourage ongoing research to monitor young people's changes and interest in investing to ensure the ideas and rules are still relevant.

### 5. Business Argument

Demonstrate the long-term benefits of investing in joint ventures, showing that they meet financial goals and add to wealth.

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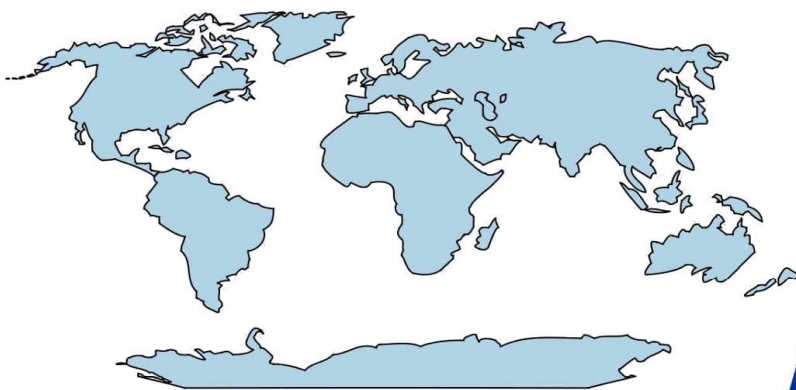
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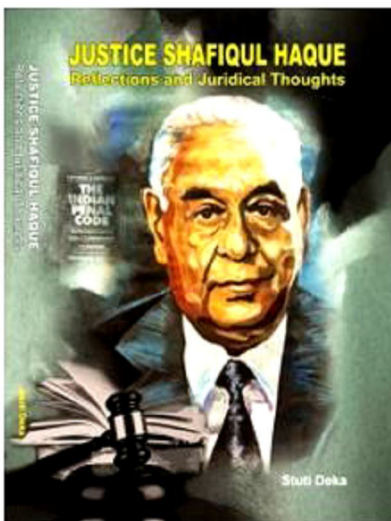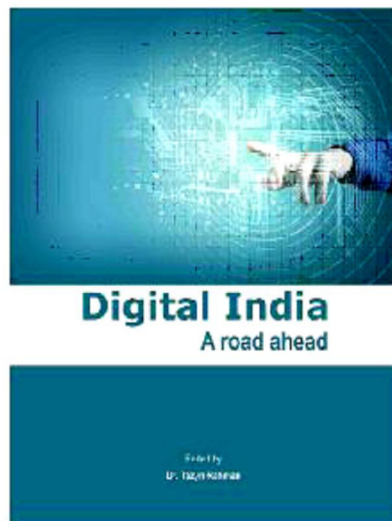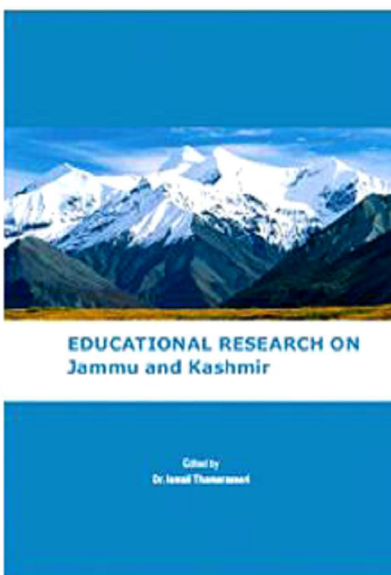
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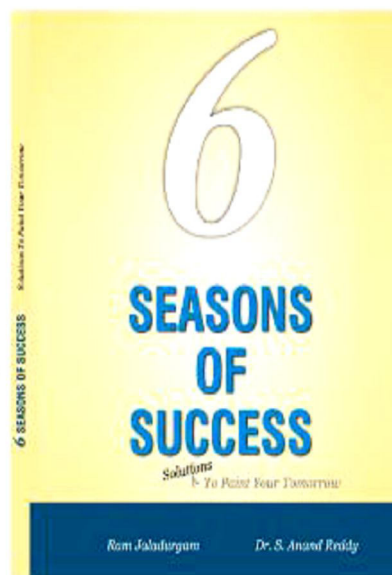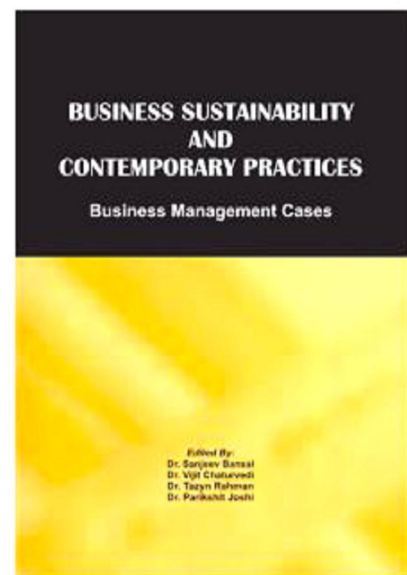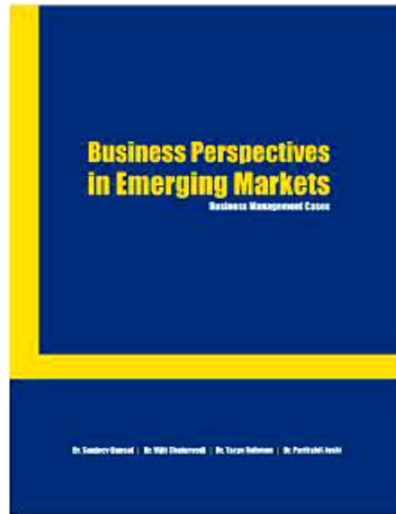
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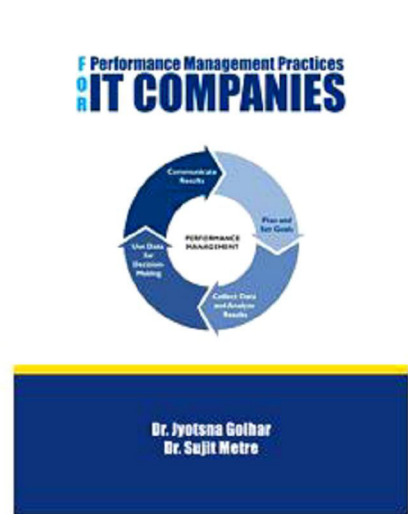
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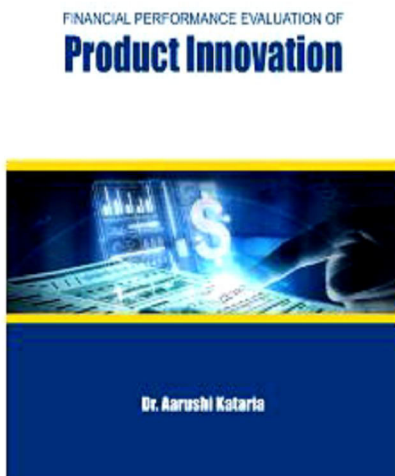
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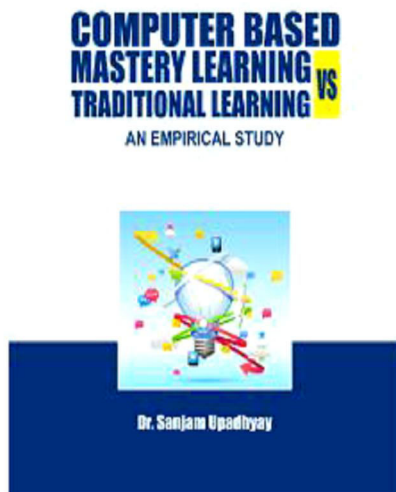
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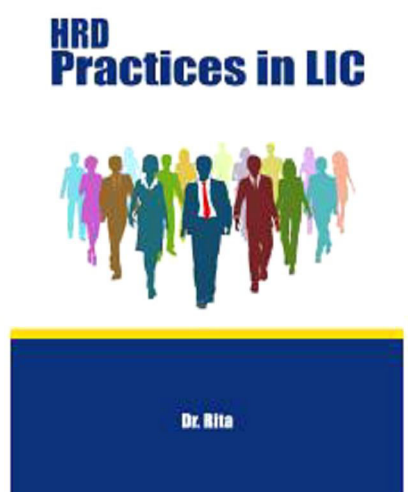
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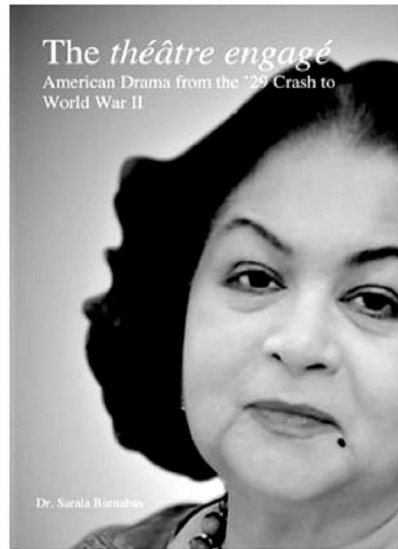
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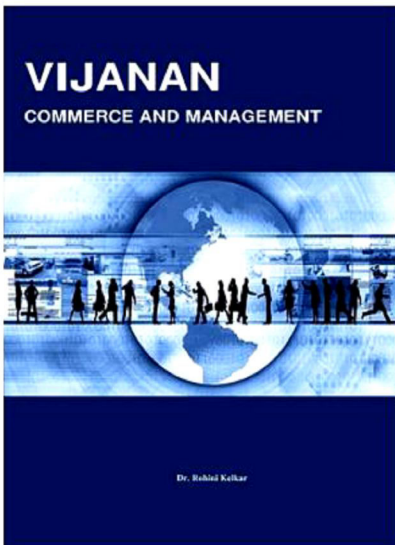
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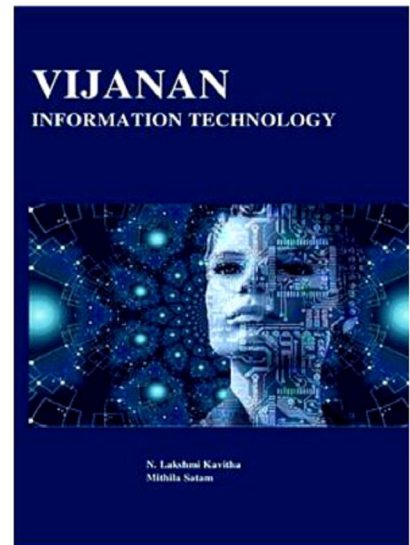
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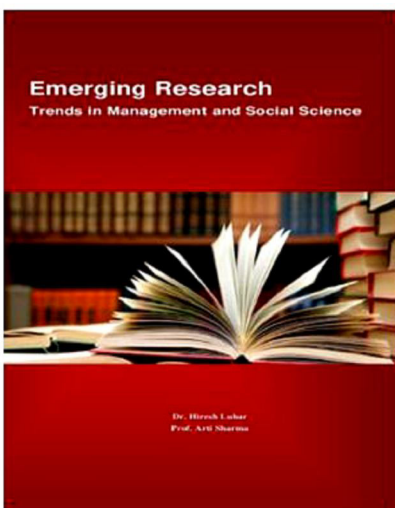
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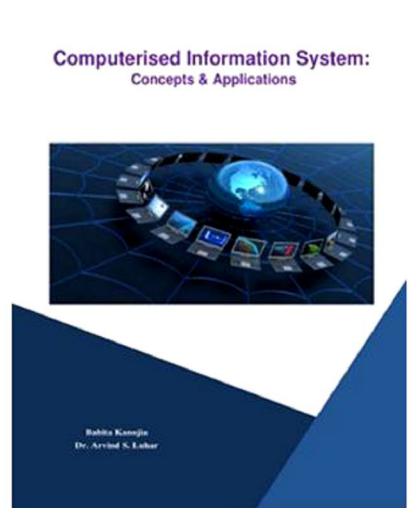
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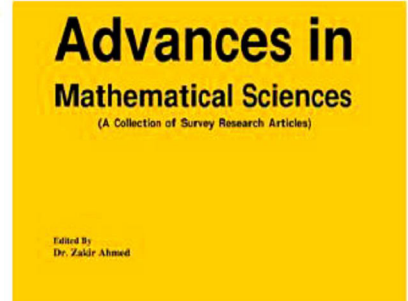
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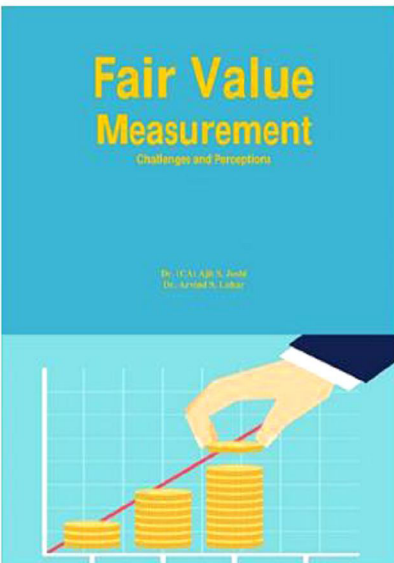
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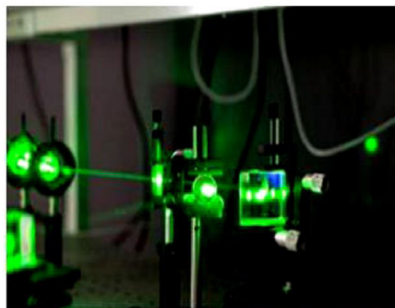
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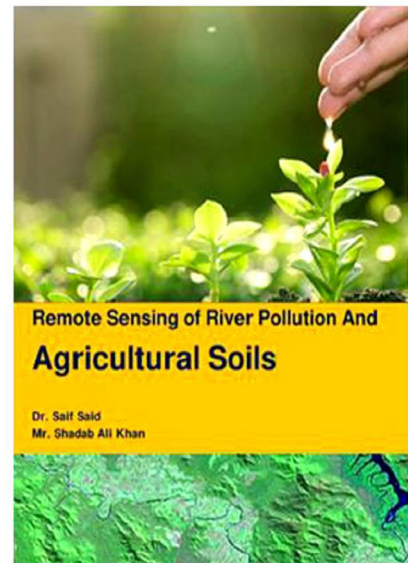
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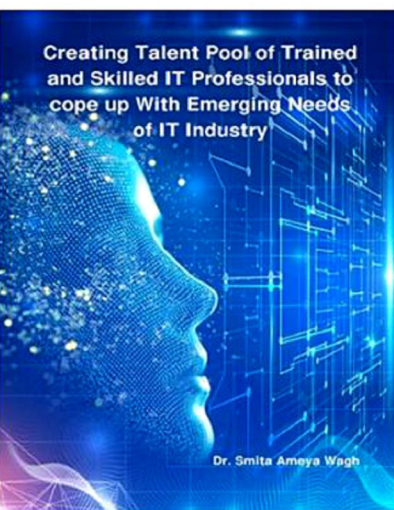
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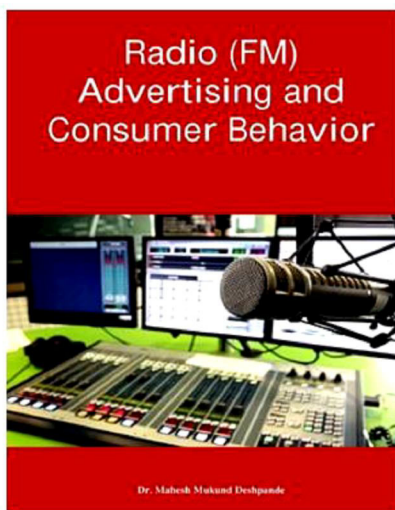
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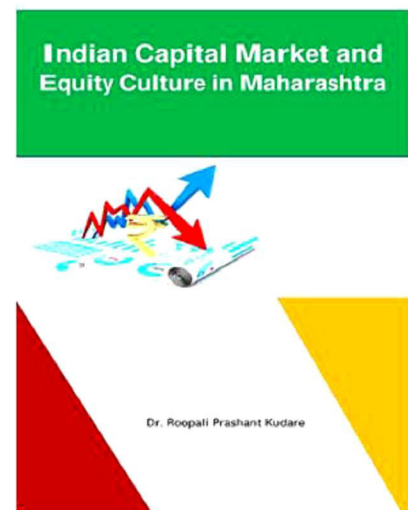
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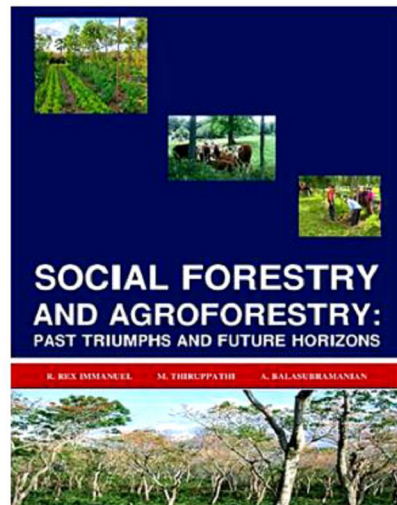
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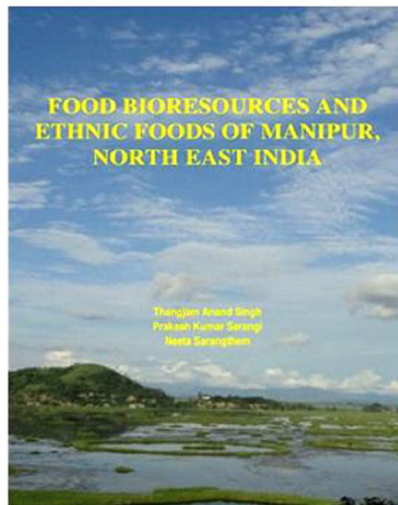
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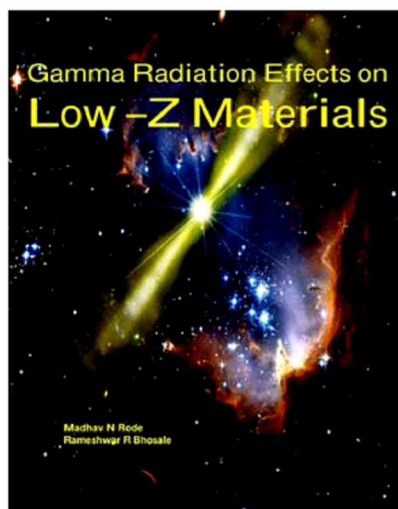
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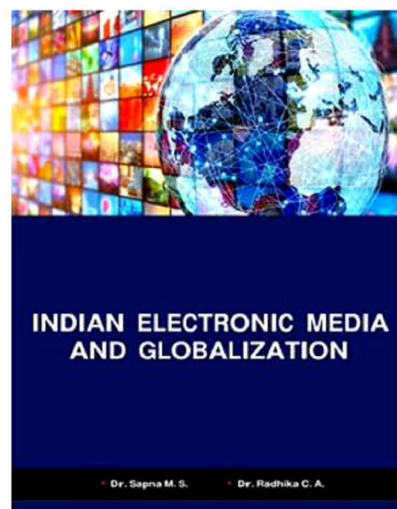
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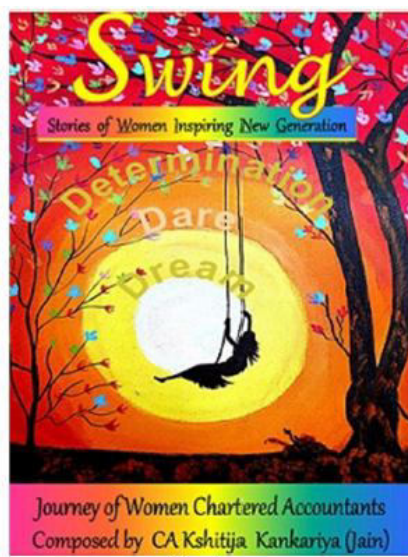
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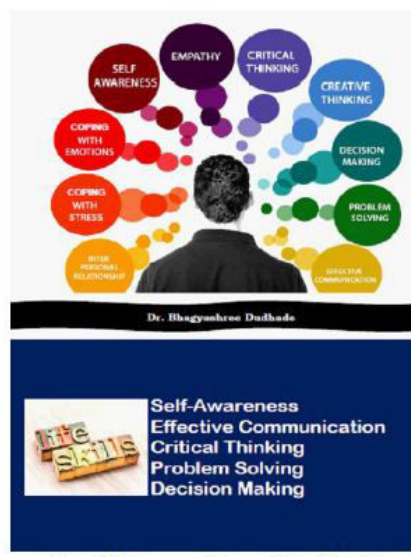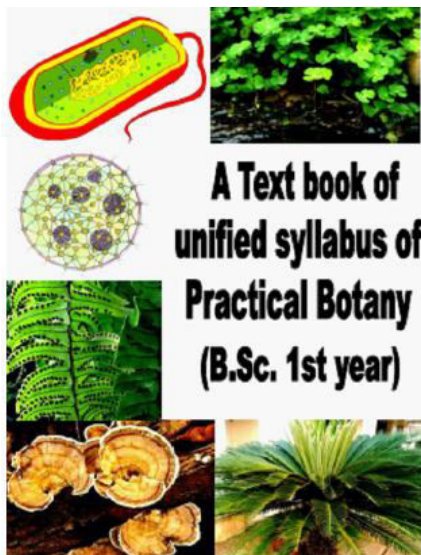
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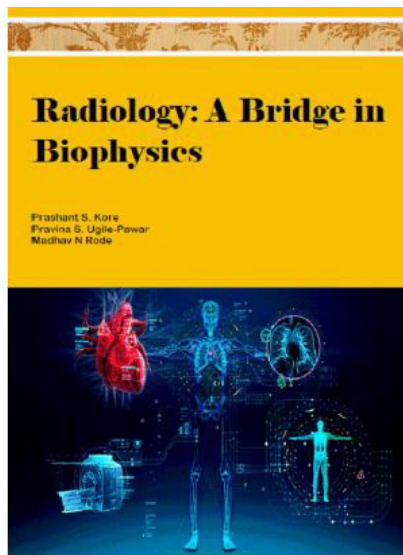
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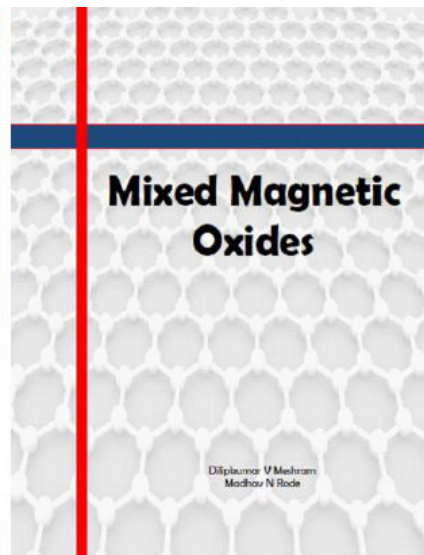
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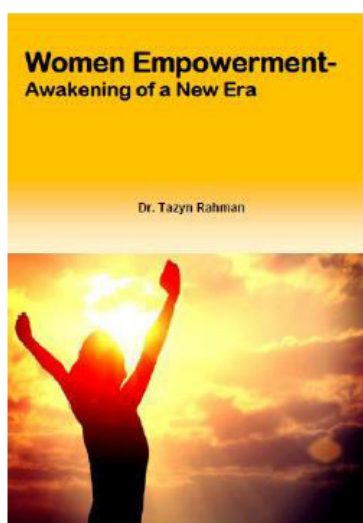PROCEEDINGS

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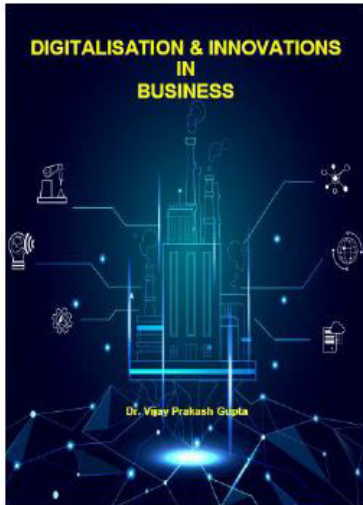Awakening of a New Era

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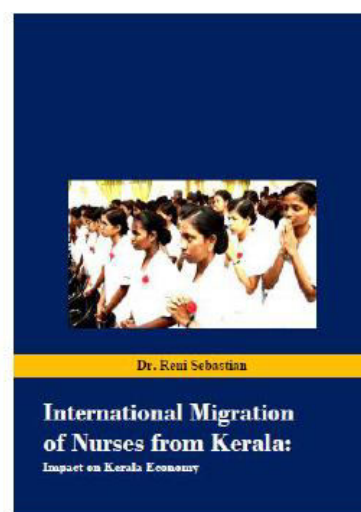


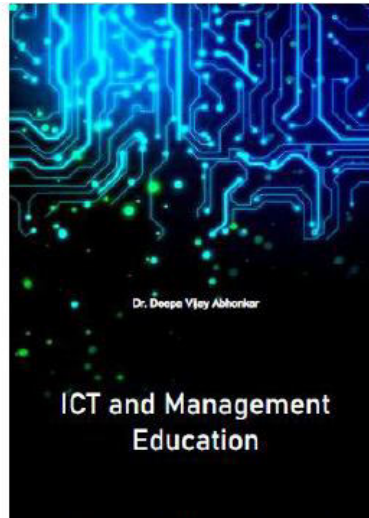Dr. Reni Sebastian

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