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ONE DAY MULTI-DISCIPLINARY INTERNATIONAL CONFERENCE
ON

“NEW HORIZON IN BUSINESS AND ECONOMICS IN THE LIGHT
OF DIGITAL WORLD”

ORGANIZED BY



NKES College of Arts, Commerce & Science

Wadala (W), Mumbai

(IN ASSOCIATION WITH UNIVERSITY OF MUMBAI)

On 27th April, 2019



About National Kannada Education Society (NKES)

The National Kannada Education Society (NKES), is a Charitable Public Trust, who are from various background like Academics, Arts, Science & Engineering field have been associated with the Trust for past 50 years. The NKES, was founded in 1939, at the initiative of Sir .M. Visveswaraya, and is now in its 80th year of dedicated service in the field of education.

NKES has now embarked on imparting certified Skill Development Courses for the students who pass out of SSC & HSC. The Society has started the Degree College of Arts, Commerce & Science from 2018-2019 offering the courses like B.Com, BAF, BMM & BMS. From the academic year 2019-20, the Junior College of Arts & Science will be starting which is duly approved by the Govt. of Maharashtra.

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About Conference

Digital flows – which were practically non-existent just 15 years ago - now exert a larger impact on GDP growth than the centuries-old trade in goods.

And although this shift makes it possible for business to reach international markets with less capital-intensive business models, it poses new risks and policy challenges as well.

This conference aims at understanding new horizons in business and economics in the light of digital world. The conference will provide a platform to the participants to express their views and give a different dimensions to the entire process of digitalisation.

A BRIEF ABOUT ORGANIZING COMMITTEES

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FROM THE PRESIDENT DESK



Mr. Parthsarathi Naik
(President)

On behalf of the entire managing committee we welcome the participants presenting the Research papers on “New Horizon in Business and Economics in the light of Digital World” on 27th April, 2019. It gives us great pride and pleasure that this International conference is being organised by the NKES College of Arts, Commerce and Science which is still in its infancy, in collaboration with Mumbai University.

The National Kannada Education Society (NKES) which runs the NKES group of Institutions including the NKES College of Arts, Commerce and Science is a 80 year old Trust dedicated to empowering the young with modern education.

Today we are living in an age driven by Digital Technology. which has made immense possibilities in the world of business and economics. Instant communication, tons of data and social media reach have enabled sky rocketing growth in a vast majority of companies and educational institutions, who have been able to recognise the opportunity and have been able to adapt to and adopt the change quickly. We in NKES have always been encouraging and adaptive to modern, creative and innovative technology. We have wholeheartedly embraced the new world of digital order in servicing the society of this millennium through our budding future professionals.

This conference aims at providing a platform for like minded to come together and discuss the immense probabilities that modern digital world has to offer to the current & future generation of businesses. Needless to say, every new technology does have its flip side. There is always an ingrained risk factor. These views can also find expression on this platform.

Best wishes to one and all participating in this conference. We hope that this healthy exchange of views provides a better insight into the forces that are going to drive the future economy of this great country.

Mr. Parthsarathi Naik

President

N K E Society

FROM THE PRINCIPAL'S DESK



Welcome to the digital world and the digital era of business

Every industry has or is undergoing a significant digital transformation. Multiple organizations and entire industries are being forced to re-invent the way they do business.

According to the new SAP eBook, *The Digital Economy: Reinventing the Business World*, companies that don't adjust to the growing networked economy risk becoming irrelevant in their industry.

Digital technology and the Internet of Things (IoT) are transforming the business world at an astonishing rate. This is creating immense opportunities for companies who are quick to adopt digital innovations, but it's also causing industry disruption and creating challenges for businesses that are slow to react.

Business leaders who see new competitors move into their traditional markets are driven to make their companies more agile in order to respond. Our conference will be an insight into how the businesses move beyond the digital enterprise, and become successful in the expanding digital economy.

According to the Digitalist Mag there are three pillars of the digital economy:

Real-time business: The pace of business is accelerating quickly and it's elevating the expectations of everyone involved, from the supplier right to the end customer.

Business innovation: As organizations strive to do business in real time, innovative products, processes, and business models develop. This creates a need for change internally and externally, and makes collaboration vital.

Business agility: What businesses need to do to stay current, responsive, and agile.

It is of high importance to know that where do we stand in the digital economy. The speed of business will continue to increase as consumers and people throughout business ecosystem demand answers in real time. As more and more companies re-invent the way they do business, the speed and efficiency of the digital economy will experience its full potential.

I would like to welcome all the participants who have shared their researches and for the overwhelming response of students as well.

I extend my gratitude to all my colleagues, the staff and students who have put in their best to organise this conference.

Wishing you all an enlightening read!

Dr. Chitra Natrajan

Principal

NKES Degree College of Arts, Commerce & Science

Wadala (W), Mumbai

MESSAGE FROM CONFERENCE CONVENER



Powerful Problems Drive Powerful Dreams

We have reached greatness, but the magnificent size of our successes will be matched by the size of our growing Crisis of Success. By 2050 there will be 9 billion people to feed, clothe, transport, employ, educate and entertain.

Billions are committed to a growth-driven world economy they expect to inflate for centuries to come. As we pursue unlimited growth, our limitless consumption threatens to crowd out everything else on Earth. We are warming the climate, overspending our financial resources, requiring more fresh water than we have, increasing income inequality, diminishing other species and triggering shockwaves whenever we can't cope with a problem.

Billions of people are at the "bottom" of the economy. The middle class is declining in advanced societies. Youth underemployment is epidemic in many countries. The forecast is for billions to remain stuck for their whole lives.

Many no longer believe today's leaders can improve this, though today's leaders are increasing their power and digital surveillance. Leaders want new options as much as everyone else.

Clearly, there is room to dream about a more successful world along with new technology.

Can a New Digital Window Display a New Future?

Can we envision a world where tech helps everyone succeed and prosper? Can that world be designed and built now, without waiting for "the future" to arrive?

What if all our screens, everywhere, were a two-way networked system that turns the Earth into a digital room with everyone in it? What if that networked system brought everyone the world's best services, resources and knowledge based on what we do, as a normal part of everyday life?

Billions of us. Together. All of us succeeding as much as we choose. All the time.

Can we envision a world where tech helps everyone succeed and prosper? Can that world be designed and built now, without waiting generations for that future to arrive?

Let's dream a little. Let's dream about a world we could enjoy.

Ms. Pallavi Chavan
Conference Convener
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CONTENTS

Research Papers

- TO STUDY THE STRATEGY USED BY MUMBAI DABBAWALA FOR TIME MANAGEMENT** 1 – 5
Aarti Sangolikar
- A CASE STUDY ON ACTIVITY PERFORMANCE OF SOCIETY FOR EDUCATION, WELFARE AND ACTION (SEWA) RURAL** 6 – 9
Ajitkumar R Parmar and Dhartiben P. Rami
- A STUDY ON THE IMPACT OF SOCIAL MEDIA** 10 – 11
Angela Fernandes
- EFFECTS OF FESTIVAL ON TRANSPORTATION** 12 – 20
Ankita Vyas and Shradha Jain
- TO STUDY PURCHASING BEHAVIOUR FOR OUT OF STOCK SITUATIONS AT RETAIL STORE WITH REFERENCE TO NAVI MUMBAI** 21 – 25
Dr. Uma Durgude and Balasaheb Belkhade
- FACTORS INFLUENCING CHOICE TOWARDS ADVENTURE TOURISM IN INDIA** 26 – 32
Dhruvit Jain and Shradha Jain
- ISSUES AND CHALLENGES IN REGULATING CRYPTOCURRENCY IN INDIA, LEGAL PERSPECTIVE** 33 – 35
Dinesh B. Kolte
- SOCIAL MEDIA AND PORTRAYAL OF GENDER STEREO ROLES** 36 – 38
Dr. Gazala . Bhoje
- COMPARATIVE STUDY BETWEEN NESTLE MAGGI AND(ITC)IMPERIAL TABACCO COMPANY YIPPEE NOODLE AND NISSAN TOP RAMEN** 39 – 42
Hamza Parkar
- COMPARISON BETWEEN GOAL PROGRAMMING AND GENETIC ALGORITHM IN MULTI-OBJECTIVE TRANSPORTATION PROBLEM** 43 – 46
K. B. Jagtap and K. L. Kagade
- CONSUMER PERCEPTION TOWARDS PATANJALI PRODUCTS** 47 – 51
Kamini Deepak Pagare
- A STUDY ON ANALYSIS OF DIGITAL MARKETING OVER CONVENTIONAL MARKETING** 52 – 54
Chaudhary Obaidurrahman Abdussamad and Dr Vasumathy Hariharan

COMPARISON OF DMART AND BIG BAZAAR	55 – 57
Vishal Raul	
INDIA EXPERIENCES GREEN GDP- A WAY TO SUSTAINABLE DEVELOPMENT	58 – 60
Professor Prachiti Pawaskar	
A STUDY OF IMPACT OF BANKING SECTOR REFORMS WITH REFERENCE TO NARASIMHAM COMMITTEE RECOMMENDATION	61 – 66
Rajeshkumar Yadav	
INTERPOLATION ROADWAY PAVED BY ARYABHATA & BRAHMAGUPTA	67 – 70
Rama Vijaykumar	
A STUDY ON AWARENESS AND SCOPE OF ISLAMIC BANKING IN GUJARAT STATE	71 – 76
Sadamhusen Musebhai Timbaliya and Dr. Pinakin R. Sheth	
ANALYSIS OF FACILITATOR’S ATTITUDE TOWARDS DIGITAL LITERACY MODES IN EDUCATION	77 – 81
Dr. Sangeeta Makkad	
AN EXPLORATORY STUDY ON DIGITISATION IN INDIA’S HIGHER EDUCATION SYSTEM –A PARADIGM CHANGE	82 – 85
Dr. Shagun Srivastava	
THE GROWTH AND MARKETING STRATEGIES ADOPTED BY FMCG COMPANIES (HINDUSTAN UNILEVER & PROCTER & GAMBLE)	86 – 88
Shraddha Rajendra Bendre	
TO STUDY THE MARKETING STRATEGY OF CADBURY	89 – 96
Shrutika Nagwekar	
ROLE OF ICT IN HIGHER EDUCATION	97 – 99
Shweta B Pawar	
TO STUDY THE CUSTOMER PREFERENCE TOWARDS KIRANA STORE	100 – 103
Suraj Sharma	
TO STUDY EMPLOYEE JOB SATISFACTION WITH REFERENCE TO RETAIL STORE	104 – 107
Dr. Uma Durgude	
A STUDY ON CONSUMER’S BUYING BEHAVIOUR IN RELATION TO GREEN PRODUCTS AND SERVICES-WITH REFERENCE TO NAGERCOIL TOWN	108 – 112
V. Francina and Dr. J. Anisha Shainnie Thangam	
CUSTOMER USAGE AND ADAPTION OF TECHNOLOGY IN BANKING SECTOR	113 – 117
Vinitkumar Madan Pathrabe	
CHALLENGES FOR DIGITAL MEDIA IN EMERGING INDIA	118 – 121
Prof. Vithal Shankar Sontakke	

USE OF ICT FOR ENHANCING STUDENTS' ACADEMIC PERFORMANCE: REVOLUTIONARY INSTRUMENT FOR ACHIEVEMENT IN EDUCATION	122 – 127
Ajinkya S. Naphade, Piya P. More and Sudip N. Kambli	
RECENT TRENDS IN HUMAN RESOURCE MANAGEMENT	128 – 134
Draksha Safdar Khan	
IMPACT OF ONLINE PROMOTIONAL OFFERS ON E-BUYING: FROM A YOUTH PERSPECTIVE	135 – 140
Krishnan Ramchandran and Dr. Ramraj T. Nadar	
A STUDY OF DEMOGRAPHIC VARIABLES ON ADOPTION OF MOBILE BANKING AMONG CUSTOMERS IN MUMBAI	141 – 144
Milind A. Bhuva	
ARTIFICIAL INTELLIGENCE AND APPAREL INDUSTRY	145 – 147
Puja Ahuja	
A STUDY ON THE IMPACT OF MOBILE PHONES IN THE LIVES OF TEENAGERS/COLLEGE STUDENTS	148 – 150
Rajesh Rajan Nair	
THE CONTRIBUTION OF RCH PROGRAM IN EMPOWERING RURAL HEALTH: A STUDY ON PROMOTIONAL STRATEGIES BY PRIMARY HEALTH CENTERS IN MULANTHURUTHY BLOCK	151 – 153
Anjana G Nair and Dr Ajith P S	
ISSUES & CHALLENGES FACED BY WOMEN WORK FORCE IN UNORGANISED SECTOR	154 – 157
Dr. Sumathi Gopal	
INTERNET BANKING & ITS IMPLICATIONS ON STUDENTS -A STUDY WITH REFERENCE TO MUMBAI REGION	158 – 161
Prof. Swati Shetty	
COMPARISON OF POWER, MUSCULAR STRENGTH AND ENDURANCE AMONG THE DISTRICT AND TAHSIL LEVEL OF SCHOOL MALE ATHLETES	162 - 165
Uday N. Manjre	

TO STUDY THE STRATEGY USED BY MUMBAI DABBAWALA FOR TIME MANAGEMENT

Aarti Sangolikar

Sir M. Visvesvaraya Institute of Management Studies and Research, Mumbai

ABSTRACT

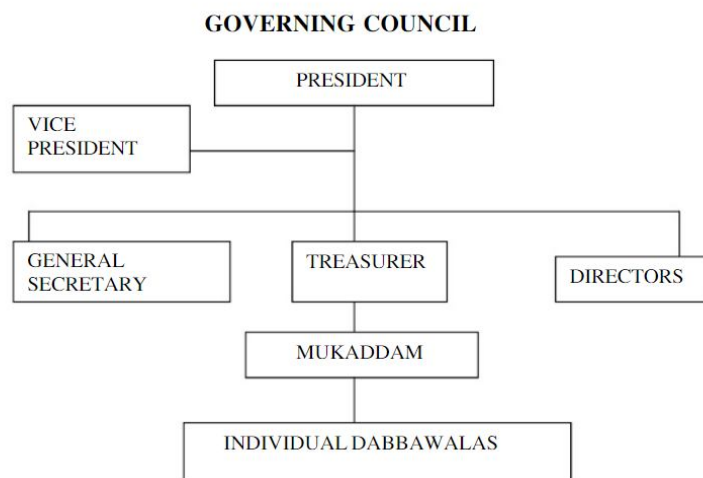
The Mumbai dabbawallas operation is widely recognized as an outstanding example of excellence in logistics. Mumbai dabbawallas developed their own way of supplying dabbas even before the real version of logistics & supply chain management was coined it is often quoted as a standard example of six sigma implementation in the Indian context. Because of its popularity prince Charles of the UK paid visit to the operation site during his official visit to India in 2003 this project presents detailed study of the nature and content of this system and critically examines its salient features and possibility of extending the system to similar or related domains. The central theme of this project is to present a detailed analysis of Mumbai dabbawallas operations from a management perspective. Dabbawallas is a home-grown model conceived, developed and perfected by a group of individuals who have very little or no formal education in the area of logistics. Dabbawallas is operated by group of 5000 uneducated individuals organized in the form of a cooperative delivering 200000 lunch boxes every day from home to customer locations in Mumbai with negligible error rate. The operations were done with help of human skills where they display immense adroitness in using their hands and body.

INTRODUCTION

Dabbawalla, sometimes spelled tiffin Walla is a man in the Indian city of Mumbai whose activity is to deliver freshly made food in lunch boxes to office specialists. This system started around the year 1885, where a banker in Mumbai hired a man to get a packed lunch from his home, have it delivered to his office and when the real meal was finished, return the void Box to his living arrangement so it could be prepared for conveyance the next day. NMTBSA: Nutans Mumbai tiffin box provider affiliation. The dabbawallas history began in 1954, magnanimous trust enrolled in 1956 and it was being going by president, Raghunath Me get, who was helped by a general secretary, a treasurer and a chief. Nearly they secured 60 - 70 km. Add up to quality of workers 5000, number of dabbas 2, 00,000 i.e. (4, 00,000 exchange a day) Time taken 3 hours.

ORGANIZATIONAL STUCTURE

The dabbawallas follow a flat organization structure. In 1890, when the dabbawallas really started their Service, there was no umbrella association the principal attempt to unionize was made by Mahadev Bache in 1930. The transporters began gathering one Anna every month at that point as reserve and these assets were utilized to assemble a hotel in 1940. A charitable trust was enlisted in 1956 under the name of "nutans Mumbai tiffin box supplier's trust". Today every dabbawalla contribute certain sum every month towards the trust. The business arm of this trust was enlisted later in 1968 as "Mumbai tiffin box carriers association. the numbest is the summit body speaking to the dabbawallas. It speaks to a trim chain of importance with



OBJECTIVES

The following are the objectives with which the study was conducted

- Simple goal, on time delivery
- To study consumer preferences and their relationship with dabbawallas

- To study the challenges involved in delivering meals on wheels.
- To Study the delivery process of Mumbai dabbawallas.
- To study the pricing strategy of Mumbai dabbawalla for common people

IMPORTANT

A simple coding system helps workers quickly sort lunches and get them where they need to go. And democratic decision making and deep emotional bonds among workers promote a high degree of cooperation. The dabbawallas show that with the right system, even ordinary workers can achieve the extraordinary.

LIMITATION

Every research work involves some or the other challenges. We also faced some problems. Hence, some of the limitations were People did not share their views freely and openly. In fact, some of them refused to fill the questionnaire. Time available for conducting the study was very less as compared to the standard time one required to do normal research study. We had time limitations of preparing this project only in 2 months. The behavior of the customer is unpredictable which may result in the lacking of accuracy in the data. As the sample size of the survey was so small and comprise of only 100Customers, the results may have some prone to errors. Study accuracy totally based upon the respondent’s response Budgeting was also the big issue faced by us.

RESEARCH DESIGN

In This Project Two Research Designs Will Be Used- Exploratory and Descriptive.

1. Exploratory Design –Exploratory Study Was Used To Define The Problem Statement And Customer Management Of “Mumbai Dabbawalla”

2. Descriptive Design -Descriptive Study Is Used for Understanding The Pricing Strategy Of Mumbai Dabbawalla For Common People.

SOURCES OF DATA

I. Primary Data Collection

- Primary data collection method: -
- Survey
- Instruments used for primary data collection:
- Questionnaire
- Contact method for primary data collection: -
- Online Survey

II. Secondary Data Collection

- ❖ Internet
- ❖ books
- ❖ Journals

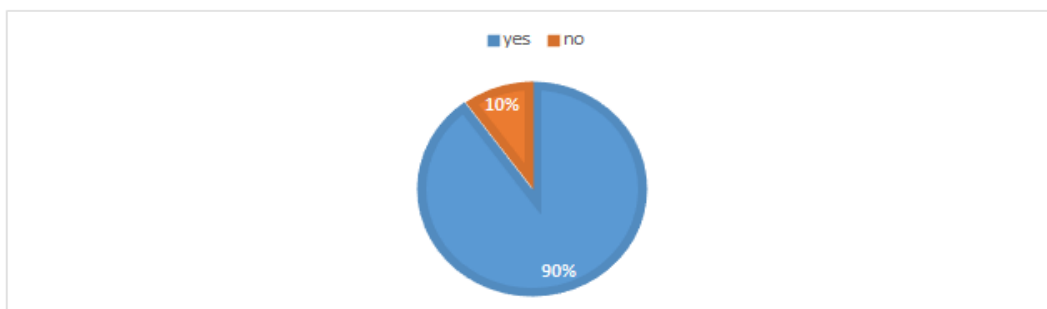
METHODOLOGY

Did survey with the help of questionnaire.

ANALYSIS

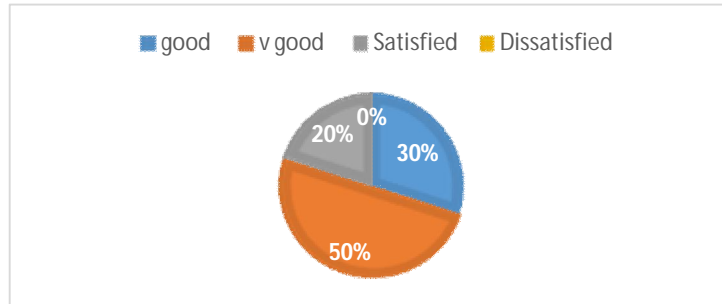
1. Do you use Mumbai dabbawalla service?

- User of dabbawalla service



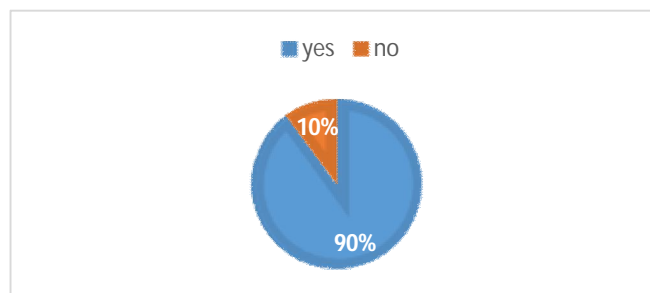
2. Are you satisfied with their service?

- Number of satisfied customers



3. Do you think Dabbawalla affordable to common people?

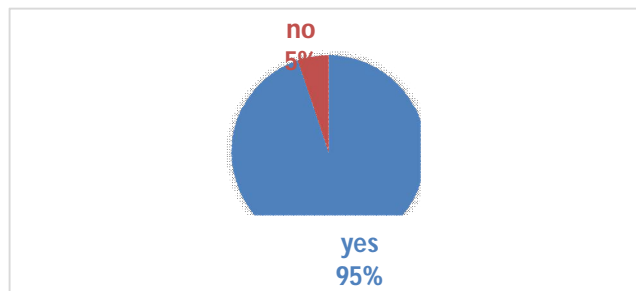
- Dabbawalla affordable



Findings: From the above data out of 100 respondent 98% says that they didn't experienced that Dabbawalla misplaced their tiffin.

4. Do they provide delivery on time?

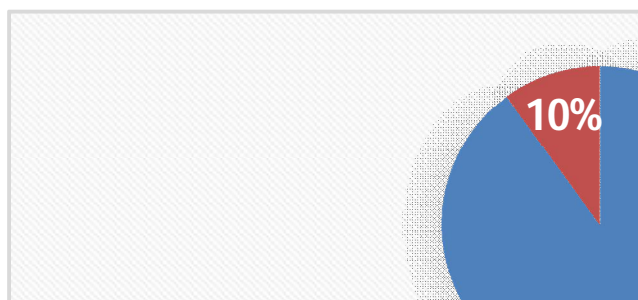
- Delivery time



Findings: - From the above data most of the respondent says that Dabbawalla have good time management and they always deliver on time.

5. During bad weather condition does Dabbawalla able to deliver on time?

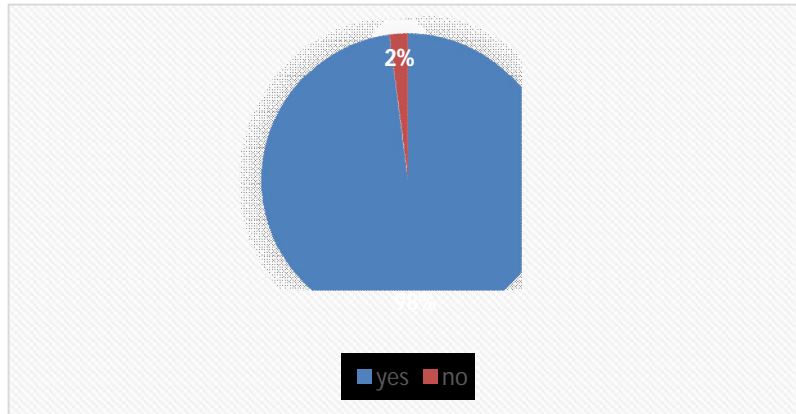
- During bad weather condition Dabbawalla delivery



Finding: 90% Respondent says that Dabbawalla are delivering on time even during bad weather condition

6. Do you experience Dabbawalla misplaced your tiffin?

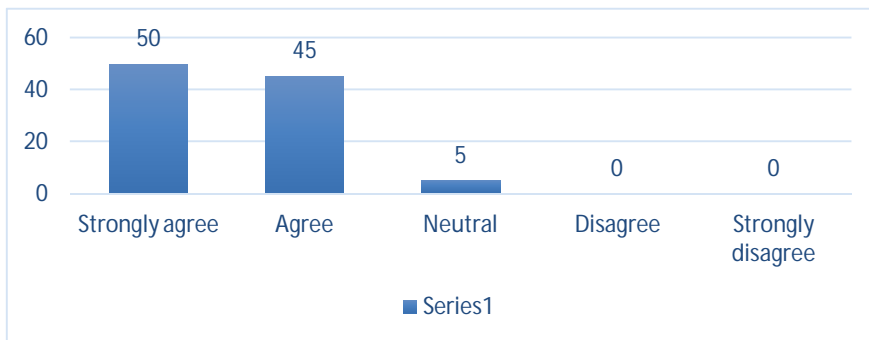
- Experienced Dabbawalla misplaced tiffin



Findings : From the above data out of 100 respondent 98% says that they didn't experienced that Dabbawalla misplaced their tiffin

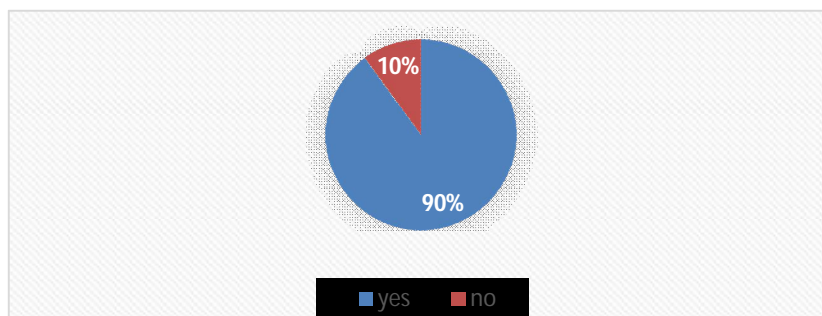
7. Has Dabbawalla created a strong brand image?

- Dabbawalla created a strong brand image



8. Do you think recognition from Prince Charles helped in building brand image of Dabbawalla?

- Prince Charles helped in building brand image of Dabbawalla



9 According to you what are the management techniques used by Dabbawala?



CONCLUSION

Managing more than 5000 Dabawalas daily is really increased! So what kind of Human resource policy they have adopted & how do they executed it, was the objective behind these report. Which are satisfactory completed, & I got some key formulas, principles of their effective Human resource management system from this project work.

They follow management principles in their association such as Team work, Time management, Innovation, Customer relationship management & six-sigma. Because of these they called as "**Management Guru**".The organization has increased a lot of appreciation from overseas countries but it still in some ways or other not fully appreciated by its own citizens. Organization can do a lot to perform better but it needs support & word appreciation from its own citizens. It so, it will even leave back the top world running businesspersons & give India a place of pride on the world map.Human resource policy, Manpower planning. Training & Development, Disciplinary Code of conduct & their Corporate Social Responsibility activity are the key result areas of their Human Resource Management system

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A CASE STUDY ON ACTIVITY PERFORMANCE OF SOCIETY FOR EDUCATION, WELFARE AND ACTION (SEWA) RURAL

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ABSTRACT

Run by a group of professionals, SEWA rural was established to help out the vulnerable members of poorest people of Jhagadiya, Bharuch with the view to provide health and development activities. With the ideology of Swami Vivekananda and Mahatma Gandhi, SEWA rural started the Kasturba hospital with just 20 beds now it has 200 beds capacity in it. Various projects for rural and tribal community, SEWA rural have many activities namely Sharada mahila vikash society, training centre for community health, comprehensive eye care project, community health project, Vivekananda gramini tekni kendra are focused to give the people of Bharuch a better way to live. This study mainly focuses on the activities performed by SEWA rural's Kasturba hospital, Training centre for community welfare and comprehensive eye care project.

Keywords: Sewa rural, Rural livelihood activities, Kasturba hospital, Training centre for community welfare, comprehensive eye care project.

INTRODUCTION

Society for Education, Welfare and Action (SEWA) rural is a Jhagadia, Bharuch based voluntary development organization that mainly focuses on health & development activities in rural tribal area of South Gujarat since 1980. A group of young professionals with the ideals of Swami Vivekananda and Mahatma Gandhi founded SEWA rural in order to improve literacy and health facility. SEWA Rural endeavours to reach out and assist the poorest of poor through various health and development programmes based on the community needs and available manpower. Main focused population for programmes has been based on vulnerable members of any family i.e. Women, children, elderly and poor section of society. (SEWA rural)

KEY PROGRAM COMPONENTS**• SEWA RURAL'S JHAGADIA HOSPITAL**

Presently, the hospital offers round the clock emergency services, special care for women and children and people with eye diseases, separate clinics for Tuberculosis, diabetes & infertility. These services are strongly supported by well-equipped modern laboratory, X-ray and ultra-sonography units along with operation theatres and appropriate blood storage facility. Medicines are available in hospital campus at a low cost without compromising the quality. A well-stocked library offers reference facilities for doctors, who keep their knowledge updated through regular academic meetings. Medical students and interns from India and abroad come to this hospital for regular orientation and training. Moreover, opportunities are available to youngsters for various kinds of training in India and abroad. Thus, rural society and patients of interior areas are not deprived of benefits of modern science and it's know how. The hospital is geared around the poor in the local tribal area. The main purpose is to serve them through standard treatment and modern equipment. A Centre of focus is to provide services to Patients irrespective of their Paying capacity. (SEWA rural)

• SHARADA MAHILA VIKAS SOCIETY

From the outlet, women have been at the centre of most of the activities of SR. Several specific programmes for women have been initiated since 1985. This programme have been transferred to an independent organization, Sharada Mahila Vikas Society (SMVS) since July 2002. The main programmes under SMVS are economic activities like papad and snacks and garment making, savings/credit programmes, self-defence training courses, education and awareness. (SEWA rural)

• TRAINING CENTRE FOR COMMUNITY HEALTH

Many organizations and individuals look forward to understand and learn from the SEWA Rural's experiences. To facilitate this, a training centre was established in 1990 with modern facilities for which financial assistance was graciously given by the US based Share & Care Foundation. Students from various faculties from India & abroad, workers from voluntary organizations (grass root workers & paramedical workers of community health project, comprehensive eye programme and rehabilitation programme for the blind) and Intern doctors from Medical Colleges of Gujarat & also from USA take advantage of the training centre. Every year about more than 80 varied organizations and over 1000 trainees are benefited. Various training programmes and workshops are also organised for the staff of SEWA Rural so as to enhance as well as reaffirm their competence, knowledge and involvement beside the informal core value of organization. On 18th Feb 2010, a newly

constructed Health Training and Resource Centre was inaugurated with the Helping the MacArther Foundation and Govt. of India. SEWA Rural's training centre is the first recognized NGO facility by UNICEF and Government for training of IMNCI (Integrated Management of neonatal and childhood illness). (SEWA rural)

• COMMUNITY HEALTH PROJECT

The ultimate goal of SEWA Rural was not limited to the four walls of the hospital. It was soon realized that due to a numbers of complex social & cultural factors, the hospital remains inaccessible to the vast majority, very often until it is too late. A baseline survey of the surrounding villages in the year 1982 revealed the gross neglect of health services. Children often suffer from measles, diarrhoea, malnutrition, high incidence of anaemia, malaria and TB beside apathy towards women's health. As a result there is a high mortality rate among women & children. Many of these deaths were related to diseases which were unfortunately preventable. (SEWA rural)

• COMPREHENSIVE EYE CARE PROJECT

SEWA Rural is proud of the fact that it has been able to satisfy primary and advanced eye care needs of rural population of thousands of villages of Bharuch, Nandod, Surat and Vadodara districts along with border areas of Maharashtra. A unique comprehensive eye programme which encompasses all components of eye care, prevention, promotion & rehabilitation was born out of the need of community. *Under this programme Jhagadia & Valia blocks were made cataract free in past as per WHO guidelines.* The programmes include state of the art treatment of eye disease by advanced equipments in hospital as well as in Netra Raksha Kendra for the tertiary eye care. Arrangements have been made for operations by microsurgery like Keratoplasty and intraocular lenses placement for cataract. Spectacles are made available in the hospital campus as well as camps through optical shop at low cost. (SEWA rural)

• VIVEKANANDA GRAMIN TEKNIKI KENDRA

Youth & women have remained in the focus of all the non-health activities of SEWA Rural. Youngsters in rural India are trapped in a vicious cycle of poverty, ignorance and lack of opportunity. To bring about some change in the situation and to provide opportunities to the deprived youth, a vocational training centre was started in 1987. Now every year some 200 youth are trained in Vivekananda Gramin Tekniki Kendra. The trades include Turner, Fitter – welder, Electrician, Environment Operator machinist, computer hardware technician, nursing assistant etc. in which 10 months of theoretical and in campus practical training is followed by first hand exposure & experience of 2 months in nearby Ankleshwar & Bharuch industries. Beside technical competence various other components like group prayers, sports, and library etc. activities inculcate values of discipline, punctuality and hard work for value based life. As a result industries give preference to our trainees. After completion of 2 years training, 100% students are placed on jobs. To minimize dropout from jobs, VGTK supports students in various ways. (SEWA rural)

RESEARCH METHODOLOGY

Present study is Descriptive in nature and have Causal research design. The study is based upon secondary data sources (Annual Reports) of the SEWA rural obtained from its web-site. The period of the study is of 2014 to 2017. Various activities performed by Kasturba hospital, comprehensive eye care project and Training centre for community health are taken for the study from SEWA rural's activities.

OBJECTIVE OF RESEARCH

- To examine various activities performed by SEWA rural under different centres.
- To get in-depth knowledge of activities performed by SEWA rural under different centres

ACTIVITY PERFORMED BY SEWA RURAL

1) SEWA RURAL HOSPITAL (KASTURBA HOSPITAL)

ACTIVITY	2017	2016	2015	2014
OPD attendance	1,43,830	1,27,760	1,13,113	76,000
Consultation	99,693	85,276	72,929	62,537
New TB patient	308	352	424	337
Laboratory test	2,12,211	1,75,970	1,58,327	1,17,473
Indoor patient	19,928	18,364	16,130	15,035
Deliveries	5,344	4,877	3,662	3,303

Antenatal patients	36,405	31,788	22,561	16,021
Total operations	7,546	6,902	7,229	6,849
Bed occupancy	149	140	133	115

[Sources: (SEWA rural, 2017) (SEWA rural, 2016) (SEWA rural, 2015)]

Above information have been collected from annual reports of SEWA rural’s web site. Every year the number of patients visited Kasturba hospital for the treatment have been increased. Number of consulting patients, laboratory tests, deliveries, antenatal patients, indoor patient consultancy and number of operations from 2014 to 2017 have also been increased. Every year the no. of beds have increased from year to year. Currently total no. of beds available are of 200.

2) **COMPREHENSIVE EYE CARE PROJECT**

ACTIVITY	2017	2016	2015	2014
Total no. of patients	49,220	47,324	46,896	45,768
Hospital patients	27,505	23,286	24,397	23,750
Campus Diagnosis	21,715	24,038	22,499	22,018
Total no. of Camps	98	99	99	98
USG of Eye	4,873	4,772	5,618	5,511
Operations	5,384	4,976	5,488	5,365
Intraocular lens Implant	3,897	3,736	4,164	4,393
Keratoplasties	821	627	762	518
Check-up by parametric machine	67	80	143	191
Diode laser	16	29	43	36

[Sources: (SEWA rural, 2017) (SEWA rural, 2016) (SEWA rural, 2015)]

Total numbers of patients were 49220, 47324, 46896, 45768 respectively from which 27505, 23286, 24397, 23750 were of hospital patients and 21715, 24038, 22499, 22018 were of campus patients. In the year 2014 and 2015 98 and 99 eye care camps were conducted. In the year 2016 and 2017 99 and 98 eye care camps were conducted. Throughout the year 2014, 5,511 USG of eyes, 5,365 retina operation, 4,393 intraocular lens transplant and 518 Keratoplasties were conducted. In the year 2015, 5618 USG of eyes, 5488 retina operation, 4164 Intraocular lens transplant and 762 Keratoplasties were conducted. In the year 2016, 4772 USG of eyes, 4976 retina operation, 3736 Intraocular lens transplant and 627 Keratoplasties were conducted. In the year 2017, 4873 USG of eyes, 5384 retina operation, 3897 intraocular lens transplant and 821 Keratoplasties were conducted.

3) **Training Centre for Community Health**

ACTIVITY	2017	2016	2015	2014
a) Formal Training				
• Organisation	20	36	24	27
• No. of trainees	551	985	819	382
b) Orientation program				
• Organisation	10	10	11	17
• No. of participants	58	40	88	30
c) Field placement				
• Organisation	15	13	11	14
• No. of participants	76	72	45	56

[Sources: (SEWA rural, 2017) (SEWA rural, 2016) (SEWA rural, 2015)]

In training centre, Formal training, Orientation program and Field placement are conducted. In the year 2014, 382 trainees were trained in 27 organisations; in the year 2015, 819 trainees were trained in 24 organisations; in the year 2016, 985 trainees were trained in 36 organisations; in the year 2017, 551 trainees were trained in 20

organisations in Formal Training. In the year 2014, 30 participants took part in orientation program from 17 organisations; in the year 2015, 88 participants took part in orientation program from 11 organisations; in the year 2016, 40 participants took part in orientation program from 10 organisations and in the year 2017, 58 participants took part in orientation program from 10 organisations. In field placement, 56 participants took part from 14 organisations in the year 2014; 45 participants took part from 11 organisations in the year 2015; 72 participants took part from 13 organisations in the year 2016; 76 participants took part from 15 organisations in the year 2017.

CONCLUSION

SEWA rural was founded on the ideals of Swami Vivekananda and Mahatma Gandhi in order to help those in need of care. From 1980 to till now SEWA rural have expanded its reach from jhagadia to various parts of Bharuch. Many people have consulted SEWA rural 's activities in order to gain livelihood in tribal and rural area. Year by year SEWA rural is involving more and more toward the betterment of these concerned people with the help of various activities such as eye care project Kasturba hospital, Community training centre, Tekniki kendra project, Mahila vikash society and Community health project. From the present path of SEWA rural, it can be said that people of Bharuch especially people of jhagadiya have braith future ahead.

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A STUDY ON THE IMPACT OF SOCIAL MEDIA**Angela Fernandes**Student, M. V. Mandali's College of Commerce and Science

ABSTRACT

Social Media undoubtedly plays an important role in the lives of individuals. It has now become an inseparable part of lives of many. This paper attempts to analyse the relationship of social media and mobile phones and the impact it makes on our daily lives.

Keywords: Communication, Addiction, Virtual world.

INTRODUCTION

Social Media is a computer/phone based technology that allows sharing of information, ideas & formulation of virtual networks and communities over the internet. Social media helps to improve an individual sense of connectedness with real or online communities. It is an effective way of communication in various fields. Social media or usage of phones became popular in the late 90's and it became a most recognised method to connect to people all over the world.

It is not only useful to connect to people, but it also has become a platform that makes people let out depressing & funny thoughts. It has positive as well as negative sides attached to it with regards to content posted online..

RESEARCH METHODOLOGY

- This study developed both primary and secondary data source.
- Primary data source : questionnaire
- Secondary data source : literature study and the internet.
- This study focused on impact of social media in life.

OBJECTIVES

- 1) To get knowledge about the use of social media and its effects.
- 2) To understand how much the change in technology has affected the lives of people.
- 3) To know the positive as well as negative effects of mobile phones.

ADVANTAGES

- 1) **SPEED UP COMMUNICATION:** Many new technologies that have evolved over the years and mobile phones made it very easy to communicate. One call can connect you to any part of the world and it makes life of people very easy.
- 2) **EDUCATION:** Students are getting to explore and experience the world not only by books and assignments; but also by adopting a new form of communication. Variety of ways are available to connects to number of magazines, e-books and the world of knowledge.
- 3) **BRIDGES BARRIERS:** Use of social media has not only made life easier but has also joined the gap between various cultures. Social media has connected many people to express themselves and overcome barriers. Even in business terms many people work overseas and are connected to their family by means of social media, video calls and so on.
- 4) **KEEPS US UP-TO-DATE:** In today's world, social media keeps us updated to all the important events happening in and around us. It is one of the fastest means by which one can keep ourselves updates with all the latest news, sports, events and entertainment.
- 5) **SOCIETAL OBLIGATIONS:** Many successful events have been conducted on social media for societal causes. Fund raising events for cases where one is suffering from life-threatening disease have been successfully held where it has become possible to collect the required funds and provide it to the needy because of the impact of social media. Thus social media does play its part on the societal front.

DISADVANTAGES

- 1) **ADDICTION:** From the mental health perspective, concerns have been raised about the negative impact of excessive use of social networking sites on the health and wellbeing of users, especially that of young people, who are enthusiastic users of this technology.
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- 2) **FRUSTRATION:** Mobile device has raised questions about the potential for overuse when in the presence of family and friends. It is normally seen that people tend to use mobile phones for longer duration of time, mostly gossips and other unimportant and irrelevant activities. As a result, important time is wasted and this can build frustration in individuals.
- 3) **LESS VERBAL CONVERSATIONS:** Now-a-days, people are mostly seen engaged in mobile phones quite often. They do not find time to engage in conversation with one another. At times, people living under one roof do not find time to hold family conversation. They are glued to their smart phones or social media.
- 4) **RISE IN CRIME:** Online addiction to various social media platforms has also resulted in increase in criminal cases. We have come across newspaper reports where an individual has killed his parents because they were opposed to him being online playing a game of PUBG, while he was supposed to be preparing for his exams.
- 6) **ALIENATION/ PRIVACY ISSUES:** In the process of getting more likes on social media apps, one tends to expose or furnish more information on social media platforms than what should be made available. As a result privacy issues tend to creep up. Too much information is available about people in social media and this could harm them in the future.

CONCLUSIONS

Based on the research conducted we can conclude that:

- 1) Social media has both positive and negative effects.
- 2) Many people get a lot of information through the source of social interactions.
- 3) People are getting distant and the amount of verbal conversations have considerably reduced.
- 4) Possible awareness should be thought in schools.
- 5) There should be counselling sessions to people who suffer through possible addictions.

Social Media in its part is not a thing which we should shy away from. But everything has a word of caution attached to it. Like Medicines, they are extremely helpful but an overdose of medicines can be fatal. Likewise , social media today are an important part of our lives, but what to post online, how much to post, who all have access to it are all important questions that one must consider while using social media.

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EFFECTS OF FESTIVAL ON TRANSPORTATION

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1.1 INTRODUCTION

- Transport or transportation is the movement of humans, animals and goods from one location to another. In other words the action of transport is defined as a particular movement of an organism or thing from a point A to the Point B.
- Modes of transport include air, land (rail and road), water etc. The field can be divided into infrastructure, vehicles and operations. Transport is important because it enables trade between people, which is essential for the development of civilizations.
- Indians celebrate numerous festivals and there are so many rituals and traditions associated with them, you may find 20 - 30 grand festivals celebrated country wise or state wise. There are so many aspects of festivals that we love to enjoy like the food, the dresses and most importantly the festivities that come with it. While we celebrate these festivals we also contribute to traffic congestion.
- A festival is an event ordinarily celebrated by a community and centering on some characteristic aspect of that community and its religion or cultures.

Following are some of the festivals that are majorly celebrated in India

1. Diwali
2. Navratri
3. Ganesh Chaturthi
4. Krishna Janmashtami (Govinda)
5. Holi

These festivals disturb transportation and cause traffic congestion as these festivals are being celebrated all over India

1.2. OBJECTIVE OF STUDY

- To study the problem and effect of festival on transportation
- To understand the view of common public on transport and festival that effect on transportation
- To improving the effect of festival on transportation

1.3. RESEARCH METHODOLOGY

- Primary data is collected with the help of structured questionnaire which was circulated through Google forms, responded by 102 respondents.
- The Secondary data is collected from the information available by various analyst through their research books and various websites.

1.4. SCOPE OF STUDY

- To study the effects of festival on transportation.
- To study disadvantages on various festivals.
- To understand the facilities and problems of transport.
- To study the problems of primary and secondary stakeholders and their some benefits.

1.6. LIMITATION OF STUDY

- This was limited to only 102 respondent
 - The respondents can be bias to one question or to all
 - The respondents might not have given a complete true response
 - This survey was conducted within the Mumbai city
-

- The research is mostly based on secondary data

1.7 IMPACT ON DIFFERENT STAKEHOLDERS.

Festivals are universally important for their social and cultural roles, and increasingly they have been promoted and created as tourist attractions. They are also viewed as tools in place marketing and destination image making, and are valued for their ability to animate cities, resorts, and attractions.

“Primary” stakeholders were defined as those on whom the festival is dependent (namely, volunteers, sponsors, stall person, shopkeeper, residential, and spectator,) while “secondary” stakeholders include the host community, and media etc

How festivals are impact on different shakeholders.

a) Shopkeeper

- Shopkeeper is the owner and manager of a shop who face many problems in festivals such as Lost , Theft, Parking problem, Stock damage , Compulsory use of id etc.
- And also shopkeepers have some advantages also like New customers, Shop advertising, Profit, Giving a part of a shop to a stall person, Safety

b) Residential

- Residential do get affected during festivals like Network issue, Parking problem, Can't entry without id card, Space problem, Theft.
- And also they get some benefits like Get VIP pass for darshan so they don't have to stand for an hour's they can get darshan directly, Get free Wi-Fi, As they are the member of the ganesh mandal they get free food and complementary things, Safety and security, Don't need to go out so far for get the things.

c) Volunteers

- a person who freely offers to take part in an enterprise or undertake a task during festivals.
- And also they get some benefits like
 - i. This is your chance to know more about the third world problem and learn to find sensible solution for those
 - ii. It will help you to widen your network
 - iii. It'll increase your social and relationship skills
 - iv. Get first preference to volunteers family members for darshan.
- Sometimes they also have disadvanges like
 - ii. They may have insufficient shift coverage so that a volunteer cannot even take a moment for water or a bathroom break without leaving their position empty.

d) Sponsors

- a person or organization that pays for or contributes to the cost is known as sponsors.
- The organisation who sponsors in festivals they get some benefits like get brand awareness, increase sales of a product, social responsibility, puts your business in the spotlight, increased traffic, offer a free trial.
- Sometimes sponsorship deals over long periods of time may not be valuable if media coverage is reduced.
- The money paid in sponsorship may be very high compared with the money the company gets back in increased sales.
- Reputational risks.

e) Stallperson

- Stall person is a person who works for few days during festiavlvs
- They don't maintain Hygiene.
- Quality of food may reduce to maintain low cost of the food.

- 1.1. Stall person have some benfits like New customers.
- 1.2. Growth in business.
- 1.3. No need of infrastructure.
- 1.4. Huge capital is not required.
- 1.5. No need to pay any bills.
- 1.6. No need to pay rent.

f) Host community

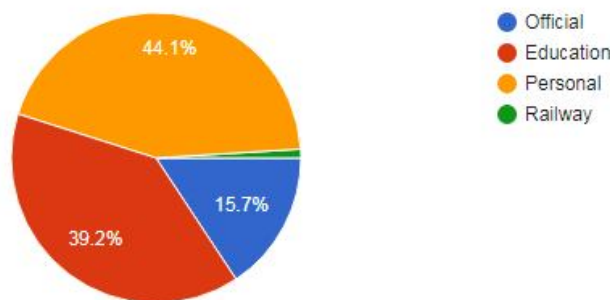
- Host community is a person who helps spectators who come for a darshan in festivals
- They get extra income for doing this work,
- They build good relationship with celebrities
- Work becomes hectic.
- Some time host commnunity face problems like Lack of safety, if visitors lost their belongings so they have to help them, no time to relax,work becomes hectic.

g) Social Media

- Through media, people get education; they know health, environment, and other information through TV, radio programs.
- Radio is also a good medium; it keeps getting information on anything. Nowadays mobile also has the facility of radio, FM.
- During festivals they face problems like channels became rivalry are increasing. In the TRP race, they do not pay attention to the quality of the program, and just show anything , If there is some fight between volunteers of ganeshmandal then the media shows the footage on TV that can spoil the image of the volunteers in ganeshmandal as well.

1.8 DATA ANALYSIS AND INTERPRETATION

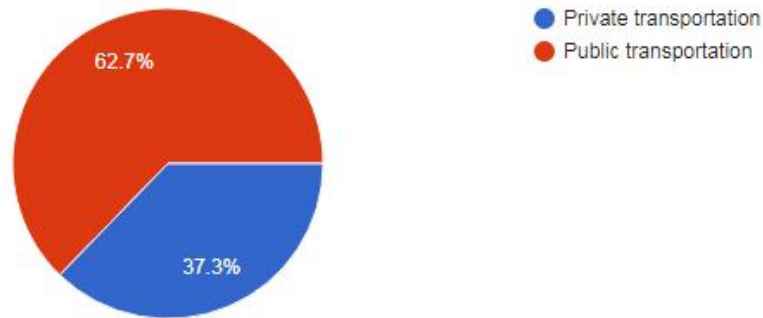
- a) Age group:- As per recent survey more then 90.2% respondent are in the age group of 18 to 30, 1.96% of the respondent are in the age group of 30 to 40 and 40 to 50.And 5.88% of the respondent are the age group of under 18.It means 18-30 age of group are travel most.
- b) Gender:- 43.1% are Female.56.9% are Male.It means male travel the most.
- c) Employment status:- 73.5% are student.11.8% are employed.13.7% are self-employed.
- d) Education:- 68.6% are under graduate.26.5% are graduate. 68.6% of people are undergraduate there are college student who travel the most.
- e) Purpose of travelling:-



The above chart shows the purpose of travelling of people.

- In that 15.7% of people are travelling for business, government our any official purpose.
- 39.2% of people are travelling for education purpose.

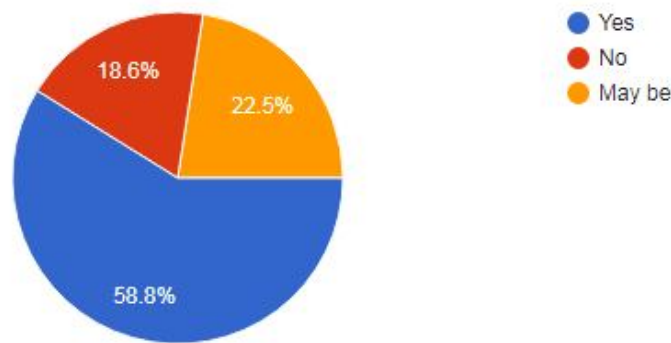
- 44.1% of people are travelling for personal purpose like exploring the place, enjoyment, adventures, health and safety etc.
- f) Do you own your private vehicles or depend on public transportation?



The above chart shows the purpose of travelling of people.

- 62.7% opt for public transportation than private transportation.
- It says that males travel most in public transportation.

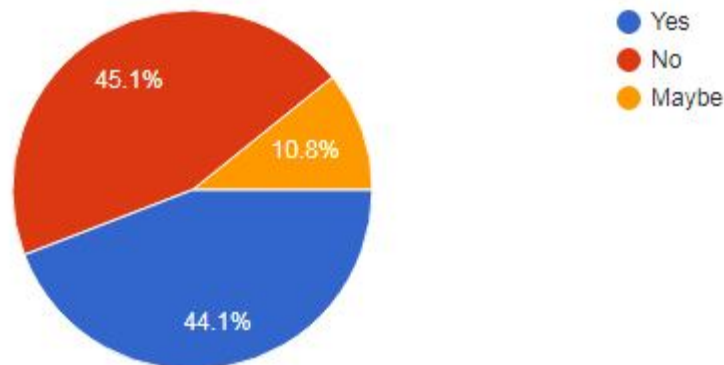
- g) Do you face any problem during the festival season?



As per the recent survey.

- 58.8% people face problems during the festival season like traffic congestion, accident, theft, loss, etc.
- 18.6% people don't face any problem during festival season.
- 22.5% some of them are not sure.

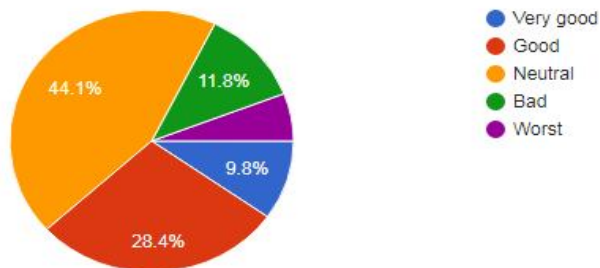
- h) Have you ever witness or experience any accident during these festival?



As per the recent survey.

- 44.1% are the witness or experience accident during these festival.
- 45.1% they haven't experience any kind of accident during festival seasons.
- 10.8% haven't witness of any kind of accident or they don't remember.

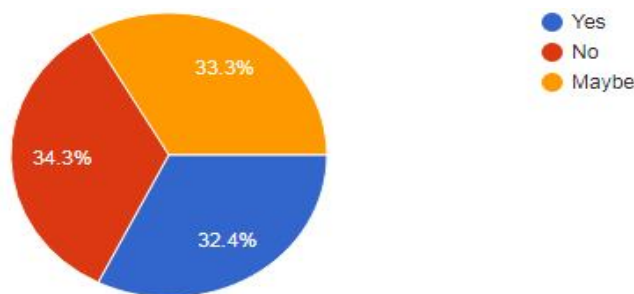
i) How effective are the emergency reaction team in case of accident during festival?



As per the recent survey.

- 44.1% of people are neutral they think that sometimes emergency reaction team are well taken care in case of accident during festival and sometimes in case of accident the emergency don't come on time because of traffic in festival.
- 9.8% and 28.4% as per the people response the emergency reaction team are well taken care in case of accident during festival.
- 11.8% and 5.6% of people think emergency reaction team are not on time in case of accident or any emergency during festival.

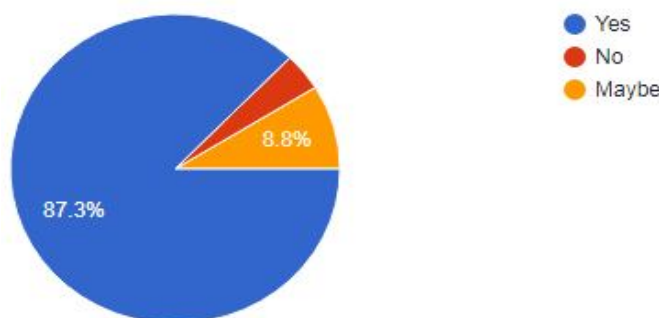
j) Is there enough instruction on the road?



As per the recent survey.

- 32.4% people are agreed that there are enough instruction on the road during festival.
- This much 34.3% of population of people think there are not enough instruction on the road during festival
- 33.33% of people they voted for maybe that means they are not sure about the road instruction during festival.

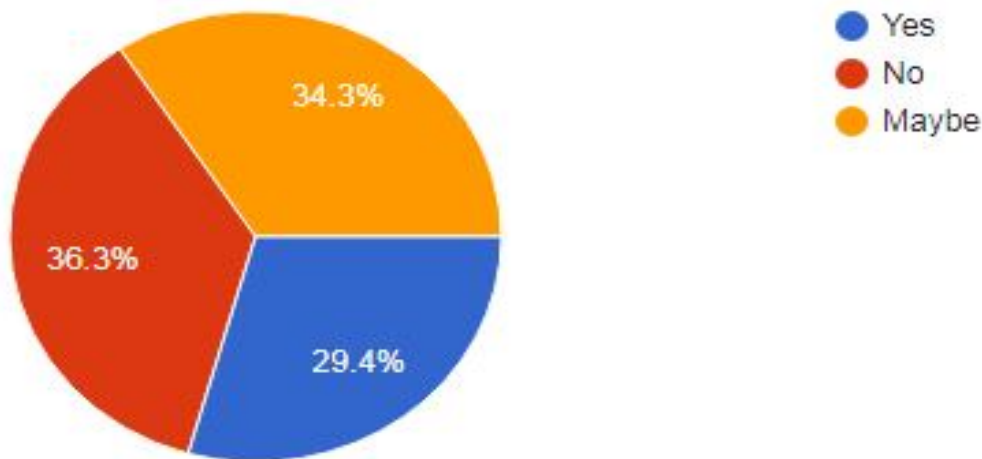
k) Have you ever experience delay due to traffic blockage during this festival?



As per the recent survey.

- 87.3% of people face delay on there work, college or any place due to traffic blockage during this festival.
- 3.9% of people don't delay because they stay near by college, school etc and due to which it doesn't create traffic blockage to them.
- 8.8% of people

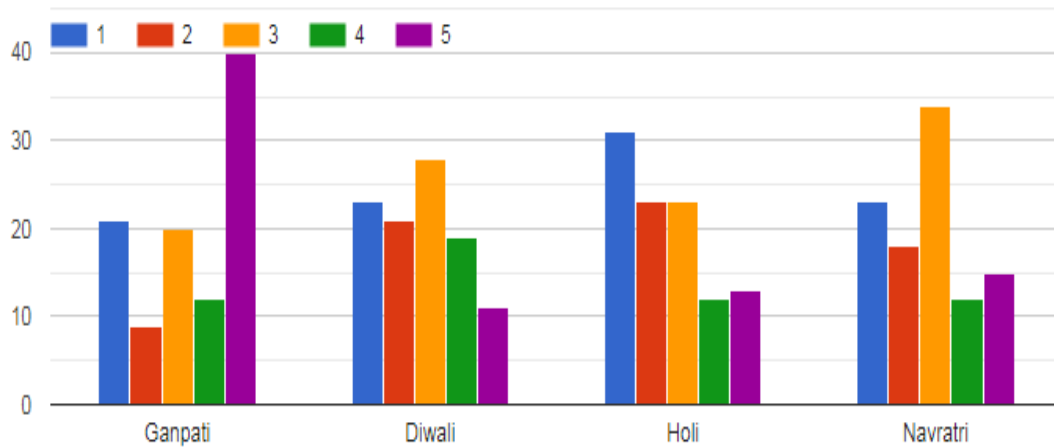
l) Do you think safety of women is well taken care of during these festival?



As per the recent survey.

- 28.4% of people think safety of women is well taken care of during festivals.
- 34.3% of people think that women safety are not well taken care during festivals.
- 34.3% of people they are not sure about women safety.

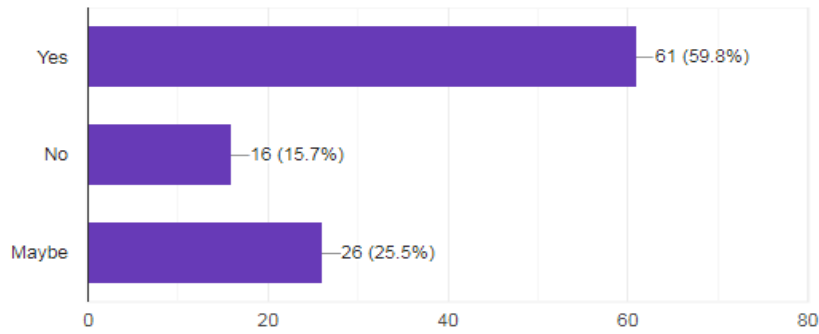
m) Do you face any problem during these festivals while travelling to your destination? (1 being the lowest and 5 being the highest)



As per the recent survey.

- In Ganpati-40 respondents are the highest respondent who face problem during these festivals while travelling to their destination and 21 respondents are the lowest respondent who face problems during these festivals while travelling to their destination because they stay near to there destination. 20 respondents are neutral.
- In Diwali- 11 respondents are the highest respondent who face problems during these festivals while travelling to their destination and 23 respondent are the lowest respondent who face problems during these festivals while travelling to their destination. 28 are neutral.
- In Holi- 13 respondents are the highest respondent who face problems during these festivals while travelling to their destination and 31 respondents are the lowest respondent who face problem during these festivals while travelling to their destination. 23 are neutral.
- In Navratri- 34 respondents are neutral some face the problems during festivals while travelling some don't face because they near to their destination.15 respondents are the highest respondents who face problems during these festivals while travelling to their destination. 23 are a lowest respondent who doesn't face problems during festivals.

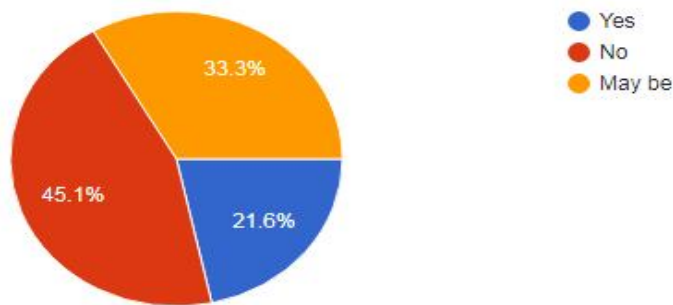
n) Do you see any route diversion during these festivals?



As per the recent survey.

- 59.8% respondent have agreed to this question in festivals they see route diversion on the road during these festival.
- 15.7% respondent have not agreed to this question in festivals they think there is no route diversion on the road during these festivals
- 25.5% respondent are not sure they think there is no proper route diversion on the road during these festivals

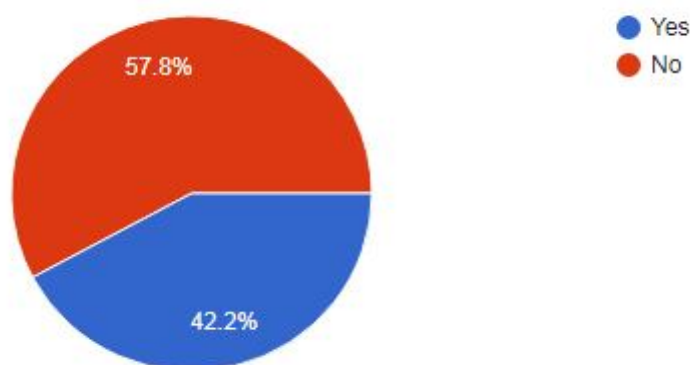
o) Will you use carpooling in during festival?



As per the recent survey.

- 21.6% of respondents are ready to take carpooling during these festivals
- 45.1% of respondents are not using carpooling during festivals.
- 33.3% of respondent maybe use or may not.

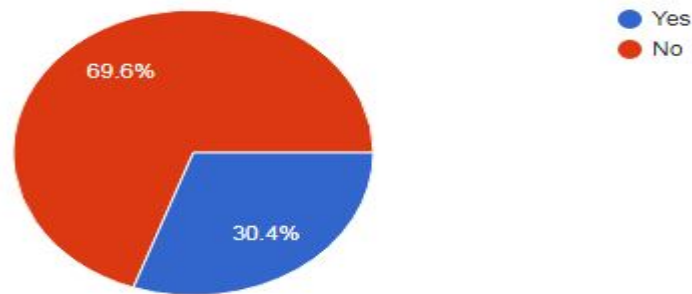
p) Have you lost your belongings while travelling during festival?



As per the recent survey.

- 57.8% of respondent they lost their belonging object while travelling during festivals.
- 42.2% of have not lost their belonging object while travelling during festivals.

q) Have you managed to get your lost belongings back?



As per the recent survey

As per the question no 16 shows that 57.8% of respondent have lost their belonging object while travelling during festival and 69.6% of respondent said that they doesn't get back whatever they have lost

1.9 SUGGESTION

- Transportation facilities should improve
- Festivals are not the problem, peoples irresponsible behavior in festivals is the problem.
- Should improve proper management of the traffic
- Festivals should be celebrated but with all precautions
- Government should take strong action against those who disobey the rules of traffic and road safety
- Traffic jam must be well managed and pepper instructions have to be maintained in rods during festivals.
- Security must be increase during festival
- There should be a proper bridge between festival and transportation
- Self-protection is best protection.
- At least the ambulance should be given the space to reach hospital on time especially during ganapati
- Innovate some more ideas
- There should be proper management of transportation during festivals, and I feel the authorities can do so by maintaining strict rules and taking appropriate actions on those who violate them.
- Whenever celebrating fests, enjoying is a must. But the well-being of the other people should be taken care of. You should not cause a problem to others just because you want to have fun.
- People should be educated about this. And this super excited people should control and stop making heavy traffic unnecessarily!

1.10 CONCLUSION

- Indian festivals are thus important for the students in more than one way. These are a great way to bond with the near and dear ones and also to know about the country's rich cultural past.
- The improvement of the mode of transportation and increase in ways to transport the mass population, as the population grows. Similar to evolution, it never has a conclusion just improvement and adaptation to the environment and the demand of the population.
- Should invest in railways rather than roads the population explosion results in the high demands of *transportation*. Many countries have suffered from pollution, noisy and casualty for a long time. From my perspective, the most possible solution to these problems is improving roads and highways because of three below crucial reasons.
- It was determined that people do get affected during festivals. The traffic levels increase during these days and probability of accident in crowded areas is more. This decreases the speed of the flow of the traffic and needs more attention of the government officials and police personal.

-
- The walking space for pedestrians is less that also affects that safety of women's and children in crowded regions.

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TO STUDY PURCHASING BEHAVIOUR FOR OUT OF STOCK SITUATIONS AT RETAIL STORE WITH REFERENCE TO NAVI MUMBAI

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ABSTRACT

Out-of-stock inventory continues to be a huge problem for retailers and suppliers alike. There's nothing more frustrating for consumers than an empty shelf, and even just one occurrence of an out-of-stock item can have lasting consequences in terms of customer loyalty and lifetime cost.

Stock outs remain a significant problem for retail firms. Through my research project I have tried to find out the consumer behaviour when they face out of stock situation. The three options customers usually have in the stock out situation are to leave the store, delay the purchase and substitute the product. The idea of this study was to identify independent variables to clarify customer response to stock outs.

The current research is to study on Education affecting mall culture, and recommend workable attributes to promote mall culture among Mumbai shoppers. The research has done is on the basis of literature review and empirical study, it was organized in few selected malls in Navi Mumbai covering all parts to represent it as truly cosmopolitan city. The Primary sources of data is collected through research instruments - pre-tested structured questionnaire from shoppers from this region. Research analytical tool SPSS is used for the data analysis. The mall positioning factors and their influences are identified and made few suggestions about repositioning platform for few malls under.

The study has come out with various path breaking results that propels the voluminous growth of mall culture in Mumbai, and elaborately discussed and presented numerous academic and managerial implications of vibrant and emerging mall culture. All the findings aroused through detailed analysis of the data followed by inferences and recommendations have been presented in the Paper.

Keywords: Retail, Out of Stock, Distance, Consumer behavior.

I. INTRODUCTION

Out-of-stock inventory remains to be a big problem for retailers and suppliers alike. There's nothing more frustrating for consumers than an empty shelf, and even just one instance of an out-of-stock item can have lasting consequences in terms of customer loyalty and lifetime value.

Stock outs remain a significant problem for retail firms. Estimates of stock out rates in the past fifty years consistently averaged approximately 8 percent. The consequences of stock out transcend the retail store to include its supporting supply chain. In addition to the effect on the behaviour of consumers, stock outs can impact the firm's replenishment policy, the level and location of inventories and the cost of emergency shipments required to replenish out-of-stock items.

Through my research project I have tried to find out the consumer behaviour when they face out of stock situation. The three options customers usually have in the stock out situation are to leave the store, delay the purchase and substitute the product. The idea of this study was to identify independent variables to clarify customer response to stock outs.

The Indian retail industry is divided into organized and unorganized sectors. Organized retailing refers to trading activities undertaken by licensed retailers, that is, those who are registered for sales tax, income tax, etc. These include the corporate-backed hypermarkets and retail chains, and also the privately owned large retail businesses.

2. REVIEW OF LITERATURE

Prof. Dr M.A.K Chishty, Vol. 5, No. 3; March 201, in the paper *Consumer Response in out of Stock Situation at a Retail Store* suggests a conceptual framework that incorporates the chief elements of consumer responses to out of stock situations. The theoretical relationships offer explanations for the noticeable variations in stock-out results observed in prior studies. Furthermore, the framework can be empirically executed, allowing dealers and producers to conclude how much each issue contributes to out of stock losses.

Hai Che, Jack Chen, and Yuxin Chen, in *Investigating Effects of Out-of-Stock on Consumer SKU Choice explained* Out-of-stock (OOS), i.e., unavailability of products, is commonly observed in retail environment of the consumer packaged goods, but there have been few realistic studies regarding the effects of OOS on

consumer product choice due to the lack of data on OOS incidents. In this paper, they study the effects of OOS on consumers’ SKU preference and price sensitivity using a unique data set from multiple consumer packaged goods categories with information on recurring OOS incidents.

Christina Hajszan & Susan Timmerman, May 2016 in *towards understanding consumer reactions in out-of-stock situation*, with price promoted products being twice as often out-of-stock (OOS) as regular-priced items, the need for a further understanding of reactions to price promoted products is evident. The purpose of this thesis is therefore to examine the differences between regular-priced and price promoted out-of-stock consumer responses based on the specific product category coffee. The development of a response model which tailored previously researched OOS responses towards price promoted products served as a foundation to approach the problem.

1. OBJECTIVES OF THE STUDY

- To understand the consumer attitude when faced with ‘out-of-stock’ scenario.
- To study the major factors that drives the consumer reaction during out of stock situation

2. RESEARCH METHODOLOGY

It is an exploratory type of study used to find out the consumer behaviour to one of the marketing problem i.e. stock out situation at a retail store. The sampling method which we use in the study is Convenience Sampling. In the research the sample size is 80. Due to the time constraint and unavailability of larger work force for survey the sample size is taken small. The primary data is collected by floating the questionnaire in a Google form through Email, Facebook, WhatsApp and LinkedIn. The idea of this study was to identify independent variables to elucidate customer response to stock outs.

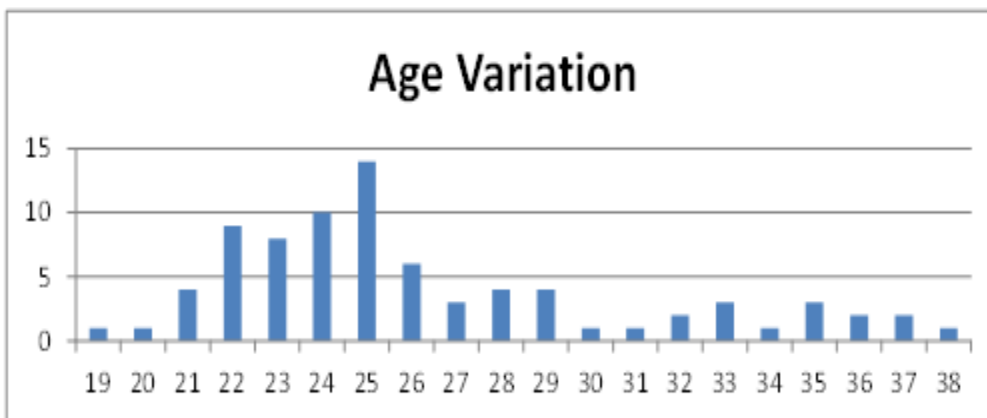
3. Hypothesis: Store distance has a significant relationship with consumer response in out of stock.

4. DATA ANALYSIS

- **Total Number of Respondents=80**

Male	62
Female	18

- **Respondents Age range from 19 to 38**



INTERPRETATION

The above survey age range from 21 to 29 were more interested to respond for study and in that the highest age respondents of 25 years. Mainly age limit is 19 to 38 years.

1. Relationship of time constraint and consumer behaviour in Stock out situation:

Time Constraint↓	Response of Consumers			Grand Total
	Delay purchase	Leave the store	Substitute the Product	
upto 1 hr	6	5	9	20
1-2 hr	16	8	11	35
2-3 hr	3	6	9	18
More than 3 hr	3	1	3	7
Grand Total	28	20	32	80

INTERPRETATION

The above given data shows that response of consumers according to time constraint. Here data shows that consumers more went to substitute the product (32>28) as compared to purchase in delay. There are only 28 consumers delayed in purchasing out 80 consumers.

2. Relationship between consumer store loyalty and consumer behaviour in Stock out situation

Consumer Store Loyalty (time)↓	Response of Consumers			Grand Total
	Delay purchase	Leave the store	Substitute the Product	
1-2 months	4	5	7	16
2-6 months	7	9	15	31
6-12 months	5	2	5	12
more than 12 months	12	4	5	21
Grand Total	28	20	32	80

INTERPRETATION

The above table shows that relationship between consumer store loyalty in terms months and response of consumer so we can analyze that conclude that the more consumers are preferred to substitute the product (32>28>20consumers). Within 2-6 months 31 consumers took decision regarding product. Hence there 28 are consumers loyal to particular product.

3. Relationship between perceived store price and consumer behaviour in Stock out situation

Perceived Store Price↓	Response of Consumers			Grand Total
	Delay purchase	Leave the store	Substitute the Product	
High	3	1	2	6
Moderate	16	17	25	58
Low	9	2	5	16
Grand Total	28	20	32	80

INTERPRETATION

This table data gives information about perceived store price and consumer response. Moderate store price is having 25 consumers used substitute product out of 80 consumers. Only 20 consumer leave the store out of 80. We can see in the table that 58 consumer are in moderate price range.

4. Relationship between Brand loyalty and consumer behaviour in Stock out situation

Brand Loyalty (time) ↓	Response of Consumers			Grand Total
	Delay purchase	Leave the store	Substitute the Product	
1-2 months	4	1	5	10
2-6 months	7	7	13	27
6-12 months	4	5	8	17
more than 12 months	13	7	6	26
Grand Total	28	20	32	80

INTERPRETATION

The above table is basically about brand loyalty that indicates how much time consumer can wait for particular brand. Here above table shows 13 consumer are ready to do delay in purchase and waited for more than 12 months.

5. Relationship between type of shopping trip and consumer behaviour in Stock out situation

Type of Trip↓	Response of consumers			Grand Total
	Delay purchase	Leave the store	Substitute the Product	
Casual trip	10	8	12	30
Monthly regular buying	14	6	8	28
Twice a month	4	6	12	22
Grand Total	28	20	32	80

INTERPRETATION

There are 3 types of trip of consumer that shows consumer buying behaviour in that casual trip of consumers are 30 monthly regular buying are 28 and 22 used to come twice a month.

6. Relationship between type of shopping trip and consumer behaviour in Stock out situation

Distance from store↓	Response of Consumer			Grand Total
	Delay purchase	Leave the store	Substitute the Product	
less than 2 km	9	6	2	17
2-5 km	12	10	14	36
5-10 km	3	2	15	20
more than 10 km	4	2	1	7
Grand Total	28	20	32	80

INTERPRETATION

Over we can see consumer behaviour according to distance from store here only 7 consumer showed interest and travel more than 10 km and purchased product. Nearer availability of product did impact on buying behaviour of consumer and 36 consumer are ready to travel within 2-5 km.

5. SCOPE OF THE STUDY

The study may also give the characteristic of customer behaviour during the stock out situation.

This type of study would help the firm making the managerial decision on stock out situations at their retail outlet.

6. LIMITATION OF THE STUDY

Due to time constraint it was not possible to do the detailed study. The sample size taken was small and may not represent the entire population. The study was largely dependent on the correct and willing effort of respondents in responding to the questionnaire.

7. FINDINGS

- 1) The above survey age range from 21 to 29 were more interested to respond for study and in that the highest age respondents of 25 years. Mainly age limit is 19 to 38 years.
- 2) The data shows that consumers more went to substitute the product (32>28 consumers) as compared to purchase in delay time constraints. There are only 28 consumers delayed in purchasing out 80 consumers. Hence 28 consumers are loyal to particular product.
- 3) Maximum respondents usually spend 1-2hr for shopping. There are 35 consumer who used to spend 1-2 hr. and very less consumer used to spend time more than 3 hr.
- 4) The relationship between consumer store loyalty in terms of months and response of consumer so we can analyze and conclude that the more consumers are preferred to substitute the product. Within 2-6 months 31 consumers took decision regarding product.
- 5) The 58 respondents have felt that their store price is moderate and out of those 25 people substitute the product during stock out.
- 6) Considering brand loyalty 13 consumer are ready out of 80 to do delay in purchase and waited for more than 12 months.
- 7) Over we can see consumer behaviour according to distance from store here only 7 consumer showed interest and travel more than 10 km and purchased product. Nearer availability of product did impact on buying behaviour of consumer and 36 consumer are ready to travel within 2-5 km.

8. CONCLUSIONS

Through the analysis following conclusions can be made:

- The factors that majorly drives the consumers behaviour in the stock out situation are
 - Store Loyalty
 - Perceived Store Price
 - Brand Loyalty

-
- Distance to the store
 - The factors that are insignificant or have less effect on the consumer behaviour are
 - Time constraint
 - Type of Shopping Trip
 - The more the Loyalty of the consumer towards the store better are the chances of him delaying the purchase.
 - Lower the store price higher are the chances of people delaying the purchase.
 - Higher the brand loyalty lesser are the chances of substituting the product.
 - The more the distance of the store lesser are the chances of delaying the purchase or leaving the store.

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FACTORS INFLUENCING CHOICE TOWARDS ADVENTURE TOURISM IN INDIA

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ABSTRACT

Tourism Industry being one of the largest contributors to the GDP of India has seen a gradual growth in the past few years due to the efforts of both Private and Public Sectors. Tourism being a service industry is intangible in nature where the geography and topography of the country is its main advantage which attracts tourists from all over the world. Amongst the various types of Tourism, Adventure Tourism has made its all the way to the top. The Research examines the concept of adventure tourism, various types of Adventure Tourism.

1.1 INTRODUCTION

India is a beautiful country, there are many tourist attractions, but there is less awareness of places. Although the tourism sector has developed strongly in recent years. And like the other forms of tourism, Adventure tourism has become one of the most important industries in the industry. Adventure tourism is a dynamic, and fast-changing sector that regularly adds new experiences. The study will explore the scope of adventure tourism in India. The Indian government sets safety standards for risky adventures such as paragliding, trekking, etc. The promotion of adventure tourism includes and promotes the value we desire of tourism. A tourism that respects cultural and natural values and protects the most vulnerable. The reason is that people participating in adventure tourism are relaxing, exploring new places and getting to know different cultures.

1.2 OBJECTIVE OF THE STUDY

- To study in brief the concept of Adventure Tourism.
- To examine the opinion of tourists with regards to adventure tourism in India
- To understand the significance of health and safety issues in the operations and management of adventure tourism.
- To assess the business potential of adventure tourism in India.

1.3 SCOPE OF THE STUDY

The scope for Adventure Tourism in India is endless because of its rich diversity in terms of climate and topography. Various kinds of adventure on water, land, and air can be enjoyed in India. The ministry of tourism and culture has, in recent years, launched a campaign called 'Incredible India!' and this has given a tremendous boost to adventure tourism in India. Adventure Tourism in India has increased in recent years due to the efforts taken by the Indian government and the Ministry of Tourism. Adventure Tourism in India has registered a formidable growth in recent years. For this growth to continue, efforts must be taken so that India ranks alongside international destinations for Adventure Tourism. The study is confined to the geographical scope limited to Mumbai region. The study caters to the view of people related to adventure tourism and factors relating the same. The study will be use full to various adventure tourism planners to make appropriate itineraries taking into consideration the various aspects of the adventure tourist, secondly it will help government and state authorities to understand the view of people towards adventure tourism and facilitates with basic amenities and safe adventure tourism.

1.4 RESEARCH METHODOLOGY

Secondary information was collected from various reference books, journals, published and unpublished reports, websites and news articles. Primary data was collected using standardized questionnaire. Population under study was young generation that belongs to age from 15 to 30. Convenient quota sampling method was used for collecting primary data. Sample size of the study was 150. But researcher was able to collect responses from 168 respondents. Data collected was analyzed using excel program.

1.5 ADVENTURE TOURISM

- Adventure is always filled with fun and thrill. The lush greenery of valleys, splendid sites of top of the hills, blue water, sunny days and starry nights, boating, canoeing, kayaking, trekking rock climbing, paragliding, parasailing, scuba diving, scuba diving, bungee jumping, river rafting, white water rafting, ocean bed walking, ballooning, micro light flying, Paratrooping, sea surfing, windsurfing, water skiing and roller skating are the different branches of Adventure Tourism and these types of adventurous activities undertaken and enjoyed by the tourist under the supervision of trained guide. India is very popular destination for Adventure activities.

- Amongst the wide range of adventures that is available to us today in India like; Bungee Jumping, Canoeing, Kayaking, Trekking, Scuba Diving, Paragliding, Parasailing, Rock Climbing, paddle boarding, windsurfing, Mountaineering, Skiing, White water Rafting etc. Here I have highlighted a few of them which are more commonly taken up by Tourists:

Adventure tourism activities can be classified into three categories:

- Aerial or Air Based
- Land Based
- Water based

AERIAL / AIR BASED ADVENTURE ACTIVITIES**Parasailing**

Parasailing involves a parachute attached to a motorboat. The parachute goes up in the air as the motor boat starts moving and the person tied to the parachute just need to take a step or two forward before sailing in the air.

Paragliding

Paragliding offers you the fun of flying with a parachute without actually jumping off an aircraft. Paragliding is the experience of zooming over tree tops, feeling the winds against your skin, watching the world in all its glory over you. No special training is required for this adventure sport.

Bungee jumping

It is an unusual sport of jumping off a very high structure with a long elastic rope tied to your feet. The rope pulls you back just before you hit an inflated airbag. The thrill of just jumping of the high cliff is a great experience. The jump entitles you a bungee jump certificate to show to your friends.

LAND BASED ADVENTURE ACTIVITIES**Hiking & Trekking**

Hiking and Trekking involves hard physical work, and it could be potentially dangerous. It can be done individually or in organized groups. The style depends on where the trekker want to go, how much time they have, their level of experience, how much adventure they seek and how much they can spend. Though the goan inland does not have high mountains, small or medium sized hills not exceeding a couple of thousand feet in height offer some chances to go for a short trek.

Camping

Camping is an outdoor activity involving overnight stays away from home in a shelter, such as a tent. Typically participants leave developed areas to spend time outdoors in more natural ones in pursuit of activities providing them enjoyment. To be regarded as "camping" a minimum of one night is spent outdoors, distinguishing it from day-tripping, picnicking, and other similarly short-term recreational activities. Camping can be enjoyed through all four seasons.

Go Karting

The outstanding thing about go Karting in Goa is that even though the tracks are built to international specifications and the karts provided are among the fastest and definitely the safest in the country. Go karting at the venues in Goa is the cheapest in the country and that adds value for money for your experience.

WATER BASED ADVENTURE ACTIVITIES**Jet Skiing**

One of the most adventurous Water Sports in Goa is Jet Skiing. The sport is one of the most popular in Goa and many tourists try this sport to set their adrenalin rushing. Jet skiing requires a jet powered water scooter that are accelerated by a powerful engine

Speed boats

Speed boat is an adventure and craze among the tourist coming to Goa. With a capacity for three to sit, this is a great group activity. These motor boats have a speed of 10 to 15 miles per hour and few with a speed of 30 to 40 miles per hour. They are more powerful and much faster than jet skis.

Water Scooters

Water scooters can accommodate two people together on a ride. The action sport of water scooters at Goa provides all the thrills associated with a motorbike ride and also make you feel the softness of the seawater.

Scuba diving

Scuba diving is a mode of underwater diving where the diver uses a self-contained underwater breathing apparatus (scuba), which is completely independent of surface supply, to breathe underwater. Scuba divers carry their own source of breathing gas, usually compressed air, allowing them greater independence and freedom of movement than surface-supplied divers, and longer underwater endurance than breath-hold divers. Although the use of compressed air is common, a new mixture called enriched air (Nitrox) has been gaining popularity due to its benefit of reduced nitrogen intake during repetitive dives.

Water Skiing

Water skiing is flying across water while you attached to the back of motor boat. It is meant for water sports enthusiasts with a ‘need for speed’.

River Trekking

River trekking is a combination of trekking and climbing and swimming along the river. It involves particular techniques like knotting, rock climbing, climbing on wet surfaces, understanding the geographical features of rivers and valleys, dealing with sudden bad weather and finding out possible exits from the river. River trekking has a certain level of risks; there are occasional accidents in river trekking, including fall from steep cliffs or waterfalls, drowning, exhaustion or getting lost.

White water rafting

White water rafting are recreational outdoor activities which use an inflatable raft to navigate a river or other body of water. This is often done on whitewater or different degrees of rough water. Dealing with risk and the need for teamwork is often a part of the experience.

1.6 DATA ANALYSIS AND INTERPRETATION

- 1. **Age Distribution** Amongst the respondents 91.7 percent were of age group between 15- 30 years and 8.3 percent were of age group of 31 & above.
- 2. **Gender distribution:** Amongst the respondents 37.5 percent were male and 62.5 percent were female.
- 3. **Marital Status distribution:** Amongst the respondents 95.2 percent were single and 4.8 percent were married.
- 4. **Occupational distribution:** 87.5 percent were students whereas 12.5 percent includes Professionals, Bussiness.
- 5. **Qualification Distribution:**

As the research is done on the college level, from the above diagram we can see that 76.2% respondents were below graduate, 17.3% were graduates, 4.2% were Post graduate & the remaining 2.54% were Professional.

6. Preference Towards Adventure.

Yes	93.5%
No	0.5%
Maybe	6%

From the above table it can be observed that 93.5% respondents like Adventure and 6% respondents are not sure whether they like or not.

7. Awareness regarding Adventure Tourism in India

Yes	63.1%
No	22%
Maybe	14.9%

The above table it is represent that the 63.1% respondents are aware about the Adventure Tourism in India. However 22% of the respondents are still not aware about the adventure tourism in India. Hence, there is a need by the tourism industry to create awareness regarding adventure tourism in India through various promotional campaigns regarding adventure tourism.

8. Frequency of planning Adventure Activity in a year.

Once	58.3%
Two-Three Times	31.5%
Many Times	10.1%

From the above table it is observed that 10.1% respondents plan their adventure activity trip for many times and 31.5% respondent plan their adventure activity two or three times But the majority of 58.3% of plan their adventure activity trip only once as the major respondents were below 2,50,000 or not earning.

9. Preference on Spending on Adventure Activity.

Below 1000	16.1%
1000-2000	31%
2000-5000	33.9%
5000 Above	19%

From the above table it is observed that 33.9% respondents like to spend 2000-5000 Rs., 31% respondents like to spend 1000-2000 Rs., 19% respondents like to spend 5000 and above Rs. & there are only 16.1% respondents like to spend below 1000Rs.

10. Preference for accompanying person

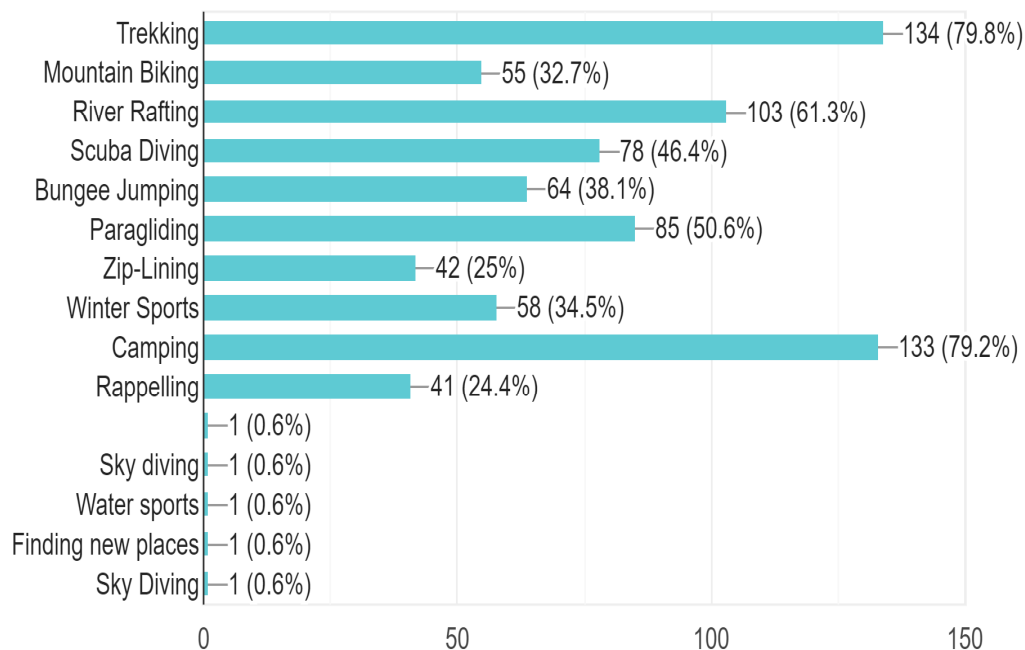
Accompanying Person	Responses
Family	10.7%
Friends	75%
Cousins/relatives	7.2%
Solo(alone)	7.1%

As the majority of respondents are young, from the above table it can be observed that the majority of respondents i.e. 75% would like to go with their friends as they all being crazy and many of the adventure activities need courage to do such activities. Then on second we have cousins/relatives with 7.1% respondents as many times all the cousins as of same age group. 10.7% respondents like to go with their family. And only 7.1% respondents like to go solo.

11. Preference on type of adventure activities likes by the respondents

Which Adventure Activities you like ? (multiple choice)

168 responses

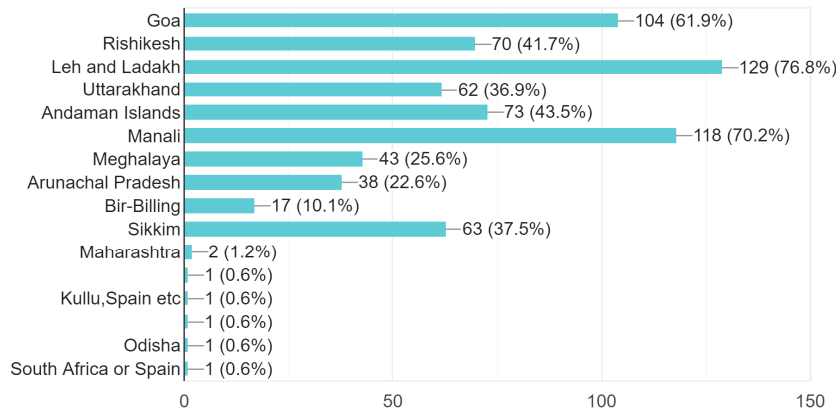


The above chart depicts the adventure activities tourists like to undertake during their trips. Majority of respondents has voted for trekking and camping activities i.e. 79.8% and 79.2% of the total number of respondents respectively. Many of the respondents also preferred activities like mountain biking (32.7%), river rafting (61.3%), scuba diving(46.4%), bungee jumping(38.1%), paragliding(50.6%), zip-lining(25%), winter sports(34.5%) and rappelling(24.4%).

12. Preferred Destination for adventure tourism

Which place would you prefer for Adventure Tourism ? (multiple choice)

168 responses



This chart reveals the places respondents would prefer to visit for adventure tourism. Majority of people voted for Leh and Ladakh with 76.8% votes, manali with 70.2% votes and Goa with 61.9%. Respondents also voted for various other places such as Rishikesh with 41.7% votes, Uttarakhand with 36.9% votes, Andaman Islands with 43.5%, Meghalaya with 25.6% votes, Arunachal Pradesh with 22.6%, Bir-Billing with 10.1% of votes and Sikkim with 37.5% votes.

13. Response for going under training in Adventure Activities.

YES	22%
NO	58.3%
MAYBE	19.6%

From the above Table it can be observed that only 22% of the respondents would like to go for training in adventure activities. 58.3% of the respondents don't want to go for training and 19.6% of the respondents are not sure whether they want to go for training or not.

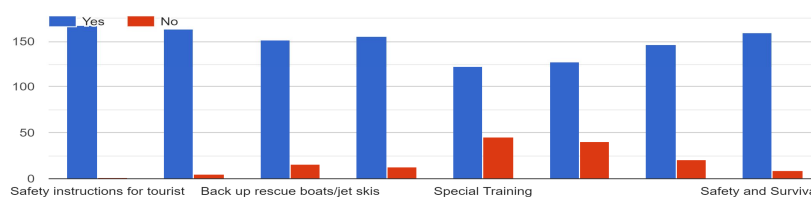
14. Response on risk undertaken for Adventure Activity.

NO RISK	17.3%
LOW RISK	60.7%
HIGH RISK	22%

From the above table it can be observed that 60.7% of the respondents are ready to take low risk to enjoy an adventure activity. 22% of the respondents are ready to take high risk to enjoy an adventure activity as it is very exciting and thrilling. There are 17.3% respondents who don't want to take any risk to enjoy an adventure activity.

15. Safety and security Measures Adopted by Respondents

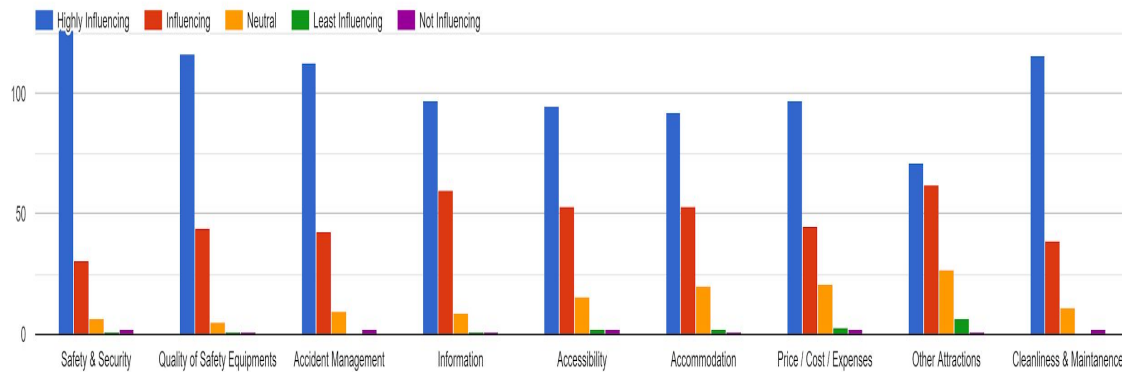
Safety measures adopted for Adventure Tour Activities :



From the above chart it can be observed that the majority of the respondent have selected yes for all the safety measures adopted for Adventure tour activity. Some of the respondents said no for Compulsory safety equipment (Life jackets, harness) (5 out of 168 respondents), Back up rescue boats/jet skis (16 out of 168 respondents), Life guards (13 out of 168 respondents), special training (45 out of 168 respondents), Specific Sports Gear (40 out of 168 respondents), Trained Observers/Supervisors accompanying participants (21 out of 168 respondents), Safety and Survival kits (9 out of 168 respondents).

16. Factors influencing Choice of Adventure Tourism in India

Factors Influencing While Choosing Adventure Tourism Destination



From the above chart it can be observed that the Safety & Security, Quality of Safety Equipment’s, Accident Management, Information, Accessibility, Accommodation, Price / Cost / Expenses, Cleanliness & Maintenance are the highly influencing factor while choosing adventure tourism destination with an average of 107 respondents. Only the other attraction is the only factor with is not so influencing for the choice of Adventure Tourism Destination.

17. Response on promotion of Adventure Tourism in India.

YES	47%
NO	17.3%
MAYBE	35.7%

From the above table it can be observed that the majority of the respondents i.e. 47% agree that the Adventure Tourism is being promoted in India. 35.7% respondents are not sure that the Adventure Tourism is being Promoted or Not in India. And 17.3% respondent’s say that the Adventure Tourism is not being promoted in India.

1.7 SUGGESTIONS

- Government and Ministry of Tourism should do more promotional camping for Adventure Tourism in India.
- Now-a-days old people also like to go for adventure activity so there should be some Adventure Activities for them also.
- India should keep Adventure Competitions on international level as there is lot of scope for Adventure Tourism in India at International level and it will attract more international crowd.
- There should be proper guides available at all the Adventure Activity spots as the safety and security is the most influencing factor for the people.
- The Adventure Activity should be associated with low risk as people don’t prefer high risk activities to enjoy.
- There should be more additional activities along with the Adventure Activities so that the people who do not get involved in the adventure activites can enjoy the destination.

1.8 CONCLUSION

The current generation of India is very young they prefer adventure tourism more as compare to other types of tourism. It was observed that majority of respondents plan their adventure trip once in a year. It was also been observed that people like to 2000 to 5000 rs. for an Adventure Activity. Majority of the people are not aware about the Adventure Tourism in India, there is a need of proper promotional camping to be done. Now-a-days many old age people also love to go on Adventure Tourism. The major finding from the study was In India there is a lot of Scope of Adventure Tourism. Adequate and correct promotion of Adventure Tourism in India can garner positive results for the tourism industry and the economy as more tourism will result in higher GDP.

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ISSUES AND CHALLENGES IN REGULATING CRYPTOCURRENCY IN INDIA, LEGAL PERSPECTIVE**Dinesh B. Kolte**Assistant Professor, M. P. Law College, Aurangabad

ABSTRACT

Crypto currency has gained popularity across the globe. It is a technical innovation that has the potential to displace the existing financial systems and enable electronic flow of money across borders through cyberspace. However its acceptability as a legal instrument varies from country to country; while some countries have regularised it by formulating laws and measures, whereas others are in dilemma whether to accept the unruly change; owing to risks involved with it. The escalating demand of crypto currencies has led its usage in committing various cyber crimes, like terror financing, ransom wares, illicit drugs or arms and even child pornography; raising high alert among the security and law enforcement agencies. Governments and their regulatory bodies are in jam whether to regulate the growth of various crypto currencies in India, or just letting them (crypto currency) deteriorate in absence of proper regulatory mechanism. This paper is an attempt to analyse the issues and challenges which are to be considered before regulating crypto currency in India; because if its growth is regulated, there will be certain requisites such as a registration process (KYC norms), scrutiny of transactions etc and this may involve risk due to privacy and jurisdictional issues; as cryptographic algorithms and functions are used in crypto currencies to ensure anonymity (privacy) of the users.

“We can complain because rose bushes have thorns, or rejoice because thorns have roses.”- Alphonse Karr

INTRODUCTION

In 2009, **Satoshi Nakamoto** an anonymous software engineer created Bitcoins, the first crypto currency. Cryptocurrency is the generic term for a large set of digital assets that use encryption techniques to generate units of currency, verify the transactions, and transfer value. Crypto currencies are restricted entries in a database. Specific conditions are to be satisfied to vary these entries. Crypto currencies are created with help of science of cryptography; the entries are secured with algorithms.

Cryptocurrency uses a system of cryptography (AKA encryption) to control the formation of coins and to verify transactions. Owners of crypto currency store digital coins in their encrypted digital wallet. A coin-holder's identification is stored in an encrypted address which is controlled by them; it is not attached to a person's identity. In crypto currency, “coins” are generated or produced by “miners”. Crypto currencies are generated by the network in most cases to incentivize the peers, also known as *nodes* and *miners*, to work to secure the network and check entries. Each network has a unique way of generating them and distributing them to the peers.

Cryptocurrency is the best blend of technology where algorithms are used and other processes offering the users with an open-source, and cryptographically secure platform for transactions among peers independent of banking system and at the same time preserving their privacy.

With the increasing demand for crypto currency, global regulators are in dilemma with respect to its regulatory mechanism; hence each country is trying to regulate its own coin at domestic level.

Virtual currencies or crypto currency as a medium for payment are not authorized or regularised in India till yet. The Indian government had appointed an Inter-Disciplinary Committee on crypto currencies in April 2017; which was supposed to submit its recommendations in August 2017, but the details of the same are still awaiting publication. Though government has **warned** the investors about the risks involved in trading or investing in crypto currency it has not outlawed it either. In fact, The Income Tax Department has issued “few lakh” notices to bit coin investors. The legality and legitimacy of crypto currencies hangs in limbo in India in absence of regulations; though hearing is on before Supreme Court which has ordered the government to clear its stand.

ISSUES AND CHALLENGES INVOLVED IN REGULATING CRYPTO CURRENCY

The architecture of crypto currencies that uses cryptography makes crypto currencies secure and nearly impossible to duplicate or counterfeit it. The important feature in the design of crypto currencies architecture is decentralised control, which means, no single authority, institution, individual or group controls the flow of transactions, supply or valuation of the currency. Rather, the collective computing power of the miners ensures flawless operations while demand-supply dynamics decides the valuation, which is further governed by the protocols built into the software of the crypto currency.

In the absence of physical existence of money in the forms of notes, or cash, or gold bars; regulatory jurisdiction becomes complicated. Crypto currencies allow anonymous funding; potentially acting as conduits for money laundering and terror financing. The consumer protection issues are mainly concerned due to their unpredictable nature. On 8 April, the CID-Crime registered a case against Anant Patel and others for allegedly kidnapping Bhatt and extorting *Bitcoins*, and some cash from him. They were booked under IPC sections related to kidnapping, extortion, illegal detention as well as under relevant provisions of the Prevention of Corruption Act. Bhatt, in his complaint, had alleged he was kidnapped from near a hotel in Gandhinagar by the accused policemen on 9 February. PILs (Public interest litigations) are pending for adjudication before the Supreme Court since November 2017 and surprisingly the Government is still not clear about its stand on Crypto ecosystem. Indian crypto exchanges are devising strategies to challenge and respond to the Reserve Bank of India's order to prohibit banks from servicing businesses dealing in crypto currencies. Venezuela has offered India to give 30% discount on crude oil but only if India uses crypto currency. In order to avail this benefit Indian government will have to regularize the crypto currency. The threat of crypto currency hacking attacks reoccurring gives enough reason for the governments in several of the countries, including India, to remain skeptical of crypto currencies. The most prominent and widely damaging ransom ware attack in recent times, the Wanna Cry worm, was attributed to the North Korean government in late 2017. If such an attempt is made to hack and encrypt the secret information of Digital India and ransom is demanded in crypto coin for decrypting the same; what option will be available for the government if it decides to ban crypto currency totally in India? It will be in dismal position to resolve the issue.

For the purpose of regulating crypto currency in India some of the requisites will be registration process; to work on scrutiny of transactions, allowing banks to transfer money and linking it with PAN and AADHAR (UID) etc. This will give rise to the issue of privacy because in doing so the identity of the users will be disclosed. On the other hand if India does not regularize crypto currency how will it be able to compete with the world economies which have already regularised the same? However the prominent security threats, in form of terrorism and left wing extremism, due to usage of crypto currency cannot be ignored.

Even if Cryptocurrency is regularised then only government recognised crypto coin will be accepted and it will need a regulatory mechanism on similar lines with RBI; if crypto currency is not regularised then people will be searching for alternatives which will be obviously illegal. On one hand government is promoting digitalization on other hand it is hesitant to regulate crypto exchange which is portraying a dismal picture of government which itself is in dilemma whether to regulate or not.

CONCLUSION AND SUGGESTIONS

Crypto currency is gaining popularity among people who value privacy. With the increasing interest in crypto currency among Indian youths government need to give a second thought to regularize the same; as we are heading towards digital India. No doubt the technology behind crypto currency itself is rather complicated; meticulous efforts by policy makers to draw better inference of crypto currencies and its underlying technologies can overcome this obstacle. The decentralized structure of crypto currency and its usage is similar to the concept of democratic decentralization. Cryptocurrency can be used as secure transaction system especially in e-commerce activities across the globe, with least risk.

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SOCIAL MEDIA AND PORTRAYAL OF GENDER STEREO ROLES

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ABSTRACT

This paper tries to analyze the construction of gender on social media. The study will try to highlight the gender rules and stereotypes portrayal of gender roles in media and social media website. Many women are exploited and used as objects to sell and endorse products. The study will also indicate that unequal and fair treatment caused because sex and gender which are gendered. For decades the roles which women portray in media and now in social networking sites have been the subject of much public criticism and still remain an important topic of discussion and attention.

Keywords; Gender roles, stereotypes, masculinity, femininity, social media

INTRODUCTION

Femininity and masculinity, or ones gender identity, refer to the degree to which people see themselves as masculine or feminine given what it means to be a man or woman in society. Femininity and masculinity are rooted in the social context rather than the biological. Culturally created norms by the members of society decide what being male or feminine means eg. Dominant or passive, brave or emotional, and males will generally respond by defining themselves as being masculine while females will generally define themselves as being feminine. These are socially culturally created definitions, however, it is possible for a person to be female and see herself as masculine or male and see himself as feminine. It is necessary to differentiate gender identity, as presented above, from other gender related concept such as gender roles which are shared expectations of behavior given ones gender. For example, gender roles might include women investing in the domestic roles gender stereotypes and gender attitudes influence ones gender identity, they are not the same as gender identity.

Gender Stereotypes and its Effect on People

A stereotype could be a wide accepted judgment or bias in relation to a person or group although it's too simplified and not continually correct. Stereotypes regarding gender will cause unequal and unfair treatment owing to a person's gender. This is termed as sexism.

There are four basic kinds of gender stereotypes:

Personality trait-for instance, women are often expected to be accommodating and emotional where as men are expected to be self-confident, dominating and aggressive.

Domestic traits - for illustration, women are expected to be care taker of the children, cook and clean the home, whereas men are to take care of money matters which are seen as outside the house realm.

Occupation –some people are quick to assume that teachers and nurses are women, and that pilot, doctors, and engineers are men.

Physical appearance- women are expected to be submissive and docile, while men and women are also expected to dress and groom in ways that are stereotypical to their gender.

Gender and Social Media

Social media has assumed a significant role in easy dissemination of news and opinions. All forms of media messages performed through social media can have positive and negative influences on society and teenage in particular. Technology itself has its own gender divide in favor of men therefore women are underrepresented in social media. Apart from the attitude of females versus men towards raising opinion, particularly in relation to the response they get, plays a significant role towards female silence in social media. Sharon O'Dea, digital communication and web specialist explains that whereas women have fewer fears regarding sharing content there's silence towards taking a public point of view on a problem, and this is seen in the greater presence of women in media sharing application such as Facebook rather than a verbal sharing media such as Twitter. According to Susan Herring, women are often ignored, trivialized or criticized by men.

Commercial that appears in social networking sites, for instance advertisement or any form of media can be a source of gender stereotyping. Women are often shown in commercials advertisements for cosmetics and domestic products while men are always related to dominant features like advertisement related to cars,

business products, entrepreneur etc. The female body are always shown as objectifying thus culturally constructed gender roles and relationships continue to remain a cross cutting element in restricting the portrayal of women in social media.

Social networking can be a strong social modifier in economic, political and social empowerment of women and the promotion of gender equality. But such changes are possible only with awareness of positive and negative impact of the media as a medium. The #Me Too Campaign, Youth ki Awaaz, are example of social networking to bring empowerment for women. Psychology reports that even discussing discrimination on the basis of sexism in social media may conjointly improve women's well-being as a result of the chance of a way of catharsis and "collective action" that gives support. While blogging or tweeting is different from holding a protest march, its strength lies in the possibility to reach millions of people separated geographic boundaries and extend support media researchers. Johanna Blakeley believes that social media applications as they outgrow traditional media may actually free us from general assumptions in society.

Gender Discrimination Exhibited in Social Media

A significant number of cases show a representation of women as victim and sex objects for men. The use of new technologies for the facilitation of online sexual harassment is a growing phenomenon. The gender inequalities in larger society become an unsolvable problem due to the cause of online harassment which can be cyber bullying to gender based sharing to outright sexual threat. With many uncontrolled aspects, about 40 % of internet users experience harassments while female were significantly more likely to be a victim of sexual harassment, cyber bullying and insulting comments. Study found that women between the ages of 18-24 are two to three times more likely to be stalked online. Simultaneously commercial advertisements especially digital advertisements are a powerful tool used for creating influences, attitude and opinion changes, as they can effectively and efficiently shape the receiver's opinion. Dominate characteristics of reality are often seen in advertisement text, leading to the phenomena of gender stereotypes like jokes or messages in advertisement can be labeled as sexual harassment.

Legal Laws for Cyber Crime

The use of new technologies such as social media and other smart devices can create major changes in promoting greater connective and new forms of social interactions. In other words new communication technologies have fresh power and force to combat the topic of social relations and gender inequality.

In India, Indian legal system enacted Information Technology Act, 2000 with the intent to regulate E-Business. This is a purely contractual Law dealing with commerce but along with E-Business.

Similar offences also fall under the Indian Penal Code.

- (i) Sending threatening messages by email - Section 503 IPC
- (ii) Bogus websites, cyber frauds - Section 420 IPC
- (iii) Email spoofing - Section 463 IPC
- (iv) Web-jacking - Section 383 IPC
- (v) E-Mail Abuse - Section 500 IPC
- (vi) Online sale of Drugs - NDPS Act
- (vii) Online sale of Arms- Arms Act
- (viii) Pornographic Section 292 IPC

CONCLUSION

It can be highlighted that both men and women are portrayed in media but in different ways. The study indicated that women are predominantly displays as sexual objects whereas men are displayed as being muscular and intelligent, it can be concluded, as a result of the discourse analysis, that the social media still make use of generally narrow construction of women, where femininity is depicted as fragile, passive or as sex objects. Masculinity on the other hand, is constructed more variably, from the volatile male to the friendly 'happy-go-lucky' male. Most of the pressure of conform is directed to women; however more research on the phenomenon would establish the effect of the performance of gender.

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**COMPARATIVE STUDY BETWEEN NESTLE MAGGI AND(ITC)IMPERIAL TABACCO
COMPANY YIPPEE NOODLE AND NISSAN TOP RAMEN**

Hamza ParkarStudent, Sir M. Visvesvaraya Institute of Management Studies and Research

INTRODUCTION**Yippee**

Sunfeast Yippee Noodles is a product of its brand Sunfeast which in itself is a subsidiary of its parent company ITC Limited. It is associated with FMCG industry as it is a food product. Sunfeast as a food product brand was launched in the year 2003 for manufacturing biscuits and later in the year 2010, September the company launched yet another It is an Indian brand and has a Pan-India presence. Sunfeast Yippee Noodles belongs to the ready-to-cook category and as it is available in several variants has been able to gain a large part of noodles market share. It faces serious competition from the following brands

Maggi

The company originated in Switzerland in 1884, when Julius Maggi took over his father's mill. He quickly became a pioneer of industrial food production, aiming to improve the nutritional intake of worker families. Maggi was the first to bring protein-rich legume meals to the market, and followed up with a ready-made soup based on legume meals in 1886. After that Julius Maggi introduced bouillon concentrates, first in capsules, then in cubes. In 1897, Julius Maggi founded the company Maggi GmbH in Singen, Germany.^[2]

In 1947, following several changes in ownership and corporate structure, Maggi's holding company merged with the Nestlé company to form Nestlé-Alimentana S.A., currently known in its francophone home base as Nestlé S.A.¹

Top Ramen

- Instant noodles were invented in 1958 by Momofuku Ando, the Taiwanese-born founder of the Japanese food company Nissan. He used Chicken Ramen as the first brand of instant ramen noodles.
- Nissan established the brand Top Ramen in 1970. Ando desired to enter the US markets, but discovered that most people in the US did not have ramen sized bowls leading him to later develop the Cup Noodles brand.^[2] In 1972, Top Ramen was introduced to the United States after Ando saw growth potential of ramen products in US markets. Top Ramen became a major corporate force in the international noodle market which was dominated by Maggi.^[3]
- The brand is popular among US college students. Andy Kryza of Thrillist ranked Top Ramen as the fourth best instant noodle brand.^[4]
- It is currently a top selling instant noodle brand.

In indian market many other brand have introduced their product to make position in market

- Maggi
- Top Ramen
- Ching's Secret
- Knorr Soupy Noodles

OBJECTIVE

- To analyze the consumer brand preferences for' noodles.
- To evaluate consumer attitude towards' consumption of noodles.
- To evaluate consumers perception about the' important factors pertaining to Noodles purchase decision

HYPOTHESIS

There is no significant difference among the' consumers of noodles on the factors like age, gender etc towards their attitude about the consumption of Noodles Male and female consumers are uniformly' distributed in their consumption pattern of Noodles Different factors which are important in the purchase' decision of Noodles for consumers do not differ significantly among consumers The various factors which influence consumers to eat'

noodles do not differ significantly. General perception about the product noodles do not' varies significantly among consumers

SIGNIFICANCE

Maggie

- Instant noodles were invented in 1958 by Momofuku Ando, the Taiwanese-born founder of the Japanese food company Nissin. He used Chicken Ramen as the first brand of instant ramen noodles.^[2]
- Nissin established the brand Top Ramen in 1970. Ando desired to enter the US markets, but discovered that most people in the US did not have ramen sized bowls leading him to later develop the Cup Noodles brand.^[2] In 1972, Top Ramen was introduced to the United States after Ando saw growth potential of ramen products in US markets. Top Ramen by Maggi.^[3]

Yippee Noodles

The Noodle segment which is growing at 15-20 percent or 804 crore to the branded packaged products top line last fiscal.

Top Ramen

Market witnessed a growth of 7.6% from 2010 to 2017. Despite of ban on instant noodles in some states of India for short time, instant noodles market will witness a growth of 6.65%

Research methodology

The research methodology is conducted on the basis of 3 FMCG products that is Nestle Maggi, ITC Yippee noodles, Nissin Top Ramen noodles. It is the primary data. The research was conducted with the help of questionnaire. A survey was conducted and people were asked to give their true opinion about the products and the usage of the products in their daily life.

DATA COLLECTION AND ANALYSIS

For the collection of data a survey was conducted in the form of questionnaire and the true opinion of the people were taken in their daily lives. As, a result of the questionnaire we can conclude that maggi was the most preferable product from all the above products.

INTERPRETATION

As a comparative study of all the 3 FMCG products were taken we can conclude that for the consumers, the factors like shape, size and taste of the product is very important and As a result we can say that maggi is the most preferred product amongst the 3 for the consumers.

IMPLICATION

At the end, We can say that maggi most preferred product amongst the 3 products included in the research. The consumers prefer the taste, size and shape of Maggi of the 3 products taken for research.

LIMITATION

The present study is constrain by limitation of consumer buying behavior as there are many choices, variety for consumer in the market so there is a great confusion in buying the product

Price is also the factor that consumer see as per the quality better the quality better the price this is the view of the Indian consumer as maggi and yippee both noodles have the same quantity but taste to consumer matters both have different flavouring

Maggi in year 2015 had crash in market but still he survived because of brand equity in the consumer mind

1) NATURE OF STUDY

In this study we are going to use qualitative approach to study the customer's perceptions regarding growing of maggi buyer over yippee noodles to find the attributes for this growth. The data collected will be primary data based upon a small sample taken from a population having awareness about the FMCG MARKET. Also secondary data will be used for comparison of this factors. Based upon the data the attributes leading to current growth and future growth or decline will be bifurcated showcasing the areas of improvement in this sector for sustainable development and to improve customer base and market share in the industry which will be based upon customer expectations from maggi and yippee noodles in future.

2) SAMPLING FRAME

In the following study the sample taken from population is especially based on the individuals having knowledge regarding the product. There is a combination of existing customers and potential customers in the

FMCG market. In this sample perspective of people consuming in FMCG sector is also taken into account with their future expectations for the sustainability of this product in market.

The sample population will be judged on the basis of product, prices, services, customer satisfaction, by FMCG and also some expected changes in near future in this sector depending upon the ongoing stress on FMCG PRODUCT in India.

3) SAMPLING TECHNICQUE

For the following research study we are going to use a simple random sampling from a population of a specific city (Mumbai). Mumbai, the commercial capital of India, is the largest city in the country carrying a population of 1.84 CRORE people. As per the recent study Sunfeast Yippee! has become a Rs 1,000 crore brand for the branded packaged food division of diversified conglomerate ITC Ltd. The second-largest selling instant noodles brand also commands over 22% market share in the overall and 60% maggi have taken market in India.. Hence random sampling is done by taking no. of people as sample from the above population. Sample population is selected at random.

4) TOOLS OF DATA COLLECTION

Survey method was used to collect primary data from some respondents, all of them were consumer of MAGGI and yippee noodles. Some were existing customers and some were future potential customers of this product and some were professionals working in this FMCG company having experience and known about current and changing trends in this market. Considering the nature of respondents, the following tools of collecting primary data were used:

- The nature of respond the following tools for collecting secondary data were used
- Questionnaire method was used to generate specific
- Responses from existing and future potential customers of maggi and yippee noodles in specific

5) STATISTICAL TOOL FOR ANALYSIS

For interpretation of data, graphs and simple bar diagrams, pie diagrams have been used. For comparison and analytical study, tabular presentation has been used. The table has been used for applying statistical tools like chi-square and ANOVA for establishing hypotheses and achieving objectives of the research. Data collected from primary sources have been analysed through appropriate statistical tools such as averages and chi-square test to establish the hypotheses under consideration.

6) SCOPE OF STUDY

This study will show that the comparison of two product and demand for the product from consumer view which made consumer to buy use and become consumer and further the study will show who is the market player and does the consumer is brand loyalty or brand equity

7) CHAPTER SCHEME

A sample for chapter scheme of everyone

CHAPTER 1: INTRODUCTION

In this chapter we will go through background and history of internet advertising. We have also stated research objectives, research questions, and nature of study, sampling frame, sampling techniques, and statistical tools used for data collections, scope of study and limitation of the study.

CHAPTER 2: LITERATURE REVIEW

In this chapter we are going to go through some articles related to internet advertising and its effectiveness on customers.

CHAPTER 3: RESEARCH METHODOLOGY

In this chapter we are going to discuss in detail for the sample we have collected from population and the how we acquire the data based on questionnaire and interview. Also we will have a detail specifications of instruments used for data collection, statistical techniques and tools used of data analysis to provide a base for our objectives and conclusion.

CHAPTER 4: DATA ANALYSIS

In this chapter we will make a analysis of data we acquired from our sample on the basis of the age, gender, occupation and other socio demographic factors. On the basis of this data we will determine the effectiveness of internet advertising on consumers

CHAPTER 5: SUMMARY OF FINDINGS

In this chapter we are going to analyze the results from data analysis and then we will determine strength's, weakness, opportunities, threats for effectiveness of internet advertising on consumers

CHAPTER 6: CONCLUSION

In this chapter we will discuss the overall conclusion of our study, survey and findings and also suggests some measures to increase the effectiveness of internet advertising on consumers.

COMPARISON BETWEEN GOAL PROGRAMMING AND GENETIC ALGORITHM IN MULTI-OBJECTIVE TRANSPORTATION PROBLEM

K. B. Jagtap and K. L. Kagade¹¹Assistant Professor Department of Mathematics & Statistics, K. P. B. Hinduja College of Commerce, Mumbai**ABSTRACT**

Transportation problem (TP) is a special case of linear programming problem (LPP) in which cost optimization has been made on the base of demand and resources. Combining of two or more than two objectives in T.P. then this type of problem is called as multi-objective transportation problem (MOTP). Different approached methods for solving MOTP by various authors. In the present paper, we are comparing between goal programming technique and genetic algorithm technique used to solve MOTP.

Keywords: MOTP, Goal programming, Genetic algorithm.

1. INTRODUCTION

Transportation is important in the sense that it allows people to take part in human activities. The classical transportation problem can be described in a special case of linear programming problem and its models are applied to determine an optimal solution of the transportation problem required for deterministic of how many units of commodity to be shipped from each origin to various destinations where the objectives has to optimize (minimize or maximize) cost or time. The basic transportation problem is developed by F.L. Hitchcock [4] in 1941. Transportation problem further developed by T.C. Koopmans [14] in 1949 and G.B. Dantzing [5] in 1951. Single objective i.e minimization of cost or time focused by Hitchcock, Koopmans and Dantzing in their studies. Before the seventieth century study of transportation problem by researchers were focuses upon optimizing the single objective. In the techniques of optimizing single objective transportation problem are not suitable when optimizing two or more than two objectives are given in transportation problem. When there is the situation of two or more than two objectives in transportation problem, then such types of problems are called as multi-objective transportation problem. Multi-objective transportation problem is the special extension of the transportation problem.

Optimization is a kind of the decision making, in which decision has to be taken to optimize one or more objective under some prescribed set of circumstances. These problems may be a single or multi-objective and are to be optimized (maximized or minimized) under a specified set of constraints. The constraints usually are in the form of inequalities or equalities. Such problems, which often arise as a result of mathematical modeling of many real life situations, are called optimization problems. Multi-objective optimization or multi-objective programming is the process of simultaneously optimizing more than one objective subject to certain constraints. Applications of Multi-objective optimization problems were found in the fields: product and process design, finance, aircraft design, the oil and gas industry, automobile design and many more.

2. GOAL PROGRAMMING PROBLEM TECHNIQUE

- Various techniques have been developed to solve MOTP by various researchers one of these is goal programming problem approach. Goal programming technique is used for solving multi-objective optimization problem that balance exchange as a compromise in conflict objective. In goal programming, there is a need to establish a hierarchy of importance among goals so that the lower order goals are considered only after the higher order goal are satisfied. Goal programming technique helps in complete the satisfactory level of all objectives. Goal programming methods have been frequently used to solve multi-objective transportation problem.
- Sang Moon Lee [11] is a pioneer of the solution technique of multi-objective transportation problem which is solved by using goal programming techniques in 1972. Almost all techniques for transportation problem have focused upon the optimization of a single objective condition, namely the minimization of total transportation costs used before seventeen century. They have generally neglected the multiple objectives, i.e various environmental constraints, unique organizational values of the firm, and bureaucratic decision structures involved in the problem. But in reality, these are important factors which greatly control the decision in organization. They studied these entire situations, and then developed new technique to solve MOTP by using goal programming.
- Baidya et al [1] are used goal programming to solve an interval valued multi-item solid transportation problem with safety measures. They are introducing a new concept "safety factor" in transportation

problem. When items are transported from origins to destinations through different conveyances, there are some risks to transport the items due to bad road or some routes especially in developing countries. Due to this reason total safety factor is important in transportation and depending upon the nature of safety factor. They also formulate five models without and with safety factor, where this factor may be crisp, fuzzy, interval, stochastic in nature and solve all mathematical problems by using LINGO 12.0 Software. Multi item Solid Transportation Problem with Safety Measure gives an idea about this new factor Safety Measure” to transport commodities from some sources to some destinations by the means of different conveyances. The corresponding multi-objective transportation problem is formulated using “mean and width” technique. Then the problem is converted to a single objective transportation problem taking convex combination of the objectives according to their weights. They are suggested as models can be extended to include the additional amount to be spent to increase the safety measures along different routes keeping extra securities, using very fast vehicle etc.

- Wuttinum Nunkaew and Busaba Phruksaphantrat [16] are developed relationship between customer to customer in a conventional transportation problem. Lexicographic goal programming is used to solve the MOTP with a minimization of the total transportation cost and the overall independence value. They also obtain the efficient reasonable solution that satisfied both consideration of depot to customer and customer to customer relationship that means the lowest total transportation cost and nearest locality of customer are determined. Also, each customer can be served by only one depot if the capacity of the depot is sufficient, these advantages are more compatible to the reality than the conventional transportation model.
- Waiel F. El-Wahed and Sang M. Lee [15] developed iterative fuzzy goal programming problem (IFGP) to solve MOTP. The approach controls the search direction via updating both upper bounds and aspiration level of each objective function. The solution results provide a preferred compromise solution which is more realistic from the decision maker (DM) view. The approach is a powerful method to determine appropriate aspiration levels of the objective functions. The performance of the suggested approach was evaluated by using a set of metric distance functions with respect to the two previously developed methods. They, also suggested combination of goal programming, fuzzy programming, and interactive programming in one methodology is a powerful tool for solving MOTP and other multi-objective optimization problems.
- H. R. Maleki and S. Khodaparasti [7] are developed to solve a special mathematical model of non-linear multi-objective transportation problem by using a fuzzy goal programming approach. In goal programming models absolute deviations are obtained in the optimal solution. Another advantage of the models based on goal programming is the minimum changes required for sensitively analysis. Fuzzy goal programming is used when a decision maker is unable to specify accurate objective levels and hence changes of acceptable violations may frequently occur. The other methods can be affected by these changes more than goal programming methods.
- M. Zangiabadi & H.R. Maleki [9] proposed three special types of membership functions have been used to solve the multi-objective transportation problem. The optimal compromise solution does not change, when compared with the solution obtained by the linear membership function. But, they used the exponential membership function, with different values of parameters, and then the optimal compromise solution does not change significantly. They also compare with the solution obtained by the linear membership function. Further, they conclude that for a multi-objective probabilistic transportation problem if the demand parameters are gamma random variables, then the deterministic problem becomes non-linear.
- Lohgaonkar M.H. et al [8] introduced fuzzy goal programming approach to unbalanced transportation problem with additive multiple fuzzy goals, when the goals are considered to be of equal importance. But in reality all goals may not be of equal importance. They also discussed two different ways of assigning weights to additional model described in the paper. The direct weights are used in fuzzy goal programming model for unbalanced multi-objective transportation problem.
- Surapati Pramanik et al [13] proposed an alternative solution approach for multi-objective quadratic programming problem (MOQPP). They first transform MOQPP in to equivalent multi-objective linear programming problem by first order Taylor series approximation. Then fuzzy goal programming approach is used to solve the problem by minimizing negative deviational variables. Also, proposed concept to collection problems, decentralized bi-level and multi level quadratic programming problem.

GENETIC ALGORITHM APPROACH

- Genetic algorithm (GA) is a method for solving both constrained and unconstrained optimization problems based on a natural selection process that mimics biological evolution. The algorithm has repeatedly

modified a population of individual solutions. Genetic algorithms belong to the larger class of evolutionary algorithms (EA), which generate solutions to optimization problems using techniques inspired by natural evolution. Genetic algorithm method is another frequently used to solving multi-objective transportation problem.

- Mistuo Gen et al [10] proposed new approach by using spanning tree based genetic algorithm (GA) to solved MOTP. Spanning tree based encoding was implemented with decoding from which an infeasible chromosome (i.e Prufer number) and adopted to represent of balanced transportation solution. In case of small scale problem, there is no great difference on the computing result, this type of problem solved by genetic algorithm approach. Also, when large scale problem, spanning tree based GA approach can get the Pareto solution with less time than the matrix GA approach and most of the results are not dominated by those obtained in the matrix based GA approach. Therefore, in the sense of Pareto optimality, this spanning tree based GA approach is more effective than the matrix based GA. They also say that spanning tree based GA approach much more efficient than the matrix based GA on the transportation problem.
- A.A Mousa et al [2] presented an efficient evolutionary algorithm for solving multi objective transportation problem. Also they proposed some approaches such as, effectively applied to solve the MOTP with no limitation in handling higher dimensional problems, conclude that integration of GA and local search technique has improved the quality of founded solution, where the computational time grows with the number of achieved solution and simulation results verify and advantage of the proposed approach.
- Sayed A. Zaki et al [12] presented improved algorithm for solving MOTP was presented. They Firstly, the algorithm is an iterative multi-objective genetic algorithm with an external population of Pareto optimal solutions that best conform a Pareto front. Secondly the algorithm implements GA to provide the initial set (close to the Pareto set as possible) followed by local search method to improve the quality of the solutions. They also concluded that integration of GA and local search technique has improved the solution's quality and avoid an awesome number of solutions clustering algorithm saves the most representative solutions, which gets iteratively updated in the presence of new solutions.
- H.C.W. Lau et al [6] presented Multi-objective vehicle routing problem with multiple depots, multiple customers, and multiple products has been studied. The objective has been to simultaneously minimize both the total traveling distance and the total traveling time. A multi-objective evolutionary algorithms (MOEA) called fuzzy logic guided non dominated sorting genetic algorithm 2 (FL-NSGA2) was proposed to solve this multi-objective optimization problem. The role of fuzzy logic is to dynamically adjust the crossover rate and mutation rate after ten consecutive generations.
- Anthony Chen et al [3] presented two mean-variance models for determining the optimal toll and capacity of a build-operate-transfer (BOT) project under demand uncertainty. These two models were formulated as a stochastic bi-level mathematical program with multiple objectives, which is difficult to solve using traditional optimization methods. A simulation-based multi-objective genetic algorithm (SMOGA) procedure that integrates stochastic simulation, a traffic assignment algorithm, a distance-based method, and a genetic algorithm was developed to solve. They verified the feasibility of using the SMOGA procedure by solving a BOT project in China as a case study and found that the proposed procedure is robust in generating good non-dominated solutions with respect to different GA's parameters, and performs better than the weighted-sum method.
- Zhang Hong-Wei et al [17] presented a new genetic algorithm based on the theory of Lamarckian evolution (Lam-GA) to solve multi-objective transportation optimization problem. The algorithm carries through some local transformation according to certain rules after distributing transportation counts on the fuzzy rule basis, which can increase the strength for searching better solution. Experimental data shows that after strengthening the mutation locally, the new algorithm can get better Pareto front and Pareto optimal solutions in solving large-scale transport problems, so that Lam-GA is more effective than Fuzzy-GA, st-GA and m-GA.

3. CONCLUSION

- Transportation problem (TP) is a special case of linear programming problem (LPP) in which cost optimization has been made on the base of demand and resources. Combining of two or more than two objectives in T.P. then this type of problem is called as multi-objective transportation problem (MOTP). Different approached methods for solving MOTP by various authors. In the present paper, we are comparing between goal programming technique and genetic algorithm technique used to solve MOTP. We made an attempt to collect possible work on goal programming (GP) technique and genetic algorithm (GA) technique used to solve MOTP in various situations.

- GP model have been applied to solve large-scale multi-criteria decision-making problems, analytical structure that a decision maker can use to provide optimal solutions to multiple and conflicting objectives, many objectives while the decision making is looking for the best solution from among a set of feasible solutions etc.
- Genetic algorithm (GA) is a method for solving both constrained and unconstrained optimization problems based on a natural selection process that mimics biological evolution. The algorithm has repeatedly modified a population of individual solutions. Genetic algorithms belong to the larger class of evolutionary algorithms (EA), which generate solutions to optimization problems using techniques inspired by natural evolution. Genetic algorithm method is another frequently used to solving multi-objective transportation problem. This will be helpful to new researchers for their initial level studies in goal programming and genetic algorithm used in MOTP.

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CONSUMER PERCEPTION TOWARDS PATANJALI PRODUCTS**Kamini Deepak Pagare**Sir. M. Visvesvaraya Institute of Management Studies and Research

ABSTRACT

In order to survive in the marketing environment of a country like India brands need to be positioned in the minds of people. Perceptions are highly subjective and thus easily distorted. In India perceptions about a particular brand are important because Indian customer rely on the perception of the people around us affect our decision to buy or not to buy or not to buy the products.

INTRODUCTION

A yoga guru Ramdev started an association Patanjali Ayurveda in 2007. The main aim of the company is to bring awareness among Indian people towards swadeshi (made in India from materials that have also been produced in India) products. Patanjali also believed that it will be very beneficial for consumer to shift in their preferences towards herbal and ayurvedic products which are deemed to be healthy and also closure to nature. In India current scenario, perceptions about a particular brand are important because India customers rely on the perception of their near and dear ones before actually buying or using the product. The perception of the people around us affect our decision to buy or not to buy the product. Perception are highly subjective and thus easily distorted. The various factors can be classified into internal and external factor and these have a tremendous influence on the purchase decision. The internal factors are needs and wants, self-concept, Beliefs, past experiences and expectation. The various external factor are size, shape, intensity, appearance and status. Both internal and external factors generated selection intention in minds of the consumer.

NEED OF THE STUDY

- The objective of Patanjali Ayurveda limited is to create healthier society and country with science of Ayurveda with the has acquired large market share in short time through retail counters, warehouses, health centres, and mega stores.
- In this study we are going to find current attributes contributing to growth of Patanjali products and they will sustain in future and what could be assumed changes in this attribute with the help of consumer perception.
- We are going to find customer expectations and perception by interrogating a small sample out of big population on basic of product, price, place promotion, reach to people, use of internet etc.
- We are also going to see what attributes has to be taken for increasing the sale for Patanjali products in future.
- Also, it will help to find factor leading in changes in consumer behaviour in future for Patanjali products.
- If Patanjali is planning for far reaching the customer it must able to satisfy the customers with its product and also to acquire the brand loyalty.
- Therefore, this study was conduct to assess the perception towards the Patanjali products and to know the customer mindset about the product in comparison to others brands products.

OBJECTIVES

- To find out which factors affecting consumer behaviour towards Patanjali product.
- To know the association between independent variables and satisfaction level of consumer.
- To analyse consumer perception about Patanjali as the brand and its products.
- To identify the role of advertisement of Pantanjali products on building consumer perception.
- To know why consumer prefer or attached with Patanjali products.
- To understand why product are not repeatedly purchase by customer.
- To know the attributes that a customer keep in minds while buying Patanjali products.

RESEARCH METHODOLOGY

Did survey with the help of Questionnaire. The structured questionnaire was divided into different sections as felt suitable. The first section covers personal variables, which are independent based on the assumption that There was measurable different amount the level with regards to the perceptions of dependent variables. The second to study factors section of questionnaire covers the factors of study with dependent variables. Price, place, promotion, product etc

SOURCE OF DATA

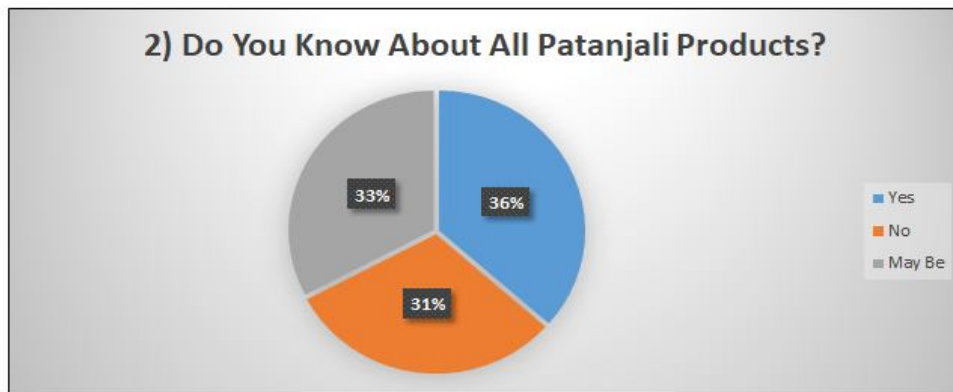
In this study we are going use qualitative approach to study the customer's perceptions regarding Patanjali products. Both primary and secondary data were collected for research survey and the primary instrument for data collection used in this study was a questionnaire. Primary data was collected from 50 respondents from the city of Mumbai suburban. The sampling method used in the study was random sampling. Data thus collected was processed, analysed and interpreted to draw the valid inferences. Secondary data is collected from internet, books and some journals.

DATA COLLECTION AND ANALYSIS: -



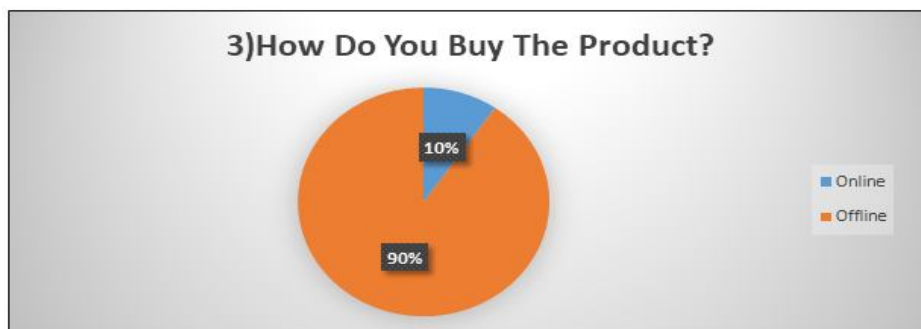
Interpretation

54% was the brand conscious and other was not brand conscious.



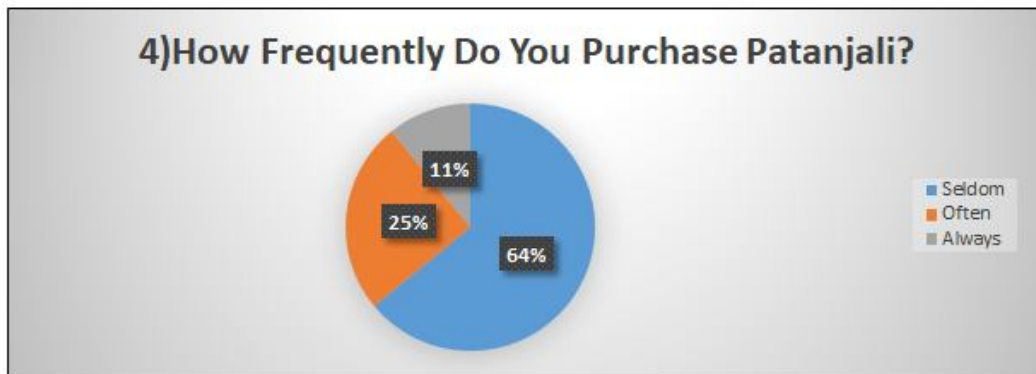
Interpretation: -

Very few people know about the all Patanjali products.



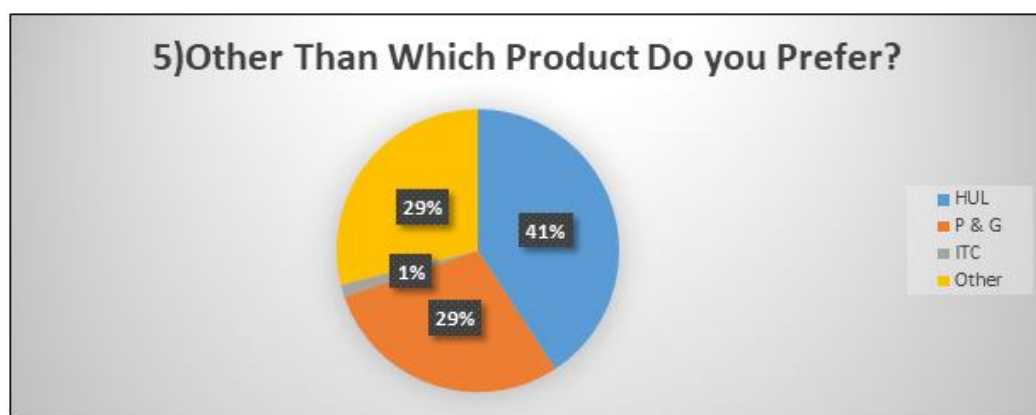
Interpretations

90% buy the product on offline (kinara store, shop etc) because they are very sensitive about the product.



Interpretation

Very few people buy the Patanjali product randomly, reason behind it that they don't aware all the Patanjali products.



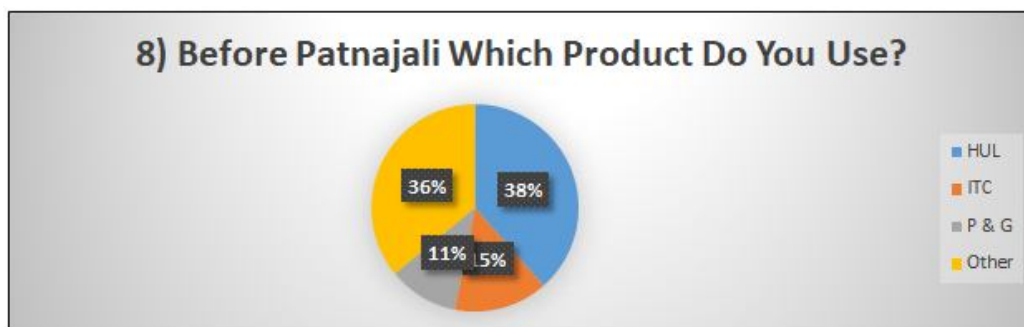
Interpretation

HUL was the highest product in the market.



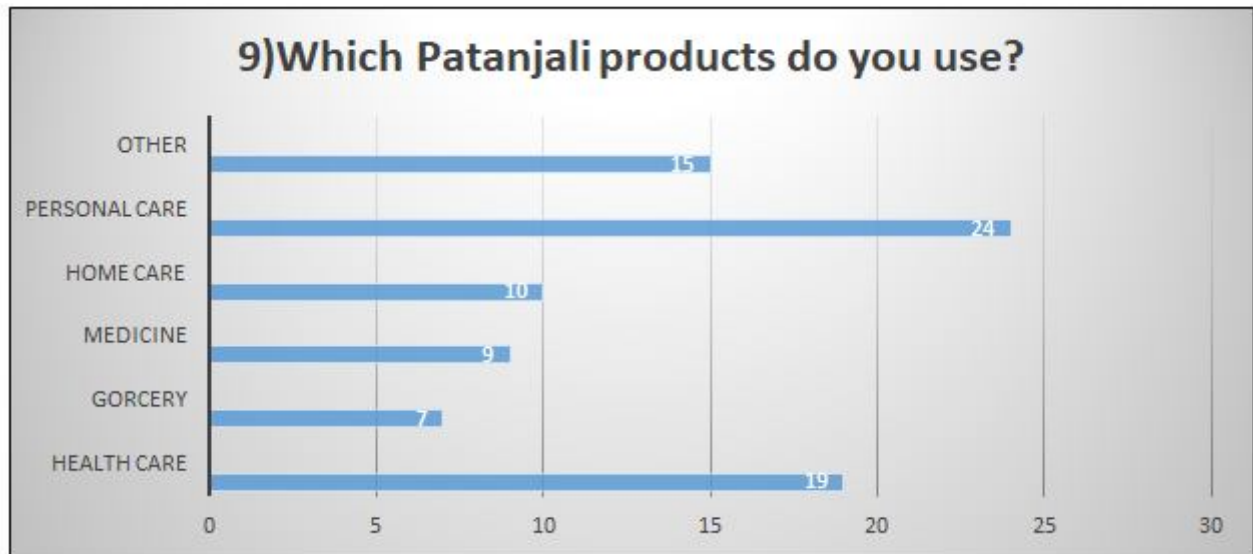
Interpretation

48% person find the Patanjali product in the local stores and 52% person not find the product in the local store.



Interpretation

HUL was the highest product in the market before the Patanjali products.



Interpretation

Most of the people use personal care of the Patanjali product because it is made of the Ayurveda.

Factors	Strongly Agree	Agree	Netrual	Disagree	Strongly disagree	Total	Ranking
Low Price	10	25	11	3	3	52	5
Better Quality	3	27	16	4	3	53	4
Benefits	6	26	21	4	1	49	7
Natural Products	9	29	10	6	1	55	3
Customer Services	4	20	24	2	1	51	6
Availability	3	28	20	6	1	58	1
	9	20	22	4	2	57	2

Interpretation

Services factor was good in the Patanjali products.

LIMITATION

In spite of all sincere efforts, the study is not fool proof in nature. It suffers from variety of limitations due to the following reasons:

- The study is limited to Mumbai city only.
- Besides that, the information obtained from the consumer-based questionnaire was assumed to be factual.
- Time is also a limiting factor as the study is conducted in a very short span of time.
- Product unavailability for the customer in the market is one of the biggest limitations for Patanjali products.

CONCLUSION

The finding in the paper show that there are many significant factors that together make up the buying decision of the Patanjali product. Customers Perception towards a brand is built largely on the satisfactory value of the user receive after paying for the product and the benefit user looks for. In the above study, a large portion of the user is satisfied from Patanjali product. It may be because of the services of the Patanjali product.

SUGGESTIONS

- More advertisement.
- Improve quality.
- Packaging must be attractive of good quality.
- Availability of products.
- Marketing strategy and innovation.

RECOMMENDATION

- To make successful product, Patanjali marketing strategy should attract long term consumer.
- Most of the Patanjali consumer are facing problem like products are not available in the market regularly.
- They can increase their distribution channels.
- They can increase their outlet and stores.
- So Patanjali Ayurveda should increase their productivity and make sure that there will be shortage of product in the market.

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A STUDY ON ANALYSIS OF DIGITAL MARKETING OVER CONVENTIONAL MARKETING

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INTRODUCTION

Digital Marketing is the term used for the targeted, measurable, and interactive marketing of products or services using digital technologies to reach the viewers, turn them into customers, and retain them.

Traditional marketing is also referred to as “offline marketing”. The term traditional simply means the “passing on” of something, such as beliefs, customs, or practices. So when you think of traditional marketing, you should comprehend that it consists of techniques and strategies that have been used for a very long time.

OBJECTIVES

1. To Understand the effectiveness of Digital Marketing
2. To Understand the effectiveness of Traditional Marketing
3. To Understand how Digital Marketing has Overtaken Traditional Marketing

SIGNIFICANCE

The scope of digital marketing industry is bright and the boom phase will stay for many years. Today no business can think of surviving in the market without a web presence and the bright future of digital marketing for the years ahead is already assured. The research can prove useful for entrepreneur for quick operations, researcher to analyse, online retailers, and so on. Now the challenge is the big shortage of digital marketing personnel. The online marketing sector personnel are in high demand as the industry is growing at a huge double digit success. Since digital marketing is so powerful, you should certainly design your traditional marketing efforts to help the digital effort.

LIMITATIONS

In spite of all sincere efforts, the study is not fool proof in nature. It suffers from variety of limitations due to the following reasons:

1. The study is limited to Mumbai city only.
2. Besides that, the detailed study has been conducted taking only a local area of Mumbai.
3. Time is also a limiting factor as the study is conducted in a very short span of time.

BENEFITS OF DIGITAL MARKETING OVER CONVENTIONAL MARKETING

1. Encourages Open Communication.
2. Inexpensive yet Powerful Mode of Advertising and Communication.
3. Reach out to Global Audience.
4. Marketing Success can be Monitored with Accuracy.
5. Marketing provides Digital measurable results and high-quality analytics.
6. Digital marketing is non intrusive.
7. Digital marketing provides an instant feedback.

SOURCE OF DATA

4. **Primary Data:** For the following research we are going to use a sample random sampling from local area of Mumbai. Samples are collected through questionnaire method.
5. **Secondary Data:** Secondary data was collected from published and unpublished sources, published documents, few marketing and management books to draw inferences. publications for business and trade, articles from research journals, various websites and published documents, few marketing and management books to draw inference.

c) METHODOLOGY

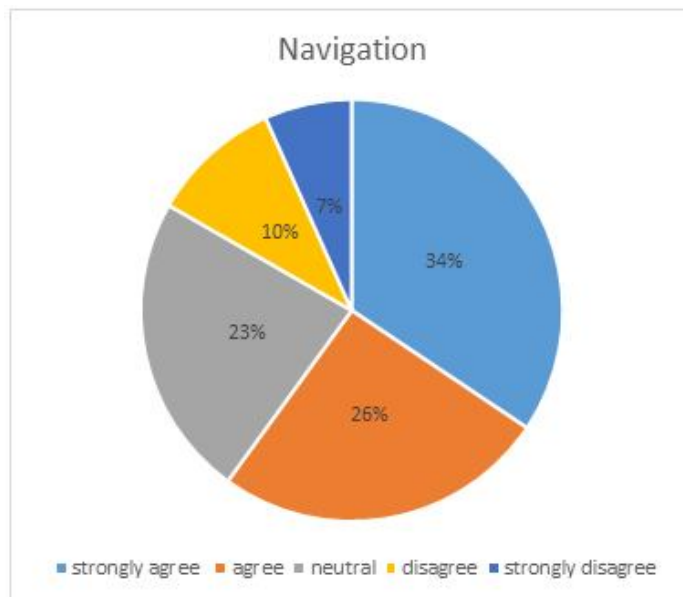
Did survey with the help of questionnaire

ci) Analysis



Interpretation

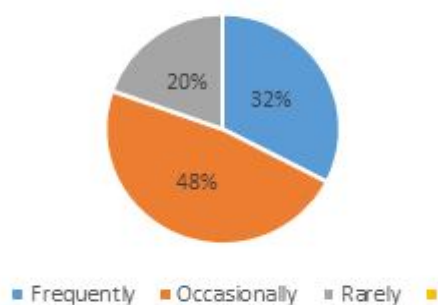
93.5% respondent know about online stores whereas 6.50% of the respondent don't



Interpretation

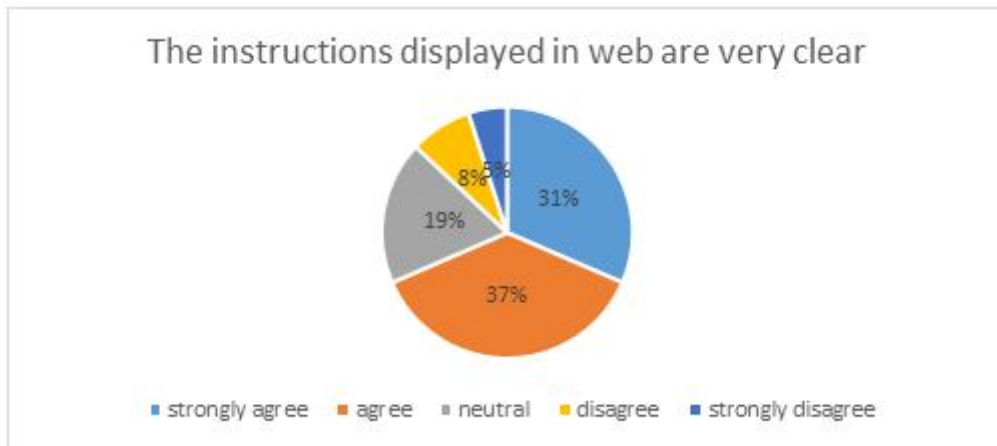
Out of total respondent 34.4% are strongly agree with navigation while 25.6% are agree and 23.3% find neutral whereas 10% are disagree with it 6.7% are strongly disagree with it.

How often do you use online store



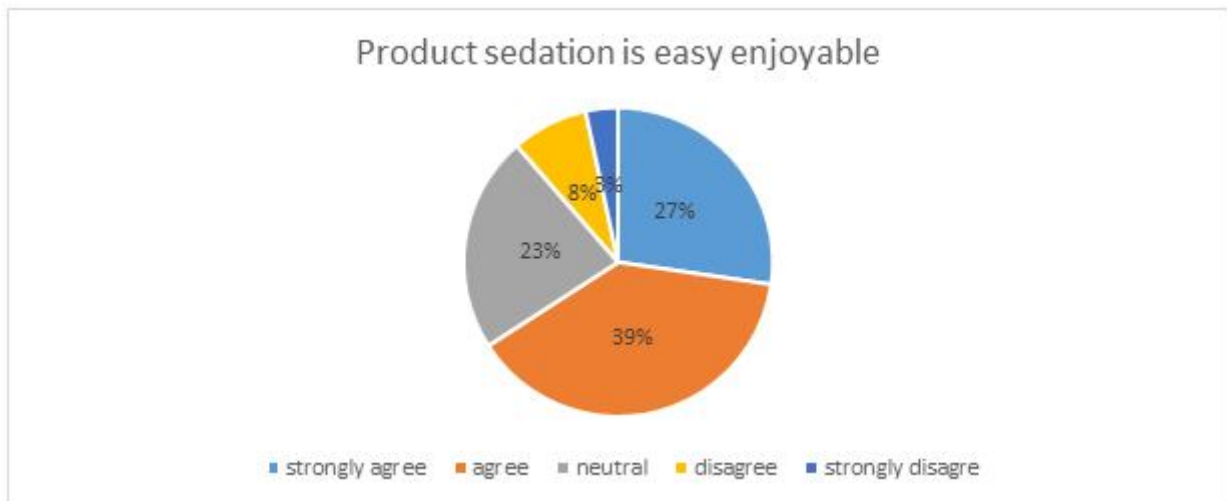
Interpretation

Out of total respondent 32.6% uses it frequently while 47.8% are use it occasionally whereas 19.6% are uses its rarely



Interpretation

Out of total respondent 31.5% are strongly agree while 37% are agree and 18.5% find neutral whereas 8% are disagree with it 5% are strongly disagree



Interpretation

Out of total respondent 27.3% are strongly agree while 38.6% are agree and 22.7% find neutral whereas 8% are disagree with it 3% are strongly disagree with it.

CONCLUSION

From the above survey we can conclude that most of the people now get attracted by digital marketing than traditional marketing because digital marketing is more convenient than traditional marketing.

Digital marketing offer various features which are not possible in conventional marketing in coming future, digital marketing will grow more because it has more scope and reach to customers.

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COMPARISON OF DMART AND BIG BAZAAR**Vishal Raul**Student, Sir M Visvesvaraya Institute of Management Studies & Research, Mumbai

ABSTRACT

In this paper, an attempt has been made to identify the which brand people prefer more for household shopping. This study tries to indentify how both the retail shops are working in the market and which strategy they are using to give big discount to their customers.

INTRODUCTION

The Dmart and Big Bazaar are in the business of retail chain shops. Selling FMCG goods in discounted rates to the customers . The importance of study is to understand which retail shop in doing well business in the market.

NEED OF THE STUDY

Identify the which retail shop performing well and which shop people like most for the house holding shopping. SWOT analysis of both the retail shops.

OBJECTIVE

The followings are the objective

- To understand which retail shop doing good business.
- To find out which retail shop is more popular in the market.
- To understand the way of doing business of the retails chains.

SIGNIFICANCE

The Big Bazaar and Dmart are Indian raitail chain of hypermarkets, discounted departmental store, and grocery stores. Both the firms are selling FMCG products (Food and Non Food). Products like Beverages , dairy , cereals , health , fresh food, Frozen and in Non food products are Households and personal care products.

Dmart is paying the bill amount to his supplier within 7 days in cash its giving them advantage that they get more discount on goods from supplier and it help them to sell the product at low cost. Whereas the Big Bazaar offering low discount. General perception of is “Low price= Low quality” in Big Bazaar. Local vendors are not available in Big Bazaar.

BENEFITS

- The study will help to find out which retail chain is more profitable to the customers.
- The study will help to find out which retails shop peoples like most.
- The study will help to do SWOT analysis of the retail shops.

LIMITATION

Followings are the Limitations

- The sample was limited.
- The period of project study was limited.
- Lack of time is another limiting factor.
- Random sampling is done for the project.

SOURCES OF THE DATA**1) Primary Data****2) Secondary Data**

1) Primary Data: The primary data are those which are collected first time. The data is collected from the actual users of the products/ services.

2) Secondary Data: The data which have already been collected by someone else or taken from published or unpublished sources and which have been already been passed through the statistical process.

METHODOLOGY

- The study is based on Primary data and Secondary data.
- The primary data was gathered from survey and questionnaires.
- The secondary data was gathered from Internet and published journals.

SAMPLING DESIGN

Population size: Random Population

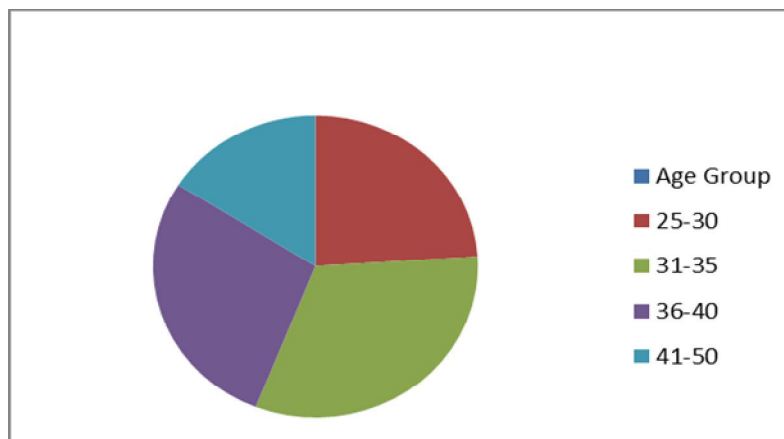
Corporation

sample size: 50 Random people

Sampling Method: Sampling was done on the basis of random sampling

Age group of people going for shopping in Dmart and Big Bazaar

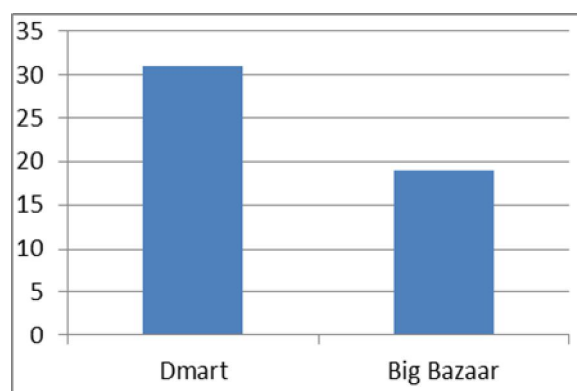
Age Group	Number of buyers	Percentage
25-30	12	24
31-35	16	32
36-40	14	28
41-45	8	16
	50	



Findings: In the 50 random peoples sampling the age group 31-35 go more for shopping. In the age group of 41-45 shoppers numbers are less.

Preference of people for shopping

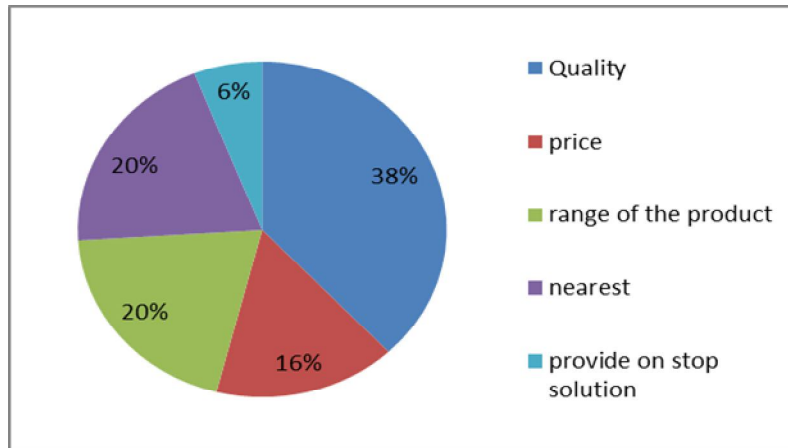
Dmart or Big Bazaar		
Dmart	31	62
Big Bazaar	19	38
	50.00	100.00



Findings

The graph shows that the peoples like to do shopping in Dmart as Compared to Big Bazaar. For this the reason was the Big Bazaar stores are located in Malls and people don't find convenient to go in mall for household shopping and the dmart have their own shops near by residence area which is giving them a big advantage.

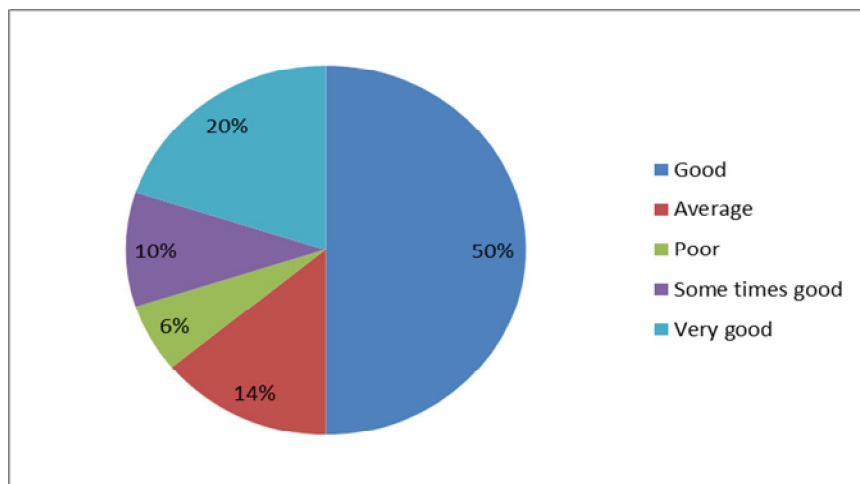
Reason for Purchasing Grocery and Home related items from Dmart And Big Bazaar



Finding

Quality of the product is the strength of the retail shops. 38% people prefer shopping in retail shop because of the price of the products.

Discount policy of Dmart and Big Bazaar



Findings: People like the discount policy of the retails shop chain. The discount offered on the products is good.

CONCLUSION

I would like to conclude that the peoples like to do shopping in Dmart for household things as compared to Big Bazaar because the price of dmart product is very low and quality of product is good. The discount which dmart is offering to the customers is higher than Big Bazaar.

SUGGESTION

I would like to recommend Big Bazaar that they should cut down the price of the product. Which help them to fight with the Dmart in the market. Big Bazaar should add local vendor for the goods.

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INDIA EXPERIENCES GREEN GDP- A WAY TO SUSTAINABLE DEVELOPMENT

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ABSTRACT

The concept of Green GDP took place in the early 1990s as there were defects in the calculation traditional GDP. Since the inception of the LPG model 1991 India became the fastest growing economy. To achieve economic growth and development, sustainability plays a major role. As the economic growth in the last three years is showing a mixed trend. The rationale behind this paper aims to calculate Green GDP for India also environmental changes that impact the GDP rate. The concept is being discussed in recent years to achieve sustainable and inclusive growth. In recent years conversation around sustainability has become a key component of the global agenda and plan. UN General Assembly decided to host its third international conference on sustainable development aiming at bringing economy and environment together. The conference was held at Brazil in Rio de Janeiro from 13 to 22 June 2012. The idea behind the conference was "How to achieve a green economy along with sustainable development and eradicate poverty and improve the standard of living of the people". This paper aims at focusing on the parameter of Green GDP and how India is contributing towards mounting green economy.

Keywords: Green GDP, Sustainable development, Rio Earth Summit, Scarcity.

INTRODUCTION

Over the last decade, India's sturdy growth has increased employment opportunities and permitted millions to come out from poverty. As everyone have the idea about the concept of gross domestic product (GDP) – a basic measurement of country's overall performance but it fails to include environment. India's significant growth however, has been fogged up by environmental degradation and scarcity of natural resources. Green gross domestic product (GGDP), or green GDP, calculates economic growth while taking into consideration the environmental repercussions, or externalities. While the green GDP has not yet been a perfect measure of environmental costs, many countries are working to hit a balance between green GDP and the obsolete GDP. China is the best example; the country began efforts to trace green GDP in 2004. The results were remarkable – economic loss due to environmental degradation was estimated to exceed more than three percent of the country's economy. Efforts to track green GDP in China came to an end in 2007 when there were hardly any gains out of it. It is been observed that in an environment survey of 178 countries India ranked 155th and almost last in the air pollution exposure. As price stability is the foremost objective of the monetary policy similarly environmental sustainability should also become the next major objective as well as a challenge for India as its leading to a projectory growth route. In future if India wants an environmentally sustainable development it should value its natural resources. India's environmental minister Dr. Harsh Vardhan hopes to make "green accounting" a reality. India being a part of BRIC countries. Unlike BRICs India is facing a challenge of growing development and bringing quality of life for its poorest citizens. India can definitely achieve a path towards green growth and make it a reality by applying proper strategies to reduce environmental degradation.

OBJECTIVES OF THE STUDY

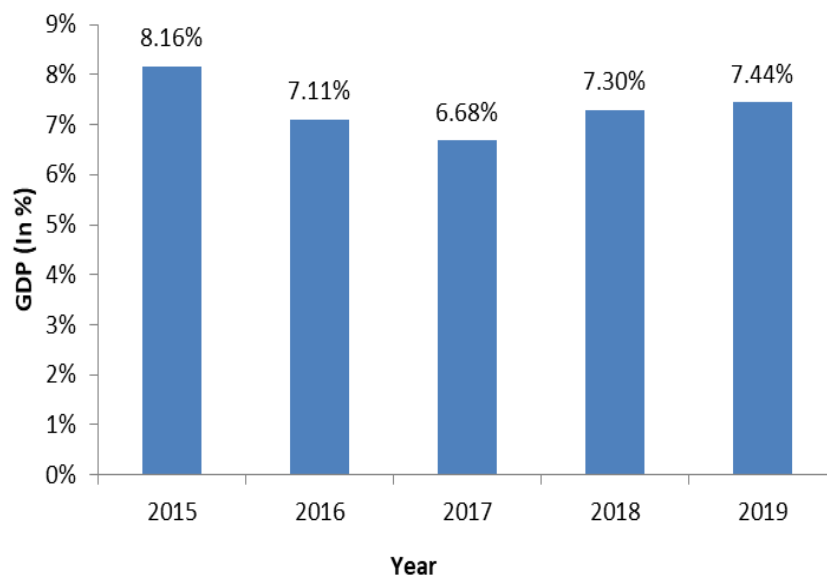
1. To study the difficulties related to the concept of green economy.
2. To observe the nature and magnitude of green economy attained by India.
3. To give recommendations for achieving green economy in India.

LITERATURE REVIEW

The number of research papers published on Green GDP is not very surprising. There are issues evolved in the calculation of Green GDP. The dilemma of Green GDP in China has concluded that though China has failed in its initial attempts it can still revive its development on Green GDP. A great criticism of the GDP vs Green GDP was provided by Samuelson and Nordhaus (2014) who settled that traditional GDP indicator never proposed to be an all-inclusive measure of human well-being. It is a partial way of measurement. Country's environmental performance can only be judged by Green GDP. The research work done in the year 2016 by Prof. DR.P.S.Kamble and Mr. Vishal Ovhal (University, Vidyanagar, Kolhapur) has generally concluded that economic growth of India is significantly dependent on natural resources and the need of government to look into the matter of environmental haphazards which turned out to be a major drawback of the nation. Chopra and Adhikari (2004) argued that ecosystem goods and services are to be valued to enhance human welfare irrespective of their marketability. This would involve identifying its physical and environmental linkages,

followed by the determination of its economic linkages in order to assign a value. For example, the declining quality of freshwater in India can be mostly attributed to the mismanagement of industrial waste. In this context, although water quality is indeed tracked from time to time, the lack of assessment of specific externalities hinders a logical and objective analysis of the damage in economic terms through estimating costs of purification of polluted water. According to one more research survey done by Soumya Bhowmick (Research Assistant at Observer Research Foundation, Kolkata.) has concluded asking few questions Which industry is emitting most greenhouse gases? How do patterns of consumption and production affect the environment? What is the effect of economic policy measures, such as an environmental tax on the generation of waste or air emissions? How fast is the environmental economy growing and how does it compare with the rest of the economy?

DATA RESULT AND ANALYSIS



The statistics shows the growth rate of GDP in India from 2015 to 2019. GDP refers to the total market value of all goods and services that are produced within a country per year. As you can see from the graph GDP rate in 2015 was 8.16% and it has dipped to 7.11% in 2016 and 6.68% in 2017. Reasons for dip in GDP includes air pollution, inadequate water supply and natural resource degradation. Total damage to the environment is 5.7% of GDP. Remarkable increase in the GDP rate in 2018 and 2019 from 7.30% to 7.44% respectively.

FINDINGS

On 5th June 2018 in a speech given by Prime Minister Narendra Modi in New Delhi declared that Plastic waste management is an initiative in making India clean and green. As he said though India is a fastest growing economy in the world still government needs to take suitable actions in raising the standard of living of the people and moving towards sustainable and green economy. There ought to be proper plastic waste management which a major factor of “Swachh Bharat Abhiyan”. Futhur Modi stressed on the global agenda of 2030 ‘Leave No One Behind’ we need to make a choice today which will define the collective future. Mr. Modi has taken Green initiatives which includes new LPG gas connections to the poor and deprived citizens of the nation. Besides saving electricity, it has prevented huge additional amounts of carbon dioxide from being released into the atmosphere.

Why is Green Growth necessary?

1. As the **environment degradation** is equivalent to 5.7% of GDP in 2009, environment has a threat to survive for future needs. Also it can lead more cost to clean up later.
2. Green growth can also be **reasonably priced** as due to government interventions in the form of environmental taxes may cost minimal to the economy.
3. **Green growth is enviable** as valuing the natural resources now may lead to better economic future of the nation. As India is a hub for biodiversity and ecosystems.
4. Green growth can be measured by using proper environmental techniques. It is crucial to **calculate green GDP** as an index of economic growth and fastest economic development.

CONCLUSION

India can make green growth a reality by laying down in place tactics to reduce environmental degradation. Putting in place burning of fossil fuels, access to clean water supply by cleaning ganga river waters and sanitation, natural resource depletion, air pollution. Like other countries India is actively participating in the debate over growth and environment. The cost to bring down environmental degradation are also very low which will not hamper the other long term objectives. A low-emission, resourceful greening of the economy should be likely to achieve very low cost in terms of GDP growth. The government has taken initiative to launch “green jobs” which can measure environmental quality.

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**A STUDY OF IMPACT OF BANKING SECTOR REFORMS WITH REFERENCE TO
NARASIMHAM COMMITTEE RECOMMENDATION****Rajeshkumar Yadav**Assistant Professor, Commerce, SPDT College, Andheri (E), Mumbai

ABSTRACT

The financial system is the back bone of the economy. A well-developed financial system greatly facilitates economic development leading to increase in national Income and living standards. An organized financial system is characterized by the existence of integrated developed and regulated financial markets and institutions that cater to the financial needs of both the house hold sector and corporate and government sectors. This research paper aims at examine the effective implementation of Sri. M. Narasimham committee recommendation on banking sector. This research paper also framed some objectives to understand the study.

Keywords: Financial reforms in Banking sector – Impact, Sri. M. Narasimham Committee, Banking Sector, Financial Reforms

INTRODUCTION

The concept of modern banking was first traced in medieval Florence in 1397. A powerful merchant family named Medici established a network of shops that allowed patrons to place money on account and withdraw the money in another city that had a Medici representative. Many powerful families and even the Church kept their money in Medici banks. This allowed rich people to travel without the need to carry large sums of money and risk of robbery while travelling. Banking continued to gain popularity throughout Europe by 1700. Nearly every country in Europe had some form of established banking. Modern banking has come a very long way from those humble beginnings in Florence. Banking today covers the entire spectrum of finance from simple savings to credit cards and home loans.

Banking Regulation Act, 1949, Section 5(c), defines bank as "a banking company which transacts the business of banking in India." Further, Section 5(b) of the BR Act defines banking as, 'accepting, for the purpose of lending or investment, of deposits of money from the public, repayable on demand or to her wise, and withdraw able, by cheque, draft, and order or otherwise

After Independence, India followed the policy of planned growth and for this it pursued conservative policies. The public sector was given priority and was made the important instrument of growth. The fiscal policy was framed in such a way that it un obliged resources from the private sector to finance development programme and public investment in infrastructure. Similarly, the monetary policy sought to regulate financial flows in accordance with the needs of the Industrial Sector and keep the inflation under control. Foreign Trade Policy was formulated to protect domestic Industry and keep trade balance in manageable limits. These conservative policies continued for decades, but it was noticed as early as in 1980's that there was

- Excess of consumption and expenditure over revenue resulting in heavy government borrowings.
- Growing inefficiency in the use of resources.
- Over protection to Industry.
- Mismanagement of firms and economy.
- Mounting losses of public sector enterprise.
- Various distortions like poor technological development and shortage of foreign exchange and imprudent
- borrowings from abroad and mismanagement of foreign exchange reserves.

OBJECTIVES OF THE RESEARCH STUDY

The objectives of the study are as follows:

1. To identify the state and status of Commercial Banking System in India so as to act as a prelude to prudential norms.
2. To briefly study the Banking Sector Reforms and examine the Prudential Norms as recommended by the Narasimham Committee.
3. To assess the impact of Capital Adequacy Norm on profits.

DATA COLLECTION

The research is based on the secondary data: Secondary data include data collected from various sources, published as well as unpublished research papers, magazines, brochures, journals, periodicals, research papers presented in various conferences, books, internet websites etc. So, Literature Survey has been conducted to collect secondary data for the identification of different variables, probable contemporary issues, and clarity of concepts.

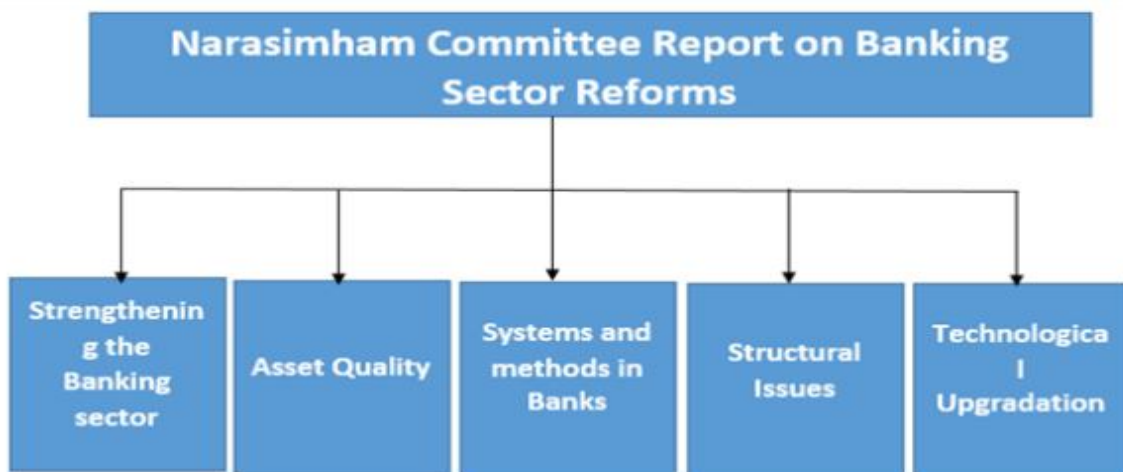
The study is chiefly based on the data given in the Annual Reports of the bank. Information is also collected from various publications of R.B.I., publications of Indian Banks Association (IBA) and Report on Trends and Progress of Banking in India.

BANKING SECTOR REFORMS

From the 1991 India economic crisis to its status of third largest economy in the world by 2011, India has grown significantly in terms of economic development. So has its banking sector. During this period, recognizing the evolving needs of the sector, the Finance Ministry of Government of India (GOI) set up various committees with the task of analyzing India’s banking sector and recommending legislation and regulation to make it more effective, competitive and efficient.

In 1991, the country was caught into a deep crisis. The government now decided to introduce comprehensive economic reforms. The banking sector reforms were part of this package. The main objective of banking sector reforms was to promote a diversified, efficient and competitive financial system with the ultimate goal of improving the allocate efficiency of resources through operational flexibility, improved financial viability and institutional strengthening. Many of the regulatory and supervisory norms were initiated first for the commercial banks and were later extended to other types of financial intermediaries.

In August 1991, the Government appointed a committee under the chair of M. Narasimham, which worked for the liberalization of banking practices. The aim of this Committee was to bring about “operational flexibility” and “functional autonomy” to enhance efficiency, productivity and profitability of banks. The Committee submitted its report in November 1991 and recommended:



Banking Sector Reforms 1992 – 2008.:Sri. M. Narasimham Committee – I

IMPACTS OF REFORMS ON THE BANKING INDUSTRY

Branch Expansion

The Indian banking industry had made sufficient progress during the reforms period. The progress of the industry can be judged in terms of branch expansion and growth of credit and deposits. However, the branch expansion of the SCBs has slowed down during the post 1991 era but population per bank branch has not changed much and the figure is hovering around 15,000 per branch. Therefore, banking sector has maintained the gains in terms of branch network in the phase of social banking during the reform period.

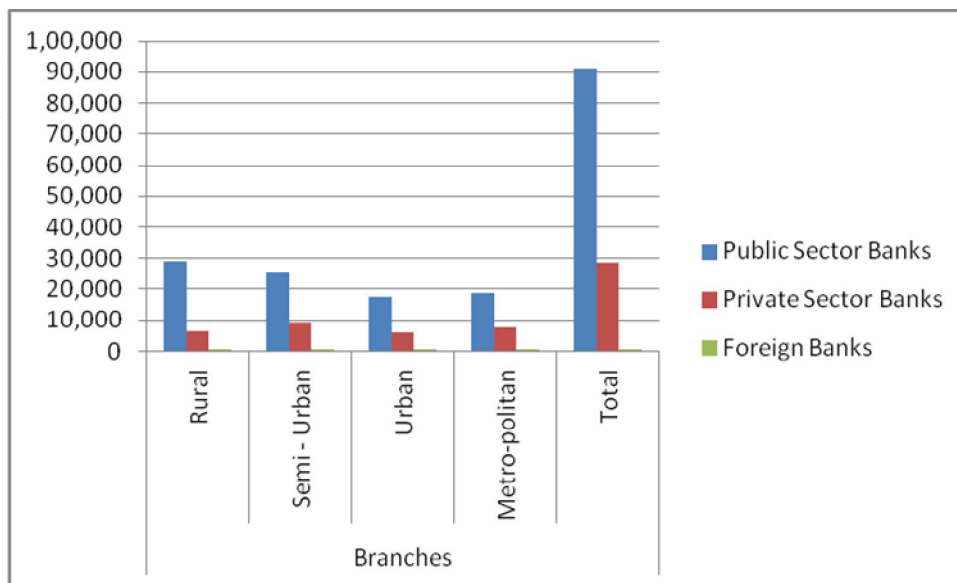
According to availability of data Branch expansion between 1969 – 1991

Year	Total No. of Branches	Rural Branches	Semi-Urban Branches
1969	8362	1833	3342
1980	34619	15105	8122
1991	60220	35206	11344

Source: RBI Banking Statistics: 1992 - 1998

Appendix Table IV.7: Branches and ATMs of Scheduled Commercial Banks (Continued)

Name of the Bank	Branches				
	Rural	Semi - Urban	Urban	Metro-politan	Total
Public Sector Banks	29,201	25,397	17,677	18,546	90,821
Private Sector Banks	6,160	9,242	5,926	7,477	28,805
Foreign Banks	9	10	36	231	286



Source: RBI website

Interest Rate Deregulation

The main aim of the interest rate reforms was to simplify the complex and the tiered interest rate structure that India had during pre-1990. Different interest rates, based upon size, purpose, maturity of loan, group, sector, region, etc., were rationalized to converge at a single lending rate called as prime lending rate over a period of five years. The aim was to provide more options and flexibility to banks for their asset liability management operations and shift towards indirect monetary control (Kohli, 2005). The motive behind the liberalization of interest rates in the banking system was to allow the banks more flexibility and encourage competition.

Directed Credit

Directed credit policies have been an important part of India's financial sector reforms. Under the directed credit policy commercial banks are required to provide 40 percent of their commercial loans to the priority sectors which include agriculture, small-scale industry, small transport operators, artisans, etc. Within the aggregate ceiling, there are various sub-ceilings for agriculture and also for loans to poverty related target groups. The Narasimham committee had recommended reduction of the directed credit to 10 percent from 40 percent. The committee had also suggested narrowing down the definition of priority sector to focus on small farmers and low-income target groups.

REGULATORY REFORMS

Since the beginning of the financial sector reforms, an important task of the policy makers was to bring in an appropriate regulatory framework. The design of an appropriate regulatory framework, which encourages competition and efficiency in banking services and at the same time, ensures a safe banking sector may be very difficult and complex component of the banking sector liberalization process. The Narasimham Committee Report I have provided guidance on the actual design of the regulatory mechanism.

The regulatory framework for banks known as "Prudential Regulation" in the literature consists of broadly of capital adequacy norms, restrictions on the lines of activities that banks can participate in, restrictions on entry and deposit insurance (Sen & Vaidya, 1997).

The prudential regulatory framework for banks has been design to address the following issues:

- Market structure,
- Capital adequacy norms,
- Accounting and provision for NPAs,
- Supervision and privatization of banks.

These issues as mentioned above are discussed in detail below:

Market Structure

Following the recommendation of the Narasimham committee, RBI had issued a policy guideline in January 1993 regarding the entry of private sector banks in to the industry in large scale. The first new private sector banks entering the market was UTI bank in 2nd April 1994, In this way, there are 10 new private sector banks had entered the banking industry till 1995. Some of the important guidelines regarding the entry of private sector banks issued by RBI in 1993 were:

- New private sector banks have to be registered as public limited companies under Companies Act, 1956.
- The RBI may grant license to the new private sector banks under Banking Regulation Act, 1949.
- The new banks have to list their shares in stock exchanges.
- Preference will be given in issuing license to those banks whose headquarters are located in areas which do not have headquarters of any other bank.

No one will be allowed to be a director of a new bank who is already a director of other banking company which among themselves are entitled to exercise voting rights in excess of 20 percent of the voting rights of all shareholders of the banking company.

New banks must have a paid up capital of Rs.1000 million. They are also to follow the prudential norms in respect of banking operations, accounting practices and other policies as laid down by RBI. The new private sector banks are to follow the priority sector lending requirements as applicable to other domestic banks. The existing policy of branch licensing for commercial banks will be applicable to new banks.

The Narasimham committee, 1991 has suggested the following market structure for the Indian banking sector during the post reform era:

- Three or four large bank should try to acquire multinational character by starting overseas business.
- Eight to ten banks with presence throughout the country should engage in general or universal.
- Existence of local banks with activities confining to a particular area or region.
- Rural banks with operations limited to rural areas and their predominant business should be to finance agriculture and allied activities (Sen & Vaidya, 1997)

Accounting and Provisioning of NPA's

Following the recommendation made by Narasimham committee (1991), RBI had introduced regulation relating to income recognition, asset classification and provisioning in the banks borrower accounts and to reflect actual health of banks in their balance sheets starting from 1992-93. The regulations have put in place objective criteria for asset classification, recognition of income and provisioning which are lacking hitherto (Kapila & Kapila, 2000). This change has brought in the necessary quantification and objectivity in to assessment of non-performing assets (NPAs) and provisioning in respect of problem credit. With increasing freedom given to banks, a uniform and transparent accounting standard is critical to the effective monitoring of bank solvency.

As per Economics Times, Primarily as a result of transparent recognition of stressed assets as NPAs, gross NPAs of PSBs as per RBI data on global operations, increased from Rs 2,27,264 crore as on March 31, 2014, to Rs 2,79,016 crore on March 31, 2015, Rs 5,39,968 crore on March 31, 2016 and Rs 6,84,732 crore as on March 31, 2017.

Figure 1: Gross NPAs (% of total loans)

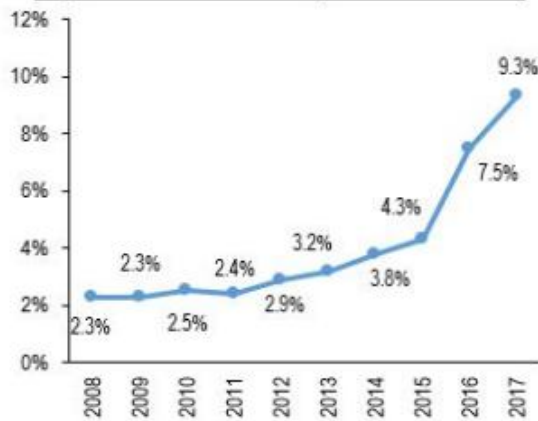
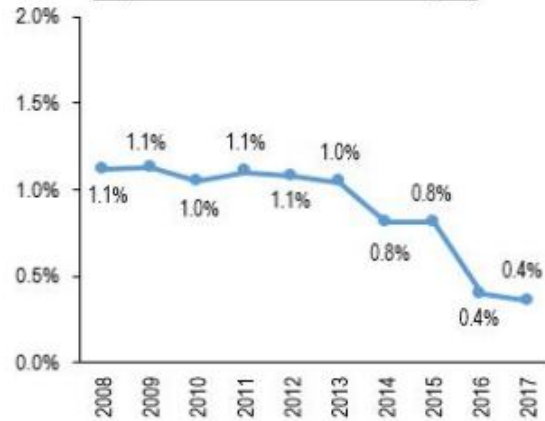


Figure 2: Return on Assets (%)



Source: Reserve Bank of India; PRS.

As per (Figure 1) an increasing proportion of a bank’s assets have ceased to generate income for the bank, lowering the bank’s profitability and its ability to grant further credit.

Escalating NPAs require a bank to make higher provisions for losses in their books. The banks set aside more funds to pay for anticipated future losses; and this, along with several structural issues, leads to low profitability. Profitability of a bank is measured by its Return on Assets (RoA), which is the ratio of the bank’s net profits to its net assets. Banks have witnessed a decline in their profitability in the last few years (Figure 2), making them vulnerable to adverse economic shocks and consequently putting consumer deposits at risk.

Capital Adequacy Norms

One of the most important components of prudential regulation of banks is the maintenance of capital ratios. The Basel Committee on Banking Regulation and Supervisory Practices, 1988 known as Basel I, appointed by the Bank of International Settlements (BIS) recommended adoption of a common capital adequacy standard known as the Cook Ratio. The Cook Ratio is a risk-weighted approach to capital adequacy institutions with a higher minimum risk profile that maintain higher levels of capital. For the purpose of calculation capital, BIS classifies capital into two broad categories (Sen & Vaidya, 1997), Tier I capital constituting share capital and disclosed reserves and Tier II capital consisting of undisclosed and latent reserves, general provision, and hybrid capital and subordinated debt. BIS recommends that Tier II capital must not exceed Tier I capital. The Capital to Risk Asset Ratio (CRAR) suggested by BIS in 1992 was 8 percent, i.e. Tier I and Tier II capital should be equal to minimum of 8 percent of the total assets of the bank. Subsequently the strategy to attain CRAR of 8 percent was gradually raised to 9 percent with effect from 1999-2000. Though all SCBs excluding RRBs migrated to Basel II framework, the CRAR of all bank groups under Basel-I remained well above the stipulated regulatory framework norm of 9% in 2010-2011 (Quarterly performance on credit and deposits of banks). The overall capital position of commercial sector banks had witnessed a mark improvement during the reform period.

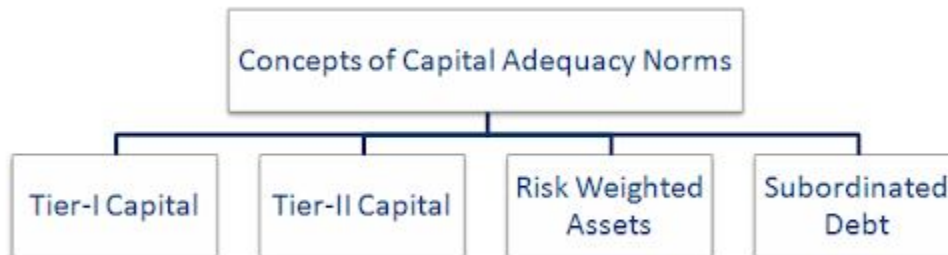
Capital Adequacy Ratio-Bank Group-wise

(Percent)

Bank Group	1998	1999	2000	2001	2002	2003	2004	2005	2010	2012	2013
Nationalised Banks	10.3	10.6	10.1	10.2	10.9	12.2	13.1	13.2	12.3	12.4	12.1
State Bank of India Group	14.0	12.3	11.6	12.7	13.3	13.4	13.4	12.4	11.9	12.3	13.2
Old Private Sector Banks	12.9	12.1	12.4	11.9	12.5	12.8	13.7	12.5	11.7	12.1	14.1
New Private Sector banks	13.2	11.8	13.4	11.5	12.3	11.3	10.2	12.1	12.6	12.0	14.4
Foreign Banks	10.3	10.8	11.9	12.6	12.9	15.2	15.0	14.0	13.0	12.4	13.1

Source: Report on Trend and Progress of Banking in India.

Banking Awareness
Capital Adequacy Ratio
and
Capital-to-Risk weighted Asset Ratio
यही कारण है कि बैंक में आपका
पैसा सुरक्षित है

**CONCLUSION**

The reform process in the Indian banking system has led to the formation of a vibrant and dynamic sector. But the sector still lacks adequate infrastructure and technology and is struggling with the problem of rising Non-performing Assets. There is a need of robust banking system with improved supervision, efficient debt recovery systems, enhanced credit expansion and lower entry barriers that can encourage competition. Big data analytics and implementation of new technology in the banking sector can play a dynamic role in taking the Indian banking to a new level.

The impact of the liberalization policies converging in Indian banking sectors is forwarding with a tremendous growth rate, with the implementations of Sri. M. Narasimham committee's recommendations many changes are taking place. The committee set new and higher norms of capital adequacy. The committee also recommended that assessment of the quality of assets non-performing assets, prudential norms and disclosure of the requirements.

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INTERPOLATION ROADWAY PAVED BY ARYABHATA & BRAHMAGUPTA

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ABSTRACT

We owe a lot to the Indians, who taught us how to count, without which no worthwhile scientific discovery could have been made. by Albert Einstein.

Interpolation is not a new concept for our Indian Mathematician, it is there from 4th century onwards. Many Indian mathematicians like Aryabhata (476 A.D), Brahmagupta (598 A.D), Bhaskara (1114 A.D) etc. had used interpolation for their astronomical calculations. With this paper would like to demonstrate the calculation of trigonometric function with the help of interpolation formula by different Indian Mathematicians and further end with the remark, how the modern interpolation formula generated by different mathematicians like Newton, Gregory, Bessel etc. can be a probable offshoots of an ancient Indian interpolation formula.

Keywords: $jya (R\sin\theta)$, Interpolation method & Jya table.

INTRODUCTION

Indian mathematics were far advanced than any other mathematician of that era whether it was finding 0 or the value of Pi. Paper deals with the interpolation method to calculate trigonometric function found in Aryabhata & Brahmagupta Indian astronomical work. Aryabhata made use of first Interpolation formula in his astronomical treatise Aryabhatiya to develop Sine table or Jya table in the 6th century whereas Brahmagupta made use of second interpolation method in his astronomical treatise Khandakhadyaka to develop the same Jya table in 7th century.

ARYABHATA WORK

Aryabhata never used first order interpolation formula for deriving trigonometric function rather trigonometric function was not developed in that era , he used first difference interpolation method for finding jya difference table i.e half chord which was further stated as $R\sin\theta$,which was used for finding distance between earth and other planetary bodies in astronomical calculations. Aryabhata in his Aryabhatiya gives the calculation of jya by taking radius of circle to be 3438 and divides the circle into 24 parts each with an angle of $3^{\circ}45' = 3 \times 60 + 45 = 225'$.

Aryabhata work is stated in sutra XII of Ganitapada-Aryabhatiya stated below:

प्रथमाच्यापज्यार्धाधैरुनं खंडितं द्वितीयार्धं ।
तत्प्रथमज्यार्धा शस्त्वैस्त्यै रूनानि शेषाणि ॥ Aryabhatiya-Ganitapada (Sutra XII)

TRANSLATION

The difference between the first jya and the second term which is equal to the quotient obtained from dividing the first jya by itself. The remaining differences in the table are obtained by subtracting the quotient of sum of previous jya and first jya from previous differences.

What Āryabhata means from above sutra is this

$$\Delta_1=225', \Delta_2=224', \Delta_3=222', \dots \Delta_{23}=22' \text{ and } \Delta_{24}=7'$$

Then the formula proposed from sutra 12 is given below:

$$\begin{aligned} \Delta_n &= \Delta_{n-1} - \frac{(\Delta_1 + \Delta_2 + \dots + \Delta_{n-1})}{\Delta_1} \\ \Delta_1 &= 225' \\ \Delta_2 &= \Delta_1 - \frac{(\Delta_1)}{\Delta_1} \\ &= 225' - \frac{225'}{225'} \end{aligned}$$

$$\begin{aligned} \Delta_2 &= 224' \\ \Delta_3 &= \Delta_2 - \frac{(\Delta_1 + \Delta_2)}{\Delta_1} \\ &= 224' - \frac{(225' + 224')}{225'} \\ &= 224' - \frac{449'}{225'} \\ &= 224' - 1.9956' \\ &= 222.0044' \cong 222' \\ \Delta_4 &= \Delta_3 - \frac{(\Delta_1 + \Delta_2 + \Delta_3)}{\Delta_1} \\ &= 222' - \frac{(225' + 224' + 222')}{225'} \\ &= 222' - \frac{671'}{225'} \\ &= 222' - 2.98222' \\ &= 219.0178' \cong 219' \end{aligned}$$

Proceeding like this.....

$$\begin{aligned} \Delta_{23} &= \Delta_{22} - \frac{(\Delta_1 + \Delta_2 + \dots \dots \Delta_{22})}{\Delta_1} \\ &= 37' - \frac{(225' + 224' + 222' + \dots 37')}{225'} \\ \Delta_{23} &= 37' - \frac{(3409')}{225'} \\ \Delta_{23} &= 21.8489' \cong 22' \\ \Delta_{24} &= \Delta_{23} - \frac{(\Delta_1 + \Delta_2 + \dots \dots \Delta_{23})}{\Delta_1} \\ &= 22' - \frac{(225' + 224' + 222' + \dots + 22')}{225'} \\ \Delta_{24} &= 22' - \frac{(3431')}{225'} \\ \Delta_{24} &= 6.75111' \cong 7' \end{aligned}$$

Note: For values calculation a fraction less than 0.5 is ignored.

In general the above expression can be written as:

$$\Delta_n = \Delta_{n-1} - \frac{(\Delta_1 + \Delta_2 + \dots \dots \Delta_{n-1})}{\Delta_1} = \Delta_{n-1} - \frac{\sum_1^{n-1} \Delta_i}{\Delta_1}$$

Thus from the above expression one can get the drift that the seed was already sowed by Aryabhata for the tree of interpolation.

BRAHMAGUPTA WORK

Brahmagupta extended Aryabhata’s interpolation formula up to second difference interpolation formula. He was pioneer to calculate sine difference table by using second difference interpolation formula in his astronomical treatise Khandakhadyaka. The sutra which states the Brahmagupta’s second order interpolation is listed below:

गत भोग्य खण्डकान्तर दल विकल वधात् शतैर्नवभिराप्तैः ।
 तद्युति दलं युतोनं भोग्यादूनाधिकं भोग्यम् ॥ Khanda Khādyaka-IX.8

TRANSLATION

Multiply half the difference of the tabular difference passed over and the residual arc left after division by 900’ which is 15°. The result arrived at will be increased or decreased by half the sum of the same tabular differences, the result which is either less or greater than the tabular difference to be passed over is the true tabular difference to be passed over.

i.e. interval = h = 900’, R(radius) = 150

$$y = \frac{1}{2}(y_i + y_{i+1}) \pm \frac{1}{2}(y_i - y_{i+1}) \frac{\theta}{900}$$

Note: The upper and lower sign is to be taken according as y_i is less or greater than y_{i+1}

Consider $f(a + \theta) = f(a) + \frac{\theta}{900} y$

$$\begin{aligned} \text{i.e. } f(a + \theta) &= f(a) + \frac{\theta}{900} \left(\frac{1}{2}(y_i + y_{i+1}) \pm \frac{1}{2}(y_i - y_{i+1}) \frac{\theta}{900} \right) \\ &= f(a) + \frac{\theta}{900} \times \frac{1}{2}(y_i + y_{i+1}) \pm \left(\frac{\theta}{900} \right)^2 \times \frac{1}{2}(y_i - y_{i+1}) \end{aligned}$$

Note: Above argument fails for the six values of jya table 15°, 30°, 45°, 60°, 75° & 90° but it is remarkable for in between values.

The above formula matches with the modern Newton Stirling interpolation formula (Gupta R.C., 1976) which is given by

$$f(a + nh) = f(a) + \frac{n}{2}(\Delta f(a - h) + \Delta f(a)) + \frac{n^2}{2}(\Delta f(a) - \Delta f(a - h))$$

Where n is replaced by $\frac{\theta}{900}$, $\Delta f(a)$ by y_{i+1} and $\Delta f(a - h)$ by y_i .

From above explanations it becomes evident that Brahmagupta was the pioneer in using the second order interpolation formula for constructing Jya table (RSine table) in the history of Mathematics and the world has undoubtedly gained from his work. But due acknowledgement is not given to Brahmagupta by the Math World.

Thus it is clear from above lines that Brahmagupta has taken the place of trunk for our interpolation tree which was further expanded into branches by different modern mathematician.

CONCLUSION

This paper touches upon the interpolation method used by the Mathematicians and the great Astronomers of golden Mathematical era Aryabhata & Brahmagupta to generate jya table or Sine table.

The world knows Indian civilization was the oldest and had given birth to many scholars, though India or indian scholars never got the true credit they deserved. We should be proud of the progress made by us in various fields like Astronomy, Astrology, Medicine etc. The advancement today in the area of Mathematics is largely due to the prominent contribution from India.

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A STUDY ON AWARENESS AND SCOPE OF ISLAMIC BANKING IN GUJARAT STATE

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ABSTRACT

The Indian Muslims always find it difficult to manage their financial assets within the limits of the Indian Constitution. Islamic bank aims towards covering the economical and social needs in the field of banking. Islamic banking is one of the fastest growing segments in financial services. This paper attempts to study on awareness and scope of Islamic banking in Gujarat state. The responses of 600 respondents of six districts were properly classified and tabulated in suitable statistical tables. Then, the data are analyzed and interpreted to know the appropriate findings which led to important conclusion and inferences. Researcher has applied independent t-test the hypothesis of the study.

Keywords: Islamic Banking, Awareness, Scope.

INTRODUCTION OF ISLAMIC BANKING

Islamic Banking is stand out today amongst the most quickly developing area in the world of finance. It gives a choice of having interest free banking and in addition it offers an increasingly steady and safer alternative in comparison to the conventional banking. It has been observed that the Islamic Banking has more flexibility than the other banking system throughout the globe. In addition to this, the way Islamic banking has grown immensely in the past few decades calls for wider consideration and therefore, it offers an incredible positive prospects for a nation like India, which is trying to develop more strongly in the economic and financial arena. Islamic finance displays an important path as a novel option in comparison to the conventional financial structure in our country. Driven powerfully by good moral and ethical considerations, it exhibits a strong possibility not only to the minority community in our country, but also to other people who are not affiliated to any religious associations. The Indian Muslims always found it difficult to manage their financial assets within the limits of the Indian Constitution. Islamic directives do not permit the Muslims to borrow or lend money on interest and furthermore it prohibits them to invest their financial resources into antisocial activities like, pork industry, arms and weapon industry, pornography and so on. As a result the execution of these principles which is the foundation of Islamic Banking, has been always been a difficult dream to come true for the Muslim community of our country. It is against this background, the Islamic Finance, (in general and more precisely Islamic banking in specific), which operates on the principle set down in Quran and Sunnah (the two essential directives of Islamic law), has been drawing a lot of attraction of the working Muslim community. Therefore it is important to understand, the extent of awareness and knowledge about Islamic banking in Muslim community, how far they are aware about the different methods of Islamic banking, What are the principle factors that propel and impact the mentality of the people towards the possibilities of Islamic banking and What is the view of the people about the future scope of Islamic Banking. Keeping these points in consideration, the primary reason behind this research is to discover the possibilities of Islamic banking in India.

REVIEW OF LITERATURE

Raza, 2014 In this look at, the data become collected through using 49 gadgets questioner with four major variables. The important findings of the have a look at affirm that clients of each the banks are satisfied with their centers provided by way of banks but the client of each banks aren't aware about the one of a kind monetary services provided through Islamic banks. **KUMAR, 2012.** The non-availability of interest-free banking merchandise (where the go back to the investor is tied to the bearing of threat, in accordance with the standards of that faith) outcomes in a few Indians, along with the ones within the economically disadvantaged strata of society, no longer being capable of access banking products and services due to reasons of religion. This non-availability also denies India get entry to to large sources of saving from different international locations inside the location. **Dusuki & Nudianwati, 2007** Conducted a studies take a look at on Malaysian clients so one can pick out the principal drivers which influence the Malaysian customers to patronize Islamic banking, In their essential findings they concluded that satisfactory of service supplied via Islamic banks is one of the essential factor and they further explained provider best as a combination of various factors which includes courtesy and admire of customers, transaction efficaciously, and expertise of body of workers contributors so that it will offer answers and solutions concerning Islamic financial institution's services and products. **Raqeeb, (2010)** The Planning commission of India had constituted a excessive degree committee on Financial Sector Reforms (CFSR) below the chairmanship of Dr. Raghuram Rajan in 2007 which submitted its final record on twelfth September 2008 to the Hon. Prime Minister of India **Dr. Shabana Mazhar & Dr. Nishi**

Tripathi (Sep. - Oct. 2013) Uncountable adjustments have been witnessed in the Indian banking sector in view that closing six a long time. Various generations of economic region reforms has changed the face and complexion of the Indian Banking Sector that's adopting various revolutionary practices with the point of interest on inclusive increase. Islamic banking is one such exercise that's being taken into consideration in full fledged manner which otherwise has been practiced in an casual way. Islamic banking has set its foot at the path of speedy boom during the globe and India couldn't be isolated from it, searching at large ability

OBJECTIVES OF THE STUDY

- To study awareness of Islamic banking among people of Gujarat
- To examine scope of Islamic banking in Gujarat

RESEARCH METHODOLOGY

The present study has undertaken to study on awareness and scope of Islamic banking in Gujarat state. This study based on primary data collected through structured questionnaire for this purpose of data collected from 600 respondents of different categories like age group, education qualification, marital status, gender group and occupation wise respondents. 100 respondents from each district were selected by convenient sampling method.

HYPOTHESIS OF THE STUDY

- **H₀₁** There is no significant difference in opinion for scope of initiating Islamic banking between male and female respondents of Gujarat
- **H₀₂** There is no significant difference in opinion for scope of initiating Islamic banking between married and unmarried respondents of Gujarat.
- **H₀₃** There is no significant difference in opinion for scope of initiating Islamic banking between urban and rural respondents of Gujarat.

DATA ANALYSIS AND INTERPRETATION

TABLE-1:- DEMOGRAPHIC INFORMATION

Category	Variable	Frequency	(%)
Age group	Up to 25	211	35.2
	26 to 40	195	32.5
	41 to 60	169	28.2
	61 above	25	4.2
	Total	600	100.0
Gender	Male	413	68.8
	Female	187	31.2
	Total	600	100.0
Marital status	Married	378	63.0
	Unmarried	222	37.0
	Total	600	100.0
Residence area	Urban	290	48.3
	Rural	310	51.7
	Total	600	100.0
Education qualification	Below 10	46	7.7
	Up to 10	50	8.3
	Up to 12	134	22.3
	Graduate	183	30.5
	P.G.	138	23.0
	Professional	49	8.2
	Total	600	100.0
Income	Not Applicable	153	25.5
	Up to 250000	163	27.2
	250000 to 500000	146	24.3
	Above 500000	138	23.0
	Total	600	100.0

The above table no.1 portrays the Gender distribution of the respondents. Regarding Gender 68.8% are males and rest are female. About 63% respondents were married and rest is unmarried. Regarding age category 35.2% respondents are up to 25 years and followed by 32.5%, 28.20% and 4.20 has age between 26 to 40, 41 to 60 and above 61 respectively. About 30.5% respondents Graduate, followed by 23% respondents have Post Graduate and remaining respondents have different qualification. Regarding annual income 27.20% respondents gave income up to 2,50,0000, followed by 24.30 respondents have income between 2, 50,000 to 5, 00,000 and remaining respondents have more than income group 5,00,000.

TABLE-2:- AWARENESS ABOUT ISLAMIC BANKING

	Frequency	Percent
No	112	18.7
Yes	488	81.3
Total	600	100.0

Above table indicate the awareness of respondents about Islamic banking. Out of 600 respondents' 488(81.3%) respondents having awareness of Islamic banking where 112(18.7%) respondents those who have don't awareness of Islamic Banking. It is observed that majority of respondents are with the statement.

TABLE-3:- ISLAMIC BANKING BASED ON SHARIAH (LAW)

	Frequency	Percent
True	442	73.7
False	27	4.5
Can't Say	131	21.8
Total	600	100.0

Table 3 illustrates that the respondents awareness of Islamic banking based on Shariah(Law). There are 442 respondents i.e. 73.7% who said true that there are 27 respondent i.e. 4.5% who said false on this statement where are 131 respondent who gave "can't say" statement i.e.21.8%. It is seen that majority people are believe that islamic banking based on Shariah law operate.

TABLE-4:- ISLAMIC OPERATES AS PER TEACHING OF QURAN AND HADITH

	Frequency	Percent
True	446	74.3
False	29	4.8
Can't Say	125	20.8
Total	600	100.0

Table 4 give information respondent's awareness on Islamic banking operates as per teaching of Quran and Hadith. There 446 respondents i.e.74.3% who said true on that, 29 respondent 4.8% who said that false on that and 125 respondent who said "can't say" statement i.e. 20.8%. Concluded that maximum respondents are believe that islamic banking operates as per teaching of Quran and Hadith.

TABLE-5:- ISLAMIC BANKING INVESTS THEIR FUND IN RISK FREE BUSINESS.

	Frequency	Percent
True	355	59.2
False	91	15.2
Can't Say	154	25.7
Total	600	100.0

Table 5 denotes the Islamic banking invest their funds in risk free business. From total 600 respondents, maximum 355(59.20%) who said true on that, 91 respondent i.e.15.2% said false on that. 154 respondent said have no proper idea on that "can't say" statement i.e.25.7% . It is observed that highest people are say Islamic banking invest their fund risk free business.

TABLE-6:-ISLAMIC BANKING DOES NOT INVEST THEIR FUND IN GAMBLING, ALCOHOL AND CINEMA BUSINESS

	Frequency	Percent
True	423	70.5
False	78	13.0
Can't Say	99	16.5
Total	600	100.0

Table 6 denotes that Islamic banking does not invest their fund in gambling, alcohol and cinema business. There are 423 respondents who said true i.e. 75.5% and 78 respondents who said false i.e. 13% and there are 99 respondents who said “can’t say”. It is seen that maximum people are believed that Islamic banking does not invest their fund in gambling, alcohol and cinema business

TABLE:-7 – INCREASE IN ECONOMIC GROWTH

	Frequency	Percent %
Not at all agree	10	1.7
Not Agree	17	2.8
Neutral	59	9.8
Agree	217	36.2
Strongly Agree	297	49.5
Total	600	100.0

The opinion was asked on the scope of Islamic Banking would increase the growth of economy, 1.7 % strongly disagreed out of 600 respondents whereas 2.8% out of all respondents were in disagreement that Islamic Banking will not increase the economic growth of India. 9.8% which is 59 respondents were neutral on increased economic growth due to Islamic Banking. 514 respondents showed positive approach as 217 respondents which were 36.2% of all were in agreement that Islamic Banking will increase the economic growth and 297 which are 49.5% strongly agreed that Islamic Banking will be very beneficial to increase economic growth. This shows that majority of respondents were in agreement that Islamic Banking will bring increased economic growth to India.

TABLE 8:- INCREASES IN ENTREPRENEURSHIP IN GUJARAT

	Frequency	Percent %
Not at all agree	15	2.5
Not Agree	19	3.2
Neutral	65	10.8
Agree	238	39.7
Strongly Agree	263	43.8
Total	600	100.0

The opinion was asked on the scope of Islamic Banking would increases entrepreneurship in Gujarat, 2.5 % strongly disagreed out of 600 respondents whereas 3.2% out of all respondents were in disagreement that Islamic Banking will not increase the entrepreneurship in Gujarat. 10.8% which is 65 respondents were neutral on increased entrepreneurship in Gujarat due to Islamic Banking. 501 respondents showed positive approach as 217 respondents which were 39.7% of all were in agreement that Islamic Banking will increase the entrepreneurship in Gujarat and 263 which are 43.8% strongly agreed that Islamic Banking will be very beneficial to increase entrepreneurship in Gujarat. This shows that majority of respondents were in agreement that Islamic Banking will bring increased entrepreneurship in Gujarat

TABLE 9:-EASY AVAILABILITY OF LOW COST CAPITAL TO THE ENTREPRENEURSHIP IN GUJARAT

	Frequency	Percent %
Not at all agree	16	2.7
Not Agree	23	3.8
Neutral	106	17.7
Agree	213	35.5
Strongly Agree	242	40.3
Total	600	100.0

The opinion was asked on the scope of Islamic Banking would easily avail the low cost capital to the entrepreneurship in Gujarat, 2.7 % strongly disagreed out of 600 respondents whereas 3.8% out of all respondents were in disagreement that Islamic Banking will not easily avail the low cost capital to the entrepreneurship in Gujarat. 17.7% which is 106 respondents were neutral on easy availability of low cost capital to the entrepreneurship in Gujarat due to Islamic Banking. 455 respondents showed positive approach as 213 respondents which were 35.5% of all were in agreement that Islamic Banking will easily avail the low cost capital to the entrepreneurship in Gujarat and 242 which are 40.3% strongly agreed that Islamic Banking will easily avail the low cost capital to entrepreneurship in Gujarat. This shows that majority of respondents were in agreement that Islamic Banking will easily avail the low cost capital to entrepreneurship in Gujarat

TABLE 10:-Bring FDI in India and Gujarat as well as

	Frequency	Percent %
Not at all agree	17	2.8
Not Agree	40	6.7
Neutral	112	18.7
Agree	250	41.7
Strongly Agree	181	30.2
Total	600	100.0

The opinion was asked on the scope of Islamic Banking would bring FDI in India and Gujarat as well, 2.8 % strongly disagreed out of 600 respondents whereas 6.7% out of all respondents were in disagreement that Islamic Banking will not bring FDI in India and Gujarat as well. 18.7% which is 112 respondents were neutral on bringing FDI in India and Gujarat as well due to Islamic Banking. 431 respondents showed positive approach as 250 respondents which were 41.7% of all were in agreement that Islamic Banking will easily bring FDI in India and Gujarat as well and 181 which are 30.2% strongly agreed that Islamic Banking will easily bring FDI in India and Gujarat as well. This shows that majority of respondents were in agreement that Islamic Banking will easily bring FDI in India and Gujarat as well.

TABLE 11:- IT ENABLES GROWTH OF SMALL AND MEDIUM SIZE ENTERPRISE

	Frequency	Percent %
Not at all agree	22	3.7
Not Agree	11	1.8
Neutral	65	10.8
Agree	262	43.7
Strongly Agree	240	40.0
Total	600	100.0

The opinion was asked on the scope of Islamic Banking would enable growth of small and medium size enterprise, 3.7 % strongly disagreed out of 600 respondents whereas 1.8% out of all respondents were in disagreement that Islamic Banking will not enable growth of small and medium size enterprise. 10.8% which is 65 respondents were neutral on enabling growth of small and medium size enterprise due to Islamic Banking. 502 respondents showed positive approach as 262 respondents which were 43.7% of all were in agreement that Islamic Banking will easily enable growth of small and medium size enterprise and 240 which are 40% strongly agreed that Islamic Banking will easily enable growth of small and medium size enterprise. This shows that majority of respondents were in agreement that Islamic Banking will easily enable growth of small and medium size enterprise.

TABLE-12:- INDEPENDENT T-TEST

Independent Samples Test			Levene's Test for Equality of Variances		t-test for Equality of Means						
			F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
										Lower	Upper
Gender Wise	Scope of IB	Equal variances assumed	.465	.496	2.081	598	.038	.13355	.06418	.00752	.25959
		Equal variances not assumed			2.033	339.893	.043	.13355	.06570	.00432	.26278
Marital status	Scope of IB	Equal variances assumed	.001	.980	1.106	598	.269	.06824	.06173	.05299	.18947
		Equal variances not assumed			1.071	418.739	.285	.06824	.06373	.05703	.19351
Residence area	Scope of IB	Equal variances assumed	6.327	.012	-2.883	598	.004	-.17095	.05929	-.28738	-.05451
		Equal variances not assumed			-2.868	568.373	.004	-.17095	.05961	-.28803	-.05387

INFERENCE

The above table shows the result of independent samples test used to access the difference in Scope of Islamic banking in Gujarat state. As p value is .038 and .269 which is more than 0.05(95% confidence interval) we cannot reject the null hypothesis. It means there is no significance difference gender and marital status. However, for other group p value is less than 0.05 so we accept the null hypothesis.

FINDINGS AND CONCLUSION

- It is found that 81.3% respondents having awareness of Islamic banking
- Researcher found that 73.7% respondents' awareness of Islamic banking based on Shariah (Law).
- 74.3% respondent's awareness about Islamic banking's operation as per teaching of Quran and Hadith.
- 73.5% respondents' who said Islamic banking does not invest their fund in gambling, alcohol and cinema business.
- It is observed that 59.20% highest people believe in Islamic banking invest their fund risk free business.
- 49.5% respondents strongly agree that Islamic banking will be beneficial to increase economic growth.
- 43.8% respondents strongly agree that Islamic banking will increase entrepreneurship in Gujarat.
- 75.8% respondents agree that Islamic Banking will easily avail the low cost capital to entrepreneurship in Gujarat.
- 71.9% respondents agree that Islamic Banking will easily bring FDI in India and Gujarat as well.
- The above table shows the result of independent samples test used to access the difference in Scope of Islamic banking in Gujarat state. As p value is .038 and .269 which is more than 0.05(95% confidence interval) we cannot reject the null hypothesis. It means there is no significance difference gender and marital status. However, for other group p value is less than 0.05 so we accept the null hypothesis.

CONCLUSION

It is conclude that respondents are aware with Islamic banking working on Shariah Law and respondent are believe that Islamic banking are bring foreign investment as well as helping in increase in economic growth. So there is need to spread awareness regarding Islamic banking become of there is wider scope in India for Islamic banking. People should be given information about the basics of Islamic banking as they are generally not aware how Islamic bank works group. There is a general lack of awareness about Islamic banking in India. It is completely a new alternative banking system

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ANALYSIS OF FACILITATOR'S ATTITUDE TOWARDS DIGITAL LITERACY MODES IN EDUCATION

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ABSTRACT

In the current world scenario Digital technology is on the high-rise direction and changing the complete landscape of interaction and learning. It is imperative that academicians are engaged in the process of imparting learning equipped with positive perception & mindset adapting these digital modes of learning and create an interactive and progressive mode of educating and growth & development for the students keeping the current ecosystems as a challenge to engage and overcome. Digital literacy is the process of absorbing information with interactive new communication technologies in order to access, evaluate, inform, communicate and create. This open mindset of the process of sharing knowledge and learning by the teachers and academicians will allow to bloom, to sharpen the critical thinking and communication capacities of self and students in sync with today's world of rapid transformation with technology in all spheres of life.

Keywords: digital, literacy, academicians, perception, technology in education,

INTRODUCTION

Digital literacy for academicians translates to the strong possibilities which can be activated to create an ability to organize, understand, use & create and locate information using various platforms of digital modes. It indeed permeates to think beyond our conservative modes of teaching and engaging students. It involves a functional knowledge of current high technology and to adapt to understand it and use it and befriend it for broadening dimensions of teaching and interacting with students. Since Internet penetration has been strong and is on the rise in India it is necessary that we create the new mindset of students who are trained and are able to deal with the new global scenario and be on the same footing to overcome the challenges of the new technology functionalities . To enable this the teachers themselves have to train themselves with the knowledge and the skill sets of the various technologies on the offer in the educational field and from the complex world create and connect to the new ecosystems to improve knowledge and learning for the benefit of the students. For this the three parameters are considered important in teacher and they are :

- Ability
- Positivity
- Confidence
- Willingness

And to engage with the new technology system thereby to

- Acquire
- Create
- Construct new communication meanings in all various aspects of day to day life meeting the global standards.

LITERATURE REVIEW

The author Dhamija highlights education as a very complex and dynamic process which is strongly getting disrupted by the technology currently and bringing about a complete evolution in the field of education and learning. There has been perceived a great potential in the field of technology and skill development through Internet and digital modes which will enable the society to completely restructure its traditional modes of higher education, of the delivery education. Learning is viewed as a very complex and dynamic process which is strongly getting disrupted by the technology currently and bringing about a complete evolution in the field of education and development with students and course content. The study highlights the effect of digital learning and how it will have a very positive impact on the high education students.

Giham in his research paper explores the various supporting technology and applications in hand in enhancing the knowledge base with advanced technology as additional systems for the teachers. The various applications like relational database management system ,electronic document management system, sound, video ,graphics Internet and intranet, data mining, decision support system and big search engines, are some of the technologies

applications this paper highlights. The author encourages the teachers to move out from the basic black & white board to provide learning materials through classroom technology digital facilities and participation Infrastructure. The paradigms shift in today's world of information about learning methodologies and the teachers are highlighted as facilitator of learning in this study.

Susan Brooks in her book Digital illiteracy for teacher encourages the need of the whole system reform with the integration of technology. It stresses upon the importance of the whole school community to support this new thought. She highlights that it's important for the administrators and the teachers to understand the need to incorporate the new technology and its aspects and thereby execute and implement it and usher an evolutionary change with this new system. The book highlights the fact that the new digital illiteracy for teachers will allow them to on a sustainable levels re-look at their curriculum and classroom efficiency and indulge in new strategies with the help of the technology to engage, courage and learn in a participatory mode with the students

AIM & OBJECTIVES OF THE STUDY

- The core aim is to study the various portals of Digital Learning available to facilitators in education for students and their openness and positivity to adapt to technology rush and understand its possible social and learning effectiveness for the students.

To achieve this broad aim, the following specific objectives have been created:

- Examine teachers positive attitude towards Digital modes of teaching
- To assess the Effectiveness of digital infrastructure in classrooms.
- To suggest various measures to generate confidence in teachers to move towards Digital learning and facilitating.

SCOPE OF THE STUDY

RESEARCH METHODOLOGY

Primary Data was collected by designing an open ended questionnaire and responses were collected for 60 undergraduate college teachers of Mumbai colleges. Random sampling method is adopted. The researcher has made an attempt to satisfy the objectives of the study by testing the hypothesis.. The instrument used to collect primary data is structured questionnaire. Secondary data was collected by referring Research papers, Books, Journals and internet. Analysis of closed ended responses was done by percentage distribution and Qualitative analysis of open ended responses was done observing the trends.

The sample size is 60.

Sources of Data:

Data collection is done through two techniques that are:

- Primary source through a structured questionnaire
- Secondary source through preparing literature review of research paper and articles
- Data analysis is done with the help of two techniques and Likert scale analysis is used for limited option questions asked.

Data interpretation is done by converting numerical in to statements and achieving the objectives. Data is presented by using tabular and chart format for better understanding of the impact.

SCOPE OF STUDY

The assessment of using Digital learning for education by facilitators is the understudy and the paper attempts to analyses the impact and attitude of the teachers towards these techniques and platforms. The geographical scope of study is Mumbai city area where a sample of suburban college using Digital Medium of learning are considered .The study attempts to understand the active engagement of facilitators and their attitude towards this environment . The study does does not attempt to analyze the gender difference in impact of using these techniques.

LIMITATIONS OF THE STUDY

1. Only graphical analysis and basic statistics have been used for primary analysis.
2. Due to limitation of time and cost the sample size is kept small.
3. The sampling universe is also limited to Mumbai only.

HYPOTHESIS OF THE STUDY

- H0:** There is no relationship between female and male acceptance attitude towards digital literacy platforms .
- H1:** There exists a relationship between female and male acceptance attitude towards digital literacy platforms .
- H0:** Google Classroom and respondents do not have a strong significant relation for online portals.
- H1:** Google Classroom and respondents have a strong significant relation for online portals .

Sample Distribution

Table-1 Mumbai Postgraduate Schools for Survey

Five UnderGraduate Schools for Survey	UG1	UG2	UG3
Sample size	20	20	20

These Three Undergraduate Schools for Survey had 20 sample size each as respondents.

Table-2: Profile of respondents for Survey

Profile	Working (Full/Part time)			
	Actively Engages with Digital Media			
Age	25-45 years			
Sample Size Category Wise	Smart Phone users		Active on Digital Media	
Total	Male	Female	Male	Female
100	15	15	15	15

DATA ANALYSIS AND INTERPRETATION

Google CLASSROOMS	PREZI	SOCRATIVE	KHAN ACADEMY	SCRATCH	RESPONDENTS	GENDER
11	4	2	14	0	31	FEMALES
8	6	3	10	2	29	MALE
19	10	5	24	2	60	TOTAL

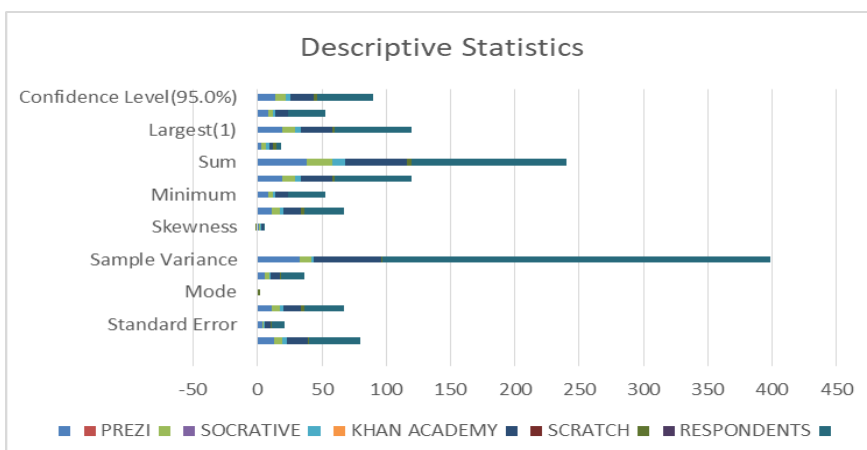
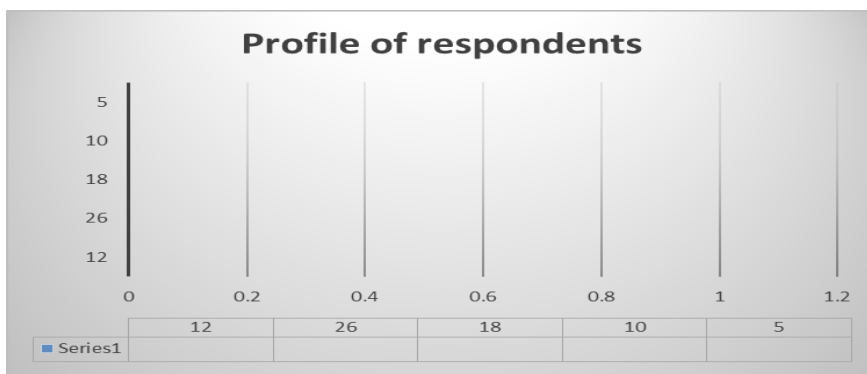


Table: Descriptive Statistics for Teachers to various Digital Platforms for education

Google CLASSROOMS		PREZI		SOCRATIVE		KHAN ACADEMY		SCRATCH		RESPONDENTS	
Mean	12.66667	Mean	6.66667	Mean	3.33333	Mean	16	Mean	1.333333	Mean	40
Standard Error	3.282953	Standard Error	1.763834	Standard Error	0.881917	Standard Error	4.163332	Standard Error	0.666667	Standard Error	10.01665
Median	11	Median	6	Median	3	Median	14	Median	2	Median	31
Mode	#N/A	Mode	#N/A	Mode	#N/A	Mode	#N/A	Mode	2	Mode	#N/A
Standard Deviation	5.686241	Standard Deviation	3.05505	Standard Deviation	1.527525	Standard Deviation	7.211103	Standard Deviation	1.154701	Standard Deviation	17.34935
Sample Variance	32.33333	Sample Variance	9.33333	Sample Variance	2.33333	Sample Variance	52	Sample Variance	1.333333	Sample Variance	301
Kurtosis	#DIV/0!	Kurtosis	#DIV/0!	Kurtosis	#DIV/0!	Kurtosis	#DIV/0!	Kurtosis	#DIV/0!	Kurtosis	#DIV/0!
Skewness	1.205659	Skewness	0.93522	Skewness	0.93522	Skewness	1.15207	Skewness	-1.73205	Skewness	1.706192
Range	11	Range	6	Range	3	Range	14	Range	2	Range	31
Minimum	8	Minimum	4	Minimum	2	Minimum	10	Minimum	0	Minimum	29
Maximum	19	Maximum	10	Maximum	5	Maximum	24	Maximum	2	Maximum	60
Sum	38	Sum	20	Sum	10	Sum	48	Sum	4	Sum	120
Count	3	Count	3	Count	3	Count	3	Count	3	Count	3
Largest(1)	19	Largest(1)	10	Largest(1)	5	Largest(1)	24	Largest(1)	2	Largest(1)	60
Smallest(1)	8	Smallest(1)	4	Smallest(1)	2	Smallest(1)	10	Smallest(1)	0	Smallest(1)	29
Confidence Level(95.0%)	14.1254	Confidence Level(95.0%)	7.589166	Confidence Level(95.0%)	3.794583	Confidence Level(95.0%)	17.91337	Confidence Level(95.0%)	2.868435	Confidence Level(95.0%)	43.09818

Graph-1: Attitude Towards Digital Platforms

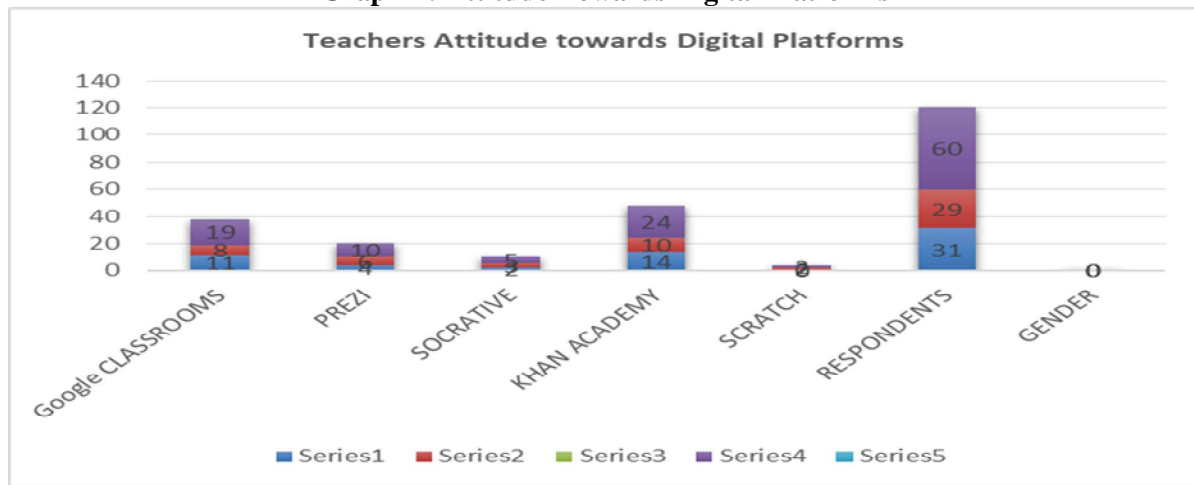


Table: Correlation of various Digital Platforms

	Google CLASSROOMS	PREZI	SOCRATIVE	KHAN ACADEMY	SCRATCH	RESPONDENTS
Google CLASSROOMS	1					
PREZI	0.83	1.00				
SOCRATIVE	0.83	1.00	1.00			
KHAN ACADEMY	1.00	0.82	0.82	1.00		
SCRATCH	0.25	0.76	0.76	0.24	1.00	
RESPONDENTS	0.98	0.92	0.92	0.98	0.45	1

Google classroom has high correlation with the respondent and therefore it seems very likely platform of digital literacy to be adopted by the teachers and facilitators. Highest correlation is found between Khan Academy and the respondent and has a very high probability paying up in positive light as a Digital mode of literacy. Scratch was found to have the lowest correlation amongst all the various platforms of digital literacy for the respondent. Prezi too scored positive score of correlation with the respondent. In the male-female ratio of adoption of digital modes of literacy it was clearly evident that females are at a stronger level of acceptance than males .

Females were more open towards Google classrooms and with Khan Academy too with exception of least being scratch followed by separate. Males had a Lower acceptance levels as compare to females .

The descriptive statistics clearly show confidence level is 95% encounter various means for classrooms Google classrooms, prezi, secretary, Khan Academy and Scratch.

Skewedness and kurtosis levels are given along with the minimum and maximum range.

Thus the analysis clearly points out that the H1 HYPOTHESIS: *There exists a relationship* between female and male acceptance attitude towards digital literacy platforms, is correct.

And the second alternate hypothesis

H1: Google Classroom and respondents have a strong significant relation for online portals is also correct.

SUGGESTIONS AND RECOMMENDATIONS

- To inculcate personalized learning as a shift to digital learning can be used as an opportunity to cater to the personal needs of each and every student who may be very bright or may have special needs to be addressed by the teacher
- The teachers can be encouraged to share their skill sets on different subjects and courses across many streams that being narrowed down to a particular subject. This can only be possible through digital media literacy program.
- Various games can be inculcated in this special mode of learning to bloom the potentials & learning experiences of the students as well as create an environment for the teachers to engage them in different experiences to ensure better learning outcomes.
- For teachers it is a very interesting and easy mode of assessment of learning and it allows the student to also track the progress while a teacher assess.
- The games and simulations can be used as a mode to encourage students and teachers to take part in digital mode of learning
- The professional quality product set up can be used to encourage modes of learning via exhibiting to professionals .
- Teachers can enjoy the new environment of teaching in a collaborative learning.

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AN EXPLORATORY STUDY ON DIGITISATION IN INDIA'S HIGHER EDUCATION SYSTEM –A PARADIGM CHANGE**Dr. Shagun Srivastava**Associate Professor, Department of Economics, Ghanshyamdas Saraf College of Arts and Commerce

ABSTRACT

As we know, In today's modern world new and rapidly improving technologies are in the process of transforming India's higher education system. With the help of technology like ICT we can enhance the learning experience of the students and teachers in a cost- effective manner. Initiatives like SWAYAM and SWAYAM PRABHA, Shodhganga, Shodhgangotri, Open Journal Access System and Virtual Labs have made knowledge accessible to all across the nation. The Massive Open Online Courses work as digital learning platforms to meet the needs of students from diverse backgrounds. This is mainly because 60 percent of working population is still offline and does not participate in digital economy. Lack of funding to support the purchase of the technology, lack of training among established teaching practitioners, lack of motivation and the need to have teachers empowered to use ICT as a teaching tool are also some factors instrumental to its slow acceptance. In the digital era, it is a necessary to re-structure and re-focus the institutions and organisations. The research paper mainly focuses on the digitisation and advancement in all the phases of higher education.

Keywords: Digital India, ICT Revolution, Digital Learning, Modernisation and Advancement.

1. INTRODUCTION

In the recent years, India has fixed its position in the field of rapid advancement in 'globalisation' leading to relaxation in the international barriers and transformation of the business world, thereby, expanding its reach to different colleges and universities across India. The world today is in midst of digital revolution in every sphere of human life. This revolution has introduced multiple avenues as well as challenges with respect to new technologies. Infusion of Information and Communication technology (ICT) in the education system has witnessed a transformation from the period of information scarcity to knowledge explosion. The higher education institutes are in for a complete overhaul with the introduction of robotics, nano-technology, bio-technology, business informatics, artificial intelligence, quantum computing, the internet of things (IoT) the networked connection of everyday objects via digital systems, the fifth generation wireless technologies (5G), 3D printing and much more.

All of these is bound to outdate the present curricula, research and skilling programmes. The technological revolution has brought changes in the management of higher education institutions. The role, need and expectations of the students, from the academic and administrative staff members has been redefined. Teaching pedagogy in the classroom has totally been revamped. Students are learning from the online resources, books, journals, articles, reports and data provided by the universities. Evolving a digital workplace culture is a step towards building a create leadership, which will motivate, inspire and empower the employees to achieve organisational excellence. The "Vision-2020" aims at creating a society where the human capital works faster with accelerated performance in the digitised environment and feels happy, healthy and satisfied. It aims at working in collaboration, interactive communication, involvement, innovative policies and respect for colleagues at the workplace.

1.1 REVIEW OF LITERATURE:

"Technology is just a tool. In terms of getting the kids working together and motivating them, the teacher is most important." - **Bill Gates**

According to Bill Gates, In today's world we cannot live without technology. Motivating teachers and making them use the best of it is a major task. We are living in a world where there are advancements happening with the lightning speed. One day we were using a technological equipment, the next you know that it became obsolete. So, in order to move with the speed of the world and the brimming thinking minds, it is necessary to inculcate technology in the regular curriculum. If teaching is considered as a teaching-learning experience for both parties (teachers as well as students), then, it leads to a beautiful journey where both teachers and students become each other's student and teachers at the same time!

1.2 RESEARCH METHODOLOGY:

This research paper is based on collection and analysis of the secondary data. The secondary data is composed of the literature available in different scholarly research articles belonging to several national and international journals.

1.3 HYPOTHESIS:

1. ICT in higher education makes communication more quick and effective.
2. The process of infusing technology in education system of India has been slow.

1.4 OBJECTIVES OF THE STUDY

1. To explain the role of ICT in higher education.
2. To highlight its trends and issues.

1.5 IMPORTANCE OF THE STUDY

In the current scenario, sustainable education is possible through the infusion of new age technology in the higher education system. Digital technology helps to improve accessibility, quality and flexibility in the education system. In view of the changing demands ICT in higher education is not a choice but a necessity.

2. ROLE OF ICT IN HIGHER EDUCATION.

Three basic foundations of sustainable education are wider accessibility, equity in opportunities and good quality. Technology in education assists in storing, transferring and sharing knowledge efficiently. ICT in curriculum bridges the digital divide among learners from diverse backgrounds and strengthens learning and communication activities..

- Adoption of new age technology in the learning strategies in classrooms has increased the efficiency of program delivery, widened the opportunities for flexible delivery and provided support to customise educational programmes as per capacity of the learner.
- Virtual learning in higher education creates an enjoyable and complete learning process with unlimited reach. It helps the lecturers to add life to what they are teaching. It makes learning more focussed and provides an opportunity for the learner to have a choice based learning approach. The Artificial Intelligence (AI) bot smoothly replaces the teacher effectively interacts with the students on demand. It works like an Online Educator, or even better, has the advantage of video conferencing and video data transfer instantaneously.
- The workplace culture can be digitised through ICT skills in three parameters namely, E-learning, E-libraries and E-governance. E-learning is an upcoming delivery media for education and training. It enables students and users to learn anytime, anywhere through any tool which includes training, delivery of information and guidance from experts, Industry, professors and websites via electronic devices or virtual classrooms like MOOCs.
- MOOCs is a package of online courses including video lectures, quizzes, MCQs and case studies. Teachers are improvising their skills to create e-content, on-line lectures through videos, skype and u-tube. This will equip students to acquire additional ICT skills for employment in the digital economy. M-learning empowers learning through mobiles, smart phones, portable media players and personal digital assistants.
- E-libraries create digital knowledge centres and their access through e-books, online catalogues, online journals etc. The students from any part of the world can access them freely. Pay Per Download (PPD) model is an initiative to enable learners to acquire information as per choice. It is a subscription fee chargeable towards the e-resources in order to get return on investment on INFLIBNET.
- E-governance helps to innovate, improve and transform institutions to bring efficiency, transparency and accountability. Through the web-portals research consultancy, best practices student support systems are accessed. In the first phase of e-governance, as the mandatory requirement of NAAC all the relevant information has been digitized, In the second phase, under the digital India scheme, it has been made compulsory for all educational institutions to process the information-procurement digitally through the web portal of National Informatics Corporation and Registration, admission and fees payment through the gateway of University web portal. In the third phase to make universities vibrant and assures fastest delivery of services to the stakeholders, to integrate various working levels Management Information Systems using the applications, systems and services through Robotic Process Automation (RPA) is crucial.
- The basic difference between conventional teaching and the contemporary teaching is that while the former emphasised on the content and it's learning, the latter focusses on selecting a curricula or content which enhances the competency and performance of the learner.

3. EMERGING TRENDS AND ISSUES

India is the seventh largest economy in the world in terms of GDP and the third largest by purchasing power after USA and China. The education industry in India is estimated to reach US \$ 144 billion by 2020 from US\$ 97.8 billion in 2016. The Government target's for gross enrolment ratios of 30 percent for higher education by the year 2020. By 2030, it is estimated that India's higher education system will have adopted transformative and innovative approaches to higher education. It aims to have an augmented gross enrolment ratio of 50 percent with lesser interstate and inter gender disparities and to be amongst the top 5 countries in the world in terms of research output with an annual R&D spent on US\$ 140 billion. As per the International Telecommunication Union, 43 percent of world's population is now on line, with some form of regular access to the internet. The number of internet user's rise globally by 3.2 billion of whom only 2 billion are from developing countries. The challenges they face are high cost and low access, resistance to change, lack of awareness, quality content. As per UN data, India is home to the largest number of illiterate adults on the planet. In 2015, with a population of 1.2 billion, it has 40 percent of population below 18 years and 55 percent under 20 years.

ICT is a force that has changed many aspects of our life but in the field of education its influence has been far less. At present only 10 percent of the population belongs to the formal sector while 90 percent is in the informal sector with no privileges of social security, or workplace benefits. Sixty percent of the population is still offline and does not participate in the digital economy. Teacher's education in schools and colleges are not up to the mark. The state of digital infrastructure in these institutions is not satisfactory. They lack the necessary equipment's to access the internet. Teachers lack competencies required for e-learning. They exhibit inertia to accept changes and adopt the new initiatives in teaching. The same applies to distance and open learning institutes. They challenge the concept and viability of digital platform in teacher training programmes. MOOCs. Though NCTE has advocated MOOC in various curriculum based on NCFTE-2009, very few universities have adopted it. Digital technology is at a huge investment. Persistent problems of digital divide across gender, geography, age and income in each country.

With time new issues like changes in the makeup of teachers pool, changes in the learners profile and the changes in the costing and economics of course delivery emerge. The changing role of teachers will increase the opportunities for many including workplace trainers, mentors, specialists from the workplace and others. There will be an expanding pool of students too from diverse backgrounds. The cost of developing new technology facilitated learning materials infrastructure course, development are quite high. The factors that have been instrumental are lack of funding to support the purchase of the technology, lack of training among established teaching practitioners, lack of motivation and the need to have teachers empowered to use ICT as a teaching tool. People in the rural areas have little or no access to internet and electricity.

4. INITIATIVES

In the digital era, India has to re-structure and re-focus the institutions and organisations. The Government of India inaugurated SWAYAM (Study Webs of Active –learning for Young Aspiring Minds) portal (2016) and SWAYAMPRAKASH in 2017 apart from Shodhganga, Shodhgangotri, Open Journal Access System (OJAS), Virtual Labs to make knowledge accessible at all across the nation. The Massive Open online Courses (MOOCs) work as digital learning platforms. The National Digital library provides free access to over 70 lakh at the doorstep. Web 2.0 tools such as blogs, wikis, podcasts, have opened a plethora of opportunities for fulfilling social needs and interactive learning. Neo ICT resources like Learning Management Systems (LMS), Google tools, Open Educational Resources (OERs) and MOOCs are successful in global institutions. MHRD in India is trying to match up OER in Refresher Courses for Teachers and Teacher educator Portals. There is a need to compete with the technology, infrastructure, become digital in terms of knowledge, staff and potential students. The Ministry of HRD, GOI, has made it mandatory for all Higher Education Institutes (HEIs) for participating in the National Institution Ranking Framework (NIRF) to secure ranking in the globalised world. It has yet to gear up with all the disruptive changes. The Government of India has the mandate to bring 20 Institutes of Higher Education as World Class Institutes of Excellence. To achieve all this the Higher Education Financing Authority (HEFA) has granted a budget of Rs 2,750 crores in FY 19. A new scheme called Revitalising Infrastructure and systems in education (RISE) aims to promote learning based outcome and research.

5. LIMITATIONS

Due to time constraints primary data has not been collected to get actual data about the current scenario of digitisation in particular area or across India.

6. CONCLUSION

The study reveals that, it is now difficult to imagine a world without information technology. The current education system of India needs to have a paradigm shift in its education system. In the digital era, there is a need to re-structure and refocus it 's institutions and organisations.

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ANNEXURE

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**THE GROWTH AND MARKETING STRATEGIES ADOPTED BY FMCG COMPANIES
(HINDUSTAN UNILEVER & PROCTER & GAMBLE)**

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ABSTRACT

In this research paper, an attempt is made to evaluate the marketing strategies of two leading FMCG companies namely Hindustan Unilever and Procter and Gamble Company. The FMCG sector in India has been witnessing high growth over the last few decades. Fast Moving Consumer Goods (FMCG) is also referred to as Consumer Packaged Goods (CPG). Hindustan Unilever Limited (HUL) and Procter & Gamble are the fastest growing consumer goods companies in India. It concentrates more on reducing its cost structure and attempts to increase its revenue by adopting a seamless integrated business level strategy.

INTRODUCTION

The contribution of Fast Moving Consumer Goods in Indian economy is the largest with Household and Personal Care accounting for 50 per cent. Changing lifestyles, easier access and growing awareness have been the key growth drivers for the sector. It is one of the most active sectors in the world. These products are consumed over a short period of time after which they need to be replaced. There are low entry barriers and it is characterised by huge sales, which results in stiff competition and often low margin. Talking about the Indian FMCG sector, it is the fourth largest sector of the economy. However, in this sector urban segments is expected to grow at 8% in FY19 and that of rural segment is forecasted to contribute 15-16% of total income in FY19.

OBJECTIVES OF THE RESEARCH

In this study we are going to focus on the following points.

- To examine the strategies used by Hindustan Unilever and Procter & Gamble for enhancing sale and market share.
- To determine the customer loyalty towards the brand.
- To assess the factors influencing the customers buying behaviour towards FMCG products.
- To be aware about various brands of HUL and P&G and their survival in the market.
- To determine the demand of customers.

SIGNIFICANCE

In today’s modern world, consumers being the vital factor, FMCG companies is more focused on providing accessible and affordable product & services. FMCG companies is one of the largest employers in the country employing around 25 million people as wholesalers, retailers, distributors and others through 12million stores. Out of these stores 9 million are kirana stores.

LIMITATIONS

- FMCG companies face stiff competition as consumer’s have multi options to switch to the competitor’s products.
- In rural areas, people are not aware about the brand image.

SOURCES OF DATA

Primary source

The empirical data has been collected by conducting a survey by using an interview schedule. The interview was scheduled with the retailers and store managers to list out the variation in the sale of a particular product and analyse how the strategies impacted the customer’s buying behaviour. The suggestions were incorporated and accordingly draft is prepared.

Methods used to collect data	Inference
Questionnaire	To get an idea of the variations in the buying behaviour. The questionnaire is used to obtain specific responses from existing potential customers
Interview	To derive experts and professional views working in the FMCG sector.

Secondary source

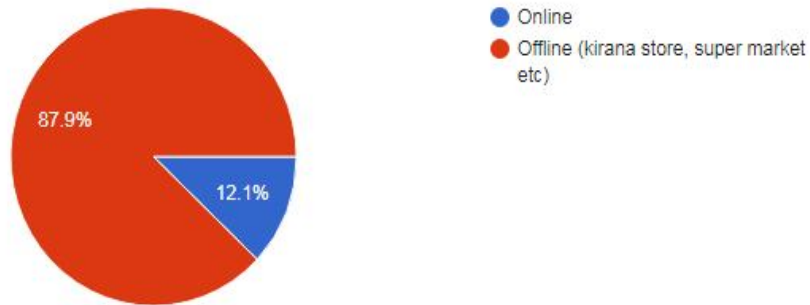
Secondary data was collected from published and unpublished sources, publications for business and trade, articles from research journals, various websites and published documents, few marketing and management books to draw inferences.

Methodology

Survey was conducted with the help of questionnaire.

Analysis

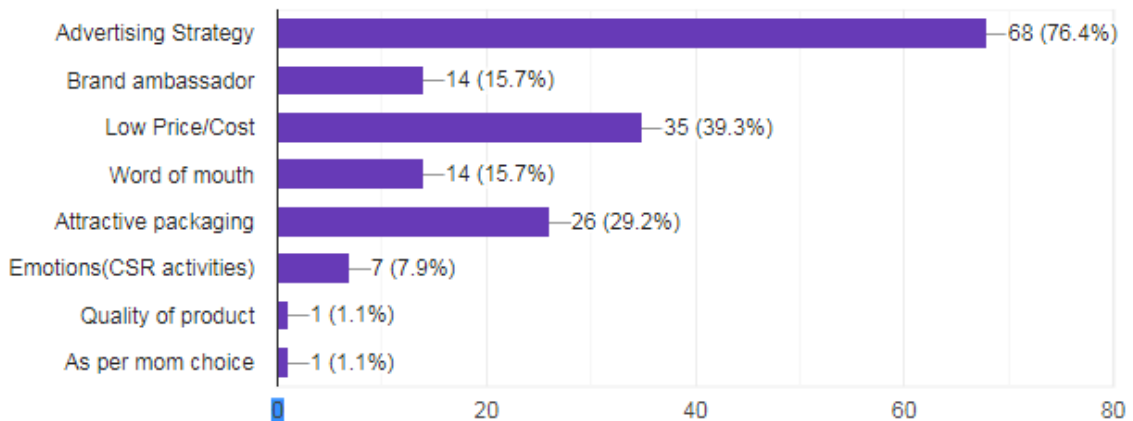
Which mode do you use to buy the FMCG product?



INTERPRETATION

88% of the people prefer offline shopping (kirana shops, super market) of FMCG products as they are more sensitive about the products to be used.

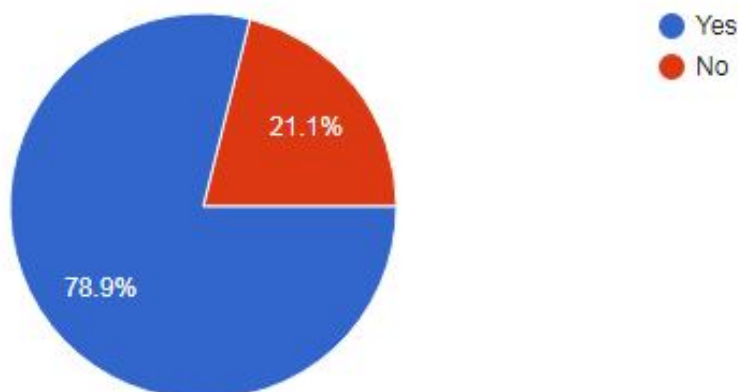
What makes you to use products of the above selected company ?



INTERPRETATION

76.4% of the population is influenced by advertising strategy followed by low price cost. The Word of mouth and Brand ambassador of the product have relatively less impact on the customers.

In case of Fast moving goods, have you ever switched from one product to another product?



78.9% of the people prefer to switch from one product to another product due to changing trends, prices, choice, likes

RECOMMENDATION

Today's market is characterized by tremendous changes. Whatever is applicable or relevant today is out-dated tomorrow. Due to rapid changes, marketing research cannot serve the purpose. Contribution of research project depends not only on quality and reliability alone, but also the proper use of information. Many times, marketing research reports remain just a formality for top management. Consumer's taste and preference are subject to frequent changes.

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TO STUDY THE MARKETING STRATEGY OF CADBURY**Shrutika Nagwekar**Student, Sir M. Visvesvaraya Institute of Management Studies and Research

1. ABSTRACT

Marketing Strategy is a plan of action designed to promote and sell a product or service. This attempt has been made to highlight the Marketing Strategy Of Cadbury. Where youngsters and grown up have been reported to be severely addicted towards chocolate. Survey was conducted through questionnaire method where we got 100 responses through consumers. This result put together to give us an important outcome and helped us to understand the behaviour towards Cadbury.

2. INTRODUCTION

Cadbury India is a fully owned subsidiary of Kraft Foods Inc. In 1948 Cadbury starts its operations in India by importing chocolates, but today it owns five manufacturing companies and 4 sales offices. Its corporate office is in Mumbai.

The core purpose of Cadbury was to “make today delicious”. In India, Cadbury operates in four categories i.e. milk food drink, chocolate confectionery, candy and gum. Cadbury is the market leader in chocolate business. The pure taste of Dairy Milk describes the taste of chocolate for Indian consumers. Bournvita is the leading product in milk food drinks and candy halls is the leading product of candies in the country.

Since 1965, Cadbury has also started the farming of cocoa in India. (Cadbury India Ltd.)

3. OBJECTIVE OF THE PROJECT

My main objective of the study on this project is to demonstrate the marketing strategies of Cadbury India Ltd. And to arrive at my findings, I have done few analyses:-

1. To study the SWOT Analysis
2. To study the PEST Analysis
3. To know how the organization has been successful in encountering the aggressive marketing strategies of competitors.
4. The main objective of this project is to find, what are the steps CADBURY is adapting to be market leader and to differentiate itself from its competitors.

4. SCOPE OF STUDY

The scope of study restricts itself to the analysis of consumer preferences, perception and consumption of Cadbury chocolates.

To study the marketing strategy of Cadbury seeing consumer perception towards marketing strategy of Cadbury

.5. LIMITATION

The major problem of the survey was that most of the respondents being very loyal to their brands didn't give exact answer like they didn't talk much about what problems they are facing, what are the different marketing schemes of the brand in which they deal.

Once we got the questionnaire filled we need to restart the conversation in a very generalized way and talk about the local market conditions. Like who is the main dealer, which cement is mostly sold.

6. SOURCES OF DATA**I. Primary Data Collection**

- Primary data collection method :
 - Survey
 - Instruments used for primary data collection:
 - Questionnaire
 - Contact method for primary data collection :
 - Online Survey
-
-

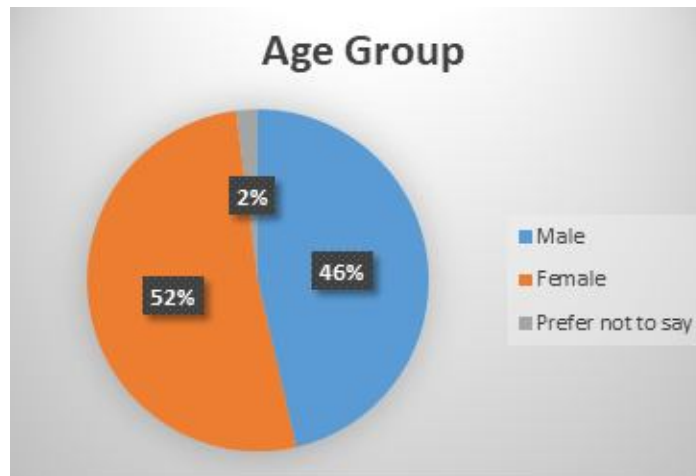
II. Secondary Data Collection:

- Internet
- Books

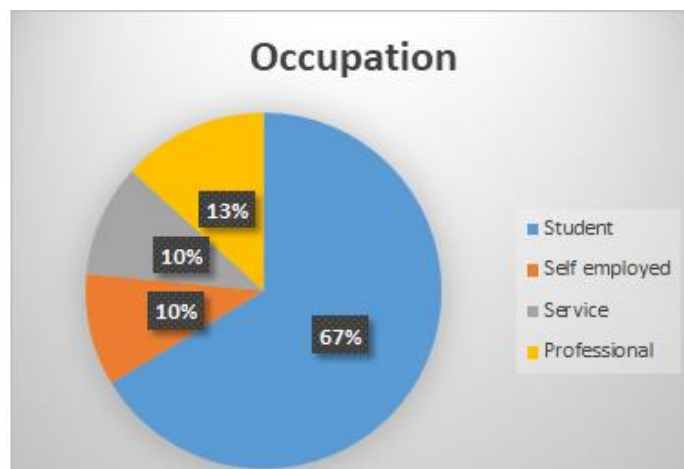
7. Methodology

Did survey with the help of questionnaire

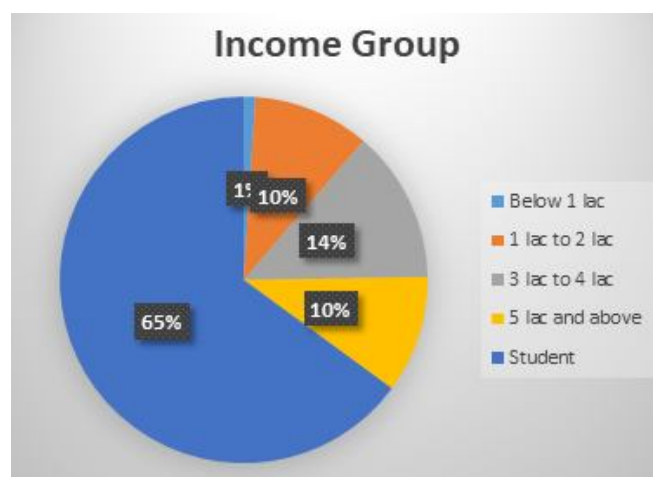
Analysis



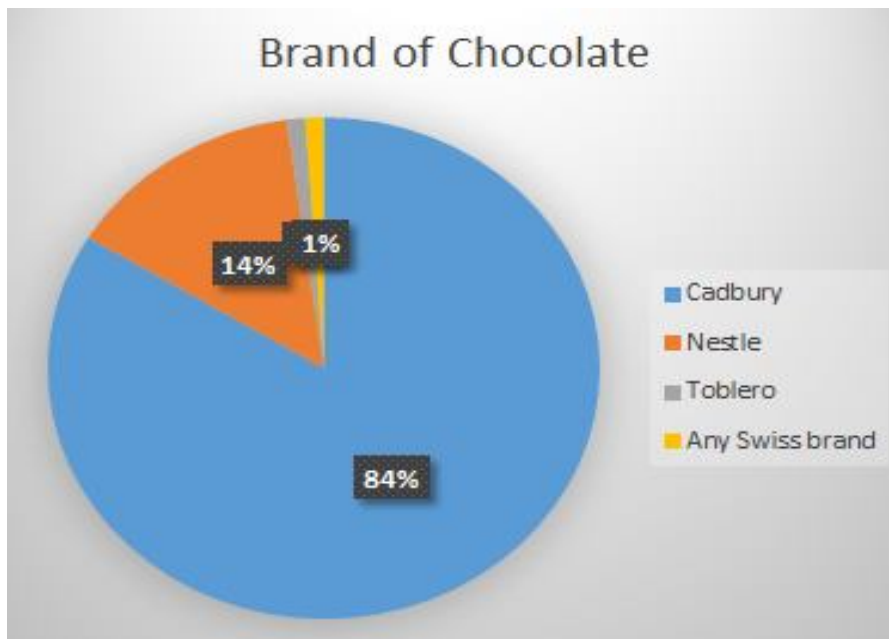
Interpretation :52% female and 46% male likes chocolates



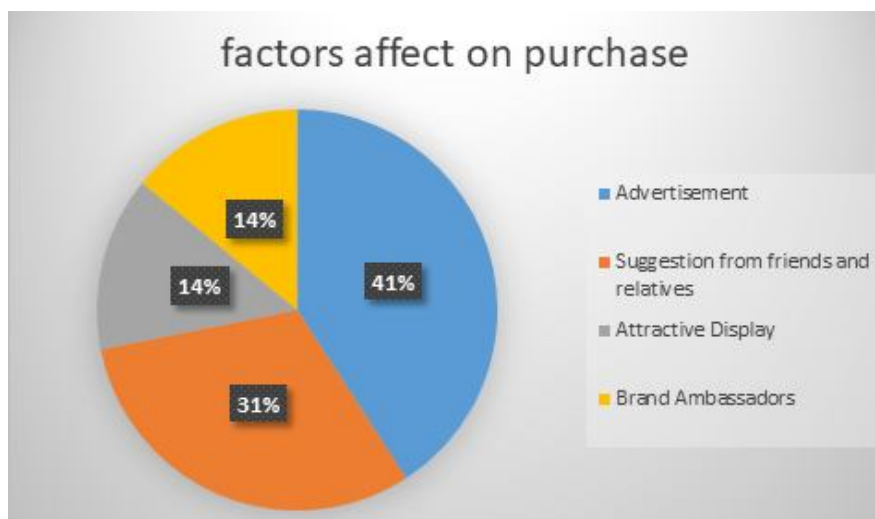
Interpretation : It was observe that 67% students , 10% self-employed, 10% service, 13% professional likes to consumed chocolates.



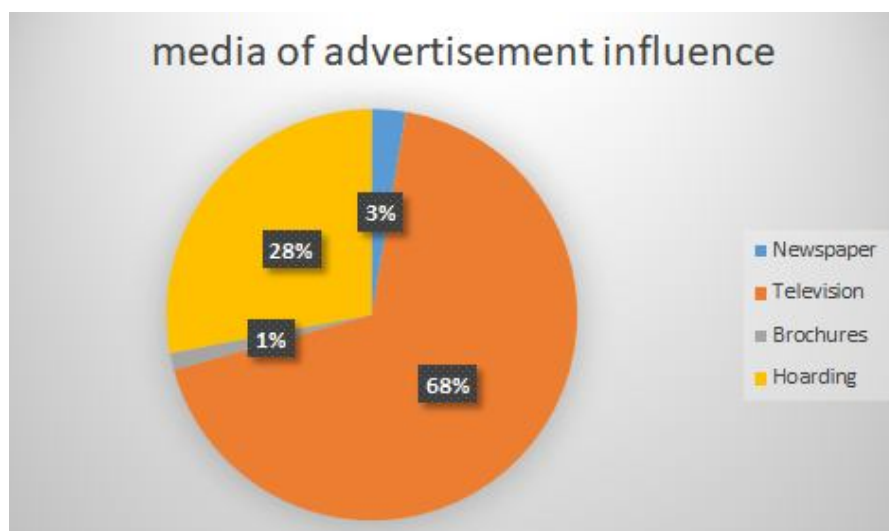
Interpretation : It was observed that 65% of students consumed chocolates then any other income groups.



Interpretation: 84% people consumed Cadbury 14% nestle 2% other brands



Interpretation : Over here 41% advertisement factors affected most , 31% Suggestion from friends and relatives, 14% Attractive Display, 14% Brand Ambassadors .



Interpretation : People influence Cadbury by 68% through Television advertisement , 28% through Hoarding , 3% News Paper and 1% through Brochures

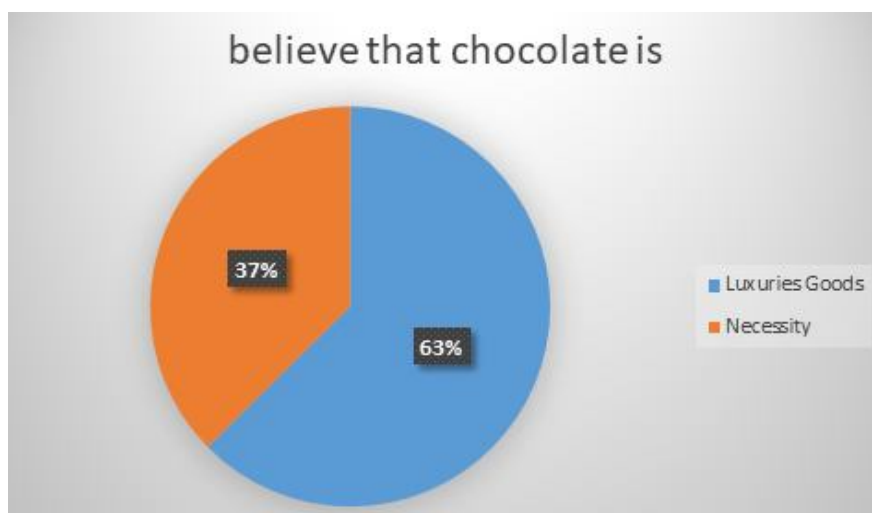


Interpretation : It is observe that 62% consumed Cadbury daily , 26% weekly ,10% monthly , 2% Quarterly

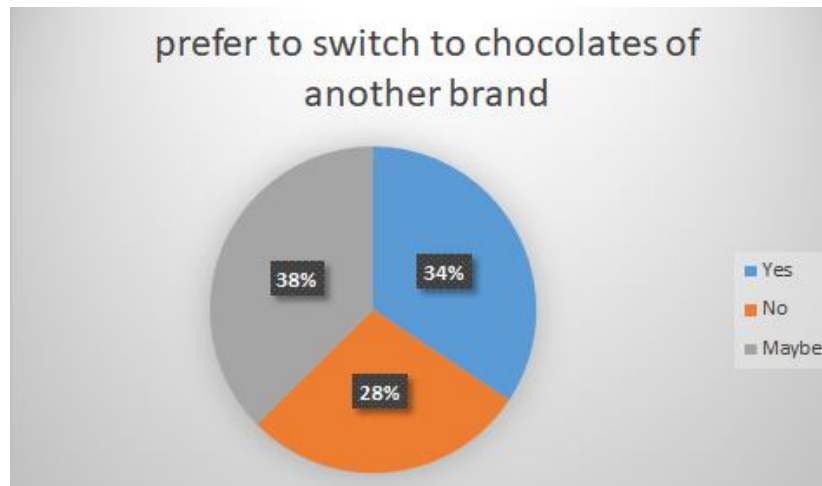


Interpretation :

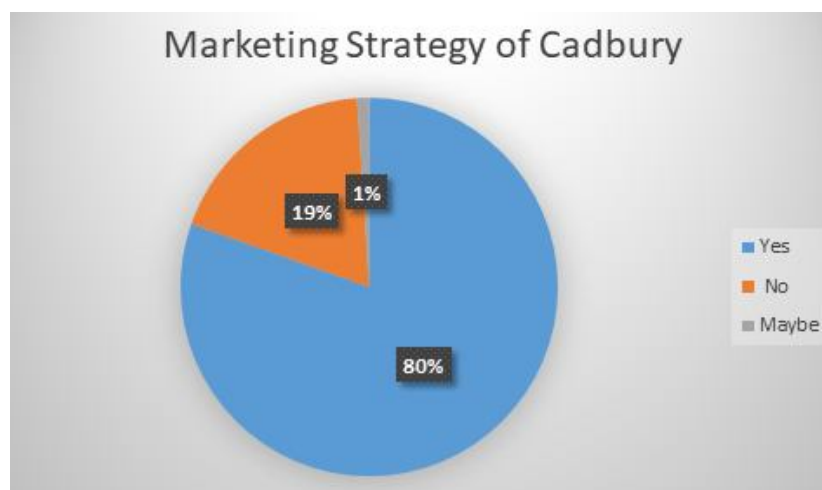
- 45% people thinks price rate 10-20 is reasonable price, 19% thinks 5-10
- ,19% thinks 20-30 ,16% thinks above 30 price ,1% thinks below 5 is reasonable.



Interpretation : 63% people thinks chocolate is luxuries goods and 37% thinks its Necessity



Interpretation : 38% maybe switch to chocolates of another brand ,34% Yes and 28% No



Interpretation: 80% people like marketing strategy of Cadbury 19% Don't and 1% maybe

8. CONCLUSION

- From the above survey we can conclude about 67% of the students are consuming Cadbury chocolate and they are attract towards media marketing strategy .
- We can clearly say that almost all the consumers using CADBURY products are satisfied.
- The various aspects of CADBURY are of strategic management tool that CADBURY uses to stay ahead of its competition is the effective

9. RECOMMENDATION

- There should be difference in pricing strategy of Cadbury i.e in term of rural and urban areas. It should show more and more ad of the chocolates that it is offering. for example , Cadbury only emphasis on Dairy Milk chocolate the most and not the other products.
- It should introduce different schemes like giving mask or gifts to the children with their product to attract children the most.
- The packaging of Cadbury product should be made more attractive so that more and more people attractive towards it. Every customer likes changes if not they get used to it but they should take risk.

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3. OBJECTIVES OF STUDY

- a) To study the concept of online shopping on E-commerce sites.
- b) To analyze the history of E-commerce around the world.
- c) To identify the drivers of E-commerce.
- d) To determine the opportunities and challenges of E-commerce.
- e) To find out the History of E-commerce in India
- f) To determine the Government initiatives for promoting E-commerce in India

4. REVIEW OF THE LITERATURE

The e-commerce has undergone many changes and the growth and development is tremendous in the short duration of time. Technology enhancement has made the e-commerce simpler and provides more choice to the users. This paper discuss of the perception of users, the evolution of e-commerce in different stages, Its Opportunities and Challenges and Its Current and Future Scenario.

Information technology is vital for a modern firm' s optimal performance today, as it augments the firm' s capability to coordinate business transactions within the firm, but also among firms such as between buyers and suppliers. In this context, Malone et al. (1987) identified three effects of information technology, to which Wigand (1996a) added a fourth one. All four effects may lead to reduced transaction and coordination costs:

- The communication effect Advances in information technology allow for more information to be communicated in the same unit of time, thus reducing transaction costs (Malone et al., 1987).
- The electronic integration effect. A tighter electronic linkage between buyer and seller is enabled (Maloneetal 1987).
- The electronic brokerage effect. An electronic marketplace where buyers and sellers come together to compare offerings (Malone et al., 1987).
- The electronic strategic networking effect Information technology (including net-works) enables the design and deliberate strategic deployment of linkages and net-works among cooperating firms intended to achieve joint, strategic goals to gain competitive advantage
- Drivers of E-Commerce
- (1996a). Drivers of E-
- Opportunitiesfor Retailers for Wholesalers/ for Producers for People Distributorslink his business take advantage of linking themselves World-wide Shopping in the with the onlin Ecommerce by establishing online,providing Comfort of Home distribution contacts with reputed information to th producers and linking other links of the business online Business Chain by having a brand Identity7. Challenges of E-Commerce:
- History of E-Commerce (In India):

YEAR ADVANCEMENTS

- 1991 • Introduction to e-commerce
- 2002 • IRCTC teaches India to book tickets online.
- 2003 • Introduction of Low Cost Airline with AirDeccan.
- 2007 • The deep discounted model of Flipkart.
- 2014 • Commendable increase in the E-commerce industry in the last couple of years, thereby hitting the market with a boom.
- Today • The addition of discounts, coupons, offers, referral systems, 30days return guarantee, 1-7 days delivery time, etc. to the online shopping

and the E-Market have added new flavours to the industry.

7. GOVERNMENT INITIATIVES

- Since 2014, the Government of India has announced various initiatives namely, Digital India, Make in India, Start-up India, Skill India and Innovation Fund. The timely and efficient carrying out of such

programmes will likely defend the e-commerce growth in the country. Some of the major initiatives taken by the government to promote the e-commerce sector in India are as follows:

- The Indian Government hiked the limit of foreign direct investment (FDI) in the E-commerce marketplace model for up to 100 per cent (in B2B models) thereby increasing the participation of foreign players in the e-commerce field,
- In the Union Budget of 2018-19, government has allocated a whopping Rs. 8,000 crore (US\$ 1.24 billion) to Bharat Net Project, to provide broadband services to 150,000 gram Panchayats.
- As of August 2018, the government is working on the second draft of e-commerce policy, incorporating input from various industry stakeholders.

8. Shopping Online Today:

Due to larger disposable incomes and the convenience provided by online shopping are the two main factors working for E-commerce in India. E-commerce has also brought about a silent social revolution of sorts and Indians are seeing a boom in e-commerce entrepreneurship.

This has been facilitated by the emergence of some really good e-commerce platforms that offer comprehensive one stop E-Commerce solutions. Launching an e-commerce site using such an advanced platform hardly takes a few hours and along with pre-integrated payment gateway and logistics solutions. Using a mobile-ready e-commerce platform has also enabled the Merchants to take advantage of omni-channel sales.

The most trending items in e-commerce verticals are lifestyle products, although we witness a niche being created ever so often. E-commerce has arrived in India and is here to stay.

9. OUTCOME/RESULT(FUTURE OF E-Commerce)

The Indian e-commerce market is set to overtake the US and become the second largest in the world in less than two decades, going head-to-head with China for the number one position, according to a report by global payments firm Worldpay. The report said the e-commerce market is expected to grow exponentially with emerging markets leading the charge – particularly India, where the segment is predicted to mature by 28 per cent per year from 2016 to 2020.

As per the above report from Statista [Digital Market Outlook] Retail E-commerce sales in India [in billion US Dollars] are almost going to increase 350% from the base year 2015. It is evident that E-commerce companies have very bright and shiny future. However, it is predicted wrong going online means you have to sacrifice your physical store location (s). Your new online business should be a complementary extension of your existing brand. As many companies are doing who were engaged offline and now have opened online stores through E-commerce.

10. CONCLUSION

An emerging economy may well challenge to be modernized if it introduces e-commerce effectively and efficiently. The research works on e-commerce propose a good number of variables to be taken care of if businessmen need to be successful in this new business model. The factors like web site design replacement guarantee m-commerce services consistency of promotions consistency of in-stock indications consistency of product variety location-based service multiple payment option right content shipment option the legal requirement of generating invoices for online transactions quick service should be clear, realistic the product quality should be the same as shown on the portal will significantly contribute to the success of the e-commerce. Now, due to the omni-channel strategy adopted by the companies. The consumers are allowed to shop online and collect the product in person, thereby incorporating offline and online shopping. The Social networking sites and medium is boon for wholesalers who want to sell their brands and wanting to reach to the target buyers without increasing cost on traditional media but luxurious products with good brands have found a big issues as unauthorized merchants are attracting consumers, who requires getting discounts of upto 60 to 70% have come up using platforms like whatsapp, facebook, Instagram, Twitter etc. Firms must closely monitor such accounts and spend money on legal checks controls, actually, e-commerce only provides the platform for the sellers to sell their products and services online. Almost all e-commerce companies have a support system through call centers for consumers as well as sellers to deal exclusively for them. The only need is the call centers should provide service 24/7. The governments should offer a level field to its e-commerce firms to allow the country's noteworthy development. The drive on e-commerce should be to offer legal support so that while domestic and international trade is allowed to expand their horizons basic rights such as consumer protection privacy intellectual property prevention of fraud etc. are highly protected. Based on the consumer desires for wanting everything in hand at the comfort of their home e-commerce will be the ever blooming and ever-

growing sector in India as well as in the world. e-commerce is a boon for any country- if given the right impetus and good environmental framework to prosper can significantly lead to a country's progress and development.

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ROLE OF ICT IN HIGHER EDUCATION**Shweta B Pawar**Assistant Professor, M V Mandali's Colleges of Commerce & Science, Andheri West

ABSTRACT

This paper makes an attempt to focus on the role of ICT in higher education for the twenty-first century. In developing countries where higher education is concerned with various challenges, there is an increasing burden to ensure that technological opportunities in the context of educational needs. The use of ICT in higher education provides more learner-centered education. With the world moving rapidly into digital media and information, the role of ICT in education is changing into more and more dynamic and this importance can continue to grow and develop in the twenty-first century.

INTRODUCTION

Developments in Technology in recent years has grown rapidly having a lot of impact on the lives of humans. Universities across the world are able to study and do research with the convenience of improved technological facilities in the information and Communication Technology (ICT). University students are exposed to the dynamic world and also the ongoing amendment in technology taking place. Such improvements in technology have replaced the use of traditional methods of education which uses chalkboard, whiteboard and hard copy textbooks. These changes have brought a lot of significance to university students enhancing their academic performance.

It is seen that ICT develops student knowledge and research enhancing their creativity, communication skills and thinking capability, thus enabling them to communicate and collaborate in a learning environment made much easier with ICT.

ICT is an abbreviation for "Information Communication and Technologies". ICT considers all the uses of digital technology that help individuals, business and organization. Since ICT is changing very fast, it is difficult to define ICT.

ICT is the concern with the storage, retrieval, manipulation, transmission or reception of digital data. The definition taken from the guidance in the QCA schemes is "ICTs are the computing and communication facilities and features that variously support teaching, learning and a range of activities in education."

OBJECTIVES OF ICT

1. Improvement in the learning environment
2. Increase of adult literacy rate in terms of computer technology
3. Growth of requirements of basic education and training in different essential skills needed by students as well as teachers;
4. Increased acquirement by individuals and families of the knowledge, skills and values required for better living and sustainable development.

BENEFITS OF ICT

We discussed ICTs are causing to make a move from teacher-centered education to competency-based learning. The conventional education is based on Transmissive modes. The use of ICT in education adds the new way of students learning. The following are the benefits of the use of ICT in higher education:

1. Learner-Centered Learning

With the help of technologies, it is possible to promote the transformation of education from teacher-centered instruction to students centered instruction e.g. 1) Increased use of the Internet as a source. 2) Internet users can select experts from whom they want to learn. 3) A process will become a problem – based learning where learners identifies problems or issues of any scenario to understand that senario.

ICTs in education acts as a transformation agent as it supports independent learning. Students become engrossed in the learning process by using ICT.

2. Supporting Knowledge Building

The emergence of ICTs as a learning technology unknowingly insists to think on alternative theories for learning.

The conventional teaching method has targeted on lecturers planning and leading students to attain their lectures. This way of teaching follows the planned knowledge transformation through some interaction with the content as a means to consolidate the knowledge acquisition. It depends on the process of personal understanding. In this domain, learning is viewed as the construction of sense instead of memorizing of facts. Use of ICTs provides many opportunities through their provision and support for resource-based, learner-centered education. Employ ICTs in their education, the more pronounced impact of this can become.

3. Any place and any time learning

The use of ICT has extended the scope of offering programs from a distance. The off-campus delivery was a choice for college students who were unable to attend the lectures in universities. Today, several students are able to build this choice through technology-facilitated education.

It is a good opportunity for students to start education anywhere, anytime & any place.

4. Enhancing e-learning

We take the same broad definition of ICT to include radio, television, satellite, telephone, fax, computers, mobile phones, CD-ROMs and the internet. The ICTs can be divided into two groups: traditional or old ICTs (namely, radio and TV) and the new ICTs (namely, the Internet and telecommunications). Learning through new ICTs is also called e-learning. Recent studies show the enormous potential of e-learning, especially in industrialized countries.

5. Enhancing educational Management

Computer software programs are being used to create timetable and college management to improve the use of staff time, student time, thus reducing costs significantly. Only a few computers are necessary for this type of application. It is noted that ICTs in college or universities can improve quality at minimum cost. New ICTs have a very large potential for teacher learning in larger quantity and better quality. Both ICTs can be used to widen coverage & access and to provide inter-communication are supposed to be cost effective for teacher learning.

6. Enhancing academic experience

E-learning technologies like Moodle can greatly support and enhance teaching and learning activities. Moodle provides a classy set of options designed to allow participants to learn by constructing and sharing their information among a Moodle course learning space. Knowing what these options are for and knowing how to use them will greatly enhance student learning experiences in an academic environment.

CONCLUSION

Information Communication and Technologies play a major role in improving the academic standards of a university and its students to meet the growing needs of the job market in the technological influenced century that we are living in. Therefore universities should put more attention to improve ICT facilities in the colleges or universities so that students will be exposed to ICT before going out into the workforce. On the contrary, better cyber counselling courses should be offered to all freshmen intake in order to build a good foundation to avoid social networking site addiction and internet surfing apart from academic studies as well as to generate awareness about cyber-attack.

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TO STUDY THE CUSTOMER PREFERENCE TOWARDS KIRANA STORE

Suraj Sharma

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INTRODUCTION

A kirana store is a small business retail store which stock wide variety of daily needs goods such as snacks, biscuits, food grains, chocolates, cold drinks, toiletries and many others daily necessity goods.

Kirana store can be found in every corner of city and in rural areas. It is one stop shop for everyday goods. These store can be large or small depending upon the location. This are usually stocked with goods and one can maintained good relationship with the owner of the store.

OBJECTIVE

The study was conducted with the following objective

- To study the customer perception towards kirana store.
- To know do kirana stores need any changes.

SIGNIFICANCE

The unorganised retail sector is widely spread across country. One can find kirana store in every lane. The study will show what type products do customers buy and does kirana stores needs any changes.

The unorganised sector contribution towards Indian GDP is 47%.

SOURCE OF DATA

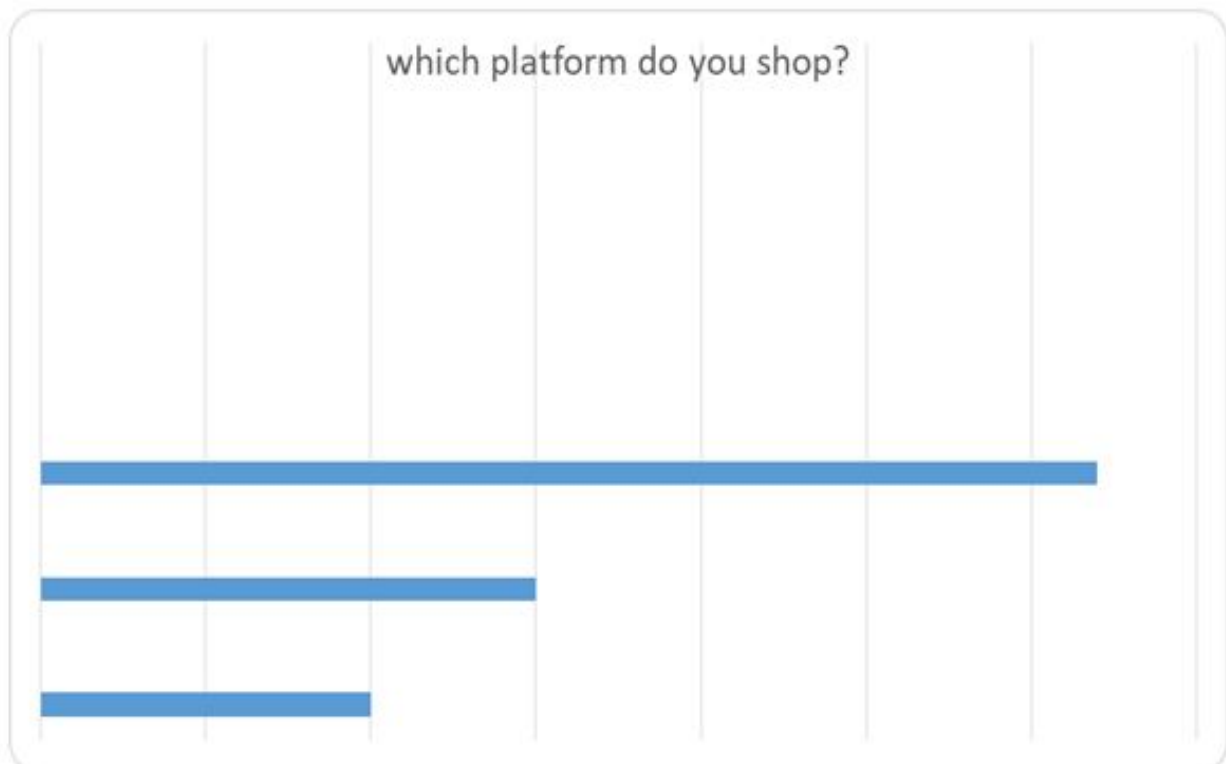
- Primary data
- Secondary data

METHODOLOGY

Did survey with the help of questionnaire

The sample is of 50 responses

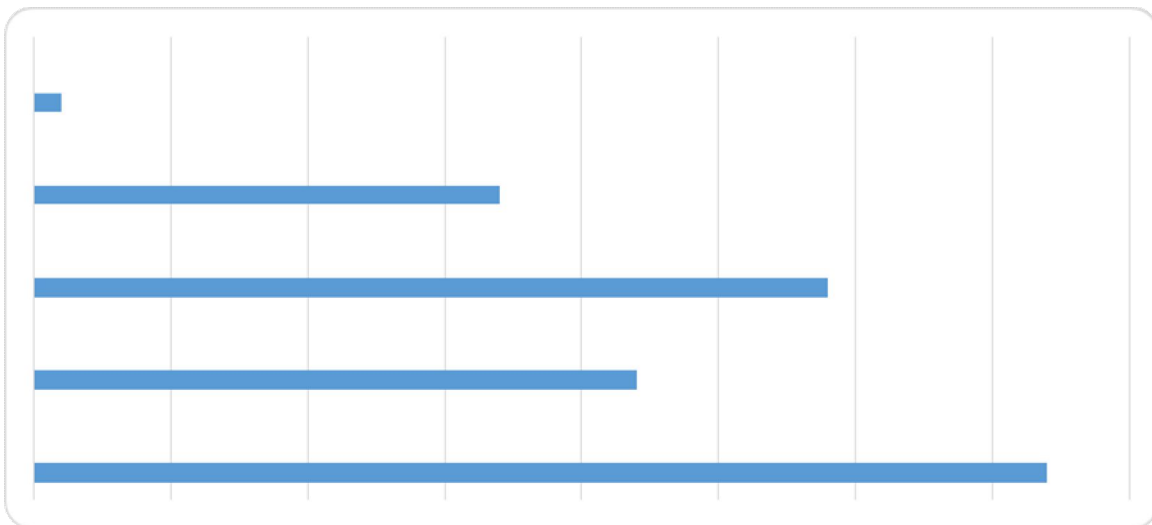
1. Which platform do you to shop?



Interpretation

Most of the people use both the platform to shop

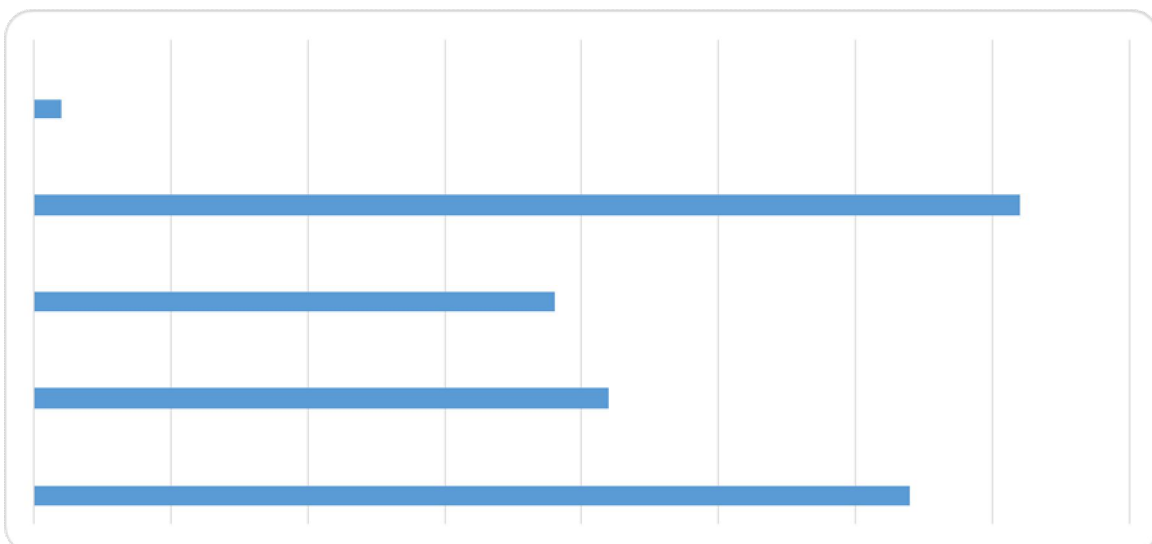
2. Where do you prefer to do your shopping?



Interpretation

Here most of the people prefer to shop in super- market followed by kirana store and then malls

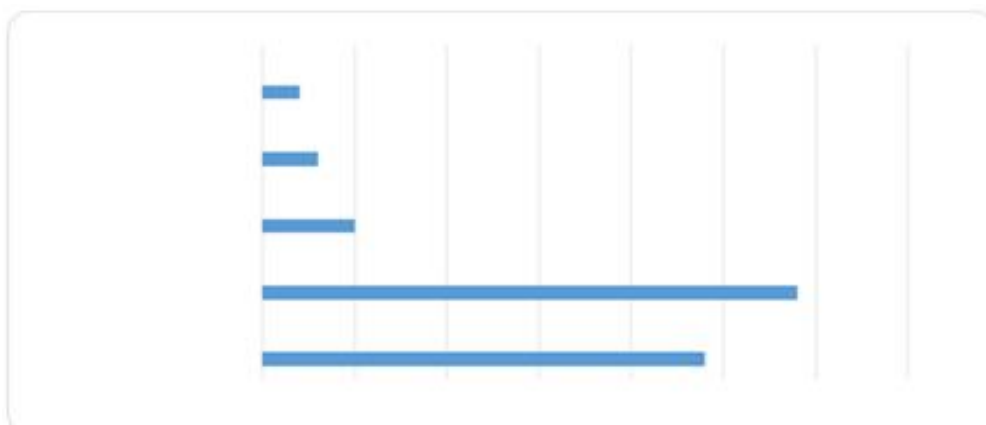
3. Type of product you buy at kirana store?



Interpretation

The most purchased item in kirana store is food grains

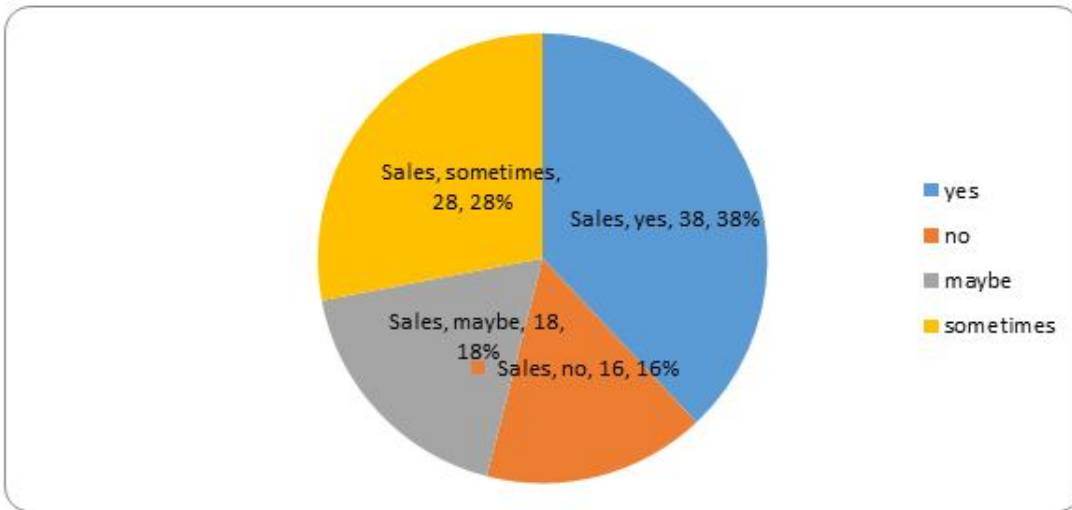
4. What is the maximum distance you are prepared to travel to your preferred store?



Interpretation

Most people are ready to travel 10 to 20min reach their preferred store.

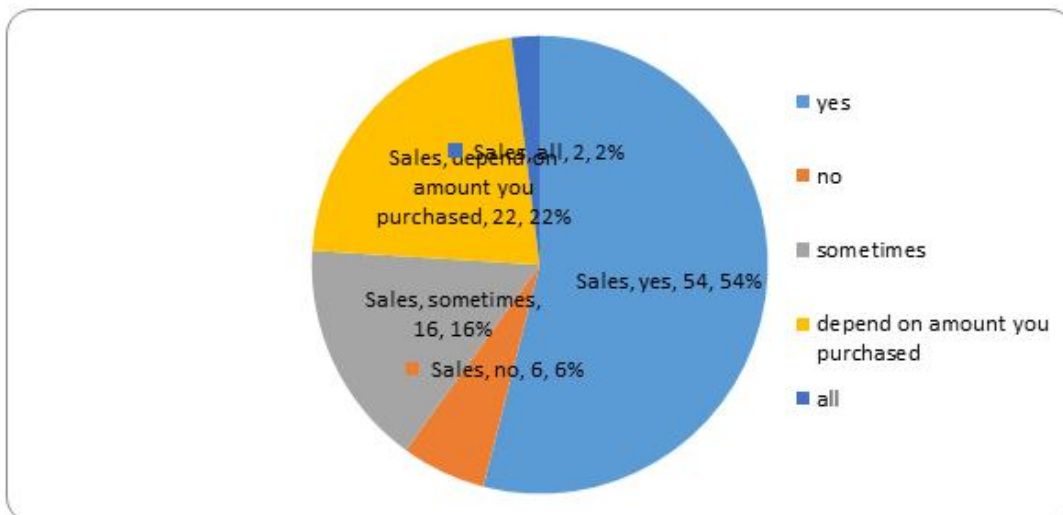
5. Does your shopping habit get affected by advertizing?



Interpretation

38% people shopping habit get affected by advertising.

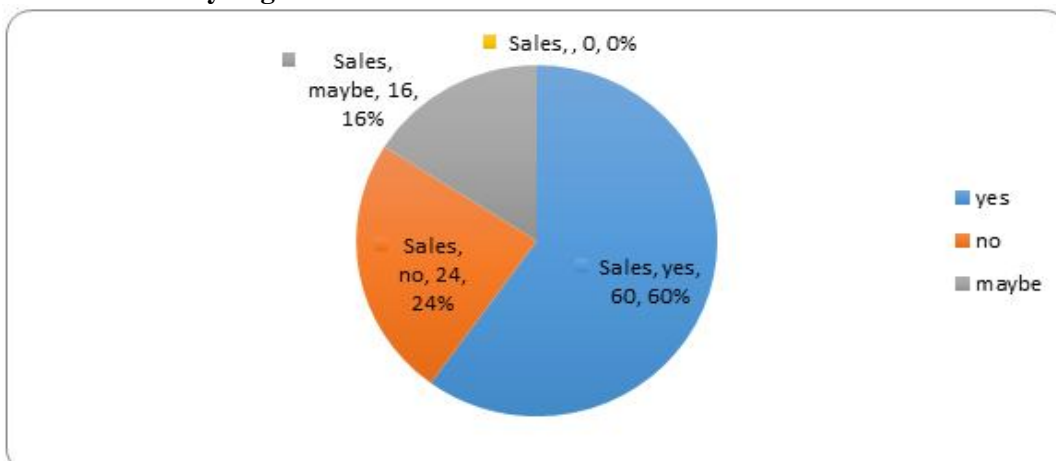
6. Does kirana store near you provide delivery services?



Interpretation

Here most stores provide delivery facilities.

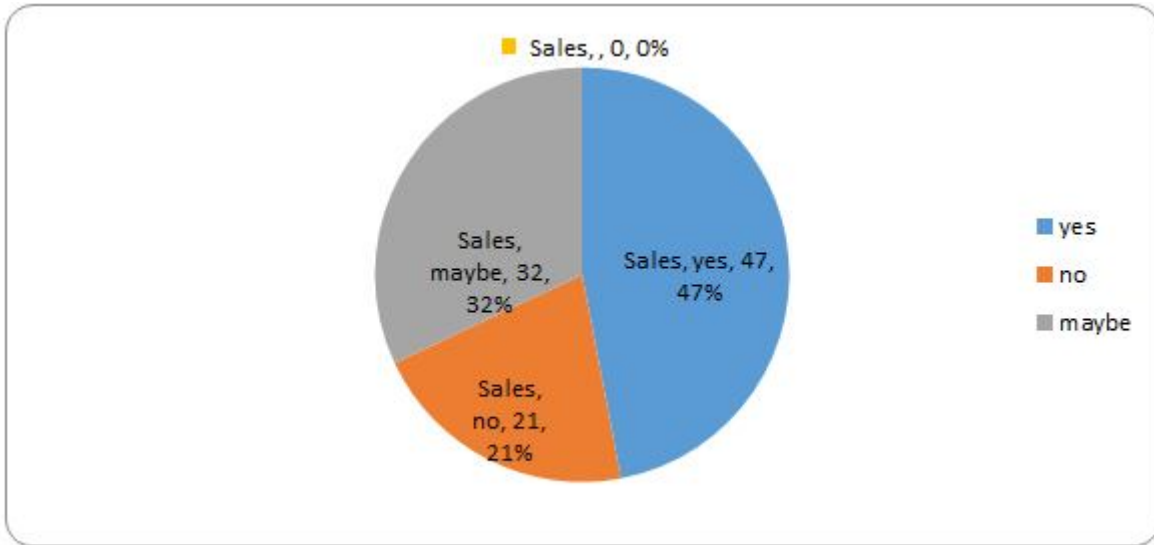
7. Does kirana store near you give credit facilities?



Interpretation

60% of people have said that their stores give them credit facilities.

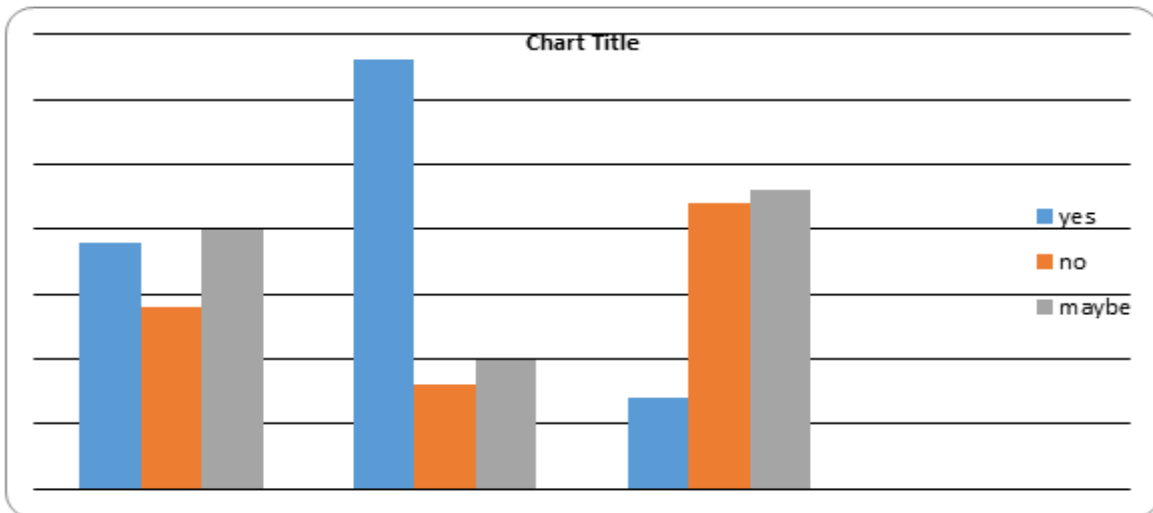
8. Do kirana stores need any improvement?



Interpretation

47% people said that kirana stores need changes.

9. Current scenario of kirana store?



CONCLUSION

Kirana stores are very popular and one can find it in every street.

Here from the study most of the store provides delivery facilities and also gives credit facilities but these stores are not very fancy or attractive this is the one reason that they are not doing well due to rise in E-commerce platform like Amazon or Flipkart. From the survey I came to know that most of the people buy Food grains from local kirana store. The people also suggested that kirana store also need few changes if they want to survive in the market.

RECOMMENDATION

Kirana store do need few changes still now most of the kirana stores are operating in traditional ways but now India is moving towards digitalization so the stores also needs to changes themselves. Very few stores accept digital payment so they need to start doing business with cashless money

Also, need to work on the store infrastructure and store hygiene. These small things can make a difference and help to kirana stores.

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TO STUDY EMPLOYEE JOB SATISFACTION WITH REFERENCE TO RETAIL STORE

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ABSTRACT

This definition suggests Employee job satisfaction is a general or global affective reaction that individuals hold about their job. While researchers and practitioners most often measure global Employee job satisfaction, there is also interest in measuring different faces or "dimensions" of satisfaction. Examination of these facet conditions is often useful for a more careful examination of employee satisfaction with critical job factors. Traditional Employee job satisfaction facets include: co-workers, pay, job conditions, supervision, nature of the work and benefits. This is vital piece of information that is Employee job satisfaction and job performance is directly related to one another. Thus it can be said that, business success requires more than just satisfied and loyal employees.

It gives clear evidence that dissatisfied employees skip work more often and more like to resign and satisfied worker likely to work longer with the organization.

This topic is based on the job satisfaction of Retail Store employees. To do the survey for the project 50 employees were asked to fill the questionnaire individually. The survey was successfully done, some problems were spotted which was solved by the HR team.

The advantage of this study is that every employee had one to one conversation and were comfortable to share their problems so that it can be solved.

Reasons why employees may not be completely satisfied with their jobs:

- *Conflict between co-workers.*
- *Conflict between supervisors.*
- *Not being opportunity paid for what they do.*
- *Have little or no say in decision making that affect employees.*
- *Fear of losing their job.*

Keywords- job satisfaction, Conflict, Satisfaction

1. INTRODUCTION

India retail industry is the largest industry in India, with an employment of around 8% and contributing to over 10% of the country's GDP. Retail industry in India is expected to rise 25% yearly being driven by strong income growth, changing lifestyles, and favourable demographic patterns.

Trained manpower shortage is a challenge facing the organized retail sector in India. The Indian retailers have difficulty in finding trained person and also have to pay more in order to retain them. This again brings down the Indian retailers profit levels.

Employee job satisfaction is an important indicator of how employees feel about their job and a prognosticator of work behavior such as organizational, Absenteeism, Turnover. Employee job satisfaction can partially mediate the relationship of personality variables and unusual work behavior. Common research finding is that Employee job satisfaction is correlated with life style. This correlation is common meaning the people who are satisfied with the life tends to be satisfied with their jobs and the people who are satisfied their jobs tends to satisfied with their life. If Employee job satisfaction is a worker benefit, surely the worker must be able to donate to his or her own satisfaction and wellbeing on the job.

2. REVIEW OF LITERATURE

1. Indian enterprises, Galgotia publishing company, New Delhi, 1st edition, pp96-97 -what is a recruitment policy .what factors should be include while formulating.
2. Rao V.S.P, Human Resource Management", Excel books, 1st edition, pp151. Importance of tests while selecting the candidates for the job, as these tests help the interviewer to better judge the candidate his competency for the particular jobs.

3. Bernardin John H, “Human Resource Management”, Tata Mc Graw Hill publishing company ltd., New Delhi, pp 160-163.the effectiveness of selection method depends upon the reliability of the data, validity of the purpose & utility of the methods.

3. OBJECTIVES OF THE STUDY

1. To find that whether the employees are satisfied or not.
2. To analyses the company’s working environment.
3. To check the Degree of satisfaction of employees.
4. To find that they are satisfied with their job profile or not.
5. To find that employees are working with their full capabilities or not.

4. SCOPE OF THE STUDY

1. The study not only gives idea about what problems are faced by Retail Store employees but will also help in identifying solution for problems faced by Employees.
2. The sales department can have fairly good idea about their employees, that they are satisfied or not.
3. Some customers have the complaints or facing problems regarding the job. So the personnel department can use the information to make efforts to avoid such complaints.

5. RESEARCH METHODOLOGY

The present study is exploratory in nature, as it seeks to discover ideas and insight to bring out new relationship. Research design is flexible enough to provide opportunity for considering different aspects of problem under study. It helps in bringing into focus some inherent weakness in enterprise regarding which in depth study can be conducted by management.

Sample Size

The questionnaire was filled by 50 employees of Retail Store. The questionnaire was been filled in location of Navi Mumbai. The samples were randomly selected from the population for the research work.

6. Hypothesis: Employees are not satisfied with the work in the Retail Store.

7. Data Analysis

1. DID YOU RECEIVE ANY INCREMENT/ PROMOTION IN PAST FEW YEARS?

Table No.1

INCREMENTATION	NO. OF RESPONDENT
YES	10
NO	40

Interpretation: we can interpret that 20% say YES and 80% say NO.

2. WILL YOU GET A BETTER OPPORTUNITY IN OTHER ORGANISATION?

Table No. 2

OPPORTUNITY	NO. OF RESPONDENT
YES	45
NO	5

Interpretation: we can interpret that 10% of employees say NO and 90% of employees say YES.

3. DO YOU FIND MUCH OF YOUR JOB REPETITIVE AND BORING?

Table No. 3

REPETITIVE&BORING	NO. OF RESPONDENT
YES	50
NO	0

Interpretation: we can interpret that 100% of employees say YES.

4. ARE YOU MENTALLY AND PHYSICALLY EXHAUSTED AT THE END OF THE DAY AT WORK?

Table No. 4

EXHAUSTED	NO. OF RESPONDENT
COMPLETELY	30
SOMEWHAT	14
NOT MUCH	4
NEVER	2

Interpretation: As per the analysis it interprets that 60% of employees are completely exhausted, 28% of employees are somewhat exhausted, 8% of employees are not much exhausted and 4% of employees are never exhausted.

5. YOU ARE NO LONGER GIVEN THE RESOURCES NEEDED TO BE SUCCESSFULLY IN YOUR JOB?

Table No. 5

RESOURCES	NO OF. RESPONDENT
STRONGLY AGREE	5
AGREE	2
DISAGREE	8
STRONGLY DISAGREE	35

Interpretation: we can interpret that 10% of employees are strongly agreed, 4% of employees are agreed, 16% of employees are disagreed and 70% of employees are strongly disagree

6. ARE YOU MOSTLY STRESSED OUT AT WORK?

Table No. 6

STRESSED OUT	NO OF. RESPONDENT
YES	10
NO	40

Interpretation: we can interpret that 80% of employees say NO and 20% of employees say YES.

7. DO THE MANAGERS CALL YOU UP IN WEEKENDS FOR OVERTIME?

Table No. 7

OVERTIME	NO OF. RESPONDENT
YES	45
NO	5

Interpretation: we can interpret that 10% of employees say NO and 90% of employees say YES.

8. DO YOU FEEL THAT YOU ARE VALUED FOR YOUR WORK?

Table No. 8

VALUED	NO OF. RESPONDENT
YES	15
NO	35

Interpretation: we can interpret that 50% of employees say NO and 50% of employees say YES.

9. IS THERE A GOOD RELATIONSHIP BETWEEN YOU AND YOUR MANAGER?

Table No. 9

RELATIONSHIP	NO OF. RESPONDENT
YES	35
NO	15

Interpretation: we can interpret that 30% of employees say NO and 70% of employees say YES.

8. LIMITATION OF THE STUDY

However I shall try my best in collecting the relevant information for my research report, yet there are always some problems faced by the researcher. The prime difficulties which was faced in collection of information where the time period for carrying out the research was short as a result of which many facts have been left unexplored, Lack of time and other resources as it was not possible to conduct survey at large level. Only 50 employees have been chosen that is a small number, to represent whole of the population. While collection of the data many consumers were unwilling to fill the questionnaire. Respondents were having a feeling of wastage of time for them. The area for study was Navi Mumbai, which is quite a small area to Judge Employee job satisfaction.

9. FINDINGS

1. Employees are not getting value to their work.
2. Most of employees think that they are not on their actual path.
3. Most of the employees think that the organization haven't fulfil their promises, what they do in beginning especially regarding Promotion.
4. They often feel overworked.

10. CONCLUSIONS

On complete analysis of the Questionnaire, it is concluded that Retail sector is booming & has good reputation in the market but the employees are not much satisfied with their job. Very few employees are satisfied with their job and are happy to continue with the same job. Some Retail store like Big Bazaar etc. has a good reputation and name because of existence in the market for so many years due to which employees continue to work for longer period.

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A STUDY ON CONSUMER'S BUYING BEHAVIOUR IN RELATION TO GREEN PRODUCTS AND SERVICES-WITH REFERENCE TO NAGERCOIL TOWN

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ABSTRACT

As resources are limited and human wants are unlimited, it is important for the marketers to utilize the resources efficiently without waste as well as to achieve the organizations objective. So green marketing is inevitable. There is growing interest among the consumers all over the world regarding the protection of the environment. Worldwide evidence indicates people are concerned about the environment and are changing their behaviour. As a result of this, green marketing has emerged which speaks for the growing market for sustainable and socially responsible products and services. Thus the growing awareness among the consumers all over the world regarding protection of the environment in which they live, people do want to bequeath a clean earth to their offspring. Various studies by environmentalists indicate that people are concerned about the environment-friendly products are safe to use. As a result, green marketing has emerged, which aims at marketing sustainable and socially responsible products and services. Now is the era of recyclable, non-toxic and environment-friendly goods. This has become the new tune for marketers to satisfy the needs of consumers and earn better profits.

Keywords: Green Marketing, Eco-friendly, Biodegradable, Green products, value –action gap.

INTRODUCTION

The terms “green” or “sustainable” often refer to products, services or practices that allow for economic development while conserving for future generations. A green product as one that has less of an environmental impact or is less detrimental to human health than the traditional product. Green products are energy efficient, durable and often have low maintenance requirements. People are committed to sustainable living and look forward to building a greener future. The purpose of this paper was to understand the variables affecting the consumer buying behaviour of green products. Because of the negative effects on environment, green marketing activities have been a major tool that is utilized by various organizations which have brought about a change in buyers purchasing approach towards green items. The consumers concern towards a safe environment has been frequently increasing. The decision to purchase these products depends on the behaviour which the consumer might adopt towards these products. Now a days, we have lot of green products in the market, e.g. CFL bulbs, rechargeable batteries, solar chargers. However, it is likely that many customers, who are environmentally conscious are not routinely making these eco friendly purchases as the result of what has been called the “value-action gap”. The value action gap is the disparity between the knowledge of consumer about the environment and the behaviour he adopts towards such products. A study was conducted in 2004 in Canada which showed that there is gap between acceptance and adoption of green products (Kennedy, Beckley, McFarlane & Nadeau, 2009).

Green products are:

- ❖ Energy efficient, durable and often have low maintenance requirements.
- ❖ Free of ozone depleting chemicals, toxic compounds and don't produce toxic by-products.
- ❖ Often made of recycled materials or content or from renewable and sustainable sources.
- ❖ Obtained from local manufactures or resources.
- ❖ Biodegradable or easily reused either in part or as a whole.

The research study is on the green marketing but specifically on consumer's attitudes and purchase intention of green products.

GREEN MARKETING IN INDIA

For the cause of environmental concerns and issues requiring immediate attention like: global warming, water and air pollution many Indian companies have come forward in India. Around 25% of the consumers prefer environmental-friendly products and around 28% may be considered health conscious. Therefore, there is a lot of diverse and fairly sizeable untapped segment in India which green marketers can serve through offering eco-

friendly products for profitability and survival in the era of globalization. For example, Mahindra Group launched a project Mahindra Hariyali in which 1 million trees to be planted nationwide by Mahindra employees and other stakeholders including customers, vendors, dealers etc. In India, the green building movement, spread headed by the confederation of Indian Industry (CII)-Godrej Green Business Centre has gained tremendous impetus over the last few years. From 20,000 sqft in 2003 Indian's green building foot print is now over 25 million sqft. Among the companies that have succeeded so far in their green marketing strategies are Apple, HP, Microsoft, IBM Intel, Sony and Dell. HCL has a comprehensive policy designed to drive its environment management program ensuring sustainable development. HCL is duty bound to manufacture environmentally responsible products and comply with environment management processes right from the time products are sourced, manufactured, bought by customers, recovered at their end-of-life and recycled.

OBJECTIVES

The objectives of the present study are:

1. To investigate the relationship between the variables that affect consumer's buying behaviour for green products.
2. To examine the factors that affect consumers buying behaviours for green products.
3. To identify the price levels consumers prefer to pay for green products in the district.

METHODOLOGY

Methodology includes construction of interview schedule, collection of data, field work and frame work of analysis. This study is based on convenience sampling method to select the total sample size of 200 respondents consisting of 127 males and 73 females from Nagercoil town. Both the primary data secondary data collection methods were considered. Primary data was complemented with secondary data sources such as publications on the topic from journals, magazines and internet. The collected data will be tabulated and analysed through percentage analysis, Garrett ranking, and Likert's 5 point scaling technique.

DATA ANALYSIS AND INTERPRETATION

In social sciences research, personnel characteristics of respondents have very significant role to play in expressing and giving the responses about the problem, keeping this in mind, in this study a set of personal characteristics namely age, gender, marital status, residential status, number of family members, occupation, Income of the respondents have been examined and presented in this paper.

1. Gender Wise Classification of the Respondents

Table: 1 Gender Wise Classification

S. No.	Gender	Frequency	Percent
1	Male	127	63.5
2	Female	73	36.5
	Total	200	100

Source: Primary Data

Table 1 reveals that 63.5 per cent of the respondents are male while 36.5 per cent of them are females. It is evident that male respondents are exposed to media and they have greater awareness, knowledge and perception regarding green products and services.

2. Age wise classification of the Respondents

Age is one of the most important characteristics in understanding their views about the particular concept and its influence of the knowledge level of the respondents.

Table: 2 Age Wise Classification

S. No.	Age	Frequency	Percent
1	18 to25 years	22	11
2	26-33 years	36	18
3	34-41 years	51	25.5
4	42-49 years	64	32
5	50-57 years	19	9.5
6	58 years and above	8	4
	Total	200	100

Source: Primary Data

Table 2 shows that, 32 percent of the respondents belong to the age group between 42 to 49 years, while 4 percent of them belong to the age group of 58 years and above. It is inferred that due to the awareness and the knowledge about Global warming and on its impact respondents are purchasing green products and services. Hence there is a great scope for green products and services in the study area.

3. Educational Qualification

The social aspect of human life is maintained and transmitted by education. The education levels of the respondents are presented in the table.

Table: 3 Educational Qualification

S. No.	Qualification	Frequency	Percent
1	10th	8	4
2	Higher secondary	56	28
3	Diploma	54	27
4	Degree	82	41
	Total	200	100

Source: Primary Data

It could be observed from table that 28 percent and 4 percent of the respondents have educational level of 10th and higher secondary level and 41 percent of the respondents have degree.

4. Occupation

Occupation plays an important role in determining the level of status. The following table shows the occupation wise classification of the respondents.

Table: 4 Occupation

S. No.	Occupation	Frequency	Percent
1	Student	33	16.5
2	Private employee	62	31
3	Government employee	55	27.5
4	Professional	50	25
	Total	200	100

Source: Primary Data

The above table shows that 27.5 percent of the respondents are Government employee and 16.5 percent of the respondents are students.

5. Monthly Income of the Respondents

Income of a person plays an important role in shaping the economic conditions of an individual which in turn is likely to have behaviour on the responses about a problem posed to him. The researcher, therefore in this study attempted to investigate the income level of respondents

Table 5 Monthly Income

S. No.	Monthly Income	Frequency	Percent
1	Below Rs 5,000	7	3.5
2	Rs 5,000-Rs 9,000	19	9.5
3	Rs 10,000-Rs 14,000	48	24
4	Rs 15,000-Rs 19,000	50	25
5	Rs 20,000 and above	76	38
	Total	200	100

Source: Primary Data

Table 5 shows that 38 per cent of the respondents get a monthly income of Rs 20,000 and above and 3.5 percent of the respondents have a monthly income below Rs 5,000.

6. Mode of Purchase

The mode of purchase of the consumer depends upon one’s own convenience and financial ability of the persons.

Table 6 Mode of Purchase

S. No.	Mode of purchase	Frequency	Percent
1	Daily	42	21
2	weekly	54	27
3	Fortnightly	49	24.5
4	Monthly	31	15.5
5	Now and Then	24	12
	Total	200	100

Source: Primary Data

Table 6 reveals that, 51.5 percent of the respondents buy green products weekly and fortnightly and only 12 percent of the respondents buy green products now and then. Its shows that approximately weekly once the respondents buy green products and services like eatable items and online services etc.

7. Satisfaction regarding Factors of Green Products and Services

There are number of factors that decide the satisfaction of the customers. Hence before the customers could purchase any product, they do see the product features in terms of quality, taste, colour, cost, design, shape and package.

Table 7 Satisfaction regarding Factors of Green Products and Services

S. No.	Factors	Total score	Mean score	Rank
1	Quality	540	4.50	I
2	Taste	442	3.68	VII
3	Colour	420	3.50	VIII
4	Cost of product	328	2.73	IX
5	Design /shape	486	4.05	VI
6	Package	514	4.28	IV
7	Durability	533	4.44	II
8	Brand	522	4.35	III
9	Promptness in service(e.g. Booking)	491	4.09	V

Source: Primary Data

Table 7 shows that, 'Quality' gets first rank with the mean score of 4.50, 'Durability' gets second rank with the mean score of 4.44 and 'Brand' gets third rank with the mean score of 4.35. It is analyzed that the green products are free from chemicals and pesticide which are considered to be organic one and superior to non green products. The last three ranks are given to 'Taste', 'Colour', and 'Cost of product' with the mean score of 3.68, 3.50 and 2.73. It is inferred that the respondents are conscious about health and well being and they do not give importance to taste or colour or cost of the product.

8. Amount spent for green and non green product

Expenditure is a very important variable to determine the standard of living of the sample respondents.

Table 8 Amount spent for Green and Non Green product

S. No	Amount spent	Green Product		Non Green Product	
		Frequency	Percentage	Frequency	Percentage
1	Up to Rs 3,000	38	19	37	18.5
2	Rs 3,001- Rs 6,000	39	19.5	32	16
3	Rs6,001-Rs 10,000	48	24	63	31.5
4	Rs10,001-Rs 15,000	45	22.5	46	23
5	Above Rs 15,001	30	15	22	11
	Total	200	100	200	100

Source: Primary Data

Table 8 reveals that 24 per cent of the respondents spend Rs 6,001-10,000 for green products while 15 per cent of them spent above 15001 for green products. Similarly 31.5 per cent of the respondents spend monthly Rs 6001-10,000 for non- green products while 11 per cent of the respondents spend above Rs 15001 for non-green

products. It is inferred that the respondents spent equally for both green products and non-green products. However they spent for green products like food and beverages while non-green products like personal care and household items.

SUGGESTION

1. Marketers can provide training to their employees, especially sales representative. This is to give them knowledge on how to promote the green product effectively by clearly presenting the main message to the consumers.
2. Marketers should adopt a suitable single green marketing mix and strategy corresponding to company in which they conduct and target consumer's demands and personality.
3. Majority of the consumers are not willing to pay a premium for green products. The price of the products is a very important element. The price has to be affordable to the majority of the consumers.
4. As an increasing number of consumers want to associate themselves with environment-friendly products many organizations want to turn green.

CONCLUSION

The effective and efficient use of natural resources and preservation of it has led to consumer's segments to form green consumerism. Consumers who have positive attitude towards the environment are more willing to purchase green products. Our findings indicate that consumers who already bought green products and those who are satisfied by these previous purchases were willing to repeat purchases. Indeed satisfaction goes with purchase intention. Positive attitudes concerning willingness to pay an extra price for green products are also correlated with purchase intention. However it is discovered that positive attitudes towards green products do not always lead to action i.e purchase of these products. The customers are buying the non-green products too. This study bear implications to companies to improve the awareness of customers about their green products, create green brand trust among customers, and enhance green perceived value for customers to increase their intention to use green products.

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CUSTOMER USAGE AND ADAPTION OF TECHNOLOGY IN BANKING SECTOR

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INTRODUCTION

It was just a decade ago, approximately 60% or more of the population had no idea what digitization was all about, people did not thought of using a smart-phones, students had no knowledge about e-learning, but within a decade, India has become the most growing country in the digital world. India has grown immensely in the digital sector and is looking forward to create huge opportunity for such skills.

Over the last decade India has made a tremendous increase in terms of technology in respect to that all the things are going digital and is developing with the technology. Taking this into consideration let's have a look about development of technology and adaption of it by the customer in terms of banking sector.

Technology is playing a major role in increasing the efficiency, courtesy and speed of customer service.

It is said to be the age of E-banking. An Online Banking user is expected to perform at least one of the following transactions online.

- 1. Checking account balance.
- 2. Transaction.
- 3. Paying bills.
- 4. Transferring funds between accounts.
- 5. Calculate EMI and Loan interests.

From a bank's perspective, using the Internet is more efficient than using other distribution mediums because banks are looking for an increased customer base.

As we are living in the world of 21st century people mostly avoid standing in queues, waiting and so on. People in today's world need speed and quick solution to any problem. In this, technology plays an important role and provides that comfort and speed to the customer.

So this study is all about the customer's adaption of technology and change towards banking sector.

OBJECTIVES

The **objectives** of study are as follows:

- 1) To study the nature, growth and extent of **electronic banking** services in the Indian **banking sector**.
- 2) To make comparative **analysis** of operational performance and service quality of Online and Offline services in the **sector of banks**.

SIGNIFICANCE

- Today people do not stand in queue or wait for their chance in banks for any transaction or passbook entry, they like to do it quick online. Therefore, it is important to study how the banking sector has improvised themselves with the help of technology.
- There are its competitors who provide the same kind of services but it's important to study how the content and services are provided.
- Also, it's important to understand how banks are making profits on digital platform.

BENEFITS

- Online passbook helps us reduce the space for storage of paperwork.
- It helps us to save time.
- It helps us to get quick responses and actions on any service.
- We don't have to stand in queue for any service, work or transaction.
- Technology has made life so simple by providing services like online balance enquiry, transaction, fund transfer and also keep records of every transaction.

- In case of Emergency online bank services has proven to be the most beneficial services till date.

LIMITATIONS

- Limitation is the term applied to a situation when there is a chance of risk in any related work.
- When it comes to any limitations of the work it means the work that we want to complete has some errors in it.
- Although online banking is a boon to today’s generation, but still it has some errors and bug fixes that has to be solved is not accurate with the system.
- In terms of online banking still there are some bug fixes and security issues which has to be resolved so far.
- Even though technology has given a huge rise to any sector but it has some security issues which has to be improvised.

SOURCES OF DATA

- The data that is used by me in this research is **Primary data** as it is all about the **adaption of technology by customers** so the views of customers plays a huge role in my research report.
- Primary data is the data which an individual has collected by way of survey, questionnaire, etc.
- As my report is completely based on customers the survey plays an important role and primary data was needed.

METHODOLOGY

- In this study we are going use qualitative approach to study the customer's perceptions regarding online and offline banking its benefits and disadvantages. The data collected will be primary data based upon a small sample taken from a population having awareness about the adaption of technology in banking sector by using internet banking.
- The sampling design of the questionnaire is done in such a way to collect views from people using net banking and are used to it.
- The sampling technique used in this research study is that we are going to use a simple random sampling from a population using the offline as well as online banking services as per the research it is found most of the youth that is young generation is using net banking services on a largescale.
- The tools used for data collection is the survey method to collect the data from existing as well as new customers.

ANALYSIS

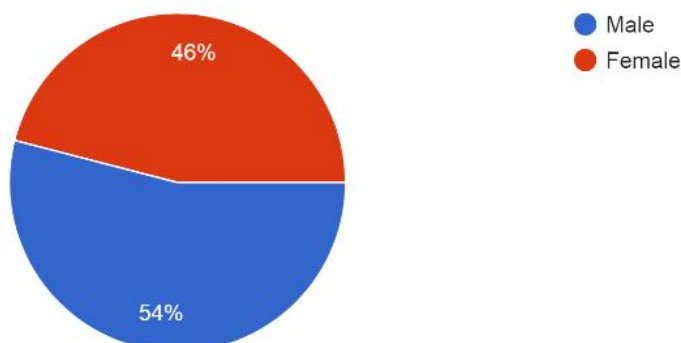
As I have collected the responses from population of all types the given below data will give us the idea of percentage of population using what in which terms.

The given below data is in the form of graphs and pie charts that represents the collected data and gives us the outcome.

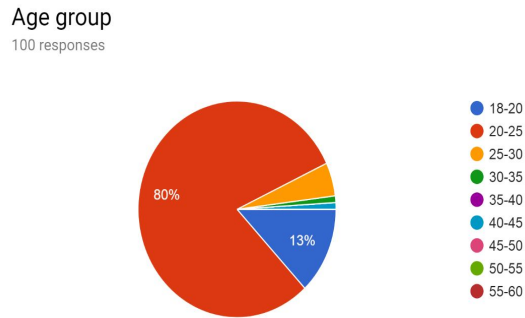
1)

Gender

100 responses

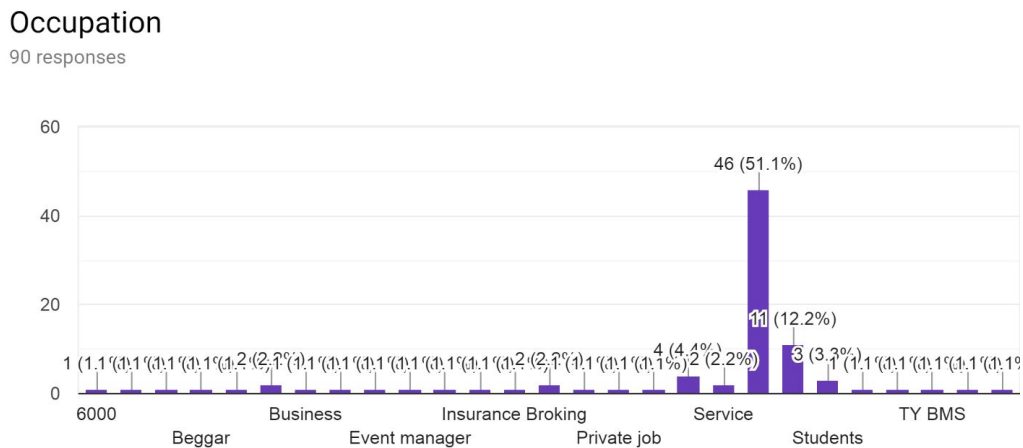


2)



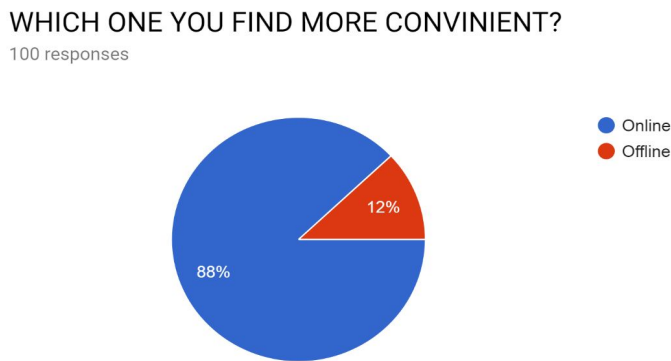
This diagram gives us the idea of age group using maximum services.

3)



This shows us the people mostly from service sector and students make use of it.

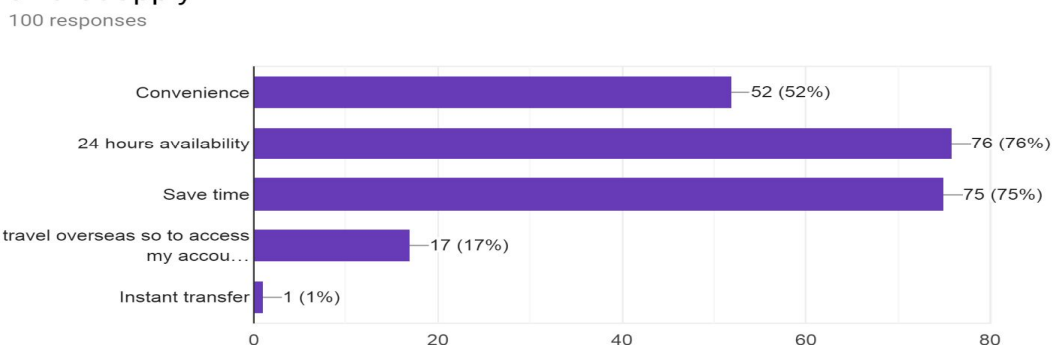
4)



This represents the data of most highlighted question so far that is, which is more convenient?

5)

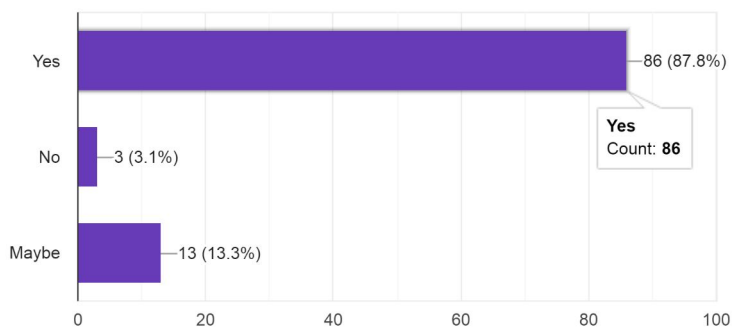
What were your reasons for choosing online banking service? Please select all that apply.



6)

Is Bank-a-Net easy to use?

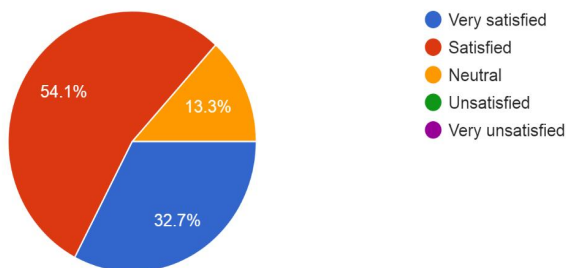
98 responses



7)

Overall, how satisfied are you with our online banking service?

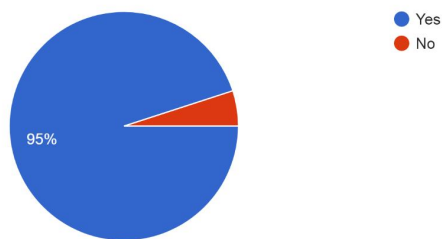
98 responses



8)

Would you use your mobile phone to do your banking?

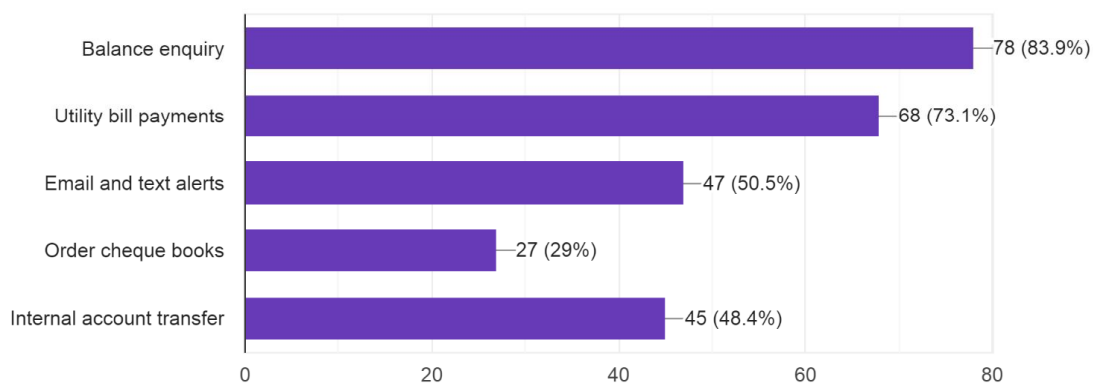
100 responses



9)

Which of the following mobile banking features would you use? Please select all that apply.

93 responses



CONCLUSION

From the above research we conclude that with the rise of technology and facilities the customer has learnt and has got adapted to the technology. There are some 5% of the POPULATION which is not yet used to this technology as their is NEED of more awareness and also they should work in terms of security and interface.

RECOMMENDATIONS

I personally would like to recommend as India is a developing country we should also develop and rise with the technology. The online services provided are fully used by the population but still more awareness is top be created about the concept so people can get more familiar and also we should improve in terms of technology.

CHALLENGES FOR DIGITAL MEDIA IN EMERGING INDIA

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ABSTRACT

Indian media has developed a new aspect of digitalizing the content with the growing technological innovation. Media convergence has brought together the “three Cs”-computing, communications and content. Computing, with the use of Internet; communication with the unique feature of interactivity and content; which is young and fresh. Convergence of the content along with text, video, audio or rather multimedia has changing the scenario of Journalism at India. In this paper, the effort has been made to study the challenges that posed due to digital media convergence and the solutions to be adopted to have smooth flow of authentic information.

Keywords: Computing, communication, fake news and disinformation, technological innovation, convergence,

INTRODUCTION

The process of coming together or the state of having come together toward a common point is known as convergence. Media convergence is a theory in communications where every mass or niche medium eventually merges with one another to the point where they are indistinguishable to each other, creating a new medium from the synthesis, due to the advent of new communication technologies. Media Convergence is a phenomenon that involves the interlocking of computing and information technology companies, telecommunication networks and content providers from the various media platforms like magazines, newspapers, radio, television, films and the likes. Convergence can be viewed as ‘coming together of different equipment and tools for producing and distributing news’ Convergence as ‘flow of content across multiple media platforms’ (Jenkins, 2006).

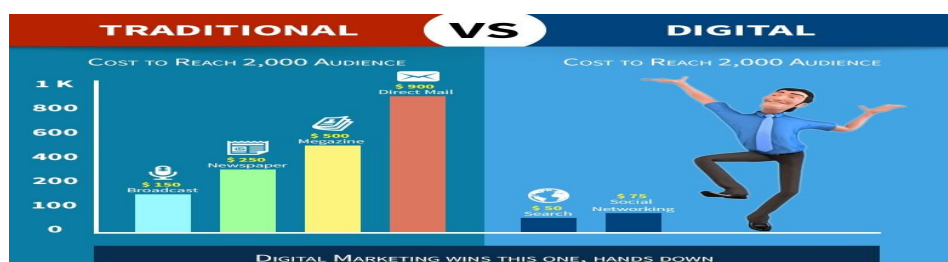
Convergence can be agreed in four dimensions (Graham Meikles) technological—the combination of computing, communications and content around networked digital media platforms; industrial—the engagement of recognized media institutions in the digital media space, and the rise of digitally-based companies such as Google, Apple, Microsoft and others as significant media content providers.(Sherman Young) social—the rise of social network media such as Facebook, Twitter and YouTube, and the growth of user-created content; and textual—the re-use and remixing of media ,where stories and media content (for example, sounds, images, written text).

With the arrival of new medium over the internet and the mobile, media convergence is now an increasing reality in Indian media and entertainment. The Internet is the medium having the most success appealing young people to news, something that the older media. Those who did use online news said its attraction stems from three characteristics :(1) News can reach continuously and be accessed anytime. (2) The choice of news providers online is much greater than in print or traditional broadcast. (3) Most online news is free.

DIGITAL MARKETING INDUSTRY IN INDIA

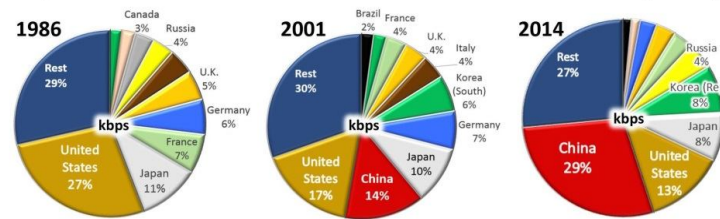
Digital Marketing industry in India is spread to almost all the business sectors. Some of the applications of E-Marketing are shopping and order tracking, online banking, payment systems and content management. The power of digital marketing allows geophysical barriers to disappear making all consumers and businesses on earth potential customers and suppliers. It is known for its ability to allow business to communicate and form a transaction anywhere and anytime.

Digital marketing industry in India is a booming career today. In a country with a rapid growth economy, it is expected to have a very high significant growth in Digital marketing career. The growth in the digital marketing trends is making a very substantial impact on marketing and advertisement. The big picture of Digital Marketing industry in India cannot be complete if short preview of the past digital marketing statistics is not made.



- Going back to recent history, International Journal of Advanced Research Foundation reveals the following in 2016.
- 2007: Flipkart was established in India. Every E-marketing or commercial enterprises uses majorly digital means for their marketing purposes.
- In 2011, the digital marketing statistics revealed that advertising via the mobile phone and tablets was 200% lower than that of the following years. During this year, the net worth was \$2 billion. The growth was in a geometric progression as it rose to \$6 billion in 2012. The competitive growth demands for more improvement in the career works and professionals are being added to the field.
- From 2013 to March 2015, the investment total increase was 1.5 billion dollars over the preceding years. There has been an impressive growth up till this present moment.

Top 10 countries with most installed bandwidth (in kbps)



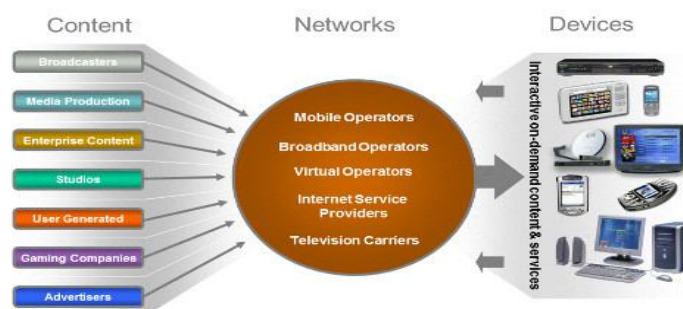
Hilbert, M. (2016). The bad news is that the digital access divide is here to stay: Domestically installed bandwidths among 172 countries for 1986–2014. *Telecommunications Policy*. www.martinhilbert.net/the-bad-news-is-that-the-digital-access-divide-is-here-to-stay/

CHALLENGES IN DIGITAL MEDIA CONVERGENCE

- While the industry at large is enthusiastic about media convergence, it also has its share of concerns. The most undisputed one being lack of adequate bandwidth. The bandwidth cost is too high and has to be brought down drastically.
- The other challenge is educating consumers to use the various new media. The industry will not grow unless the consumer is educated. Apart from reaching consumers at various touch points through convergence of media, companies are also looking at it as a media to cater to individual needs of a consumer.
- Another perspective to the challenges is the industry one & where companies need to be more and more competitive in their marketing and product strategies. Finally, the lack of multi-skilled professionals in the newer arenas of business make it difficult for the company's old guard to let go of draconian practices. This ultimately leads to turf wars over domain control.
- Today, a typical consumer is bombarded with more than 1,000 messages per day. Marketers are finding newer ways and means to target the consumers. Innovative ways are tried almost every year and their success means the success of the product in the market. This convergence in media consumption and media buying requires professionals with multifaceted skills to understand and manage such media companies.
- It is a fallacy to assume that educational institutions are solely responsible for the education of media professionals. Any mass communication graduate, no matter how well trained, is at best only at the beginning of a process of development and need be further taken within the work place.

NEXT GENERATION MARKET TRENDS

Digital Content Explosion and Convergence are Driving Industry Growth



FROST & SULLIVAN

How to combat fake news and disinformation

- New digital platforms have unleashed innovative journalistic practices that enable novel forms of communication and greater global reach than at any point in human history. But on the other hand, disinformation and hoaxes that are popularly referred to as “fake news” are accelerating and affecting the way individuals interpret daily developments.
- Fake news and sophisticated disinformation campaigns are especially problematic in democratic systems, and there is growing debate on how to address these issues without undermining the benefits of digital media. In order to maintain an open, democratic system, it is important that government, business, and consumers work together to solve these problems. Governments should promote news literacy and strong professional journalism in their societies. The news industry must provide high-quality journalism in order to build public trust and correct fake news and disinformation without legitimizing them.
- Everyone has a responsibility to combat the scourge of fake news. This ranges from supporting investigative journalism, reducing financial incentives for fake news, and improving digital literacy among the general public.
- There are several alternatives to deal with falsehoods and disinformation that can be undertaken by various organizations. Many of these ideas represent solutions that combat fake news and disinformation without endangering freedom of expression and investigative journalism.

Government responsibilities

- 1) One of the most important thing governments around the world can do is to encourage independent, professional journalism.
- 2) Governments should avoid crackdowns on the news media’s ability to cover the news.
- 3) Governments should avoid censoring content and making online platforms liable for misinformation. This could curb free expression, making people hesitant to share their political opinions for fear it could be censored as fake news.

News industry actions

- 1) The news industry should continue to focus on high-quality journalism that builds trust and attracts greater audiences.
- 2) It is important for news organizations to call out fake news and disinformation without legitimizing them.

Technology company responsibilities

- 1) Technology firms should invest in technology to find fake news and identify it for users through algorithms and crowdsourcing.
- 2) These companies shouldn’t make money from fake news manufacturers and should make it hard to monetize hoaxes.
- 3) Strengthen online accountability through stronger real-name policies and enforcement against fake accounts.

Educational institutions

- 1) Funding efforts to enhance news literacy should be a high priority for governments.
- 2) Education is especially important for young people. Research by Joseph Kahne and Benjamin Bowyer found that third-party assessments matter to young readers.

How the public can protect itself

- 1) Individuals can protect themselves from false news and disinformation by following a diversity of people and perspectives.
- 2) In the online world, readers and viewers should be skeptical about news sources.

CONCLUSION

- Information and Communication technologies can assist journalists in becoming advocates of the public interest, by adding depth of their coverage and incorporating more voices into their reporting. Although , it is argued that market driven media owned and controlled by big media corporations ‘can actually improve the value of the service, the flexibility of topics and the competence of the contributors’ as well as enable technological developments, change the superiority of media professionals and create new general

awareness. Convergence and ICT applications currently offer present media an opportunity to promote and to serve the public interest

- Among the benefits of Media Convergence it could be said that it has brought about a sense of Post Modernism to the field of media consumption where the consumer is not an audience but is also a co-creator.
- The emergence of citizen participation as a strong force, demonstrated by blogging, commenting, texting, Twitter, “new entrants” and a wide range of other web media platforms. Today everyone can be a medium and an increasing number of people want to be heard, either informally or through serious ventures. To them the cost of entry is zero.
- With regards to fake news & disinformation, it is clear there are a number of ways to promote timely, accurate, and civil discourse in the face of false news and disinformation. At the same time, everyone has a responsibility to combat the scourge of fake news and disinformation.

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USE OF ICT FOR ENHANCING STUDENTS' ACADEMIC PERFORMANCE: REVOLUTIONARY INSTRUMENT FOR ACHIEVEMENT IN EDUCATION**Ajinkya S. Naphade, Piya P. More and Sudip N. Kambli**

Department of Computer Science, Athalye, Sapre and Pitre College Devrukh

ABSTRACT

An information and communication technology (ICT) has become conventional entities in all parts of life. For the last six to seven decades the use of ICT has basically changed the practices and processes of all forms of attempts within every field. Education is a very socially attached activity and quality education has conventionally been associated with robust educators having high degrees of individual interaction with learners. The education globe is moving rapidly into digital media and information, the role of ICT in education is becoming very important and this importance will continue to grow and develop in the recent era. The ICT in education plays a crucial role in the teaching-learning process, administration, assessment as well as in professional development. This paper deals with how we can improve the academic performance of students with the use of ICT.

Keywords: Information technology; ICT, Education.

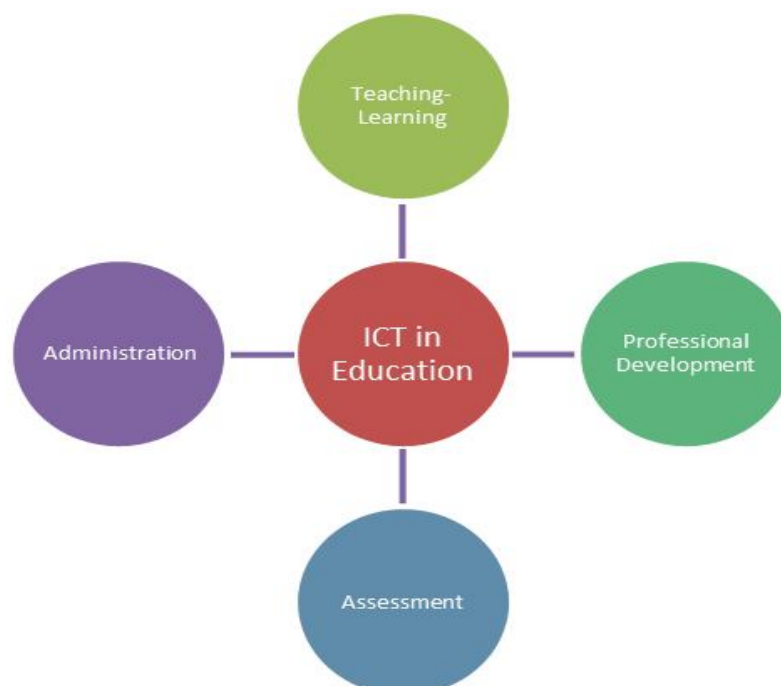
INTRODUCTION

An information and communication technology (ICT) has become significant cause of invention and development of efficiency for countless sectors across the globe. In the socially attached education sector, particularly, the use of ICT has become a crucial part of the learning process for academic students which are outside and inside of the classroom. ICTs has the caliber to invent, quicken, accuracy, versatility and deepen skills, to encourage and involve all students, to narrate college experience to work practices as well as firming teaching process.

Most colleges that have fully adopted ICT have noted huge progression in the application of ICT for the improvement of teaching-learning methods, research, and development. Use of ICT in the present study is assumed as a steady switching over to computerization of the educational process not only in administrative activities like admission of students, registration of students, assessment and evaluation but also developing a customized learning management system (LMS) such as Moodle and transferring all the courses and its related content into it.

ICT IN EDUCATION

The wide scope of ICT in education can play a crucial role in the teaching-learning process, administration, assessment as well as in professional development.

**Fig-1: ICT in education**

BENEFITS OF ICT IN EDUCATION

- It raises the access to education and its content.
- By developing new ways of interaction we can expand the quality of education
- We can make Teaching –learning process more interesting and funny.
- It delivers equal opportunities to the large number of educators to obtain new information and knowledge.
- It provides dedicated tools for educators with visual graphic, audio hearing so that they learn and get knowledge at their own pace.
- It offers great support to every institute in sharing each experience of them with the other institutes throughout the country.
- It allows the remote distance education system to be more real.
- It helps in endorsing technology literacy to every resident, educator and especially to young stars.
- It offers opportunities for lifelong educations.
- It improves the teacher's excellence both in terms of teaching and research.

ICT improves teaching and learning process

Orthodox teaching is focused on content. For several years course content was written around textbooks. Educators are very keen to discover new opportunities for changing their classroom practices by using ICT. Digital literacy is being built through the incorporation of ICT into classrooms using some common educational applications of ICT are as follows:

1. Laptop per learner
2. Tablets
3. Interactive white boards or smart boards
4. E-readers
5. Flipped classrooms and many more.

Educators can create their own MOOC videos of content so that if students miss the lecture still they can view the same. Educators can also use virtual classrooms such as Google Classroom to demonstrate their content. So the external students can learn the same content by sitting at home. Educators can conduct online test by using LMS or Google forms to evaluate learners and access it with ease. Educator can write their own blogs to share their content and experience.

Students with different styles of learning can learn effortlessly

All students are not having same sort of understanding and IQ. ICT can provide varied options for taking in and processing information, making sense of ideas, and expressing learning. General study shows that maximum numbers of students learn best through audio, visual and tactile modalities, and ICT can help these students to experience the information instead of just reading and hearing it. In the recent era of Mobiles, there are lots of apps which provides e learning mechanism with features such as easy UI's and instructions, graphics with text, audio, ability to set level of difficulty, appropriate and unambiguous feedback, and easy error correction. We can easily deal with slow learners and fast learners using different tools to identify gaps between them and these tools can reduce gaps easily.

ICT improves the quality and accessibility of education

With the use of ICT, learners can access information anytime and from anywhere. In current era the students are focusing on education which is accessible anywhere, anytime and at anyplace. Students can read the e-books, sample question papers and previous question papers etc. by sitting at their home. For any subject query, students can directly communicate with subject experts, professionals, teachers and scientist etc. from the globe by using internet service. It also allow for the making of resources like digital libraries where the every stakeholder can retrieve research material and course content from any place at any time.

ICT can improve learner's performance, teaching skills, administration work, and develop relevant skills in the education community. It directly improves the quality of education by simplifying learning process by doing, real time discussion, delayed time discussion, fixed instruction, self-learning, problem solving, material seeking and analysis, and serious thinking, as well as the skill to communicate, work together and learn.

ICT can be used to fill the gap between educator and learner

Use of ICT can be used to fill the gap between educator and learner. The use of ICT enhances the skills of learners like presentation, graphic data creation, module development and any type of data. This ICT can be referred to fill the gap between developing countries and the advanced world.

In our department we have implemented following techniques to increase performance of students:

1. Increase email readability of learners:

We send syllabus and notes of paper to students by email. Learners read these emails with the help of computers, laptops, mobile phone or tabs. By reading these emails they get through knowledge about syllabus and its content. They can read this material by sitting at home. Also we send syllabus and notes via apps like Whatsapp.

A.Y. 2016-17		A.Y. 2017-18		A.Y. 2018-19	
Email Send to No. of students	No. of Students replied	Email Send to No. of students	No. of Students replied	Email Send to No. of students	No. of Students replied
37	07	40	18	34	30

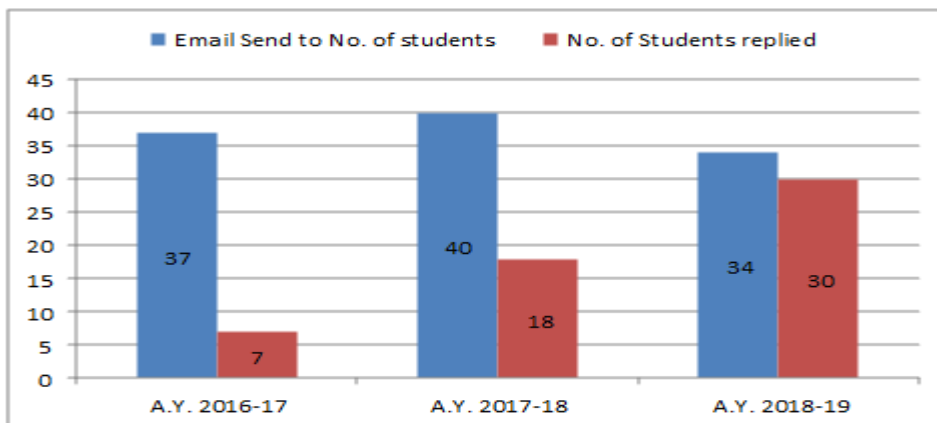


Fig-2: Graph showing Email Send to No. of students v/s No. of Students replied

2. Power point presentation competition and Seminars:

We arrange per semester a power point presentation competition. In this competition we give current trending topics to students. Students collect information from various resources and complete their presentation. The same technique is used for seminars too.

A.Y. 2016-17		A.Y. 2017-18		A.Y. 2018-19	
Total students	No. of Students presented presentation	Total students	No. of Students presented presentation	Total students	No. of Students presented presentation
37	12	40	21	34	34

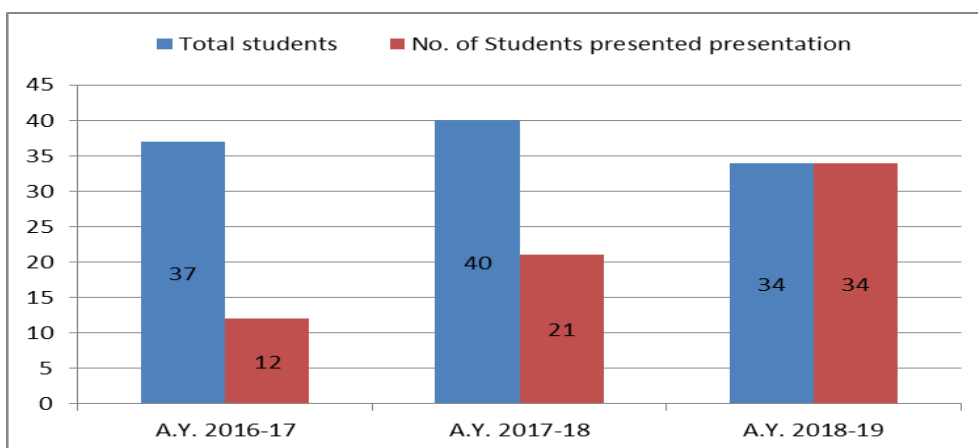


Fig-3: Total student's v/s No. of Students presented presentation

3. Online exams using Moodle LMS:

We conduct online exam for each subject per semester and analyze it with the help of Moodle LMS. Through this exam learners can practice online tests and can analyze themselves with grades or marks also they can improve themselves in respective subject.

A.Y. 2016-17			A.Y. 2017-18			A.Y. 2018-19		
Total students	No. of Students appeared for exam	Total student pass	Total students	No. of Students appeared for exam	Total student pass	Total students	No. of Students appeared for exam	Total student pass
37	37	28	40	40	32	34	34	31

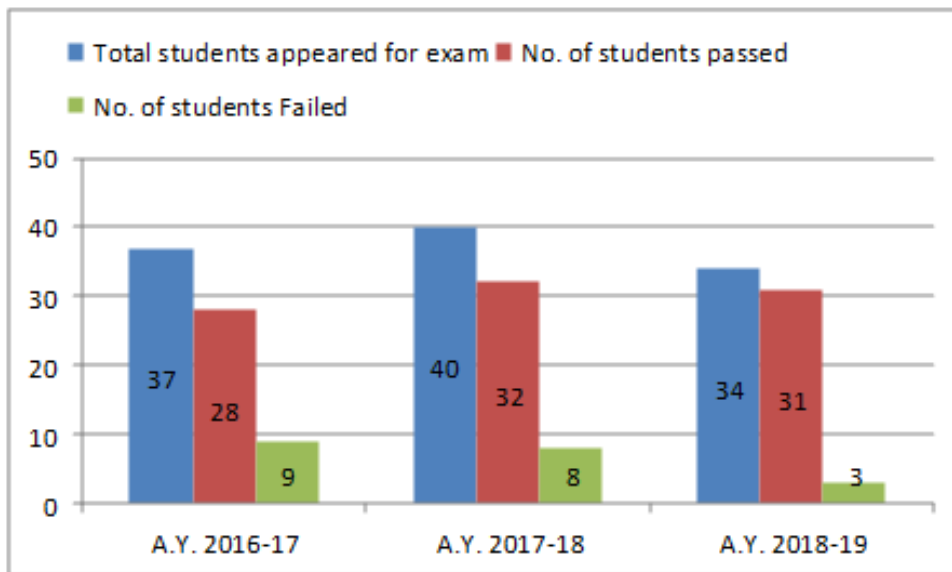


Fig-4: Total student's v/s No. of Students appeared and Passed for exam

4. Feedback of learners about educators:

We conduct feedback of each learner for each subject per semester. This feedback is conducted online using website or Google forms. This can be used to check the performance of educator, teaching style of educator, checking syllabus completion for each subject, collecting feedback regarding communication with learners. So this feedback can be used to analyze and increase performance of educator in teaching.

4. How often did the teacher provide feedback on your performance? / तुमच्या शैक्षणिक प्रगती संदर्भात शिक्षक संवाद साधतात का ?

17 responses

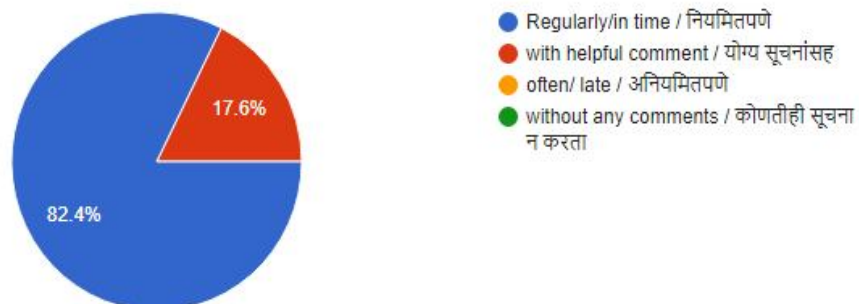


Fig-5: One question for learner about feedback of educator.

5. We have created different MOOC videos for different subjects:

These videos are available on YouTube and learners can view and learn the topic by sitting at home. If the learner is absent on any day or didn't clear the concept then learner can easily understand the concept by watching just videos for many times.



Fig-6: MOOC Video

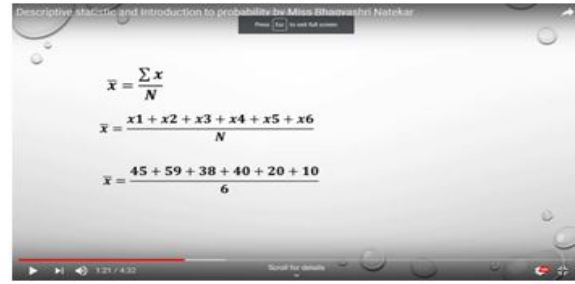


Fig-7: MOOC Video.

6. We have our own blogs where we can create topic wise blogs for learners.
7. For increasing programming skills of learners we use different applications like Scratch and Blockly to build their logic.
8. For better presentation skills with the help of posters we use Glogs application. This application is one of the best applications for creating posters.
9. We created virtual classrooms using Google classroom where we can give assignment to learners, quiz for solving, questions for practice, study material. Where educators can share notes material as well as analyze assignments and quiz for better performance of students. We reduce paper work by using it.



Fig-8: Assignment in Google classroom

10. RESULTS OF LEARNERS

A.Y. 2016-17			A.Y. 2017-18			A.Y. 2018-19		
Total students appeared for exam	No. of students passed	No. of students Failed	Total students	No. of Students appeared for exam	No. of students Failed	Total students	No. of Students appeared for exam	No. of students Failed
37	32	05	40	36	04	34	33	01

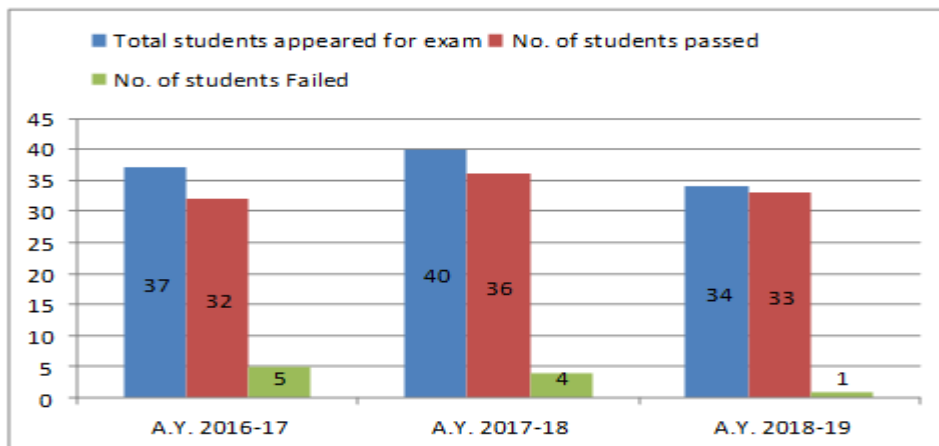


Fig-9: Result analysis for three years

CONCLUSION

Permitting ICT in education and use of technology in education sector creates an easy-to-manage learning environment where the delivery of information is so much smoother and the learning easier.

We have implemented various techniques for removing phobia of technology from the learner's mindset. With this implementation we get different results which are as follows:

- Compare to initial state, in the academic year 2018-19, data says that learners are reading notes and syllabus more frequently than academic year 2016-17.
- Total students participated in power point presentation competition is near about 32% of total students in academic year 2016-17. Where as in academic year 2018-19 we have a great growth with 100% of total students are participating in the same competition. This enhances stage daring of learners as well as learners may overcome their communication skill problems.
- Continuous evaluation can be done by conducting online tests. Result of online test using Moodle LMS says that percentage of passing result is increasing per year.
- Feedback can be taken for suggestion regarding teaching methodology, syllabus, teacher's behavior, preparation of teacher and many more. After taking feedback we can easily analyze everything about teacher and then we make necessary changes for improving teacher's quality and performance.
- MOOC videos and blogs are very much beneficial for learners who are having less grasping speed and power, because learners can view that videos or block for many times until they are satisfied. Also for those learners who lost their lectures due to some technical reason. They can view these videos at any time anywhere in the world.
- Google classroom reduces the paper work as well as we can reach all the students at a time within a click. Assignments and Quiz can be easily conducted. Also we can share the material of topic to every student in small time of period.
- In academic year 2016-17, the passing student's percentage is 86.48, while in academic year 2018-19 the result is 97.05. At the end, the results of students say that use of ICT in teaching methodology enhances the academic result.

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RECENT TRENDS IN HUMAN RESOURCE MANAGEMENT

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ABSTRACT

Human Resource Management is one of the crucial areas of overall business management. In fact, it can be aptly called as the backbone of an organization because it provides the human capital without which it's impossible to conduct business. Changes in technology combined with a shift in industries' dynamics and attitudes of people have transformed the role of HR.

The aim of this article is to identify and discuss recent trends in human resource development and to review existing research with regard to these recent trends.

Keywords: Human resource management, Artificial Intelligence, Gamitification, Outsourcing, Downsizing, Benchmarking

AIM OF THE STUDY

- The main aim of this paper is to study the recent trends in human resource management.
- To study how human resource management to deal with effects of changing world of work.

INTRODUCTION



There are three basic components of any Organization - People, Purpose, and Structure. HRM is the studying activities regarding people working in an organization, a managerial function that tries to match an organization's needs to the skills and abilities of its employees.

HUMAN RESOURCE MANAGEMENT??

HRM is the management of human resource working in an organization. In simple words, it is the management of humans or people. Human Resource Management is responsible for Management of people in the organizations. It relates to bringing people in organization, to help them perform their work efficiently, compensation management for their work and solving problems arising out thereon.

In short, we can understand HRM as follows :

- Human – people/us
- Resource – assets/costs for organizations
- Management – co-ordinating and controlling to achieve set goals .

The Management Process



But unlike other resources, humans, in the context of work and management, cause problems. Because disobeying, misunderstanding, answering back, challenging, having our own ideas about how things might be done, having varying degrees of interest and motivations are all hallmarks of humans, thereby posing a challenge to management in terms of securing effective control. There can be many solutions to this problem. For one, human element can be eliminated from the workplace i.e. creating Automated work organizations. Automation and use of technologies So that the significance of people in some circumstances may be replaced or reduced. But simultaneously it may actually also require highly skilled and trained people to design, maintain and operate the technology. So Machines can be used to tightly specify and control the work of people. This may improve efficiency and control but alienation, resistance and conflict could be the result. Or Else ways could be find to seek maximize commitment of people by organizing their work and creation of attitudes and behavior which generate best outcomes. Hence, HRM is can be aptly called as a search for “best practices” for generation of high levels of employee commitment and performance.



RECENT TRENDS IN HRM



Human Resource Management has evolved considerably over the past century, and experienced a major transformation in form and function primarily within the past two decades. The role of human resource management in organisations has been evolving dramatically in recent times. HR is increasingly receiving attention as a critical strategic partner, assuming stunningly different, far reaching transformational roles and responsibilities. The world of work is rapidly changing. As a part of organization, Human Resource Management (HRM) must be prepared to deal with effects of changing world of work. The world of work is rapidly changing. As a part of organization, Human Resource Management (HRM) must be prepared to deal with effects of changing world of work. For the HR people it means understanding the implications of globalization, work-force diversity, changing skill requirements, corporate downsizing, continuous improvement initiatives, re-engineering, the contingent work force, decentralized work sites and employee involvement for which all and more have the financial implication to organization. Let alone on the employees side where engagement, satisfaction, motivation, retention, absenteeism, turnover have to be checked. As a rule human resource management has to venture into new trends in order to remain relevant corporate development partner. Following new trends has been identified and discussed below:-

1. HUMAN RESOURCE OUTSOURCING

One very important trend in the recent times has been the growth of human resource outsourcing. HR outsourcing is the outsourcing of peripheral but necessary administrative tasks such as payroll, benefits, education/training, recruiting personnel, administration, to realize economies of scale and achieve standardization of services.



Rapidly changing market dynamics and global competitive pressures have caused organizations to spend more time focusing on their core business. Organizations are fast realizing that they can't be all things to all people. So companies now, be it a software company, a service provider or a manufacturing firm, decide what they are good at and outsource everything else, i.e., focus on their core competency, and let someone else do the rest in a more efficient and cost-effective manner.

As a result, human resources outsourcing is becoming increasingly prevalent. The number of companies outsourcing HR activities continues to rise, and the scope of outsourced HR activities continues to expand. HR outsourcing can happen in HR functions, like payroll administration (producing checks, handling taxes, dealing with sick-time and vacations), employee benefits (Health, Medical, Life insurance, Cafeteria, etc), human resource management (hiring and firing, background interviews, exit interviews and wage reviews), risk management, etc. Outsourcing has become a common response to manage people and technology resources strategically, enhance services, and manage costs more effectively.

2. DOWNSIZING

In a business enterprise, downsizing is reducing the number of employees on the operating payroll.



Whether it is called downsizing, rightsizing, delayering, reduction in force, redundancy elimination, or any of a host of other terms, the expectation of lifelong employment with one employer has now become the exception rather than the rule. Both in the government and the private sector, the loss of that sense of security-combined with the familiar scenario in which the number of employees is reduced but the amount of work remains unchanged-can have devastating effects on the remaining employees, otherwise known as the "survivors." The basic GOAL for a successful downsizing is "work better and cost less".

Over the past decade downsizing has been in full swing and reductions in the work force became a fact of life in the world of work. For many organizations, these actions were necessary to improve profitability, eliminate obsolete functions and reduce overstaffed areas. Downsizing began as the strategy of sickly companies shedding workers in the face of weak demand, but soon strong firms looking to boost shareholder value also adopted the policy, as a strategic option that management can exercise in order to boost equity value. Downsizing sometimes called "rightsizing" refers to the planned elimination of positions, operations or jobs.

METHODS OF DOWNSIZING

Lay-off: It is a temporary measure to reduce workforce in case the organization faces problems like shortage of fuel or power, accumulation of raw material and finished stock due to recession, shortage of working capital,

breakdown of machinery or natural calamity. The reasons under which employers can layoff workers are very specific and limited in number such as shortage of Power or natural calamity.



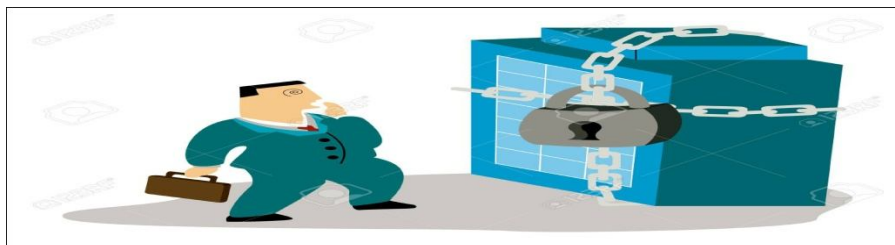
RETRENCHMENT

Under the Industrial Dispute Act, 1947, an organization can retrench employees for any reason other than termination of employment due to disciplinary action. It does not mean retrenching all the employees due to closure. The employer can prune the workforce using this method and pay them the retrenchment compensation as stipulated in the Act. But the employer has to retrench the junior- most employees even if they are competent based on the LIF (Last in First out) principle.



CLOSURE

An employer can close down the whole or part of a unit if the circumstances that lead to closure are beyond the control of the employer. The Government has to be notified at least 90 days before the intended closure, citing reasons there for. Section 2 (cc) of the Industrial Disputes (Amendment) Act, 1982 defines “closure” to mean “the permanent closing down of a place of employment or part thereof”. Section 25 (FFF) imposes a liability on the employer who closes down his business, to give one month’s and pay compensation equal to days’ average pay for every completed year of continuous service or any part thereof in excess of six months



One of the most important drawbacks of these methods of downsizing is that they cannot be used at the discretion of the employer in case of large organizations (where the number of employees exceed100). Approval of the Government before layoff, retrenchment and closure is compulsory. In a country like India, where unemployment is a big problem, the Government is very reluctant to give permission for cutting jobs even if the reasons are genuine.

3. HRM BENCHMARKING

The term ‘benchmark’ originally meant a surveyor’s mark out in a rock used as a point of reference, therefore, benchmarking mean setting standards which acts as a point of reference. In business, benchmarking has come to mean variety of things. It is now recognized as an effective approach towards improvement of productivity, quality and other dimensions of performances that are determinants of competitiveness. Benchmarking is one of

An organized selection process, a clear and precise passage of the stages of reception, feedback and answers to the candidacy - all this makes an impression about you and remains in the memory of a potential employee or even a client.

The task of a modern company in the selection of personnel is to make sure that any candidate can be invited at another time to a suitable vacancy. And for this, a summary database should be formed and organized,

6. GAMIFICATION



Gamification in HRM uses triggers and other tools to motivate and provide the best results.

This can often resemble loyalty programs: ratings, leaderboard, badges and titles. This approach creates a sense of play and pleasure that motivates employees to new victories. In addition, in this way you can strengthen the team and ensure the synergy of teams and departments.

7. E-HR

The new HR destination is very modern. HR today speaks e-language and operates e-related systems and procedures.



All HR-procedures are e-based as follows

E-HR basically ensures that all the major HR transactions in organisations are carried out through intranet and internet. All HR related policies, systems, facilities and rules are made available to people in the company’s website and employees can access those by logging on the website without taking the trouble to personally meet and request for that information. Information such as leave benefits, compensation related queries, promotional procedures, transfers, developmental issues are all made available on the company’s website. The process makes all the information available to the employees very easily and smoothly.

E-recruitment systems help matching people with jobs more accurately and efficiently.

In-house commerce sites help the employees in choosing their holiday destinations, reservation of air and plane tickets, purchase of company allocated facilities etc. through company’s internet facilities.

E-health sites enable the employees to confidentially discuss the health problems. E-education helps the employees in career advancements. Organisations are developing in-house computer based education training facilities to enable their employees to learn and progress. E-commerce enables the enterprise to communicate with employees on different issues relating to the organisation’s projects, work schedules, problems etc. Chat facilities are provided between the employers and their superiors as also their customers to clarify their doubts.

CONCLUSION

In the recent years, significant changes have been noticed in the economic, social, technological and political environment of business all over the globe. The economies of the world witnessed changes brought about by the creation of WTO, economic liberalisation and trend towards globalisation thereby bringing many opportunities and threats for the modern organisation.

These changes cannot be overlooked by the organisations, and there is a need that the human resource managers must design and execute innovative mechanism for developing skills and competencies of human resources in order to prepare them to accept the emerging challenges. The basic idea must be to focus on the needs of the employees, their empowerment, well-being, etc. by employing newer technologies, creating new horizons in HRM.

DECLARATION

I, Asst. Prof. Draksha S. Khan, hereby declare that this Paper titled “Recent trends in HRM”, contents and the matter used in this article is hereby collected and prepared by me and submitted to be published and presented in the One day Multi Disciplinary International Conference on “New Horizons in Business and Economics in the light of Digital world”.

I, further declare that this paper has not been submitted to any other Institute for publication.

Asst. Prof. Draksha S. Khan

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IMPACT OF ONLINE PROMOTIONAL OFFERS ON E-BUYING: FROM A YOUTH PERSPECTIVE**Krishnan Ramchandran¹ and Dr. Ramraj T. Nadar²**Research Scholar¹, Guru Nanak College of Arts, Science and Commerce, Mumbai**ABSTRACT**

E-Commerce has been making a noteworthy contribution to the success of business in the modern era. Factors directly and indirectly related to it, have made this feat possible. E-vendors have constantly been dynamic in the process of setting and implementing business strategies so as to make their products and service valuable to the final consumer. But it's certainly, the E-buyer who is to apply his taste and preference in making a happy and successful buying. Indeed, elements such as brand, website popularity, varied range of products, customization, independent product selection, favourable return policy, free home delivery, online reviews, favourable mode of payment, etc. have been the key factors for boosting commerce via internet. But there also seems to be a high stake of dynamic online promotional schemes and offers such as cash back, try and buy, free shipping, promo codes, flash sales, free initial subscriptions, etc. that has been inducing e-buyers to settle for a deal irrespective of the key elements mentioned above.

This paper attempts to identify the power of e-promotion on e-marketing for e-vendors in converting their targeted online viewers into final customers and thereafter, retaining them. Such a study will help e-vendors to determine the need and extent of investment in e-promotion and settlement options in a highly competitive e-business environment. Primary data will be collected from consumers of the age group 18 to 30 with the help of a self-styled questionnaire. The responses will be subject to suitable analysis to draw conclusions about the influence of e-promotion offers mentioned above on purchase decision. Further, purchase decisions by e-buyers will be examined for happiness, satisfaction on savings, value for money and intent to continue with the brand.

INTRODUCTION

E-Commerce in India has been mounting to a great extent. With the steady invasion of technology, it has clearly experienced an increase in the availability and usage of such resources. It has provided a strong platform for users all across the globe to interact with e-vendors professionally, from business context. India, as on January 2019 has recorded 560 Mn^[1] internet users from various sectors of the society and age groups. Their purpose for dependence on e-commerce has been due to numerous factors such as easy availability of goods, absence of travelling, exposure to varied range of products, no cash handling, flexibility in placing transactions, etc. E-vendors over a period of time, have been constantly spreading wings in providing maximum services to final consumers. This has been with respect to timely delivery of goods, with appropriate focus on packaging, quality, and creating value for money to the buyers.

In recent times, it's been noticed that one of the main factors influencing e-sales is level of online schemes and offers offered by e-vendors to their customers. E-buying has now become easy, friendly and cost effective because of such offers extended by e-vendors. Somewhere, these offers have been playing a big role in persuading people to think about the product before buying.

It's believed that factors such as product features, brand, popularity of website, mode of payment options, delivery, etc. play a crucial role in turning people's mind towards buying a product online. But there's a major stake eaten by promotion strategies adopted by respective portals. Promotion offers and schemes along with suitable payment mode play a vital role in influencing people's mind towards crafting a buying motive. Besides, it also influences their buying habits irrespective of variability in income. This paper has attempted to study the impact of such online promotional schemes and strategies on the buying habits of the youth. Focus is to measure the ability of such strategies that convince young minds with respect to brand awareness, brand equity and continued purchases.

RESEARCH OBJECTIVES

The study is prepared based on the following objectives:

- To understand online marketplace selection by the youth audience.
- To evaluate the significance of promotional offers in e-buying.
- To understand the most widely used payment option by the youth audience.
- To understand customer satisfaction vis-a-vis promotional offers.

HYPOTHESIS

The following facts have been hypothetically drawn:

- There is a significant relationship between promotional offers and buying behaviour of the respondents.
- Most of the online promotional schemes induce respondents to buy.
- E-promotional offers satisfy respondents with respect to savings.

RESEARCH STATEMENT

E-Commerce has its roots all over the globe where a major portion of the urban India has inherited it. This has developed a huge platform for various marketers and sponsorers to gain competitive advantage in the area of sales and customer retention which is possible mainly because of the promotional offers offered to customers while making payment.

LITERATURE REVIEW

- The Board of Directors of the American Marketing Association state that ^[2], “Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large. Marketing also “includes anticipating demand, managing demand, and satisfying demand” ^[3].
- According to Philip Kotler ^[4], “Marketing is the science and art of exploring, creating, and delivering value to satisfy the needs of a target market at a profit. Marketing identifies unfulfilled needs and desires. It defines, measures and quantifies the size of the identified market and the profit potential. It pinpoints which segments the company is capable of serving best and it designs and promotes the appropriate products and services.”
- According to Philip Kotler ^[5], “Promotion compasses all the tools in the marketing mix whose major role is persuasive communications.” Sales promotion is a short term strategy to derive demand and also an especial marketing offer which provides more profit than what consumers receive from the sale position of a product and also has sharper influence on sales ^[6].
- Brassington and Pettitt ^[7] release a revised definition for sales promotions being “a range of marketing techniques designed within a strategic marketing framework to add extra value to a product or service over and above the normal offering in order to achieve specific sales and marketing objectives. This extra value may be a short-term tactical in nature or it may be part of a longer-term franchise-building program.”
- Yang Wenjing, in his research paper titled “Analysis on Online Payment System of E-Commerce” concluded that ^[8] Debit card (Visa or Master Card) and Net Bank to be the most popular online payment systems in Europe and China and other countries. Next is third-party online payment system. PayPal is more popular in Europe. By contrast in China, AliPay is mostly used online payment system. Also, his respondents believe that convenience and fast transaction speed are two main factors why respondents choose online payment. Technical problems and vulnerability to cybercriminals are main pros of online payment.

RESEARCH METHODOLOGY**Research Design**

This study has depended on surveyed research allowing the use of questionnaires to pull data from the respondents.

Study Population

The population targeted for the study are Mumbai city based youth ranging from the age group of 18 to 30 years. This includes undergraduate students, post graduate students from various fields like Commerce, Science, Arts, IT along with working professionals and entrepreneurs.

Sample

A sample of 135 respondents was randomly sent questionnaire through communication means like e-mail, sms, Whatsapp, etc. out of which 101 promptly responded and the task was reported to be completed efficiently by them.

Source of Data

There has been a use of both, Primary and Secondary source of data. Primary source for effectively obtaining information from the respondents and Secondary source, for analysing latest uphill in the promotional techniques and reviewing conceptual and technical literature.

METHODS OF DATA ANALYSIS

Data was analysed using frequency table, pie charts, for multiple choice answers, bar graphs and histograms for preferential order based answers and Likert scale, highly supporting respondent’s opinion and in measuring their attitude with respect to effectiveness.

DATA PRESENTATION AND ANALYSIS

Sex	Frequency	Percentage
Male	44	43.6
Female	57	56.4
Total	101	100

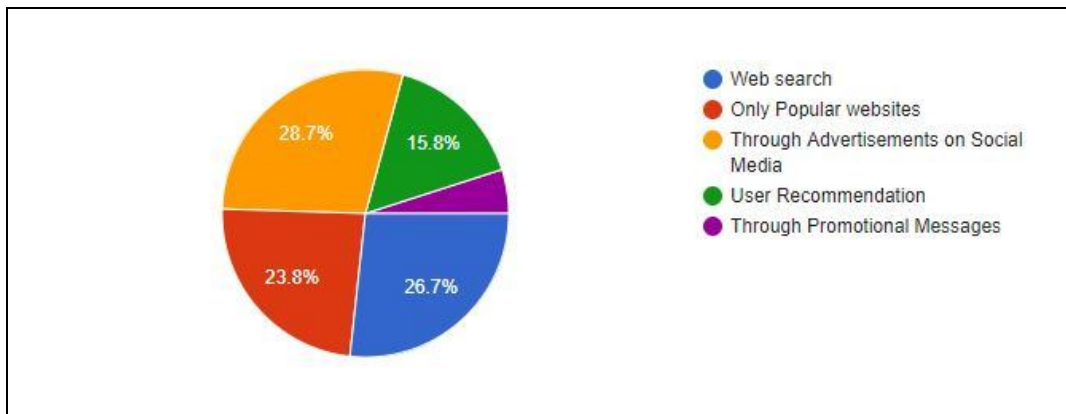
Age group	Frequency	Percentage
18-20	36	35.6
21-23	38	37.6
24-27	15	14.9
28-30	12	11.9
Total	101	100

Employment Status	Frequency	Percentage
Employed	41	41.1
Not Employed	60	58.9
Total	101	101

FINDINGS

The following findings have been drawn from the interaction with the target respondents.

1. Market Identification



The above analysis is about sources on which the respondents have highly been dependent for identifying their market to place orders. The pie chart shows that majority of the respondents depend on advertisements on social media. India has 326.1 Mn users who are connected to social media^[8] as on 2018. Social media sites like Facebook, Twitter, Instagram, LinkedIn, YouTube, Pinterest, Google Plus, Tumblr, Flickr, etc. have created a huge space to accommodate its potential users so as to grow network and connectivity among them. This has been a strong stage for the Indian youth to share and express what they have, thereby being approachable to marketing strategists. Marketing campaigns on this media to a great extent has proven to be successful for e-sellers as there is more exposure of this media to the potential crowd. Many people also depend on organic web search (26.7%) and certain set of crowd (23.8%) transact only through popular websites. On inquiry, Amazon, Flipkart, Paytm, Snapdeal were on the top.

Analysis states that very few respondents prefer selecting their market through promotional messages on e-mail and personal contact.

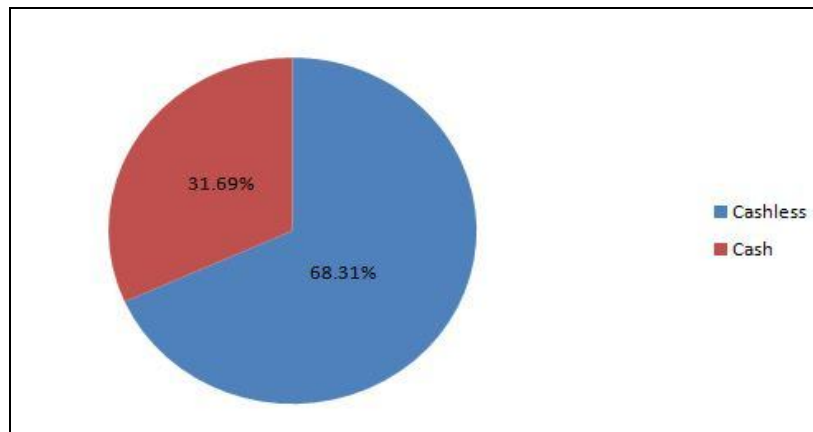
2. Preferential factors

Factors such as market/brand, product return policy, free shipping, promotional offers, product pricing, etc. are the initial factors that play an engine role for the customer to choose his/her market and the product. It has been

seen that maximum responses were towards brand and price of the product. Other factors aren't considered to be a priority for shoppers before online shopping. This shows that customers are brand focused at an initial level, but on exploring, they tend to consider factors like pricing, free shipping and even promotional schemes.

3. Mode of payment

Undoubtedly, the mode of payment plays a very crucial role in any transaction. Besides cash, there are numerous ways of making payment which are secured and at times cost – effective too. In recent times, mobile applications like Paytm, Mobikwik, Amazon Pay, Paypal, Google Pay, Phone Pay, etc have taken a lead among today's youth. These applications are not only friendly to use, but are double authenticated, thereby leading to high end security. Another major cause for the respondents to choose the above mode is the promotional/sponsored benefits provided by them. Somewhere, this has been inducing a lot of respondents to buy online even when they don't want to. This shows the sensitivity of the respondents with respect to saving penny and also having security and traceability of their wallet money. This is indeed one step towards Digital India.



The study showed astonishing facts where 68.31% of respondents opted for cashless mode of payment where major factors inducing them were promotional offers, discounts, cash-backs, super-cash, reward points, etc. Though the actual application differs from transaction to transaction, but the widely used one stood to be Paytm among the age group of respondents up to 23. Whereas, most of the employed respondents prefer using debit/credit cards, Google Pay, BHIM for high value transactions along with Paytm for small local purchases.

4. Dependency on Online Offers

It's been noticed that respondents consider online offers and schemes to a great extent. The thought here can be to obtain any maximum benefits at minimum expense. The study however, gave expected results where 0% of the sample never check for online offers and have been directly buying goods. These are definitely brand oriented customers who are super loyal to the brand they have been using. The study claims 6.9% respondents rarely look for such offers, compared to 65.4% respondents who often and always look for offers. This throws positive light on the fact that majority of the respondents have been depending on offers before cracking their deal. This proves that there is a high dependency on promotional offers by the consumers before buying.

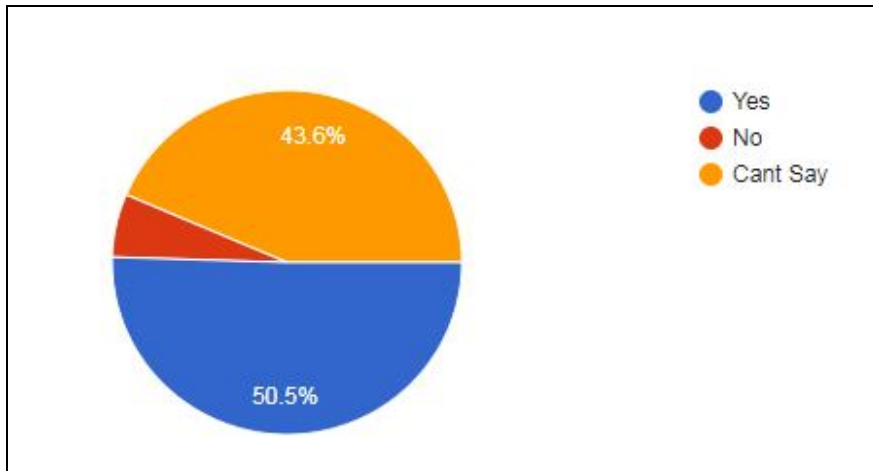
5. Convincing power of online promotional schemes

There could be certain consumers in their ride of exploring market and just surfing through availability of things which are available in the electronic market. Promotional offers at times can be so powerful that it may induce a person to buy, even without a clear buying motive. It creates a point of benefit by way of savings and thus stimulates a person to end up buying. The study shows that promotional offers have been no and less effective to 2% and 8.9% respectively. This shows that there are very few people not convincing to promotional offers offered to them by the sellers. On the other hand, it's been highly and moderately effective to 9.9% and 38.6% respondents respectively, thereby claiming a high share of positivity. This clearly shows that maximum people get convinced to buy when catchy offers are made. About 40% of the respondents gave a neutral review where they might get convinced or might not. Factors such as fear of getting cheated or stereotype of getting bad quality products make people back out from availing such benefits. So indeed, online promotional creates a buying motive among the urban youth.

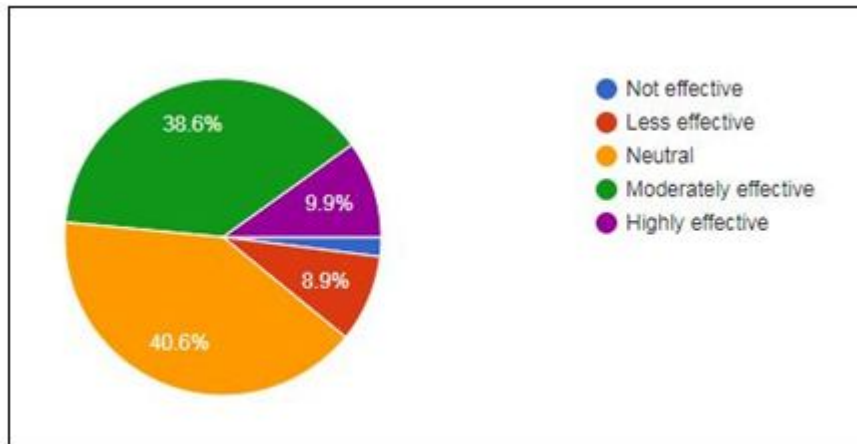
6. Promotional Offers and Brand Image

Can promotional offers impact brand image among youth? This study says 50.5% of the youth sample develops a better image of the brand in their minds after availing promotional offers. 6% respondents do not feel the

elevation of brand image in their eyes. However, 43.6% respondents are of no view. This somewhere can be valid as not all promotional offers are continuous and available to everyone. And even if there happens to be an attractive offer, they have numerous clauses attached to it. This de-popularizes the brand in the minds of the youth and can prove to be harmful for the brand.



7. Satisfaction and Happiness (with respect to savings)



Responsibility of every business concern is to satisfy their customers and make them happy. Promotional offers here, has been linked to happiness and satisfaction level derived by the customers after availing such benefits. Happiness is defined both as a state of mind and an emotion whereas satisfaction is a state where desires are met.^[9] This study has tried to explore the level of happiness and satisfaction among consumers vis-à-vis promotional offer benefits. It shows that 50% of the crowd is happy but not satisfied. 40% of the audience is happy and satisfied as well whereas, 10% are neither happy nor satisfied.

Even a little benefit brings happiness to the customers but the same should be more desirous so as to practically satisfy them. That means, promotional offers aren't so effective in satisfying consumer expectation. No company can simply give away lump of discounts just for the sake of obtaining highest market share. This may not prove true in the long run. But vendors should come up with offers stuck into schemes that stretch for a long period of time, where existing consumers can be retained and brand equity can be earned.

8. Promotional offers and savings

Promotional offers should be designed in such manner that it facilitates savings to the buyers. With flat discount offers, buy two for the price of one, apply coupon code and get cash back, buy and earn reward points and claim reward points for benefits in future, buy, promote and earn scheme, etc. facilitates immensely towards saving. These offers are not only attractive to see and execute but it also gives pleasure to the youth crowd for discussing, promoting and defending their brand. It gives them a sensitive feel of being web savvy and pride of availing such a benefit. The study however shows that promotional offers have been ineffective for only 2% respondents and less effective for 12.9% respondents. It's been moderately and highly effective on 43.6% and 7.9% respondents, which shows that majority of the respondents experience savings through promotional schemes. However, 33.7% respondents gave a neutral review, which could be due to false offer claims or dissatisfaction.

CONCLUSION

This study has evaluated the significance of online promotional offers in relation to increasing sales, brand image and customer satisfaction. For this, analysis of influence of promotional activities in the buying habits of the youth crowd was done, with the help of a questionnaire as well as inquiry and observation.

The research paper concludes that social media takes a lead in pulling customers. Online promotional offers offered during payment have positive significant impact on buying among the respondents. This has also facilitated small savings for them, thereby boosting the level of satisfaction and happiness. Also, most of the respondents prefer online mode of making payments due to its authenticity, convenience and traceability.

RECOMMENDATIONS

- Keeping the result of the study in mind, it would be highly beneficial for any online seller if he takes up the art of continuous promotional schemes. The customers here shouldn't be given a chance to switch brands. There should be an attractive offer at the beginning, with a commitment to offer them more as they keep on transacting. Customers should be given referral point or cash backs for getting the brand referred to others, through any evident media. This pursuit will boost customers and give them positive actions about the brand through its offers. This will not only popularize the brand but will also induce the non-buyers to buy. Only continuous offers can satisfy and retain customers over a long period of time.
- Approach should be made more on social networking sites and apps so as to explore the youth world and directly target them with attractive promotion offer which could create a strong relationship between the customer and the brand.
- Vendors must also focus on informing the customers about the real money that could be saved over a period of time by availing such schemes. This might give a vision of benefit to the buyers and their current thoughts about availing the offer could be strengthened.

LIMITATIONS OF THE STUDY

1. Responses are only of urban population and rural population has not been considered, though it holds a great potential for further study.
2. Only one aspect of promotion i.e. sales promotion has been considered. Other aspects such as advertising, direct sales, Public Relations, Direct Marketing have not been considered in the study.

FUTURE ASPECTS

- ✓ E-sellers can tie up with youth based web applications for eg. Tinder, Instagram, Facebook, Paytm, etc. and promote their offers through advertisements only to selected audience through the use of analytics.
- ✓ E-sellers should bear promotional losses initially and treat it as an investment so as build customers for the present and retain customers for the future.

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A STUDY OF DEMOGRAPHIC VARIABLES ON ADOPTION OF MOBILE BANKING AMONG CUSTOMERS IN MUMBAI**Milind A. Bhuva**Assistant Professor, K. P. B. Hinduja College of Commerce, Mumbai

ABSTRACT

Mobile Banking has been the most significant contributor in encouraging cashless and electronic payments. The increase in use of smart phones, easy to use mobile banking applications and also improvement in services provided by mobile service providers have also led to growth in use of Mobile Banking. The various benefits of using Mobile Banking like convenience, ease, cost savings, security, etc. also has led to robust growth in its usage and deriving satisfaction. The present study focuses on the influence of demographic variables on adoption of mobile banking among customers in Mumbai. Primary data was collected through well-structured questionnaire from a total of 132 respondents from the city of Mumbai and were analysed using cross tabulation, percentages, statistical tools like and Chi-square. An academic research study aims to help in suggesting appropriate factors for Mobile Banking companies to target potential customers.

Keywords: Mobile Banking, Demographic Variables and Adoption.

INTRODUCTION

The recent innovation in the e-banking platform is the Mobile Banking services. It has made a major impact in the daily banking activities of the customers. Mobile Banking refers to accessing bank accounts and performing financial transactions using smart phones through mobile networks. It help to perform the activities from anywhere and at any time. It is highly convenient and flexible compared to e-banking, branch banking, internet banking or even Automated Teller Machines. The main reason for this is the mobile phones which are always carried by the customers. In addition to this, mobile banking services are comparatively secured due to double layer security provided by the mobile banking application as well as the inbuilt feature providing smart phone security. This seems to have been the main reason for the increased interest in the use of mobile banking services by the customers.

The development of converting the features available on the computers to mobile devices has the potential to attract bank customers to switch on to the mobile banking services for their banking requirements. The development of telecommunication network and fall in the cost of service provider has also been the major reason for adoption of mobile banking and its usage.

PURPOSE OF THE STUDY

There is a continuous change in banking sector and it is developing with technology day by day. Even bank customers have gradually started adopting this change and are using online banking method with the increasing use of the internet and mobile phones. The principle aim of the study is to determine the influence of the demographic variables (age, gender and education qualification) on the adoption of Mobile Banking among customers in Mumbai.

REVIEW OF LITERATURE

Wood (2002), in his study has identified that customers of the age less than 25 years are keener in adopting any new technology than older customers.

Venkatesh and Morris (2000), in their study have also suggested to identify influence of age differences in adoption study of any new technology and innovation.

Mattila *et al.* (2003), had conducted a study on the internet banking behaviour among customers' in which she has analysed that the majority of Internet banking users are among the middle ages.

Harma and Dubey (2009) in their study have reported that less educated and old customers, are highly significant to oppose any banking innovations, than the other customers.

Sulaiman, Jaafar and Mohezar (2007) in their study in Malaysia have revealed that only 2.9% of the respondents who have secondary education and below are adopters to innovations in banking. But 75% of the adopters have high level of education. This indicates that education also has influence on the adoption of new technologies. They also explore the differences between males and females in adoption of mobile banking. He has revealed that approximately 70% of males use mobile banking, as against 34.4% of the females.

DeBaillon and Rockwell (2005), in their study have found that the influence of gender differences on adoption level of Internet banking is not significant which goes in contrast to the above study.

OBJECTIVE OF THE STUDY

1. To determine the extent to which age affect customers’ to adopt mobile banking services in Mumbai City.
2. To ascertain whether gender have any effect on customer’s towards the adoption of mobile banking services in Mumbai City.
3. To verify whether educational level have any effect on customers’ to adopt mobile banking services in Mumbai City.

HYPOTHESIS

H₀ – Age does not significantly affect customers to adopt mobile banking in Mumbai City.

H₀ – Gender does not significantly affect customers to adopt mobile banking in Mumbai City.

H₀ – Education does not significantly affect customers to adopt mobile banking in Mumbai City.

RESEARCH METHODOLOGY

The current study is conducted in the city of Mumbai which is the financial capital of the country. The study is based on the primary data collected from 132 respondents through a well-structured questionnaire. Of the total respondents, 35 respondents were such who have never used mobile banking due to various reasons. Data collected was analysed using cross tabulation, percentages and statistical tools like Chi-square.

DATA ANALYSIS

The primary data was collected from 132 respondents, of which all the responses were valid and usable for the study.

		Use		Total
		Yes	No	
Age	15 – 35 years	49	15	64
	35 – 55 years	43	17	60
	55 years and above	5	3	8
Total		97	35	132

(Source: Compiled from Primary Data)

The above table represents the frequency of the users of M-Banking based on the age. There were 97 respondents who use M-Banking off which a major are of the age below 35 years. There are only 5 respondents who use mobile banking but are above 55 years of age.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.908 ^a	2	.635

(Source: Compiled from Primary Data)

The table 2 represents the Chi-Square analysis to determine the significance of Age on the adoption of Mobile Banking. The significant value 0.635 determines that there is no significance of age on the adoption of Mobile Banking. Thus the null hypothesis that Age does not significantly affect customers to adopt mobile banking has been accepted.

		Use		Total
		Yes	No	
Education	Post Graduate / Masters	55	18	73
	Graduate	40	12	52
	Upto HSC	2	2	4
	Upto SSC or below	0	3	3
Total		97	35	132

(Source: Compiled from Primary Data)

The above table describes the frequency of users of mobile banking on the basis of educational qualification. The maximum of the users are either Master or Post Graduates. Even a major of the respondents who are graduates are users of mobile banking. There is no respondent who is either SSC or below and using mobile banking service.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.891 ^a	3	0.02

(Source: Compiled from Primary Data)

The table 4 represents the Chi-Square analysis to determine the significance of Educational Qualification on the adoption of Mobile Banking. The significant value 0.020 determines that there is a significance of educational qualification on the adoption of Mobile Banking. Thus the null hypothesis that Educational Qualification does not significantly affect customers to adopt mobile banking has been rejected.

		Use		Total
		Yes	No	
Gender	Male	52	15	67
	Female	45	20	65
Total		97	35	132

(Source: Compiled from Primary Data)

The table 5 describes the frequency of users for mobile banking on the basis of Gender. Respondents are almost same in each category ie. Male and female. The male respondents are who are users of mobile banking is a higher percentage than the females.

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Fisher's Exact Test				0.326	0.186

(Source: Compiled from Primary Data)

The table 6 represents the Fisher's Chi-Square analysis to determine the significance of Gender on the adoption of Mobile Banking. The significant value 0.186 determines that there is no significance of gender on the adoption of Mobile Banking. Thus the null hypothesis that Gender does not significantly affect customers to adopt mobile banking has been accepted.

MAJOR FINDINGS

1. A greater percentage of respondents (76.56%) use mobile banking in the age group of 15 – 35 years. A comparatively low respondent above the age of 55 years use mobile banking service.
2. A higher percentage ie. 76.92% from the category of Graduates are using mobile banking facility than the second highest that is Masters or Post Graduate.
3. More of the male respondents are found to be using mobile banking than the female respondents.

CONCLUSION

Mobile Banking is rapidly gaining acceptance and it would soon take over all the other modes of banking. In the study it has been determined that the demographic variables age and gender has no significance on the adoption of mobile banking services. Educational Qualification has significance on mobile banking adoption among customers.

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ARTIFICIAL INTELLIGENCE AND APPAREL INDUSTRY

Puja Ahuja

ABSTRACT

‘Clothes make the man’ said Mark Twain. This work represents how machine can help people working in apparel industry. ‘Can an AI machine be a fashion stylist?’ of course, yes. Style-me is a machine learning app that learns through the customer customized style looks based on changing fashion trends and his style history. In apparel industry same kinds of functions need to be done again and again. AI can be a helpful tool for that. It can help in aligning supply and demand, scaling personal computer service and assisting designs.

Keywords: Artificial Intelligence, Apparel Industry, Fashion, Consumer, Machine learning

INTRODUCTION

Currently, retailers and the people working in apparel industry use a limited amount of data to predict the future requirement, trends and styles liked by most of the people and the colours in a particular design. After going through this much data they get a rough estimate of discount they should give on a particular design or when to replenish them. If their estimation goes wrong then it will result in loss of income. AI can be helpful here. It can analyse a huge amount of data. Machine can learn from consumer choices and can know his history of purchasing and depending on his taste and fashion trends can feed him the same kind of data. In that case it will save consumer time and effort also. As human beings learn from past experience, machines can be taught to learn from previous data .

Retail is very inefficient business and in spite of various methods it’s not able to understand the consumer and their everchanging needs. For success of every business, it’s very important to provide the right product, at right time, at right place, at right price to target consumer. The traditional methods provide only the past trend and buying behaviour to forecast but it doesn’t provide solution for changing behaviour, lost opportunities and new trends.

Artificial Intelligence can help Retail industry in various ways right from saving costs, increase productivity, automation of processes, innovation and ability to experiment and increase knowledge of employees.

It would be very interesting to study, understand & contribute to the role and its positive impact in retail business which is part of everyone's day to day life. - Artificial Intelligence- Hence its topic of my Research.

OBJECTIVES

1. To study the effect the artificial intelligence on the apparel industry.
2. AI can help people in purchasing and offering them other options available. Hence saving their time and effort.
3. Machine can be trained to do many things again and again and hence reducing labour.

REVIEW OF LITERATURE

Suppose I go to buy a t shirt in a mall. There is a big screen in store like the size of a poster which can read the sensor fixed on the cloth and can show me the other options which can be paired up with that piece of cloth like what pant will match with that shirt ,shoes which can be worn ,hair accessories, purse, sun glasses and bracelet etc. There is a button on the screen after pressing that I can ask for the things I need with that shirt. So, in this way this technique helps the customer in checking all the available options in the store and saves his time and effort. On the other hand, brand can advertise all the products available to the customer and can increase its sale. It saves labour work also. In apparels, people need to do same work again and again. For example, same design will be made in different colours and different sizes .AI can help the industry in this by learning the pattern they need to repeat. If a staff member can not remember the personal shopping of each and every customer, AI can do it. Fashion AI allows the brand to overlook the full picture of customer journey. For instance, the frequency of picking up each item or cloth or jewellery piece can be recorded. It learns from customer ‘s taste and shows him the same kind of data. As in the case of You tube and Facebook apps, the kind of videos you watch the machine learns and shows you the same kind of videos. This is also called Machine learning which is a subfield of Artificial Intelligence. The difference is in machine learning the machine can learn on its own without being explicitly programmed and Artificial Intelligence gives the machine the ability to do it.

AI helps in Textile industries

Here I m explaining how AI helps in various works for making garments ready: -

At an apparel manufacturing firm, cutting room is the most advanced department. There is a software in cutting room that schedule jobs to production, selects raw material that is optimal, generate cut plans, track production activities and provides management reports for analysis and future planning. There are automatic machines to spread the cloth which reduces the work load of the spreading operator and increases the production. There are automated marking methods available that match the material pattern. Fully automated knife cutting methods are the most effective means of cutting the fabrics. These all methods ensure accuracy and a very high productivity. By the help of automated advanced fusion process the shrinkage of the cloth can be avoided and best quality cloth can be made ready.

Material Handling

Textile industry has to meet the growing demands of the market. Automated handling is very useful in that. Textiles are the flexible materials. They have special properties which deviate a lot from material used in mechanical engineering. And there are large deviations among the different materials available. So, the steps of process such as separation, handling and forming different grippers have been developed. The focus is damage free manipulation of the textiles. However, new transport technologies are giving far better solutions for that. And digital tracking will improve the overall efficiency of material flow in production.

Robotics in garment manufacturing

As the demand of clothes is increasing, the big problem that arises is the labour cost. Automation in the sewing industry has solved this problem also. In the beginning, when sewing automation started the focus was on the technical problems. It has been proved that robots can handle the textile flexibly during the sewing process. Semiautomated sewing units had taken over some steps of the sewing processes like the sewing of the trousers pocket. New techniques have been developed to achieve high quality seam less designs with low machine investment.

Automation in sewing technology

Sewing automat are the kind of machines which have the option of automatic bobbin changer and proved as a stepping stone in automation. These automats are then further classified into different categories like gent's shirt, lady's shirt, formal pant, casual wear, party wear etc.

3-D body scanning

While selecting a cloth a person goes for its looks, style, colour, cost and the fit. In older days, the clothes were sold in a retail shop but with the changing time the garments are purchased over the internet. And it makes the physical fitting impossible. So, the technology of 3-D body scanning became very important. 3-D scanners are easy to use devices. There is a process called virtual fitting through which 3D scans the outer part of the body and interfaces it with the selected cloth. The actual fit can be visualized with the help of colour maps which represent the distance between the gap between the body and the skin. You can easily find out whether the cloth is loose fit or the tight fit for you.

Designing of the garment and pattern making

Technology is changing every day. Consumers needs are growing fast. Competition in the market is increasing at a very fast speed. An industry has to update itself in every aspect and use latest technology to match with the demands of the market and satisfy the clients. Textile industry has shown a tremendous growth in its field. And this has been possible because of use of computers at each stage. CAD finds its utility in textile, apparel and fashion industry right from design initiation, production stage to spreading, patternmaking, cutting and finally sewing. 3 D scanning, mapping, customized avatars in accordance with facial features are some innovative and exciting things available with CAD software.

Advancements in production planning and control

The changes which are happening very rapidly in the fashion industry has given rise to the need of shortening the time at the production level. And this in turn had given rise to the need of automation in the garment industry. As the demand for quality clothes is increasing, automation is the approach that offers the potential and the interesting possibilities for the production of high-quality garments with low cost and in quick response of the customer. The number of companies are increasing day by day who are going to follow automation and the cost of automation is also reducing to accommodate more customers.

Use of advanced tools in textile industry

Clothing industry is labour intensive and time consuming. To ensure the efficiency is a great task here both in terms of work productivity and to set the use of operational time database. MTM (methods time measurement) are the basis of some software applications which are developed to design the work methods.

Automation in quality monitoring of garments and seams

With the introduction of automation, it is also important to implement the capable quality monitoring system. Use of cameras and proper lighting conditions must be provided. Whenever defect occurs, extra cost incurs due to efforts and time used in the production of these products. Therefore, it is the aim of the manufacturer to minimize these costs by detecting the defects before they happen. And to achieve this automated detection system is used.

Recent developments in the supply chain

Many new technologies have been inserted into the different stages of the garment supply chain right from manufacturing to distribution and to retail. This is the way to small retailers and to supply right material at right time, the right quantity at the right place. Speed is the key to modern garment supply chain. It like is used by retailers Zara and H&M .

So ,this all brings us the concept of fast fashion in which garments are offered at reasonable price and reaching the customer quickly and keeping the inventory to a minimum.

RESEARCH METHODOLOGIES

1 The gathering of data from various studies online, understanding the role and innovations which Artificial Intelligence can bring on the table.

2 Gathering of practical data from the industry players and their challenges

3 Understanding of practical usage of AI in their business and challenges henceforth

4 Understanding of execution

5 Consumer research to understand the changing behaviour and analyse how AI can provide a solution to the same.

SUGGESTIONS

My Recommendations to the industry on usage of AI for right cause in right way for better results.

As artificial Intelligence is the new emerging topic and it's trying to provide solutions in every industry. My in-depth study and research in the retail industry and its challenges, understanding consumer's expectation provide a clear way to apply it for a positive impact.

My study provides easy and clear solutions to the relevant problems of industry.

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A STUDY ON THE IMPACT OF MOBILE PHONES IN THE LIVES OF TEENAGERS/COLLEGE STUDENTS**Rajesh Rajan Nair**Research Scholar & Assistant Professor, M. V. Mandali's Colleges of Commerce and Science

ABSTRACT

Mobile phones are now an indispensable part of our lives. It has now gone to an extent where one cannot imagine his/her lives without mobile phone. A day without mobile phone is unthinkable. This paper tries to understand this fact and attempts to understand the impact made by mobile phone in the lives of teenagers especially college students.

Keywords: Impeccable, Alienation, Frustration.

INTRODUCTION

We are now living in the so-called Digital era, where everything is dominated by the advancement of science and technology. Latest machines, up-to-date techno-savvy robots, artificial intelligence etc has made human life luxurious and relaxing. The daily tiring chores of our lives have been replaced by the comfort of machines doing the job for us. One such luxury gifted to us by science are "Mobile phones". Designed to make human life easy and to make communications better, mobile phones have truly lived up to the expectations. These mobile phones have also gone through the process of evolution much like human beings. Where initially, these mobile phones would just be used for making and receiving calls or sending messages, now with the advent of technology and use of 4G, mobile phones are now used to send or receive calls and messages, listen or download songs and videos, play online games, listen or view online videos, use social media applications like facebook, whatsapp, instagram and so on. Due to these wide range of benefits provided by mobile phones, mobile phones have now found their way to almost every single household across the globe. A day without mobile phones are now the latest unthinkable for many people. However the larger question remains "Does mobile phone have only benefits? Is it really beneficial for teenagers?"

OBJECTIVE OF THE STUDY

This paper attempts to study the following objectives:

- 1) To analyse the benefits of mobile phones to teenagers especially college students.
- 2) To examine the hazards of mobile phones to college students.

ADVANTAGES OF MOBILE PHONES TO COLLEGE STUDENTS**1) Communication**

Many college students go to colleges which are far away from their homes. So mobile phones are a medium of communication for the students to inform that they have reached the college or to contact the parents/guardians in case of any emergencies or urgent need. Mobile phones are indeed helpful in this regard.

2) Imparts Knowledge

There was a time when one would go to cyber cafe and pay a good amount of money per hour to complete assignments or projects given by college teachers. The students also depended on the internet for various black book projects, research activities and to seek guidelines for various university level activities. Easy access to mobile phones and that too at cheaper rates have proved beneficial to students.

3) Online Activities

In this digital and advanced age, a student is expected to go beyond the textbooks to study a particular topic and various online search engines, e-books, libraries, magazines come to the rescue of such students as they find a large reservoir of online learning over the internet which can be handled by students on their fingertips using mobile phones.

4) Useful during Emergencies

Besides being useful as a means of communication for college students during emergencies, mobile phones also help fulfil societal obligations on the part of teenagers. Various campaigns and fund-raising activities are successfully initiated on various social media platforms with the use of mobile phones. Besides these, the effect of untoward weather forecasts, riots, accidents, and other such form of emergencies can be minimised with the help of timely information spread using mobile phones.

5) Access to various Apps/Groups

Students studying in various educational institutions are now part of various groups in social media apps like Whatsapp, where, almost all the students of a class/section are members. So they can have discussions on various topics, assignments, group-activities and such academic related activities.

6) Financial Transactions

Now-a-days, students are supposed to pay online for various activities like examination fees, various cultural activities organised by the college/university, various N.S.S or D.L.L.E events and such events at college/university levels. Besides, these, students also have to pay for their books, recreational activities like movie, gym and so on. Students can use their mobile phones and have access to various online applications such as Paytm, Google pay, Phone pay etc for making these financial transactions.

Thus, mobile phones have truly made the life of teenagers/college goers easier. But like they say, "There are two sides to a coin", likewise, a mobile phone has its share of disadvantages as well. Some of them are discussed as follows:

DISADVANTAGES OF MOBILE PHONES**1) Overuse**

There is no doubt that mobile phones are an excellent means of communication. But, some teenagers/college students hold conversations/ chats over petty reasons for a long duration of time. Some of them can be seen glued to their phones for hours. These hours that they waste on phones can be used for other productive activities.

2) Less time for family

Although one would have thought that mobile phone would help a student stay connected with his/her family, a teenager is today glued to various social applications available on social media like facebook, whatsapp and instagram that he hardly has time for his family. This has created barriers in many families resulting in alienation.

3) Spurt in various criminal activities

We have heard various incidences where a teenager killed his relatives, friends or others, just because he/she was not allowed to access his mobile phones. Mobile phones are also cause of rise in other crimes like theft, cyber crime and so on. We have also heard of other issues where games like blue whale played on mobile phones have resulted in series of suicides being committed by college students.

4) Financial Fraud

While various online applications have help students, there are many instances of students losing their money to various online malware, virus and other financial frauds and suffer because of these fraudsters over mobile phones.

5) Builds Aggression/ Frustration

It has now come to a stage where a college student can stay or survive without food for two or three days but cannot stay without his mobile for even two hours. Lack of access to his mobile phone causes frustration within him. If a student's mobile phone is confiscated by his/her teacher due to its misuse within the college premises, it may cause him to turn aggressive until he gets his phone back.

6) Accidents and Radiation

It is widely argued that the radiation from mobile phones are not good for the overall health of individuals. Besides, some teenagers do not let go of their mobile phones even while driving or crossing the roads which lead to accidents.

7) Affects overall health

Some college students stay glued to their mobile phone late until mid-night. Some go to sleep in the wee hours of morning and get up either early or very late. This affects their body clock and results in various issues like blood pressure, insomnia, poor vision, stress and so on.

CONCLUSION

Mobile phones are an important and impeccable aspect of human lives. Truly they have made human life relaxing and comfortable. They have reduced distances and brought the world at our finger tips. But like every other thing, if mobile phones are not used carefully, it can easily prove to be a hazard, not only for human health but his overall life as a whole. Hence, I would conclude that college students stand to benefit greatly with the use of mobile phones, as it has great benefits, provided they are used with utmost care and supervision.

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THE CONTRIBUTION OF RCH PROGRAM IN EMPOWERING RURAL HEALTH: A STUDY ON PROMOTIONAL STRATEGIES BY PRIMARY HEALTH CENTERS IN MULANTHURUTHY BLOCK

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ABSTRACT

The study is carried out to assess the contribution of the RCH program to strengthen rural health. The focus is made on the promotional strategies made by the primary health center for widening the scope of Reproductive and child health care services.

Keywords: PHC, MCH, BPHC, CHC, ASHA, RCH

INTRODUCTION

The health sector has gained significant importance in the developing world. Kerala had attained excellent performance without any economic changes, but through social reforms within the limitations of development during the post-independence period. This attainment invited the world's attention to the Kerala model, i.e. Good Health at modest cost has become a role model for other countries.

Our country lives in villages, so rural health should be concentrated more on promoting a healthy generation. Bearing this into consideration, the government has started Primary Health Centers (PHC) for providing health care services to all people in the country. Women and children occupy an inevitable role in the development of our nation. So to protect and promote the health of women and children, especially in rural areas the program called Maternal and Child Health (MCH) has been started. It can be stated as the milestone of rural health. It is the responsibility of primary health centers to promote these programs and ensure it reaches each person in its area. From September 2018 it is called as Reproductive and Child Health (RCH) program.

The Main objectives of RCH Programme are

- ❖ To reduce the Maternal morbidity and mortality
- ❖ To reduce the infant morbidity and mortality
- ❖ To reduce the morbidity and mortality of children below 5 years
- ❖ To promote adolescent health
- ❖ To educate about reproductive health

The following services are provided by Community Health Center (CHC)

1. Antenatal registration and check-ups.
2. T.T.immunisation.
3. Mother and child protection card availability.
4. Iron and folic acid tablet availability.
5. Family planning and health education classes.
6. Janani Shishu Suraksha Karyakaram services.

OBJECTIVES

1. To understand the socio-economic contributions of the RCH program.
2. To examine the promotional strategies made by Primary health centers for the RCH program.
3. To identify the challenges in implementing and find out solutions for them.

RESEARCH METHODOLOGY

The study is carried out in Mulanthuruthy block in Ernakulam district in Kerala.

Primary data: Scheduled interview and structured questionnaire are used for collecting data from beneficiaries and officers in Community Health center Keechery, Primary health centers and ASHA workers. Informal and formal discussion method, observation method also used for primary data collection.

Secondary data: Magazines, journals, Government publications and the Internet.

ANALYSIS AND DISCUSSION

Using the tools and techniques, the data are collected, and analysis is made. Statistical tools and methods are used for analysis and arriving at conclusions.

FINDINGS

1. Decentralisation pattern is followed in the program so that it helps to reach the beneficiaries in an effective way.
2. An amount of Rs 6,759crore has been provided for RCH programme in 2019-2020 Budget. (CBGA 2019)
3. PHCs are divided into sub-centers. Each sub-center covers a population of 5000.
4. 90 percent of the people are aware of the RCH program.
5. 85 percent of the respondents are advised and counselled about family planning, vaccination, childcare, etc.
6. Nutritional advice to expectant women as well as lactating mothers.
7. The home visit is the prime promotional tool used by primary health centers for the promotion of the program.
8. Most of them are satisfied with the services of ASHA workers in their area.
9. Awareness regarding personal hygiene and social hygiene, education to expectant women, childcare services remain the essential duties of ASHA workers.
10. The personal approach to the beneficiaries increases the scope of the program.
11. Home visit by doctors and nursing staff once in a month has become an immense relief to them.
12. Lack of qualified staff and a shortage of good infrastructure facilities is the chief problem faced by PHCs.

SUGGESTIONS

1. Improve the operational environment of PHCs by giving adequate infrastructure facilities.
2. More staff recruitment based on the size of the population and area of coverage.
3. Organise more awareness campaigns, programs in schools, colleges, ayalkootams, kudumbasree, etc. so that they will be clear about the program and its working.
4. The salaries and incentives given to ASHA workers should be increased

CONCLUSIONS

RCH program remains a resounding success as about 90% of people makes use of the services. At present, importance to the health sector is gaining importance. World bank advised reducing the investment in the service sector, especially in health and education. This led to privatisation, which increases the cost of health services to poverty-stricken people and the common man. In such a situation, reformation in public health centers through these types of programs will provide considerable relief to them.

By utilising the opportunities of decentralisation and giving more power and responsibilities to the lower level health institutions and initiating National Rural Health Mission in the social viewpoint, India can achieve the goal of Alma Ata. By empowering rurally, we can empower our nation.

In this budget 2019-2020 Government has granted more Funding to health sector . Introduced New policies like Ayushman Bharath Yojana (PMJY), Janani Surksha Yojana(JSY) National Strategy on Women's, Adolescents' and children's Health (I-WACH) etc shows the importance Government given to this sector. (Economic and political weekly) Also Government has increased the wages of ASHA Workers and Anganwadi workers who help in the promotion of Government policies and schemes.

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ISSUES & CHALLENGES FACED BY WOMEN WORK FORCE IN UNORGANISED SECTOR

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ABSTRACT

The unorganized women workers are living below the poverty line without adequate facilities and having very low income that does not meet their daily needs of life. Unorganized women workers means & includes home-based works likes rolling papad and beedis, self-employment programs likes selling vegetables, employment in household enterprises and small units, agricultural workers, labour on construction sites, domestic work, handicrafts, khadi and village industries, handloom weaving and sericulture etc. The women workers are employed mainly in the field of construction sector as a worker and comparatively more opportunities are there due to redevelopment process & improvement in the infrastructure policy in Maharashtra. They work hard in constructing building, bridges, mall etc. to make their life better and reach their children in quality education and healthy food without acquiring any special skill and training. The study focused on the job satisfaction of women and the data were collected from 100 respondents and also from various books, reports, journals and websites. This study will reveal that whether women are satisfied with the facilities including wages, ESI, EPF, leave with wages etc. at work place given by the employer for the women staff

Keywords: Unorganized; Women; Job Satisfaction; Legal Compliance & wages

INTRODUCTION

Women form an integral part of the Indian workforce. According to the information provided by the office of Registrar General & Census Commissioner of India, As per Census 2011, the total number of female workers in India is 149.8 million and female workers in rural and urban areas are 121.8 and 28.0 million respectively. Out of total 149.8 million female workers, 35.9 million females are working as cultivators and another 61.5 million are agricultural labourers. Of the remaining female workers, 8.5 million are in household Industry and 43.7 million are classified as other workers.

As per Census 2011, the work participation rate for women is 25.51 percent as compared to 25.63 per cent in 2001. The Work Participation Rate of Women has reduced marginally in 2011 but there is an improvement from 22.27 per cent in 1991 and 19.67 per cent in 1981. The work participation rate for women in rural areas is 15.44 per cent as compared to 30.02 per cent in the urban areas.

In so far as the organized sector is concerned, in March, 2014 women workers constituted 20.5 percent of total employment in organized sector in the country which is higher by 0.1 percent as compared to the preceding year. As per the last Employment Review by Directorate General of Employment & Training (DGE&T), on 31st March, 2011, about 59.54 lakh women workers were employed in the organized sector (Public and Private Sector). Of this, nearly 32.14 lakh women were employed in community, social and personal service sector.

The Indian constitution prima facie provides equal rights for men and women on paper. In spite of law & legislation being passed still women are given second priority in all the sectors especially in unorganized sector in terms of level and quality of employment compared to males. Majority of the rural women workers continue to labour because of many severe problems like Poverty, lack of access to education and inadequate health facilities etc. They are made to work for long hours and wages paid to them are not according to their work. In Mumbai, unorganized women workers constitute the mainly in the field of construction sector as worker. They worked hard to make their life better and reach their children in quality education and healthy food without acquiring any special skill and training.

EMPLOYMENT IN THE UNORGANIZED SECTOR

According to the National Commission for Enterprises in the Unorganized Sector (NCEUS), unorganized workers consists of those working in the unorganized enterprises or households excluding regular workers with social security benefits and the workers in the formal sector without any employment social security benefits provided the employees. A number of Acts such as the Workmen's Compensation Act (1923), the Industrial Disputes Act (1947), the Employees State Insurance Act (1948), the Minimum Wages Act (1948), the Maternity Benefit Act (1961), the Contract Labour Act (1970), the Payment of Gratuity Act (1972), the Building and Construction Workers Act (1996) etc. are there to the organized workers to attain different kinds of social security and welfare benefits. Though it has been argued that the above Acts are directly and indirectly applicable to the workers in the unorganized sector also but it is not implemented properly in the case of unorganized workers. At present, only 10% of India's over 470 million workforces are in the formal sector. In

other words, 90% of India's workers do not have the privileges like social security and workplace benefits enjoyed by their counterparts who are formally employed.

NEED AND SIGNIFICANCE OF THE STUDY

In India our informal economy is not transitory. The unorganized women workers are living below the minimum accepted standards without adequate shelter and toilet facilities. The low earning of these women cannot meet with their daily needs. They do marry, bear children, and get old but under these phases of life, they live the same life. They live under unhygienic environment which results dangerous diseases. They work more than men as they have to play a dual role working both in and outside the home. No doubt, there are some laws to protect women and prevent exploitation like the Interstate Migrant Workmen Regulation of Employment and Conditions of Service Act 1979, The Bonded Labour System (Abolition) Act 1976 and Maternity Benefit Act 1961 etc. but these laws are not practically and strictly implemented. Many women workers are there in the field of construction and often they do not get support from the employer. So this study mainly focused on the problems of women in the construction site they are poor and with lower education by understanding their working conditions and job satisfaction and also to find out whether they were satisfied or not. Despite efforts made by the Government make in India, Skill India, Swayam program, Insolvency code, etc. should work in coordination with one another to ensure progress amongst workforce.

REVIEW OF LITERATURE

Dr. Vandana Dave (2012) made an attempt to understand the socioeconomic condition of women labourers, nature of their work, their working conditions, wage pattern, wage discrimination and other difficulties faced by them at their work place. It was carried out with 350 respondents including women construction workers, agriculture labourers and domestic helpers working in the unorganized sector. The results showed that majority of the migrant women were engaged in the construction industry and were only employed in unskilled and low paying jobs as coolies, laborers and helpers and women were exploited to a greater degree as they were paid less compared to men for similar nature of work and hours spent on work. The conditions of work in the unorganized sector were unsatisfactory and the problems confronted by them were acute. And that their illiteracy, poverty and indebtedness forced them to work for lower wages and under unjust conditions.

Anthony P. D'souza (2013) focused the status and contribution of unorganized sector focused more on the challenges and problems faced by the youth in selecting job as self-employment. It is found that larger number of workers was getting their livelihood from this sector and entrepreneur plays a vital role in bringing up unorganized sector at the better position in the country. Vasudev and Romica (2012) conducted a study amongst working women of the organized and unorganized sector for understand their status within the family by looking at their involvement in key decision making areas including distribution of household duties and money related decisions.

(REPORT OF THE PUBLIC HEARING ON WOMEN CONSTRUCTION WORKERS MUMBAI, FEBRUARY 11, 2004) bring out the consequences and determinants of women's work in the unorganized sector. It is revealed that women in the construction sector are working with very lower wages than the minimum wage fixed. They are not getting any service benefits such as increment, leave, pension, P.F and insurance. They are all coming from the lower class family and are exploited in many ways.

OBJECTIVES

1. To highlight the unorganized sector in the context of construction site.
2. To understand the women problems in the unorganized sector especially in construction site.
3. To specify the problems of women relating to wage structure, social security and their job satisfaction.

METHODOLOGY USED FOR THE STUDY

Construction industry is one of the main livelihoods of the poor and uneducated women. Women workers in the construction site in Mumbai, Thane & Navi Mumbai areas were the respondents of this study. The primary data were collected from 100 respondents and also from various books, reports, journals and websites.

DATA ANALYSIS AND DISCUSSION

This is clear from the study that the women engaged in construction site is comparatively higher than the other works because of easy accessibility and also no need for particular skill. But compare to men women also face some sort of inequality in wages. This revealed that most of the women were dissatisfied with the facilities at work place given by the employer like special facilities for the women staff and staying or hostel facility etc but there is no time for refreshment because of continuous working hours without shifting the job. Respondents also

said that they had less work load during monsoon, etc. and less breaking time at that time. The main points of the study were noted the below table.

Opinion	Highly satisfied	Satisfied	No Opinion	Dissatisfied	Highly Dissatisfied
Wages	0	5	25	55	15
Facilities at workplace	0	4	4	50	42
Working Hours	7	30	0	33	30
ESI Facilities	0	0	100	0	0
Working conditions at Monsoon Season	0	2	0	68	30
Break time including lunch	6	44	5	23	22
Bonus	0	12	0	48	40
Safety measures	0	2	0	29	69
Medical Facilities	0	0	0	30	70
Weekly Off with wages	0	0	0	50	50
Overtime Facility	3	2	0	45	50
Crèche Facility	0	0	0	50	50

Note: HS – Highly Satisfied, S – Satisfied, NO – No Opinion, D – Dissatisfied, HD – Highly Dissatisfied

FINDINGS

It is clear from the study that the 55% of the workers were dissatisfied & 15% were highly dissatisfied on the wage pattern in the construction company 50% of the employees were not satisfied with the infrastructure provided by the employer & 42% were highly dissatisfied with the facilities provided to them in the work place. Though the statutory requirement for the employee regarding the bonus, medical, ESI facilities & leave with wages have been advocated by the government but the employer failed to provide these statutory requirements to the workers working in a construction industry. They were not provided with the safety measures as required by law. In contrast, sales women faced some problems like seasonal work load, low wages compared to men, less break time and continuous working hours. So the poor women consider it has their livelihood and still continue with the job just like an addition to the family income for better life. One of the special problems of construction workers is that they are practically bonded labourers. Contractors bring workers and their families from distant states. This ensures that the workforce is totally dependent on the contractor for survival. Many of these workers cannot speak the local language and are unable to communicate their problems to local authorities or trade union persons or social workers. Many construction labourers die in accidents but the contractors and builders cover up these cases. They send the bodies back to their native place and claim that the deaths were because of liquor consumption. They had neither ration cards nor electoral identity cards. Constantly relocating homes from worksite to worksite and living in impromptu housing without clean water and sanitation was extremely difficult. This affected their health and that of their families. Childcare, they said, is a special problem, as children are particularly vulnerable to accidents on the worksites. Children cannot be educated because of the constant relocation. Sexual harassment and non-payment of wages are major problems.

A major problem of construction workers is the lack of proper employment venues. To find work, they are forced to stand in the open and wait for contractors to offer them casual daily work. When workers stand in the naka (crossing) shopkeepers and businessmen object and complain to the police. Police do not take the side of workers. **Kantabhai, a women worker working in construction sit at Thane**, narrated that in the construction sector many women work right through pregnancy and even deliver children at the worksite or naka. They do not go to hospitals because they are ill treated there. They get neither maternity leave nor maternity benefits. As a result of living in poor conditions, infections and diseases of the reproductive tract are common and leucorrhoea is a big problem. The health of all the women is affected; they are weak and most say that they have lost a few children. Childcare was a special problem. She has seen women take babies up to top floors of tall buildings and tie the paalna (cloth cradle) there. They cannot leave the babies at home or even on a crèche on the ground floor (if there is one) because they have to be breastfed. Women feed their babies hiding from the contractor. There are no toilets on any site, so where do women go? There is no place to bathe in privacy and clean oneself of the dust and dirt of the workday. There is clean water provided when it is needed for construction but not for drinking. Women who live in impromptu housing cannot cook and leave the food lying in their huts because cats and dogs can get in. They cook during the lunch break and hurriedly feed the family.

CONCLUSION

Women workers have to perform dual role of both outside employment with or without violent working conditions and also manage their home. They are also having same productivity and efficiency like men even then they faced discrimination in wages and poor working conditions and insecurity. Both the central and state governments have formulated certain specific schemes to support unorganized workers but which fail in meeting the real needs and requirements of the unorganized labour force. This study deals with the problems and satisfaction level of sales women in the construction site and found that their working conditions and wage patterns were comparatively higher than other unorganized work like contract, agriculture, self employed, household units, etc. Engagement of women in this field was high because of no skill and easy accessibility even some sort of inequality is there when compared to men. This revealed that most of the women were dissatisfied with the facilities at work place and in continuous working hours and lack of work or less work during monsoon.

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INTERNET BANKING & ITS IMPLICATIONS ON STUDENTS -A STUDY WITH REFERENCE TO MUMBAI REGION

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ABSTRACT

In today's world Internet Banking concept is growing day by day. This development is because of online access services to customers. Internet banking refers to the systems that enable bank customers to access accounts and general information on bank products and services through a personal computer (PC) or other intelligent devices. This paper focuses on the internet banking habits of the students with reference to Mumbai region.

Keywords: Internet Banking, Online services

INTRODUCTION

The primary functions of any bank are to borrow and lend money to the customers. When banking services are available to the customers through electronic distribution channel, it is called as e-banking. Earlier customers had to approach the bank for withdrawal of cash, deposit of amount, cheque collection and for bank statement. After the introduction of E-banking transactions are converted and made easy through online. Nowadays Internet banking services have become part of the life. In developed countries it is the cheapest way of providing banking services to the customers. Due to the technological development and competitions among the banking sector, wide area of banking products and services are accessible through e-banking.

Present generation is more of tech-savvy in nature. So banking sectors in India is catching the new breed of tech-savvy generation, whose demand is modern technology based services. Internet banking provides with 24 hour banking facility, which helps the customer to access their account anytime and anywhere. Now the customers need not wait in long queue for updating their services. Customers can login to their bank's site by entering their id and password. E-banking transactions are performed via Smartphone, laptop or any other device. Internet-banking is useful for buying insurance product, paying insurance premium, online fund transfer etc. This paper makes an attempt to study the perception of students regarding internet banking.

BENEFITS OF E-BANKING

In recent time E-banking has spread rapidly all over the globe. All Banks are making greater use of E-banking facilities to provide better service and to excel in competition. The revolution of Internet-banking has benefited not only corporate world but also an ordinary customer. Following are the benefits of E-banking.

Benefits to Consumers

- The account of the customer is extremely accessible through an online account.
- At any time, customers can withdraw via ATMs now widely available across the country.
- In addition to the withdrawal of cash customers, mini bank statements may also be available at these ATMs.
- Customers can operate their account while sitting in their office or at home via Internet banking. For this matter, there is no need to go in person to the bank.
- E banking also helped greatly in paying the utility bill. There is now no need to stand outside banks in long queues for this purpose.
- You can find all services normally available from the local bank on a single website
- Now a customer can shop with them all over the world without carrying paper money.

Benefits to Banking Industry

- E-bank growth has greatly helped the bank to manage their overheads and operating cost.
- Many repetitive and tedious tasks have now been fully automated, which will result in better use of free time.
- Electronic banking has greatly contributed to the reduction of paper work.
- Computer networks have much better reach and delivery capabilities than any branch network.

REVIEW OF LITERATURE

Joseph et al. (1999):- “He investigated the influence of internet on the delivery of banking services. The following underlying dimensions of e-banking service quality such as convenience and accuracy, feedback and complaint management, efficiency, queue management, accessibility and customization were out”.

Meuteret al. (2000):- “They have identified critical incidents of customer satisfaction and dissatisfaction with technology-based service encounters. This study identifies the levels of risk perception differences among those using Internet Banking and those not using it”.

Abu-Shanab and Pearson (2007): “investigated the key determinants of the adoption of internet banking in Jordan. Kamakodi and Khan (2008) found an exemplar shift in the Indian banking services in about 15 years since the Indian banking sector was liberalized”.

Uppal (2008) “described that the Post – LPG (liberalization, privatization and globalization) era and information technology (IT) era, revolutionized the face of Indian banking, as banks are stepping towards e-banking from traditional banking”.

NEED OF THE STUDY

This study provides the highlight of current structure of internet-banking, technological advancement of e-banking, reasons behind use of e-banking, satisfaction level of customers by using e-banking. It also helps to identify the security in online transactions. Ultimately this would help in understanding the benefits of Internet banking to customers as well as banking sector.

OBJECTIVES

1. To study the e- banking facilities offered by the banks to its customers.
2. To analyze the customers ‘perceptions and awareness towards Internet banking security.
3. To explore the types of risks customer faces while using e-banking services.

HYPOTHESES OF THE STUDY

1. **H₀:** Internet Banking transactions are not secured
2. **H₁:** Internet Banking transactions are secured

RESEARCH METHODOLOGY

Universe	Mumbai Region – College Students
Method of data collection	Primary and Secondary Data
Method of Primary Data Collection	Questionnaire by online sites (Open and close ended)
No. Of Sample Respondents	184
Method of Data Analysis	Pie Chart and Bar Graphs

ANALYSIS AND INTERPRETATION OF DATA

Table-1: Division of sample respondents

	Male	Female	Total
Graduates	76	51	127
Post Graduates	37	20	57
Total	113	71	184

(Source: By Primary Data)

A set of preliminary questionnaires consisting of 14 questions were randomly distributed to 184 undergraduate and postgraduate students of Mumbai region. Responses from male are more comparing to female.

Table-2: Technologically advanced Bank

Types of Bank	Frequency	Percentage (%)
Public sector Bank	29	15.8%
Private Sector Bank	108	58.7%
Foreign Bank	47	25.5%
Total	184	100

When respondents were asked about technological advancement of bank, 108 respondents representing 58.7% consider that private sector banks are technologically advanced comparing to public sector and foreign bank.

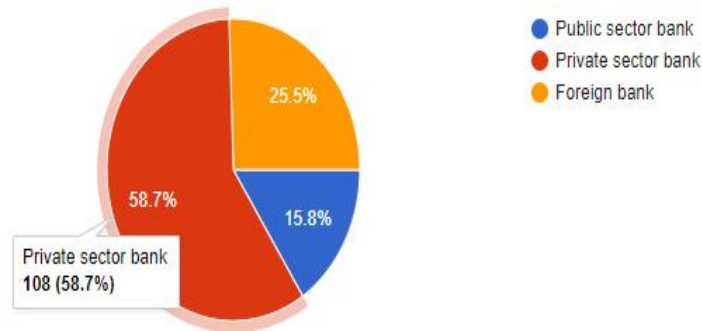


Table-3: Reason behind the use of E-Banking

Comparison of prices	Frequency
Better Information	51
Simplification of process	72
24 Hours Service	151
Limited time available	29

Source:By Primary Data

According to 151 respondents', E-banking is used for its 24 Hours Service.

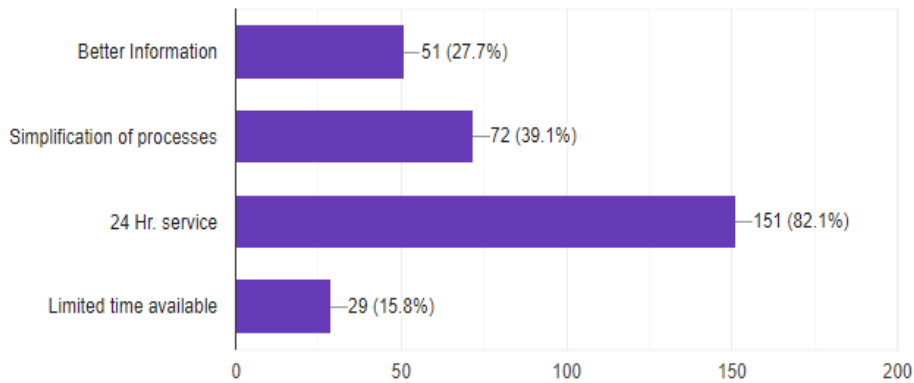


Table-4: Satisfaction level of using E-Banking

Comparison of prices	Frequency	Percentage (%)
Yes	122	66.3%
No	06	3.3%
Maybe	56	30.4%
Total	184	100

From the above table, it is clear that most of the respondents are satisfied with the E-banking facilities provided by the bank.

Data Analysis

The study is based both on Primary and Secondary data.

Hypothesis

1. H_0 : Internet Banking transactions are not secured

H_1 : Internet Banking transactions are secured

Table-5: Security of the transactions through Internet Banking

	Frequency	Percentage (%)
Very Much	36	19.6%
Much	62	33.7%
Somewhat	58	31.5%
Little	20	10.9%
Not at all	08	04.3%
Total	184	100

Primary Source

Based on the respondent's response, it is clear that 53.3% are of the opinion that there, internet banking transactions are secured.

Based on the above interpretation, we reject Null Hypothesis and we accept Alternative Hypothesis. Therefore Internet Banking transactions are secured.

SUGESTIONS

- The bank should concentrate on creating awareness to the business holders and other people.
- The bank should minimize the traditional way of methods to maximize the internet banking services.
- The activities should be undertaken by the bank to attract the new customers towards internet banking.
- Ensure the security and confidentiality of customer information.

CONCLUSION

Banking sectors are following different strategies to develop and popularize the internet-banking services among the customers. In coming year's E-banking services will be the necessity for all customers. No doubt, Indian Banking Sector is taking sincere efforts to adopt updated and latest technology for installation of e-delivery channel. Special arrangements must be made by the bank for full security of customers' funds. Technological defaults must be evaded by employing well trained and expert technicians in the field of computers, so that data can be saved. Seminar, Workshop, Orientation must be organized by the banking officials on the utilization of E-banking services. This will help the illiterate towards the use of E-banking services.

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COMPARISON OF POWER, MUSCULAR STRENGTH AND ENDURANCE AMONG THE DISTRICT AND TAHSIL LEVEL OF SCHOOL MALE ATHLETES

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ABSTRACT

The purpose of this study was to determine the difference in variables of Power, Muscular Strength and Endurance between District and Tahsil level of school athletes. For purpose of this study total 50 male athletes were randomly selected from different level of school competition as subjects i.e. District (25) and Tahsil (25). The data pertaining to this study were collected on the selected subjects by Standing Broad Jump for Power and Sit-ups for Muscular Strength and Endurance. To determine significance difference between District and Tahsil level of school athletes for Power, Muscular Strength and Endurance, t-ratio statistical technique were employed. Significant difference was observed between mean performance of District and Tahsil level of school male athlete in selected variables Power, Muscular Strength and Endurance at 0.05 level. Superior performance was shown by District level athlete for Power, Muscular Strength and Endurance than Tahsil level.

INTRODUCTION

Physical fitness is one of the most important aspects of the individual. The term "Physical fitness" has been given interpretation by many authorities in the field of physical education, sports medicine, physiology and other allied disciplines according to their own visions. Due to this some controversies are existing till today regarding physical fitness. One considered it, from the point of view of beauty, strength and enjoyment of life, while others think it for ability to do job. Actually fitness is preparedness for life. In relation to human being, fitness implies an ability to adjust their lives properly to the needs of their environments. Hence researcher was interested to undertake the study entitled comparison of Power, Muscular strength and Endurance among the District and Tahsil level of school athletes. Stanly and Willium (1965), concluded that there was significant difference in compare the effect of their exercises on Physical Fitness of elementary School children. Kendriya Vidyalaya, of defense school students shows significant higher performance in vertical jump ,600 yards run and sit ups than non-defense school in Gwalior, Robson stated on the basis of his research finding in standing broad jump, there was no significant difference in performance between boye and girls of all grades.

DELIMITATIONS

Delimitations are boundaries of the study to be predetermined by the researcher. The present study was delimited to following criteria.

1. All subjects of the study were school boys.
2. All subjects of the study were chosen from school tournaments of Division and Tahsil level.
3. The study was delimited to the following physical fitness component, i.e. Power, Muscular Strength and Muscular Endurance.

LIMITATIONS

Limitations are those factors that influence the study substantially and may put unavoidable restrictions on collection of data.

- 1) The subjects were from different ethnic groups thus their habits were different which was beyond the control of the investigator.
- 2) No specific motivation technique was used during the tests.

PURPOSE

The main purpose of the study was to determine the difference of Power, Muscular strength and endurance between two different levels of School athletes.

HYPOTHESIS

On the basis of available literatures and researchers own understanding the problem, it was hypothesized that there would be significant difference in the variables of power, Power, Muscular strength and endurance between the male school athletes of Tahsil and District levels.

METHODOLOGY

Selection of Subjects: For the purpose of this study subjects were selected from different levels of School competition. Total 50 male students were selected, belonging to District 25 and Tahsil 25 level computation of athletes from Vidharba region using random sampling method.

COLLECTION OF DATA

The data pertaining to this study were collected on selected subject by administrating test of Standing Broad Jump for power, Sit ups for muscular strength and endurance.

Before collecting the data the researcher explained the purpose of study so as to the subjects put their best . The obtained scores of each athlete were tabulated for further statistical analysis.

ANALYSIS AND INTERPRETATION OF DATA

Statistical Treatment

To know the status of the subjects in the selected variables descriptive statistics i.e. mean, standard deviation highest score and lowest score was computed and to determine the difference ,if any, in between the selected groups mean difference method i.e. independent t-test was employed. The findings pertaining to the study have been shown in the following tables-

Table-1: Descriptive Statistics for the Data on Muscular Strength and Endurance (Bend knee Sit ups)of School Athletes of District and Tahasil level

Level of Athletes	No. of Subjects	Mean	Standard Deviation	Highest Score	Lowest Score
District	25	35.2	3.175	40	30
Tahasil	25	30.6	5.78	42	15

Findings

From Table 1,it is evident that mean of muscular strength and endurance (bend knee sit ups) of school athletes of District level is 35.2 and standard deviation is 3.175, where highest score is 40 and lowest score is 30.

It is also evident from the above table that the mean of muscular strength and endurance of school athletes of Tahsil level is 30.6 and standard deviation is 5.78,where highest score is 42 and lowest score is 15.

Table-2: Description of Mean ,Standard Deviation and t-Ratio for the Data on Muscular Strength and Endurance of District and Tahasil level of School Athletes

Group	Mean	Standard Deviation	Mean Difference	Standard Error	t-ratio
District	35.2	3.175	4.6	1.318	3.49*
Tahsil	30.6	5.78			

*Significant at .05 level

Tabulated t-0.05(48) =2.0126

Findings

Finding of Table 2 shows that mean score of Muscular Strength and Endurance of District and Tahsil level school athletes are 35.2 and 30.6 respectively and the standard deviation are 3.175 and 5.78 respectively as the calculated ‘t’-value 3.39 is greater than the required ‘t’ value of 2.012 at 0.05 level, which indicates that there is statistically significant difference between District and Tahsil level of school athletes.

Discussion

Findings of present study show that superior performance in muscular strength was exhibited by higher level athletes i.e. District level than Tahasil level it may be due to the reason that District level athletes might have under gone the systematic training program through which physical components developed than Tasil level athletes, as it is well known fact that strength endurance plays vital role to perform any athletic event. This findings are agreement with the result of Ghuman et.el.,Alfa and Bawa.

Table-3: Descriptive Statistics for the Data on Power (Standing Broad Jump) of School Athletes of District and Tahasil level

Level of Athletes	No. of Subjects	Mean	Standard Deviation	Highest Score	Lowest Score
District	25	79.6	9.36	89	49
Tahasil	25	60.44	11.08	82	41

Findings

From Table 3, it is evident that mean of Power (Standing Broad Jump) of school athletes Division level is 79.6 and standard deviation is 9.36, where highest score is 89 and lowest score is 49.

It is also stated from the above table that The mean of power of school athletes of Tahsil level is 60.44 and standard deviation is 11.08, whereas highest score is 82 and lower score is 41.

Table-4: Description of Mean, Standard Deviation and t-Ratio for the Data on Power (Standing Broad Jump) of District and Tahsil level of School Athletes

Group	Mean	Standard Deviation	Mean Difference	Standard Error	t-ratio
District	79.6	9.36	19.16	2.90	6.64*
Tahsil	60.44	11.08			

*Significant at .05 level

Tabulated t-0.05(48) =2.0126

Findings

Findings of Table 4 stated that the mean score of district and Tahsil level school athletes are 79.6 and 60.44 respectively of power as calculated t value 6.64 is greater than required t-value 2.016 at 0.05 level of confidence.

Therefore it is indicated that there is significant difference between District level and Tahsil level of school athletes .

Discussion

From the above finding it is learnt that the mean of District level is better than Tahsil level .The higher level competitor showed the better performance than the lower level. The SBJ measures the explosive strength i.e. power of leg muscles, particularly of thigh and calf as the level of competition goes up to compete. In those competition athlete need to improve the desired level of fitness components accordingly more incentive target is required and achieve the same , hence superior performance was shown by the District level of school athletes. Thus finding is in consonance with the result of Shriwastav and Ray.

CONCLUSION

With the limitation of the present study and on the basis of findings the following conclusion is drawn.

- 1) Significant differences were observed in between District and Tahsil level school athletes in muscular strength and endurance.
- 2) District level school athletes were significantly superior in the variable of muscular power while compared against the Tahsil level athletes.
- 3) In the both variables superior performance were shown by the District level than Tahsil level school athletes.

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