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CONTENTS

Research Papers

DESIGN AND IMPLEMENTATION OF AUTOMATIC CLASSROOM ATTENDANCE SYSTEM USING RFID AND RASPBERRY PI	1 – 4
Pranjali Nandkumar Nikam, Swapnil Krishna Kadam, Tejasvee Abasaheb Gore and Vijaya Yogesh Rane	
A STUDY OF SOCIAL NETWORKING ADDICTION AMONG ADOLESCENTS	5 – 6
Dr. Khan Zeenat	
THE EFFECT OF DIGITAL TRAINING ON EMPLOYEES EFFICIENCY IN THE JEWELLERY MANUFACTURING COMPANY IN SEEPZ, MUMBAI	7 – 11
Tanvi Thakkar, Dr. Mahima Birla (PhD) and Dr. Kavita Kalyandurgmath (PhD)	
COMPETITIVE ADVANTAGE OF INTEL IN THE SEGMENT OF THE MICROPROCESSORS VENTAJA COMPETITIVA DE INTEL EN EL SEGMENTO DE LOS MICROPROCESADORES	12 – 19
José G. Vargas-Hernández and Lic. Laura Melina Rodríguez Gutiérrez	
PERCEPTION STUDY AMONG KEY STAKEHOLDER OF HEI TOWARDS ACCREDITATION	20 – 24
Dr. Vikram Parekh and Dr. Apoorva Mishra	
A STUDY ON CUSTOMER PERCEPTION TOWARDS MAKING PAYMENT THROUGH E-WALLETS	25 – 29
Bhavika Khadapkar	
CURRENT TREND IN INDIAN MOBILE GAMING	30 – 33
Manikandan	
BLOCKCHAIN AUTHENTICATION AND PRIVACY SERVICES	34 – 38
Aishwarya Jadhav	
IMPACT OF CREDIT CARD ON CONSUMER BEHAVIOR	39 – 42
Prof. Priyanka Yadav	
INTERNET OF THINGS – FUTURE OF WORLD	43 – 47
Manish Jitendrabhai Vankani	
STUDY OF AWARENESS LEVEL ABOUT DIGITIZATION AMONGST THE YOUTH	48 – 50
Shreya Singh, Hrithik Saraf and Ayush Kumar Saha	
THE CHALLENGES FOR CYBER SECURITY IN E-COMMERCE	51 – 53
Ekbal Hamirani	

ESTIMATION OF DEFAULT RISK THROUGH ALTMAN'S Z – SCORE WITH REFERENCE TO TWO IT COMPANIES IN INDIA	54 – 57
Dr. Raghavendra.S. Bendigeri	
A STUDY ON DUAL INCOME FAMILIES NECESSITY OR PASSION WITH REFERENCE TO WOMEN IN DOMBIVLI AREA	58 – 62
Hema Chetwani and Manali Dharod	
AN ANALYSIS ON CURRENT RESEARCH TRENDS AND APPLICATIONS OF NATURAL LANGUAGE PROCESSING	63 – 67
Vishnuprakash Sharma, Ajay Panchal and Vijaya Yogesh Rane	
A REVIEW OF LITERATURE TO UNDERSTAND CONSUMERS BUYING BEHAVIOR TOWARDS ONLINE SHOPPING	68 – 72
Prof. Sonam Arvind Singh and Dr. Pushpendu Rakshit	
STUDY OF FINACIAL INVESTMENT IN TREASURY SOFTWARE REFERENCE TO CREDENCE GROUP	73 – 77
Ruhi Nair	
GROWTH OF CRYPTOCURRENCY AND ITS CHALLENGES	78 – 82
Prof. Saquib Ahmad Khan	
ROLE OF LIFE INSURANCE AGENTS IN DIGITAL ERA	83 – 87
Preeta Rejoy and Prof. Dr Vilasini Patkar	
A STUDY ON CONSUMER BEHAVIOUR TOWARDS CONSUMPTION AND THEIR MONTHLY SPENDING HABITS ON FAST FOOD WITH REFERENCE TO MUMBAI WESTERN SUBURBAN	88 – 90
Prof. Eswari Maruthuvar	
ROLE OF START-UPS AND INCUBATION CENTERS FOR ACCELERATING THE ACADEMIC EXCELLENCE WITH REFERENCE TO MUMBAI REGION	91 – 94
Anshita Chelawat, Dr. Trupti Shelke and Prof. Swarupa Kulkarni	
RETAIL MANAGEMENT WITH REFERENCE TO FUTURE GROUP	95 – 101
Aparna Nair	
GREEN HRM PRACTICES IN THE ORGANIZATION	102 – 105
Devanjali Dutta and Dr. Anita Manna	
“ROLE OF KNOWLEDGE MANAGEMENT OF LEADING TECHNOLOGIES”	106 – 113
Prof. Parui Santu Pradyut	
A STUDY ON IMPACT OF ONLINE RATINGS ON PURCHASE INTENTION	114 – 119
Kinjal M. Gosai	
BLOOM FILTERS & THEIR APPLICATIONS IN DATA SECURITY	120 – 122
Prof. Reeta Singh	

IMPACT OF GOODS AND SERVICE TAX ON CONSUMPTION OF CONSUMER GOOD AND CONSUMER'S POCKET	123 – 130
Prof. Rajvi Dodhia	
SMART SECURITY SYSTEM FOR WOMEN AND CHILDREN USING IOT	131 – 134
Gauri Gaurav Vartak	
WOMEN VS MEN ON FACEBOOK: ONLINE INEQUALITY IN INDIA	135 – 141
Abdulrahman Abdo Shawqi Hasan Subih	
GENDER EQUALITY: WOMEN EMPOWERMENT	142 – 147
Nikeeta Sunil Bhosle, Poorva Sakpal and Disha Sawant	
HCHO AND PM2.5: UNACKNOWLEDGED FACTORS OF INDOOR POLLUTION	148 – 151
Nikeeta Sunil Bhosle, Poorva Sakpal and Shreya Singh	
A STUDY ON CUSTOMER PERCEPTION ABOUT INSURANCE AGGREGATORS OFFERING ONLINE INSURANCE SERVICES	152 – 156
Alekha Mittal	
STUDY OF CHANGING CONSUMER BEHAVIOUR IN NEW DIGITAL ERA: SPECIAL REFERENCE TO CUSTOMER FROM MUMBAI CITY	157 – 160
CA Kiran N. Gajjar	
INITIATIVE AND ACHIEVEMENT IN HUMAN RESOURCE DEVELOPMENT: WITH SPECIAL REFERENCE TO NEW EDUCATION POLICY 2019 AND SKILL INDIA INITIATIVE	161 – 166
Nitin Umakant Dwivedi and Dr. Anita Manna	
GREEN LIBRARY	167 – 169
Kiran Prakash Bachchhav, Milind Dubal and Dr. Irshhad Kaazi	
A STUDY OF CLINICAL DEPRESSION CAUSED BY ANXIETY IN STUDENTS	170 – 173
Sailesh Pokhriyal	
INDIAN RAILWAY USING RFID	174 – 177
Prof. Jyotsna S. Tari	
RETAIL MANAGEMENT AND ENTREPRENEURSHIP IN INDIA	178 – 182
Milind Ghumare	
A STUDY ON EFFECTS OF DIGITALIZATION IN RETAIL MANAGEMENT	183 – 185
Snehal Jadhav, Bhumi Goswami and Prathamesh Dharmaraj	
CONSUMER BEHAVIOUR	186 – 191
Debarati Dasgupta	
A STUDY ON RELEVANCE OF DIGITALIZATION ON BANKING SECTOR	192 – 194
Prof. Tejasvi Bhosale, Vaishnavi Kadam and Sanket Jagtap	

A STUDY OF HUMAN RESOURCES MANAGEMENT PRACTICES WITH SPECIAL REFERENCE ON EMPLOYEE RETENTION AND TURNOVER	195 – 198
Saroj Gamare	
A STUDY ON IMPACT OF FDI IN INSURANCE SECTOR	199 – 201
Nidhi Anil Sharma	
A STUDY ON SIGNIFICANCE OF FINANCIAL INCLUSION IN DEVELOPMENT OF ECOMOMIC	202 – 208
Prof. Tejasvi Bhosale, Shilpa Padad and Swapnil Kakad	
A SURVEY ON DATA MINING TECHNIQUES	209 – 213
Rachana Tushar Borole	
A STUDY ON IMPORTANCE OF INSURANCE IN TRAVEL AND TOURISM INDUSTRY	214 – 219
Pravalika Chindam, Rachana Manchikatla and Saurabh Bhawar	
POPPY HUMANOID ROBOT	220 – 224
Priyanka K Patil and Prof. S. D. Ruikar	
PERFORMANCE IMPROVEMENT OF PHASE LOCKED LOOP USING GDI TECHNIQUE	225 – 231
Snehal S. Koshti and S. K. Parchandekar	
NEW AGE MARKETING TRENDS IN SOCIAL & DIGITAL MEDIA	232 – 237
Prof. Vasudha Agnihotri	
SOCIAL MEDIA A NEW PLATFORM FOR MASS MARKETING	238 – 240
Prof. Rajshree Srivastava, Simran Chawla and Vyom Papat	
CONSUMER BEHAVIOUR – WHY DO MARUTI SUZUKI CARS SELL THE MOST IN INDIA?	241 – 244
Aditya S Sharma	
STRESS MANAGEMENT	245 – 247
Mansi Dehade and Aishwarya Patil	
<i>IMPACT OF RECRUITMENT AND SELECTION STRATEGY ON EMPLOYEES' PERFORMANCE</i>	248 – 252
Nikeeta Sunil Bhosle	
A STUDY ON CUSTOMER PERCEPTION TOWARDS ONLINE PURCHASE OF ELECTRONICS	253 – 257
Shilpa Shelar	
A STUDY ON CHANGING TRENDS IN DIGITAL PAYMENT WITH REFERENCE TO WALLET USAGE IN THANE CITY	258 – 261
Shailesh B Sargade	
TO STUDY CONCEPTUAL KNOWLEDGE OF STUDENTS WITH RESPECT TO 'FINANCIAL MARKET'	262 – 264
Satish Laisetti and Twinkle Patel	

A STUDY OF ISR IN EDUCATIONAL INSTITUTION WITH REFERENCE TO ASM IMCOST COLLEGE THANE AND ITS IMPACT ON STUDENTS	265 – 269
Patil Mansi Subhash, Chatterjee Nisha Anup and Rana Kiran Lalit	
TO STUDY CHARACTERISTICS OF FLOURISHING MANAGERS TO UNDERSTAND WHETHER IT IS A MATTER OF TRAINING OR INNATE TALENT	270 – 271
Dr. Varshaa Parab, Prof. Shripad Bapat and Simran N. Chawla	
A STUDY OF WHATSAPP USAGE AND ITS INFLUENCE ON DEGREE COLLEGE STUDENTS OF UNIVERSITY OF MUMBAI	272 – 278
Dr. Kishori Jagdish Bhagat and Pritesh Pradeep Somani	
DIGITAL TRANSFORMATION IN HEALTHCARE	279 – 280
Sonal Bhanushali and Lalit Shinde	
A REVIEW OF LITERATURE TO UNDERSTAND CAR RENTAL SERVICE MARKET	281 – 284
Prof. Sneha Vishnu More and Dr. Pushpendu Rakshit	
THE EFFECTIVENESS OF INNOVATIVE INVESTMENT MANAGEMENT IN THE TEXTILE AND LIGHT INDUSTRY OF UZBEKISTAN	285 – 286
Yusupov Saidvali Shukrullaevich	
TO STUDY BEHAVIOUR OF MANAGEMENT STUDENTS BASED ON THE CONCEPT OF “JOHARI WINDOW”	287 – 291
Nidhi Vajha, Omkar Gaikwad and Aryan Kulkarni	
MAKE IN INDIA	292 – 296
Vibha Shrivastava	
THEORETICAL AND METHODOLOGICAL ASPECTS OF DEVELOPMENT OF THE STRATEGY FOR DIFFERENTIATION OF THE GLASS INDUSTRY IN THE REPUBLIC OF UZBEKISTAN	297 – 298
Gafurov A. T.	
A STUDY ON CONSUMER BEHAVIOUR ON FMCG PRODUCT IN INDIA	299 – 302
Saif Ali and Harshal Gawli	
DIGITAL MARKETING: AN INSIGHT TOWARDS ELECTRONIC PAYMENT SYSTEM AND ITS IMPACT ON INDIAN YOUTHS	303 – 308
Shree Ganesh S, Delin Dechamma K U and Prof. Kavyashree M B	
AWARENESS ON USAGE OF DIGITAL PLATFORM ON HEALTHCARE	309 – 312
Manoj Borkataki, Shaheen Bikhba and Akshada Hire	
DIGITAL CULTURE CHANGING GLOBAL LANDSCAPES	313 – 318
Shaheen Siddiqui	
SMART CYCLE SHARING	319 – 322
Mandar Kekade, Vaibhav Shinde, Hrushabh Pandare	

ADVANCED ANTITHEFT SECURITY SYSTEM	323 – 325
Mandar K. Kekade, Rutuja V. Kate and Mamata M. Ropalkar	
ANALYZING THE IMPACT OF MAKE IN INDIA ON YOUTHS OF INDIA	326 – 330
Mrugakshi Vaikar, Abhishek Nair and Prof. Rajshree Srivastava	
DESIGN AND IMPLEMENTATION OF RESCUE SYSTEM FOR WOMEN SAFETY BY USING ARTIFICIAL INTELLIGENCE	331 – 333
Sanket Suryakant Kadam, Akash Sunil Dhamale and Vijaya Yogesh Rane	
SKILL INDIA CAMPAING: IT'S ROLE IN EMPOWERING WOMEN DEVELOPMENT	334 – 337
Prof. Sandhya Yadav	
COMPREHENSIVE STUDY ON IMPACT OF ARTIFICIAL INTELLIGENCE IN HUMAN LIFE	338 – 340
Siddhant D Gawai, Rohit R Mahamuni and Vijaya Yogesh Rane	
AN EVALUATIVE STUDY ON THE DIGITAL PAYMENT SYSTEM IN INDIA AND THE ROAD AHEAD	341 – 348
*Dr. Rajdeep K Manwani and **Sheetal V. Hukkeri	
IMPACT OF TECHNOLOGY IN INDIAN EDUCATION SYSTEM	349 – 353
Prof. Meenakshi Singh	
APPLICATION OF DESIGN THINKING AS A RECENT TREND IN MANAGEMENT THOUGHTS AND PRACTICES	354 – 357
Debarati Dasgupta	
A STUDY OF THE CHALLENGES AND GAPS IN DIGITAL ADVERTISING	358 – 360
Pradeep Waycos and Dr. Satish N Pawar	
A STUDY ON OPINION OF YOUNGSTERS ON THEIR INTEGRATION IN SOCIAL ACTIVISM TO ENSURE LIVABLE CITY: WITH REFERENCE TO DOMBIVLI CITY	361 – 366
Dr. Jyoti Jangir and CA Akanksha Sant	
CONSUMER PREFERENCES FOR ONLINE MARKETS	367 – 375
Dr. Sunanda Jindal	
IMPACT OF DIGITALIZATION IN GENERAL INSURANCE SECTOR	376 – 378
Prof. Ruchita Ramani	
INSTAGRAM MARKETING – THE ULTIMATE MARKETING STRATEGY	379 – 382
Prof. Meenakshi Singh	
DIGITAL CULTURE-CHANGING GLOBAL LANDSCAPE	383 – 385
Dr. Amar Pandey	
QUALITY ENTREPRENEURSHIP THROUGH ICT FOR SMALL BUSINESS	386 – 388
Dr. H. S. Fadewar and Dr. Dilip Aher	

A STUDY ON GOVERNMENT POLICIES ON WOMEN ENTREPRENEUR IN MAHARASHTRA STATE	389 – 394
Shama M. Khan	
ARTIFICIAL INTELLIGENCE AND CUSTOMER ENGAGEMENT IN INDIAN BANKING INDUSTRY	395 – 400
Dr. Sangeeta Makkad	
CHALLENGES AND OPPORTUNITIES IN BUSINESS ANALYTICS	401 – 404
Prof. Hidayatulla Peerjade and Prof. Swati Jadhav	
GREEN BANKING AN INDIAN PERSPECTIVE	405 – 407
Dr. Bhagyashree S. Kunte and Prof. T. Srinivas	
IMPACT OF TECHNOLOGY ON BANKING: A BIRD EYE VIEW ON INDIAN BANKING	408 – 410
Prashant Patil	
MARKET TRENDS OF DIGITAL CHANNELS IN INDIA	411 – 413
Dr. Nilesh Anute and Dr. Dilip Aher	
A STUDY ON WORKING CAPITAL MANAGEMENT OF NGOs IN TELANGANA	414 – 416
Ramesh Vankadoth	
MEMEs – TOOL FOR INFOTAINMENT	417 – 420
Vibhav Rajendra Galadagekar	
A STUDY ON MARKET RESEARCH FOR DEL MONTE	421 – 427
Joyson Dsouza	
A STUDY OF FINANCIAL ANALYSIS	428 – 433
Neeta Joshi	
PRIMITIVE DETECTION USING DEEP LEARNING AND PERFORMING USING SOFT HAND	434 – 441
Abdulrashid Kamal Alaskar and Prof. Sachin D. Ruikar	
INTERNATIONAL BUSINESS IN DIGITAL MARKETING ON INDIAN PERSPECTIVE	442 – 446
Dr. Vikas Barbate	
AN EMPIRICAL STUDY ON MUTUAL FUND AND ITS PERFORMANCE EVALUATION WITH SPECIAL REFERENCE TO EQUITY MUTUAL FUND SCHEMES	447 – 453
Amandeep Singh S. S. Manku and Dr. R. K. Patra	
GREEN RETAILING: AN EFFECTIVE RETAIL STRATEGY FOR SUSTAINABLE GROWTH AND INITIAL CHALLENGES IN ITS IMPLEMENTATION	454 – 461
Dr. Rakesh D B. E., Suman S and Shobith Mandanna	

**A STUDY OF CHANGING DYNAMICS IN DOING BUSINESS DUE TO THE DIGITAL
DISRUPTION-A PARADIGM SHIFT** 462 – 466

Dr. Lalit J. Kanore

**STUDY OF PRACTITIONER METHODS FOR TESTING SOFTWARE APPLICATIONS
DESIGNED FOR CLOUD COMPUTING PARADIGM** 467 – 475

Prof. Vaishali Jawale and Prof. Sudhir Sitanagre and Prof. Rambabu Makkena

CRITICAL ANALYSIS OF HR PRACTICES OF PSYCHOMETRIC TESTING 476 – 486

Dr. Sanjay Dharmadhikari

DIGITAL ERA CONSUMPTION TRENDS - FOOD DELIVERY APP 487 – 491

Dr. Madhura Pimplapure

**DIGITAL INDIA PROGRAMME AND IT'S IMPACT IN IMPROVING QUALITY OF LIFE OF
CITIZENS** 492 – 496

Dr. Sandip Sane, Dr. Priti Mastakar and Lata Maindad

THE FUTURE OF SME'S IN PUNE AREA 497 – 500

G. B. Patil

DESIGN AND IMPLEMENTATION OF AUTOMATIC CLASSROOM ATTENDANCE SYSTEM USING RFID AND RASPBERRY PI

Pranjali Nandkumar Nikam¹, Swapnil Krishna Kadam², Tejasvee Abasaheb Gore³ and Vijaya Yogesh Rane

Student^{1,2,3} and Assistant Professor, Karmaveer Bhaurao Patil Degree College, Thane

ABSTRACT

Students attendance has been considered as one of the crucial elements that reflect the academic achievement and the performance. So, the attendance plays major role in every educational institution. Recording and monitoring of attendance requires significant amount of time and efforts. So, the automated attendance system is a smart solution that assists the institute to monitor students and automate their attendance. The proposed system used RFID technology to analyze the time of student entering in to the classroom and analyze the time of student exist in the class and record send to Raspberry Pi. All student attendance status can be obtained from this system.

Keywords- Attendance, Attendance record, Raspberry-Pi, RFID (Radio Frequency Identification), IoT (Internet of Things)

I. INTRODUCTION

The different organization and institutes are still finding the best way to record the attendance of the student. They are used traditional method of taking attendance such as passing around an attendance sheet to student for sign or by calling out the student name. This method of taking attendance is very time consuming and higher risk of having students cheating about their attendance.

The automated attendance is a smart solution that assists the institute to monitor students, employee to automate their attendance. The automatic attendance system use RFID to read the radio waves and capture the stored information on tag attached to an object it is the wireless communication between object and device. The information of all authorised students is stored in the database. Every authorised student is provided with unique RFID card with his/her details fill in it. The data store in the card is the unique identification of that student. When the RFID card is placed in front of the RFID reader, the data in it is read by the RFID reader and attendance for that student is register. The system is also generating the customized report of attendance.

II. LITERATURE REVIEW

Chandrappa.S, Dharmanna L, Deekshith K, Jagadeesha S (2018) research on IoT based automatic student attendance monitoring system the main objectives of this paper to provide more services to educational institutions processes. It is a fully automated IoT based student's attendance monitoring system. Hasanein D. Rjeib, Nabeel Salih Ali, Ali Al Farawn, Basheer Al-Sadawi, Haider Alsharqi (2018) research on Attendance and information system using RFID and Web-Based Application for acadmic sector the main purpose of this paper the proposed system aims to manage student's attendance recording and provides the capabilities of tracking student absentee as well. Sanam Kazi, Farhan Pasha, Farzana Gorme, Hozefa Bata (2017) investigate Raspberry Pi in Attendance Tracking System in this paper how to handle automatically managing the attendance process for the given learning organization. Davinder prakash, Twinkle kundu and Preet Kaur (2012) investigate the RFID Technology and its applications:a review the main goal of this paper is to review the RFID technology and its application. Mrs. Sonali Lunawat, Mrs. Madhuri Badole, Mrs. Ompriya Kale is research on Smart Attendance Monitoring System using Raspberry PI aims at providing one of the efficient methods for taking attendance and finds current location of the student.

III. PRAPOSED RESEARCH STATEMENT AND PROBLEM

The optimization of Automatic Attendance System is one of the significant research problems in different organization and institutes to control the entire attendance of student. The researchers try to optimize the Automatic Attendance system using RFID technology and Raspberry Pi and their supporting component to control the information system services.

IV. OBJECTIVE

- 1) To analyse the manual attendance system and generate easy automatic attendance recording system using RFID.
 - 2) To identify the controlling mechanism to reduce time, efforts, paper work of recording the attendance.
 - 3) To analyse the enhancement factor of the attendance system and eliminate duplicate data entry and errors.
-

4) To produce customized report of student attendance using automatic attendance system.

V. PRAPOSED CONCEPTUAL FRAMEWORK

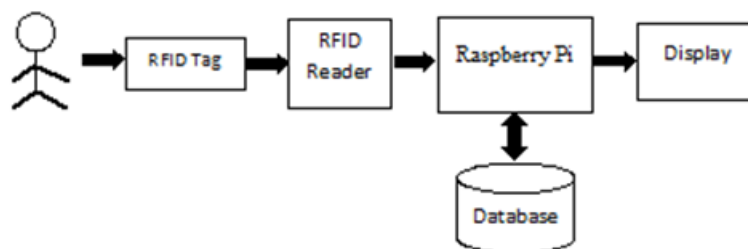


Fig-1: Conceptual Framework

Algorithm

Step 1: start

Step2: Student enter in the classroom

Step3: RFID card detect the ID

Step 4: RFID tag sends data to RFID reader

Step 5: Reader decrypts message sends to application

Step 6: Attendance system checks data and compare with its database If data match Attendance done successfully Else Display message “Fake Student”

Step 7: Stop

Flowchart

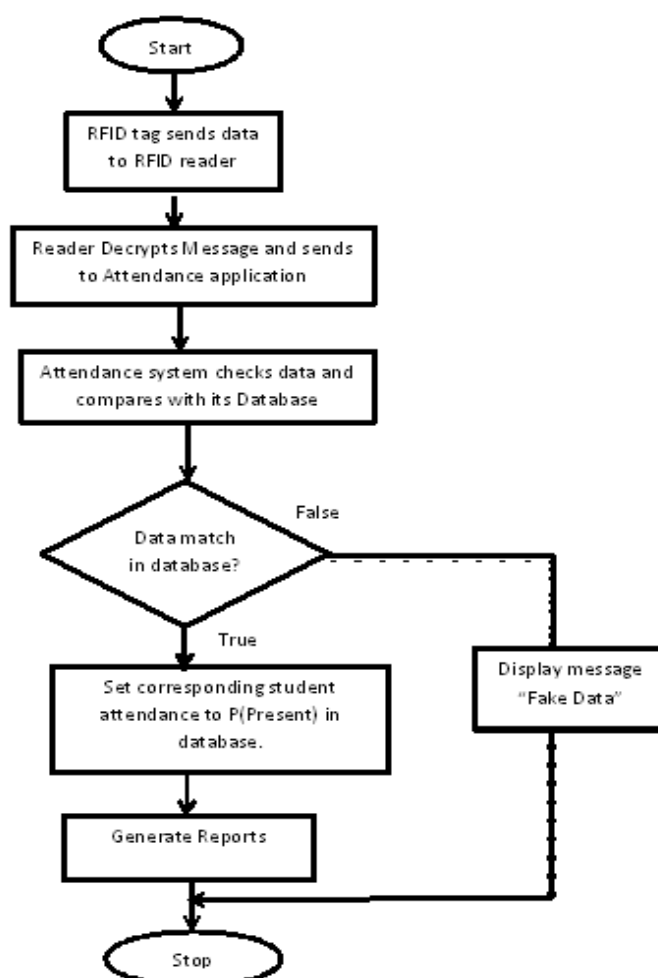


Fig. 2 Flow Chart

RFID

RFID stands for Radio Frequency Identification. It is used to read the radio waves and capture the stored information on a tag attached to an object. It is the wireless communication between an object and a device. Which transmits and receives the signals.

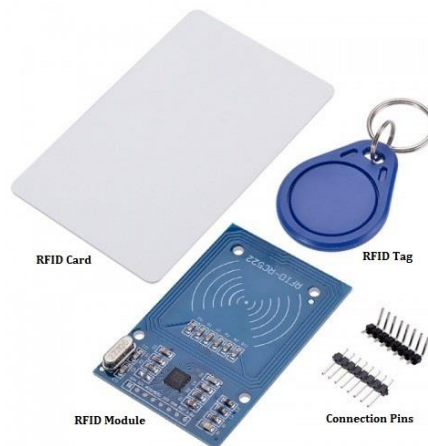


Fig. 3 RFID

Basic components of an RFID System

RFID Tag: RFID tags receive radio signals from an object to be sent by the RFID reader. They include tiny microchips with memory and an antenna coil. An RFID tag is introduced as a transponder. It is thinner than paper. There are two types of RFID tags: one is an active tag and the other is a passive tag.

Passive RFID tag: In a passive RFID system, there are tags with no internal power source. It does not contain a battery.

Active RFID tag: In active RFID systems, battery-powered tags continuously broadcast their own signal. It provides a much longer read range than passive tags, but it is much more expensive.

RFID Reader: The RFID reader is also known as an interrogator. It receives the radio signal and sends the data to the RFID reader. A reader has multiple antennas; its main role is responsible for sending and receiving radio waves. There are two types of RFID readers: one is an RFID read-only reader and the other is an RFID read-write reader. The RFID read-only reader can only read information from the RFID tag, and the RFID read-write reader can write as well as read the information from the RFID tag. It is also called an encoder.

RASPBERRY PI

Raspberry Pi is a single computer board discovered in the United Kingdom by the Raspberry Pi Foundation. It acts as a mini computer. It is portable and low cost. It is used in video and image processing and IoT-based applications and robotics applications. It is easy to handle this mini single-board device. It provides all the features of a computer at lower consumption. It is increasing programming skills and hardware programming at schools and colleges. Raspberry Pi uses the Linux operating system. Various types of models are available in the market.

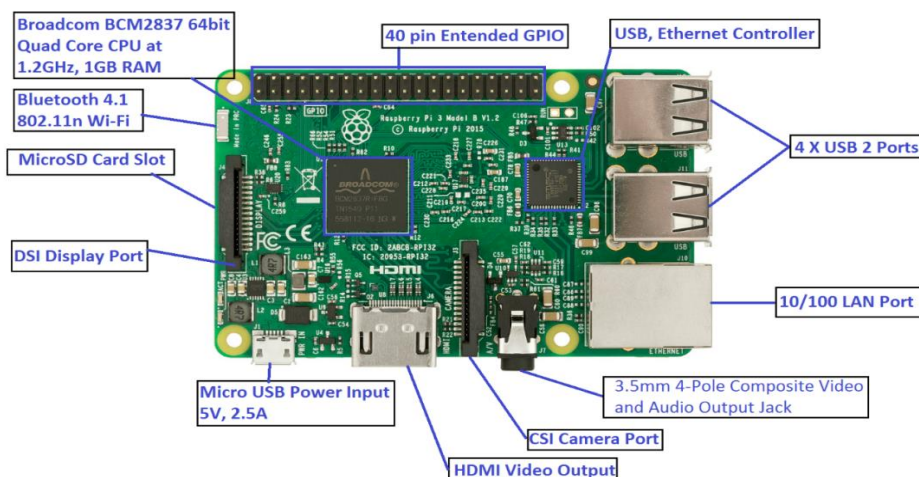


Fig 4. Raspberry Pi

GPIO: GPIO stands for general purpose input output. They are included 40 pins. It is used for interface between connecting Raspberry pi to other electronic devices.

Ethernet: Ethernet is small wired network. In this wired network is include the one router to use connecting the all computers it is called as local area network (LANs). This ethernet cable transfer data between connected PCs.

CPU: CPU stands for central processing unit. The raspberry is a Broadcom BCM2835 system on a chip. The CPU handles all the instructions. Taking input and producing output it performs properly.

In raspberry pi for power connection there used 5v /2.5A adaptor.

USB: There are four USB 2.0 ports.

HDMI: In the HDMI, with the help of HDMI port the raspberry pi easily connected to the monitor or display. When we connected the monitor to the raspberry pi then there will used the HDMI-to-VGA adaptor. In VGA does not contain audio.

Display Port: In display port it not contains audio only pictures are display on screen.

Micro SD Card: In raspberry pi, the micro SD card performing important role to storing the data. Where the minimum recommended SD card size is 8GB. In latest version of raspberry-pi the maximum size is up to 256 GB.

Bluetooth: There is version of bluetooth4.2 used as a sharing the files, data and for connecting the one device to another Bluetooth device easily.

Camera port: The camera may come with a small piece of translucent blue plastic film covering the lens. The raspberry pi camera module is capable of taking photo and video. It can be control by programmatically.

Composite video and audio output jack: This port is used as audio output of raspberry pi where the any type of audio we can listen with the help of headphones or etc. it is only containing an audio as an output it will not contain any video type.

VI. CONCLUSION

As the attendance plays a very crucial role in different institutes and organizations, the Automatic Attendance System is the best solution for it which reduce the time and improves accuracy. This system eliminates the time-consuming paper-based method of manual attendance system. The RFID is very advanced technology used in automatic attendance system provide efficiency and speed. The system also generates customized reports such as monthly attendance summary, defaulter list of students etc. Automatic attendance system plays an effective role in technological enhancement of organization.

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A STUDY OF SOCIAL NETWORKING ADDICTION AMONG ADOLESCENTS

Dr. Khan ZeenatAssistant Professor, Marathwada College of Education Aurangabad

ABSTRACT

Social media in short can be said as Impulsive control disorder, This study was taken to investigate the percentage of Social networking addiction among the city adolescents .The survey method was used for data collection and sample of 100 adolescents randomly were selected from 4 colleges .The results showed that there is high level of addiction among the adolescents of city colleges.

Keywords: Social networking Addiction, Adolescents

1. INTRODUCTION

Social media is one of the greatest communication tools and has changed the way we engage with one another. The social media platform allows us to connect and communicate with anyone, anywhere – whether we post a picture, send a tweet, or update our status. Our lives can be on full display as little or as much as we choose. Social networking sites are fast becoming very popular means of both interpersonal and public. Social networking sites are modern interactive communication. Channels through which people connect to one another, share ideas, experiences, pictures, Messages and information of interest. **Boyd and Ellison (2007)** define social networking sites as “Web based services that allow individuals to construct a Public or semipublic Profile within a bounded system (2) articulate a list of other users with Whom they share a connection and (3) view and traverse their list of Connections and those made by others within the system.(pp78-100.). Although social media is accessible to nearly anyone, young adults are the most active users.(**Helen N. Eke Miss,2014**) found that 84% of 18-29 year olds are on Social media, more than any other age group) **Smith (2013)**. Everyone seems to have a huge presence in the social media world with a wide range of social media platforms used among all age groups including Instagram, Facebook, snap chat, and Twitter; it can be increasingly difficult to escape the pressures and influences of social media. Social media is becoming increasingly prominent in young adults’ lives,(**Greta Gleissner ,2017**) .it is important to understand how this usage may affect them.

Motivations for Social Media Use

It is undeniable that social media is extraordinarily popular, but why do so many people use it? Recent neuropsychological research could hold one answer: the self-disclosure one would engage in on social media activates the intrinsic reward system of the brain in much the same way as powerful primary rewards such as food and sex (**Tamir& Mitchell, 2012**). **Nadkarni and .Hofmann (2012)** purport that people are motivated to use social sides for two primary reasons: a need to belong and a need for self-presentation, a few Research Center project found that the most popular reasons for using social media included staying in touch with current friends and family, although other reasons emerged as well: making new friends, reading comments by celebrities and politicians, and finding potential romantic partners (**Smith, 2011**).

2. PURPOSE AND RATIONALE OF THE STUDY

Addiction to anything may lead to severely affect the mental, physical and Psychological health of the people. People with addiction do not have control over their behavior, actions or usage. Their addiction may reach a point at which it is harmful. Addictions does not only involve physical things, such as drugs or alcohol, but may include virtually anything, ranging from abstract things as gambling to seemingly harmless products, such as chocolate . Why is there a need to study about media addiction? The researcher feels that there are various reasons that affect the well-being of adolescents and some of them being, the objectives and the goals of the adolescent being smashed, Loss of Parental relationship, Disrupted interpersonal relationships, Fading Social and cultural values, subjection to unhealthy environment and so on. Hence this paper is an attempt to understand social media addiction and the reason and effects that surge social, mental and behavioral problems among adolescents.

OBJECTIVES

1) To find out the percentage of Social network addiction among the Adolescents.

HYPOTHESIS

1) The social networking addiction among adolescents is very high.

SCOPE

1) This study would be helpful for studying the social networking addiction among the adolescents.

LIMITATIONS

1) The study is limited only to junior college students.

2) The study is limited only to Aurangabad city.

SAMPLING TECHNIQUE

Random sampling technique was used for data collection for the present investigation

METHODS

This study was an applied research survey for the purposes of this study. The study population consisted of all the student Sample Technique: Participants of the current study were a random sample of 100 adolescents from a population of 4 collges of Aurangabad The majority of participants were from the age 16 to 19 years old.

DESIGN OF THE STUDY

Survey method was used for the study

SAMPLING TECHNIQUE

Simple random sampling technique was use for selection the sample.

SAMPLE SIZE

100 Junior college students (50 Male + 50 Female)

TOOLS

1) Social Networking Scale(SNAS)- This scale is developed by Mohammad Ghazi shahnawaz,Dr,NeeviditaGanguly and ManchongLimlunthanfZou.It has 32 items which are related with social networking .

STATISTICAL TECHNIQUE

1) Mean ,percentage

DISCUSSION OF THE RESULT

Table showing the Social networking addiction Level.

Sr.No.	Variable	No. of students(N)	Percentage of students	Range	Interpretation
1.	Social Networking	100	00%	1-40(P25)	Low Social Networking addiction
2.			21%	41-80(P50)	Average Social Networking addiction
3.			79%	81-120(P75)	High Social Networking addiction

The table no.01 shows **21%** of adolescent scores between 41-80, which indicates **Average** social networking addiction among adolescents, whereas **79 %** shows scores between 81-129, which indicates **High** social networking addiction.

CONCLUSIONS

1) **The social networking addiction among adolescents is very high.**

The hypothesis No.01 is accepted, as from the percentage 79% shows High social networking addiction level.

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THE EFFECT OF DIGITAL TRAINING ON EMPLOYEES EFFICIENCY IN THE JEWELLERY MANUFACTURING COMPANY IN SEEPZ, MUMBAI

Tanvi Thakkar¹, Dr. Mahima Birla (PhD)² and Dr. Kavita Kalyandurgmath (PhD)³Assistant Professor¹ and Associate Dean², Welinkar Institute of Management Development and Research
Dean (Management)³, Pacific Academy of Higher Education and Research Society

ABSTRACT

Jewellery manufacturing industry has always been in the dilemma of upgrading to new technologies, as it requires training the employees, which is huge investment of time and money. But despite this fact many jewellery manufacturing companies in SEEPZ, Andheri, Mumbai have considered this as a challenge and adopted new emerging technologies in areas like orientation, training etc. Disruptive technologies are the key of the current market enabling advancement in leaps for all industry. ERP is another carrier which helps companies to fix things as per their need and hour. Present paper is an attempt to understand the efficiency of employees working in jewellery manufacturing organization after the introduction of digitalization in training. Primary data has been collected of the entire population considering each and every associates, 510 employee working in different departments had undergone digital training from an organization were interviewed face-to-face with 20 questionnaire. As productivity is measured - output divided by input, we have considered digital training as input and productivity per week of an employee as output. Previous productivity is considered as benchmark to compare. The key findings of the study are that digitalization have indeed increased the efficiency of employees and also have reduced re-work to great extent which improves the reputation of the organization in producing fewer defects.

Keywords: Efficiency, Productivity, Digitalization, Digital-training, Manufacturing.

INTRODUCTION TO DIGITALIZATION

Today, digital transformation is taking place in manufacturing industry from smart technologies to connected devices. Improved analytics in the supply chain and connectivity of data systems is leveraged to innovation throughout the all industries. Emerging technology is making life simpler. Assembly line in producing piles of product is the old story. Today, the era is bout customization and quick delivery. The crystal your terms and conditions of manufacturing jewellery, more is the worth of your business. Today, the definition of monopoly is, "I can give you best quality product as per your need and time." Every service is considered as exclusive and customer doesn't mind paying extra for the same. Every product has become service and every service has become product and every business has turned to B2B and B2C. Training is provided to employees online at the workplace with the help of videos uploaded on Tab at jewellery manufacturing units. This also helps employees to revive their knowledge on training and stay updated on its own. By going digital, it has enhanced associates knowledge in looking for its mistake and correcting them on immediate basis, It is also considered as help provided on immediate basis. In Japan, it is called as Jidoka, which means signaling at the time of problem and not wait till the end. The manager-in charge immediately attends the associate who flagged the problem and tries to solve immediately and if not then further signaling takes place to stop the machine and avoiding defects. Similarly, in jewellery industry pristine jewellery is of high demand which means no re-work jewellery. Designs are completed in 3D CAD via IOT (Internet of things), more technologies keep evolving for making pristine gold piece. This allows work to move faster if trained accurately to use modern tech-know-how and hit aggressive deadlines. Digitalization is the greatest step towards the Industrial Internet of Things and data loop.

OBJECTIVE

The objectives are formed with the help of review of relevant literature and the background of efficiency of employees before and after digital training. The following prime objectives identified from the study are as follows:-

- To understand impact of digital training on employees output
- To study if digitalization have reduced re-work increasing efficiency of the employees,

REVIEW OF LITERATURE

Hendrickson (2018) in his paper shows how disc brakes maintenance becomes ease with the help of training videos online availability. It has also helped in giving tuitions to employees who joins the firm. Bliss (2019) in his discussion on safety culture and online training gives results showing that online training is very important when comes to safety. There are possibilities that a person doing multi-task may forget functioning of particular machine at a time, online training video shall be of immense help in that case as hazardous machines require

utmost accuracy. Also, in the fourth industrial revolution, it is important to provide online training for all the possible manufacturing industry is suggested by Bliss. Li J (2013) in his research paper gives a dynamic collaborative approach of e-learning and sustainability. NGS (Next Generation Sequencing) in the biomedical research has laid various guidelines in integrating different methods to sustain the community spirit. Out of all the nine rules, rule number five of planning for mistakes and document workflow is considered as utmost important for sustenance.

Trout (2016) in his article explains how on-demand training serves the value of the purpose and benefits in the long run avoiding the latter consequences to mistakes and safety hazards. Visual training gives simulation to more than two sensory organs which helps memorizing faster than mere PPT or speaking in training sessions. Lam (2009) in his paper shows that web based learning has no significant effect on students' performance. However, gender disparity was one research element found to show positively associated with the outcome. Female learners grasp differently than male learners on technical when put online. Berhe. (2017) in his paper on measures on productivity showcase a new model on measuring productivity, i.e various components of value adding and non- value adding activities which resulted in use for various manufacturing industry. Demski, (2008) says productivity and measurement are two different concepts and cannot be ruled out as one mathematically. As Productivity in some departments cannot be completely measured on any scale but despite that we say, it delivers valuable output as an asset to the company. On the contrary measurements are always numbered and can be easily traceable as productive or not. Moussavi, (2017) In an assembly line it is important to synchronize the activities for better output and also maintenance of the should be periodically checked to avoid break-down. Despite complete automation machine, human intervention cannot be ignored with regards to maintenance is showcased by Moussavi. Hussain, (2016) in his article illustrates US forest product industries and its productivity. According to him there should be equilibrium balance between the simulations taking place in the external environment and internal customer which is the employees which do the actual work. This balance will foster organizational growth in leaps and bounds. Obail (2016) in his paper has discussed about virtual era and web based simulation gives guidelines on how examination through innovation has evolved and how it can be leveraged to other learning's around the globe. Hashim (2008) in his paper illustrates us the results of the acceptance of web based training of 261 employees in Malaysia, His findings were that there positive inclination on the acceptance of the online training despite some drawbacks like availability of internet. However, it was also found that people have low interest in using internet in Malaysia when comes to training. Sitzman (2006) in his paper has summarized about the training experience of the students and teachers about training imparted online and offline. Both the parties had satiate experience of giving and receiving such training. Hence with the above analysis on more 15000 trainers review he concluded that both the platforms are important in providing training. Chiao-Ping Bao (2015) in his paper has showcased the importance of Chinkless teaching for its employees in the jewellery boutique and it resulted in effective co-ordination amongst the employees. In the article on the importance of skills in jewellery industry, published in 1980's mentions that employee is the utmost resourceful person in the jewellery making business, it is his mindfulness of working on gold or silver piece brings the satisfaction to the customer when purchased from the shop. His skills have to be measured timely and upgraded whenever required. VESILIND, E. (2013) in his research shows how important it is to invest timely on training your employees in jewellery showrooms. Also, as an entrepreneur it is advisable to build team work in stock taking as it gives ownership to associates while selling the product about its designs and products. Also entrepreneurs should consider training employee as an investment and not cost to company. Peters, D. (2003) in his paper gives us the positive co-relation of good training and success. However, the need should be match to the industry standards else everything shall in waste. In the article of training enhancing trust published in 2008 it is shown that training of lower staff helps them gain confidence amongst themselves and also their loyalty towards the company increases resulting better output in quality. Fugate (2010) in his paper on logistics efficiency has proven that all the limitations can be overcome with help of synchronization of work. Efficiency and effectiveness goes hand in hand and there is no differentiation. Robb (2016) suggests guidelines on process improvement and its relation with the productivity of the organization. He mentions that for a healthy culture in the organization, one should adapt to the constant changes in the environment. Page, S. (2016) in his debate on efficiency or effectiveness importance gives results saying that both are independent variable and is not dependent solely upon customers. Efficiency is more realms on organizational point of view whereas effectiveness is more inclined in customer point of view.

RESEARCH GAP

Productivity is compared with the help of previous data which is, (training provided on-job to the employees) to the data of employees where (training is provided with digitalization.) Research gap is to identify the effect on productivity after providing digital training to employees of the various departments. There are numerous

articles and papers on employee's productivity after provided online training in jewellery manufacturing companies. However this paper is to examine the impact of emerging technology training on its efficiency.

RESEARCH METHODOLOGY

This paper consists of both qualitative and quantitative methods. Face-to –face interview was conducted after the training was provided to all the employees. Complete population of the organization was considered for the interview. These employees work in the jewellery manufacturing company in SEEPZ (Santacruz Electronic export Processing Zone), Andheri, Mumbai. Data has been captured from 510 respondents from departments like casting, gold-setting, packaging, quality check, polishing and waxing. These associates were encouraged to fill 20 questions based on the training, productivity, ease at work, about re-work and output. Likert scale questions was asked, where correct alternative has to be ticked.

DATA ANALYSIS

Ho1: There Is no significant impact of Digitalization and rework

Ho2: There is no significant impact of digitalization on overall target completed by the associates

Researchers analyzed the primary data using IBMSPSS through statistical technical namely correlation analysis to test the relation between digitalization and rework.

The correlation output of IBM SPSS is as follows

Correlations				
1.1				
			Howmanytimesrework	Digital training
Spearman's rho	Howmanytimesrework	Correlation Coefficient	1.000	-.039
		Sig. (2-tailed)	.	.379
		N	510	510
	Digital training	Correlation Coefficient	-.039	1.000
		Sig. (2-tailed)	.379	.
		N	510	510

1.2

		Digital training	Targetcomplete dgvintime	Rework
Digital training	Pearson Correlation	1	-.022	.088*
	Sig. (2-tailed)		.621	.048
	N	510	510	510
Targetcompletedgvintime	Pearson Correlation	-.022	1	-.064
	Sig. (2-tailed)	.621		.150
	N	510	510	510
Rework	Pearson Correlation	.088*	-.064	1
	Sig. (2-tailed)	.048	.150	
	N	510	510	510

*.Correlation is significant at the 0.05 level (2 – tailed).

FINDINGS

1.1The above results show that Spearman's rank correlation as the digital training increases the rework decreases as $\rho = -0.039$. Hence we reject the null hypothesis and conclude that there is a positive impact of digitalization on rework. Also as the rework decreases the productivity increases.

1.2In order to study the relation between the digitalization and target completed by the associates, statistical nonparametric test namely spearman's partial correlation is applied. The variables under the study are Digital training given, rework and target completed on time. The results of correlation prove that as the imparting digital training reduces rework and defect rates.

LIMITATIONS

Due to time availability this research is limited to only one company in the area of jewellery manufacturing in SEEPZ and only 510 employees were interviewed. Data is limited to associates who work at junior level in that organization. The number of interviewee and the area of study can be further expanded in all future research work to more companies in SEEPZ and outside Mumbai to other jewellery manufacturing units. Various new theories and models of digitalization in training can be tested to study the effect of employees productivity.

MANAGERIAL IMPLICATION

Digitalization is the boon to jewellery manufacturing industry as it results in reducing re-work and increase in efficiency. Every customer looks for On Time In Full (OTIF) delivery, but entrepreneurs fail to do because they largely depend on human resources for the work to be getting it done. With the invention of digitalization training, managers are set free of giving constant training to employees to upgrade them. A simple video of the actual work is showcased constantly on monitor screens in the lobby and on tab provided to the managers. The findings are also supportive of theoretical advancement in the field of digital training and productivity in the manufacturing domain.

CONCLUSION

From the above table it is found that there is positive implication of going digital in training towards productivity. Entrepreneurs should take charge of this new change and encourage its mid-level and senior level employees to invest time in upgrading to technology rather than getting afraid of the time and money investment as increasing cost. Professions in the near future are no more restricted to marketing, operations, finance and human resources. It's all going to be around artificial intelligence, like machine learner, data scientist, chief quality checker etc. These developments can influence jewellery manufacturing environment and take it to the next level by going digital in all aspects fostering better productivity.

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**COMPETITIVE ADVANTAGE OF INTEL IN THE SEGMENT OF THE MICROPROCESSORS
VENTAJA COMPETITIVA DE INTEL EN EL SEGMENTO DE LOS MICROPROCESADORES****José G. Vargas-Hernández¹ and Lic. Laura Melina Rodríguez Gutiérrez²**¹Centro Universitario de Ciencias Económico, Administrativas, Universidad de Guadalajara, Periférico Norte 799, Edif. G201-7, Núcleo Universitario Los Belenes, Zapopan, Jalisco, 45100, México²Maestría en Negocios y Estudios Económicos, Centro Universitario de Ciencias Económico-Administrativas. Universidad de Guadalajara**ABSTRACT**

The present work has the objective of analyzing how the company Intel Corporation has developed worldwide and what is its competitive advantage with respect to competitors in the market. The analysis will be made from an industry-based point of view, identifying the five forces of Michael Porter, which provides an assessment of the strengths of external factors to the company in order to define strategies against threats. What is Intel's competitive advantage given its current dominance in the personal computer segment in the face of technological changes and new segments of the semiconductor industry? The hypothesis: Intel has a competitive advantage over production volume, alliances with PC manufacturers, own factories (Fabs) for the production of processors, which allows it to enter with greater ease the new technology segments, and as a goal: to analyze Intel's competitive advantage through Porter's five forces.

Keywords: Market, strategy, oligopoly, industry

RESUMEN

El presente trabajo tiene el objetivo de analizar cómo la empresa Intel Corporation se ha desarrollado a nivel mundial y cuál es su ventaja competitiva con respecto a los competidores en el mercado. El análisis se hará desde un punto de vista basado en la industria identificando las cinco fuerzas de Michael Porter lo cual brinda una evaluación de las fortalezas de los factores externos a la compañía para poder así definir estrategias ante las amenazas. Así mismo se buscará ¿Cuál es la ventaja competitiva de Intel dado su dominio actual en el segmento de las computadoras personales ante los cambios tecnológicos y los nuevos segmentos de la industria de los semiconductores? La hipótesis: Intel cuenta ventaja competitiva a través de volumen de producción, alianzas con fabricantes de PCs, fábricas propias (Fabs) para producción de procesadores, que le permite entrar con mayor facilidad a los nuevos segmentos de tecnología. Y como objetivo: Analizar la ventaja competitiva de Intel a través de las cinco fuerzas de Porter.

Palabras clave: Mercado, estrategia, oligopolio, industria

1. INTRODUCTION

This document is intended for the analysis of the company Intel and as it has been developing as a leader in the semiconductor market, Intel processors can be found on personal computers. Due to its high production, quality, innovation that it has been managing for several years since its foundation, it has positioned itself as a leading company in its field, in addition to consolidating itself as a company recognized worldwide. Together with Intel there is AMD (Advanced Micro Devices), this being the main competence for Intel in the personal computer field. Semmler places Intel as a company that due to its market structure is classified as an oligopoly, which will be explained more in detail, deepening in the points that this author points out.

It also analyzes how Intel Corporation has performed to obtain a competitive advantage over its rivals, and as a reference, it will take Michael Porter who makes his contribution in this methodology with this research, which studies the analysis techniques of the industry called thus the five forces or also called Porter diamonds, which are identified as: rivalry between competitors, threat of a potential entry, the bargaining power of suppliers, the bargaining power of buyers, and threat of substitute products These forces will be analyzed later in order to understand what each of them consists of and to be able to identify the characteristics that each one possesses and how they are related and implemented by the company Intel Corporation.

This research concludes with an analysis of the advantages that Intel currently has and how it is preparing to enter new markets that are booming as a technology portfolio focused on data for artificial intelligence, analysis and the cloud.

2. BACKGROUND

Intel Corporation is a leading semiconductor manufacturer in the world. This American company is the creator of the series of x86 processors, said processors are commonly found in most personal computers (Intel 2019).

The company was established in 1968 by Robert N. Noyce, co-founder of the integrated circuit and Gordon E. Moore, a colleague of Noyce's of Fairchild Semiconductor companies that existed at that time. Since the name of Moore Noyce was already registered as a brand, they opted to call the company Intel which is an acronym for "Integrated Electronics" (Intel 2019).\

Mission: To use the power of Moore's law to bring intelligent devices, connected to every person on earth. The mission highlights how Intel continues to trust and use Moore's Law today, this law sets the number of transistors in a processor that will double every 18 months. On the other hand, the ambition of the company is further highlighted by the inclusion of "connected to every person on earth", where it makes clear that its strategy continues to point to a global market in the segment of semiconductors, microprocessors and technologies related to computing.

Vision: Yes, it's smart and it's connected, it's better with Intel. In the vision you can see how Intel defines the types of products it intends to offer to its target market, followed by a self-recognition as the best company. In other words, Intel is seen as the best qualified company capable of providing intelligent products and connected. According to Intel (2019), the Moore law says that the number of transistors per inch in integrated circuits would double every 18 months and that this trend would continue for at least two decades. Although many think that Moore's law is no longer valid, the mission of Intel makes it clear that the company is still searching for the miniaturization of its processors.

Intel was the creator of the first model 4004 microprocessor in the world in 1969, calling it the computer on a chip. For the year 1980, the 8080 architecture was created, which was chosen as the central processing unit of IBM's first personal computer (Encyclopedia Britannica 2019).

In the mid-1990s, Intel expanded beyond the chip business. Large manufacturers of personal computers (PCs) such as IBM and Hewlett-Packard, were able to design and manufacture Intel-based computers for their markets. However, Intel in its desire to increase its market looked for ways to provide its technology to smaller companies, which will help expand its market with greater speed, to achieve this created a system that contained all the necessary parts of a computer called a motherboard. By 1995, Intel was selling more than 10 million motherboards to PC makers (Encyclopedia Britanica 2019).

By the end of the century, Intel and compatible chips from companies like AMD were on all PCs except Macintosh Apple Inc., which had used Motorola CPUs since 1984. In 2005 Craig Barret, CEO of Intel in that year, managed to close a contract with Apple Inc, being the same Steve Jobs, executive director of Apple who gave the announcement that Apple's future computers would use Intel's CPUs, thus covering practically the entire segment of PCs worldwide. (Encyclopedia Britanica 2019).

Intel dominates the market of processors and microprocessors, but when talking about this company it can be thought of the large number of competitors that the company can have. However, this company due to the different segments it focuses on an immense variety of competitors with respect to each turn, and in this research work will be focused mainly on the segment of personal computers (laptops), of this segment Intel only has a single competitor: Advanced Micro Devices.

Advanced Micro Devices or AMD is a semiconductor company based in Sunnyvale, California, dedicated to the development of processors, is the second manufacturer of x86 processors worldwide and the second manufacturer of graphic cards for the professional and domestic sectors (AMD 2019). It was founded on May 1, 1969 by a group of executives of Fairchild Semiconductor, among them Jerry Sanders III, Edwin Turney, John Carey, Steven Simonsen, Jack Gifford, Frank Botte, Jim Giles and Larry Sterfer (AMD 2019). AMD and Intel are currently the only two companies that sell x86 processors.

3. CONCEPTS

A. Strategy

According to Vargas, Guerra, Bojórquez and Bojórquez (2017) the strategy can be defined as a plan, as an action or as an integration or theory. This is that the strategy is defined as the alignment or direction that is given to the internal resources of an organization to modify, lead, adapt and in the worst case survive the conditions of the environment. With this definition, it allows companies to plan better and giving rise to the case that there were changes to be able to adapt or adjust to changes.

B. Industry

According to Peng (2012). An industry is a group of firms or companies that produce goods and / or services similar to each other. Although it could also be defined as a set of companies that offer nearby substitute products (Hill & Jones, 2004).

C. Market

The market definition by Smith (2011), who was the so-called father of modern economics; In his book, *The Wealth of Nations*, he believed that selfishness is the characteristic of rational economic agents that motivates them to make deals, barter and purchases to obtain what they need from others, to that physical place he called the market. However, with the effect of globalization and innovation, the way in which transactions can be made has changed and not only transactions are made in a physical place but also through digital platforms making connection from all over the world, this it can only be given if buyers and sellers establish prices (Banco de México, nd).

According to Parkin (2010) the market is any agreement that allows buyers and sellers to obtain information about a good or service and do business with each other. Although it can also be defined by Vargas, et al (2017) since he considers that the market is the best mechanism for matching supply and demand, setting prices and extracting maximum utility from finite resources.

D. Oligopoly

According to Varían (2010) an oligopoly is a market in which there are some companies that realize their strategic interdependence. It can behave in several ways depending on the exact type of interrelation.

4. THEORETICAL REVISION

According to the vision based on the industry Peng (2012) mentions that this approach studies how companies use opportunities and confront industry threats. In other words, the way in which they compete or compete with this activity the basis of his differentiation (Vargas et al., 2017).

The competition to obtain benefits goes beyond the rivals that in this case may have Intel reach or that their competitors can reach it, said expansion of the rivalry originates from the combination of five forces that defines the structure of an industry and shapes the nature of the competitive interaction within it Porter (2017). Michel Porter who spread the model called the five forces and that forms the main part of the strategic vision based on the industry Vargas, et al (2017).

The five Porter forces are (Vargas et al., 2017):

- 1) Rivalry among competitors: Related to the number of competitors, the competitors that are similar in size, the products they offer, the capacity of each industry, the slow growth of the industry and the high costs of exit.
- 2) Threat of a potential entry: Barriers to entry which increase costs (economies of scale, know how) and customer loyalty.
- 3) The power of negotiation of suppliers: Ability to raise prices or quality of goods and services, providing unique products, few suppliers.
- 4) The bargaining power of the buyers. Few buyers have strength in negotiation, buy products without specific brands, products that do not produce savings.
- 5) Threat of substitute products: they are threatening as long as they are superior in their quality.

According to Porter (1981) which provides a framework to analyze the level of competition within an industry so that it can develop in their environment. That said, an efficient strategy had to fulfill key elements that Porter (1981) mentions that are Strengths and weaknesses of the company, Economic and technical opportunities and threats of the industry, Personal values of key implementers and Broader social expectations.

5. RESEARCH METHOD

Given the nature of this research the method that will be used in the case of the Intel Company will be the Analytical method which will contemplate critical thinking skills and the evaluation of the facts that are being carried out, as well as understand them. In addition to analyzing the data collected that are important tools to examine our hypothesis raised previously and be able to reach a conclusion on the subject.

6. ANALYSIS OF RESULTS**A. Rivalry among competitors**

According to Semmler (2010) regarding the microprocessor industry, it is well known that Intel and AMD are the two world leaders in the production of microprocessors. Intel has a market share of 81.7%, while AMD has a market share of 16.9%. Intel is historically the largest and the oldest of the two companies.

These two companies compete in the capabilities with respect to processors, both in the area of security and processing speed. This competition is based on the size of the processor, where it is talked about the current

measure in a processor is 14 nanometers, so today the two companies jumped to a new technology that is to manufacture a smaller processor for reach 10 and 7 nanometers to offer better competitive advantage in the market. Currently the two are in a competition to make the processor smaller and offer it faster in the market (Extreme Tech 2019).

Despite the rivalries between these two companies, Intel still holds the lead with respect to AMD according to Digital Trends (2019) makes mention that although both companies are producing processors that are at a surprising distance on almost all fronts: price, power and performance, Intel chips tend to offer better performance per core. According to (Semmler 2010) in his article, he mentions that Intel can be defined as an Oligopoly with a leading company and AMD as a follower or master with respect to the type of competition it has with Advanced Micro Devices AMD and its market structure, since there are no other large producers of microprocessors and about 98.6% of the total market share is held by the 2 companies.

According to (Semmler 2010) The typical characteristics of this Oligopolic market are:

- 1) Companies sell standardized products.
- 2) Companies are price setters, which means that they can influence the market share of the product by establishing the prices of their products (Bertrand Oligopoly) or by establishing the quantities and allowing the prices to react (the Cournot oligopoly).
- 3) There are great barriers to entry. Entry barriers are factors that make it costly or expensive for other companies, newcomers, to enter an industry or market. Such barriers can be legal, bureaucratic, financial or economic.
- 4) There are few companies and there are strategic interactions between these companies.
- 5) Heavy advertising and brand name, as well as the use of technology are produced in the market in order to differentiate the products.

There are only two companies and the entry barriers are large enough to prevent new companies from entering the market, these barriers are the patents that each has over the years in addition to contracts with PC and laptop manufacturers (Semmler 2010).

Having said this, it can be mentioned that Intel worldwide can be located in an oligopolistic market structure, especially as a duopoly because, as mentioned above, AMD is the only company in its field that can compete with the processors currently in the market. Market is to say that there are only two companies, and according to the assumptions presented by an Oligopolic structure is precisely that there are few companies in the same market. However, in this case the Oligopoly also has a fourth assumption where it can be said that the Companies have strategic interaction between them. However, this is not the case, all the tools that both Intel and AMD have are strictly confidential.

Sharing information about their processes and interacting in a strategic way between them could become a monopolistic practice called collusion and that Intel (2019) for ethical reasons does not perform this type of strategy as mentioned (Semmler 2010). In 1976 AMD and Intel signed a cross-licensing agreement that eventually leads to the elimination of other competitors due to a growing technological gap, it is not until 1987 that the cross-licensing agreement between AMD and Intel is terminated. This marks the beginning of strong competition between the two companies (Semmler 2010).

B. Financial results

In the economic aspect, it can be analyzed the profits that both companies had in 2018, according to the financial reports of Intel in 2018 the company obtained 70.8 billion dollars being this an increase of 13% with respect to the reported in 2017 (Intel 2019). On the other hand, AMD (2019) reported an annual income in 2018 of 6.48 billion dollars (23% more than in 2017).

1) Threat of a potential entry

Economies arise when companies produce volume and enjoy low prices per unit, in addition to having more technology and efficiency to be competitive, ensuring that no competitor can enter the market (Porter 2017).

According to studies carried out by the Massachusetts Institute of Technology (2010), the cost for the construction of a microprocessor manufacturing plant is around 3 and 5 billion dollars, which is a high cost that forces companies to maintain 100% of said factories in operation in order to recover the investment. According to the Massachusetts Institute of Technology (2010), in the microprocessor industry, only Samsung and Intel have a high production volume that allows them to pay for these state-of-the-art production plants, making other

companies in this sector such as AMD, it is looked in the need to contract external factories for the production of their processors, companies such as Global Foundries and Taiwan Semiconductor Manufacturing Company provide this service.

The need to have to invest large amounts of money in order to compete with the applicants, that is, if any company that wants to compete with the Intel company should invest in facilities and in some cases assume the initial losses of a company when it starts (Porter 2017). Institute Panmore (2017) states that one of the constraints that the industry has is precisely the access to these factories, the high cost of construction and maintenance prevents smaller companies such as ARM from aspiring to have a plant to manufacture their own devices. This is one of the main barriers that other companies have to face in order to enter the wide world of personal computers and servers.

One of the strategies based on Moore's law is to decrease the size of the processor. This change entails a large investment since it has to build a new factory that has the capabilities and tools necessary to achieve this new size, this being an advantage Intel's competitive position with respect to its competition since the manufacturing time and cost of its competitors is even higher (Berkeley Economic Review, 2019).

2) Bargaining power of suppliers

The fact that large companies Intel is difficult to change supplier as they spend large sums of money for specialized equipment for the manufacture of the product, (Porter 2017).

There is no substitute for the product that is offered because its high innovation is difficult for a buyer to reject the product and therefore suppliers will have more influence in the negotiation since no other industry could have it (Porter 2017).

3) Buying power of the buyers

Buyers can become powerful if they have negotiating influence over the industry, a group of clients can be an influential negotiator if there are few buyers, and if they buy in large volume, another influence is that buyers face few variations in costs when they change vendors in addition to threatening to withdraw and produce that same product if other sellers can be profitable (Porter 2017).

However, in the case of Intel there are factors that alter the five forces of Porter in the aspect of negotiation with customers. These factors benefit the Intel brand since the low availability of substitutes, in the case of personal computers only AMD is competition. Buyers are in need of continuing to consume Intel products coupled with the high switching costs that exist between current alternative products. Intel (2019) says that for many years the alliance of Intel with Microsoft has helped Intel to have a dominance in the computer market and especially in the new segments that are already starting to grow exponentially, such as the cloud, 5G and artificial intelligence. Wired (2017) mentions that this alliance dating from the beginning of the 80s influences the negotiation of customers with Intel since if Microsoft wanted to replace the current processors they would have many problems of compatibility with previous products.

Companies such as Microsoft and Apple lack microprocessor manufacturing facilities, as well as companies that can provide such substitutes lack the same factories that limit their production capacity in high volumes, which is why customers exert a weak force in the Intel industry environment allowing you to have a high power in negotiations.

Intel has factories for the production of microprocessors worldwide, if we refer to the United States, it has 4 factories located (Intel 2019) in:

- a) Chandler, Arizona
- b) Hudson
- c) Rio Rancho
- d) Hillsboro, Oregon.

Outside the United States:

- e) Leixlip, Ireland
- f) Jerusalem, Israel
- g) Kiryal, Spain
- h) Dalian, China.

Production sites outside the United States are located in locations that allow production and distribution close to the different research and development centers, as well as their customers around the world. Research and development centers can be found both inside and outside the United States (Intel 2019).

Intel offices within the United States:

- a) Oregon
- b) Santa Clara
- c) Austin
- d) Chandler
- e) Folsom

Intel offices outside the United States:

Argentina Denmark Italy Romania

Australia Egypt Japan Russian Federation

Austria Finland Latvia Singapore

Belgium France Malaysia South Korea

Canada Germany Mexico Sweden

Chile India Netherlands Switzerland

China Indonesia Peru Taiwan

Costa Rica Ireland Poland United Kingdom

Israel Portugal Vietnam

4) Threat of substitute products

With the appearance of new technologies and constant innovation, these can act as substitute products to microprocessors. Consequently, to these constant changes Intel, unlike AMD, has tried to implement a strategy that allows it to guarantee a competitive advantage and reinvent itself around the innovation and trend that is currently advancing by leaps and bounds into the world of 5G technology, intelligence artificial, quantum computing and developments with more technology such as an autonomous car. However, currently the development of processors is still one of the largest businesses with which Intel has, with this Intel is positioned as a leader in the market in unique competition with AMD as it continues to focus on the development of microprocessors (The world 2018).

Intel before the technological changes so accelerated that you have today, the threat of substitutes is high, if you do not innovate or think about implementing a new strategy Intel would be resentful by the arrival of such products. This makes the performance of an industry to be limited in its potential (Porter 2017).

7. CONCLUSIONS AND RECOMMENDATIONS

Intel is a company that since its inception in 1968 was a company which, for its innovation, has been positioning itself in the microprocessor market, relying on the Moore Law. This has allowed Intel to continue to attack the global market. Intel Corporation solely based on its semiconductor segment has a global competitor which is Advanced Micro Devices (AMD) a company that was founded a few years after Intel in 1969 and represents Intel as the only rival in the market of microprocessors since it is considered as the second manufacturer worldwide, these companies compete in the capacities of their processors both in the area of security and the speed of processing.

This research focuses primarily on an industry-based vision, but makes it very clear that we cannot think about it without thinking of the five forces of Michael Porter or also Porter's diamonds which indicates a company can have competitive advantages, these are mentioned below:

Rivalry among competitors: in the industry according to what Semmler, Intel and AMD even though they are the two leaders of this industry, makes it very clear that Intel is the most outstanding of the two as it covers a market of 81.7% and AMD 16.9% that makes Intel to be placed as number one. In the same way in the financial part, it can have realized that Intel is still leading as its reports for 2018 are practically 10 times higher than those of AMD.

Threat of a potential entry: Intel has invested in manufacturing plants in various parts of the world which makes their production costs decrease. That is why companies that can pretend to enter the competition in the same market are removed because the cost is too high and required to sustain if in any case had lost, that is why Intel is covered with a large investment.

The power of negotiation of the suppliers: when the supplier has the control of said negotiation it can be either by having the best quality, security, speed and all the ideal characteristics that the client looks for so that he cannot have more options and consume directly to the company.

The bargaining power of consumers: consumers can have a lot of influence in this aspect, since if the supplier company has some competence that can offer a substitute product or a product with the same characteristics and with lower prices, the consumer may threaten to withdraw and look for someone else, so Intel should always be one step ahead in innovation and a sense of customer service in order to keep consumers satisfied.

Threat of substitute products: innovation is a fundamental tool for the company as this can be its main threat, that is why Intel taking a step towards innovation and difference with the competition decided to also link to the world of 5g technology, artificial intelligence and quantum computing, which will allow it in the future to be one of the companies with the most technology and above all to be more profitable for the entire technology industry.

With the previous analysis made to Intel Corporation, it can be concluded that Intel is the leading company in the semiconductor segment given its reported financial profits, as well as the market that it currently covers. Advanced Micro Devices is the only company to make an effort to reach a larger market in the personal computers segment, likewise companies like ARM have tried to enter without success. Carrying out an analysis with the 5 forces of Porter, more specific in the factor of substitute products or a threat of potential entry, it has been found that there are different barriers for a company to compete in this large segment, the most important barriers are:

- 1) Partnerships with PC manufacturers
- 2) High cost of creation and maintenance of the production factories
- 3) Incompatibility with previous systems
- 4) High cost of switching by PC manufacturers to a new processor.

A small company that does not have the financial capital to invest in factories producing processors has diminished its chances of success since it will not be able to solve the current demand from buyers such as Apple Inc., Microsoft, Dell, etc. This also complicates that buyers can make strategic alliances with smaller companies.

Intel has offices and factories throughout the world that give buyers greater security in terms of production capacity and support. Intel has more than 50 locations worldwide which allows it to provide support.

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PERCEPTION STUDY AMONG KEY STAKEHOLDER OF HEI TOWARDS ACCREDITATION

Dr. Vikram Parekh¹ and Dr. Apoorva Mishra²¹Associate Professor (Marketing and Strategy)²Senior Assistant Professor (HR and IR)**ABSTRACT**

Accreditation of a Higher Education Institution in India is governed by Government regulatory bodies like UGC, AICTE, MCI, etc. In the context of a Management Institute it is governed by AICTE in the form of NAAC (National Accreditation and Assessment Council). This research paper attempts to conduct a perception study among key stakeholder of a management institute towards accreditation. Through our preliminary study it has been found that even though accreditation has been made mandatory the feedback from key stakeholders like students, staff, corporate and alumni differs in their perception towards the awareness of an accreditation to its impact. The study will bring out various non applicability of NAAC criteria from a business school perspective. Further the study aims to analyze the grading scores of last accreditation cycle completed by NAAC (during July 2018 to April 2019) on institutions based in Mumbai, Pune and Navi Mumbai. Primary research is conducted in select management institute in the city of Navi Mumbai. Conceptual perspective of NAAC will be covered in the research along with the analysis of results from latest assessment cycle. The findings of this study will reveal various aspects of accreditation as perceived by key stakeholders. The research outcome will provide key insight into the three aspects. First, non-applicability of NAAC criteria from the Business school perspective. Second, analysis of grading done on 30 institutions by NAAC during its last accreditation cycle. Third perception study of key stakeholders of a management institute. The process of research will include research tools like using questionnaire for perception study along with personal interview with renowned and experienced individuals of repute from Higher Education Institute

Keywords: Accreditation, NAAC, HEI, Management Institute / Business School, Navi Mumbai

INTRODUCTION

Accreditation of an Institution has always supposed to be the most important aspect for all the stakeholder of any higher education institution. All programs offered by any institutes or colleges as approved by AICTE are supposed to mandatory get accredited by NAAC – National Assessment and Accreditation Council, which is an organization that assesses and accredits higher education Institutions in India as an autonomous body which is funded by University Grants Commission of Government of India.

Analysis of last accreditation cycle completed by NAAC (during July 2018 to April 2019) on institutions based in Mumbai, Pune and Navi Mumbai are as follows:

Sno	Institute Name	City	Assessment Date	Valid till	Grade	Score
1	XAVIER INSTITUTE OF ENGINEERING	Mumbai	01-04-2019	01-04-2024	B+	2.63
2	JAYAWANT INSTITUTE OF MANAGEMENT STUDIES	Pune	01-04-2019	01-04-2024	A	3.05
3	DON BOSCO INSTITUTE OF TECHNOLOGY	Mumbai	28-03-2019	28-03-2024	B++	2.87
4	BGPS' MUMBAI COLLEGE OF ARTS, COMMERCE AND SCIENCE	Mumbai	01-04-2019	01-04-2024	C	1.78
5	DILKAP RESEARCH INSTITUTE OF ENGINEERING AND MANAGEMENT STUDIES	Mumbai	01-04-2019	01-04-2024	B+	2.62
6	MUMBAI INSTITUTE OF MANAGEMENT & RESEARCH	Mumbai	28-03-2019	28-03-2024	C	1.72
7	M V MANDALI'S COLLEGES OF COMMERCE AND SCIENCE	Mumbai	01-04-2019	01-04-2024	C	1.98
8	PADMABHUSHAN	Mumbai	28-03-2019	28-03-2024	B+	2.73

	VASANTDADA PATIL PRATISHTHAN'S COLLEGE OF ENGINEERING					
9	MARATHA VIDYA PRASARAK SAMAJ'S KARMAVEER PUNJABABA GOVERDHANE ARTS, COMMERCE AND SCIENCE COLLEGE	Igatpuri	04-03-2019	04-03-2024	B	2.4
10	VIDYALANKAR INSTITUTE OF TECHNOLOGY	Mumbai	04-03-2019	04-03-2024	A+	3.41
11	ATHARVA INSTITUTE OF MANAGEMENT STUDIES	Mumbai	08-02-2019	08-02-2024	B+	2.51
12	MCT'S RAJIV GANDHI INSTITUTE OF TECHNOLOGY, MUMBAI	Mumbai	28-03-2019	28-03-2024	B	2.49
13	ATHARVA COLLEGE OF HOTEL MANAGEMENT AND CATERING TECHNOLOGY	Mumbai	28-03-2019	28-03-2024	C	1.93
14	SHEILA RAHEJA SCHOOL OF BUSINESS MANAGEMENT AND RESEARCH	Mumbai	04-03-2019	04-03-2024	B++	2.79
15	DECCAN EDUCATION SOCIETY'S NAVINCHANDRA MEHTA INSTITUTE OF TECHNOLOGY AND DEVELOPMENT	Mumbai	08-02-2019	08-02-2024	B++	2.99
16	VILE PARLE MAHILA SANGH'S LIONS JUHU NANDLAL JALAN MAHILA MAHAVIDYALAYA	Mumbai	16-08-2018	16-08-2023	B+	2.53
17	COLLEGE OF COMPUTER SCIENCES	Pune	30-11-2018	30-11-2023	C	1.82
18	ANJUMAN-I-ISLAM'S AKBAR PEERBHOY COLLEGE OF COMMERCE AND ECONOMICS	Mumbai	16-08-2018	16-08-2023	B	2.3
19	SINHGAD INSTITUTE OF BUSINESS ADMINISTRATION AND COMPUTER APPLICATION	Lonavala	02-11-2018	02-11-2023	B+	2.63
20	INSTITUTE OF BUSINESS MANAGEMENT AND RESEARCH, WAKAD	Pune	26-09-2018	26-09-2023	B	2.5
21	JAYAWANT SHIKSHAN PRASARAK MANDAL'S RAJARSHI SHAHU COLLEGE OF PHARMACY AND RESEARCH	Pune	26-09-2018	26-09-2023	A	3.03
22	SINHGAD INSTITUTE OF PHARMACEUTICAL SCIENCES, KUSGAON (BK.), LONAVALA	Lonavala	26-09-2018	26-09-2023	B++	2.8

23	JAWAHAR EDUCATION SOCIETYS A. C. PATIL COLLEGE OF ENGINEERING	Navi Mumbai	26-09-2018	26-09-2023	B+	2.71
24	SIES COLLEGE OF MANAGEMENT STUDIES	Navi Mumbai	02-11-2018	02-11-2023	B++	2.99
25	SIES GRADUATE SCHOOL OF TECHNOLOGY	Navi Mumbai	16-08-2018	16-08-2023	B++	2.99
26	SHRI RAM COLLEGE OF COMMERCE	Mumbai	02-11-2018	02-11-2023	B	2.16
27	SINHGAD INSTITUTE OF PHARMACY	Pune	26-09-2018	26-09-2023	B+	2.71
28	VIDYA NIKETAN DEGREE COLLEGE OF COMMERCE	Mumbai	03-07-2018	03-07-2023	C	1.75
29	ATHARVA COLLEGE OF ENGINEERING	Mumbai	03-07-2018	03-07-2023	B+	2.72
30	VIVEKANAND EDUCATTION SOCIETY'S INSTITUTE OF MANAGEMENT STUDIES AND RESEARCH	Mumbai	03-07-2018	03-07-2023	B+	2.56
					Avg	2.54

Total of 30 Institutions including Graduate colleges in the area of art, science and commerce (including Engineering colleges) and management institutes were reviewed under the July 2018 to April 2019. Overall average score of 30 institution is calculated to be 2.54. Overall Grade analysis is as follows:

Grade	No. of Institution	% out of 30
A+	1	3%
A	2	7%
B++	6	20%
B+	10	33%
B	5	17%
C	6	20%
Total	30	100%

It can be observed that only 1 Institute out of 30 has been graded as A+ with the score of 3.41. Maximum institution has been graded at B+ with score ranging from 2.51 to 2.73. Around 6 institution are awarded as C with score ranging from 1.72 to 1.98

NON-APPLICABILITY OF NAAC CRITERIA FOR A BUSINESS SCHOOL

Criteria on Admission

Criteria 2.1.1, which mention average percentage of students from other states and countries during the last five years (5)

Criteria 2.1.3 which mention average percentage of Seats filled against seats reserved for various categories as per Applicable reservation policy (10)

Criteria 2.2.3 Percentage of Differently abled students (Divyangjan) on Rolls students (10)

Reason of non-applicability:

Admission to B schools offering the MMS Program is done through the CAP round process with 80% of the students being allotted by DTE through MH-CET giving negligible chance to improve their score in the above

Criteria on Grants for Research

3.1.1 Grants received from government for Research projects (3)

3.1.3 Research projects funded by government (4)

Reason of non-applicability:

Colleges in their first Cycle of Accreditation are not eligible for government grants as accreditation is prerequisite for grants

Criteria on Award of **PhD's**

3.3.3 PhD awarded per teacher (4)

Reason of non-applicability:

Not applicable for colleges who do not have a PhD Centre

Criteria on **Extension Activities**

3.4.3 Extension activities with NSS/NCC/Red Cross/YRS (15)

Reason of non-applicability:

B schools can have extension programs in collaboration with Industry community and Non-government organization however establishing tie up with NSS, NCC, Red Cross and YRC is not suited as student life cycle is considerably shorter.

Effectively students are there in the campus for 18 months (2months internship+ 4 months capstone)

Criteria on **Vocational Education and Training**

5.1.5 Average percentage of Vocational Education and Training (5)

Reason of non-applicability:

The Nature of education in a B school already works on Industry readiness and therefore scope for VET is limited

Criteria on **Progression to Higher Education**

5.2.2 Progression to Higher Education (20)

5.2.3 International Level Examination (5)

Reason of non-applicability:

B schools have a disadvantage as almost all students join the course to get placements in the Industry and a minuscule percentage will look to do a PhD.

College offering a bachelor's degree will always have more students progressing for Higher Education.

Criteria on **Performance in Sports and Cultural Activity**

5.3.1 Number of Medal for performance in Sports and Cultural activity (15)

Reason of non-applicability:

Student joining B Schools have little preference for sports and cultural activities at a professional level

Criteria on **Alumni**

5.4.2 Alumni Contribution (4)

Reason of non-applicability:

Monetary contribution by alumni for relatively new colleges is pragmatically difficult

Conclusion

Total score affected is 100 marks, which is 10% of total 1000 marks

ANALYSIS OF PERCEPTION STUDY

01 Respondent Breakup:

Students 150

Faculty 030

Alumni 020

Total 200

02 Do you know about Accreditation of Institutions like Management college or a Business school

Yes 145

No 55

03 What is the full form of NAAC

National Assessment and Accreditation Council 105

National Accreditation and Assessment Council 65

National Accounting and Administration Council 30

04 How does Accreditation help an Institution

Recognition 55

Compliance of regulation 95

Enables good quality of teachers / students 10

Improves education quality 10

Improves job prospects for students / placements 10

Enables international alliances 20

05 Are you aware about the status of NAAC or any other accreditation your Institute has received or applied for

Yes 85

No 75

Don't know 40

CONCLUSION

It can be concluded from the above that there is a need to create more awareness about the accreditation of institutions and its importance among key stakeholders. The criteria of NAAC have to be reviewed in detail and if possible separate criteria for graduation level institute and post-graduation level institute like business school should be attempted to bring more fairness in the entire grading process, since it has been observed and mentioned that around 100 marks i.e. 10% of total score of 1000 is not entirely applicable to a business school. The analysis of the accreditation cycle of NAAC reveals that only one institute was awarded as A+ out of 30 in the area of Mumbai, Navi Mumbai and Pune. The primary research clearly concludes that key stakeholders especially students needs to be educated more about the accreditation and its importance. Also, there is a further scope to study the overall impact of accreditation on the institutions which are already graded and to understand whether key stakeholders of such institutions can experience the benefits of accreditation.

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A STUDY ON CUSTOMER PERCEPTION TOWARDS MAKING PAYMENT THROUGH E-WALLETS

Bhavika Khadapkar

Assistant Professor, Sheth N.K.T.T. College, Thane West

ABSTRACT

Purpose

E-commerce has revolutionized business changing the shape of competition. With the growing use of internet and its awareness and adoption of technologies such as 4G speed at nominal costs more and more people are now moving towards online platforms. With the invention of digital payments e-wallets have started to pick up and gather pace becoming a strong backbone of the e-commerce industry. Catering to the need of the hour the research focuses on studying the customer's attitudes towards adoption of e-wallets as a method or mode of payment.

Methodology

For the purpose of data collection, 78 respondents are surveyed. One-sample t-test is used for studying customer perception and satisfaction towards making payments through e-wallets.

Findings

The findings of the study suggest that customer have embraced the concept of e-wallets as a method of payment realizing the fact that they offer more ease, convenience and security compared to other payment modes. The finding of the study imply that customer have embraced the concept of e-wallets owing to its contribution in development of e-commerce industry and aiding the restriction of black money into economy through encouragement of more and more cashless transactions.

Keywords: E-commerce, E-wallets, Business.

INTRODUCTION

In today's challenging and competitive business world where more and more businesses are moving towards e-commerce platforms. E-wallets have started playing a major role as a method of payment. E-wallet stands for electronic wallet which is used for making transactions online using a smart phone or a computer. Usage of e-wallets are increasing in the modern business world making it a core payment method in today's e-commerce industry for both large and small market players. They not only make the entire payment process easy for access to everyone but also offer additional features for customer's convenience.

RESEARCH QUESTION

What is the attitude of customers towards making payments through e-wallets?

RESEARCH OBJECTIVES

- To determine the awareness in customer's about E-wallets.
- To determine their willingness and adoption to pay through E-wallets.
- To understand their experiences while using E-wallets as a mode of payment.
- To understand the factors which affects the customer's choice for choosing e-wallets as a mode of payment.
- To understand their views and opinions for E-wallets towards our developing economy and its aid to e-commerce industry.

REVIEW OF LITERATURE

Poonam Painuly and Shalu Rathi in their research paper "*Mobile wallet :An upcoming mode of business transaction*" have analysed that ease of transaction ,secured profile and convenience in handling application put forth the benefits of wallet money and also concluded that business sectors like banking ,retail, hospitality etc., are making use of wallet money and mobile payment instruments including contactless and remote payment in the customers –business and customers to customers areas.

Dr. Hemsweta Rathore in her research paper "*Adoption of Digital wallet by consumers*" have analysed about the factors that influence consumers in adoption of digital wallet and also analysed the risk and challenges faced by consumers in usage of digital wallet and concluded that shoppers are adopting digital wallet largely due to convenience and ease to use and in the future years digital wallet will gain more widespread acceptance.

Dr.S.Manikandan and J.Mary Jayakodi in their research paper "*An empirical study on mobile wallet with special reference to Chennai City*" have analysed the application and usage of wallet money endorsed by different companies and various factors that affect the consumer's decision to adopt mobile wallet and various risks and challenges faced by the users of mobile wallet and have concluded that mobile wallet usage is spreading among the people due to demonetization and the security issues are tighten and risk factors are reduced will automatically increase the adoption of mobile wallet.

METHODOLOGY

For the purpose of data collection, a questionnaire has been drafted to collect responses with respect to customer perception towards making payments through E-Wallets. The sample size has been limited to 78 due to time constraints. The response will be further analysed through one sample t-test to determine favourable or unfavourable perception towards e-wallets.

Frequency distribution has been studied for responses measured on nominal and ordinal scale for the purpose of determining customer's perception towards e-wallets.

SCOPE OF STUDY

The study is conducted by collecting data from Mumbai and Thane.

LIMITATIONS OF STUDY

As the research is undertaken only in Mumbai and Thane the findings of the study may not be applicable elsewhere.

DATA ANALYSIS

Are you aware about making payment through e-wallets?

	Frequency	Percent	Valid Percent	Cumulative percent
Yes	71	91	91	91
No	7	9	9	100

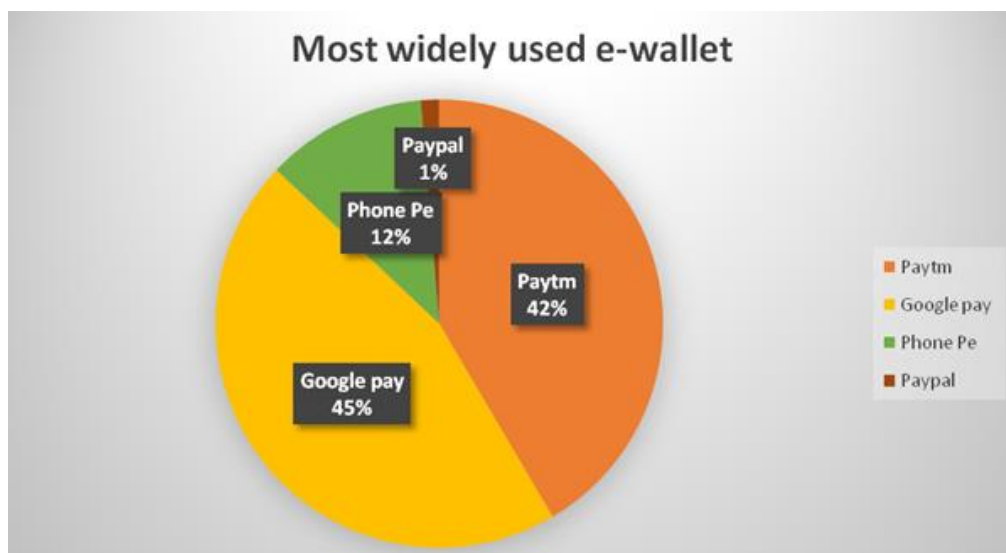


Findings and Interpretation

Out of the total 78 respondents, 71 respondents are aware about making payments through e-wallets, whereas 7 respondents lacked awareness about making payments through e-wallets. Thus, out of the total 100%, 91% are aware about e-wallets, while 9% lack awareness with respect to making payments through e-wallets.

Which of the following e-wallet do you use most of the time for making payments?

	Frequency	Percent	Valid Percent	Cumulative percent
Paytm	32	42	41	41
Google pay	35	44.9	44.9	85.9
Phone Pe	9	11.5	11.5	97.4
Paypal	1	1.3	1.3	98.7
M Rupee	1	1.3	1.3	100

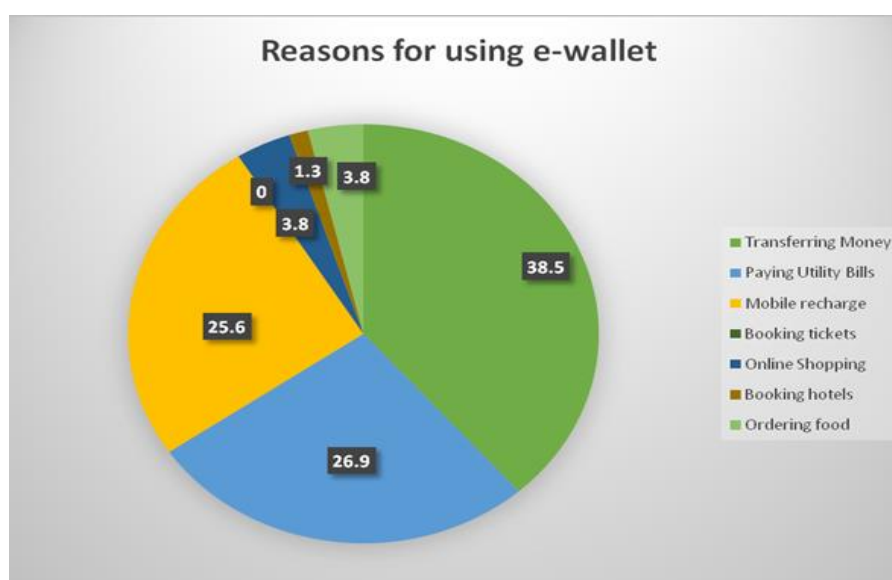


Findings and interpretation

Out of the total 78 respondents, 35 respondents are using google pay, 32 are using paytm and remaining are using other e-wallets such as phone pe, paypal and M rupee for making payments. Thus 44.9% respondents prefer using google pay as an e-wallet for payment, 42% people prefer Paytm as an e-wallet for payment and remaining 13% prefer other e-wallet brands for making payments

What do you often use your e-wallet for?

	Frequency	Percent	Valid Percent	Cumulative percent
Transferring Money	30	38.5	38.5	38.5
Paying Utility Bills	21	26.9	26.9	65.4
Mobile recharge	20	25.6	25.6	91
Booking tickets	0	0	0	91
Online Shopping	3	3.8	3.8	94.8
Booking hotels	1	1.3	1.3	96.1
Ordering food	3	3.8	3.8	100



Findings and Interpretation

Out of the total 78 respondents, it has been found that total 30 respondents use e-wallets for transferring money, 21 of them use it for paying utility bills, 20 respondents use it for mobile recharges, 3 respondents use it for online shopping and for ordering food, while only 1 respondent use it for hotel bookings and none of the respondents prefer e-wallets for booking tickets. Thus a total of 91% of respondents prefer using e-wallets for transferring money, paying utility bills and for doing mobile recharges, while only a handful of 9% use e-wallets for online shopping, ordering food and hotel bookings.

One Sample t-test

Objective

To identify positive (favourable) or negative (unfavourable) perception towards e-wallets

Findings and Interpretation

H0: There is no significant difference in the average perception towards all the factors which influence the purchase of organic products. ($\mu = 3$)

H1: There is a significant difference between the average perceptions towards all the factors which influence the purchase of organic products. ($\mu \neq 3$)

As the data is primary, the confidence level is assumed at 95% and so the significance level α is at 5% or 0.05.

As hypothesis is non directional (two-sided), so the level of significance is divided by 2, thus

$5/2 = 2.5\%$ or 0.025.

$\alpha : 0.05$ (non-directional : $0.05/2 = 0.025$)

To identify positive or negative perception towards organic products the table of One sample t-test will be referred to.

Parameters	Hypothesis	p-value	Decision rule: $\alpha/2 = 0.025$
Convenience	H0(convenience) $\mu = 3$ H1(convenience) $\mu \neq 3$	0.000	p-value < $\alpha/2$, Reject H0
Easy	H0(easy) $\mu = 3$ H1(easy) $\mu \neq 3$	0.000	p-value < $\alpha/2$, Reject H0
Safe and Secure	H0(safesecure) $\mu = 3$ H1(safesecure) $\mu \neq 3$	0.000	p-value < $\alpha/2$, Reject H0
Less Failure rates	H0(lessfailure) $\mu = 3$ H1(lessfailure) $\mu \neq 3$	0.006	p-value < $\alpha/2$, Reject H0
Attractive discounts and cashbacks	H0(discount) $\mu = 3$ H1(discount) $\mu \neq 3$	0.000	p-value < $\alpha/2$, Reject H0
Encourage cashless	H0(lessfailure) $\mu = 3$ H1(lessfailure) $\mu \neq 3$	0.000	p-value < $\alpha/2$, Reject H0
Reduces black money	H0(lessfailure) $\mu = 3$ H1(lessfailure) $\mu \neq 3$	0.000	p-value < $\alpha/2$, Reject H0
Manage multiple accounts	H0(lessfailure) $\mu = 3$ H1(lessfailure) $\mu \neq 3$	0.000	p-value < $\alpha/2$, Reject H0
Switching to e-wallets	H0(lessfailure) $\mu = 3$ H1(lessfailure) $\mu \neq 3$	0.000	p-value < $\alpha/2$, Reject H0
Continue use irrespective of charges	H0(lessfailure) $\mu = 3$ H1(lessfailure) $\mu \neq 3$	0.007	p-value < $\alpha/2$, Reject H0
Boosted e-commerce	H0(lessfailure) $\mu = 3$ H1(lessfailure) $\mu \neq 3$	0.000	p-value < $\alpha/2$, Reject H0
Recommend	H0(lessfailure) $\mu = 3$ H1(lessfailure) $\mu \neq 3$	0.000	p-value < $\alpha/2$, Reject H0

From the above table it is observable that all the factors have p-value less than $\alpha/2$, 0.025 and thus it rejects null hypothesis. Accepting the alternate hypothesis, it can be stated that there is a significant difference in the average perception of the respondents.

To identify positive or negative perception with respect to the above factors, one sample statistics table will be referred to.

One Sample Statistics

	N	Mean	Perception	Interpretation
Convenience	78	3.9487	Positive	Customers perceive e-wallets to be a convenient way of payment
Easy	78	4.0513	Positive	Customers find it easy to use e-wallets

Safe and Secure	78	3.6282	Positive	Customers find the e-wallets safe and secure
Less Failure rates	78	3.3077	Positive	Customers believe that e-wallet transactions have less failure rates
Attractive discounts and cashbacks	78	3.9103	Positive	Customers find e-wallets offering attractive discounts and cash back offers
Encourage cashless	78	4.1026	Positive	Customers believe that e-wallets encourage cashless economy
Reduces black money	78	3.8333	Positive	Customers believe that e-wallets play an important role in reducing black money in the economy
Manage multiple accounts	78	4.0385	Positive	Customers believe that e-wallets allows to manage multiple accounts
Switching to e-wallets	78	4.0000	Positive	More and more people are shifting to e-wallet payment method
Continue use irrespective of charges	78	3.3333	Positive	Customers will continue using e-wallet irrespective of the charges for using it
Boosted e-commerce	78	3.9872	Positive	Customers believe that using e-wallets can boost e-commerce
Recommend	78	4.0128	Positive	Customers will recommend use of e-wallets to others.

It is observed from the above table that all the attributes have a mean greater than 3 which substantiates that respondents have a positive perception towards all the attributes of e-wallets.

FINDINGS

The above findings suggests that customers do perceive e-wallets as mode of payment as they find it convenient, easy and safe and secured for making payments also they feel it is easy to switch to multiple bank accounts in e-wallets. Customers further perceive e-wallets have less payment failure rates compared to the other payment modes and that they offer attractive cash backs and discounts which other payment modes do not offer. Customers also feel e-wallets encourage more of cash less transactions in the economy which helps in reducing the supply of black money in the economy aiding in economic growth. Customers are willing to pay charges for using a particular e-wallet due to its safe and secured features and if given a chance they would also recommend the using e-wallets to other people as well.

CONCLUSIONS AND RECOMMENDATIONS

The future of e-wallets seems bright due to higher rate of its acceptance among the people as one of the modern and known methods of payment. E-wallets have boosted the business for e-commerce platforms. They can become the most pioneering source of making payments due to the amount of trust they have built in the minds of the customers with their various attractive features. Creating more and more awareness about e-wallets can help in increasing its usage among people bringing substantial returns to all the commercial industries. They can also make the transactions more transparent resulting an obstacle to supply of black money in the economy leading to overall economic development.

FUTURE SCOPE FOR RESEARCH

Researchers in future can study comparative analysis between the leading e-wallet companies and can also perform research in other cities of the country.

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CURRENT TREND IN INDIAN MOBILE GAMING

Manikandan
ASM IMCOST, Thane

ABSTRACT

India successfully becomes one of the world's leading markets in the Gaming Sector which is valued at USD 890 million and accounted to reach USD 1Billion. The development pace of the Indian Gaming Industry is assessed to be 14.3 percent with a 71% portion of Mobile Gaming leading the pack. This has grabbed the eye of many famous game engineers, both Indian and International. India has an abundance of programming engineers however great specialists are incredibly rare. The reason is that AAA titles need a lot of good artists and designers who are extremely hard to discover in India. when that changes, big studios like Activision and Rockstar will likewise open their studios in India since improvement costs will be very lesser in India when compared with the US.

Keywords: Gaming industry in India, Smartphone Gamers, Mobile Games

INTRODUCTION

India is at present home to one-tenth of the world's gamers and has the second-biggest Mobile base on the planet. With regards to the gaming industry, India is certainly not a popular name, particularly in the console and PC gaming. Be that as it may, India has figured out how to be one of the main five countries as far as the number of gamers, with regards to mobile gaming.

As per POKKT, a mobile video advertising stage, more than 222 million active smartphone gamers have been spending a normal of 42 minutes playing mobile games every day. Most people like to spend their free time while playing games on mobile devices as the young generation is mostly playing games. The numbers are just developing and perhaps the greatest contributors as of recent months have been PUBG Mobile. Player Unknown Battlegrounds, which is initially a PC game, was launched on the mobile platform in 2018. Inside one year, the game has seized control over the world. With the massive size of India's population and its potential for games have inspired numerous articles over the previous years, this is the ideal opportunity for Western and Asian game organizations to consider moving in.

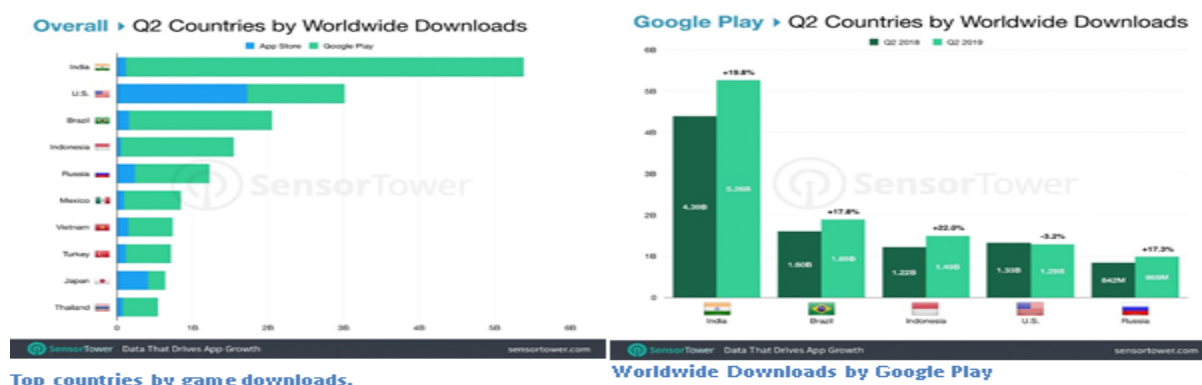
The gaming industry in India has seen a move from console gaming to mobile gaming, with development and improvement of remote network in the nation. The simplicity of playing mobile games combined with rising cell phone supporters has powered the development of mobile gaming in India throughout the most recent couple of years. In this research paper, we understand the situation in a better way and the reason to study that India has the world's largest youth population and world's second-largest Internet population this could be the reason to pull in-game producers to have a business enthusiasm for India.

RESEARCH METHODOLOGY

CURRENT STATUS

India joined world leaders in the gaming industry. In Q2 2019, India ranked number one globally by game downloads.

The country with the largest number of new app installs in Q2 2019 was India with approximately 5.4 billion first-time downloads, reaching a new milestone in the quarter, up 13 per cent from 4.8 billion in Q1 2019.



Source: sensortower

India had the newest installs on Google Play worldwide during Q2 2019, followed by Brazil, Indonesia, the U.S., and Russia.

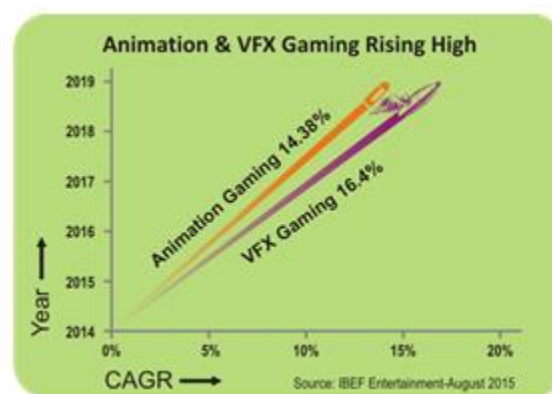
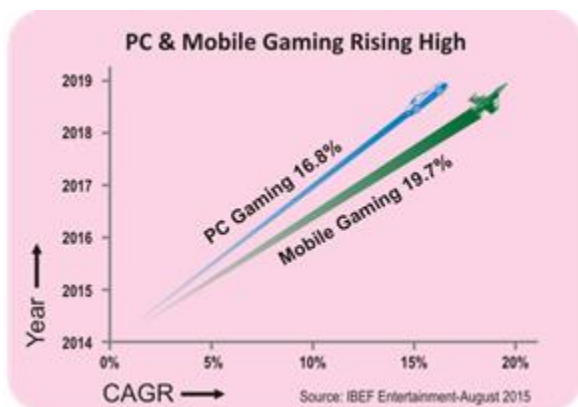
Professionals state that increasing the support of smartphones has empowered mobile gaming to jump in a major manner and India is well-situated to be the famous gaming market. With the expansion of smartphones in the country, the number of downloads will further grow. The volume growth is a positive approach towards the improvement of the Indian gaming industry. Enhancements in wireless network formation and affordability of telecommunications services continued initiatives to extend direct carrier billing, are bound to increase in-game purchases in India.

DATA ANALYSIS & INTERPRETATION

SMARTPHONE USERS

The enormous mobile supporter's base, in fact, redesigned games, progressed superior phones, and 4G and VoLTE empowered handsets have given a much-anticipated lift to the business. The exploration uncovered that in the coming year additionally, the industry will keep on posting amazing business sector development. The anticipated CAGR development of around 72.6% during 2022 will assist India with getting one of the most appealing goals for remote Mobile game engineers and merchants for investments.

All around, Android has in excess of 2 billion active gadgets, and in excess of 250 million applications are downloaded every day from the Play Store.



As indicated by a report by NASSCOM, India's mobile games showcase is relied upon to arrive at 628 million clients and be worth \$1.1 billion by 2020, up from \$290 million of every 2016. The nation with the biggest number of new application introduces in Q2 2019 was India with roughly 5.4 billion first-time downloads, arriving at another achievement in the quarter, up 13 percent from 4.8 billion in Q1 2019. All-inclusive, Android has in excess of 2 billion active gadgets, and in excess of 250 million applications are downloaded every day from the Play Store. There stays a colossal possibility for engineers over the world to create successful and adaptable companies over the stage

MOBILE GAMING A MAJOR SALES IN INDIA

*Affordable Mobile

One huge clarification behind mobile gaming's popularity in India is that smartphones have ended up being logically reasonable. While brands common in the west, for instance, the Apple iPhone, are still incomprehensibly exorbitant, Chinese cell phone makers have entered the market and found achievement by discharging spending gadgets with great specs. Brands like Oppo and Xiaomi are two of the greatest merchants in India and probably the best spending models sold in India are the Xiaomi Redmi Note 5 Pro and the Huawei P20 Lite, both 4 GB RAM telephones that sell for under \$200. This new moderateness of telephones makes portable gaming progressively available. While some might be reluctant to pay cash for a costly games support or PC, they can bear to buy a cell phone and download allowed to play or premium versatile games.

*Better Quality Mobile Games

There's additionally the way that Indian mobile users – like every single mobile client around the globe – presently approach better quality portable games. This expansion in quality has been seen crosswise over numerous classes. In the dashing kind of portable games, designers of titles, for example, Real Racing 3, Need for Speed: No Limits and GT Racing 2 have had the option to make nearly photorealistic forms of vehicles. Mobile battling games like EA Sports UFC, Fight Club and Tekken offer practical interactivity as well. The scowl on a warrior's face when they are managed a colossal measure of harm, the detail of the battling fields,

and the audio effects, (for example, the snorts when a character is assaulted) all add to the stimulation and give Indians another motivation to play versatile games.

***Cheap Mobile Data**

Another big part of the increasing popularity of mobile games in India is that mobile data is extraordinarily cheap in the area. As indicated by an examination of Indian mobile data costs to portable data costs in the UK and the United States, India is the champ. One GB of mobile data in India costs just \$0.26, contrasted with \$12.37 in the United States. This cost of portable information is significant because it is the essential way that numerous individuals get to the Internet – and accordingly versatile stimulation. There are an expected 525 million broadband endorsers in India however this figure has stagnated development as a result of the reasonableness of mobile data.

With mobile data being so modest in India, it implies that downloading a mobile game can cost not exactly a solitary US dollar. Getting to the associated highlights of that game, for example, online multiplayer, pioneer sheets and other social interactivity (sharing your details via web-based networking media) are moderate as well. Numerous mobile games, for example, Fortnite and PlayerUnknown's Battlegrounds, must be played with an Internet connection. Absence of Internet connection essentially isn't an obstacle in India, a spot where getting mobile data and Internet is so cheap.

Mobile game developers appear to perceive the popularity of mobile gaming in India thus have propelled significant promoting efforts towards Indian gamers, or have limited their games for the Indian market. This includes supporting Hindi (spoken by 425 million Indians), streamlining the Android rendition (Android has the biggest piece of the pie in India), and offering applications for nothing and bolstered by promotions, not as premium titles.

AAA Game Title

Triple-A is an informal classification used for games produced and distributed by a mid-sized or Big Studios, typically having higher development and marketing budget. But doing a complete AAA title requires a group of things that would be challenging to gather.

The very hardest of these is this:

A core team that has the confidence of a game publisher to allow the investment of \$100M-\$200M. Such confidence is obtained by having already performed related projects.

To help locally important organizations, Google runs the Indie Games Accelerator — a six-month program for top non-mainstream mobile game new businesses from developing markets hoping to supercharge their development on Android. This is a special version of the Launchpad Accelerator program planned in a close coordinated effort with Google Play, including a complete gaming educational program and mentorship from top portable gaming specialists.

Moreover, as an approach to enable more designers to construct locally pertinent applications that deliver the best performance over a scope of connection speeds, data plans, and devices, Google's 'Work for Billions' rules help engineers to conquer difficulties, for example, changing system network, gadget particulars and high information costs. The 'Build for Billions Playbook' is a step-by-step guide for designers to find out about the highlights, devices, and best practices to prepare applications.

CONCLUSION

To conclude the research paper, identifying the newly growing area of the Indian gaming industry, the impacting factors for the individuals to play games on the mobiles they pick the choices like smartphones with better performance, improved net connection, Freemium games, the number of gaming titles are expanding with improved illustrations and quality. It's clear that India's mobile gaming industry is flourishing and gives no indications of halting its brilliant ascent. With technological upgrades in numerous territories, and smartphone use at an all-time high, mobile gaming has never been so easy, convenient, and affordable for users. Individuals are playing around at whatever point they are free; smartphones are giving the opportunity of portability and because of improved network system and opening of "FREE" 4G Internet from Reliance Jio has likewise helped the Web use on smartphones that incorporate the free gaming and downloads

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BLOCKCHAIN AUTHENTICATION AND PRIVACY SERVICES

Aishwarya JadhavASM's Institute of Management and Computer Studies, Thane

ABSTRACT

Blockchain provides a creative way to deal with storing data, accomplishing transactions, performing critical tasks, and setting up a trust in an open circumstance. Many consider blockchain as an innovative leap forward for cryptography and cybersecurity, with use cases extending from universally sent cryptocurrency like Bitcoin transactions over the Cloud Computing, IOT, etc. In spite of the fact that blockchain has gotten developing interests in both academia and industry as of now, the security and protection of blockchains keep on being at the focal point of the discussion while conveying blockchain in various applications. This paper displays a far-reaching summary of the security and protection of blockchain.

Keywords: Blockchain, security, privacy

INTRODUCTION

Technologies like cloud computing, IoT and augmented reality that has picked up pace in the previous decade and now there's another expansion to the pack i.e. Blockchain Technology. Blockchain now and then referred to as Distributed Ledger Technology (DLT), makes the historical backdrop of any computerized resource unalterable and transparent using decentralization and cryptographic hashing.

A simple meaning for understanding blockchain innovation is a Google Doc. At the point when we make an archive and offer it with a bunch of individuals, the report is distributed rather than replicated or moved. This makes a decentralized distribution chain that gives everybody access to the report simultaneously.

Nobody is barred out expecting changes from another user, while all alterations to the doc are being recorded progressively, making changes totally clear. Blockchain is particularly encouraging and a progressive innovation since it diminishes the chance of risks, gets rid of frauds and gets transparency in a saleable route for ten thousand uses.

A blockchain is a distributed record which is open to anyone or each individual in regards to the system. When data has stored in a blockchain, such data are extremely challenging to change or alter.

The following are a portion of the significant terms related to blockchain technologies identified with their utilization in cryptocurrencies.

1. Blockchain

Blockchain is a public digital ledger of past transaction all together. In this research paper, we will believe this to be a record of bitcoin exchanges. The blockchain is called so on the grounds that it is a chain of blocks. A blockchain is a hash-connected data structure. This ledger is put away on a decentralized system where all the hashing is empowered through cryptography.

It is basic that all the peer computers in the system concur upon the order of the transactions. Henceforth, at regular intervals, a random PC is picked for check the legitimate request of transactions that happened during that time frame; after the following 10 minutes, another PC is picked for this reason.

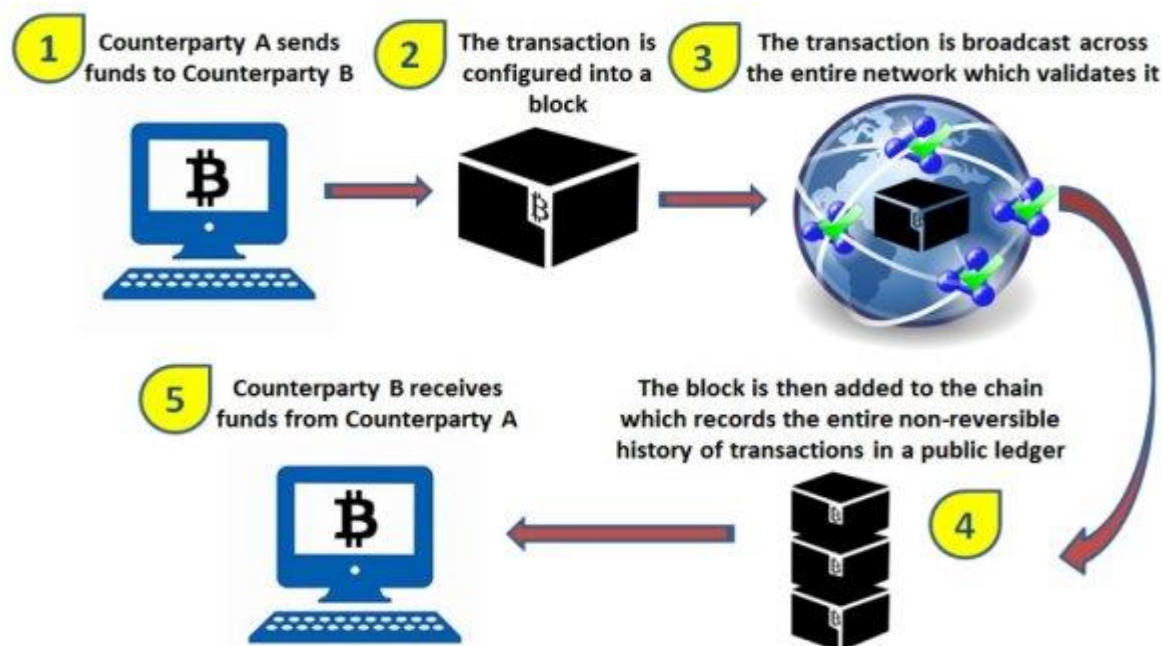
2. Block

Transactions are consolidated into single blocks and at regular intervals, another block of about 1MB in size is made. Each block in a blockchain contains 4 segments: a reference to the previous block, a timestamp, a review of the included transaction and the Proof of Work that went into making the safe block.

Secure hashing implies that altering a block without causing an adjustment in the consequent block is impenetrable. No, users can just enter the bitcoin network and play out an effective transaction worth a great many dollars on account of 2 reasons:

- a) each block requires a few independent acceptances, and
- b) understanding the mathematical problems for the cryptographic issues is troublesome, requiring special miners.

Exhibit 1: The Blockchain is a distributed, public ledger, most commonly known as the core underlying technology for Bitcoin



Source: Goldman Sachs Global Investment Research.

3. Mining

Mining implies adding transaction records to the blockchain ledger in the viewing of affirming the legitimacy of the transaction. It includes utilizing complex equipment to perform scientific estimations so as to check the transaction.

Miners check the legitimacy of the transaction and at exactly that point, put them into a safe block. These blocks are consolidated to frame a blockchain that represents the state of data among all blocks. After creating a hash for each safe block, miners are compensated with impulses like bitcoins and gathering transaction expenses for each transaction that they affirm. Mining is required so that bitcoins are not twofold spent.

4. Nodes

Nodes are distributed computers in the system that all have a duplicate of the whole blockchain. As new clients enter the blockchain system, duplicates of the blockchain and the entrance to it are distributed. The information is replicable, synchronized and shared over every one of the nodes in the over different systems. The information isn't constrained by a particular node or system.

RESEARCH METHODOLOGY

The fundamental security properties of blockchain come from both cryptography advances and design and implementation. The first secure chain of blocks was figured utilizing cryptography in 1991. The blockchain is developed to guarantee various inherent security properties, for example, consistency, tamper-resistant, resistance to a Distributed Denial-of-Service (DDoS) attack and pseudonymity. Nonetheless, to utilize blockchain for secure distributed storage, extra security and protection properties are required.

SECURITY PROPERTIES OF BLOCKCHAIN

We initially portray the fundamental security properties of blockchain dependent on its first execution in Bitcoin, and present the arrangement of important additional security and protection properties of blockchain, which are either present in some current blockchain systems or wanted by numerous blockchain applications.

Below we have outlined the arrangement of the security and protection prerequisites that can be ensured by the security and security properties and the techniques provided in the original blockchain system, i.e., Bitcoin

Consistency

The idea of consistency with regards to the blockchain as a distributed global ledger refers to the property that all nodes have a similar ledger simultaneously. The consistency property has raised some doubtful discussion.

Some prefer that Bitcoin systems just give eventual consistency, which is a weak consistency. Other claims that Bitcoin ensures strong consistency, not eventual consistency.

Eventual consistency is a consistency model proposed for distributed computing systems by looking for an exchange off among accessibility and consistency. Officially, it guarantees that all updates to replicas are proliferated in a lazy manner and all read access to a data item will, in the long run, get the last refreshed worth if Item gets no new updates.

Inside a blockchain network system, the strong consistency model implies that all nodes have a similar record simultaneously, and during when the distributed ledger is being refreshed with new information, any resulting read/write requests should hold up until the submit of this update. In contrast, the eventual consistency model implies that the blockchain at every node of the system gets predictable in the long run, despite the fact that some read/compose request to the blockchain may return stale information.

Tamper-Resistance

Tamper-resistance refers to the protection from a deliberate altering to an element by either the clients or the adversaries with access to the element, be it a system, an item, or other logical/physical article. Tamper-resistance of blockchain implies that any exchange data put away in the blockchain can't be altered during and after the process of block generation. In particular, in a Bitcoin system, new blocks are created by mining nodes.

There are two potential ways that the exchange data might be tampered with:

1) Miners may try to tamper with the data of the received transaction.

A miner may aim to change the payee address of the transaction to himself. Be that as it may, such attempt can't be succeeded, since every exchange is compacted by a safe Hash function, for example, SHA-256, at that point marked by the payer using a secure signature algorithm, such as ECDSA, in a Bitcoin network, lastly, the transaction is sent to the whole system for check and endorsement through mining. In this way, different miners may receive and pick up the transaction to mine, which is done in a non-deterministic style. On the off chance that a miner modifies any data of the transaction, it will be distinguished by others when they check the signature with payer's public key since the miner can't create a valid signature on the altered data without the payer's private key. This is safeguarded by the unforgeability of the protected signature algorithm.

2) Adversary may attempt to tamper with the information stored on the blockchain.

Adversary may try to tamper the data stored on the blockchain. An adversary will fail its attempts to adjust any data stored on the blockchain. This is a direct result of the two protection techniques utilized in the distributed storage of blockchain in Bitcoin: the hash pointer, a cryptographic technique.

A hash of the data by cryptography, highlighting the area in which the information is located. In this way, a hash pointer can be utilized to check whether the information has been tampered, and the system-wide help for both storing and verification of the blockchain. In the event that an adversary needs to perform tampering with the information on some block (say k), the primary trouble experienced by the adversary is the mismatch issue, in particular, the altered block has conflicting hash value compared with the hash value of the previous. This is because using a hash function with collision-resistance, the yields of the collision-resistant hash work with two unique data sources will be totally conflicting with an overwhelming probability, and such irregularity can be effectively identified by others on the system. Regardless of whether the adversary tries to camouflage this altering by splitting the past block's hash and so on along the chain, this endeavour will ultimately fail as the head of the list (a.k.a. beginning block) is reached. In addition, in the blockchain of the Bitcoin network, everybody has a replica of the blockchain. It's difficult for an adversary to alter all duplicates in the whole system.

Resistance to DDoS Attacks

A Distributed Denial-of-Service denotes as the DoS attack on a host. It is the kind of cyber-attacks that disrupt the facilitated Internet benefits by making the host machine or the system resources on the host inaccessible to its expected clients. DoS attack attempt to over-burden the host system or the host network resource by flooding with pointless solicitations, thus slowing down the satisfaction of legitimate services.

A DDoS intruder may compromise and utilize some person's PC to assault another PC by exploiting security vulnerabilities or flaws. By leveraging a set of such weakened computers, a DDoS attacker may send large measures of data to a facilitating website or send spam to particular email addresses. This viably makes it difficult to anticipate the attack by basically jamming individual sources individually.

The serious affair in a DDoS attack is on the accessibility of blockchain and is identified with the subject of whether a DDoS attacker can make the blockchain inaccessible by taking out a half or the entire system. The

response to this question is no, because of the completely decentralized development and support of the blockchain and Bitcoin transaction and the accord convention for new square age and expansion to the blockchain, which guarantees that the preparing of blockchain exchanges can proceed regardless of whether a few blockchain hubs go disconnected. All together for a cyber-attacker to prevail with regards to making blockchain disconnected, the attacker would need to gather adequate computational resources that can arrange overwhelmingly enormous bit of the blockchain hubs over the whole Bitcoin. The bigger the Bitcoin organize turns into, the harder it is to prevail in such huge scale DDoS attack

Pseudonymity

Pseudonymity refers to a status of the camouflaged character. In Bitcoin, addresses in blockchain are hashes of open keys of a node (client) in the system. Clients can associate with the system by utilizing their open key hash as their pseudo-personality without uncovering their genuine name. Subsequently, the location that a client uses can be seen as a pseudo-character. We can consider the pseudonymity of a system as a private property to ensure the client's genuine name. Likewise, clients can produce the same number of key pairs (multiple addresses) as they need, along these lines as an individual can make various ledgers as she wishes. Despite the fact that pseudonymity can accomplish a weak type of anonymity by methods for people in general keys, there are still dangers of uncovering personality data of clients.

FINDINGS/ RECOMMENDATIONS

Transparency

In spite of the fact that the blockchain in Bitcoin preserve the three fundamental security properties: consistency, tamper-resistance, and protection from DDoS attacks, many support for the choosing of blockchain innovation since it enables clients to control their own information and reject outsiders, some accept certain qualities of this innovation encroach on client protection. Since blockchains are decentralized and enable any node to get access transactions, occasions and activities of clients are transparent. clients worry about the malicious users who can track public keys. In the event that this was the situation, a client's exchange history would be open to anybody, bringing about what some consider to be an absence of security. Below 2 solutions has been proposed to handle this issue.

1) Unlinkability

Unlinkability refers to the disability of expressing the connection between two users or two users of the system with high certainty. Anonymity relates to the condition of being unknown and unidentified. In spite of the fact that the blockchain in Bitcoin guarantees pseudonymity by offering pseudo-way of support as the help for the anonymity of client character, it neglects to give clients the assurance of unlinkability for their exchanges. Typically, the full anonymity of a client must be secured by guaranteeing both pseudonymity and unlinkability if the client consistently utilizes the pseudo-character to cooperate with the system. This is on the grounds that unlinkability makes it difficult to dispatch deanonymization deduction attacks, which interface the actions of a client together to reveal the genuine character of the client within the sight of foundation information.

Solidly, in Bitcoin like systems, a client can have numerous pseudonymous addresses. In any case, this doesn't give precise anonymity to clients of blockchain, on the grounds that each action is recorded on the record with the addresses of sender and recipient, and is identifiable easily by anybody utilizing the related addresses of its sender and beneficiary. In this way, anybody can relate a client's action to different actions including the records simple mathematical breakdown of the addresses utilized in Bitcoin transactions.

For instance, by investigation on a sender's account, one can without much of a stretch get familiar with the number and aggregate sum of bitcoins turning out or going into this account. Then again, one can connect various accounts that send/get transactions from one IP address. More seriously, a client may lose its secrecy and along these lines security for every one of the exchanges related with its Bitcoin address if the linkage of her bitcoin address to the client's certifiable identity is uncovered.

What's more, given the open idea of the open blockchain, anybody can make an try to play out this kind of deanonymization attack quietly and stealthily without having the objective client in any event, understanding that the user is being assaulted or user's actual personality has been jeopardised. Accordingly, the blockchain execution in Bitcoin just accomplishes pseudonymity yet not unlinkability and subsequently not full secrecy characterized by pseudonymity with unlinkability.

2) Public and Private Key Security

Path to a blockchain requires both a public and a private key. Keys are a puzzling series of characters of adequate length to make the chances of speculating them really difficult. Since it is basically difficult to get to

information inside a blockchain without the correct combination of public and private keys, this addresses the quality — and the fault — of blockchain innovation.

Without the correct keys, no hacker will have the option to get to individual's information ever. On the other hand, each of the hacker needs is the correct keys to get to individual's information and do with it what they will. In the world of the blockchain, ownership of keys and responsibility for is absolutely synonymous.

Since hackers know there is no method in attempting to figure anybody's keys, they concentrate on a lot of their time to steal them. The most obvious opportunity with regards to acquiring keys is to attack the most fragile point in the whole system, the PC or on the other mobile phone.

Similar security vulnerabilities that make PCs, Android, and Windows mobile phones defenceless to malware additionally makes them focuses on blockchain hackers. Whenever blockchain keys are entered, shown, or put away decoded on such gadgets, the prying eyes of hackers can capture them. Sadly, the greater part of us makes the hacker's activity far simpler than it needs to be by neglecting to adequately protect our gadgets.

The following steps advances are profoundly successful at keeping hackers from taking individuals blockchain keys:

1. Utilize a decent antivirus for Windows and Android gadgets, and ensure to keep both Antivirus and operating system updated.
2. Run anti-malware scans regularly.
3. Never store blockchain keys in a book record, Word Document, or other documents where they can be effectively perused by an unapproved individual. On the off chance, it should store keys on a device, utilize a legitimate encryption application to protect them.
4. Never incorporate either of keys in the body of an email to anybody for any reason. On the off chance to share by means of email, utilize the email highlight of your blockchain wallet.

CONCLUSION

With the developing enthusiasm of blockchain in both academy research and industry, the security and protection of blockchains have pulled in immense interests, despite the fact that solitary a little piece of the blockchain stages can accomplish the arrangement of above-mentioned security objectives practically speaking. We contend that a top to bottom knowledge of the security and protection properties of blockchain plays a critical role in upgrading the level of trust that blockchain may give and in creating technological advancement on strong defence techniques and counter-measures.

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IMPACT OF CREDIT CARD ON CONSUMER BEHAVIOR

Prof. Priyanka Yadav

Assistant Professor, Institute of Management & Computer Studies, Thane

ABSTRACT

Credit card can be useful tool for consumers build credit and grow their credit scores. On the other side they can be harmful when people depend on credit card to pay for all their expenses and fail to pay their credit balance. The main motive of this study was to investigate the impact of credit card on consumer savings. The use of credit card has been on the increase for the past few years. To date many people do not clearly understand how they use credit card and how much percent of interest charged if they fail to repay the money borrowed by them. With credit card people are able to purchase certain goods and services without having money in their pockets and accounts. All in this process they spend large amount of money on purchasing good and services which results in serious debt. However, if they managed credit card properly it can be beneficial for them because it offer safety and convince to the purchasing process. The investigation found that the majority of respondents are experiencing financial difficulties as they have to fail to keep up with repayment on their credit card debt. The research analysis that to protect consumer savings there have a warning sign and on the other hand before issue the credit card banks must create awareness among consumer about warning sign, interest rate and how to use it.

INTRODUCTION

World first credit card is issued by Oil Company in 1940. Credit card is a payment card issued to cardholder to enable the cardholder to pay a merchant for goods and services based on the cardholder's promise to the bank. The size of most credit cards is 85.60 by 53.98 millimeters ($3\frac{3}{8}$ in \times $2\frac{1}{8}$ in) and rounded corners with a radius of 2.88–3.48 millimeters ($\frac{9}{80}$ – $\frac{11}{80}$ in) conforming to the ISO/IEC 7810 ID-1 standard, the same size as ATM cards and other payment cards, such as cards. The use of credit cards originated in the United States during the 1920s, when individual firms, such as oil companies and hotel chains, began issuing them to customers for purchases made at company outlets. The first universal credit card, which could be used at a variety of establishments, was introduced by the Diners' Club, Inc., in 1950. Another major card of this type, known as a travel and entertainment card, was established by the American Express Company in 1958k to pay them for the amounts plus the other agreed charges. The purpose of this study has been to investigate the impact of credit card on consumer savings. This is because it observed that many people get in to serious debt due to overspending on cards because there has no warning sign and no idea about interest charged by the bank if they fail to repay the money. It should be noted that without discipline and adequate knowledge credit card can lead to serious financial hardships because consumers do not feel the pain associated with spending cash when using credit card and as a result fail to notice and monitor to their overspending behavior as a result consumers who fail to clear their balances on time that is given by bank incur-high interest charges by banks.



• REVIEW OF LITERATURE

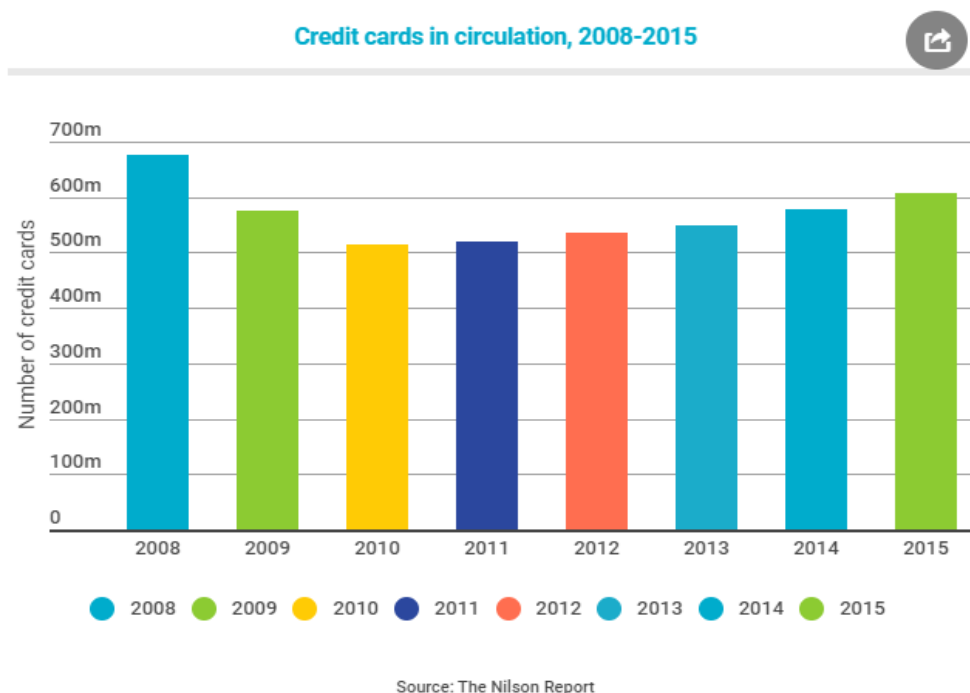
The Credit card service has started gaining momentum due to the wide publicity given to it. The users feel that acquiring a credit card is an easy way of getting unsecured credit. What the consumers must know and bankers are obliged to make the consumers of this service know, is the utility and various charges imposed upon the credit card usage. This literature survey covers various studies made in credit card services relating to awareness, satisfaction and problems of cardholders in credit card usage.

Worthington, Steve (2009) discussed the prevention of complacency regarding payment card fraud particularly debit card fraud. It was found out that of card fraud particularly on master card and visa branded debit card is often hidden among the statistics for over all payment card for with the use and adoption of online payment system increases the risk of debit card fraud.

Mathewtingchi (2009) has conducted a study how a redemption reward program of credit card works in China. The study seeks to assess Chinese credit card user's level of awareness about the reward point program. The factors affecting the redemption of reward points. It has been concluded that lack of awareness about the reward point program and the redemption procedure was shown. Low customer awareness about point based reward program and not surprisingly low redemption rates were also discovered. A positive attitude about incentives of credit card usage. It has been concluded that redemption behavior and credit card usage habits may be changed in time of financial crises.

Phau, Ian and Woo, Charise, (2008) investigated attitude and credit card usage between compulsive and non-compulsive buyers of young Australian. The finding reveals that compulsive buyers are likely to perceive money as a source of power and prestige. They frequently use credit card and are more likely to bargain. According to this study there is no difference between compulsive and no compulsive buyers of credit cards.

DATA ANALYSIS



According to the study the following fact are found

- Nearly half of Indian with credit cards carry debt on them from month to month. With average interest rates rising 35% in five years, that debt has gotten a lot more expensive.
- Indians are delinquent on billions in credit card debt. The most common reason for failing payments is overspending.
- Unsecured cards marketed to those with poor credit come with high fees and low limits that leave cardholders perpetually maxed out.
- People with bad credit are a very large and verity market, and therefor issuers are taking advantage so that credit card debt is more expensive.
- Most of the customer are not perfectly knowledge about credit card usage and percentage of interest charged by bank.
- Study analysis that highest credit card circulation is in the year of 2008 and lowest in 2010 and 2015 it again rise and 2011 the circulation is fall.

OBJECTIVE OF THE STUDY

- To study the Impact of Credit Card on Consumer Behavior.
- To Study that How to manage and Control the use of Credit Card.
- To Study consumer Financial Knowledge about Credit Card Usage.
- To find the difficulties about repayment the credit card debt.

RESEARCH METHODOLOGY

The kind of research is conducted is ANALYTICAL RESEARCH, as it is most suitable to the purpose of Project Research. In this Research the information and facts are gained from Secondary sources have been used to make an analysis of Credit Card impact on Consumer Behavior. That is analyzing the data & extracting the relevant important data to complete the Project and make it relevant to the present situation that are facing by consumer to the use of credit card. The data of present study is collected from various sources like Newspaper, Internet, Books and Yearly published reports etc.

Current Scenario

In order to encourage the use of the card, the policy initiatives and the regulatory stance of the Reserve Bank of India have been focusing on increasing the acceptance and penetration of safe, secure and efficient non-cash payment modes comprising cheques, credit/debit cards, and transactions through ECS/RTGS/NEFT, over the years. The total number of outstanding credit cards and debit cards as at the end of March 2012 was 17.65 million and 278million respectively. Although the credit receivables as a percentage to the total retail loan portfolio remained at 2.56% during 2010-11 and 2011-12, the increase in the absolute amount in card receivables was Rs.36 billion constituting an increase of 20% during the aforesaid years. In the last decade, while the issuance of credit cards declined, cards showed a positive growth trend. Today, opening an account, a customer is given an ATM cum Debit card. This is one of the reasons why the increase in debit cards has been more than credit cards. It has been seen that some consumers shy away from credit cards in view of high rates of interest on credit and penal rates on delay/default. As per the report of RBI, more than three-fourths of the total debit cards issued / in use, as at the end of March 2012, were issued by public sector banks. In contrast, more than half of the credit cards were issued by new private sector banks and foreign banks.

SUGGESTION

- RBI should make policy about credit card usage.
- Banks should give financial knowledge before issuing credit card to the customer.
- There should have warning sign on overspending.
- Banks should have Internal Control System formulated by central Bank of the country to fight frauds.
- Banks should have reduce high interest charges on credit card.
- Banks have to timely update about changes in interest rate and also aware about high percentage of interest rate that is charged on failure of repayment.
- Credit Card limit should be provided according to the Income of the consumer.

CONCLUSION

High Credit Card limit identified the major cause of financial debt. It also investigate in the study that increased awareness and understanding about Credit Card usage will reduce the Credit Card debt. In research many consumer take credit card positively because of cashless dealing, internet shopping, tele-purchases and payment to the future date. According to them Bank offer them low interest rate and high credit limit. Research found that credit provider some time adopt it for their product promotion and to acquire their customer. Data on attitudes credit card holder in 2001 Survey of Consumer shows that about 40% of the card holder find self-control problem and possibility of overspending from credit card. RBI should make a policy regarding overspending and also give an instruction to the bank of giving financial knowledge and how to use it before issuing the credit card. It is also observed that credit card limit should be provided according to the income of the consumer therefore high limit should provide to high income customer and low limit should provide to low income consumer. The research find the there is a warning sign on overspending and also bank should give timely update on credit card spending and update about percentage of high interest rate that is charged if they fail on repayment of debt.

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INTERNET OF THINGS – FUTURE OF WORLD

Manish Jitendrabhai Vankani

SOE – CE/IT Department, RK University, Rajkot, Gujarat

ABSTRACT

The IoT is becoming popular day by day. The main purpose is to interconnect the physical with digital world. So, the physical world is measured by sensors and translated into workable data, and data has to be translated into instructions to be executed by actuators. Due to the increasing popularity in IoT, the number of platforms designed to support IoT has risen notably. As a result of different approaches, standards, and use cases, there is a wide variety of IoT platforms. This leads to problems in comprehending, selecting, and using appropriate platforms. In this paper I have explain the introduction, usage, Architecture, advantages and disadvantages and future of IoT.

Keywords: IoT, Actuators, IoT Architecture

INTRODUCTION

When more and more things connect with internet then that situation is known as IoT (Internet of Things). IoT has not grasped every area of India. Even in metro cities we did not get desired internet speed. That's why most of internet users are not familiar of IoT. But the way IoT increase its popularity, we can say that in near future IoT become commonly used.

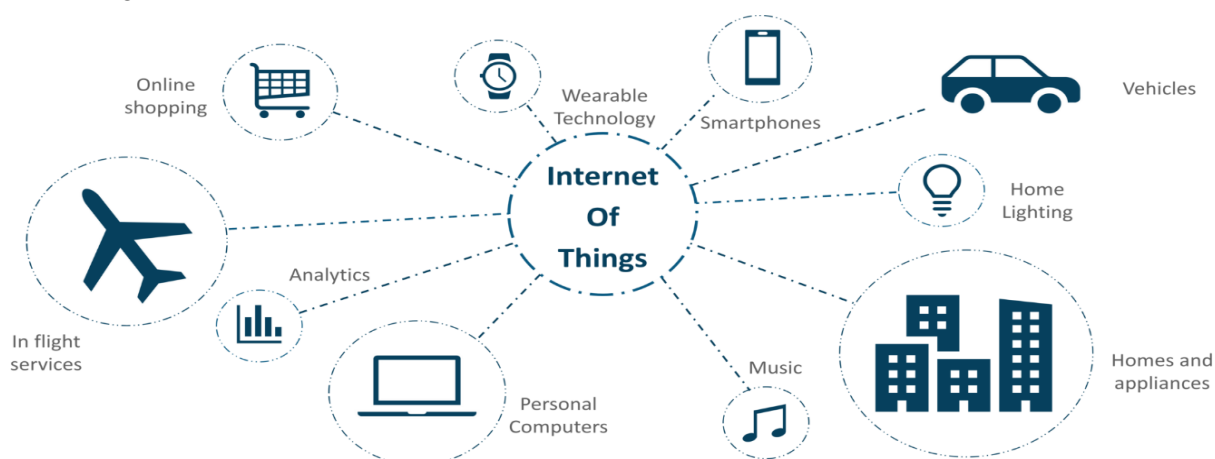
Today, Internet application development demand is very high. So IoT is a major technology by which we can create different useful internet applications.

Basically, IoT is a network in which all physical objects are connected to the internet through network devices or routers and transfer data. IoT allows objects to be controlled remotely through existing network infrastructure. IoT is a very good and intelligent technique which reduces human effort as well as provide easy access to physical devices. This technique also has feature by which any device can control without any human interaction.

In IOT, "Things" denotes the combination of hardware, software, data, and services and it represent to a wide array of devices such as DNA analysis devices for environmental monitoring, Arduino chips in home automation etc. These devices collects useful data with the help of several existing technologies and share that data between other devices. Examples include Home Automation System which uses Wi-Fi or Bluetooth for transfer data between different devices of home.

The IoT is an emerging topic of technical, social, and economic impact. The different types of products, industrial and utility parts, sensors, and other everyday objects are being merged with Internet connectivity and powerful data analytic capabilities that guarantee to change the way we work and live. The influence of IoT on the Internet and economy are striking, with some anticipating as many as 100 billion connected IoT devices and a global economic impact of more than \$11 trillion by 2025.

While local processing of the data generated by these systems is possible and a reasonable approach, cloud based platforms are used for processing and analysing larger data sets. As a result, over one hundred such platforms have been created over the last few years. Some examples include AWS IoT, FIWARE, OpenMTC, and SmartThings.



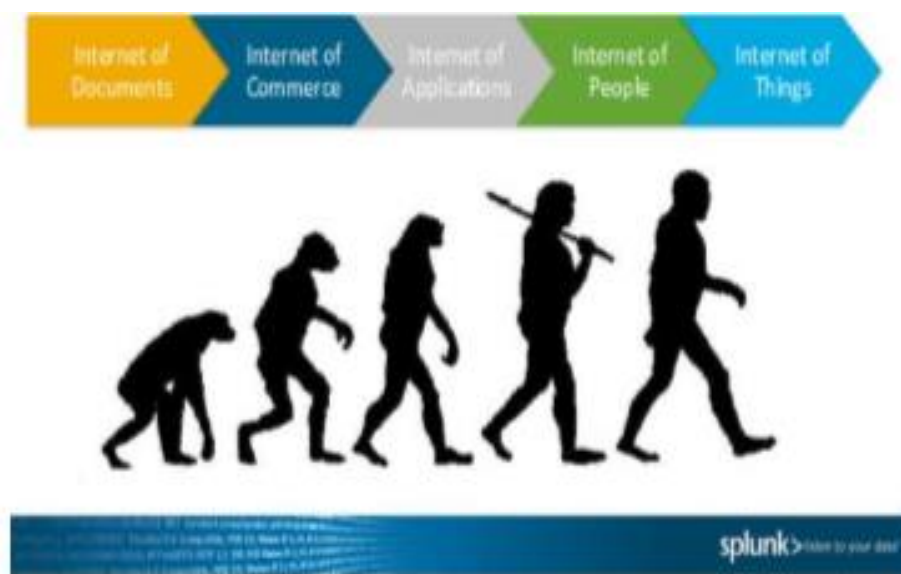
IOT Application¹

History:

In 1974, the ATM machines were started to connect with internet that will be consider as the beginning of IoT. In 2016, Netherland become the first country of the world which is connected by IoT entirely. In Netherland, internet was very easy and fast from the beginning that's why more than 15 lacs devices like AC, TV, Radio, Mobile, Windows, Doors and many other devices were connected with IoT as soon as the government of Netherland had started the system. And now the situation is that more than 98% homes of Netherland is connected with internet, and that connection is not only for mobile, pc but all other devices. IoT can be implemented in our country when such type of infrastructure has been established.

Concept of IoT

In early 1982 the concept of the network of smart devices was explained, with a modified Coke machine. This coke machine is altered at "Carnegie Mellon University" and becoming the first Internet-connected device. This machine was able to report its inventory and whether newly loaded drinks were cold or not.



Kevin Ashton firstly suggested the concept of IoT in 1999, and he mentioned the IoT as uniquely recognisable connected objects with radio-frequency identification (RFID) technology. However, the exact definition of IoT is still in the forming process that is subject to the viewpoints taken. IoT was generally known as "dynamic global network infrastructure with self-configuring proficiencies built on standards and communication protocols".

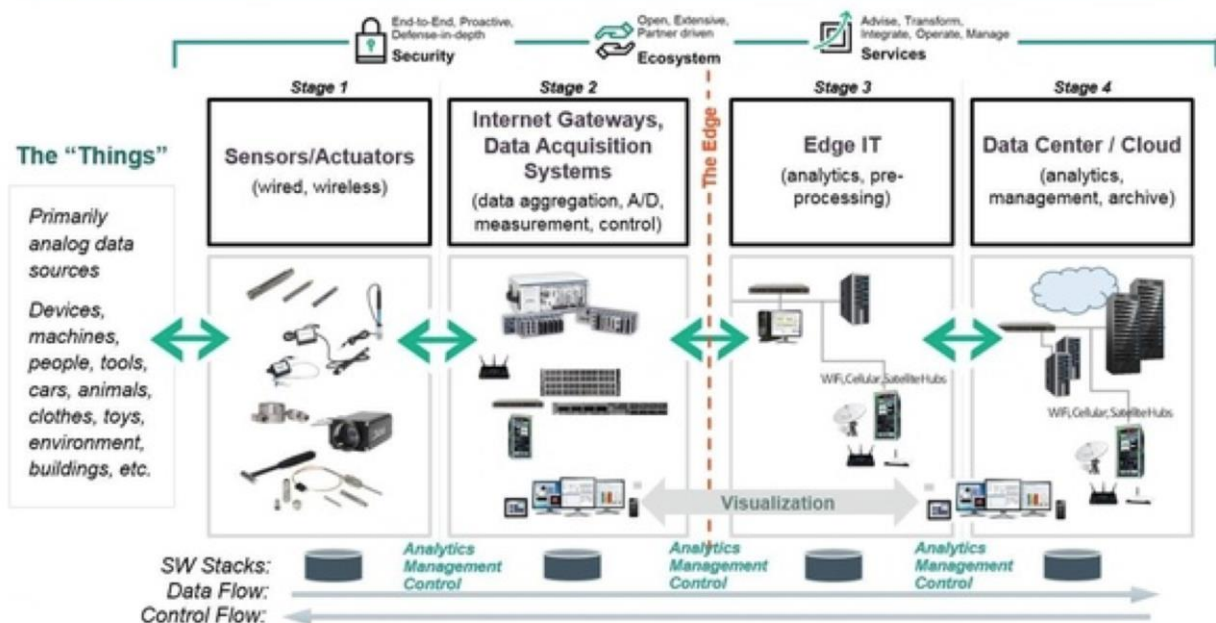
Evolution of Internet⁶

According to the evolution of the Internet we can categorize it into five eras:

1. Internet of Documents → e-libraries, document based webpages.
2. Internet of Commerce → e-commerce, e-banking and stock trading websites.
3. Internet of Applications → Web 2.0
4. Internet of People → Social networks.
5. Internet of Things → Connected devices

Virtual and physical things in an IoT have their own identities and attributes and are proficient of using smart interfaces and being incorporated as an information network. In easy terms IoT can be considered as a set of connected devices that are uniquely classifiable. The words "Internet" and "Things" mean an inter-connected world-wide network based on sensors, communication, networking, and information processing technologies, which might be the new version of information and communications technology (ICT). At present, a number of technologies are involved in IoT, such as wireless sensor networks (WSNs), barcodes, intelligent sensing, RFID, NFCs, cloud computing and so on. The IoT explain the next generation of Internet, where the physical things could be accessed and identified via Internet. Depending on different technologies for the implementation, the definition of the IoT differs. Within an IoT, all things are able to transfer data and if required, process data according to predefined schemes.

The 4 Stage IoT Solutions Architecture



IOT ARCHITECTURE

IOT Architecture⁵

Stage 1. Networked things (wireless sensors and actuators)

The exceptional characteristic about sensors is their ability to convert the information obtained in the outer world into data for analysis. In other terms, it is important to start with the inclusion of sensors in 4 stages of an IoT architecture framework to get information that can be actually processed.

For actuators, the process goes even further, these devices are able to interfere the physical reality. For example, they can switch off the light and adjust the temperature in an apartment.

Because of this, sensing and actuating stage covers and adjusts everything needed in the physical world to gain the necessary insights for further analysis.

Stage 2. Sensor data aggregation systems and analog-to-digital data conversion

This stage of IoT architecture means working closely with sensors and actuators, Internet gateways and data acquisition systems (DAS) exist here too. Specifically, the later connect to sensor network and aggregate output, while Internet gateways work through Wi-Fi, wired LANs and perform further processing.

The essential significance of this stage is to process the enormous amount of information collected on the previous stage and squeeze it to the optimal size for further analysis. Moreover, the necessary conversion in terms of timing and structure happens here.

In short, Stage 2 makes data both digitalized and aggregated.

Stage 3. The appearance of edge IT systems

In this stage of IoT architecture, the prepared data is transferred to the IT world. Specially, edge IT systems perform enhanced analytics and pre-processing here. For example, it refers to machine learning and visualization technologies. At the same time, some additional processing may happen here, prior to the stage of entering the data center.

Similarly, Stage 3 is closely linked to the previous phases in the building of an architecture of IoT. In this stage, location of edge IT systems is close to one where sensors and actuators are situated, creating a wiring closet. At the same time, residing in the remote offices is also possible.

Stage 4. Analysis, management, and storage of data

The main processes in this stage of IoT architecture happen in data center or cloud. Exactly, it enables in-depth processing, along with a follow-up revision for feedback. Here, the skills of both IT and OT (operational technology) professionals are needed. In other terms, the phase already includes the analytical skills of the highest rank, both in digital and human worlds. Therefore, the data from other sources may be included here to

ensure an in-depth analysis. After meeting all the quality standards and requirements, the information is brought back to the physical world — but in a processed and precisely analyzed appearance already.

Stage 5 of IoT Architecture?

There is an option to extend the process of building a maintainable IoT architecture by introducing an extra stage in it. It refers to initiating a user's control over the structure — if only your result doesn't include full automation, of course. The main tasks here are visualization and management. After including Stage 5, the system turns into a circle where a user sends commands to sensors/actuators (Stage 1) to perform some actions.

And the process starts all over again.

Usage of IoT

Now a days we have such type of smart phones which can be helpful to even start and shut down the ACs, TVs, etc. We can also give some other instructions to such electronic device by using smart phone. That is the Basic example of IoT. If you found Wi-Fi connection in car, bike, microwave oven, etc., then you can take into consideration that you are surrounded by the network of IoT. That network will become stronger as time passes. If internet is connected and we are away from our home then also we can switch on and off the lights by using mobile. This scenario can be consider as IoT.

Following table shows the list of top 10 countries which uses the IOT most till 2017.

Sr. No.	Name of Country	Internet Connected House (%)
1	Netherland	98
2	Denmark	97
3	Luxemburg	97
4	Sweden	95
5	U.K.	94
6	Finland	94
7	Germany	93
8	Austria	89
9	Estonia	88
10	Ireland	88

Table-1: Most Internet connected countries⁷

Evolverment of IoT

IoT has make steadily progress from scratch to highest level. Today's Telecommunication, mobile, device, market is depend on IoT, because the need and usage of Internet increases day by day and as the by-product of it IoT come into the picture. More and more devices are connected with internet, the use of internet increases, more gadgets purchased by customers, again connect them with internet and by doing this entire internet related area become broader and broader. And, as a result the giant industry of IoT become more powerful.

Benefits

The benefits of IoT will be immense for us. For example, if we fit an IoT base chip on the body of cow or any other domestic animal than we can easily find them if they are lost by us or stolen by other. Similarly it is very easy to track any vehicle when it is connected with IoT. In the country like Netherland, where Animal husbandry is big business that's why connecting the animals with IoT is done at huge scale. The TeleSence builds an IoT based sensor device that presents real-time temperature and humidity monitoring services for the grain and food industries. They have arrange more than 2 crore reading dataset across the world to find the temperature of farms of entire world. It was the biggest model of smart pharming created by IoT. The variation in temperature can affect pharming. That information can be convey to the farmers by that dataset.

Disadvantages of IoT

The main disadvantage of IoT is privacy. Once we connect with internet then we have to forget about our privacy. In Developed countries the IoT is used to set the temperature of Freeze, switch on the light of house automatically if user reach the home late, and many more. But this situation is like Blessing as well as Disguise because it is at the cost of our privacy. Since all devices are connected with internet IoT makes our entire life totally public.

Some critics also suggest that it is advisable to keep distance with IoT. Mr. James creper, the director of national intelligence service, USA warns that government can spy on people very easily as all the devices are connected with internet and their control is with Internet service provider and from them government can

control each and every people. And if government did not spy than also the service provider firms can easily spy on any person.

Future of IoT

According to “World Economic Forum”, there are more than 1400 crores devices are part of IoT across the world in 2019. This figure could be increases to 2500 crores till 2021. That means the IoT based devices could be more than 3 times of total population of country in India. In other words, generally a common man have at least 3 devices that are based on IoT,

In near future approx. 73700 crores dollar could be invested in IoT. Telecommunication and technology industry understand the seriousness of this situation and that’s why GSMA has launched the guidelines which contain the information about how to connect a device with internet, which device should be connected and which device should not be connected with internet, etc. type of different 85 topics are included.

It is very much sure that the next industrial revolution could revolved around technology. And IoT could be at centre stage.

In future, IoT can be useful in healthcare as well. Currently people like to wear smart watch which displays their heart bits, Blood Pressure, etc. Such devices will become more and more needed in near future which can be helpful to provide information about health and other related things. In future all this devices are connected with internet so it is possible that Doctor will instruct you not to eat more sweets as your sugar level is already above the level.

CONCLUSION

The IoT is slowly turning from vision into reality: IoT platforms play a central role within this evolution by providing significant building blocks. IoT has potential to increase the availability of information, and is likely to transform companies and organizations in virtually every industry around the world.

The number of various technologies required to support the deployment and further growth of the IoT places a premium on interoperability, and has resulted in widespread efforts to develop standards and technical specifications that support seamless communication between IoT devices and components. The association between different standards development groups and consolidation of some current efforts will eventually result in greater clarity for IoT technology companies.

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STUDY OF AWARENESS LEVEL ABOUT DIGITIZATION AMONGST THE YOUTH

Shreya Singh, Hrithik Saraf and Ayush Kumar Saha

ABSTRACT

This paper attempts to analyse the impact of digitalization in India and understand the level of knowledge that youth have about related government schemes. Digital India project was started by Prime Minister Narendra Modi on 1st of July 2015 with the goal of connecting rural and remote areas with high speed internet connection and improve digital literacy.

The digital India initiative taken by the government includes a number of schemes. Adhaar has emerged to be one of the main pillars of digital India wherein each Indian citizen is given an unique identification number that can be linked to their bank accounts to make cashless transactions easy. Almost every service is now connected to digital applications, making it easier for people to get access to them. With everything now connected to the internet, it has become easier for people to book railway tickets, browse for hotels and restaurants, pay taxes, shop, sign a document, start a business, monitor their bank accounts, everything with just one click. Some of the schemes under the digital India initiative are Government e-Marketplace, e-panchayat, e-sign, e-sampark, GSTN, Himmat app, IRCTC connect, Jeevan Praman, etc. It was found out that a majority of people don't have full knowledge about the digital India initiative and the schemes that are included in it. Most people believed that digital India is mostly connected with only cashless payment and e-shopping.

This paper is based on the primary data collected from people belonging to different areas and different age groups, having different thinking and opinions. This research also uses secondary data available on various websites on the internet

Keywords: Digitalization, Digital India, Government schemes

INTRODUCTION

The prime minister of India, Mr. Narendra Modi started the digital India initiative on 1st of July 2015 with an objective to provide high speed network connectivity for all. The main aim of this initiative was to digitalize all government functions to make them more accessible and fast. This initiative also aids other important government schemes like BharatNet, Make in India, Startup India and Standup India, etc. The key people involved in this project are Ravi Shankar Prasad and S.S. Ahluwalia. Many foreign countries like the USA, Japan, South Korea, the UK, Canada, Australia, Malaysia, Singapore, Uzbekistan and Vietnam have favoured this programme. Various big multi national companies like Facebook, Google, Microsoft and Qualcomm have invested in this programme. Facebook's CEO, Mark Zuckerberg promised to work on WiFi Hotspots in rural areas of India and changed his display picture on facebook to support the project.

Many top companies in and outside India have invested around 224.5 lakh crores of rupees in the digital India programme and have promised to use this money to produce and provide smartphones and internet connectivity at cheaper rates to the citizens of India. This would not only reduce the cost of importing these services from other countries, but also generate employment for the youth of India.

OBJECTIVES OF THE STUDY

- To understand the level of knowledge and understanding that people have about the initiative.
- To analyze the opinion that people have about digitization.
- To find out how helpful the digital India initiative have been for the general public.
- To find out the area in which the digital India initiative is the most effective according to the respondents.

RESEARCH METHODOLOGY

Being an informative research it is based on both primary and secondary data.

Primary data - In this study, we have collected primary data through a questionnaire (Google forms) from fifty respondents belonging to age groups 18 - 25.

Secondary data - The sources of secondary data of this research are: Government reports, newspapers, magazines, journals, various other websites, e-books.

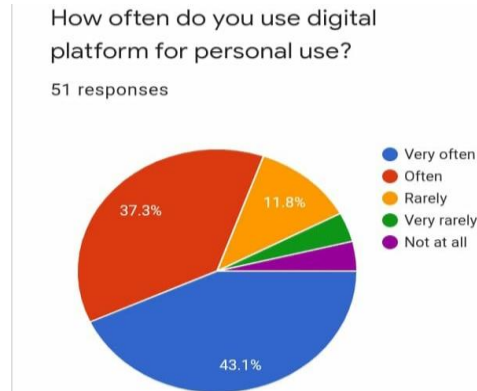
LITERATURE REVIEW

Sundar Pichai, Satya Nadela and Elon Musk studied about the employment opportunities that the digital India initiative would create for the citizens of the country. They understood that the best way to develop the technological sector in India is to shift more and more workers towards higher productivity jobs.

Prof Singh talked about the impact that the digital India impact has on the technological sector. He concluded that the success of this initiative is highly dependent on the labor laws in India that needs major amendments.

Arvind Gupta explained how digitization on India will make it easier for the government to provide services and job opportunities to the Indians.

DATA ANALYSIS

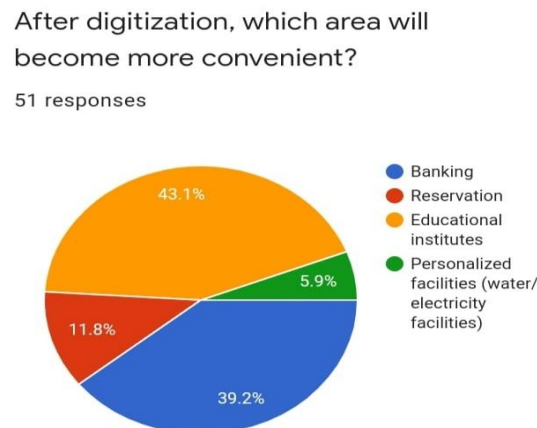


A majority of our respondents use digital platforms on a regular basis.

43.1% of them say they use it very often and 37.3% believed that they use digital means often.

11.8 percent people rarely use it.

The percentage of people that use it very rarely it don't use it at all is very less

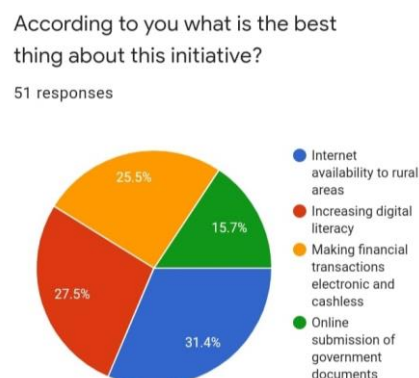


43.1% people believed that digitization would make educational institutes more accessible and convenient.

39.2% of our respondents thought that the digital India initiative would make banking and fund transfer easier and fast.

11.8% of the people considered reservation of railway tickets and flight would become more convenient after digitization.

5.9% of the people thought that personalized facilities would become more convenient.



31.4 percent people considered that the fact that digitization would provide internet connection to rural areas is the best part about the program

27.5 percent of the people were of the belief that increasing digital literacy is the most important thing about this initiative.

25.5 percent of the people considered cashless financial transactions to be the best part about digitalization and 15.7 percent of the respondents thought that the online submission of documents would become easy which is the best part.

FINDINGS

- People have a lot of knowledge about the digital India initiative.
- Digitization has certain limitations. Though everything is digitalized, still the need to visit government offices hasn't reduced.
- The government should try to solve the security issues to avoid loss of personal data.

CONCLUSIONS

- The digital India initiative has certain loopholes that need attention and corrections.
- The overall analysis of the program suggests that it is a success for India neglecting the minor errors.
- People are slowly migrating towards becoming more digitalized. They have started to prefer online transactions and submissions over the traditional methods.
- Digitalization has also increased the cases of data theft, hacking and many cyber crimes. This needs immediate attention and corrections.

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THE CHALLENGES FOR CYBER SECURITY IN E-COMMERCE

Ekbal Hamirani

Assistant Professor, R.K. University

ABSTRACT

E-Commerce discusses the exchange of goods and services over the Internet. The shopping through e-commerce has introduced all segments of goods ranging from groceries to electronic goods and even vehicles. Expeditionary growth in cellular computing and communication mechanism has opened the door for popularizing e-commerce. The main hindrance in the growth of e-commerce is cyber fraud and identity theft. Hackers are people who carry out the cybercrime; hence, poor security on e-Commerce web servers and use of the computer is a core issue to be resolved for the rapid growth of e-commerce. This paper provides directions for e-commerce security to improve customer confidence in e-commerce shopping.

Keywords: E-Commerce, Security, Threats and Vulnerabilities, Firewall, Session Hijack, Viruses.

INTRODUCTION

Online shopping or exchange of goods or services over the Internet is gaining popularity and has tremendous scope for growth as computing devices and communication technologies are making rapid advancements and becoming cost effective day by day. Mobile computing has remarkable potential to make e-commerce a very popular mode of shopping. Entrepreneurs want to provide quality of service to customers and maintain customer's trust by ensuring high availability, sufficient capacity, and satisfactory performance for their E-Commerce Web systems. Security is main concern of customer that is hampering the rapid growth of E-Commerce transactions. Security issues such as destruction, disclosure, and modification of data, denial of service, fraud, waste, and or abuse of network resources must be resolved in order to build trust of customers in the E-Commerce. E-Commerce environment consists of front-end web pages, back-end databases, web servers, and internal network infrastructure. The vulnerable areas of an E-Commerce system must be identified and resolved to reduce the risk of security issues.

OVERVIEW OF CYBER SECURITY IN E-COMMERCE:

In an E-commerce system security hardware, software, and environment are the main critical and vulnerable points. Hardware security includes any devices used in running the E-commerce website like network devices, web servers, database servers and client's computer. Securing the network with a properly configured firewall device that is only allowing ports needed for accessing the e-Commerce website is an essential part of network security.

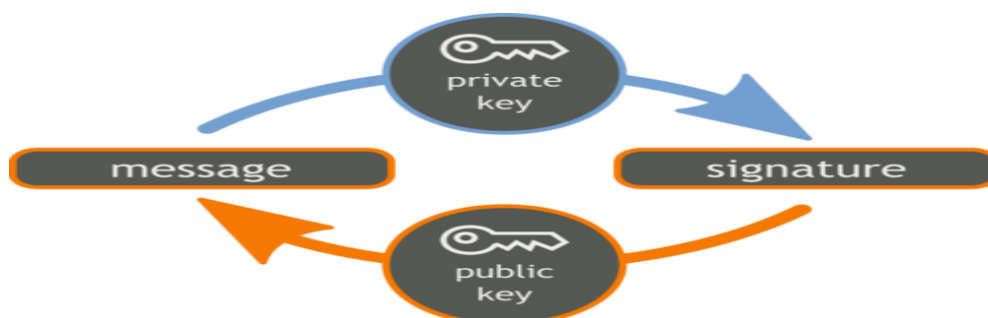
The operating system is the main aspect of security that should be configured properly so as to take care of security vulnerability. Software and routinely released patches should be regularly updated to fix holes in security. The website development itself should ensure protection against attacks like cookie poisoning, hidden-field manipulation, parameter tampering, buffer overflow, and cross-site scripting. Website pages, where confidential information is being entered, should be secured with strong cryptography algorithm.

If any staff member leaves the company, all access privileges for that person should be immediately removed. Staff members should also be trained against cyber frauds in which sensitive information may be given to attackers posing as a trustworthy person over the phone or email or through forge websites.

CHALLENGES OF E-COMMERCE

Now a days, due to rapid growth of E-Commerce, issues and challenges will work as a hindrance for customer satisfaction.

1. Digital signature



A digital signature means giving a unique identify to your message. Actually, it is a process of encrypting the message with the private specifically used for verification purpose. The linkage between data and the signature doesn't allow any alteration and if anyhow data is altered signature is automatically invalidated. Thus digital signature helps to maintain the authority and confidentiality of the data.

2. Secure Electronic Transaction (SET)

SET implies open encryption and security specification designed to protect credit card transactions on the internet. The mainly there are 3 objectives. First, provide confidentiality and ordering information ensure the integrity of all transmitted data. Second, provide authentication that a cardholder is a legitimate user of a credit card account. And the last is to provide authentication that a merchant can accept credit card transactions through its relationship with a financial institution.

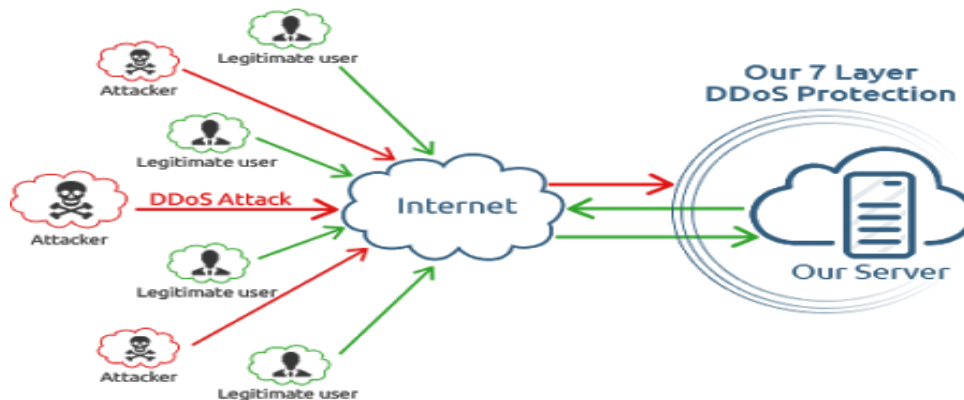
3. Encryption Approach:

Encryption is the process of transforming plain text into cipher text that cannot be read by anyone except the sender and the receiver. The objective of encryption is:

(a) To secure stored information and (b) To secure information transmission.

There are several types of encryption like message integrity, non-denial, Authentication and confidentiality.

4. The Distributed Denial of Service (DDoS)

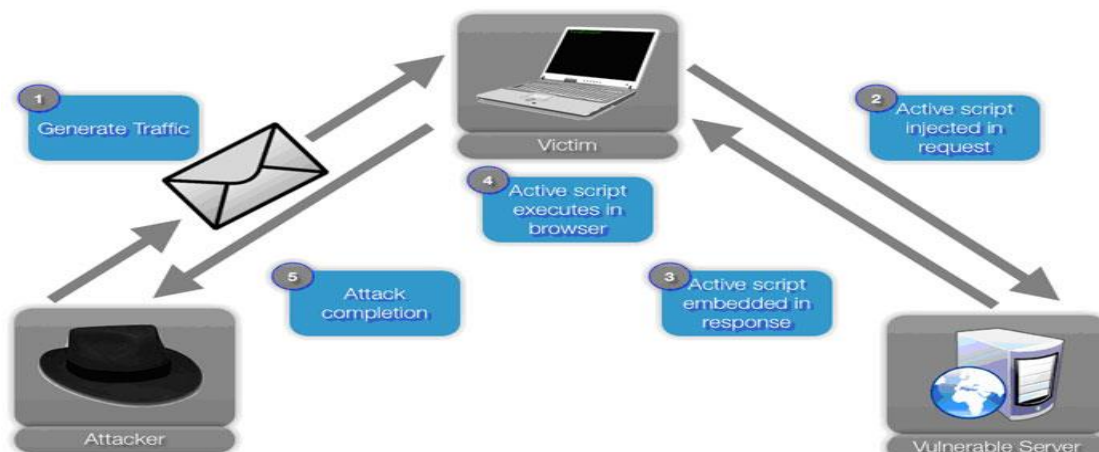


A denial-of-service attack (DoS attack) is a security attack in which the attacker takes action that prevents the legitimate (correct) users from accessing the electronic devices. It makes a network resource unavailable to its intended users by temporarily disrupting services of a host connected to the Internet.

The Distributed Denial of Service (DDoS) attacks are the latest evolution of DoS attacks and their success depends on the inability of intermediate sites to detect, contain and eradicate the penetration of their network. This attack creates problem not only to the target site, but also create congestion in the entire Internet as the number of packets is routed via many different paths to the target.

5. Cross-site script (XSS)

Data enters a web application through an untrusted source, most frequently a web request. The data is added in dynamic content that is sent to a web user without being validated for malicious content.



Example of malicious code: modification of the document object model, send personal information to thirds.

The expression "cross-site scripting" originally referred to the act of loading the attacked, third-party web application from an unrelated attack site, in a manner that executes a fragment of JavaScript prepared by the attacker in the security Context of the targeted domain. The definition gradually expanded to encompass other modes of code injection, including persistent and non-JavaScript vectors (including ActiveX, Java, VBScript, Flash, or even HTML scripts), causing some confusion to newcomers to the field of information security.

6. Personal firewall

A network node designed to protect an individual user's desktop system from the public network by monitoring all the traffic that passes through the computer's network interface card. The intruder is having rights to scan the hard drive to detect stored passwords. Many computers are infected by spyware of some sort. Most are 'harmless', but an increasing number pass into viruses that will steal and transmit confidential information, even memorizing the keystrokes of passwords.

7. Prediction of Passwords

The users normally keep very weak passwords so that they could be remembered easily. This is susceptible to guess by attacker. The attacker may try to guess password manually or by any software if attacker knows something about the shopper. For example, if the shopper uses their pat's name or his own name as the password. The attacks by using software tools to guess the password etc. are more likely to succeed than manual guess as number of tries increases significantly.

8. Snooping the Shopper's Computer

There are various software tools available through which attacker can make entry into shopper's computer and scan ports to detect entry points into system. After gaining access to the shopper's machine, the attacker can scan his file system for any sensitive information such as user identity and password. Users normally do not configure the firewall to safeguard against security threats from snoopers.

CONCLUSION

E-Commerce is one of the way through which many things can be streamlined and flexibility with convenience can be provided to users. But in the case of Online Shopping, many aspects will be confirmed by users due to threat of stealing of information. So that cyber security aspects must be considered while making all the transactions digital. E-commerce security is the protection of e-commerce assets from unauthorised access.

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ESTIMATION OF DEFAULT RISK THROUGH ALTMAN'S Z – SCORE WITH REFERENCE TO TWO IT COMPANIES IN INDIA

Dr. Raghavendra.S. BendigeriAssociate Professor, Oriental Institute of Management, Vashi, Navi Mumbai

ABSTRACT

Businesses are always established with the chief objectives of making profits and healthy growth. Every organization implements certain measures to attain the objectives of continuous progress and augmentation. The outcomes are substantively seen in their financial and business performance in terms of net income and market share. However at times organizations in their relentless pursuit of success may inadvertently take certain decisions which may compel them to file for bankruptcy and seek financial assistance in terms of debt restructuring and other undesirable measures. As a result, the people who suffer the most are employees and investors. Investors are constantly seeking returns for the money they have invested. Concurrently they are also wary risks and want to cut down their losses. Therefore over a period of time, it became imperative to comprehend, assess and quantify risk so that investors can take timely rational decisions. Numerous research endeavours have studied and postulated models to measure it. Altman's Z score has emerged as one of the most significant models of risk assessment in terms of probability of default. This research endeavour attempts to evaluate default risks embodied by two IT companies in India.

Keywords: Altman's Z – Score; Risk; Default; Bankruptcy; Predict; Quantification

INTRODUCTION

An organization has to make profits and sustain healthy growth to remain competitive. The company's operational performance is reflected by its P&L statement. The position of assets and liabilities is exhibited by the company's balance sheet on a particular date. Investors take decisions pertaining to quantum and avenues of investments on the basis of company's financial position and strength. However the risk inherent in the company with regards the company's financial position is subjective, qualitative and judgmental. This risk needs to be expressed in measurable terms to give stake holders and investors a benchmark to arrive at sound decisions. One of the most widely employed models to measure risk is Altman's Z score. (Altman, 1968) conceptualized five key criteria to measure the chances of default or bankruptcy. These five criteria have been derived from certain financial metrics and have been expressed in terms of ratios. This research paper employs Altman's Z score model to quantify the default risk in terms of likelihood of going bankrupt of two IT Companies namely 3i Infotech Ltd and Mastek Ltd.

REVIEW OF LITERATURE

Altman's Z score model was first published by (Altman, 1968) through application of discriminant analysis and usage of financial metrics and ratios. A total of five ratios were used to formulate the model, which worked with overall precision of Ninety five percent (95%). He later introduced a revised version of the same. This model is widely used for evaluation of financial health of companies.

(Joshi, July 2019) conducted a research on bankruptcy of Reliance Communications Ltd. She employed Altman's Z score model to investigate whether the model had given warning signs pertaining to the company's bankruptcy. She concluded that the model was successful in indicating the impending bankruptcy of Reliance Communications 3 years before the event.

(Saini, 2018) applied the Altman's Z Score model to understand the financial position of Rashtriya Chemical Fertilisers Ltd (RCFL). He concluded that Z – Score of RCFL over a time horizon Ten years varies between 1.43 to 2.58. This score is significantly lower than the required benchmark of 3.00. He stated that the financial position of RCFL is precarious and the probability of default risk is substantial.

(Sanesh, 2016), implemented the Z – Score model on NIFTY 50 Organisations listed at National Stock Exchange (NSE). This research excluded financial institutions and banking organizations.

Research scholar (Anjum, 2012) states that implementation of Z score model to predict and estimate the chances of default in the current economic scenario is definitely legitimate. The model can be regarded as fairly accurate in forecast of bankruptcy about 2 to 3 years in advance.

(Apoorva, 2019), employed the Z – Score model on seven organizations listed on BSE. The study stated that the model can successfully predict the chances of going bankrupt up to three years in advance before the event actually happens with a precision of about 85%.

OBJECTIVES OF THE STUDY

- To fathom the Altman's Z Score Model
- To apply Altman's Z Score model to measure and estimate the default risk of the Two IT Companies namely 3i Infotech Ltd and Mastek Ltd.

RESEARCH METHODOLOGY**Scope and Time frame of research**

- Two IT Companies namely 3i Infotech Ltd and Mastek Ltd have been selected for the research. The two companies are listed on National Stock Exchange (NSE). The time frame for the research is F.Y 2014 – 15 to F.Y 2018 – 19 i.e from 01st April 2014 to 31st March 2019.

Collection of Data

The nature of data gathered for this research is secondary. Financial data has been collected for two IT companies from 01st April 2014 to 31st March 2019. The data has been extracted from Financial statements and Annual reports.

Statistical Model Employed

This research has applied Altman Z Score Model is used to quantify the default risk of companies. The details are as elaborated below.

The Z – Score Model conceptualized by Edward Altman is a composition of five ratios derived out of financial metrics. These five ratios are employed in combination in the form of multiple regression statistical model to predict the risk of default (Altman, 1968).

The Z – Score equation is as given below:

$$Z = 1.2X_1 + 1.4X_2 + 3.3X_3 + 0.6X_4 + .999X_5$$

The parameters are X_1 , X_2 , X_3 , X_4 and X_5 are financial ratios calculated from the financial metrics, which in turn have been collected from balance sheets and profit and loss statement of the organisation.

X_1 = Working Capital / Total Assets

X_2 = Retained Earnings / Total Assets

X_3 = Earnings Before Interest and Taxes / Total Assets

X_4 = Market Value of Equity / Total Liabilities

X_5 = Sales / Total Assets

The potential chance of a company going bankrupt can be predicted from this equation. Depending on the value calculated, the firm may be categorized into one of the “**Zones of Discrimination**” (Altman, 1968).

Zones of Discrimination

$Z > 2.99$ -"Safe" Zone,

$1.81 < Z < 2.99$ -"Gray" Zone,

$Z < 1.81$ -"Distress" Zone

However the above mentioned model is applicable in case of manufacturing companies. The firms selected for this research endeavour are IT companies, which are essentially non – manufacturing firms. Therefore Altman himself formulated a variant of the Z – Score which may be applied to non – manufacturing firms.

The non – manufacturing Z – Score model is as follows: -

$$Z = 6.56X_1 + 3.26X_2 + 6.72X_3 + 1.05X_4$$

X_1 = Working Capital / Total Assets

X_2 = Retained Earnings / Total Assets

X_3 = Earnings Before Interest and Taxes / Total Assets

X_4 = Market Value of Equity / Total Liabilities

The fifth variable X_5 which is a financial ratio of Sales/Total Assets has been excluded for non – manufacturing companies.

The Zone of Discrimination for non – manufacturing firms is as below:

Zones of Discrimination

$Z > 2.6$ -"Safe" Zone,

$1.1 < Z < 2.6$ -"Gray" Zone,

$Z < 1.1$ -"Distress" Zone

This research is based on IT companies and therefore employed Altman's Z – Score Model for Non – manufacturing firms.

Limitations of the Study

The findings and results of this research pertains to evaluation of two IT companies and therefore may not be applied to firms belonging to other industries.

The time frame of resarch is only five years.

Data Analysis and Interpretation

The data and information gathered to compute five financial ratios and subsequently calculate the Z score for the two IT Companies is as shown below:

Particulars	2015	2016	2017	2018	2019
Current Assets	368.94	344.43	414.93	402.94	528.3
Current Liabilities	1092.02	328.91	265.67	269.99	330.07
Working Capital	-723.08	15.52	149.26	132.95	198.23
Total Assets	2614.56	1342.46	1366.8	1370.33	1491.66
X1	-0.27656	0.011561	0.109204	0.09702	0.132892
Retained Earnings	-976.27	-551.75	94.07	71.11	68.15
Total Assets	2614.56	1342.46	1366.8	1370.33	1491.66
X2	-0.3734	-0.411	0.068825	0.051893	0.045687
EBIT	-936.52	-438.6	102.58	79.48	79.11
Total Assets	2614.56	1342.46	1366.8	1370.33	1491.66
X3	-0.35819	-0.32671	0.075051	0.058001	0.053035
Market Value of Equity	5.8	4.15	5.05	5.05	3.8
Total Liabilities	2614.56	1342.46	1366.8	1370.33	1491.66
X4	0.002218	0.003091	0.003695	0.003685	0.002547

Table No – 01: - 3i Infotech Ltd Financial Ratios and Independent Variables

Coefficients	6.56	3.26	6.72	1.05	0	Z	
Particulars	X1	X2	X3	X4	X5	Z Score	Zone of Discrimination
2015	-0.277	-0.373	-0.358	0.002	0.514	-5.436	Distress Zone
2016	0.012	-0.411	-0.327	0.003	0.838	-3.456	Distress Zone
2017	0.109	0.069	0.075	0.004	0.734	1.449	Gray Zone
2018	0.097	0.052	0.058	0.004	0.723	1.199	Gray Zone
2019	0.133	0.046	0.053	0.003	0.752	1.380	Gray Zone

Table No – 02: - 3i Infotech Ltd Z Score and Zone of Discrimination.

As we can see that the Z – Score of 3i Infotech Ltd is extremely poor in the years 2015 and 2016 and therefore it was classified under **Distress Zone**. There was an extremely high risk that 3i Infotech Ltd may default sooner than later and file for bankruptcy. However the situation seems to have improved reasonably. In the last three years i.e 2017, 2018 and 2019, the company score is in the **Gray Zone**. Though 3i Infotech Ltd seems to have pulled itself from the brink, it still needs to be alert and ensure that it does not slip back into the **Distress Zone**.

Particulars	2015	2016	2017	2018	2019
Current Assets	47220.36	27662.85	31596.55	42837	48440

Current Liabilities	18907.51	10253.04	10475.72	18927	16883
Working Capital	28312.85	17409.81	21120.83	23910	31557
Total Assets	83168.79	42793.9	52959.58	83998	98691
X1	0.340426	0.406829	0.39881	0.28465	0.319756
Retained Earnings	1773.05	1374.46	3690.98	6996	10147
Total Assets	83168.79	42793.9	52959.58	83998	98691
X2	0.021319	0.032118	0.069694	0.083288	0.102816
EBIT	2227.12	1648.87	4375.62	9603	13339
Total Assets	83168.79	42793.9	52959.58	83998	98691
X3	0.026778	0.03853	0.082622	0.114324	0.135159
Market Value of Equity	384.77	132.93	169.29	502.85	425.77
Total Liabilities	83168.79	42793.9	52959.58	83998	98691
X4	0.004626	0.003106	0.003197	0.005986	0.004314

Table No – 03 – Mastek Ltd Financial Ratios and Independent Variables

Coefficients	6.56	3.26	6.72	1.05	0	Z	
Particulars	X1	X2	X3	X4	X5	Z Score	Zone of Discrimination
2015	0.340	0.021	0.027	0.005	1.238	2.488	Gray Zone
2016	0.407	0.032	0.039	0.003	1.231	3.036	Safe Zone
2017	0.399	0.070	0.083	0.003	1.062	3.402	Safe Zone
2018	0.285	0.083	0.114	0.006	0.973	2.913	Safe Zone
2019	0.320	0.103	0.135	0.004	1.047	3.346	Safe Zone

Table No – 04: - Mastek Ltd Z Score and Zone of Discrimination.

As we can see that the Z – Score of Mastek Ltd was below average in the year 2015. **Therefore it was categorized under Gray Zone.** However Mastek Ltd pulled up its socks and dramatically and significantly improved its performance. As a result of which it has been consistently categorized into **Safe Zone** for the last four years i.e in the years 2016, 2017, 2018 and 2019.

CONCLUSION

The above analysis leads us to conclude that 3i Infotech Ltd has managed to evade bankruptcy by a whisker, however it is still vulnerable. It cannot take its eyes off and needs to improve its performance substantially. Mastek Ltd has indeed delivered a noteworthy performance in the last five years. It can be said with reasonable conviction that it has definitely and successfully achieved financial stability.

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A STUDY ON DUAL INCOME FAMILIES NECESSITY OR PASSION WITH REFERENCE TO WOMEN IN DOMBIVLI AREA

Hema Chetwani and Manali Dharod

ABSTRACT

Dual income families are characterized by their continuing professional engagement and their desire for personal growth together. From last few years there is an increase in women's who are working. This study examines that the job is necessity or passion for a women by assessing women's attitudes and perception towards their job. As now-a-days girls are also taking higher education and women empowerment is also increasing, women's think that they must also make their career successful and as inflation is also rising dual income is must then only we can satisfy their basic needs and to improve standard of living.

Keywords: Dual income families, career-oriented, job-oriented

INTRODUCTION

In recent years number of Indian households in which both spouses work and contribute to family income has risen steadily. Earlier, husbands has been only the bread winners in majority of the families, thus the growth in dual-income households can be attributed primarily to the higher employment rate for married women. While the number of working wives has been rising average real family income has been declining. It is not surprising then, that today many families require two pay cheque to maintain even minimal standards of living (baron 1987). The majority of working women in our society are career-oriented rather than job oriented

Dual career families are those families where both the partners are earning and pursuing for their career along with maintain their family life after marriage. Many women now seek to be involved in the occupational world as an important revenue for personal fulfillment and also expenses are increased day-by-day and all wish to live luxurious life so they also start working and now-a-days women's also started achieving a higher position and setting successful career.

There are also problems faced by women i.e lack of family support, lack of work-life balance but these problems can also be solved by managing things properly. Every women's perception depends individually.

OBJECTIVES

1. To know that today's Women Are Job Oriented or Career Oriented.
2. To Evaluate Impact Of Job On Their Personal Lives.
3. To Find Various Problems/Issues Faced By Working Women.
4. To Provide Suggestion To Overcome Such Problems.

RESEARCH HYPOTHESIS

- H1:- Dual career have more impact on working women's of dombivli area.

H0:- Dual career have moderate impact on working women's of dombivli area.

- H1:- Working women's are job oriented in dombivli area.

H0:- Working women's are career oriented in dombivli area.

REVIEW OF LITERATURE

- RACHLIN(1987) :- Social exchange theory suggest that this family type holds the greastest potential for equality in work and non-work role. The dual-career situation requires that partners co-ordinate, integrate, and balance career and family roles both individually and together.
- RAPOPORT(1976) :- Both partners in the dual-earner family work in earner jobs. Family income will likely to be low-to-moderate and family expenses will be a concern. The reason behind the wife's working will be expected by understanding the family type. Wife's work because husband salary is not sufficient to fulfill the needs.

RESEARCH METHODOLOGY

- A. Research design: - The study has been based on both primary and secondary data.
 - B. Sampling method: - The researcher was interested that does the women's do their job for necessity or for their passion. A research was conducted among women's in dombivli area.
-

C. Sampling area: - The area around dombivli and near to dombivli was the sampling for this survey.

D. Data collection:-

I. **Primary data:** - The data were collected through well-structured closed and open ended questionnaire.

II. **Secondary data:** - The data from secondary sources was collected through books, journals, reports, studies, internet sources.

LIMITATION OF THE STUDY

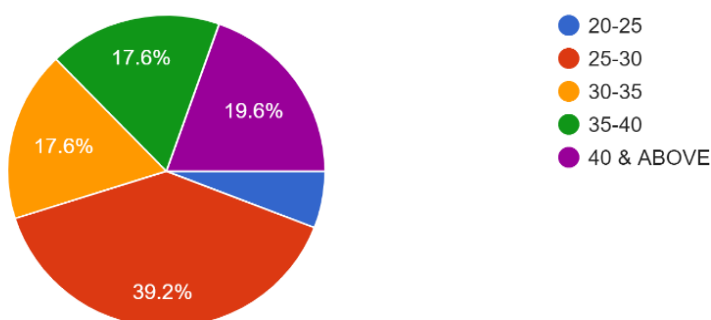
Every research has limitations, so in this also

- The area is very limited to dombivli area only because of time and cost constraints.
- The methodology of this study analyzing the data may not able to fully tab the women's of dombivli.
- We had only covered approximately 5% of working women's in dombivli.

ANALYSIS AND INTERPRETATION

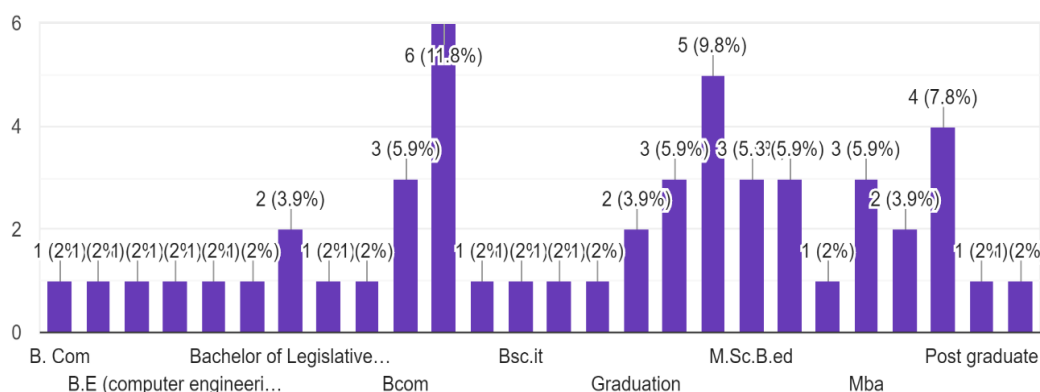
AGE

51 responses



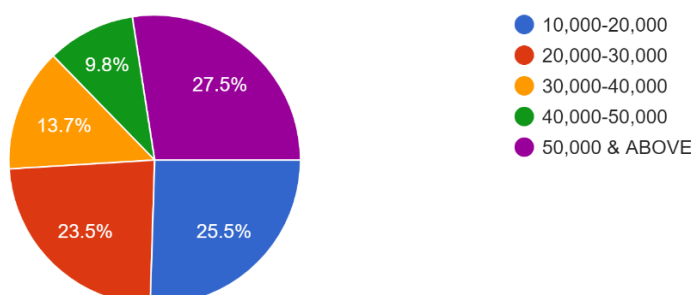
QUALIFICATION?

51 responses

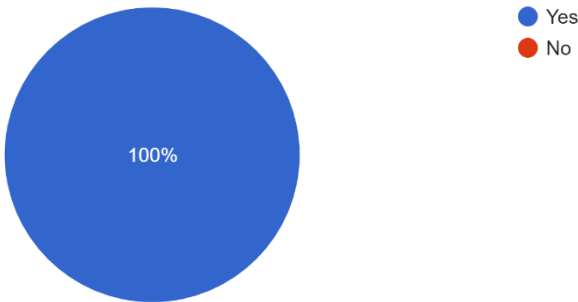


MONTHLY INCOME

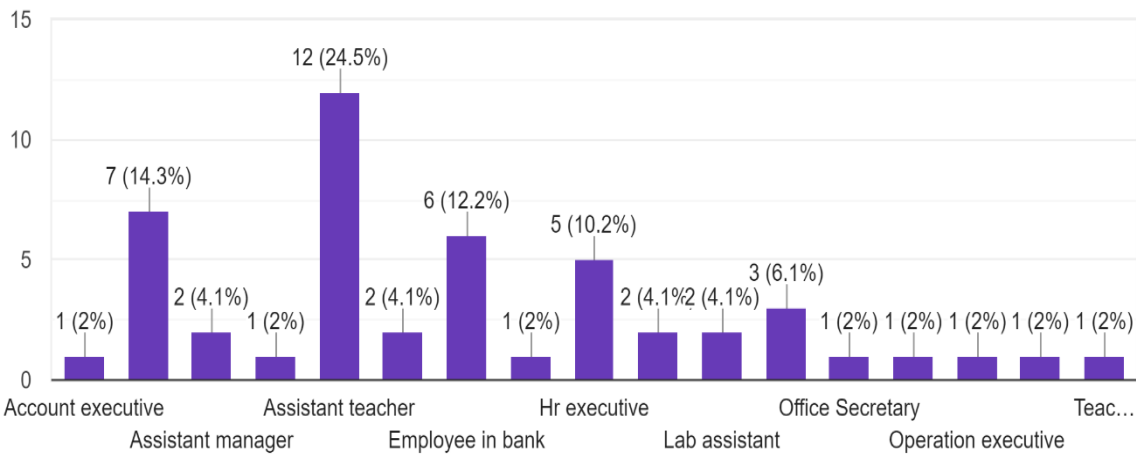
51 responses



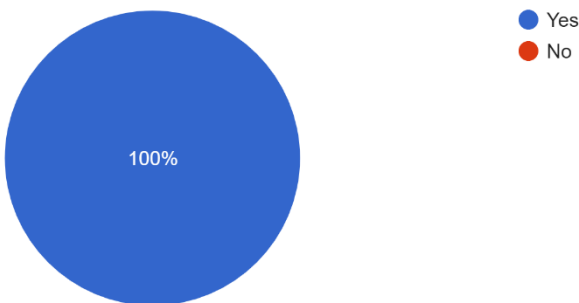
ARE YOU A WORKING WOMEN?
51 responses



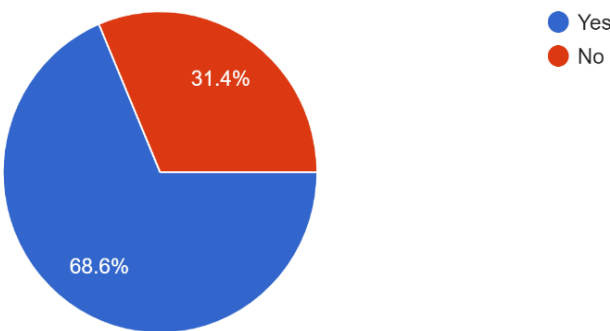
DESIGNATION?
49 responses



ARE YOU A CAREER AMBITIOUS PERSON?
51 responses

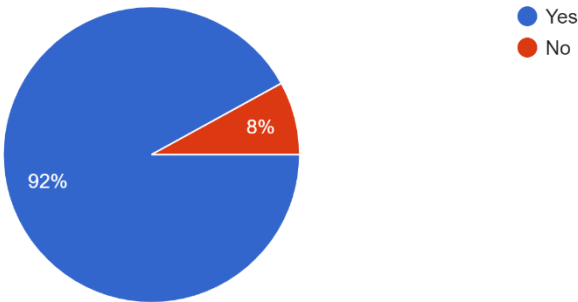


DO DUAL INCOME ABLE TO GIVE YOU BETTER LIFESTYLE?
51 responses



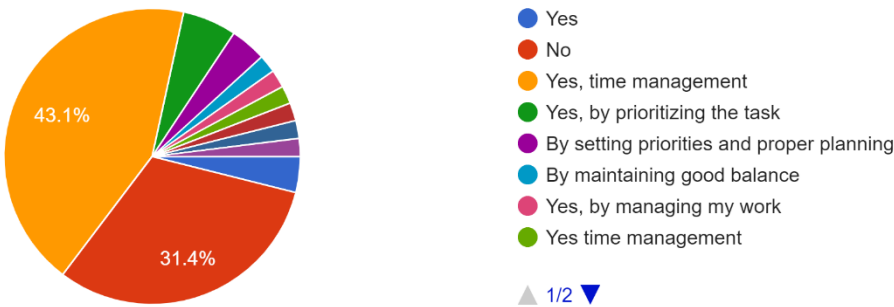
DO YOU FEEL THAT YOUR EDUCATION IS FULLY UTILISED?

50 responses



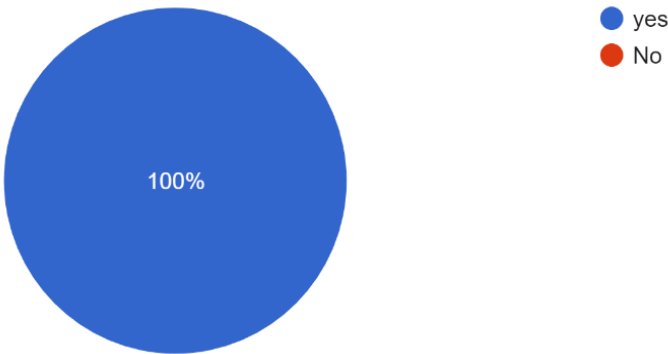
DO YOU HAVE TO DEAL WITH VARIOUS TASK WITHIN LIMITED PERIOD AND TIME? IF YES SPECIFY?

51 responses



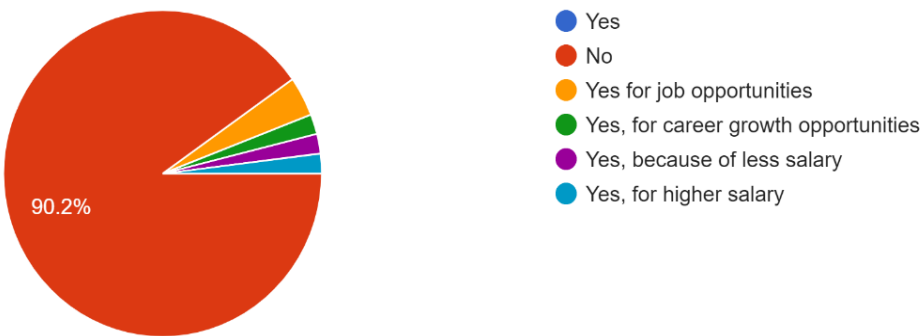
IS YOUR ORGNISATION PROVIDE CAREER GROWTH OPPOURTUNITY?

50 responses



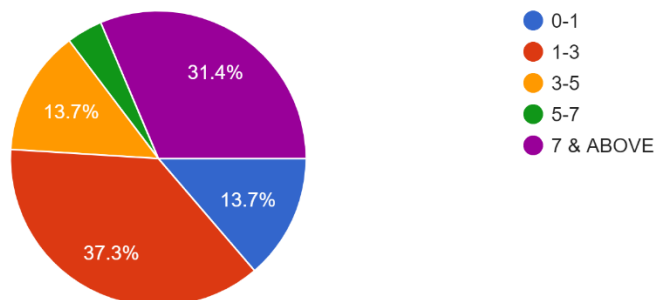
DO YOU FREQUENTLY SWITCH YOUR JOB? IF YES REASONS?

51 responses



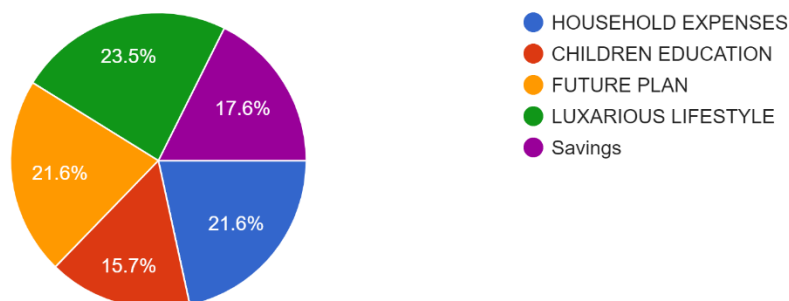
HOW MANY YEARS YOU HAVE CONTRIBUTED IN YOUR CURRENT ORGANISATION?

51 responses



WHERE DO YOU SPENT YOUR INCOME? IF ANY OTHER SPECIFY?

51 responses



FINDINGS

As now-a-days women's are increasing in every sector. They are also working equal to mans. The study was carried out to test that job is necessity or passion for women.

- Most of the women's work for household expenses, future plans and luxurious life.
- All the women's are career ambitious.
- Most of the women's are highly qualified.
- Career growth opportunity is provided by all the organization, if not they switch their job.
- Most of the women's feel that due to dual income their lifestyle had become better.

CONCLUSION

Through this research paper we conclude that today majority of working women's are career oriented. There is less impact of job on their personal life because they are able to properly manage their time, they do proper planning and by prioritizing their task. Majority of the women are educated they are able to utilize their skills and knowledge to perform better in organization, because of that they are getting growth and career opportunities.

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AN ANALYSIS ON CURRENT RESEARCH TRENDS AND APPLICATIONS OF NATURAL LANGUAGE PROCESSING

Vishnuprakash Sharma¹, Ajay Panchal² and Vijaya Yogesh RaneStudent^{1,2,3} and Assistant Professor, Karmaveer Bhaurao Patil Degree College, Thane

ABSTRACT

Natural Language processing is a subfield of artificial intelligence that helps computer to understand, interpret and utilize human languages. Natural Language Processing has recently gained much attention in today's world for representing and analysis human natural language computationally. It has many applications in various fields such as machine translation, summarization, sentimental analysis, text categorization, question-answering etc. The paper distinguishes four phases by discussing different levels of NLP and components of Natural Language Generation followed by the applications of NLP. Speech Recognition is come under NLP which plays an important role for communicating with machine and it's also have the properties of correction analysis in grammatical manner.

Keywords: Applications, Natural Language processing (NLP), Natural Language Generation (NLG), Research trends.

I. INTRODUCTION

Artificial Intelligence (AI) refers to the simulation of human intelligence in machines that programmed in such way that think like humans and mimics their action. The term may also be applied to many machines that exhibits associated with the human mind such as earning and problem solving.

AI has different types of application are as follows:

- Knowledge Reasoning.
- Planning
- Machine learning.
- Computer Vision
- Robotics.
- Natural Language Processing

II. LITERATURE REVIEW

Krishna Prakash Kalyanathaya, D. Akila and P. Rajesh(2019) The main purpose of this paper is research areas in focus are conversation systems, Language processing and Machine Translation. M.A.Anusuya and S.K.Katti (2009) This paper presents a brief survey on Automatic Speech Recognition and discusses the major themes and advances made in the past 60 years of research. Mani, I., & Maybury, M. T. (Eds.). (1999) This paper mainly discusses about summarization and how the big data representation is summarizing in a such a way that representation of big data is easier for understand. Feldman, S. (1999) This paper mainly gives the overview about Natural Language Processing and explanation of NLP process step by step. Ranjan, P., & Basu, H. V. S. S. A. (2003) This paper mainly discussed the grammatically manner which is going to maintain by the machine and different computer algorithm implementation for correction.

III. NATURAL LANGUAGE PROCESSING (NLP):

NLP also allows computer to communicate with people, using human language. A language can be defined as a set of rules or set of symbols. Symbols are combined and used for broadcasting the information for understanding the language to machine. The ultimate objective of NLP is to read, decipher, understand, and make sense of the human languages in a manner that is valuable.

Typically, interaction between the human and the machine using Natural language Processing could go as follows:

1. A human talk to the machine.
 2. The machine captures the data as audio.
 3. Audio is converted into text format for better understanding.
 4. Processing of the text data.
-

5. Data i.e. text is converted into audio.
6. The machine responds to the human by playing the audio.

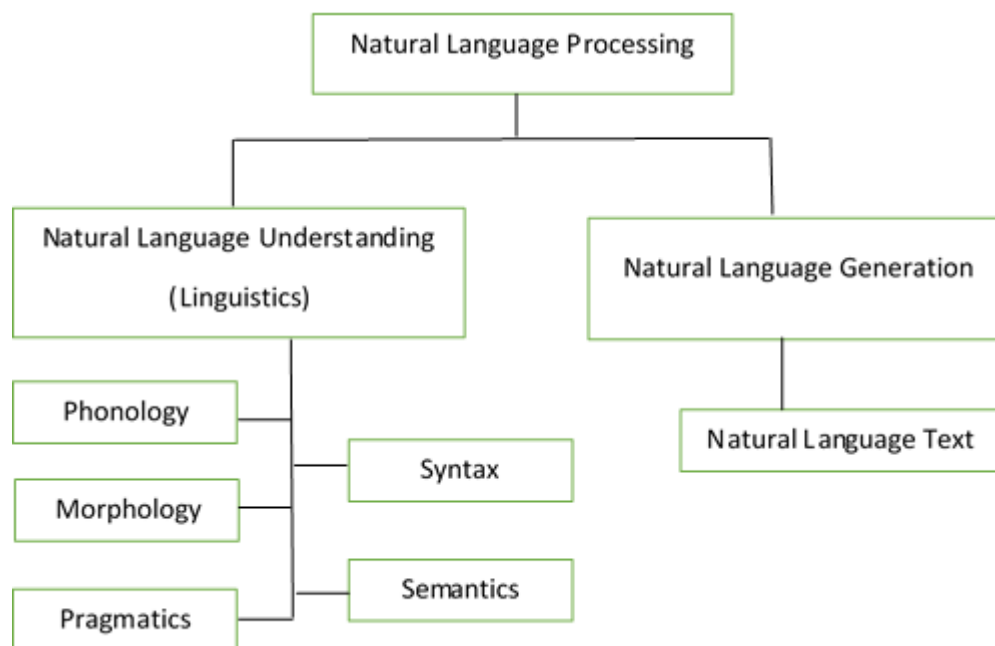


Fig.1 Classification of NLP

Linguistics is the science of language which includes Phonology that refers to sound, Morphology refers to the word formation, Syntax refers to the sentence structure, Semantics refers to the syntax and Pragmatics which refers to the understanding.

• Different Levels of NLP:

This different level of NLP helps to generate explanatory method for representing the text in easier and summarized manner.

- 1) **Phonology:** Phonology is the part of Linguistics which refers to the systematic arrangement of sound. The term phonology comes from the Ancient Greek and the term phono- refers to the voice or sound, and the suffix -logy refers to the word or the speech. This level deals with the interpretation of speech sound within across word. There are three types of rules used in phonological analysis:
 1. Phonetic rules – It used for sounds within words;
 2. Phonemic rules – It used for the variations of pronunciation when words are spoken together, and;
 3. Prosodic rules – It used for the fluctuation in stress and intonation across a sentence.
- 2) **Morphology:** The different parts of the word represent the smallest units of meaning known as Morphemes. Morphology comprise of Nature of words, are initiated by morphemes. The most important term in morphology is morpheme and its defined as the “minimal unit of meaning”. For e.g. the word:” unhappiness”. It can be broken down into three morphemes (i.e. prefix, stem, and suffix), and each part of word have some form of meaning: the prefix *un-* refers to “not being”, while the suffix *-ness* refers to “a state of being”.
- 3) **Lexical:** In Lexical, the NLP systems interpret the meaning of individual word with respect to their lexical meaning and part-of-speech. This level of linguistic processing utilizes a language’s lexicon, which is a collection of individual lexemes. A lexeme is a basic unit of the lexical meaning, and its an abstract view unit of morphological analysis that represents the set of forms or “senses” taken by a single morpheme. For e.g. “Duck”, it can take the form of a noun or a verb but it’s a part-of-speech and lexical meaning and it can only derived in context with other words that are used in the phrases/sentence.
- 4) **Syntactic:** The output of the lexical analysis can be used as the input in this stage In this stage the NLP systems sets the words in the sentence in grammatical manner which is easier to understand for human. Both grammar and parser are required in this level. There are many computer algorithms that are used to apply grammatical rules to a group of words and derive meaningful word from them.

- 5) **Semantic:** Semantic processing interprets the possible meanings of a sentence by giving priority on the interactions among word-level meanings in the sentence. This level focuses on interpretation of the meaning of sentences, rather than the analysis at the level of the individual words or phrases.
- 6) **Discourse:** The discourse level of NLP travail with units of text longer than a sentence i.e, it does not depend upon multi sentence texts as just sequence sentences, apiece of sentence that can be judge singly. Rather, discourse mainly focuses on the properties of the text as a whole that convey meaning by making the connection between component of the sentence. There are two main level in this stage:

- **Anaphora Resolution**

It is the replacing of words such as pronoun which are same in

- **Structure Recognition**

It adds to the meaningful representation of the text.

- 7) **Pragmatic:** Pragmatic is nothing but the firm use of language in situations and utilizes the text for understanding the goal and to explain how extra meaning is read into texts without literally being encoded in them. In Information Retrieval, this level of natural language processing primarily does the function of query processing and understanding by integrating the user history and goals as well as the context upon the query processing in done. Contexts may include time and location also.

2) Natural Language Generation (NLG)

Natural Language Generation (NLG) is the process of producing phrases, sentences and paragraphs that are meaningful, easier and understandable in internal representation.

Components of NLG are as follows:

- 1) **Speaker and Generator** – To generate a text we need to have a speaker or an application and a generator or a program that converts the application's intentions into fluent phrase relevant to the situation i.e. conversion into natural language.
- 2) **Components and Levels of Representation** - The process of language generation involves the following ways:
 - **Content selection:** Information should be selected and included in the set. Depending on how this information is parsed into representational units to machine, parts of the units may be removed while some others may be added by default.
 - **Textual Organization:** The information must be textually organized according the grammar; it must be ordered both sequentially as well as and in terms of linguistic relations like modifications.
- a) **Linguistic Resources:** To support the information's realization, linguistic resources must be chosen. In the end these resources will come down to choices of particular words, idioms, syntactic constructs etc.
- b) **Realization:** The selected and organized resources must be realized as an actual text or voice output.
- 3) **Application or Speaker** – This is only for maintaining the model of the situation. Here the speaker just initiates the process doesn't take part in the language generation. It stores the history, structures the content that is potentially relevant and deploys a representation of what it actually knows.

It is a part of Natural Language Processing and takes places in four phases:

- (A) Identifying the goals.
- (B) Planning on how goals maybe achieved by evaluating the situation,
- (C) Available communicative sources.
- (D) Realizing the plans as a text.

Benefits of NLP: NLP hosts benefits such as:

- It improves the accuracy and efficiency of documentation.
- It has the ability to convert complex summary text into readable summary text.
- It is useful for personal assistants such as Alexa.
- It allows an enterprise to use various application for customer support.

- It is easier to perform sentiment analysis.

IV. TRENDS AND APPLICATIONS IN NPL

1) Supervised and Unsupervised learning

Supervised learning is the learning of the model where input variable and an output variable as well as algorithm is required to map the input and output.

Unsupervised learning is where only the input data is required and no output variable is present.

a) Summarization

In this era the information is increasing day by day and already reach its limit and its difficult to access and exceed our capacity to understand. Summarization has the ability to understand the important information for large amount of data.

Summarization task can be either supervised or unsupervised. Around all data is required for selecting relevant material from the data. Few techniques are as follows: -

- *Bayesian Sentence based Topic Model (BSTM)* uses both term-sentences and term document associations for summarizing multiple documents. (Wang et al. 2009 [70])

2) Reinforcement Learning

A number of natural language generation (NLG) such as text categorization are being explored by taking up reinforcement learning.

a) Text Categorization

Text Categorization may be defined as the technique to create short, accurate summary of longer text document or its Categorization system input a large flow of data and assign them to predefined categories or indices. Some companies have been using categorization systems to categorize trouble tickets or complaint requests and routing to the appropriate desks.

3) Deep learning

Deep learning is a field in artificial intelligence (AI) that has networks capable of learning unsupervised from data that is unstructured. It also known as deep neural learning or deep neural network. Deep learning is also considered as subset of machine learning. Machine learning uses simpler concept while deep learning works with artificial neural network. The data is present on social media is in very large amount by using this technique i.e. Deep learning transform or processed in such a way that can be easily understood. It can be used to easily solve any pattern recognition problem without any human intervention.

4) Machine Translation (MT)

Machine Translation (MT), process of translating one source language or text into another language, is one of the most important application of NLP. The challenge with machine translation technology is not directly translating words of particular sentence but keeping the meaning of sentences same along with grammar and its tenses.

There are different types of machine translation systems. Let us see what the different types are

1. Bilingual MT System

It produces translations between two particular languages

2. Multilingual MT System

It produces translations between any pair of languages. They may be either Uni-directional or bi-directional in nature.

5) Question – Answering

Another main application of natural language processing (NLP) is Question – Answering. There are various search engines which put the information about everything but still having the problem while answering the question which is posted by human beings in their natural language. Question-answering is a Computer Science discipline that comes under in AI and NLP. It mainly focuses on building systems that automatically answer questions posted by human beings in their natural language. The exact answers can be generated by doing syntax and semantic analysis of the questions. Lexical gap and multilingualism are some of the challenges for NLP while building good question answering system.

6) Sentiment Analysis

As the name suggests, sentiment analysis is used to identify the sentiments among several posts. It is also used to identify the sentiment where the emotions are not expressed explicitly. Companies are using sentiment analysis, an application of natural language processing (NLP) to identify the opinion and sentiment of their customers online. Mainly it will help companies to understand what their customers think about the products and services. Companies can judge their quality of products as well as judge overall reputation from customer posts with the help of sentiment analysis.

7) Dialogue System

Dialogue systems, which focuses on a narrowly defined applications (like refrigerator or home theatre systems) currently uses the phonetic and lexical levels of language.

After sometime this dialogue systems are utilizing all levels of language processing offer potential for fully automated dialog systems. It doesn't matter whether on text or via voice. This could lead to produce systems that can enable robots to interact with humans in natural languages. Examples like Google's assistant, Windows Cortana, Apple's Siri and Amazon's Alexa are the software and devices that follow Dialogue systems for interacting human in natural language.

V. CONCLUSION

NLP become very popular and important part of our life because this technology which is increasing day by day reduces human effort in terms of work mainly in communication. As we have seen that, NLP provide a wide set of techniques and tools which can be applied in all the areas of life. NLP techniques help us improving our communication, our goal reaching and the result we receive from every day. By using NLP provides the feature of questioning-answering which play a vital role in communication. This paper basically serves or give the detail communication between the machine and user which can happen through the different levels in NLP. While using NLP features the main advantage is time consumption for taking input as well as giving the output.

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A REVIEW OF LITERATURE TO UNDERSTAND CONSUMERS BUYING BEHAVIOR TOWARDS ONLINE SHOPPING

Prof. Sonam Arvind Singh¹ and Dr. Pushpendu Rakshit²

Research Scholar¹, Karmaveer Bhaurao Patil College, CSMU, Panvel

HOD², Faculty of Commerce and Management CSMU, Panvel

ABSTRACT

This research paper examines the relationship between various factors that affect the consumer behavior towards online shopping. Online shopping refers to the recent trends of being able to buy everything from home. The focus of this research is to explain the influence of five major variables that were derived from literature. These variables are trust, time, product variety, convenience and privacy, which determine how consumer-buying behavior is reflecting online shopping trends. This is a doctoral research and would provide an insight into the ways by which there exist an impact of certain independent variables selected for the study.

Keywords: Online shopping, Trust, Convenience, Privacy, Time, Product variety, Buying behavior.

INTRODUCTION

Online shopping is one of the commonly used mediums for convenient shopping. It is, in fact, a popular means of shopping among the Internet community (Bourlakis et al., 2008). No matter clothes, electronics, or pets, online shopping trend is becoming more popular with each passing day. Hundreds of websites and applications are being created and deployed every year to cater this rising demand of comfortable shopping trends. Online shopping is becoming a suitable way to make all your purchases, whether you're at home in office, or in a different country. This is especially true for developed countries, where every store has its website you can buy from. You can easily convey about the promotions like cash on delivery and special discounts on online purchases.

Problem Formulation Many people are willing to adopt online shopping as well as not willing to do so. This study figures out the reasons behind people willing to change consumer-buying behavior so that they can be convinced towards buying online. It will help the online shopping websites and applications by highlighting the key areas that can be focused onto make the transition easier and safer for the customers.

Theoretical Framework

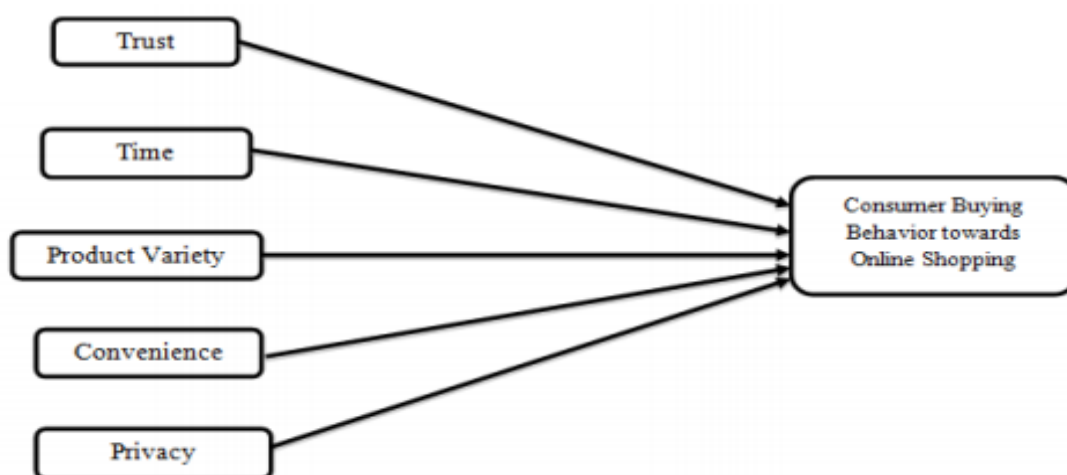


Figure 1: Theoretical Model of the Study

OBJECTIVES

- Main goal of this study is to find out which factors help more in adopting online shopping trends.

LITERATURE REVIEW

Online Shopping

Through internet, you can conveniently buy products and services online. In Internet community, online shopping is very popular (Bourlakis et al., 2008). One advantage of Internet shopping is that it provides the consumers with detailed information and multiple choices, so they can compare products and price online. The more the choice and convenience, the easier it is to find online your desired product or service (Butler

&Peppard, 1998). It has been observed that online shopping provides more satisfaction to the modern day consumers who are seeking convenience and pace (**Yu & Wu, 2007**).

Consumer Buying-Behavior

“Consumer behavior can be described as the study of individuals, groups, or organizations and the processes they use to select, secure, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society” (**Kuester, 2012; p. 110**).

In 2011, the total global E-commerce sales grew to approximately 961 billion USD or 690 billion Euros. An increase of 20% was recorded along with the estimation in 2013, the sales are expected to cross the 1 trillion Euro mark by 2013. Growth is higher in the Asia Pacific Region as compared to more mature markets like US, UK, Japan and Europe etc. In 2011, Asia Pacific Region witnessed groundbreaking 130% growth in sales with the highest contribution from China. Online selling is now an essential part of any economy. All over the world, there had been an obvious and increasing trust in consumers towards shopping online. (**Aad, 2012**)

Though Internet development has helped bring about an increase in number of online consumers, many people still hesitate due to the concerns related to privacy and personal safety. As online franchise and store become more sophisticated, online shopping continues to mark its existence in the market (**Lian & Lin, 2008**). This shows that there's now a dramatic revolution in the way people buy products and services (**Li, Kuo & Russell, 1999; Shergill & Chen, 2003**).

According to Burke (2002), there are four relevant demographic factors that have major impact on three basic determinants of the consumers' attitude towards online shopping. The four determinants include age, education, gender and income. The basic determinants comprise of “convenience”, “worth”, and “pleasure”.

➤ Trust

Mayer, Davis and Schoorman, in 1995, (p. 709-734) defined trust at first as: “The concept “trust” is defined as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party.”

Mayer, Davis and Schoorman's (1995) study was one of the first and the most popular studies on e-commerce trust and they viewed the main predictors of trust to be intention to take a risk and perception towards the trustee's characteristics. Customers' willingness to buy from online store is greatly affected by consumer's trust in giving their personal particulars and security for paying through credit card online. An easy way, an online seller can reduce the concerns customers have regarding risk is to carry brand name products on their websites. It is also a good idea to have your own brand name, like Amazon (**Korgaonkar & Karson, 2007**). Holding and also selling products from a brand can improve the trust quotient. The brand name also greatly affects the final buying decision of the customer (**Lim & Dubinsky, 2004**).

Customer relationships are the most significant factor in maintaining trust while building ecommerce (**Kim & Tadisina, 2007**). As far as the fear for secure transactions is concerned, it is imperative that online companies ensure that they will never use their customers' private information for any other purposes. This should be mentioned in the privacy policy. It will help the customer have more security regarding their identity. Online stores can even build specially integrated mechanisms that ensure safeguarding of personal information of the consumers and avoid misuse of information and payments through credit card (**Prasad & Aryasri, 2009**). One of the major factors that are inhibiting online purchasing is the lack of consumers' trust in vendors over the internet (**Gefen, Karahanna, & Straub, 2003**).

➤ Time

One of the major issues people are dealing with is perceived time pressures. This is defined by **Settle and Alreck (1991)** as the degree to which an individual finds himself lacking time as relative to the daily tasks of living. This perceived pressure could be rising from two distinct sources, situational and personal. Most commonly cited reason is situational, and it is also very easy to be identified. People often find that they have their hands full with too much work, too many things that need to be done, and not enough time to be actually able to do them. Such people who perceive a time pressure can and do document their predicament by blaming demands associated with work pressures, family and other affiliations. (**Lavin, 1993**).

According to **Bellman et al., (1999)**, who studied relationships between demographic, personality characteristics and attitudes towards internet shopping, people who have a more high-tech lifestyle or who interact with the internet on a routine basis are more likely to shop online very frequently. Also people with time constraints prefer the online shopping methods. The greater the pressure and time constraint on a customer,

the more they become impatient. This can be an inhibiting factor for online shopping. Shipping, delivery, and other such nuances can take time, and to shop online, consumer must be willing to be patient and wait for his goods to arrive. This requires some planning ahead of time. Even for consumers who shop online regularly, if they don't plan ahead, they are less likely to go for online shopping (Bosnjak et al., 2007).

➤ *Product Variety*

There is a continuous rise in online shopping in the US and there has been an increasing influence in the total amount of retail sales as well, thus calling for more extensive exploration of spending patterns per person. In order to buy more products online, the products and services that they have already purchased must first satisfy customers. To be able to understand what consumers want in a website, it is important that researchers develop and then validate metrics that can capture the feelings and attitudes of customers that shop online comprehensively. (Straub & Watson, 2001). There are many researchers (Lian & Lin, 2008; Peterson et al., 1997; Bhatnager et al., 2000; Liao & Cheung, 2001) who have insisted that there could be different product types and a diverse range when they are being sold online.

A product factor can be any quality of the product or service that is for sale. More often, products bought online are the same as those purchased from brick-and-mortar stores. Customers make the decision of buying from either place based on factors like who is offering the best value for the product (Keeney 1999). Other factors include the availability to customize the product, the overall value and the merchandising (Zhu & Kraemer, 2002; Jarvenpaa & Todd, 1997; Szymanski & Hise, 2000; Keeney, 1999; Torkzadeh & Dhillon, 2002). Researches like Szymanski and Hise (2000), Ahn et al., (2004) found that product variety is a major factor when it comes to satisfaction in online buying.

➤ *Convenience*

Copeland introduced the concept of convenience in 1923, and labeled good that consumer buy most frequently and those that are easily accessible in stores on immediate demand as convenience goods. Seiders et al., (2000) suggested four opportunities when it comes to retailing in order to provide customers with convenience:

- a) Access: Ability of customer to reach the retailer
- b) Search: Ability to identify and select products that they want
- c) Possession: Ability to obtain the product of desire
- d) Transaction: Ability to amend or effect transactions

Although convenience is one of the major positive factors prompting consumers to shop online, (Ahmad, 2002; Jayawardhena et al., 2007), prior researches either treated convenience as a predictor variable that affects outcome variables like customer service for customer satisfaction (Colwell et al., 2008; Seiders et al., 2007), or as one of the facts regarding service quality online, like accuracy (Hu et al., 2009; Kim & Park, 2012; Prasad & Aryasri, 2009; Udo et al., 2010).

According to Wang et al., (2005) convenience is one the most impactful factors concerning online shopping willingness. You can shop online at any hour of the day as compared to traditional shops. Online stores are open 24/7 (Hofacker, 2001; Wang et al., 2005). According to Berry et al., (2002) and Seiders et al., (2007), service convenience is one of the major factors that relates to the consumer's efforts and time. There are many perceptions towards it when it comes to buying or using a service. Service convenience is effort saving in the sense that it minimizes the physical, emotional and cognitive activities that customers bear to buy goods and services online (Berry et al., 2002).

➤ *Privacy*

According to Bélanger et al., (2002), privacy in ecommerce can be defined as the willingness to share personal information over the Internet, which allows for a transaction regarding a purchase to be made. To ease people's minds about the issue of privacy, many websites have privacy policies in place (McGinity, 2000). There are also certain independent companies that can verify, audit and then certify privacy policies for online shopping, such as TRUST (Ranganathan & Ganapathy, 2002). According to Vellido et al., (2000), out of the nine factors they found that relate to consumer opinions regarding online shopping, consumer risk perception was often highlighted. It defined the users who had actually brought something online and those who had not.

According to Flavián and Guinalú (2006), security online is defined as the belief of the consumer that his financial data will be protected, not made available publically, not be stored and not be used by unauthorized people. Even today, the security of online transactions is still a leading issue when it comes to online shopping (Park & Kim, 2003; Elliot & Fowell, 2000; Liao & Cheung, 2001; Szymanski & Hise, 2000).

Kesh, Ramanujan and Nerur (2002) stated that in the success of ecommerce, one of the most important factors is security. Privacy, defined by **Collier (1995)** is a term generally used to describe a group of values that include the right of people to the privacy of their own bodies, private spaces, communications and information. In the realm of cyberspace, privacy can be described as the ability of the user to control the terms and conditions by which their personal data is collected and used (**Flavián&Guinalú, 2006**).

According to **Pan and Zinkhan (2006)**, privacy issues majorly affect the trust of the consumer towards the online retailer. In fact, some studies say that the concern of privacy is the main bump in the road to the expansion of Internet shopping (**Hoffman et al., 1999; Hou &Rego, 2002**). The more the security and privacy offered to the customer in online shopping, thus less risk about exchange of information. The more positive is the effect on the trust of the consumer, and the better is the shopping experience.

CONCLUSION

After conducting this literature review, certain results came to light. The most relevant factor(s) that seems to be affecting consumer buying-behavior towards online shopping when it comes to the younger generation seemed to be the trust factor. If they trust the website, they are prone to buy more from that website. Contrary to popular belief, however, the sense of privacy did not seem to affect the consumer behavior. Respondents did not seem very worried about giving their personal data online such as addresses, provided that they could buy using the Cash on Delivery (CoD) method for purchase. Convenience was another significant factor, when it comes to online shopping as people preferred to stay at home and shop as opposed to going out and browsing through stores. Further this can be extended with the help of quantitative analysis to understand that which of the factors has the maximum impact.

LIMITATIONS & SUGGESTIONS

This doctoral study is targeted for youth population of Mumbai only. It can be extended to include more cities, more states as well as more age groups. More diversity would be able to get a more rounded viewpoint and a better understanding of youth's perception towards online shopping. A total of five independent variables were taken for this research from the literature review. More variables can be added to the research such as pricing, discounts and other online deals. Then, it is possible to get a better response from the subjects.

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STUDY OF FINACIAL INVESTMENT IN TREASURY SOFTWARE REFERENCE TO CREDENCE GROUP

Ruhi Nair

ABSTRACT

Currently the sector is mainly focusing on 2 aspects cloud computing and artificial intelligence. Cloud computing contributes to implementation team. Whereas just by sharing the product on cloud can reduce their half efforts. Cloud computing is the new age technology it makes the work cost efficient reduces manpower to do the work.

Other aspect is artificial intelligence where they have started with ROBO advisory which enables the customers to communicate with the machine and get advices regarding the financial investments. Due to these two aspects credence is making its way into market. One helps in reducing the cost in both sides i.e. customer as well as the company side. Other it can attract the customer.

Keywords: VCF, mutual funds,

BRIEF COMPANY PROFILE

Credence Analytics is global solution provider of mission-critical software solution and IT services which help automate processes in Banks, Asset Management Companies, Insurance Companies, Non-Banking Finance Companies and Corporate Finance Departments in the areas of Treasury, Investment Portfolio Management, Fund Administration, Investor Servicing and Risk Management. Founded in 1993 and headquartered in Mumbai, India, Credence has over 200 professionals operating out of South Asia, South-East Asia, Middle East and Africa.

Our products & solutions are used by over 1000 Financial Market professionals in 6+ countries. Over the past two decades we have built strong domain expertise in areas of Treasury, Wealth, Investment, Portfolio, Forex Management & Investor Servicing coupled with world class technology, delivery and support which help our clients stay ahead of the market and innovation curve. This is the reason why most of their customers have been associated with us for more than a decade.

INTRODUCTION

The study is regarding financial investments in a treasury software the study is based on experiential learning project. This project broadly describes about Venture Capital Fund which is a financial investment in iDEAL which is the treasury software provided by the organization.

5.1 Objectives of the study

Research objectives are as follows:

- To examine the Financial Investments in a treasury software.
- To acquire more knowledge about the organization
- To get a practical exposure in the working environment

5.2 Expected benefits

- Will have a clear view about how the financial investments work.
- To know about the processes that takes place in the treasury operations
- Overview about how the software's help in reducing the human efforts and makes the calculations simple.
- Will help in understanding the flow of financial investments in the software.

5.3 Limitations of the study

- Time constraints: Due to shortage or less availability of time it may be possible that all the related and concerned aspects may not be covered in the project.
- The second limitation has to do with the extent to which the findings can be generalized beyond the project studied. The number of cases is too limited for board generalizations.
- Analysis done is limited to the availability of data.

METHODOLOGY**Ethnographic Study****Venture Capital in iDEAL**

This is primary data collected from the client

Requirement given by client

Commitment Amount: This is the amount committed to be invested by the bank for that specific venture capital fund. This amount is only a committed amount and not actual investment. Therefore, no accounting should be done for the committed amount.

If the VCF issued by the Fund House is in need of money, the Fund House informs its investors to disburse specific amount from their actual committed amount. This disbursement can be in the form of a fixed amount or a fixed quantity based upon the discretion of the Fund House. Therefore, disbursement facility is required in the system where the user should have option to reduce one of the following 2 parameters:

a) Face Value

b) Quantity

Bank also requires facility to capture venture capital fund transactions (disbursement and repayment) in the system.

There are two types of workflow for venture capital fund transactions:

1. Disbursement based on Face Value

2. Disbursement based on Quantity

- Each VCF will follow either of above workflow over the lifetime of agreement.

Disbursement based on Quantity

- In this scenario, counterparty (VCF) will request for the capital from bank against the quantity allocated upfront.

- Bank will provide funds until total disbursed amount is less than or equal to commitment amount.

For e.g.

VCF has allocated 1000 quantities at face value of Rs. 1500. Therefore commitment amount is equal to 15 Lakhs ($1000 * 1500$)

During the tenor, Let say VCF requests bank to pay capital for 200 quantities, then bank will pay Rs. 3 Lakhs ($200 * 1500$).

After this transaction,

Undrawn amount = 12 Lakhs (15 Lakhs - 3 Lakhs)

Outstanding amount = 3 Lakhs

If over the tenor, VCF repays the amount, then same should be deducted from outstanding amount. However, there should be no impact on undrawn commitment amount.

For e.g.

Outstanding amount is 3 Lakhs and Undrawn amount is 12 Lakhs.

VCF repays 2 lakhs to bank, then in this case, outstanding amount = 1 Lakh (3 Lakhs - 2 Lakhs) and undrawn amount will continue to be 12 Lakhs.

'Disbursement based on Face Value

- In this scenario, VCF request capital from bank against the certain proportion of face value.

- Bank will provide funds until total disbursed amount is less than or equal to commitment amount.

For e.g.

VCF has allocated 1000 quantities at face value of Rs. 1500. Therefore commitment amount is equal to 15 Lakhs ($1000 * 1500$)

- During the tenor, Let say VCF requests bank to pay capital against face value of 500 per unit, then bank will pay Rs. 5 Lakhs ($1000 * 500$).

After this transaction,

Undrawn amount = 10 Lakhs (15 Lakhs - 5 Lakhs)

Outstanding amount = 5 Lakhs

Outstanding Quantity = 1000

- In addition to above, VCF request bank to pay capital against face value of 100 per unit, then bank will pay Rs. 1 Lakh ($1000 * 100$).

After this transaction,

Undrawn amount = 9 Lakhs (10 Lakhs - 1 Lakh)

Outstanding amount = 6 Lakhs (5 Lakhs + 1 Lakh)

Outstanding quantity will continue to be 1000

(After this subsequent transaction, NAV will be change however, outstanding quantity will not change).

- If over the tenor, VCF repays funds to bank, then same should be deducted from outstanding amount. And it should not have no impact on undrawn amount.

For e.g.

Outstanding amount is 5 Lakhs and Undrawn amount is 10 Lakhs.

VCF repays 3 lakhs to bank, then in this case, outstanding amount = 2 Lakhs (5 Lakhs - 3 Lakhs) and undrawn amount will continue to be 10 Lakhs.

SYSTEM WORKFLOW OF VCF

- Flag or field required in the Security Master to capture a new security type "Venture Capital Funds" in order to differentiate VCF from Mutual Funds.
- For VCF, provision to capture "Commitment amount" to be made available.
- VCF to be flagged as Face value based or quantity based.
- Based on the above option selected, the disbursement (capital call) deal will be entered in the system and outstanding position should be calculated accordingly. Accounting will be done for the disbursement transaction.
- System should not allow user to enter VCF transactions if total disbursement amount (till date) exceeds commitment amount.
- Facility to view the initial commitment amount and the outstanding amount disbursed should be available.
- At the time of capital repayment/redemption, the outstanding VCF position should be reduced.
- These disbursement/redemption transactions can continue until the commitment amount is utilized completely.
- Valuation of VCF is done based on a fixed NAV which is uploaded along with the NAV for regular Mutual Funds.
- Generally, income from VCF is ad-hoc and is distributed to all VCF investors on pro-rata basis. This income does not have any impact on the outstanding position of VCF.

PROCESS

1. Create Company Master

- Give company name
- In classification check Issue and Alternative master
- Create another company and check broker.

2. Common Master

- Select alternative investment.
- Select issue date
- Based on: Face Value/Quality
- For Face Value base-face value type is variable.
- Enter Face Value per unit
- Commitment Amount
- Select user defined and put quantity mentioned.

3. Deal listing

- Alternative investment
- Trade Date
- Security Type
- VCF Amount
- Face value depends on the commitment amount

OBSERVATIONS

An observation is something that you have learned by seeing or watching something and thinking about it. Observed how the treasury software works. The workflow of a new software. Learned the importance of team effort.

7.1 Classification of observations

Classification of observation is broadly divided into 2 types:

1. Participant observation

A participant observation is where the observer takes a note of activities by involving in the activity. As a participant observed the requirement gathering process of the product from the client. Observed how a business analyst team function. There are many financial investments and I could participate in Venture Capital Funds, Fixed Income Securities, Repo and Reverse Repo.

Venture Capital Fund: VCF are investment funds that undertake the money of investors seeking private capital holdings in start-ups and small and medium-sized companies with strong growth potential. These investments are generally characterized as high risk / high yield opportunities. In the past, venture capital investments were only accessible to professional venture capitalists, although now accredited investors have a greater capacity to participate in venture capital investments.

Fixed Income Securities: is investment which gives returns in the form of fixed periodic payment and the eventual return of principal at maturity. The types of fixed income securities are bonds Savings Bonds, Guaranteed Investment Certificates (GICs), Treasury Bills, Banker's Acceptances, NHA Mortgage-Backed Securities (MBS), Strip Coupons and Residuals, Laddered Portfolio.

Repo reverse repo: A repurchase agreement, or repo, is a sale of securities for cash with a commitment to repurchase them at a specified price at a future date. Whereas, a reverse repo transaction is essentially just the other side of a repo transaction.

Software product: Observed the function that takes place in investment software. Also, observed the backend process that takes place in the software.

2. Non-participant observer:

A non-participant observation is where the observer takes a note of activities without involving in the activity. There were many instances where I was not an active participant but closely observed and could learn many things.

Work culture: They love celebrations. They celebrate birthdays & tenure of their employees they also celebrate good work at Credence. Good –job done appreciations testimonial from the client and Project-Go-Lives are some of them. “SPARC” is their very own set of awards wherein they recognize individual’s contribution and achievement at work. Cultural festivities are never missed and celebrated with a lot of pomp and enthusiasm. Be it work or play, employees display sportsmanship & creativity at both places with equal finesse and style. Their

Annual Sports Event and Party are reflective of the same. While these planned events bring in together at field and party, the team outings display ownership, responsibility and initiative-taking in a different spirit and light. Teams are encouraged to plan for their outings.

Work flow: They have 4 Products which address business needs of different segments in the Banking & Financial Services Industry. They have a well-defined product strategy and roadmap for each product. Each product is headed by a Product Head who is supported by a strong design, architecture and product development team. A team of Business Analysts are constantly gathering data from clients on their needs, business expansion plans and ever dynamic changes in business environment. They also gather insights by regular interactions with regulators, industry analysts, technology analysts and consultants. Their input to product team forms the basis of product enhancements and technology upgrade. Finally, the developed product is implemented by the implementation team.

Sales: In the organisation the sales are broadly divided into 2 types post sales and pre-sales. Post sales is where the sales team goes to the client and gives a demo of the product and presales is where the rest of the process takes place like testing the product, developing according to the client deciding which team is going to implement the product.

Identification of critical issues or problems

The overall environment of Credence is very good, they have their own norms and culture. One of the issue that I could find out is regarding the high rate of attrition, there can be many reason to this issue one being the employee dis-satisfaction, another reason for the attrition can be the late working hours, not being able to find a balance between the personal and work life balance, they expect their employees to be expert in multi-tasking which can be difficult for newly joined employee, which leads to dis-satisfaction.

Another major issues or problem which is faced by Credence is work too many hours and are stressed out predominantly people who work in front of computer, Lot of stress due to technology upgrade; you got to sharpen your skills timely.

CONCLUSION

Credence Analytics provide investment software solutions, Financials investments in the software makes the investment management and cash flow management simple. This software is mostly used by the financial institutes. The project gives a brief description about the financial investment Venture Capital fund. The life cycle of venture capital fund from requirement gathering to the end product

It also describes about the organization Credence Analytics, its History, growth, development, work culture. It gives an overview about the company's analysis.

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GROWTH OF CRYPTOCURRENCY AND ITS CHALLENGES

Prof. Saquib Ahmad KhanResearch Scholar: Shri.J.J.T.University & Assistant Professor: Sinhgad College of Commerce

ABSTRACT

Due to the rapid development of information and communication technologies, many activities of our daily lives have merged online and have become more flexible and effective. A great growth in the number of online users has activated the concepts of virtual words and created a new commercial phenomenon which is cryptocurrency to facilitate financial activities such as buying, selling and trading. Cryptocurrencies are precious and intangible objects that are used electronically in various applications and networks, such as online social networks, online social games, virtual worlds and peer-to-peer networks. This document investigates the user's expectations regarding the future of cryptocurrency. It also explores the user's confidence in managing cryptocurrencies at a time when the use of such virtual money is not fully controlled and regulated. In addition, the document aims to measure the spread of the use of cryptocurrency to obtain a clear image from a practical view. The document also analyses how 21 different countries responded in terms of cryptocurrency regulations and laws to develop a clear picture of their impact on various laws in India to be regulated.

Keywords: Bitcoin, Cryptocurrency, Cryptocurrency Legislations.

INTRODUCTION

A cryptocurrency is nothing but a digital or virtual currency that uses cryptography for security. Unlike other currencies cryptocurrency is difficult to counterfeit because of this security feature. Many cryptocurrencies are decentralized systems based on block chain technology, a distributed ledger imposed by an irregular network of computers. A distinctive feature of a cryptocurrency, and perhaps its greatest attraction, is its organic nature; it is not issued by any central authority, which makes it theoretically immune to government interference or manipulation. The first block chain-based cryptocurrency was Bitcoin, which remains the most popular and valuable. Today there are thousands of alternative cryptocurrencies with various functions or specifications. Some of these are Bitcoin clones, while others are proprietary or new cryptocurrencies separated from an existing one.

OBJECTIVE

1. To study and understand the concepts of cryptocurrency.
2. To investigate the user's expectations of the future of cryptocurrency.
3. To explore the users' confidence of dealing with crypto currency.
4. To measure the spread of cryptocurrency use to have a clear picture from the practical view.

What is Cryptocurrency Used For?

What exactly can cryptocurrency do after having it? It's a debate that has sparked since Bitcoin first appeared on the scene. "Currency" is in the name and yet it took a year to make a single purchase. What kind of "cryptocurrency" has a limited capacity to use as a currency?

The amount of things you can buy with cryptocurrencies has grown, but it's not the only way it can be used. Investing is also a popular tool for cryptocurrency lovers.

How to Invest in Crypto currency?

Investing in cryptocurrencies is probably easier than spending it. What you do is buy some cryptocurrencies. Then you ... keep it. This is.

The volatility inherent in the cryptocurrency, an intangible entity that still has a lot of mystery, has made it an intriguing investment for those who want a risk in their portfolio. And what does it say about risking more than buying something that has reached a value of almost \$ 20,000 just to erode less than half of next year?

Investing in cryptocurrencies, if you are really passionate, can be extremely long term. Think about someone who bought Bitcoin in early 2011, when its value was less than a dollar, and how they would have felt if they still had them in December 2017. They suffered enough storms before it was worth it, and that sudden spike has been far from true.

On the other hand, think of someone who bought Bitcoin at the time he left, only to see how its value continuously decreases over the next year. Investing in cryptocurrencies represents an important risk and those who want to do so should give the idea of the complete thought it requires.

For this reason, many try to try other methods of investing in cryptocurrencies. In most cases, this can be done by investing in companies working on blockchain-related technology. NVidia (NVDA - Get report) and AMD (AMD - Get report) create powerful GPUs that many use to help extract cryptocurrencies and their efforts to keep up with the power needed for mining turned NVidia into a large stock in 2018. A company like Overstock (OSTK - Get Report), which accepts Bitcoin and developed its own blockchain, is also a popular crypto-adjacent investment option.

Can You Buy Things With Cryptocurrency?

Bitcoin as a currency has come a long way since the days when someone thought 10,000 BTC would be enough for 2 pizzas, even if it's not close to the main currency that its owners want it to be. Several retail and online stores have left room for those who wish to use cryptocurrencies for purchases, at least for cryptocurrencies made with the intention of being used as a payment.

The aforementioned Overstock, as well as the Newegg electronics store, accepts Bitcoin payments for the various items available for purchase and the Expedia travel site allows users to use BTC for certain hotel reservations. There is also a pizza site designed specifically to purchase cryptocurrency pizza called PizzaForCoins.com. Websites can do this with the help of companies like ShapeShift, a cryptocurrency platform that helps PizzaForCoin accept more than 50 different cryptocurrencies as payment.

Online platforms are inherently easier to accept cryptocurrencies, but some stores in the outside world have tried to purchase cryptocurrencies, including some KFCs and metros around the world. And Starbucks' latest partnership with Intercontinental Exchange Inc., which recently launched a cryptocurrency integration system called Bakkt, makes people wonder if the ability to buy Starbucks with Bitcoin is just around the corner.

What Are the Most Popular Cryptocurrencies?

With all the risks mentioned on Bitcoin, it would be understandable if you might not want to get involved with it. However, if you are still interested in cryptocurrency, what are other popular ones you can consider?

These are some of the most important alternative currencies on the market, both in terms of reputation and market capitalization.

Ethereum: Ethereum is currently outperformed by Bitcoin only in terms of market capitalization. What sets Ethereum apart (and its specific Ether cryptocurrency) from Bitcoin is that, instead of functioning as a currency and a disruption for the banking sector, Ethereum tries to stop storing data online. The blockchain in Ethereum is famous for storing smart contracts.

Ripple: In stark contrast to Bitcoin's intention to separate from banking, Ripple and its XRP currency seek to help financial institutions. The strength of XRP as a currency is its ability to be used in the middle of a transaction between two different legal currencies, minimizing liquidity. The ripple is not extracted and the 100 billion XRPs created simply exist. Ripple also promotes itself to have a significantly higher transaction speed than Bitcoin.

Litecoin: Litecoin has also often boasted of its transaction speed compared to Bitcoin, and as a result it is viewed by some cryptocurrency fans as another potential altcoin that can become a legitimate currency. Helen's Pizza, a Jersey City, New Jersey restaurant that accepts payments with Bitcoin, also recently announced that it would also accept Litecoin.

Zcash: Zcash is also meant to be used as a currency, but for private transactions. Blockchain transactions for cryptocurrency are generally visible in a public book, but Zcash allows companies and other entities that transact to selectively display their data in the book by hiding some details.

Can Cryptocurrency Be Taxed?

Yes, the U.S. Internal Revenue Service claims that virtual currency transactions are subject to fees.

The cryptocurrency that has capital assets is treated as property; therefore, buying some cryptocurrencies and then simply keeping them and doing nothing means that it can be treated as an action or a bonus and not necessarily be informed. However, if you sell or change something to buy something, you need to inform.

If you are paid via cryptocurrency, this is taxed as income and must be incorporated into your income on your W-2. Employers who pay in cryptocurrency should also make sure it is on their W-2 and keep flawless records of what the USD cryptocurrency was worth on the day the transaction was made.

If you are a cryptocurrency miner and successfully extract coins, the IRS states that you will need to report it on your W-2, as well as part of your gross income. As with cryptocurrency payments, you need to keep track of how much the coin prizes were worth when you received them.

Cryptocurrency Controversies

Although the cryptocurrency has reached general discussion, there remains great skepticism. Many are concerned about that encryption; Bitcoin in particular will become a bubble that will soon explode.

In addition, Bitcoin has seen a good deal of scams. Blockchain and cryptocurrency-related companies will often have an Initial Coin Offering (ICO) instead of an IPO, which requires cryptocurrencies in exchange for their company's cryptocurrency to help evaluate. However, this is extremely risky and fake ones are common.

Perhaps the most controversial element of the cryptocurrency, however, is energy. Evidence of the labor process needed to mine Bitcoin consumes a troubling amount of electricity and concern has increased as more and more people are engaged in mining. This is much bigger than the energy bills; According to Ars Technica, Bitcoin's annual energy consumption rate is the same as in all of Denmark. This is an important environmental problem.

Some cryptocurrencies have tried to use a participation test method, in which the nodes are validated in a deterministic way, to help in this energy crisis. Instead of extracting a block, the creator of the block is determined by the amount of wealth they have within the cryptocurrency and the share they bring. There is no prize, so they receive the transaction fee. More importantly, this does not require expensive equipment that consumes energy. However, the vast majority of cryptocurrencies still use proof of labor.

Is Crypto currency Safe?

As mentioned, there are scams to be careful of. Cryptocurrency remains a relatively new thing that many misunderstand frequently and it is easy to defraud someone.

So can cryptocurrency be safe? If you are careful, cautious and make the right decisions, yes. Cold storage (keeping your wallet offline through a paper wallet or a disconnected hardware wallet) can keep your cryptocurrency offline. Keep your computer updated and protected. Search for everything you can before deciding on a cryptocurrency and the exchange in which you buy it.

Can Cryptocurrency Be Hacked?

Yes. It's something cryptocurrency owners should be careful about and why so many choose to store them offline as soon as they buy digital currencies.

The most notable form of cryptocurrency hacking is hacking a cryptocurrency exchange. Once a coin is gone, it is gone forever. This exchange no longer has it and you cannot recover it. This year, the South Korean Conrail exchange has been breached and may have lost up to \$ 40 million in coins.

It is not the first time that a pirated exchange has taken place. The Japanese currency exchange lost more than \$ 500 million in an attack. And the mountain. The Gox exchange has gone through several hacks that have cost hundreds of millions of dollars in cryptocurrencies; in the end, they had to close.

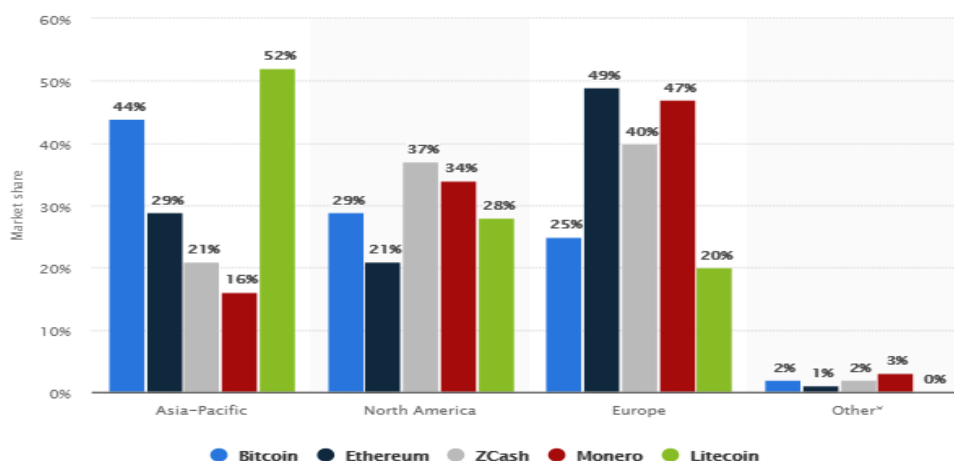
METHODOLOGY

Primary data was not collected for the research paper.

Secondary Data

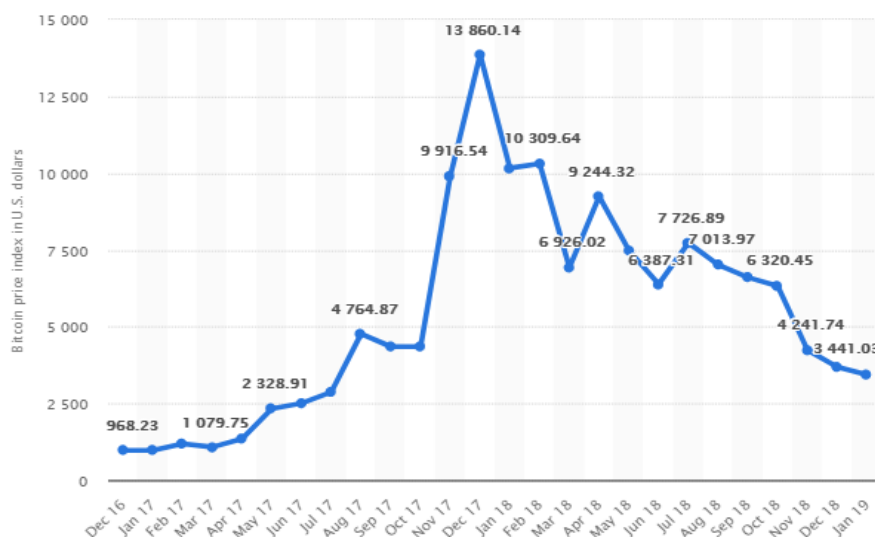
Secondary data was collected. Several magazines and newspapers have been used for this, as it is a conceptual document. Therefore, the goal is to better understand the concept, its application and the impact on the economy through other parameters. Therefore, qualitative and quantitative data were used.

Distribution of cryptocurrency mining groups worldwide in 2018, by region

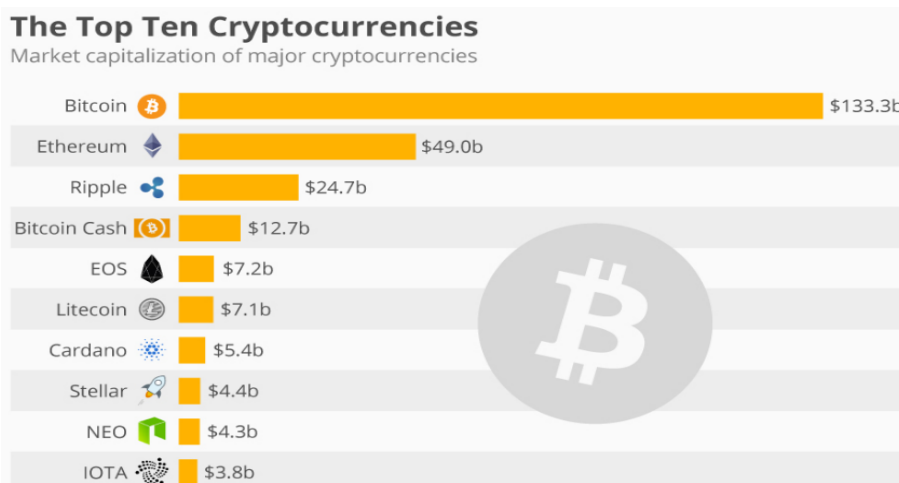


The statistic presents the distribution of cryptocurrency mining groups around the world in 2018, by region. In that year, 44 percent of Bitcoin mining groups were located in the Asia-Pacific region, compared with 16 percent of Monero groups.

Bitcoin Price Index January 2017 to January 2019 (in US dollars)



The graph presents the evolution of the Bitcoin price index from January 2017 to January 2019. The Bitcoin price index is an average of the Bitcoin prices in the main global exchanges. The value of the Bitcoin index at the end of January 2019 amounted to 3,441.03 USD.

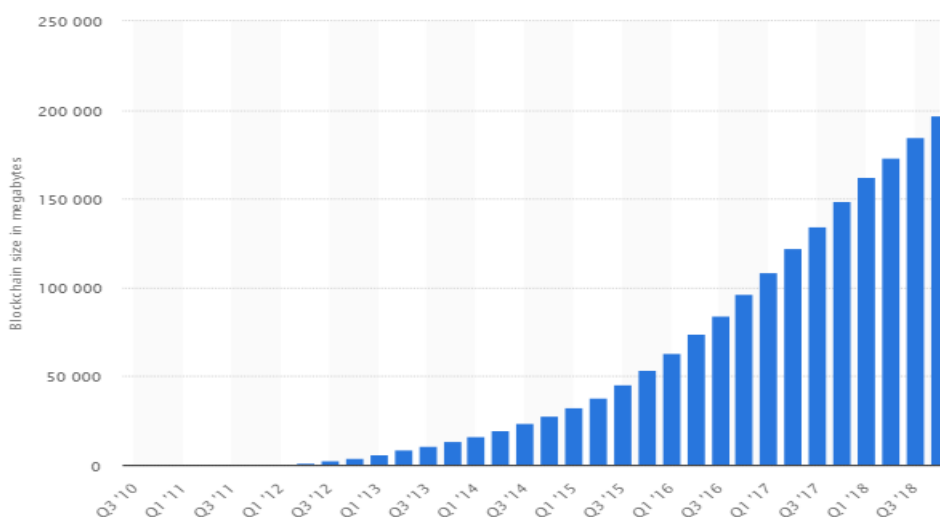


This chart shows the market capitalization of the main cryptocurrencies.



This chart compares the long-term trend of bitcoin and gold prices.

Bitcoin block chain size from 2010 to 2019, per quarter (in megabytes)



The statistic presents the total size of the Bitcoin block chain, the distributed database that contains a list of constantly growing Bitcoin transactions and records and manipulation tests, from the third quarter of 2010 to the last quarter. The size of the Bitcoin block chain has increased since the creation of the Bitcoin virtual currency in 2009, reaching around 197 gigabytes in early January 2019.

CONCLUSION

So far, you've learned what cryptocurrencies are and how they work. He also knows how to store them and where to market them. However, understanding cryptocurrency is much more than understanding block chain and mining. Understanding cryptocurrency means understanding what those technologies can do for you. Cryptocurrencies have the power to change our lives forever. They can help you regain control of your money and information. Some people will ignore them and expect them to leave. Others will join the party.

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ROLE OF LIFE INSURANCE AGENTS IN DIGITAL ERA

Preeta Rejoy¹ and Prof. Dr Vilasini Patkar²¹Assistant Professor & Incharge of BMS Department, S. I. W. S College, Wadala²Professor & Head of Commerce, R. J. College of Arts, Science and Commerce (Autonomous), Ghatkopar (West), Mumbai

ABSTRACT

Life Insurance is needed for securing the life of a bread earner, to help the family maintain its same financial status quo even after the death of the earner. Even if people are educated and tech savvy, often people are reluctant to invest money in Life Insurance. Agents are considered to be a valuable resource for the growth and sales of company, it is a form of push strategy which they apply in their natural market and try to convince the customers to purchase policies. Agents put efforts to educate the customers as per their need and requirement, thereby selling them various products. Company should strive to remove missell by agents, who at times give false information to meet their targets but then fail to get the renewal/persistency, spoiling the goodwill of company. Company while providing training to agents educates them to sell right products in an ethical manner, otherwise agents might lose jobs if customers complain on missell. Companies adapt Digital Life Insurance to sell products online but few customers fear using this technology due to increase in online frauds. Companies should provide authorized security access and regularly scrutiny or tighten its data security online. In this research paper, secondary data collected from websites, conference proceeding and magazines. Along with that, Primary data was collected from 100 customers located in Mumbai city, to add the value of research and to know about the customer satisfaction on the services provided by Life Insurance Agents and Digital Life Insurance products.

Keywords: digital life insurance, agents, company, customers, products

INTRODUCTION

Safety and Security are considered one of the most important needs of a man's life according to Maslow's Need Hierarchy Theory. In today's world, everyone prefers to have life insurance which includes the risk coverage of their and their dependants.

Life Insurance Companies offer different types of schemes in market as per needs of the investor such as risk coverage, accident benefit, retirement benefits, children's future plan and so on. Even loan facilities are available to policy holders at low rate of interest. They are trying to make insurance popular among customers by way of advertisements through media and Internet.

Government is striving hard to give awareness about life insurance to public, and bring more people under insurance cover. Hence it has allowed exemption of life insurance premium from payment of tax under section 80C.

India has wide population of middle class people who have no saving habit and do not have the knowledge of investment, which can give them maximum benefits. Many people have misconception towards insurance that it is an investment product from which they get fewer returns, as compared to other financial products available in the market. In reality, it is a safety and security tool towards protecting the life's of individual. Even in 21st Century, people with orthodox mentality still exists in our country, they refuse to purchase life insurance & cover their family against risk & danger in the uneven mishap or loss of the bread earner, to support their family & children's basic need such as education, career development, and marriage.

Life Insurance Agents put efforts to provide awareness about the need of Life Insurance products and help them to provide policies as per their need and satisfaction. Agents contribute over 50% of the total new business premium of Life Insurance business as per IRDA report. The business of agents would not settle even after the adaption of digital technology in Life Insurance sector. They continue to play the valuable role for the growth of business in future. The service providers expand and transform the role of agents. Agents should adopt digital technology and digital tools to provide services to customers. Service Providers forecasts that agents should adapt digital tools for better sales, they can better understand consumer needs and concerns, build trust and express empathy.

Life Insurance sector need to adopt new techniques which should increase the sale of insurance along with spreading awareness among public. The technology is constantly changing from computers to Laptops, internet, ecommerce, Face book, twitter & many more online sites etc. People are gradually getting accustomed to

modern technology with the emerge of mobile & smart phones. Hence there is a need of new technology to sell online insurance, known as “DIGITAL INSURANCE”.

Now-a-days many on-line services available on the internet like on-line banking, e-ticketing, e-shopping and so on, thus there is a need of digital insurance to sell insurance products directly to customers without any intermediaries as per their own convenience at cheap rates. Insurance companies have recently started using such type of application, but only few people are aware of it. Digital Sale of Life insurance products has helped the customers in getting updated and in depth information of their products and increase quick online sales, policy issuance and quick claim settlement.

REVIEW OF LITERATURE

1. **Rajesh Sud** (2011): The author studied about the challenges faced by the Life Insurance Companies and measures to overcome them. In 2011 the Life insurance company due to proliferation of new products and distribution channels promoted the growth of sales. The increase in the inflation rate led to negative effect on this sector as people expects more returns from it. Lack of awareness among people about Life Insurance products and misselling leads to reduction in sales. Bancassurance is an emerging concept in life insurance sector which reaches out to larger customer base through bank partners who gets empanelled with Life insurance companies as corporate agents to sell their products and maintain quality relationship with them. Retaining talent is a very difficult in this sector due to aggressive growth plans by companies, which leads to higher targets and work pressure. The rigid rules and regulations of Regulatory body of IRDA on agents also affect the sales. Proper financial advice is needed in order to make better financial planning for secured life
2. **Shah and Dadachanji** (2014): The author explains that rapid changes should take place by introduction of digital technology in Life Insurance Sector, in order to accept the opportunities and overcome the threats faced by Indian Insurers. Digital tool will help to increase the profitability and market share of this sector. It will further help to increase the efficiency of this sector by solving the issues of consumers without any delay. Implementation of online life insurance will be convenient and more transparent to the costumers and service providers. Cost effectiveness is focused in the online insurance hence this author suggests for adapting digital tool in Life Insurance sector.
3. **Outlook Money** (2019): In this article it focuses on the recent developments of life insurance sector such as growth rate of premium, speedy claim settlement, high security system to detect frauds, better online services of life insurance products and life insurers. With the help of apps and websites, companies should try to reach customers & convince them to conveniently use the innovative technology. Digitalization will be smooth journey for customers to get their claim settled without any delay.

OBJECTIVES

- ❑ To study about the available services of Life Insurance through agents.
- ❑ To make suggestion on how digital insurance can become popular.

HYPOTHESIS

H₀ : There is no significant difference between services provided by agent and digitally by the life insurance companies.

H₁ : There is significant difference between services provided by agent and digitally by the life insurance companies.

RESEARCH METHODOGY

❑ Research Design

The study would cover Descriptive and Analytical research in nature. It would deal with the awareness of digital insurance in our country, its impact on sales and benefit to the investors. Questionnaire and Interview Method would be used to collect the research data.

❑ Primary Data Collection

The sample unit for the research would be investors (customers) in Mumbai City. The techniques of collecting samples are based on 100 customers through Telephonic Interview and Dichotomous Questions.

❑ Description of Sample:

The primary data collected from 100 customers with response rate of 70%. The Stratified Random sampling was applied to collect the samples.

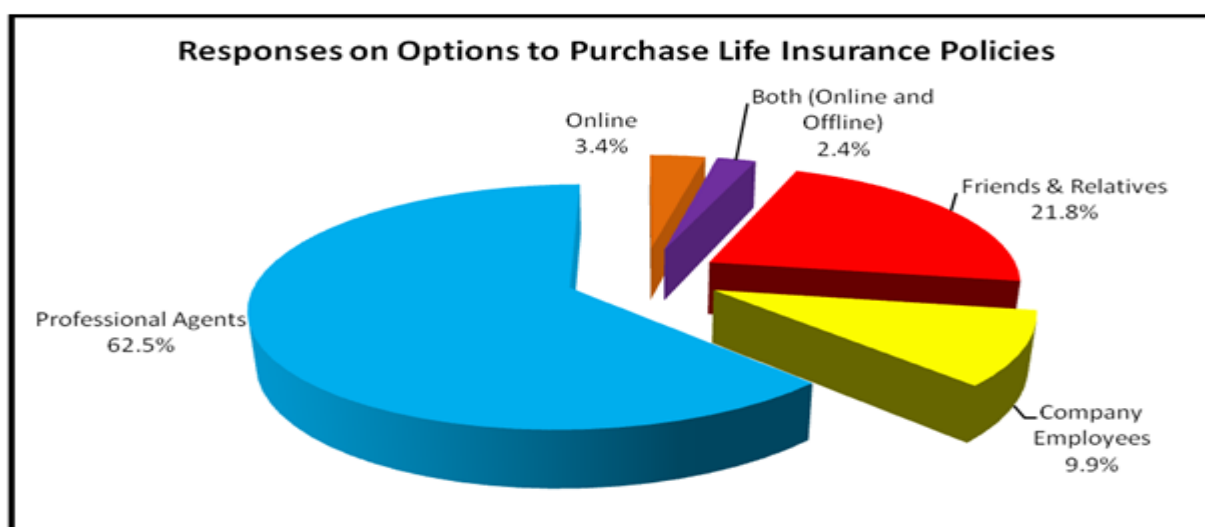
□ Secondary Data Collection

Secondary data is collected from journals, conference proceedings, published and unpublished reports, newspaper, various life insurance websites and magazines.

DATA ANALYSIS, FINDINGS AND INTERPRETATION

Table No 1. Which mode would you select to purchase life insurance policy?

	% of Responses
Online	3.4%
Both (Online and Offline)	2.4%
Friends & Relatives	21.8%
Company Employees	9.9%
Professional Agents	62.5%
Total	100%

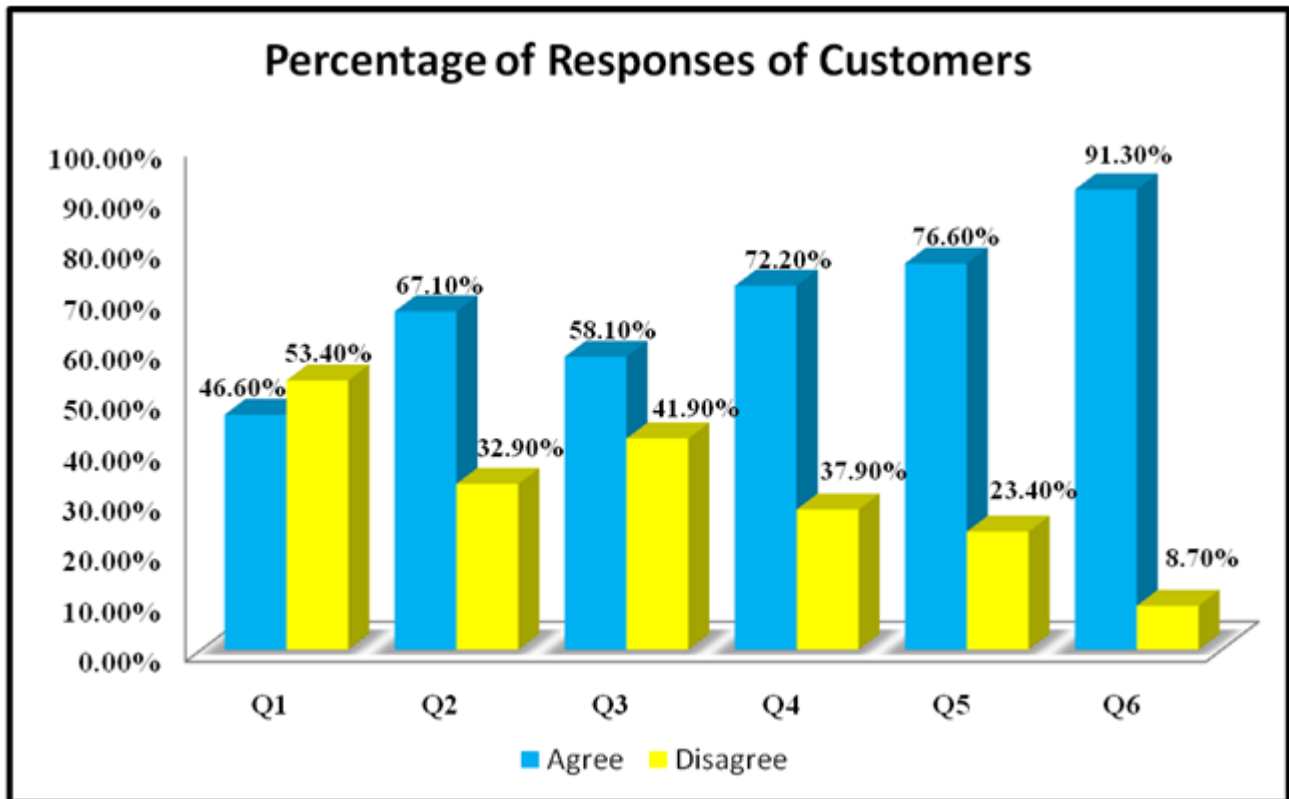


From the above data it clearly shows that customers bought policies from Professional Agents that is 62.5%, friends and relatives 21.8%, Company employees 9.9%, Online 3.4% and both online and offline 2.4%. It was observed that majority of respondents bought the Life Insurance policies from agents, as it was difficult for customers to understand the terms and conditions of policies. Agents need to educate customers about the policies available in market and as per their need, they would sell the product to them. Agents further provides after sale services to customers for renewal payments, claim settlement, resolving queries related to their policies and so on. Customers bought policies from their friends and relatives to maintain the amicable relations and have trust that they would provide best policy. Few of the customers directly purchased the policies from company employees as company may had approached them for the same. While taking Bank Loan – customers had to buy policies as per the banking norms. Youngsters mostly prefer buying online policies as they find it convenient through Company Apps and Websites. Very few customers depend on Digital Technology, as they might not have sufficient knowledge or they fear to lose their personal information by cyber frauds. Hence, it is clear that customers mostly trusted on professional agents for purchasing policies.

Table-2: Percentage of Responses of Customers

Questions	% of Agree Responses	% of Disagree Responses
Q1. Are you finding any difficulties to understand the policy related information and its terms and conditions?	46.60	53.40
Q2. Do you believe agents mislead customers to purchase policies?	67.10	32.90
Q3. Do you believe agents provide authentic information relating to policies?	58.1	41.9
Q4. Do you believe Online insurance policies are less secured?	72.2	27.8
Q5. Are you aware about online access to company	76.6	23.4

websites and its product features?		
Q6. Life insurance companies should provide better online services to their customers	79.5	20.5



Following are the observation of Data Analysis and Findings of Table 2:-

Q1 shows that 46.60 % responded that they find difficult to understand the terms and conditions of the Life Insurance Policies as they do not want to take wrong decisions while purchasing the policies hence they depends on Agents or Company employees. However, 53.40% responds that they do not find difficult to understand the terms and conditions, so few of them purchased products online without any intermediaries.

Q2 shows that, 67.10% of them responded that, not all Agents mislead customers. It was observed that people want the professional agent's advice to purchase the Life Insurance products as they guide the people to buy right product. However, 32.9% responded that Agents mislead customers as they had bad experience and unsatisfactory services provided by them.

Q3 shows that, 58.10% responded that Agents provide authentic information of the policies along with the pictorial representation, detail calculation of premiums, bonus and maturity amount. Depending upon the age and health background the premiums may be high or low. Agents also inform that at times the company may conduct medical examination of customers as per the norms. However, 41.9% respondents disagree that agents did not provide authentic details of products, which leads to delay or rejection of claim settlement, they were unsatisfied about the products purchased and had feeling of being paid high premium with less benefits and so on. Few of the agent's did not maintain professionalism, which affect the brand image of company. Hence service providers should take care to point out such agents, give them instructions to sell the products ethically or it may lead to severe consequences.

Q4 shows that, 72.20% respondents agrees that Online Life Insurance Products are less secured hence, customers depends on Agent's services. Few respondents apply for ECS premium payments. Customers had the fear to operate Digital Technology because of losing banking details and personal information due to cyber frauds. Hence, company should make efforts to provide authorised security access to avoid hacking of data. However 37.9% respondents disagrees that they depend on online payment of premiums as it was convenient to operate and can be assessed easily for premium receipts in future.

Q5 shows that, 76.60% respondents agrees that they aware about the online access of Life Insurance Company's websites and its App to know about the details of products features, updated norms, newly launched products

and so on. Few of them purchased online policies and make online payment of premiums. However 23.40% respondents disagree that they were unaware about the online access of products due to lack of knowledge to operate the Apps and were largely depended on services provided by Professionals Agents or Company employees. Few of them were not interested to invest money in Life Insurance as it would increase their expenses and they were satisfied by Life Insurance policy covered by their Company where they were employed.

Q6 shows that, 91.30% respondents agree that the Life Insurance Companies should provide better online services to their customers. However some of the companies were still largely depended with the traditional method of doing business and were less focused on adapting the digital technology. Even though company puts efforts to provide better security for online transactions, still at times customers fall prey to hackers who are experts in stealing data, hence advance security measures should be adopted. However 8.7% respondents disagree that they are satisfied with the online services provided by the companies.

CONCLUSION

From the Data Analysis, Findings and Interpretation it was observed that the Null Hypothesis was accepted, as there is no significant difference between the services provided by Life Insurance Agents in Digital Era. This shows that the customers are more relying on the advice and services of Professional Agents while purchasing the Life Insurance products. Even though companies provides online products, it was the attitude of the people that it is not important to buy Life Insurance policies for security of life, as the benefits of it goes to their dependents. Few of them buy products for tax benefits or exemptions. Therefore, Agents can better understand the need of the customers and can educate them about the products. Agents were motivated by the Companies to use Digital tools for better sales as it would be easier and convenient for them to present the data to customers. It is clear that Agents are valuable for the Life Insurance Companies for better sales and growth, even companies adapt Digital Technology they would continue to play a pivotal role in future. But company should strive to eradicate missell by agents who at times give false information to meet their targets but then fail to get the renewal/persistency, spoiling the goodwill of company. Company should regularly provide training to agents educating them to sell products ethically. It should also take stern action on the agents who are found misselling based on the complaints reported by its customers. Regular Anti money laundering and other trainings programs are conducted to help them gain knowledge on the do's & don'ts or compliance issues, which might affect them and the company.

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A STUDY ON CONSUMER BEHAVIOUR TOWARDS CONSUMPTION AND THEIR MONTHLY SPENDING HABITS ON FAST FOOD WITH REFERENCE TO MUMBAI WESTERN SUBURBAN

Prof. Eswari MaruthuvarIMCOST Institute of Management and Computer Studies

ABSTRACT

Fast Food is trending now a day's more especially among youths .Earlier there is nothing called fast food in India consumer prefer having homemade food with banana leaves which was healthy and people live a long life without any diseases .But now a day's consumer prefer fast food more over homemade foods like Chinese , Burger , Pizzas and frakies etc because of which increasing obesity among consumer. From school going children's to adults they like to prefer Fast food. Consumer feels it's a style and being in modern era they should consume fast foods only. Fast food is playing a vital role among Indian consumers especially in metropolitan cities because for them going to KFC, Pizza hut, Mc Donald's can show their standard of living. In our study we will discuss increasing consumer consumption behavior on fast food and their spending habits on Fast food restaurant.

Keywords: Consumer behavior, fast food, spending habits.

INTRODUCTION

The fast food industry in India has evolved with the changing lifestyles of the young Indian population. The sheer variety of gastronomic preferences across the regions, hereditary or acquired, has brought about different modules across the country. It may take some time for the local enterprise to mature to the level of international players in the field.

This fast food concept came from western countries through franchise people in India very keen in adopting the culture of western countries from attire till food today. But this fast food restaurants are not much popular among the interior of India. It is mostly popular among the metropolitan cities like Mumbai, Delhi, Chennai, and Kolkata etc.

Many of the traditional dishes have been adapted to suit the emerging fast food outlets. The basic adaptation is to decrease the processing and serving time. For example, the typical meal which called for being served by an ever alert attendant is now offered as a Mini-Meal across the counter. In its traditional version, a plate or a banana leaf was first laid down on the floor or table. Several helpers then waited on the diner, doling out different dishes and refilling as they got over in the plate.

In the fast food version, a plate already arranged with a variety of cooked vegetables and curries along with a fixed quantity of rice and Indian flatbreads is handed out across the counter against a prepaid coupon. The curries and breads vary depending on the region and local preferences. The higher priced ones may add a sweet to the combination. Refills are generally not offered.

REVIEW OF LITERATURE

Benjamin L. Campbell, Hayk Khachatryan, Bridget K. Behe, Jennifer Dennis, and Charles Hall, (2014) in their study on U.S. and Canadian consumer perception of local and organic terminology among two thousand five hundred and eleven consumers found that many consumers had accurate perception of local and organic for characteristics that were heavily touted so that no synthetic pesticide was used for organic that decreased miles for transporting to local area. There are differences in perception between male and female and Caucasian versus other races. Purchasing behaviour also played a key role in a consumer's perception.

Kinnarry Thakkar, Mrunmayee R.Thatte (2014) in their study on consumer perceptions of food franchise: a study of McDonald's and KFC among one hundred and thirty seven respondents in Thane city found that consumers attached great importance to various factors such as quality of food, facility layout, service quality – speed and cleanliness. But all factors were not equally important while choosing a food franchise. Good taste and good ingredients were most important factors whereas additional information was least important factor for the consumers. There was moderate positive correlation observed between satisfaction level of price of McDonald's products and the frequency of the visits to McDonalds. The more the consumer was satisfied with the pricing, the more they visited the outlet. According to most of the consumers, taste and quality of ingredients of the food items were the most important factors.

Md. Muzakkeerul Huda and Tamima Hossain (2009) in their study on consumer attitude towards restaurants in Dhaka city among fifty respondents in Gulshan area in Dhaka found that majority felt that KFC offered hot and

hygienic food and customers showed a higher positive evaluation for food quality of KFC. 16 The respondents felt that Pizza Hut gave importance to food quality and reasonable pricing of foods at Pizza Hut had proximity to workplace.

Deivanai P (2013) in her study on consumer behaviour towards fast food products with special reference to Domino's Pizza among one hundred and twenty respondents in Coimbatore district in Tamil Nadu found that majority of the respondents preferred cash payment for purchasing pizza. Majority of the respondents ranked visual attraction of the Domino's Pizza centre as 1st, varieties with 2nd rank and delivery ranked 3rd.

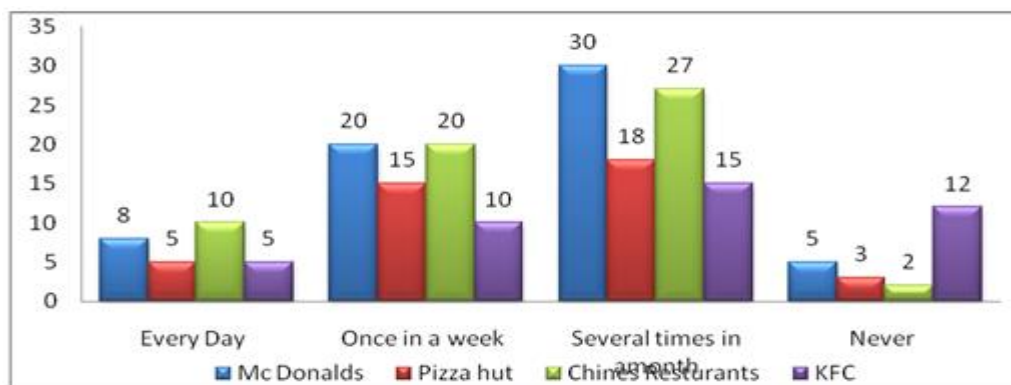
OBJECTIVES

- To know consumption behavior of fast food among consumer.
- To analyse the expenditure pattern of consumer on fast food outlets.
- To identify the unique selling proposition that attracts people towards fast food Restaurants.

METHODOLOGY

The study is the combination of primary as well as secondary data. The primary data is collected through questionnaire the questionnaire is distributed among consumers of western Mumbai who prefer to go fast food restaurants and to know their Monthly spending habits on fast food. The secondary is collected through websites, Articles and Unpublished research papers.

DATA ANALYSIS



FINDINGS

- 28% of respondent prefer to have fast food daily and spend around Rs. 200 per day.
- 65% of respondent have fast food once in a week and spend around Rs.300 to 750 a week.
- 90% of respondent enjoy fast food on several times in a month and they spend around Rs.1000 – 1500 a month.
- 22% of respondent never prefer to have fast food and their expenditure pattern is Zero because they believe that consumption of fast food is not good for health they find it unhealthy.

SUGGESTION

- The study revealed that the respondents were satisfied with the good and neat packing of fast food products. They were also attracted towards the advertisements of fast food. The fast food outlets should attract consumers frequently by offering the products at a reasonable price and of good taste and quality.
- Utmost care should be taken by fast food outlets to provide cleanliness, friendly waiters, prompt delivery, quick service, quality, product features, discounts and offers, ambience, parking facility, return policy, price, taste, freshness, consistency and physical environment attract more consumers and retain them.
- Youngsters have passion for visiting fast food outlets for fun and change. Fast food providers need to focus on quality and variety of food besides other service parameters. There is need to communicate the information about hygiene and nutrition value of fast food which will help in building health values in youth and children.
- Fast food marketers should focus on the food contents. The ambience should be good as customers mainly visit for the fun, change and social reasons.. The information about hygiene and nutritional value of the fast food must be communicated to the customers. The staff employed in the outlet should be friendly.

CONCLUSION

Liberalization and globalization has changed buying behavior. Customers from Mumbai western suburban are having more involvement in fast food. Customer preferential influence and enhance satisfaction. Consumers of fast food are health conscious and they don't have emotional attachment for fast food products. Nutritional awareness influences the health, diet and lifestyle of consumers. Celebrities play a greater role in influencing consumption patterns.

Consumers consume fast food not only for its taste, price, offers and discounts but consider the quality of fast food and hygienic preparation of fast food as very important. Fast food market paves a way for a profitable avenue in Indian food industry. Hence an outlet with quality, delicious, variety of food items, hygienic preparation of food, good ambience could attract and retain large number of consumers and could become a successful fast food centre in India.

We can conclude that the western suburban customers are fashionable, trendy and fond of fast foods according to their life style. Among western consumer the fast food restaurant is playing a vital role. They come out with variety of alternatives in their food item which attract the eyes of customer and make their mouth watering.

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ROLE OF START-UPS AND INCUBATION CENTERS FOR ACCELERATING THE ACADEMIC EXCELLENCE WITH REFERENCE TO MUMBAI REGION

Anshita Chelawat¹, Dr. Trupti Shelke² and Prof. Swarupa Kulkarni³Assistant Professor¹, Institute of Management & Computer Studies, Thane, Mumbai^{2,3}Institute of Management & Computer Studies, Thane, Mumbai

ABSTRACT

When the Make in India campaign was launched in the year 2014 with the aim to leverage the manufacturing sector and to make India a Global manufacturing hub, the paramount importance was given to four important points; new processes, new infrastructure, new sectors and new mindset. The campaign has not only motivated business houses to start manufacturing in India but has inspired myriad of new entrepreneurs to come out with their start-ups. Though Government has streamlined the process of commencing a start-up by reducing useless paper works and documentation, it is still a challenging task for those who want to start their own company. And the reasons are numerous, right from the lack of funds, unavailability of basic infrastructure and lack of proper mentoring and guidance, to support from local community who is resilient to accept the new bees. These start-ups are the future employers of the students graduating every year from various colleges and universities, but the early life of these start-ups is worrisome and miserable. This resulted into the growth of entities like angel investors, venture capitalists, mentors, and service providers. And to add a feather to the cap- the incubation centres.

Incubation centres are the centres designed specifically to provide a collaborative eco-system for the start-ups to grow and nurture in the initial stage of the business before entering into the real competitive world. Universities, industries, governmental agencies and even public corporations around the world manage incubation centres to nurture start-ups. It includes providing services like office space, mentoring, industry expert opinions, management training, internet and telephone connectivity, furnishing, etc. to the start-ups.

These incubations centre in colleges and universities enables the students to get first-hand experience in entrepreneurship and promote innovation-inspired activities in the campus. It gives a platform to nurture the young minds to come out with their ideas and innovations from their very source. The paper will thus highlight the importance of incubation centres in bringing the academic excellence. The researcher has done the secondary research with respect to increase in the incubation centres in colleges/ universities in the last 10 years and their impact in the growth and development of students as well as government initiatives in promoting incubation centres. The study will focus on motivating the academic institutions to take a step ahead and give a supporting hand towards the formation of maximum number of incubation centres.

Keywords: Incubation Centre, Start-up, Academic excellence, college & universities

INTRODUCTION

Incubators, not a novel term, but definitely unexplored to its optimum level. Just like when a baby is born, he/she is kept in the incubator for first few hours and maybe days – so as to give him/her the chance to adjust to outside environment, and grow stronger before they face the outside world. Similarly, a startup is incubated in Incubation Center, which gives them a chance to bring their business in shape, before they reach out to the world. In the recent years; academia, industry, investors, small and big entrepreneurs, government organizations, non-governmental organizations have taken ample amount of initiative to set up incubation centres across the country. Though, these are established start-up incubators, they need to be supported to supplement, enhance and promote their incubation capacity manifold so as to develop a conducive ecosystem.

Despite the fact that not only government but even HEI (Higher Educational Institutes) are coming with their own incubators, there are many college and universities who have sufficient infrastructure and facilities but no incubation centre has been initiated. This study has been conducted to find out the number of college or universities who has started an incubation centre in Mumbai and how these incubators are serving the start-ups. In addition, it will also highlight the role of government in creating and promoting incubation centres.

GOVERNMENT INITIATIVES

Government in its efforts to promote start-ups and entrepreneurs, have started various incubation centres at state level. A few of them are mentioned below along with their specifications:

❖ **INITIATIVE 1: INCUBATORS IN STATE**

Government is setting up Atal Incubation Centres (AICs) under the Atal Innovation Mission, in public and private sector as well as scaling up Established Incubation Centres (EICs). So far, 13 AICs have been approved with a grant of INR 10 crore each and a grant-in-aid of INR 10 crore is also being provided to 6 EICs. Following are the highlights of few of the states who have taken steps to develop such Incubation Centres:

➤ **UTTAR PRADESH**

State government has collaborated with premier institutes like IIT-Kanpur, IIT-BHU, IIM Lucknow (Noida), KNIT Sultanpur to establish Incubators. Host Institutes like Government and Private Technical, Management, R&D institutes, organizations / non-profit organization/ corporates / industry association or in PPP mode are encouraged to establish Incubators or Accelerators in Uttar Pradesh.

Incentives for incubators:

Area of Incentives	Incentive Amount
1. Infrastructure	Capital grant of max 50% for IT infrastructure setup, subject to maximum of INR 25 lakhs
2. Operational Allowance	Up to the tune of 5 Lacs per year for 5 years covering the deficit of the operational expenditure of Incubators
3. Mentoring Assistance	Selected Incubators are required to appoint minimum 2 mentors (each from Academia from reputed institute & prominent Industry person) to be paid on honorary basis up to INR 2 Lacs per Annum

HIMACHAL PRADESH

Government of Himachal has approved 7 academic institutes to setup incubators across various sectors including IT, Engineering, Food processing, Biotechnology, Agriculture, e-commerce etc.

Incentives for Incubators:

Area of Incentives	Incentive Amount
1. Set Up Grant	Up to a maximum of Rs. 30 lakh per incubator per year up to a period of three years
2. Recurring Expense Grant	Maximum Rs. 10 lakhs <ul style="list-style-type: none"> Supporting operating expenses like salaries: Upto 2 Lakhs Annual Financial support for projects for Training and Capacity Building for Faculty and students. - Up to Rs. 2 Lakhs. Exposure to Support and Network Programs conducted by the departments concerned. - Up to Rs. 1 Lakh. Opportunity to visit National/ International startup destinations. - Up to Rs. 2 Lakhs Internship Stipends - Up to Rs. 2 Lakhs Miscellaneous expenses- Up to Rs. 1 Lakh.
3. Rental Reimbursements	<ul style="list-style-type: none"> In case of Govt. owned building is leased to an incubator, no lease rent or O & M charges are levied for a period of five years or until the incubator is self-sustainable, whichever is earlier. In case where private premises are taken on lease/rent basis, a rental reimbursement @ Rs. 5 per sq.ft. per month or 25% of the actual rent paid, whichever is less, are reimbursed for a period of 3 years. This shall be limited to the incubation space only.
4. Investment Subsidy	Subsidy of 20% of the value of capital expenditure, other than land building, shall be provided to incubation projects that enter into an MoU with the state within 2 years of the notification of this scheme/policy. This subsidy shall be limited to a maximum of Rs. 50 lakh.
5. Stamp Duty/Registration fee Reimbursement	Eligible for 50% reimbursement
6. Land Allotment	The private party interested to set up incubator in the state shall be eligible for allotment of plot in industrial area

GUJRAT

iCreate is a technology business incubator initiated by Government of Gujarat with a vision to create a large quantity of quality entrepreneurs. In addition, Centre for Innovation Incubation and Entrepreneurship (CIIE) at IIM Ahmedabad is being facilitated and supported by the State Government.

iCreate: provides incubation to slightly mature projects for a that can be up to two years, and a budget of up to Rs 250 lakhs. It offers labs and workshops to finalize offerings, help Startups make their product market-ready by helping them to place their product/services to live customers and also mentor them for becoming a growth organization.

CIIE - IIM Ahmedabad: focuses on research in innovation and entrepreneurship by providing continuous support in research and learning undertaken by the Centre. It follows a virtual incubation model thus a start-up need not be stationed in Ahmedabad. In past 5 years, it has supported around 60 alums with a fellowship and another 35 students with an idea validation summer internship.

INITIATIVE 2: ALLOCATE SEATS TO STARTUPS FROM SPECIFIC FIELDS OR DOMAINS

- T-hub, a technology incubation centre, by Government of Telangana (GoT) at IIIT-Hyderabad campus in Hyderabad aims to promote entrepreneurship in the State. It has state-of-the-art 70,000 sq. ft. building with the name Catalyst, which operates on a PPP model between the GoT, IIIT-H, ISB & NALSAR and key private sector leaders.
- The state Government of Andhra Pradesh has constructed Sunrise Incubation Tower, an incubation tower of 50,000 sq. at Vizag to promote Start-ups and innovation culture in the state. It was launched as one of the first pilot incubation facility to promote technology Start-ups in the coastal city of Visakhapatnam. The incubator operates on 'Bootup-Startup-Scaleup' model and lends focus on first generation technocrat entrepreneurs.
- To boost mature start-ups, Sunrise Startup Factory, provides a Co-Working Space to the budding entrepreneurs along with ideal atmosphere to enhance productivity and cultivating collaboration. Co-Working Spaces are located in all 4 Incubation Centers at Vizag, Kakinada, Anantapur, Tirupati and will be operational in Amaravati soon. These spaces aims to create a strong networking opportunities to entrepreneurs belonging to culturally diverse community. World class amenities and support mentioned below, can be availed for free here:
 - High-speed Wi-Fi
 - Power outlets
 - Power backup
 - Meeting Rooms
 - Digital Infrastructure
 - Company registration/document support
- **OTHERS**
 - **GOK NASSCOM 10000 STARTUPS WAREHOUSE** gets angel investors, VCs and enterprises to play a more active role in Bengaluru and getting more start-ups to succeed during their early-stages.
 - **GOK INCUBATOR FOR TECH START-UPS(GIFTS)** is operated on a truly PPP model and helps start-ups in AI and deep learning.
 - **GOK-MOBILE 10X START-UP HUB** provides co-working spaces to early-stage app Startups and developers. The working space includes training centre, testing lab and design centre conveniently located in the city.
 - **BANGALORE BIO INNOVATION:** is a first-of-its-kind and the largest bio-incubation centre in the country and is an initiative of Department of IT, BT and S&T, Government of Karnataka. Nestled between the academic zone comprising Institute of Bioinformatics and Applied Biotechnology (IBAB), Centre for Human Genetics (CHG) and bio-industrial zone, the centre aspires to create a seamless value chain connect from ideas to start-ups and ventures.

**INITIATIVE 3: SUBSIDIZED INCUBATION FOR STARTUPS FROM SPECIFIED DOMAINS
GOK NASSCOM 10000 STARTUPS WAREHOUSE:**

Government of Karnataka (GoK) – NASSCOM Startup warehouse provides a subsidized co-working space to support the early stage companies. The subsidised seat rentals of Rs. 3500 per month. The facility is now expanded with Center of Excellence for innovation and entrepreneurship including Hackcelerator, Center of Excellence for Design- an integrated design work space and a Wearables Lab.

FACILITIES

- IOT Lab
- Device Lab
- Event Space
- H-accelerator Space 18 Conference Rooms
- Pantry

CONCLUSION

Thus, we can conclude that though Government is striving to initiate Incubators at state level, only a few educational institutes have come up with incubators. Incubators not only prove beneficial for start-ups or the organizations but at the same time it will help students to groom students as well. Educational institutions thus understand their responsibilities towards the society and help start-ups to grow and flourish as they are the future employers of their students.

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RETAIL MANAGEMENT WITH REFERENCE TO FUTURE GROUP

Aparna NairAssistant Lecturer, Institute of Management and Computer Studies

ABSTRACT

The structured study on retail and fashions has helped to fetch the information from grass rootlevel. Although future retail has robust market on their brands, after the observation and analysis, it has been found that merely selling their in-house brands will not help to gear up the profit margins. It cannot be overlooked that the end consumers are the ultimate game changers and brand awareness in the form of extensive advertisements followed by the retail market leaders such as D-Mart, Reliance Fresh, Shopper Stop and Pantaloons can bring the impact on the mindset of consumers.

Keywords: GenNext, price code, barcoding, damaged and defective (DAD)

OBJECTIVES OF THE STUDY

- (a) To study on the operation of retail fashion industry and merchandising.
- (b) To learn on how warehousing, goods inwarding and storing of products takes place as given in the Planogram and Merchandising Planning Manual (MPM).
- (c) To study on how purchase orders are placed from SAP system, how to generate purchase order and learning the aspect on inventory control management in retail outlets.

EXPECTED BENEFITS

- Practical exposure and view about how the retail industry works.
- To know about the processes that takes place in the fashions merchandising and retail operations, how they hit the market with trend which attract customers, how the store conventionally adopts new offers and discount on existing products and new products.
- Overview about how SAP can reduce the human efforts with the connect of vendors, tracking of shipment of goods and the transport system during the Supply Chain process.
- Helped in understanding the flow of management structure in an organization especially of retail industry and getting to know their core working operational works.
- Got to know about the process on 'stocktake', their standard operating procedures and protocols, forgathered information on how to the store avoid shrinkage and reduce DAD (damage and defective)percentage through newly adopted strategies.

METHODOLOGY

An ethnographic method of study was done

Target Population

The target population for the study is as follows:

1. Internal Employees.
2. Management of the organizations
3. Vendors connected with the organization.

Field of Study

The study was conducted within the stretch of Big Bazaar GenNext store.

Data Origins

Primary and secondary sources of data were used for collecting the information for this project. Primary sources of data consist of data collected by informal interviews with the employees, middle level management which forms a major part of the data source in the project. Secondary data sources include reports from various news articles, company website and knowledge based website.

OBSERVATIONS**Classification of Observation**

About Organizational Training

During the course of internship, we were told first to observe the practicality of different situation that were emerging within the organization. Our first task was to observe on the day to day operational activities performed by the team members and the managers, which includes the assigning of jobs to the team members, inwarding of goods in the warehouse, handling the customers during peak hours. We were instructed to observe on the SAP system and were told check on how the IRN and GRN were made.

Learning from the organization includes:

- Functioning of the stores by observing and gaining knowledge at Big Bazaar which is the backbone of Future Retail Limited.
- Gained knowledge on marketing and operations perspectives.
- Learned soft skills like Team work and Time Management.
- How Operational, financial and marketing activities creates a major impact on the business

Inventory control management was also been one aspect of learning where the organization helped us to provide us with the abundant knowledge on how the inventory is managed without incurring petty expenses for the organization. With the coordination and involvement of team members with we were able to grasp as much as information regarding the products and their placing orders on specific aisle. We were also advised to check on the warehouse to know about the operational activities covered.

About Self Learning

A. Participant Observation.

B. Non Participant Observation.

A) Participant Observation:

Participant Observation consists on ethnological studies, which included mainly on face to face interaction with the participants. It helps to identify and guide relationships with informants, to help the researcher get the feel for how things are organized and prioritized, how people interrelate, and what are the cultural parameters; to help the researcher become known to the cultural members, thereby easing facilitation of the research process; and to provide the researcher with a source of questions to be addressed with participants.

During my tenure of internship at Future Retail, as a participant observer I have collected data from various primary sources which are mostly from primary method, this basically includes the face to face interaction with the team members, middle level management and top level management.

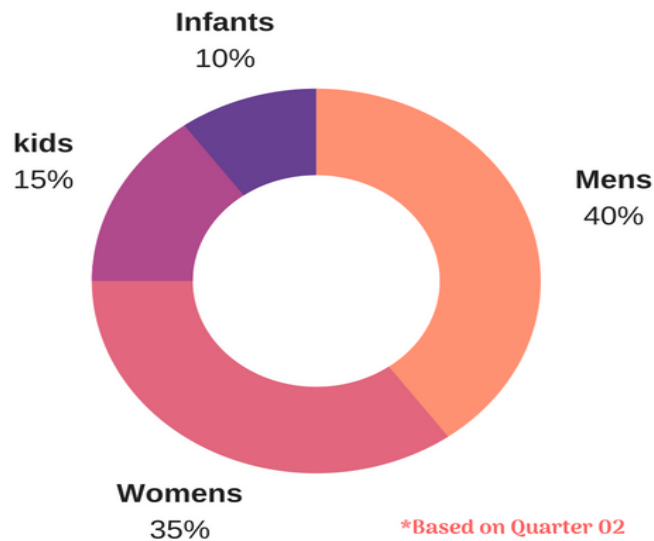
I was assigned at Big Bazaar GenNext store, Thane. My project primal focus was on to get the expertise of retail operations on fashions at Big Bazaar GenNext, where my core area was to look after the Operations of Retail Fashions Industry. I got the opportunity to get know on whole retail operational process, on how the goods are being inwarded in the store and their methodical process. This has helped me to learn and dig more on the service part how the delivery of final product drives till the consumer. Future retail is further divided in further more **Lines of Business** or **LOB** they are **Fashions, General Merchandising, Fruits & Vegetables and Bakery and confectionaries**. Fashion retail sector which is valued at \$200 billion, future retail now spotlights on or builds more on campaign fashions, as they admit that this is the highest margin grossing sector in terms of revenue. Fashions at future retail adopts **Backward Integration Strategy** which is a form of vertical integration which involves the purchase of raw material for their own in-house brands which include big brands like DJ&C, Buffalo and Lee Cooper. These products are made in their own manufacturing plant which is in Nagpur, which is then distributed to various Distribution Centers in Maharashtra, and then supplied to the store as per the orders generated.

Their fashion department consists of their main sub categories, and they are;

- Men's
- Women's
- Kids
- Infants

Below is chart of consumption of fashion product in each sub category for Q2.

CONSUMPTION OF FASHION PRODUCT IN EACH CATEGORY



It has been observed that, for the month of Quarter 2, most of the consumption is done by Men's fashion category, which is made sales of 40%, which has been followed by Women's 35%, Kids, and Infant, which has consumed 25%.

Fashions in Future retail changes according to the season, there are two seasons/hit and they are;

1. Spring Summer (SS)

2. Autumn Winter (AW)

Each season is accustomed with different types of stories and forms that are designed with the help of Merchandising, Marketing, and Operations team, where they highlight it with the blend of colors and traditions of that particular season.

Reading of the Code in Price Tag

The tag that is used in the fashions has detailed every possible information starting from the brand, the season that it is sold, the year and the description of the product. This one piece of information helps during the segregation of the product.

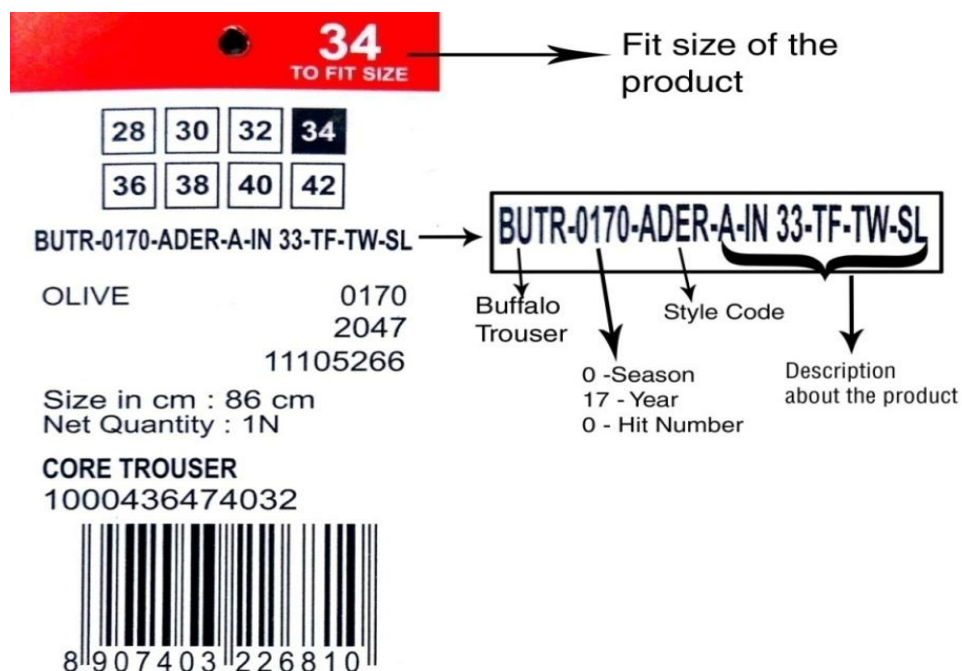


Figure 4 depicts the detailed information of the code that is provided on the price tags.

- **BUTR** signifies the brand and wear of the product.
- **First 0** signifies the hit that takes place during the season, in Future Retail Fashions there are total 3 hits with 2 seasons, hit convey the launch of the product on particular season.
- **17** signify the year, in this it is 2017 year.
- **Last 0** signifies the season; in fashions at Future Retail they have total 2 season i.e; Spring Summer (0) and Autumn Winter (1).
- **A-IN-33-TF-TW-SL** implies the description of the product, this description helps to check the shelf time and sale of the product in the store.

WORKING OF RETAIL LAYOUT AND SAP

Every layout of outlet in Future retail is planned and designed by the category, operations and merchandising team. The placing of each products are decided by in the Head Office, which is managed by operations, marketing and category heads. This team creates a specific manual, which is designed for placing of the products in each racks, and shelf, which is called as

Merchandising Planning Manual (MPM). This Merchandising Planning Manual or MPM helps team member to place the products as per the categories and sub categories heads on racks. Each rack is specified and tagged with the barcode and numbers, this helps to get the products to store on the right place.

Every product comes with a unique barcode which is also called as EAN number. Each product is attached with a hardtag RFID (Radio Frequency Identification), which helps to get automatically connects with SAP system during the Point of Sale process, it also aid to know how much to set the stock keep unit (SKU) on each unit or category.

During the process of Inward of goods there are certain steps being followed from inwarding of goods till the payment confirmation done to the supplier.

- a. Initial security check
- b. Warehouse security check
- c. Presenting the purchase order given by the supplier to warehouse supervisor
- d. Registering the PO number in the security check book, and providing with an Inbound Registration Number or IRN number.
- e. The IRN helps to track the incoming of goods in the warehouse and the GRN no. which is created in the sap helps to track the products for the company whether the products have been correctly received against the quantity mentioned in the invoice.
- f. The movement type code is 101 for all the goods inwarded in the store.
- g. Manual input of inward registration of goods received in SAP with code mb01.
- h. Thereafter, 15 minutes of gap has to be maintained to process and generate the Goods Receipt Note (GRN) number.
- i. Once the GRN no. is made, the upload of Purchase Order by supplier is made in Miro software. The payment team gives notification to the Head Office team for settlement. It takes 20 days to make payment to the suppliers. Payment process differs from department to department.
- j. Gate pass is issued to vendor when goods are transferred from one store to other store or in case of any returnable or transferable item.
- k. All the old records were then transferred to sap-bandhan to avoid any data loss of previous issue or sales.

While making entry in the SAP of the goods that are inwarded, there are various t-codes applied, where some are manual/customized by the company which is used or internal purpose, while there are some which are universally accepted SAP codes in Operations. T-codes commonly used in the store warehouse where the plant code is entered for e.g.; 2611 is the site code for high street bb-store , Thane :

- Mb0a – distribution channel inward of goods (IRN)

- Mb51- list of materials be it inward, in transit, dumped or outward, etc.
- 561 – Migration from old version of sap to new version of sap.
- 251- Sales of articles on floor.
- Zmb01_scan – vendor inward
- Mb52- stock available in stores
- 252- Sales return.
- Vk13 – in case of product was 30 now it is updated to 35 then through barcode updating is done.
- Zbrdart- barcode to give temporary to a product in case of same MRP.
- Me80fn- to check the site from where the PO is generated
- Zvts- tracking the orders.
- Zgit- in transit orders tracking
- 161- vendor outward
- 641-dc outward
- Zflsl_park- records of in-transit damage.

CREATION OF INBOUND REGISTRATION NUMBER (IRN)

Inbound Registration Number or IRN helps to track the incoming inwards of goods in the warehouse, which also footmarks the products have been registered and has to be sold within the stipulated time.

Creation of IRN in SAP:

1. Input Purchase Order number.
2. After imputing the PO, then select Vendor supply site.
3. Select Receiving site number.
4. Select number of packs that has received during the inward.
5. Input the Invoice number.
6. After inputting the invoice number select the number of packages that the seller has brought in, cross check whether the number of packages are being inserted as per the order.
7. Select the payment method.
8. Select the invoice date which has mentioned in the PO
9. Input the invoice gross amount and net amount.
10. Press F3 to proceed and IRN is created.

INVENTORY DATA OF GOODS

Every store had to manage their inventory to keep their stores up to date with the products for the customers on the aisle. When the product is sold out, the auto replenishment takes place in which the minimum set MBQ set is reordered through ARS.

The benefit of ARS is:

- Reducing the out-of-stocks situations and aiming for higher sales
- Lower the inventory costs and aiming for higher margins
- Lowering the labor costs by cycle-counting
- Reducing the shrinkage to a certain extent.
- Store order leveling and optimizing the truck load.
- Reducing the price mark-downs

- Reducing the impulse buying of loss leaders

In case of any old stocks unsold, the old stocks are given for sale as a discount offer with other collection of products. The method of inventory is different for each type of goods:

- Perishable products – FIFO (first in first out) method.
- Non-perishable products – FIFO/LIFO (last in first out) method.
- Liquor products- FEFO (first expire first out) method.

GOODS DISCREPANCY NOTE (DN) AND RETURN TO VENDOR (RTV)

Goods Discrepancy Note or DN is made when the goods are to be returned to the supplier due to fault, expiry, or damage or even when the goods are not arrived as in mentioned in the invoice.

RTV means return to vendor, returning those items which are unsold or damaged and is returnable to the vendor as per the contract. Whereas DAD is damaged and defective goods, wherein the goods which are not returnable to the vendor is considered as wastage and a loss for the stores. The limit for DAD percentage for RTV is 0.26 % above which the DAD should be reduced to minimize the losses.

- RTV is basically sending back the goods to the vendor, goods such as damaged or excess products, expired goods, etc.
- It is also known as reverse logistics. That's when the good, the bad, and the ugly post-holiday returns hit: damaged, unwanted, outmoded, leaking, spoiled, or counterfeit merchandise is returned to vendor.

Scrutinizing offers with product

Matching of the products were with the list given, we were to ensure that the products that were in the racks or aisle were exactly the same, and was with the offer provided by the Head Office marketing team.

IDENTIFICATION OF CRITICAL ISSUES OR PROBLEM AREAS

Hanger Management in Fashions section

Observation

Hanger management was minuscule but critical problem raised. Inside the store warehouse the hangers were not properly managed, it is seen that in store warehouse the hangers are left on the floor which it additionally creates a DAD (damage and defective) which incurs cost to the company and also managing hangers by the employees is considered to be time consuming, as managing hangers inside the store warehouse could take almost half of the productive hours, this was considered to be a big loss of employees doing the monotonous job, where the employees sometimes fail to perform the activity or delay it for more time. This has made the operations on the floor very sluggish state during the course of Public Sale Day. This problem was duly noted by the management as there was shortfall of hangers to hang the cloths on the display of shelf, which affected the store performance indirectly in the perception of customers in fashions sector.

Finding on the problem

After the observation in the store warehouse, it was found that segregating the hanger was much of a time consuming and dreary job which almost depleted 3-4 average man hours in a day, this man hours can be used elsewhere for other operational activities where work company can get profitable labor hours which results in revenue generation to the store.

Final analysis done during the task

After the observation and analysis following analysis was performed.

1. Managing hanger near cash counter – If the hangers are managed near the cash counters, we can eliminate the man hours which exist inside the store warehouse. Eventually we can save the manpower of the company which is an in need crucial asset.
2. Hanger Store Rack - Introducing Hanger Store Rack can help in reducing rearranging and segregating of the hangers in an effective and efficient manner. This can also save many labor hours which are being wasted in sorting out the hangers inside the store warehouse.
3. Introducing labeled and colored hangers – Introducing of new hangers with label (size) can help to group up different hangers for different categories. The colored hangers especially can help to root out the mundane tedious task with ease. It can also help in sorting process where the time consumed before can be far effectively less as compared before.

4. Routine check of hangers in the store – Routine check or regular check of hangers can help to reduce losses to a larger extent by diverting the employee hours on another job. Also during the Public Day Sale events it can help reduce the chaos that is caused at the counter due to arrangement of hangers at the counter.

CONCLUSION

Retail Industry contributes 93 percentage of total sector, with the boom of market it is expected to value the retail industry more than US \$400 billion in India. It is forecasted that India is going to be the third largest consumer economy reaching US\$500 billion in consumption by 2025.

Future Retail being the fastest retail growing chain is now witnessing immense growth, which is followed by the rising of middle class income group. The sector is now focusing on online ecommerce with fast pace delivery of products to the customers. With the strong synergy, Future group expects the retail to thrust their online sales by Rs. 1000 crore by next year. Future retail is now also going to blend the technology with their customer data, demographics and proximity, which will enable them to learn about the buying pattern of the consumers and diversify accordingly. Future retail forecast that the customer still prefer to buy it from the brick and mortar store, where they can feel the essence and quality of the product rather than ordering it from an ecommerce platform.

With IoT, machine learning and Artificial Intelligence as a new growing phenomenon in technology, Future retail also now adopting and learning the pattern and behavior of sale of product and consumers through this technology, which could help them to shift target audience to the newer trends.

Introduction of new management trainings and employees, inculcating the value of 'Indianism' is one aspect where they show the love towards their home ground. With the vastness of employees from the lower level to the upper level management, the balance and coordination between these two imbibe more proficient way of work culture without laying down more pressure on employees.

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GREEN HRM PRACTICES IN THE ORGANIZATION

Devanjali Dutta¹ and Dr. Anita Manna²Research Scholar¹ and Principal², K. M Agrawal College

ABSTRACT

As an initiative to save environment and sustainable development management of corporate houses of India adopts various green techniques policies for the protection of environment. Not only in India but also at global level it gaining Importance. It is important for every stakeholder of corporate world like employees, managers and other stakeholders including customers. There is very little bit research studies conducted on the concept of Green human resources management structure in organization to achieve overall organizational goal of sustainability development. There is thus a rising requirement for environmental management in human resource management refers to Green HRM. Combination of Human resources management and Green initiatives programmers initiated by corporates are covered under corporate social responsibility (CRM). Green HRM is a recent concept which is responsible for creating green workforce which can understand and to encourage green culture within an organization. Green HRM has two basic elements i) environmentally friendly Human Resource Practices and ii) The preservation of knowledge capital. This study deal with adoption of Green HRM practices which consider as a part of Corporate Social Responsibility of corporate house.

Keywords: Green HRM, Green HRM part of Corporate Social Responsibility (CSR)

INTRODUCTION

It's a recent trend that the corporate houses adopt system of environment management which advantageous to company to get competitive advantages and at a same time it controlling the company's environmental impacts. Green HRM practices retain good employees in organization by reducing replacement cost (Shikha Y, 2017). Today companies build up social consciences for Green HRM practices and corporate social responsibility. Through the Green HRM practice company develop environmental sustainability in the organization. Green HRM covers all HRM related functions like- selection and recruitment, training and development, reward and compensation, professional (Employment) relation, performance appraisal etc. Green HRM practices reducing replacement cost of employee and attract&hold good employee within the organization. Green HRM practice not only enhance satisfaction and confidence amongst employees but also helps in sustainable use of resources of the organization.

OBJECTIVE OF RESEARCH

- To study the recent concept of Green HRM along with Green Management adopted by companies.
- To study the adoption of new strategies and practices implementation with reference to Green HRM in the company.

RESEARCH METHODOLOGY

The secondary data used for this study. Various literature available on websites on Green HRM and Practices adopted for Green HRM are considered. Along with online resources some data collected from different research papers, Journals, books and other published media. This study represented the strategies and practices implemented in the companies for adopting Green HRM.

RESULTS AND DISCUSSION

This section of the study presents the different strategies of Green HRM adopted in various functions of HRM and also compares traditional HR functions with Green HRM functions. Policies and functions of green HRM are part of literature review and various articles available online on the Green HRM practices adopted in organization.

Green HRM

Green HRM is a modern concept introduced in human resource management which growing at very high among corporates. Today corporate environmental program includes Green HRM. Green Human Resources Management (GHRM) can be defined as the set of policies, practices, and systems that stimulate a green behavior of a company's employees in order to create an environmentally sensitive, resource efficient and socially responsible workplace and overall organization. The growing role of sustainable development and, above all, its ecological aspect, in the development of a modern company competitive edge, leads to the popularization of the question of incorporating ecological practices into the area of human resource policy, referred to as Green HRM.

Concept of Green HRM also regularly used in public management policies and practices of the companies. Green HRM refers to adoption of environment friendly HR policies which is responsible for cost reduction and develops better employment retention strategy and engagement of employee. There are various new methods introduced by various companies in HR function these practices are part of Green HRM like introducing electronic application or form filing, sharing of car, sharing of job, virtual interviews and teleconferencing, online training and development programs, E-mail communication, recycling etc. Green HRM also adopts strategies and policies to sustainably use of companies physical resources. Green HRM use in implementation of green human resources policies like Planning, selection, recruitment, performance appraisal, training & development, rewarding, compensation etc. In this green World, the green HR or people management function has sustainability and its people management and talent management engage with the people and customers, communities and contractors all turn into equal employees along with shareholders (Mandip, 2012) following figure:

Green Management

A green organization is distinct as a place of work that is well planned, environment relevant, and socially accountable. In the green management they have highlighted the balance between organizational developments for prosperity and protecting the natural environment so that the future generation may succeed (Daily, B.F et. al, 2001). To implement any corporate environmental plan, numerous plan of company like as- finance, operations, supply chain management, human resources marketing are merged together. However, chief element of the human resources department is corporate social responsibility (CSR), so Green HRM is the extensive agenda of corporate social responsibility.

Green HRM mainly involves two elements like- Environment friendly HR practices and Preservation of knowledge capital (Opatha& Anton Arulrajah, 20014). In the Green HRM employee focused on achieving the organizational goal and solve the environmental related problems. However, the organization has set up the duties and responsibility that integrated the environmental activities

Green human resource planning

At present, some companies engage in forecasting number of employees and types of employees, needed to implement corporate environmental management initiatives/programs/activities (e.g. ISO 14001, cleaner production, responsible care etc.). These are good practices some leading companies have adopted to manage their environmental issues. The corporate environmental management initiatives demand some new job positions and specific set of skills. Green human resource planning gets required in this context. In addition, these companies engage in deciding strategies to meet the forecasted demand for environmental works (e.g. appointing consultants/experts to perform energy or environmental audits) and sometimes they are outsourcing. As far as existing literature is concerned, it did not clearly specify the practices under the function of green human resource planning. However, based on the observations of the industries and organisations, it is possible to identify certain green human resource planning practices. Refer to Following Table.

Green Recruitment

Attracting high-quality staff is a key HR challenge in the “war for talent” (Renwick et al., 2013, p. 2). Holtom, Mitchell, Lee, and Eberly (2008) in their study on turnover and retention of employees argue that the most important benefit dimensions of HR and sustainability are retention/recruitment and satisfaction. Firms are now beginning to recognize the fact that gaining reputation as a green employer is an effective way to attract new talent (Phillips, 2007; Stringer, 2009). German firms such as Siemens, BASF, Bayer and Mannesmann use environmental activities and a green image to attract high-quality staff. The Rover Group carmaker, in Britain, makes environmental responsibilities and qualifications part of every job profile (Wehrmeyer, 1996, p. 30). Increasingly, green job descriptions with environmental aspects are now being included for employees within the recruitment agenda. Green recruitment can be defined as the process of hiring individuals with knowledge, skills, approaches, and behaviors that identify with environmental management systems within an organization. According to Wehrmeyer (1996), recruitment practices can support effective environmental management by making sure that new entrants are familiar with an organization’s environmental culture and are capable of maintaining its environmental values.

Green recruiting is a system where the focus is given on importance of the environment and making it a major element within the organization. Complementing this, the recruits are also enthusiastic, and to some extent, passionate about working for an environment friendly “green” company. Recruiting candidates with green bend of mind make it easy for firms to induct professionals who are aware with sustainable processes and are already familiar with basics like recycling, conservation, and creating a more logical world. Grolleau et al. (2012) in their study on impact of environmental standards of a company on recruitment of an employee found that

environmental commitment of the company adds to profile of a company. In their primary survey, they found that professionals were more concerned with respect to the environmental strategy of a company.

Contemplating these statements, we conclude that green recruitment provides the employer with an opportunity to stand ahead of the crowd and further increase their chance of attracting the candidates and retain them after induction. Corroborating the recent green trend, we propose that the recruitment process be aligned with environment-friendly issues. Further research should address questions related to the green employer's enthusiasm in achieving the environmental goals and how the potential job seekers perceive or rate them on the parameters of sustainability as claimed. For example, do the employers include green job descriptions, eco-friendly locations, paper less interviews, and such other practices in their recruitment portfolio? Are the new recruits made aware with the environmental policies and allegiance of the company at the commencement of the job itself? Research addressing these questions will help the new recruits to carry on with the green policies as well as cooperate with the management in establishing green policies to achieve the goals of the company.

Green Selection

In the selection framework, some companies take into account candidate's environmental concern, and while making selection for the job in the companies, environmental related questions are asked at the time of selection process. These are the excellent Green selection practices for any organization and for the selection of environmental friendly people, and it is best selection criteria.

Green Orientation

Mostly companies use projectors and laptops in the organization and also provide these facilities to the employee at the time of training. It is also important for employee to understand their responsibility towards the environment. Organization with the help of employee support can achieve environmental sustainability. Orientation program related to Green HRM would be very cooperative in that phase.

Green Training and Development

Green Training; the HR training and development programme should focus on the significance of reducing threaten to affect the environment and ecological scarcities, this programme should be developed and target all levels of employees. The green training program that which includes all the knowledge, activity and Skills that target to teach employee the way of reducing all waste, a suitable way of using organisation resource, applying Low Carbon Technology energy use and reduce elements that affect the environment negatively and badly. The training also gives an opportunity to the employee to be more engaged in problem-solving related to environment (Zoogah, 2011). A study has been conducted among 437 employees by Similarly Daily et al. in 2007 shows that the development of embedding green management and activity in an organisation directly depends on training on environmental issues. (Daily et al., 2007). The training program should include all activity such as workshops, master class, session, experiential class (simulation) that employee obtained knowledge in environmental management in their organisation, the training and learning programme should target to improve employee knowledge, skills and become an essential part in career progression, so it should be equipped employee as future managers and leaders, applying more online courses and materials essay accessible to all level of employees.

Green Performance Management

It links the environmental concerns of the organizations (the issues related to the "green wave", the integrated management performance) to the general organizational process by which employees are enhancing their professional skills aiming to achieve the organizational values, goals and objectives in an optimum manner.

Green Compensation and Reward System

Development of effective financial incentives can be challenging through fair and proper evaluation of performance and behavior (Fernandez et al., 2003). If the green reward and compensation systems are adjusted with the process of HRM, green culture can be amplified. Through combining the elements of green management in the reward system, managers are able to propagate green behaviors among the employees (Ahmad, 2015).

Green Employee Relation

In the organization, the employee relation is the important aspect of HRM which is concerned with establishing good employer and employee relationship. Through this Green HRM practices, the motivation and confidence of the employees will increase and it improve productivity of employees. The Green HRM encourages employees to produce potential solution to the ecological problems through behaviors of supervisors towards employees in employees engagement (Ramus, 2001).

CONCLUSION

After studying various traditional concepts of HRM moderated and all functions are covered under Green HRM. To enhance the confidence among employees Green HRM plays significant role. Today there is no any alternative to Green HRM practices adopted by companies. Green HRM practices is unavoidable and beneficial to both the company as well as the employee. There are wide number and varieties of Green HRM initiatives are available and more and more are adding regularly. It is necessary to implement Green HRM practice which in organization and should be properly communicated to the employee. Today Green HRM practices applicable to each and every function of HRM which majorly includes- recruitment and selection, training and development, performance appraisal, reward and compensation, employee relation etc. Further, the study specifies that, participation of employees and their concerned about Green HRM plays an important role in promoting and implementing Green HRM policies which also a part of Corporate Social Responsibility(CSR).

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“ROLE OF KNOWLEDGE MANAGEMENT OF LEADING TECHNOLOGIES”

Prof. Parui Santu PradyutRamsheth Thakur College of Commerce and Science, Kharghar, Navi Mumbai

• ABSTRACT

Knowledge is the important resources which consider the vital power and factors of establishing the flow in the organization. It is not accepted as Knowledge Management but it is known to establish the main goals on an organization to manage the system. It is an information system which supports Knowledge Management System (KMS) and provides the required knowledge to enhancing its flow in the organization. Every organization needs to develop the targets for appropriate results for which they adopt the methodology to satisfy the needs, this need develop the KMS which shows the weakness of existing methodologies. In this research paper, we propose the development of KMS by using different organizational needs and psychology of using information technology to make right knowledge available for the right people at right time. Learn the level & quality of suitable organizational culture and environment existing in management to promote the competency of knowledge and management. The skills or knowledge utilized by the employees in an organization, understanding of knowledge management and knowledge management systems in organizations

Keywords: Knowledge / Knowledge Management/ Psychology/ KMS/ Information technologies/ Data/ Information/ Wisdom/

• INTRODUCTION

Knowledge management is the series of generating, allocating by using the knowledge and information of an organization. Knowledge refers to a professional specialization in an approach to a topic or problem to achieving organizational objectives by making the best use of knowledge. KM is to justify the availability of knowledge to the right people. It is about making confident to an organization which can learn, and be able to retrieve and use its knowledge assets in current applications as they are needed. In the words of Peter Drucker it is "the coordination and exploitation of organizational knowledge resources, in order to create benefit and competitive advantage" (Drucker 1999).

AMIS & OBJECTIVES OF THE STUDY**Primary Objective**

1. To study and analyze the present system of competency mapping system in different age groups between 20-30, 31-40 and 41-50 yrs.
2. To study the level & quality of suitable organizational culture and environment existing in management to promote the competency of knowledge and management.
3. To analyze the skills utilized by the employees in an organizational knowledge.

Secondary Objective

1. The Knowledge Management shares the knowledge, ideas, experiences and information.
2. To ensure that these are available in the right place at the right time to make appropriate decisions.
3. To improve ideas and knowledge of an organization by reducing the need.
4. To study the importance of relevant work from multiple disciplines flows with the organizational knowledge.
5. To study the concept of knowledge management with knowledge management systems in organizations.

• LITERATURE REVIEW

A knowledge-based perspective of the firm has emerged in the strategic management literature. This perspective builds upon and extends the resource-based theory of the firm initially promoted by Penrose (1959) and expanded by others (Barney 1991; Conner 1991; Wernerfelt 1984). The knowledge-based perspective postulates that the services rendered by tangible resources depend on how they are combined and applied, which is in turn a function of the firm's know-how (i.e., knowledge). This knowledge is embedded in and carried through multiple entities including organization culture and identity, routines, policies, systems, and documents, as well as individual. Because knowledge-based resources are usually difficult to imitate and socially complex, the knowledge based view of the firm posits that these knowledge assets may produce long-term sustainable competitive advantage. However, it is less the knowledge existing at any given time per se than the firm's ability to effectively apply the existing knowledge to create new knowledge and to take action that forms the

basis for achieving competitive advantage from knowledge-based assets. It is here that information technologies may play an important role in effectuating the knowledge based view of the firm. Advanced information technologies can be used to systematize, enhance, and expedite large-scale intra- and inter-firm knowledge management. Although the concept of coding, storing, and transmitting knowledge in organizations is not new training and employee development programs, organizational policies, routines, procedures, reports, and manuals have served this function for years (Alavi and Leidner 1999) organizational and managerial practice has recently become more knowledge-focused.

DEFINITION OF KNOWLEDGE

‘Acquaintance with the Facts, truth, or principle, as from study or investigation’. The Term knowledge is also meaning that ‘confident understanding of subjects’.

Another definition ‘the sum of what is known: the body of truth, information, and principles acquired by mankind’ (Ron Young, CEO/CKO Knowledge Associates International)

• KNOWLEDGE MANAGEMENT

Knowledge management is the targeted skillful and effective interaction movements in knowledge. In other words, the knowledge management is not only the managing of knowledge, but it’s a process of managing the organization with a detail focus on knowledge. It is central resources that accept us to function intelligently. Knowledge management is also the transformation to other clear appearances such as traditions, technologies, books and practices within organization of all kinds and in society in general. There are two related aspects in knowledge

1. **Knowledge Asset** ‘to be applied or developed must be preserved, nurtured and used ti large extent possible by both organizations and individual.

2. **Knowledge-Related process** ‘to organize, apply, compile, transform, build, create, transfer and safe guard knowledge must be explicated managed in all affected areas.

DEFINITION OF KNOWLEDGE MANAGEMENT

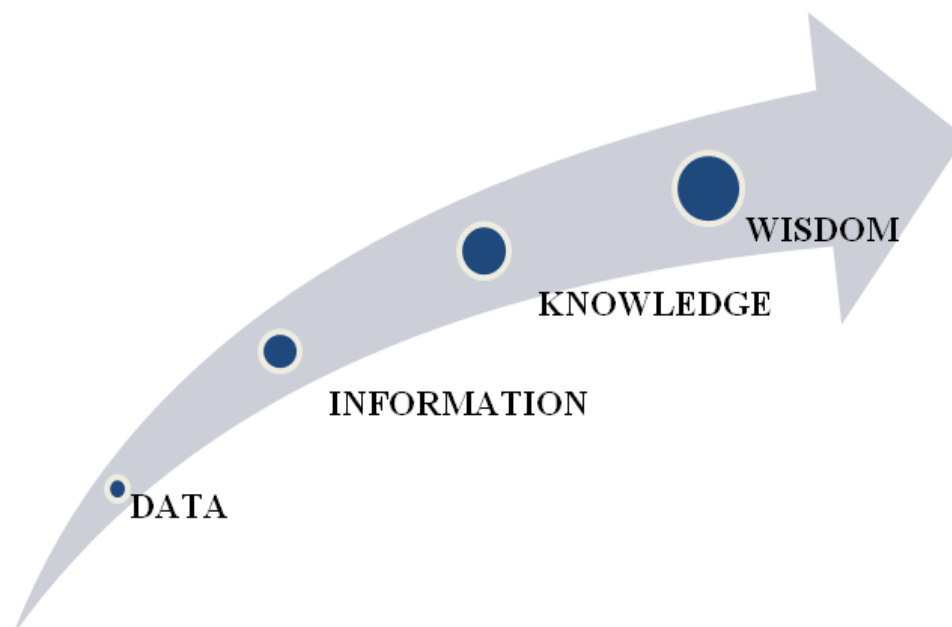
There are several definitions are there to explain the Knowledge Management. One of the valid and understandable definitions for Knowledge Management is given below:

1. ‘Knowledge Management is the discipline of enabling individuals, teams and entire organizations to collectively and systematically create, share and apply knowledge, to better achieve their objectives’

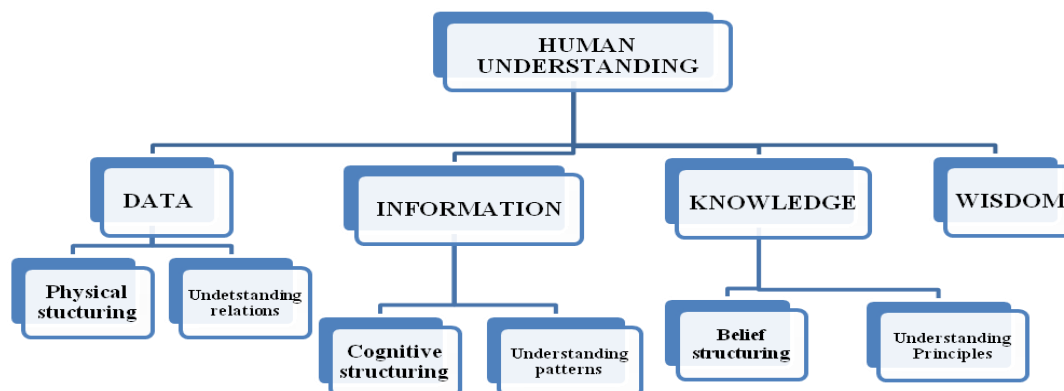
2. ‘Knowledge management will deliver outstanding collaboration and partnership working. It will ensure the region maximizes the value of its information and Knowledge assets and it will help its citizens to use their creativity and skills better, leading to improved effective and greater innovations’. [Ron Young, CEO/CKO Knowledge Associates International]

• BASIC OF KNOWLEDGE MANAGEMENT

Basic of Knowledge Management by Neil Fleming as a basis for thought related to the following diagrams:



HUMAN UNDERSTANDING



RESEARCH MODEL

The data for the study has been gathered through primary data based on secondary sources collected from various websites and books and various research journals, the articles written by eminent authors, etc

HYPOTHESES

H1: The organization could not twist the data into information.

H2: Knowledge is static, but the information is dynamic.

H3: The difference between the data, information, knowledge and wisdom is very distinct.

H4: Data and information deals with the past, present and future.

DATA: The research creation with the methodology of **Primary and Secondary data**.

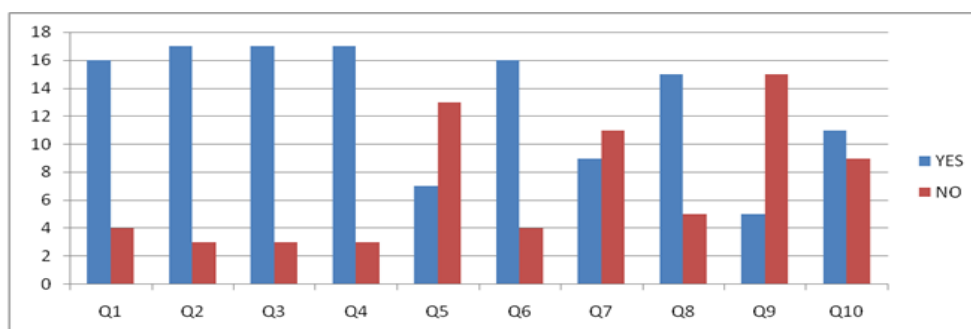
PRIMARY DATA

Data Collection of Questioner

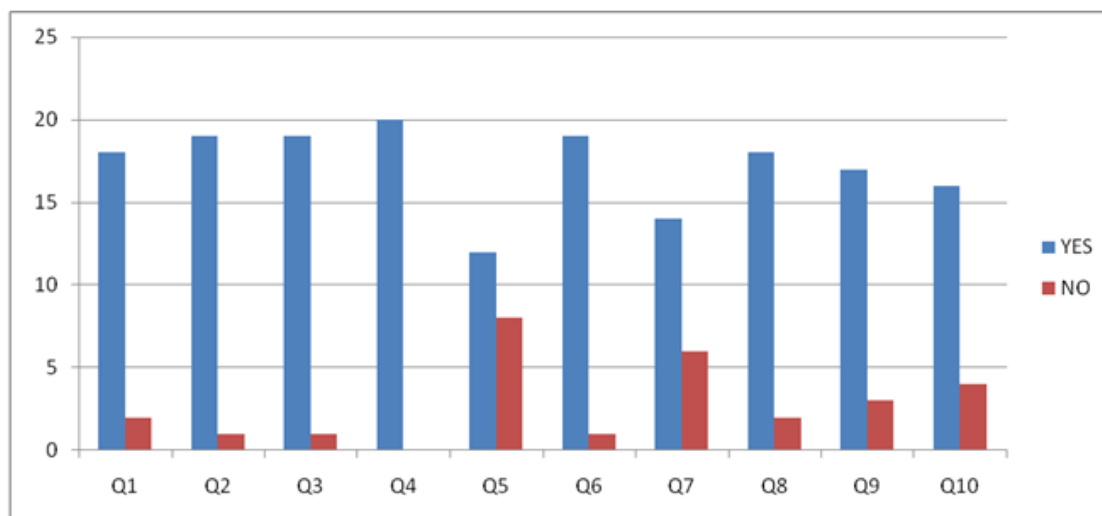
1. Do you feel that intranet based system are useful? (Yes/No)
2. Do you think Knowledge and Experience both are important to an organization? (Yes/ No)
3. Are you aware of groupware software communication? (Yes/No)
4. Research & Development methodologies using technology should be used for identify the knowledge? (Yes/No)
5. Competitive Intelligence tools should be used for decision process of an organization for effective management?
6. Innovation tools should be used? (Yes / No)
7. Knowledge Management Should Only Focus to Business Management or IT Management? (Yes/No)
8. More Career opportunities should be available in Management to gain Knowledge? (Yes/ No)
9. Knowledge and Management both are important for an organization growth? (Yes/ No)
10. Do u think only person having knowledge can make a proper decisions for the organization? (Yes/No)

GRAPHICALLY REPESENTATION

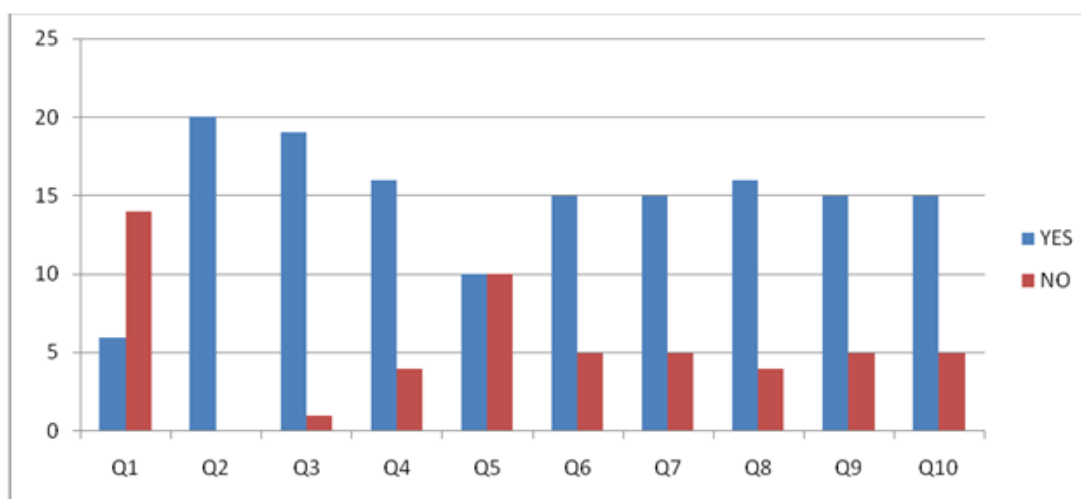
• AGE GROUP 20-30 Yrs



AGE GROUP 31-40 Yrs:-



AGE GROUP 41-50 Yrs



• ANALYSIS OF PRIMARY DATA WITH THE GRAPH

❖ **INFORMATION:** The information is changed with the perspective data so that the conclusion can be drawn effectively and easily. Visual information is also turned in data information to presenting the organization.

Hence H1 is rejected as the studies shows that the organization can twist the data into information

❖ **KNOWLEDGE:** Knowledge is dynamic in nature where as information is invariable in nature. No one cannot collect the knowledge which can transfer to any person from the beginner to experience. This experience of the beginner comes from different knowledge and information.

Hence H2 is accepted that Knowledge is static, but the information is dynamic.

❖ **WISDOM:** Knowledge and wisdom has extreme level of understanding which operates and share experience to establish the wisdom. It also understands the personal viewers with more understanding of knowledge sharing. Data, Information, Knowledge and wisdom recognizably different in nature from something else of a similar type. Data and information deals with the past, deals on the gathering of facts and adding contexts. Knowledge assign with present were as the wisdom begins with dealing with the future.

Hence H3 is the difference between the data; information, knowledge and wisdom are not very distinct.

And H4 is only data and information deals with the past not with the present and future.

• SCOPE OF CAREERS IN KNOWLEDGE MANAGEMENT

I am going to departure the needs to pursue a career in knowledge management. Below is the brief talking about the KM educations and courses which one can find from a general viewpoint. In the other division of a section I will take a look at the positions that are available within this field and then at the skills that are required for a knowledge management career.

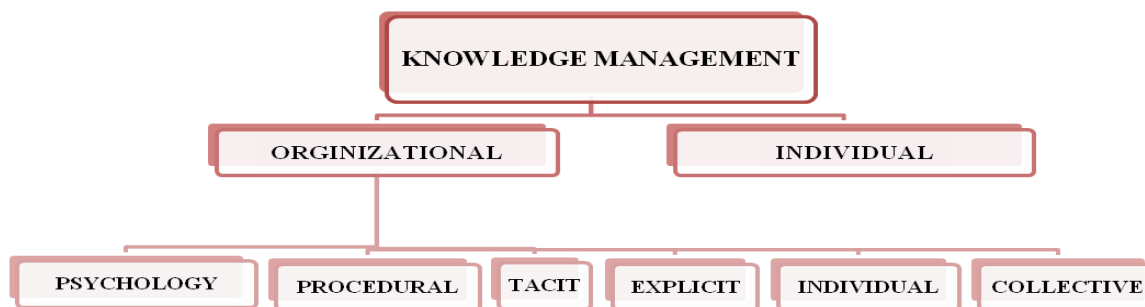
KM can be taken as a part of a broader education. KM courses and certifications exist at all the levels, though it is usually taken as a graduate level subject. As with all subjects, the depth of the course will affect the kind of position that is qualified for within the used to classify something in terms of its position of KM-related. The types of educations that express which include KM typically deal with subjects such as innovation, IM, technology management, intellectual capital, and so on.

Normally expressed as, KM programs tend to have either a managerial or business or an IT focus. Since KM is now separated with the technology, there will be a certain degree of overlap; however, the educational programs available in the various institutions do tend to have a "business school" or "IT school". Similarly, positions in different companies often speculate about this. This methods shows some programs which focuses more affects a large area on the de KMS, the design or implementation of expert systems and so on, while others will focus more on the tacit nature of knowledge, on organizational culture issues, and on the management of people & teams. Whichever kind of program you choose, it is important to remember that even though technology is an important part of KM today, it is never a solution in itself and it should be used carefully as part of a broader KM strategy.

SECONDARY DATA

❖ BASIC CONCEPTS

Performing with both physically and mentally human beings use their brain in an action surrounding with experience and knowledge in a particular field. The individual learning has the cognitive memory to communicate between action and reaction of the management. Every individual have separate capacity of build knowledge through an individual's, experience and personal re-elaboration, reflecting the lights of reciprocal action of experience and knowledge.



• INDIVIDUAL KNOWLEDGE MANAGEMENT

Individual human knowledge is classified as possible actions of an individual which acts in change in time. When individual deals with Knowledge management it develops the organization with knowledge and performing action to spread the knowledge to other individuals. Every individual have distinct skills and information for performing the action so without the help of other person. The memory states link the people for development of the organization. But all individual acts with the knowledge collected for performing the skills and information for a particular actions. We can sub divide this group of individuals as Knowledge Interest (A) and Knowledge Interest (B), from this interest the group of individuals functions the skills and information into action. Therefore this action and performance can be called as organizational knowledge.

• ORGANIZATIONAL KNOWLEDGE MANAGEMENT

Individual people and groups refer to organizational learning process to change the knowledge which can perform by knowledge management. This learning changes the process of the management environment like change in technology, market structure, and new strategies to improve the reactions in the organization. When changes like to improve in knowledge management then these groups perform in business process.

All people and groups in an organization provide a particular quality or characteristics to the collective knowledge base. In this process all information and collective data come from the wide range of different tasks, business process and projects. All this process should planned in individual knowledge domains, each carrying with a specific area or subject.

• TYPES OF KNOWLEDGE MANAGEMENT

The knowledge management classified into six different types of knowledge. They are listed below:

1. KNOWLEDGE PSYCHOLOGY

Knowledge Psychology is applied in the practice of training people to scientific study of mental processes and behavior of individuals therefore it is nothing but different between procedural relevant requirements and nature

of or making a declaration knowledge. Knowledge Psychology is also refers to the applications of knowledge of various sections of human activities which includes problems of individuals with mental illness.

2. PROCEDURAL KNOWLEDGE:

Procedural knowledge builds the knowledge of structure by creating the awareness of prescribed knowledge. It also carries to relate the action of performance in process knowledge. When declaration of knowledge is created then it builds with the awareness to express it as a result it shows difference of explicit knowledge and tacit knowledge.

3. TACIT KNOWLEDGE

Tacit knowledge means to imply without being stated and knowledge which is not familiar could cause an implicit reaction. It can be convey the uses of different observations and techniques used by the organization.

4. EXPLICIT KNOWLEDGE

When knowledge is stated clearly what we have understood and which can be expressed in different ways. In other words we can say that it is an awareness of talking about what we have understood.

5. INDIVIDUAL KNOWLEDGE:

Individual knowledge is knowledge which is applied by one human. It is not depend on the specific unique circumstance, and is controlled by one person

5. COLLECTIVE KNOWLEDGE

Collective knowledge is a knowledge which is applied in a group not an individual's knowledge shows the applicable environments. It is a collective knowledge to grow or develop the organization in a very successful practice. For example, a single man cannot able to perform music album where as group of talented personalities can come together to produce good music album. While producing the album, knowledge will be shared by everyone in that group with new & effective ideas.

SECONDARY DATA MODELS

• KNOWLEDGE MANAGEMENT (KM) SOFTWARE TOOLS

1. Intranet-Based Systems

Intranets are private networks which are created by World Wide Web software. It is facilitate by sharing of physical force and energy linked with different information. This management has a pull the information of communicating the passive users in pull style. When information is overburden by emails on that period of time "Pull Style" has an alternative to upload the information. Intranet tool is arranged according to an organized system which adds knowledge of explicit through different departments. For example Microsoft Internet Information Server is software that can be used for intranet applications

2. Electronic Document Management (EDM)

Electronic Document Management System is a central location in which data is stored and managed for corporate documents. This system has explicit information in storing knowledge at initial step to further knowledge management. EDM systems contributes the organizations immense the amount of documents produced by office activities. It also provides well organized consulting materials stored in a computer system. They control the documents in better security with creating a new version of control. Content Management is an EDM systems they are also knows as tools of EDM. It manages different contents like media documents which is fax, emails, reports, videos, spreadsheets, HTML forms, etc.

3. Groupware

Groupware is Software which has been designed to make a path of working in a group by a number of dissimilar users is called as Groupware. This software has narrated as a feature which has designed to make it easier in teams of geographically needs to work in cooperation. These systems have a Push Style to get information from the user of groupware. It is a mix of like chat, e-mail and community-focused tools like e-groups. Group chats and decisions are common examples of groupware. Many people feel imprisoned to exchange and cooperate in this collaboration.

4. Knowledge Map Systems

Knowledge Map System software is used to emphasize to design for Knowledge Management. Knowledge maps was working on a design for a more efficient like yellow-pages that contain a "who knows what" list. A knowledge map does not store knowledge. The map just points to people who own it, creating opportunities for knowledge exchange. A standard knowledge map is to provide with the profile to do something successfully with the members of an organization. The knowledge map provides an expert device of the system shows the quality that helps users to find the experts with the best suited to work on a specific problems and projects. A

knowledge map classifies an organization's management proficiency located by a computational search catalogs. It allows to construction of knowledge trees that represent the organization's human resources potential and give a dynamic vision of available competences.

5. Innovation support tools

Innovation support tools are software that provides something to knowledge generation along the product design process. These tools intend to create a virtual environment that stimulates the multiplication of insights and are especially used in industrial R&D (Research and Development). An innovation support tool may include different features:

- Technical database where patents, articles and research projects are recorded. By using this kind of tool, an R&D professional tries to acquire existing knowledge in order to apply it to a new context (combination). For example, a new type of plastic used in the aircraft industry can be adapted or adopted for medical use. This category may include digital specialized libraries;
- Graphic simulation features, which can facilitate internalization. Internalization is the process that enriches explicit knowledge, adding to its tacit knowledge, most frequently through usage and experience, but also through simulation;
- Combinatory tools, which help to consider unusual possibilities in the design of innovations, supporting the creativity process. Tech Optimizer, a package made by Invention Machine, is an example of an innovation support tool.

6. Competitive intelligence tools

Competitive intelligence (CI) aims at systematically feeding the organizational decision process with information about the organizational environment in order to make possible to learn about it and to take better decisions in consequence. CI depends heavily on the collection and analysis of qualitative information. The CI cycle is described in five steps:

- 1) Planning and direction: this step is related to the identification of questions and decisions that will drive the information gathering phase.
- 2) Published information collection: search of a wide range of sources, from government fillings to journal articles, vendor brochures and advertisements.
- 3) Primary source collection: this step is related to the importance of gathering information from people rather than from published sources.
- 4) Analysis and production: transformation of the collected data into meaningful assessment.
- 5) Report and inform: delivery of critical intelligence in a coherent and convincing manner to corporate decision makers.

The CI software offered on the market has been evaluated, and it has been concluded that they offer better support to the second and fifth steps of the CI cycle. The other steps are very human-based and are only slightly benefited by technology. On the second step, software agents perform the automatic collection of timely information from news feeds and search the Internet and corporate intranets for information from Web sites and internal documents. On the fifth step, a CI tool accelerates the dissemination of reports by sending e-mails reports according to users' preferences.

• CONCLUSION

Knowledge management requires to design with the support of organizational Knowledge Management which contributes extra features to something else in such a way as to improve or emphasize its quality and upgrade the management activities of an individuals. To observe the information about KM successfully which shows the function or workings of building information system which guides by an understanding the different types and natures of the organizational activities. These processes of KMS are talking about something in order to estimate the position highlighting intellectual resources. The ability to interpret something for formulate the methodically of Knowledge Management. KM investigation shows the common design systems attention on explicit organizational knowledge. Management reporting systems investigate the decision supporting systems, and managerial decisions mention with the support systems has which all focused on the collection and circulation in dissemination of this knowledge type. Knowledge management systems may provide a chance for employment or promotion for extending the scope based on knowledge provision to include the different knowledge forms and types. While the fact of being greater in number of knowledge management theory

systems from strategy and organizational theory research. The majority of knowledge management acts as an opportunity to involve in significant degree and information technologies. This research exists on the design or success of systems to support knowledge management which shows basic knowledge management processes with the role to play in each process.

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A STUDY ON IMPACT OF ONLINE RATINGS ON PURCHASE INTENTION

Kinjal M. Gosai

Assistant Professor, Sheth N.K.T.T. College of Commerce, Thane (W)

ABSTRACT

Purpose: Study finds customers relying on the opinions of the customers who have experience the service or used the product further corroborating that 93% customers rely on online reviews to decide on purchase of a product. However, reading through elaborative reviews may be time-taking activity and also needs the knowledge of the language for comprehending. The research aims at understanding the impact of symbolical and numerical ratings on customer decision making.

Methodology: For the purpose of study, primary data is collected by inquiring customers with respect to their perception towards online rating and recognizing it as an influential factor in decision of purchase. One sample t-test has been further applied to identify the positive or negative perception.

Findings: The findings of the study suggest that online ratings influence on their purchase. The research findings indicates that most customers consider 3.5 and above rating as good enough to make a purchase. Customers find online ratings fairly comprehensible, reliable and trustworthy.

Keywords: Online Ratings, Consumer buying behaviour, Purchase decision.

INTRODUCTION

While seeking advice on deciding to purchase a product involving a lot of money customers often rely on the experience of the past experiences of the customers who have recently purchased the product. Research suggests that 93% people rely on online reviews for making purchase decision with 63% agree that they would be willing to pay 15% more for the products if assured of better experience (Fullerton, 2017). Further 58% of the customers studied regularly read through the online reviews when intending to buy a product indicating a significant influence on purchase decision. The tech-savvy population make a steady shift to the virtual community by building their presence and sharing their experiences about the products and services. The reviewers are trying to reach out to potential customers by sharing their post-purchase evaluation. The community is strengthening the customer's influence over business. One comes across all types of online reviews shared by customers ranging for specific to general, descriptive to quantitative and short to elaborative. However, issues of time to read through descriptive reviews and of course not ignoring the language barriers, difference of opinion among members with respect to same products leading to intimidating customers may be a barrier to community communication. A more convenient and an easy way to share performance of a product or service would be communicating it by quantifying the experience which can be easily deciphered by the potential customers. Online ratings make it convenient for the rater as well as the reader.

RESEARCH QUESTION

What is the influence of online ratings on customer purchase intention?

Research Objective

- To determine the role of online ratings on the decision to purchase.
- To determine customer perception with respect to numerical and symbolic online ratings.
- To understand the beliefs of customers with respect to online ratings
- To determine the attitude of customers towards online ratings.

REVIEW OF LITERATURE

Abdulaziz Elwalda and Kevin Lu in the research paper titled "*The Influence of Online Customer Reviews on Purchase Intention: the Role of Non-numerical Factors*" aims at understanding the impact of the impact of elaborative and descriptive online customer reviews on intention to purchase. It aims at understanding the role of non-numerical content shared through reviews on complex decision making. For the purpose of the analysis, Structural Equation Modelling technique has been used to study various aspect of Online Customer Reviews. The research paper supplements to the existing review of literature and proves to be of assistance to businesses.

Prabha Kiran and Dr. S. Vasantha in the research paper titled "*Review Article – Exploring the Impact of Online Reviews on Purchase Intentions of Customer*" aims at understanding the role of online review as an influential factor on consumer purchase decisions. The influence of customer reviews on online purchase

decision and the evaluation of readers with respect to usefulness of these reviews. The main source of information for collecting data was solicited from secondary data. Previous researches are studied to investigate the influence of online reviews on purchase intention and factor which influence the evaluation of online reviews. The findings of the research suggest that online reviews as the most powerful source of information and as having a significant influence on purchase intention. The reviews on the past experience of the customers can influence the purchase intention of the future prospective customers.

EfthymiosConstantinides and **Nina Isabel Holleschovsky** in the research paper titled *“Impact of Online Product Reviews on Purchasing Decisions”* aims at understanding the significance of the online product reviews on the purchase decision and thereby on the business. For the purpose of data collection an online survey is undertaken with a sample size of 211. The findings of the study suggest 98% respondents to be the readers of online product reviews the findings further suggest online review to be considerably popular among customers and significantly influence the purchase decision.

Scope of Study

The study is limited to understanding the role of online ratings on purchase decision. The study mainly focuses on investigating customer perception towards online ratings and its role on online shopping, downloading apps and watching movies.

Limitations

The ratings may vary across offline platforms from that of online platforms will not be covered. The study is limited to understanding the impact of numerical online ratings and thus impact of elaborative reviews will be excluded from the purview of the research. Due to time constraint, the sample has been limited to 51 respondents.

Research Methodology

For the purpose of data collection survey method has been utilized and the questionnaire so drafted inquires respondents with respect to various aspects of online ratings. The responses are recorded on Likert scale with options ranging from strongly agree to strongly disagree. One sample t-test has applied to analyse customer perception towards online ratings.

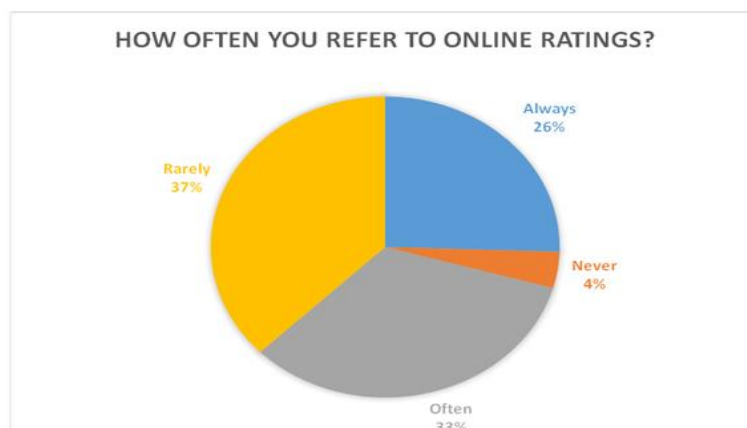
Data Analysis

How often do you refer to ratings available online?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Always	13	25.5	25.5	25.5
	Never	2	3.9	3.9	29.4
	Often	17	33.3	33.3	62.7
	Rarely	19	37.3	37.3	100.0
	Total	51	100.0	100.0	

FINDINGS AND INTERPRETATION

It can be observed from the above table that 19 respondents rarely refer to the online ratings, 17 respondents often refer to online ratings, 13 respondents always refer to online ratings while 2 respondents never refer to online ratings while purchasing. It can thus be stated that 37.3% of the respondents rarely refer to the online ratings, 33.3% often refer to online ratings, 25.5% always refer to online ratings while 3.9% never refer to online ratings while making a purchase.



For which of the following do you refer to online ratings?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Downloading Applications	7	13.7	13.7	13.7
	Online shopping	23	45.1	45.1	58.8
	Ordering food	14	27.5	27.5	86.3
	Watching movies	7	13.7	13.7	100.0
	Total	51	100.0	100.0	

FINDINGS AND INTERPRETATION

It can be observed from the above table that 23 respondent referred to online ratings for online shopping, 14 respondents have referred to online ratings for ordering food and 7 respondents have referred to online ratings for watching movies and 7 respondents for downloading applications. Thus, from the total 100%, 45.1% have referred to online ratings for online shopping, 27.5% for ordering food, 13.7% for watching movies and yet again 13.7% for downloading applications.

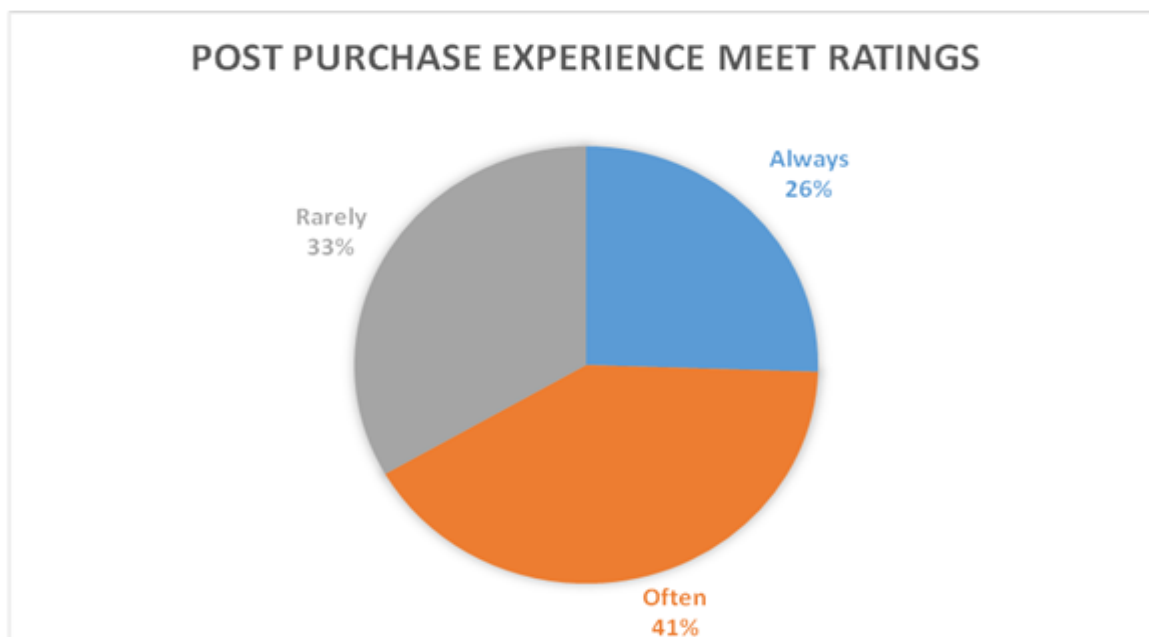


How often does your post-purchase experience match with the rating?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Always	13	25.5	25.5	25.5
	Often	21	41.2	41.2	66.7
	Rarely	17	33.3	33.3	100.0
	Total	51	100.0	100.0	

FINDINGS AND INTERPRETATION

It is observed from the above table that 21 respondents believe that post purchase experience often matches the ratings they have referred to, 17 respondents believed that the post purchase experience rarely match the rating and 13 respondents believed that post-purchase experience always matches the ratings referred to. Thus, out of the total 100%, 41.2% believed that the post-purchase experience often match the online ratings, 33.3% believed that post-purchase experience rarely match the online ratings referred to and 25.5% believed that post-purchase experience always match online ratings referred to.

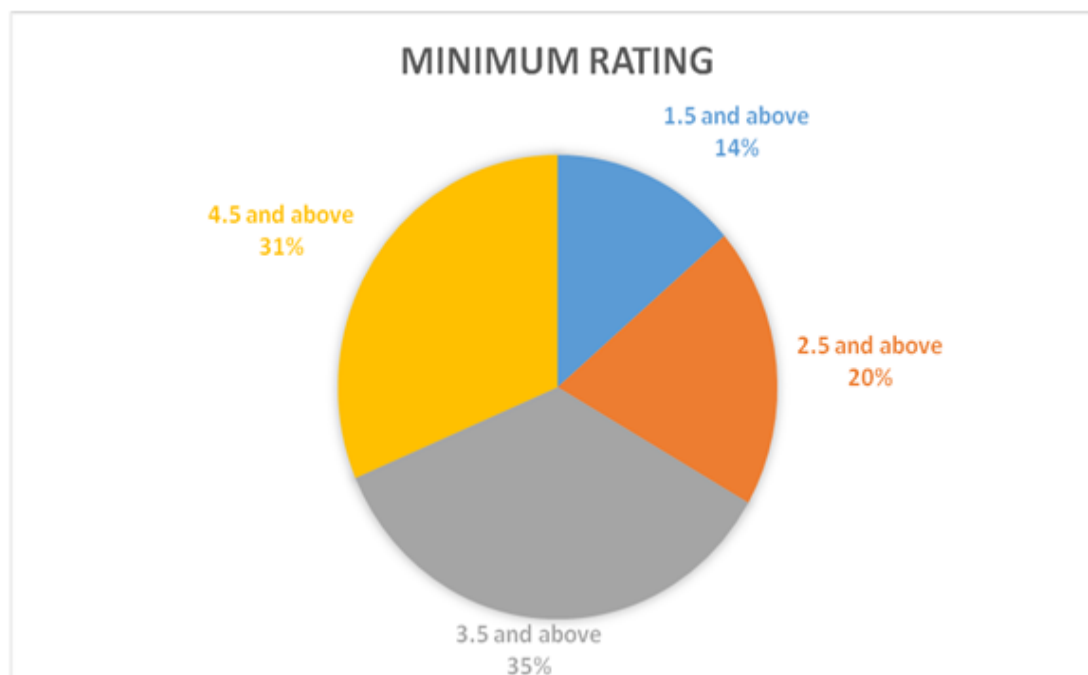


What is the minimum rating you consider while making the purchase?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.5 and above	7	13.7	13.7	13.7
	2.5 and above	10	19.6	19.6	33.3
	3.5 and above	18	35.3	35.3	68.6
	4.5 and above	16	31.4	31.4	100.0
	Total	51	100.0	100.0	

FINDINGS AND INTERPRETATION

It can be observed from the above table that 18 respondents consider 3.5 and above ratings to be good, 16 respondents considered 4.5 and above rating good enough to make a purchase, 10 respondents considered 2.5 and above ratings as good to make purchase and 7 respondents considered 1.5 and above ratings good to make a purchase. Thus it can be interpreted that 35.5% considered 3.5 and above ratings to be good enough to make a purchase, 31.4% considered 4.5 and above rating to be good enough to make a purchase, while 19.6% considered 2.5 and above to be a good enough rating for purchase and 13.7% considered 1.5 and above as enough rating to make a purchase.



One Sample t-test

Objective: To identify a positive (favourable) or negative (unfavourable) perception of customers with respect to online ratings.

Parameters	Hypothesis	p-value	Decision rule: $\alpha/2 = 0.025$
Help in purchase	H0(purchase) $\mu = 3$ H1(purchase) $\mu \neq 3$	.000	p-value < $\alpha/2$, Reject H0
Understandable	H0(understand) $\mu = 3$ H1(understand) $\mu \neq 3$	.000	p-value < $\alpha/2$, Reject H0
Easy source of information	H0(information) $\mu = 3$ H1(information) $\mu \neq 3$	.000	p-value < $\alpha/2$, Reject H0
Affects e-commerce business	H0(business) $\mu = 3$ H1(business) $\mu \neq 3$	.000	p-value < $\alpha/2$, Reject H0
Force to provide better service	H0(betterservice) $\mu = 3$ H1(betterservice) $\mu \neq 3$	.000	p-value < $\alpha/2$, Reject H0
Trustworthy	H0(trust) $\mu = 3$ H1(trust) $\mu \neq 3$	.000	p-value < $\alpha/2$, Reject H0
Reliable	H0(reliable) $\mu = 3$ H1(reliable) $\mu \neq 3$	.000	p-value < $\alpha/2$, Reject H0
Manipulated	H0(manipulate) $\mu = 3$ H1(manipulate) $\mu \neq 3$	.000	p-value < $\alpha/2$, Reject H0
Rate my experience post usage	H0(postuse) $\mu = 3$ H1(postuse) $\mu \neq 3$	.000	p-value < $\alpha/2$, Reject H0
Raters are knowledgeable	H0(knowledge) $\mu = 3$ H1(knowledge) $\mu \neq 3$	.000	p-value < $\alpha/2$, Reject H0
Raters are experts	H0(experts) $\mu = 3$ H1(experts) $\mu \neq 3$	.014	p-value < $\alpha/2$, Reject H0

H0: There is **no significant difference** in the average perception towards all the factors of online ratings.

($\mu = 3$)

H1: There is a **significant difference** in the average perception of towards all the factors of online ratings.

($\mu \neq 3$)

As the data is primary, the confidence level is assumed at 95% and so the significance level α is at 5%.

As hypothesis is non-directional (two-sided), so the level of significance is divided by 2, thus $5/2 = 2.5\%$ or 0.025.

$\alpha: 0.05$ (non-directional: $0.05/2 = 0.025$)

From the above table it is observable that all the factors have p-value less than $\alpha/2$, 0.025 and thus it rejects null hypothesis. Accepting the alternate hypothesis, it can be stated that there is a significant difference in the average perception of the respondents with respect to online ratings. To identify positive or negative perception with respect to the above factors, one sample statistics table will be referred to.

One Sample Statistics

	N	Mean	Perception	Interpretation
Help in purchase	51	4.0000	Positive	Customers believe that online ratings facilitate purchase decision
Understandable	51	3.8824	Positive	Customers find online ratings simple and easy to understand
Easy source of information	51	4.0392	Positive	Customers believe online ratings to be an easily available source of information
Affects e-commerce business	51	4.0588	Positive	Customers believe that online ratings impacts e-commerce business
Force to provide better service	51	4.2157	Positive	Customers perceive online ratings compels service providers to offer better service
Trustworthy	51	3.4902	Positive	Customers believe that online ratings are trustworthy

Reliable	51	3.5490	Positive	Customers believe that online ratings to be reliable
Manipulated	51	3.4118	Positive	Customers do believe that online ratings can be manipulated
Rate my experience post usage	51	3.7843	Positive	Customers do rate their experience with the product or service post usage
Raters are knowledgeable	51	3.5882	Positive	Customers believe that the raters are knowledgeable in the product or service being rated
Raters are experts	51	3.3137	Positive	Customers believe that raters are experts in the product or service being rated

FINDINGS

- Most of the customers referred to online rating for shopping online followed by ordering food, watching movies and downloading applications.
- Most of the customers were of the opinion that product purchased on the basis of online rating often met their expectations.
- For most of the customers 3.5 and above ratings were sufficient to make a purchase.
- Customers believe that online ratings help in making a purchase decisions and are an easy, trustworthy and a reliable source of information as the raters are knowledgeable and experts in the field.
- Customers believe that online that online ratings significantly impact the e-commerce business and compel them to offer better products and services as they will be rated on basis of that later on.

CONCLUSION AND RECOMMENDATIONS

Online ratings are an easily available and understandable source of information for customers. The symbol and numerical rating are easy to interpret a glance, time saving and communicated beyond language barriers. Online ratings may be a bit ineffective for businesses as it provides the convenience to the customer to rate, however does not provide an elaborative feedback to the business to improve upon the flaws. Customers seeking details of performance of the product or service on certain attributes may also find the online ratings futile. Online ratings can however help customers make a quick purchase decision for high involvement products.

FUTURE SCOPE OF THE STUDY

The current research focuses exclusively on online rating and thus researches in future can focus on the impact of online ratings along with elaborative reviews or online and offline ratings collectively on the purchase decision. The researches in the future could be focused on a comparative study on online and offline reviews emphasising the expertise and reliability of the information shared through the reviews. The influential factors with respect to customers rating a service or the criteria of rating could also be considered by the researchers in the future.

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BLOOM FILTERS & THEIR APPLICATIONS IN DATA SECURITY

Prof. Reeta Singh

Research Scholar, MP University

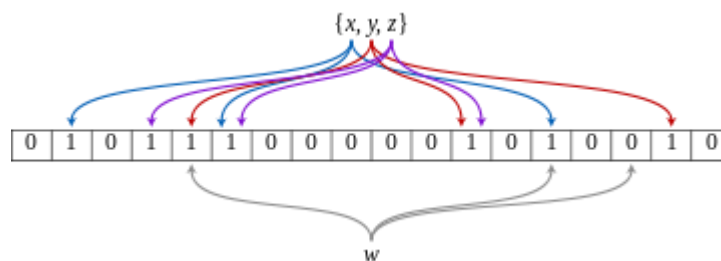
ABSTRACT

A Bloom Filter (BF) is a data structure suitable for performing set membership queries very efficiently. A Standard Bloom Filter representing a set of n elements is generated by an array of m bits and uses k independent hash functions. Bloom Filters have some attractive properties including low storage requirement, fast membership checking and no false negatives. False positives are possible but their probability may be controlled and significantly lowered depending upon the application requirements. There are many variants of the standard Bloom Filter – counting BF, variable increment BF, compressed BF, scalable BF, generalized BF, stable BF and Bloomier Filter. Bloom Filters are increasingly finding applications in fast and approximate search, encrypted search in the cloud, routing and controlling of network traffic, network intrusion detection and differential database and file updating. This paper explores the typical properties of Bloom Filters, their variants and their suitability for use in present day applications.

Keywords: Bloom Filter, Variants, Set Membership, Hashing and Encrypted Search.

INTRODUCTION

A Bloom filter is a data structure designed to tell you, rapidly and memory-efficiently, whether an element is present in a set. The price paid for this efficiency is that a Bloom filter is a **probabilistic data structure**: it tells us that the element either *definitely is not* in the set or *may be* in the set. The base data structure of a Bloom filter is a **Bit Vector**. Here's a small one we'll use to demonstrate:



Interesting Properties of Bloom Filters

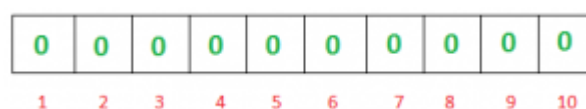
Unlike a standard hash table, a Bloom filter of a fixed size can represent a set with an arbitrarily large number of elements. Adding an element never fails. However, the false positive rate increases steadily as elements are added until all bits in the filter are set to 1, at which point all queries yield a positive result.

Bloom filters never generate false negative result, i.e., telling you that a username doesn't exist when it actually exists.

Deleting elements from filter is not possible because, if we delete a single element by clearing bits at indices generated by k hash functions, it might cause deletion of few other elements. Example – if we delete “geeks” (in given example below) by clearing bit at 1, 4 and 7, we might end up deleting “nerd” also Because bit at index 4 becomes 0 and bloom filter claims that “nerd” is not present.

Working of Bloom Filter

An empty bloom filter is a bit array of m bits, all set to zero, like this –



We need k number of hash functions to calculate the hashes for a given input. When we want to add an item in the filter, the bits at k indices $h_1(x)$, $h_2(x)$, ..., $h_k(x)$ are set, where indices are calculated using hash functions. Example – Suppose we want to enter “geeks” in the filter, we are using 3 hash functions and a bit array of length 10, all set to 0 initially. First we'll calculate the hashes as following :

$$h_1(\text{“geeks”}) \% 10 = 1$$

$$h_2(\text{“geeks”}) \% 10 = 4$$

$h3(\text{"geeks"}) \% 10 = 7$

Note: These outputs are random for explanation only.

Now we will set the bits at indices 1, 4 and 7 to 1



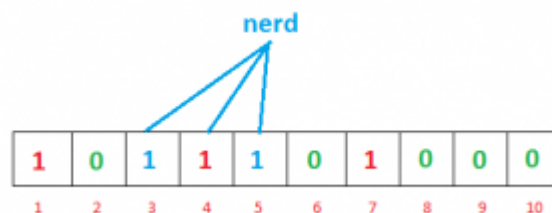
Again we want to enter “nerd”, similarly we’ll calculate hashes

$h1(\text{"nerd"}) \% 10 = 3$

$h2(\text{"nerd"}) \% 10 = 5$

$h3(\text{"nerd"}) \% 10 = 4$

Set the bits at indices 3, 5 and 4 to 1



Now if we want to check “geeks” is present in filter or not. We’ll do the same process but this time in reverse order. We calculate respective hashes using $h1$, $h2$ and $h3$ and check if all these indices are set to 1 in the bit array. If all the bits are set then we can say that “geeks” is probably present. If any of the bit at these indices are 0 then “geeks” is definitely not present.

False Positive in Bloom Filters

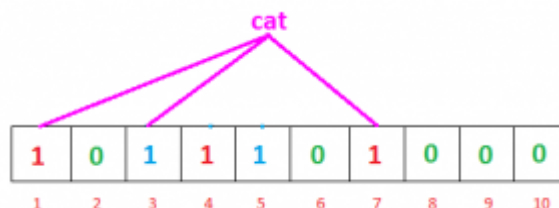
The question is why we said “probably present”, why this uncertainty. Let’s understand this with an example. Suppose we want to check whether “cat” is present or not. We’ll calculate hashes using $h1$, $h2$ and $h3$

$h1(\text{"cat"}) \% 10 = 1$

$h2(\text{"cat"}) \% 10 = 3$

$h3(\text{"cat"}) \% 10 = 7$

If we check the bit array, bits at these indices are set to 1 but we know that “cat” was never added to the filter. Bit at index 1 and 7 was set when we added “geeks” and bit 3 was set we added “nerd”.



So, because bits at calculated indices are already set by some other item, bloom filter erroneously claim that “cat” is present and generating a false positive result. Depending on the application, it could be huge downside or relatively okay.

Space Efficiency

If we want to store large list of items in a set for purpose of set membership, we can store it in hashmap, tries or simple array or linked list. All these methods require storing item itself, which is not very memory efficient. For example, if we want to store “geeks” in hashmap we have to store actual string “ geeks” as a key value pair {some_key : ”geeks”}.

Bloom filters do not store the data item at all. As we have seen they use bit array which allow hash collision. Without hash collision, it would not be compact.

Choice of Hash Function

The hash function used in bloom filters should be independent and uniformly distributed. They should be fast as possible. Fast simple non cryptographic hashes which are independent enough include murmur, FNV series of hash functions and Jenkins hashes.

Generating hash is major operation in bloom filters. Cryptographic hash functions provide stability and guarantee but are expensive in calculation. With increase in number of hash functions k, bloom filter become slow. All though non-cryptographic hash functions do not provide guarantee but provide major performance improvement.

Applications of Bloom filters

- Medium uses bloom filters for recommending post to users by filtering post which have been seen by user.
- Quora implemented a shared bloom filter in the feed backend to filter out stories that people have seen before.
- The Google Chrome web browser used to use a Bloom filter to identify malicious URLs
- Google BigTable, Apache HBase and Apache Cassandra, and Postgresql use Bloom filters to reduce the disk lookups for non-existent rows or columns

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IMPACT OF GOODS AND SERVICE TAX ON CONSUMPTION OF CONSUMER GOOD AND CONSUMER'S POCKET

Prof. Rajvi DodhiaAssistant Professor, BNN College, Bhiwandi

ABSTRACT

In a federal structure, both Centre and States were entitled to impose indirect tax on goods. The States had multiple laws which entitled them to impose taxation at different points. There were twin challenges. Firstly, to get the States to agree because some of them felt they were losing their fiscal autonomy to tax and, secondly, to develop a consensus in Parliament. To change the tax regime of India, our honourable prime minister Narendra Modi announced Goods and Service Tax on 1st July, 2017. A new tax regime is the biggest transformation in Indian economy. It is the biggest reformation in India providing uniform rate of tax all over the nation. It is a simplified way of indirect tax. GST has subsumed 17 types of different indirect tax such as VAT, CST, Sales tax, Excise and other service tax and has created one single tax. The main objective of GST is to avoid double taxation and to reduce tax evasion.

After a lot of deliberation the GST council has decided to categorise the variety of goods and services in different tax slabs. The council has five tax slabs i.e. 0%, 5%, 12%, 18% and 28%. Though GST has a great impact on revenue collection as in 2017-18 government has collected rs.89,700 crore per month which has been increased to rs. 97,100 crore per month. On the other hand, GST has affected the end user as more than 50% of the goods and services come under the slab of 18% GST.

Though this new tax regime provides simplicity in tax calculations to the companies and manufacturers but through this paper we will study how GST has affected the common man's budget and consumer's pocket. Through this study we will study how the implementation of GST will affect the daily life of the consumer and the consumption pattern of goods.

Keywords: GST, Consumer, Buying behaviour.

INTRODUCTION

The GST journey began in the year 2000 when a committee was set up to draft law. It took 17 years from then for the Law to evolve. In 2017 the GST Bill was passed in the Lok Sabha and Rajya Sabha. On 1st July 2017 the GST Law came into force. It is a very significant step in the field of indirect tax reforms in India. By subsuming a large number of central and state taxes into a single tax, the aim is to remove cascading or double taxation in a major way and give the way for a common national market. This tax would be easier to administer because of its transparent and self-policing character. The EC of state finance minister which had formulated the design of state VAT was requested to come up with a roadmap and structure for the GST. All most all sectors in India has effected because of goods and service tax. From the consumer point of view, the biggest advantages should be in terms of a reduction in the overall tax burden on goods. Introduction of GST will also make Indian products competitive in the local and international market.

New Article 366 (2A) of the Indian Constitution, defines Goods and Service Tax to mean a tax on supply of goods or services or both, excepts taxes on supply of schooling liquor for human consumption. GST is consumption based tax, i.e. tax will be payable in the state in which goods and services or both are finally consumed.

NEED FOR GST

There were many types of taxes that has to be paid at every stage and were differently collected by State and Central Government and rates differed from one state to another state. GST will unify the whole nation and taxes will be distributed among Central and State Government, which will make it easier to provide services and goods across country, as no more additional state taxes will be imposed.

Imposing several taxes on goods and services can lead to high cost and inadequate tax structure which can be subject to tax evasion and avoidance of tax. In Indian taxation system, GST will add value at each stage and will set off the rates both at central and state level. It will increase the efficiency of taxation, improve the economic growth and it will bring whole nation to one national market. Hence there is a need to study the benefits of GST for the consumer. There is a need to study how does the rate of new tax regime provide benefits to consumer. It's true that a consumer is the end user of the goods and services supplied in chain of supply but consumer need not to do anything regarding GST. One of the leading revenue generator for the government which has collected

rs. 97,100 crore per month in the year 2018-19. The consumer is the person who bears the economic burden of tax.

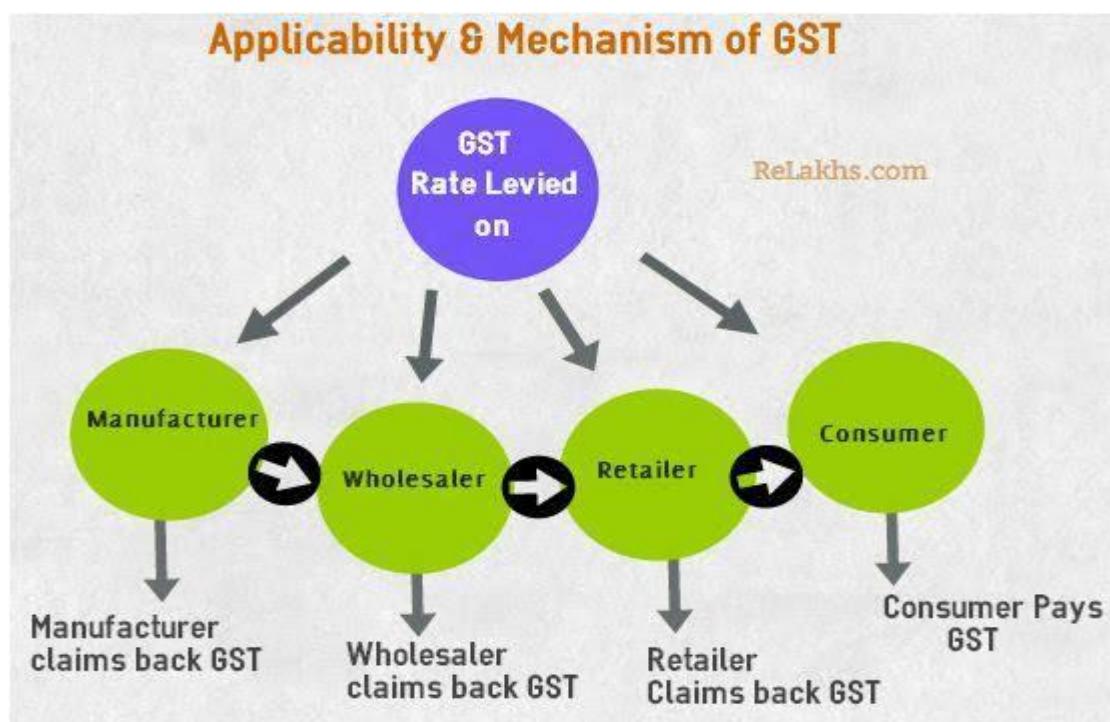
OBJECTIVE OF THE STUDY

- To study the consumer's behaviour for purchasing goods after application of GST.
- To study how does consumer's pocket get affected after GST application.

RESEARCH METHODOLOGY

The research is based on primary data such as interview and observation method and secondary data collected from website, reference book, journals, research paper and newspapers.

When GST was introduced in the year 2017 it was accompanied by hope and a fear. Hope that it will remove the bundle of indirect taxes such as VAT, CST, Service tax, CAD, SAD, and Excise. It will simplify the tax policy comparing to current tax regime. It will also remove the cascading effects of taxes i.e. double taxation. It will even reduce the manufacturing costs due to lower burden of taxes on the manufacturing sector. Hence prices of consumer goods will be likely to come down. It will lower down the burden on the common man i.e. public will have to spend less money to buy the same products that were costly earlier. The fear that retailers and distributors (channel partners) fear that post GST implementation, they could incur losses on old stock for which excise duty invoice is not available.



The rate cuts reflect the changing consumer behaviour. Items that were earlier considered a luxury, such as refrigerators and washing machines, are now a necessity for middle class households.

Fearing a huge revenue gap under GST, the Council had initially included most consumer durable and personal use items in the highest tax slab. So refrigerators, washing machines, television sets and shampoos were taxed at 28%. In comparison, these items attracted over 30% tax in the earlier tax regime, which comprised excise duty and value-added tax.

However, as revenues stabilized, the Council looked to evolve tax categories that would reflect contemporary consumption trends, and increase consumption demand.

After the recent round of tax cuts, the majority of items in the 28% category are luxury items such as big cars or sin goods such as tobacco, pan masala and aerated drinks. The other items in the highest tax slab include cement, air-conditioners and big screen television sets. The government is considering lowering the tax rates on these items as well.

Commodities and Services GST rates

The GST Council has proposed a 4-tier tax structure wherein rates are either nil or very low so far as essential food items are concerned. The reason for this is that these food items constitute around 50% of the consumer

basket, and contributes significantly towards ensuring that widespread inflation is kept in check even after the revised tax slabs under GST have been implemented. Negative items and luxury goods, however, are expected to be taxed at a considerably higher rate in order to maintain revenue neutrality for state and central governments following the implementation of the new GST rates. Other precious metals are likely to see the implementation of an extra concessional GST tax slab as these metals are currently taxed at just 1% under VAT.

GST Rates on Goods

After the recent revision of GST rates, these are the commodities that fall under the four tax slabs along with those that do not attract any tax. Please note that only those commodities are included in this list whose rates have been revised in various council meetings.

UPDATE: As per 37th GST Council Meeting, cut and semi-polished stones will be taxed at 0.25% GST. This is a 5th GST tier that only includes a few product.

No Tax

Apart from other items that enjoy zero GST tax rate, these are the commodities added to the list after 11th June rate revision –

Hulled cereal grains like barley, wheat, oat, rye, etc.	Bones and horn-cores unworked and waste of these products	Palmyra jaggery	All types of salt
Kajal [other than kajal pencil sticks]	Picture books, colouring books or drawing books for children	Human hair – dressed, thinned, bleached or otherwise worked	Sanitary Napkins
Vegetables preserved using various techniques including brine and other preservatives that are unsuitable for immediate human consumption.	Music Books/manuscripts	Dicalcium Phosphate (DCP) of animal feed grade conforming to IS specification No. 5470 :2002	Unit container-packed frozen branded vegetables (uncooked/steamed)

5% Tax Slab

Given below are the items that have been added to the 5% GST tax rate slab along with the other existing items-

Cashew nuts/cashew nuts in shell	Ice and snow	Bio gas	Insulin	Marble rubble
Aggarbatti and Kites	Accessories/parts for carriages designed for differently-abled individual	Coir mats, matting and floor covering	Pawan Chakki that is Wind-based Atta Chakki	Natural cork
Postage or revenue stamps, stamp-postmarks, first-day covers, etc.	Numismatic coins	Braille paper, braille typewriters, braille watches, hearing aids and other appliances to compensate for a defect or disability	Fly-ash blocks	Walking sticks

12% Tax Slab

After the GST council meeting on 11th June, the following items were added to the 12% GST rates category-

Preparations of vegetables, fruits, nuts or other parts of plants, including	Ketchups, sauces and mustard sauce but excluding curry	Bari made of pulses including mungodi	Menthol and menthol crystals, peppermint, fractionated/de-	All diagnostic kits and reagents
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pickle, murabba, chutney, jam, jelly	paste, mayonnaise and salad dressings, mixed condiments and mixed dressings		terpenated mentha oil, dementholised oil, Menthapiperita oil and spearmint oil	
Plastic beads	Exercise books and note books	Glasses for corrective spectacles and flint buttons	Spoons, forks, ladles, skimmers, cake servers, fish knives, tongs	Fixed Speed Diesel Engines
Two-way radio (Walkie talkie) used by defence, police and paramilitary forces etc.	Intraocular lens	Corrective spectacles	Playing cards, chess board, carom board and other board games, like ludo, etc.	Debagged/roughly squared cork
Items manufactured from natural cork	Agglomerated cork			

18% Tax Slab

The items mentioned below have been added to the 18% GST tax rate slab among the other existing items-

Kajal pencil sticks	Dental wax	Plastic Tarpaulin	School satchels and bags other than of leather or composition leather; toilet cases, Hand bags and shopping bags of artificial plastic material, cotton or jute; Handbags of other materials excluding wicker work or basket work	Headgear and parts thereof
Precast Concrete Pipes	Salt Glazed Stone Ware Pipes	Aluminium foil	All goods, including hooks and eyes	Rear Tractor tyres and rear tractor tyre tubes
Rear Tractor wheel rim, tractor centre housing, tractor housing transmission, tractor support front axle	Weighing Machinery other than electric or electronic weighing machinery	Printers other than multifunction printers	Baby carriages	Instruments for measuring length, for use in the hand (for example, measuring rods and tapes, micrometers, callipers)
Electrical Transformer	Static Converters (UPS)	CCTV including CCTV with video recorders	Power banks powered by Lithium-ion batteries	Sports goods, games consoles and related items with HS code 9504
Electrical Filaments or discharge lamps	Winding Wires, Coaxial cables and Optical Fiber	Perforating or stapling machines (staplers), pencil sharpening machines		
Bamboo furniture	Swimming pools and	Televisions/Monitors (upto 32 inches)		

	paddling pools			
All items with HS code 8483 including gear boxes, transmission cranks and pulleys	Used or retreaded pneumatic rubber tires			

28% Tax Slab

The council meeting was held to 'reduce' the tax rates on certain items based on customer preferences. Hence, no additional items were added to the highest GST rates slab of 28%.

A critical impact area for consumer goods sector is the anti-profiteering provision under GST law which requires every company to pass on the benefits arising out of GST to its customers by reducing their prices. The figure of increasing sales shows that consumption of consumer goods has been increased.

GST Rates on Services

Government has also imposed GST on Services with the same 4-tier tax structure as of goods. GST rates on services comprising of 5%, 12%, 18% and 28% comes with various pros and cons for the consumers. However, government has exempted healthcare and educational services from the purview of the GST.

The Goods and Services Tax council has passed the rate slabs at NIL, 5%, 12%, 18%, 28%. Some of the services categorized under different slabs are mentioned below :

Nil GST

Chargeable services offered on Basic Savings Bank Deposit (BSBD) account opened under the PMJDY (Pradhan Mantri Jan Dhan Yojana)

Hotel accommodation for transaction value per unit per day being Rs. 1000 or less

5% Tax Slab

Working for printing of newspapers	Goods transported in a vessel from outside India	Renting a motor cab without fuel cost	Transport services in AC contract/stage or radio taxi	Transport by air (scheduled)/air travel for purpose of pilgrimage via chartered/non-scheduled flights
Tour operator services	Leasing of aircrafts	Print media ad space		

12% Tax Slab

Rail transportation of goods in containers from a third party other than Indian Railways	Air travel excluding economy	Food /drinks at restaurants without AC/heating or liquor license	Renting of accommodation for more than Rs.1000 and less than Rs.2500 per day	Railway wagons, coaches, rolling stock (without refund of accumulated Input Tax Credit/ITC)
Construction of building for the purpose of sale	IP rights on a temporary basis	Movie Tickets less than or equal to Rs. 100	Chit fund services by foremen	Hotel accommodation for transaction value per unit per day ranging between Rs. 1001 to 7500

18% Tax Slab

Food/drinks at restaurants with liquor license	Food /drinks at restaurants with AC/heating	Outdoor catering	Renting for accommodation for more than Rs.2500 but less than Rs.5000 per day	Hotel accommodation for transaction value per unit per day being Rs. 7501 or more
Circus, Indian classical, folk, theatre, drama	Supply of works contract	Movie Tickets over Rs. 100	Supply of food, shamiyana, and party arrangement	

28% Tax Slab

Entertainment events-amusement facility, water parks, theme parks, joy rides, merry-go-round, race course, go-carting, casinos, ballet, sporting events like IPL	Race club services	Gambling
Food/drinks at AC 5-star hotels		

We all are aware about the old tax slab of GST which is categorised as 0%, 5%, 12%, 18%, 28% which has been proved to be higher for some of luxury items and the items under 18% tax slab comparing to the old tax regime where people use to pay lower tax. But the updated tax slabs has lower down the tax rates on many items. The effects can be marked comparing the above updated rates with the old rates of GST. There are various effects of GST on common man and their buying behaviour. The new bill has not only brought down the prices of necessity goods but also help Indian citizen attain better standard of living gradually. There is not more difference in buying nature of consumer with regards to necessity items such as eatables, sanitarries, readymade garment, basic cosmetics and other basic luxury. The change noticed is in frequency and quantity that consumer buy.

Data collection

The data has been collected from various arena stating the buying behaviour of consumer

Respondents	Buying behaviour Before GST More/less	Buying behaviour After GST More/less
From Retailers -basics eatables -sanitarries& toiletries -Cosmetics	No change More More	No change Less Less
From Departmental stores -basic eatables -sanitarries -cosmetics -readymade garment -other luxury items	No change More More Less Less	No change More More More More
Beauty services	No change	No change
Readymade garment stores	Less	More
Electronic stores	More	Less
Automobile store	No change	No change

Data interpretation

Retailers: GST has no major effect on sales of eatables but has majorly affected the sale of cosmetics and sanitary as the consumer has preferred to buy the said items from departmental store as they provide high rate of discount on the cosmetics and sanitary items. Consumer thinks twice before buying goods and has become choosy purchaser and shifted to buy from departmental stores and online purchase. It's said that retailer has a increasing sale but at a diminishing rate.

The e-commerce industry is included in a tax net and under the new regime pays the tax that is deducted at the source for every purchase from the sellers. This has made buying bags, electronics, shoes and many more things more expensive through the online mode. GST has eventually shrunk the profit margins and revision in tax compliance leading to an eventual slash in discounts and freebies for the customers. However, the consumer might benefit from the lower logistical costs and faster delivery in the days to come.

Departmental stores

There is no major change in sales of eatables of departmental stores but the sales of cosmetics and sanitaris has increase as these stores provide attractive discount which forced consumer to change their buying arena. Readymade garment stores has the major effect as earlier tax regime charges more tax rate i.e. 12.5% inclusive of excise and vat where as new regime charged 12% GST.

Luxury product shows the increasing sales as but in near future it will definitely increase as the new rate cut off will attract the consumer.

Beauty services

There is no major difference in supply of beauty services as the change in rate of tax has not effected the consumption of this particular services.

Readymade garmen

Readymade garment are now available at 12% GST where as previously it was 12.5% inclusive of excise duty and value added tax.

Electronics

As a part of the Make in India campaign, buying LED televisions and watching your favourite daily soaps are cheaper now. Earlier, a LED TV would call for a levy of about 24.5% After the new regime, the price of the same TV attracts a levy of 18% bringing down the price. On a contrary Previously, purchasing an imported mobile phone called for a payment of up to 12.8% of taxes. With the GST slab of 18% incorporating cell phones too.

Automobiles

This goods has not been much effected by application of GST but ensures attracting more consumers with new and competitive prices in near future. Earlier consumer has to pay 12.5% excise duty along with VAT which is now 18% as GST.

Effect on consumer's pocket

The respondent are of 3 types of consumer divided on the basis of their incomes:

Effects	Lower income	Middle income	Higher income
Basic Eatables	No effect	No effect	No effect
Sanitary & toiletries	More effect	More effect	More effect
Cosmetics	Less effect	Less effect	No effect
Readymade garment	Less effect	Less effect	No effect
Electronics	More effect	More effect	No effect
Automobiles	No effect	No effect	No effect
Beauty service	No effect	No effect	No effect

Data interpretation

The above data states that higher income consumer has hardly any effect due to introduction of GST where as middle income and lower income consumers are most affected. There is no change in buying behaviour for any income group for basic eatables. The only change is observed that the consumer has preferred the online shopping and packed and tinned product in place of buying it from retail stores. Consumer's pocket is affected the most in Sanitary and toiletries arena but again the consumer found out the option of buying it from departmental stores. GST on Cosmetics and readymade garment has effected less to the lower and middle income group where as higher income group has no effect. GST on electronic has affected more to lower & middle income group where as GST on automobiles has no effect on consumer of any income group.

CONCLUSION

From the above study it is concluded that GST proved to be consumer friendly. The high taxation of pre-GST era pinched the consumers' pocket and acted as a disincentive against tax compliance. The last two years have seen each of the meetings of the GST Council reducing the tax burden on consumers as the tax collections improved. An efficient tax system certainly leads to better compliance. The 31 per cent tax, which was

temporarily 28 per cent, has seen the largest single reform most items of consumer use have been brought in the 18 per cent, 12 per cent and even 5 per cent category. Only luxury and sin goods remain in addition to some white goods.

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SMART SECURITY SYSTEM FOR WOMEN AND CHILDREN USING IOT

Gauri Gaurav VartakResearch scholar, Computer Science, JTT University, Rajasthan

ABSTRACT

The main aim of the project is to supply security for woman and youngsters. Today within the global state, the main question in every women mind, rising of issues on women harassment in recent past is usually about her safety and security. Today's women have occupied high offices in India including that of the IPS, IAS, president, prime minister, even in field of aeronautics, military, speaker of the lok Sabha etc. Even today women have achieved top positions in job and society, yet they're facing problems like physical harassment and sexual abuse.

The cases of harassment and rapes on women are increasing and hence security issue for such woman is more important. So it's essential to develop system to supply security to women and children. Since women or children can't respond rightly in critical situations, the need for a tool which automatically senses and releases the victim is that the project of our idea during this paper. We suggest possessing a tool which is that the combination of multiple devices, hardware includes of a wearable "Smart band" which continuously communicates with Smart phone that has access to the web. The appliance is programmed and loaded with all the specified data which incorporates Human behavior and reactions to different situations like anger, fear and anxiety. This generates a sign which is transmitted to the smart phone. The software has access to GPS and Messaging services which is pre-programmed in such that whenever it receives emergency signal, it can send help request alongside the situation co-ordinates to the closest police Stations, register Mobile number (RMN) and therefore the people within the near radius who have application. This action enables help promptly from the Police also as Public station within the near radius who can reach the victim. Keywords- ARM Controller, GPS, GSM, Smart Band.

I. INTRODUCTION

Since previous couple of decades the status of girls in India has been browsing lot of changes. to stay a part of fast life women also works tons to survive and supports their family. They work on different places like BPO's, call centers, IT firms, and then many places love it. But even today women remains facing many social challenges.

This paper focuses on a security system that's designed merely to serve the aim of providing security to women in order that they never feel helpless while facing such social challenges. a complicated system are often built which will detect the situation and health condition of person who will enable us to require action accordingly supported electronic gadgets like GPS receiver, blood heat sensor, GSM, pulse sensor. We will make use of number of sensors to exactly detect the important time situation of the ladies in critical abusive situations. The heartbeat of an individual in such situations is generally higher which helps make decisions alongside other sensors like motion sensors to detect the abnormal motion of the ladies while she is victimized. The thought to develop a sensible device for ladies is that it's completely comfortable and straightforward to use as compared with already existing women security solutions like a separate garment, bulky belts and infamous mobile apps that are just very abstract and obsolete. The Smart band integrated with Smart phone has another advantage so on reduce the value of the device and also in reduced size. The GPS and therefore the GSM are often used of a sensible phone. This also enables in reduced power use which the watch are often installed with Bluetooth 4.0 BLE (Bluetooth Low Energy) which comes in handy for several days on one shot of charge.

II. BACKGROUND OVERVIEW**Existing System**

Having this concern in mind many developers have come up with creative applications. a number of such applications are: Codes like *91# is employed to supply emergency services, which can alert police control. Free mobile application 'Help me on mobile' to make sure safety of girls was launched to help those that need emergency. These applications need one click to try to to this task. But when a woman is in trouble, there are often times that the girl isn't capable of taking the phone and pressing button.

Drawbacks of Existing System

The initial action has got to be triggered by the victim which frequently in situation like these doesn't happen and for youngsters it quite difficult to try that. Therefore the emphasis is to create an answer that works autonomously in situations encountered.

III. PROPOSED SYSTEM

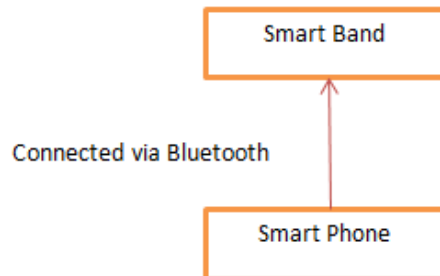


Fig-1: Block diagram

As seen in Fig. 1 consists of Smart phone connected to a sensible Band through Bluetooth Low Energy (BLE). The device communicates with smart phone through a specially designed application that acts an interface between the device and therefore the phone. The info directed by the smart band like emotion, the heart beat rate, temperature of the body alongside the motion of the body is continuously monitored by the appliance which is pre-installed within the phone.

In cases of abuse, the app directs the smart phone to perform the subsequent tasks:

- Sends message to the relations alongside the co-ordinates.
- Co-ordinates are shipped to nearest police headquarters requesting immediate action.
- Also sends information to people in near vicinity requesting public attention. The app is programmed in such how that it uses the GPS of the smart phone to trace the co-ordinates and monitor the movement for straightforward track ability! The assistance message is shipped to the relations and therefore the nearest police headquarters through the GSM facility that's inbuilt within the phone.

The app also provides a social platform where the people that have this particular app installed get the messages instantaneously in order that they can also contribute in justice being delivered just in time. This feature is executed by using internet facilities of the phone of the user. Control Unit collects information from smart wrist unit and GPS receiver. GSM module will then send of this information from control unit to base station. Wrist unit collects the info from human using blood heat sensor, pulse sensor and switches. RF module is employed to send data from wrist unit to the control unit. The Smart Band unit as seen in Fig.2 consists of varied units that precisely monitor things and takes necessary action accordingly.

IV. SYSTEM ARCHITECTURE

The following figure gives a brief idea about the system architecture

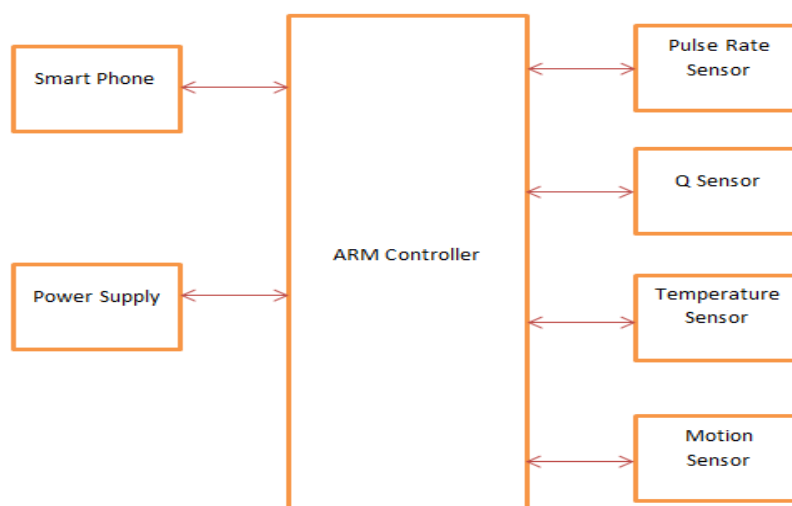


Fig-2: System architecture of Smart Band

A. GPS

Stands for "Global Positioning System." GPS could also be a satellite navigation system used to determine rock bottom position of an object. Each GPS satellite broadcasts a message that has the satellite's current position, orbit, and exact time. A GPS receiver combines the broadcasts from multiple satellites to calculate its exact position employing a process called triangulation. Three satellites are required so on compute a receiver's location, though a connection to four satellites is true since it provides greater accuracy.

B. GSM

GSM is employed to send data from control unit to base unit .We can use GSM 300 which operates at frequency 900MHz. it's up link band of 890MHz to 915MHz and down link Band of 935MHz to 960 MHz GSM takes advantages of both FDMA & TDMA. In 25MHz BW, 124 carriers are generated with channel spacing of 200 KHz (FDMA). Each carrier is split into 8 time slots (TDMA). At any given instance of your time 992 speech channels are made available in GSM 300 [5], [6].

C. BLE(Bluetooth Low energy)

BLE is meant to attach devices with low power consumption. A study by Beacon software, Aisle labs, reported that peripherals, like proximity beacons, usually function for a year with a 1,000mAh coin cell battery. This is often possible thanks to the facility efficiency of Bluetooth Smart protocol which only transmits small packets as compared to Bluetooth Classic which was compatible for audio and high bandwidth data [10].

D. PULSE RATE SENSOR

The output of Heart Beat Sensor is digital. When heart beat detector is functioning the led flashes for each heartbeat. This digital output is going to be connected to microcontroller on to calculate the beats per minute (BPM) rate. It works on the principle of sunshine modulation of networked satellites and is tracked to uplinks data for synchronization. The system uses four frequencies within the Bland which ranges from 1.2 to 1.6 GHz.

E. GPS MODULE

Global positioning system (GPS) is in a position to work out the latitude and longitude of a receiver on Earth by calculating the time difference for signals from various satellites to succeed in the receiver. In six different orbits approximately 12,500 miles above the world , 24 MEO (Medium-Earth Orbit) satellites revolve round the earth 24 hours and transmit location every second also as times from atomic clocks and by monitoring blood flow through skin when is in touch with the wrist band at each pulse. Networked satellites and are tracked to uplinks data for synchronization. The system uses four frequencies within the band which ranges from 1.2 to 1.6 GHz.

F. Q SENSOR

Q sensor is an emotion detection sensor that has been developed to "detect and record physiological signs of stress and excitement by measuring slight electrical changes within the skin." The sensor works by detecting moisture that collects on the skin when someone is feeling stress. The rising moisture makes the skin more electronically conductive. The sensors send an electrical pulse to at least one point of the skin, and then measure the strength of that signal at another point of the skin to detect its conductivity.

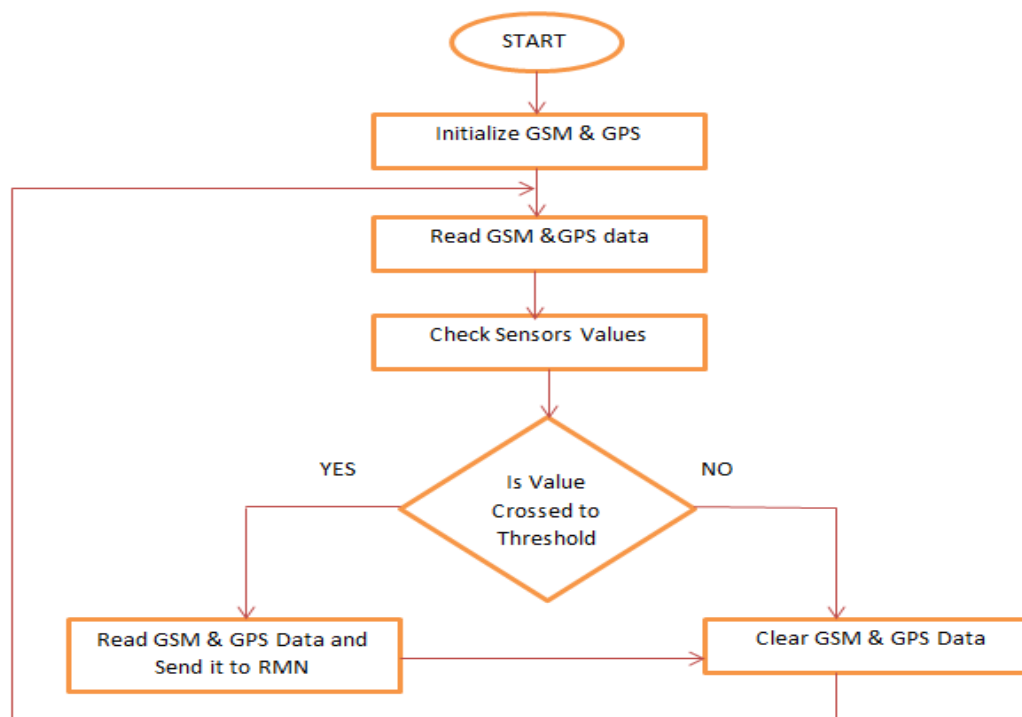
G. TEMPERATURE SENSOR

Human body temperature is of important importance to take care of the health and thus it's necessary to watch it regularly. We will measure the blood heat using various temperature sensors. As an example, LM35 series are precision microcircuit sensors whose output voltage is linearly proportional to the Celsius temperature. It operates linearly $+10.0\text{mV}/^{\circ}\text{C}$ multiplier with 0.5°C accuracy. In emergency case body temperature varies drastically which may trigger module for rescue.

H. MOTION SENSOR

Human body temperature is of important importance to require care of the health and thus it is necessary to observe it regularly. We'll measure the body temperature using various temperature sensors. as an example , LM35 series are precision microcircuit sensors whose output voltage is linearly proportional to the Celsius temperature. It operates linearly $+10.0\text{mV}/^{\circ}\text{C}$ multiplier with 0.5°C accuracy. In emergency case body temperature varies drastically which can trigger module for rescue.

V. FLOW CHART



VI. CONCLUSION

This type of a thought being the primary of its kind plays an important role towards ensuring Women and children Safety within the fastest way possible automatically. The proposed design will affect critical issues faced by women and children within the recent past and can help solve them through technologically sound gadgets. The system can perform the important time monitoring of desired area and detect the violence with an honest accuracy.

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WOMEN VS MEN ON FACEBOOK: ONLINE INEQUALITY IN INDIA

Abdulrahman Abdo Shawqi Hasan Subih

Research Scholar, Department Of Post-Graduate Studies In Law, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad, Maharashtra

ABSTRACT

Facebook in today's realm has become an essential online platform which keeps the society in touch with each other. It is the exclusive dominator on the social media. People learn, teach, work, donate, protest, pay, watch, marry, call, and more on Facebook. It has many features for users. In India, the majority of women are deprived from all these features. Massive number of Indian ladies has no account in Facebook. They give up Facebook for males. This fact embodies the online gender inequality on Facebook in India. This research paper aimed to discuss and analyze the topic of online gender inequality on Facebook in India.

Keywords: Facebook; Online/Offline Gender inequality; Transgender; User.

INTRODUCTION

Nowadays we are divided into two groups; the first group is named as online group and the second group is called as offline group. On one hand, the population of the former group is in rapid increase. A tremendous number of people today live in connection with the internet (online group). The online people most of their use of the internet is dedicated to the Facebook as tool of online communication with online society. On the other hand, the number of offline population has been decreasing since the revolution of smart technologies which are connected online. Even, aged people, who have realized that it is necessary to turn their trend into online people, have numbers in online group. Majority of offline group lives in isolation from the society.

India has the highest number of Facebook's users across the globe; according to the Statistatistical website, in October 2019, the total number of Indian Facebook users reached up to 269¹ out of 2449² Facebook users around the planet. Facebook users from India represent 11% percent of overall Facebook worldwide users (Figures 1&2).

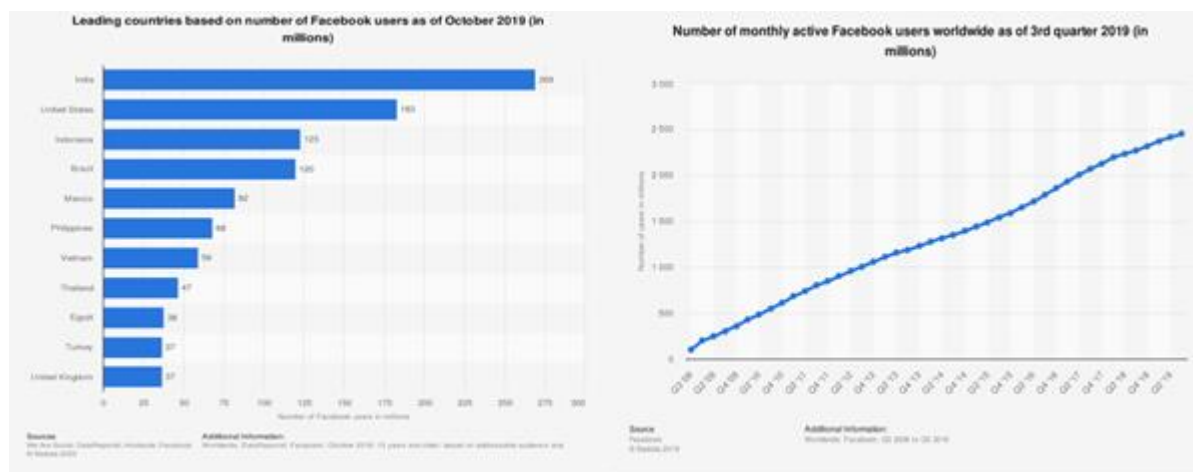


Figure 1: Rank of Indian Facebook users globally Figure 2: Overall number of Facebook users worldwide

Number of Indian male Facebook users is a lot higher than the number of Indian female Facebook users. Based on the report of 2018 of Statista organization, the total number of Indian Facebook users is 269 million. Out of that number 189 million are males; they represent 78.4% percent of overall number of users. Females Facebook users in India are very less as compare with males; they are in number 80 million female Facebook users with percentage of 21.6%. These statistics show how big the difference between the two genders in numbers who are on Facebook.³

¹Clement, J. (2020, January 6), *Countries with the most Facebook users 2019*, Statista.Retrieved January 12, 2020, from <https://www.statista.com/statistics/268136/top-15-countries-based-on-number-of-facebook-users/>.

²Ibid.

³Facebook users in India,NapoleonCat.(2019, February), Retrieved January 12, 2020, from <https://napoleontcat.com/stats/facebook-users-in-india/2019/02>.

If we take a look into the second country on the rank above which is United States of America, the number of American female Facebook users is higher than the number of American male Facebook users. There are 9827100 million female Facebook users in the U.S., whereas, the number of males is less than that number; there are 8472900 million male Facebook users in U.S. These said numbers can be embodied in portion; the American female Facebook users are in percentage 53.7%, whereas, the male users represent 46.3% percent.¹

These facts lead us to open our eyes on the online gender inequality and arise many questions in this regard such as; what is online gender inequality, what are the reasons for online gender inequality, and why it has extended from offline into online? This research paper aimed to answer these questions.

SIGNIFICANCE OF THE RESEARCH

As it was discussed before, India has the highest number of Facebook users worldwide. But, the number of female users on Facebook is very less as compare with number of male users in India. This fact takes the attention into it, therefore, the researcher decided to conduct this research on Facebook online gender inequality to understand the said fact closely. The current research has an importance for the reason that it aims to spread out the awareness amongst Facebook users about online gender inequality. Moreover, this study is a scope for further future researches.

RESEARCH PROBLEM

The above statistics show a huge difference in numbers between males and females Facebook users. These numbers can be represented in percentage to show that difference; 78, 4% of the total Facebook users in India are males, whereas, 21, 6%, which is the remaining percentage, are from female users. These numbers rise many questions *e.g.*, why this big difference is occupying the Facebook users in India, does the offline gender inequality have an extension to online? These two questions are the core of the research problem. Therefore, this research is a humble attempt to discuss the problem with more details.

OBJECTIVES OF RESEARCH

- To identify the concepts of offline and online gender inequality,
- To study online gender inequality on Facebook in India, and
- To spread out the awareness about online gender inequality on Facebook amongst users in India.

RESEARCHABLE QUESTIONS

- What is online gender inequality?
- What are the reasons of online gender inequality in India?
- Does it happen on Facebook in India?

HYPOTHESIS

- There is no online gender inequality amongst Facebook users in India.

LIMITATIONS OF RESEARCH

As the conference is concerned with the national and international affairs, this research is limited within India. To gather qualitative as well as quantitative data for this study, research collected the data randomly from respondents residing in Aurangabad district. Hence, the sample of this study is limited on Aurangabad district, Maharashtra State.

RESEARCH APPROACH

This study has adopted two research approaches; qualitative and quantitative. The former one was undertaken to provide quality to research, the second approach was selected in order to include accurate data for the current work.

RESEARCH DESIGN

This research was designed as exploratory, descriptive. To discover the online gender inequality on Facebook in India, the first design was selected. Descriptive design was also undertaken to bring accurate results for the research.

a) Population of the Research

All Facebook users and nonusers (to understand the reasons of not having Facebook) of different ages, occupations, beliefs, and genders throughout Indian territory are the population of the current research. India has

¹Supra note 1.

269 million Facebook users which considers as the highest number of Facebook worldwide. This number is the population of the research. It is very difficult to cover all the population; therefore, sample can be chosen to conduct the study.

b) Sampling Frame

Facebook users and non-users of Aurangabad District, Maharashtra State are selected as sampling frame. Maharashtra State has the highest number of Facebook users. In 2015, the number of users reached up to 17800000 million.¹ Out of that number, 13528000 are males and 4272000 are females. Today, the number of users has increased instantly. To frame the sample of the study, one should narrow these numbers and select what can be cover.

c) Sample Size

From Aurangabad District, Maharashtra State, the Facebook users and nonusers were selected. They were 100 Facebook users and nonusers from distinctive genders; males and females. Users from different areas in Aurangabad were the sample of this research. The majority of them were college, institute, and university students. Teachers, Engineers, and doctors (people engaging in work) were also chosen.

d) Sampling Technique

Non-Probability Convenient Sampling Technique was adopted to determine the sample size. This type of techniques undertook by the researcher for various reasons; it helps to select what is convenient and available for the researcher, this technique also provides the required data in short period of time. Further, it does not require much money to execute it.

DATA COLLECTION

1. Methods of Data Collection

a. Primary Method

This research is a combination of doctrinal and empirical. Therefore, the primary method of research was adopted to collect the primary data for this study. Primary tool, which used in this work, was a Well- Structured Questionnaire.

b. Secondary Method

Almost all kinds of researches need this sort of method to gather the basic information and background about the topic that intended to be pursued. Hence, this method was essential part of this work for collecting some backgrounds about the topic. Most of the online data were collected from statistical websites such as Statista and NapoleonCat, and other online resources.

2. Tool of Data Collection

• Well- Structured Questionnaire

Well-Structured Questionnaire was formulated as a tool of statistical data collection. The questionnaires were sent for response online and offline. Online questionnaires were posted in Facebook groups such as Yemeni Students Union, Council of Yemeni Students in Aurangabad, Female Students Union, in Aurangabad, and All India Sociological Society.

GENDER INEQUALITY DEFINITION

This term consists of two words; gender and inequality. Oxford Dictionary defines the concept of gender as “the fact of being male or female, especially when considered with reference to social and cultural differences, not differences in biology”.² This definition of gender mentioned to man (male) and woman (female) as components of the word gender. On the contrary, the definition did state to the transgender *i.e.*, gender means man and woman. The second part of the term is inequality word. It is the opposite meaning of equality; if A equals B, they have same characteristics. Inequality is the dissimilarity between two things. The above mentioned dictionary defines the concept of inequality as “the unfair difference between groups of people in society, when

¹Jain, S. (2015, April 21), *Number of Facebook Users In India – Its Male Dominated, Social Media and Digital Marketing Blog*. Retrieved January 12, 2020, from <https://www.soravjain.com/facebook-users-statistics-india-infographic>.

²*Definition of gender noun from the Oxford Advanced Learner's Dictionary*. (n.d.). Retrieved January 14, 2020, from <https://www.oxfordlearnersdictionaries.com/definition/english/gender?q=gender>.

some have more wealth, status or opportunities than others.”¹ The dictionary considered the word inequality as unfair difference between people; where some of them have privileges more than others in the society.

FACEBOOK AND GENDER INEQUALITY

Women and men are the users of Facebook App. Via the App, they communicate with each other online not only by text, but also by sending picture and video. As it has just mentioned above, Facebook users (men and woman) are entitled to many virtues. But sometimes, they misuse these virtues. Users can use the App as an instrument of gender inequality. As we know, gender inequality has taken place offline amongst us even in the realm of democracy where the law imposes the equality between man and woman. Those people, who believe they are unequal with another gender, have transferred the offline gender inequality into online. Facebook users sometimes create groups or pages offering opportunities, privileges, *etc.*, for men but not for women and the can happen from women. Moreover, the inequality can take place on Facebook economically through business owners who have Facebook pages when they advertise on Facebook jobs opportunities for one gender but not for other. Online political inequality also can happen. For instance, in 2019, Indian Government for the first time allowed online voting on Facebook. Some voters might involve gender inequality as they vote on Facebook.

DATA ANALYSIS

A. Respondents' Demographics, Discussion & Analysis

Total number of respondents, who participated in the survey, is 100 respondents. The questionnaires were distributed for the participants in online and offline basis. Number of online participants was 50. They were from women and men; 12 female respondents and 38 male respondents. Offline respondents were in number 50. The participation of women was 23 out of 50. The remaining was from male respondents; they were 27.

Age range of female respondents was between 21-50 years old. And age average was 29 years old. Whereas, males respondents age range was between 20-51 years old. Average of the age of this category was 30 year old.

To sum up that the questionnaires were distributed 50% online and 50% offline. Women participation was in number 35 (online and offline respondents); in percentage, they represent 35% of the total number of the respondents. Whereas, men had the majority participation; they represent 65% percent of the total number of respondents. In numbers, they are 65 respondents (table 1).

Participation type Gender	Online	Offline
Female	12	23
Male	38	27
Total	50	50

Table 1: Respondents' participation

Marital status of participants was classified into two statuses; married respondents and unmarried. There were 24 married respondents; 17 of them were from males and 7 were females. They represent 24% percent of the overall number of participation. Unmarried participants had big number; there were 76 male and female respondents. They represent 76% percent of the total number of the survey (table 2).

Participation type Marital Status	Online		Offline		Total
	Female	Male	Female	Male	
Married	2	10	5	7	24
Unmarried	10	28	18	20	76
Total	12	38	23	27	100

Table 2: Marital status of the participants

Educational qualifications of the respondents had part in this survey. The respondents had distinct educational degrees; Bachelor, Master, and Ph.D. 28 of the participants had degrees of bachelor; they are in percentage 28%, whereas, 49 of the respondents had Master Degrees in percentage, they represent 49%, and finally, a few number of respondents had Ph.D. Degrees; they were 23 participants with 23% percent (table 3).

Participation type Educational Qualifications	Female		Male		Total
	Online	Offline	Online	Offline	
Bachelor	3	9	11	5	28

¹*Ibid.*

Master	7	10	20	12	49
Ph.D.	2	4	7	10	23
Total	12	23	38	27	100

Table 3: Educational qualification

Lastly, the occupations of the respondents, they were divided into two groups; students respondents and working respondents. They first group had the majority number, there were 75 students respondents. They represent 75% of the total respondents. Whereas, the second group had the rest number, their number is 25 working respondents. They are in percentage 25% (table 4).

Participation type Occupations	Female		Male		Total
	Online	Offline	Online	Offline	
Students	9	18	28	20	75
Workers	3	5	10	7	25
Total	12	23	38	27	100

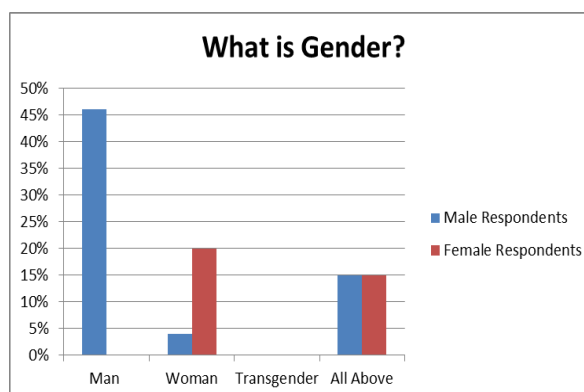
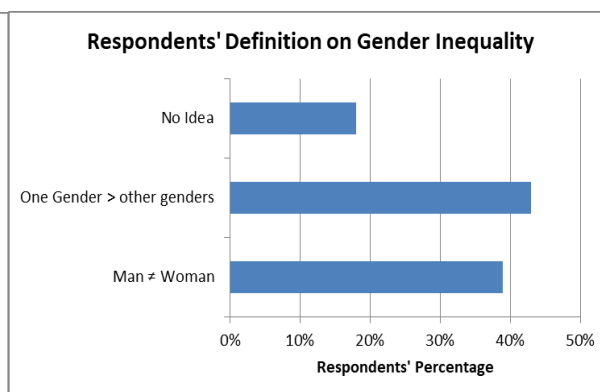
Table 4: Occupations of the respondents

B. Questionnaire: Data Analysis

The selected type of questionnaire was Well-Structure Questionnaire. This type of questionnaire helps to gather high quality data from the targeted samples. For collecting very relevant information for this research, researcher went to several departments of two universities located in Aurangabad. The first one was Dr. Babasaheb Ambedkar Marathwada University; questionnaires distributed to Students and Faculty Members of the following departments; Computer Science Dept., Sociology Dept., English Dept., Mass Communication Dept., Women Studies Dept., and Law Dept. Secondly, data collected from MGM University; school of Computer Science and Information Technology and School of Management.

To simplify the analysis, research analyzed the responses of males and females only without going into more details about online and offline respondents' classifications. Therefore, the analyzed data were based on gender responses not based on online and offline. The researcher aimed to analyze the perceptions of respondents from both gender women and men to understand their view on online gender inequality in specific and other related questions in general.

In the first question, it was asked, what gender is. 20% from female respondents think that gender is only woman. They do not think man or transgender is considered as gender. Female respondents, who answered this option, were 20 females. Less than this number of females had different view about meaning of gender. They defined gender as man, woman, and transgender. Their percentage was 15%. On one hand, males, who answered the same question, think gender means only man solo. They do not think woman or gender is gender; they represent 46% of the total number of respondents. On the other hand, small number of males whose percentage is 15% thinks that gender is called for all men, women, and transgender. Whereas, 4% of males think woman is the gender (Figure 3).

**Figure 3****Figure 4**

Second question was related the concept of gender inequality. 39% of respondents answered that gender inequality can be defined as woman is unequal to man. They believe gender inequality occurs only when men have virtues and opportunities more than women but not the opposite. Whereas 43% of the respondents believe that if one gender whether man, woman, or transgender has rights, virtues, or opportunities more than other

gender that is gender inequality. 18% was the percentage of the respondents who had no knowledge about gender inequality (Figure 4).

When it was asked, whether do you know what online gender inequality is or not, 42% of the total number of respondent had no idea what online gender inequality is. They added that it is a new concept for them, whereas, the majority of respondents had knowledge about the concept. Therefore, they answered the sub question. They were in percentage 58%. Out of them, in percentage 31%, indicated that online gender inequality means men have more privileges than women when they are online. They stated that online gender inequality is an extended version of offline gender inequality between men and woman. According to the respondents of this response, inequality does not extend into the transgender. Controversially, 25% of the respondent, who had knowledge about the concept of online gender inequality, think that online gender inequality can extend into the transgender in case of inequality (Figure 5).

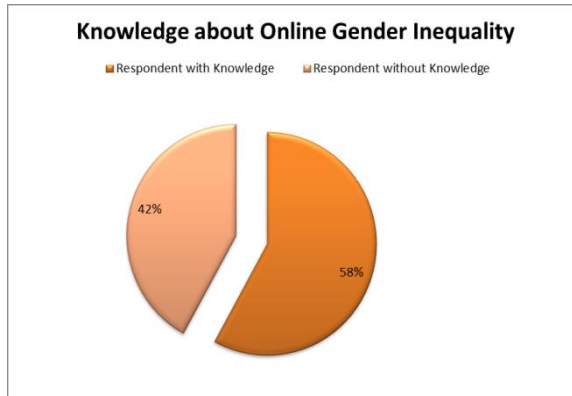


Figure 5

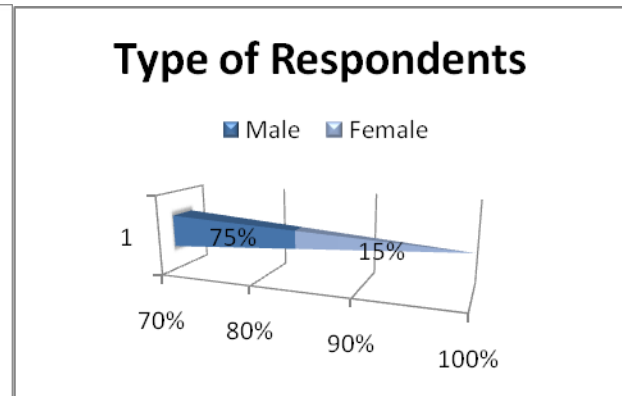


Figure 6

Question number 4 aimed to count the period of respondents' subscription; 70% of the respondents have been subscribing on Facebook App for more than year, whereas, the minority of them has been subscribing on Facebook App for less than a year. They are in percentage 13%. Non-users of Facebook had part in this survey; they were in percentage 17%. A question was asked to know their reason of not having an account on Facebook, 3% of the total number of respondents answered that they do not have a Facebook account to avoid online security risk. Others with the same percentage stated that they are afraid of privacy risk. 7% of the participants indicated that they do not have an account because the family restrictions. 4% of the overall number of respondents thinks that Facebook is a waste of time (Figure 6).

The fifth question was dedicated to know through the experiences of Facebook users, which users cause gender inequality on Facebook in India. 58% of the total number of respondents thinks Facebook male users cause gender inequality on Facebook, whereas, 42% of the respondents do not think Facebook male users are the reason of gender inequality on Facebook (Figure 7).

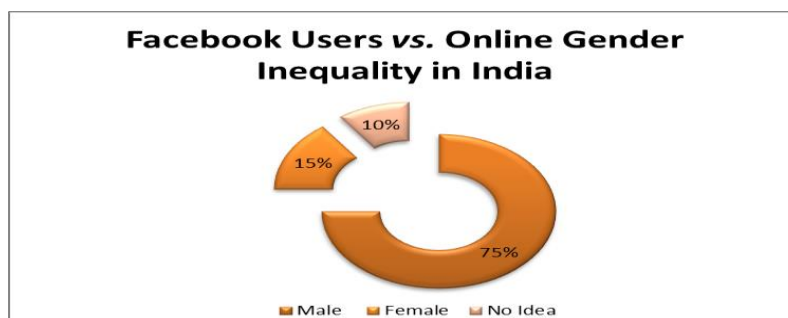


Figure 7

HYPOTHESIS TEST AND RESULT

The current research had one hypothesis that is there is no online gender inequality amongst Facebook users in India. Null hypothesis (H_0) was there is no online gender inequality amongst Facebook users in India. Alternative hypothesis (H_1) is that there is a remarkable online gender inequality amongst Facebook users in India. The survey of this research proved that there is a remarkable online gender inequality on Facebook in India. Where, the respondents stated that users sometime cause gender inequality on Facebook. They had high percentage which was 58%. Therefore, null hypothesis is rejected and the alternative hypothesis is accepted.

FINDINGS AND CONCLUSIONS

It is something peculiar when you observe the huge number of Facebook male users as compare with female users from India. As it was stated above in the outset of this research, 78% is the percentage of males steaming Facebook App in daily basis, whereas, only 22% is the percentage of females using Facebook. Women in India seem afraid of subscribing on Facebook because of the tremendous number of males on Facebook. Even, some of the women quitted Facebook due to gender inequality on Facebook. It seem that Facebook belong only for males not for women in India. Government of India, however, last year took a step into online voting registration on Facebook. This will raise the issue of gender inequality on Facebook, where, there is no presence of women. The study also found that men in India have access priority more than other genders on Facebook. The study proved that male users are the cause of Gender inequality in India. This fact left the women behind.

SUGGESTIONS

- There should be awareness amongst women in India about the importance of using Facebook to take the advantages of the App.
- There should be a policy in Facebook to prevent gender inequality.

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GENDER EQUALITY: WOMEN EMPOWERMENT

Nikeeta Sunil Bhosle¹, Poorva Sakpal² and Disha Sawant³Assistant Professor¹ and Student^{2,3}, Institute of Management and Computer Studies, Thane

ABSTRACT

This paper attempts to analyze the status of Women Empowerment in Thane Region and highlight the Issues and Challenges of Women Empowerment. Today the empowerment of women has become one of the most important concerns of 21st century. But practically women empowerment is still an illusion of reality. We observe in our day to day life how women become victimized by various social evils. Women Empowerment is the vital instrument to expand women's ability to have resources and to make strategic life choices. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. The study is based on Primary & Secondary sources. The study reveals that women of India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by Government. It is found that acceptance of unequal gender norms by women are still prevailing in the society. The study concludes by an observation that access to Education, Employment and Change in Social Structure are only the enabling factors to Women Empowerment.

Key Words: Women Empowerment, Education, Socio-Economic Status.

I. INTRODUCTION

Women empowerment refers to increasing the spiritual, political, social, educational, gender or economic strength of individuals and communities of women. Women's empowerment in India is heavily dependent on many different variables that include geographical location (urban / rural) educational status social status (caste and class) and age. Policies on Women's empowerment exist at the national, state and local (Panchayat) levels in many sectors, including health, education, economic opportunities, and gender based violence and political participation. However there are significant gap between policy advancements and actual practice at the community level. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them in opposition to all forms of violence. Women empowerment involves the building up of a society, a political environment, wherein women can breathe without the fear of oppression, exploitation, apprehension, discrimination and the general feeling of persecution which goes with being a woman in a traditionally male dominated structure. Women constitute almost 50% of the world's population but India has shown disproportionate sex ratio whereby female's population has been comparatively lower than males. As far as their social status is concerned, they are not treated as equal to men in all the places. In the Western societies, the women have got equal right and status with men in all walks of life. But gender disabilities and discriminations are found in India even today. The contradictory situation has such that she was sometimes concerned as Goddess and at other times merely as slave. Women empowerment has become a significant topic of discussion in development and economics. It can also point to the approaches regarding other trivialized genders in a particular political or social context. Women's economic empowerment refers to the ability for women to enjoy their right to control and benefit from the resources, assets, income and their own time, as well as the ability to manage risk and improve their economic status and well being. While often interchangeably used, the more comprehensive concept of gender empowerment refers to people of any gender, stressing the distinction between biological and gender as a role.

Need for Women Empowerment

Almost every country, no matter how progressive has a history of ill-treating women. In other words, women from all over the world have been rebellious to reach the status they have today. While the western countries are still making progress, third world countries like India still lack behind in Women Empowerment. In India, women empowerment is needed more than ever. India is amongst the countries which are not safe for women. There are various reasons for this. Firstly, women in India are in danger of honor killings. Their family thinks its right to take their lives if they bring shame to the reputation of their legacy.

How to Empower Women? There are various ways in how one can empower women. The individuals and government must both come together to make it happen. Education for girls must be made compulsory so that women can become illiterate to make a life for themselves. Women must be given equal opportunities in every field, irrespective of gender. Moreover, they must also be given equal pay. We can empower women by abolishing child marriage. Various programs must be held where they can be taught skills to fend for

themselves in case they face financial crisis. Most importantly, the shame of divorce and abuse must be thrown out of the window. Many women stay in abusive relationships because of the fear of society. Parents must teach their daughters it is okay to come home divorced rather than in a coffin.

Ways to Empower Women Changes in women's mobility and social interaction Changes in women's labour patterns Changes in women's access to and control over resources and Changes in women's control over Decision making Providing education Self employment and Self help group Providing minimum needs like Nutrition, Health, Sanitation, Housing Other than this society should change the mentality towards the word women Encouraging women to develop in their fields they are good at and make a career

II. REVIEW OF LITERATURE

H. Subrahmanyam (2011) compares women education in India at present and Past. Author highlighted that there has a good progress in overall enrolment of girl students in schools. The term empower means to give lawful power or authority to act. It is the process of acquiring some activities of women.

M. Bhavani Sankara Rao (2011) has highlighted that health of women members of SHG have certainly taken a turn to better. It clearly shows that health of women members discuss among themselves about health related problems of other members and their children and make them aware of various Government provisions specially meant for them.

Doepke M. Tertilt M. (2011) Does Female Empowerment Promote Economic Development? This study is an empirical analysis suggesting that money in the hands of mothers benefits children. This study developed a series of non cooperative family bargaining models to understand what kind of frictions can give rise to the observed empirical relationship.

Duflo E. (2011) Women's Empowerment and Economic Development, National Bureau of Economic Research Cambridge The study argues that the inter relationships of the Empowerment and Development are probably too weak to be self sustaining and that continuous policy commitment to equality for its own sake may be needed to bring about equality between men and women.

Sethuraman K. (2008) The Role of Women's Empowerment and Domestic Violence in child Growth and under nutrition in a Tribal and Rural Community in South India. This research paper explores the relationship between Women's Empowerment and Domestic Violence, maternal nutritional status and the nutritional status and growth over six months in children aged 6 to 24 months in a rural and tribal community.

Venkata Ravi and Venkatraman (2005) focused on the effects of SHG on women participation and exercising control over decision making both in family matters and in group activities.

III. OBJECTIVES OF THE STUDY

1. To know the need of Women Empowerment.
2. To analyze the Factors influencing the Economic Empowerment of Women.
3. To Identify the Gender Equality and Women accessibility to resources
4. To examine the Gender Equality and Women Empowerment in Political Field

IV. GOVERNMENT SCHEMES FOR WOMEN EMPOWERMENT

The Government program for women development began as early as 1954 in India but the actual participation began only in 1974. At present, the Government of India has over 34 schemes for women operated by different department and ministries. Some of these are as follows;

1. Rastria Mahila Kosh (RMK) 1992-1993
2. Mahila Samridhi Yojana (MSY) October, 1993.
3. Indira Mahila Yojana (IMY) 1995.
4. Women Entrepreneur Development programme given top priority in 1997-98.
5. Mahila Samakhya being implemented in about 9000 villages.
6. Swayasjdha.
7. Swa Shakti Group.
8. Support to Training and Employment Programme for Women (STEP).

9. Swalamban.
10. Crèches/ Day care centre for the children of working and ailing mother.
11. Hostels for working women.
12. Swadhar.
13. National Mission for Empowerment of Women.
14. Integrated Child Development Services (ICDS) (1975),
15. Rajiv Gandhi Scheme for Empowerment of Adolescence Girls (RGSEAG) (2010).
16. The Rajiv Gandhi National Crèche Scheme for Children of Working Mothers.
17. Integrated Child Protection scheme (ICPS) (2009-2010).
18. Dhanalakahmi (2008).
19. Short Stay Homes.
20. Ujjawala (2007).
21. Scheme for Gender Budgeting (XI Plan).
22. Integrated Rural Development Programme (IRDP).
23. Training of Rural Youth for Self Employment (TRYSEM).
24. Prime Minister's Rojgar Yojana (PMRY).
25. Women's Development Corporation Scheme (WDCS).
26. Working Women's Forum.
27. Indira Mahila Kendra.
28. Mahila Samiti Yojana.
29. Khadi and Village Industries Commission.
30. Indira Priyadarshini Yojana.
31. SBI's Stree Shakti Scheme.
32. SIDBI's Mahila Udyam Nidhi Mahila Vikas Nidhi.
33. NGO's Credit Schemes.
34. National Banks for Agriculture and Rural Development's Schemes

V. RESEARCH METHODOLOGY

This paper is basically descriptive and analytical in nature. In this paper an attempt has been taken to analyze the empowerment of in India. The data used in it is from Primary & Secondary sources according to the need of this study.

Gender Parity Index till 2015

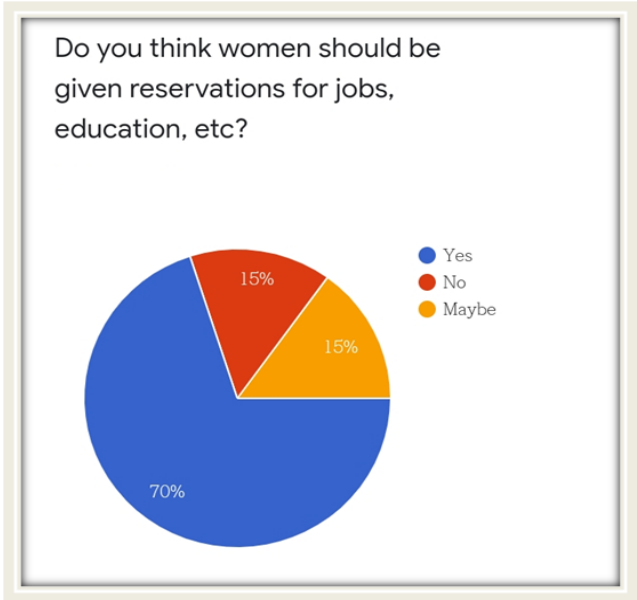
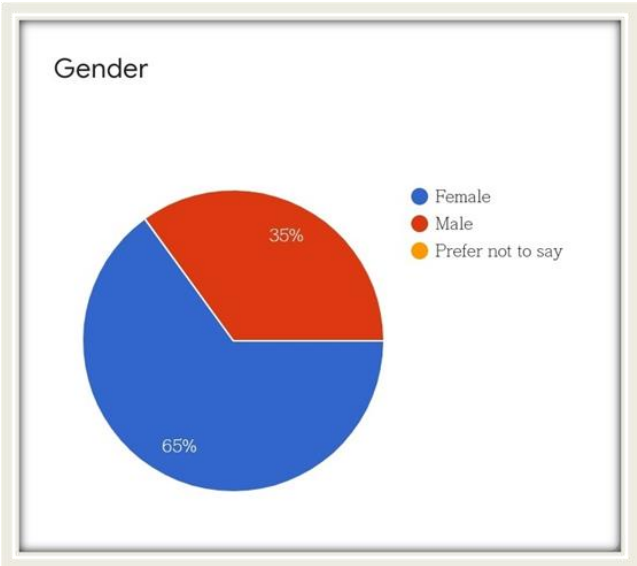
Gender parity Index

Year	Primary education	Secondary education	Higher education
2010-11	1.01	0.88	0.86
2011-12	1.01	0.93	0.88
2012-13	1.02	0.96	0.89
2013-14	1.03	1.0	0.92
2014-15	1.03	1.01	0.92

GLOBAL JOURNAL FOR RESEARCH ANALYSIS * 141

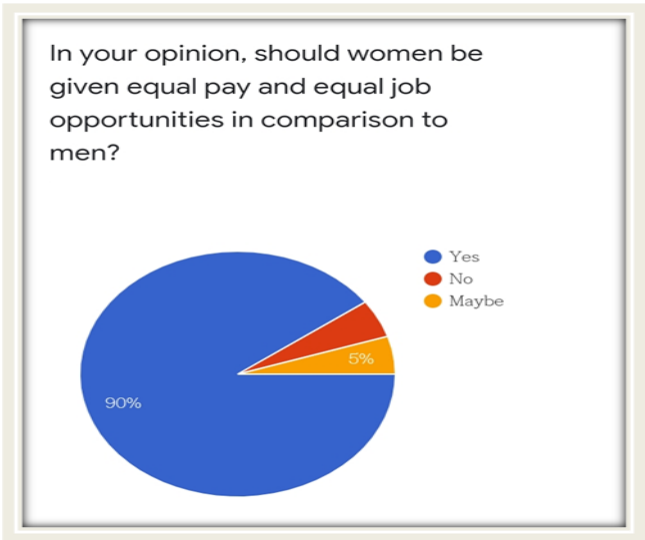
The ratio of the number of female students enrolled at primary, secondary and tertiary levels of education to the corresponding number of male student in each level.

DATA ANALYSIS & INTERPRETATION

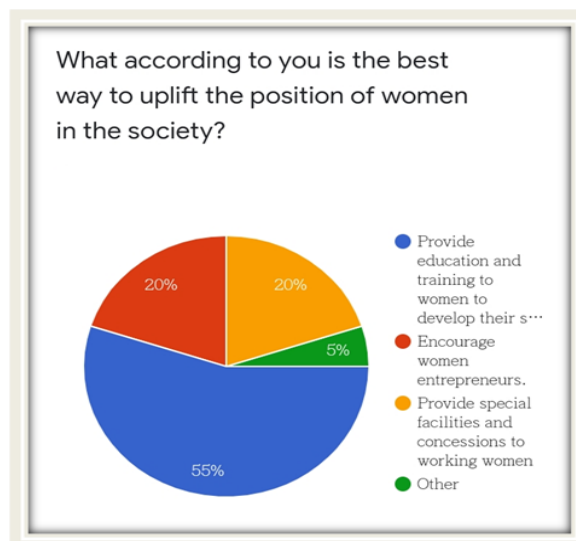


70 percent of our respondents believed that women should be given reservation and special concessions for jobs and education.

15 percent of the people think that giving women such privileges is a bad idea while the remaining 15 percent where not sure about their opinion.



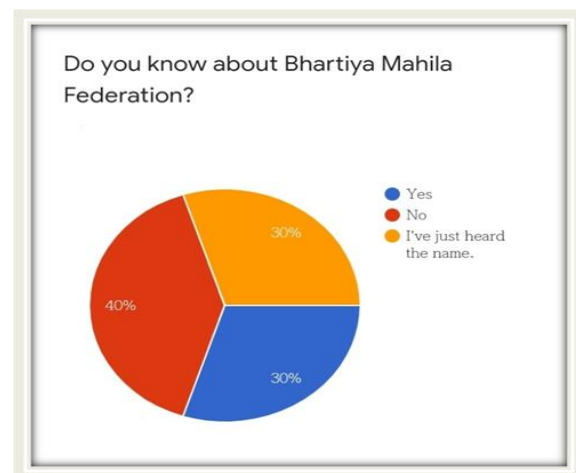
A majority of people supported the idea of giving equal payments to both men and women. Ninety percent of the people said yes.



When asked about the best way to uplift the position of women in the society, a majority of people (55%) considered that providing education and training to women to develop their skills and abilities is the best way.

Around 20 percent people thought that encouraging the women entrepreneurs would be the most effective way.

20% people were of the opinion that providing special facilities and concessions for working women is the greatest way to empower women.



40 percent of the respondents had absolutely no knowledge and the federation.

30 percent people had just heard the name while the remaining 30 percent claimed to have knowledge about the Bhartiya Manila Federation.

VI. REASONS FOR THE EMPOWERMENT OF WOMEN

Today we have noticed different Acts and Schemes of the central Government as well as state Government to empower the women of India. But in India women are discriminated and marginalized at every level of the society whether it is social participation, political participation, economic participation, access to education, and also reproductive healthcare. Women are found to be economically very poor all over the India. A few women are engaged in services and other activities. Other hand, it has been observed that women are found to be less literate than men. It has also noticed that some of women are too weak to work. They consume less food but work more. Therefore, from the health point of view, women folk who are to be weaker are to be made stronger. Another problem is that workplace harassment of women. There are so many cases of rape, kidnapping of girl, dowry harassment, and so on. For these reasons, they require empowerment of all kinds in order to protect themselves and to secure their purity and dignity. To sum up, women empowerment cannot be possible unless women come with and help to self-empower themselves. There is a need to formulate reducing feminized poverty, promoting education of women, and prevention and elimination of violence against women

VII. CHALLENGES

1. Education: While the country has grown from leaps and bounds since independence where education is concerned. The gap between women and men is severe. The gender bias is in higher education, specialized professional trainings which hit women very hard in employment and attaining top leadership in any field.
2. Poverty: Poverty is considered the greatest threat to peace in the world, and eradication of poverty should be a national goal as important as the eradication of illiteracy. Due to this, women are exploited as domestic helps.
3. Health and Safety: The health and safety concerns of women are paramount for the wellbeing of a country is an important factor in gauging the empowerment of women in a country.
4. Professional Inequality: This inequality is practiced in employment and promotions. Women face countless handicaps in male customized and dominated environs in Government Offices and Private enterprises.
5. Household Inequality: Household relations show gender bias in infinitesimally small but significant manners all across the globe, more so, in India e.g. sharing burden of housework, childcare and menial works by so called division of work.

VIII. FINDINGS & SUGGESTIONS

1. There are several Government program and NGOs in the Country, there is still a wide gap that exists between those under protection and those not.
2. Poverty and illiteracy add to these complications, The Empowerment of Women begins with a guarantee of their health and safety.
3. Empowerment of Women could only be achieved if their economic and social status is improved.
4. This could be possible only by adopting definite social and economic policies with a view of total development of women and to make them realize that they have the potential to be strong human beings.
5. In order to create a sustainable world, we must begin to Empower Women
6. Awareness program need to be organized for creating awareness among women especially belonging to weaker sections about their rights.
7. Strict Implementation on ACT amended by the government.

IX. CONCLUSION

1. As women constitute almost one-half of India's population, without their engagement and empowerment, rapid economic progress is out of the question.
2. For economic growth to be really inclusive, women empowerment is of utmost value.
3. It is crucial for achieving sustainable economic development of our country and even beyond. Still a large part of women do not have sufficient autonomy regarding the value choices for their own life.
4. Along with government, civil society organizations and all other stake holders must come forward and involve in the women empowerment process is the need of the hour.

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HCHO AND PM_{2.5}: UNACKNOWLEDGED FACTORS OF INDOOR POLLUTION

Nikeeta Sunil Bhosle¹, Poorva Sakpal² and Shreya Singh³Assistant Professor¹ and Student^{2,3}, Institute of Management and Computer Studies, Thane

ABSTRACT

Indoor pollution is often ignored and neglected by people, not realizing that indoor pollution is as harmful as the outdoor pollution. Indoor air pollution is responsible for nearly 1.6 million premature deaths each year, and the main two components of this type of pollution are PM_{2.5} and HCHO. PM_{2.5} is the smallest form of particulate matter and the most harmful one too. It can easily travel through the human respiratory tract and enter the lungs, causing many short term and long term diseases. It is already present in the atmosphere and cannot be completely removed by any methods whatsoever. Formaldehyde, or HCHO, can burn the inner lining of our nose and throat and on prolonged exposure it causes chronic and fatal respiratory diseases. It also hinders the human nervous system's functioning, affecting the memory, learning and behavior of the person. The paint on the walls and furniture of our houses emit Formaldehyde that acts as a slow poison for the human body. This research uses primary data collected from many houses on the ghodbunder road and surveys conducted with the help of Google forms and secondary data collected from the internet.

Keywords- Indoor Pollution, Formaldehyde, PM_{2.5}, Respiratory diseases

I. INTRODUCTION

Indoor air pollution can be defined as the presence of harmful pollutants and contaminants inside the four walls of a room. Unlike outdoor pollution that is spread over a large area, indoor pollution is concentrated in a small area making it more harmful. The main factors that cause this indoor pollution are formaldehyde and PM_{2.5}. Formaldehyde is an organic chemical compound that is very harmful for the human body. It can deteriorate and even burn the inner lining of the respiratory tracts causing many respiratory diseases. Formaldehyde is so harmful that even one drop of concentrated formaldehyde can burn a person's skin. PM_{2.5} is the smallest kind of particulate matter. They are as small as 2.5 micrometres, or even smaller. Their small size makes it easier for them to get into the alveoli of our lungs and then enter our bloodstream. These are dust particles that can cause irritation in the eyes, nose and throat along with certain chronic and fatal respiratory and circulatory diseases.

PM_{2.5}

These are solid or liquid atmospheric particulate matters that are present in the atmosphere. The sources of these particles are natural and human activities that are unavoidable and necessary for human survival. These particles are so small that they never settle down and always remain suspended in the air. According to a study published in the Journal of the American Medical Association, long-term exposure to PM_{2.5} results into plaque deposits in the arteries, causing vascular inflammation and a hardening of the arteries that eventually leads to heart attack and stroke. It may also lead to diseases like Asthma, bronchitis, and other breathing problems. Inhaling around 55.5 to 150.4 µg/m³ of PM_{2.5} for twenty four hours continuously is very unhealthy. It leads to increased chances of heart and lung diseases and premature mortality in people with cardiopulmonary disease and the elderly. Amongst normal individuals, it has proven to increased respiratory effects.

Formaldehyde

Formaldehyde is a highly toxic organic compound that works as a poison that is absorbed well by inhalation. Formaldehyde, or HCHO, can cause irritation in skin and the respiratory tracts of the human body. It leads to dizziness and suffocation. Formaldehyde is also proven to be carcinogenic, that is, it causes various types of cancer in the human body. When formaldehyde is present in the air at levels higher than 0.1 parts per million (ppm), some people may have health effects like watery eyes, Burning sensations of the eyes, nose, and throat Coughing, wheezing, nausea and skin irritation.

Causes of Indoor Pollution

The question arises is, what causes this indoor air pollution inside household and offices. Almost everything present inside the room, right from the walls to the furniture, the mattresses, everything contributes in polluting the air. The paint that's present on the wall emits formaldehyde. A freshly painted wall can continue to emit insanely high amount of formaldehyde for eleven years. The varnish on the furniture also emits formaldehyde. The smell that the new furniture has is basically composed of this harmful pollutant - formaldehyde.

The particulate matter gets accumulated in the mattresses, stuffed toys, and all fabric surfaces inside the house. When you hit a stuffed toy the dust particles that it emits are the accumulated particulate matter on it. Burning of kitchen waste and lack of ventilation also causes this pollution to increase.

Remedies

- Use of Oxygen Bombs - Oxygen Bombs are certain plants that give out excess of oxygen throughout the day. Unlike normal plants, they emit Oxygen even during the night. Some of such plants are Aloe vera, Snake Plant, Spider Plant, Areca Palm, Neem tree, Chinese evergreen, Rubber plant, Jasmin, Lavender, Lily. The leaves of these plants traps and allows the accumulation of PM_{2.5} over them, hence cleaning the air for human consumption. It also absorbs all the formaldehyde content of the air.
- Use of Air Purifiers with nano captur technology - Nano captur is a technology that "kills" formaldehyde. The nano captur crystals are yellow in colour and they turn reddish brown with time. Once these crystals turn reddish brown, they need to be replaced. The level of formaldehyde in air after using such air purifiers becomes negligible.
- Use of Vacuum cleaners with HEPA filter - HEPA filter has six layers of filters that can capture all the dust particles, even of the smallest size. It makes it harder for the machine to work because of the suction force, therefore most companies don't prefer making products using this technology.
- Using a good chimney in kitchens to eradicate all the polluted air caused due to household activities.
- Educating people - People need to start acknowledging the indoor pollution and therefore we need to educate them about the harmful effects of smoking indoors, burning waste inside closed rooms, etc.

II. LITERATURE REVIEW

Paul. F. Fennelly talked about primary and secondary particulates as pollutants inside homes with respect to their size distribution, origin and chemical composition. (2012)

Steven. J. Emmerich presented a study of ventilation and indoor air quality performance verification in high-performance commercial buildings in North America. (2016)

Krishna Singh researched about the various harmful effects of Particulate matter, Formaldehyde and volatile organic compound on human body. (2018)

III. OBJECTIVES

- To study the effects of indoor pollution and understand its causes.
- To check the level of awareness that people have about indoor pollution, its causes and its remedies.
- To find out effective ways to reduce this kind of pollution.
- To measure the extent to which our methods are effective

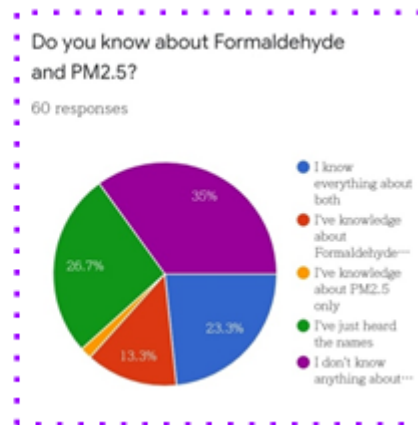
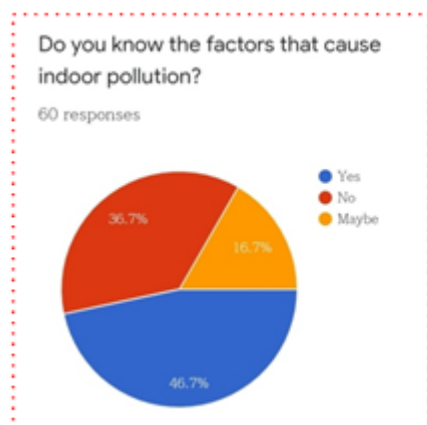
IV. RESEARCH METHODOLOGY

This research paper uses primary data collected from various houses at Ghodbunder road. A Pollution meter was used to measure the level of PM_{2.5} and formaldehyde inside rooms before and after the use of Air Purifiers and oxygen bombs. We also conducted an online survey using the Google forms to check the level of knowledge and awareness that people have about indoor pollution.

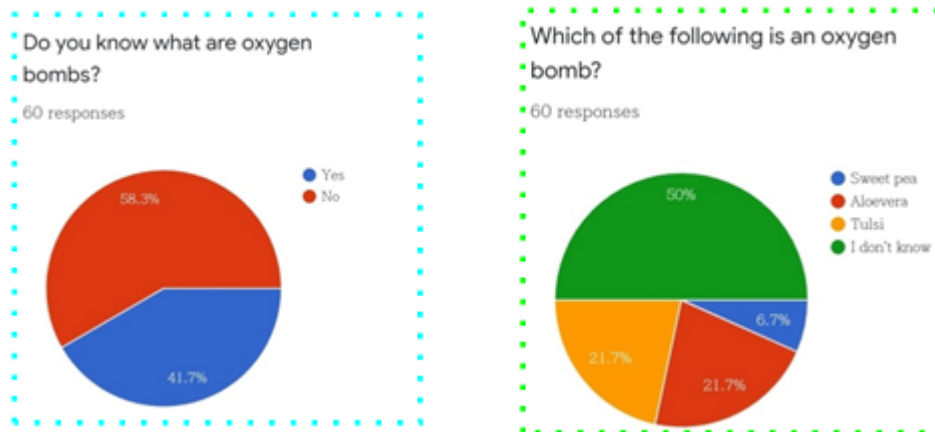
The secondary data was collected from various journals, projects and websites available on the internet and on paper books.

Data analysis and Interpretation

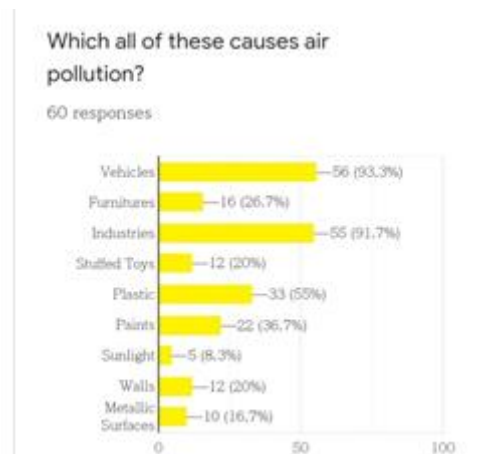
1) Awareness Survey



On being asked whether they know about the causes of indoor pollution, 46.7% of our respondents claimed that they knew about the causes. When asked about whether they know about PM2.5 and Formaldehyde, only 23.3 percent of the people said that they knew everything about both.



We asked people if they had knowledge about Oxygen Bombs and 41.7% of the respondents said yes. On asking them which amongst the given options was an oxygen bomb, 50% percent of people chose the "i don't know option". Both Tulsi and Aloe vera got 21.7% votes.



We also asked the respondents what according to them caused air pollution and only around 27% of the people considered indoor causative agents as causes of Air pollution.

2) Checking pollution level

Sr No.	Pollutants	Without Plants	With Plants
1	PM2.5 HCHO	121 µg/m3 70 mg	0 µg/m3 20 mg
2	PM2.5 HCHO	205 µg/m3 60 mg	0.1 µg/m3 30 mg
3	PM2.5 HCHO	209 µg/m3 95 mg	0.02 µg/m3 25 mg
4	PM2.5 HCHO	105 µg/m3 75 mg	0.04 µg/m3 20 mg

Sr No	Pollutants	Without air purifiers	With air purifiers
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1	PM2.5 HCHO	136 µg/m ³ 60 mg	0.2 µg/m ³ 4 mg
2	PM2.5 HCHO	148 µg/m ³ 55 mg	0.05 µg/m ³ 1.4 mg
3	PM2.5 HCHO	201 µg/m ³ 50 mg	0.8 µg/m ³ 2.03 mg
4	PM2.5 HCHO	122 µg/m ³ 40 mg	0.01µg/m ³ 5 mg

V. FINDINGS

- Oxygen Bombs are very effective in eradicating both formaldehyde and PM2.5. The leaves of the plants require regular cleaning to maintain their particle accumulating capacity. Oxygen Bombs aren't expensive and very economical.
- Air Purifiers with nano captur technology are also a very effective way of reducing indoor pollution. This method may not be very economical for everyone. The nano captur filter is worth ₹4000 and it has to be changed every year, or depending about the Formaldehyde levels present in the atmosphere.
- Many people still don't take indoor pollution seriously. They don't have enough knowledge about the causes, effects and remedies of this kind of pollution.

VI. CONCLUSION

- Every method mentioned in this research paper has its own pros and cons. Oxygen bombs require a lot of maintenance frequently, regular cleaning and watering to preserve their air purifying capacity. Some methods like the use of Air Purifiers and Vacuum cleaners are not so economical and affordable for everyone.
- All the methods mentioned have excellent air purifying capacities. The level of pollution present in air after using any of these methods reduced drastically. These methods can make the air healthier and fit for human consumption.
- People have very little knowledge about indoor pollution, PM2.5, formaldehyde, their causes, effects and remedies. We need to create awareness about indoor pollution because it is as harmful as the outdoor pollution.
- PM2.5 and formaldehyde have many adverse effects on human body that can lead to many chronic and fatal diseases. They cause respiratory and circulatory diseases that result in premature deaths amongst individuals who are exposed to high concentrations of these pollution over a prolonged period of time.

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**A STUDY ON CUSTOMER PERCEPTION ABOUT INSURANCE AGGREGATORS OFFERING
ONLINE INSURANCE SERVICES**

Alekha MittalAssistant Professor, Institute of Management and Computer Studies (IMCOST), Thane

ABSTRACT

With the advent of digitalisation, there has been a considerable change in marketing strategies. According to Online Advertising Marketing in India report, the online advertising marketing in India is expected to reach INR 457.34 Bn by 2023. Web aggregators have understood this opportunity owing to increase in the number of 4G connections, smartphones and time spent on smartphones. The objective of the research paper is to highlight the changes in selling online insurance services through web aggregators and customer perceptions of buying online insurance services through web aggregators. This paper would also highlight trend and challenging issues regarding this.

Keywords: Web aggregators, online selling, online marketing

I. INTRODUCTION

Penetration rate measures ratio of premium underwritten in a particular year to the GDP, thus indicating the level of development of insurance sector in the country. Insurance penetration in India continues to be one of the lowest at 3.69% as reported by IRDAI. According to Pankaj Razdan, flat trend of 2.7% has been witnessed but there has been increase in premium per person. Although there has been growth in absolute numbers, the rate of growth for insurance business has slowed. The web aggregators acts will have a positive impact on financial inclusion through low cost distribution channels to remote corners of the world. Insurance aggregators were first introduced in the UK insurance industry in 2002 with the launch of the site 'confused.com'. After a decade, they account for 50% of personal insurance product, and 60% of new motor insurance policies. The insurance aggregators have been a great success the UK and other European market. With focus of developing digital technologies, the Asia – pacific and American regions will have many growth opportunities for online insurance aggregators over next 5 – 10 years. Although web aggregators have its own share of threats and challenges, it has potential to shape the future development of the life insurance individual development model. DIGITATION is the use of new technologies to improve existing channels and processes and DIGITALIZATION is the use of innovative technologies and strategies to create new revenue by becoming truly customer-centric. In insurance industry, digitations could mean introducing new online sales via mobile phone. India ranks second only next to China in terms of internet users with 451 million active internet users according to Internet and Mobile Association of India (IMAI). The urban India with 192 million users had almost same number of users as rural India. However, in terms of percentage, urban India had a considerable higher penetration level. It has huge opportunity for growth which will contribute to an increase in overall Internet population. The increased base to 451 million users is due to lower cost of internet and growing influence of mobile devices.

The concept of web aggregator is used for online enquiry/shopping, wherein end consumers could get information and quotes on diverse financial products across service providers at one point. Web Aggregator is a company registered under the Companies Act and approved by IRDAI which maintains or owns a website and provides information on insurance products of different insurers. Aggregators have agreements with insurers and insurers have to provide all the relevant information wherein aggregators display this information in a set format on its website. However, web aggregators are not allowed to display rankings, endorsement.

Web aggregators are allowed to solicit policies. In other words, the portal can transfer the lead or call you itself to sell a policy. These website display on its website that visitors' particulars could be shared with the insurers. It can share the prospective customer with 3 insurers from same class of business. In fact, the customer can choose customers.

Only licensed aggregators can display products and price comparisons of insurance company products in which each insurer is required to tie-up with the company and pay a flat fee of not exceeding Rs 50,000 per year towards each product displayed by the web aggregator. It can also undertake outsourcing activities such as premium collection for a fee which will be mentioned. The value proposition for web-aggregators is in giving customers an unbiased selection of products, enabling them to make wise-decisions. It is a large growing market. The key would be having the entire infrastructure in place for right delivery to client, both product and service.

The journey of online insurance with the emergence of comparison and research platforms. Web aggregation started with the emergence of Apnainurance and Bimadeal in 2005. Another 20 other players such as policybazaar, Zibika, Fintact, and InsuranceIndia launched their own aggregation websites. Most of the existing insurance companies started selling online in 2010-2011 and at present, almost close to 33 insurers are offering more than 1000 products online. Major companies like Aegon Religare, Aviva Life Insurance & Hdfc Life Insurance have already included insurance aggregators as a major focus in their distribution strategy.

Web aggregations regulations in India

1. The IRDA is allowing them to collect leads, but not to charge insurers on a cost-per-lead basis.
2. IRDA doesn't allowing web aggregators to have any sort of either pertaining to any product or service including insurance product or service, other financial products or service / or any other product or service advertising on their website.
3. Web aggregators can't up sell others product or even display any information relating to products or services of other Financial institutions on the website.
4. Web aggregators cannot operate the websites of other Financial / Commercial / marketing or sales or service entities.
5. Web aggregators cannot use "Social Media sites etc. for comparison of products etc."
6. No referral arrangement with an insurer.
7. The insurer is not allowed to pay any advance to a web aggregator
8. Web aggregators have to have 'Insurance Web Aggregator' or 'Insurance Web Aggregators' in the name of the Insurance Broking Company to reflect its line of activity and to enable the public to differentiate IRDA licensed insurance Web Aggregator from other non-licensed insurance related entities."
9. Web aggregators are not allowed to operate multiple websites, except if they use the same domain names with suffixes such as .com or .in or.co.in for the primary website of the Web Aggregator.
10. Web aggregators shall not display ratings, rankings, endorsements or bestsellers of insurance products on their website.
11. Foreign Direct Investment in web aggregators "should not exceed twenty-six per cent paid-up equity capital of Web Aggregator at any time."
12. The Web Aggregator licenses are on a renewable basis, only for three years at a time.
13. Only use a Lead Management Systems, which data should be shared with insurance companies with whom web aggregators have signed agreements. Web Aggregator should provide an option to select up to three insurers by the visitor, to whom the lead can be transmitted simultaneously.
14. The Web Aggregator shall not register any transfer of shares or contribution, as the case maybe, without the prior written approval of the Authority where after the transfer the total paid up equity holding or contribution of the transferee is likely to exceed five per cent of their paid-up capital or contribution.
15. IRDA has allowed certain activities (schedule IX of exposure draft) that can be outsourced from an insurance company to a web aggregator.
16. The authority has also removed the cap on payable commission (25% of first year commission payable).
17. New regulation will increase the cost of compliance and operations because of regulatory requirements to have principal officer, more frequent audits etc.

II. LITERATURE REVIEW:

The researchers presented the paper with the view to give insight of positives and challenges of selling online insurance through web aggregators. The research works have highlighted the increase in insurance sales with increased use of smartphones and online selling of insurance policies through web aggregators and bancassurance.

Neha Singh (2015), in research paper entitled, "Selling Life Insurance in new era of digitalisation: A study in Indian perspective" concluded that web aggregations should be encouraged and should not be curbed down due to ill-informed regulation. The paper also highlighted the role of web aggregators in increasing the insurance density in India.

Accenture (2014) in its report titled, “Digital Innovation Survey” reported that Most of the insurers are of view that digital initiatives are expected to generate additional growth. Hence, they are expected to invest more than \$40m in digital.

Solutions Providers Pvt. Ltd (2013) in its report titled, “The Insurance Aggregator – Impact and viability in Singapore” concluded that insurance aggregators have its own share of challenges and merits. The collaborative approach between the aggregator and insurers makes the aggregator a virtual reality. The aggregator can showcase the competitive advantages of the individual insurer and the insurer in turn, adapts to the requirements of the aggregator with optimised or complementary products and services.

IV. OBJECTIVES

- To study the changes in selling online insurance services through web aggregators.
- To study customer perceptions of buying online insurance services through web aggregators
- To study current trends and challenging issues regarding web aggregators.

V. RESEARCH DESIGN AND METHODOLOGY

Data: Primary & secondary sources

Sample size: 50 respondents

Sample unit: Thane city

Sampling technique: Probability (Simple random sampling)

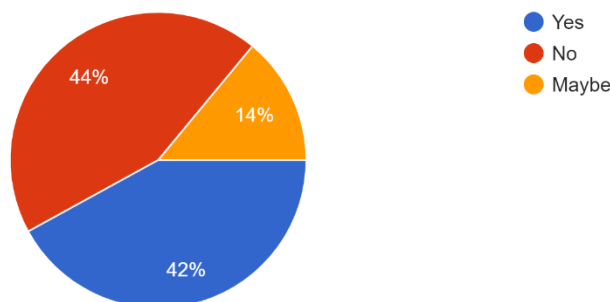
Sampling instrument: Questionnaire

VI. DATA ANALYSIS AND INTERPRETATION

Finding 1: Online purchase of insurance policy

Would you prefer to purchase an online insurance policy?

50 responses

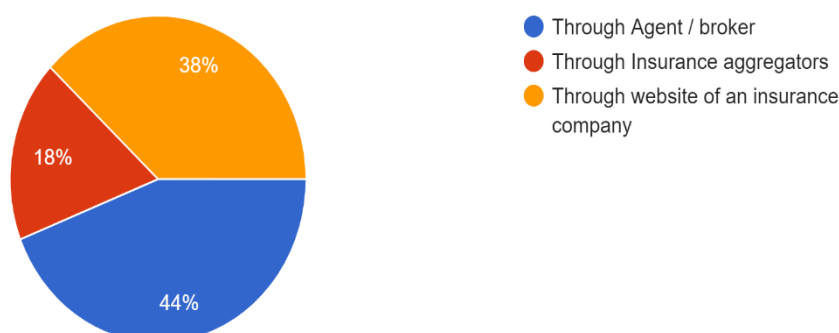


- Around 42% of respondents prefer to purchase insurance policy online.
- Around 44% respondents prefer to purchase insurance policy through agents or brokers

Finding 2: Channel preference

Which channel would you prefer buy an insurance policy?

50 responses



- Maximum respondents are willing to purchase insurance policy either through agents or brokers or through company's website
- Most of respondents are not willing to purchase through insurance aggregators
- It is evident that only 18% are willing to buy insurance policy through insurance aggregators.

Finding 3: Reason for preferring agents / brokers

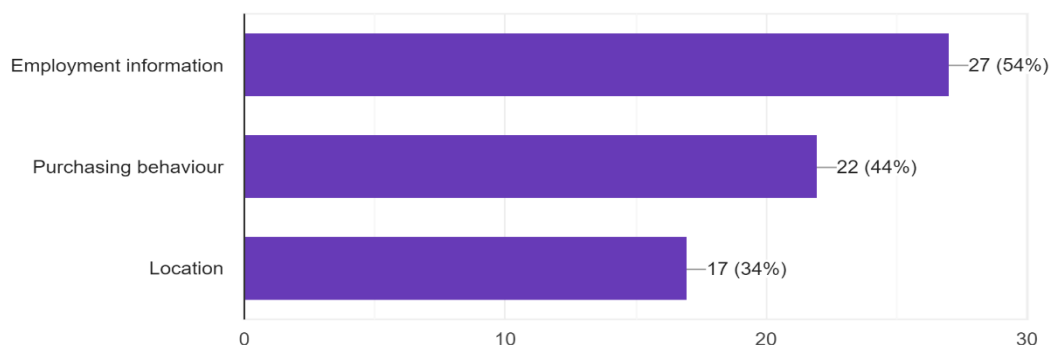
Your reason for your fear of providing your personal information with an insurance aggregator?
50 responses



- 56% respondents fear that their personal information could be misused if they provide information to insurance aggregators.
- 36% respondents feel that their information could be shared or sold to third party.

Finding 4: Reasons for refraining from providing information

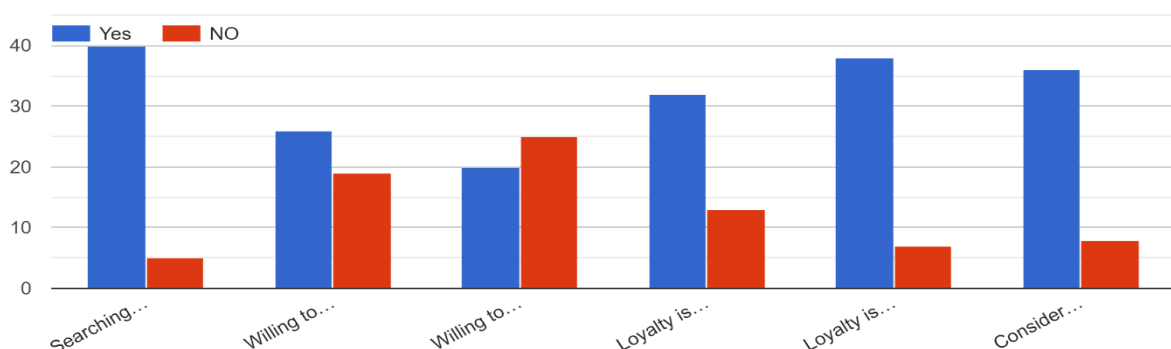
Which of the following data you are not comfortable to share with?
50 responses



- 27% respondents are not comfortable to share their employment information online with insurance aggregators
- 22% respondents feel that their purchasing behaviour could be tracked easily
- 17% respondents feel that that their location could be shared.

Findings 5: Facilities provided by insurance aggregators

If yes, provide ratings on the facilities provided by an insurance aggregator.



- 88% respondents who prefer to purchase insurance policy online feel that insurance aggregators enable them to purchase insurance policy not only at low price but also according to their needs.
- Approximately 58% are willing to share personal information for purchasing online insurance policy.
- Around 71% respondents feel the personal information provided by them will be protected.
- Around 44% are not willing to share information to third party for relevant purposes.
- 80% respondent is of a view that additional value-added benefits should be provided by insurance aggregators
- 84% respondent is of the view that loyalty is driven by quality of services provided by insurance aggregators.

VII. RECOMMENDATIONS

Based on the analysis drawn from the study, following are the recommendation to change perception of purchasing insurance policy through insurance aggregators

- Web insurance aggregation should be encouraged and shouldn't be ignored due to ill-informed regulation.
- Prospective customers should be encouraged to prefer the services of web aggregators over agents or broker as it provides neutral, unbiased services.

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STUDY OF CHANGING CONSUMER BEHAVIOUR IN NEW DIGITAL ERA: SPECIAL REFERENCE TO CUSTOMER FROM MUMBAI CITY

CA Kiran N. Gajjar

Assistant Professor, Bunts Sangha Mumbai, Anna Leela College, Kurla (East)

ABSTRACT

Consumer is the king for any kind of business and it is very important but difficult to understand consumer's behavior. Right from the existence of concept of consumer behavior it's a biggest mystery to established standard for consumer behaviour. Consumer is the last link in the chain of business activities. Business, Market, Industry, E-Commerce, etc. exists because of consumer. Consumer behaviour is evergreen interesting topic for researchers. No one can predict exact consumers behaviour even though there are various theories, approaches to consumer behavior are developed by various experts but all those are ultimately revolving around psychology of customer. In today's competitive world every country's economy has seen drastic changes which is completely depends on technological developments within the country, the study of consumer behaviour with respect to these changes is the need of hour. Technology effect our everyday life and decision for buying is exception. Today technology is interference in each stage of buying decision making process. Whole world realized that Indian is the largest emerging market for every kind of product with large customer base. Digitally developing India attracted huge foreign investment in E-Commerce sector in India. The objective of this research paper is to find answers to the questions like, is the technology influences consumer? Is the consumer behaviour changed in digital revolution? Does the existing theories and approaches of consumer behaviour still relevant in this digital era? Technology is playing a major role in the changing consumer behaviour. This study is conducted to understand the changing consumer behaviour of consumer in India.

Keywords: Consumer behaviour, E-Commerce, Digital Era.

INTRODUCTION

Consumer Behaviour deals with the various stages that a consumer goes through before purchasing any products or service for his/her use. There are various reasons for which consumer buys product or service like Need, Social Status, Taste, Habit, etc. the price and budget of consumer is one of the major factor which affects Consumer behaviour. There are several factors which influence buying decision of a consumer which includes Economic, psychological, social, Cultural, etc. Consumer behavior in the digital age is an ever-changing and ever-expanding. Staying in tune with consumer behaviors, tastes, and impending trends can help brand stay relevant, visible and engaging for customers. Today's consumers are more enlightened and empowered. They are constantly being flooded with more digital content than ever before. A huge number of brands are available at consumer's fingertips. Consumers have become more demanding. They know more than ever about what they want, how they want it and from whom they want. Consumers are becoming adapted to immediate accessibility and expect their brand experiences to be personalized and easy to navigate. With so many options just a click away, customers won't wait around if the brand experience is not a satisfying. While selecting product and services, consumers rely more on advocacy of people they know and trust. Recommendations from known people are now five times more trusted than brand marketing according to the Word of Mouth Marketing Association. Consumers nowadays are spending more time surfing social media sites and the decisions about the purchase, often reflect interactions with friends and other influencers. The digital world has made consumers quite impatient, impulsive and they seek immediate gratification. They want immediate services and real-time virtual dialogue with their brands. Next-day delivery is being overtaken by ever-faster delivery possibilities for the shopper.

Internet usage in India

Statistics of subscriber in India as on 30th September 2018

Statistics	30/09/2018
Total Internet Subscribers	560.01 Million
Narrowband subscribers	78.30 Million
Broadband subscribers	481.70 Million
Wired Internet Subscribers	21.25 Million
Wireless Internet Subscribers	538.76 Million
Urban Internet Subscribers	365.94 Million
Rural Internet Subscribers	194.07 Million

Total Internet Subscribers per 100 population	42.87%
Urban Internet Subscribers per 100 population	88.26%
Rural Internet Subscribers per 100 population	21.76%

Source: TRIA (Retrieved 3rd July 2017) and <https://main.trai.gov.in/sites/default/files/PIR08012019.pdf>

The above table shows that there is a continuous increase in internet users in India. Total 42.87% of Indian population using internet. Hardly any person staying in Urban area not using internet. Above table shows 88.26% of total urban population using internet remaining 11% are children below 15 years and person above 65 years who not using internet on their name. It means that nearly 100% urban population using internet. The latest move by Government with the campaign "Digital India", with the objective of encouraging and empowering people with digital accessibility and awareness as well as promoting digital transactions and cashless economy is accelerating more and more internet subscribers. The competitive affordable data tariff plans are making people use more and more internet and become Tech Savvy.

OBJECTIVE OF STUDY

- To study the changing consumer behaviour of online buyers of Mumbai city in Indian digital era.
- To study the impact of technology on consumer behavior of online buyers of Mumbai city for purchases

RESEARCH METHODOLOGY

For this research both quantitative and qualitative research design is used. The research was carried out in Mumbai City in three stages.

1: By way of literature review to find research gap and study the findings of research done on same topic till date.

2: discussed with group of experts to gain more knowledge and to create base for research.

3: Developed Questionnaire with the help of expert to collect data from consumers with target of a sample size 300 but only 271 valid responses were used as sample. For selecting samples a simple random sampling method was used. SPSS 20 used for analysis of collected data.

After proper literature review and discussion with group of experts, questionnaire was prepared to collect data to study consumer behaviour and influence of technology on consumer behavior.

Sample size of 271 consumer covered under study, 2% at 95% Level of significance considered for data analysis. Bridging question was used in questionnaire and the selected respondents must have sufficient knowledge and experience of online purchase. Total 16 questions included in questionnaire.

DATA COLLECTION AND ANALYSIS

Particulars	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Online purchase increases efficiency in purchasing	114	42%	70	26%	41	15%	31	11%	15	6%	271	100%
Online Purchase is Cost Effective	111	41%	73	27%	40	15%	30	11%	17	6%	271	100%
I can make better decision for purchase	117	43%	70	26%	35	13%	34	13%	15	6%	271	100%
I am getting sufficient and required information about the products.	115	42%	69	25%	32	12%	37	14%	18	7%	271	100%
I am getting good choice and information of different products	123	45%	70	26%	35	13%	29	11%	14	5%	271	100%
It is easy to compare products online	102	38%	79	29%	40	15%	37	14%	13	5%	271	100%

Source: Primary

FINDINGS**Increase efficiency and Reduces Cost**

The theory of consumer behavior believes that the rational buyer always makes efforts to make maximize the benefits at reduced cost. Supporting utility theory of consumer behavior consumers accepted that internet is playing very important part in reduction of cost as it reduces the cost of transportation and the cost incurred while purchasing the products when compared to traditional mode of making purchases. Thus consumers are in a view that E-Commerce or online purchase reduces the cost of purchasing.

Information

While making purchases, one of the major steps is that the search for information. Now ad days Consumer behaving like a researcher while searching product online for purchase. Consumers has strong opinion that good information about product and other things available online. Even they can able to know the review of other customers. Consumers enjoying online shopping because the information which is available online is ample and easy to access. The online information changed traditional consumer behavior.

Evaluates alternatives

It is well defined principle of consumer behavior that consumer decides to buy a product after considering various available alternatives. Online purchasing allowing the consumer to compare the different product quality, price and other features. Indian market is a price sensitive market, thus consumers strongly agreed that online purchasing helps in analyses different alternatives at the time of purchases.

Easy purchasing

Online Purchasing is far differing than traditional mode of purchase. Online Purchasing is easy than traditional mode of purchase. Consumers clearly tells that online transaction helps in making easy purchases. The payment method used for online transaction and mode of payments are provide various options of payment including cash on delivery. The uniqueness of online purchase is product is delivered door steps of customer. Additionally, consumer accepted that the products are often returned easily in comparison to traditional mode of buying. Thus, consumers strongly agree that internet online purchase is easy purchasing.

Better decision making

Online purchase allow customer to plan the purchases make suitable budget well in advance. The customer can also able to buy by paying down payment and remaining amount in installments. Customer feels that he is enjoying future income in presence by opting for EMI. Thus, consumers are again strongly agreeing and have firm view that, online purchase improves the effectiveness of purchases.

Technological Effect

The last but not least factor emerged was about the buyer opinion towards online purchase as a facilitating agent for creating purchases. It had been found that, internet has an impression in their purchase behaviour and internet had made a huge change in their life while making purchases. it had been convenient to get over internet as compared to traditional mode. Consumers also strongly agreed that they prefer online purchase as compare to traditional purchases. Thus, it can be say that, overall, there's technological impact on consumer behavior in this modern era of digitalization.

The points generated in the study were as follows

1. The consumer behaviour of Mumbai consumers are changing. The consumerism was shifting towards using more of technology for purchases.
2. The segmentation in case of e commerce is very much difficult.
3. Majority of internet users accepted that the internet is used for various information search including getting information about the product proposed to be buy with in near future. Further it has found that after evaluating of various option available online the actual purchase may not be done online and it can be made from the retail store. It means that it is not necessary that all the time online information searcher making online purchase. The study shows that only 36% of the online visitors making actual purchases.
4. According to ASSOCHOM report Online retail consumers will be crossing 100 million and e retail market would increase to 65% since 2018. The online shopper population has increased over 8 times from 2015 to 2019.
5. The important aspect about Indian E market is that there is continue increase in internet subscribers in India. It is also expected to increase the internet users in India from 560 million in 2019 to 820 million by 2021, which is approximately 59 % of the total population. As a source for information for researching, internet is used for seeking information and evaluation of alternatives, but may or may not be ending up purchasing online.

Online shopping is still a biggest challenge for Indians. Based on study it found that, there requires much of empirical research and theories to be developed in the area of consumer behaviour towards online purchases, especially in Indian context. The reasons behind the purchasing online and the factors influencing the buying intention have to be explored to develop a strong predictive theory in predicting the online buying behavior of consumer.

It can be clear from above finding that use of internet increasing in India which leads to online transactions including online purchasing, further it strongly supports that use of technology for purchase has a Sevier impact on consumer behaviour and marketers has to rework to understand the consumer behavior in era of digitalization and special reference to online purchases. It was clearly found that the technology strongly influences consumer behaviour while making purchases. The development of theories in consumer behaviour also proved that the researchers were keen on find the consumer behaviour with reference to technological influence. The opinion of the consumers also proved that the consumers had strongly agree that the online purchase reduced cost, helps in getting good information, helped in analyzing various alternatives and provide better decision making process. Consumers also agreed that technology had made an impact in their lives for taking decision to make purchase. Therefore, the seller in this digital era of marketing should made sufficient e consumer research to understand the prediction of consumers and impact of technology on purchasing decision of consumer. It is necessary to conduct the regular market research to help supplier to understand consumers better. Further, supplier can perfectly identify the prospective buyers which help the supplier using e-market to target the right audience.

CONCLUSIONS

The increasing use of internet for many purposes and its expansion in India has increased trend of online purchase. This new method of buying as against traditional method of purchasing from local market driven the researcher to understand the consumer behavior in this new era of digitalization special reference to use of internet for online purchases. There is tremendous growth in the number of consumer who opted for buying online as against old method of buying. Due to various benefits of online purchase, consumers prefer to purchase goods online as compared to conventional method of shopping. This study conducted with the objective of understanding change in consumer behaviour in today's digital era as against the traditional consumer behaviour models and approaches. A part of study respect to technological interventions in buying pattern of consumer gave a clear understanding that, the consumer behaviour is changed drastically due to technological interference and so is also affected traditional belief about consumer behavioural theory. Further it was also found that there was no comprehensive theory which could exactly predict the e-consumer behaviour. The study also gave a strong opinion that technology had made severe impact on consumer behaviour and there is a need of hour to develop a new consumer behavioural model, especially with reference to Context Digital Indian. To see the impact of technology, Consumer survey was conducted taking into consideration the questionnaire made and was found that technology has an impact.

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INITIATIVE AND ACHIEVEMENT IN HUMAN RESOURCE DEVELOPMENT: WITH SPECIAL REFERENCE TO NEW EDUCATION POLICY 2019 AND SKILL INDIA INITIATIVE

Nitin Umakant Dwivedi¹ and Dr. Anita Manna²Research Student¹ and Principal², K.M Agrawal College of Arts, Science and Commerce, Kalyan, University of Mumbai

ABSTRACT

Since education is a key in developing human resources in a country, Government of India have reformed its education policy in the year 2019 and came up with proactive initiatives which would be a mile stone in developing the skill among the citizen of India.

In this technological era where more than general candidates things industries needs skilled and specialized candidate for which they need to have proper training and vocational courses which in line the Government of India have come up with. The Govt of India had initiated the process of formulating a new education policy to meet the charging dynamic of the requirement of the population with regard to quality education, innovation and research, aiming to make India knowledge superpower by equipping its students with the necessary skills and knowledge and to eliminate the shortage of man power in Science, Technology, academics and industry.

Keywords: Nishtha, DHRUV, SHAGUN, Pariksha pe Charcha 2.0, UDISE, PMKVY, Collaboration with Reliance Jio

INTRODUCTION

In the year of 2019 Dr K kasturirangan committee submitted the draft national education policy to union HRD minister Shri Ramesh Pokhriyal 'Nishank'. The Govt of India had initiated the process of formulating a new education policy to meet the charging dynamic of the requirement of the population with regard to quality education, innovation and research, aiming to make India knowledge superpower by equipping its students with the necessary skills and knowledge and to eliminate the shortage of man power in Science, Technology, academics and industry.

MHRD launched NISHTHA –National initiative for school heads and teachers holistic advancement to improve learning outcomes at the elementary level through an integrated teacher training programme and the pradhan mantra innovative learning programme (Dhruv) to identify and encourage talented children to enrich their skill and knowledge. Beside this , MHRD launched several new scheme in higher education department to boost research and innovation culture in the country. Dept of higher education of HRD minister has finalized and released a five year vision plan named education quality Upgradation and inclusion programme(EQUIP). SWAYAM 2.0 deeksharambha and PARAMARSH are other major schemes launched in 2019.

OBJECTIVES

- To understand the New Educational Policy 2019
- To understand the various initiative launched by GOI for Skill Development
- To analyze the impact of NEP and Skill development initiative of GOI on HRD

METHODOLOGY

The study is theoretical in nature so the source of data used here is secondary. Various newsletters from Government of India, MHRD, Employment news, Magazines are used for collection of data.

Nishtha- National Initiative for School heads and teachers holistic Advancement-

A national mission to improve learning outcomes at the elementary level through an integrative teacher training programme called NISHTHA, National Initiative for School heads and teachers holistic advancement was launched on 21st August 2019. This integrative programme aims to build the capacities around 42 lakhs teachers and heads of school, faculty members of state council of educational research and training(SCERTs) and district institute of education and training (DIETs), Block research coordinators and cluster research coordinators.

Pradhan mantra innovative learning programme- (DHRUV)-

DHRUV aims to act as a platform to explore the talent of outshining and meritorious students , and help them achieve excellence in their specific area of interest may it be science, performing arts, creative writing etc. these talented students apart from releasing their full potential and expected to contribute to the society in a big way.

With children drawn from all over the country, The DHRUV programme reflected the true spirit of EK Bharat Shreshtha Bharat.

INTEGRATED ONLINE JUNCTION FOR SCHOOL EDUCATION 'SHAGUN'

Union Human resource development minister Mr. Ramesh Pokhriyal 'NISHANK' launched one of world's largest integrated online junction for – school education 'shagun' in new Delhi on 28th August 2019. School education shagun is an over-arching initiative to improve school education system by creating a junction for all online portals and websites relating to various activities of the Department of School Education and Literacy in the Government of India and all states and Union Territories. 1200 kendriya Vidyalayas, 600 Navodaya vidyalayas, 19000 organisations affiliated with NTCE among others are integrated with shagun.

National Awards for Teachers

The purpose of National Awards to Teachers is to celebrate the unique contribution of some of the finest teachers in the country and to honor those teachers who through their commitment and industry have not only improved the quality of school education but also enriched the lives of their student. In 2019, online self-nomination process was followed by three tier selection process at district state and national level. The independent national jury recommended name of 46 teachers the award carried a silver medal, certificate and 50000/Rs. As award money.

Pariksha pe Charcha 2.0-

Prime minister shri Narendra Modi interact with students, teacher and parents as part of Pariksha Pe Charcha 2.0 at talkatora stadium, New Delhi n 29th January 2019. The interaction, which lasted for over 90 minutes, saw students, teachers and parents relax, laugh and repeatedly applaud the Prime Ministers observation, which included a touch of Humor and witt. Students from across the country, and also Indian students residing abroad, participated in the event.

National Workshop on social Media outreach and communication

Union Human Research Development ministry organized a social media outreach and communication: National workshop on management and best practices in December. Nearly 200 social media champions from various centrally-funded educational institutions participated in the workshop. The purpose of the workshop was to bring the social media communication and outreach of various institutions under one umbrella and to open channel for day to day communication and dialog with these institutions.

Unified District Information System for Education (UDISE)

To ensure quality, credibility and timely availability of information from all the schools in the country, the revamped UDISE+ has been launched by the department. The GIS based mapping portal gives information about location of more than 15 Lakhs school in the country along with some silent highlight. The data analytics portal gives percent information about the aggregate position of the school.

DIGITAL INFRASTRUCTURE FOR KNOWLEDGE SHARING (DIKSHA) 2.0

DIKSHA portal was launched in 2017 for providing digital platform to teachers giving them an opportunity to learn and train themselves and connect with teachers' community. This initiative has been taken forward to enhance coverage and improve the quality f E content for teachers.. All states and UTs and also Kendriya Vidyalayas and Navodaya vidyalayas have been asked to involve proactively in curating this initiative

INITIATIVES IN SKILL DEVELOPMENT & ENTREPRENEURSHIP

In 2019, several initiatives were taken by Ministry of Skill Development and Entrepreneurship, with emphasis on convergence, increased scale, meeting aspiration and improved quality. The Ministry's vision statement has been "To create an ecosystem of empowerment by skilling on a large scale at speed with high standards and to promote a culture of innovation based entrepreneurship which can generate wealth and employment so as to ensure sustainable livelihoods for all citizens in the country."

The Ministry has strived towards this vision, by putting special emphasis in 2019 on Convergence, Increased Scale, Meeting Aspiration and Improved Quality.

CONVERGENCE

National Skill Development Mission (NSDM): Ministry of Skill Development & Entrepreneurship (MSDE) formed in 2014 to give a fillip and focus to the skill development and entrepreneurship efforts in the country. Because of the efforts under NSDM, more than one crore youth are being imparted skills training annually under various programs of the Central Government.

Increased Scale

Industrial Training Centers (ITIs): Expanded and modernized the existing long-term training eco-system in India. The total number of Industrial Training Centers (ITIs) increased by 12% from 11964 in 2014 to 14939 in 2018-19. The trainee enrolment has increased by 37% from 16.90 Lakh to 23.08 Lakh during the period.

Pradhan Mantri Kaushal Vikas Yojana (PMKVY): Under the program about 87 Lakhs youth have been trained till date. Under the placement linked program under PMKVY 2016-19, more than 54% have been linked to employment.

Pradhan Mantri Kaushal Kendra (PMKK): Out of the 812 allocated PMKKs, 681 centres had been established. The centers have been allotted a target to train over 18 lakh candidates under PMKVY scheme, out of which training has been imparted to 9,89,936 candidates, 8,85,822 assessed, 7,40,146 certified and 4,35,022 candidates have been placed successfully.

Recognition of Prior Learning: RPL program, under PMKVY 2016-19, was launched to recognize the prior skills acquired by individuals. Till date, more than 26 lakh people have been oriented under the RPL program of Pradhan Mantri Kaushal Vikas Yojana (PMKVY). Under the Best in Class Employer category of RPL, more than 11 lakh employees have been oriented into formal skilling with the assistance of companies.

RPL in Supreme Court: Under Recognition of Prior Learning Program (RPL) Training in Supreme Court, TATA Strive and Maruti Suzuki have completed training one batch of cooks and drivers respectively of the Supreme Court. Training was spread over two days in which safety aspects, personal grooming, soft skills and few technical aspects were covered.

Centre Accreditation: Significant creation of short-term standardized skilling capacity through centre accreditation and affiliation portal - SMART. 11,977 Centres have been accredited and affiliated till date which has an annual training capacity of about 50 lakh per annum.

Skill Development in Jammu & Kashmir: A meeting was held between officials of MSDE, Govt. of J&K, and State Skill Development Mission (JKSSDM) to discuss ways to ensure 100% coverage of all the eligible beneficiaries from J&K and the steps to be undertaken thereby for this. Officials from various organisations including NSDC, DJSS and various Sector Skill Councils (SSCs) were also present in the meeting. To promote long term skilling, NSTI Jammu has been made operational. trainers are being trained to impart NSQF LEVEL-6 training.

Skill Development in Leh: For better outreach of the skill training to all parts of the country, a NSTI extension centre has been opened in Leh. Ministry is taking all possible steps to create a precision trained workforce in the nation.

STRIVE: The main focus of the scheme is to improve the performance of Industrial Training Institutes (it is). In the first phase, 314 ITIs have been selected and 198 Performance Based Grant Agreements have been signed. The scheme also works towards increasing capacities of state governments to support ITIs and Apprenticeship training. Till date, 31 States have signed MoU i.e. Performance Based Funding Agreement (PBFA). To improve teaching and learning techniques, National Skill Qualifications Framework (NSQF) trainings are being imparted to officers, principals and instructors across the 36 States and UTs.

International Collaboration: Minister of Skill Development and Entrepreneurship met counterparts working in skill development across countries like Singapore, UAE, Japan, Canada, Australia to further build capacity for skilled workforce in the country, jointly work on transnational standards and bridging demand for skilled workforce in these countries by collaborating with them and supplying them with trained professionals.

PM-YUVA Yojana (Pradhan Mantri Yuva Udyamita Vikas Abhiyan) is implementing a pilot project in 300 institutes (200 Industrial Training Institutes (ITIs)/ National Skill Training Institutes (NSTIs), 50 Polytechnics, 25 PMKKs/ PMKVY and 25 Jan Shikshan Sansthan (JSS)), across 12 States and Union Territories (Delhi, Uttar Pradesh, Tamil Nadu, Puducherry, Telangana, Kerala, West Bengal, Bihar, Assam, Meghalaya, Uttarakhand, Maharashtra). The pilot project is expected to reach out to around 70,000 youth through entrepreneurship awareness and education sessions. The project is likely to create 600 new and 1000 scale-up enterprises by March, 2020. The approved budget for the pilot project is Rs. 12 crores.

Collaboration with Reliance Jio: To strengthen the industry connect, DGT and MSDE have collaborated with Reliance Jio to set up training labs at 6 NSTIs for their home connect division. A job mela was organised at 6 locations. i.e. NSTI Chennai, Bengaluru, Mumbai, Hyderabad & Kolkata along with Govt, ITI Pusa New Delhi. 400 candidates have been selected for this training.

MoU with Cisco, Quest Alliance & Accenture: Employability skill Labs at 6 NSTIs have been set up under this partnership with the Directorate General of Training (DGT) of the Ministry of Skill Development and Entrepreneurship (MSDE) and Cisco, Quest Alliance & Accenture. Youth across India enrolled in industrial training institutes (ITIs) will be trained in digital literacy, career readiness, employability skills, and advanced technology skills such as data analytics.

Kaushalyacharya Awards: To recognize and appreciate the good works done by trainers, Kaushalyacharya Awards 2019 ceremony was organized on 5th Sept 2019 to felicitate 53 trainers from different sectors for their exceptional contribution towards creating a future-ready and skilled workforce.

National Entrepreneurship Awards 2019: MSDE conferred NEA 2019 to 30 young entrepreneurs and 6 organizations/ individuals, building entrepreneurship eco-system in the country. The awards were presented to honor outstanding contributions in entrepreneurship development. The award included a trophy, a certificate and prize money up to Rs 10 lakh.

Skill Saathi Counseling Program: MSDE also launched the Skill Saathi program which was aimed to sensitize the youth of the country on various avenues under Skill India Mission and increase the aspiration for skill development. Close to 40 lakh students were provided counseling under the program.

Policy action to offer vocational courses: Under this, the MSDE initiated a drive to create a policy action on offering vocational courses in schools and equal weightage to vocational courses for admission in UG courses. The Draft Credit Framework for vertical and horizontal mobility from vocational to general and vice-versa has been developed. The framework is under finalization in consultation with Ministry of Human Resource Development (MHRD).

500 skills hubs in government schools: MSDE has also finalized a plan for setting up 500 skill hubs and labs in government schools. Working closely with CBSE to develop "Hubs of Excellence in Skills" for school students, MSDE will introduce high quality, technology-oriented skill programs to schools. Skill India currently engages with 9100+ schools and has integrated skills from 20 sectors. So far 7.5 lakh students have benefited from it. These initiatives are being planned in conjunction with States.

Embedded apprenticeship degree program: MSDE and MHRD have together rolled out the SHREYAS program where apprenticeship degree programs in retail, media and logistics are embedded into degree programs such as BA/BSc/BCom (professional) courses in the higher educational institutions. So far, the program has been included in 25 colleges with 643 students enrolled.

Catalyzing demand for formal skills by promoting apprenticeship through Apprenticeship Pakhwada: MSDE held an Apprenticeship Pakhwada which was celebrated across the nation where industries and State Governments committed training of 7 lakh apprentices in this current fiscal year, which if converted will almost double the number of apprentices trained over the last amendment made to the Apprenticeship Act of 1961. MSDE is also promoting Third Party Aggregators (TPAs) who will be key catalysts for promoting apprenticeship training which is one of the most sustainable form of skill development.

MoU with SBI: MSDE has also signed a Memorandum of Understanding (MoU) with SBI for engagement of 5000 apprentices as banking front office executive and tele-callers in the current financial year 2019-20, as part of an initiative to launch partnerships for promotion of apprenticeship in the financial sector.

Skill Vouchers: MSDE is also developing a skill vouchers program for micro, small and medium enterprises (MSME), as a provision model to enhance the delivery and quality of the programs. Vouchers are expected to be provided to learners and entrepreneurs towards the training program they see most value in.

World Skills International Kazan 2019: The 22 winners of India Skills 2018 and their experts represented the country with their outstanding performance at the World Skills International 2019 (WSK), held in Kazan, Russia. India won one gold, one silver, two bronze and 15 Medallions of Excellence at the competition. India ranked 13th among 63 countries that participated at World Skills International 2019 ensuring the best finish for the country in the coveted skill championship. They were felicitated with certificates and cash prizes for their remarkable performance.

IMPROVED QUALITY

Reforms to Apprenticeship Act of 1961: The ministry introduced a wide range of reforms to the Apprenticeship Act of 1961, to make it significantly easier for industry to take on much needed apprentices. The comprehensive reforms under Apprenticeship rules 1962 include:

- Increasing upper limit for engaging apprentices from 10% to 15%;
- Decreasing the size limit of an establishment with mandatory obligation to engage apprentices from 40 to 30;
- Payment of stipend for 1st year has been fixed rather than linking it to minimum wages;
- 10% to 15% hike in stipend for 2nd and 3rd year to apprentice;
- Duration of apprenticeship training for optional trade can be from 6 months to 36 months.

Dual System of Training: The MSDE is also scaling up the ITIs Dual System Training (DST) scheme to at least 1000 ITIs. The DST is a model of training inspired by the German method and provides industry exposure through industry led trainings to students of the various ITIs. In the first 100 days, 40 National Skill Training Institutes (NSTIs) have signed partnership agreements and as many as 739 MoUs have been signed. The duration of the practical training portion of the course has also been made flexible and adaptive to the industry schedule. All the 138 plus courses under CTS have been brought under the ambit of DST, as against only 17 courses earlier. ITIs are exclusively permitted to conduct training under DST with deemed affiliation in the 3rd shift.

Formation of District Skill Committees: In order to get to the grass roots of the country with its various reforms and empower every citizen, the ministry has formed District Skill Committees (DSC) in all Districts as part of its Aspirational Skilling Abhiyaan under the Sankalp program, which is funded by World Bank. The MSDE is handholding these District Skill Committees through the Directorate General of Training (DGT) to further identify skill gap at a local level and then strengthen the ecosystem for local market driven skill development opportunities.

Mahatma Gandhi National Fellowship (MGNF): MSDE has also constituted the Mahatma Gandhi National Fellowship (MGNF) for 75 districts across 6 states. Under these 75 young professionals shall be selected and will be deputed in identified 75 districts for supporting the district officials in district level planning, monitoring of activities related to skilling' management of data/ information, coordination among different stakeholders in districts' assistance to District Skill Development Committee.

Indian Skill Development Services (ISDS): To ensure that the skilling of the country's youth gets the importance that it deserves, the government has carved out an altogether new administrative service much like the Indian Revenue Service or the Post and Telegraph Service. The Indian Skill Development Services (ISDS) has been created through a notification by the MSDE. This service has been created for the Training Directorate of the Ministry of Skill Development and Entrepreneur-ship. ISDS will be a Group 'A' service where induction will take place through Indian Engineering Service Examination, conducted by UPSC. The fresh batch of the newest central government services, the Indian Skill Development Services commenced their training program at the Administrative Training Institute (ATI).

Community mentors called Business Sakhis:

Based on the learnings from various schemes and programmes introduced for women's entrepreneurship promotion, in 2018, NIESBUD in association with UNDP, NIRDPR and TISS jointly developed a new concept and system that is providing mentorship support services of both psycho-social and business supports through a cadre of community mentors called Business Sakhis (Biz-Sakhis). The curriculum was released on 9th Nov, 2019 on the occasion of NEA ceremony. These mentors will provide backward (with financial institutions for example) and forward (with more lucrative business ideas and market) linkages.

Train the trainer (TOT) programme: The curriculum for five-day TOT programmes for the faculty of ITI was developed and the Trainers Training programmes on employability, entrepreneurship and life skills are designed and organized for 4068 trainers of PMKVY at pan-India Level. The institute has organized the Entrepreneur-ship Development programmes for the most-needy skilled unemployed youth from OBC/SC/ST/Manual Scavengers and women.

e-Skill India platform: In a technology driven environment, e-learning is pivotal in deepening the reach of skilling opportunities for the Indian youth. NSDC created an e-Skill India, a multilingual e-learning aggregator portal, providing e-skilling opportunities to the Indian youth. eSkill India leverages the skilling opportunities from Indian and global leaders in online learning, by consolidating online courses curated by leading knowledge organizations that share NSDC's commitment of making India a Skill Capital of the World. eSkill India provides anytime, anywhere skilling -beyond the boundaries of location and time.

CONCLUSION

From the above analysis it may be concluded that the new education policy 2019 and initiative taken by Government of India under skill India campaign is turning fruitful for the development of skill and making the students industry ready. The Ministry of Skill Development and Entrepreneurship is responsible for co-ordination of all skill development efforts across the country, removal of disconnect between demand and supply of skilled manpower, building the vocational and technical training framework, skill up-gradation, building of new skills, and innovative thinking not only for existing jobs but also jobs that are to be created. The ministry aims to skill on a large scale with speed and high standards in order to achieve its vision of a 'Skilled India.'

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GREEN LIBRARY

Kiran Prakash Bachchhav¹, Milind Dubal² and Dr. Irshhad Kaazi³Librarian¹, Sarvajanic Shikshan Sanstha's, Adv.V. B. Deshpande College of Commerce (Night)Librarian² and Principal³, IMCOST

ABSTRACT

Green Library is the new term that has been emerging and gaining popularity among the Library and Information Science Profession. This concept has already been implemented in foreign countries and now in India, initiatives have been taken to make libraries more and more greener. This paper focuses on the concept of green library, elements of green library and role of green librarian.

Keywords: Green Library, Sustainable Library, LEED, Green Librarian, IGBC.

INTRODUCTION

Environmental condition has become very critical due to pollution, modern technologies, increasing needs of human beings. Technological innovations and their implementations are growing very rapidly in order to fulfill the excessive demands of human life styles. While fulfilling these demands, environmental conditions are affecting very badly. Hence to reduce environmental degradation and to make our environment a sustainable one, green library is emerging as one of the aspect and initiative for making healthy environment. The issue of global warming has been the most serious issue around the world and to cope up with this issue, green revolution is being emerging as an ideal solution to global warming and environmental changes among almost every sector and library is one of them.

Green Library or Sustainable Library

The Online Dictionary of Library and Information Science (ODLIS) define green library “green/sustainable libraries as a library designed to minimize negative impact on the natural environment and maximize indoor environmental quality by means of careful site selection, use of natural construction materials and biodegradable products, conservation of resources like water, energy, paper, and responsible waste disposal recycling, etc.”. The term Green Library is becoming very popular in the field of Library and Information Science. Library professionals are also trying their best to make green library by minimizing the negative and maximizing the positive effects the library building will have on the environment. In other word, green library is nothing but to minimize the artificial or manmade applications used in the library and to maximize the use of natural resources to make the Library more environment friendly. Green or sustainable libraries are the structure that is designed, built, renovated, operated, or reused in an ecological and resource efficient manner (Anonymous, 2008).

LITERATURE REVIEW

While searching for the literature done on green library or sustainable library, it has been noticed that, this topic was not as discussed as it should be. (Hauke & Werner, 2013) discussed about the beginning of green library in the early 1990's and the green library movement. (Meher & Parabhoi, 2017) in their article on “Green Library : An Overview, Issues with Special Reference to Indian Libraries” discussed in detail about the green library, its elements and special reference to Indian Libraries who have taken the initiatives in green library movement.

ELEMENTS OF GREEN LIBRARY

There are various elements of green library which plays very crucial role in order to make a library green. These elements help to make healthy environment in the library as well as it minimize the energy consumption and maximize the use of natural and renewable resources. Following are some of the elements of green library.

➤ Selection of Proper Location

Library is an integral part of any university or organization; hence it has to be located in such a way that it can easily be accessible for people. While selecting proper location for library, public transportation system should also be kept in mind so that people can reach to library building at any time via public transportation which also saves their time.

Location of the library building should be noise and pollution free so that the internal atmosphere of the library should not get disturbed.

➤ Library Building Construction

Before we think about the green library the first thing comes in our mind is the library building and its construction. Green library building has to be built in a proper way with standard rules and regulations. There

are certain agencies and organizations working and providing standards and protocols for green building constructions in India as well as outside India. These standards help in building green building by using natural, renewable and environment healthy material. Following are two main organizations, which give standards and protocols for green building, one from India and the other from outside India. These organizations are as follows.

I. Indian Green Building Council (IGBC)

The Indian Green Building Council (IGBC) is a part of Confederation of Indian Industry (CII) and was formed in the year 2001. The main vision of this council is, "To enable a sustainable built environment for all and facilitate India to be one of the global leaders in the sustainable built environment by 2025"

This council offers variety of services including developing new green building rating programmes, certification services and green building training programmes.

II. Leadership in Energy and Environmental Design (LEED)

It is one of the most popular and internationally accepted green building certification programs. It is developed by the U.S. Green Building Council (USGBC). It provides rating systems for the design, construction and maintenance of green buildings. It focuses on environmentally compatible green buildings by using natural resources for the healthy environment.

➤ Electricity Conservation :

Electricity conservation has been the measure concern in our society. While in case of green library building, solar system plantation can be done on the roof top of the building. Hence the requirement of electricity consumption for the library building can be fulfilled as well as surplus electricity can be conserved and used as and when it requires.

➤ Water Conservation :

Water conservation planning has to be done properly. Sanitation system of the green library building should be planned in such a way that waste water can be conserve and reused.

➤ Light :

Green library should have proper windows, doors in such a way that natural light comes through direct sunlight would enter into the every part of library so that the use of electricity generated light can be reduced and conserved for future demands. Use of less consumption of electricity bulbs during night time can also be an option to save electricity consumption.

➤ Indore Air Quality :

A green library should be designed properly in such a way that, each and every part of the library should have proper ventilation maintained into it. Now a day, due to pollution air quality has been very poor and decreasing which causes various health issues for the people. To avoid this, surrounding area of the library should have a proper tree plantation planning which helps to increase air quality in and outer side of the library as well as healthy environment would be maintained.

ROLE OF GREEN LIBRARIAN

A Librarian plays an important role in Green Library initiative. Following are some of the roles and duties of Green Librarian.

- Green librarian should use as much as material in the library which is made up of natural resources.
- A Librarian should always discuss and encourage the other library professionals towards green library initiatives and its advantages.
- A librarian can promote the tools and techniques of green library through social media and encourage others to adopt it.
- A librarian should convey the benefits of green library to other library professionals through various seminars, conferences.
- A Librarian should also make the users of the library aware of the benefit of green library and green society.
- A Librarian should promote the green library movement among other library professionals and encourage them to take part in the movement.
- A Librarian should use natural material for library interior which can be recycled and reused.
- Bamboo, wool bricks, wooden material can be used for library furniture.

CONCLUSION

Green library is the need of today's modern society. Excessive use of modern technologies resulted in decreasing the level of healthy environment. The green library is the library which minimizes the energy consumptions from artificial of manmade appliances and maximizes the use of natural and reusable resources such as sunlight, air, water etc. Many national and international organizations have taken initiatives towards green library movement. Government should also take the initiative in green library movement and encourage the librarians to take active participation in the movement.

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A STUDY OF CLINICAL DEPRESSION CAUSED BY ANXIETY IN STUDENTS

Sailesh PokhriyalASM's Institute of Management & Computer Studies, Thane West, Mumbai

ABSTRACT

Human as a social animal has come a long way in aspect of everything and anything. From discovering the existence of gravity and having geniuses giving us equations that not only helped us understand our planet itself but parts of the endless deep space too, to understanding the human behaviour physically and psychologically. Our understanding of disabilities has changed vastly thanks to research and development in deciphering the human brain and how it works. Now we don't see disabilities as dead ends but as obstacles many face as not every human is same in every aspect. The most common obstacle faced by us humans is depression. Depression is a mental health disorder characterised by low/sad mood or loss of interest in activities, causing significant impairment in daily life. There are no medical tests that can determine if a person is depressed but only symptoms that can be noticed by one's self or people around the same person. Depression is treatable and there are professionals that specialize in treating depression but there is a big problem faced when people are not able to identify, understand or worse accept depression, may it be the depressed person itself or the people around. This research paper will help you understand what depression is and how it is caused by anxiety in youngsters that starts after they are sent out to face the world after their 10th and/or 12th standard. We can probe these kids with basic questions to help understand the seriousness or existence of their depression therefore connect them to professionals as per their need through a website from various advertisements on social networking sites/apps and set campaigns in colleges to provide direct attention to students to help them get over their depression or prevent it from coming into any one's life.

Keywords: Depression, anxiety, sadness, prevention, help.

INTRODUCTION

Been through depression myself, it has been noticed that the cause of depression in students is commonly anxiety due to their academics. Thus, this paper is an idea of having a website as a platform to help students prevent or overcome the problem of depression causing various other effects and side effects in their regular lives which bar them from utilizing their full potential. From a survey, done locally to back up this research and for reference and statistics. Depression is the main cause of disability worldwide, according to the World Health Organization (WHO). There have been a greater number of suicides taking place over the country than ever. This is mainly due to academia and anxiety due to not being able to perform. The sheer mental pressure of parents, relatives, peers and the expectations they hold take a heavy toll on the student body and mind. This research paper dwells on the fact that sadness and depression are two different cases that need to be identified and acknowledged in college students. Whereas both need to be differentiated and treated differently, help is definitely needed. Anxiety is one of the most common cause of depression and there are simple ways to treat anxiousness. This help can be provided by a website-based platform which will help anybody realize what they might be going through or directly connect to an advisor who will help them connect to a profession by email, WhatsApp or a call back.

REVIEW OF LITERATURE

This paper helps unlearn the learned to relearn about the mental qualities of men and women as every human is different and change as per time and situation. Students at least need the mental stability to bear the possibility of a brighter future for not just us but for the nation too.

John Tiller: In an article in The Medical journal of Australia, it has been stated that both the depression disorder and the specific anxiety disorder require appropriate treatment.

K Sathish Kumar and Brogen Singh Akoijam: The prevalence of depressive, anxiety, and stress symptoms are referred to and elaborately covered in the US National Library of Medicine, National Institutes of Health Journal, Manipur.

RESEARCH METHODOLOGY

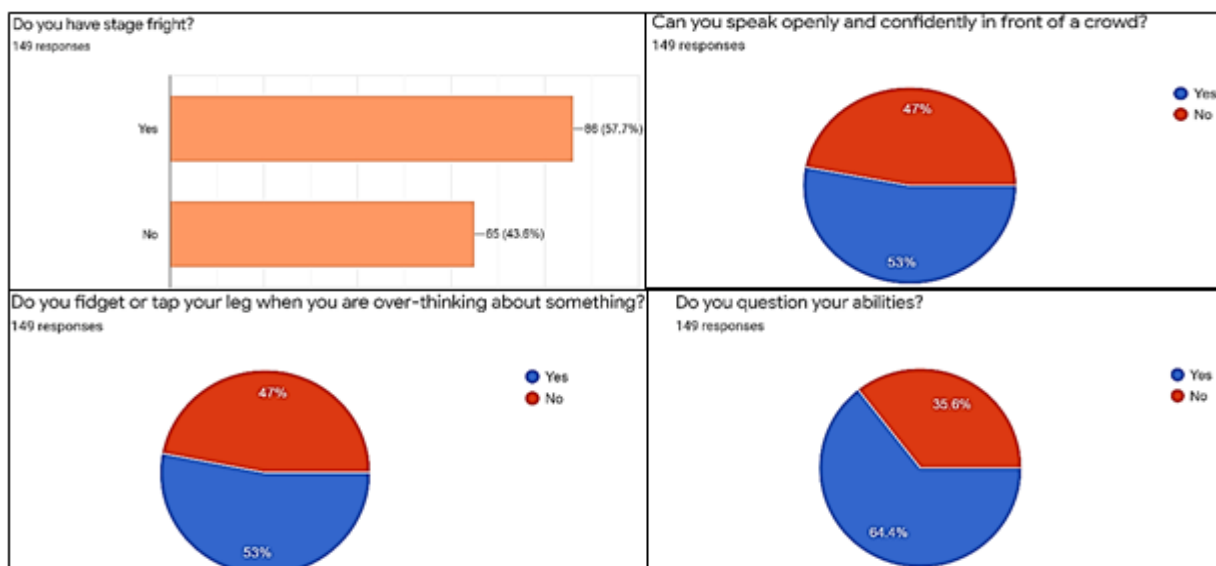
I have referred to other websites for reference with my own local survey of 100+ students. I have hence cumulated all of the research in this paper in a way to get investors and support to start a website which will be initially funded by myself and later will monetize by advertisements. Students in help can also be led to this website with the help of advertisements on social networking sites such as Facebook, Instagram, Snapchat,

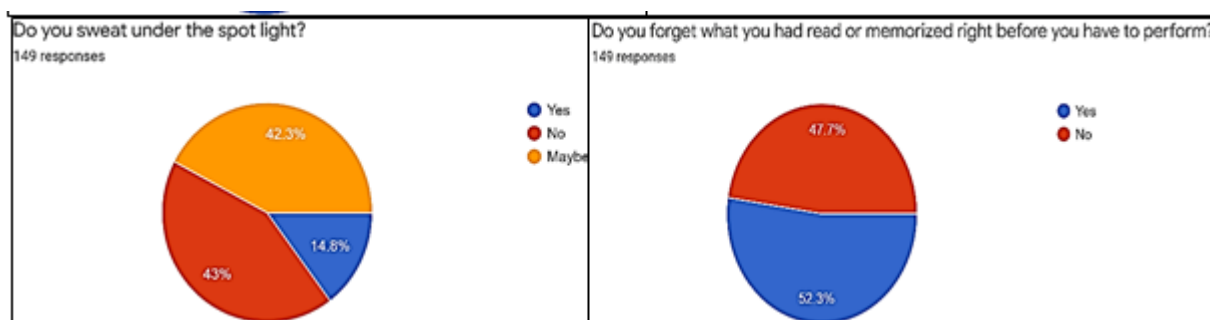
Twitter, etc. The website will help them connect to professionals suggested by us and we will check on their progress after equal intervals of time.

DATA ANALYSIS AND INTERPRETATION

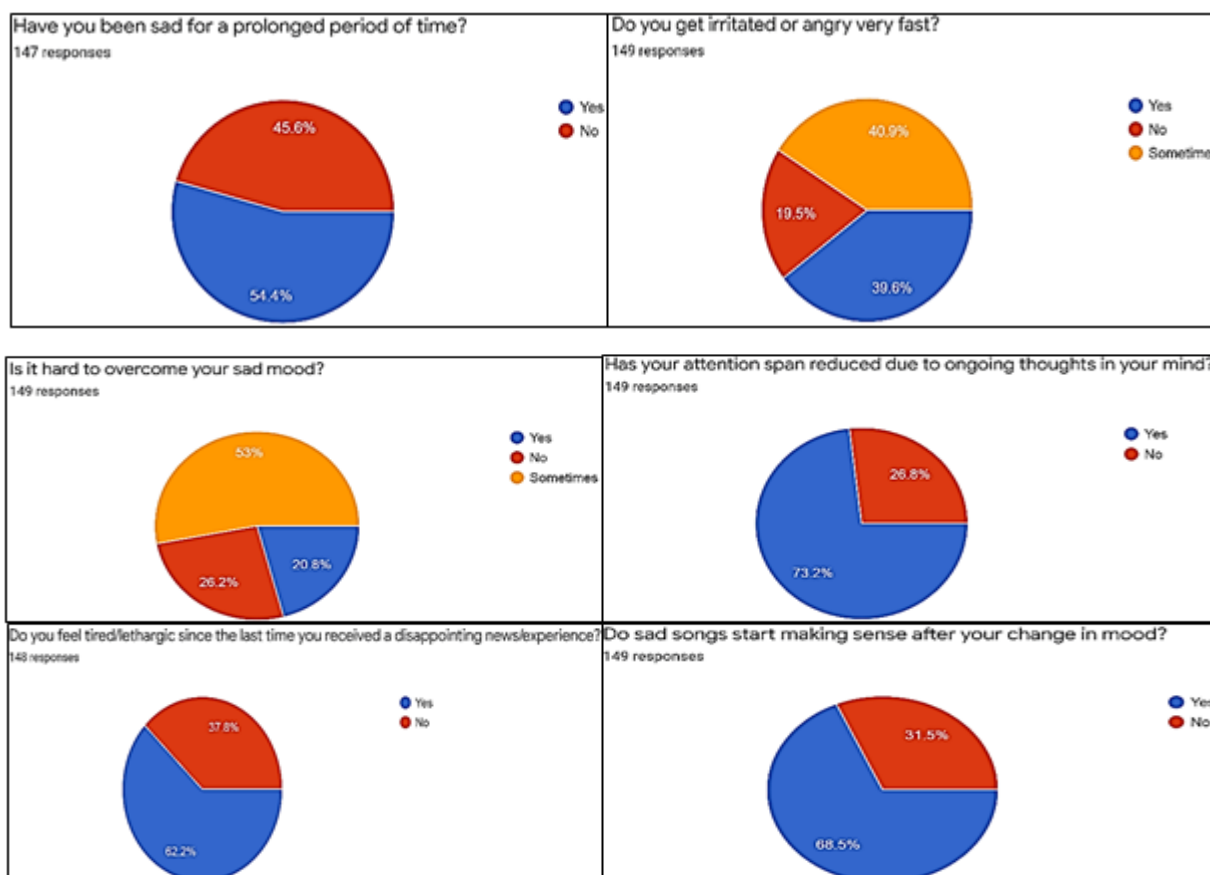
This research paper has been made with students in mind but can also and is useful for adults too. There is a major misconception in today's youth who believe that sadness is and depression is the same condition. For example, if a boy does not get permission to go to a highly anticipated party that all of his friends are attending, he becomes sad. Not knowing the basic difference between sadness and depression, they start believing that they are depressed. This is wrong conception that boy not knowing the practical difference between sadness and depression. To clear this, depression is when a person has been sad for a very long time with symptoms of reduced interest, reduced appetite, unwillingness to try something new, resisting social interaction, an agitated behaviour, insomnia, suicidal thoughts or worse, attempts to do the same, emotionally unstable and more.

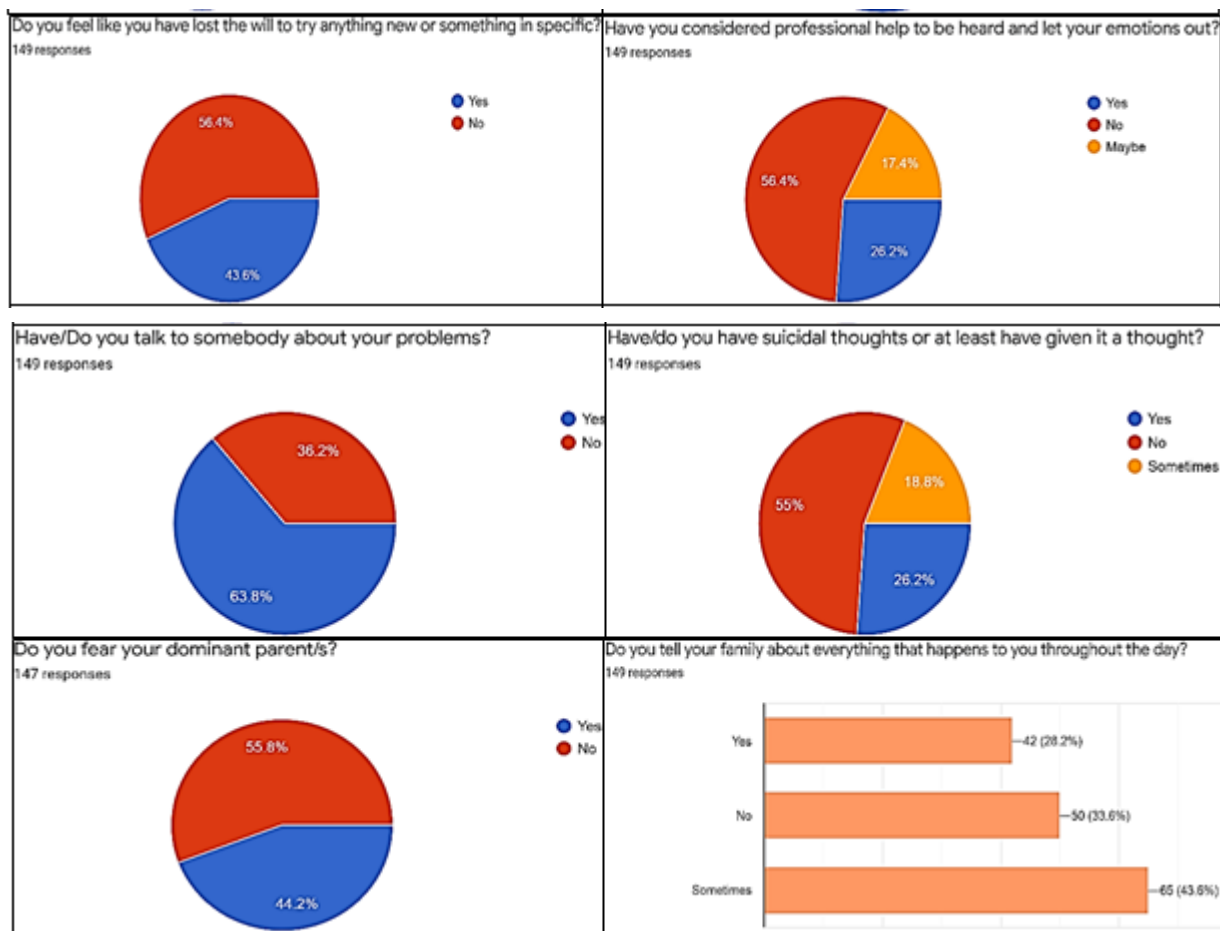
Anxiety: The root cause of depression and this research paper is the same and it is anxiety. Anxiety is your body's natural response to stress. It's a feeling of fear or apprehension about what's to come. The first day of school, going to a job interview, or giving a speech may cause most people to feel fearful and nervous. It is when the body clenches up, one starts sweating and thinking straight becomes difficult. This is usually caused by lack of confidence, lack of experience, nervousness, fright or rise in blood pressure. There are simple methods to get rid of one's anxiety. Slow, timed and deep breathing is the best way I have learned to keep one's mind calm. Although this is not always helpful the main problem lies in the upbringing of these students as children. Children are always being brought up in an environment created by their parents/guardians to keep them over-protected, over-fed and pampered. This seems justified because anyone would do the same for their own child they care about. They are brought up in a bubble that makes them focus mainly on their academics and meeting their respective parent's expectations. This makes a mental wall in the child's mind which bars him/her to take the risk and think out of the box. Once this kid passes school he/she is then sent to college where they are now free and have lesser restrictions. Open to the world they either feed their anxiety out of the fear of trying something new or wander in new directions that are not always necessarily good for them. Only few get the guidance and opportunity to build themselves in a progressive manner whereas majority of them are left confused and scared. After nurturing their anxiety, students are not able to speak in front of groups, crowds or even confront someone. This lets them down when they are asked to perform. Scared, unconfident and unguided these students feel embarrassed and further feel anxiousness, feeding their fear to speak their opinions. The symptoms reflect in their overall performances and might make them look bad even though they have the IQ's of scientists. This causes a chain reaction. By performing less than expected, teachers pressurize and push the students further to perform better which makes the student doubt their abilities, lowering their performance further which are then noticed by parents eventually leading them to scold, beat or mentally burdening them with thoughts of failure cause further stress in the students. Rice can be cooked in both a pressure cooker and an open vessel. Similarly, you can make a student into a successful man by pressuring him/her all her life till they have reached your goal or can nurture and guide them all along their journey of life to provide them wisdom and making sure they are not headed the wrong way. Sadly, many parents have an old way of thinking and treat us the way their parents treated them with strict rules and boundaries. Having never faced the world alone, these students get depressed.





Depression: Clinical depression is the mental low that is present for a prolonged time and stays the same until treated. Depressed myself, I have found ways to overcome this low feeling. Anyone that feels remotely sad or depressed should talk to someone about their feelings or thought. It is also necessary for the listeners that it is not always the motive of the depressed people to tell you their feelings so that they can be advised accordingly, sometimes they just want to be heard. They just want someone to be a ear to let their feeling/opinions out. This makes them feel like they have a burden off of their shoulders. It is not easy to overcome depression by one's self. It takes immense willpower and motivation. A depressed person feels lethargic and loses the will to try. Their appetite reduces or in some cases increases just to fill a hypothetical void in them. Overthinking about real and hypothetical situations is very common behaviour that causes a reduced attention span; hence self-doubt and doubt take centre stage. All these symptoms together prevent a man from coming out of their depression. Students hardly open up to their parents, out of fear the child thinks that he/she might get scolded for their actions. As time passes this practice becomes a habit and the children never learn to share their feeling with their parents. "Everyone comes and goes but family stays forever" but when you cannot share your thoughts to the only people who will be there with you forever, then those feelings are suppressed inside the child's mind and is very likely to come out subconsciously. These feelings bottle up till the point the child can mentally till the point where everything is spurted out which is unhealthy for both the child and the family. Long lasting depression cause students to have suicidal thoughts. On February 1, a student of the prestigious Indian Institute of Technology (IIT) killed himself by jumping off his hostel building in Hyderabad. In early January, a 27-year-old medical student killed herself because she was unable to handle exam stress. December 2018 saw three suicides in four days in the city of Kota, in Rajasthan. All because parents drive their children to success instead of perfection.





Working of the Website: The website page will look happy and motivating with pictures, optimistic quotes, with options to play serene sounds such as sea waves, birds chirping, jazz music, etc. to make the visitor feel welcome and get a sense of joy. All of this play a vital role as when a mind is subconsciously getting pleased making people feel more comfortable. This website will teach about clinical depression and its cons. Once the website user is ready to take a step to fight, they can select one of the few ways to be contacted by us (the website representatives). They can choose to be messaged on WhatsApp, an email or a call back. Once confirming the type of help needed, an appointment will be booked for them with a relevant professional.

CONCLUSION

Clinical depression is very common and many a times ignored. Students with clinical depression are not only endangered but also portray the lifestyle the advance futuristic society is and will be. Where the statistics should show least to nil, they are showing a very mixed response. As our societies grow in numbers and density, there more cases and ways of depression with little to no help to eradicate it. We need to address and act on this matter as soon as one is noticed to show symptoms. This website will be aimed to help students and others too.

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INDIAN RAILWAY USING RFID

Prof. Jyotsna S. Tari

Institute of Management & Computer Studies, Thane

ABSTRACT

Passengers travelling in night trains usually wakeup early to know which station the train currently passed by. During early morning hours or at night the visibility of outside railway station boards at stations are not clear from travelling trains. Passengers are often frustrated with wanting to know the details regarding the station. The proposed idea is to develop an information system using LED boards in coaches for providing real time information regarding the current station passed by. This cost effective approach enhances user experience by not distributing the passenger's sleep in night trains as they need to wake up much early to avoid their destination been passed. Currently travelers rely on wakeup call service using 139 services or manually search the place using other map services using GPS. Map services by Google rely completely on availability of Internet services like 3G and above networks which is not a reliable network during train travels and consumes huge battery power and packet data. The proposed system employs broadcasting of station information from a unit at station to the unit in train engine wirelessly upon the entry of that train to a station. The engine unit then updates this information in the LED units at each coach in real time.

Keywords: Display systems, Indian railways, RFID.

I. WORKING ON PROPOSED INNOVATION

The proposed system employs Radio frequency identification wireless technology and tracking system for updating railway station information from railway platform to the train engine and in turn transfers this information to the coach LED display boards in a wired fashion. RFID tags can be used for identifying products and objects uniquely. It contains an integrated chip, an antenna and a memory unit which stores information related to product's electronic product code.

A Radio frequency identification system consists of 3 parts: -

Scanning antenna, RFID reader (transceiver) for decoding data and a RFID tag (transponder).

The purpose of scanning antenna part of RFID reader is to radiate RF signals to do two things:

One, a means of communicating with the RFID tag and two, it gives the RFID tag the necessary energy for communication.

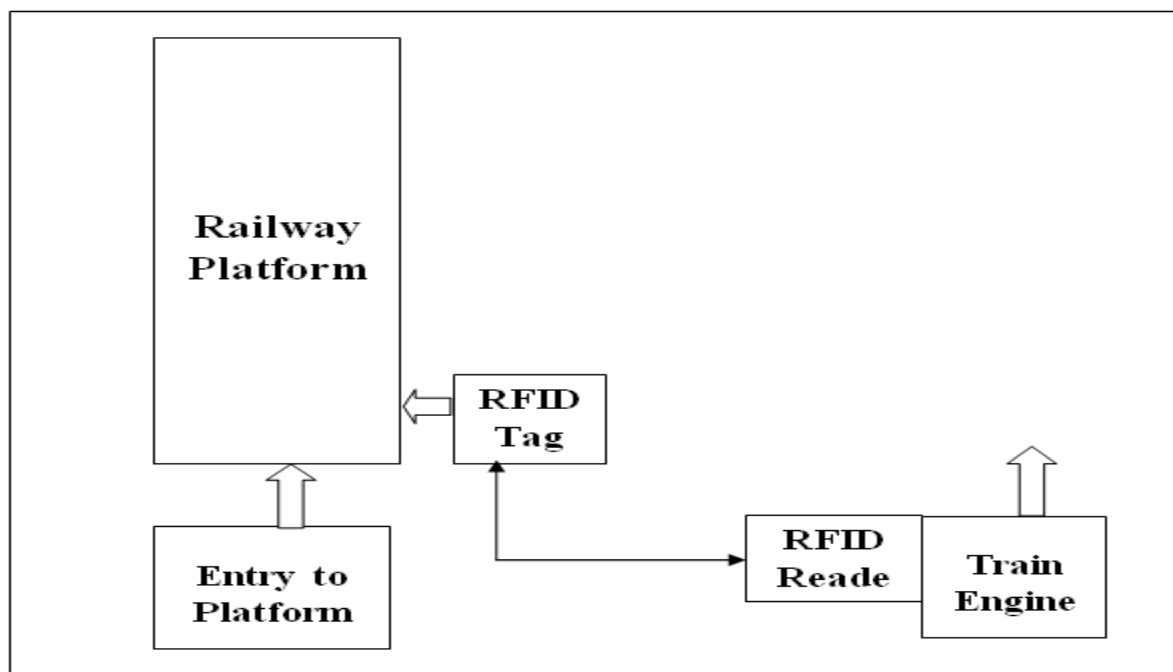


Fig-1: Basic Layout

In the proposed system, the RFID tags stores information related to the corresponding railway station known as "station tags". Station tags are the short form notation which uniquely identifies each station name similar to

station notations currently used in IRCTC. The train's engine uses an RFID reader to read and track the RFID tags installed in the station. The reader then passes this station tag information to the corresponding coaches in real time. The tag installed at the stations contains details regarding the station name. The basic layout is shown in figure 1.

The most optimal location to store RFID tag is at the entry of the platform as shown in figure 2.

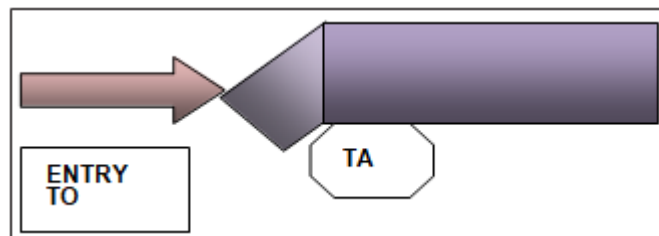


Fig. 2: Position of RFID Tags

The position of RFID tag below the entry position of platform is safe enough to protect it from rain water and it gives the optimal shortest distance to the train engine RFID reader. When the train engine approaches the platform, RFID tag passes through the field of the RFID reader's antenna and activates the RFID tag chip which in turn sends the data in its microchip to the RFID reader. The RFID tags receive their power from the magnetic field generated by the RFID reader in train engine through inductive coupling. Coupling elements of the RFID tag converts the received magnetic field and produces a current which powers the tag. The RFID reader will decode the received signal and send the decoded data to the LED boards in coaches in wired manner.

The main benefit of using RFID systems is its non-contact and non line of sight nature. RFID tags works in various challenging scenarios at remarkable speeds with response time taking less than 100 milliseconds in most cases. It also functions through a variety of substances like fog, snow, paint and could be effective in other visually and environmentally challenging conditions.

WIFI hotspots within the train can provide connectivity with RFID reader so that commuters can obtain the real-time location details. The android application can be equipped with in-built algorithm for calculating the next station details, a machine learning algorithm for finding the expected destination time and other interesting features. Another add-on to the proposed system is using a handheld attachment connected to an android- based mobile device which gives more interesting real time information.

II. Elaboration On Utility To Passengers And How The Innovative Concept / DESIGN ENHANCE THE Passenger Experience

Passengers often wake up early in the morning in night trains due to uncertainty in knowing which railway station the train might have reached. Due to the sudden changes in the railway station it seems harder for a passenger to read a railway station board in a moving station. And passengers can't fully rely on wakeup call service 139 either due to uncertainty of waking up a person in deep sleep and other external noises.

The passenger's experience will get enhanced in trains if they can see which railway station has arrived or which one just passed by. In AC coaches [2 Tier, 3 Tier or Chair car], the visibility of railway station boards is poor in day time and much more difficult during night or early morning hours.

The proposed system establishes a simple user friendly display system which gives commuters the necessary railway station details.

One of the enhancement for the proposed system is by creating an android application that can give commuters more information regarding next train information, expected destination time, next stop where food is available in addition to alarm settings. For this enhancement, WIFI technology can be utilized.

II. Feasibility of implementation of the proposed innovation and integration with the existing infrastructure and new setup including retro-fitsments and modifications

Radio frequency identification belongs to a family of Automatic identification and Data capture. RFID tags are simple to use and works very well even during bad weather conditions. It would be impossible to know the station details from AC coaches when it's raining. The RFID tags proposed is used in passive mode which does not require any power source like a battery and hence will remain usable for longer period of time. The power comes from induction method from the RFID reader in the train engine, i.e; the induction from RFID reader is filtered and rectified into DC for powering the tags. Once the RFID tag comes closer to RFID reader,

the data in RFID tag's memory will be read by RFID reader. These RFID cards or tags costs about Rupees 50 and the size are analogous to size of a coin.

The RFID reader emits RF waves in ranges varying from few inches to 100 feet or more, depending upon the power output and RF used. The reader's RF waves creates electromagnetic field and if the RFID tag comes within the sphere of this field it gets activated and send the memory data to the RFID reader which in turn decode it and produces useful information.

IV. Explain how the existing infrastructure is integrated with the proposed innovation

Currently the railway employs LED display boards in coaches to display whether anyone currently occupied the toilet or not. This same system can be extended to display the current railway station just passed by. The non functional features are fully compatible with the existing system as the same type of contract can be extended to achieve this. The wiring operation can be made simpler by integrating the wiring with the connectivity mechanism already implemented from train engine to each coach for emergency braking system. The power requirement for the LED display is already implemented for toilet occupancy display board. For the start-up cost involves cost for readers, tags, software unit, wiring and display boards.

To integrate with the existing system, the RFID system should be properly tested and implemented. Hence time must be spent as a best practice approach before finalizing the kind of RFID tag to be employed. The hardware should be tested for potential pros and cons. Testing phase should utilize different types of tags after proper type of RFID reader and antenna is selected depending upon the range requirement.

Currently there is no such information system in any public transportation systems which employ RFID tagging methodology for passing station information to the commuter information boards. Presently in public busses the LED boards shows the next stop information.

v. Cost effectiveness of proposed design for setup and operation (to include initial cost, operating cost and life cycle costing)

The cost of RDIF reader ranges from 300 to 1000. The setup cost involves cost for packaging the reader unit in engine, wiring to the respective coaches, LED display units per train and the control unit (software unit) which analyses and decodes the railway station information. Also it is expected that with more and more applications switching towards RFID technology both in commercial and industrial in near future the cost will reduce. The cost per unit of RFID tags will be reduced further if orders are in bulk.

VI. Maintainability of the proposed design explaining its ruggedness, ease of maintenance and swift replacement of spares

The RFID technology offers so many advantages compared to other information transfer systems. RFID technology provides longer operational life as it doesn't require external power source and the power is obtained in wireless mode. The usage of passive tags makes it easy to replace or maintain the tags. The cost of maintenance per passive tag is much lesser compared to active tags. The periodic maintenance can be conducted on the reader device in the train engine by checking the value read from a test RFID passive tag and troubleshooting if any reading error occurs. The tags at the station can also be tested periodically by the same approach.

The main benefit of using RFID systems is its non-contact and non line of sight nature. RFID tags works in various challenging scenarios at remarkable speeds with response time taking less than 100 milliseconds in most cases. It also functions through a variety of substances like fog, snow, paint and could be effective in other visually and environmentally challenging conditions. Again the data obtained from each RFID tags can be centrally stored and with the help of Big Data analysis, the proposed system can be extendible to an accurate predictive model.

VII. Possible constraints anticipated in deployment

Reader collision occurs when the signals from two or more readers overlap. The tag is unable to respond to simultaneous queries. Systems must be carefully set up to avoid this problem. Few constraints anticipated during set-up phase is that the range should be properly calibrated for the proposed system by the hit and trail method. One of the constraints of using RF waves is the interference effect due to metal bodies. Tag misalignment, the presence of water in the vicinity of RFID reader system and the location selected for installing RFID tags poses some difficulties during reading phase.

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RETAIL MANAGEMENT AND ENTREPRENEURSHIP IN INDIA

Milind Ghumare

JJTU Scholar, JJT University, Jhunjhunu, Rajasthan

ABSTRACT

An intense retail development has made additional changes in its structure and, accordingly, the changes in the retail economic entity management. In addition to the awareness of developmental authenticities of the new business unit types, new technologies, and human resources, the knowledge of retail-oriented buyer interconnection modalities has become noticeable in the new circumstances. Of course, it is synchronized with the latest marketing development phase, based upon an orientation toward buyers and processes. Such attitude is in a direct function of formation and beliefs for the achievement of a more valuable and effective economic growth and development in the retail sector.

An entrepreneur is such a person, who rather than working as an employee to somewhere in company or enterprises, finds an opportunity to runs his / her own business, with taking all the risks. An entrepreneur is commonly seen as an innovator, who uses new ideas for running his / her business. The retail management changes the view of entrepreneurs from small shop business to digital platform for retail business.

Keywords: retail sale, management, challenges, Entrepreneurship.

INTRODUCTION

The word "Retailing" has come from a French word "Retailer" which means to cut off a piece. Retailing includes all activities involved in selling the products and services to the ultimate consumers at prices that are competitive and affordable. Retailing has emerged as one of the most dynamic and fast paced industries with several players entering in the market. India's vast middle class and its retail industry are key attractions for global retail giants wanting to enter newer markets. Retailing includes all the activities in selling goods or services directly to final consumers for personal, non-business use. It consists of the final activity and steps needed to place merchandise made elsewhere into the hands of the consumer or to provide services to the consumer.

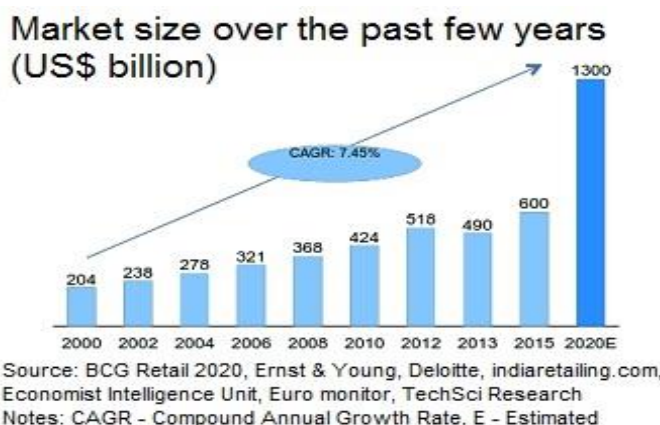
This paper provides a short review to the modern trends in a retail management and its impact on entrepreneurs. It will provide a foresight to the modern trends in a retail company management. The purpose of the paper would be to provide for basis for further research in the retail management.

Market Size

Retail market in India is projected to grow from an estimated US\$ 672 billion in 2017 to US\$ 1,200 billion in 2021F. Online retail sales are forecasted to grow at the rate of 31 per cent year-on-year to reach US\$ 32.70 billion in 2018.

India is expected to become the world's fastest growing e-commerce market, driven by robust investment in the sector and rapid increase in the number of internet users. Various agencies have high expectations about growth of Indian e-commerce markets.

Luxury market of India is expected to grow to US\$ 30 billion by the end of 2018 from US\$ 23.8 billion 2017 supported by growing exposure of international brands amongst Indian youth and higher purchasing power of the upper class in tier 2 and 3 cities, according to ASSOCHAM.



LITERATURE REVIEW

Creating a fit between competencies and functional strategies not only provides the possibility of a sustainable competitive advantage but can lead to the achievement of high levels of performance (Day & Wensley 1988). Although the literature contains research in the area of strategies that can impact upon retail performance, most of the studies have often been concerned with retail structure (Bates 1989), retail positioning, service orientation (Homburg et al 2002) and a range of marketing mix strategies. Little or no study particularly in Australia has examined whether or not the marketing competencies possessed by small to medium sized retail organizations can influence their level of business performance. This study was designed to determine if there are significant differences in the competitive marketing competencies possessed by the high level performing and low level performing small to medium sized retail business entrepreneurs.

Retail in India has always been a lucrative business. Traditionally, the Vaishya's (Vaishya Vani) were the trader class and their businesses were passed on from generations to generations.

Even now, small family-run stores, also called Kiranas store, offer consumers low prices, convenient locations, longer store hours and home delivery at no extra charge & they have traditionally dominated the Indian retail sector. These stores have low operating costs as they employ household labors and usually pay no taxes. According to a Research and Markets study, in 2003 there were over 12 million retail stores in India, of which about 78% were small family run enterprises using family labors

In recent years, the rapid spread of Internet penetration and booming consumption rates have led to immense e-commerce growth worldwide. In 2017, global e-retail revenues reached US\$ 2.3 trillion and are forecast to amount to US\$ 4.9 trillion US dollars in 2021 (eMarketer 2018b). Without a doubt, e-commerce shapes the global retail profile (Williams 2009) and redefines the practices of various industries (Oinas 2010; Wagner, Schramm-Klein, and Steinmann 2013), as by 2019, over half the population of China will be shopping online and approximately 80% of US Internet users will shop online at least once (eMarketer 2018a). A similar tendency can be witnessed in mature and growing markets worldwide, as the total number of digital buyers is expected to cross a 2 billion mark in 2020 (eMarketer 2017).

FUNCTIONS OF RETAILING**Retailing is supposed to provide**

1. Product Utility: It includes all activities involved in providing goods and services to the ultimate consumers. So it provides final end products to the consumers, not raw materials, end products in usable form to the consumers.
2. Place utility: This is provided at the place where it is required by the consumer. That is, retailing outlets are open in the places according to the convenience of the customer and also based on the demand of the consumer.
3. Time Utility: It creates Time Utility. The shops are open as per the requirement of the consumer that is between 10 and 8 or 10 to 5. Whenever the consumers want to go and shop they can go and shop at a particular period convenient to the customer.
4. Ownership Utility: When the product is sold finally it creates Ownership Utility.

So, we can conclude that retailing is a marketing intermediary which creates Product Utility, Place Utility, Time Utility and Ownership Utility in providing goods and services to the Consumers.

GROWTH DRIVERS FOR RETAIL IN INDIA**Consumer preferences**

India's per capita GDP increased to Rs 98,867 (US\$ 1,534.01) in FY18 from Rs 93,888 (US\$ 1,399.43).

Indian consumers are now shifting more towards premium brands by paying more for value and service.

Brand Consciousness

Factors like young demographic composition, increasing personal disposable income, more preference towards affordable luxury and rising middle class population are developing preferences for specific brands.

Consumer Finance Opportunities

Consumers have become more comfortable using online services due to demonetization. Online retail segment provides various credit and payment options driven by increasing internet penetration, speed, and 24-hour accessibility and convenient and secured transactions.

FDI Approvals

Department of Industrial Policy and Promotion (DIPP) approved three foreign direct investments (FDI), Mountain Trail Food, Kohler India Corporation, and Merlin Entertainments India in the single brand retail sector.

The DIPP has approved two FDI proposals worth more than Rs 400 crore (US\$ 62.45 million) within the retail sector

Investments

Beccos, a South Korean designer brand is set to enter the Indian market with an investment of about Rs 1.00 billion (US\$ 14.25 million) and open 50 stores by June 2019.

Walmart Investments Cooperative U.A has invested Rs 2.75 billion (US\$ 37.68 million) in Wal-Mart India Pvt Ltd.

India's retail sector attracted Rs 9.5 billion (US\$ 147.40 million) investments in FY18, at a growth rate of 35 per cent year-on-year from Rs 7 billion (US\$ 104.34 million) in FY17.

Challenges of Retailing Sector in India

Retailing is the ancient most sectors in India. It is a flourishing industry which is facing problems and needs to cross so many hurdles to be most profitable industry in India.

The Indian Retailers have to learn the art and science of organizing, managing and coping up with the changes in Retail Industry.

India is land of variety of cultural variations. The Indian retailers have to learn about the varying demands according to changing consumers attitudes. Retail marketing efforts have to improve in the country - advertising, promotions, and campaigns to attract customers; building loyalty by identifying regular shoppers and offering benefits to them; efficiently managing high-value customers; and monitoring customer needs constantly.

1. Keeping up with ever-changing customer expectations

Customer preferences will always change, sometimes even faster than you can imagine. As a retailer, you should be able to keep up with the seasonal trends as well as your customer shopping behavior. You don't need to totally change your products in every season, you just need to add some different elements to your products in accordance with what is trending. In short, you must never forget to innovate!

2. Maintaining customer loyalty

Good customer experience is a key factor in creating brand loyalty. One of the common mistakes made by retailers is let their existing customers go and think they can easily replace them. If you keep this mindset, you will find it hard to sustain your business growth.

While promotions and special offers are still the mainstay of the retailers to retain their customers, the real key to an amazing customer experience is personalization. In order to keep your customers loyal, you need to use a personal approach, for example by sending them mails that have been adjusted to their preferences and needs. A CRM system can help you maintain your customers' details and send personalized mails more easily.

3. Managing internal communication

Retail has complex operations and managing its internal communication is not an easy task. This challenge is mainly faced by large-scale retail companies with multiple divisions. Inefficient communication between divisions can disrupt the business processes.

Retailers should opt for a system that can streamline their internal communication. An ERP system can be the perfect solution for managing internal communication within retail companies. The software is able to centralize all of the business operations, generate real-time and comprehensive reports from each division, automate the task distribution across divisions, and ensure the entire process run properly.

4. Retaining and engaging employees

Retail is one of the industries with the highest employee turnover rates. Retaining staff is one of the toughest challenges in the industry. Meanwhile, replacing employees requires a lot of energy and costs. The solution to this challenge is to increase employee engagement within your company. Provide regular training to optimize their competencies. To make it easier for you to cultivate and maximize their potential, consider utilizing the help of automated solutions such as an HR management system or a competency management system.

5. A high-stakes global game of digital disruption

Consumer behavior changes very quickly. Now with the growth of eCommerce, consumers have plenty of choices before making a purchase decision. Although eCommerce has a dramatic impact on consumer behavior, but reports show that consumers still love to make purchases for most products in-store. They usually go to the internet to search for product information and compare the price, but would still buy it offline.

The phenomenon of eCommerce growth shouldn't be considered a threat, but an opportunity. Retailers can merge online and offline businesses. Deloitte reported that 56% of in-store retailers involve a digital website and web-influenced physical store sales are about 5X online sales. An Omni channel marketing strategy can help retailers reach wider audience for their brands.

6. Finding the best technology solutions for the retail industry

There are many technologies developed for various businesses that offer various prices and benefits. Retailers have been looking for the best automated solutions to simplify their business processes, yet their choices often fall on the wrong software, either they're difficult to use or don't really have abilities to overcome retail challenges.

Major challenges face by Entrepreneurs:

1. Lack of trained work force and there is no provision for training.
2. Low skill level for retailing management.
3. Regulations restricting real estate purchases, and cumbersome local laws.
4. Absence of developed supply chain and integrated IT management in Distribution; restrictions of purchase and movement of food grains, absence of cold chain infrastructure
5. Multiplicity and complexity in Taxation policies; Differential sales tax rates across states
6. Rapid price changes
7. Constant threat of product obsolescence and low margins
8. Automatic approval is not allowed for foreign investment in retail. This has largely limited capital investments in supply chain infrastructure, which is a key for development and growth of food retailing and has also constrained access to world-class retail practices.
9. The Government does not recognize the industry. There is restriction on growth and scaling up.
10. The biggest hurdle is wastage of almost 20-30% of farm produce due to poor transportation infrastructure.
11. The stores should be situated near to the markets but it requires more space to display large variety of things hence it is difficult to find good real estate in terms of location and size.
12. There is backlash from manufacturer's side. They refuse to dis-intermediate and pass on intermediary margins to retailers.

CONCLUSION

Retailing, has become one of the largest sectors in the global economy, and is going through a transition phase not only in India but the world over. Retailing in India is gradually inching its way to becoming the next boom industry. The whole concept of shopping has altered in terms of format and consumer buying behavior, ushering in a revolution in shopping. Modern retail has entered India as seen in sprawling shopping centres, multi-storeyed malls and huge complexes offer shopping, entertainment and food all under one roof. The Indian retailing sector is at an inflexion point where the growth of organised retail and growth in the consumption by Indians is going to adopt a higher growth trajectory. This change directly & indirectly affects the entrepreneurs.

Thus we can say India has occupied a remarkable position in global retail rankings; the country has high market potential, low economic risk and moderate political risk.

India's high growth potential compared to global peers has made it more favorable. India is expected to become the world's third-largest consumer economy, by 2025.

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A STUDY ON EFFECTS OF DIGITALIZATION IN RETAIL MANAGEMENT

Snehal Jadhav, Bhumi Goswami and Prathamesh DharmarajStudent, IMCOST College

ABSTRACT

Retail has increasingly become an international industry, especially over the last 20 years. The situation will change even more dramatically into the millennium, as retailers from the developed countries become more outward looking in seeking opportunities beyond their local, regional and national markets into emerging markets of developing countries such as India to sustain future company sales and project growth. With the advent of digitalization, the retailing has taken a completely new outlook so as to cater to the current issue and change in taste and needs of the consumer. The research is conducted to find out what impact has digitilization made in the retail management. As we know digitilization has grown widely in country like India irrespective of any sector. It has given a greater impact to the retail sector in a positive way. This research was conducted with the help of questionnaire and survey where it was found that digitalization plays a very important role in the retail sector. It is seen that majority of the people prefer buying products online. Digitalization has improved the buying behaviour of the consumer. It has helped not only the consumer but also the retailer in expanding. In today's world where there is competition in every sector every retailer out there tries to keep his customers interested and comes out with many new innovations as consumers need variety and new things to examine. Nowadays not only cloths or electronic products but also FMCG can be purchased online this is due to digitalization. Retailers keep it as simple as possible for the consumer to choose their likely product. The retailers use well customized and easily useable websites for such. As digitalization came into existence it also gave them the opportunity to evolve themselves. Digitalization also cover the payment of the product and also the delivery time they even avail offers such as discounts or promo codes to customer at times. As digitalization has brought development in India on a large scale it also helped the retailer to connect to the consumer very closely.

Keywords: Cash management, Competitive analysis, Technology improvement, Digitalization.

INTRODUCTION

The word "RETAIL" means the sale of the public in relatively small quantities for use of consumption rather than for resale. In earlier days all that retailers used to do is selling of product to the consumer but now since digitalization has taken place they can expand their business on online platforms and gain much more profit. Retail is also related with distribution channel which includes manufacturer, wholesaler, retailer, consumer. Retail Management helps the customers to procure the desired merchandise form the retail stores for their personal use. It gives an overview of the concept of visual merchandising and lays emphasis on customer relationship management, brand management and sales management. Among all of them the retailer performs of being the middle man between the manufacturer and consumer. Almost all product channel structures conclude with a retailer He links them with one another.. Now as digitalization has occurred, not only the retailers but also the customers can pay their bills online. This helps them for doing non-cash transaction. Nowadays even a non-retailer can sell his products over online platform like flipkart, amazon. Retail management includes all the steps required to bring the customers into the store and fulfil their buying needs. Retail management saves time and ensures the customers easily locate their desired merchandise and return home satisfied. Retailers have recognized the need to integrate their old sales and marketing practices with new one. Most retailers have already recognized the need for change into modern terms. They want to put in place a responsive digital or multichannel capability, mobile, online, click and collect and call centre retailing. They are prepared to retool their existing operations to provide the new capabilities they need and to invest in the skills to make those capabilities competitive. As there are many competitors, it gives a consumer facing company a distinctive identity which is linked with electronic media that more and more consumer turn in for shopping. A strong digital, identity allows a company to be close to its customers wherever they are, it enables retailers to deliver a new and attractive shopping experience which is quit helpful in consideration of online and mobile conveyance, it helps build long-lasting customer relationship. It helps in faster growth of economy. Retail Market of India is the most attractive and emerging market in the world and has demanded more number of trained professionals in this field. Retail management deals with three major areas – physical stores, online retailing and multiple channels retailing and a number of sub-areas like store management, market, e-business, consumer behavior, etc.

As retail industry is the second largest segment in India. the retailing environment in the country is changing rapidly, leading to changed customer expectations and choice of retail store format. Both retailers and shoppers are currently in an evaluation phase with no clear verdict as to what drives the customer to a retail store. The newly established stores are able to attract shoppers into stores due to its ambience, but they are finding conversions into purchases to be lower than expected and hence lower profitability for retailers. It is a well documented fact that even a minor increase in customer retention rates can dramatically increase profits in retail. In order to comprehend the consumer preferences related to organized retail stores, the present study provide an understanding of key parameters affecting consumer evaluation of a retail store.

LITERATURE REVIEW

- 1) **Mr. Sachin Bansal, founder of Flipkart, May 15, 2010-** The way India skipped landline and got into wireless telecom it is also skipping a lot of offline retail build up that has happened in the west.
- 2) **Mr. Jeff Bezos, founder of Amazon, January 15, 2020-** Amazon founder Jeff Bezos announced an investment if \$1 billion to digitize small and medium business enterprise.
- 3) **Mr. Mukesh Ambani, founder of Reliance, January 17, 2020-** Reliance jio posts 62% rise in net profit. Jio is the first amongst the 3 telcos to announce its result fiscal 3rd year.

OBJECTIVES

- To understand what impact does digitalization have on retail.
- To find out whether consumers prefer to purchase FMCG online.
- To study that who was more profitable from digitalization.

LIMITATIONS

- When it comes to planning, designing hosting and maintaining a professional e-commerce website isn't cheap, especially when it comes of having higher sales and big name in the market.
- The growth of online retail market has also attracted the attention of online fraud. The reputation of your business could be easily damaged if you don't invest in the latest security systems to protect your website and transaction processes.

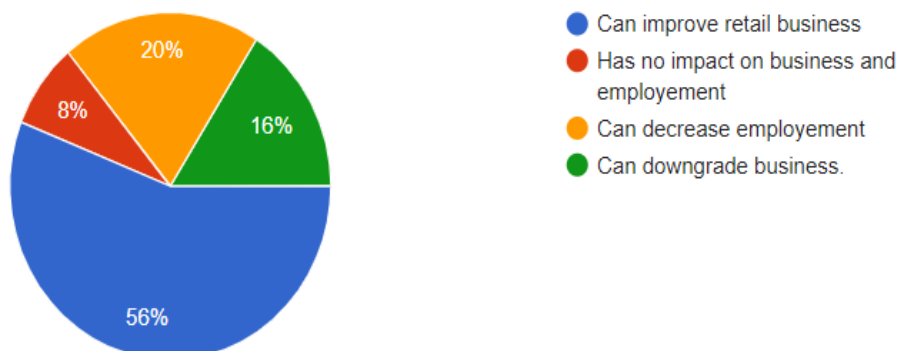
RESEARCH METHODOLOGY

- In the research we have used primary as well as secondary data.
- Primary Data- Survey through questionnaire, Observation.
- Secondary Data- Information gathered from the internet, news papers, magazines, etc.
- All the questionnaires were found to be valid and complete because the responses were personally recorded by the researcher.

DATA ANALYSIS AND INTERPRETATION

Effects of digitalization on retail business

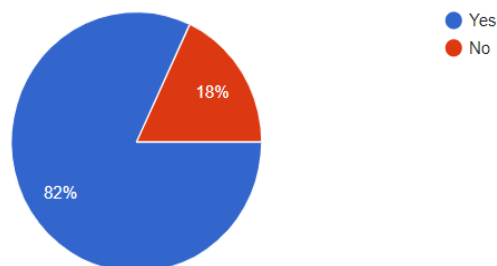
50 responses



As seen in the diagram that majority(56%) of the consumers think that digitalization can improve retail business. In Indian economy there is importance to digitalization in retail sectors.

Do you prefer buying consumer products online?

50 responses



In this survey 82% people prefer to buy products online because they are comfortable buying products online as compared to offline. The diagram shows that the consumer's have trust on product which they buy online. Online products are preferable for them preferable for them.

CONCLUSION

From the research that we conducted it is concluded that buying and selling is a continuous process in which the retailer and the consumer play a vital role. As development has occurred and digitalized every sector. The consumer and the retailer have evolved in their own terms. Next to developing the retailers have kept a healthy competition among themselves. Through the survey we conducted it is seen that majority of the people find it better to buy products online than offline as it is less time consuming and less costly. It is quite helpful for people who do jobs on regular basis. It has given the feeling of being user friendly in customers. It was one of the necessary step towards innovation and modernisation. People have also started buying FMCG online which also had to happen one day. 60% (majority) of people think that digitalization in this sector was beneficial. Overall, digitalization has a positive impact in retail management.

CONSUMER BEHAVIOUR

Debarati Dasgupta
IMCOST

ABSTRACT

Consumer behaviour is the study of individuals, groups, or organizations and all the activities associated with the purchase, use and disposal of goods and services. It also includes the consumer's emotional, mental and behavioural responses that precede or follow these activities. The concept of Consumer behaviour emerged in the 1940s and 50s as a distinct sub-discipline in the marketing area.

Consumer behaviour is an inter-disciplinary social science that blends elements from psychology, sociology, anthropology, marketing and economics. It examines how emotions, attitudes and preferences affect the buying behaviour of a consumer. Characteristics of individual consumers such as demographics, personality lifestyles and behavioural variables such as usage rates, usage occasion, user status, brand loyalty, etc are studied in order to understand people's wants and consumption patterns are predicted accordingly. The study of consumer behaviour also investigates the influences, on the consumer, from groups such as family, friends, sports, reference groups, and society in general. It is also concerned with all persons involved, either directly or indirectly, in purchasing decisions and consumption activities including brand-influencers and opinion leaders.

Research has shown that consumer behavior is difficult to predict, even for experts in the field as the consumer behavior varies from individual to individual, it is highly dynamic in nature and inconsistent. However, new research methods such as ethnography and consumer neuroscience are shedding new light on how consumers make decisions.

Keywords: consumer behavior, demographics, psychology, consumer preference

INTRODUCTION

Consumer behaviour entails all activities associated with the purchase, use and disposal of goods and services, including the consumer's emotional, mental and behavioural responses that precede or follow these activities.

Consumer behaviour is concerned with the following activities:

- **Pre purchase & purchase activities:** The 1st step in consumer buying behaviour is the purchase of goods or services. Here the consumers acquire products and services, and takes all the activities leading up to a purchase decision, including information search, evaluating goods and services and payment methods while purchasing a good or service.
- **Use or consumption activities:** It is concerned with the questions such as, who, where, when and how of consumption and it also includes the usage experience and the way the goods are distributed within families or consumption units.
- **Post purchase activities:** It deals with the attitude and the level of customer satisfaction towards a product / service. It also understands whether the consumer will make a repurchase or not and if he/she will give a positive or negative feedback to family and friends.

Consumer responses may be:

- emotional (or affective) responses: refer to emotions such as feelings or moods,
- mental (or cognitive) responses: refer to the consumer's thought processes,
- behavioural (or conative) responses: refer to the consumer's observable responses in relation to the purchase and disposal of goods or services.

LITERATURE REVIEW

One of the common views is that understanding consumer behavior has become a factor that has a direct impact on the overall performance of the businesses. Its main objective is to learn the way how the individuals, groups or organizations choose, buy, use and dispose the goods on the basis of their previous experience, taste, price and branding on which the consumers base their purchasing decisions -**Kotler and Keller, (2012)**. Understanding consumer behavior has become crucial especially due to fierce competition in retail industry in the UK and worldwide -**Lancaster (2002)**.

The influence of packaging on consumer decision making process for Fast Moving Consumer Goods (FMCG). The aim of the research was to analyze the impact of packaging for decision making processes of low-income consumers in retail shopping - **Variawa (2010)**

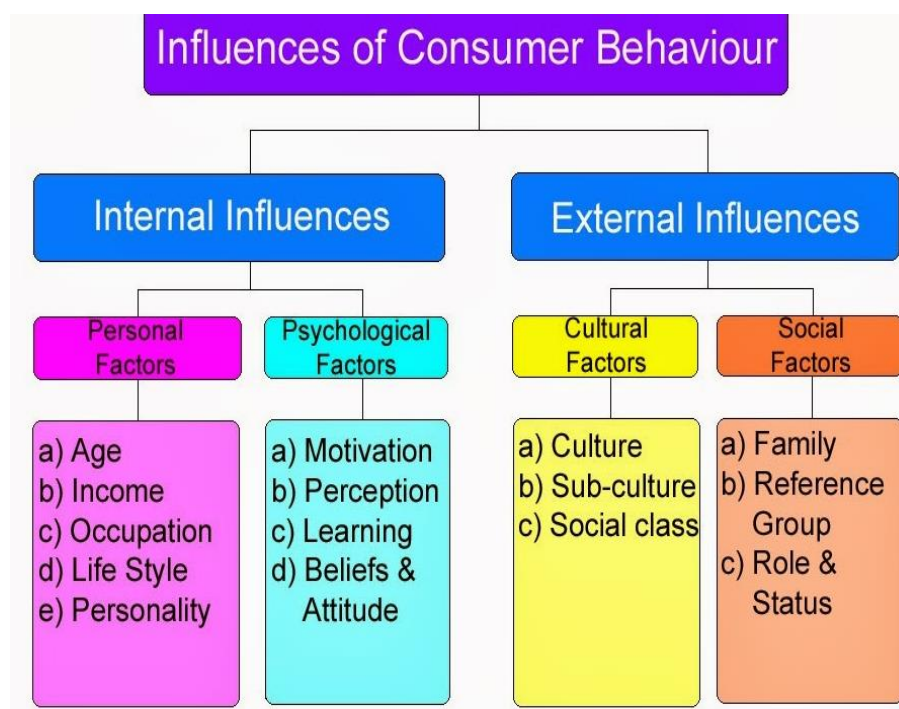
The five stages of consumer decision making process are followings: problem/need recognition, information search, evaluation of alternatives, purchase decision made and post-purchase evaluation. - **Blackwell (2006)**.

RESEARCH METHODOLOGY

In any research work both primary and secondary data is required. This research work includes data collection from various sources like websites, research papers, online books, magazines, reference videos, etc. It includes secondary data of case study analysis and interpretation.

The following are some basic concepts of consumer behavior:

Concept 1



SOME PERSONAL FACTORS ARE

Age: The consumer buying behaviour is greatly influenced by his age, i.e. the life cycle stage in which he falls. The people buy different products in different stages of the life cycle such as chocolates when a child and medicines in old age.

Income: The income of the person influences his buying patterns. The income decides the purchasing power of an individual and thus, the more the personal income, the more will be the expenditure on other items and vice-versa.

Occupation: The occupation of the individual also influences his buying behaviour. The people tend to buy those products and services that advocate their profession and role in the society.

Lifestyle: The consumer buying behaviour is influenced by his lifestyle. The lifestyle means individual's interest, values, opinions and activities that reflect the manner in which he lives in the society.

Personality: personality is the combination of characteristics or qualities that form an individual's distinctive character through which the consumer makes certain buying decisions.

The following are psychological factors:

Motivation: The level of motivation influences the buying behavior of the consumers. It is very well explained by Maslow through his need hierarchy theory. These needs become a motive that directs the consumer behavior to seek satisfaction.

Perception: The consumer perception towards a particular product and the brand also influences his buying decision. The perception is the process through which the individual selects, organize and interpret the information to draw a meaningful conclusion.

Learning: The individual's learning depends on the skills, knowledge and intention. The skills are developed through practice while the knowledge and intention are acquired with the experience.

Attitudes and Beliefs: The individuals have certain beliefs and attitudes towards products on which their purchase decisions rests. These attitudes and beliefs are the tendency to respond to a given product in a particular way, and these make up the brand image that influences the consumer buying behavior.

The following are cultural factors:

Culture: The culture refers to the beliefs, customs, rituals and practice that a particular group of people follows. As a child grows, he inculcates the buying and decision-making patterns through his family and the key institutions.

Subculture: The culture can be further divided into subculture wherein the people are classified more specifically on the basis of their shared customs and beliefs, including religions, geographic regions, nationalities, etc.

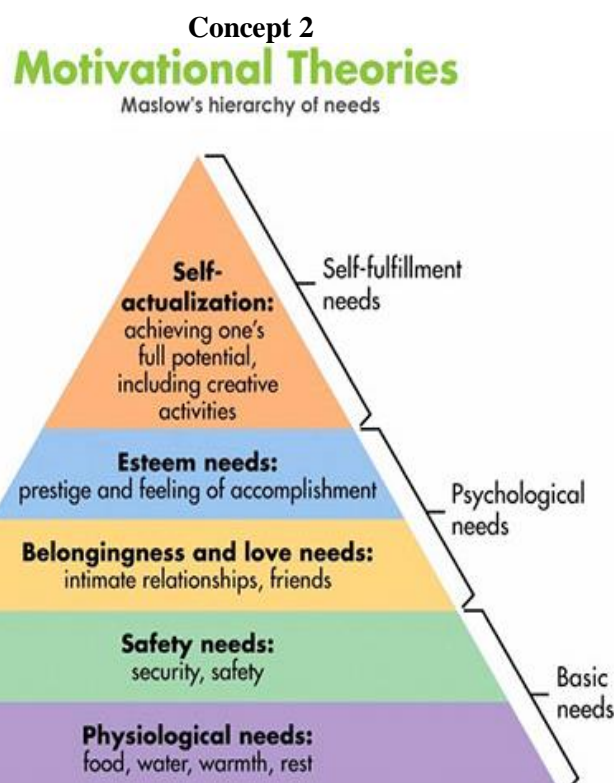
Social Class: The social class to which an individual belongs influences the buying decision. Generally, the people belonging to the same class are said to be sharing the similar interest, value and the behavior. Our society is classified into three social classes upper class, middle class, and the lower class.

The following are social factors:

Family: The family members play a crucial role in designing one's preferences and behavior. It offers an environment wherein the individual evolves, develop personality and acquire values.

Reference Group: A reference group is a group with which an individual like to get associated, i.e. want to be called as a member of that group. It is observed, that all the members of the reference group share common buying behavior and have a strong influence over each other.

Roles and Status: An individual's position and role in the society also influences his buying behavior. Such as, a person holding a supreme position in the organization is expected to purchase those items that advocate his status.



Maslow's hierarchy of needs is used to study how humans intrinsically partake in behavioral motivation. Maslow used the terms "physiological", "safety", "belongingness / love or social needs", "esteem", and "self-actualization" to describe the pattern through which human motivations generally move. This means that in order for motivation to arise at the next stage, each stage must be satisfied within the individual themselves. Additionally, this theory is a main base in knowing how the consumer behavior will vary according to the stage of needs he belongs to.

Concept 3

Types of Buying Decision Behavior

Difference between brands	Involvement Level	
	High	Low
Significant	Complex buying behavior	Variety-seeking buying behavior
Few	Dissonance- reducing buying behavior	Habitual buying behavior

Complex buying behavior: Here the consumers show a high level of involvement while purchasing a product as the products are expensive, have many brand options and are not bought frequently.

E.g.: TV, AC, refrigerators, washing machines

Dissonance reducing buying behavior: Here the consumers show a high level of involvement while purchasing a product as the products are expensive and used for long term purpose but very few brands are available.

E.g.: floor tiles, bathroom fittings

Variety seeking buying behavior: Low involvement of consumers are seen while purchasing a product as the products are less expensive and have various brands available. consumers here switch brands to try new variety of products.

E.g.: clothes, shoes, chocolates, biscuits

Habitual buying behavior: Low involvement of consumers are seen while purchasing a product as the products are less expensive but have limited brands available. consumers make daily/frequent purchase of such products.

E.g.: bread, butter, salt,

Case study

Factors Inducing the Buying Behavior

N= 300

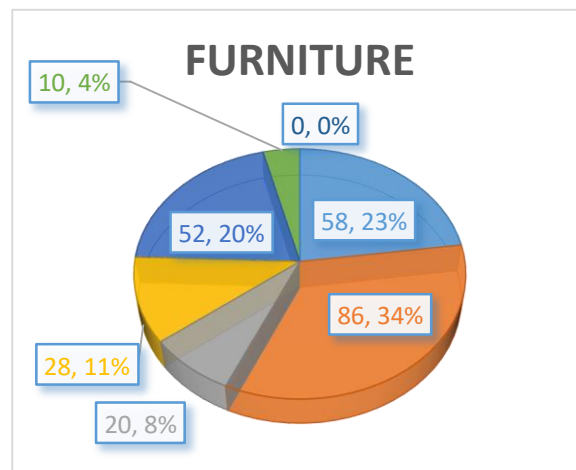
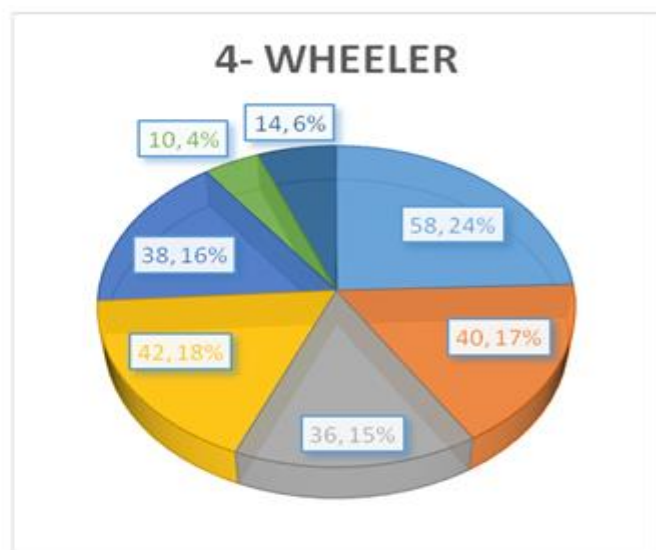
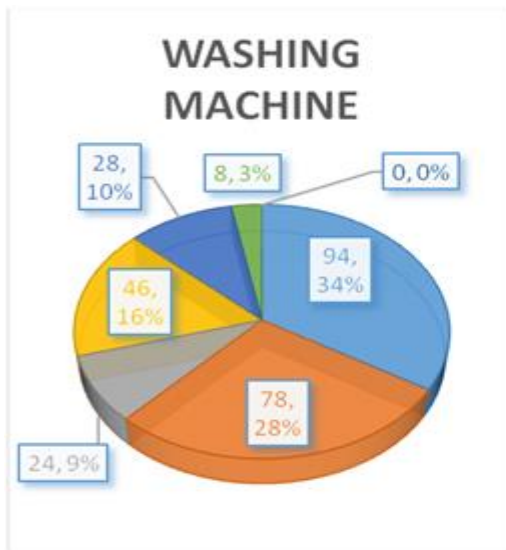
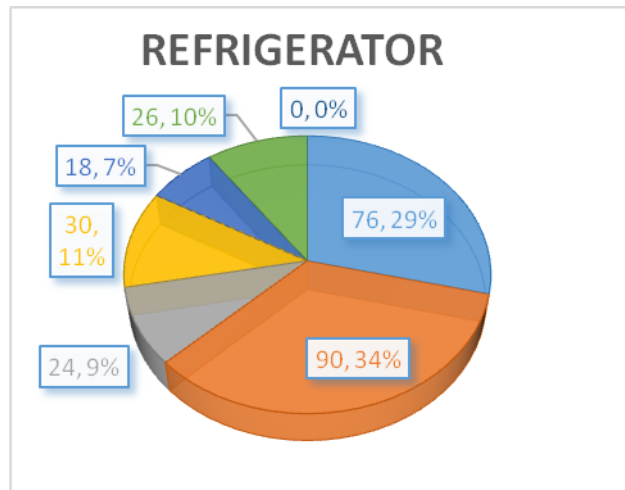
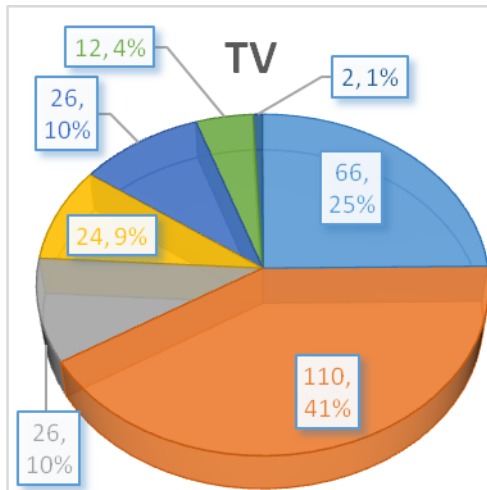
Inducement Factor	Television	Rank	Refrigerator	Rank	Washing machine	Rank	4 wheeler	Rank	furniture	Rank
Advertisement	66	II	76	II	94	I	58	I	58	II
Previous experience	110	I	90	I	78	II	40	III	86	I
Friends	26	V	24	V	24	V	36	V	20	V
Relatives	24	III	30	III	46	III	42	II	28	IV
Goodwill of the Manufacturer	26	V	18	VI	28	IV	38	IV	52	III
Reputation of the Retailer	12	VI	26	IV	8	VI	10	VII	10	VI
Retailers' Recommendation	2	VII	0	VII	0	VII	14	VI	0	VII

DATA INTERPRETATION & ANALYSIS

The analysis from the table above reveals that, based on ranking the influences, previous experience is the most inducing factor, especially while making brand preferences for purchase of television, refrigerator and furniture which ranks first comparatively.

In purchase of Washing machine and Four-wheeler, advertisement factor has the greatest influence among the buyers.

Similarly, the retailers' recommendation in purchase of television, refrigerator, washing machine, and furniture is the least stimulating factor; rather it does not induce the buyers at all while making brand preferences in such purchases.



CONCLUSION

Consumer decision making varies with the type of buying decision. Comparatively, complex and expensive purchases, like durable procurements, are likely to involve more buyer deliberations and more participants. The degree of differences and preferences among brands is highly determined by the degree of buyers' involvement in decision making.

Varied factors induce the consumers invariably to make brand preferences among the durables such as advertisement, previous experience, retailers' recommendation etc. Hence, a study on the consumer buying behavior, especially of durables, becomes very essential. Such attempts to throw more light on how the consumers select, buy, use and dispose of goods, services, ideas, or experiences to satisfy their needs and desires. In turn, the investigations will provide clues for the firms to develop new products, product features, prices, channels, messages and other marketing mix elements.

Identification of the most and least inducement factors has, thus, become worthy for consideration by the marketers for designing an appropriate marketing mix to entail optimal consumer satisfaction in the State. Identifying the reasons for purchase of durables, inducement factors for brand preferences, sources of their purchase etc., do provide clues constantly to the marketers for formulating apt strategies to augment their profit margin by satisfying the consumers with the best marketing mix concurrently and recurrently.

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‘A STUDY ON RELEVANCE OF DIGITALIZATION ON BANKING SECTOR’**Prof. Tejasvi Bhosale¹, Vaishnavi Kadam² and Sanket Jagtap³**Assistant Professor¹ and MMS Student^{2,3}**ABSTRACT**

In today's modern world in which we are living is dominated /updates by the concept called Digitalization. The concept of digitalization is playing a major role in all sector of the economy. The paper which will give you the depth information about how digitalization helps the banking sectors. Indian banking sectors is achieving tremendous growth in recent year, encouraging higher amount of capital formation. The research paper is an attempt made to analyze the issues and challenges in the area of digitalization in financial sector.

Keywords: Digitalization, Financial Sectors and Banking Sector

INTRODUCTION

The modern world is filled with digitalization; banking sector is not exception to it. Digitalization has become integral part of our life, without which we feel world is nothing. In the fast moving world digitalization is playing a prominent role. At most all the sectors of the economy depends on digitalization for their growth and banking sector is not exception to it. The countries which are easily adapting to it are performing exceptionally well compared to those countries which are lagging behind in adopting digitalization.

The banking sector which is called as the sector of development of all other sectors, because of the financial assistance it provides for other sectors and thereby encouraging capital formation. Even though India is one of the fastest developing countries in the world, it is lagging behind in the implementation of digitalization to banking sector. It is true that digitalization of banking will bring revolution in the economy; there is a need to take some important steps in digitalizing rural banking. Still 19% population remains unbanked even after the implementation of Jan DhanYojna by the central government Digitalization plays a major role in providing better services to those areas which are not there in financial inclusion. This conceptual paper highlights the various issues and challenges in implementing digitalization of rural banking.

Keywords: Digitalization, Banking Sector, Google Pay, Paytm and Phone Pe

OBJECTIVES

- To study what is digitalization and recent trends in digitalization.
- To anticipate issues and challenges faced in the era of digitalization.

REVIEW OF LITERATURE

Asst Prof Mrs Jyoti Suraj Harchekar , Digitalization in Banking Sector ,International Journal of trend in Scientific Research and Development .In order to improve the customer services , book-keeping and MIS reporting , the need for computerization of digitalization was felt in the Indian banking sector in late 1980s. Reserve Bank of India set up a Committee headed by Dr. C Rangarajan on computerization in banks in 1988.

Dr. Mrs. Manisha Vikas Jagtap "The Impact of Digitalization on Indian Banking Sector" Published in International Journal of Trend in Scientific Research and Development. Digital” is the new buzz word in all sector. With other sector, banking is also all around the globe shifting towards digitalization. Banks of all sizes and across all regions are making huge investments in digital initiatives in order to maintain a competitive edge and deliver the maximum to its customers. Adoption of digitalization is very important for the banking sector. By embracing digitalization, banks can provide enhanced customer services. This provides convenience to customers and helps in saving time. Digitalization has transformed manual processes, transactions and activities into digital services. Across all verticals, consumer needs have been met in entirely innovative ways, disrupting existing enterprise value chains. Digitalization reduces human error and thus builds customer loyalty. Today, people have round-the-clock access to banks due to online banking. Managing large amounts of cash has also become easier. Digitalization has also benefitted customers by facilitating cashless transactions. Customers need not store cash anymore and can make transactions at any place and time.

S.V.Mohanasujana, Digitalization In Banking Sector, International Journal of Research and Analytical Reviews : World has now entered and being sustained in modern culture with more advancements and developments which makes people to buy, sell, communicate etc from one place. The reason behind this modernization is advancement of technology and internet which paved way for digitalization. Now-a-days people are totally dependent on technology and internet to fulfil each and every common need of man to be done easily and

quickly, this facility of being work done quickly lead to the entrance of digitalization all fields and sectors of the economy occupied with digital concepts. The paper constitutes the role of digitalization in banking sector.

SCOPE OF THE STUDY

This study emphasis on the importance of digitalization only on banking sector. Major trends, benefits, issues, and challenges are discussed. With that researchers has also tried to show the positive and negative impact of digitalization.

CONCEPTS USED:

Recent trends used in digitalization

- Google Pay : Google Pay is a digital wallet platform and online payment system developed by Google to power in-app and tap-to-pay purchases on mobile devices, enabling users to make payments with Android phones, tablets or watches . As of January 8, 2018, Google Wallet have unified into a single pay system called Google Pay. Google Pay adopts the features of both Android Pay and Google Wallet through its in-store, and online payments services.
- Paytm: Paytm is the India's largest mobile payment platform. Paytm helps to transfer money to anyone at zero cost using paytm wallet. This money can then be used in various places like Hotels, Pubs, Petrol Pump, Shopping Malls, grocery shops, multiplexes, parking, pharmacies, hospitals and kirana shops among others.
- Phone Pe: Phone pay is also an online payment system used to transfer money using UPI, recharge phone paper, pay utility bills, etc. Phone pay works on the Unified Payment Interface and all information need is to feed in your bank account and need to create a UPI ID.

BENEFITS

1. Digitalization involves exploring business models and platform using digital technologies, devices or techniques to yield several benefits in various aspects of life.
2. Digital solutions can simplify a country's security and intelligence systems, and its economy and infrastructure to name a few.
3. For citizens, digitalization promises much needed improvement both in the delivery of public services, such as Government/Bank issued certificates, and others services, financial or otherwise.
4. Digital solution and services can facilitate trades and settlement between different countries, as well as defend against malpractice such as money laundering.
5. To conclude, technology and the digital revolution can disrupt conventional models brings benefits to the common man in many ways, for instance by providing a platform that connects buyers and sellers across the world.

ISSUES

1. Digitalization also have some issues like manipulation of password, etc.
2. Consumers are an obvious case. What we buy and how our identities are created through marketing is, arguably, ground zero for many of the ethical issues discussed by the articles in this symposium.
3. Recent work has begun to examine how technology can undermine the autonomy of consumers or users. For example, many games and online platforms are designed to encourage a dopamine response that makes users want to come back for more.
4. Similar to the high produced by gambling machines for which have long been designed for maximum addiction games and social media products encourage users to seek the interaction's positive feedback to the point where their lives can be disrupted.

CHALLENGES

1. High level of digital illiteracy is the biggest challenge in the success of digital India programs.
2. Low digital literacy is key hindrance in adaptation of technologies. There is a wide digital divide between urban and rural India. Till now funds have not been deployed effectively to meet the cost of infrastructure creation in rural areas.
3. The biggest challenge faced by Digital India programs is slow and delayed infrastructure development. India's digital infrastructure is comprehensively inadequate to tackle growing increase in digital transactions.

Digitalization has made the work very easy so in nowadays due to the rapid increase of technology and updated features and methods of digitalization is playing very important roles , In India we has around 470 Million banking Customer who use online banking facilities among them 13% of total users use online banking . Reduction of costs for banks and customers as well by using ATMs, cashless transactions etc. With more digital data available with banks, they can take data-driven dynamic decisions by using digital analytics. This benefits both customers and bank. There are some positive and negative views.

POSITIVE IMPACT OF DIGITALIZATION

- Improved customer experience.
- Reduction of costs for banks and customers as well by using ATMs, cashless transactions etc.
- Technology is non-discriminatory. Everyone will be treated same at banks.
- Number of customers will be increased for banks because of the increased convenience of banking.
- Digitalization reduces human error.
- Need of handling large amounts of cash will be reduced.
- Opening and maintaining bank accounts are never been this easier.

NEGATIVE IMPACT OF DIGITALIZATION:

- Digitalization reduces the effort of employees and hence results in loss of jobs.
- Some bank branches may cease to exist with the increasing use of online banking.
- Banks will be more vulnerable to cyber-attacks.
- Privacy may have to be compromised. No one can hide cores of rupees in banks and just act middle class.

FINDINGS

- In finding we have analysis that digitalization is very effective and very much use in day to day life due digitalization the transfer of money is very easily done and there are some drawbacks but it is said that every coin has is positive and negative views.
- Adoption of digitalization is very important for the banking sector. By embracing digitalization, banks can provide enhanced customer services. This provides convenience to customers and helps in saving time.
- Digitalization reduces human error and thus builds customer loyalty. Today, people have round-the-clock access to banks due to online banking. Managing large amounts of cash has also become easier.
- Digitalization has also benefitted customers by facilitating cashless transactions. Customers need not store cash anymore and can make transactions at any place and time.

So due the finding we able to know that digitalization has really work and help the people to make there all work within the minutes and also make it successful and work effectively .

CONCLUSION

After doing the study of the digitalization in banking sector we conclude that digitalization of local history collection offers new methods in processing and presentation of material ,interactive and more direct approach of users to culture heritage of local community as well as effective protection of originals .As the markets is new we can bring new development strategies and other .

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A STUDY OF HUMAN RESOURCES MANAGEMENT PRACTICES WITH SPECIAL REFERENCE ON EMPLOYEE RETENTION AND TURNOVER

Saroj GamareAssistant Professor, Institute of Management and Computer Studies, Thane

ABSTRACT

Hrm Is An Emerging Concept In The Field Of Management Which Explains How The Effectively And Strategically Human Resources Can Be Managed Leading To Conducive Work Environment And Cordial Employer Employee Relations. Effective Management Leads To High Satisfaction, Low Absenteeism, Low Turnover And High Morale .As We Are Observing India As One Of Growing And Developing Empire There Has Been Constant Change In Societal Attitude, Educational Level Among The Population Which Have Driven The Workforce To Be Demanding. Nowadays, It Has Became A Challenge For Hr Managers To Retain Their Employees In Order To Ensure Smooth Functioning Of The Organizations.

Keywords: Human Resources Management Strategies, Training And Development, Employee Turnover, Employee Retention And Career Growth.

RESEARCH OBJECTIVES

The objective of the proposed research is:

- To analyze the impact of HRM in Employee Retention.
- To study the reasons for Employee Turnover even though after effective implementation of HRM practices.

RESEARCH LIMITATION

- Findings are based on people working in different sectors.
- Its descriptive in Nature
- Based on Generalizations

INTRODUCTION

As stated by Michael J. Jucius Human Resource Management as “ the field of management which has to do with planning, organizing, directing and controlling the functions of procuring, developing, maintaining and utilizing a labour force, such that the-

- Objectives for which the company is established are attained economically and effectively,
- Objectives of all levels of human resource are served to the highest possible degree,
- Objectives of society are duly considered and served”.

As we all know human psychology is an significant aspect of human being; human mind is the manifestations of thought, perception, emotion, determination and imagination. In today's scenario managing employees has become an important task especially the ones who are at the start of their career. As employees are the asset of the company they need to retain and managed effectively so there is reduced turnover.

STAGES IN CAREER DEVELOPMENT

1. **Exploration :** In this stage an individual needs to make choices about their careers and sometimes end up selecting or even entering a wrong career path.
2. **Establishment :** This phase includes accepting the first job , gaining monetary benefit, success with gradual increase in resonsibilities and accountability.
3. **Mid – Career :** Here the people search for major job opportunities , priorities and sometimes even a geographical move.
4. **Late Career :** This is a time where people relax and enjoy their elder statesman.
5. **Decline :** After continued success it's the phase of retirement.

It has been observed major job changes are undertaken by the employees at establishment and mid-career stage. To overcome this problem the employers have to provide the employees timely training, mentoring, coaching, build a positive culture, appreciations, referrals and recruitment within the organization , haste and stress free work environment , foster trust and stability.

1. **Training** : Employees are provided refreshment training, made updated as per the industry standards of job in order to help them achieve goals.
2. **Mentoring** : It's a goal oriented feedback to build strong relationships within the organization and to design individual career development plan.
3. **Positive Organizational Culture** : In this new recruits are introduced to the existing staff, working patterns.
4. **Incentives** : Employees are required to provide monetary and non monetary incentives to boost their morale and to retain them.

Motivation plays a vital role in retaining the employees. In recent times along with physiological needs today's workforce are keen about esteem and self-actualization needs which includes respect, authority, status, recognition, growth achieving a desirable position in proportion with their skills, knowledge, capabilities and experiences. After one self getting recruited it is the individual efforts on which the his/her sustainability depends. At first new recruits are given competitive task to be undertaken. If the task are completed employees expect both monetary and non monetary motivation and if they are not provided at appropriate time employees get demotivated and then comes the thought of changing the job. Hence, recognizing the individual efforts, their performances coupled with organizational rewards are significant.

If the above measures are not undertaken effectively it causes turnover in the organization. Turnover is always costly affair. It causes thrice to recruit a new employee as it includes all benefits such as bonus, salary hikes, promotions, fringe and retirement benefits.

As per the survey conducted it states :

- Over 50 % of people recruited in to an organization will leave within 2 years.
- One in four of new hires will leave within 6 months.
- Nearly 70% of organizations report that staff turnover has a negative financial impact due to the cost of recruiting, hiring, and training a replacement employee and the overtime work of current employees that's required until the organization can fill the vacant position.
- Nearly 70 % of organizations report having difficulties in replacing staff.
- Approximately 50% of organizations experience regular problems with employee retention.

LITERATURE REVIEW

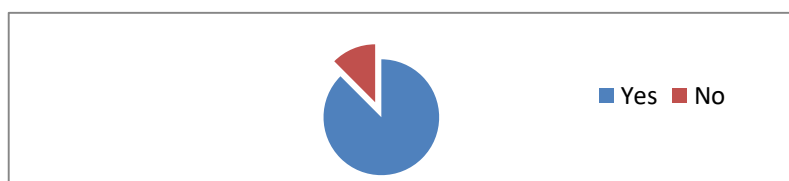
- Jamuna , Usmana , Ismail & Samaira (2004) has done descriptive research where a structured questionnaire was filled by the respondents . The study reveals the effective ways to manage the employee and to retain them in the organization.
- Asian Journal of Multidisciplinary Studies focuses on how HRM strategies influence the employees and strategic ways to reduce employee turnover.
- European Academic Research (2016) conducted research of Oman Air in Sultanate of Oman which focused on impacts of job satisfaction on employee retention.
- Fabian Mwosi and Marus Eton (2017) highlighted the concept focusing on HRM by undertaking primary research in Uganda College of Commerce . The study aimed at the reasons for Employee Turnover .

RESEARCH METHODOLOGY

- In order to get endeavour about the topic a systematic study has been undertaken with the help of primary resources consisting 50 samples.

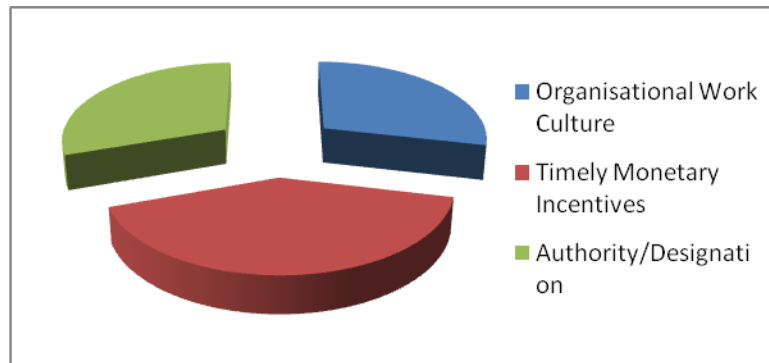
DATA INTERPRETATION/ ANALYSIS

1. Are you employed?



(TABLE 1)

- Out of the total respondents 87.5% are employed in private as well public sectors.
 - While a handpick respondents are freshers and rest are in search of new job opportunities.
2. As an employee which factor influence you to be sustained in the job?



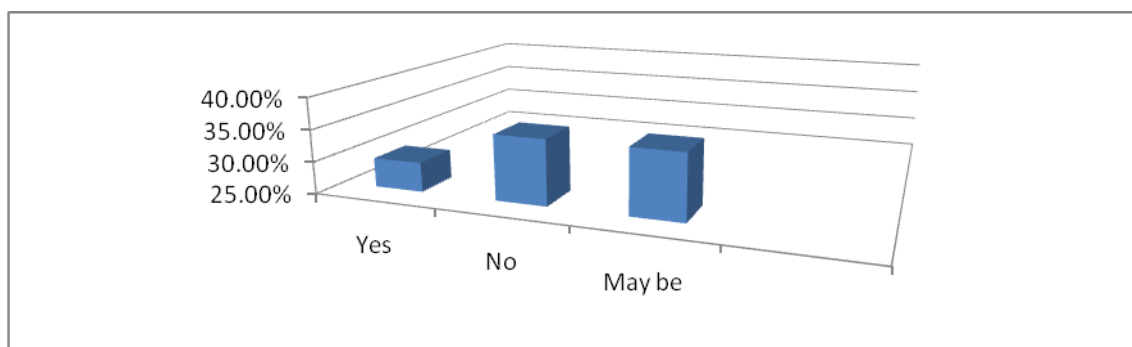
(TABLE 2)

- For employees the most important factor is the timely monetary incentives such as regular pay, timely bonus coupled with pay hike and allowances in comparison with work culture and authority/ designation.
3. What are the reasons for changing Job/Job Turnover?



(TABLE 3)

- The most persistent factor for employee turnover are pay related issues.
 - Nowadays, the organization are working on Now or Never Principle which creates work Pressure and inability to manage it creates work stress on part on employees.
4. Do you think Job Hopping will achieve you long term benefits and Sustainability in Career?



(TABLE 4)

- A very small portion of respondents think job hopping will help to create sustainability in their career.

FINDINGS :

Even after effectively managing the workforce the reasons for employee turnover are:

- High monetary incentives especially salaries.
- Some change the jobs because the job profile doesn't match their expectations.
- Even sometimes employees are unhappy about the work culture and are unable to adjust themselves.

CONCLUSION

There is a need of proper paper scales for each level of management appropriate to the skills, knowledge, experience, capabilities.

The study revealed that job turnover is observed mainly in private sector as compared to public sector because public organization provide reasonable pay packages, manageable work pressure and timely monetary as well as retirement benefits.

In Private sector organizations pay scales are varying even for similar competencies and experience coupled with high work pressure, deadlines.

It has been observed that people in the mid age group and the one's in the peak of the career do not prefer changing jobs as they are stable and adjusted in the organization culture.

Effective HRM leads to high productivity, low turnover, low absenteeism, high job satisfaction but lastly it depends on the decision of every employee if he wants to stay and sustain in the organization as the markets are offering various job opportunities with competitive pay scales which intends the job seekers to explore the opportunities available.

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A STUDY ON IMPACT OF FDI IN INSURANCE SECTOR

Nidhi Anil SharmaT.Z.A.S.P Mandal's Pragati College of Arts & Commerce

ABSTRACT

One of the most striking developments during the last two decades is the spectacular growth of FDI in the global economy landscape. This extraordinary development of FDI in 1990 around the globe make FDI a vital and indispensable segment of improvement procedure in both created and creating countries and arrangements are configuration with a specific end goal to animate internal streams. FDI gives a win-win circumstance to the host and the nations of origin. The two nations are straightforwardly inspired by welcoming FDI, in light of the fact that they advantage a great deal from such kind of venture. As a rule FDI alludes to capital inflows from abroad that put resources into the generation limit of the economy and are generally favoured over other type of outer fund since they are non-obligation making non- unstable and their profits rely upon the execution of the undertakings financed by the financial specialists. FDI inflow encourages the creating nations to created straightforward, expansive and compelling arrangement condition for venture issues and, assembles human and institutional abilities to execute the same. The protection segment is of significant significance to each creating economy; in incorporates the sparing propensity, which thusly produces long haul investible assets for foundation building. This current Paper's destinations are to explore the Indian Insurance part, to know advantages of expanded outside direct venture restrain in protection segment, to know the Government arrangement with respect to protection division in India, to know Issues in FDI in Insurance Sector

Keywords: FDI, Insurance Sector in India, Inflow-Outflow.

INTRODUCTION

Foreign Direct Investment is the investment made in production or business by the country in another country by either means of buying a company or expanding its business in the foreign country. It is usually by means of bonds and shares. Generally speaking FDI refers to capital inflows from abroad that invest in the production capacity of the economy and are "usually preferred over other forms of external finance because they are non-debt creating, non-volatile and their returns depend on the performance of the projects financed by the investors. FDI also facilitates international trade and transfer of knowledge, skills and technology." According to the Financial Times, "Standard definitions of control use the internationally agreed 10 percent threshold of voting shares, but this is a grey area as often a smaller block of shares will give control in widely held companies. Moreover, control of technology, management, even crucial inputs can confer de facto control."

Even after the progression of the protection area, the general population division insurance agencies have kept on commanding the protection advertise, getting a charge out of more than 90 for every penny of the piece of the pie. FDI is the procedure whereby occupants of one nation get responsibility for to control the generation, dissemination and exercises of firm in another nation. A noteworthy pretended by the protection segment is to activate national reserve funds and channelize them into interest in various parts of the economy. FDI in protection would expand the entrance of protection in India; FDI can meet India's long haul capital prerequisites to finance the working of frameworks. Protection area has the capacity of raising long haul capital from the majority, as it is the main road where individuals put in cash for whatever length of time those 30 years significantly more. An expansion in FDI in protection would in a roundabout way be an aid for the Indian economy. The protection segment has additionally been quick creating with considerable income development in the non-extra security showcase. Throughout the years, FDI inflow in the nation is expanding. Be that as it may, India has colossal potential for retaining more noteworthy stream of FDI in the coming years. The part of remote direct interest in the present world is significant. It goes about as the backbone in the development of the creating countries. The rush of advancement and globalization sweepings crosswise over protection administrative and improvement specialist (IRDA) is supportive of an expansion in outside value capital in the protection joint endeavors.

LITERATURE REVIEW

- (1) Gupta (2005) FDI in India FDI had a positive impact on India's economy after liberalization. Trade liberalization results large benefits
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OBJECTIVES

1. To increase the investment habit
2. To enhance saving
3. To promote economy of country.

RESEARCH METHODOLOGY

The present study is based on the objectives like how much amount of foreign investment is required for India's economic growth and to analysis the trend of FDI & FIIs for economic development and how the status of economy has improved after economic reforms. To fulfill all above said objectives data has been gathered from secondary sources like reports and publication of Govt. and RBI relating to foreign Investment, economic journals, books, magazines and internet etc

DATA ANALYSIS & INTERPRETATION

This research is based on secondary data through internet, articles, etc. The insurance industry may soon see an influx of foreign capital as the government has increased the foreign investment limit on insurance intermediaries to 100% from 49% earlier.

The announcement is set to bring capital for companies investing in technology solutions which is to help Indian insurance sector achieve better penetration rates which at 3.6% is much lower than the global average of over 6.1%. Finance Minister Nirmala Sitharaman had in the Budget 2019-20 announced that the government would "examine suggestions of further opening up of FDI" in a number of sectors, including insurance, along with 100 per cent FDI in insurance intermediaries.

At present, FDI up to 49 per cent is allowed in the insurance sector through the automatic route. Following the Budget announcement on further opening up FDI in insurance sector, the insurance regulator had earlier this month sought views of stakeholders.

"Increasing the FDI cap will bring in more capital for these companies and give the foreign partner more say in the management of the companies. Many of the foreign partners are getting restless," noted a source

Several overseas investors increased their stakes in Indian insurance joint ventures after the limit was raised in 2015. Higher FDI enabled companies to go in for initial public offerings. Listed life insurance companies include HDFC Life, SBI Life and ICICI Prudential. Listed general insurance firms are ICICI Lombard, GIC Re and New India Assurance

If some foreign banks are anything to go by, the government will need to tread carefully, said some experts.

"The experience with foreign banks has been very mediocre as they have unwound business in India after their global operations took a hit," said one of the persons cited above. "And, since insurance, especially life, is a long-term liability and the government will have little power over foreign-owned entities, it has to be very careful before taking such a call."

The question of control also has to be decided, said one person close to development.

"The government is keen on Indian promoters running the show even with only 26% stake in the joint venture," he said.

Industry participants have also pointed to confusion about defining and structuring foreign direct investment and foreign portfolio investment (FPI) in a company. Some listed companies have had FPI investment over the years that if counted under FDI will amount to an 80-85% overseas stake.

IRDAI may also raise queries over the impact of a foreign entity buying out or increasing stakes in a domestic firm and what happens to policyholders who have bought insurance due to their comfort with the Indian entity. Also, whether a change in ownership would be tantamount to nullifying contractual obligations.

India has 24 life insurance companies and 34 general insurance firms. Only about four in 100 Indians have life cover, offering companies a potentially massive market in the world's second-most populous country.

SUGGESTION AND CONCLUSION

It is suggested that the policy makers should ensure optimum utilization of funds and timely implementation of projects. As the appreciation of Indian rupee in the international market is providing golden opportunity to the policy makers to attract more FDI in Greenfield projects as compared to Brownfield investment. So the government must invite Greenfield investments. It is also observed that the realisation of approved. India should

consciously work towards attracting greater FDI into R&D as a means of strengthening the country's technological prowess and competitiveness. Many international studies have estimated that the insurance sector in India can grow by over 125 per cent in the next ten years. Actually, India has been recognized as one of the quickest developing protection markets. The present approach is attempting to support joint endeavors protection segment in order to help the local safety net provider's development here. Be that as it may; there is additionally the hazard that some remote guarantors won't be occupied with contributing unless they have 100% proprietorship and that the present arrangement will keep them from picking India as an Insurance goals

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A STUDY ON SIGNIFICANCE OF FINANCIAL INCLUSION IN DEVELOPMENT OF ECONOMIC

Prof. Tejasvi Bhosale¹, Shilpa Padad² and Swapnil Kakad³Assistant Professor¹ and MMS Student^{2,3}

ABSTRACT

India is the fastest growing economies of the world, and finance is the primary requirement of development of an economy. This study is focus on understanding the effect of financial inclusive in the growth of Indian economy and the steps taken by government and RBI in India to full fill the inclusive growth

It was observed from the study period the bank focused more on rural and semi-urban area. Bank introduce the inclusive banking initiatives in the country like corporative movement, nationalization of banks, creation of regional rural banks etc.

The research has been done by using secondary data, from this it can been concluded that the financial inclusive contribute to the development of Indian economy.

Keywords: Financial Inclusion, Indian Economy and Banking Sector

INTRODUCTION

Financial inclusive means making the financial services available to everyone at affordable costs. Under this the services should be available for low income groups. Financial inclusive help to bridge the gap between poor and rich people. It is done by getting the excess money form and serving it to the poor. The main role in financial inclusion is played by the RBI it also access the businesses for useful and affordable financial product & services that meet their needs that are delivered in a responsible and sustainable way. Financial inclusion is defined as the availability and equality of opportunities to access financial services. Financial services is the key in order to grow as a society. Financial inclusion bringing more and more customer to the bank it potentially increase the business of the bank. It also helps to improve the standard of living of the majority of people.

OBJECTIVES

- To study the concept of financial inclusion
- To understand the government and RBI approach towards Financial Inclusion in development of Indian Economy.
- To known the progress towards financial inclusion in economy.

SCOPE OF THE STUDY

The study concentrates on financial inclusion, its products and progress towards the development of economy. The progress is taken only of PMJAY, No Frill Accounts and KCC.

REVIEW OF LITERATURE

Radhika Dixit & Munnum Ghosh is started under the “Financial inclusion for inclusive growth of India. A study of Indian states (2013) they focus on inclusive growth Hainment depends a great deal on equitable distribution of growth opportunities and benefits. It is been uneven in the sense that there has been no uniformity in its growth benefits to certain sectors of economy. And thus the need for inclusive growth comes in the picture of Indian economic development. However for attaining the objective of inclusive growth there is need for resources and for resources generation and mobilization financial inclusive is required it plays a very crucial role in the process of economic growth.

Prof. A Sudhakar or T. Sudha Singh are stated under the financial inclusion the role of RBI & Government argued that the development in the real sense is possible only when all the sections of the society are provided with all the basic services. The basic services in the country will be available to the people when they are provided with financial services which is possible through financial inclusion. Financial inclusion is delivery of financial services at on affordable costs to the vast sections of the society. The RBI & Govt. has been making various efforts to provide financial inclusion in the length and breadth of the country.

Joseph Massey (2010) said that, role of financial institutions in a developing country is vital in promoting financial inclusion. The efforts of the 'government to promote financial inclusion and deepening can be further enhanced by the pro-activeness on the part of capital market players including financial institutions. Financial institutions have a very crucial and a wider role to play in fostering financial inclusion. National and international forum have recognized this and efforts are seen on domestic and global levels to encourage the financial institutions to take up larger responsibilities in including the financially excluded lot.

Bihari (2011) analysed financial inclusion plans in the light of global practices, eleventh five year Indian plan and banks performance as well as no frill account. This study suggested financial literacy and quality improvement in no frill account can achieve financial inclusion plans growthy

Pinar Ardic et al (2011) explained that using the financial access database by CGAP and the World Bank group, this paper counts the number of unbanked adults around the world, analyses the state of access to deposit and loan services as well as the extent of retail networks, and discusses the state of financial inclusion mandates around the world. The findings indicate that there is yet much to be done in the financial inclusion arena. Fifty-six percent of adults in the world do not have access to formal financial services.

GOVERNMENT & RBI APPROACH TOWARDS FINANCIAL INCLUSION:

In India the government and the reserve bank of India have been making effects to promote financial inclusion as one of the important for objective of the country. The various steps taken by the RBI and government towards the financial inclusion are as follows:

1. No frills accounts

This is a basic banking account where you keep a minimum balance of zero or a very low balance. This was issued by RBI in 2012. It is to ensure that banks accounts is accessible to vast sections of the population banks have been advised to provide small overdraft in such accounts.

2. Basic saving bank deposit account

This account does not have the facility of minimum balance account. In this account there are many services availed by the banks like deposit and withdrawals of cash at the bank. This is also be done through respective ATM'S of the bank.

3. Lead banking scheme

This scheme for see the lead role for an individual bank. This includes private bank as well as public banks. So, it is with respect to the districts allocated to them. Here the lead banks act as a point of contact. It is for coordinating with the credit institutions which perform towards districts. This is done to increase the flow of small scale industries, agriculture and various other economic services.

4. PMJOY: (Pradhan MantriJanDhanYojana)

This is main slogan of this scheme is 'merekhata – Bhagya vidhata'. This means that my account is my god. This scheme is provided for the 50,000 plus overdraft facilities for accounts that are linked with Aadhar card.

5. Business correspondent system

These are the bank representative that individually goes to areas that are allowed to them. Here are they have to carry out villagers to open their bank account and perform regular transaction.

6. General Purpose Credit Cards (GCC) and Kisan Credit Cards (KCC)

The RBI has advised all the Scheduled Commercial Banks (SCBs), including Regional Rural Banks (RRBs) to provide General Purpose Credit Cards facility at their rural and semi urban branches. The credit card is provided based on the assessment of income and cash flow of the household similar to that prevailing under normal credit cards. The RBI also introduced Kisan Credit Cards (KCC) scheme to provide adequate and timely credit support from the banking system under a single window to the farmers for their cultivation and other needs. As on March 2015, almost 24.3 millions farmers are provided with Kisan Credit Cards and 9.2 million clients are provided with General purpose Credit Cards.

7. Swarnjayanti Gram Swarozgar Yojana (SGSY)

It is a centrally sponsored scheme that follows the mechanism of forming SHGs of rural poor households, providing capacity building training and linking groups to banks. SGSY primarily designed to promote self employment oriented income generating activities for the below poverty level households in rural areas. These organizations federate the SHGs into effective self-governing organizations with a hierarchy of appropriate functions. The robust network of SHGs and their federations have enabled the groups to act as financial intermediaries and involve institutional partnerships with the bankers.

8. National Rural Livelihood Mission (NRLM)

Established in June 2010 by Ministry of Rural Development (MoRD), Government of India, it is modeled on the current poverty alleviation programme being implemented in Andhra Pradesh. The strategies of this mission are as follows;

- Implement the programme with greater emphasis on federations of SHGs.

- Provide flexibilities to states for designing specific action plans for poverty alleviation.
- Introduce interest subsidy for encouraging repayments of loans and provide multiple doses of credit.
- Improve training and capacity building efforts by setting up skill training in each district.
- Facilitate market linkages and Improve monitoring and evaluation process.

9. The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS):

This scheme aims to enhance the livelihood of the rural people by guaranteeing at least one hundred days of wage employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work. This was prevalent in the case of post offices where accounts were used to receive government benefits. This has important implications, indicating that linking savings accounts to those who want to receive payment may be a good way to encourage financial inclusion and savings account usage.

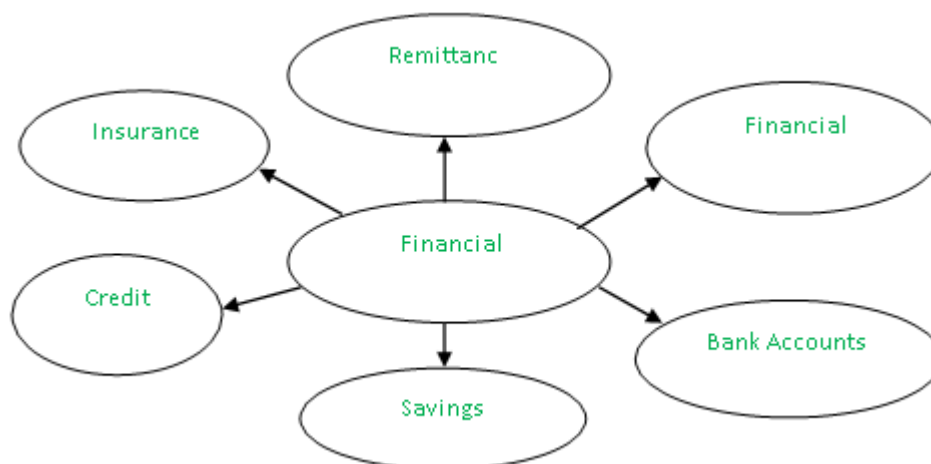
10. Aadhaar Unique Identification Authority of India (UIDAI):

The Government of India has embarked an initiative to provide an individual identification number to every citizen of India and in 2009; it established the UIDAI to issue these cards on behalf of the Government of India. This number provided by UIDAI will serve as a proof of identity and address, anywhere in India. The Aadhaar number will also enable people to have access to services like banking, mobile phone connections and other government and non government services in due course. In addition, The UIDAI has introduced a system in which the unbanked population will be able to open an account during enrollment with Aadhaar without going to a bank. The individual will be able to access such bank accounts through a micro ATM network with large geographic reach.

CONTENTS OF FINANCIAL INCLUSION

In simple terms financial inclusion is about including the excluded in the financial system of the country, and to ensure that their financial and social security needs are taken care of through appropriate financial service providers. The essential contents of financial inclusion are shown in the following figure.

Figure-1: Contents of Financial Inclusion

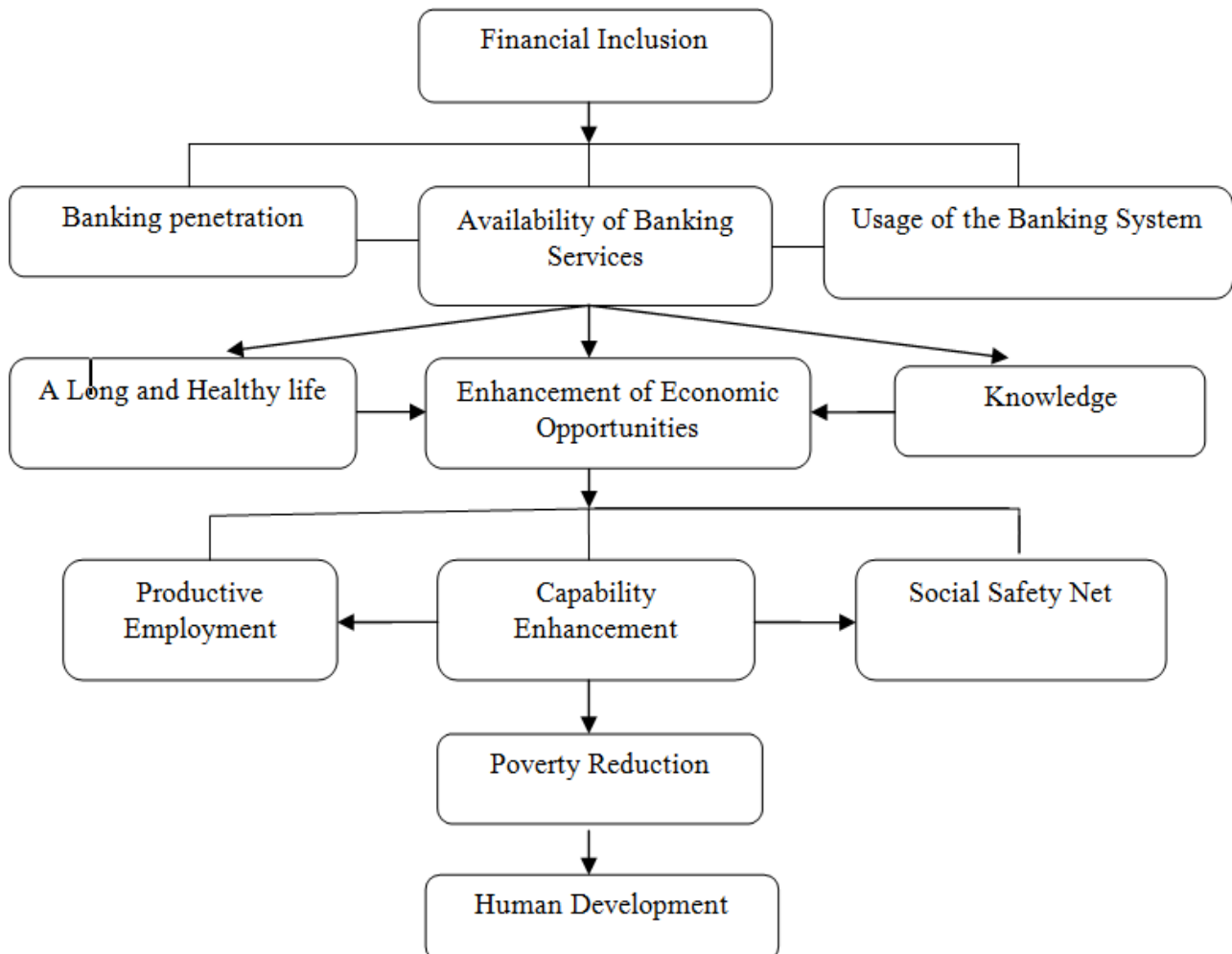


Source: Rangrajan Committee Report

ROLE AND IMPACT OF FINANCIAL INCLUSION TOWARDS DEVELOPMENT OF INDIAN ECONOMY:

- The financial system serves as a catalyst to economic development. The formal financial channel collects savings and idle funds and distributes such funds to entrepreneurs, Business, household and government for investment projects and other purposes with a view of a return. This forms the basis for economies development in modern economic theory.
- The financial system plays the role of inter-mediation and acts as a buffer in the mobilization and allocation of savings for productive activities in an economy. Managing the financial liquidity to avoid inflationary pressures and to flush out enough liquidity to sustain the growth are the functions of financial systems.
- It also assists in managing the risks faced by firms and business, improvement of portfolio diversification. Availability of variety of financial instrument to suit to varied needs of the businesses. People and shock absorbing capacity from external economic changes. Additionally, the system provides linkages for the different sectors of the economy and economies of scale.

- Banks credit (loan) growth increased to 18% for the fortnight ended September 6, 2013, which deposits grew by 13.37% showed the data by RBI.
- India's foreign exchange reserves increased to US \$ 277.73 billion as of October 4, 2013.

Figure No-2: Financial Inclusion and Human Development**Table No-1**

BSBDAs and Savings Bank (SB) Accounts
(No. of Accounts in crore)

Year	No. of BSBDA	No. of SB Accounts	No. of non-BSBDA	Percent BSBDA	Percent non-BSBDA
	(1)	(2)	(3)	(4)	(5)
Mar-10	7.3	56.0	48.6	13.1	86.9
Mar-11	10.5	62.4	51.9	16.8	83.2
Mar-12	13.9	70.3	56.4	19.7	80.3
Mar-13	18.2	82.3	64.1	22.1	77.9
Mar-14	24.3	97.8	73.5	24.9	75.1
Mar-15	39.8	117.0	77.2	34.0	66.0
Mar-16	46.9	135.1	88.2	34.7	65.3
Mar-17	53.3	150.2	96.9	35.5	64.5

Source: RBI's Annual Reports and Basic Statistical Returns data

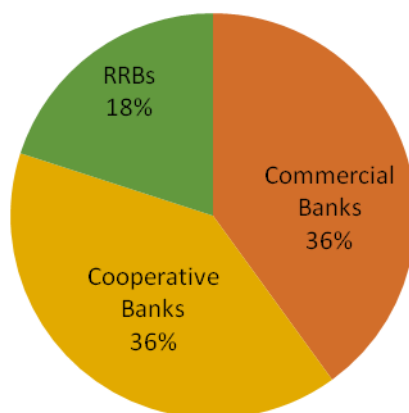
Table No 2:

State-wise details for claim number & claim amount under AB-PMJAY (As on 18.06.2019)			
Sr. No.	State	Claim Number	Claim Amount
1	Chhattisgarh	5,07,707	37924,31,567
2	Gujarat	3,94,995	64157,73,230
3	Kerala	2,74,298	15000,79,006
4	Tamil Nadu	2,11,075	39919,88,871
5	Jharkhand	1,68,490	16604,91,355
6	Karnataka	1,41,238	36389,05,339
7	Maharashtra	1,13,830	28259,27,073
8	Uttar Pradesh	1,05,255	11748,97,586
9	Andhra Pradesh	92,982	25164,00,245
10	Madhya Pradesh	70,898	7932,28,923
11	Bihar	39,943	3458,68,103
12	Uttarakhand	38,515	3818,39,891
13	Assam	36,577	4777,70,292
14	Haryana	23,588	3302,30,981
15	Tripura	16,607	867,64,966
16	Jammu And Kashmir	16,337	1071,24,523
17	West Bengal	14,777	1414,52,393
18	Himachal Pradesh	12,619	1249,46,595
19	Meghalaya	11,861	867,35,930
20	Mizoram	11,630	890,12,855
21	Dadra And Nagar Haveli	11,140	427,46,501
22	Daman And Diu	3,234	111,94,100
23	NHCP	3,082	1308,99,614
24	Manipur	2,361	413,75,658
25	Chandigarh	1,450	160,90,105
26	Goa	1,249	407,02,384
27	Nagaland	628	81,51,821
28	Sikkim	83	10,39,930
29	Arunachal Pradesh	53	9,09,600
30	Andaman And Nicobar Islands	14	58,200
31	PSU	4	1,00,980
Total		23,26,520	307751,38,624

Source: RBI Report 2019

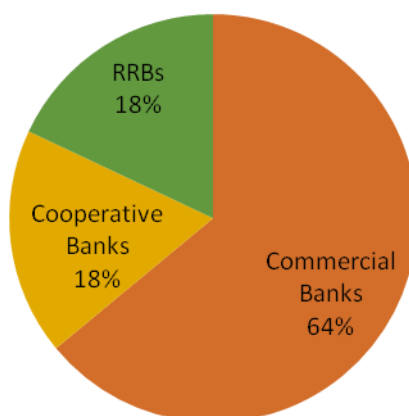
Graph No 1:

Share in Operative KCC



Graph No 2

Share in Amount o/s



Source: RBI and NABARD 2018-19 data is provisional

FINDINGS

1. The study found that, the financial inclusion has increased as compared to earlier due to the efforts of banks, but the impact in reality is not up to the mark.
2. No of changes and upgrading are brought by Government and RBI.
3. State wise claim in PMJAY is more in Gujarat followed by Maharashtra.
4. Share in operative and amount in KCC is more in commercial banks.
5. RBI surveys says that, 47% of the business correspondents cannot be traced and are not motivated to help the public because of low commission. They also engage in corrupt practices.
6. The study found that, a large number of population and rural households of India do not have access to banking and other financial services.
7. Rural men and women are less likely to use their bank accounts frequently than urban men and women due to less physical proximity to bank branches and ATMs.

SUGGESTIONS

1. India needs to develop a low cost bank branch model, possibly attached to village post office. Use e-

advertising about the financial products so that people with shortage of time can be accessed more easily through internet.

2. Reserve Bank of India and government of India should give suggestion to commercial banks to promote the financial product and services of banking through all the educational institution.
3. The government of India should develop financial literacy among the population, particularly in low- income families. That can be done by teaching it in primary, secondary school and colleges.
4. The government should encourage the banks to adopt financial inclusion by means of financial assistance, advertisement and awareness programme etc. to achieve the inclusive growth.

CONCLUSION

The above study concludes that financial inclusion is an important source for development of economy. It will help to increase the revenue of the country. Government has taken lot of steps to increase the level of awareness about financial inclusion among individuals. But certain hard steps should be taken. Banks have played a significant role in financial inclusion but the ground reality is that the actual access to banking products is quite low. Hope and desire, the findings and the issues raised could provide an invaluable feedback in making strategies by banks in ensuring 100% financial inclusion.

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A SURVEY ON DATA MINING TECHNIQUES

Rachana Tushar Borole

Assistant Professor, MCA Department, ASM Institute of Management & Computer Studies Thane, Maharashtra

ABSTRACT

Data mining is a process which analyses huge amount data stored in data warehouses to find hidden pattern of the data based on different perspectives to obtain useful information. The data collected from different sources and stored in common repository such as data warehouse and then data mining algorithms are applied for efficient analysis this huge data which then facilitates and drives business decisions to lower the operations cost and to increase the revenue. The paper discusses some of the frequently used data mining techniques, algorithms. This paper also captures some success stories of organizations from different industry which have adapted data mining technology to improve their businesses and found excellent results.

Keywords: Data mining Techniques; Data mining algorithms; Data mining applications.

1. INTRODUCTION

The development of Information Technology has given birth to large amount of data in different areas. The research in databases and storage methodology has lead us to technology to store and manipulate this huge amount of data with ease. Data mining is a process that analyzes large amount of data in order to find out useful information and patterns. It is also called as knowledge discovery process, knowledge mining from data, knowledge extraction or data /pattern analysis.

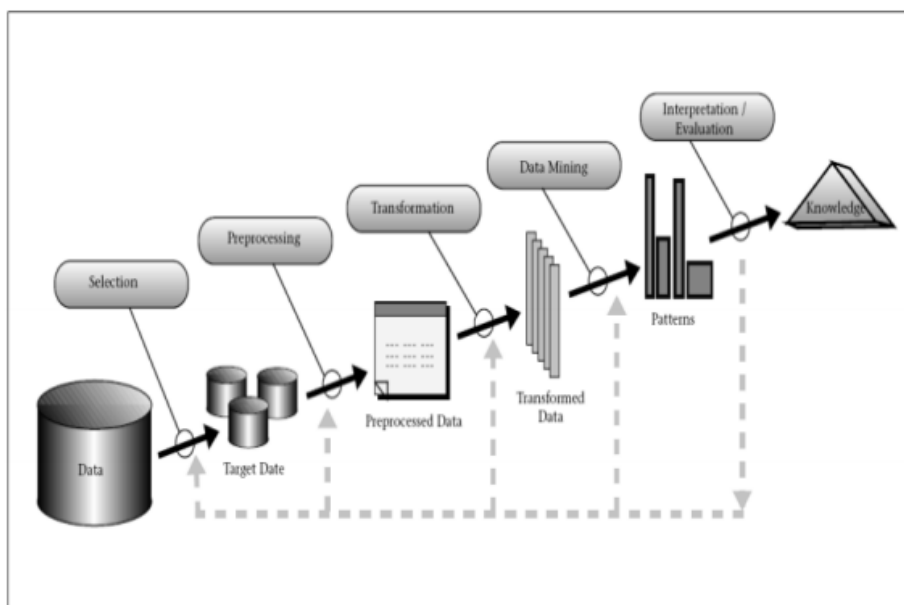


Figure-1: Knowledge discovery Process

Data mining is a logical process that is used to search through large amount of data in order to find useful information. The goal of this technique is to find patterns that were previously unknown. Once these patterns are found they can further be used to make certain decisions for cost reduction and increase in revenue for a business. Major steps involved in data mining are -

Exploration: This is the first step in data mining process. In this step data is cleaned and transformed into appropriate format. Later important variables and nature of data is determined based on the problem at hand.

Pattern Identification: After data refinement and exploration, patterns are identified from the data that are best suited for the current situation. These patterns are then studied to gain knowledge and to make decisions/predictions.

Deployment: At last, patterns are deployed to get desired outcome.

2. DATA MINING ALGORITHMS AND TECHNIQUES

Various algorithms and techniques like Classification, Clustering, Regression, Artificial Intelligence, Neural Networks, Association Rules, Decision Trees, Genetic Algorithm, Nearest Neighbor method etc., are used for knowledge discovery from databases. Few algorithms and techniques are discussed below-

2.1. Classification

This is most commonly used data mining technique. This technique uses a pre-classified examples to develop a model that can classify the population of records at large. Fraud detection and credit risk applications are particularly well suited to this type of analysis. This approach frequently employs decision tree or neural network-based classification algorithms. The data classification process involves learning and classification. In learning phase - training data is analyzed by classification algorithm. In classification phase- test data is used to estimate the accuracy of the classification rules. If the accuracy is acceptable the rules can be applied to the new data tuples. For a fraud detection application, this would include complete records of both fraudulent and valid activities determined on a record-by-record basis. The classifier-training algorithm uses these pre-classified examples to determine the set of parameters required for proper discrimination. The algorithm then encodes these parameters into a model called a classifier.

Types of classification models:

- Classification by decision tree induction
- Bayesian Classification
- Neural Networks
- Support Vector Machines (SVM)
- Classification Based on Association

2.2. Clustering

Using clustering, similar classes of objects can be identified. We can further identify dense and sparse regions in object space and can discover overall distribution pattern and correlations among data attributes. Classification approach can also be used for effective means of distinguishing groups or classes of object but it becomes costly so clustering can be used as preprocessing approach for attribute subset selection and classification. For example, to form group of customers based on purchasing patterns, to categories genes with similar functionality.

Types of clustering methods

- Partitioning Methods
- Hierarchical Agglomerative (divisive) methods
- Density based methods
- Grid-based methods
- Model-based methods

2.3. Predication Regression

This technique is mostly used in prediction analysis. Regression technique is used to model the relationship between one or more independent and dependent variables. In data mining, independent variables are attributes already known and response variables are what we want to predict. Many real-world problems are not easy to solve using prediction. For instance, sales volumes, stock prices, and product failure rates are all very difficult to predict because they may depend on complex interactions of multiple predictor variables. Therefore, more complex techniques (e.g., logistic regression, decision trees, or neural nets) may be necessary to forecast future values. The same model types can often be used for both regression and classification. For example, the CART (Classification and Regression Trees) decision tree algorithm can be used to build both classification trees (to classify categorical response variables) and regression trees (to forecast continuous response variables). Neural networks too can create both classification and regression models.

Types of regression methods

- Linear Regression
- Multivariate Linear Regression
- Nonlinear Regression
- Multivariate Nonlinear Regression

2.4. Association rule

Association and correlation methods are used to find frequent item sets among large data sets. This type of finding helps businesses to make certain decisions, such as catalogue design, cross marketing and customer shopping behavior analysis. Association Rule algorithms need to be able to generate rules with confidence values less than one. However, the number of possible Association Rules for a given dataset is generally very large and a high proportion of the rules are usually of little (if any) value.

Types of association rule

- Multilevel association rule
- Multidimensional association rule
- Quantitative association rule.

2.5. Neural networks

Neural network is a set of connected input/output units and each connection has a weight present with it. During the learning phase, network learns by adjusting weights so as to be able to predict the correct class labels of the input tuples. Neural networks have the remarkable ability to derive meaning from complicated or imprecise data and can be used to extract patterns and detect trends that are too complex to be noticed by either humans or other computer techniques. These are well suited for continuous valued inputs and outputs. For example, handwritten character reorganization, for training a computer to pronounce English text and many real world business problems and have already been successfully applied in many industries. Neural networks are best at identifying patterns or trends in data and well suited for prediction or forecasting needs.

Types of neural networks

- **Back Propagation**

Data mining techniques such as neural networks are able to model the relationships that exist in data collections and can therefore be used for increasing business intelligence across a variety of business applications. This powerful predictive modelling technique creates very complex models that are really difficult to understand by even experts. Neural Networks are used in a variety of applications. It is shown in fig.2. Artificial neural network. Artificial neural network has become a powerful tool in tasks like pattern recognition, decision problem or predication applications.

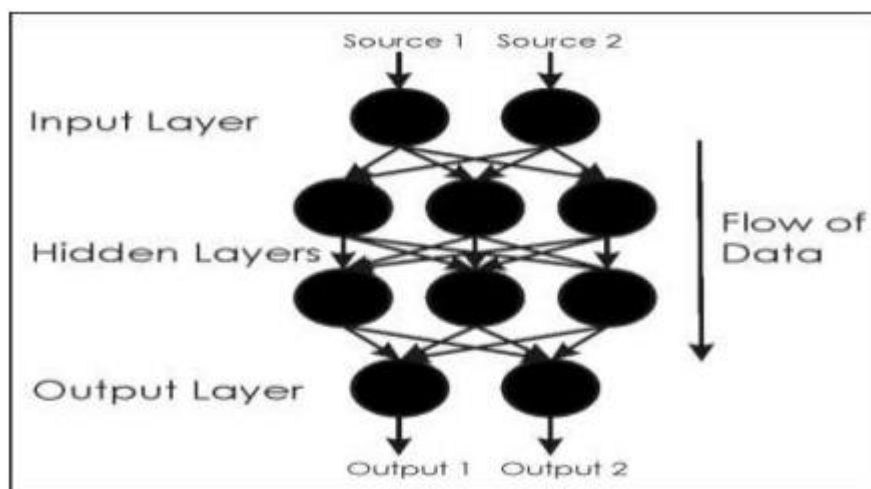
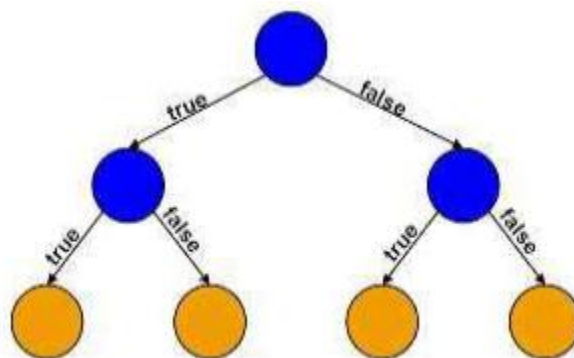


Fig-2: Neural Network with hidden layers

2.6. Decision Trees:

A decision tree is a flow chart like structure where each node denotes a test on an attribute value, each branch represents an outcome of the test and tree leaves represent classes or class distribution. A decision tree is a predictive model most often used for classification. Decision trees partition the input space into cells where each cell belongs to one class. The partitioning is represented as a sequence of tests. Each interior node in the decision tree tests the value of some input variable, and the branches from the node are labelled with the possible results of the test. The leaf nodes represent the cells and specify the class to return if that leaf node is reached. The classification of a specific input instance is thus performed by starting at the root node and, depending on the results of the tests, following the appropriate branches until a leaf node is reached. Decision tree is represented in figure 2.

**Fig.3 Decision Tree**

Decision tree is a predictive model that can be viewed as a tree where each branch of the tree is a classification question and leaves represent the partition of the data set with their classification. The author defines a Decision Tree as a schematic tree-shaped diagram used to determine a course of action or show a statistical probability.

3. DATA MINING APPLICATIONS

Data mining is a process which is studied a lot but has not fully matured yet. Despite this, there are a number of industries that are already using it on a regular basis. Some of these organizations include retail stores, hospitals, banks, and insurance companies. Many of these organizations are combining data mining with such things as statistics, pattern recognition, and other important tools. Data mining can be used to find patterns and connections that would otherwise be difficult to find. This technology is popular with many businesses because it allows them to learn more about their customers and make smart marketing decisions. Here is overview of business problems and solutions found using data mining technology.

3.1. FBTO Dutch Insurance Company (Insurance Industry)

Challenges

1. To reduce direct mail costs.
2. Increase efficiency of marketing campaigns.
3. Increase cross-selling to existing customers, using inbound channels such as the company's sell center and one-year test of the solution's effectiveness.

Results

1. Provided the marketing team with the ability to predict the effectiveness of its campaigns.
2. Increased the efficiency of marketing campaign creation, optimization, and execution.
3. Decreased mailing costs by 35 percent. 4. Increased conversion rates by 40 percent.

3.2. Verizon Wireless (Telecom Industry)

Challenges

1. Controlling churn
2. Cost reduction in churner mailing

Results

1. Company was able to reduce overall churn from 2% to less than 1.5%
2. The company's direct mail budget for "churner mailing" reduced by 60 per cent for highly targeted marketing campaigns.

3.3. Marks & Spencer (Retail Industry)

Challenges

1. Customer segmentation
2. Create a "Customer centric" environment
3. Marketing strategy for improved profitability.

Results

1. Marks & Spencer has identified 11 core customer segments (which are further subdivided). It helps the company ensure that the products in a particular store are the ones customers want.

2. Careful analysis of customer behavior also facilitates more effective marketing activity. For example, the shopping activities of the 11 segments over the Christmas 2001 trading period were found to vary. By identifying who shops and when – for example, older customers tend to shop early to avoid crowds, while younger men leave things until the last minute.
3. The company was able to align its marketing activity and product availability accordingly. The ability to do this was one of many actions the company took to help drive up the successful Christmas trading figures.

3.4. Standard Life Mutual Financial Services Companies (Financial Institute)

Challenges

1. Identify the key attributes of clients attracted to their mortgage offer.
2. Cross sell Standard Life Bank products to the clients of other Standard Life companies.
3. Develop a remortgage model which could be deployed on the group Web site to examine the profitability of the mortgage business being accepted by Standard Life Bank.

Results

1. Built a propensity model for the Standard Life Bank mortgage offer identifying key customer types that can be applied across the whole group prospect pool.
2. Discovered the key drivers for purchasing a remortgage product.
3. Achieved, with the model, a nine times greater response than that achieved by the control group.

4. CONCLUSIONS

At present data mining is very important area of research and ANN itself is a very suitable for solving the problems of data mining because its characteristics of good robustness, self-organizing adaptive, parallel processing, distributed storage and high degree of fault tolerance. The commercial, educational and scientific applications are increasingly dependent on these methodologies. Data mining has importance regarding finding the patterns, forecasting, discovery of knowledge etc., in different business domains such as classification, clustering etc., helps in finding the patterns to decide upon the future trends in businesses to grow. Data mining has wide application domain almost in every industry where the data is generated that's why data mining is considered one of the most important frontiers in database and information systems and one of the most promising interdisciplinary developments in Information Technology.

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A STUDY ON IMPORTANCE OF INSURANCE IN TRAVEL AND TOURISM INDUSTRY

Pravalika Chindam, Rachana Manchikatla and Saurabh Bhawar

ABSTRACT

Embarking on overseas travel whether for business or leisure requires extensive preparation to ensure that the journey would be fruitful and safe. This is why having travel insurance becomes an essential part of travelling. It not only acts as a safety net against the risk of incurring unforeseen medical expenses but also safeguards against other travel related emergencies that could spoil your trip; for example - losing a passport or checked-in baggage.

This study will help to understand the importance of insurance in Travel and Tourism Industry. This study consists of types of travel insurance and its benefits. Data is being collected through Google Form which consists of question based on importance of insurance in Travel and Tourism Industry. Data is analyzed using frequency and percentage. The study concludes that there is a relevance and importance of insurance in Travel and Tourism Industry.

Keywords: Insurance, Travel and Tourism Industry

INTRODUCTION

Travel insurance is insurance that is intended to cover medical expenses, trip cancellation, lost luggage, flight accident and other expenses incurred while travelling either internationally or once own country. Delay in baggage arrival and Loss of passport.

A typical travel insurance policy will have coverage for a traveller's main concerns, including trip cancellations, medical emergencies, travel delays, and lost luggage. Most policies are built to be comprehensive to protect travellers from a variety of events that may cause a financial loss before or during their trip. Travel insurance is a must: You don't want minor mishaps to ruin your trip. Travel insurance can help make these situations better. Travel delay benefits can reimburse you for additional accommodation/travel expenses and lost prepaid expenses due to a covered departure delay of six or more hours

It works quite similarly to other insurance policies in the following ways: Purchase travel insurance before anything actually happens to disrupt your trip. Travel insurance primarily works in a reimbursement structure. You will get reimbursed from the travel insurance company if they approve your claim

Potential Benefits of Having Travel Insurance

- Support in a Medical Emergency.
- Coverage in Remote Areas.
- Dental Emergencies.
- Reclaim Your Cancellation and Rescheduled Flight Costs.
- Protection for Your Frequent Flyer Points.
- Stress-free Stays.
- Replacement of Stolen or Lost Luggage.
- Stress-free Car Hire.

OBJECTIVES

- To study the types of travel insurance.
- To study the role of Insurance in Travel and Tourism Industry.
- To analyze the importance and significance of insurance in Travel Industry among individuals.

REVIEW OF LITERATURE

Menon, K Muraleedharan 17 (1991) conducted a research that focused on tourism management and administrative problems in Kerala. The study indicates that the present organizational structure for tourism management lacks integration, unity of command and coordination. The tourism management with all its rigid bureaucratic rules, procedures and financial constraints lacks professionalism and initiative in the process of

building up healthy tourism activities. In order to tackle this problem he proposed the establishment of a tourism board having independent decision making authority, professionally skilled managers and financial autonomy.

Wheeler, Marion 22 (1995) in his article titled 'Tourism Marketing ethics: An introduction' examines the nature of the tourism product; paradoxes that occur with its development, the role of ethics in the marketing of the tourism product and "green" tourism as an example of the industry response to ethical construction.

Sundaram, Satya I. 27 (1997) depicts the major constraints in the growth of tourism industry. Paucity of funds, inadequate infrastructure, shortage of hotel accommodation, wrong practice by travel agents, lack of coordination between the Department of Tourism and private sector are the various obstacles in tourism promotion. The study disclosed that the Indian tourism industry has not realized its full potential though the average duration of stay of inbound tourist in India is one of the highest in the world. There is an erroneous impression that tourism is a leisure industry not requiring attention of planner and administrators.

Selam M. 19 (1993) studied the prospects of generating sizeable foreign exchange earnings through tourism. He opined that the economic significance of tourism lies in its ability to generate foreign exchange to meet the burgeoning import needs of the country. Foreign tourism and domestic tourism together contribute to our GDP considerably. He disclosed that tourism is 65 percent more employment incentive than other industries.

Ameen A.M. Al-Momani, 21(1995) commented that tourism industry is a highly complex aggregation of many groups of firms providing different products or services to the tourists. At the core of the industry are accommodation, transportation, food and beverages, travel and financial services plus attractions and traveller - oriented related products. Many others such as car rentals, taxis, service stations, telecommunications, retail stores and industry suppliers compliment these products and services.

SCOPE OF THE STUDY

The study contains the data related to travel and tourism industry. Data is collected from 45 individual consisting questions based on importance of insurance in Travel and Tourism Industry.

TYPES OF TRAVEL INSURANCE

Most tour companies and cruise lines offer travellers the option of purchasing travel insurance. Spending the little extra that travel insurance costs will protect you from unexpected events or circumstances. A vacation may cost you hundreds to thousands of dollars, and purchasing travel insurance can save you from losing money you invested in your trip. There are four different types of travel insurance

➤ Trip Cancellation Insurance

Trip cancellation insurance covers the cost of the trip if either party has to cancel. For example, if a tour company or cruise line goes out of business prior to your departure, you will be refunded the amount you paid for your trip. Additionally, if someone in your party gets sick or injured during or previous to your trip, you will be covered. Exact circumstances are policy specific, so read the insurance policy to know exactly which situations your policy covers.

➤ Baggage Insurance

Having your luggage lost, stolen or damaged during your vacation is unpleasant and costly. Baggage insurance sometimes referred to as personal effects insurance, covers your baggage in the event of mishaps. Airlines and tour operators cover a certain portion for lost baggage, and if you own a home, your homeowner's insurance policy may cover a certain portion for theft that happens outside of your home. Be aware of what coverage you have elsewhere prior to purchasing baggage insurance.

➤ Emergency Medical Assistance

The cost of health care or of flying you home in the event that you are injured or become seriously ill on your vacation will be nothing less than outrageous. Emergency medical assistance insurance covers these costs if an emergency occurs. Some personal health insurance covers certain costs while you are on vacation; call your provider to find out the specifics and use their answers to guide you on whether you need emergency medical assistance coverage.

➤ Accidental Death Insurance

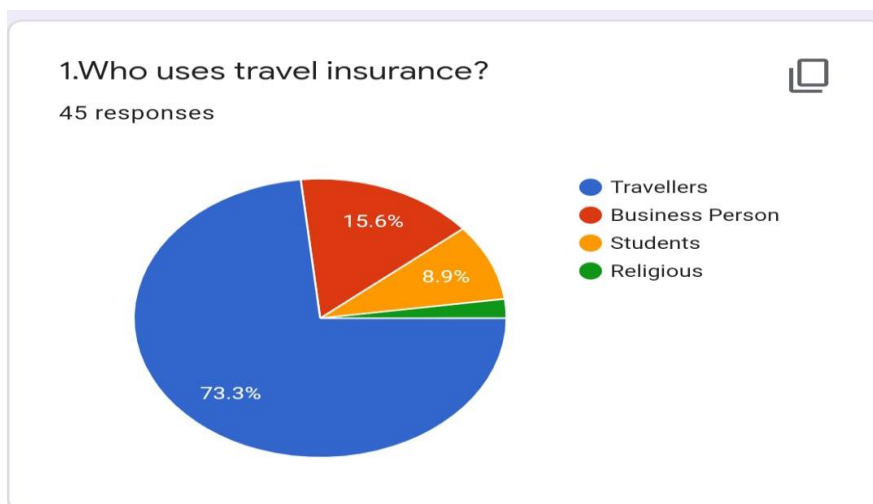
Although insurance companies offer accidental death insurance, it is also available under many other types of policies, such as life insurance. If you are not already covered under a different policy, however, accidental death insurance takes care of your family financially if you die while travelling.

IMPORTANCE OF INSURANCE IN TRAVEL AND TOURISM INDUSTRY:

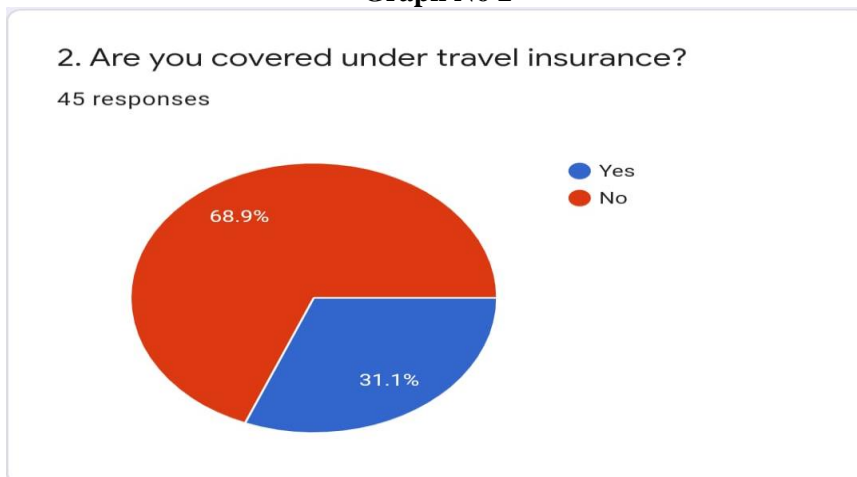
- Saves from unforeseen medical expenses
- A friend in an unfamiliar territory
- Coverage for personal liability
- Travel-related emergencies
- Mandatory requirement

Data Analysis:

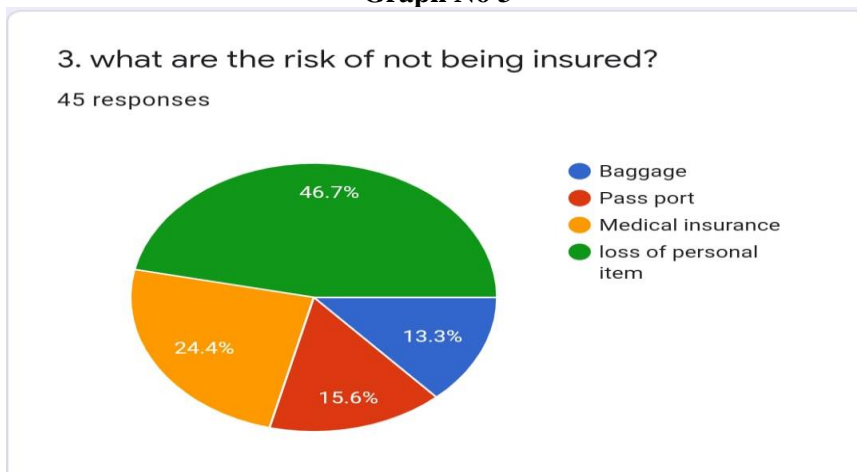
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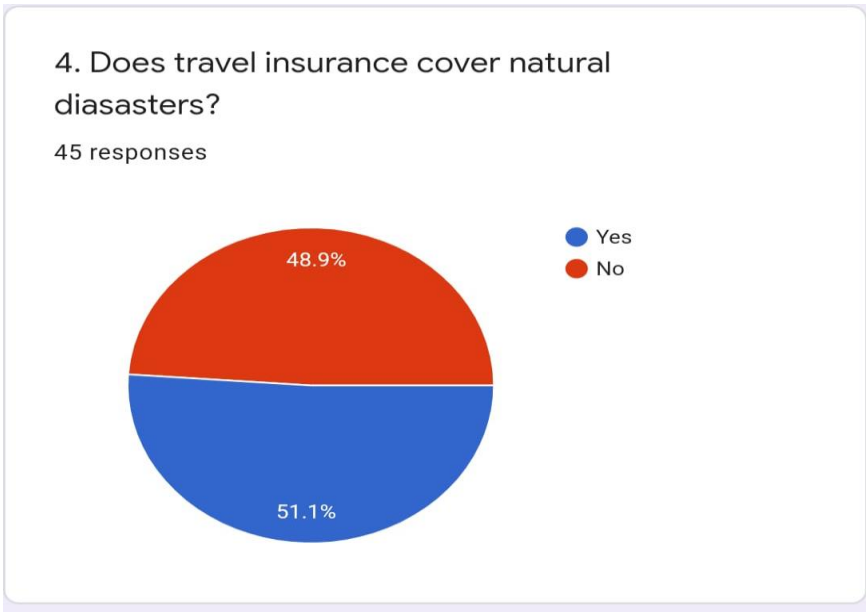
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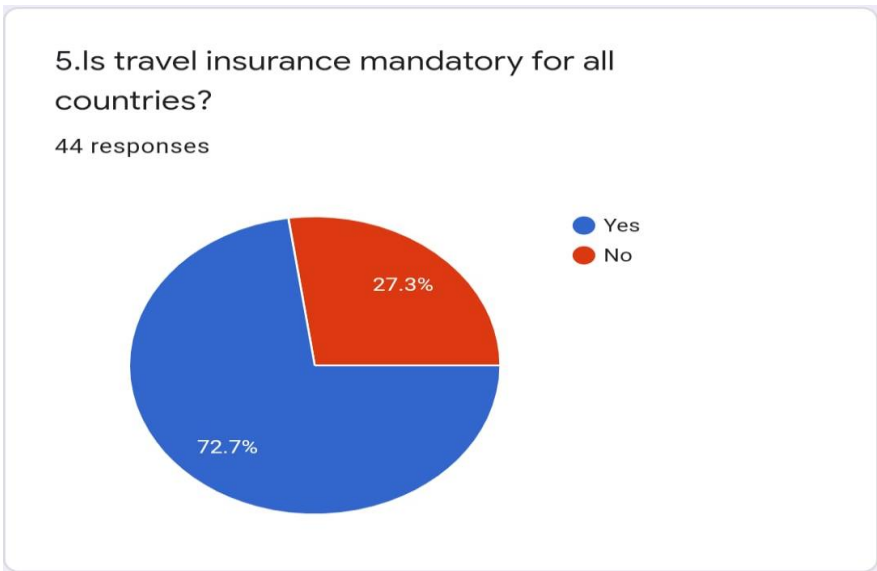
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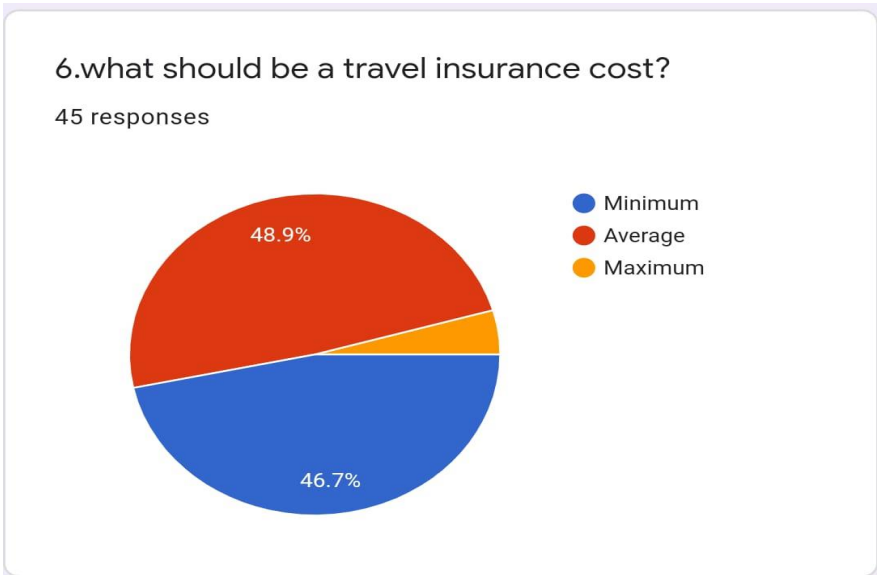
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Graph No 5:

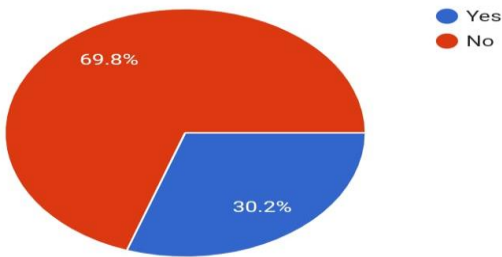


Graph No 6:



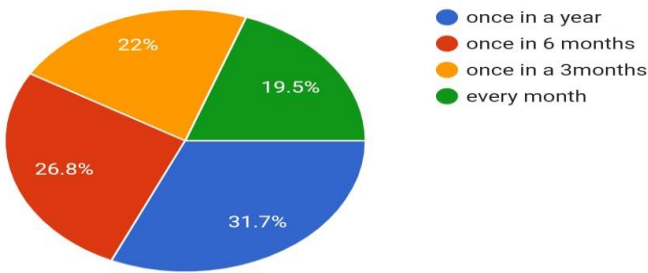
Graph No 7

7.Have you taken out travel insurance?
43 responses



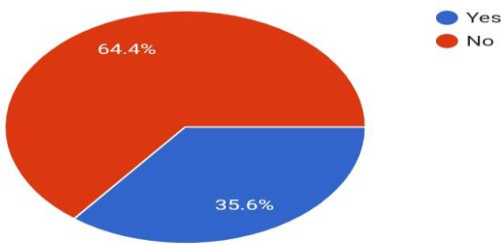
Graph No 8

8.How often do you travel out station?
41 responses



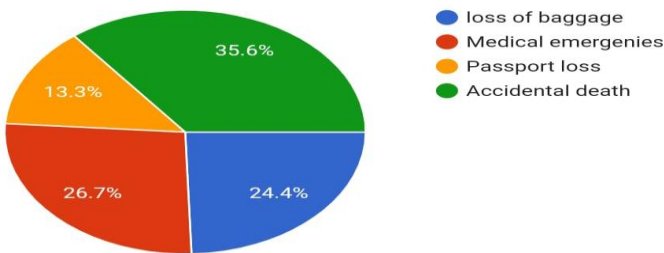
Graph No 9

9.Does your chosen travel insurance policy cover medical cost?
45 responses



Graph No 10:

10.Why do you buy travel insurance?
45 responses



INTERPRETATION

Above graphs shows that insurance is required for travel insurance whoever is travelling for any reason. Maximum people say that the people should take out the travel insurance policy. Maximum individuals say that the cost of insurance should be minimum. People are more interested in taking out the insurance for accidental death.

FINDINGS

1. Traveller's uses travel insurance.
2. Maximum people are not covered under insurance even they think it's important to take out.
3. According to respondents the major risk in travel is of loss of personal items.
4. According to respondents travel insurance should also cover natural disaster.
5. Travel Insurance should be made mandatory to all the countries and the cost should be minimum.
6. Travel insurance should cover medical cost as respondents are more worry about accidental death.

SUGGESTIONS

1. Travel insurance should be made mandatory in all the countries.
2. The travel and Tourism industry should minimise the cost so that it will be affordable to everyone.
3. Travel and Tourism Industry should come up with new and upgraded schemes with lot of offers which will attract the customers.

CONCLUSION

Changing lifestyle, tourism awareness, expanding IT industries and so on make people to travel very frequently to several destinations in this technological era. However, many people do not aware of the risk involved in long distance travel. The kinds of threats are not limited to any national and international boundaries. A safe travel insurance plan is just a way to ensure safety. Hence this study on travel insurance gains significance and importance in individuals life.

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- Google Scholar

POPPY HUMANOID ROBOT

Priyanka K Patil¹ and Prof. S. D. Ruikar²

Electronics Engineering Department, Walchand College of Engineering, Sangli

ABSTRACT

This paper presents different actions of humanoid robot like walking, climbing pick and place. Humanoid robot is build with 3D printed parts and dynamixel motors. Body parts of this robot can be easily remove and replace. Pypot library is used for this robots programming and this programming language is written in python and it gives quick response and accessible on all operating systems. To control any robot using this pypot library and python language robot can move using Robotics actuators. Presentation of initial experiments shows properties of the robot when walking with the physical guidance of a human.

This is the first 3D printed open-source and open hardware humanoid robot. It is Robust and accessible, it allows to explore quickly. Fabrication of the programming and the experimentation of various robotic morphologies is described. Both hardware and software are open-source, and a web platform allows interdisciplinary contributions, sharing and collaborations. software framework for simple humanoid behavior and actions are explained in this paper. By giving proper commands to robot all data is transmitted from computer via USB to control robot and its actions.

Keywords: 3D printed mechanical parts, Dynamixel servomotors, Odroid XU4 with Ubuntu 14.04

1. INTRODUCTION

The Poppy Humanoid robot is the 3D printed, open source and open hardware humanoid robot initiated and animated by Flowers laboratory at INRIA Bordeaux Sud-Ouest. It is one of the lightest robot with weight 3.5kg and height 84cm. It is useful for the different purposes like education, research or art. It is used for creation, work and sharing of interactive 3D printed robots.

The Poppy robot is strong, flexible and easy to use. It can reproduce hardware and software as per requirement and makes its duplicate structure for different applications. The use of 3D printing and programming for robot are main propose of this project.

Robots are powerful mechanism to learn, implement and combine different parts of hardware and software to improve the project used in different areas. They generate new robotic actions, create pedagogy, design creative performances, improve software and create new robots.

Poppy is designed to perform robotic behaviour and merge several key capabilities in an easy-to-use robotic platform. It is robustness & lifelong learning , easy to setup and affordable. It is used for digital twinning of robot using 3D experiment software.

In the software part, Ubuntu is used to program the robot hence we need all software installation to communicate between computer and robot. The pypot library is used to control different robots using Robotis actuators. This pypot library is written in python language. All data is transmitted from computer via USB to control robot.

2. REVIEW OF LITERATURE

M. Lapeyre[1] "The Poppy Humanoid Robot: Leg Design for Biped Locomotion," In this paper, leg design for biped locomotion is described. The role of morphology in biped locomotion, human-robot interaction and use of 3D printing techniques are used. The design of particular morphological parts the hip, the thigh , the limb mesh and the knee related to biped locomotion are explained. The sensor motor control of the robot is locally performed by various calculation units then it transmitted to a computer via USB. The motor control is done via a USB2AX dongle⁷ which allows a very fast sensor motor loop for motors such as Robotis AX and MX. Pypot library is to control robots and it is written in python for fast development.

O. Ly, M. Lapeyre [2] "Bio-inspired vertebral column, compliance and semi-passive dynamics in a lightweight humanoid robot." The advantages of a bio-inspired multi-articulated vertebral column is described in this paper. We explore these ability to do mathematical calculations in the design of robust dynamic locomotion. We also investigate the use of compliance to design semi passive motor primitives using the torso and the arms as a system of assembling or release of potential kinetic energy.

P.-y. Oudeyer [3], "Poppy: Open Source 3D Printed Robot for Experiments in Developmental Robotics", In this paper, 3D printing and fast prototyping methods are used. It assist open science and share actual experimental

setup to easily reproduce experiments in any laboratories. A main goal is to provide a multipurpose robotic base that can be simply modified to conduct particular experiment.

P.-Y.Oudeyer[4] “Active learning and intrinsically motivated exploration in robots: Advances and challenges” This paper describes complex robotic system using learning methods. Robots deal with multitasking using their high dimensional measurement and composite body.

M. C. Carrozza[5], A “Wearable” Artificial Hand for Prosthetics and Humanoid Robotics Applications. This paper describes the design and fabrication of a novel artificial hand based on a “biomechatronic” and cybernetic approach. Our approach is aimed at providing “natural” sensory-motor co-ordination, by integrating biomimetic mechanisms, force and position sensors, actuators and control, and by interfacing the hand with the peripheral nervous system.

Matthieu Lapeyre[6], In this paper motivation and challenges are described. It present an alternative design and production methodology applied to the conception of Poppy. It allows the programming and the experimentation of various robotic morphologies using hardware and software which are open-source and a web platform allows interdisciplinary contributions, sharing and collaborations. To explore the impact of four different foot morphologies on the robot’s dynamic when it makes a footstep.

Mohd AzJar Miskam[7], In this paper we used a humanoid robot show emotional actions and conduct a guessing game with children. There are nine different poses are developed using simulated robot to create animations and behaviours to interact with children. Study of emotion gestures teaches therapist response based on emotions for childrens with autism. The role of therapists is to give their main knowledge of autism therapy to bring the right creation of module program using robot.

Chen et. al. [8] presents, robot kinematics analyzes the relationship between the joint angle and the robot connection, position and attitude. MATLAB conducted animation simulation. The robots walk simulation was performed with its MATLAB-based model, the results verified the method feasibility. This method applies to all similar humanoid robot DOF structures and distribution.

Dholariya et. al.[9] presents the proposed 14 Degree of Freedom (DOF) humanoid robot (AKSHAR), conceptual design, cinematic analysis and development of voice control system. A comparative study is conducted between the methods of geometry and the Adaptive Neuro-Fuzzy Inference System (ANFIS) to find an appropriate approach to solving the robot inverse kinematics.

Fu et.al ,[10] describes walking control for a humanoid robot to realize stable and robust stair climbing. climbing gait is parameterized by the swing foot trajectory, hip joint trajectory, and torso angle trajectory; the selection of gait parameters is formulated with available optimization tools as a constrained nonlinear optimization problem, stair-climbing gait and a strategy for sensory control.

Mick et. al. [11] presents, key aspect of robotic prosthesis control was investigated in our study: the choice of method to convert physiological input command into prosthesis movement. Using a force transducer as the command device that drives the motion of a robotic arm, we compared position and velocity control in a target-reaching task and showed that the latter performed better under these conditions.

Kim et. al. [12] First, a mathematical representation is proposed in this work to characterize human arm movements. The motions of the human arm are characterized by the angle of elevation of the elbow, which is determined using human hands’ position and orientation. This representation is obtained mathematically using the Response Surface Method (RSM) approximation tool.

Zhe et.al,[13] presents an anthropomorphic robot at low cost, taking into account its design,

simulation, manufacturing and experiments. The robot design was inspired by the Poppy Humanoid open-source project and upgraded to a lower limb structure of up to 12 DoF, providing additional capacity for natural, fast and stable biped robot walking. They modeled the lower part of the robot in a V-REP simulator, produced its prototype using 3D printing technology and implemented ZMP preview control to demonstrate experiments.

De-León-Gómez et.al,[14] This paper consideration is given to the motion and dynamics of the entire body of the robot. During the entire step, a desired location or path may be imposed for the ZMP. The ZMP is always respected as the robot moves. It is possible to consider the impact of the swing foot with the ground. By using internal and/or external information, the robots motion can be defined, it is possible to develop different essential models for different purposes.

3. RESEARCH METHODOLOGY

Poppy humanoid robot is completely 3D printed robot with light weight 3.5kg and height 84cm. It has 25 actuators in which MX-28AT dynamixel motors are mainly used for build this robot other are MX-64AT which are bigger and stronger and AX -12A is smaller used for head assembly. Embedded board is used to receive different orders from dynamixel motors and communicate with other dynamixel motor. The whole instructions is then transmitted to a computer via USB.

Odroid XU4 board controls all actions of robot using python language.import pypot library for robots programming.all commands are transferred via USB2AX to communicate with all dynamixel servomotors.it requires 12V power supply for motors and 5V/4A for odroid XU4 board.

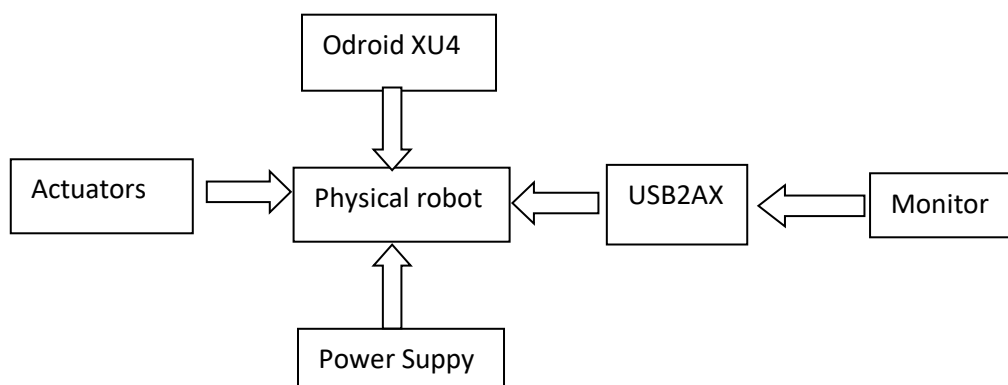


Fig 3.Block Diagram of System

• ODROID XU4

The ODROID-XU4 is powerful ARM device which contains an ethernet port, 1 USB 2.0 port, 2 USB 3.0 port, a 5V/4A DC power connector and HDMI connector. It includes 30-pin and 12-pin GPIO ports, an external RTC battery connector, a USB-UART serial console port, an eMMC module connector and a slot for a microSD card. XU4 can boot from a microSD card or an eMMC module. The odroid is normally comes with a eMMC module with Ubuntu 14.04. Plug it on the odroid board and power it. After booting it have steady red light and the blue light flashing. Active cooling fan is mounted on this board by default. To download its OS install system Image for Odroid XU4. The objective of this setup is to install and configure computer to communicate with Poppy Robot. Write the operating system image to the SD card/eMMC. Burn image with etcher. This board is placed in robot's head and all operations are controlled by this Odroid XU4 board.

• ACTUATORS

The poppy robot is mainly built with MX-28AT dynamixel servomotors. Other servomotors are MX-64AT which is bigger and strong and AX-12A which is small used for head. Each dynamixel servomotor embeds electronic board to receive different kind of orders to communicate with other servomotor.

• USB2AX

The USB2AX has a 3-pin to control dynamixel servomotors from a computer. To communicate between computer and the dynamixel motors using the USB2AX adaptor, we have to install the USB2AX driver. It is the device that will connect the poppy humanoid robot's head to the dynamixel servomotors. It is used to control the servomotors directly from computer.

• SOFTWARE

In software approach, download different softwares to control servo motors. **Jupyter Notebook** is used to do programming for robot. Install poppy softwares and pypot library. This is a powerful and useful tool which gives permission to create and share live code, results visualization and text combined in a single document. This Jupyter notebook is used to do programming of poppy humanoid robot in python for different actions of robot to perform task.

Roboplus is software in which **Dynamixel Wizard** is used to check the motor configuration. Install USB drivers on the pc to connect motors by using USB2AX. Select communication port and check motors. There are two parts of poppy robot one is upper and other is lower hence use 2 USB to control this two parts connect one motor at a time to USB to check working of the motors.

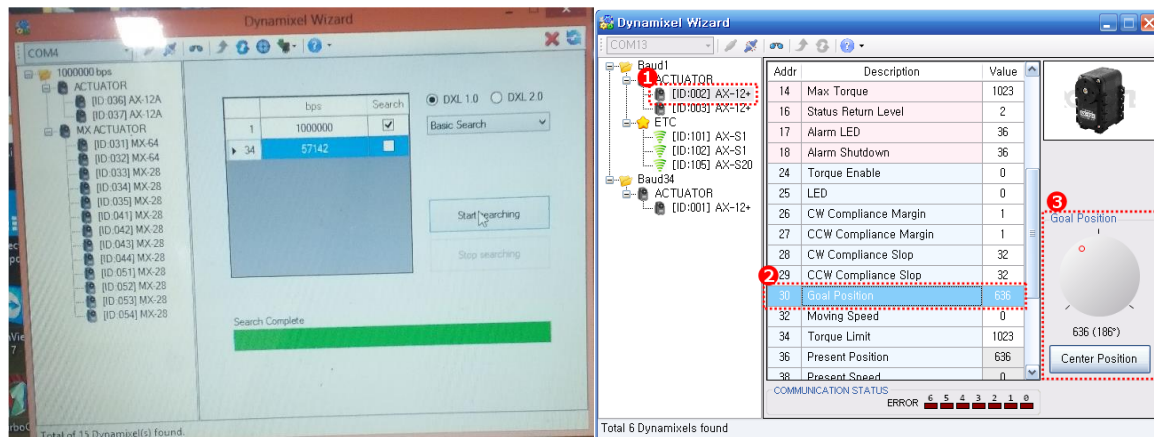
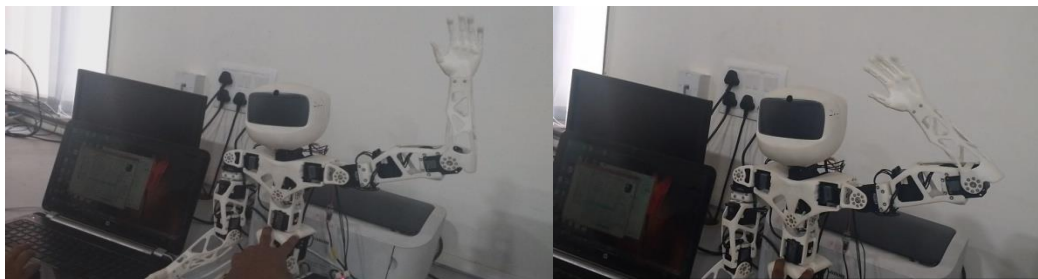


Fig. Motors register ID

This are motors ID's which is used to ON or OFF torque used to lock the motors . Check motors with their ids registers in the software. baudrate is about 1000000 bps and select motors and goal position option rotate selected motor clockwise and anticlockwise which results in the movements of motors like hand position changes due to angle of rotation.

RESULT

This is poppy humanoid robot build with 25 actuators which are MX-28AT,MX-64AT,AX-12AT.Mainly this robot is build with MX-28AT servo motors.To check the motors dynamixel wizard software is used in which it register robots motor ID. when USB2AX connected to PC with motors it start initializing motorsID ,before that install USB drivers which is used. Once USB2AX connected select communication port to communicate between servo motors through USB. Baud rate and different searching methods display on screen.when all ID's are registered check all motors by selecting its ID, Select dynamixel motor from the list then select goal position. try to change position and check goal position is same as that of actual dynamixel.move it to right and left and check the position is correct or not in this motors move left to right from its actual position.



CONCLUSION

In this poppy humanoid robot, dynamixel motors plays important role to do different actions hence working of this motor is important factor of this project. By using USB2AX and dynamixel wizard installed in PC , check the different movements of robot by giving angle of rotation (0^0 to 360^0) to the motor.

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PERFORMANCE IMPROVEMENT OF PHASE LOCKED LOOP USING GDI TECHNIQUE

Snehal S. Koshti¹ and S. K. Parchandekar²

Department of Electronics Engineering, Walchand College of Engineering, Sangli (M.S.)

ABSTRACT

Phase Locked Loop is widely used building block in communication circuitry that can stabilize, modulate, demodulate, filter or recover a signal. The Gate Diffusion Input technique is the power efficient technology which has minimum transistor count. And hence has better performance than conventional methods. This study addresses the design and analysis of functional blocks of PLL using CMOS and GDI technique. When compared to CMOS, GDI has less propagation delay, low power consumption and less chip area.

Keywords: CMOS, Gate Diffusion Input technique, low power, PLL.

INTRODUCTION

State-of-the-art real-time applications requires that the electronic circuit embedding an application that works reliably at high frequencies. With the advent in VLSI technology, the feature size shrinking year after year following Moore's law, and it has become possible to design and develop high-frequency electronic systems to meet the requirements of today's 4G/5G wireless information communication networks. Almost 95% of digital electronics circuits are clock synchronous which demand generation of clean global clock signals. On-chip or chip to chip communications requires synchronized clock signals with almost zero phase difference. It is impossible to get rid of the phase difference due to differences in path lengths (adding to skew) as the clock signal traverses from one end of the chip to the other end or from one chip to the other chip. The problem can be tackled by using a phase lock loop (PLL) circuit which detects the phase difference between the reference signal and global signal and goes on reducing it after every cycle till it locks to its specific center frequency of the design.

The basic circuit diagram of PLL is as shown in the figure below

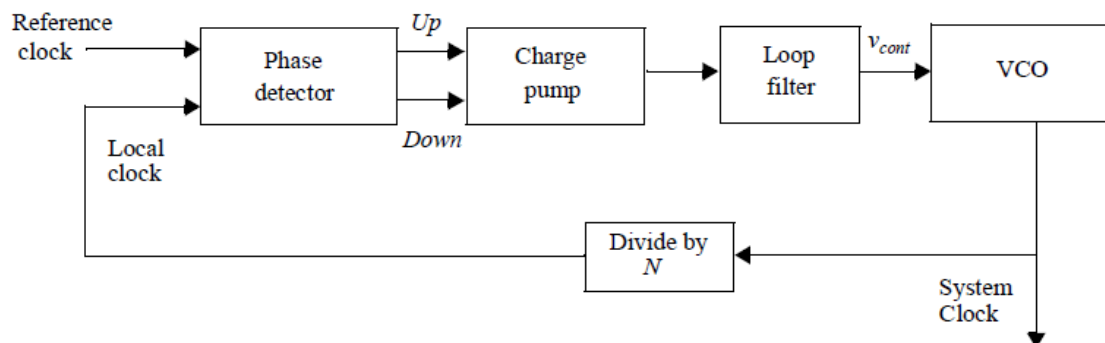


Figure-1: General Block Diagram of Phase Locked Loops

The main components of PLL are a) Phase detector, b) Charge Pump and Low Filter c) Voltage Controlled Oscillator (VOC) and d) Divide-by-N block if the frequency of output system clock requires is some multiple of the frequency of reference clock in addition to the phase difference of zero.

Phase detector detects the phase difference between the Reference clock and Local clock and generates the output signals which when processed by charge pump and Loop filter generate a voltage signal whose magnitude is proportional to the phase difference. Voltage Controlled Oscillator converts this voltage into a signals with phase difference lower than the previous cycle phase difference. The iterative working of the complete block in loop goes on reducing the previous cycle after cycle finally making it almost zeros. This condition refers to the locking of PLL. The output signal then has frequency the same as the frequency of the Reference signal if the Divide-by-N block is shorted or $N \times \text{Reference frequency}$ if the Divide-by-N block is used in feedback.

Generally clock signals are generated using off-chip crystal clock generator followed by amplifiers and Schmitt Trigger to convert into good square waveforms required by all digital circuits. There is frequency limitation on these type of clock signals. PLL are the solutions to generate a high-frequency clock signal from off chip low-frequency clock signals. Since wireless communication circuits, (which have gained widespread acceptance from the users of all communities,) work in the GHz frequency range, it is proposed to develop GHz frequency range PLL using GDI cells and Cadence chip design tools.

With the rapid development of portable digital applications, the demand for increasing speed, compact implementation, and low power dissipation triggers numerous research efforts.

The wish to improve the performance of logic circuits, once based on traditional CMOS technology, resulted in the development of many logic design techniques during the last two decades.

GDI method is power efficient technique that uses fewer transistors and hence improved implementation of the logic functions in a wide range is possible. It has simple top-down design. It has fast, low power design with improved logic level swing and better static power characteristics and it uses small cell library.

Fig.2 shows basic GDI cell which bears a resemblance to the conventional CMOS inverter. Source and drain diffusion of PMOS and NMOS transistors in the GDI technique is not same as that of conventional CMOS. (in which source and drain diffusion input of NMOS and PMOS transistors is always tied to GND and VDD, respectively) These diffusion inputs are acting as external input in the GDI cell.

Gates of both NMOS and PMOS is shorted and external input 'G' is given. External input to the source of PMOS is given and labeled as 'P'. External input to the source of NMOS is given and labeled as 'N'.

NMOS and PMOS bulks are connected to 'N' or 'P' respectively as in the research method developed by Arkadiy Morgenshtein, Alexander Fish, and Israel A. Wagner (2002)

LITERATURE REVIEW

The GDI technique makes use of a simple and efficient design algorithm, based on the Shannon expansion. It makes GDI suitable for synthesis and realization of combinational logic in real LSI chips while using a single-cell library. A Morgenshtem, A Fish, I.A. Wagner et al stated that this proves to be an additional advantage of GDI over CMOS and PTL.

The advantage of the GDI technique, namely, Shannon – based design algorithm, two-transistor implementation of complex logic functions, and in-cell swing restoration under certain operating conditions, are unique within existing low-power design techniques, This together with positive measurement and simulation results, provides evidence that GDI design might enrich the toolbox of VLSI circuit designers. As started by Arcady Moregenshtein, Alexander Fish, and Israel A Wagner (2002) [1]

In [2] implementation of an 8 bit /Vedic multiplier is done using UrdhvaTiryagbhyamsutra with 4 numbers of 4-bit Vedic multiplier and 3 adder circuits. The multiplier based in mGDI consumes 66% less area, 76.1% less power and 60% less delay when compared to conventional CMOS method. The cadence virtuoso tool (180 nm technology) is used for proposed multiplier implementation. Comparison of power dissipation, delay, and a number of transistors is carried out and it is observed that multiplier built with mGDI logic has fewer transistors, reduced delay, and power.

In [3] low power and least propagation delay circuit GDI T flip flop structure based on two master-slave principles is designed in the 180nm CMOS process. Proposed GDI TFF gives better results than the other circuits in terms of a) Average Power – Best results of average power are observed for the dynamic GDI -77% (approximately) less than the modified CMOS implementation and 84% less than the best CMOS implementation in terms of power. b) Maximal Delay – The Dynamic GDI is the fastest circuit, showing upto 44% decrease compared to modifying COMS techniques. And a 76% improvement compared to the best CMOS implementation in terms of power, which is the fastest technique among COMS circuits. c) Power delay product – GDI T flip flop circuit has a 67% decrease PDP compared to the modified CMOS technique and 96% less than the best CMOS implementation in terms of the power circuit.

In [4], the performance of Gate –Diffusion Input (GDI) cells is checked in asynchronous designs. A comparison of various GDI implementations with conventional CMOS asynchronous circuits is carried out. State holding elements built using dynamic GDI are two times smaller than C-elements made up of CMOS, 30% faster, and consume 58% less power, but static storage requires the use of specific CMOS elements. A GDI controller outperforms CMOS on all account, having 1/3 the

Delay and requiring less than half the area while consuming the same power. A combination COMS-GDI circuit provides the optimal solution for GDI combinational logic, saving 1/3 the power, half the area and 10% in a delay relative to a CMOS implementation. GDI circuits provide some measure of enhanced hazard tolerance and are more suitable for low voltage operation.

In [5], the full Swing Gate Diffusion Input (FS- GDI) methodology is proposed. A 16-bit GDI Carry Look Ahead Adder was designed in a 40 nm low power TSMC process using GDI full swing F1 and F2 gates.

The comparative study of performance, static power, energy per operation and energy-delay product (EDP) in CMOS and GDI Delay—the CMOS design has the shortest delay among all implementations. The FS GDI implementation shows a 30% delay increase as compared to CMOS. The performance improvement in FS GDI is achieved due to better driving capabilities of modified F1, F2 gates.

In terms of static power consumption, the following points must be noted: reduced transistor count causes leakage reduction in GDI. There is a full swing at the output nodes of all GDI cell, thus direct current paths are removed hence reduction in static power consumption is achieved. Also switching capacitances are less in GDI resulting in reduced dynamic power consumption. In terms of delay, CMOS designs are better than GDI whereas GDI designs are better in terms of EDP.

METHODOLOGY

The objective of my proposed work is to implement the Phase Locked Loop using Cadence EDA tools and 90 nm TSMC libraries with the use of the Gate Diffusion Input technique for performance improvement. The performance of PLL can be improved by implementing Boolean expressions of combinational logic using the GDI technique instead of conventional CMOS circuits.

Design of Logic gates using GDI logic

The Boolean equation describing the operation of CMOS inverter can be expressed as,

$$Y = V_{dd} \text{ or } G_{nd}$$

Which means that $Y = V_{dd}$, when $X = 0$ and $Y = G_{nd}$, when $X = 1$

So the output Y of inverter can be expressed as $Y = X' \cdot V_{dd} + X \cdot G_{nd}$

i.e. $Y = X' \cdot P + X \cdot N$ in GDI cell, this is considered to be the basis of developing logic cell for GDI technique[19]

a) Schematic of AND gate using GDI

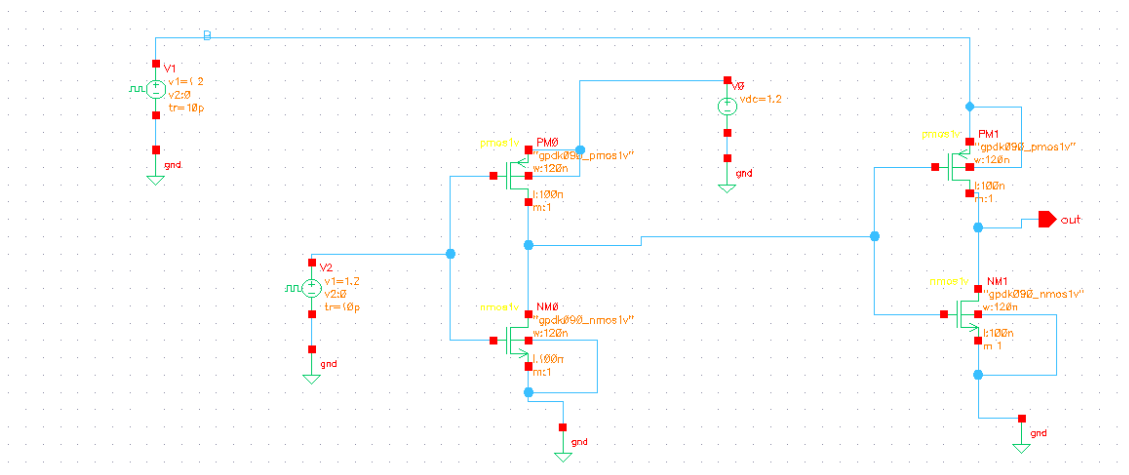


Figure 2: Schematic of AND gate using GDI

b) AND gate output using GDI

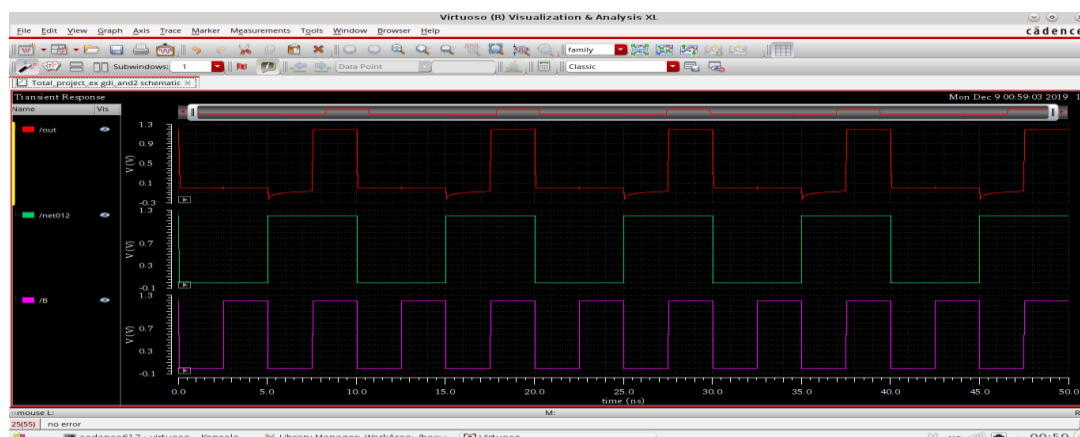


Figure 3: simulation of AND gate using GDI

c) OR gate using GDI

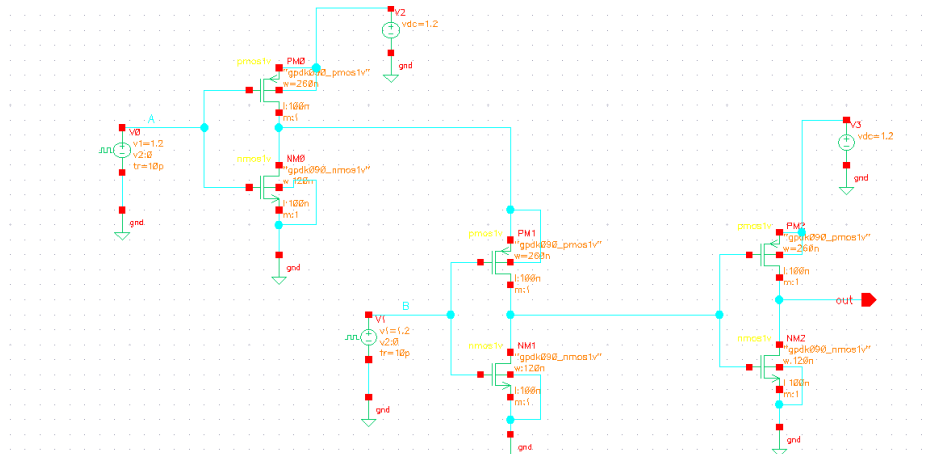


Figure 4: Schematic of OR gate using GDI

d) OR gate output using GDI

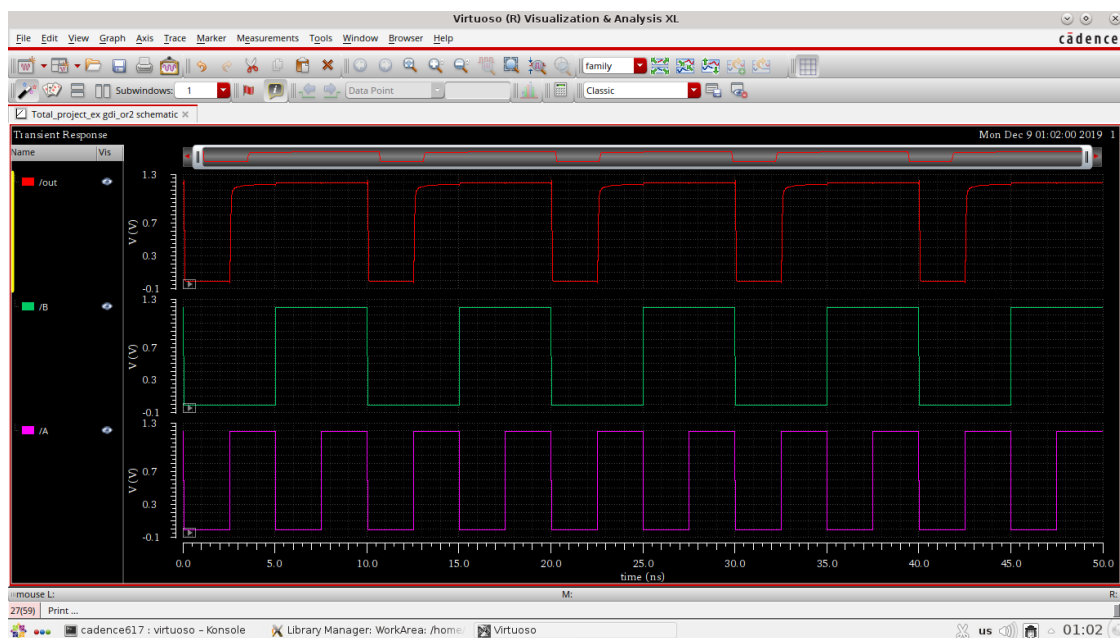


Figure 5 : simulation of OR gate using GDI

e) OR gate using MGDI

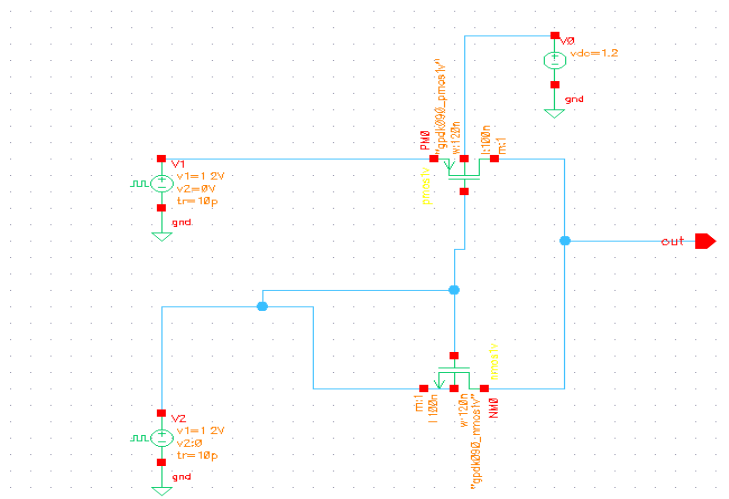


Figure 6 : Schematic of OR gate using MGDI

f) OR gate output using MGDI

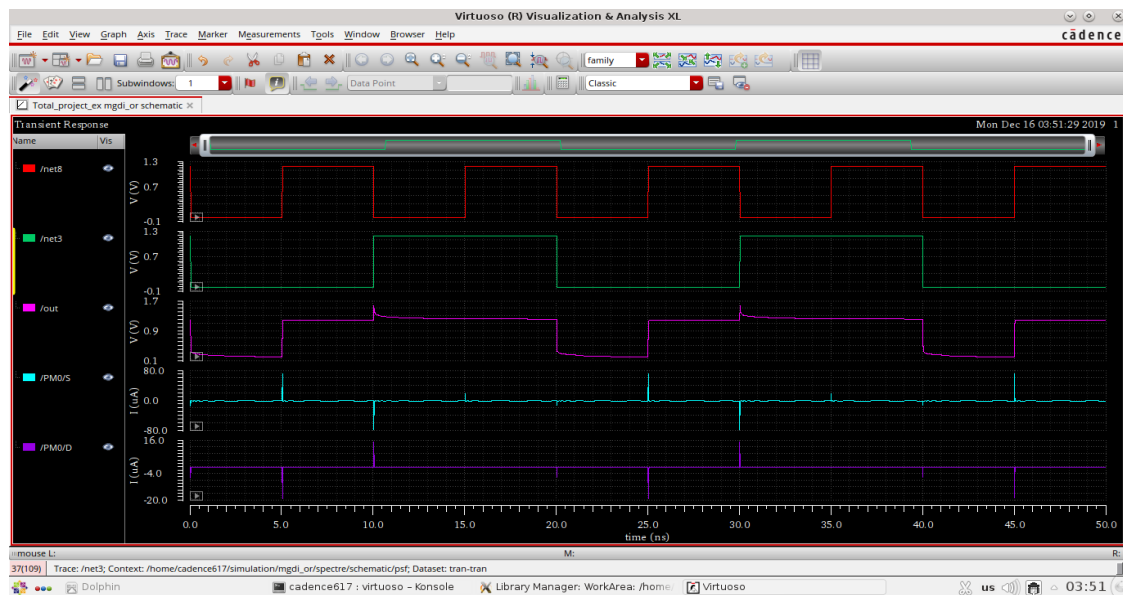


Figure 6 : simulation of OR gate using GDI

PERFORMANCE ANALYSIS OF AND, OR LOGIC GATES

TABLE-1: Power consumption comparison

Gate	Using CMOS	Using GDI
AND	115.188nw	37.272nw
OR	143.28nw	1111.8nw
OR (MGDI)		22.008nw

TABLE 2:. Propagation Delay comparison

Gate	Using CMOS	Using GDI
AND	21.55ps	12.775ps
OR	1.26414ns	1.2193ns
OR (MGDI)		4.977ps

TABLE 3 : Number of transistors comparison

Gate	Using CMOS	Using GDI
AND	6	4
OR	6	6
OR (MGDI)		2

Phase Frequency Detector

A phase detector is a circuit that detects the difference in phase between two signals, it measures the phase and frequency difference between two signals, i.e. the signal that comes from the VCO and the reference signal. The operation of the phase detector is similar to that of differential amplifiers in that both sense the difference between the inputs, generating a proportional output. In PLL, phase detector output controls the VCO such that the phase difference between two inputs of the phase detector is held constant, making it a negative feedback

system. PFD has two outputs UP and DOWN which are signalled according to the phase and frequency difference of the input signals. Fig.3 shows a PFD with its inputs and outputs.

When Reference signal is leading then Up signal output goes high and when Fed signal is leading Down signal output goes high. When both Ref and Fed both are leading then Up and Down goes to zero.

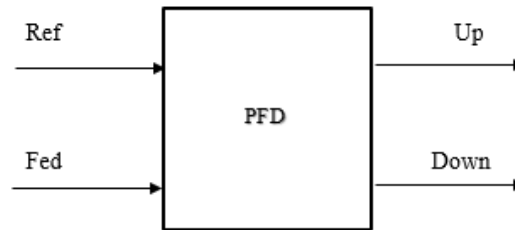


Fig 7 : Phase frequency Detector

PFD schematic using GDI

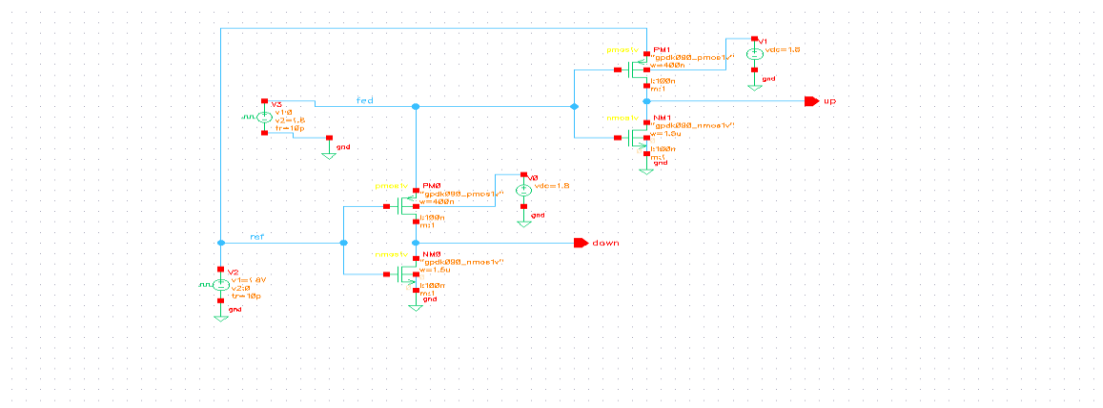


Figure 8: Schematic of OR gate using MGDI

PFD output using GDI

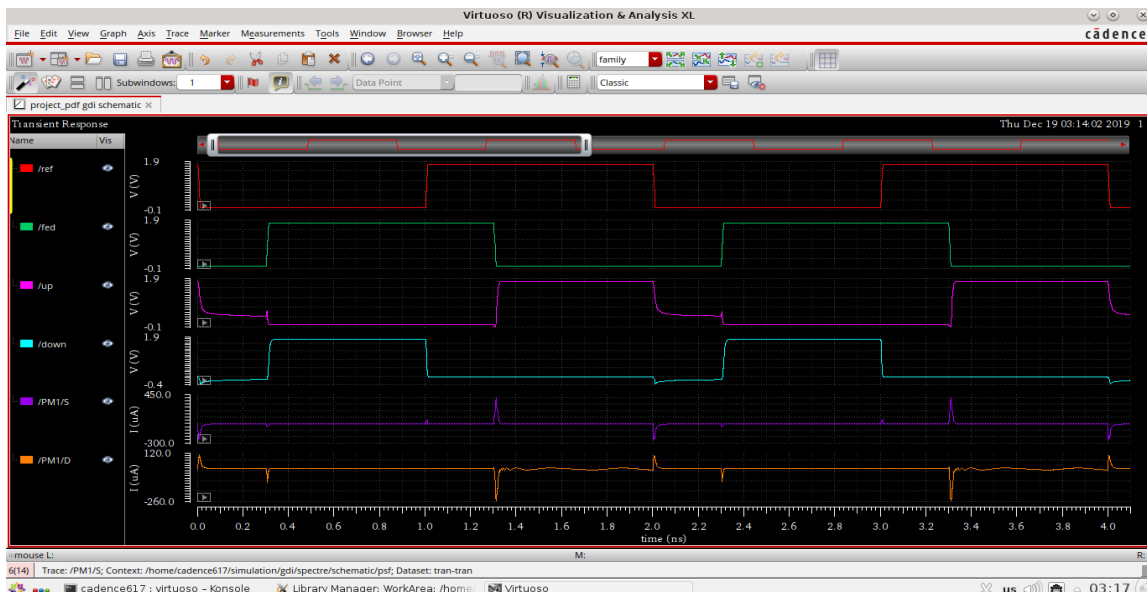


TABLE-4: Performance analysis of PFD

Parameter	Using GDI	Using CMOS
Propagation delay	7.967ps	10.04ns
Power consumption	213.3mw	321.6mw

CONCLUSION

Circuits implemented using GDI logic are outperforming conventional CMOS logic design. There is significant reduction in power consumption for the AND/ OR gates built (few 100 nW to 10nW) in GDI logic as compared to conventional CMOS logic. Compared with conventional CMOS implementation of PFD, the propagation delay is reduced from few nanoseconds to picoseconds with GDI technique. Also, between CMOS and GDI, GDI proves to have minimal number of transistors.

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NEW AGE MARKETING TRENDS IN SOCIAL & DIGITAL MEDIA

Prof. Vasudha Agnihotri

ABSTRACT

1. *In new age marketing trends, companies have revamped their talent frameworks for 21st century- real-time business. Digital transformation enables not only organizations but also governments to delight citizens with new age digital services, like chat-bots.*

The Internet of Things (IoT) shakes up business to the point of delivering 'Everything-as-a-Service'

2. *5G networks would make their presence stronger with everyone online in future, revving up Internet speeds to a rate possibly 75 times faster than current velocities.*

3. *What is real time marketing? Real time marketing is ability to engage with your customers instantly based on their actions and behavior.*

4. *What is right time marketing –Is reaching out to customers with right product/service with right message & right channel.*

5. *A decade back companies had to rely heavily on their workforce especially sales and marketing teams to get leads from right clients and customers. 'Pitching' was the word that was focused on heavily to be able to sell a product or service however years down the line, marketing scenario has changed, it has moved from being customer-centric to customer value-centric.*

6. *B2B products are known to be sold through human interface however with digitization, organizations are moving online to compete and sell products. For example:- Companies like Siemens that are pioneer in various products from Engineering to consumer durables have also made their presence online to be able to make it more convenient for customers to be able to reach out to them. Last year Siemens tied up with Alibaba to launch its products online. This enormously helped the organization to reduce work load on marketing team & focus more on effective customer service & product management.*

7. *Machine Interaction – Advances in AI are making human interaction. We can see how machine & Artificial Intelligence are making our lives simpler. For example: Alexa*

8. *IOT (Internet of Things) – Will evolve from data ingestion & analytics to intelligent event driven solution for end user.*

9. *Digital Twins will evolve from concepts to blueprints and can used for data sharing within the organization Social selling is yet another new marketing 'Jargon' used by Marketers to improve customer engagement and performance.*

10. *Alexa & Chatbots became hot favorites in last 2 years in field of Social & Digital platforms.*

11. *Block chain is another revolution & emerging technology that would change social & digital platforms functioning.*

12. *With each passing year, digital transformation has changed 'rules of marketing' & marketers are trying their best to adapt to these changing trends of customer interaction online.*

Research Gap & Problem – How IoT and Right time marketing versus real time marketing is creating new age marketing trends online

Objective of the study – To explore the potential of new age marketing trends in Digital world & its impact on marketing landscape.

Research Methodology – Exploratory Method; Survey & case study analysis methods

FINDINGS OF THE STUDY**1. Digital Transformation**

Digital transformation is the process of using digital technologies to create new, or modify, existing business processes, culture, and customer experiences to meet changing business and market requirements. This reimagining of business in the digital age is called the digital transformation. It transcends traditional roles like sales, marketing, and customer service. Instead, digital transformation begins and ends with how you think about, and engage with customers. As we move from paper to spreadsheets to smart applications for managing

our business, we have the chance to reimagine how we do business and how we engage our customers — with digital technology on our side.

For small businesses just getting started, there's no need to set up your business processes and transform them later. You can future-proof your organization from the word go. Building a 21st-century business on stickers and handwritten ledgers just isn't sustainable. Thinking, planning, and building digitally sets you up to be agile, flexible, and ready to grow.

What is Internet of Things?

The term 'Internet of Things' was coined by Kevin Ashton of P&G in 1999.

The internet of things (IoT) is a computing concept that describes the idea of everyday physical objects being connected to the internet and being able to identify themselves to other devices. The term is closely identified with RFID (Radio frequency identification) as the method of communication, although it also may include other sensor technologies, wireless technologies or QR code.

IoT is significant because an object that can represent itself digitally becomes something greater than the object itself. No longer does the object relate just to its user, but it is now connected to surrounding objects and database data. When many objects act in unison, they are known as having "ambient intelligence."

How IOT impacts our lives?

The goal of IOT is to improve the quality of human lives. Let's imagine, you had a long day at work. Your smart air conditioner, smartphone, car, water heater, music system, smart bulbs all are connected through the internet and working in coordination with each other. Now your smart wristband identifies the stress through your heart and blood pressure rate and it shares the information to the other connected devices. Your car communicates with your house and indicates that you are nearby. Inside the house, your air conditioner, lights, and water heater are already turned on for you. Your music system plays music for relaxation. These all will be ready as pre-instructed, and now you can take a warm shower with beautiful music.

One of the other examples for IoT will be DHL's tracking system. This system tracks and monitors everything from Vehicle behaviour to packages to environmental sensors in the warehouse. Each of this makes the process safer and more efficient. While in India this process is still finding its feet, DHL would soon start operating on this on a massive scale. As these technologies progress, systems will only become more efficient and do a better job of delivering the best possible performance.

2. 5G networks

If you look at the corner of your phone, you're probably used to seeing a little indicator that says 4G LTE, 3G, or may be even 2G. And, you've come to recognize that it probably has something to do with your phone's connection to your mobile network. The higher the "G," the faster the connection. But what's more impressive is 5G's low-latency rate, or the amount of delay between the sending and receiving of information. Now, 4G tends to average about 100-200 milliseconds. To be fair, 100 milliseconds is fast. Human reaction time is about 200-300 milliseconds. But 5G will get it down to 1 millisecond or less, which is almost real-time.

Being able to send and receive information that quickly means that we can use 5G to replace real-time interactions. What that means is, you'll be able to interact with people, objects, or characters controlled by someone else, with no lag on either side. Play a real-time first-person shooter on your phone. Control virtual objects with other people simultaneously. Put on a headset and fly a drone or drive a car that's somewhere else, in real life. Or, better yet, let it drive itself. It all sounds impossible right now, but that's what's capable with 5G in the future.

A self-driving cars may be one of the biggest breakthroughs to come out of 5G. Sending data between one another, and communicating with traffic lights, road sensors, aerial drones, and so on. Think about it: Human reaction speed is 200 milliseconds, yet we still have accidents every day.

Imagine if your car could react and communicate its reaction to hundreds of cars around it, all within a millisecond. Not only could we prevent car accidents, we could end traffic jams altogether. Hundreds of self-driving cars that move in concert, with limited risk that they'll hit each other because they all know exactly where they are in real-time and reacting to the actual world around them.

5G in Digital & Social Marketing

5G would be an evolutionary step in Digital and social media marketing as it would allow us to do more stable and faster exchange and retrieval of data for more interesting online advertising campaigns. With faster load

times, advertisers would be able to bring a new range of ad formats and pricing option for online customers. Re-targeting would become more granular in its approach & depth of communication with consumers will expand.

Higher speeds will ultimately affect more than just mobile and desktop screens. Internet-connected devices will become more entangled than ever before, and advertisers will be able to personalize their messaging to any device or screen, no matter the time or place.

3. Real Time Marketing

Real-time marketing (RTM) is the ability to engage with your customers or fans instantly based on real-time information - like their actions and behavior, changes to your own data or external news or events. According to Econsultancy's Real-Time Marketing Survey Report, there's a narrow window for capitalizing on real-time behavior. 80% of businesses think real-time marketing happens within two minutes or less.

Why is real-time marketing so important right now?

Real-time marketing could be the answer to one of today's biggest problems – how do businesses reach and engage the always connected consumer? Not only does marketing need to cut through the noise, it needs to connect with the right person at the right time, in the right place and with the right message. Real-time marketing enables marketers to adapt their messages to a specific context, and the benefits go way beyond just improving brand perception. In fact, there are very real, measurable and positive impacts on revenue and other key metrics.

As per data, 84% of businesses see a better customer experience as a key benefit of real-time marketing. In turn, better customer experiences lead to increased sales (a key benefit of RTM for 72% of businesses) and loyalty (a key benefit of RTM for 47% of businesses). Real-time marketing also presents a wider opportunity to rethink customer interactions, to be more personal and relevant, and to engage customers with highly targeted, relevant and timely messages that convert.

How can marketers use real-time marketing successfully?

While (71%) of companies employ some element of real-time marketing in their digital and social marketing, 29% of marketers are yet to investigate how it can work for them. To be successful, marketers need to think about five aspects: the trigger, the audience, the method and the outcome.

a) Triggers – what data, information or events present opportunities for real-time messages?

Examples: social media trends, weather forecasts and product stock updates

b) Audience – what customer groups, fans or followers can be engaged with certain messages?

Examples: customers who are waiting for a product to come back into stock; customers in specific locations or regions; customers who are searching for a specific keyword

c) Method – what's the best way to communicate the message?

Examples: social media, email, SMS, web and PPC.

d) Outcome – what do you want the message to do?

Examples: build brand awareness, drive revenue and generate engagement.

4. Right time marketing

Brands and fans are engaging with one another in real-time on social media, the challenge is to bring out relevant, timely content. Everybody is ready with their Mother's Day, Father's Day or International Sushi Eating Day visuals, but are they really braced for events that occur in real-time, stuff that their fan base is interested in, and the buzziest thing on everyone's timelines?

There are quite a few favorites when it comes to brands creating quality content for their social media pages, but then only a few make their mark when it is about timely posts. A dedicated in-house social media team, a fast approval process in place and an urge to create that big moment can surely lead to some magic.

Right time marketing example

Amul's 'Topicals' are a brilliant example of timely content. Be it their billboards or the now most followed Facebook and Twitter pages, one of India's most legendary brands never fails to impress with its real-time take on trending current affairs. Amul is almost synonymous with butter, and Amul's Topicals ensure it stays that way.

When former Union Minister Shashi Tharoor, in a debate on British colonisation in India at the Oxford University, argued that Britain's prosperity in the 18th and 19th century was built on resources taken from

India, among other things, undoubtedly he became a viral sensation on that day. Amul stole the day with its timely visual captioned 'Owe Oxford'. The twist to the tagline – 'Bread par tharoori hai!'

5. Social Selling

Social selling is a lead-generation technique where salespeople directly interact with their prospects on social media platforms. Here's a basic example of social selling:

Mike works in sales for a flooring company. On Twitter he sees that a woman named Monique is opening a bakery in his city and she's looking for contractor recommendations. Mike sees this as an opportunity to recommend some companies he's previously worked with, and sends her a message via social. Monique receives the message and sees in Mike's social profile that he works for a flooring company. She's been meaning to shop for flooring and puts Mike's company on her short-list. Mike sends a follow-up note on social the following week, and Monique sets an appointment to visit his showroom.

As you can see in this scenario, social selling isn't a quick, one-and-done deal. But social channels are prime territory for connecting with new prospects and the foundations for new business relationships.

Five ways to monitor sales competitors with social media:

1. Set up Google Alerts for terms related to the competition (brand names, products, or key people).
2. Join key customer groups on LinkedIn and begin monitoring what they're saying.
3. Monitor Slide Share and Scribd for new presentations and documents created by your competitors and their partners, and for events they may be attending.
4. Follow customers, competitors, and thought leaders on Twitter.
5. For additional insight, look at Q&A sites such as Quora.

6. Digital Twin

A digital twin is a virtual model of a process, product or service. This pairing of the virtual and physical worlds allows analysis of data and monitoring of systems to head off problems before they even occur, prevent downtime, develop new opportunities and even plan for the future by using simulations.

How does a digital twin work?

Think of a digital twin as a bridge between the physical and digital world.

Digital twin technology helps companies improve the customer experience by better understanding customer needs, develop enhancements to existing products, operations, and services, and can even help drive the innovation of new business.

For example in Healthcare industry, GE is working to build bandage-sized sensors that could monitor a person's vital information such as heart rate, blood pressure and oxygen levels. All of that medical data would then be gathered and connected to a digital twin created from an exact model of the person's body. Medical information could then be analyzed by software, which in turn would alert doctors to anomalies. With artificial intelligence integration the software could even begin to make diagnostic recommendations. This could improve care in hospitals, but also give physicians visibility into their patients' wellbeing when they are not at the hospital.

Digital Twin in Digital/Social Media campaigns:- Data is extremely powerful in Digital Twin technology — companies can use the data collected to be predictive, adapting business processes to be smarter in the future. The one-to-one nature of digital twins is extremely valuable. By understanding actual results of an online advertising campaign, as opposed to having to make generalizations based on industry expectations/trends, Digital Twin can remove ambiguity around a campaign's operations. Therefore ensuring that the campaign reaches out to the right (accurate) set of audience.

7. Block Chain impact on Digital Marketing

Blockchain can affect digital marketing in many ways, and one of the predicted changes is in the sharing of consumer's data. One of the most serious issues in online activities is privacy. Companies have profiles for every customer based on visited sites, searches made, products purchased, and various other things.

Hacking and leakage of personal data online are commonplace. But these could all be prevented through the use of blockchain technology. When a person uses an app or visits a site, then the company can no longer access the data, and all the personal information remains with the consumer. Due to blockchain technology, all the personal data of consumers remain safe.

Through Block Chain technology, the users will have control over the data and can determine how much data to share. This also means companies will also have to rely on different ways to collect data from consumers. Previously they automatically received data from consumers - now they will have to rely on consumers for receiving their data.

Block Chain in Digital Marketing

In Digital or Social media marketing, consumers always have one irritating issue faced by them - ad overloads. As the marketers don't know the taste of their audience, they just send numerous ads hoping one will catch their interest. Most of the time, these companies annoy users by popping ads on a page that consumers visit which takes up most of the screen, which can be extremely frustrating and intrusive for the consumers.

Not only are they annoying but these large ads can also drain the battery life of devices and take up bandwidth. Blockchain-based companies are introducing apps such as Basic Attention Token (BAT) that bring changes to the interaction between advertisers, users, and publishers. The steps involved in this are:

- Advertisers can buy advertisements using the app.
- Users will be able to decide the type of ads they want to see. Rather than dealing with an unwanted and unnecessary number of ads, they will be able to see the ads that peak their interest most.
- If a user sees an ad, then they will be paid with a certain small portion of what was paid to buy the ad by the advertiser.
- As consumers receive a commission from BAT, the publishers are also paid, but the amount they receive is larger than what consumers receive.

As blockchain is a decentralized technology, it assures the digital marketers that their transactions are secure by improving cybersecurity. Also, it is not controlled centrally - in simple words, nobody owns or controls the blockchain. With this, companies or businesses will be able to avail of the numerous advantages provided by blockchain.

8. Chatbots in Digital Marketing

You must have noticed that when we visit a website, a chat box pops up within seconds of opening of the website & starts interacting with us. This chat box or chatbot is a computer programme which can mimic human conversations in form of text or speech using artificial intelligence.

According to a research, 57% customers preferred live chat to get their queries answered. The ease and familiarity of chatbot have made people latch onto the idea of a chatbot for digital marketing. They are cost-effective and can be set up easily without any effort.

For example: The BabyCentre UK website (part of the Johnson & Johnson family of companies) is a trusted pregnancy and childcare resource in the United Kingdom.

From due date calculators to articles about self-care for moms to user communities, BabyCentre puts out a lot of content geared toward all stages of motherhood and its chatbot equally delivers.

With its ChatBot, BabyCentreUK asks questions about the age of the child or a particular challenge the parent is facing, then suggests personalized advice and targeted content to expound on the bot's answers. For instance, when the parent says that their child is weaning, BabyCentre offers suggestions as to when the child is ready for solid food and engages them by asking if they want to know the other signs they should look out in child.

Therefore when BabyCentre tested whether its chatbot or email marketing that drove more traffic to its website, the results were staggering. On average, the chatbot had an 84% "read" rate and a 53% CTR (Click through Rate) – 1,428% higher engagement rate than their email marketing.

LIMITATION OF THE STUDY

- 5G technology yet to come into reality.
- Lack of training on emerging trends & lack of skilled expertise.
- Cybercrime – Still a concern.
- Maintenance cost due to a constantly evolving environment
- Increased price competition
- Worldwide competition through globalization

CONCLUSION

India has a 'Mobile first' generation & with a world ranking of being 3rd in Digital & Technological Innovation (after America & China), it's becoming imperative for businesses to adapt to the above mentioned trends in digital and social media marketing. An organization can have a 'first mover's' advantage, if they are able to implement these trends into their marketing campaigns and bring about a revolution in their approach to reach out to right set of target audience effectively.

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- Blockchain – from concept to execution; Author – Debajani Mohanty
- Understanding Digital Marketing: Marketing Strategies for Engaging the Digital Generation; Author- Calvin Jones and Damian Ryan

SOCIAL MEDIA A NEW PLATFORM FOR MASS MARKETING

Prof. Rajshree Srivastava, Simran Chawla and Vyom Popat

Assistant Professor, MMS Student

ABSTRACT

India has been witnessing the growth every nano second whether it is the technology, services sector or irrespective of other sectors. Social media has become a memorable part of everyone's life in today's era. In today's digital revolution there is a tremendous growth in the demand of the social media and increase in the marketing of services too has got altogether a new platform.

Due to its consistency, reliability immediate features, social media opens a broad place for businesses such as online marketing. Marketing which occurs via social media is known as social media marketing. Social media marketing has made possible for organizations to reach consumers. This paper focuses on the study of Social Media Marketing and its impact on general marketing strategies.

Keywords: Social Media, Digital, Marketing, Technology.

INTRODUCTION

Social media marketing is the use of social media platforms and websites to promote a product or service. Social Media Marketing has now become a trend in the business world with the inception of digital world and growing users of online shoppers. This has led the businesses to shift from offline markets to online platforms because of the growing internet users and shoppers worldwide preferring the online shopping patterns. Social Media Marketing has provided altogether a new platform not only to businesses or marketers but to the consumers too. Social media supports firms to change the traditional way of communicating flow of their marketing messages to the consumers in a more creative and effective way. Social Media has provided different platforms like Facebook, LinkedIn, Twitter, Youtube, Instagram and many others to businesses to showcase their online presence and increase the reachability to the consumers.

IMPACT OF SOCIAL MEDIA ON MARKETING

Social Media has influenced the life of people to a greater extent not only made people socially active but also provided them an ample opportunity of shopping, sharing and being socially active with a mere technology of rising android phones and network connections in all the areas worldwide. This new digital evolution has led to the emergence tech savvy consumers wishing to shop online and has compelled the businesses and marketers to make themselves socially present to witness the growing traffic online and target the demanding customers. Social media has become a weapon of new marketing era thereby decreasing the traditional marketing concept into the minds of technologically active customers and providing them a new platform to shop. It has diminished the traditional marketing concept and compelling the marketers to reach large number of customers through online presence and in an effective way within a short span of time.

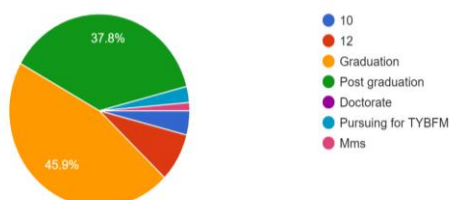
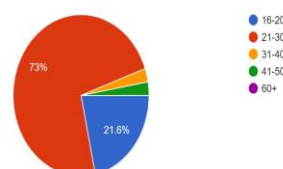
OBJECTIVES

1. To Study the Impact & Role Of Social Media In Marketing
2. To Analyse the benefits of Social Media in Marketing

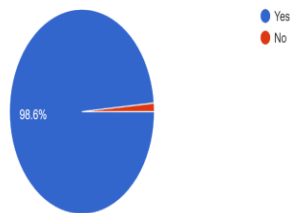
RESEARCH METHODOLOGY

This Paper is based on Primary & Secondary data, for the purpose of collection of data a structured questionnaire has been prepared. Responses have been collected from 74 people from the area of Mumbai & Thane region, through simple random sampling. Research papers of various researchers have been reviewed to analyse the Impact of Social Media on Marketing.

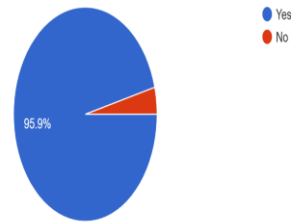
GRAPHICAL PRESENTATION

EDUCATION
74 responsesAGE GROUP
74 responses

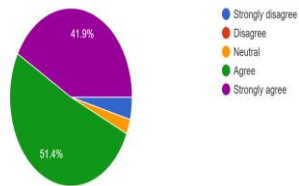
Are you aware about social media ?
74 responses



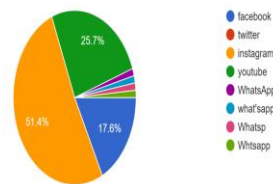
Do you use social media for personal use ?
74 responses



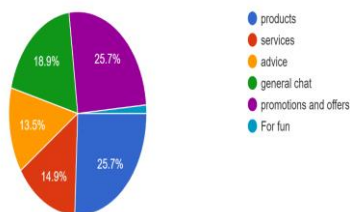
Is social media a good platform for marketing ?
74 responses



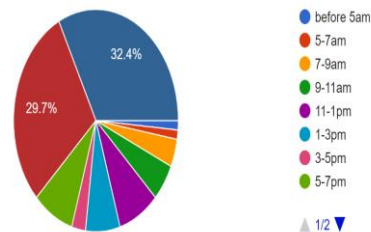
Which social media platform do you use most ?
74 responses



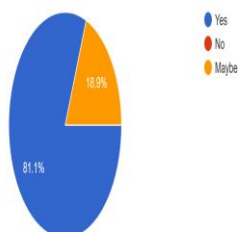
On social media, are you more interested in:
74 responses



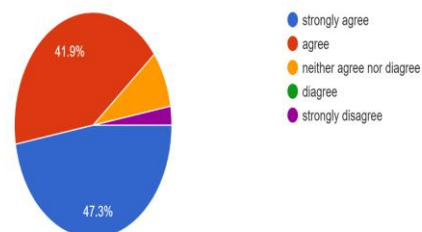
At what times are you most active on social media?
74 responses



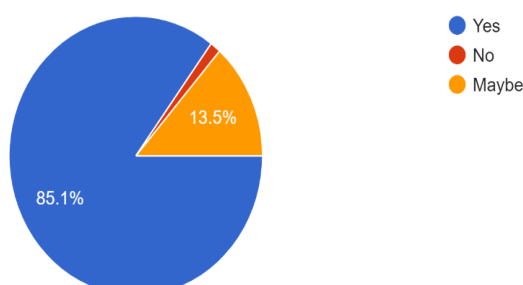
Do you think marketing is more effective on social media ?
74 responses



How much do you agree with this statement? "social media helps businesses grow"
74 responses



do you think social media platforms, is good for Businesses?
74 responses



FINDINGS

It can be interpreted from the above graphs that Marketers are preferring social media as the major platform for marketing. Though traditional marketing has always proved to be the best at reaching to the targeted customers, but with the advent of technology it has become increasingly demanding to cope with the requirement of the customers and reach to them as and when needed. Thereby social media has proved to be the best for businesses and marketers at reaching the customers within the stipulated time. From the above graphs it can be interpreted that people prefer Social media marketing over other forms of marketing because it is a mass marketing strategy through online presence in an effective manner and most cheaper way to reach to the large number of customers. People have preferred social media as the most effective way of marketing not only to shop but also to sell and market the products in a more effective and creative way.

CONCLUSION

Social media is drastically becoming a vital marketing tool by offering the companies an opportunity to engage with their markets and to learn about customers needs, important segments. Even though they are becoming trendy and valuable marketing tool, Social networking sites can pretend a threat as well as an opportunity to marketers as they can speedily extend the views of dissatisfied customers comments. Social media and the Web offer small and large companies new and unique opportunities to engage with their customers and learn about customers the needs in real time like never before. Social media opens up an entire new world for retailers by providing an endless array of potential interactions with consumers and making themselves available online 24/7 to meet out the needs of the consumers and reaching them in a more creative way.

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CONSUMER BEHAVIOUR – WHY DO MARUTI SUZUKI CARS SELL THE MOST IN INDIA?**Aditya S Sharma**

ASM Institute of Management & Computer Studies, IMCOST

ABSTRACT

Maruti Suzuki India Limited Is The Largest Car Automaker In India. It Was Formerly Known As Maruti Udyog Limited And Was Founded By The Government Of India In 1981. In 1982, A License And Joint Venture Agreement (Jva) Was Signed Between Maruti Udyog Ltd, And Suzuki Of Japan And In India's Closed Market, Maruti Received The Right To Import Fully Built Up Suzuki Vehicles In The First Two Years. Since 1982 And Till Date, Maruti Has Been The Automaker With The Highest Market Share In The Indian Automobile Sector. As Of July 2019 The Market Share Of Maruti Suzuki Was About 48.16% Followed By Hyundai At Second Place With A Market Share Of Only About 19.47%. In This Research Paper We Are Going To Try And Answer The Question... Why Do Indians Prefer Maruti Suzuki Over Other Brands? And What Is Their Usp Over The Other Automobile Brands?

Keywords: Market Share, Automobiles, Indian Automobile Market.

INTRODUCTION

Maruti Suzuki India limited is a joint venture between the Indian company Maruti and Japanese company Suzuki. Suzuki came to India in 1982 when India was a closed economy and an agreement to import fully built cars from Suzuki was decided upon. It wasn't until 1991 that India became an open economy that MARUTI SUZUKI had any rivals to compete with.



In 1909 Michio Suzuki founded the Suzuki Loom Works in the small seacoast village of Hamamatsu, Japan which built weaving looms for Japan's silk industry. The company's first 30 years focused on the development and production of these machines. Based on consumer demand, Michio Suzuki decided to enter into the automobile department. The project began in 1937 and just two years later the company had completed several prototype models. These first Suzuki motor vehicles were powered by a then-innovative, liquid-cooled, four-stroke, four-cylinder engine. It had a cast aluminium crankcase and gearbox and generated 13 horsepower (9.7 kW) from a displacement of less than 800cc. The first ever automobile bought into the Indian market by MARUTI SUZUKI was the Maruti 800 which was a 4 seater hatchback with a 796 CC, 3 cylinder petrol engine powering it.



Today MARUTI SUZUKI manufactures and sells over 16 models through their Arena and Nexa showrooms. Maruti Suzuki which include the baleno, swift, ertiga, alto 800, alto K10, S-Presso, Eeco, celerio, wagonR, ignis, celerio X, Dzire, Vitara Brezza, Ciaz, S cross and the XL6.

LITERATURE REVIEW –**The king of roads: Why Maruti sells one in every two cars in India**

<https://economictimes.indiatimes.com/industry/the-king-of-roads-why-maruti-sells-one-in-every-two-cars-in-india/articleshow/59557909.cms> Maruti Suzuki

Why Maruti Suzuki is so dominant in India

<https://www.autocar.co.uk/opinion/industry/why-maruti-suzuki-so-dominant-india>

Why Maruti Suzuki is likely to keep winning in India

[https://qz.com/india/661135/as-india-unveils-tougher-emission-norMaruti Suzuki-maruti-suzuki-is-all-set-to-hold-sway/](https://qz.com/india/661135/as-india-unveils-tougher-emission-norMaruti-Suzuki-maruti-suzuki-is-all-set-to-hold-sway/)

RESEARCH METHODOLOGY –

The data was collected through various automotive websites, online YouTube videos and also through a healthy discussion with the owners of Maruti Suzuki cars.

ANALYSIS -

So, why do maruti cars sell the most?

1. Ruggedness and reliability

Maruti Suzuki cars are some of the most rugged and reliable cars on the road. Cars such as the Omni, Eeco and gypsy have proved it over the years that they can be used in to carry cargo people and can be used to even tread through jungles. Along with them the rest of the cars in the line-up could also be seen racking up thousands of miles over years with minimum breakdowns.

2. Service Network and availability of spare parts –

Maruti Suzuki has a wide spread of service centres within India. These centres provide wide availability of spare parts to the customers anywhere at any time. Maruti Suzuki has been conducting business in India for over 40 years now. The local garages too always have spare parts available for all the models of MARUTI SUZUKI as almost every second car on the road is a Maruti in India.

3. Understanding Indian requirements and offering unbeatable value –

Maruti Suzuki has always bought vehicles in the market that were easy to maintain, inexpensive to buy and bad road friendly. MARUTI SUZUKI cars also have paid attention to the number of cubby holes and bottle holders available in the car. Making the car more practical.

4. High mileage cars –



Maruti Suzuki cars are light weight and therefore they have higher mileage than other cars of its competitor brands. Light weight helps in preventing high consumption of fuel and thus increases overall efficiency of the car.

5. Inexpensive and diverse model range -



Maruti Suzuki has a car for everyone right from the entry level alto to the luxury cars such as the ciaz, s-cross and the XL6. Hence the demand for their cars never goes down. The price range for these vehicles also vary accordingly and hence customers with different spending capacities can be attracted to the brand.

6. Alternate fuel powered cars –

CELERIO

S-CNG | PERFORMANCE MEETS SAFETY
with Factory-Fitted S-CNG Technology.



Maruti Suzuki offers cars fitted with factory fitted CNG kits which reduces the running costs of their cars and also these vehicles proudly wear the non-polluting vehicle badge on their windshields.

7. Smart marketing and promotional skills –



Maruti Suzuki has often come up with some great advertisements like the ‘Kitna deti hai’ Ad campaign which highlighted their product USP in a very simple yet effective way has helped them to keep reminding customers of their brand value.

8. Best resale value

The cars usually trending in the used car market are Maruti's. The reason for this is of course the unbeatable trust Maruti has in the average Indian buyer's mind.

CONCLUSION

Over the years Maruti Suzuki has been able to place the Maruti Suzuki into the market as a brand which can offer its products to almost all the people from various class in the Indian Society. Not only that but MARUTI SUZUKI has also been able to create a sense of nostalgia among the Indian crowd as at least once the Indian customer might have owned a MARUTI SUZUKI car in their lives. Hence it has a high recall value among the Indian customers.

With the need for electric vehicles that can be seen in the future, Suzuki is most likely to offer electric cars in every price range for the Indian market in an effort to try and maintain their market share in the Indian Automobile Industry.

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STRESS MANAGEMENT**Mansi Dehade and Aishwarya Patil**MMS Student

ABSTRACT

Human beings are social animals having social issues which can sometimes be positive or negative. This negative approach leads to the attributes called stress. Stress is considered to be an integral part of one's life, stress can be any kind of worry, pain or pressure, anxiety & tension,. Stress is sometimes avoidable but sometimes it is unavoidable and there has to be some ways about how to manage it in a suitable manner. This is the study that involves dealing with stress management. The main focus is to strive out the reasons responsible for stress and the reasons accountable for such stress. Study majorly focuses on the factor which leads to stress and how to deal with different types of stress in an appropriate manner and in a different style without sacrificing the factor called time.

INTRODUCTION

Stress is a fact of life, changes take place within one's life and lead to stress, for example, going to school or a college, getting married, changing jobs or health problems are kind of situations that involve stress. Sometimes circumstances that cause stress also prove to be valuable, for example, when a person seeks admission in a college that contributes towards his personality development, enhancement of knowledge, life prospects and well being, on the other hand, pressure of work and studies, travelling to the college. Stress is unavoidable, situations and circumstances take place within an individual that he cannot avoid stress, but he can cope up with a stressful situation if he learns effectively how to manage stress

LITERATURE REVIEW

- **Rahul Sharma, Stress Techniques and Management: A Review paper, Journal of Literature, Languages and Linguistics ,ISSN 2422-8435** – The term stress means an imbalance between the mental and emotional levels of an individual. Stress occurs due to various external and internal factors, makes an edge around the personality of the person.
- **Dr. Deepti Bhargava, A Study of Causes of Stress and Stress Management among Youth, IRA- International Journal of Management & Social Sciences**, the researcher in this study tries to explain that stress is a mental pressure which compels to generate diseases like mental disorder, depression and many other things due to simple reasons like problems in environmental and social well being

OBJECTIVES

1. To study the factors which causes stress.
2. To measure the impact of stress on the personality of an individual.

STRESS

Stress is a feeling of emotional or physical tension. It can come from any event or thought that makes you feel frustrated, angry, or nervous.

Stress is your body's reaction to a challenge or demand. In short bursts, stress can be positive, such as when it helps you avoid danger or meet a deadline. But when stress lasts for a long time, it may harm your health.

CAUSES OF STRESS

Stress is actually a normal part of life. At times, it serves a useful purpose. Stress can motivate you to get that promotion at work, or run the last mile of a marathon. But if you don't get a handle on your stress and it becomes long-term, it can seriously interfere with your job, family life, and health. More than half of Americans say they fight with friends and loved ones because of stress, and more than 70% say they experience real physical and emotional symptoms from it.

Stress is always different from one person to another. It is not necessary the point which stresses me may not stress the other person. Still, your bodies react the same to stressors. That's because the stress response is your body's way of dealing with tough or stressful. It causes hormonal, respiratory, cardiovascular, and nervous system changes. For example, stress can make your heart beat faster, make you breathe rapidly, sweat, and tense up.

TYPES OF STRESS**Acute stress**

Acute stress is the most common type of stress. It's your body's immediate reaction to a new challenge, event, or demand, and it triggers your fight-or-flight response. As the pressures of a near-miss automobile accident, an argument with a family member, or a costly mistake at work sink in, your body turns on this biological response.

2. Episodic acute stress

When acute stress happens frequently, it's called episodic acute stress. People who always seem to be having a crisis tend to have episodic acute stress. They are often short-tempered, irritable, and anxious. People who are "worry warts" or pessimistic or who tend to see the negative side of everything also tend to have episodic acute stress.

Chronic stress

If acute stress isn't resolved and begins to increase or lasts for long periods of time, it becomes chronic stress. This stress is constant and doesn't go away. It can stem from such things as:

- poverty
- a dysfunctional family
- an unhappy marriage
- a bad job

Ways to Solve stress

1. Avoid Caffeine, Alcohol, and Nicotine
2. Indulge in Physical Activity.
3. Get More Sleep.
4. Talk to someone.
5. Keep a stress diary

RESEARCH METHODOLOGY

Primary data: The primary data is defined as the data which is collected first time and fresh in nature. Primary data collection, Data has been collected through a structured questionnaire.

Secondary data: We have collected the secondary data from google and from academia & research papers of scholar.

CONCLUSION

Stress is that part of human life which cannot be erased wholly from the life of individuals it can only be minimized to an extent when one feels he or she is satisfied or when one has the capacity or patience to deal with the circumstances even when it is out of control. It is a situation which makes every individual impatient and aggressive because it generates the negative energy and feeling in the mind of a person which restricts the person to work and think effectively even if the situation and the circumstances are favourable. Thus it can be concluded that as human wants are unlimited and until and unless human is satisfied it would lead to stress in the mind of an individual.

RECOMMENDATIONS

- Change of social environment
- Healthful environment
- Avoid too much to do.
- Healthy working environment.

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IMPACT OF RECRUITMENT AND SELECTION STRATEGY ON EMPLOYEES' PERFORMANCE

Nikeeta Sunil BhosleAssistant Professor, Institute of Management and Computer Studies, Thane, Maharashtra

ABSTRACT

Better recruitment and selection strategies result in improved organizational outcomes. With reference to this context, the research paper entitled Recruitment and Selection has been prepared to put a light on Recruitment and Selection process. The main objective is to identify general practices that organizations use to recruit and select employees and, to determine how the recruitment and selection practices affect organizational outcomes at L& T InfoTech. Successful recruitment and selection practices are key components at the entry point of human resources in any organization. The main objective of this paper is to identify general practices that organizations use to recruit and select employees. The study also focus its attention to determine how the recruitment and selection practices affect the organizational outcomes and provide some suggestions that can help. Data analysis has been done with statistical tools like pie charts, bar diagrams. Research is done with the primary as well as secondary research.

Keywords: Recruitment, Selection, Effectiveness, Employees, Portals.

INTRODUCTION

According to Edwin Flippo, "Recruitment is the process of searching for prospective employees and stimulating them to apply for jobs in the Organisation."

Recruitment is a continuous process whereby the firm attempts to develop a pool of qualified applicants for the future human resources needs even though specific vacancies do not exist. Usually, the recruitment process starts when a manager initiates an employee requisition for a specific vacancy or an anticipated vacancy.

It is the process to discover sources of manpower to meet the requirement of staffing schedule and to employ effective measures for attracting that manpower in adequate numbers to facilitate effective selection of an efficient working force.

Recruitment of candidates is the function preceding the selection, which helps create a pool of prospective employees for the organisation so that the management can select the right candidate for the right job from this pool. The main objective of the recruitment process is to expedite the selection process.

Recruitment is almost central to any management process and failure in recruitment can create difficulties for any company including an adverse effect on its profitability and inappropriate levels of staffing or skills. Inadequate recruitment can lead to labor shortages, or problems in management decision making and the recruitment process could itself be improved by following management theories. The recruitment process could be improved in sophistication with Rodgers seven point plan, Munro-Fraser's five-fold grading system, psychological tests, personal interviews, etc. Recommendations for specific and differentiated selection systems for different professions and specializations have been given.

HRM is the process of managing people in organizations in a structured and thorough manner. This covers the fields of staffing (hiring people), retention of people, pay and perks setting and management, performance management, change management and taking care of exits from the company to round off the activities. This is the traditional definition of HRM which leads some experts to define it as a modern version of the Personnel Management function that was used earlier.

We have chosen the term "art and science" as HRM is both the art of managing people by recourse to creative and innovative approaches; it is a science as well because of the precision and rigorous application of theory that is required.

Human Resource Development (HRD) means to develop available manpower through suitable methods such as training, promotions, transfers and opportunities for career development. HRD programs create a team of well-trained, efficient and capable managers and subordinates. Such team constitutes an important asset of an enterprise. One organisation is different from another mainly because of the people (employees) working there in. According to Peter F. Drucker, "The prosperity, if not the survival of any business depends on the performance of its managers of tomorrow." The human resource should be nurtured and used for the benefit of the organisation.

REVIEW OF LITERATURE

Chris Piotrowski and Terry Armstrong say that in their article that around all the organizations are using traditional recruitment sources and 30% of organizations are screening candidates honestly (Armstrong, 2006).

According to SHRM (Society for Human Resource Management) says that 15% joined in the organizations are placing false resume (Gusdorf, 2008).

Some of the employers select the candidates with discrimination was not supposed to be done in the organizations (Fomunjong, 2009).

Recruitment and Selection of public workers: An international compendium of modern trends and practises say that the importance of using technology in the recruitment and selection process for updating the organizational resources (Hays, 2004).

Stephen, Cowgill, Hoffman, and Housman (2013), study shows that employee referrals enhance monitoring and coaching and makes the work environment more enjoyable as they work with friends because workers refer others like themselves, not only in characteristics but in behavior.

Absar (2012) says the importance of recruitment and selection in his paper by considering both public and private manufacturing firms.

OBJECTIVES OF THE STUDY

- To study the Recruitment process in the organization
- To study the effectiveness of Recruitment and selection process
- To study the organisational support for the recruiter at the time of recruitment
- To find the recruiters opinion about the Recruitment Process of the organization

SCOPE OF STUDY

- To Understand and analyze various HR factors including recruitment procedure at consultant.
- To suggest any measures/recommendations for the improvement of the recruitment procedures

NEED FOR RECRUITMENT

- Recruitment management system maintains an automated active database of the applicants facilitating the talent management and increasing the efficiency of the recruitment processes.
- Recruitment management system provides and a flexible, automated and interactive interface between the online application system, the recruitment department of the company and the job seeker.
- Recruitment management system helps to communicate and create healthy relationships with the candidates through the entire recruitment process.

HR RECRUITMENT PROCESS



RESEARCH METHODOLOGY

METHODOLOGY OF STUDY

The project is a systematic presentation consisting of the enunciated problem, formulated hypothesis, collected facts of data, analyzed facts and proposed conclusions in form of recommendations.

The data has been collected from both the sources primary and secondary sources.

DATA COLLECTION

Primary data was collected through survey method by distributing questionnaires to employees. The questionnaires were carefully designed by taking into account the parameters of my study.

Data was collected from web sites, going through the records of the organisation, etc. It is the data which has been collected by individual or someone else for the purpose of other than those of our particular research study. Or in other words we can say that secondary data is the data used previously for the analysis and the results are undertaken for the next process.

KIND OF RESEARCH

EXPLORATORY RESEARCH

This kind of research has the primary objective of development of insights into the problem. It studies the main area where the problem lies and also tries to evaluate some appropriate courses of action.

Sample Design:

A complete interaction and enumeration of all the employees was not possible so a sample was chosen that consisted of 25 employees. The research was taken by necessary steps to avoid any biased while collecting the data.

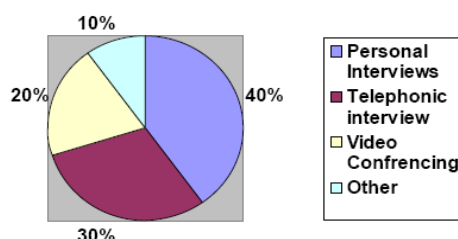
Tools of Analysis:

The data collected from both the sources is analyzed and interpreted in the systematic manner with the help of statistical tool like percentages.

DATA ANALYSIS AND INTERPRETATION

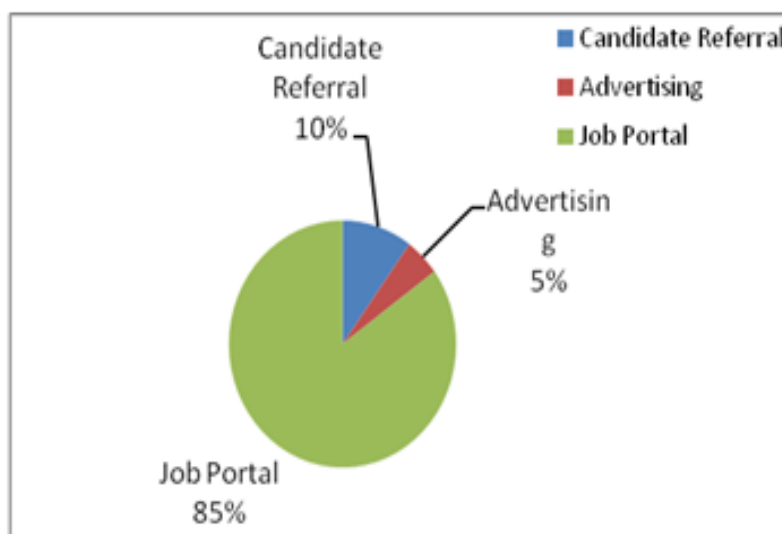
The analysis of the data is done as per the survey finding. The data is represented graphically in percentage. The percentage of the people opinion were analyzed and expressed in the form of charts.

Question 1: Interview did you prefer



Most of the manager Prefer Personal interviews, 30% prefer to take telephonic interviews where as only 20% goes for video conferencing and rest 10% adopt some other means of interviews

Question 2: Source you adopt to source candidates

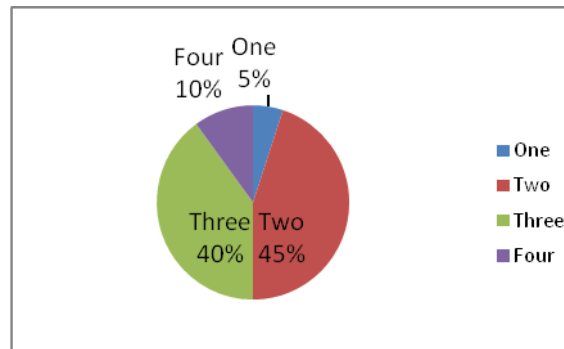


Source: Compiled from questionnaire data

INTERPRETATION

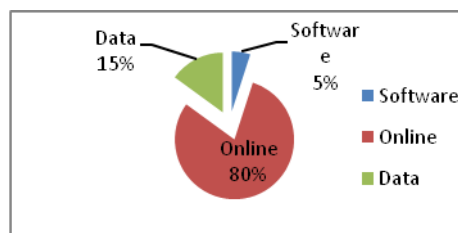
This analysis indicates that most of the respondent i.e. 85% responded for Job Portal, 10% responded for Candidate referral and 5% responded for Advertising.

Question 3 Stages involved in selecting the candidate? / Telephonic interview round?



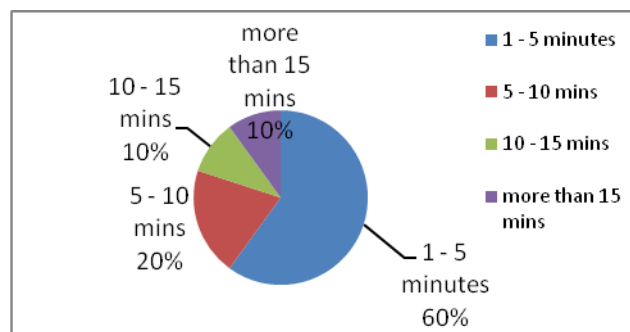
Most of the Executives Prefer two stages of interview, 40% prefer to take three stages interviews where as only 10% goes for four rounds and rest 5% sometimes opt for one round of interviews.

Question 4: Source of candidate



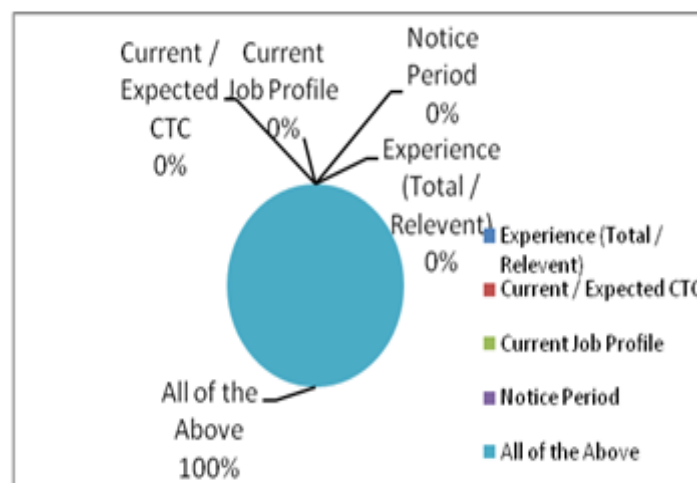
Most of the Executives 80% prefer online, 15% prefer Data where as only 5% goes for software to source a candidate.

Question 5: What is the average time spent by executives during recruitment (each candidate)?



This analysis indicates that most of the respondent i.e. 60% responded for 1 to 5 minutes, 20% responded for 5 to 10 mins, whereas 10% responded for 10 – 15 mins and rest 10% responded for more than 15 mins.

Question 6: What are the basic questions you ask to the candidate?



This analysis indicates that the entire respondent i.e. 100% responded for asking all the basic questions

FINDINGS

- According to the Survey, Recruitment differs from company to company for each category.
- According to the Survey, the company do utilize internet sites for the recruitment process and for finding the talent candidate
- According to survey it is observed that the company are utilizing the job description in order to make screening process more efficient

CONCLUSION

- To some extent a clear picture of the required candidate should be made in order to search for appropriate candidates.
- Most of the employees were satisfied but changes are required according to the changing scenario as recruitment process has a great impact on the working of the company as a fresh blood, new idea enters in the company.

SUGGESTIONS

- Time management is very essential and it should not be ignored at any level of the process.
- Recruitment policy is satisfactory but the periodicity of recruitment is being more which needs to be reduced.
- Communication, personal and technical skills need to be tested for employee

LIMITATION

The study is subjected to the following limitations

- The study is based on the data provided by the company statements so, the limitations of the company's employees remaining are equally applicable.
- In some cases data is collected from the companies past record

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A STUDY ON CUSTOMER PERCEPTION TOWARDS ONLINE PURCHASE OF ELECTRONICS

Shilpa ShelarAssistant Professor, Sheth N.K.T.T. College, Thane West

ABSTRACT*Purpose*

E-commerce is changing the business landscapes all over the commercial industries making the market a tougher place of competition for all the brands. Customers are now shifting from manual shopping to online shopping platforms due to the growing awareness among them about e-commerce platforms and also the usage of internet and smart phones. Online shopping of electronics has become a trend now a days due to the trust that online platforms have created in the minds of the consumers along with offering doorstep services with attractive rates of discounts. Looking at these scenarios the research focuses on the perception of customers towards online purchases of electronics.

Methodology

For the purpose of data collection, 40 respondents are surveyed. One-sample t-test is used for studying customer perception towards online purchase of electronics.

Findings

The findings of the study suggest that customers would prefer to purchase electronic products online. Further they feel online platforms offer more choices in terms of brands to be chosen from. Also they feel online platforms offer more ease, convenience and value for money due to attractive offers and flexible payment options.

Keywords: Online shopping, electronics, e-commerce.

INTRODUCTION

E-commerce has revolutionized the electronic industry. The current developments in internet is attracting more and more customers towards online platforms for online shopping of various products and one amongst them is electronic products. Customers perception and behaviour will help us understand the minds of the customers for using such platforms and the factors contributing towards its growth and reasons for adoption and non-adoption of such platforms as a mode of shopping for electronic products.

RESEARCH QUESTION

What is the attitude of customers towards online purchase of electronics?

RESEARCH OBJECTIVES

- To determine customers willingness to purchase electronic products online.
- To determine factors which influence adoption of online platforms as a purchase mode for electronics.
- To understand customer beliefs with respect to purchasing electronic products online.

REVIEW OF LITERATURE

Taruna in her study, “**A study on customer perception towards online shopping**” explored and investigated the customer perception towards online shopping and various demographic factors that affects the customer behaviour in buying process. The author found out that online shopping tools are very effective in promotion of the products and online shopping is extremely convenient for people as it provides much more ease and convenience for shopping.

Tamanna Gupta in her study, “**A study towards customer perception on E-commerce websites**” studied the challenges and opportunities of e-commerce platforms to reach their customers and concluded that due to increased use of world wide web online shopping is becoming much more popular and understanding customer’s need has become a challenge for the customers. Also there is increased possibility of fraud and other malpractices which can be further reduced by adopting much more safe technologies.

Prof. Bhoomi Ahuja in her study, “**Customer perception towards online shopping of electronics from amazon and flipkart**” studied the possible factors that affects the customer buying process and compared the satisfaction level of buying from both the websites. The result showed that amazon is pioneering in the business of electronics compared to flipkart and being an international company it understands the segments of Indian markets too.

METHODOLOGY

For the purpose of data collection, a questionnaire has been drafted to collect responses with respect to customer perception towards online shopping of electronics. The sample size has been limited to 40 considering the time constraints. The responses will be further analysed through one sample t-test.

Frequency distribution has been studied for responses measured on nominal and ordinal scale and to study customer perception one sample t-test has been used.

SCOPE OF STUDY

The study is conducted by collecting data from Mumbai and Thane.

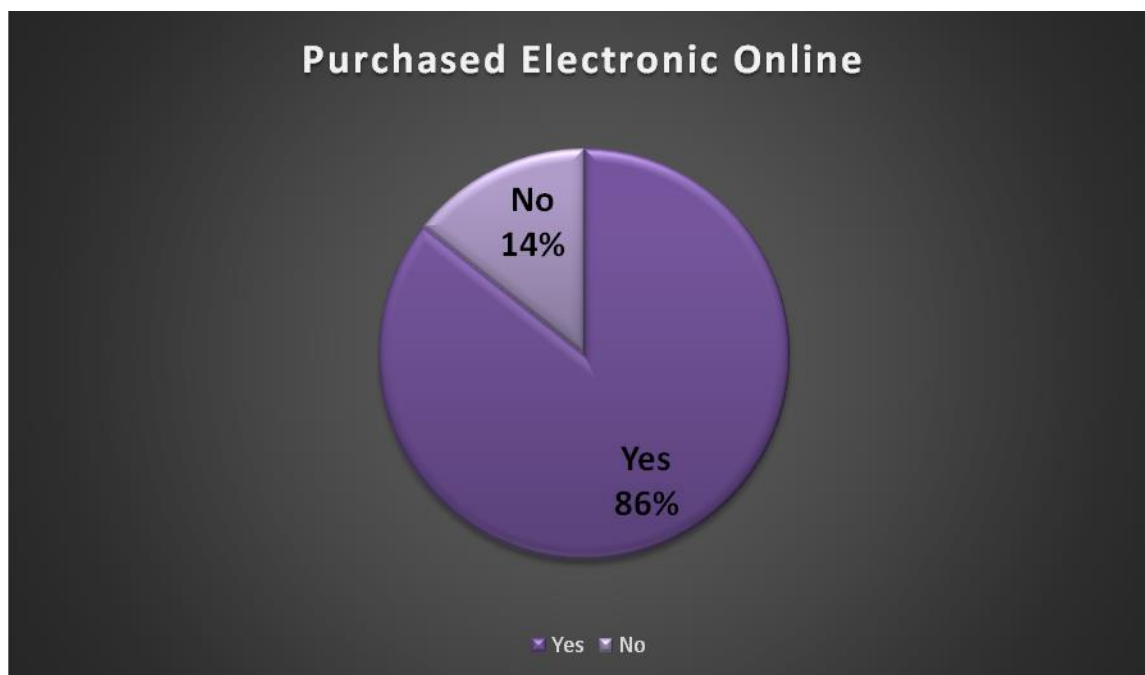
LIMITATIONS OF STUDY

As the research is undertaken only in Mumbai and Thane the findings of the study may not be applicable elsewhere.

DATA ANALYSIS

Have you ever purchased any electronic product online?

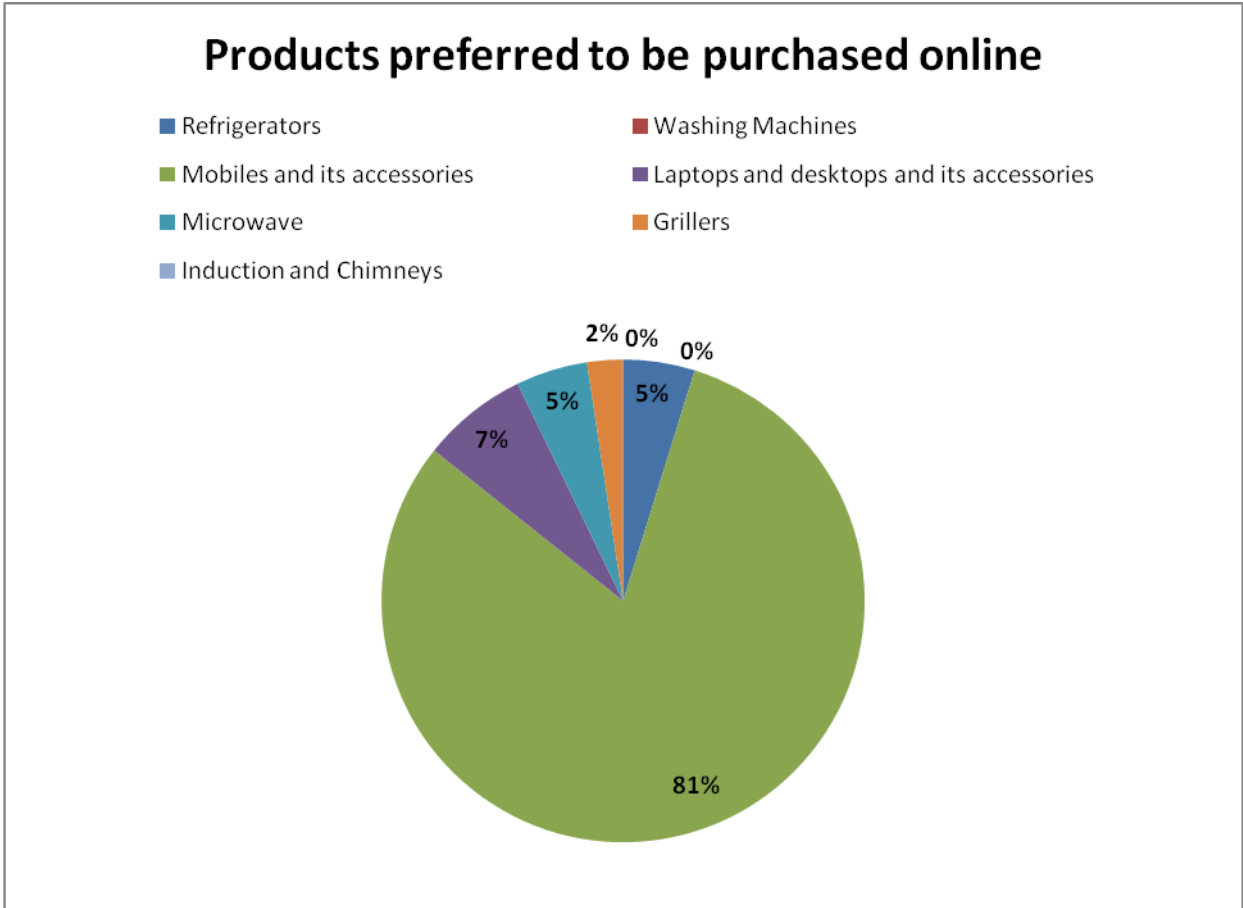
	Frequency	Percent	Valid Percent	Cumulative percent
Yes	36	85.7	85.7	85.7
No	6	14.3	14.3	100

**Findings and Interpretations**

Out of total 40 respondents 36 respondents have purchased electronics online while 6 respondents haven't purchased electronics online yet. Thus, out of total 40 respondents 86% have purchased electronics online whereas 14% haven't purchased electronic products online yet.

Which product would you prefer to purchase online?

	Frequency	Percent	Valid Percent	Cumulative percent
Refrigerators	2	4.8	4.8	4.8
Washing Machines	0	0	0	4.8
Mobiles and its accessories	34	81	81	85.8
Laptops and desktops and its accessories	3	7.1	7.1	92.9
Microwave	2	4.8	4.8	97.7
Grillers	1	2.4	2.4	100
Induction and Chimneys	0	0	0	100



Findings and Interpretations

Out of total 40 respondents people have shown the highest interest in purchasing mobile phones and its accessories online accounting to a total of 34 participants, around 3 participants prefer purchasing online laptops, desktops and its accessories, 2 participants each prefer purchasing microwaves and refrigerators whereas only 1 participant showed interest in purchasing griller and none of them showed interest to make online purchase of inductions and chimneys and washing machines as well. Thus, out of 40 respondents, 88% would like to purchase mobiles, laptops, desktops and its accessories online and remaining 12% would like to purchase other electronic items like refrigerators, microwaves and grillers.

Would you recommend purchase of electronics online?

	Frequency	Percent	Valid Percent	Cumulative percent
Yes	37	92.9	92.9	92.9
No	3	7.1	7.1	100



Findings and Interpretations

Out of the total 40 respondents 37 said they would recommend online purchase of electronic products to other people while 3 denied do the same. Thus, out of 40 respondents 93% showed positive response in spreading awareness for online purchase of electronics while 7% showed unfavourable response for spreading awareness of online purchase of electronics.

ONE SAMPLE T-TEST

Objective

To identify positive (favourable) or negative (unfavourable) perception of customers towards online purchase of electronics.

Findings and Interpretation:

H0: There is no significant difference in the average perception towards all the factors which influence the purchase of organic products. ($\mu = 3$)

H1: There is a significant difference between the average perceptions towards all the factors which influence the purchase of organic products. ($\mu \neq 3$)

As the data is primary, the confidence level is assumed at 95% and so the significance level α is at 5% or 0.05.

As hypothesis is non directional (two-sided), so the level of significance is divided by 2, thus $5/2 = 2.5\%$ or 0.025.

$\alpha : 0.05$ (non-directional : $0.05/2 = 0.025$)

To identify positive or negative perception towards organic products the table of One sample t-test will be referred to.

Parameters	Hypothesis	p-value	Decision rule: $\alpha/2 = 0.025$
Rate packaging	H0(packaging) $\mu = 3$ H1(packaging) $\mu \neq 3$	.000	p-value < $\alpha/2$, Reject H0
Delivered on time	H0(ontime) $\mu = 3$ H1(ontime) $\mu \neq 3$	.000	p-value < $\alpha/2$, Reject H0
Price is less	H0(lessprice) $\mu = 3$ H1(lessprice) $\mu \neq 3$	.000	p-value < $\alpha/2$, Reject H0
More choices	H0(morechoice) $\mu = 3$ H1(morechoice) $\mu \neq 3$	.000	p-value < $\alpha/2$, Reject H0

It is observable for the above table that the p-value for the after sales service is greater than $\alpha/2$, thus leading to acceptance of null hypothesis stating there is no significant difference in the average perception of customers with respect to after sale service when buying electronic products online. Further, it is observable that for all the factors except after sales service, the p-value less than $\alpha/2$, 0.025 and thus it rejects null hypothesis. Accepting the alternate hypothesis, it can be stated that there is a significant difference in the average perception of the respondents. To identify positive or negative perception with respect to these factors, one sample statistics table will be referred to.

One Sample Statistics

Parameters	N	Mean	Perception	Interpretation
Rate packaging	40	2.1000	Negative	Customer do not consider the packaging quality of products bought to be good
Delivered on time	40	4.1500	Positive	Customers believe that the electronic products ordered online are delivered on time
Price is less	40	4.1250	Positive	Customers find the electronic products purchased online to be less expensive
More choices	40	4.0500	Positive	Customers believe that online platform provide more choices of electronic products
Prefer shopping online	40	3.5750	Positive	Customers prefer shopping electronic products online compared to offline
Ease of payment	40	3.8500	Positive	Customers believe it is easy to pay for electronic products on online shopping platforms

Delivered in proper condition	40	4.0750	Positive	Customers believe that the electronic products ordered online are delivered in good condition
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It is observed from the above table that all the attributes have a mean of greater than 3 except the packaging of the products from which shows customers have a negative opinion towards the quality of packaging of the products which are purchased through online platforms. For the other factors of online shopping of electronics customers have shown a positive opinion.

FINDINGS

The above analysis suggests that customers prefer to purchase electronic products online.

Laptops, desktops and mobile phones and its accessories are the most preferred electronic items to be shopped online. They find that the delivery schedules for electronic products ordered online are adhered to and products are delivered in proper condition. Also they feel online platforms offer less price of electronic products compared to the offline stores with more choices of brands to be chosen from offering more ease of payments. Customers have shown a dislike towards the packaging of the products as they feel the quality of packaging is not up to the mark.

CONCLUSION AND RECOMMENDATION

E-commerce platforms can increase their businesses in future by selling electronic products online as now more and more consumers are aware about online selling of electronic products. Though the customers do not find the product packaging to be very attractive they find all other factors to be very preferable. If online platforms pay attention towards packaging of products considering the delivery of services of other factors to be constant as it is in the present they can attract a large share of electronic buyers towards them.

FUTURE SCOPE FOR RESEARCH

Researchers in the future can study comparative analysis of leading e-commerce platforms selling electronic products. Similar type of research can be conducted in other cities on India as well.

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A STUDY ON CHANGING TRENDS IN DIGITAL PAYMENT WITH REFERENCE TO WALLET USAGE IN THANE CITY

Shailesh B Sargade
IMCOST

ABSTRACT

When the payments are made through digital modes it is called as Digital Payment. In order to receive as well as send money in digital payment both payer and payee make use of the digital mode. Payments made through cash looks like a completely different timeline when compared with the present time. Not only the consumers have evolved but also the payment industry has evolved along with the changing times. Its just the beginning of the cashless economy. Some of the factors for growth of digital payments are rise in the awareness of digital payments, easy availability and affordability of the smartphones, time saving transactions and so on. Payment aggregators along with mobile money and e wallets are the pioneers in technological innovations. Customer expectations for value added service are very high, increased competition among the global players, these factors indicate the changing global trends. In recent times there are so many changes in traditional payment systems like smart cards, credit & debit cards and even other devices for making the secure payments that almost every traditional service will shortly be available online and for the mass consumption would have an automated version. This research paper tries to study whether people find it more convenient to pay digitally as compared to traditional payment. Also, to find out the most preferred method of digital payment.

INTRODUCTION

Due to digitization almost all aspects of life are connected well, where it has not only made the professional work easier but also personal life simpler in context with usage of technology, usage of smartphones, high configured laptops, tablets and so on has become an inseparable part of people's life. Like all other aspects even when it comes to preferred payment tools people are shifting towards digital payment. Service providers in digital payments are cashing on the consumer wants with regards to fast and simple payments. Also, payment industry is shifting towards in favor of digital channel providers.

LITERATURE REVIEW

Deloitte India Stated that in the year ahead, Deloitte predicts that payments companies will be making "big bets" on modernization, cloud computing, mergers and acquisitions (M&A), and collaboration with other industry players

Economic Times Aug 2019 stated "The mobile payment revolution with its evolving form factors has led to a boom in the number of merchants adopting digital payments. From close to 1.5 million digital payment acceptance locations in 2016-17, the number of merchants accepting digital payments modes has increased to over 10 million, in a short span of two to three years.

OBJECTIVES OF THE STUDY

- 1) To find out whether people find it more convenient to pay digitally as compared to traditional payment
- 2) To find out the most preferred method of digital payment
- 3) To find out most used mobile wallet by the people

RESEARCH METHODOLOGY

Data was collected from primary as well as the secondary sources. Different websites, journals and books were used for data collection. Primary data was collected through a structured questionnaire (Google forms). 50 respondents filled the questionnaire

Data Interpretation and Analysis

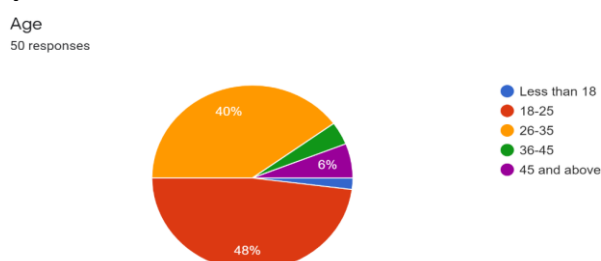


Figure 1.1 Source Sample Survey

From the above pie chart, it can be seen that 48% of the respondents are in the age group of 18-25 and 40% of the respondents in the age group of 26-35, which shows that almost 88% of the respondents is among youth and least respondents are above 36 years of age

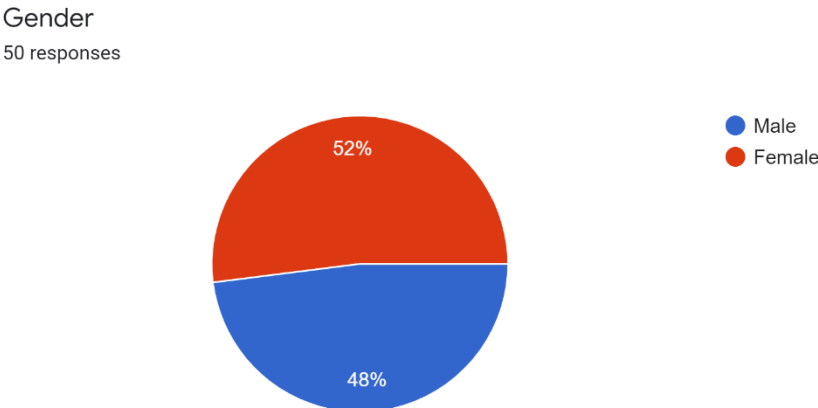


Figure 1.2 Source Sample Survey

From the above pie chart, it can be observed that majority of the respondents are female which accounts for 52%, which show that the modern methods of payment is being widely adopted by female members of the society

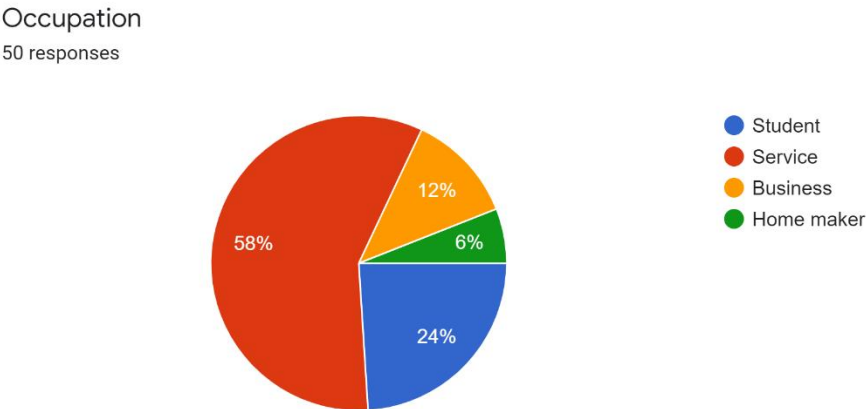


Figure 1.3 Source Sample Survey

From the above pie chart, it can be seen that, Majority of the respondents are service going people who prefer using digital payment and the least mode of digital payment preferred is by home maker.

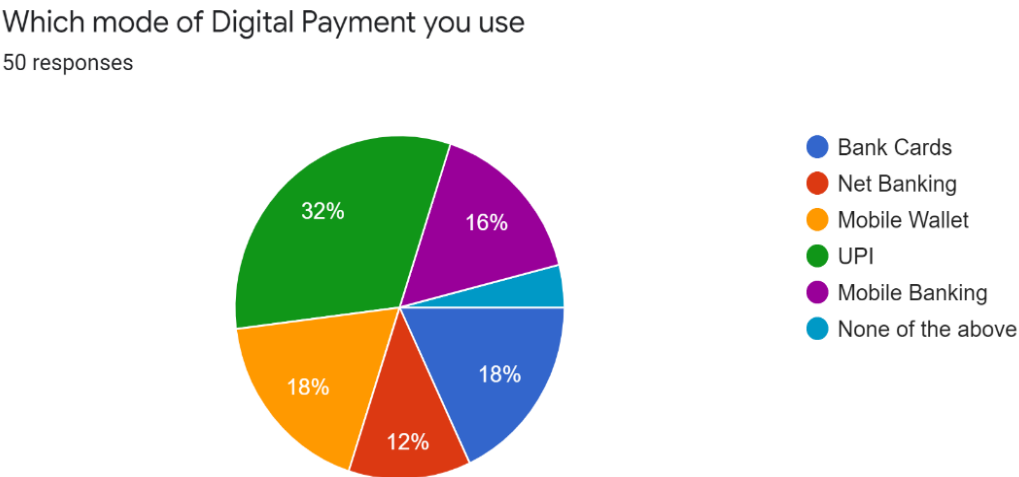


Figure 1.4 Source Sample Survey

It can be observed from the above pie chart that Majority of the people are using Unified Payment Interface (UPI), as it eliminates the need to enter bank details and also interface is regulated by RBI

Do you find Digital Payment safe enough
50 responses

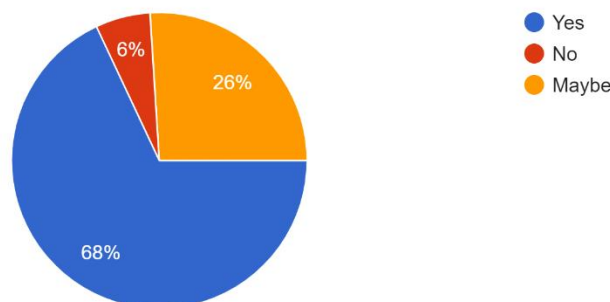


Figure 1.5 Sample Survey

From the above chart it can be seen that 68% of the respondents find digital payment safe and secure and continue to carry out their transactions through digital payment

Out of the following mobile wallets which companies mobile wallet you use
50 responses

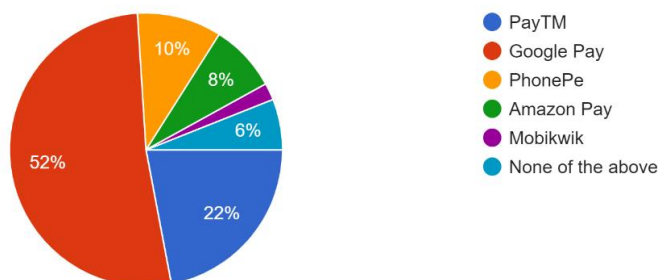


Figure 1.6 Sample Survey

As it is clearly visible from the above chart when it comes to mobile wallets in terms of making payments people clearly preferred Google pay as the most convenient app among other players and second best was PayTm, while mobikwik was the least preferred

Do you think in the near future India can achieve cashless economy
50 responses

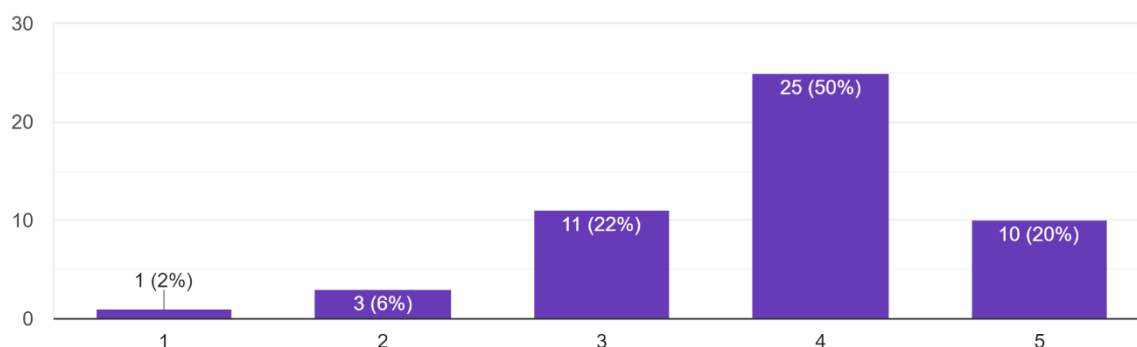


Figure 1.7 Sample Survey

From the above chart it can be observed that 70% of the respondents are very optimistic regarding the cashless economy in the near future, which is also a sign that are adapting this digital payment culture and not only adapting but making an effort to make it a integral part of the daily life

CONCLUSION

Digital payments have witnessed a major shift in 5 years with proliferation of payments like UPI, Mobile wallets, Bharat Interface for Money (BHIM). The RBI has forecasted an outcome of 50% increase in mobile based payment transactions as per its 2021 vision document. Factors such as inter-operability and possibility of origination across different platforms such as mobile wallets have given a high rise to digital payment. This is also the outcome of this paper which shows that majority of the respondents in thane city are adapting this

modern method of payment, where they are comfortable in doing transactions through UPI, Mobile wallet, Net banking and so on. Also, majority of the people find it safe mode of payment and are ready to adopt this modern method of payment. As per government of India, Digital India is a flagship programme with a vision to transform India into a digitally empowered society and knowledge economy. Being cashless is one of professed role of digital India.

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TO STUDY CONCEPTUAL KNOWLEDGE OF STUDENTS WITH RESPECT TO 'FINANCIAL MARKET'

Satish Laisetti and Twinkle PatelStudent, Institute of Management & Computer Studies, Thane, Mumbai, Affiliated to University of Mumbai

ABSTRACT

This research paper has been created with a purpose of understanding the theoretical and practical knowledge of students with respect to financial market. The research has been done through questionnaire method. In this research, most of the students lacked the knowledge to handle finances effectively. Majorly the students were familiar with Mutual Funds, but 26% of them didn't have the idea about the sub-concepts of the Mutual Funds. With this research we came to the conclusion that many of our respondents just had minimal idea of the financial market. And most importantly to highlight, they were lacking in the conceptual knowledge of how financial market works practically. To make the individuals have the conceptual knowledge for financial market, one should get in touch with the best financial advisor or someone who is sound in having the knowledge for the same or educate themselves about the basics of investment planning, returns and financial goals

Keywords: Financial Market, Students, Education

INTRODUCTION

Financial market is a place where individuals are involved in the financial transaction. Financial market is a platform where buyers and sellers are involved in sale and purchase of financial products like shares, mutual funds, bonds and so on. It facilitates mobilisation of savings and puts it to the most productive uses. It provides liquidity to tradable assets, by facilitating the exchange, as the investors can readily sell their securities and convert assets into cash. The financial market may or may not have a physical location, i.e. the exchange of asset between the parties can also take place over the internet or phone also which is eventually Mutual Fund. It saves time, money and efforts of the investor, as they don't have to waste resources to find probable broker to invest. There are many things that financial markets make possible, including the following:

- A. Financial markets provide a place where participants like investors and debtors, regardless of their size, will receive fair and proper treatment.
- B. They provide individuals, companies, and government organizations with access to capital.
- C. Financial markets help lower the unemployment rate because of the many job opportunities it offers.

OBJECTIVES

- 1. To study and understand basic conceptual knowledge of students related to Financial Markets.
- 2. To bring awareness among students with respect to actual terms used in Financial Markets.

RESEARCH METHODOLOGY**Research Type**

It is a type of Empirical research based on the conceptual knowledge related to Financial Markets.

Data Collection

The research was conducted in Google forms

Primary Data

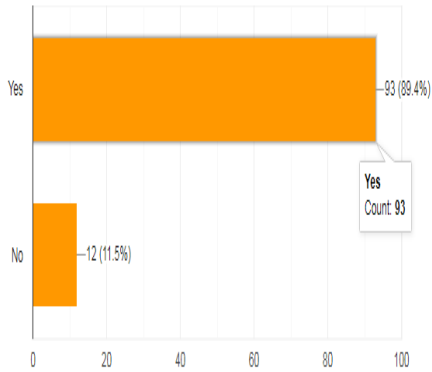
The data collected by me is based on Questionnaire collected with the help of Google forms

Method used: Quantitative statistical analysis

FINDINGS

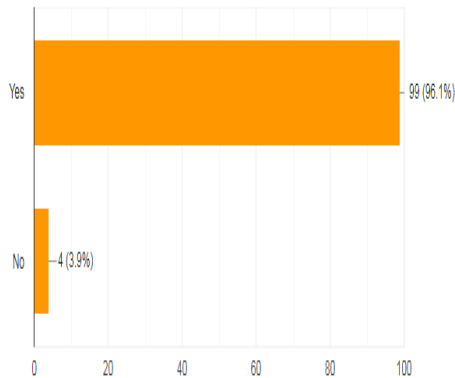
Are you aware of the term 'securities' and 'securities market'?

104 responses



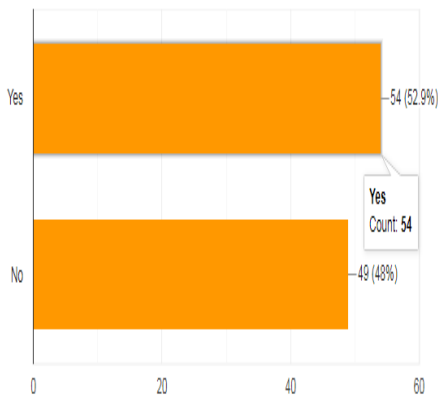
Do you know the concept of 'risk' and 'return'?

103 responses



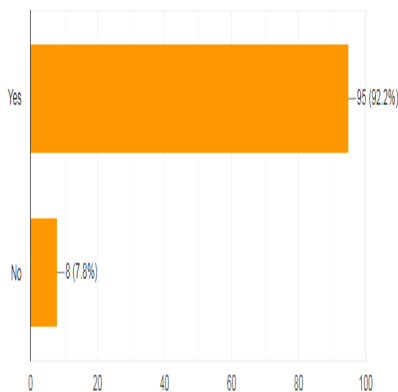
Do you know what 'Callable Bonds' are?

102 responses



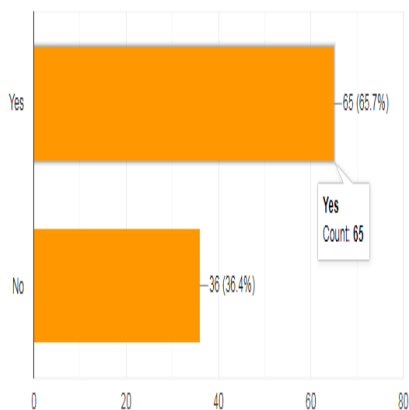
Do you have any idea what an Initial Public Offer (IPO) is?

103 responses



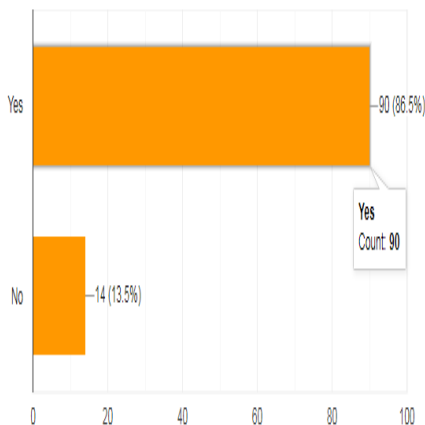
Is 'Forex Market' the most liquid market in the world?

99 responses



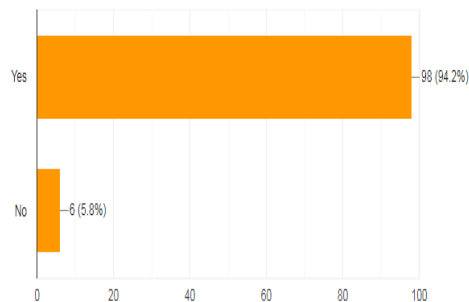
Does 'Capital Market' allows you to raise capital for your business?

104 responses



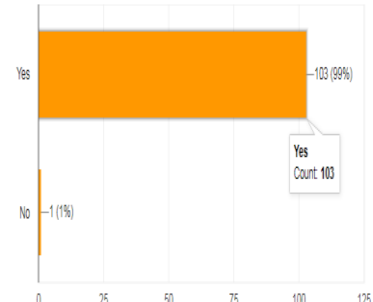
Does financial market helps in promoting economic growth of a country?

104 responses



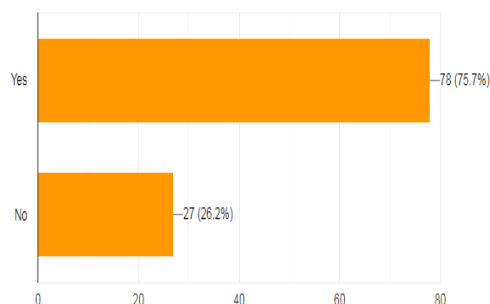
Do you know what 'Mutual Funds' are?

104 responses



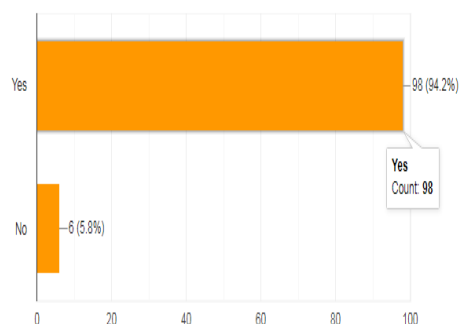
Are you aware about the concepts of 'Systematic Investment Plan' (SIP) and 'One-Time' payment?

103 responses



Is 'DMAT' account required for trading in Financial market?

104 responses



In order to understand how much students had knowledge for the Financial Market concepts, we conducted survey wherein we asked certain close-ended questions. Of the Respondents, more than 90% had heard about Securities & Security Market, IPO, Risk & Return, Mutual Funds & DMAT Account. But when it came to in-depth concepts like Callable Bonds, SIP & One-time payment and Forex Market most of them neither had the practical knowledge nor they had heard about it. Only few of the respondents were familiar with these concepts. Since more than 90% of the students were accepting the fact that Financial Market plays a crucial factor for promoting the overall economic growth of the country. But unfortunately, they were lacking the idea how it will work to be a part of the growing economy.

CONCLUSION

Financial markets are institutions and procedures that facilitate transactions in all types of financial securities. If the financial markets did not exist, the wealth of the economy would decrease and the rate of capital formation would not be as high. They exist in order to allocate the supply of savings from those economic units with a surplus to those with a deficit. The economy would suffer without a developed financial market system because the wealth of the economy would be less without them. Through both the primary and the secondary capital markets, savers are able to buy financial assets from which they hope to gain returns and build wealth. The main objective for this research was to find out if the financial market students had the knowledge of the concepts. But with this research we came to the conclusion that many were having the basic financial market concepts. The respondents agreed to the fact that financial market can help the growing economy. Lack of information and clarity of the concept was missing. This has an adverse impact on the individuals which resulted in absence of confidence in terms of investing in the financial market. While conducting the research we thought if the respondents get proper awareness regarding the concepts and if they start researching some of the terms before investing by their own self. Then we are sure that they might turn around the scenario and definitely can be a great financial advisor for their own self.

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A STUDY OF ISR IN EDUCATIONAL INSTITUTION WITH REFERENCE TO ASM IMCOST COLLEGE THANE AND ITS IMPACT ON STUDENTS

Patil Mansi Subhash, Chatterjee Nisha Anup and Rana Kiran Lalit

ABSTRACT

The Paper Proposes That Universities Should Take Institutional Social Responsibility In Every Institution For Education Purpose To Know The Impact On Students Career. The Aim Of The Paper Is Know About The College And Analysis What Modification Or Changes We Can Do In The Institute And Also To Get Know That What Isr Activities Had Conducted By College. Asm Imcost Backed By 36 Years Legacy Of Asm Group It Is One Of The Top Ranked B-School In Mumbai. The Objective Of The Institute Founder Was To Provide Opportunity To Student For Their Career. The Finding Show That Asm Imcost College In Thane Provides Many Facilities To The Students For Their Better Career. They Guided Them Not Only In Studies But Also Provide Knowledge About How To Survive In Corporate World. The Institution Has Multiple Collaboration With Best Industries Which Enable Us To Provide Optional Integrated Industry.

Keywords :- Isr, Institution, Imcost College, Students, Activities.

INTRODUCTION

ASM group of institute imcost is one of the top ranked B-school in mumbai. Institute of mangement and computer studies[IMCOST] was established in 2004 in Wagle industrial estate Thane, Maharashtra. The sole objective of founder was to provide opportunity to students belonging to all sections of the society for acquiring quality education in graduation and post graduation level. Our institute is affilated to university of mumbai. Our institute's premises is well equipped to satisfy all academics, co-curricular and social needs of the student community. It is vital to understant that institutional social responsibility refers to the continuous commitment by institution to conduct then in an ethical manner and contribute towards the socio-economic development of the society at large. ISR is one of the mainstay of mumbai university and we as a student, believe that our role involves something more than simply importing of knowlegde and skills among us. As an active agent of social change, cultural university takes on voluntary actions in the creation of a culture of social responsibility in society through a myriad of activities that address both our own competitive interest and welfare of the society.

REVIEW OF LITERATURE

Community service in higher education: A look at the nation's faculty AL Antonio, HS Austin, CM Cress - The Review of Higher Education, 2000 - muse.jhu.edu

Motivated by increasing attention to citizenship development in American higher education, this exploratory study examines the level of involvement in and commitment to community service among higher education faculty. Although most report performing some form of community or volunteer service, women, non-White, and lower-ranking faculty tend to be the most involved. The personal values of altruism, service, and community orientation appear to be the primary determinants of commitment to this type of activity.

Higher education and the achievement (and/or prevention) of equity and social justice

J Brennan, R Naidoo - Higher education, 2008 - Springer

The article examines the theoretical and empirical literature on higher education's role in relation to social equity and related notions of citizenship, social justice, social cohesion and meritocracy. It considers both the education and the research functions of higher education and how these impact upon different sections of society, on who benefits and who loses from them. Questions for future research on the wider impact of higher education are posed as well as some research questions on the narrower issue of widening participation.

According to Kantanen (2004, p.2), the role of education is crucial in social development and economic growth and recently cultural shifts are forcing teachers, scientist and policy makers to reflect on their purpose and function in society. Whilst UK Universities may not be accountable to shareholders or driven only by the profit motive, they are increasingly operating as if those were their chief considerations (Brown, 2009, p.479). Competition between universities and polytechnics, massification and globalization of higher education and financial constraint are just some the reasons for this new trend. Social responsibilities have to certain extent influence how universities operate worldwide. In Sweden, the service element, interaction with the society, was written in the Universities Act in 1998 (Virtanen, 2002). In Finland, the Universities Act has been amended and one of the changes is to strengthen universities' social role where universities are expected to engage and interact with the rest of society and to promote the social impact of their research findings (Kantanen, 2004). In

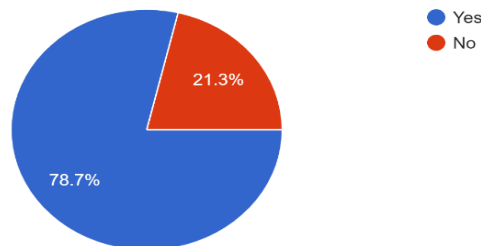
the United States, a coalition of universities known as Campus Compact committed to helping students develop valuable skills through participation in public and community service (Colby, Ehrlich, Beaumont, Rosner & Stephens, 2000). Closer to the region, Sinhaneti (2011) reported that the Ministry of Higher Education expects that Thai higher institutions to play active role in the Asian region and in the world and pay more attention to societal development and communities.

Universities can provide the platform for community services as universities build bridges internationally, serve as national gateways for the sharing and dissemination of knowledge, and influence society through the ideas and values shaped by the humanities and liberal arts (Plantan, 2002, p.65). However, Teune and Plantan (2001) found that universities' community outreach initiatives depend on whether they were integrated into the institutional mission or relied upon the activities of university staff acting on their own initiative. The mission statements frequently made references to preparing students for full participation in the global society with democratic values and civic engagement are often considered implicit to the university's mission (Plantan, 2002, 67). Pollock, Horn, Costanza, and Sayre (2009) insisted that "complex and ineffective governance, traditional disciplinary boundaries, and the lack of a shared vision at academic institutions often hinder university's progress toward leading the world to a more sustainable and desirable future".

RESEARCH METHEDODOLOGY

We are conducting our survey about Institutional Social Responsibilities in ASM IMCOST college, Thane. Our primary focused candidates for survey are Post Graduate students from this college. From this survey, we are trying to find out students awareness about the Institutional Social Responsibilities, & also to study the information from the students that they posses about ISR. Our primary focus is to study impact of the ISR on students behaviour and education that they posses.

Are you aware about Institute Social Responsibility
47 responses



We took support of google form from which we have collected the information for the survey. We forwarded this google form to IMCOST post graduate students and seek their feedbacks which plays an important role in our research.

Link of Google form:

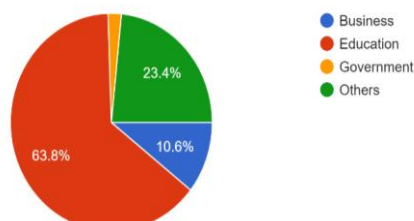
https://docs.google.com/forms/d/e/1FAIpQLScE2jPW3P_5SrBBKJLn9xnCPfUu46fCFhkHPCSeioofxVtHqQ/viiewform

DATA INTERPRETATION

We formed the google form through which we gathered and conducted our reaserch for the topic. Institutional Social Responsibility is the type of social responsibility which is not so well known among the all sector of the society. But as the new generations started gathering and collecting information about all new sectors, the Institutional Social Responsibility is being popularly spreading among youths. The institutes should follow and carry out its responsibility towards society.

The survey reports can be shown as follows :-

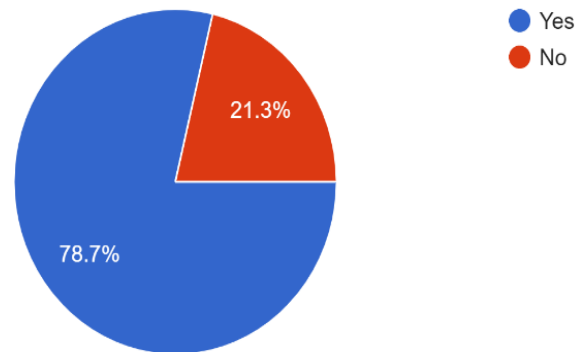
What do you think ISR relates to ?
47 responses



- 1) As per the survey we conducted we had gathered some information from the youths of our age. They got and shared us the ample amount of information regarding the Institutional Social Responsibility.
- 2) The youth is aware about what ISR is related to? what is its main function? What role do plays?

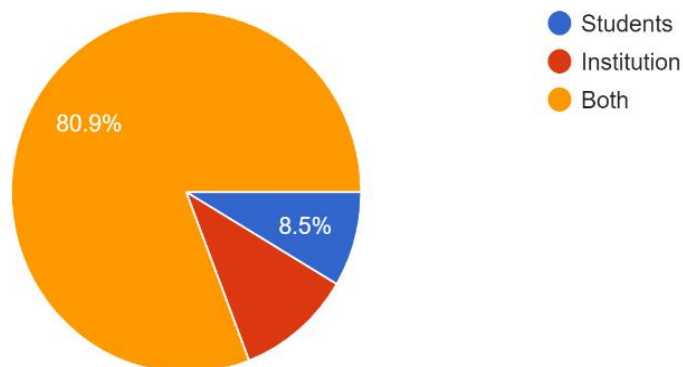
Do you think ISR is inter-related to CSR ?

47 responses



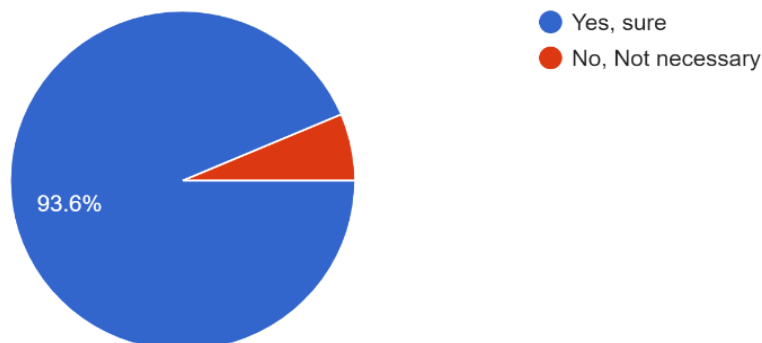
ISR is beneficial for

47 responses



Do you think we should know about ISR ?

47 responses

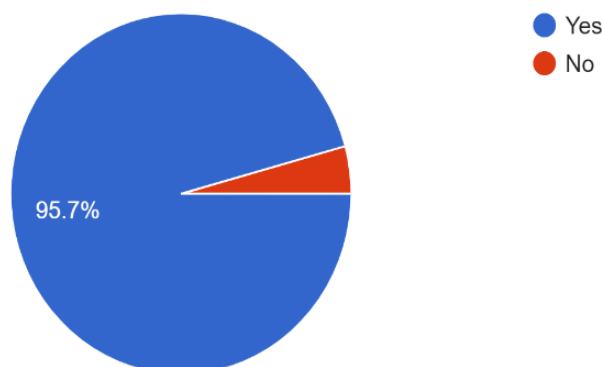


The youth want to know more about the ISR and be the part of the ISR activity as member or contributor.

- 3) The youth has the knowledge that they can understand the difference between ISR and CSR (Corporate Social Responsibility) to be done.
- 4) The ISR can be helpful for the students and the education institution so that they can perform their responsibility towards society and can gather some knowledge out of it.

Would you like to perform ISR activity in Institute

47 responses



5) The students of our institution where we performed our research are a lot curious for knowing about ISR and being the part of the activity.

FINDINGS

From the survey conducted by us we gathered some information about ISR. We found that students want to know more about activities which are undertaken under ISR. Students also respond that they want to be part of such activity. For that they had suggested some activities like:-

1. By implementing go green idea
2. Institute create a fund for the poor children.
3. Visiting NGO's, activities contributing to social development
4. Spreading opportunities to enhance skills and knowledge to needy people
5. To develop need based educational projects for unprivileged school students, Orphanage, Old homage, etc.
6. Contributing to the society in any form. Find out what society needs & aim at fulfil those needs.

SUGGESTIONS

Throughout the survey students also suggested us the few methods or types of the activities. They suggested that we should conduct some basic and unique activities regarding ISR. The selected few suggestions are as follows:-

1. Social events
2. Blood donation, camp for mentally disable kids
3. Activity related to creating empathy among youth
4. Women empowerment
5. Swachta Mission at city level
6. Seminar for needy people on ways to improve lifestyle and economic development
7. Water scarcity
8. Totally depends on whom you want to help. Right now tree plantation is trending & it can get attention of many people around you.

CONCLUSION

The Institutional Social Responsibility is the area of research to be searched and learn by the students as they will be knowing more about it. The survey we conducted get us the knowledge that students are barely knowing about the Institutional Social Responsibility.

Institutional Social Responsibility is the responsibility similar to the Corporate Social Responsibility but to be conducted by institution as they can perform their act towards society and it will be beneficial for students as well so that they can gain some knowledge out of it.

As the survey conducted by us shows that the students have not much aware about the Institutional Social Responsibility. They should be know about it and institution is one who can get aware students about such activities. Our institution ie. ASM IMCOST, thane conducts various types of such activities so that they get the knowledge and can earn such experience from that.

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TO STUDY CHARACTERISTICS OF FLOURISHING MANAGERS TO UNDERSTAND WHETHER IT IS A MATTER OF TRAINING OR INNATE TALENT

Dr. Varshaa Parab¹, Prof. Shripad Bapat² and Simran N. Chawla³Assistant Professor¹, IMCOST
Research Scholar², Shri JYT University

ABSTRACT

Managers has paramount importance in present competitive business environment, because with the help of managers a company will face all the problems very efficiently. Managers are the key factor that guides and drives an organization in the path of success. This research paper is an attempt for achieving these objectives namely, *TO STUDY CHARACTERISTICS OF FLOURISHING MANAGERS TO UNDERSTAND WHETHER IT IS A MATTER OF TRAINING OR INNATE TALENT* to know the importance of managers and to analyze the responses of the present young generation towards managers concept that whether managers are trained or innate. Some people says that they have managers quality by birth like charisma or trait is a quality which is generated from inside a person and which is a main factor to make anyone a good manager. And some people says that managers are trained i.e. nobody is born with perfect made skills, every person have to work for acquiring skills and only experiences can play a role. This situation sheds light on a question. Are good managers *TRAINED OR INNATE TALENT*? This question is heavily controversial and has been debated for decades. Even now it still has not reached a conclusion yet.

Keywords: Manager, Innate Talent, Training and Development, Trait, Experiences.

INTRODUCTION**Who are Managers?**

Someone who works with and through other people by coordinating their work activities in order to accomplish organizational goals. What will be tomorrow's business scenario and what needs to be successful? This is a critical question all the organizations face today. To answer this question, an organization needs managers who are effective. Managers are one of the most essential parts of every company. Certainly, every company should have at least one manager. Even a sole trader has one which is obviously the owner's self. Without managers, the companies cannot possibly achieve any tasks and will most likely collapse eventually. Particularly, good managers are becoming higher in demand by various organizations. This situation sheds light on a question. Are good managers born or made?. Before explaining in detail about managers, it is worthwhile to know whether managers are innate or trained. If it is an innate talent, then managers is an in born quality as innate talents are intrinsic. If it is a skill, then it can be acquired by rapacious reading, learning, continuous practice, training and experience. If it is an innate talent, then the managers are born and if it is a skill, then the managers are made. Managers have an ability to lead from the front with a passion and with a conviction of a great vision, despite many successive setbacks. It is also taking a sense of responsibility, setting as a role model with qualities like courage, commitment and conviction.

Concept of leadership

Managers are considered to be who things right, while leaders are those who do the right thing. The very essence of leadership is that there must be a vision. Good leaders are always made and they are not born. It is an aspiration and will power that makes us an effective leader. Good leaders develop through a continuous process of self discipline, experiences, education and training.

Leadership is an intricate process in which a person persuades others to achieve an assignment, job, or objective and directs the organization in a way that makes it more consistent and rational. A person carries out this process by applying her leadership attributes (belief, values, ethics, character, knowledge, and skills). Designation of a manager, supervisor, lead, etc. gives the authority to accomplish certain tasks and objectives in the organization, this power does not makes a leader. It merely makes a person the boss. Leadership instigates people to achieve high goals and objectives, while, on the other hand, bosses tell people to accomplish a task or objective.

Mindset Matters More Than Intelligence

Whether you believe managers are born or made depends on your mindset. It is the mindset is a mental attitude that determines how you will interpret and respond to various situations. As a result, your mindset can affect a lot of things including your destiny and success.

It is believed that people are born with a certain level of intelligence (IQ)

Our mindset determines how we look at and face effort, learning, failure, criticism and challenges. For a large part, what we think about the human potential and what we know about the human brain lies at the bottom of our beliefs. For a long time it was believed that people were born with a certain level of intelligence. Even methods, such as IQ, were developed to measure it. Today IQ is not the most important thing, thankfully, having been replaced by EQ, or emotional intelligence and other more relevant metrics.

LITERATURE REVIEW

- K.R.SWAROOP, ARE LEADERS BORN OR MADE?, Asia Pacific Journal of Marketing & Management Review, ISSN 2319-2836 Vol.2 (8), August (2013), This research paper has tried to analyze whether leaders are born or are they made and tried to study the concept of leadership in his research work.
- Justin V Di Giulio, Are leaders born or made? PSM310 Leadership and Business Acumen, Researcher in this research paper analyses and examines this question and tries to provide insight on different leadership theories
- Ihorindengera Aline and Dr. S Ramkumar, Leaders are not born, they are made, International Journal of Applied Research 2018; 4(5): 94-96 this paper studies the various leadership theories in organization & explains about the various traits of leadership. It tries to explain that a leader is a person who as a member tries to imbibe the various qualities to become a successful leader.

Leaders are Made

According to the behavioural theories leaders are not born they are made by training, experiences and observations. Knowledge and skills a person learns directly from the circumstances and contributes in the practice of leadership, while the other personal traits make the leader more unique. According to the leadership theories people can choose to become the effective manager by learning leadership skills.

OBJECTIVES OF THE STUDY

- ☐ To study whether the leaders are born i.e. innate or made i.e. trained,
- ☐ To study the importance of leadership

RESEARCH METHODOLOGY

The study is purely based on Secondary data collected from the work of various researchers in this field. Data is collected from various works done by researcher, philosopher, and academicians. It involves the study of data from various resources and websites

CONCLUSION

Managerial role is a skill, not a talent, which can be acquired by education, training, learning, continuous practice and experience. Everyone should know that managers are not born but are made due to external environment and circumstances. The road to managerial role is not an easy one but an uphill and a Herculean task. Anybody can become a manager but everybody cannot become a manager. The manager leads their lives with lot of struggles and sacrifices and they live larger than life even after their death because they live more in the hearts of people rather than in the minds of the people. The managers inspire and direct their followers to become manager and achievers. The manager is vital for any organization to get high level competence and to achieve industry managership.

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A STUDY OF WHATSAPP USAGE AND ITS INFLUENCE ON DEGREE COLLEGE STUDENTS OF UNIVERSITY OF MUMBAI

Dr. Kishori Jagdish Bhagat ** Pritesh Pradeep Somani**Associate Professor, Pragati College of Arts and Commerce, Dombivili (East) & Research Guide (Commerce), University of Mumbai******Assistant Professor, Anna Leela college of Commerce and Economics, Kurla (East)**

ABSTRACT

It is been said that "Change is the only thing which is constant". Everything tends to change with changing technological revolution. Typewriters were replaced by Computers; Computers are being replaced by laptops. Landline Phones were replaced by smart phones. Last but not the least traditional SMS (Short Message services) are been replaced by modern IMs (Instant Messaging). WhatsApp is one of the popular Instant messaging platforms which have become popular among the youth today. The WhatsApp application can be found not only in smart phone but also in Computer and Laptops if the Q.R. code. WhatsApp is one of the most popular instant messaging platforms. It has made communication simple between 2 individuals but among the groups too. Students are spending majority of time on WhatsApp and this is possessing as a serious threat to their health as well as academics. In order to study the influence of WhatsApp on the students this study was conducted over 151 respondents who were using WhatsApp. A structured questionnaire was used for data collection. Further data was analysed using ANOVA f- test and findings are presented in the research paper. Recommendations are also given as to how the usage of WhatsApp can be made in an effective and positive manner in the benefit of the students taking in to consideration that technology cannot be ignored.

Keywords: WhatsApp, IMs, Chatting, Communication

INTRODUCTION

Communication is the most basic requirement of an individual. Every individual right from his or her birth wants to communicate. Style of making communication has changes from years to years. Communication can be defined in simple words as "It is a two-way process wherein the message in the form of ideas, thoughts, feelings, opinions is transmitted between two or more persons with the intent of creating a shared understanding."¹ In good old days there were no major technologies available for fast and effective communication. The journey of communication which started with use of pigeons to send messages, later on by written messages sent by a king from one kingdom to another. The decade of 2000 saw the mobile revolution which highlighted the importance of SMS (Short messaging services) as a tool of communication. SMS messaging was used for the first time on 3 December 1992² when Neil Papworth, a 22-year-old test engineer for Sema Group in the (now Airwide Solutions) used a personal computer to send the text message "Merry Christmas" via the Vodafone network to the phone of Richard Jarvis, who was at a party in Newbury, Berkshire, which had been organised to celebrate the event. In the year 2011 7.8 trillion messages were sent and received across different mobile handsets in the entire world³. In recent times SMS services are still there but its popularity has been replaced by much faster and quicker IMs. Application like WhatsApp, We- chat, Telegram, Viber etc which allows a user to send messages across globe to any individual or a group just with the access of Internet and a smart phone. Today one of the most popular IM platform is WhatsApp⁴. It is a cross messaging and V.O.I.P (voice over internet) services owned by Facebook. It allows and user to send text messages, images, audio, video and GIFs along with any document to any user across the globe. Services of WhatsApp can be used over a mobile phone or even over a desktop or laptop. It can be used by a user by providing a standard mobile number. Servers of WhatsApp are really busy as of 1st May 2018, every day approximately 65 billion text messages and more than 2 billion minutes of voice and video calls are made⁵. Today there are more than 1000 instant messaging platform along with different social media service providers but still WhatsApp is the most

¹ <https://businessjargons.com/communication-process.html>

² Ariel Bogle . "It's been 25 years since the first-ever text message and the kids are alright". *Australian Broadcasting Corporation*.

³ Mobile messaging futures 2012-2016, <http://bit.ly/QTVBQJ>

⁴ WhatsApp, <http://www.whatsapp.com/>

⁵ <https://www.cnet.com/news/whatsapp-65-billion-messages-sent-each-day-and-more-than-2-billion-minutes-of-calls/>

preferred platform because of its simplicity and easy to use features. It is a very popular application among the youth as it allows them easy communication and at the same time, they can make free of cost audio and video call. There are many more such advantages of using WhatsApp but as every coin has 2 sides WhatsApp also comes with its share of disadvantages and the biggest threat is addiction it is making youth addict to their mobile phones which is leading towards personal and health issues.

The above said research paper will discuss influence of WhatsApp on youth and also provide suggestions on how to make better usage of such Instant messaging platforms.

REVIEW OF LITERATURE

WhatsApp is basically a part of social media and the study of review of literature was based on the same.

Md. Golam Rabbani Sarker (2015) in his research paper titled “Impact of WhatsApp messenger on the university level students: A sociological study” found that WhatsApp is one of the most beneficial application to students as it allows them to stay connected with their friends family and near ones especially when they are not near to them and pursuing higher studies in some other city. It has helped introvert people to have an easy and free communication with any one just by having their contact number but at the same time it was studied that students are spending majority of their time on WhatsApp and even if they are sitting with their family members they are still connected to their phones it has also led to major grammatical errors because of the SMS language. It is simply like a double-edged sword if not used properly will definitely be creating lots of problems for the students.

Khurana, N. (2014) in his research paper titled “The Impact of Social Networking Sites on the Youth” came up with a finding that today’s youth are very much intelligent and at same time have set their priorities correct as per the level of their importance. At the same time youth is keen on connecting with new people in their country as well across the globe without making any changes to their current work schedule. Social media is also needed as it helps the youth in knowing about the happening of their near and dear ones, they get to know about new achievement, good news through the use of Social media but at the same time youth is suffering with low social gathering as they are more keen in their virtual world rather than the real world. There are many anti-social elements going on through one or the other social media website where in there are chances of youth getting stuck and creating problems for themselves.

Rungta, S. (2015), in his research article on “WhatsApp Usage Differences Amongst Genders: An Exploratory Study” presented the differences in usage pattern found across genders. It was found through the study that there are certain area like style of usage, pattern of usage, preference of usage but at the same time it was found that gender difference can be seen in usage of smileys during communication where in females outnumbered males on the usage of smileys during communication, male respondents were part of major number of groups as compared to their female counterparts, female respondents were more keen on changing their profile picture in comparison with male counterparts. The researcher concluded that there were differences in usage patterns across the gender which was quite visible and clear.

Veena, G. and Lokesha, M. (2016). In their research paper titled “The Effect of WhatsApp Messenger Usage among Students in Mangalore University: A Case Study” coined that WhatsApp messenger is easy to use and one of the most reliable services on social media. The study show students are using WhatsApp not just for the purpose of communication but at the same time also for sharing photos, music, video etc hence teachers should try to make use of WhatsApp for the purpose of taking lecture. Research has shown that students are more satisfied and happy when the lectures are taken over WhatsApp.

Dr. Avni Maniar and Ms. Annal Modi university of Baroda, Gujarat (2013) in their research paper titled “WhatsApp and youth” a mini research was conducted on 30 college going students of Baroda. The findings of this study revealed that high majority of them possess smart phones and Giga byte Internet plan. All of them used WhatsApp for chatting with their contacts. They also used this application for sharing audio and video files. The purpose behind using this app was keeping connectivity between their friends and relatives. Hence, this application is popular amongst in users.

OBJECTIVES OF STUDY

1. To study the usage of WhatsApp across Gender and Streams of Commerce.
2. To analyse the influence of WhatsApp on Studies.
3. To analyse the influence of WhatsApp on Stress.

RESEARCH METHODOLOGY

A strong methodology is the back bone of every research. Survey method was used for the purpose of data collection. A random survey was collected among the commerce students of Mumbai University with a sample size of 151 respondents selected between the age group 18 to 21. The basic reason for selecting degree college students was they are frequent users of WhatsApp and are also aware about different features at the same time they get used to new technology easily. A structured questionnaire was used for the purpose of research which was circulated in the form of a google form among students of different Colleges. Few personal interviews were also conducted along with disguised method of observation for getting an actual feel of the collected data.

LIMITATIONS OF STUDY

1. All the responses given by respondents are assumed true.
2. Time is a constrain with respect to meeting different respondents.
3. Limited number of respondents make the study indicative

Data analysis and Interpretation

Reliability of data was tested using Reliability analysis to test the validity of data and reliability of the Instrument used.

Table No. 1
Reliability Statistics

Cronbach's Alpha	N of Items
.742	8

Source: - Primary Data

Since the value of Cronbach's Alpha presented in table no.1 is higher than the accepted 0.70, we may say that the instrument is reliable and can be used for further investigation. Further to evaluate the influence of WhatsApp on Commerce students of University of Mumbai the collected data was analysed by Qualitative as well as Quantitative analysis. The results of qualitative analysis were as follows: -

1. Out of the total respondents 86 (57%) are male while 65(43 %) are female.
2. A total of 10 (6.6%) respondents belong to First Year students and 83 (55.0%) belong to Second Year whereas 58 (38.4%) were Final Year students.
3. 94 respondents (62.3%) were from the stream of Bachelor of Management studies while 21 (13.9%) were from the stream of Bachelor of Commerce whereas 21 (13.9%) belong to Bachelor of Commerce (Accounting and Finance) and 15 (9.9%) were from Bachelor of Commerce (Banking and Insurance).
4. 80 (53%) students were using WhatsApp for less than 6 hours 23(15.2%) students are using it for around 6 to 8 hours 38(25.2%) are using it for more than 8 hours every day and a total of 10 respondents (6.6%) are using WhatsApp for more than 12 hours every day.
5. A total of 94 respondents (62.3%) gave first rank to the most basic feature of WhatsApp of One to one chatting whereas 61 respondents (40.4%) gave second rank to One to one Voice calling feature. 60 respondents (39.7%) gave 3rd rank to feature of Video calling. Checking status of others was ranked at 4 by 56 respondents (37.1%) on the other hand posting your own status was ranked at 5th by 58 respondents (38.4%) Group chatting was ranked 6th by around 64 respondents (42.4%) Group video calling was at position 7 by 61 respondents (40.4%). 59 respondents (39.1%) were of the opinion at rank 8 for usage of WhatsApp as better than e mailing of documents. 60 respondents (39.7%) gave a ranking of 9 to pinning of important chats. Easy transfer of data was at position 10 by 53 respondents (35.1%) Deleting of messages sent by mistake was at 11 rank by 53 respondents (35.1%)
6. 65 respondents (43%) have rarely believed in changing their profile picture on WhatsApp. While 28 respondents (18.5%) have changed their profile picture at least once a week. 23 respondents (15.2%) have changed their profile picture once every fortnightly. A total of 21 (13.9%) have changed their profile picture on monthly basis. 8 respondents (5.3%) have never changed their profile pictures.
7. 121 (80.1%) are using WhatsApp for communication with friends. 12 (7.9%) for family members 10 (6.6%) are using it for interaction with their relative members. 8 (5.3%) are using WhatsApp for having an interaction with work colleagues.

8. 80 (53%) were of the view even if given a chance they will never stop using WhatsApp on permanent basis 54 (35.8%) were not sure about their stand on stopping or keep on continuing their usage. 17 (11.3%) believed they will stop using WhatsApp if they get an opportunity to do the same.

The data was put to Quantitative analysis testing. A total of 4 null hypothesis were developed which were put to test using one-way ANOVA to determine the effect of WhatsApp on students.

H₀ There is no association between Gender and WhatsApp usage

H₁ There is association between Gender and WhatsApp usage

Table No. 2: Descriptive Statistics for Gender

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	86	1.59	.899	.097	1.40	1.79	1	4
Female	65	2.20	1.064	.132	1.94	2.46	1	4
Total	151	1.85	1.016	.083	1.69	2.02	1	4

The above table number 2 indicate the descriptive statistics of Gender. It gives the mean, Standard deviation, Standard Error, of Male and Female Respondents.

Table No. 3: ANOVA (Gender and WhatsApp Usage)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.004	3	1.335	5.943	.001
Within Groups	33.015	147	.225		
Total	37.020	150			

Source: - Primary Data

From the above table it can be seen that Standard deviation for male is 0.899 and that of female is 1.064 along with Mean Square of 1.335 and df =3 the p value is 0.001 which is less than 0.05 Hence Null Hypothesis is rejected that means Alternate Hypothesis is accepted that is there is association between Gender and usage of WhatsApp. Further, when compared the mean of boys and girls. The mean score of Boys students was 1.59 and girls' students were 2.20. This indicated that the usage frequency of WhatsApp was more by girls' students as compared to boys' students.

H₀ There is no association between Stream of Studies and WhatsApp usage

H₁ There is association between Stream of Studies and WhatsApp usage

Table No. 4: Descriptive Statistics for Streams of Studies

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Bachelor of Management Studies	94	1.66	.968	.100	1.46	1.86	1	4
Bachelor of Commerce	21	2.00	1.049	.229	1.52	2.48	1	4
Bachelor of Commerce (Accounting and Finance)	21	2.24	1.136	.248	1.72	2.76	1	4
Bachelor of Commerce (Banking and Insurance)	15	2.33	.816	.211	1.88	2.79	1	3
Total	151	1.85	1.016	.083	1.69	2.02	1	4

The above table number 4 indicate the descriptive statistics of Stream of Studies. It gives the mean, Standard deviation, Standard Error, of various Streams of Studies.

Table No. 5: ANOVA (Stream of Studies and WhatsApp Usage)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	16.043	3	5.348	5.358	.002
Within Groups	146.712	147	.998		
Total	162.755	150			

Source: - Primary Data

From the above tables it can be seen that for average mean of stream of study is 1.85 and 1.016 standard deviation respectively and with Mean Square of 5.438 and $df = 3$ the p value is 0.002 which is less than 0.05. Hence Null Hypothesis is rejected that means Alternate Hypothesis is accepted that is there is association between Stream of studies and WhatsApp usage. Further when compared with different streams of study it was found that Mean score for Bachelor of Management studies is 1.66 Bachelor of Commerce is 2.00 Bachelor of Commerce (Accounting and Finance) is 2.24 Bachelor of Commerce (Banking and Insurance) is 2.33. This indicates that Bachelor of Commerce (Banking and Insurance) students are using WhatsApp more as compared to other streams.

H₀ There is no association between Gender and influence on studies

H₁ There is association between Gender and influence on studies

Table No. 6: Descriptive Statistics for Gender

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	86	3.23	1.606	.173	2.89	3.58	1	5
Female	65	3.71	1.433	.178	3.35	4.06	1	5
Total	151	3.44	1.547	.126	3.19	3.69	1	5

The above table number 6 indicate the descriptive statistics of Gender. It gives the mean, Standard deviation, Standard Error, of Male and Female Respondents.

Table No. 7: ANOVA (Gender and Influence on Studies)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	8.357	1	8.357	3.550	.062
Within Groups	350.795	149	2.354		
Total	359.152	150			

Source: - Primary Data

From the above tables it can be seen that value of Standard deviation for male is 1.606 and 1.433 for females with Mean Square of 8.357 and $df = 1$ the p value is 0.062 which is greater than 0.05 Hence Null hypothesis is failed to be rejected that means there is no association between Gender and influence on studies which indicates that there is an influence of usage of WhatsApp on both boys as well as girls but mean score of boys was 3.23 and female was 3.71 which shows girls were more influenced by WhatsApp usage as compared to boys.

H₀ There is no association between Gender and Stress due to WhatsApp usage

H₁ There is association between Gender and Stress due to WhatsApp usage

Table No. 8: Descriptive Statistics for Gender

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	86	2.27	1.704	.184	1.90	2.63	1	5
Female	65	2.86	1.713	.212	2.44	3.29	1	5
Total	151	2.52	1.728	.141	2.25	2.80	1	5

The above table number 8 indicate the descriptive statistics of Gender. It gives the mean, Standard deviation, Standard Error, of Male and Female Respondents.

Table No. 9

ANOVA (Gender and Stress due to WhatsApp usage)					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	13.066	1	13.066	4.480	.036
Within Groups	434.603	149	2.917		
Total	447.669	150			

Source: - Primary Data

From the above table it can be seen that standard deviation for male is 1.704 and 1.713 for females with Mean Square of 13.066 and $df = 1$ the p value is 0.036 which is greater than 0.05 that means Null Hypothesis is accepted that is there is no association between Gender and stress due to usage of WhatsApp which indicates that there is influence of stress on both gender Further, when compared the mean of boys and girls. The mean score of boy's students was 2.27 and girls' students was 2.86 which shows there is a high level of stress among girls as compared to boys.

FINDINGS OF STUDY

1. 55 % of the respondents were students of second year.
2. The stream of Bachelor of Management studies consisted of 62.3% respondents.
3. 53 % of the respondents were having WhatsApp usage of less than 6 hours every day which means excluding a normal sleeping pattern of 8 hours out of the rest 16 hours less than 6 hours are spent on WhatsApp usage which means the balance time is spent either on other social networking sites or online gaming's.
4. 80.1% of the respondents were using WhatsApp as a tool to have communication within their friends' circle.
5. One to one Chatting is the most popular feature of WhatsApp used by 94 respondents (62.3%) on top ranking basis, followed by one to one Voice Calling (40.4%) as the top two features of WhatsApp.
6. It was found that there is association between Gender and usage of WhatsApp. The usage was found more in female as compared to male.
7. It was found that there is association between Stream of studies and usage of WhatsApp. The frequency of usage was found more in Bachelor of Commerce (Banking and Insurance) students.
8. It was found that there is no association between Gender and influence on studies. Influence on study was found more in girls as compared to boys.
9. It was found that there is no association between Gender and Stress due to WhatsApp usage. The level of Stress was found more in girls' students as compared to boys' students.

RECOMMENDATIONS

1. WhatsApp is a serious addiction among the students. Teachers should ensure to restrict usage of WhatsApp for assigning academic work only. Further in order to improve the writing skills of students few assignments can be accepted over WhatsApp where in students can write their assignments and the same can be evaluated by the teachers, this practice will help in improving the students using WhatsApp in productive manner.
2. Parents should take a note of their children WhatsApp usage so as to keep a tab on their activities, different WhatsApp groups they are part of and also keeping a watch on the type of status messages posted by them, these will help in reducing the emotional stress thrown open by students to other people on their contact list.
3. There is a serious need for moral policing by appropriate authorities, which will keep a tab on the various messages, video files, audio files shared across users. If any inappropriate video file or malicious link are been shared by any user the same can be deleted directly through the servers which will help in safeguarding the users.
4. Students should be made to have Face to Face communication with people so everyone will talk to each other rather than staying in the virtual world and chatting with people over WhatsApp.

CONCLUSION

The tag line of WhatsApp says “Simple, Personal, Real time messaging”. The tag line is true in every sense providing an ease of Communication among the respondents. Technology cannot be ignored. The use of technology can be taught. The direction as to know how to make the best of the available technology in the form of WhatsApp can be made available and awareness to effectively use it for the purpose of academic purpose will go a long way in giving proper direction to move the students towards their studies, reduce stress as it will be their way of doing things. Hence it is must on the part of students to accept good feature of WhatsApp and accept those features so as to help themselves in their overall improvement as a person.

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DIGITAL TRANSFORMATION IN HEALTHCARE

Sonal Bhanushali and Lalit ShindeASM's IMCOST

ABSTRACT

Healthcare Industry is entering in the service sector, where digitalization has had a massive impact on the operation of healthcare & diagnostic Industry. In emerging technologies like Artificial Intelligence and others are helping people live a better & easier life.

INTRODUCTION

In today's world the use of information technology (IT) to retrieve any kind of information has been increasing. People all around the globe use IT such as mobile phones, internet etc., to access information anywhere and anytime. This advancement in IT has led to the emergence of e-healthcare services. E-healthcare services is defined as a health service platform whose main goal is to provide universal access to medical advice and information to any customers through the use of IT such as mobile, internet. As per a survey conducted by PwC, one of the downsides of the adoption of e-healthcare services is that if the adoption rate increases then it might alter the traditional relationship with the healthcare industry. Therefore, this research attempts to understand student's behavioral intention to use such e-healthcare services and also their intention to seek e-healthcare services for their personal health benefits.

LITERATURE REVIEW**• Digitalization in Hospitals**

With the genesis of Digital India in the year 2015, the entire country has seen a digital revolution. The industries have taken this campaign to heart and have focused their aim on this Vision, of making India a digital nation. The current use of mobile and data has increased as such that even the rural parts of our country show success in maintaining patient healthcare records through mobile applications (M. Ganesana, Suma Prashanta, Vincy Pushpa Marya, N. Janakirama, Ashok Jhunjhunwalab and Nuwan Waidyanathac 2011). Digitalization in hospitals is not just about technology but about new ways of solving healthcare problems, giving new experiences to the customer and also increasing the scope of growth for the healthcare service provider (David McKeering 2017).

CONCEPT**1. Value based healthcare**

This is a model of healthcare where doctors and hospitals are paid based on patient health outcomes. The coming up of digital tools in this segment of healthcare can be considered as the starting tool. The implementation of advanced digital technologies in patient-care domains like- mobile health apps, tele-health, wearables, and remote monitoring can help in enhancing accessibility, boost efficiency and augment the effectiveness of treatment and preventive care.

2. New product development:

The healthcare industry over the past few decades has changed drastically. With the coming of emerging technologies, new surgical procedures and medical devices have been made available.

3. Connectivity

The internet for once has helped doctors connect to their patients and also with one another. This has helped in enhancing the doctor-patient engagement by increasing their interaction time.

BENEFITS**• Better Doctor-Patient Coordination**

Digitization makes it easier for patients to maintain a history. Gone are the days when you had to maintain a physical file on every doctor's appointment. Medical history is critical in emergency situations when a physical copy may not be available. In this case, digitization helps by keeping the doctors informed about the patient's medical history in every situation.

• Communication Between Multiple Physicians

Some patients have medical conditions that require them to seek the help of different specialists. It is of utmost importance that the different specialists maintain a constant stream of communication to design the overall best medical plan for the patient.

• Real-time Health Information

Smartphones and wearables are immensely popular pieces of hardware these days, and they're becoming ever more capable. Modern smartwatches can monitor heart rate, count the number of steps you take, and even take an ECG. This makes them tremendously useful not just for everyday users, but their doctors as well. Imagine a patient wearing a smartwatch that is constantly transmitting their health data online.

CHALLENGES

- An Organization's Resistance to Change.
- Establishing Business Needs.
- Budgetary and Resource Concerns.
- Data is Lacking.

CONCLUSION

Digitalization in healthcare industry is on high it is helping doctors as well as patients by saving their time and efforts. It is also making network of doctors and Patients more strong.

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A REVIEW OF LITERATURE TO UNDERSTAND CAR RENTAL SERVICE MARKET

Prof. Sneha Vishnu More and Dr. Pushpendu Rakshit

Research Scholar, Karmaveer Bhaurao Patil College

HOD, Faculty of Commerce and Management, CSMU, Panvel, Academic Researcher

ABSTRACT

The purpose of this paper is to study the factors influencing the consumers while selecting cab services. The research report (Gupta, 2014) says that the car rental market in India will exceed Rs.800 billion in the year of 2019 due to the online bookings through mobile apps. According to Softbank report, Ola and Uber are fighting to dominate India's cab business which may be worth of 7 billion dollars in 2020. Ola registers 500% growth in one-year (times of india-economic times, 2017) whereas Uber surged by 2.5 times between June 2016 and June 2017 (NDTV.com). India is witnessing consumer driven market and need-based marketing (Subadra, 2010) and it is imperative to reach the target audience (John E.G. Bateson). At this point of time, knowing customer's sentiment is very important to choose the services that lead to customer loyalty which drives business retention (Khuong, 2016). Twitter is the best social media platform to know the customers sentiments on any products or services as consumers post their opinion on the same (Shirley, 2013), (Terras, 2011 (Fabian ,2016)(Gao, 2012). As per live mint study, Ola and Uber together completed 500 million rides in 2016. Data from Indian Travel Forum shows that Ola and Uber already spread themselves in 102 cities and 29 cities in India respectively. It is important to know the factors that affect the customers satisfaction and improve the quality accordingly which in turn helps in sustainability of cab services (Lepkova, 2016). The objective of this research is to do a sentiment analysis on online cab services especially on OLA and UBER by downloading the tweets and discover if there is any difference in choosing the cab services. The results show that companies need to realize that the sustainability of any online cab services are dependent on the customer satisfaction. Suggestions for further research is also provided.

Keywords: Innovation, rental cars, cab services, price consciousness, consumer behavior.

INTRODUCTION

In the past decade the transportation facilities in urban areas have undergone tremendous changes. Among various modes of transportation the cabs have become important mode of transportation in metropolitan and urban cities in India. The growth of organized car rental industry is continuously growing with support of technology. The customers in the present era are using mobile apps to book a cab at anytime and from any place in urban areas. The pricing strategy of cab operators had been positively influencing customers to book a cab instead of traditional mode of transportation like autos and local buses etc. Like most of the industries the car rental industry had underwent lot of transformation with internet technology. The consumers are able to access book cabs at competitive prices because of tough competition among the organized cab operators. In this regard the present paper briefs about the behavior of consumers while booking cabs. The variables like coupon redemption, innovativeness and price consciousness. Revenue in the Car Rentals segment amounts to US\$1,172m in 2019. Revenue is expected to show an annual growth rate (CAGR 2019-2023) of 7.3%, resulting in a market volume of US\$1,552m by 2023.

The Car rental industry in India is comprised of various car rental companies that follow different business model such as the Aggregator and the ownership model. Aggregators do not own cars but instead they link with private taxi owners for business whereas under the ownership model, the companies do own the cabs and are in direct contact with the customers. Market revenues of Olacabs were valued at INR ~ million in FY'2014, making it the largest player in the car rental industry in India. Meru cab was the second largest car rental in terms of revenue in FY'2014. Meru cabs generated revenues of INR ~ million through cab service and cabvertising. The online car rental industry is an emerging concept and has already gained a lot of popularity in a lot of states in India. It has marked its presence majorly in the metropolitan cities of India. Delhi has the maximum market share with ~% in the revenue of the online car rental industry, followed by Bangalore with ~% as of FY'2014. Mumbai, Chennai, Pune together constitute a total of ~% of the market share, and the rest of the cities in which online car rental is present constitutes about ~% of the market share.

Online car rental services has become an important business for many venders in India, which leads to increase its degree of dependency among customers. India witnessed entry of app-based taxi services through aggregators such as Uber and OLA somewhere in 2013 and the study supports the online rental services (Adv. Shirish V. Deshpande, 5th July 2017). The study provides a extensive analysis of the assorted aspects such as market size of the Car rental industry, online car rental industry and costomer associated sentiments segmented into

classification based on emotions and classification on the basis of polarity. This also includes the market shares and revenues of major car rental companies in India. It is important to know their opinions which will lead to better understanding of customer insights which will in turn help the companies to evaluate their products or services. Sentiment Analysis is a noesis of extracting, identifying & mining the user's sentiments and opinions from huge amount of data by using techniques like Machine learning, Statistical methods & NLP.

NEED FOR THE STUDY

The organized cab service providers have increased in the recent years. There is stringent competition among various operators like Ola, Radio cabs, Yellow cabs, Meru and Uber etc. In this regard it necessary to understand the consumer behavior towards is very important to formulate business strategies. This study helps the marketing managers in car services industry and academicians to gain insights about consumer behavior towards cab services.

REVIEW OF LITERATURE

Hanif and Sagar (2016) had stated that there was demand for Call-a-Cab service offered by Meru Cab. The cab services are proving security through global positioning system (GPS) and women taxi drivers for women passengers especially during night times. According to Harding et al (2016) the auto-rickshaws (three wheelers) are more popular in urban transport before the advent of cars and cabs. Horsu and Yeboah (2015) had argued that driver behavior have negative impact on customer satisfaction in Ghana. The variables like continuous service, comfort, reliability and affordability have an impact on customer satisfaction with regard to minicab taxi.

According to Lu et al (2015) the self- service mobile technologies helps the commuters to access lot of data about cab services and such technologies had changed the role of both customers and companies. The adoption of call taxi app (CTA) is impacted perceived usefulness, perceived ease of use, subjective norms and perceived playfulness (Peng, Wang, He, Guo, & Lin, 2014). Chen (2014) had explained that mobile apps help both drivers and passengers to find each other. At present the mobile apps are helps the customers to find cabs. In the recent years the car rental industry is growing constantly especially in metropolitan cities in India (Rahman, 2014).

The Meru cabs had become more popular and the demand for its cabs had exceeded that its supply which means technology had created huge demand for organized cab industry. The factors like accessibility, reliability and transparency are primary factors which have attracted customers towards branded cab services like Meru cabs (Vaithianathan&Bolar, 2013). The customer feedback in cab services industry is very important for attaining success in the competitive car rental industry. Upadhyaya (2013) had explained how Meri Cab Company had collected feedback from its customers and enhanced its service quality for sustaining in the business.

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According to a report by Ken Research – a global aggregator & publisher of Market intelligence research reports, the Indian car rental market's revenue is projected to grow at a considerable Compound Annual Growth Rate (CAGR) of 35 per cent. Furthermore, this sector is expected to be worth more than INR 800 billion by 2019, which is quite an encouraging aspect for market players in this segment.

As per Advocate Shirish V. Deshpande, Chairman of Mumbai Grahak Panchayat, Ola and Uber will have the lax of fixing their own fares for the passengers, the fares will have minimum and maximum limit thereby preventing the possibility of predatory pricing by Ola and Uber and thereby either killing or distorting the competition. The said rules also put certain restrictions on conduct of the drivers as well as ensure security & safety aspects of the passengers. Also his studies support the competitiveness in multiple cities with respect to pricing, smart prising, car options, payment options and quality of drivers as well as cars.

As per Dr. Ruchi Shukla, Dr. Ashish Chandra & Ms. Himanshi Jain, they feel online car rental services have triggered the competition in the market and also perform SWOT analysis to identify future of such revolutionary service. They have covered comparative study about rivalries, future scope, special offers, investments and providing a variety of impacts on collaborative work which in turn will imbibe a feeling of

connectedness among stakeholders (Rosson, 2009). Therefore Twitter can be best social media platform to analyze sentiments of consumers.

OBJECTIVES

1. To study the influence of price consciousness on consumers while selecting a cab service.
2. To ascertain the role of innovativeness of the consumers in the selection of cab services.

DISCUSSION

The car rental market has several factors in its favor that are responsible for its growing success in the country. Let us explore the most prominent advantages of this industry:

Easy availability – With Car rentals, consumers can easily find the best vehicular options based on their requirements. Whether it is for reaching another city, attending an event or business meeting, or simply for travelling, car rental services offer a wide range of vehicles that best suit an individual's needs.

Better chance of accommodating a big group – A typical hatchback car can only accommodate a maximum of 5 people. However, for those who wish to travel in a larger group, car rentals are the best option. Most car rental service providers these days allow people to pick the vehicle of their choice for their travelling needs, while some have an in-house team of dedicated professionals who can help customers choose a vehicle based on their individual requirements.

Limited responsibility regarding vehicle repair and/or maintenance – Perhaps one of the biggest advantages that rental cars have over personally owned cars lies in its limited scope for repair and maintenance. While most car rentals companies do have guidelines in place in case of accidental damages caused to their vehicles by the customer, it usually involves an advance security deposit or minimal charges.

Rental Cars are cost effective – Despite being a relatively new market, rental cars get an upper hand over personally owned ones when it comes to being pocket-friendly. This commuting option is cost effective, allowing customers to save a lot of money, while also enjoying a hassle free experience.

The consumers who are price conscious are likely to redeem coupons while booking cabs. The innovative consumers are interested to adopt for new technology like use apps for booking cabs and other services. The redemption of coupons is motivating factor for consumption of cab services. The consumers have got habituated for mobile apps to book cabs and they are also feeling safe with regard to organized cab services. It is also observed from the study that middle aged adults are consuming cab services compared to other age groups.

CONCLUSION

There is stringent competition in the organized cab services industry therefore organization need to motivate consumers through coupons. The innovative behavior of consumers helps to download mobile apps and further motivates them to redeem coupons while booking cabs. The results of this study are consistent with earlier research studies because it is found that price conscious consumers are likely to redeem coupons. The modern consumers are innovative and at the same time they are price sensitive therefore coupon redemption helps for customer retention. The brand image also plays a vital role in customer retention apart from offering coupons.

MANAGERIAL IMPLICATIONS

The global positioning system (GPS), mobile apps and internet technology drastically influenced the car rental industry. Therefore organized cab service provides need to use coupons for motivating the customers. The customers are able to analyze the prices and compare the prices among the different service providers. Therefore the marketing managers need to monitor the pricing strategies and promotional strategies of their nearest competitors.

LIMITATIONS OF THE STUDY

The sample respondents may not represent the entire population. The study is limited by time and financial resources. The respondents may be casual while answering the query. The consumer behavior is dynamic in nature and it tough to make robust conclusions from the study. These limitations can be addressed through future studies in the field of consumer behavior.

FUTURE RESEARCH

The customer satisfaction with regard to selected cab operators can be studied. There are other factors social, cultural and economic factors which may be studied to understand consumer behavior towards cab services. The factors influencing customer retention can be analyzed which helps marketing managers to develop more effective marketing strategies. An exclusive model to understand consumer behavior towards cab services

can be developed by future researchers. The consumer behavior is dynamic in nature therefore longitudinal studies should be conducted to know consumer behavior with regard to cab services.

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THE EFFECTIVENESS OF INNOVATIVE INVESTMENT MANAGEMENT IN THE TEXTILE AND LIGHT INDUSTRY OF UZBEKISTAN

Yusupov Saidvali ShukrullaevichPh.D, Associate Professor, Department of Economic Sciences, Customs Institute of the State Customs Committee, Tashkent, Republic of Uzbekistan

ANNOTATION

This article discusses ways to improve the effectiveness of innovative investment management in the textile and light industries of Uzbekistan. According to the author, the performance of the machine is also evaluated in the process on various machines of the company. The author puts forward a number of proposals to improve the efficiency of innovative investment management in the textile and light industries of Uzbekistan. In addition, the importance of machine performance and the quality of their products are consistent with each other in the calculation of the technological chain.

Keywords: innovation, investment, innovation-investment, labor capacity, stock capacity, pneumatic spinning machine, paste, combing, piloting.

The world economic system is characterized by the need for sustained growth in resource constraints. Therefore, it is necessary to reconsider the constituent elements and their interconnection within the system in order to increase resource efficiency. This will be achieved through continuous innovation in various sectors of the economy.[2]

The economic component of innovation is first and foremost expressed in the parameters that are used to liberalize the permanent production resources, while first of all, changes in material capacity, labor capacity, and stock capacity. These key indicators are influenced by different levels of innovation at different stages of economic development. In particular, during the transition from manual labor to machine labor there is a change in the labor capacity and stockpiling of production, which results in an increase in stock capacity [1].

Machines and equipment installed at the textile enterprises of the Republic are the machine-building companies of various firms. Today, the Association has established close ties with the textile machinery enterprises of several countries, including Turkey, Korea, India, Germany, Great Britain, Switzerland, Russia, Portugal, China, and the USA. Machines manufactured in these countries differ in their specifications and capabilities. [3]

Foreign textile machinery manufactures vary widely, and some firms produce only one type of machinery in the process. In the technology chain, it is important that the performance of machines and the quality of their products match, so that calculations have been taken into account when selecting machines in the process.

Investment plays an important role in the implementation of an innovative project. Investment is spent on the active and passive part of fixed assets. The major part of fixed assets consists of technological machines and equipment, transmission equipment and is directly involved in the production.

The passive part of fixed assets consists of production and administrative buildings, structures, systems of maintenance, and indirectly participates in production, costing 40-42% of total costs.

In calculating the investment demand for variants, we have focused on the asset component of fixed assets and assumed that the technological chain is complete.

When the various textile machines are installed in the textile industry, the cost of production per unit of production varies, depending on their technological characteristics and capabilities.[5]

Today, the textile industry occupies one of the leading places in the national economy. The development of textile enterprises depends on the positive influence of internal and external environment. The rational introduction of innovations is a key factor in defining the main development strategies of the textile industry.[4]

Based on the above comments, we can conclude:

- In our opinion, the innovative attractiveness of the textile industry depends on the state support of enterprises and enterprises;
- Profit from sales of products is higher by 28,700 and 37,700 sums on Riter and Tryuchler systems than Lakshmi systems. Considering that 1 pneumatic spinning machine of the Tryuchler company can produce an average of 180 kg of yarn per hour, it can have a high annual performance rate.[3]

In our opinion, the following factors will contribute to the improvement of management of innovative activity in the textile industry:

- Creation of effective management system in textile enterprises;
- repayment of the enterprises of the textile industry and the enterprises on the state order;
- Increase the share of budget expenditures for research funding;
- Exemption from taxation on the part of the profits of enterprises and the enterprises directed on innovation development.

The above suggestions and proposals will increase the attractiveness of innovative investments in the country in the textile and light industry.

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TO STUDY BEHAVIOUR OF MANAGEMENT STUDENTS BASED ON THE CONCEPT OF “JOHARI WINDOW”

Nidhi Vajha, Omkar Gaikwad and Aryan Kulkarni

Institute of Management and Computer Studies, Thane, Mumbai Affiliated to University of Mumbai

ABSTRACT

This research aims at studying the behaviour of management students using the concept of Johari Window, a powerful communication skills model used to enhance the individual perception of self and others. This psychological model was developed by Joseph Luft and Harry Ingham, those talks about mutual understanding between the group members. It helps an individual to understand his relationship with himself and with other group members. In the exercise, subjects are put in a hypothetical situation with a list of 2 options given to them consisting of a hypothetical action or agree/disagree; choosing ones they feel describe their own personality. The results are then inserted into a two-by-two grid of four cells. The major findings of this analysis are that 79.17% of the people choose to keep their views to themselves when they disagree with someone and 29.17% of the people would choose to follow their friend's lead if they start acting withdrawn. 66.67% of the people say that it is up to their friends and colleagues to tell them how they are doing. This proves that majority of the people filling this survey need reassurance and these people fall under the category of “BLIND AREA”, which means the things they do not know about themselves are known by others.

Keywords- Johari window, student, education

INTRODUCTION

When someone exhibits behaviour that is perceived to be disturbing by their environment, it is good to give them feedback on it. For many, it can be very difficult to confront others on their behaviour. People are not always aware of their own behaviour, or perhaps they are aware of their behaviour, but will not easily admit it. Feedback is a good way to confront someone on their (disturbing) behaviour. The **Johari Window Model** or **Johari's Window** can help with this. It provides insight into the behaviour of yourself and others. It was created by psychologists Joseph Luft (1916–2014) and Harrington Ingham (1916–1995) in 1955, and is used primarily in self-help groups and corporate settings as a heuristic exercise.

OBJECTIVES

1. To study and understand the basic conceptual know related to JOHARI WINDOW
2. To know the importance of Johari Window among students

RESEARCH METHODOLOGY

▪ Research Type-

It is a type of empirical research based on the conceptual knowledge related to JOHARI WINDOW

DATA COLLECTION

The research was conducted via Google forms

▪ Primary Data

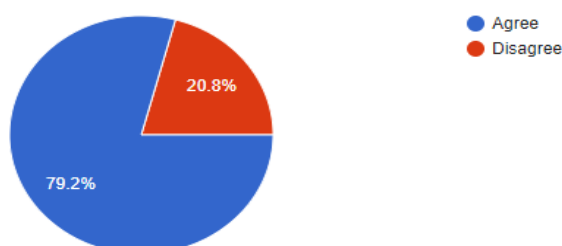
The data collected by us on Questionnaire, collected on the basis of Google forms

METHOD USED

Questionnaire statistical analysis via Google Forms

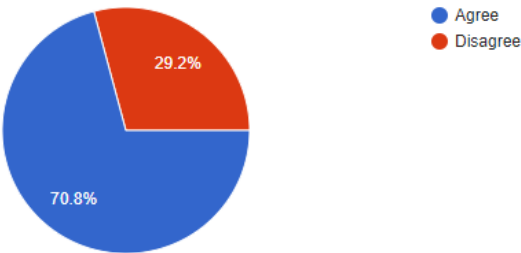
FINDINGS

My friends don't know my views on most things
24 responses



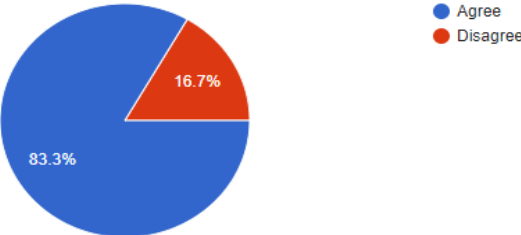
I prefer to be surrounded by like minded people and people having same goals as I do

24 responses



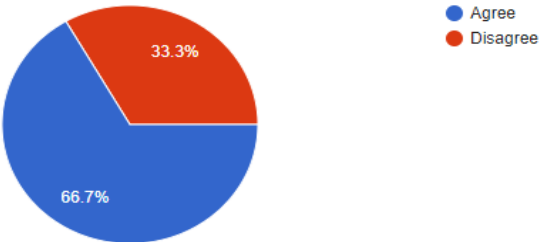
Generally, I find it informative to hear what others have to say about me

24 responses



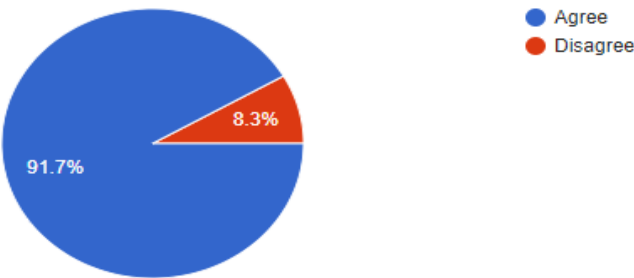
It's up to my friends and colleagues to tell me how I am doing

24 responses



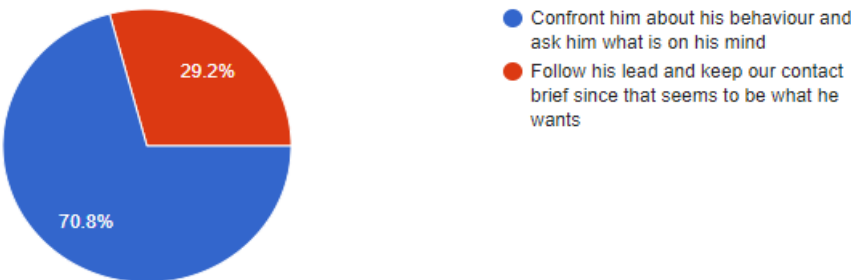
I tend to speak up for my view

24 responses



If a friend began to avoid me and act aloof/ in a withdrawn manner, I would:

24 responses



While discussing social behaviour with one of my more sensitive friends I would:

24 responses



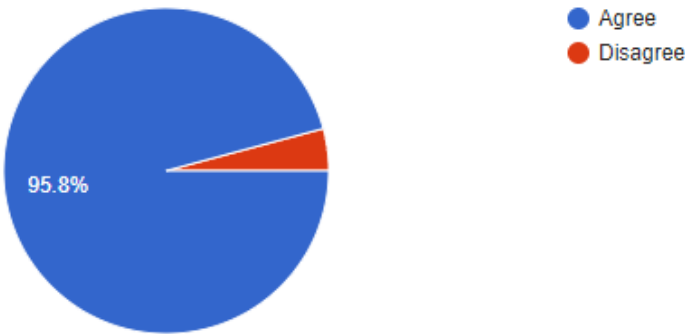
While discussing social behaviour with one of my more sensitive friends I would:

24 responses



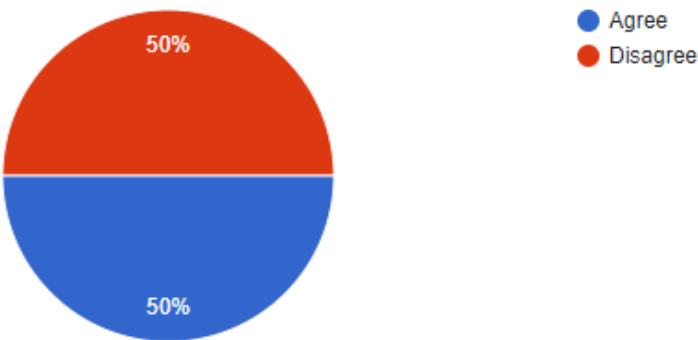
I find it difficult to express my emotions when around people

24 responses



I dislike to hear what others think of me

24 responses



A set of questions were given to the management students, which are-

1. I usually keep my views to myself if I disagree with someone.
2. Generally, I find it informative to hear what others have to say about me.
3. I tend to speak up for my view.
4. I find it difficult to express my emotions when around people.
5. It's up to my friends and colleagues to tell me how I am doing.
6. My friends don't know my views on most things.
7. I prefer to be surrounded by like-minded people and people having same goals as I do.
8. I dislike to hear what others think of me.

For these 8 questions, the students had to either choose the "Agree" or "Disagree" option.

9. If a friend began to avoid me and act aloof/ in a withdrawn manner, I would:
 - (a) Confront him about his behaviour and ask him what is on his mind
 - (b) Follow his lead and keep our contact brief since that seems to be what he wants
10. While discussing social behaviour with one of my more sensitive friends I would:
 - (a) Avoid mentioning his flaws as to not hurt his feelings
 - (b) Focus on his flaws and weaknesses so he could improve his interpersonal skills

For the above two (2) questions, the subject had to choose between the two options, namely (a) and (b).

The major findings of this analysis are that **79.17%** of the people choose to keep their views to themselves when they disagree with someone and **29.17%** of the people would choose to follow their friend's lead if they start acting withdrawn. **66.67%** of the people say that it is up to their friends and colleagues to tell them how they are doing.

These people fall under the "BLIND SPOT", meaning unknown by self but known by others.

70.83% of the subjects prefer to be surrounded by likeminded people and people having same goals. People seek truth, but most prefer likeminded views This shows that people tend to avoid information that contradicts what they already think or believe, certain factors can cause them to seek out, or at least consider, other points of view. They will opt for the information that corresponds to their views nearly 75 percent of the time.

50% of the subjects dislike to hear what others think of them. This proves the fact that nearly half of the people around us are not open to criticism in any form.

While discussing social behavior with one of their more sensitive friends, **45.83%** of the people would focus on the sensitive friend's flaws and weaknesses which will help them improve their interpersonal skills.

91.67% of the people speak up for their view and **83.33%** out of them find it informative to hear what others have to say about them.

The major finding in this study is that **96%** of them all find it difficult to express their emotions when around people. This can be overcome by working in a team and receiving feedback which will help them improve their interpersonal skills.

79.16% of the people say that their friends/ colleagues do not know their opinion on most things.

This is the sign of being under the "HIDDEN AREA" which is known by self but unknown by others.

In the exercise, subjects are put in a hypothetical situation with a list of 2 options given to them consisting of a hypothetical action or agree/disagree, choosing ones they feel describe their own personality. The results are then inserted into a two-by-two grid of four cells. The grid consists of four (4) areas called-

1. OPEN AREA
2. BLIND AREA
3. HIDDEN AREA
4. UNKNOWN AREA

Based on what the subjects pick, they are accordingly put into either one of the four (4) cells.

The findings and the results of the study is included at the end.

CONCLUSION

While not commonly used in safety, the **Johari Window** can help anyone analyze and manage their safety behaviors. This will help you shrink the size of your blind, hidden, and unknown **windows** which, in turn, will increase the size of your "open" **window**. By interpersonal behavior, one can maintain good relations and achieve success.

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MAKE IN INDIA**Vibha Shrivastava**

ABSTRACT

Make in India, a campaign launched by Narendra Modi

Keywords- Manufacturing sectors, investments health plans, Swachh Bharat Abhiyan, NITI Aayog & Jan Dhan Yojana.

INTRODUCTION: The study is a comparison between the existing manufacturing structures in India to the futuristic India.

OBJECTIVES/PURPOSE OF THE STUDY: To transform India into largest Global market.

RESEARCH METHODOLOGY: Analysis of various market situations & accelerates the economy and place India on the Globe of development.

DATA ANALYSIS & INTERPRETATION: To raise the existing GDP from 15% to 25%.

FINDINGS / RECOMMENDATIONS: 25 sectors were chosen to bring about the desired change.

CONCLUSION: These kinds of initiatives will make India dominant in manufacturing industry; it is a part of nation building.

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INTRODUCTION

: India has the largest economy and is the second largest populated country in the world. It is highly affected by unemployment, illiteracy and poverty. In order to solve all these problems people in India need more employment opportunities coupled with other facilities like education, skill set, higher education, etc. Make in India is an initiative launched by Prime Minister, Mr. Narendra Modi. He has given a clarion call to “Come make in India, Sell anywhere but Make in India”. The main aim of this campaign is to increase investments and product manufacturing by both national and International companies. This campaign attracts foreign investors to invest in India and manufacture goods in India. This will lead to employment of millions in the country and it will also attract many foreign companies to set up their business in India.

The symbol of Make in India is lion with multiple wheels, inspired from the national emblem of India, indicating courage, strength, wisdom and tenacity. This campaign was launched by the government of India under Prime Minister, Narendra Modi's leadership on 25th September, 2014 in Delhi. Leading entrepreneurs and CEOs of companies from across the world attended the event. During this campaign as many as 25 sectors have been identified, where development is needed, which will lead to rapid economic growth. The sectors are: Automobile, Aviation, Biotechnology, Chemicals, Defence, Electrical, Machinery, Food processing, IT & BPO, Media and entertainment, Leather, Mining, Railways, Hospitality, Textiles, Tourism, Renewable Energy, Roads and Highways etc.

Since centuries policy-makers have been debating how to give an impetus to the manufacturing unit in India to make India a Global Manufacturing Hub. With the new government coming into power and Mr. Narendra Modi, swearing as Prime Minister, things have taken a different turn. Narendra Modi within a matter of months launched the ‘Make in India’ campaign to facilitate investment, foster motivation, enhance skill development, protect intellectual property and build a nest in manufacturing infrastructure. The ‘Make in India’ initiative is based on four pillars, which have been identified to give boost to entrepreneurship in India, not only in manufacturing but also other sectors. ‘Make in India’ recognizes ease of doing business as a single most important factor to promote entrepreneurship. A number of initiatives have already been taken to easy business environment. The aim is to de-license and de-regulate the industry during the entire life cycle of a business.

Objectives of Make in India: The manufacturing sector contributes 15% of GDP, Make in India would grow this to 25% and attract much of the foreign investors. The objective of Make in India is to make India a manufacturing hub for all major sectors and to make India a leading manufacturer in various fields among the developed countries of the world. This will help India to generate employment, thus raising the standard of

living of the country. This would lead to increase in exports and decrease in imports. The world is ready to embrace this vision and is already on the path of becoming a reality.

New Infrastructure: For any industry to grow, modern and facilitating infrastructure is a very important requirement for the growth of industry. Government intends to develop smart corridors and smart cities to provide infrastructure based on state-of-the-art technology with modern high-speed communication and integrated logistic arrangements. The existing infrastructure to be strengthened through up gradation of infrastructure in industrial cities. Innovation and research activities are supported through fast paced registration system and accordingly infrastructure of Intellectual Property Rights has been upgraded. The requirement of skills for each industry is to be identified and accordingly development of workforce to be taken up.

New Sectors: 'Make in India' has identified 25 sectors in manufacturing, infrastructure and service industry activities and detailed information is shared through interactive web-portal and professionally developed brochures. FDI has opened up in Defence Production, Construction and Railway infrastructure in a big way.

New Mindset: There is a mind set to see the government as regulator. 'Make in India' intends to change this by bringing a pragmatic change in the perception of the industry and its reaction with to the government approach. The Government will partner industry in economic development of the country. The approach will be that of a facilitator and not regulator.

The Make in India has been built on the layers of collaborative efforts. There has been ministers from the union, Secretaries to the Government of India, State Governments, Industry leaders and various other knowledge partners. A National workshop on sector specific industries in December 2014 together debated the formulated an action plan for the next three years, aimed at raising the contribution of the manufacturing sector to 25% of the GDP in coming years.

These exercises resulted in a road map for the single largest manufacturing initiative, undertaken by a nation in recent history. This demonstrated the transformational power of public-private partnership, and has become a hallmark of Make in India program. This collaborative model has also been successfully extended to include India's global partners, as clearly evident in the recent interactions between India and United States of America. In a very short span of time, the obsolete and obstructive framework of the past have been dismantled and replaced with a transparent and user-friendly system. All these changes helped in raising investment, foster innovation, develop skills, protect IP and build best-in-class manufacturing infrastructure. The most striking indicator of progress is the unprecedented openings of key sectors including Railways, Defence, Insurance and Medical Devices. It also included higher levels of Foreign Direct Investment. An array of measures has been focused on doing business in India, under the Make in India program. New IT-driven applications and tracking devices have been introduced to replace the files and Red tapes. Number of new initiatives has been launched to streamline and rationalize licensing rules at the state levels to align with the Global systems.

From amendments in labour law to online filing of returns & from rationalization of the regulatory environment to increasing the validity of industrial licenses, a lot of changes have been ushered in to make 'Make in India' a reality.

Today, India's credibility is stronger than ever. There is visible momentum, energy and optimism. Make in India is opening investment doors. Multiple enterprises are adopting its mantra. The world's largest democracy is well on its way to becoming the world's most powerful economy.

Swachh Bharat Abhiyaan: "Clean and Green India would be the best tribute India could pay to Mahatma Gandhi on his 150th birth anniversary in 2019", said Shri Narendra Modi, as he launched the Swachh Bharat Mission at Rajpath in New Delhi. On 2nd October 2014, swachh Bharat Mission was launched throughout the length and breadth of the country as a national movement. The campaign aims to achieve the vision of 'Clean India' by 2nd October 2019. The Swachh Bharat Abhiyaan is the most significant cleanliness campaign by the government of India. Shri Narendra Modi led this cleanliness pledge from India Gate in which more than thirty lakh government employees across the country participated. He also flagged off a walkathon from Rajpath and surprised people, for not a few steps, but marching with the participants for a long way. Picking up the broom to clean the dirt, making Swachh Bharat Abhiyan a mass movement across the nation, the Prime Minister said people should neither litter, nor let others litter. He gave the mantra of 'Na gandagi karenge, Na karne denge.' Shri Narendra Modi also invited nine people to join the cleanliness drive and requested each of them to draw nine more into the initiative. By inviting people to participate in the drive, the Swachh Abhiyan has turned into a National Movement. A sense of responsibility has been evoked among the people through this clean India

Movement. With citizens now becoming active participants in cleanliness activities across the nation, dream of a 'Clean India' once seen by Mahatma Gandhi has begun to get shape. The Prime Minister has helped spread the message of Swachh Bharat by urging people through his words & action. He carried out a cleanliness drive in Varanasi as well. He wielded a spade near river Ganga at Assi Ghat in Varanasi under the Clean India Mission. He was joined by large group of local people who cooperated in the Swachh Abhiyan. Understanding the significance of sanitation, Prime Minister, Shri Narendra Modi has simultaneously addressed the health problems that roughly half of the Indian families have to deal with due to lack of proper toilets in their homes. People from different sections of the society have come forward and joined this mass movement of cleanliness. From government officials to jawans, Bollywood actors to the sportsperson, industrialists to spiritual leaders, all have lined up for the noble work. Millions of people across the country have been day after day joining the joining the cleanliness initiatives of the government departments, NGOs and other local community centers to make India clean. Organizing frequent cleanliness campaigns to spreading awareness about hygiene through plays and music is also being widely carried out across the nation.

Prime Minister himself has praised the efforts by people any various departments and organizations for taking part in Swachh Bharat Mission and contributing towards a cleaner India. Shri Narendra Modi has always openly lauded the participation of people via social media. The '#My Clean India' was also launched simultaneously as a part of the Swachh Bharat drive to highlight the cleanliness work carried out by citizens across the nation.

Swachh Bharat Abhiyan has become a 'Jan Andolan' receiving tremendous support from the people. Citizens too have turned out in large numbers and pledged for a neat and cleaner India. Taking the broom to sweep the streets, cleaning up the garbage, focusing on sanitation and maintaining a hygienic environment have become a practice after the launch of the Swachh Bharat Abhiyan. People have started to take part and are helping spread the message of 'Cleanliness is next to Godliness'.

Niti Aayog: Reflecting the spirit and the changed dynamics of the new India, the institutions of governance and policy have to be adapt new challenges and must be built on the founding principles of the Constitution of India, the wealth of knowledge from our civilization history and the present-day socio-cultural-economic contexts. The aspirations of India and its citizens require institutional reforms in governance and dynamic policy shifts that can seed and nurture unprecedented change. In keeping up with this changing times, the Government has decided to set up NITI Aayog (National Institute for transforming India), in place of the erstwhile planning Commission, as a means to serve better the needs and aspirations of the people of India. A wide country wide consultation was held prior to the formation of NITI Aayog, with chief ministers, Experts, Economists & general public through different websites & surveys. We are on a journey to achieve an India that not only fulfills the aspirations of the people, but also stands proudly on the world stage. The people of India have great expectations for the progress and improvement in governance, through their participation. In the course of this transformation, while some changes are anticipated and planned, many are a consequence of market forces and larger global shifts. The potential of our youth has to be realized through education, skill development, elimination of gender bias and employment. We have to strive to provide our youth productive opportunities to work on the frontiers of science, technology and knowledge economy. The role of the government may change with time, but will always remain significant in history. Government will continue to set policies that anticipate and reflect the country's requirements and execute them in a manner which is beneficial for the citizens of India.

Improvement of governance is a pre-requisite for improving the quality of life of the people. At the same time it can be achieved by creative, synergistic and constantly evolving partnerships. Delivery of services has to improve through people's participation at all levels. Institutional framework of government has changes over the years. What is needed today is development of domain expertise which allows us the chance to increase the specificity of functions given to institutions. Specific to the planning process, there is a need to separate as well as energize the distinct process of governance from strategy of governance. The requirement for the country is the need for setting up an institution that serves as a Think tank of the government-a directional and policy dynamo. NITI Aayog aims to do exactly serve this purpose. It will provide governments at the central and state levels with relevant strategic and technical advice across the country. NITI Aayog will act with speed, to provide the strategic policy vision for the government as well as deal with contingent issues. While incorporating positive influences from the world, no single model can be transplanted into the Indian scenario. We need to find our own strategy for growth & this is where NITI Aayog will play a major role.

NITI Aayog will work towards the following objectives:

1. To evolve a shared vision of national development, sectors and strategies with the active involvement of states in the light of national objectives. It will then provide a frame work to all the state governments their chief Ministers to work in the interest of national objectives, to provide impetus to it.
2. To foster collaborative federalism through structured support initiatives and mechanisms with the states on a continuous basis, recognizing that strong states make a strong nation.
3. To develop mechanism to formulate credible plans at the village level and aggregate these progressively at higher levels
4. To ensure that national security are incorporated in economic strategy & different policies.
5. To pay special attention to the sections of our society that may be at risk of not benefiting adequately from economic progress.
6. To design strategic and long term policy and program frameworks and initiatives and monitor their progress and their efficiency. The lessons learnt through monitoring and constant feedbacks will be used for making innovative improvements.
7. To provide advice and encourage partnerships between key stake holders along with national & international Tink Tanks, as well as educational and policy research institutions.
8. To create, knowledge, innovation and entrepreneurial support system through a collaborative community of national and international experts, practioners and other partners.
9. To maintain a state-of-the-art Resource centre, be a repository of research on good governance and best practices in sustainable and equitable development as well as help their dissemination to stake holders.
10. To actively monitor and evaluate the implementation of programs and initiatives, including the identification of the needed resources so as to strengthen the probability of success and scope of delivery.
11. To focus on technology up gradation and capacity building for implementation of programs and initiatives.
12. To undertake other activities as may be necessary in order to further the execution of the national development agenda and the other objectives mentioned above.

Pradhan Mantri Jan Dhan Yojna (PMJDY): PMJDY one of the biggest financial inclusion initiatives in the world, was announced by Prime Minister, Shri Narendra Modi on 15th August 2014 from the ramparts of the Red Fort. While launching the program on 28th August, the Prime Minister had described the occasion as a festival to celebrate the liberation of the poor from a vicious cycle. Shri Narendra Modi has referred to the ancient Sanskrit verse: Sukhasya Moolam Dharma, Dharmasaya Moolam Artha, Arthasya Moolam Rajyam – which puts the onus on the state to involve people in the economic development. The Government has accepted its responsibility & the government has fulfilled its promise in record time.

Pradhan Mantri Jan Dhan Yojana is a National Mission on Financial Inclusion which has an integrated approach to bring about comprehensive financial inclusion and provide banking services to all households in the country. The scheme ensures access to a range of financial services like availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension.

Guinness World Records has also recognised the achievements made under the Pradhan Mantri Jan Dhan Yojana. It has certified that the “Most bank accounts opened in one week as part of the Financial Inclusion Campaign is 18,096,130 and was achieved by the Department of Financial Services, Government of India.”

The original target of opening bank accounts for 7.5 crore uncovered households in the country by 26th January, 2015, banks had already opened 12.54 crore accounts as on 31st January 2015 after conducting survey of 21.06 crore households with deposits exceeding Rs. 10,000 crores. The target was set after conducting a survey of 21.02 crore households in the country. Today, coverage of almost 100% has been achieved. Of the total account opened, 60% are in rural areas and 40% in urban areas. Female account holders is about 51%. Pradhan Mantri Jan Dhan Yojana provides a platform for universal access to banking facilities with at least one basic bankbanking account for every household, financial literacy, and access to credit, insurance and pension facility. It covers both urban and rural areas and those who open account would get indigenous Debit Card (RuPay card). Account can be opened in any bank branch or Business Correspondent (Bank Mittr) outlet at zero balance. Every bank account is on Core Banking System (CBS) of banks. Mobile banking using USSD facility

available on even basic feature phones is also being supported. A facility of call center and toll free number is available nationwide.

PMJDY brings about the objective of financial inclusion for all by providing basic banking accounts with a debit card with inbuilt accident insurance. The main features of PMJDY include Rs. 5,000 overdraft facility for Aadhar-linked accounts and a RuPay debit card with inbuilt Rs. 1 lakh accident insurance cover. In addition, for accounts opened between 15th August 2014 and 26th January 2015, a Life Insurance cover of Rupees 30,000 is available to the eligible beneficiaries. One of the salient features of Pradhan Mantri Jan Dhan Yojana is that after remaining active for 6 months, the account holder will become eligible for an overdraft of up to Rs.5,000.

Under the scheme, financial literacy programme which aims to take financial literacy upto village level is provided for better understanding of the whole mechanism. The Mission also envisages extension of Direct Benefit Transfer (DBT) under various Government Schemes through bank accounts of the recipients. The Kisan Credit Cards (KCC) are also being linked with RuPay platform. Micro insurance to the people, and unorganised sector Pension schemes like Swavalamban through the Business Correspondents have also been included for the second phase of the programme.

The Pradhan Mantri Jan Dhan Yojana has a structured monitoring mechanism from Central to District level. At the Centre, Finance Minister is the Mission head along with a Steering Committee and a Mission Director. The programme is monitored at State level by a State Implementation Committee and in the districts by a District Implementation Committee.

Thus, Pradhan Mantri Jan Dhan Yojana not only serves as an important example of Governance in Mission Mode but also demonstrates what a Government can achieve if it is committed to the welfare of the people.

CONCLUSION

The Make in India project also has a website, which highlights each of these sectors, with statistics, necessity to invest, policies for investors, government support and other FAQs related to the campaign. The program has growing strong and is focused on transforming India into a global hub. If the plan is implemented successfully it would help in 100 smart cities and affordable housing in India. These kinds of initiatives will make India dominant in manufacturing industry. It's a part of nation building activity.

THEORETICAL AND METHODOLOGICAL ASPECTS OF DEVELOPMENT OF THE STRATEGY FOR DIFFERENTIATION OF THE GLASS INDUSTRY IN THE REPUBLIC OF UZBEKISTAN

Gafurov A. T.

Gafurov Aziz Tulkunovich, Researcher at "Management" Department, Tashkent State University of Economics, Tashkent, Republic of Uzbekistan

ABSTRACT

The article describes the development of the differentiation strategy of the glass industry in Uzbekistan. The author presents the results of studies on improving the strategy of ASL OYNA JSC, which is one of the enterprises that produce products for the food industry from colorless and colored glass.

The author substantiates the task of determining the assortment of enterprise products, which is solved at the enterprise level. In addition, the activity of Asl Oyna JSC and a comparison with a large manufacturer of glass containers of Quartz OJSC, as well as the needs of juice and canned food producers operating in the country, were analyzed.

Keywords: strategy, glass industry, differentiation, competitiveness, market.

In the Republic of Uzbekistan, in the face of increasing competition, economic processes associated with the financial stability of enterprises are becoming more complicated, which strengthens the need to justify decisions regarding the current activities of each business entity. The most important of them include decisions related to the formation and use of current assets, which are one of the most important factors affecting the economic efficiency of the enterprise and the financial and economic activities of the organization as a whole. Issues of innovative activity of organizations of the agro-industrial complex were studied by a number of scientists: V. Nabokov [5], Nekrasov K.V., Yuldashev N.K.[5], Tursunov B.O., Kasymov S.S. [4].

In E. Chamberlin's model, any company, even a newcomer to the market, receives a proportional share of market demand and, as a result, their profit in the long run is reduced to zero. E. Chamberlain's model of duopoly suggests that duopolists will not adhere to the assumption that the competitor's output is given if they see that the opponent's output changes in response to their own decisions. Understanding that it is in everyone's interests to act in such a way that their joint profit is maximum, without entering into a conspiracy, firms come to the understanding of establishing a monopoly price on their homogeneous products.

C. Eaton and R. Lippy examine the problem of product differentiation from the description of stylized facts. First, firms produce a large number of similar but different products. Secondly, industry products are a small subset of the many possible products. Thirdly, any purchase by an individual consumer is only a small subset of products that are available in any particular industry. Fourth, consumers perceive the differences between products as real, but may not have a clear idea of whether products are close substitutes. [4] According to C. Eaton and R. Lippy, the complete model of product differentiation, according to the authors, will consist of the following: many possible products; technology associated with each product; consumer tastes on a multitude of products and the concept of balance. The authors note that in the loose sense, any set of products that are closely related in consumption or in production can be considered as differentiated products.

A. N. Azrilian, M. Azrilian, E. V. Kalashnikov believe that, "product differentiation is the allocation of physical or other differences between similar products of different companies, which cause individual customers to prefer products of one company over products of other companies."

According to S.B. Avdasheva and N.M. Rozanova "Product differentiation - the perception by potential buyers of products of competing manufacturers as similar products, but not completely interchangeable."

In our opinion, "Product differentiation is the development and provision to the buyer of a range of goods, which are based on the satisfaction of needs with a single product, but with a different set of consumer qualities in a market economy."

Applying a differentiation strategy, the company tries to give the product something distinctive, unusual that the buyer may like and for which the buyer is willing to pay. The differentiation strategy is aimed at making the product different from what its competitors do. [1]

When developing an assortment plan, we must take into account the opinion of consumers on the choice of shape, capacity, and color of bottles. This requires marketing research, social surveys of consumers, lovers of wine and other drinks.

In this case, two approaches to the formation of the assortment policy of the enterprise are possible:

- production - the assortment is determined based on the existing production potential of the company;
- market or marketing - focuses on achieving compliance between the structure of products and market needs.

The problems of planning an assortment of goods are related to the fact that with the variety of goods of the enterprise, they begin to compete with each other, undermining sales, making it difficult for consumers to choose. [5]

The task of determining the product mix of an enterprise is a strategic planning task to be solved at the enterprise level and its business units. Then the task is specified in the product program of the enterprise, as a task of tactical planning. [2,3]

Asl Oyna JSC is one of the leading enterprises in the glass industry, producing a wide range of glass products. Currently, the company produces 173 types of glass jars, which can be grouped into types such as bottles for bottling wine, for bottling vodka, for bottling cognac, for bottling a drink, for bottling beer, for bottling champagne, for bottling mineral water and cans.

The remaining producers of juices and canned goods have a need in the amount of 0.5 - 1.0 million glass jars and glass bottles per year. The need for manufacturers of mayonnaise and ketchup is 200-300 thousand glass jars and glass bottles per year. Total demand for this segment is about 80 million glass jars and glass bottles per year.

The attractiveness of this market segment lies in the fact that at the moment there is only one large manufacturer of glassware JSC "Quartz" on the market, whose products do not always satisfy the price and quality requirements of consumers.

Marketing research of competitors shows that ASL OYNA, as has a number of advantages despite the short period in the glass packaging market. Having the latest equipment and technologies than its competitors, losing the price of 0.5l glass bottles (Quartz JSC - 330sum, IP Kampaliya - 350sum), wins in quality, which ultimately costs consumers less. That is, rejects in shipped batches do not exceed 1%, when competitors have this indicator from 5 to 20%, which is reflected in significant excess costs (loss of volumes on the bottling line) of producers of the alcoholic beverage and beer industries.

An analysis of the market for manufactured products shows the presence of high demand with a dynamically developing food industry in the Republic. Technical capabilities of modern equipment make it possible to produce high-quality and relatively cheap glass containers in comparison with foreign analogues.

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A STUDY ON CONSUMER BEHAVIOUR ON FMCG PRODUCT IN INDIA

Saif Ali and Harshal Gawli
IMCOST

ABSTRACT

Consumer behavior is a process of selecting, purchasing and disposing of goods and services according to needs and wants of consumer. Fast-moving consumer goods (FMCG) are product that are sold quickly and at relatively low-cost ex. Non-durable goods and soft drink, toiletries over-the-country drugs processed food and other consumables. Revenue from FMCG sector reached to 52.75 billion US\$ in 2019 and are estimated to reach 103.7 billion US\$ in 2020.

Understanding consumer buying behavior is a complex and challenging task. It includes activities such as having knowledge about what consumers buy, where they buy, how often they buy and use product, etc. An organization has to take its marketing decision based on consumer research consumer behavior is rapidly growing field of study. Consumer behavior does not remain same in every situation, it changes from time to time consumer behavior has become an integral part of strategic planning.

The main purpose of this report is to study about consumer behavior on FMCG product in INDIA.

Keywords: (FMCG) fast moving consumer goods, disposing, non-durable, evaluating.

REVIEW OF LITERATURE

Schiff man says, "consumer behavior means the behavior that consumer displays in searching for purchasing, utilizing, evaluating and disposing of product and services that they expect will satisfy their needs."

INTRODUCTION

Consumer behavior is a systematic process where needs and wants of a consumer were recognized and after gathering the information about product consumer have to evaluate information and select best alternative.

Market segment under FMCG are baby care, fabric care, food product, hair care, household and others. Top most segment are food and personal care product. FMCG product plays vital role in day to day of consumer but there were cut throat competition among product.

Each product has its substitute. Consumer shift their purchase behavior easily in FMCG product. In India it depends on class of consumer i.e. hard core loyal, shift loyal, split loyal and switcher.

Solomon says, "Consumer behavior is the study of the processes involved when individual or group select, purchase, use, or disposes of products, services ideas or experiences to satisfy needs and desires."

Kotler says, "Consumer behavior is the decision process and physical activity individual engage in when evaluating, acquiring of using or disposing of goods and services."

OBJECTIVE OF STUDY

- ☐ Helps to understand the buying behavior of consumer.
- ☐ To understand the factor affecting consumer behavior.
- ☐ To understand which promotional technique influence the consumer.
- ☐ To understand taste and preferences of consumer.

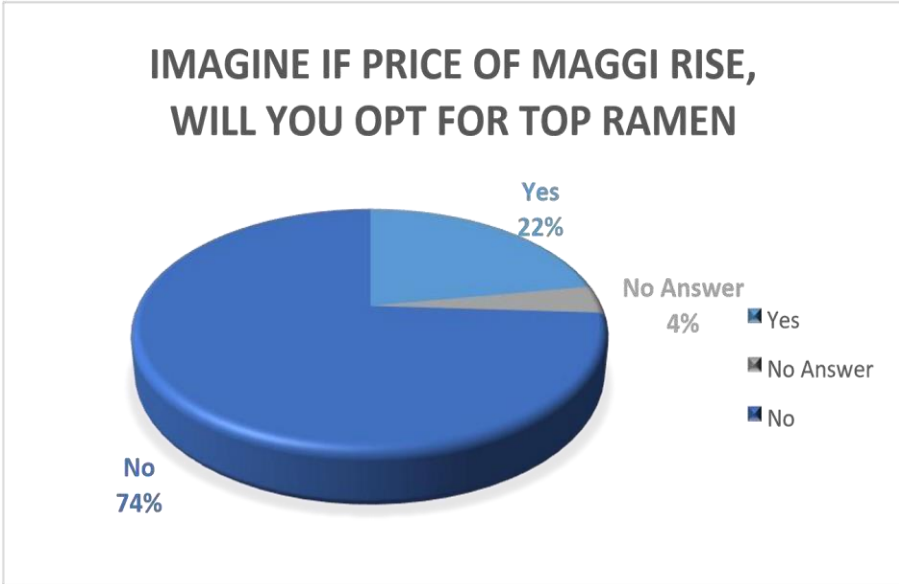
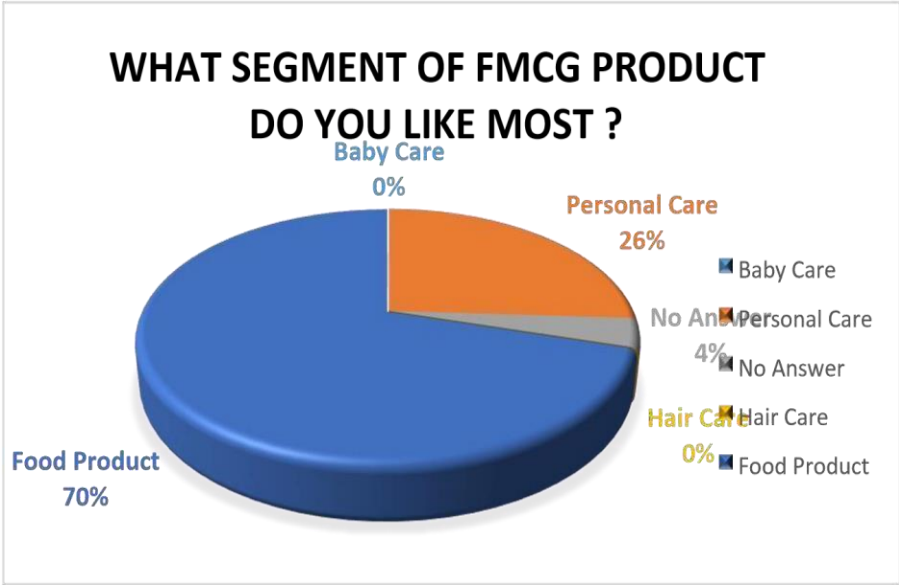
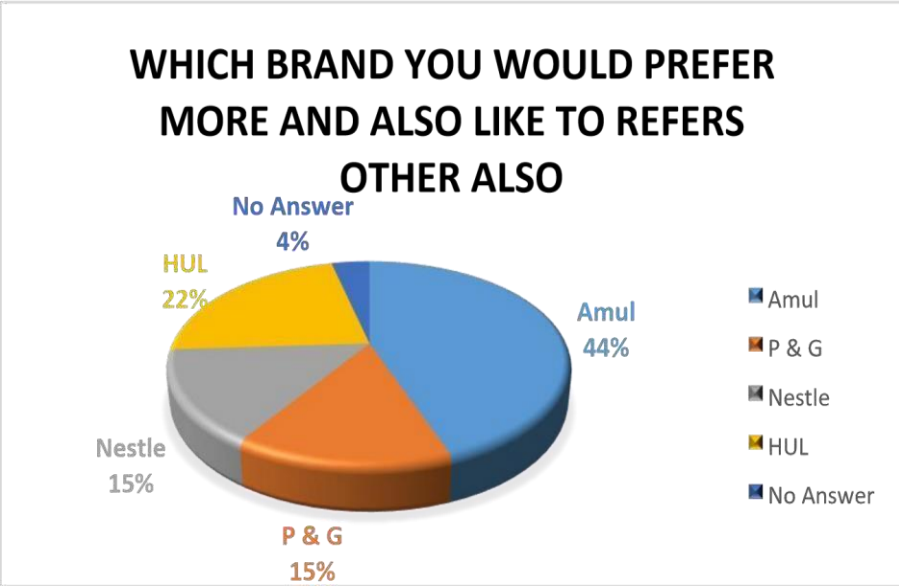
RESEARCH METHODOLOGY

Data Collection: The study has done mainly more on the basis secondary data (through books newspaper and magazine) and less on primary data (through questionnaire, survey, observation).

Sample Size: sample size taken in this research paper is of 27 customers across different states religion as well as various age group.

Tool for Analysis:

- Data Interpretation Through Questionnaire
- Percentage Method
- Likert Scale Analysis





As per above data we have research on leading brand in FMCG -

The survey reveals factor influencing buying behavior for Amul product by percentage method

Sr no.	Factors	Percentage
1	Price	18%
2	Features	52%
3	Brand	22%
4	Advertisement	4%
5	No answer	4%
	Total	100%

Table showing respondent opinion on taste and price of Amul product

Sr. no	Factors	No. of respondent	Likert scale	Total score
1	Very High	2	5	10
2	High	7	4	28
3	Moderate	10	3	33
4	Low	7	2	14
5	Very low	1	1	1
	TOTAL	27		86

Source Primary Data

Likert Scale = $\sum (FX / \text{total number of responded})$

= 86/27

= 3.185 likert scale value is greater than middle value (3)

Likert Scale Analysis

- It is results that most of responder's opinion is that price and taste are moderate.

SOME OF THE MAJOR INITIATIVES TAKEN BY GOVERNMENT TO PROMOTE THE FMCG SECTOR IN INDIA

- Government cut in income tax rate targeting mainly the small tax payers
- Government plans to train 500 million people by 2022 and is also encouraging private players and entrepreneurs.
- GST (goods and service tax) imposed on FMCG product was previously were 2324% but now it is 18%.

CONCLUSION

- As per the study done towards the consumer behavior on FMCG product the favorable choice in Indian consumer is Amul brand.
- It's a result that how consumer select purchase and dispose a particular product.
- It show that which promotional technique is been influence most of the consumer

Hence everybody is a consumer. All the decision relating to product shape the life of the consumer as well as the marketing organization. The products chosen by the consumers determine the kid of lifestyle they are going to have when consumer purchase the product of an organization continuously then the origination starts earing profits and goodwill in the market.

An organization caters to the needs of different types of consumers, it cannot assume that all are similar. Every consumer is unique. Everybody has a different taste, lifestyle, need, income, preference, values, etc.

As per the data, consumer are more reliable on food sector segment and Amul is one of the leading brand in Indian market as well as 9th largest fastest growing dairy organization in the world.

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DIGITAL MARKETING: AN INSIGHT TOWARDS ELECTRONIC PAYMENT SYSTEM AND ITS IMPACT ON INDIAN YOUTHS

Shree Ganesh S¹, Delin Dechamma K U² and Prof. Kavyashree M B³Student^{1,2} and Assistant Professor³, JSS Center for Management Studies, JSS Science & Technology University, SJCE, Mysuru

ABSTRACT

Advanced Digital Marketing is significantly creating before our eyes and it is practically difficult to reject and escape this new arrangement of media. This move in client impact shows a fundamental and an open door for organizations in correspondence systems. The examination did they use to arrive at their client sees the elevation of adolescents towards item determination because of Digital Marketing incorporating attire showcased domestically in the country, the examination is analytical naturally, the exploration utilizes at ease investigation to conduct the exploration. Hence the exploration is conveyed in three sections to comprehend The Sway of Digital Marketing on Youths.

1) Line of attack behind Digital Marketing to Youths. 2) Protagonist of Digital Marketing on Youths in EPS 3) Pros and cons of Digital Publicizing on Youths. This paper offers sees on some present and future patterns in computerized advertising. The substance depends on late writing and on what precisely occurring in the adolescent's reality. The paper depends on auxiliary information. The paper depends on surviving writing and web sources.

Keywords: Digital Marketing, Indian Youths, Electronic Payment System

INTRODUCTION

This kind of highly techno digital marketing is regularly make allusion to as 'web analytic showcasing'. The term highly developed showcasing has made a remarkable growth in prevalence after span of time, eventually in domestic places. In the USA internet advertising is as yet predominant, in Italy is eluded as web based technology however in and around the developed nations of the world, digitalized showcasing has been an outlay with a widely used technology at all the recognized levels. This kind of digital components is the term which helps in advert their commodities on higher level by sustaining the recent developments in terms of technocrats. It all includes recent technological smart phones, I pads, tabs and other digital equipment's. Thus the way of which the medium of digitalized machines has proven them that they are latest versions in this kind of payment systems and help to improve and enhance the techno with high safe and secured mode.

Computerized showcasing efforts are getting progressively predominant just as proficient, as advanced stages are progressively joined into advertising plans and regular daily existence, and as individuals utilize advanced gadgets as opposed to going to physical shops.

When demonetization occurred in India on 8 November 2016 the digitalization assumed a significant job in the psyches of youth. The present world is in the consequence of new Advanced Technologies and Innovations.

The 'Computerized INDIA' program which was propelled by Prime Minister Narendra Modi took a functioning investment from individuals and business all over India. This activity made the accessibility of the taxpayer supported organizations and data's anyplace, whenever on any sort of electronic gadgets. The change into an advanced mode made the administrations simpler to everyone it and young people are especially being used of it.

The electronic instalments framework (EPS) has been drastically changed in recent years. Before for any sort of money related exchanges every single one of them should complete it from the bank for hanging tight for long time however since this Digital India was presented the administrations made so natural that we would effortlessly make any sort of exchanges from any of the electronic gadgets. This framework is especially being used by the young people and it's been so helpful to make any sort of exchanges.

The adolescents are especially alluring and addictive towards the Digital Marketing that is noticeable on the web-based social networking. The advanced includes assumes a significant job in purchasing intensity of fledgling people, in dainty of the statistic that the adolescents have a yearning towards new advances.

These days the EPS assumes a significant job in the brains of youth as it is especially unmistakable wherever like even in Retails, Hyper Markets, Super Specialty Retailers and so forth. These frameworks came into a presence when demonetization occurred and which brings about a greater amount of EPS frameworks.

Digital Marketing: Indian Scenario

The third biggest web populace on the planet is India. The Marketing Strategies that are taken to connect each individual has made a huge development in the field of computerized promoting and the outcomes shows that this methodology can't be coordinate with some other technique.

Digitally fast growing industry in India is spread to nigh on all the business parts and adolescents. A minute part of the applications are m-shopping and m-request following, internet heaping and electronic episode frameworks.

Digitally techno based latest advert in domestic market have made their professional image and have built up with perceptual mapping. In domestic market of India it is very fast and soon wide spread across the population in terms of healthy and notable remarks that can be put up in the mind-set of the youths. The latest and the fast growing system of digital improvement has merely impacted on various advert methodologies and have created a major foot fall in the digital marketing industry that has been eventually penetrated into the mind-set of youths.

OBJECTIVES

➤ To synthesize the usage of advanced digitalization in terms of Electronic payment System.

➤ To understand the role of youths in digitalization.

REVIEW OF LITERATURE

RajindraKaur (2015) portrays that the innovation has made everybody's life simpler. One of the electronic developments is in the field of banking and money that is electronic installments. Electronic installment framework has improved globalization and performed money related exchanges electronically.

VeenaTripathi (2016) accepts that the online media is affecting on the young people and it has met extensive achievement. It is yet to be investigated and this is only the start and it is raising its diagram as often as possible. Online media ought not be abused or controlled by the young people. Positive and negative effect must be considered by young people through online media.

Siva Sankaran (2017) portrays that the advanced advertising which has revolution the economy when all is said in done and promoting specifically risk and difficulties. The marketer get knows the adolescent conduct.

What is Digital Marketing?

Digital marketing is the process of marketing the product or overhaul using technology. Techno enabled marketing has increased the use of electronic payments. Electronic payment is non-cash payments. It included credit cards, debit cards and online payments.

Comparison of Outmoded Marketing & Digital Marketing:

Outmoded Marketing	Digital Marketing
<input type="checkbox"/> Correspondence is one way directional. Means, a commerce conveys roughly its items or administrations with a gathering of individuals	<input type="checkbox"/> Correspondence is two way directional. The client additionally can get some information about the business items and administrations.
<input type="checkbox"/> Mechanism of correspondence is by and large telephone calls, letters, and Emails.	<input type="checkbox"/> Channel of correspondence is for the most part through web-based social networking sites, visit, and Email.
<input type="checkbox"/> Battling sets aside more effort for planning, getting ready, and propelling.	<input type="checkbox"/> There is constantly a quick method to build up an online crusade and complete changes along its improvement.
<input type="checkbox"/> It is completed for a particular crowd all through from creating effort thoughts up to selling an element or assistance.	<input type="checkbox"/> The affluence is manageable for inclusivecrowd. It is then made to contact the particular crowd by utilizing web crawler systems.
<input type="checkbox"/> It is older setup method for advertising; best for contacting neighbourhood crowd.	<input type="checkbox"/> It is best for contacting worldwide crowd.
<input type="checkbox"/> It is hard to gauge the adequacy of a battle.	<input type="checkbox"/> It is simpler to quantify the viability of a crusade through examination.

Impact of Digital Marketing on youth

In today's life, the digitally enabled services are more in trendy and are making much more impact and are attracted fast towards the younger generation. It is playing a vital role in supplying the media with high crucially

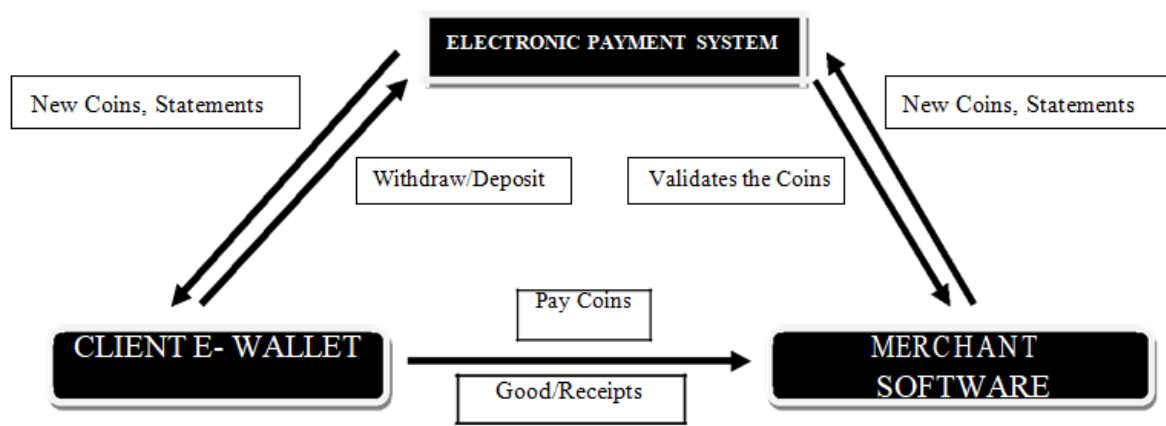
and accurately. Hence the younger crowd is more attracted and inclined towards this kind of technology with social networking websites which is very rapidly growing in the market and making a technocrat on this platform. As the digital media is growing very fast the rely on this techno form is also impending in the same growth rate by the youths.

According to the recent survey it states that the India has seen a major growth in the usage of Electronic payment system in past 5 years and the implementation of the digitalization was successful mainly with the youths as they have good understanding with the new media.

Practices of Electronic payment system

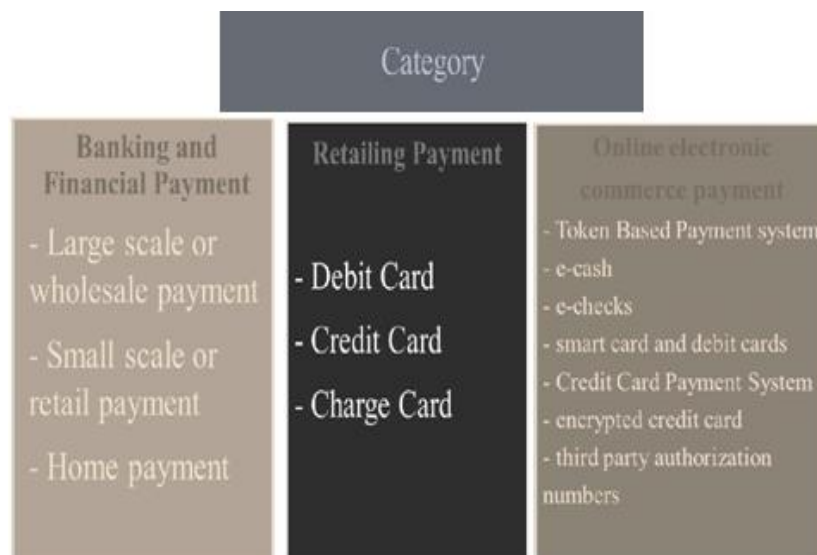
As of now, numerous clients are moving from money exchange to electronic installment framework. There are more than many EPS has been designed to give the security to the web exchanges.

The EPS has been developed from a decade ago as a result of the mountingbinge of web grounded banking and web based commerce. Most utilized installment shapes in online charge and MasterCard's. There is additionally substitute installment techniques are net banking, electronic wallet and shrewd cards.



The classification of EPS:

- Credit card: This type of the chip card can be utilized by the customer to pay for the product, goods and commodities without any physical cash and is authorized by the financial firm.
- E-wallet: It is a form of early amount account which stocks the user's withdrawal and glory card financial details which makes the online payments easier.
- Smart card: It is a chip card which as microprocessor that can be loaded with cash to make payments.
- E-check: This is kind of digitally enabled booklet in which the data related to the transactions are recorded any kind of transaction can be done techno based avail by the financial firms.
- E-cash: It is a type of EPS, where some coinage is stockpiled in the user's device and which make users accessible for online payments.



Brief Profile on Electronic Payment Users

	Particulars	Respondents	% of Respondents
Gender	Male	70	70%
	Female	30	30%
	Total	100	100%
Age	Less than 18 years	17	17%
	Between 19-30 years	25	25%
	Between 31-45 years	33	33%
	45 years and above	25	25%
	Total	100	100%
Profession	Salaried	50	50%
	Businessman	23	23%
	Dependent	8	8%
	Housewife	8	8%
	Others	11	11%
	Total	100	100%
Income Level	Less than 10000	21	21%
	Between 10000-20000	49	49%
	Between 20000-40000	25	25%
	40000 and above	5	5%
	Total	100	100%

Type of transactions in EPS

- Withdrawal: It's a kind of transfer of money worth from one's to another account with safe and secure transaction.
- Payment: In this the transfer of money worth happens from one's account via card to another's payee card.
- Deposit: It the transaction or the transfer of money from card access to the account holder's account.
- Implementation of EPS:
- Online Payment: The process of transferring monetary funds through electronic payment system.
- Offline payment: It is the process of verifying the consumer's payments and deposits

Awareness regarding the Electronic Payments:

Parameters	Respondents	% of Respondents
Youths aware of digital payments	100	100%
Youths doesn't know about digital payments	-	-
Total	100	100%

Digital Information regarding Electronic Payment:

Parameters	Respondents	% of Respondents
Strongly Agree	54	54%
Agree	38	38%
Disagree	7	7%
Strongly Disagree	1	1%

The benefits of Electronic payment system

It reaches large number of user's at once. It is more effective and efficient payments. EPS is more convenient than normal payment. E-payment requires less transaction cost and it is very much easier to access. The usage of this electronic system is very much beneficial to the youths. Each one of them has an equal expectancy of being used by the services so it is very much important to make the uses of the services that are to the maximum extent in India. Few reasons are also been mentioned in the below table:

Parameters	Respondents	% of Respondents
Various Option of Products	23	23%
User Friendly	38	38%
More Discounts	19	19%
Flexible Payment Methods	14	14%
Others	6	6%
Total	100	100%

Role of Youth in the world of Digitalization:

The world is growing and changing at a very fast rate due to influence and impact of digital techno based knowledge which has been continuously attracting the young minds and has been penetrated into a wider range thus resulting into broad expansion in terms of technology in today's EPS digital market. Thus this kind of technology is interfering and interdependency over various modes of transaction in day to day life for each and every smaller requirement for our regular routine. As the need and wants of the customers are frequently keep on changing since the years age, these young minds want to accumulate the higher and fast growing knowledge in this competitive world of digitalization which has enhanced and been proven with various techno based gaming, payment of bills and other supportive machines.

EPS kind of technology has made a revolutionary change in banking sector and has reached the various semi urban and remote places in nowadays banking modes. Thus the people using this kind of technology based enables and are feeling more delight as they can access all the sort of transactions in their fingertips.

Hence fortunately or unfortunately the customers who have given us the feedback regarding this EPS techno based systems have a positive opinion as this has been impacted them with digital mode transformation from very older setup of transactions to 24x7 kind of service provided by financial firms. And also they are very happy since the technology is so transparency that they can have an entrust with the firms and also all the transaction done through this EPS are more safe and secure one.

FINDING OUTCOMES

- Digitalization in payment system has a greater impact on present and has its future market value.
- Customers using this kind of digital payments system are over delighted.
- Awareness regarding the electronic payment system is 100% among the respondents.
- The customers using this mode of payment feel more secure and safe.
- Ratio of male segment of customers is more while compared with female customers.

SUGGESTIONS FOR IMPLEMENTATION

- Identify and recognize the positive feedback collected by the customer in the right way.
- Complete Elaboration is required to support and to guide the detailed information of the products available online.
- Some of the awareness event and promotional events has to be conducted on digital payment systems.
- The banks and merchant using this kind of EPS must provide a strong transparent service for before and after payments.

CONCLUSIONS

Eventually the one after another growing market in India is very obvious and thus this kind of EPS digitally enabled technology is one of the predominant and fastest growing techno based industry nowadays. It has proven as one of the rapid grown sector and has pulled the major younger crowd with attraction and transformed them into digitally enabled people with new and fast innovations.

The Digitalization is relied upon to connect more in India. Particularly, the young people assume a significant job in building up the capability of Indian electronic market.

Hence the computerized advert has end up being very important part of impact on numerous financial firms. As of nowadays, we can see the entrepreneurs are very rapidly finding their success with very lean investment and thus handling capital is becoming more transparent and easier mode.

There is no way limitation nowadays for enhancement of technology and hence its proven that all the companies including hospitals, banks, networking and even educational institutions are techno enabled with smart machines like workstations, play stations, gadgets, hybrid tablets, TV, online life and email has become very close connect part and parcel of life. Thus digitally enhanced advert is being established much more in considering a vendor wants it in highly forced mode and has become a need for his day to day life transactions.

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AWARENESS ON USAGE OF DIGITAL PLATFORM ON HEALTHCARE

Manoj Borkataki, Shaheen Bikkha and Akshada HireStudent, Institute of Management and Computer Studies

ABSTRACT

Digital health is the convergence of digital technologies with health, healthcare, living, and society to enhance the efficiency of healthcare delivery and make medicine more personalized and precise. These technologies include both hardware and software solutions and services, including telemedicine, web-based analysis, email, mobile phone and applications, text, messages, wearable devices, and clinic or remote monitoring sensors.

The National Association of Software and Services Companies (NASSCOM) pegged the Indian Healthcare Information and Communications Technology (ICT) market at a whopping US\$ 1 billion in 2014. The industry was expected to grow 1.5 times by 2020, according to the 2015 report. A major portion of the projected growth is expected to be driven by digital health start-ups.

With our research we come to know that Technology helps create the much-needed structured care continuum for the chronic patient pool. Technology enables the collection of non-clinical grade personal health data such as diet, exercise and medication. Technology enhances access to care for patients suffering from non-communicable diseases.

Based on our research on different kind of existing app, we come to know that there are many medical app which provide different services depending on their choice. We are coming with an app which will provide all kind of medical services at one step which will be very conveniently for our customer.

In our app there would be

Expert doctors available for 24Hrs. Blood Sample will be get collected from customer door step providing them comfortable service. Medicine will be delivered to your steps within 24Hrs. Guide you to proper Diet. User friendly App.

In short we are trying to give medical service to patient sitting in their comfortable house.

Keywords: Digital Health, Medical Technology, Self-Tracking, Paradigm Shift, Digital Transformation

INTRODUCTION

Digital Healthcare is concerned about the development health systems to improve the use of computational technologies, smart devices, computational analysis techniques, and communication media to aid healthcare professionals and their clients manage illnesses and health risks, as well as promote health and wellbeing.

New Research indicates that digital health solution will save the America healthcare system more than \$100 billion over the next four year.

According to the Growing Value of Digital Health report, the top app stores already feature over 318,000 health apps and, as this innovative technology-enabled type of healthcare grows, hospitals and other relevant stakeholders have begun engaging in medical mobile app development to offer patients new, more convenient ways to collect and share health-related information efficiently.

TYPES OF HEALTHCARE APPS**1. Apps for Clinical Use and Assistance in Diagnosis**

These apps offer Personal Health Record [PHR] access, including digital imaging [MRI/X-ray] viewing abilities, reviewing electronics, charts and lab test results, or the possibility to check-up on symptoms.

2. APPLICATION FOR REMOTE MONITORING

Includes life scans for patient with diabetes, remote heart monitoring, and telehealth services.

3. REMINDER APPS

Used to help patient manage their prescriptions and/or appointment.

4. APPLICATION FOR EASY MEDICAL REFERENCING

Include ICD-9/10 Reference guides, and evaluation and management(E&M) coding, and other specialized medical reference material.

5. APPS FOR MAINTAINING A HEALTHY LIFESTYLE

These include pregnancy and baby development applications, diet and exercise monitoring, healthy nutrition, and fitness tracking apps.

OBJECTIVE

- To provide convenient medical service for patients with best treatment at minimum cost
- To build an apps that will have a solution for all health problem that will inturn help patient to download only one apps for their healthcare.
- These apps will work 24Hrs that means at any time if patient feel unwell they don't have to wait for their treatment.
- Our apps is user friendly i.e. any age group of people can able to use it.

REVIEW OF LITERATURE**➤ PHILLIP OLLA-CALLY SHIMSKEY**

The Aim of the taxonomy is to foster a discussion among researcher health practitioners, developers and consumers about the important features and distinction between the various type of Mhealth application. This all provide guidance on potential barrier to adoption and illustrate the best approaches for successfully developing application into various settings and for various stakeholders.

➤ SUZANNE AUSTIN BOREN, AND E.ANDREW BALAS

Regular care and informational support are helpful in improving disease-related health outcomes. Communication technologies can help in providing such care and support. The purpose of this study was to evaluate the empirical evidence related to the role of cell phones and text messaging interventions in improving health outcomes and processes of care. Scientific literature was searched to identify controlled studies evaluating cell phone voice and text message interventions to provide care and disease management support.

➤ HOSSEIN SIADAT, TEJRE SOLVOLL AND RAINA MACLNTYRE

eHealth is an application of information and communication technologies across the whole range of functions that affects health. The benefit of eHealth (Eg, improvement of healthcare operational efficiency and quality of patient care) have previously been documented in the literature. Health care providers (Eg, medical doctors) are the key driving force in pushing eHealth initiative. Without their acceptance and actual use, those eHealth benefits would be unlikely to be reaped.

➤ STEFAN BIESDORF AND FLORIAN NIEDERMANN

The adoption of IT in healthcare system has, in general, followed the same pattern as other industries. And just like other organizations in other industries, healthcare companies should continually add new services to keep patient attention and build value. Once patients are familiar with the general idea of digital-service provision, organizations can begin offering more complex, high-value services, such as integrated-care companion apps or mobile health records.

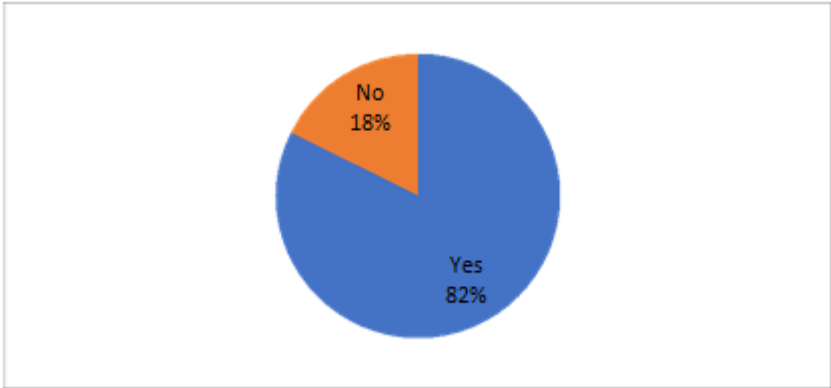
RESEARCH METHODOLOGY

We did our research on Digital healthcare. As we all know that there are many medical apps available in play store but still people use to visit for their check-up and to consult doctors.

With the increasing technology and advancement now a day people are totally rely on digital services and technology for almost everything like from to order grocery or to pay bill online. We did our research to find out why people are not using medical apps or why digital healthcare industry is not yet so developed. And also try to find out if people are using apps they are happy with it or not? The overall aim of our research is to make Digital India in all area including Healthcare system. We had collected our data by making questionnaire and asking people to fill it and then we come to our conclusion.

DATA INTERPRETATION

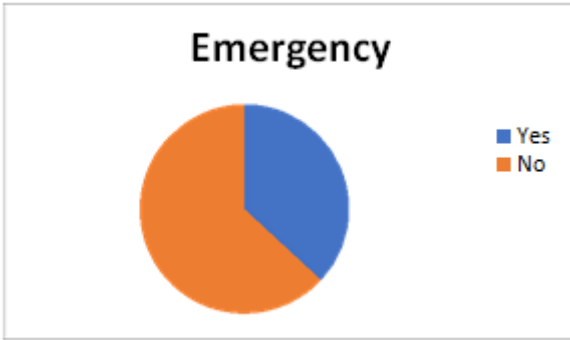
1. Do you use any medical apps?



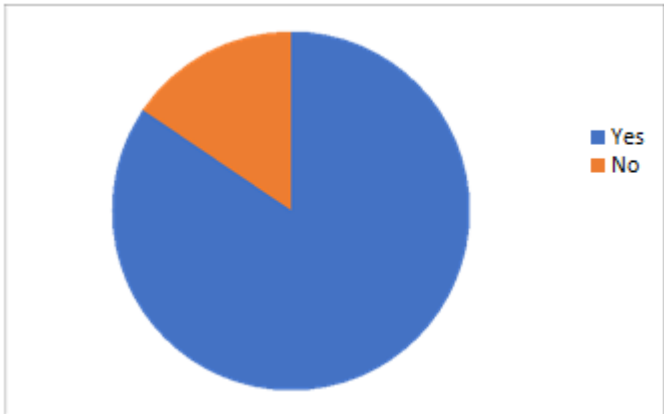
2. Are this apps Trustworthy?



3. Does this apps helps in emergency?



4. Would you use one apps for all medical service?



With our research we come to know that:

- People want to use the medical app but some are not able to use to it and some think that the apps are not trustworthy.

We find out that to make people aware about medical apps we have to do certain things that include :

- User friendly apps
- Trust worthy
- Doctors have to take initiative to provide digital healthservice.
- 24Hrs Services
- Everything should be present at one place.

CONCLUSION

As we government are taking initiative to make Digital India, then healthcare sector are also need to get digitalized. Many organization are already made their apps and people are even aware of it but still the progression in this sector is very slow. By findings out various shortcoming of many apps currently available on the market and why people are not using it? We come to an conclusion that if we want to develop Digital Healthcare then we can do these thing :

- We are trying to make one app for everything right from consultation to check-up and medicine will be delivered to patient house within 24Hrs
- If patient need any type of surgery, this app will guide patient to various hospital with proper location and direction.
- All types of Doctors will available on apps for 24Hrs service that means patient can consult at any time sitting at their home.
- Doctors will be verified
- The Data of patient regarding health, age, etc are keep securely The Blood sample will be collected from the patient house.

Patients should stand at the heart of the Healthcare System. Technologies that long term benefit to the patient will be accepted. Human relationship and empathy still remain essential. The efficiency of the system should be in equilibrium between value-added medical service, global cost of the solution and maintaining the social bond.

We believe the healthcare industry is on the cusp of a third wave of IT adaption, and that now is the time for it to go all in on digital strategies.

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DIGITAL CULTURE CHANGING GLOBAL LANDSCAPES

Shaheen Siddiqui

ABSTRACT

Digital Culture Stands For The Contemporary Phase Of Communication Technologies, One That Follows 19th-Century Print Culture And 20th-Century Electronic Broadcast Culture, And That Is Deeply Amplified And Accelerated By The Popularity Of Networked Computers, Personalized Technologies And Digital Images. The Emergence Of Digital Culture Is Usually Associated With A Set Of Practices Based On The Ever More Intensive Use Of Communication Technologies. These Uses Imply More Participatory Behaviors On The User Side, An Ever More Visually Rich Environment And Connection Features That Excel Personal Dimensions. Digital Culture Stands First Of All For The Changes Brought About By The Emergence Of Digital, Networked And Personalized Media In Our Society And The Passing From Communication Phases Centered On Print And Broadcast Media, To More Personalized And Networked Media, That Use Digital Compressing And Processing Capacities At Their Core. The Consequences Of Such Processes In Societal Terms And The Means Via Which Media Technologies Transform Our Modes Of Interaction And Representation, Broadly Constitute What Is Called "Digital Culture".

-Wikiversity

Keywords

WORD	MEANING
Digital	using a system that can be used by a computer and other electronic equipment, in which information is sent and received in electronic form as a series of the numbers 1 and 0.
Culture	umbrella term which encompasses the social behavior and norms found in human societies, as well as the knowledge, beliefs, arts, laws, customs, capabilities and habits of the individuals in these groups.
Model	graphical, mathematical (symbolic), physical, or verbal representation or simplified version of a concept, phenomenon, relationship, structure, system, or an aspect of the real world.
digitalization	is the process of converting information into a digital (i.e. computer-readable) format, in which the information is organized into bits.

INTRODUCTION

Digital technologies challenge, perpetuate or instantiate margins or limits. Despite the potential to transform notions of accessibility, the embodied realities of digital culture are subject to geopolitical, cultural or ethical limitations. Digital platforms create new avenues for self-representation and the boundary between our digital selves and embodied selves. The field of digital cultures also presents new challenges to researcher's ethical boundaries.

"Digital culture is an essential part of digital transformation, but one that's been sorely neglected. True digital culture is the blending of values, leadership, behaviors, and experiences that help an organization really make the most of the opportunities created by digital. Building this culture is inseparable from maximizing the value of your technology investments and realizing the full value of your new business models, products, and operations."

- Claudia Riberio

The only way you can transform into a digital business is if you have the right culture in place. As a result, it's fair to say that creating a digital culture is essential to your ability to compete and grow. Look at your business and ask yourself whether it is really ready for digital. Forget proxies for digital transformation, such as technology and tools, ask yourself whether your people really "get" digital and are able to optimise everything they do through digital methodologies. This is an important first step in ensuring you can compete in a digital world.

REVIEW OF LITERATURE**What is the need for digitalization?**

Digitalization does not center on technology, but rather on capturing value through improved productivity and performance. Digitalization is the need of the hour which will transcend companies to the future.

Results of digitalization

- Improve the efficiency of business processes, consistency, and quality worldwide.
- Integrating a conventional digitized records system.
- Improve accessibility and facilitate better information exchange worldwide
- Increase response time and customer service anywhere in the world
- Reduce costs
- Ability to take advantage of analytics
- Help with the flexibility of staff
- Improvement plan for business continuity

Digital culture goes beyond the day-to-day acts of doing digital work – it describes something broader and subtler than that. It involves the appreciation, the exploration and the shared enjoyment of the various digital tools, environments and artifacts which inform and facilitate our work.

Importance of Digital Culture in Organization:-

- A flourishing digital culture is a tremendous asset to any digital marketing team, and can help facilitate everything from the ready acquisition of new digital skills amongst team members to the bettering of the digital environment in which they work. A digital team without a true digital culture is like a film director who never goes to the movies.
- In most teams there will always have existed certain qualities which could be described as cultural – for example, an entrepreneurial culture, a culture of selling, or a culture of creativity. Digital culture should join these strands in defining the heart-and-soul of your team.

How to build a Digital Culture in your organization?

- Unless your organization is one of the world's leading employers of luddites, your team members will already have their own digital interests – a sort of raw digital culture, when taken as a whole.
- With this in mind, learning the digital interests of your team members is surely a great starting point for an initiative to build digital culture. You could achieve this by handing out a questionnaire, or simply by talking to your team.
- To discover your team's strengths and interests specifically in the field of digital marketing, try using Target Internet's free-to-use Benchmark tool, which generates digital marketing skills profiles for individuals and teams.
- Use your team's digital interests as the launch-pad for your digital culture strategy. Hold events like coding contests or training sessions, find conferences and seminars on digital topics for your employees to attend, and make digital resources like e-learning courses and books freely available at your place(s) of work.

RESEARCH METHODOLOGY**Why installing a Digital Culture matters?**

Culture comprises the values and characteristic set of behaviors that define how things get done in an organization. A healthy culture provides the guidelines – the tacit code of conduct – that steer individuals to act appropriately and make choices that advance the organization's goals and strategy. We see three important reasons for installing a digital culture during transformation.

By ignoring culture, an organization risks transformation failure. We assessed roughly 40 digital transformations and found that the proportion of companies reporting breakthrough or strong financial performance was five times greater (90%) among those that focused on culture than it was among those that neglected culture (17%).

The case for fostering a digital culture is even more powerful if we look at sustained performance: nearly 80% of the companies that focused on culture sustained strong or breakthrough performance. Not one of the companies that neglected to focus on culture achieved such performance.

A digital culture empowers people to deliver results faster. Digital organizations move faster than traditional ones, and their flatter hierarchy helps speed decision making. A digital culture serves as a code of conduct that gives employees the latitude to make judgment calls and on-the-spot decisions.

For many digital organizations, this code of conduct amounts to a singular focus on the customer. Consider the example of a North American software provider. Aware that its new software-as-a-service product would require a much faster response to customers' needs than its existing product demands, leaders communicated five essential new behaviors that they expected of employees. Among those behaviors: making decisions on their own and challenging the status quo in order to make decisions that are favorable to customers.

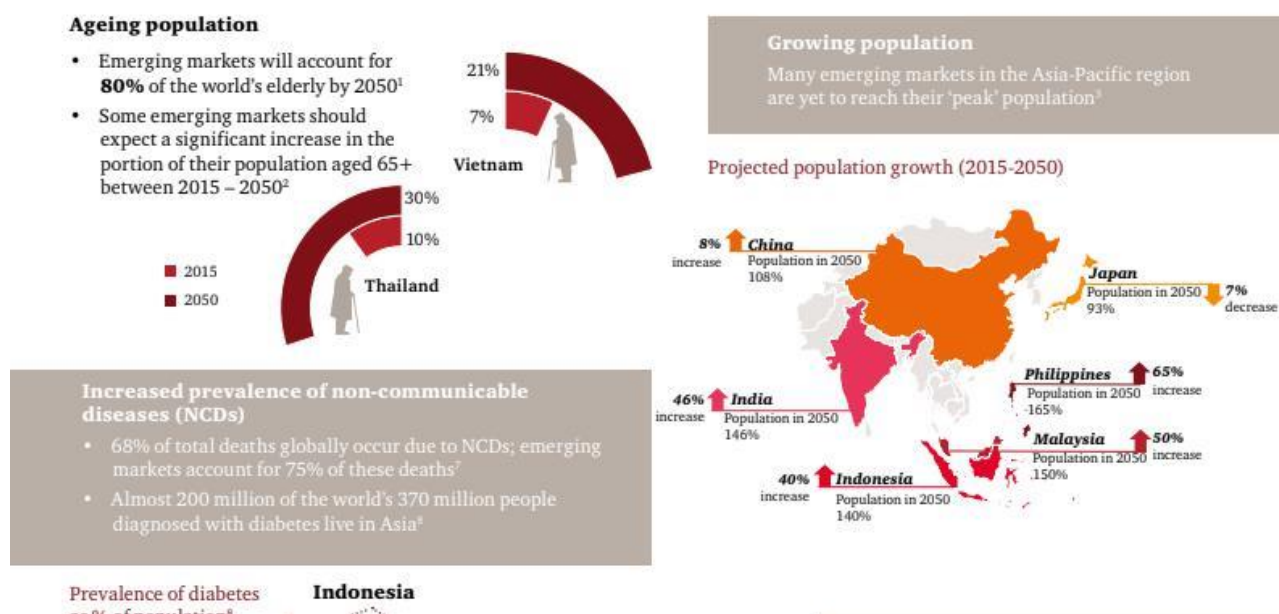
A digital culture attracts talent. Having a reputation as a digital leader is a magnet for talent. Millennials are generally drawn to digital companies, with their promise of a collaborative, creative environment and greater autonomy. It's no wonder that websites such as LinkedIn.com and Glassdoor.com are increasingly used by job seekers to get insiders' perspectives on a company's culture.

Having a digital culture is particularly important in attracting digital talent, the demand for which is rapidly outpacing the supply. Large, established companies must often employ new methods for attracting, developing, and retaining the talent needed to support their digital transformation. Leading banks are a good example of those that are changing their approach.

Since the 2008 global financial crisis, graduates from the world's top ten MBA schools are 40% less likely to accept a job in investment banking than they were before the crisis.¹ Growing opportunities at companies such as Amazon and Google have intensified the competition for talent. Now, with their own digital transformations underway, banks are embracing a wide variety of approaches—such as perusing online talent communities and using machine-learning algorithms—to strengthen their recruiting efforts.

DATA INTERPRETATION / ANALYSIS

Based on the analysis of healthcare industry in Southeast Asia



Here are compelling reasons why digitalization will be a necessity and a demand for the healthcare industry in Southeast Asia.

1. Higher Expectations on Customer Service

The following items are also encompassing other industries such as corporations, both in the near and long-term future perspectives.

- The demands for faster and better customer services are growing exponentially through technology.

In today's world, clients have the literal power in their hands to use smartphones to perform brand-related activities. Here are some practical examples:

- Faster business processes through digitalization
- Faster information through automation
- "Off-site" transaction through web-based transactions
- 'Googling' your business to know more about you

- Faster customer inquiries and services through AI and chatbots
- Personalized offerings through Augmented Intelligence and Machine Learning
- Real-time and flexible financial transactions such as billing, payments (credit card / PayPal)

Businesses that won't invest in developing their digital infrastructure are at risk of losing business through cost over-boarding and lower-quality service.

2. Ageing Population

A reputable UK-based (PWC) made a study that by the year 2050, 80% of the world's elderly will rise in the emerging markets, mostly in South Asia and particularly in the Philippines.

The Philippine's Population Commission released that as of 2017, there are over 8 million Filipino senior citizens and is projected to increase year on year.

By 2050, emerging countries, including the Philippines will account for more than 80% of the world's elderly. Many emerging markets in the Asia-Pacific region are yet to reach their "peak" population.

The study predicted that the percentage of elderly people (65 and above) in the Philippines will most likely grow to 4.9 percent by 2020; 5.6 percent by 2025 and 6.3 percent by 2030.

3. Incomes are Rising

By 2030, Asia-Pacific will be the sweet spot for the growing global middle class. Together with this progress is a growing demand in the emerging markets for better healthcare experience and services. The expenditure for healthcare is increasing exponentially as incomes are rising, lifestyles are changing and people are living longer.

Whether they like it or not, businesses have to make their operations more sustainable. Government compliance, sales operations, warehouse and inventory, human resources and other departments will pose greater demand for technology to lower labor costs and increase output. Over the long term, technology, if executed properly, produces cost-savings and more efficient operations.

4. Pain Points with Traditional Healthcare Technology

There was a time that health care was done manually- which in the long run poses security risks, data privacy invasion and medium corruption and degradation such as with paper and ink. Crucial data such as patient information and privacy, diagnosis, systems integration and accounting are necessary information that needs to be addressed by the emerging market's healthcare system. The speed of the information system is also a major factor for the client experience. Addressing these concerns is and will be an ongoing agenda, and these points hold the future of information technology in healthcare.

5. Market's greater awareness with data privacy

This is a top happening in the market today. The Philippine Market reinforces the provisions of the Data Privacy Act of 2012 with regards to the providers they are dealing with. The GDPR of the EU also brought greater awareness to the global community in response to the security challenges that come with digitization. This, however, should be seen as both a challenge and an opportunity.

6. Hospitals' Pressing Need for Business IT Consultancy

Hospitals are not experts in all aspects. Just like any business, they need consultants who will guide them in making important decisions. That's why our offering is bundled with business and IT consultancy. We don't just come in as a software provider but a business and an IT consultant. We sit down with the management, talk with the heads, witness and assess the flow, and craft a plan for the solution.

7. The Emergence of Augmented Intelligence

Customers have an increasing expectation as to the speed of a brand's response to their needs. Because of the need for instant answers and interactive content, AI will be a major factor for future demand. The advent of Alexa, Google Assistant, Siri and other likenesses of virtual assistants create a market with the expectation that tech brands can integrate autonomous computer interactions for more efficient services. Whether they like it or not, businesses need to integrate technology with their operations to survive.

8. Legislation and Government Regulations

Compliance to government-regulating bodies such as the NTC, NPC, BIR, PhilHealth, DOH and other legislative factors are expected to drive the market into compliance. Brands who work on the integration with the law will have better marketability.

Copyright laws, disruption and democratization of access to technology pose challenges but also opportunities for the techno-community.

Five Core Elements of Digital Culture

- It promotes an external, rather than an internal, orientation.
- It prizes delegation over control.
- It encourages boldness over caution.
- It emphasizes more action and less planning.
- It values collaboration more than individual effort.

FINDINGS & CONCLUSION

People often make the assumption that the Internet will simply always be there: always on, serving our needs in a rapidly-shifting digital world. The reality, however, appears in stark contrast to this idea.

Indeed, nothing is certain, but in the process of surveying and interviewing the community, a number of defining themes came to the fore. Three in particular stand out.

1. Optimism and disillusionment exist in equal measure

There is a general sense that while the Internet still offers great opportunity and that many, particularly in the developing countries, see the Internet as an important means to empower communities, there is also a strong sense of disillusionment with what the Internet brings. The tool that was, in the words of one participant, “supposed to democratize society” is now being used as a means for its control. This disillusionment is felt even more profoundly in developed countries where the Internet is on the cusp of changing significantly through new technologies and persistent security challenges.

2. We need to reassess what we believe we know

We have learnt that we can no longer afford to think about the Internet and its opportunities and challenges as we used to do. Technologies such as the Internet of Things and Artificial Intelligence are set to redefine our understanding of the world around us, reshaping economies and societies in unprecedented ways and necessitating new thinking, new approaches and new models to address a range of emerging issues.

3. People come first

- The third, and perhaps most important theme running through the responses is the imperative of putting the human, the user, first.
- Above all, there is an unshifting conviction that the Internet must continue to benefit people and create new social and economic possibilities, thereby fulfilling the premise on which it was built. Hyperconnectivity promises to reshape business, public services and other entities through greater efficiencies, immediacy, reach and delivery. With more comprehensive and effective data collection, analysis and use we can expect revolutionary change to come to healthcare, education and other services, but none of this will be of any value if people are not the ones who benefit.
- This report never set out to predict the future. Rather, by listening to the views of those who are part of the global Internet community, it serves as an indicator for the vast range of possibilities that exist. Whether it's understanding the future as an overwhelming range of “domino effects”, or as a chessboard of actions and reactions, no reality today allows us to fully grasp a future that we have yet to see. The unknowns about technological development and the actions of various stakeholders are all the as-yet-undefined determinants of the Internet of tomorrow.
- What is certain however is that there is a lot to do to keep the Internet on course to remain open, globally connected and secure. These core principles that have allowed the Internet to flourish as a tool for human empowerment have allowed people to connect, share, innovate and improve their lives. Throughout this project, it has been clear that people are looking at the future of the Internet through this lens. They all ultimately connect back to a vision where the Internet's capacity to promote human empowerment is preserved.
- Achieving this vision in the years to come depends on collective action. We need a different mindset that helps us move from managing disruption to the way things are today, to inventing new frameworks for anticipating and managing the way things will be. To do that, we must have inclusive discussion and decision-making and we must think harder about the future together. Indeed, solutions to the changes

occurring in our societies today may not be at all obvious because we have not yet done the work to fully adapt to our present circumstances.

- The future of the online universe is ours and ours alone to shape. We can start by making decisions that preserve the values that underpin the Internet we know today.

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SMART CYCLE SHARING

Mandar Kekade¹, Vaibhav Shinde², Hrushabh Pandare³¹Assistant Professor, D.Y. Patil College of Engineering and Technology, Kolhapur, Maharashtra^{2,3}Students, Shivaji University, Kolhapur, Maharashtra, India.

ABSTRACT

A Smart Cycle Sharing system is a system, or a service in which cycles are made available for shared use to individuals on a short term basis for a price. Cycle share systems allow people to select a cycle from a Mobile application. The user first select cycle and then enter their payment information, and the system unlocks a cycle. When the time is over the cycle will be automatically get locked. For many systems, Smartphone mapping apps show nearby available Cycles.

Keywords: Smart phone, GPS, Buzzer notification, Hybrid cycle

I. INTRODUCTION

People who commute on a daily basis have different options of mode of travelling SBIKE is a smart cycle sharing product where we will provide a cycle on the rental basis, the user who wishes to use the shared cycle can book a particular cycle through mobile application. The user will only get the authority of the cycle after the payment through wallet. There will be a limited time period for which the user will get authority access to the cycle, before the time limit exceeds the user will be notified through mobile application, that the time limit is exceeding, if the user wishes to extend the time limit, he has to pay again, then and then only access would be given otherwise the cycle gets locked. A smart lock for the purpose of security is provided that will be controlled through a mobile application, not only user but the admin may also lock or unlock the cycle, the admin may lock the cycle when the time limit of the user exceeded but the user may lock or unlock the cycle as per his/her need. The smart lock will also contain a GPS tracker that will be used for tracking the cycle. It will also contain an anti-theft buzzer notification that will notify to user as well as to the admin, whenever there is an unusual movement of lock. It is a hybrid cycle that will be running on a battery & will be charged by the solar panel for the smooth and easy working of the cycle.

II. PROPOSED SYSTEM ARCHITECTURE

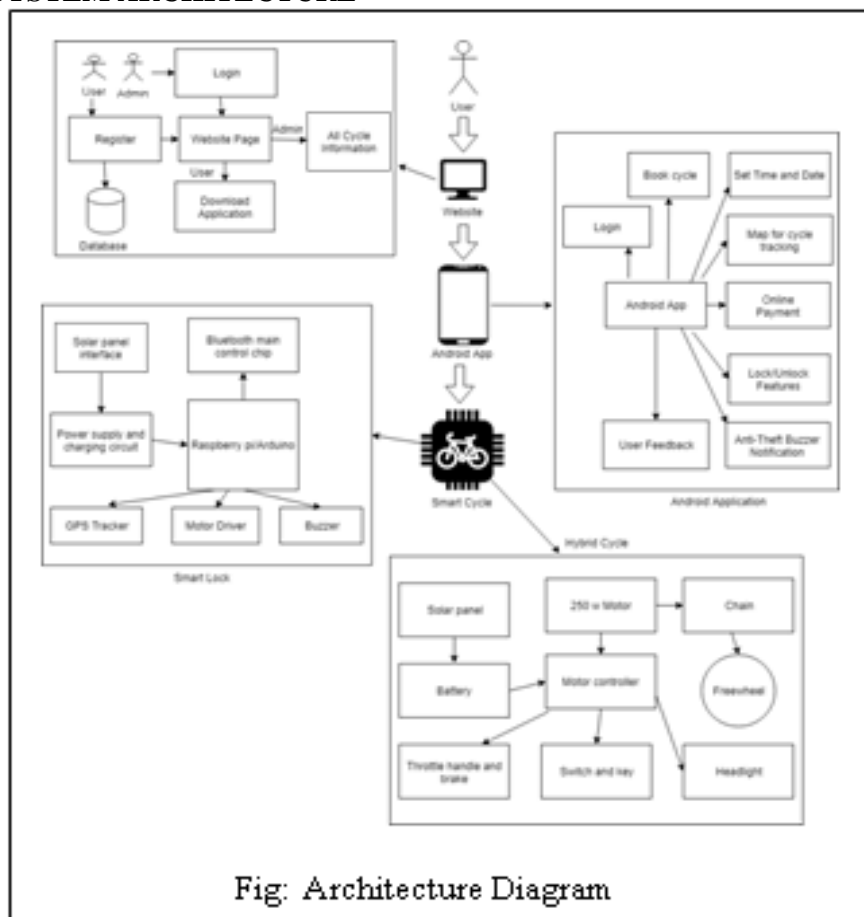


Fig: Architecture Diagram

As shown in the architecture diagram, a smart cycle system will be developed. This system is based on idea on sharing the cycle on rent. The main objective of the smart cycle is to control the environmental issues like air pollution. In this system, user first has to get registered by giving his personal information. After registration, only the authenticated user will get the access. All the user information will be stored in database. The complete access will be controlled by admin. Once the user get registered, a secured link will be sent to the user. With the help of this link, the user can download the android application. This android application will be used by user for further assistance.

Once the android application is installed on Smartphone, the user has to log in by using his user name and password into the application. After authentication, the user will get an option to book the cycle which are available, near-by him. The user has to select the cycle and set date and time, as per his need and requirement. After selecting the cycle, the user has to first pay the rent online to book the cycle. Once the cycle gets booked, the user can track cycle by using tracking map. After confirmation of booking, the user will get the complete authority to access the cycle. The user can now use lock and unlock option for security purpose, for allocated time.

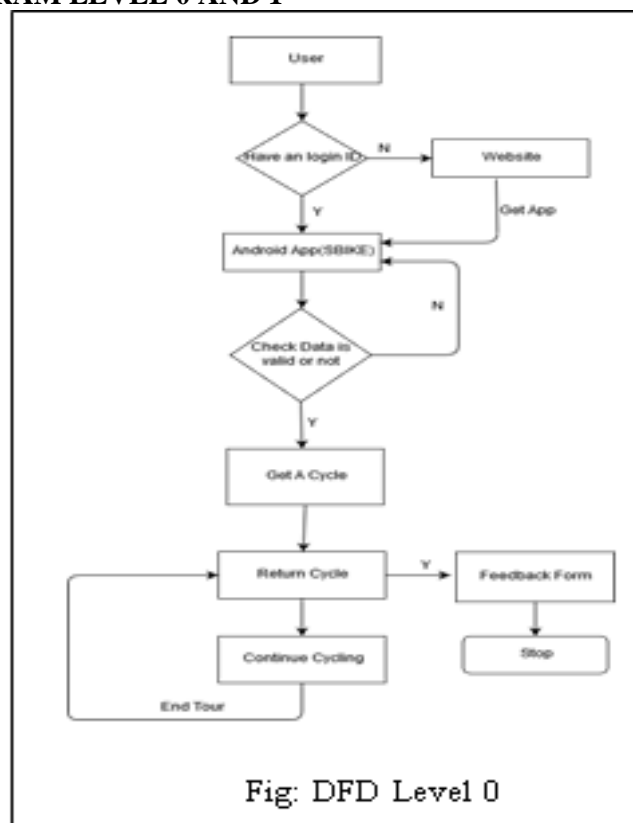
The smart cycle contains a battery which will get charged by solar panel. The smart lock also contains GPS tracker and anti-theft buzzer notification. The motor driver will be connected to the raspberry pi in order to operate the lock. The smart cycle will also contain hybrid cycle system which contains 250 watt motor which is connected to motor controller. The battery is used to run the motor which is charged by solar panel and the chain is connected to freewheel

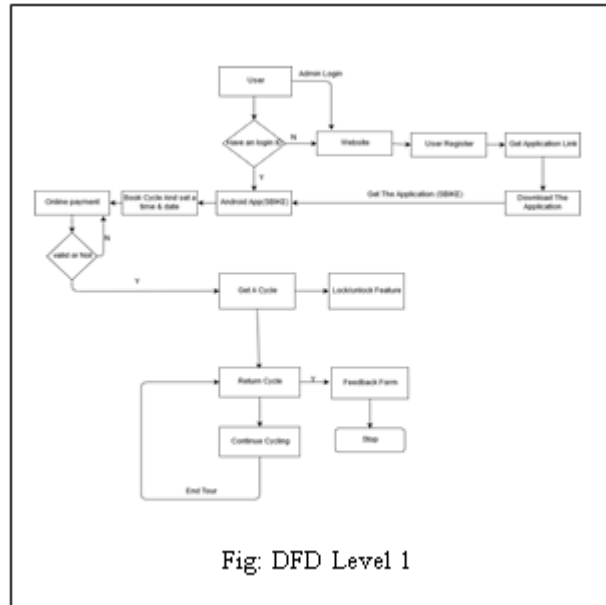
and the motor. When the allocated time of cycle is to end, the user will get the notification in his mobile application. If the user wants to extend the time, he can do so, by repaying the rent online otherwise he can lock the cycle and end the ride. If the user did not lock the cycle even after his time limit, the cycle will get locked automatically. At the end of ride, the user can give the feedback through application.

III. OBJECTIVES

- To control Environmental issues (air pollution) we are developing the smart cycle.
- Provide antitheft buzzer notification for the purpose of security.
- To provide a hybrid cycle that will be running on battery and will be charged by the solar panel.
- Save time and stress from traffic congestions

IV. DATA FLOW DIAGRAM LEVEL 0 AND 1





V. MODULES

• Module 1 : Web application

In this module, a website will be deployed where the new user have to register by giving the personal information. The users who have registered can access the android app directly. The admin will have the control of complete website. All the user information is stored into database. Once the user get registered, user will get a link to download an application and after that the user will be able to use the application

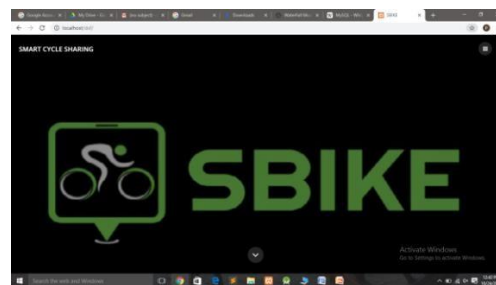


Fig: Website

• Module 2 : SBIKE (Android Application)

In this module, an android application will be developed. This application can be used by the user to control the cycle. Only the authenticated users will get the access. Once the user get logged into the application, he can now book the cycle as per his need. To book a cycle, the user have to first select the cycle nearby him and set date and time as per his need. Once the cycle get allocated to the user, then the user will see cycle tracking map and he/she has to pay the rent online. After completion of online payment the user will get the authority of the cycle and able to lock and unlock the cycle for security. User will also take advantage of antitheft buzzer notification, where the user as well as admin will be notified on this application.

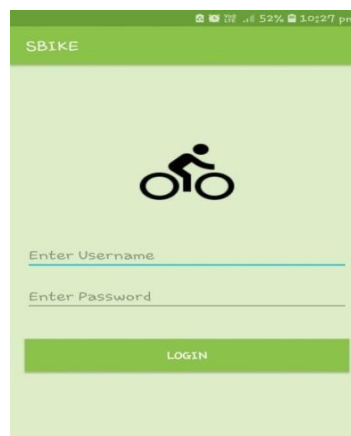


Fig: SBIKE (Android Application)

• Module 3 : Smart Lock

In this module the Smart lock will provide the level of security which will contain GPS tracker and antitheft buzzer notification, motor driver will be connected

to Raspberry Pi in order to operate the lock. The Smart Lock will be charged through the solar panel and this module will be connected to SBIKE android application by a Bluetooth module.

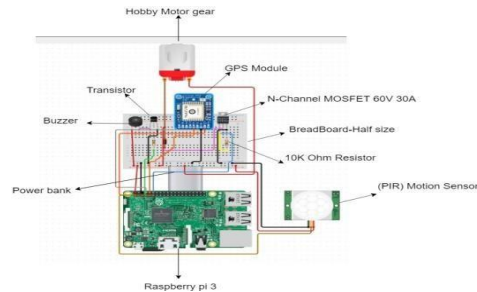


Fig: Smart Lock

• Module 4 : Hybrid cycle

In this module, a hybrid cycle will be designed in which a system will contain

250 watt motor that will be connected to motor controller. The battery is used to run the motor which is charged by solar panel and the chain is connected to freewheel and the motor. The throttle handle and brake are connected to motor controller to run cycle.



Fig: Proposed System 1



Fig: Proposed System 2

VI. CONCLUSION

To build a smart cycle sharing product with some advance features such as smart lock with antitheft buzzer notification & GPS tracking system that will be controlled by a mobile application and also a hybrid cycle that will be running on a battery & that battery would be charged by the solar panel.

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ADVANCED ANTITHEFT SECURITY SYSTEM

Mandar K. Kekade, Rutuja V. Kate and Mamata M. Ropalkar

Computer Science and Engineering, D. Y. Patil College of Engineering & Technology Kolhapur

ABSTRACT

The common risk these days society is facing is theft of burglaries. According to the statistics of crime, there are almost three burglaries every minute, making it most frequent crime behind larceny-theft. The burglar enters the house/office in the absence of authorized person or owner. To prevent this risk, our system gives a alert of suspicious activities. Even if the owner is not present in the house/office, they will get alert if any suspicious activity is found through image processing and machine learning.

Keywords: Image processing, Deep learning, TensorFlow, Keras, Machine Learning.

INTRODUCTION

Nowadays, theft is one of the most common and oldest criminal behaviors and it is increasing day by day. Theft of valuable objects is some of the never ending problem in the world. Due to increase rate in theft the people has suffered in fear and loss. In order to stop this increasing theft across the world, there is a need for a theft deterrent system that is convenient in use. We have proposed system that will be able to detect theft in any shops or residential areas and alarm the owner. In this system, home/office security system will be developed. Whenever human intrusion is detected in front of camera attached to the home/office door, system will send security alert to user/owner of the home/office and registered members through text message and android application on his/her smart phone. The text message will alert the user by sending the message of intruder interference. The user can check the intruder activity through android app. Raspberry Pi will be used to control the whole home security system with Python programming. This system can be installed at the main door of user home/office, then user can get the SMS alert and notification from the application on his/her smart phone from system anywhere in the world over internet.

I. RELATED WORK

Neural Networks development have made the path for the research community and also for the developers providing solutions for number of problems in the society. Machine Learning arised to solve the problems which needs machines to envision i.e. Images or Videos. Machine Learning comes with the solution for training and analyzing the machine by different aspects. For example, use of image processing method mentioned in paper "Theft Detection Using Machine Learning" [1], image processing using language python is reflected in the research, titled as "Classification using Image Processing using Python". Datasets which are the most important part of machine training is given a detailed view in "A Survey on Data Collection" document There are many scenarios where machine learning and image processing go hand in hand. Some of them are security footage, facial recognition, gesture recognition, motion sasing using depth cameras etc.

II. METHODOLOGY

A. Data

We use data set from GitHub repository Evil Ports [3] in combination with data set created of our own. The dataset contains images of static positions (suspicious) or activities. The overall dataset consists of 800 to 1000 images of suspicious activities, which leads to more collection and efficient in finding the matches of real time images and results. The images of these activities are captured in various background environments so as to increase the appropriation rate in different environments at run time. The dataset consist in two section first is images captured from the system(camera) and second is the dataset which is static dataset given for the system at the time of training model.

B. Convolutional Neural Net

CNNs are feature extraction models in deep learning that recently have proven to be to be very successful at image recognition. The convolutional network which is class of deep learning and pays more contribution in image recognition. As of now, the models are in use by various industry leaders like Google, Facebook and Amazon. And recently, researchers at Google applied CNNs on video data. CNNs are inspired by the visual cortex of the human brain. A CNN works by extracting features from images. This eliminates the need for manual feature extraction. The features are not trained! They're learned while the network trains on a set of images. This makes deep learning models extremely accurate for computer vision tasks. CNNs learn feature detection through tens or hundreds of hidden layers.

Each layer increases the complexity of the learned features. These techniques are performed in multiple layers. In our system, we are using Tensor Flow library to work with operations related to training or retraining of NeuralNet.

- **TensorFlow:** TensorFlow is an open source library created for Python by the Google Brain team. TensorFlow compiles many different algorithms and models together, enabling the user to implement deep neural networks for use in tasks like image recognition and classification. In terms of Keras, it is high-level API that can use TensorFlow's function and modularity as its guiding principles.

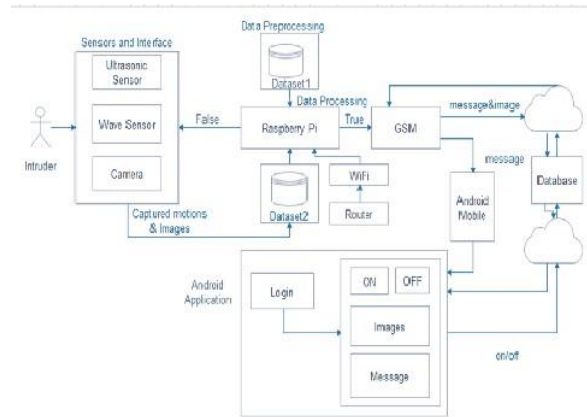


Fig-1: System Architecture

The proposed system architecture has been shown in fig.1. This system will be built for the user who are the owner of the house/any residential area. User need to fix the system/camera in front of the door. The trained model at the backend will process the frames of video and recognize the intrusion of suspicious human activity. Further these captured images will be compared with the dataset of the suspicious activities given in the system, any match found will notify the user through their registered android phones.

III. MODULES

• Module 1: Data Pre-Processing module

In this module, predefined suspicious activities will be stored in the system which will help system to identify the suspicious activity performed by the suspect, this can be done by comparing preset activities with the motions those are captured by the camera and which will decide whether the suspect is intruder or not. Data Pre-Processing module allows the discernment of intruder in shorter time by differentiating/ comparing with the data stored in the system and the data which will be captured by the camera. On condition of data matches with the preset data in system, alerts to the user will be provided of the same information with the images.

• Module 2: Data Processing

In this module, stored suspicious motions and the data (motions) which will be captured by the camera are compared with each other for analyzing whether the suspect is intruder or not. If data matches/ if suspect is detected as intruder then raspberry pi will send this message along with image/video of the intruder, in contrast to this if intruder is not detected then working of sensors and other module will work the same in a routine.

• Module 3 : Android Application

In this module, an android application will be developed. Notifying the user will be done in two ways, one is text messaging and other using android application. This application will be used for receiving images/videos at owner side. Only the authenticated users will get access to the application. User will register by entering valid and required credentials into application. Registered user can login into application once, which will give them access to images/videos of intruder which will be captured by the camera.

IV. SYSTEM REQUIREMENT

A. Raspberry Pi 4

Raspberry Pi 4 has a faster 64-bit 1.5GHz Broadcom BCM2711 quad core processor, 4GB of SDRAM, faster dual-band 802.11 b/g/n/ac wireless LAN, Bluetooth 5.0, and significantly faster Gigabit Ethernet. Raspberry Pi-4 module is the main computational device. It performs signal fetching through sensors and processing the signal, and sending notification after processing. It fetches the signal from Pi- camera and processes the captured images and sends notification to the owner/ registered members via application service. USB ports and onboard pi camera connector for connecting the devices. Figure 2 shows various component present on the Raspberry Pi-4 module.

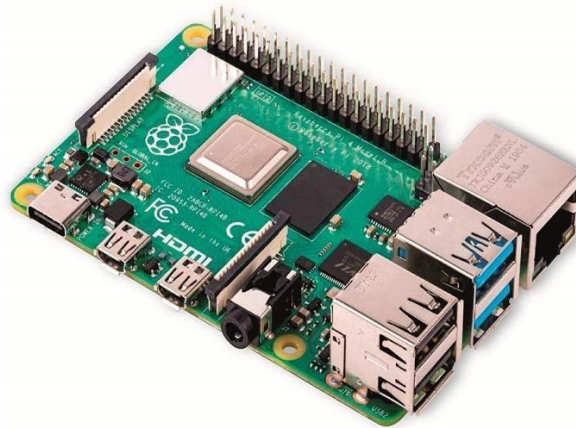


Fig-2: Raspberry Pi-4

B. Pi Camera

The Raspberry Pi Camera Board plugs directly into the CSI connector on the Raspberry Pi. It's able to deliver a crystal clear 5MP resolution image, or 1080p HD video recording at 30fps. Compatible with Both the Model A and Model B Raspberry Pi, 5MP Omnivision 5647 Camera Module, Still Picture Resolution: 2592 x 1944, Video Supports 1080p, 720p and 640x480p 60/90 Recording, 15-pin MIPI Camera Serial Interface - Plugs Directly into the Raspberry Pi Board, Size: 20 x 25 x 9mm, Weight 3g.



Fig-3: Pi Camera

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- [4] <https://www.tensorflow.org/>.

ANALYZING THE IMPACT OF MAKE IN INDIA ON YOUTHS OF INDIA

Mrugakshi Vaikar¹, Abhishek Nair² and Prof. Rajshree Srivastava³
MMS Student^{1,2}, Assistant Professor³

ABSTRACT

Make in India was launched on 25 September 2014 by our honorable PM Narendra Modi with the objective of job creation and skill enhancement in 25 sectors of the economy, and to change India into a global platform and manufacturing hub. It is a type of Swadeshi Movement that encourages companies to manufacture products in India and to get investment for manufacturing. Make in India is a major new national programme of the Government of India devised to facilitate investment, foster innovation, enhance skill development, protect intellectual property and build best in class manufacturing infrastructure in the country. The primary objective of this initiative is to attract investments from across the globe and strengthen India's manufacturing sector.

The main aim of this paper is to strive out the impact of Make in India initiative on the millennials of India and on Indian economy in general. The major focus behind launch of this initiative is to draw attention on the employment generation and on reducing poverty that would inevitably accompany the success of this campaign.

Keywords: Skill, Manufacturing, Millennial, Indian Economy, Initiative.

INTRODUCTION

In the recent few years we have seen an eminent structural change in India and it has become one of the fastest growing economies in the world. The Government of India has initiated several initiatives like 'Make In India', 'Skill India', 'Start-up India', 'Digital India', encouraging companies in manufacturing products in India and bringing in more investments for manufacturing. The primary objective of Make in India initiative was to bring in investments from all over the globe and to make strong the manufacturing sector in India. The major focus behind this programme is to create employment opportunities in India and to retain the young generation and creative heads in our own country.

MAKE IN INDIA

Make in India an initiative by the Government of India and was launched by honourable Prime Minister Shree Narendra Modi. The main motive behind this initiative was to draw attention towards capital and technological investment. Make in India was launched as a marketing campaign on September 25, 2014 with an objective to attract existing stakeholders as well as strategic investors to invest and choose India as their manufacturing place. In order for a complete manufacturing transition, the country needed a strategy that empowers and enables in an unvarying manner, to attain global competitiveness. Make in India initiative gives the encouragement to young and budding entrepreneurs. This programme was started to give a boom to the manufacturing sector as well as to give the opportunity to the young minds of India in making the country more productive and responsive towards the contribution of economic development of India.

DIFFERENT SECTORS OF MAKE IN INDIA

Make in India initiative covers 25 sectors of the Indian Economy.

- o Biotechnology
- o Automobiles and Automobile components
- o Aviation
- o Construction
- o Chemicals
- o Electrical machinery
- o Defence manufacturing
- o IT and BPM
- o Electronic system
- o Food processing
- o Leather
- o Media and entertainment

-
- o Mining
 - o Oil and gas
 - o Pharmaceuticals
 - o Ports
 - o Railways
 - o Renewable Energy
 - o Roads and Highways
 - o Space
 - o Textiles and Garment
 - o Thermal power
 - o Tourism and hospitality
 - o Wellness

CHALLENGES IN THE WAY OF MAKE IN INDIA INITIATIVE

All above specified points clearly show that Make in India campaign is really working fast and receiving warm responses from foreign investors. But to make India a Manufacturing hub, There are various issues before the Government of India.

- More improvement in the Ease-of-Doing-Business initiative
- Simple tax Environment
- Improvements in the rules regarding Land Acquisition
- Reforms in the Labour Laws
- Improvement in Infrastructure and Logistics
- More Efficient and Transparent Administration and Regulation System
- Promotion of SMEs
- Promotion of Innovation
- Gaining Global Competitiveness and Global Leadership

LITERATURE REVIEW

Dr TV Ramana, Andhra University, The study for success of Make in India is very important for the economy. A paper published by Campus focuses on the classical theory of economics linking the demand of the goods with the supply side. The paper also covered issues relating to the sectors involved, and worldwide response from various critics and economists. The paper concluded that there will be a free flow of capital thus increasing investments. The researcher was able to show the producers will be incentivized to produce more, but economic viability and future prospects of the program still remain unanswered.

Samridhi Goyal, IOSR journals, Role of HR and Financial Services in Making “Make in India” Campaign a Success , Researcher Focusing on the employment generation, boosting trade and economic growth, safe guard and sustain the overall development of INDIA and its citizen. He stated that fostering innovation, intensify skill development, generate employment opportunities, preventing brain drain and making the use of internationally standardized technology affordable for INDIAN citizens. In order to make INDIA a manufacturing hub its human resource and financial assistance will play a major role. Researcher highlighted the importance of the role of HR and Financial Services in making “MAKE IN INDIA” campaign a success; making INDIA a manufacturing hub and a bench mark of development and prosperity.

Dr. (Smt.) Rajeshwari Shettar, SM Sheshgiri Commerce college for Women , A global perspective by showed that the program will bring about a drastic change in fields like automobiles, aviation, biotechnology, chemicals. The researchers proved that Make in India will boost the manufacturing sector with an impact on electronics. Moreover, the researcher tries to convince that the long term program will help in generation of employment, “through continuous foreign investments, the progress of the Indian economy can be made

sustained and India should consciously work towards attracting greater FDI into Research and Development". The question, how the Foreign Investments will affect the Indian Economy still needs to be found out.

OBJECTIVES

The primary objective of this study is:

- To study the Make in India concept.
- To analyse the impact on Make in India on Indian Economy
- To study the impact of Make in India on the youth millennials who aspires to be entrepreneurs

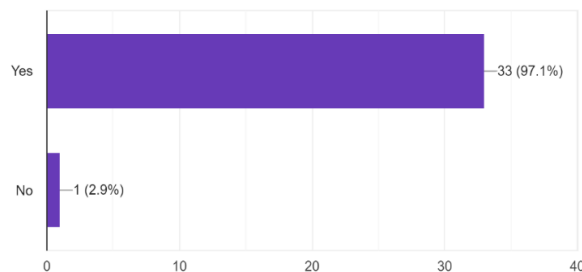
RESEARCH METHODOLOGY

The secondary data was analysed to find out the impact on figures of FDI reports after launch of 'Make in India' campaign. The secondary data was collected from various reports and publication of GOI, journals, and websites which publish information, particularly from the Department of Industrial Policy & Promotion, Ministry of Commerce and Industry, Reserve bank of India etc.

ANALYSIS AND INTERPRETATION

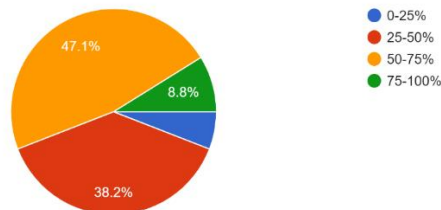
Do you think it will be helpful in India's economical growth prospect?

34 responses



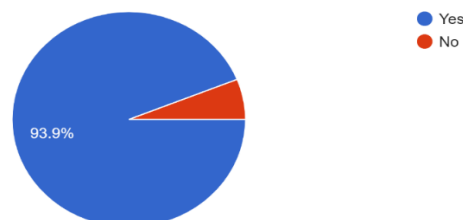
According to you, to what extent does Make in India initiative help the youth who aspire to be an entrepreneur?

34 responses



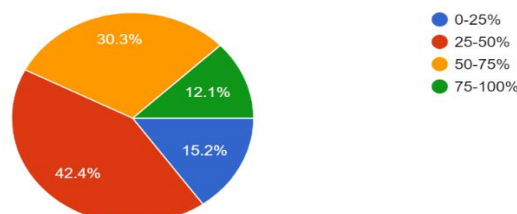
Do you think this Make in India initiative have major impact on cost production of manufacturing of Swadeshi goods?

33 responses

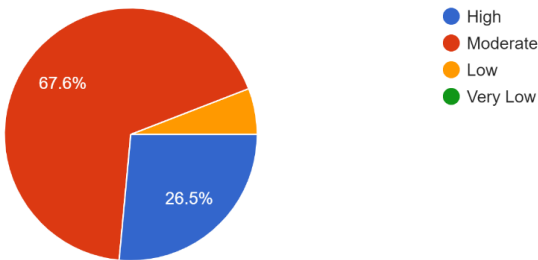


To what extent does Make in India initiative have a major impact on country's foreign relations?

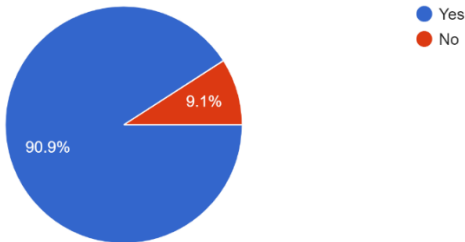
33 responses



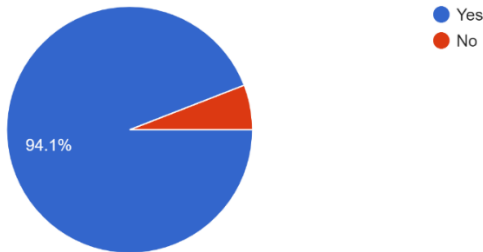
How do you rate Make in India's initiative's impact on country's economy?
34 responses



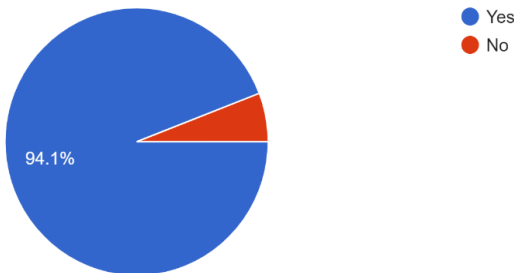
In your opinion Do you think Make in India initiative has helped stakeholders and partners of startup firms?
33 responses



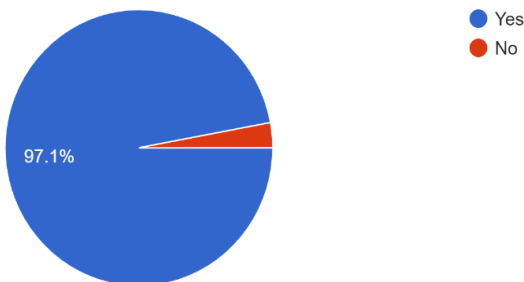
Do you think Make in India will encourage more use of Indian products?
34 responses



Do you think Make in India initiative is favourable for India?
34 responses



Is Make in India initiative a blessing for Indian youth?
34 responses



FINDINGS

From the above graphs it can be interpreted that people and mainly the youths of India consider Make India as a blessing for India and its development. This programme has been preferred by many individuals and young youths of India so as to make India a productive and so as to reduce the dependency for other goods on different other countries. It can be analysed that the initiative of Make in India is a great achievement in the list of Indian economy to sustain and retain its development in different areas where we have the expertise. It can well be analysed that this initiative will encourage usage of more of Indian products and best utilisation of available resources to the maximum so as to restrict the imports and retain the young creative minds in the economy and make available the employment opportunities in India so as to make India a developed economy.

CONCLUSION

To conclude, the concept of Make in India is a very encouraging and pioneering initiative started by Indian government. In this way, "Make in India" Campaign is a great opportunities for Indian economy, but at the same time it will pose as a certain difficult task for the Indian managers, creating healthy business atmosphere, development of skills, lack in research and development, creating labour intensive technology, increasing competitiveness of Indian manufactured goods. 'Make in India' has helped the Indian economy grow and the government continues to encourage more investments by offering certain monetary incentives to the investors. Youths are looking for creative jobs and are also still hopeful about overall development of India, through Make in India. Central Government is effective in creating awareness among the youths, who are our future.

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DESIGN AND IMPLEMENTATION OF RESCUE SYSTEM FOR WOMEN SAFETY BY USING ARTIFICIAL INTELLIGENCE

Sanket Suryakant Kadam¹, Akash Sunil Dhamale² and Vijaya Yogesh Rane³
Student^{1,2} and Assistant Professor³, Karmaveer Bhaurao Patil Degree college, Thane

ABSTRACT

As the world races towards an economy superpower, the most of the countries lacking in women safety. Women's safety is one of the most prevalent issues now a days. Women think twice before stepping out of their homes, especially at the night. When woman pass from some critical situations like violence, harassment and discrimination, she has to press the button on device. Once the device is activated, it tracks the place of the women using GPS (Global Positioning System) and sends emergency messages using GSM (Global System for Mobile), to authorised person and the police control room, alternatively the device can also be activated using speech as input with speech recognition. Also it record the audio-video and stored the data in memory for further evidence. This device is small and easy to carry. The use of sophisticated components ensures accuracy and makes it reliable.

Keywords: Artificial Intelligence, GPS(Global Positioning System), GSM(Global System for Mobile), microcontroller, speech recognition, women safety

I. INTRODUCTION

In today's world of metro cities and other big cities the woman security has emerged as one of the most important problem. Women are now on respected positions in the country, but if we take a look behind the curtains, we see that they are not secure. Each day we read about horrific crimes being committed against women. Women are not so physically fit as compared to men so in case of a need a helping hand would be a boon for them. The best way to reduce probability of becoming a victim of violent crime like robbery, sexual assault, rape, domestic violence etc. is to recognize, defence and look up resources to help you in hazardous situations.

In current scenario security for women is a major concern. There is no one without a smart one and this can help the victim to be in to stay in contact with their friends, relatives, and family members at anywhere and in any time. Thus the aim of this project is to develop a wearable device for the safety and protection of women and girls. It is a simple gadget designed solely to serve the purpose of providing security to women mainly against sexual assault. Hence the development of this device mainly consists of the following features such as mic, camera, and a Real-time GPS tracking. The user can be constantly tracked by the authorised persons. When the victim senses any danger she can immediately press the button which uses the GPS and GSM to get the accurate location and are sent to the family members and nearest police control room or the victim can give verbal command which will be recognized by the device using AI and follow the same process. Video Recording can be activated by means of the wireless camera to capture the happenings.

II. LITERATURE REVIEW

Piyush Kumar Verma, Arpit Sharma, Dhruv Varshney, Manish Zadoo(2018) research on the "Women safety device with gps, gsm and health monitoring system". The main aim of the project is to provide security for woman and children. R.pavitra, P.S. Sangeetha(2018) research on the "Design and Implementation of a Rescue System for the Safety of Women by using Arduino Controller". The main contribution of the paper is to develop a wearable arm band for safety and protection of women and girls.

III. OBJECTIVE

- To develop a smart, wireless, portable, wearable arm band for women safety.
- To alert the family and the police by emergency call and message.
- To track the current location of a women using GPS and sent to emergency contact.
- To make the device usable hands free using speech recognition.
- To automatically record the video for further evidence.

IV. PROPOSED SYSTEM

The proposed system provide security for women in case of an emergency. When woman press a button on device that send the current information to the authorised person. The information is track and send to the police

and family members. This system also record audio-video to store as an evidence. The wearable arm band device is portable and easy to carry. It also provide battery for backup.

V. WORKING

The main purpose of our research paper is to provide security to the women in dangerous situations. This device consists of a key or button which can pressed by the women when she is in need or when she feels insecure. As the switch is pressed by the woman, the microcontroller gets the command and it takes the current latitude and longitude value of the victim with the help of GPS module or victim can give verbal command which will be recognized by the device. The GSM sends the current location and other data at every 10sec so that if victim is changing its current location continuously then that can be easily traced by police. And this GSM module also calls the family member and police station.

VI. CONCEPTUAL FRAMEWORK

i. Algorithm

Step1: start

Step2: if press button

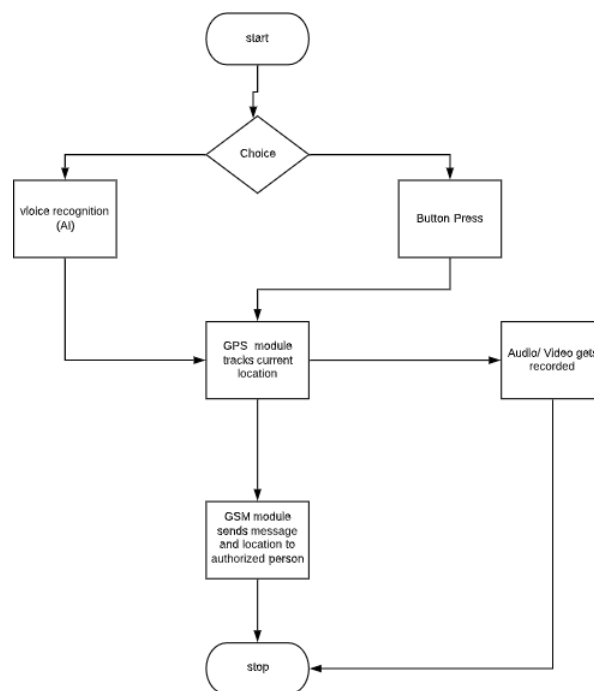
GPS module track current location go to step 4 Else if speech recognition is used

GPS module track current location go to step 4 Step 4: Video-audio recorder gets start

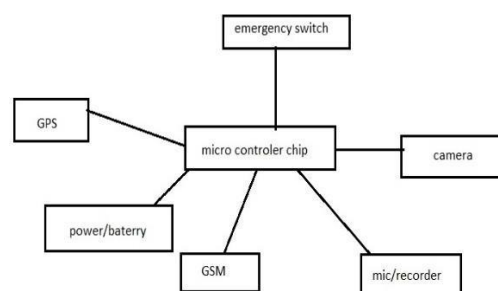
Step5: GSM module send the location and message to authorized person

Step 6: GSM module send emergency call Step7: stop

ii. Flow chart



iii. Block Diagram



VII. COMPONENTS

- **GPS Module :** It stands for Global Positioning System, which gives the current date, time, longitude, latitude, altitude, speed, and travel direction / heading among and other data of any device. It can be interfaced with normal 5V Microcontrollers with the help of the inbuilt 3V-5V converter unit. It consists of 4 Pins are 5V, TX, RX, and GND. This standalone 5V GPS Module does not require external components. It consists of internal RTC Back up battery and can be directly connected to USART of the microcontroller.
- **Camera:-** Modern microcameras are the size of a lighter and their objectives of millimeters diameter allow to record the video in HD quality. Cameras camouflaged in everyday use items are intended for recording e.g. offices or houses. They may be used by everybody but there are legal restrictions which forbid to record other people without their consent. In case of employees, the only thing required is information about this fact.
- **Voice/Speech Recognition System:** It is HM2007 IC based device. The speech recognition system is a completely assembled and easy to use programmable speech recognition circuit. Programmable, in the sense that you train the words (or vocal utterances) you want the circuit to recognize
- **GSM Module:** This GSM Modem can accept any GSM network operator SIM card and act just like a mobile phone with its own unique phone number. The advantage of using this modem will be that you can use its RS232 port to communicate and develop embedded applications. It can be used to send and receive SMS or make/receive voice calls. It can also be used in GPRS mode to connect to the internet and use all the applications for data logging. In GPRS mode you can also connect to a remote FTP server and upload files for data analysis. Supports features like Voice, SMS, Data / Fax, GPRS and integrated TCP/IP stack.
- **Transmitter-Receiver:** This High Speed CC2500 Based Wireless module is a plug and play replacement for the wired Serial Port (UART) supporting baud rates up to 38400. It works on 2.4 GHz Carrier Frequency. It contains 255 possible Channels frequencies. It has 30+ meters range Line of Sight / 10 meters range indoors.
- **.Micro-Controller:-** AT89S52 is a high-performance, low-power CMOS 8-bit microcontroller with 8K bytes of in- system programmable Flash memory. The device which is to be built using Atmel's high-density and non-volatile memory technology, and is compatible with the industry-standard 80C51 instruction set and pinout. The on chip Flash allows the program memory to be reprogrammed by a conventional non- volatile memory programmer.
- **Battery:-**the battery type is lithium polymer battery.the capacity of a battery is 90mAh.Battery charge within 2 hours.life of battery is 4 to 5 days.

VIII. CONCLUSION

Women have the right to be free from violence, harassment and discrimination. Removing the barriers of an unsafe environment can help women fulfil their potential as individuals and as contributors to work, communication and economics. So this device is very helpful for women when they stuck in critical situation. Women can rescue herself from such situation only by pressing a button.

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- ISSN: 2454-132X Impact factor: 4.295
- <http://www.ijetjournal.org>

“SKILL INDIA CAMPAING: IT’S ROLE IN EMPOWERING WOMEN DEVELOPMENT”

Prof. Sandhya Yadav
ASM’s IMCOST, Thane

ABSTRACT

Empowerment Can Be Defined In Many Ways, However, When Talking About Women's Empowerment, Empowerment Means Accepting And Allowing People (Women) Who Are On The Outside Of The Decision-Making Process Into It. Women's Economic Empowerment Refers To The Ability For Women To Enjoy Their Right To Control And Benefit From The Resources, Assets, Income And Their Own Time, As Well As The Ability To Manage Risk And Improve Their Economic Status And Well Being. The Government Of India Has Enacted Various Rules And Regulations Within The Constitution Framework To Improve The Women Financial Stability In India. Currently A Majority Of Female Workforce In India Is Unskilled. Skill Is The Only Bridge Between Job And Workforce. Skill Development Is A Key To Improve Employability And Income Earning Opportunities For Women And Creating A Room For Improving Their Standard Of Living And Status In Indian Society. This Paper Will Focus On Women Employment Status Before Implementing Skill India Campaign. The Paper Further Highlights The Initiatives Taken By Government Of India For Providing Skillful Hands To Women For Being Independent In Life. It Will Include The Statistical Data Of Women Employment Under This Campaign. Lastly It Will Discuss The Success Story And Challenges Of Implementing Skill India Campaign.

Keywords: Women Empowerment, Skill India Campaign, Programs, Challenges, Success Story.

OBJECTIVES

To study the status of women employment in India Market

To find out the government initiative program for women in Skill India Campaign

To study the success story and the challenges of implementing Skill India Campaign

METHODOLOGY

The study in this paper is based on exploratory research. This paper is fully based on secondary source. The required data is collected from the necessary published and unpublished source and from internet. And even from various government published source portal of make in India, skill India etc. The research design employed for the study is of descriptive type. The authors adopted to have greater accuracy and in depth analysis of the research study. Available secondary data was extensively used

INTRODUCTION

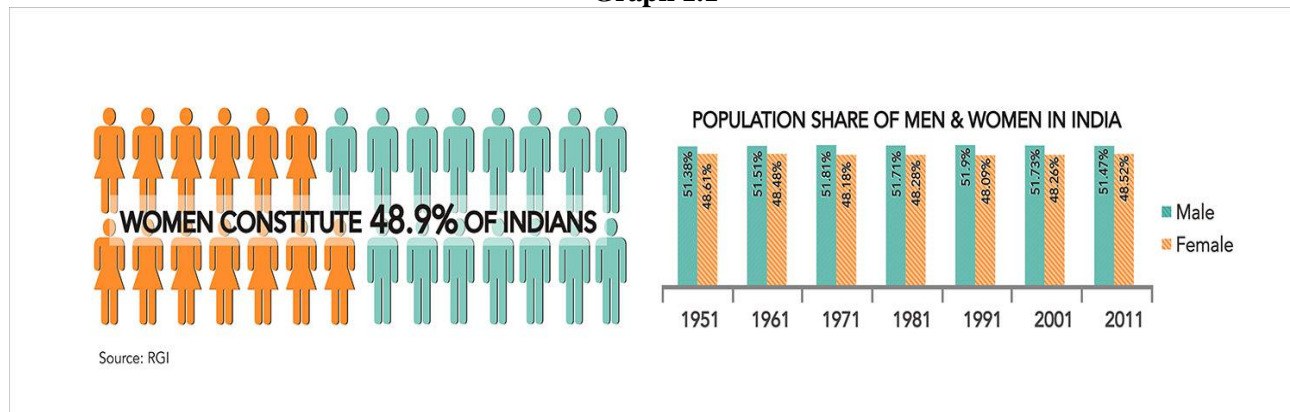
Women empowerment means giving freedom or power to live the way they want. Empowerment includes the action of raising the status of women through education, raising awareness, literacy, and training. Women empowerment is all about equipping and allowing women to make life-determining decisions through the different problems in society. Entire nations, business communities and group can benefits from the implementation of programs and policies that adopted the notion of women empowerment. It is sadly to say that India is underutilizing the human resource by not providing the equal opportunities to women in terms of education and employment. With the new platform called “Skill India Mission” initiated by government of India under the flagship of our Prime Minister Narendra Modifor providing the required skills and making industry fit candidates. And initiated various schemes for women development and employment. The skill india concept provides support, training and guidance for all the occupations to both genders. The “Pradhan mantra kausalvikasyojana” scheme for skill training of youth to be implemented by the new Ministry of Skill Development and Entrepreneurship through the National Skill Development Corporation (NSDC). The scheme will cover 10 million youth during the period 2016 -2020.

Pradhan mantra kausalvikasyojana

First year 70% of minimum wage of semi-skilled workers notified by the respective State or Union territory
Second year 80% of minimum wage of semi-skilled workers notified by the respective State or Union territory
Third and fourth year 90% of minimum wage of semi-skilled workers notified by the respective State or Union territory.

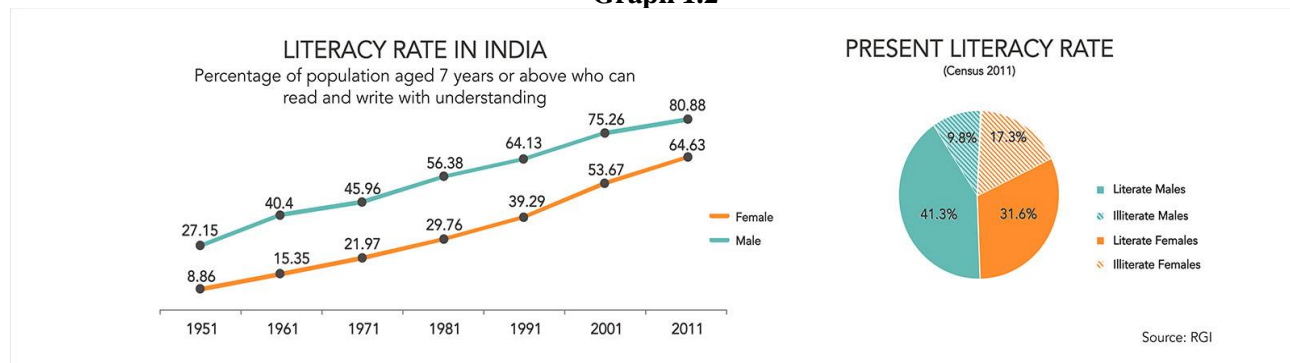
Status of women in India with respect to various aspects:

Graph 1.1



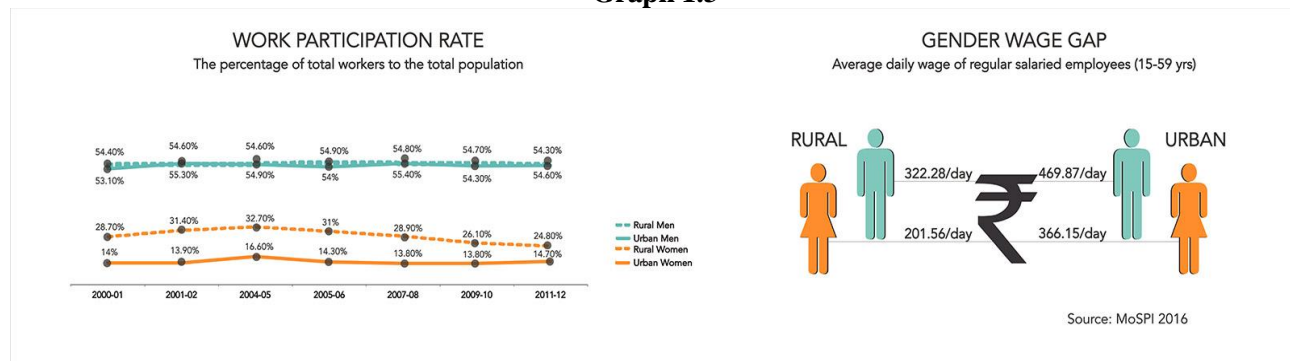
As per 2011 census 48.9% of Indians constitute women and rest 51.47% of population constitute male which shows their domination in india job market

Graph 1.2



Out of women constitute population 31.6% are literate and 17.3% rest were illiterate which again shows far difference in literacy rate compare to women.

Graph 1.3



The above graph shows the wage gap ratio among men and women in India which indicates less contribution of women for growth in GDP rate and country's economic development because of not getting the accessibility to basic opportunities.

Initiatives are launched to facilitate skill development among women and spur entrepreneurship

Long Term Skill Development Training via Industrial Training Institutes (ITIs)

Through a wide network of 15,042 ITIs, spanning the country, over 22.82 lakh candidates have been enrolled (in the trades of one year and two-year duration) and special focus is laid on enrolment of women. There is nearly 97% increase in admissions in 2018 as compared to 2014 to reach 173,105 women trainees from 87,799.

18 National Skill Training Institutes (for Women) are imparting skill training exclusively for women. Further, exclusive batches to provide basic/ theoretical training to women have been started under National Apprenticeship Promotion Scheme (NAPS) in all Centrally Funded Institutes (CFIs). The NSTIs (W) organize

NCVT approved skill training programmes under Craftsmen Training Scheme (CTS) and Craft Instructors' Training Scheme (CITS) in several areas such as Office Management, Electronics, Fashion Design & Technology, Computer Aided Embroidery & Designing etc. We are also seeing active participation from women in new age job roles aligned to Industry 4.0 like those in Artificial Intelligence, 3D printing, Data Analytics etc. and also across in skills like welding, automobile mechanics etc.

Short Term Skill Development Training

The flagship program of the Ministry, Pradhan Mantri Kaushal Vikas Yojana strives to promote increased participation of women in the workforce through appropriate skilling and gender mainstreaming of skills. Close to 50% of the candidates enrolled and trained under PMKVY are women; out of the total 56 lakh candidates who have benefited from the scheme. The efforts are made to continually revise job roles taking into account market demand and are cognizant of industry requirements for female professionals. Programs under the Skill India Mission are designed to not only train women in relevant skills that are sought by employers, they are also sensitive to their needs by providing safe transport, flexible schedules and childcare support

While women dominate sectors such as Apparel, Beauty & Wellness and Healthcare, there is significant presence in non-traditional roles such as those in Electronics and Hardware, with a large number of female enrolments (1.03 lakh) under the Field Technician – Computing and Peripherals job role in this sector.

Skill India has partnered with Government Initiatives like Ayushman Bharat, Swachh Bharat Mission, Smart City Mission etc. to align skill development efforts to these national missions by ensuring a steady flow of skilled workforce. These programs are also generating lakhs of jobs, particularly for women by creation of job roles like caregiver, midwives, nurses, diabetes educators etc.

Recognition of Prior Learning (RPL)

Under the Recognition of Prior Learning (RPL) more than 4 lakh women candidates have been oriented in different skill areas, recognizing their existing skills through a formal certificate and giving them a means to earn better livelihood.

Apprenticeship Training

The comprehensive reforms that have been made to the Apprenticeship Act 1961 has opened up opportunities for apprentices in the service sector. Skill India through NSDC, is conducting focused pilot program with UNDP and Society of Development Alternatives (DA), to benefit more than 50,000 women in 7 states/UTs over a duration of 15 months.

To further promote Apprenticeship training, Directorate General of Training, a wing under MSDE, is undertaking gender study to determine constraints for women in participating in ITI and Apprenticeship training and their transition into the labor market.

Policy Interventions

The National Skill Development and Policy focuses on inclusive skill development with the objective of increased women participation for better economic productivity. To achieve this, emphasis has been laid on creating additional infrastructure both for training and apprenticeship for women; flexible training delivery mechanisms such as mobile training units, flexible afternoon batches along with on local need-based training to accommodate women; and ensuring safe and gender sensitive training environment, employment of women trainers, equity in remuneration, and complaint redressal mechanism. The skill gap reports have also identified sectors which are likely to have a higher percentage of women in the workforce.

Besides these, the Common Norms approved by Ministry for various skill development programs provide special support for women candidates such as provision of boarding and lodging facilities; reimbursement of transportation cost for non-residential training programs and post placement stipends to enable new trainees to settle.

Special Women-Centric Projects

NSDC, through its training partners such as Mann Deshi Foundation, Shri Mahila Sewa Sahkari Bank Limited and Sri Sarada Math Rasik Bhita are working exclusively on skill development of women, especially in rural areas. The training constitutes imparting digital, accounting and entrepreneurial skills so as to facilitate the possibility of setting up their own business. NSDC in collaboration with the Ministry of Drinking Water and Sanitation is also driving skill development of workers for Swachh Bharat Mission and has roles such as mason training for twin pit toilets and gobar gas (bio fuel), which has seen encouraging participation from women.

Partnerships with Private & Non-Government Organizations to boost skill development

Some of the collaborative efforts with private players include organizations such as Airbnb to support homestay services by providing training in hospitality and tourism sectors. Under a PMKVY project, Amrita Vishwa Vidyapeetham is targeting remote villages to foster women empowerment through skill development and creation of occupational opportunities. The project is focused towards vulnerable and marginalized groups and tribal population. With over 50% participation from women, the project has been implemented in in Chhattisgarh, Odisha, Jharkhand, Kerala and Tamil Nadu. Partnership with Humara Bachpan Trust in Odisha aims to give employment & entrepreneurship opportunities to about 1500 women belonging to the economically disadvantaged sections. Partnership with Industree Crafts Foundation, a formation of producer group companies is helping in training and supporting women targeted to benefit 1500 women in Karnataka. Partnership with Youthnet Home Stay Project in North East (Nagaland and Arunachal Pradesh) is improving the quality of homestays and providing a source of income to 200 residents

Projects in Pradhan Mantri Mahila Kaushal Kendra (PMMKK)

Recently, more than 6000 training targets have been allocated to train women in 4 PMMKs. The crèche facility is also available at these centers so as to facilitate the new mothers to take up skill training. Trainings are being conducted for Self Employed Tailor, Beauty Therapist, Customer Care Executive, Hair Stylist, Yoga Trainer etc

Future jobs and industry-oriented courses

Aligned to NSQF, there are nearly 450 job roles which are concentrated towards skill training of women. Skill India is encouraging participation of women in new-age job roles aligned to Industry 4.0 such as Artificial Intelligence, 3D printing, Data Analytics etc. and has witnessed increased participation of women in hard skills like welding, automobile mechanics etc. Our programs have sparked interest in young girls to train themselves in skills for job roles in unconventional and new-age areas like CNC mechanics, artificial intelligence, cybersecurity, that are in line with the future of jobs. For instance, In the past two years alone, as many as 892 females were trained as automation specialists while about 500 were trained as CNC Operators. Skill India has also partnered with global industry leaders like SAP, Adobe, IBM to create skill development programs aligned to the needs of Industry 4.0.

Entrepreneurial Initiatives

MSDE is committed to facilitate growth of women entrepreneurs in the country. NIESBUD under the MSDE has designed Entrepreneurship Development Programs for the rural women with the objective to inculcate entrepreneurial values, attitude and motivation among the Rural women to take up challenges to set up an enterprise/Group Enterprises. The Livelihood Business Incubation (LB I) approach is also used to promote woman entrepreneurs by the Institute.

Through National Entrepreneurship Awards, we recognized entrepreneurial journeys of women over and above the three awards specially targeted at them. Out of 33 companies which received awards, 12 were solely owned by women and in another two a woman was a co-founder.

Linkage of Skill India and Mudra Yojana has been achieved. Since, women comprise about 78% of the beneficiaries of Mudra Yojana, this linkage will further give boost to aspiring women entrepreneurs.

CONCLUSION

The study reveals how skill india campaign can generate job opportunities in India with new Industrial skill requirement.. To make skill india campaign project successful, youth of the nation should be empowered with formal education, technical and vocational training to meet the Industrial requirement as per global standard.

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COMPREHENSIVE STUDY ON IMPACT OF ARTIFICIAL INTELLIGENCE IN HUMAN LIFE

Siddhant D Gawai¹, Rohit R Mahamuni² and Vijaya Yogesh Rane³Student^{1,2} and Assistant Professor³, Karmaveer Bhaurao Patil Degree college, Thane

ABSTRACT

In our today's day to day life each and everything is going to switch smart technology. As we seen the basic task of our daily life like money transfer, e shopping, playing video animation games and a lot of work it would be unrespectable and unbelievable without the computer. For this reason, machine or a computer and software should be more intelligent to make human life comfortable and easier. Today's computer systems are designed to perform small tasks, for instance, facial recognition, car driving, and performance of other minor duties.

Keywords: artificial intelligence (AI), human life, impact.

I. INTRODUCTION

The human has a habit to make new things. The things will be making smarter and smarter. For example, the telephone become a smartphone, the wristwatch becomes a smarter watch.

Artificial intelligence is the branch of science that study enhance the ability of machine learning as compared to human being and ability for responding certain emotion behaviour also known as artificial intelligence. Machine can behave like human if and only if we provide them huge amount of information regarding our environment our world.

Artificial intelligence is a multidisciplinary science with multiple fields such as Machine learning, Deep learning, Neural network, Natural Language processing, expert system. The human brain has a mind-blowing capability to perform any task with intelligently and smartly but it is very slow perform or processing power has compared to computer or machine.

II. LITERATURE REVIEW

Indrasen Poola (2017) research on survey of "How Artificial Intelligence in Impacting Real Life Every day" the main purpose of this is how artificial intelligence has substantially improved on people's lives in different ways, and people are not the same as before the introduction of AI. Aryan Singh (2016) research on "Artificial Intelligence in Various Domains of Life – A Review" they investigate how the Artificial Intelligence is involved in various domains of life like education, entertainment, transportation, employment etc. Vijaya Shankar Pol (2018) discussed on "A Revolutionary Era of Artificial Intelligence and its Subfields" where the technology is used in wide area of day to day services that reduces human efforts and time now in many industries like automobile, electrical people are using this Artificial Intelligence.

III. ARTIFICIAL INTELLIGENCE

Artificial Intelligence is the computer system which is helps to executes the human tasks correctly, with the use of Artificial Intelligence builds a smart machine which is capable to performs tasks of humans which is present in many areas. In the Artificial Intelligence the machines and software are present to execute given tasks. AI is most important technology used in today's world which save time and efforts taken by the human. Artificial intelligence can be classified into weak AI and strong AI. In weak AI it is designed for a particular activity also known as narrow AI. AI is focus on learning processes, reasoning processes and self- correction processes which help to works smartly and it will be useful for a Humans.

IV. IMPACT IN HUMAN LIFE OF AI

The impact of artificial intelligence in human life which reduces the human efforts and makes the human life easy to live the AI. Artificial intelligence can greatly improve the efficiencies of our company and can boost the work that human can do. When Artificial intelligence takes over dangerous tasks it releases up the human manpower to do work, they are better programmed for tasks that involve imaginativeness among other.

Imagine if our surrounding environment we can search same way as we search on web. By using existing cameras and Artificial intelligence, we can find real world people in real time and the action to better safety and well being.

APPLICATION OF ARTIFICIAL INTELLIGENCE

- In Healthcare: The artificial intelligence is implementing machine learning to better and speedy diagnosis the human weakness. One of the best use technologies are IBM's Watson. It understood natural language and

answers back to asked questions of it. Artificial intelligence is a study realised to follow human intelligence information technology that should comfort both, the doctor and the patient.

- In Business: By using of AI applications called chatbots to provide customer support and also for solving the queries of the customers.
- In education: AI are useful in education which helps students for better understanding also for the visualizing the any technology which uses for better understanding
- Robotics: Robots are becoming smarter and more efficient with the help of computer science. Artificial Intelligence has played a very major role not only in increasing the comforts of humans but also by increasing industrial productivity.
- Autonomous vehicles: Self-driving and parking cars use deep learning, a subset of AI, to recognize the space around a vehicle
- Home automation: The artificial intelligence used in home automation for controlling and managing the home devices smartly and stores the uses of data into the database comfortable and securely.
- For communication: Communication is an essential part of the human experience by using the AI we can developed the artificial machine which is communicate with an humans and gives the response, we can also train that machine by using the machine learning and NLP Natural Language Processing the best examples of this is Alexa, Google Assistant and Chatbots.

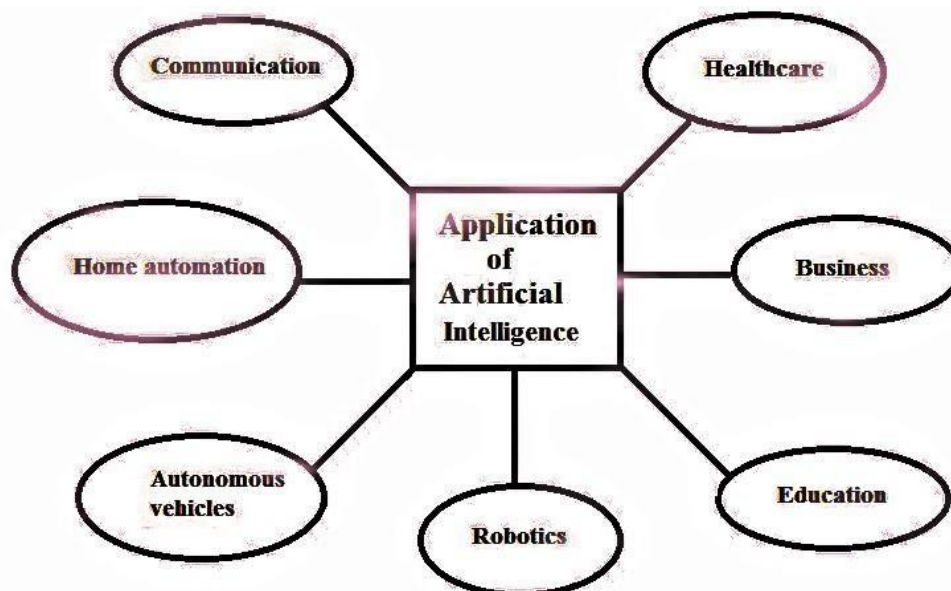


Fig. 1 Application of artificial intelligence

V. ADVANTAGE OF ARTIFICIAL INTELLIGENCE:

- Reduces Human Efforts: artificial intelligence reduces the human efforts which perform the tasks of humans correctly. with the help AI the machines are works as like a human.
- Reduces Time Efficiency: By using Artificial Intelligence for performing any tasks AI- machines are taking less time as compare to humans.
- Less percentage of error: artificial intelligence machine will reduce the percentage of error.
- 24*7 available: AI based machines are working in 24*7 as they are available for anytime for giving the services.
- Increase work efficiency: AI machines are reducing the efforts of the humans, for performing any task it will take less time as compare to human which is directly increases the work efficiency.

VI. CONCLUSION

In this paper we are review on Artificial Intelligence which makes our lives simpler every day, AI powers many programs and services that help us do every day like in education, healthcare, also in business etc. by using the AI humans live are get easy also for the any business and the industrial work we can use it. AI is the future of robots which is directly impact on the human life. artificial intelligence has substantially improved on people's

lives in different ways. implementation of AI has led to time-saving which in turn has led to increased output from the businesses and day to day human activities.

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AN EVALUATIVE STUDY ON THE DIGITAL PAYMENT SYSTEM IN INDIA AND THE ROAD AHEAD

***Dr. Rajdeep K Manwani and **Sheetal V. Hukkeri**
Professor & Faculty Coordinator, JAIN (Deemed-to-be University)

ABSTRACT

Modi. The Stated Role Of Digital India Is "Faceless, Paperless, And Cashless". To Promote And Support A Cashless System As A Part Of The Digital India Campaign The Government Has Initiated Different Modes Of Digital Payment Systems. As A Part Of This Digital Payment System A Few Old And A Few New Modes Were Promoted To Develop A Cashless Economy, Which Is The Need For A Developing Country Like India. This Paper Is An Attempt To Study The Trend In Various Modes Of Digital Payments Like Nfs Inter Bank Atm Cash Withdrawal, Nach, Cts, Imps, Aeps, Bbps, Upi, Bhim(Upi) And Netc In The Last Three Years. This Study Found That In The Previous Three Years(2016-17 And 2017-18) And Especially During The Year 2018-19 (Up To July 2019) There Was Remarkable Growth In Digital Payment Both In Volume And Value.

Keywords: Digital Payment System, Demonetisation, Nach, Imps, Arps, Bbps, Upi, Bhim, Netc

INTRODUCTION

As a part of the Digital India movement, the government of India emphasised on a digital payment system. To give a boost and to promote better settlement through digital payments the government initiated a number of new modes of digital payments under the National Payments Corporation of India (NPCI). NPCI is an umbrella organization for all retail payments through a digital system in India. NPCI was set up with the guidance and support of the Reserve Bank of India (RBI) and Indian Banks' Association (IBA) in December 2008 and the Certificate of Commencement of Business was issued in April 2009. It was aimed to operate for the benefit of all the member banks and their customers. NPCI has ten promoter banks namely, State Bank of India, Punjab National Bank, Canara Bank, Bank of Baroda, Union Bank of India, Bank of India, ICICI Bank, HDFC Bank, Citibank and HSBC.

The Board for Regulation and Supervision of Payment and Settlement Systems (BPSS) at its meeting held on September 24, 2009 had given an in-principle approval to issue authorization to NPCI for operating various retail payment systems in the country and granted Certificate of Authorization for operation of National Financial Switch (NFS) ATM Network with effect from October 15, 2009 and it taken over NFS operations on December 14, 2009. Membership regulations and rules had been framed for enrolling all banks in the country as members. This was done so that when the nation-wide payment systems are launched, all would get included on a standardized platform.

NPCI took various initiatives to improve digital payment systems. In this regard it launched various products and services. Such products and services are Bharat Interface for Money (BHIM), Unified Payment Interface (UPI), Immediate Payment Services (IMPS), National Automated Clearing House (NACH), Cheque Truncation System (CTS), Aadhar Enabled Payment System (AEPS), RuPay, Bharat Bill Payment System (BBPS), Bharat QR (BQR) and National Electronic Toll Collection (NETC).

NACH has been implemented for Banks, Financial Institutions, Corporates and Government a web based solution to facilitate interbank, high volume, electronic transactions which are repetitive and periodic in nature. It can be used for making bulk transactions towards distribution of subsidies, dividends, interest, salary, pension etc. and also for bulk transactions towards collection of payments pertaining to telephone, electricity, water, loans, investments in mutual funds, insurance premium etc. In CTS an electronic image of the cheque is transmitted to the paying branch through the clearing house, along with relevant information like data on the MICR band, date of presentation, presenting bank, etc. Cheque truncation thus obviates the need to move the physical instruments across bank branches, other than in exceptional circumstances for clearing purposes.

IMPS offer an instant, 24X7, interbank electronic fund transfer service through mobile phones. IMPS is an emphatic tool to transfer money instantly within banks across India through mobile, internet and ATM which is not only safe but also economical both in financial and non-financial perspectives. RuPay is a new card payment scheme that has been conceived to fulfil RBI's vision to offer a domestic, open-loop, multilateral system which will allow all Indian banks and Financial institutions in India to participate in electronic payments. AEPS is a bank led model which allows online interoperable financial inclusion transaction at PoS (MicroATM) through the Business correspondent of any bank using the Aadhaar authentication. BBPS is a one-stop payment platform for all bills providing an interoperable and accessible "Anytime anywhere" bill payment

service to all customers across India with certainty, reliability and safety of transactions. The payment modes options facilitated under BBPS are Cards (Credit, Debit and Prepaid), Account transfer, IMPS, Internet Banking, UPI, Wallets, AEPS and Cash. It also provides instant confirmation of payment via an SMS or receipt. UPI is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It also caters to the “Peer to Peer” collect request which can be scheduled and paid as per requirement and convenience.

BHIM is an app that lets you make simple, easy and quick payment transactions using Unified Payments Interface (UPI). You can make instant bank-to-bank payments and pay and collect money using just one Mobile number or Virtual Payment Address (VPA).

*99# service works on Unstructured Supplementary Service Data (USSD) channel. Launched by the Honourable Prime Minister of India Shri Narendra Modi on 28th August 2014 as part of PradhanMantri Jan Dhan Yojana (PMJDY). Banking customers can avail this service by dialing *99# and transact through an interactive menu displayed on the mobile screen. Key services offered under this service include, interbank account to account fund transfer, balance enquiry, mini statement besides host of other services.

BQR is Person to Merchant (P2M) Mobile payment solution. Merchants need to display

QR codes in their premises. User can scan these QR via BQR enabled mobile banking app and pay using Card linked account / VPA / IFSC + Account / Aadhaar. NETC is national wide cashless payments of toll fee with nationwide inter-operable network. Thus, all these products and services are great initiatives of the government towards the development of a robust digital payment system in India. A detailed literature review helps the authors in developing a better understanding of the current state of annotations in the digital payment system in India.

LITERATURE REVIEW

Mishra (2017) in her study found that Government is decided to set digital targets for banks and payment firms. The government has taken a holistic approach to digital banking, looking at ways to incentivize train merchants and customers who use digital platforms, food and civil supply within the five lakh ration shops. Government is also planning to educate people well about digital payments. The process of demonetization was not properly planned. Planning for making India truly digital has begun only post demonetization.

Bhakta (2017) noted that digital payments grew 57% year-on-year in the last fiscal with mobile wallets more than doubling and card payments rising 44%, helped by a strong government push particularly after the demonetisation. He had also reported Aadhaar-enabled payment systems and the government-backed, Unified Payments Interface (UPI), have crossed transactions numbering 8.8 billion. In his article he has also covered details found in his interview with AP Hota, MD, NPCI. He reported that there was a hope in increasing UPI as the use of RuPay card is increasing and this will help achieve the target of 25 billion transactions. 1 lakh BharatQR codes have been distributed across merchant outlets this year and they have plans to issue another additional 93,000 the coming year. RuPay cards had 195 million transactions at PoS terminals and around 87.5 million transactions for online transactions.

Bhakta and Variyar (2017) reported that The Ratan Watal committee recommends proper measures for encouraging digital payments in India, they opined that the government may have envisaged a rosy picture for digital transactions and recommended sweeping changes to regulation around payments. But industry executives and experts felt that the report was extremely futuristic and almost verges on wishful thinking as several recommendations are likely to face implementation issues.

Agarwal and Variyar (2017) reported in their article that in the Budget our finance minister Arun Jaitley encouraged digital payments and announced a mission targeting at least 2,500 crore cashless transactions in 2017-18 through payment modules such as the government's Unified Payments Interface (UPI) and Aadhaar Pay. The biometrics-based payments system will be launched shortly, for which banks will be encouraged to roll out 2 million Aadhaar-linked payments terminals by September. He also put a proposal to mandate all government receipts through digital means beyond a certain limit was also under consideration.

Variyar (2017) reported that issues of digital payment were not considered in this year's budget. Such issues were: costs of incentivising digital payments that should be borne by the government and RBI and not customers or financial intermediaries. Other issues were interoperability and open access to payment systems by non-bank payment service providers emphasised by Ratan Watal Committee. She also reported an issue related to the role of NPCI.

Goriparthi and Tiwari (2017) have found demonetisation as a positive step to dream of a Digital India. They also argued that policy directions by the government highlights the tremendous growth possibilities for the digital payments sector that is only just started to establish itself. They also emphasised that demonetization has also in a way dismantled some of the traditional barriers preventing Indians from adopting digital payment solutions such as the habit of using cash, complexity and unfamiliarity of digital payment systems, lack of compelling value proposition, and anxiety over fraud and network security.

Ravi (2017) in his study found great scope of digital payment in rural India as it is faster and cheaper. He also argued that NPCI had developed new payment application, which are designed to work on all phones with or without internet and even without phones is helping rural India. He also emphasised on advantages of new digital payment system like: reduction in transaction cost, development of IT act in support of digital payment system, scope for development of ICT in India and ease in day settlement for merchants and small retailers.

Kumari and Khanna (2017) mentioned that cashless economy initiative will be of significant benefits to any developing economy; hence the cashless system will be helpful in the fight against corruption and money laundering. One most significant contribution of the cashless economy is that it is expected to reduce the risk associated with carrying cash like loss of cash, theft and armed robbery, which will drastically reduce after digital payments become common. They have also put forth an argument regarding a positive relationship between cashless transactions and economic growth.

OBJECTIVES

To study a trend in digital payment through various modes

To study the performance of new digital payment modes

To compare new modes of digital payment with older ones

RESEARCH METHODOLOGY

In this study a descriptive design and an evaluative style of research is used. For this study secondary data published by government and other nodal agencies is used. Required data is collected from websites like www.npci.org.in and www.rbi.org.

Scope of this study is limited for the period starting from the year 2015-16 to July 2019. Analysis of data is done using simple data analysis tools like cross tabulation, trend percentage analysis, and graphical tools like line chart and bar chart are used.

Facts and Figures

The Following table shows retail digital payments done on NPCI platform during the last three years. In terms of volume (in million) and value (in billion) of those transactions in rupees.

Table 1: Total Retail Payment on NPCI Platform

	F.Y-2016-17	F.Y-2017-18	F.Y-2018-19
Volume (in Mn)	3,709.46	5,406.41	7,138.42
Value (in Bn)	76,111.29	85,271.12	96,626.07

Figure 1: Trend Percentage of Total Retail Payment on NPCI Platform

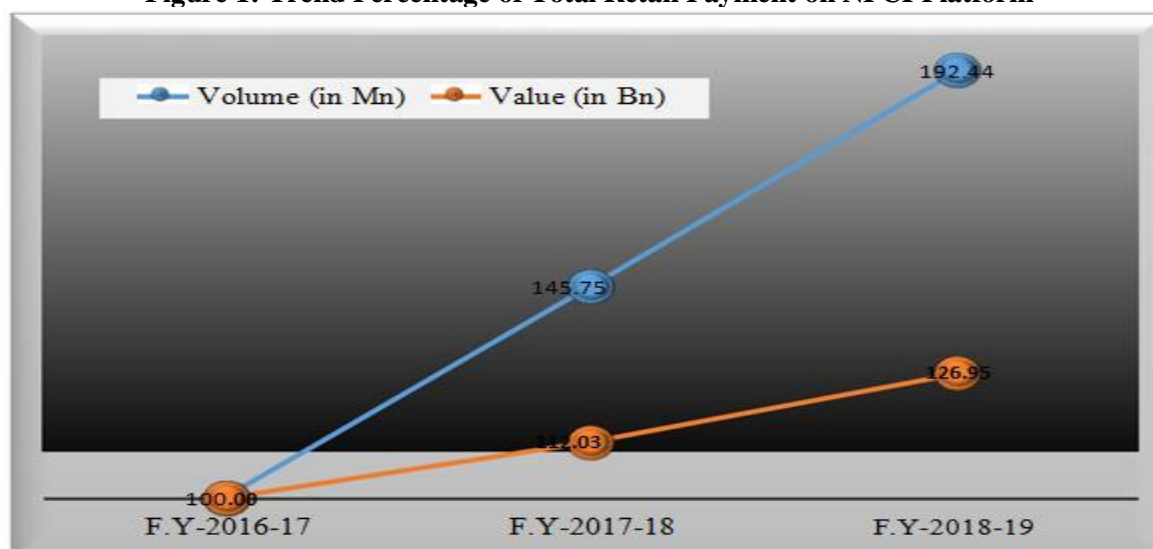


Figure 1 shows trend percentage of retail payment in volume and values of absolute data from Table 1. From the trend line we can observe that volume in retail digital transaction has CAGR of about 45% while CAGR in value of digital transaction is about 12%. It means that number of transactions has seen more growth than in terms of their value.

Table 2: Retail Payment on NPCI Platform with various modes

Sr. No.	NPCI Operated Systems	F.Y-2016-17		F.Y-2017-18		F.Y-2018-19	
	Financial Txns:	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)
1	NFS Inter Bank ATM Cash Withdrawal	2,374.30	8,311.67	2,837.01	9,993.22	3,170.18	10,818.39
2	NACH- National Automated Clearing House	324.63	1,196.97	1,392.79	3,715.09	1,968.03	7,207.84
3	CTS Cheque Clearing (Processed Volume)	926.00	66,009.50	919.80	69,889.15	1,111.86	74,035.22
4	IMPS	78.44	581.89	220.81	1,622.29	506.84	4,116.24

(Source: RBI Data)

Table 2 shows the major modes of retail digital payment on NPCI platform. We can observe that NFS Inter Bank ATM Cash withdrawals have maximum number of transactions in terms of volume and in terms of value in all the three years. Second highest mode of retail digital payment is NACH. CT and IMPS are least in FY 2016-17 but the growth in both these payment modes are the highest among all four modes. In the last year i.e. 2018-19 CTS has the highest number in terms of the value of transactions done.

Following figure presents growth in terms of trend percentage.

Figure 2: Trend Percentage Analysis of Retail Payment (in rupees) on NPCI Platform

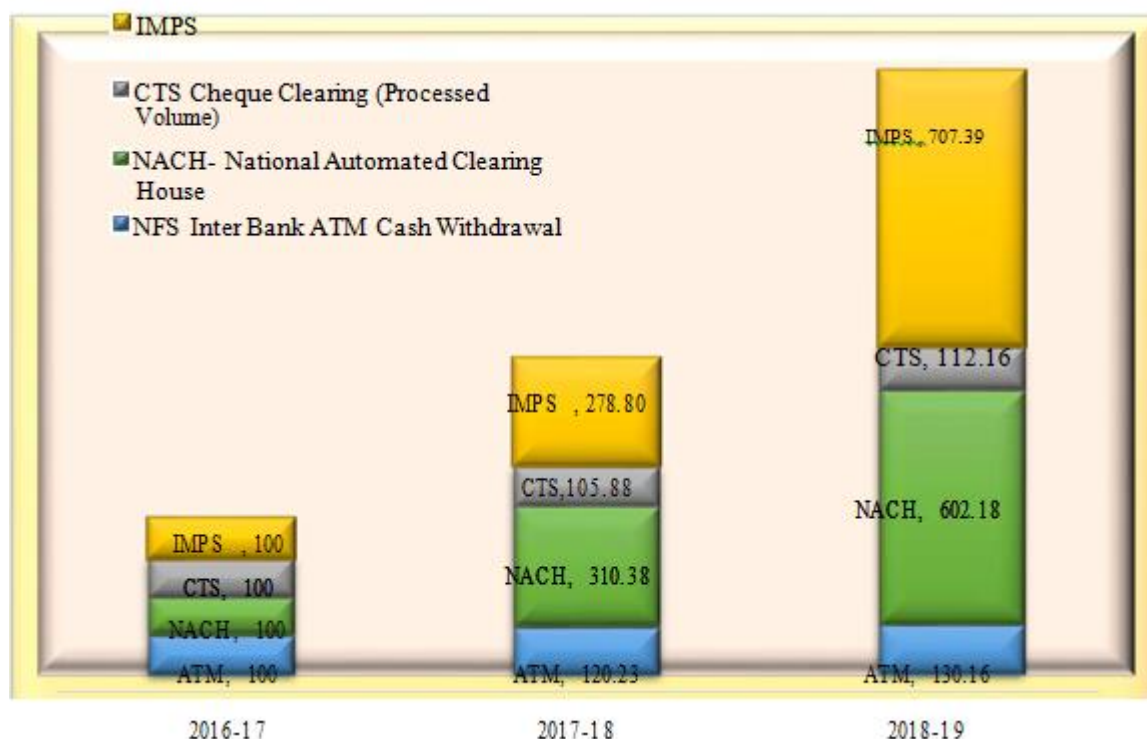
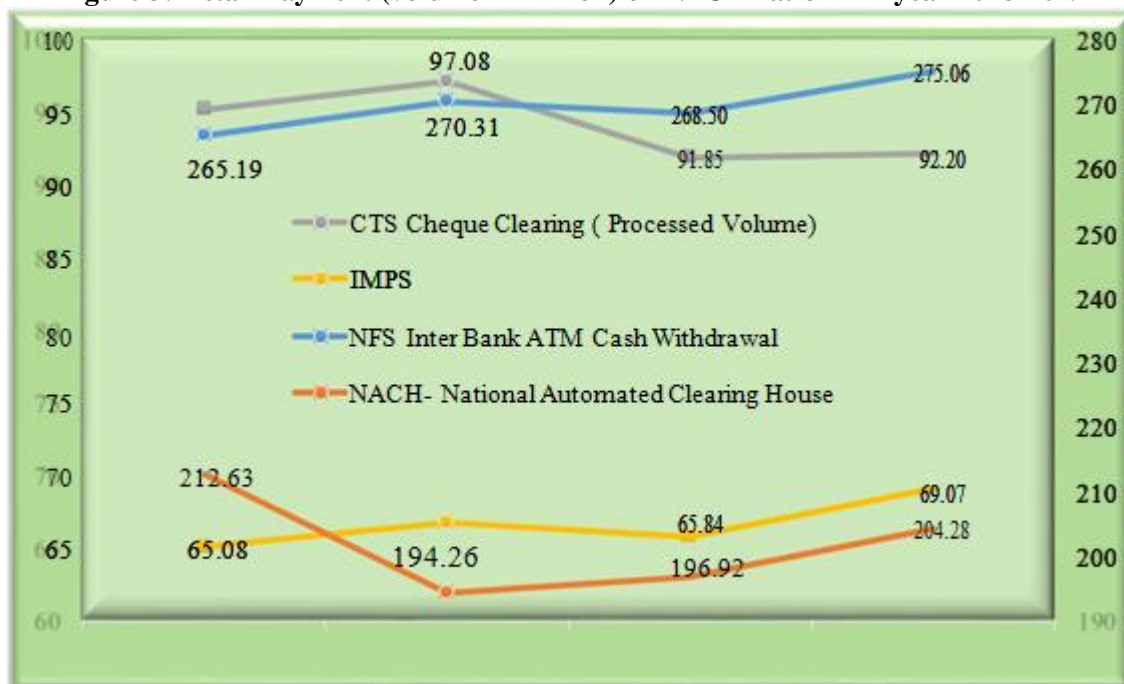
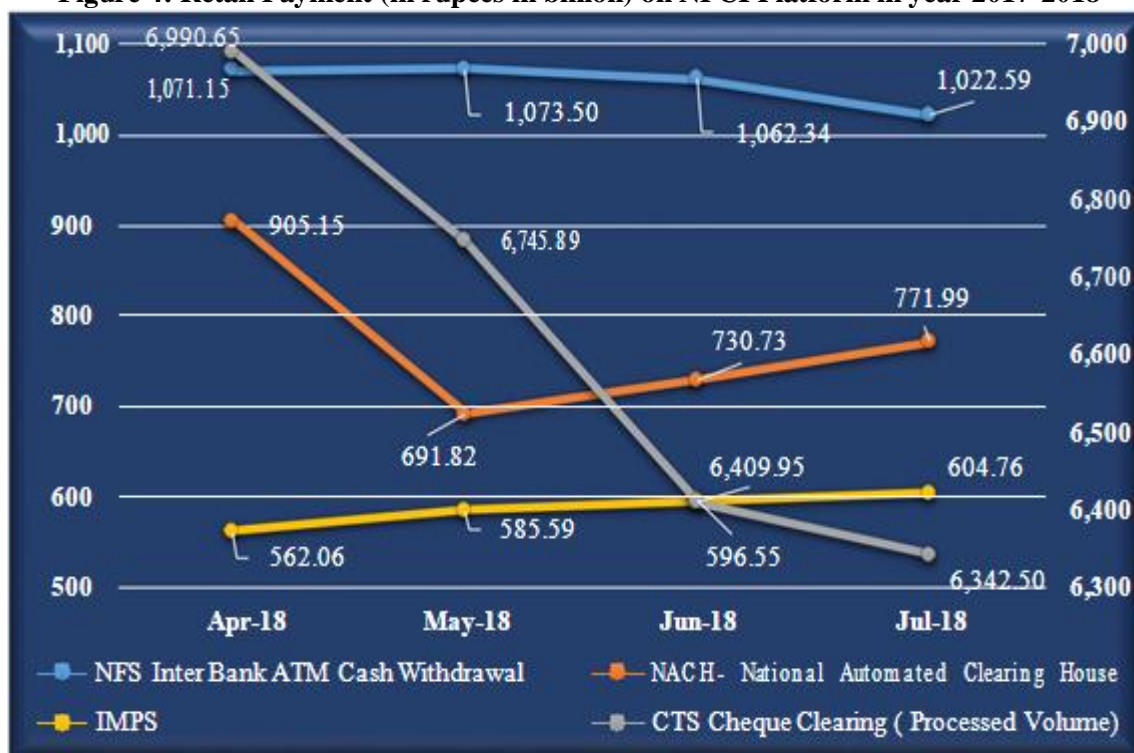


Figure 2 shows that in the last three years, traditional fund transfer system like ATM Cash withdrawal and in Cheque Clearing (CTS) has grown at a normal rate. However the growth of NACH and IMPS as a new mode of digital payment has shot up at a very high rate. CAGR of IMPS and NACH from 2015-16 to 2017-18 they are 253.7% and 201% respectively. It shows high acceptability of new digital payment systems due to various reasons like speed, security and a convenient way of fund transfer.

The following figures show performance of them during the year of 2018-19.

Figure 3: Retail Payment (volume in million) on NPCI Platform in year 2018-2019

Looking at figure number 2 we can conclude that all types of retail payment systems are increasing with time. However, this figure focuses on number of transactions in terms of volume, by focusing on value of retail payment in terms of rupees we can make the picture more clear regarding the increase in various digital payment modes.

Figure 4: Retail Payment (in rupees in billion) on NPCI Platform in year 2017-2018

In the last five months of the current year we can observe that even monthly data (Figure 4) advocates growth in new digital payment system of NACH and IMPS. While at the same time in traditional system of ATM withdrawal and Cheque Clearing system there is a downward trend, especially in case of Cheque Clearing there is a drastic down fall in the amount of rupee payments. This downfall in ATM withdrawals and in the Cheque Clearing System may be due to the introduction of new modes of digital payments like AEPS (Inter Bank) Txn over Micro ATM (e.g. Cash withdrawal/ Cash Deposit), BBPS (Bill Fetch & Bill Payment), UPI - Unified Payments Interface, USSD 1.0 and NETC.

Table 3: Newfangled mode of retail digital payments (Value in Billion) after demonetisation

NPCI Operated Systems	Dec'17	Jan'18	Feb'18	Mar'18	Apr'18	May'18	Jun'18	Jul'18
AEPS	2.07	3.16	3.92	5.64	7.93	11.69	13.12	14.09
BBPS	0.0004	0.004	0.01	0.02	0.03	0.06	0.15	0.26
UPI	7.02	16.96	19.38	24.25	22.71	27.97	30.98	34.11
BHIM(UPI)	0.02	3.56	6.23	8.23	10.02	13.07	14.87	16.00
USSD 2.0 (UPI)	0.02	0.37	0.36	0.34	0.30	0.32	0.31	0.30
UPI excluding BHIM & USSD(UPI)	6.98	13.02	12.79	15.68	12.39	14.59	15.80	17.81
NETC	0.88	1.79	1.84	2.09	2.11	2.25	2.26	2.34

(Source: RBI Data)

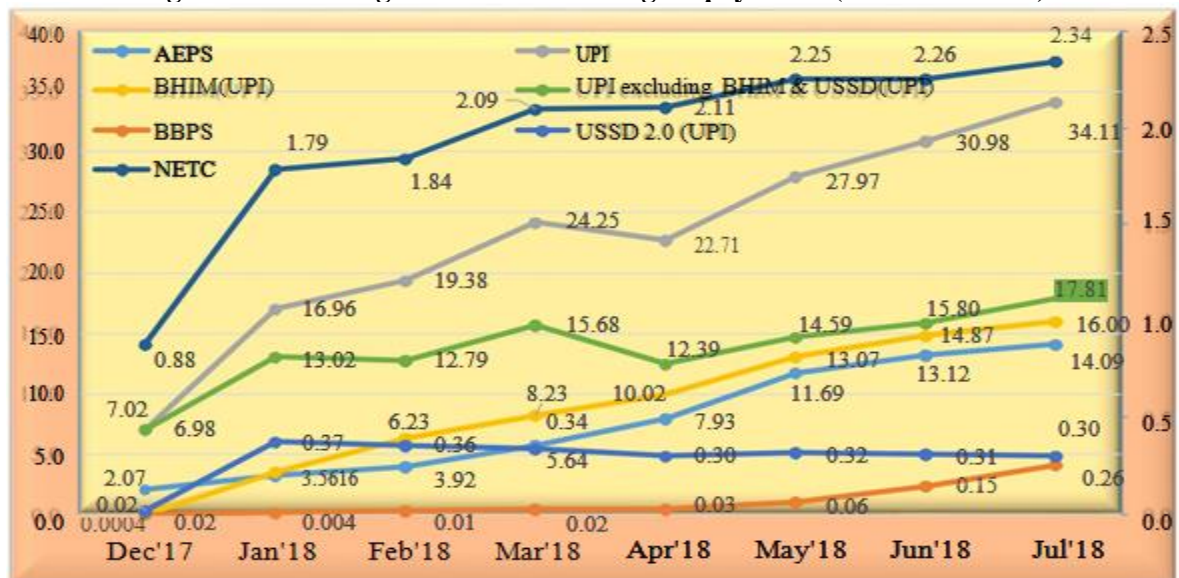
Figure 5: New-fangled mode of retail digital payments (Value in Billion)

Table 3 and Figure 5 present the data after demonetisation action in November 2017. It demonstrates data of newfangled modes of digital payment in terms of values in billion. In the period of the last 8 months from demonetisation we can observe that in all the modes of digital payments there has been an upward trend.

Table 4: New-fangled mode of retail digital payments (Volume in Million) after demonetisation

NPCI Operated Systems	Dec'17	Jan'18	Feb'18	Mar'18	Apr'18	May'18	Jun'18	Jul'18
AEPS	1.97	2.65	3.28	5.04	6.13	6.86	6.62	6.89
BBPS								

	0.001	0.008	0.02	0.03	0.04	0.10	0.17	0.36
UPI	1.99	4.46	4.38	6.37	7.20	9.36	10.35	11.63
BHIM(UPI)	0.04	1.72	1.97	2.46	3.19	3.98	4.62	5.43
USSD 2.0 (UPI)	0.03	0.31	0.22	0.21	0.19	0.19	0.20	0.19
UPI excluding BHIM & USSD(UPI)	1.92	2.44	2.19	3.70	3.82	5.19	5.54	6.01
NETC	3.19	6.28	6.55	7.50	7.41	8.07	8.21	8.64

(Source: RBI Data)

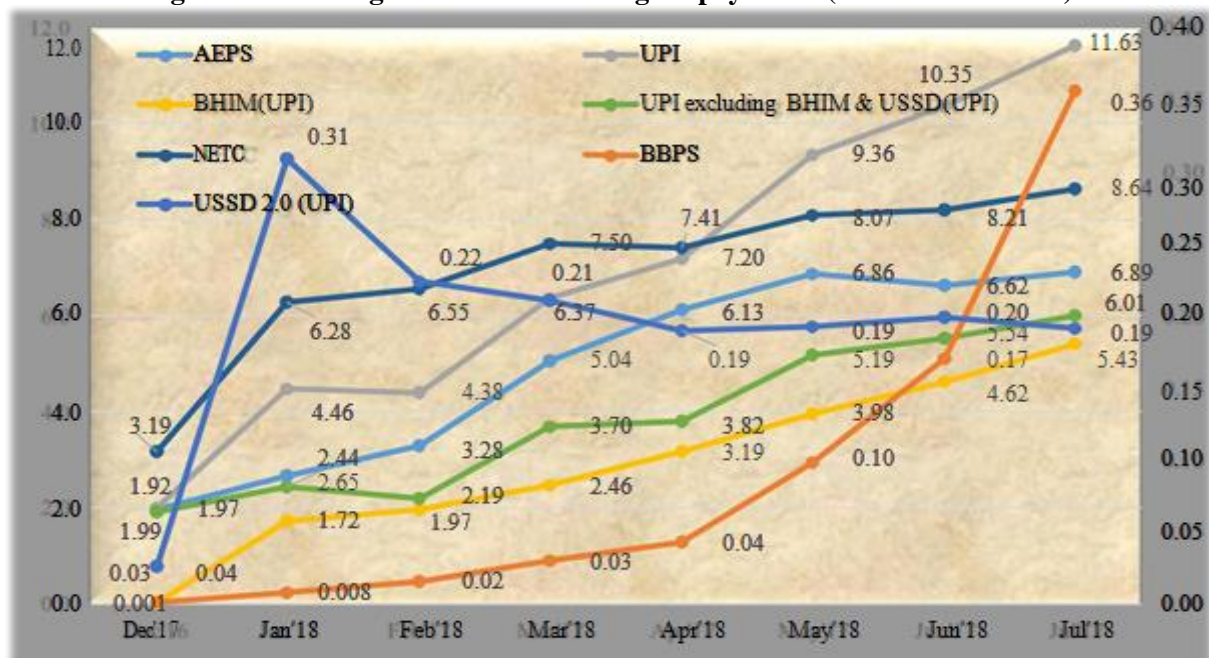
Figure 6: Newfangled mode of retail digital payments (Volume in Million)

Table 4 and Figure 6 shows growth in volume in millions in newfangled modes of digital payments under NPCI. The data shows there is a high growth in all modes except USSD 2.0 (UPI). Thus there is remarkable growth both in terms of volume and value in digital payments in different innovated modes after demonetisation action of government.

CONCLUSION

The government and its nodal agencies have taken enhanced initiatives to develop a strong, safe and robust digital payment system in India. There is a remarkable growth found in digital payments in the last three years. People are proactively adopting new modes of digital payments and also using more of the new digital payment modes over and above the old digital payment modes. Demonetisation also amplified the use of digital payment transactions especially in new fangled modes of digital payments like NACH, IMPS, AEPS, BBPS, UPI, BHIM(UPI) and NETC. Looking at the government action and target based implementation systems, there is a rosy picture for digital payments and although cash is still a major mode of payment, certainly India is in the path of converting itself into a digital economy with a higher growth rate in future.

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IMPACT OF TECHNOLOGY IN INDIAN EDUCATION SYSTEM

Prof. Meenakshi SinghASM's IPS, Pune

This article contributes to the constant impression/ Blend of Technology in to Education. Technology has made our learning world smaller allowing everyone to have access to the education of the global classroom. The impact that technology has in schools today is quite significant as technology in education has the power to transform how people learn. Technology in the classroom became more predominant by improved learning, increased engagement of students and virtual programs. Technology now can be seen as an investment for productive learning as teachers want more technology in their classrooms. So is the case in India as well with its own challenges. With both opportunities and challenges, technology in Indian Education System is rather a debatable phenomenon. When many Education Institutes are adapting the advancement in technology, yet there are some Education Institutes that strongly believe in old practices than going with the wind. The widespread adoption of technology in Education Institutes has changed the entire scenario of how students learn. Teachers are working on how to teach with emerging technologies and students are using advanced technology to enhance their learning and knowledge. Just like every coin has got two sides, technology in Indian education has its own challenges too. The investment in technological infrastructure in Education Institutes, teacher training and software is a costly affair. India being a developing country, not all Education Institutes can afford to the technological infrastructure. With the increased demand for technology in Education Institutes, there is an equal demand in the cost of education too and not many parents would be willing to spend. Other than the financial constraints, many parents are happy and content with the old educational system. They believe that there is no better illustration than experience. It can be clearly seen that smartphones and tablets have replaced textbooks. Nevertheless, not all information is available on the internet they debate. With positives and negatives of technology in Indian education system, the positives have outnumbered negatives with many Education Institutes embracing technology. Ending on a positive note, technology in education enhances learning skills in students.

INTRODUCTION

It has been promised for a long time that technology will change education for better – make it more affordable and accessible. The promise of educational technology is more important in Indian context because we have a massive deficit of access to high quality education at the primary and high school level due to a number of seemingly insurmountable challenges, ranging from geographical distribution to socio-economic condition of the learners who attend a majority of Indian schools. Also, the cost of educating one of the world's greatest populations has been steadily increasing, and there is expectation that technology may make education affordable for those who are so far unable to benefit from the same. India is known as one the world's top education destination in the global education industry. With some of the best universities and colleges India has been successful in attracting bright talents all over the world. Indian education system is robust and built on strong foundations. According to Indian Brand Equity Foundation Indian education market is currently pegged at \$100 billion with higher education contributing to 59.7%, school education at 38.1%, pre-school at 1.6% and the remainder 0.6% consists of technology and multi-media based education. India may not be the early adopters of technology in the education sector but with access to high speed broadband internet and low cost computers and mobile devices there has been growth in the use of technology for learning. Today India is one of the fastest growing markets for e-learning based products and services. It is expected that this segment will have a turnover of more than \$60 billion by 2020. There are different ways technology can be used to bring about reformation in the Indian education system. Even government aims to increase digital literacy of the country to 50% from current 15% by bringing out favorable policies to give impetus to technology based learning. Many entrepreneurs and startups have grabbed this opportunity to develop technology based educational products for private and government based schools, colleges and universities. It is estimated that about a billion people globally are now benefitting from education technologies. Global investors have invested billions of dollars in education technology developers and the result is showing. In the US, edtech is a burgeoning industry growing at a breakneck speed. India has not been exactly far behind, with a crop of Indian entrepreneurs working on edtech targeted at indigenous problems. For policy makers, it is very important to understand where the edtech industry is headed and how it's potential can be tapped into in order to change the stark realities prevailing in India with respect to education at the grassroots.

CLASSROOM BASED TECHNOLOGIES

The earliest innovations and successful edtech business models were created around providing softwares and hardware to make the classroom experience better. A lot of this is about making multimedia based study material, and having computers and screens in classrooms where audio-visual material can be used to teach. However, progress in ed-tech has led to much more than just multimedia content in the classroom.

LET'S TAKE A LOOK AT SOME OF THE POPULAR TECHNOLOGY IN USE TODAY.**Classroom technology to increase engagement through multimedia**

This is what one of India's most well know edtech company, Educomp excelled in. Educomp enabled classrooms have been a big success with elite schools and students. Educomp is now a listed company. There are many other entities working in this area, providing hardware and multimedia content to make classrooms more lively, more interactive and to reduce dependency on quality of teachers as finding good teachers is one the biggest challenges especially in rural areas.

Apart from hardware providers, and financing bodies which finance such projects, role of content developers is extremely important for this model to succeed. India has a lack of content creators working on creating multimedia learning material in regional languages while there are some content creators when it comes to English and Hindi language although limited.

The new government at the center has been emphasizing on e-learning to be introduced in all schools, but the biggest challenge is of sourcing suitable multimedia content which is regularly revised and updated. If a number of high-quality content creators cannot be found to work on study material on a sustainable basis, e-learning will remain only a pipe dream in India.

Educational Resource Planning – schedule and communication management

Education Resource Planning or ERP softwares have been adopted in private schools, but government schools are yet to make any meaningful use of these softwares. This can be a very important source of growth in efficiency and resources utilization in government schools as far as India is concerned. There are several indigenous ERP softwares developed by Indian entrepreneurs that can be roped in for this purpose. The major efficiency gain can happen in terms of scheduling of classes, planned budget allocation and continuous communication with students through mediums like email, automated calls using cloud telephony and SMS. Mumbai University was an early adopter of this technology.

Performance management and tracking systems

One major fault of the school system is that it does not measure progress of students systematically. The progress report is a tool of the past, much more innovation has taken place in this area. For example, if a student is performing well in every subject except Geography, the school authority and parents should ideally be able to see all the data (exam scores, continuous evaluation performance, class participation, attendance etc.) related to the student's performance. It is very easy to collect such data and create automated reports, graphs, alerts and action points for the benefit of principals, education policy makers, even individual teachers. Students who need special attention can be easily identified, and performance of teachers can become measurable as well. As management guru Peter Drucker said, what can be measured can be rapidly improved.

Not much work has happened in India around this, but this is a major opportunity to improve the education system in India. Most importantly, the big data collected through such performance tracking can be used by policy makers to strengthen the whole education system, measure the effect of grants and public money being spent much better than present standards, and make much better policies. Many states and school districts in the US have adopted this kind of technologies.

Homework and assignments tracking systems

Getting students to do their homework is probably the most difficult thing for a teacher. Much of punishments are doled out for failing to submit homework or not doing assignments, and is a serious reason for concern. What if homework could be made more interesting, such games for young kids to be played on internet and smartphones? Even for senior students, reading, retention and application can be tested online, and data over the year can be collected to measure the track record of a student if assignment, correction and doing the homework can be taken online on a software based platform. This is what many software have achieved. Even several Indian edtech entrepreneurs are working on this aspect, and many private schools have adopted such systems. Such systems can also be part of an ERP or broader performance tracking systems.

Classroom based distance learning

This kind of technology became very popular in late nineties and remained in use throughout last decade. Satellite beaming of live classes or VSAT, study centers equipped with hardware where students interacted with a teacher teaching remotely became very common for a lot of private sector tutorials, especially for testprep. Even Indian government has tried to promote this model in the past with help from IITs, and EDUSAT was a venture in this line. However, while low cost and high speed of internet have made this technology more viable and VSAT unnecessary, infrastructure cost of study centers and real estate prices work as a restraint on this model.

Social platform for a classroom to interact online

Peer to peer learning can be very important, and a class should continue to interact and learn collaboratively even after class hours. This idea led many social learning platforms to come up. My own experiment in this space, in the year 2010, was CLATHacker which without any significant investment snowballed into a community of students preparing for law entrance exams from small towns where there were no coaching centers. They created learning resources, notes and shared with each other. This was learners from small towns conversant with computer coming up with a solution for themselves. This is the power of a social learning platform.

Many social learning platforms like Grockit, remixlearning.com have achieved tremendous success. In India, pagalguy.com is a good example, but there are not too many other instances of social learning, especially for primary and high school education. The school boards can definitely do a lot in this respect.

Classroom emulating online environments

Apart from technology that helps to enhance the classroom experience itself or is being used within the classroom, another major domain of technology is online learning environments where one can learn, give exams, attend lectures, get access to study materials and interact with faculty as well as other students.

Online learning management systems

These are computer-based learning environments that are used to deliver content, track progress of learners and sometimes to administer exams. This is quickly changing the horizon of possibilities when it comes to affordable access to high-quality teaching. Live classes with teachers can be conducted on such platforms, and pre-recorded material can also be uploaded. However, broadband penetration is important for this technology to become relevant, and recent progress in broadband availability in India has made this accessible for a significant number of Indian citizens. This technology is now widely adopted in the private sector, with companies like Blackboard and WizIQ emerging as key players. At iPleaders, we have assisted top National Law Universities to adopt this technology, popularly called LMS (learning management system). However, adoption of this technology for primary and high school education remains very poor. Neither are there many teachers, not students opting for this technology except for in higher education. However, the government may use this to provide supplementary material, standard lectures, and deliver other content on a regular basis directly to every student in a state or even the country as long as they can have access to a computer.

Mobile based learning management systems

Typically in India, more people have access to smartphones with internet as opposed to computers with broadband connections. This is a big cause of investing significantly in mobile based learning technology. In the higher education courses administered by iPleaders, we see almost half of the users preferring to use our courses on smartphones and tablets while the rest prefers computers. There is no doubt that putting learning resources in the phone itself turns it into a very useful tool. Mobile based courses have to be optimized for a smaller screen, lower computing power, and slower internet. This is a difficult task, but several Indian startups have got this right.

Gamification of learning

Gamification is one of the most appreciated approaches to technology-driven learning and is a potentially revolutionary idea. The biggest challenge in education is to engage students in a meaningful way, and make them genuinely interested in the subject. Gamification attempts to make this possible by reducing drudgery of studying and chances of getting distracted by embedding a lesson itself inside a game. Also, introduction of leaderboards, awarding of badges on completion of tasks, showing daily graphs of progress, breaking down learning in small tasks and so on tend to make a lot of students more interested in studying. Gamification can increase learner engagement to incredible levels, to the point of learning addiction. This is a phenomenon similar to a Facebook addiction, which is also a gamified platform.

Open education resources – course development systems

While there are very good course delivery platforms available, software that helps the teacher to create and curate courses effortlessly are fewer in number. However, this is a very important aspect as well. If good teachers are enabled to create courses that can be used by other teachers elsewhere, the shortage of quality content discussed earlier can be solved to a great extent. Keeping this in mind, some organizations have tried to create software that helps teachers to create a course. Google has taken some initiative in this regard.

Adaptive teaching platforms

Not all students learn in the same way. Not every student's weaknesses and strengths are the same either. Still, all modern education systems deliver the same content for everyone. Can this be changed? Can customized study material and teaching be delivered to every individual student according to what he needs? Adaptive learning platforms can adapt its content and delivery according to the needs and abilities of the student using the platform. This is a very advanced idea and can change the life of many students. Perhaps a technology like this can reduce the aversion a large number of students develop towards studying from an early age.

Rapid content authoring systems

Creating engaging content is very difficult. However, rapid content authoring systems help educators to create online content very quickly. Powtoon is a prominent example of a rapid content authoring system which helps to create simple animated videos very fast by anyone who knows basic functions of a computer. Without this technology, a teacher would have had to hire an animation studio to achieve the same. There are many rapid content authoring tools available in the market for very reasonable prices at present, but adoption in Indian education space remains low.

Classroom delinked technology

There is also a lot of technology and e-learning business models that do not rely on traditional education system or the classroom at all. A great example is that of Duolingo, a language learning app available on android that is used by millions of people to learn several languages for free. I am myself an avid user of the same and have learned Spanish up to intermediate level using this app in about 6 months. Let's explore some of these technology that is thriving in the global education market today.

Online textbook depositories

The cost of printing and physically distributing textbooks to every nook and corner of a country like India is a major constraint on universal access to education. It has been shown through business models in US that it is much cheaper and cost effective to give selective access to chapters in a textbook through online software. Even publishers have noticed an increase in revenue through such models as they avoid piracy of textbooks – which happen to be widespread in India. Recently, Oxford University Press sued the Delhi University over this issue, and the matter is pending litigation. If online textbook depository model can be implemented in India for school students, they may get access to millions of books on which no copyright exists for free. On the other hand, new textbooks which are still protected by copyright can be given to them online at low costs.

Diagnostic tools and differentiated lessons

This is an amazing technology which is still under-utilized, especially in India. In other countries, this is being used in the testprep space and this is taking over all other teaching models inexorably. The idea is that not everyone needs to same lessons. Some people already know certain things, have certain weaknesses or can learn at different speeds. Hence, it is not appropriate and very inefficient to teach the same material to every student. One size does not fit all, and software can first diagnose what is the existing level of a person on any subject through diagnostic tests, and then create a customized study plan. I would eagerly look towards implementation of this technology in India, starting with the testprep industry.

Online alumni associations

This is a great way to make alumni associations actually work. The alumni can join a social network restricted to the alumni, interact with current students, other alumni, and faculty. This can be a great way to enhance recruitment networks for any institution, source of mentorship, as well as funds or donation for the educational institution from the alumni. This is relevant for both schools and colleges, and can generate great value for the institution as well as its alumni.

PROS OF TECHNOLOGY IN THE CLASSROOM***Customized Learning***

One of the main benefits of using technology in the classroom is the ability to customize student learning to meet all their course needs. Every student learns differently, and by using technology, teachers are able to adapt

their lesson plans to suit each student's needs. There are countless computer programs and applications available in the market that can be used to track students' progress and find out how each one learns best.

Automate Dull Tasks

Another advantage of technology in the classroom is that it saves a lot of time. Nowadays, there exist multiple tools, apps, and programs that can help with lesson planning and grading. This ends up saving a lot of the teacher's time as everything can be done in seconds. Freeing up the teacher's time is a significant advantage as this helps them focus better on students.

Access to an Immeasurable Amount of Information

Technology gives students access to an endless amount of information online. If they want to learn about something, all they are required to do is Google it. Technology has completely destroyed the limitation that books once had. It offers students the freedom to look up anything they would want to know. Gone are the days of searching through encyclopaedias and books; today's classrooms can learn just about anything they want to know in a matter of seconds using technology.

CONS OF TECHNOLOGY IN THE CLASSROOM

Loss of Human Connection

Excessive use of technology can often lead to antisocial situations. At times, students tend to lose their ability to communicate in social situations because of continuous use of technology. Students require interpersonal skills, and when they get access to technological devices in school, the time they get to spend communicating with their peers reduces, thereby, leading to anti-social behavior.

Technology Can Be a Distraction

Many students have a far better understanding of technology than their teachers. Even if teachers establish some strict rules regarding the use of classroom devices, students still find a way around it to use cell phones to message friends, use social media, or play games. If there is going to be a significant use of technology inside of the classroom, then there must be a limit to it or some kind of blocking software put into place so that it doesn't become a distraction for students.

Promotes Inequality

Technology may look extremely accessible to all kinds of people, but that's not always the case. There exist many schools which don't have enough funds to make use of technology. Also, if teachers want to assign homework that involves the use of technology outside of the classroom, they would have to make sure that all students have access to it. This would promote inequality for the students who don't have access to it.

CONCLUSION

Technology can be overall rated to be very beneficial in the field of education. The tremendous amount of information that can be provided has no limits. Even though it has some shortcomings but the advantages it offers just overpowers the negative impacts.

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Competing interests

The author declares that she has no financial or personal relationships which may have inappropriately influenced her in writing this article.

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APPLICATION OF DESIGN THINKING AS A RECENT TREND IN MANAGEMENT THOUGHTS AND PRACTICES

Debarati DasguptaStudent, Institute of Management & Computer Studies

ABSTRACT

There is a drastic change in the management thoughts and practices in recent times. Today we talk of new technologies, processes and creative ways and means of understanding a particular problem or situation and solving them. Today due to advancements in technologies, modern thinking and approaches, conventional ways are now rethought and reassessed to replace them with newer ideologies.

One such new idea is Design Thinking on which a research is conducted to check the use and effectiveness of design thinking in today's practical world. Design Thinking encompasses processes such as context analysis, problem finding, ideation, solution generation, creative thinking, sketching/drawing/modelling, prototyping, testing and evaluation.

Design Thinking refers to cognitive, strategic and practical processes by which design concepts are developed, analysed and implemented. We will further understand the design thinking process by the model given by Stanford and through case studies.

Keywords: recent trend, design thinking, creative problem-solving method

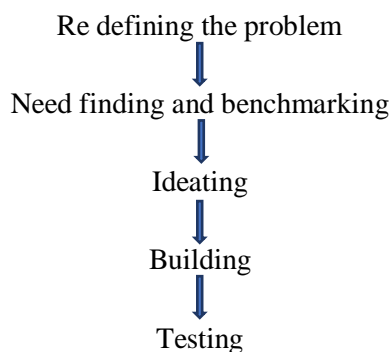
INTRODUCTION

Design thinking is a human-centred approach to innovation that draws from the designer's toolkit to integrate the needs of people, the possibilities of technology, and the requirements for business success.

With the help of design thinking organizations can develop products, services, processes, and strategies which are more feasible in the practical world and acceptable by the people. This approach of design thinking, brings together what is desirable from a human point of view with what is technologically feasible and economically viable. It also allows the common people like you and me to use this creative tool and process to address a vast range of challenges which we are facing in our daily lives. The problem can be as small as "how to filter water?" to a bigger problem like "how to control global warming?" Design thinking is such an approach that can be implemented in school level to business levels where the main motive being encouraging the creative minds to speak out loud and help in finding a creative solution through group discussions, brainstorming sessions, making practical models etc. Design thinking relies on the human ability to be intuitive, to recognize patterns, and to construct ideas that are emotionally meaningful as well as functional. The elements of design thinking combine to form an iterative approach—one you can try out and adapt to suit your needs. Design thinking attempts to break the conventional approach of having one teacher or one boss who give instructions to their students or employees respectively, but rather encourages the young and blooming minds to come up with their creativity and innovative thinking.

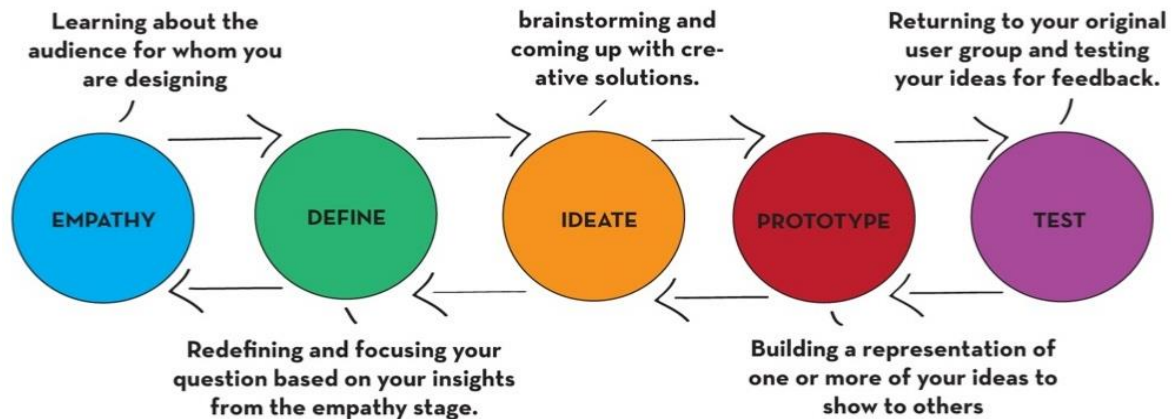
DESIGN THINKING

5 phase description on design innovation process which includes the following steps: -



The following shows the Stanford model of design thinking as a process

design thinking - a process



LITERATURE REVIEW

➤ Philip Kotler and Alexander Rath (1984)

"Design Thinking is the process of seeking to optimize consumer satisfaction and company profitability through the creative use of major design elements in connection with products, environments, information, and corporate identity"

➤ Industrial design historian Stephen Bayley (1985)

"Describes the difference between functional and visual design thinking approach as needed in nuclear power plant units and advertising strategies respectively"

➤ Peter Gorb (1978), director of the Institute of Small Business at the London Business School,

"Defines design thinking as the designer's concern with information is to present it efficiently, to simplify the complex, work stretches along a spectrum which at one end may be concerned with objective descriptions of the technology of products and environments and at the other with the highly emotive and persuasive means and ways of creative problem solving methodologies."

➤ Ralph Caplan, former editor of Industrial Design magazine and director of the International Design Conference in Aspen

"Says, design thinking is at its best a process of making things right. That is, the designer at his/her best tries to make things that work, but things often do not work. And making things right is not just a generative but a corrective process - a way of continuous trial and errors to finally come up with one solution which is both economically feasible and practically applicable."

OBJECTIVES

1. To immerse into the world of innovation as a systematic process of tackling relevant business and/or social problems.
2. Using a practical hands-on approach, which will support in the sketching of conception and early development of an innovation challenge,
3. The adoption/adaptation of new technologies to streamline key processes or to disrupt established markets or the competitive landscape
4. To exercise their foresight in the process of opportunity identification/creation.

LIMITATIONS

1. Time taking
2. Resources may not be available
3. Idea may not be feasible in practical world

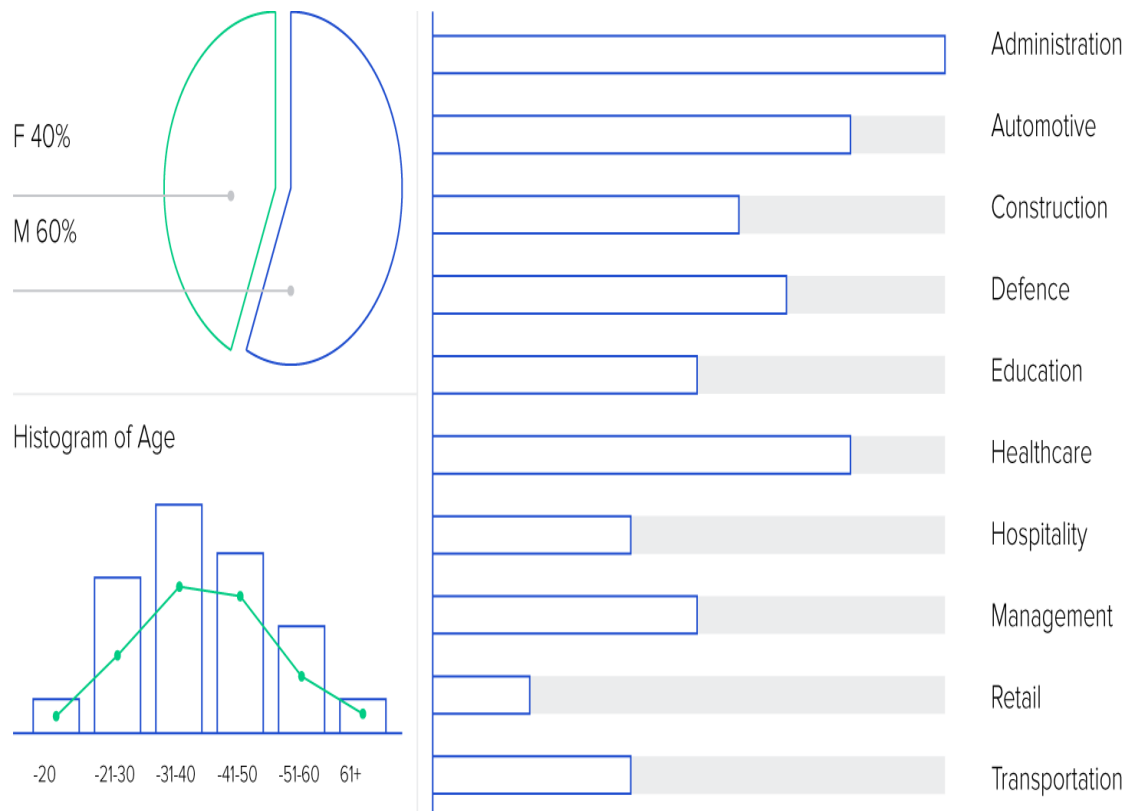
RESEARCH METHODOLOGY

In any research work both primary and secondary data is required. This research work includes data collection from various sources like websites, research papers, online books, magazines, reference videos, etc. it includes secondary data of case study analysis and interpretation.

DATA ANALYSIS AND INTERPRETATION

Case study 1

Let us take an example of the growth rate of the following sectors where both male and female employees are employed and understand these graphs and interpret results with the help of design thinking.



From the above graphs we can see that 60% employees are males and 40% females. The administration sector has the highest growth rate followed by both automotive and health care sectors. The histogram of age group shows that age groups 31-40 is the highest employed followed by ages 41-50. Here through the data we can see that females are less employed as compared to males and with the help of design thinking and analysis of the above given case study, I have come up with some of the reasons and solutions of the same.

Reasons of less female employment

1. Less educated female candidates
2. Lack of family support for women to work especially in sectors like defence and construction
3. Females have to play dual role of managing both work and home.
4. Organizations prefer male candidates over female (male dominated society)
5. Lack of safety for women at work place

Solutions for less female employments

1. Changing the mindsets of the society where males are considered to go out for work and females to handle home.
2. Encourage education for female child
3. Provide safe working space and environment for women
4. Provide benefits like work at home, maternity leave, day shifts, etc
5. Reserve some percentage of seats for females in an organization

Case study 2



The above diagrams show the logos of Airbnb. It shows the evolution from the earlier logo on the left to the recent one on the right. The recent logo is split up to explain the meaning of their logo and the experience which they offer. This new, innovative thinking and approach in order to popularize their brand name among the customers and increase awareness and customer base of the company is also a result of application of design thinking process.

CONCLUSION

Design thinking is a problem-solving mindset that businesses have successfully adopted to obtain social innovation in the creative industry and beyond. The concept of design thinking can be applied across diverse disciplines, from education, law, and medicine to ICT, business management, human resource management and design itself. Design thinking principles enable and empower a professional to approach the problem statement in a step-by-step manner and take into account all the necessary factors for arriving at the best solution.

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A STUDY OF THE CHALLENGES AND GAPS IN DIGITAL ADVERTISING

Pradeep Waycos¹ and Dr. Satish N Pawar²Ph.D Research Scholar¹ and Professor², ASM's IBMR, Chinchwad

ABSTRACT

With growing population of internet and digital media user there is gigantic buzz around digitization and different digital marketing strategies. It is because most business have already learned and experienced power of going digital in global environment. We have seen many businesses prospered, failed while some are still trying to adopt and some still believe in legacy marketing strategies. In such diverse competitive business environment, we do see scale of business growth with help of digital strategies. While digitization is helping achieve goals experts talk more on potential of digital marketing strategies, Very little talk about challenges.

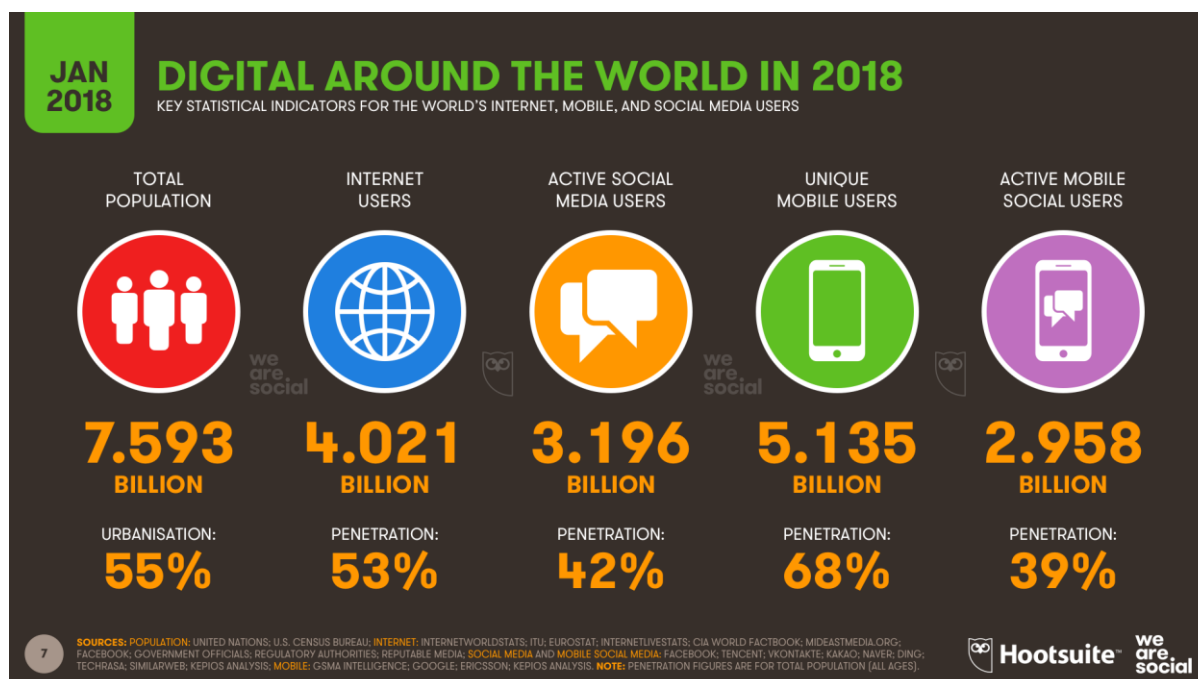
Digitization is one of the super tool for influencing sales and marketing. But the domain is equally expensive, Investment made is untraceable thus difficult to understand impact of spending over digital advertising.

In this paper will highlight top challenges with digital marketing strategies based detailed review of available literature.

INTRODUCTION

Rapid growth in Internet usage across the world has made digitization increasingly important source of competitive advantage in marketing. Huge number of target audience and evolving smart technologies are encouraging investment in online advertising. Internet advertising is seen as one of the fastest growing market today. Researcher predicts digital ad expenditure will reach up to \$225 billion which is 44% of total ad expenditure.

On other side internet audience is now over half of the world's population. As per the new 2018 Global Digital suite of reports from We Are Social and Hootsuite reveals that there are now more than **4 billion** people around the world using the internet by early 2018. Where *quarter of a billion* new users came online for the first time in 2017. Which adds great potential in online advertisement to be efficient.



There is no doubt companies should invest in leveraging potential of internet enabled marketing for leading competitive advantage. But at the same time companies must understand the challenges and gaps in digital advertisements.

Objectives : To understand the challenges in digital advertisement

To study the gap in digital advertisements.

Methodology : Review of literature.

CHALLENGES**1. Ad-Fraud**

Ad fraud is a top concern pervading the digital advertising, companies are being robbed in the name of digital ad cost to company which is huge in itself. This is big problem because there is no foolproof way to identify fraud. however, there are various technologies helping minimize losses and detect misconduct.

According to sources of research firm Statista fraudulent, nonhuman traffic involvement in digital advertising in 2018 was estimated to incur losses of 19 billion U.S. dollars to advertisers worldwide. This is going to be more than double to 44 billion U.S. dollars by 2020.

How does it work?

Ad Placement

- Advertisers put the multiple ads by layering them one above another, only top ad is visible and others are hidden behind it.
- Ads are placed in smaller pixels for the sake of publishing, user will never see the ad but in actual it is marked as viewed
- Other way ads are placed outside viewable frame, where just impression is marked.

Fake Platforms

Companies pay heavy cost per mile for the digital advertisements. Part of these ads goes to fake platforms, or un-monetised websites where no relevant content or audience available for advertisers brand.

Hacking

Hacking is another way where publisher hijacks slot on platform and publishes ads that generate revenue for him.

Bots faking clicks , views , impressions

Technologically advance bot automation target specific ads and generates fake clicks, views to showcase high visibility of advertisement. This is one of the cost criteria for certain type of ads.

2. Brand Reputation

Advertisement of any product is one of the most important factor for building brand reputation in market. Small mistake in interpretation, publishing, timing of ad may degrade brand value. E.g. You must have seen fishing in the name of popular brands which asks to forward certain message to claim gift hamper. These kind of messages redirects user to totally irrelevant content than what is committed in message.

Companies invest heavily to have fully controlled advertising strategies to build and sustain brand reputations. To be successful, managers should gain a sufficient reach and attention among the selected target group. Customers were only involved in these strategies as they participated in marketing research studies (i.e., survey, focus group, test panels). This approach created strong control over a company's reputation. Trying to engage customers in brand building through social media introduces a weaker control. On the positive side, it may create brands that are more preferred by consumers as brands are more based on customer preferences. However, the lack of control has a strong downside, especially for strong brands. Strong brands already have a strong consumer franchise and the additional returns of engaging customers in creating further brand equity is somewhat smaller. The risks of a lack of control are, however, larger for strong brands. For example, McDonald's set up a Twitter campaign hoping to promote positive WoM. Instead, they received a lot of adverse reactions and negative WoM. Companies, which have a strong negative sentiment, are particularly exposed to these kinds of activities. There is a risk that customers use the engagement opportunity to tarnish brand value. In sum, for strong brands the risks of engagement activities are high, while the potential returns for especially strong brands with a significant group of active brand opponents can be low or even very negative. Any activities pursued therefore need to be particularly cautiously managed.

3. Authenticity and Security

It is very difficult to identify source of promotional digital content. Hence many a times consumer gets confuse if promotion is true or is fishing content. For users who are not well aware of security threats and troubles fishing, malwares introduced by infecting devices content may turn nightmare.

4. Skilled Resources

Another important gap today is skilled resources for creating digital content for companies. There is estimate of 440,000–490,000 of analytically trained people will be needed in USA for year 2018 to analyse customer data and create digital advertisements, develop Web sites, and perform statistical analyses (The supply amounts,

however, only to 300,000 of these talents. Hence there is a 50–60% gap relative to the 2018 supply. Due to funding and resources constrain it is very difficult to find analytically talented and business-experiences.

Lack of quality data for analysis and proper infrastructure and IT tools is other side of resources that adds weight on digital marketing.

5. Measures

There is a widespread perception that online measures are not easily translated into financial impact, and that online metrics are not readily comparable to traditional metrics. There are many efforts taken to measure the effects of online media. These metrics can be used to compare the effectiveness of digital channels with traditional channels, creating a universal metric that allows for direct comparison of financial outcomes between traditional and online media. Another solution to reduce the gap between the response side and the demand side is to train managers on how to use and interpret online metrics and key performance indicators. One specific challenge with online marketing is the attribution of specific marketing actions. Firms are attracted with multiple online and offline media and channels to online and offline stores. Companies therefore often wonder what the relative contribution of a specific measure was on sale in its respective channels.

CONCLUSION

In the era where digital media and channels are rapidly becoming ubiquitous. It is essential that companies should go for digital marketing strategies. Yes, It is not yet straight and simple, many challenges are still to be addressed but being part of this transition will definitely give competitive advantage over edge. It is evolving and challenges will eventually be addressed.

All the concerns pertaining to digital media and advertising focus on following for directions

1. The use of customer insights and data to compete effectively;
2. The threatening power of social media for brands and customer relationships
3. The omnipresence of new digital metrics and the subsequent assessment of the effectiveness of (digital) marketing activities
4. The increasing talent gap in analytical capabilities within firms.

Most of the focus areas indirectly concerned with customer data, insight, customer behaviour, different metrics and talent gap. Quite closely related. Almost all involved data and the underlying capabilities for analysing data, providing firms a deeper and more actionable understanding on how marketing can contribute to a stronger performance in a digital environment. This gives clear hint that companies create stronger capabilities in understanding this data. To be able to output valuable insights. Marketing resources are not familiar with ways to analyse and understand digital data, digital metrics, digital customer journeys, etc. This could be start putting assumption of their job responsibilities are more digitally oriented functions, such as IT.

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A STUDY ON OPINION OF YOUNGSTERS ON THEIR INTEGRATION IN SOCIAL ACTIVISM TO ENSURE LIVABLE CITY: WITH REFERENCE TO DOMBIVLI CITY

Dr. Jyoti Jangir and CA Akanksha Sant
Assistant Professor, Model College, Dombivli

ABSTRACT

The paper attempts to study opinion of youngsters on their integration in social activism to ensure livable city. The objectives were designed to focus on the relevant areas of the study; the objectives are as follows To know level of participation of citizens in social responsible initiatives, To know the factors determining for social activism, To know about active participation of citizens in spreading awareness about social activism, To know about awareness among people about livability index, To study on opinion of citizens on their integration in social activism to ensure livable city. The study was conducted on Post graduate Commerce students living in Dombivli, Mumbai. Spearman's Rho correlation coefficient test was applied to test null hypotheses, significant relationship was found in working variables. 80 % of respondents educate people to make the city a better place to live; respondents discuss social trending issues with friends, only 10 % of respondents said that Dombivli is an excellent place to live. Further study can be extended by focusing on other variables

Keywords: Integration, social activism, livable city.

INTRODUCTION

Well said by Dhirubhai Ambani “give the youth a proper environment, Motivate them, Extend them the support they need. Each one of them has infinite source of energy. They will deliver” India is a country of young people; our country has the relative advantage at present over other countries in terms of distribution of youth population. India has more than 50 percent of its population below the age of 25 and more than 65 percent below the age of 35, it is expected to be youngest country on planet by year 2030. Youth is characterized as energetic, creative, enthusiastic and dynamic in nature. It is the most important section of the population. Youth shows strong passion, motivation and will power which also make them the most valuable human resource for fostering economic, cultural and political development of a nation. Youth decides the future of country. If the energy and passion of the youth is utilized properly, youth can bring expected change for the society and lead to the progress. Youth are the creative digital innovators in their communities and participate as active citizens, eager to positively contribute to sustainable development. This section of the population need to be harnessed, motivated, skilled and streamlined accordingly to bring rapid progress for a country.

Learning environment, be it social media or four walls classroom requires proper integration or knowledge from youngster point of view, Big political agendas surrounds on news channel but only 11% of today's youth interested to watch news channels, even today the needs and demands of youth are not identified to cater, when it was asked to youth what do they want? Most of the replies were A developed country to live, not infact developed but a liveable place. It has been expressed by youth during surveys conducted during elections. The decreasing participation of youngster in democracy has proved the assumption that today's youth aspires for a land that breathes fresh air.

Integrity is something that can channelize the efforts. With becoming smart on web it is equally important to be smart in eco-system and social Quotient.

History witnessed various social movements where the role of youth is remarkable, today also in order to keep climbing the ladder it is important to know and understand the opinion of youth. A social movement happens in any part of the country influence the mind of youngsters across the nation. Youth in cities like Dombivli plays significant role and serve as a change catalyst

Livability refers to an urban system that contributes to the physical, social and mental well being and personal development of all its inhabitants. The paper attempts to study opinion of youngsters on their integration in social activism to ensure livable city. The objectives were designed to focus on the relevant areas of the study; the objectives are as follows To know level of participation of citizens in social responsible initiatives, To know the factors determining for social activism, To know about active participation of citizens in spreading awareness about social activism, To know about awareness among people about livability index, To study on opinion of citizens on their integration in social activism to ensure livable city.

REVIEW OF LITERATURE

Antonescu Daniela in research paper titled, “ Liveable city from an economic perspective” (2017) the study has been made in regards to Bucharest- the most livable city in Romania, as to the effect of GDP and economic

factors in terms of quality of life on the livability of city along with other generally accepted criteria. The analysis concludes that in spite of superior development, the satisfaction level of the citizens there is lower in comparison to the other cities, the reason being lack of certain infrastructure, health, educational, environmental aspects and facilities which are ultimately influenced by the economic factors. Hence, it adds an unnoticed factor – Economic aspect, into the consideration for the analysis of livability of a city.

Aman Randhwa and Dr. Ashwani Kumar in research paper titled “Exploring livability as a dimension of Smart City Mission (India)” compared the themes of Smart City mission with that of different aspects considered under livability index. Different models for livability index were considered and accordingly the analysis has been made to check whether smart cities can render livability as well. The analysis of broad dimensions of livability -economy, environment and quality of life in the context of smart city mission of India concludes that the mission has adequate integration of livability dimensions to improve the quality of life.

In an article by Mercy Samuel and Himadri Panchal on “Citizens play important role in managing cities” they explained the example of Chandigarh where citizens are contributing through RWA. It also emphasised on the participatory role of citizens in the management of cities which helps to create sense of responsibility and belongingness. With such initiatives, the sense of civic ownership can be created and it can bring the behavioral change as well as discipline among citizens.

Urban Planning Advisory Team (UPAT) of the International Society of City and Regional Planners (ISOCARP) published a report on “Livable cities in a rapidly urbanizing world” in 2010. Here they have given eight attributes for desirable city and community as Strongly associated with resilience, Strongly associated with inclusiveness, Strongly associated with authenticity, Strongly associated with diversity, Fosters a tolerant community, Fosters health and mental health, Fosters community well-being, Fosters creativity and innovation, Also the practical solutions have been provided to help the cities respond to the global challenges and to make the city livable- Regional leaders, Landscape first, Map the energy, Productive landscapes, Mix to the max, Budget for the arts, Node for all modes, Urban playground, People to people, Business to cities, Also the ten principles have been provided for sustainable city governance.

A new approach to measuring the livability of cities: the Global Liveable Cities Index by Tan Khee Giap, Woo Wing Thye and Grace Aw – The paper reviews the GLCI indicators and studies the measurement of ecological sustainability at the city level. Also the policy simulation has been made on 64 cities to explore the extent to which the city is able to improve on its livability ranking. Further it compares the rankings pre and post simulation. With this it reconstructs GLCI and by selecting a wide range of indicators that are moderately easy to access, and can help the city by investing in the areas identified as the low-score components of its GLCI rankings.

OBJECTIVES OF THE STUDY

- To know level of participation of citizens in social responsible initiatives
- To know the factors determining for social activism
- To know about active participation of citizens in spreading awareness about social activism
- To know about awareness among people about livability index
- To study on opinion of citizens on their integration in social activism to ensure livable city

NULL HYPOTHESES OF THE STUDY

1. There is no relationship between participation of citizens in social responsible initiatives and their effort to encourage others to participate in social responsible initiatives
2. There is no relationship between participation of citizens in social responsible initiatives and their efforts to offer suggestions to person or organizations doing social work to improve their performance
3. There is no relationship between discussion of social trending by citizens issues with friends and their efforts to offer suggestions to person or organizations doing social work to improve their performance
4. There is no relationship between participation in social responsibility initiatives and contribution of citizen in making the city a better place to live

RESEARCH METHODOLOGY

Method of Sampling: Convenient sampling

Type of Research: Descriptive

Primary Data was collected by circulating a questionnaire through google on whatsapp. The data was analyzed with help of diagrams and Spearman Rho correlation coefficient test.

Both sources of data collection were used:

Primary data: It was collected by asking questions with the help of a questionnaire.

Sample size: 46 students studying in Masters of Commerce

Sample unit: Post graduate student in Commerce (M.Com) student

Sample Area: Model College, Dombivli

Secondary data: The secondary data was collected from Books, online and offline Journals and websites

LIMITATIONS OF THE STUDY

- Responses to the questions of questionnaire are as per respondents understanding which may differ.
- All responses from respondents are assumed to be true
- Due to time constraint small sample taken from only one college

DATA ANALYSIS AND INTERPRETATION:

Fig no-1: Occupation wise classification

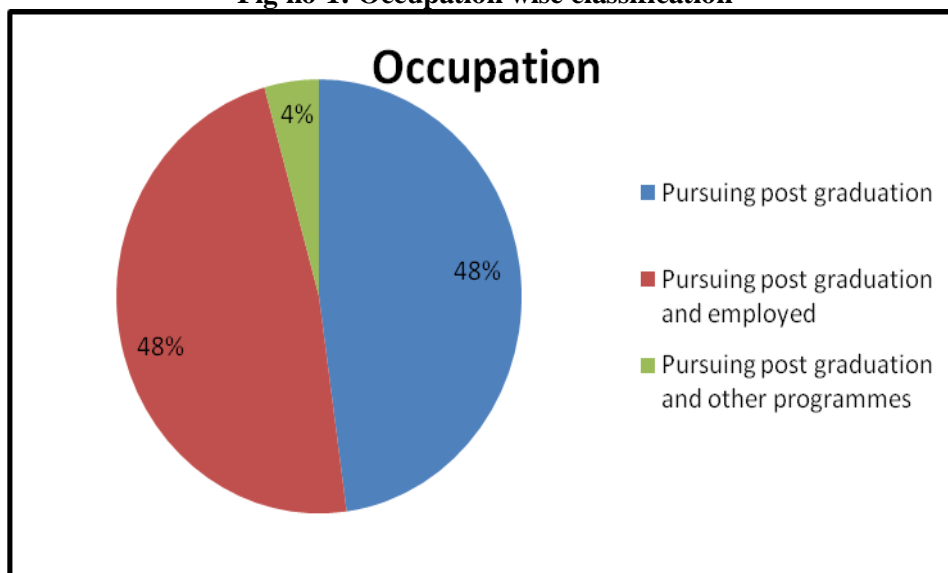


Fig.no-3: Gender wise classification

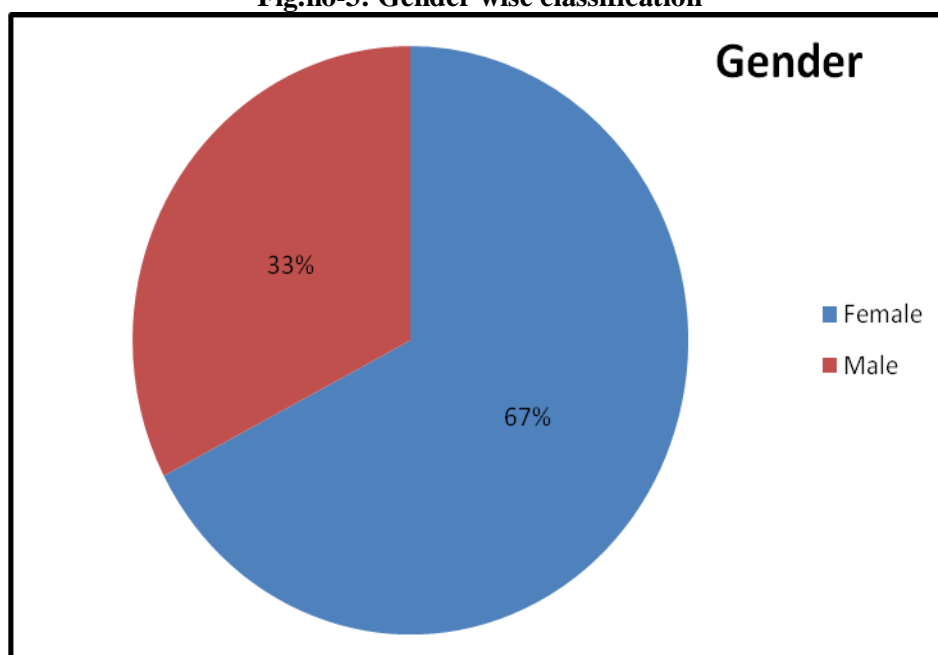
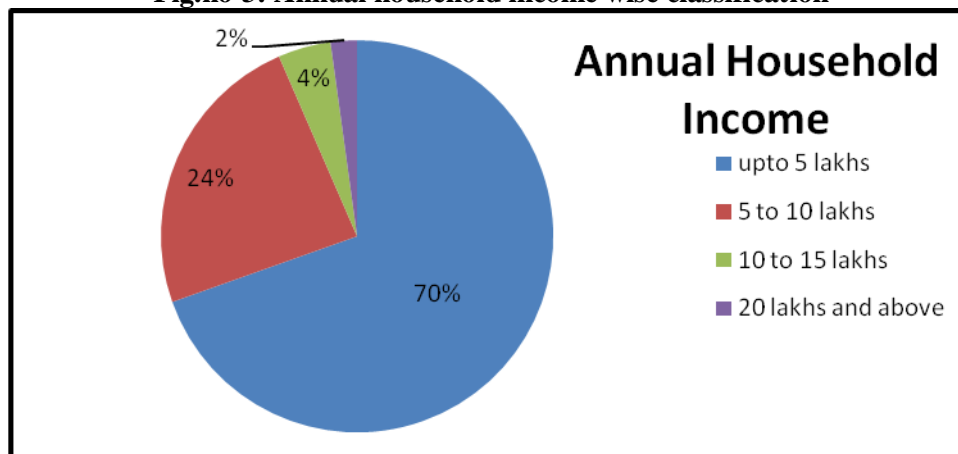


Fig.no-3: Annual household income wise classification

**Testing of hypotheses by applying Spearman Rho correlation coefficient test**

1. There is no relationship between participation of citizens in social responsible initiatives and their effort to encourage others to participate in social responsible initiatives

Result Details*X Ranks*

Mean: 23.5

Standard Dev: 10.21

Y Ranks

Mean: 23.5

Standard Dev: 7.83

$r_s = 0.35792$, p (2-tailed) = 0.0146.

By normal standards, the association between the two variables would be considered statistically significant.

Combined

Covariance = $1288 / 45 = 28.62$

$R = 28.62 / (10.21 * 7.83) = 0.358$

The value of r_s is: 0.35792.

2. There is no relationship between participation of citizens in social responsible initiatives and their efforts to offer suggestions to person or organizations doing social work to improve their performance

Result Details*X Ranks*

Mean: 23.5

Standard Dev: 10.21

Y Ranks

Mean: 23.5

Standard Dev: 10.21

Combined

Covariance = $460 / 45 = 10.22$

$R = 10.22 / (10.21 * 10.21) = 0.098$

$r_s = 0.09804$, p (2-tailed) = 0.51686.

By normal standards, the association between the two variables would not be considered statistically significant.

The value of r_s is: 0.09804.

3. There is no relationship between discussion of social trending by citizens issues with friends and their efforts to offer suggestions to person or organizations doing social work to improve their performance

Result Details

X Ranks

Mean: 23.5

Standard Dev: 3.39

Y Ranks

Mean: 23.5

Standard Dev: 10.21

Combined

Covariance = $-138 / 45 = -3.07$

$R = -3.07 / (3.39 * 10.21) = -0.089$

$r_s = -0.08856$, p (2-tailed) = 0.55837.

By normal standards, the association between the two variables would not be considered statistically significant.

The value of r_s is: -0.08856.

4. There is no relationship between participation in social responsibility initiatives and contribution of citizen in making the city a better place to live

Result Details

X Ranks

Mean: 23.5

Standard Dev: 10.21

Y Ranks

Mean: 23.5

Standard Dev: 10.21

Combined

Covariance = $1656 / 45 = 36.8$

$R = 36.8 / (10.21 * 10.21) = 0.353$

$r_s = 0.35294$, p (2-tailed) = 0.01613.

By normal standards, the association between the two variables would be considered statistically significant

FINDINGS

73 % of respondents have participated in social responsibility activity

Only 2 % of respondents participate frequently in social responsibility activity

87% of respondents encourage others to participate in social responsibility activities

80 % of respondents educate people to make the city a better place to live

74 % of respondents offer suggestions to person or group or organization doing social work to improve their performance

97 % of respondents discuss social trending issues with friends

74 % of respondents post or respond to social oriented messages in social media

74 % of respondents have contributed to make the city livable

61 % of respondents think that their active participation has contributed to make the city livable

78 % of respondents stop people engaged in socially unethical activities

57 % of respondents lodge complaints about the issues to the government authority

67 % of respondents are aware of livability index

Only 10 % of respondents said that Dombivli is an excellent place to live, 67 % of respondents said that Dombivli is a good place to live, 20 % of respondents said that it is somewhat livable and 3 % of respondents said that it is not at all livable

SUGGESTIONS

- ✓ Motivate citizens to be more conscious about their responsibilities
- ✓ Introducing Individual social responsibility as a compulsory subject in High schools
- ✓ Organizing various need oriented activities on Socially responsible initiatives
- ✓ Organizing campaigns on essentials to make a livable place for eg. Let your city live
- ✓ Creating awareness about grievance cells available for improving public utility services
- ✓ Collaboration of co-operative societies with Municipal corporations to conduct frequently need oriented Social activities
- ✓ Creating awareness among citizens on how to lodge complaints about the anti social issues to the government authorities
- ✓ Conduct frequent surveys on Social Activism, livability index and National integration

CONCLUSION

There are many areas where remedial measures need to be taken, issues ranging from paying tax to participating in activities of social importance so as to make our country a livable place. India, the country of youth can improve its score in livability index by rediscovering itself from the eyes of its youth in various areas like governance, using expertise, planning constructions, promoting individual social responsibility, embracing crisis as need for change and redefining culture of citizens. Lateral thinking and logical analysis in youth can take the dream of livability to its destination.

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CONSUMER PREFERENCES FOR ONLINE MARKETS

Dr. Sunanda JindalAssistant Professor, ASM Institute of Business Management and Research, Chinchwad, Pune

ABSTRACT

The world is becoming digital in every aspect. Technology is replacing the age old methods of buying and selling. These day's people prefer to purchase their goods and services at the ease of a click, using their computers or mobile phones. More over this has also helped the marketers reach out to a much larger segment of people, geographically.

There are several benefits of internet marketing to the customers as well as the marketers. There are several companies who have made fortunes only using the internet as a source of business. Globally people depend largely upon these websites for various needs like medicines, food, electronics, etc.

In India there are large players like ebay, Amazon, flipkart and even start-ups like Bigbasket, Swiggy, Snapdeal, etc. The industry is growing extremely fast specially in the urban areas. It has enabled sellers to sell their products all over the country. It has also increased the demand for different products which were once sold only in a particular area or city. It has generated a demand for logistics companies also. Hence it becomes interesting to understand the preferences of the customers using internet market.

OBJECTIVES OF THE RESEARCH

- 1) To understand the influence of internet marketing on common people.
- 2) To understand what type of products do people generally buy on the internet.
- 3) To know the methods of payments used while purchasing goods online.

SCOPE OF THE RESEARCH

This research covers the perception of customers and their buying habits on the internet. It also focuses on what products people buy online. It explains how is the internet affected the local retail market and what benefits do customers get while doing online shopping. It also shows the methods of payments people prefer while purchasing products online. It briefly explains some problems faced by people while buying products.

IMPORTANCE OF THE RESEARCH

Internet has changed our lives to a very large extent. It has enabled the world to communicate easily and faster. Internet has helped businesses to grow from small localities or areas to a much larger extent. Sellers can sell their products and services in various locations instead of restricting their scope only to a retail shop or market place. This also helps the buyers to purchase a variety of products, which were not available earlier in their vicinity.

Internet is a relatively newer concept which developed in the 1980's. Initially internet was only used for sending mails and messages by the defence, large corporations like Apple or Google, and the richer class of the society. Computers and internet were not easily available to the masses then as they were very expensive. Over the year's technology changed and internet was available at an affordable price. This changed the way people used internet. Today internet is used for several things like sending mails, defence purpose, media, social media, marketing, etc. In India use of internet and its services largely started in 2000's. Today internet services are available even in remote villages of India.

However, globally companies took internet as a new opportunity to improve businesses. Several companies have started doing businesses using the internet. Many companies deal only in a particular commodity where as some large players offer a variety of products. Internet market has helped buyers as well as the sellers. There are several benefits of internet markets.

Internet marketing has not only benefitted the marketer but has also increased the demand for logistics and delivery industry.

Internet marketing has surely impacted the retail markets. The customers also make preferences based on the review of others, past experiences and company policies. Hence it is interesting to understand how and what are the problems faced by the customers using internet markets and what are their preferences.

LITERATURE REVIEW

According to,

Dashaputre, Sharad Madhukar (Tilak Maharashtra Vidyapeeth, October, 2011)

(Source :- <http://shodhganga.inflibnet.ac.in/handle/10603/3429>)

Internet marketing involves the usage of the Internet to market the sale of goods or services. Considering the internet usage in Asia, it is found that China tops among the Asian countries that followed by Japan and India ranks 3rd in position. The literature review has helped to consider in the present research work aspects like consumer privacy, consumer inclination and consumer personalization in the field of Internet Marketing.

INTRODUCTION

In today's era of globalization not only the nations in the world and thereby their communities have come closer to one another but also most of the sectors have undergone significant changes. Needless to mention that even the marketing sector has undergone significant changes and further is experiencing continuous changes. With the significant use of Internet it is important to study its impact on marketing field. It is true that one of the prime factors for the growth of Internet Marketing is the worldwide increase in the use of internet. Thus the new concept of Internet Marketing has emerged and is found to be dynamic in nature. Internet Marketing utilizes the power of electronic commerce which refers to any market on the internet. Electronic commerce supports selling, buying and trading of products or services over the internet. Hence Internet marketing forms a subset of electronic commerce. Internet marketing first began in 1990 with just text-based websites which offered product information. Now with the growth in the utilization of internet it is observed that Internet Marketing is not just selling of products alone but in addition to this it also involves information about products, advertising space, software programs, auctions, stock trading and matchmaking. With the significant growth of internet usage, internet marketing is found to expand its horizons. Few companies which have revolutionized the way with regard to the use of internet in the field of marketing are such as Google.com, Yahoo.com, Amazon.com, Alibaba.com and Youtube.com.

This study combines factors that other studies have done that will influence the consumer's purchasing decision in online and offline stores for apparels. It includes the price attractiveness, time saving, perceived risk, enjoyment and excitement, tangibility and high interactivity. All of these factors will contribute to the study of customer's purchasing intention for apparels on both stores which includes online and offline shopping. Pan, (2007) defined purchasing intention as the eagerness of purchasing the product. Similarly, Engel, Blackwell and Miniard, (1990) defines purchasing intention as a psychological process of decision-making. In online shopping, it is expected that shoppers are more likely to associate price attractiveness and time saving with their intention to shop while in offline shopping, consumers are more likely to associate tangibility, high interactivity and enjoyment with their intention to shop. As a result, online marketers or retailers should be aware of the problems faced by the consumers and their perceived risk to increase their intention to shop in online. Designers must take note of consumers' needs because the usability is the starting point to get the confidence and support of the consumers (Alzola et. al., 2006).

Weber, K. and Roehl, W. S. (1999), conducted a study on those who search for or purchase travel products through on-line with the age group of 26 to 55 years. Results on the basis of the study concerns about credit card security, evaluation of product quality, and privacy issues are the main problems faced while on-line purchase of travel products, were made.

Vellido et al. (2000), pointed out in his research, that there are nine factors associated with user's perception of online shopping. Among those factors the risk perception of users was demonstrated to be the main discriminator between people buying online and people not buying online. Other discriminating factors were control over, and convenience of, the shopping process, affordability of merchandise, customer service and ease of use of the shopping site.

Jarvenpaa et al, Tractinsky & Vitale (2000), tested a model of consumer attitude towards specific web base stores, in which perceptions of the store's reputation and size were assumed to affect consumer trust of the retailer. The level of trust was positively related to the attitude toward the store, and inversely related to the perception of the risks involved in buying from that store. The study concluded that the attitude and the risk perception affected the consumer's intention to buy from the store

IMPORTANCE OF RESEARCH

Internet market is evolving in India and is finding it difficult to establish itself due to several factors. Most important factor include pricing, customer resistance to change, they are unable to deliver in rural areas and are restricted to the urban areas, payment failures and payment security problems.

The customers in urban areas also find difficulties in payments, wrong product displays, and poor delivery. They also form a perception based on their previous experience or an inference taken from friends or relatives. Thereby many people still find shopping easier in retail markets than using the internet.

However there are several benefits of internet marketing, some of them are as following,

(Table No. 1)

Benefits to the company/seller	Benefits to customer/Buyer
Does not require showroom to display products.	Can buy a variety of products at an ease of a click using computers or mobile phone
Can sell products at any location where delivery is possible.	Can order at any time of the day, no need to wait for business hours.
Can accept payments instantly when the order is placed.	Several modes of payments are offered like net banking, cards, mobile wallets, etc
Greater volumes are possible for sales, due to large geographical area covered by the internet.	Huge discounts are offered generally.
Infrastructure and labor cost related to a store are reduced.	Products are delivered at the desired location of the customer.

There are several drawback of internet marketing also, some of them are explained below

(Table No. 2)

Drawbacks to the company/seller	Drawbacks to the customer/buyer
Due to intangibility of transaction, there is no personal interaction.	Products are not tangible while purchasing.
Need to provide huge discounts, to compete with retail markets.	Products are wrongly displayed at times.

In India customers/ buyers still have a conservative outlook towards shopping. This can be seen in their attitude while buying products, they still prefer the retail shops for a majority of their shopping needs. Sometimes these factors are due to lack of information, technology failure or even poor trust in online products. Customers prefer to examine and judge a product before purchasing it. Hence retail markets still hold their importance in marketing.

RESEARCH DESIGN

Data collection method for this research

The data collection method used in this project is Survey method. The research instrument was structured questionnaire formulated for the respondents.

Research methodology used for research

The research was conducted from November 2019 to December, 2019. The research includes interacting directly with people in Viman Nagar Pune. It also includes preparation of questionnaire and get it filled from participants, to know their online buying trends.

Research Design	:	Descriptive Research
Data Source	:	Primary and Secondary Data
Primary Data Collection	:	Survey Method
Primary Data Collection Instrument	:	Questionnaire
Sampling Method and Technique	:	Convenience Sampling
Sample Size	:	100
Sample Unit	:	Individual person / participant
Area Covered	:	Viman Nagar, Pune

TYPE OF RESEARCH

Descriptive research has been done for the project as it is used to describe characteristics of a population or phenomenon being studied. The characteristics used to describe the situation of population are usually some kind of categorical scheme also known as descriptive categories. Descriptive research makes use of survey, observation and other methods. It is important to find out the variables that influence people to buy products online that can only be found through descriptive research.

DATA ANALYSIS AND INTERPRETATION

Analysis of the data collected during the research is done question wise as following:

Q1) Do you purchase products online?**(Table No. 4)**

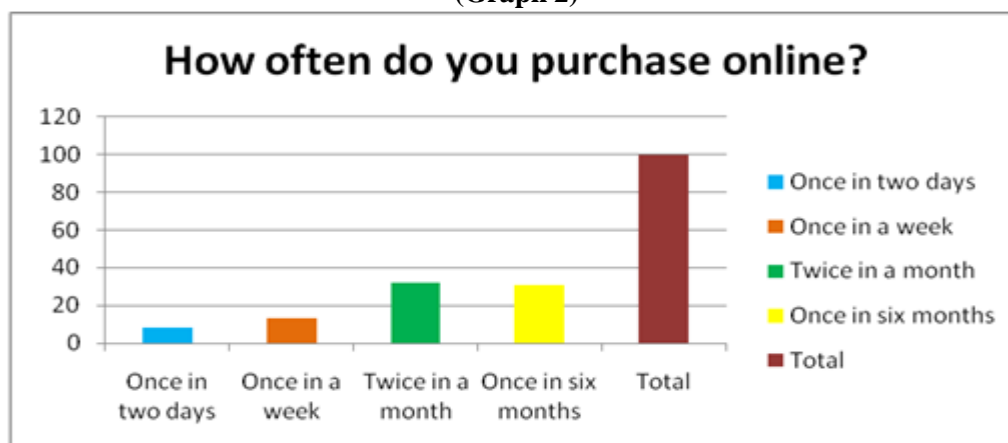
Responses received	
Yes	100
No	0
Total	100

(Graph 1)**Interpretation**

100% of the respondents replied saying that they do shop online. This indicates that people in the chosen locality use internet for shopping extensively.

Q2) How often do you purchase products online?**(Table No 5)**

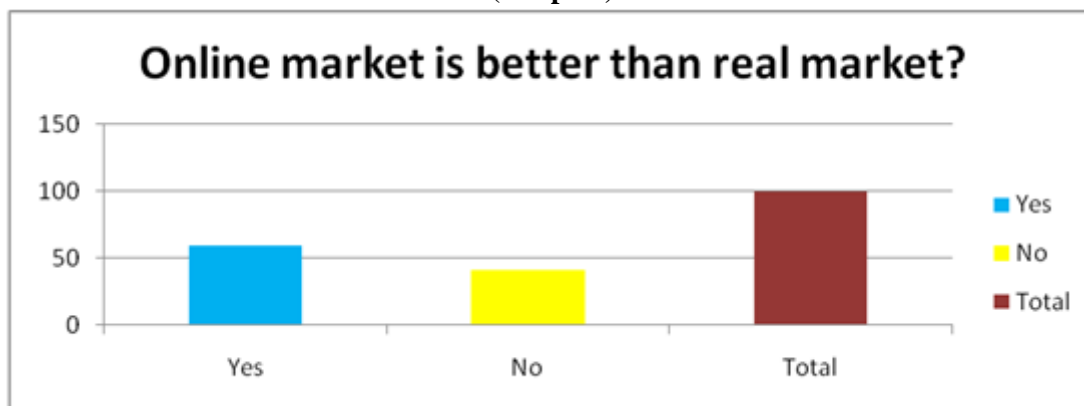
Responses received	
Once in two days	8
Once in a week	13
Twice in a month	32
Once every month	31
Once in six months	16
Total=	100

(Graph 2)**Interpretation**

About 32% of respondents purchase products twice in a month and about 31% purchase once in a month using the internet. Hence a large part of the sample population uses internet market at least once in a month.

Q3) Do you think online market is better than the real market?**(Table No. 6)**

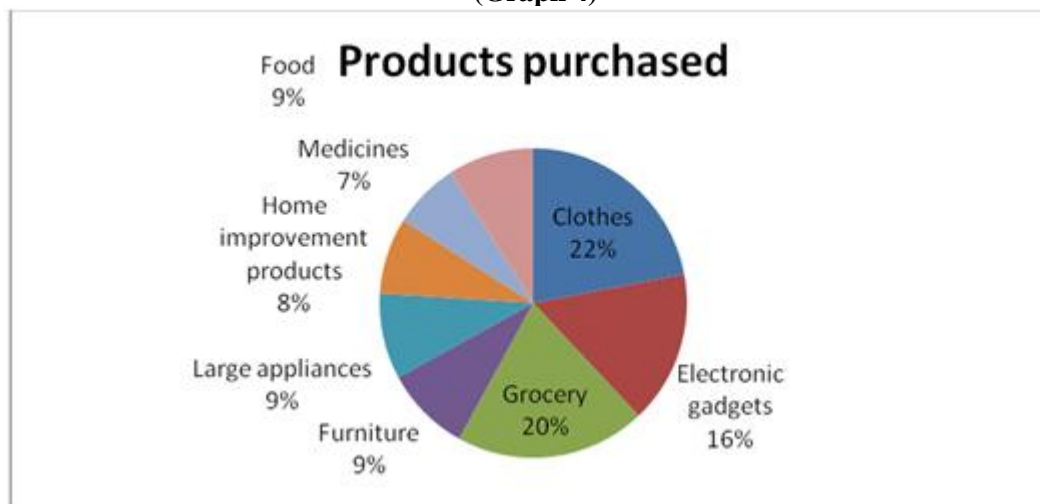
Responses received	
Yes	59
No	41
Total =	100

(Graph 3)**Interpretation**

59% of the population sample agrees that online markets are better than the retail market. However 41% still believe that retail markets are better than online markets.

Q4) Generally what type of products do you purchase online?**(Table No. 7)**

Responses received	
Clothes	22
Electronic gadgets	16
Grocery	20
Furniture	9
Large appliances	9
Home improvement products	8
Medicines	7
Food	9
Total =	100

(Graph 4)**Interpretation**

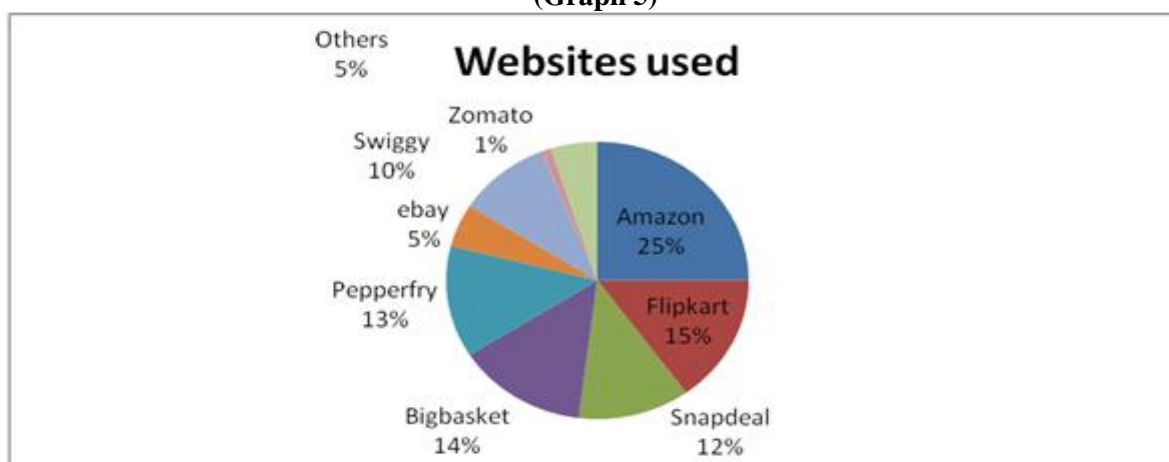
About 22% of the population purchases clothes online and 20% purchase grocery. Only 7% of the people prefer to buy medicines online. Electronic gadgets are also purchased by 16% of the population sample.

Q5) Which of the following websites have you used in the past to purchased products?

(Table No. 8)

Responses received	
Amazon	25
Flipkart	15
Snapdeal	12
Bigbasket	14
Pepperfry	13
ebay	5
Swiggy	10
Zomato	1
Any other	5
Total =	100

(Graph 5)



Interpretation

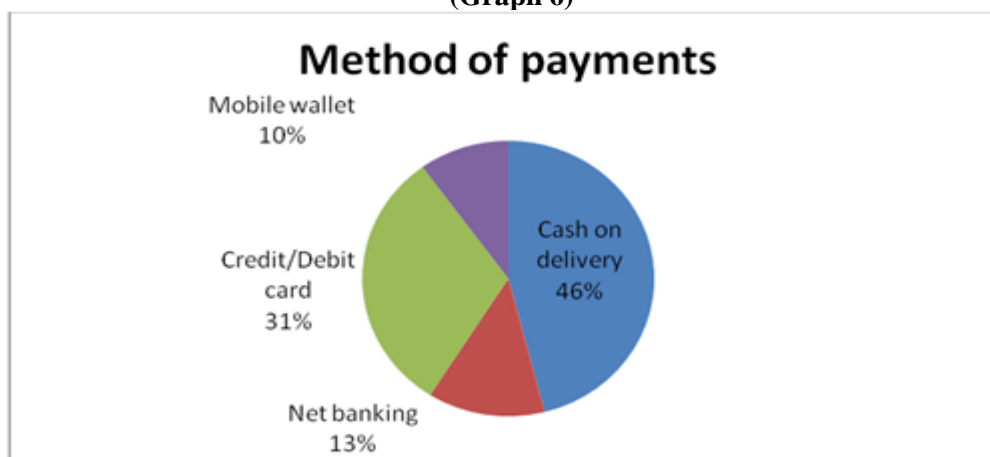
Amazon is the most popular website. About 25% of the population sample responded for amazon followed by flipkart at 15%. Only 1% responded for zomato and about 5% rated for other websites not mentioned in the list.

Q6) How do you pay for your online purchases?

(Table No. 9)

Responses received	
Cash on delivery	46
Using Net banking	13
Using credit/debit card	31
Mobile wallet	10
Total=	100

(Graph 6)



Interpretation

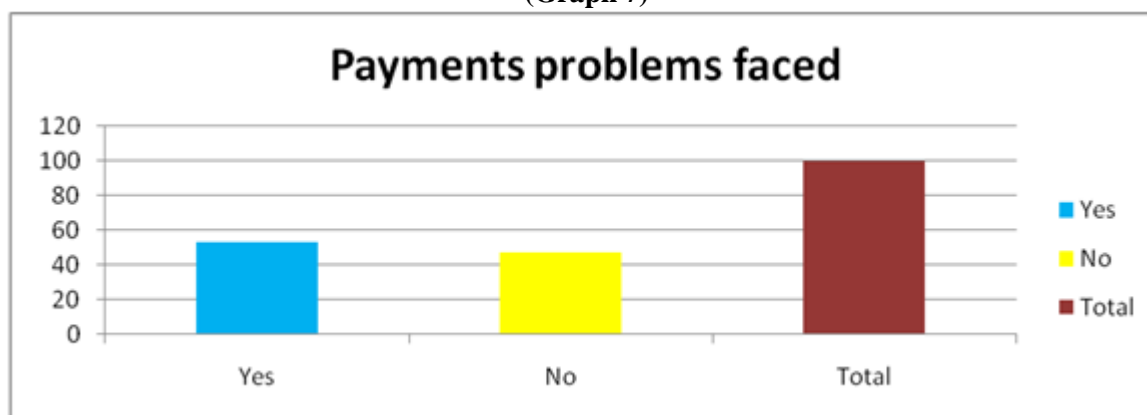
Cash on delivery is the most popular mode of payment. 46% respondents pay cash on delivery for their purchases and 31% use their credit or debit cards. 10% of the respondents use mobile wallets and 13% use net banking.

Q7) Have you faced a problem of payment using your card while shopping? (transaction failure or declined)

(Table No. 10)

Responses received	
Yes	53
No	47
Total =	100

(Graph 7)

**Interpretation**

People are always careful while doing payments. It has been noticed that about 53% of the population has faced problems while making payments using their cards or net banking or mobile wallets. This effects the next time payment options perception of the customer, which may sometimes affect the business of the company.

Q8) Do you receive the delivery of products at your residence/office address easily?

(Table No. 11)

Responses received	
Yes	83
No	17
Total =	100

(Graph 8)

**Interpretation**

Delivery of products at the promised time and location are extremely important for online marketing companies. About 83% of the population responded that the products were delivered properly at their desired location.

Q9) What are the reasons for shopping online?**(Table No. 12)**

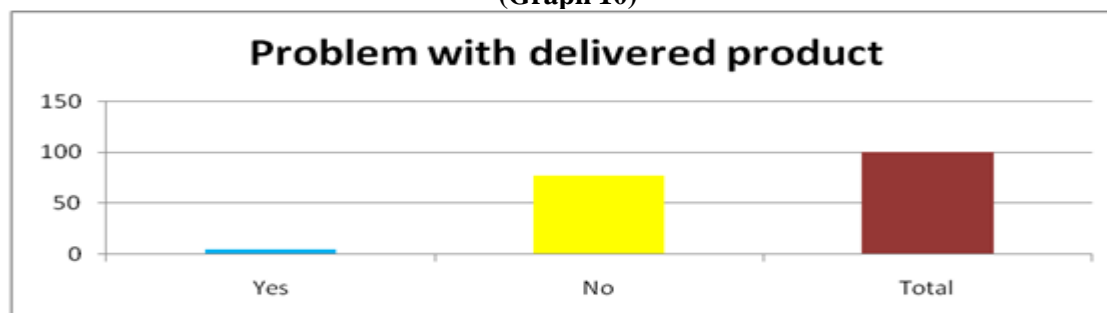
Responses received	
Variety of products are available	30
Huge discounts	25
Convenience of shopping at any time	22
Easy return policy	11
Products are delivered at home	12
Any other	0
Total =	100

(Graph 9)**Interpretation**

A customer may have various reasons for shopping online. About 30% of the population shop's online because of the variety of products available online, 25% shop due to the discounts available on products and 22% shop due to the convenience of shopping at any time from any place using technology. This clearly indicates that the buyers demand variety at a competitive price.

Q10) Have you faced problems like a different product was displayed and some other product was delivered?**(Table No. 13)**

Responses received	
Yes	23
No	77
Total =	100

(Graph 10)**Interpretation**

Products are intangible on the internet hence the only way a seller can demonstrate his product is either using a photograph, videos or mentioning its specifications. Sometime a wrong product is displayed and the customer purchases it unknowingly. About 23% of the population has experienced a wrong product being displayed and or being delivered to them. However 77% of the population received the correct product they had seen on the website.

FINDINGS

- 1) Most of the population does shopping online and use internet markets.
- 2) Majority of the respondents purchase products regularly using the internet website.
- 3) Many respondents believe that online markets are better than the retail markets. However, about some even believe that the retail markets are better as they can touch, see and feel the product they are going to purchase.
- 4) Majority of the respondents purchase goods like clothes, grocery and electronic products. Very few people buy medicines using the internet.
- 5) Most of the people enjoy shopping on websites like Amazon and flipkart which offer a variety of products. People do not like to shop on website which have only one type of product.
- 6) Most of the respondents prefer paying cash on delivery for their purchases. Even though there are various other methods of payments available people find paying cash on delivery is the safest and is the most convenient method of payment.
- 7) The respondents were of the opinion that they face certain issues while using digital methods of payments. Many a times they face transaction decline or unsuccessful payments. Hence many of them still prefer cash on delivery.
- 8) Most of the respondents received their products at the desired location. However some faced delivery issues.
- 9) People enjoy websites which offer a variety of products, they even shop online because they get discounts and some shop due to the convenience of online market. Buyers are conscious about prices and demand variety of products.
- 10) Some respondents have faced problems like wrong product being delivered to them, however most of the respondents received the correct products they had ordered for.

LIMITATIONS OF RESEARCH

The research has certain limitations which are stated below

- 1) Due to the short duration of the project entire Pune market could not be covered.
- 2) Pune has vast population, only a sample was taken for this research which means a definite conclusion cannot be drawn.
- 3) About 60% of India's population still resides in rural areas, where internet is not available. Most of the internet websites deliver products and services only in urban areas or in selected cities. Hence it is not possible to come to a conclusion.

SUGGESTIONS

- 1) Internet markets do business in urban areas, they should also try to capture the rural areas, this can be done by education, promoting and improving delivery channels.
- 2) Customers find it difficult to use digital transactions, sometimes due to lack of security. Hence companies should provide secure payments options. This can be done using security software.
- 3) Companies should be ethical in their business and should make sure that the products they show on their websites is the correct product.

CONCLUSION

Internet market is a fast growing business globally. These days companies offer a variety of products and services on their websites. Some of these companies are multination and some are Indian start-ups. Regardless of their origin they are struggling hard to the retail market competition as well as their internet competitors. This industry has grown in the past two decades. Customers are changing their their perception of buying from internet. These days there are different methods of payments which are easy to use. Hence we can clearly say that people are changing their perception on the internet market and are opting for a more digital market over the retail market.

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IMPACT OF DIGITALIZATION IN GENERAL INSURANCE SECTOR

Prof. Ruchita RamaniAssistant Professor, ASM IPS, Pune

ABSTRACT

Digitalization is the need of the era. As India is progressing towards digitalization, the scenario of Insurance Industry is altering. People can look effortlessly for the insurance plans online, compare, research, and buy the insurance plan online. Now a day's customers are emphasizing for change. They now expect their insurers to offer them simple, transparent and supple products and services, that are not only easy to understand but it should also cover all the fields of requirement and one can buy it, all online and companies have started to respond to it via Digitalization. Now, Digitalization is a means of convenient apps for the consumers, one looks at it as a strength that will touch and reshape the very core of their business.

Now a day's customers are looking for change and wants products to be customized and tailor made. They now expect their insurers to offer them simple, transparent and flexible products and services, that are not only easy to understand but it should also cover all the fields of requirement and one can buy it, all online. And companies have begun to respond to it in the form of digitalisation. Now the digitalization means more than cool and convenient apps for the consumers, one looks at it as a force that will touch and reshape the very core of their business. In this article we have highlighted on the impact of Digitalization on General Insurance Industry.

Keywords: Digitalization, Customized, Tailor-Made, Core

INTRODUCTION

Era of Digitalization are working wonders in all the fields of Insurance. Through Digitalization sending and receiving information takes place in fraction of seconds. The swift innovation in the area of information and communication technology has stood with serious challenges for the insurance industry in India. The practice with the application of information technology in comprehensive variety of guarantor's operations has now become strategic in the sense that it has direct impact on the efficiency of resources, and a steepening impact on reducing the case of various activities. With the entrance of private insurance players, the competition has become more powerful and an important role is being played by the insurance sector. The use of information technology is not new to the insurance sector, yet we may find constricted computerization regarding the use of information technology in various departments of the insurance companies including the major players from past several years. The most evident departments are accounting, Legal issue and servicing, claim processing, sales management, operation, quality check, product management etc.

IMPACT OF INFORMATION TECHNOLOGY ON INSURANCE SECTOR

The Digitalization has a huge impact on the Insurance industry

❖ Productivity and efficiency

The productivity of the centres has increased. The sales team has easy access to the company web site, and special software are provided by the companies to calculate premium, show benefits illustrations and know the status of the proposal forms. The operation team has access to data of issued policies/lapsed policies/renewal premium dates. The underwriters have all the data in digital form and can take the prompt decision. A few years back, premium was supposed to be deposited in the same branch where the policy was brought from. It was a difficult task for people with transferable jobs. But due to computerization digitalization, the premium can be deposited with any branch office.

❖ Saving the Transaction Cost

Since all the transactions can be made from anywhere through online banking, people are saving on the transaction cost, time, energy, efforts and money due to the shift to Digitalization

❖ Communication with the policy holders

Keeping in touch with the customers is an essential part of any business. The cost of using direct mailers is very high. So is the case with print and electronic media. Sending information through emails is probably the cheapest source of communication. The best part is it offers two communications at a very reasonable cost. As per the insurance act, it is the responsibility of the customer to remember the renewal dates and pay the premiums on time to avoid the policies getting lapsed. The insurance companies, to increase renewal sales (also called persistency) send regular mails to customers.

❖ E policies

Buying policies online has also become a reality. The customers can make informed decisions by comparing various insurance products using comparison websites. Online policies are cheaper as there is no agent involved, and hence the cost of the commission is not there.

❖ Premium payment

Before computerization, the premiums were deposited by cheque, draft or cash at branch offices only. Now, this can be done by using debit or credit card. ECS and standing instruction facility have increased the use of monthly mode premium, thus making it much easier for the customers to save on monthly basis. Insurance companies have tied up with banks to collect premium where there are no branches.

❖ Automatic issuance of non-medical policies

A proposal form is first scrutinised by the underwriters before it can be converted into an enforce contract. Most companies have underwriting guidelines that do not require close underwriting supervision. These proposals are considered as normal risk policies, and the insurance companies do not bother to call for the medical examination of the life assured. Identifying and issuing such policies manually is a time-consuming process. But by using certain filters the software is able such proposals and even sends the command to issue the policy automatically. This has resulted in saving time and money.

In the nutshell, the government, the insurance companies and the customers have benefitted from the use of information technology in the insurance sector.

❖ In Generating New Leads

Before targeting the specific customers, first we need to find about them. Now there are many software tools that help agents to generate new leads. Some insurance agents who know more about technology, they create website that contain helpful blogs, tips and advice for the people when they search on the web for the answers. This method serves more helpful for the agents when people arrive at an agents site's. The site can answer their queries and display contact information about the agent. In this way insurance professionals can generate new leads.

❖ Easily Generate Different Policies

Modern insurance professionals work with different companies that provide different policies. For agents it was leading to confusion with the different policies and procedure, at the end they fail to impress the clients. Now with the advanced technology there are many software tools to search the multiple companies and to find the best deal for the clients based on age, vehicle model and other information.

❖ Research and Training

Anyone who want to become insurance adviser then he/she must understand the policies, laws and other guidelines applicable for this sector. They should also clear the test to become a certified insurance adviser. In order to clear this test they can make use of search engines to look up information when they need to prepare for the test. They can also make use of online and offline training courses to know more about concern laws and policies.

❖ Manage Your Client Information

If clients visit any insurance adviser for generating any new policies then they have to spend time to do a paper work to generate new policies. Instead of doing paper work, computers help adviser to get information from clients, provide estimates and finally to store clients details in a database. This helps whenever any client claims for the insurance amount, the agent can easily access a client's file instantly from the database and update the new information in the database.

❖ Mailing Lists to Target New Clients

Email marketing campaign is not a new concept in this industry. Advisers can make use of insurance mailing lists to target customer and to build loyal relationship with them. With the email list, agents can promote their insurance policies and services to their clients. This method will indirectly reflect on Return on Investments.

❖ Social Media and Software Tools

Advisors can make use of social media platforms such as FaceBook, LinkedIn and Twitter to provide customer support and to build loyal relationship with them. There are many software tools that help advisors to find new customer, generate leads and communicate with clients using auto email responders. Also some insurance companies provides online portals for their advisors that helps to do everything from processing insurance renewals to tracking claims.

- ❖ **Convenience-** There is nothing better than taking care of your loved ones in every possible manner. There are many insurance products that one can search online, in a convenient and less time-consuming manner. One can sit back at their workplace or cozy couch and buy the insurance policy as per their requirement.
- ❖ **Less paperwork:** Policyholder can avoid the confusing paperwork for the insurance policy. As insurance is a legal matter, so it is supposed to hold a great amount of paperwork initially and at the end. But, with the digitalisation of insurance policies, one doesn't have to go through the tedious documentation process. Customers can easily avail those documents that can be shared and saved online.
- ❖ **Hassle free claim settlement:** Rough claim settlement is one of the worst nightmares a customer can have. The main problem that arises during the insurance claims is incorrect or non-availability of documents. But, with digitalisation of the insurance sector, this problem can be eliminated as all documents are saved online and are accessible for both the insurance provider and the policyholder; hence it will result in a smooth claim settlement.

CONCLUSION

To observe the significant interrelation between the implementation of advance technology namely information technology in GIC and the entry of the private insurance companies in the insurance market. After the liberalization, private insurance companies adopting several market strategies in order to grow their market share through satisfying the customers. Current market scenario has dramatically changed after the introduction of several advance technologies like information technology and digitalization . Realizing the alarming situation of the market, GIC Companies decided to implement the most advance information technology not only to regain its lost market share that was declined due to the entry of private insurance companies but also to satisfy its own customers by providing better services through information technology and Digitalization enabled convenient services. Shift to Digital technology has been a key factor in satisfying the customers by providing services with the latest advanced technology thereby making transactions and all the procedures very simple for the customer to operate and experience hassle free transactions in very less time and are able to do things online from any place at any time anywhere .Companies are moving towards automation which thereby leads to speedy transactions .

INSTAGRAM MARKETING – THE ULTIMATE MARKETING STRATEGY

Prof. Meenakshi SinghASM's IPS, Pune

ABSTRACT

As far as social media marketing channels go, Instagram has been a major power player for a while. And that's particularly true for ecommerce businesses who get access to a visual-focused platform with enthusiastic followers and high engagement. In the past few years, Instagram has grown and evolved at a rate similar to Facebook, adopting new features at a lightning-fast rate and becoming even more valuable to merchants and users alike.

This research paper discussed that how Instagram has become a favorable platform for marketers to market a product or service. Instagram allows its users to upload photos, videos in form of new posts or stories, to like other users photos and videos and watch stories. Instagram also allows users to comment on other user's stories and to tag user's on some other posts as well. Through these likes and comments, marketers are able to reach their target audience; they can even communicate with their target audience who might be interested in their products or services.

Keywords: Instagram; Facebook; Marketing Tool; Social Network Marketing

I. INTRODUCTION

Instagram is an online mobile photo sharing, video sharing, and social networking service that enables its users to take pictures and videos. Users can also share on a variety of other social networking platforms such as Facebook and Twitter. A distinctive feature is that Instagram confines photos to a square shape similar to Polaroid images and digitally applies filters. Instagram is also a platform for brands to share their unique points of view. Millions of people use Instagram as a source of inspiration, creative outlet, and find amazing imagery. Brands will have no problems in reaching people who are open to new perspectives. This can be attributed to Instagram's simple design always putting visuals in the center stage. Because each image or video fills the screen, there is no clutter to the experience. Users are drawn to Instagram because it is a beautiful environment filled with captivating and inspiring content.

Instagram has been around for only a few years. Because of that, sometimes it doesn't receive as much credit as older social media platforms. But Instagram is currently the fastest-growing social network.

It easily beats Twitter in terms of daily active users. This level of social proliferation should not be ignored in the e-commerce marketing sector. If it isn't already, your business can use Instagram to make a huge impact on the overall success of its marketing activities with the help of this rapidly growing network.

II. INSTAGRAM FOR MARKETING

Instagram is a powerful marketing channel that brands should be using to its fullest extent. As it stands, Instagram is the right solution for marketing at the right time. The millennial generation has become incredibly proficient in filtering traditional and digital methods of advertising. Some of the most sought after target markets are systematically screening out advertising by consuming content online, using AdBlocker, Netflix, pirating, and many other methods. With Instagram, you can meet these buyers on their home turf and share your story in a memorable and authentic way.

III. INSTAGRAM IS ONE OF THE LARGEST SOCIAL-MEDIA MARKETING OPPORTUNITIES FOR BRANDS.

Instagram provides a unique interactive ecosystem for brands and their consumers. As a result of the platform's highly visual nature, Instagram allows marketers to convey their brand story differently. Through the use of pictures and videos, brands have the opportunity to engage their audience with media that is less inhibited by language barriers. This means that branded content on Instagram resonates with consumers in a way that words seldom can by appealing to an emotional level. This shift towards the adoption of a visual approach in marketing and the high usage of mobile devices attests to Instagram's key position within a brand's social strategy. Society is increasingly developing an image-based understanding of the world. It is therefore unsurprising that 83% of all human learning is obtained through visual processes¹². Visuals are highly memorable to viewers. As people spend more time online, sensory experiences also become that much more powerful. The use of powerful imagery can relay more information in a shorter amount of time. Because 44% of users are more likely to engage with brands that use pictures than with those who do not¹³, brands can create a

stronger emotional tie with viewers through effective visuals. In a fast-paced generation where consumers' attention can be lost within seconds, a picture may be worth much more than words alone. Posting content on a platform where your consumers are already engrossed provides additional opportunities for engagement. 66% follow their favorite brands (vs. 45% global avg user) 66% 50% of Instagram's users have liked a brand or product in last month (vs. 30% global avg user) instagram user facts 30% discovered brandS OR productS via branded social network post 30% .

IV. WHY IS INSTAGRAM IMPORTANT FOR BRANDS?

The mobile screen, social-media integration, and multichannel alignment are all compelling reasons why brands are flocking to Instagram. Content produced via Instagram and Instagram campaigns are both affordable and extremely effective at complementing digital and traditional media. Additionally, the organic style of Instagram photos increases conversion and engagement over traditional photography by 25%¹⁴. Because 93% of Instagram users are second-screeners and quickly absorb content, consumers can utilize any combination of TV, smartphone, computer, or tablet when engaging with content. Lines are blurring, however, between a person's primary and secondary screens. Users interact with so much content on their smartphones that it is becoming increasingly difficult to identify which screen is secondary, as Instagram may be the consumer's primary source of content intake. This digital abundance is promising for brands, since Instagram users are avid consumers of branded content on a variety of devices.

V. TOP BRANDS ON INSTAGRAM

Instagram has already attracted over 2,500 brands worldwide¹. Its top 50 brands average an incredible 1.5 million followers and are mentioned in approximately two million posts¹. Although Instagram is only four years old, the popular app hosts profiles for 92% of prestigious brands⁶. Brands from all industries now possess accounts on the platform. Among Interbrand's top 100 brands, 80 brands operate an active Instagram account¹¹. Brands that perform best on Instagram are those with visually appealing products and a unique style. Luxury brands are especially popular: all seven luxury brands listed by Interbrand are active on Instagram. Companies in areas such as media, automotive, luxury, and apparel industries have all found Instagram success, while other industries are slowly adopting ways to break into the platform.

Automotive Toyota - [@toyotausa](https://www.instagram.com/toyotausa) Mercedes Benz - [@mercedesbenz](https://www.instagram.com/mercedesbenz) BMW - [@bmw](https://www.instagram.com/bmw)

Technology Facebook - [@facebook](https://www.instagram.com/facebook) Google - [@google](https://www.instagram.com/google) Samsung - [@samsungmobile](https://www.instagram.com/samsungmobile)

Fast moving consumer goods Oreos - [@oreo](https://www.instagram.com/oreo) Bath & Body Works - [@bathandbodyworks](https://www.instagram.com/bathandbodyworks) Ben & Jerrys - [@benandjerrys](https://www.instagram.com/benandjerrys)

Luxury Louis Vuitton - [@louisvuitton](https://www.instagram.com/louisvuitton) Gucci - [@gucci](https://www.instagram.com/gucci) Hermes - [@hermes](https://www.instagram.com/hermes)

Alcohol Heineken - [@heineken](https://www.instagram.com/heineken) Ciroc - [@ciroc](https://www.instagram.com/ciroc) Johnny Walker - [@johnniewalker](https://www.instagram.com/johnniewalker)

Financial services AmEx - [@americanexpress](https://www.instagram.com/americanexpress) Mastercard - [@mastercard](https://www.instagram.com/mastercard) Citi - [@citi](https://www.instagram.com/citi)

Apparel H&M - [@hm](https://www.instagram.com/hm) Zara - [@zara_worldwide](https://www.instagram.com/zara_worldwide) Gap - [@gap](https://www.instagram.com/gap)

VI. WHAT MAKES GREAT INSTAGRAM PSTS?

Great posts leave lasting memorable effects on the viewer. Outstanding photos and videos have its users coming back for more. There are several parts that make up a post that leaves an emotional impression. The combination of copy and content make up the technical aspects of great posts. What drives posts from mediocre to great is how they work in tandem to create experiences. Inspirational, consistent, authentic, and transportive content give soul to your brand. Instagram is a marketplace to sell your unique ideas. Instagram developed their own brand identity with its inception of iconic photo filters. Developing a unique visual style for the brand within the confines of the Instagram platform is critical to create a strong identity and high consumer recall. Strong visual character differentiates a brand. What makes your visual content different from your closest competitor? What kind of cues can a viewer take from imagery that clearly identifies a photo with a specific brand?

VII. BUILDING A WINNING INSTAGRAM STRATEGY

1. Choose a simple promise and deliver a sophisticated message

The best Instagram brands promise to deliver more than photos and videos to their followers: they forge an emotional connectivity with their brand experience. Like all great marketing, this strategy comes from a unique consumer understanding and brand insights. A brand's promise should be prominently conveyed by its Instagram presence.

2. Create a unique visual narrative Brands on Instagram

are rewarded for expressing unique narratives. Consumers expect consistency and high-quality content. Users are quick to follow great content, but are just as quick to unfollow if content is not engaging or produced slowly. Every brand must find a way to create custom content that adheres to the brand promise, maintain consistency, and balances different themes.

3. Build your story on the four pillars of visual storytelling

A) Authenticity

An abundance of content and the extensive reach of the Internet have made it very easy to find almost anything and everything fathomable. As such, the viewer's eye has become significantly more sophisticated in spotting "fakes." People crave images that are real and appreciate messages that are simultaneously personal, unpredictable, and familiar. Authentic photos do not use excessive editing and obvious postproduction. People relate to apparent flaws because this makes content seem more tangible and real. Perfection is an abstract concept that may be different for each individual, and thus, it should not be the goal of Instagram content.

B) Sensory

Images are popular because they use a sensory medium to engage consumers' minds, memories, and sensations. Viewers pay better attention and retain more information when visuals subtly engage multiple senses.

C) Archetype

These 12 classical archetypes have evolved from a traditional set of characters and storylines. Archetypes supply a powerful framework by making a story relatable with ideas that are timeless and widely applicable. As such, archetypes can be used to develop a brand's communication strategy and visual story.

D) Relevancy

Globalization and expanding Internet usage are constantly changing cultural relevancy and social ideals. Take, for example, the growing cultural scorn towards the use of Photoshop and the subsequent impact on general perceptions of beauty.

4. Pick your storytelling themes

A powerful Instagram account begins by identifying the key pillars of content that align with the brand storyline. Is the brand storyline linear, circular, or disruptive? What branding archetype is it seeking to tell? These are important factors in mapping out a brand's content roadmap, planning post frequency, delivering photos and videos for each pillar, and highlighting relevant content.

5. Occasions

Occasions are the physical manifestation of the character of a brand. It is a moment or experience that represents the brand story. Occasions are the tangible building blocks that supports the storytelling themes. A group of friends camping, a scenic picture of a sunset, or a person mountain climbing are all occasions that can represent an aspect of the brand. Your brand's visual storytelling will be driven by these occasions to create a coherent storyline that your audience can follow.

VIII. TOP LEVEL ACTION ITEMS

1. Integrate social and digital channels
2. Leverage digital and physical assets
3. Build a hashtag strategy
4. Gauge viability of paid marketing
5. Create influencer partnerships

The Benefits of Instagram Marketing

Though the effectiveness of Instagram marketing would not make it a suitable replacement for Facebook and other social networks, it does bring certain unique benefits to the table. Here is a handful of the most powerful:

- **Real Connections with Customers:** Through Instagram, you will understand your consumer base more thoroughly. Social signals like shares and likes can reveal what followers specifically appreciate about your business. You'll also be able to determine what doesn't work, based on lack of engagement. This data can be used to improve your marketing game.
- **Increased Engagement:** Instagram has the potential to offer 10 times more engagement per user than Facebook, 84 times more than Twitter, and 54 times more than Pinterest.
- **Trust:** It can be hard to develop strong bonds of trust between consumers and companies, but Instagram is great at this. There's something about posting photos and stories that makes brands appear more vulnerable. Consumers feed off that connection and develop a sense of trust in such companies.
- **More Valuable Traffic:** It takes a few more steps for Instagram users to get to your website link, but it can still increase traffic to your site. More important, Instagram tends to generate more valuable traffic because if a consumer is taking the time to click on a link in your bio, it's usually because he or she is genuinely interested in purchasing or subscribing.
- **Get a Competitive Advantage:** Facebook has become one of the most competitive social sites today. Instagram, however, has been embraced by only a small percentage of small businesses. This can give your company an opportunity to gain the advantage over your competitors who depend on other social sites.
- **Advertise for Free:** Instagram provides free advertising, at least for the moment. This is an offering that may not last as the site grows in popularity, so you should take advantage of it now.
- **See Revenue Growth:** All these marketing benefits point toward one end: a growth in profits. You're generating more valuable connections through Instagram, and it leads to an increase in purchases on your site.

IX DISCUSSION

As there has been a change in the marketing strategy from traditional marketing to social media marketing, companies are making sure that they do not miss out on this, and have started promoting company's product and services through various social networking sites. In this modern era, where everyone is busy, visual advertisements like pictures and videos seem to affect to the target customer base than just words. Therefore, the social networking website that fits best in this category is none other than Instagram. The increasing user base and large active user base suggest that the popularity of Instagram is rising day by day. Not only is Instagram well known amongst young people who are active on social media, but it is also very popular in business industry where people use Instagram as a new platform to market their product and services. Hence the functions of Instagram do not only attract the attention of social media users like you and me but also the marketers who are always in search of getting connected with their consumer base. This method also helps the marketers to gain feedback from the customers. These benefits given by Instagram to the marketers have made Instagram in becoming one of the strong tool in the social network marketing strategy.

X. CONCLUSION

It's true that Instagram provides these excellent marketing opportunities and more. But the benefits don't come without hard work. Increased traffic and revenue require consistency and attention to detail, which can only be established through the proper marketing tactics.

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DIGITAL CULTURE-CHANGING GLOBAL LANDSCAPE

Dr. Amar PandeyAssistant Professor, S. K. RAI College, Chembur, Mumbai

INTRODUCTION

Modern world of 21st century have witnessed rapid development of science and technology. Many amazing scientific inventions have made our life comfortable and luxurious. Examples of such amazing scientific inventions are digital devices like Computer, Laptop, Television, Mobile Phone, etc. Hence, in today's world human-being is highly dependent on digital devices. In olden days, the entire functioning of all the sectors of economy was totally dependent on man-power i.e. labour force because during that time science was not much developed and digital devices were not much popular. But later on, the invention of fabulous digital devices brought a significant structural changes in the economy. Today everywhere, in residential houses, in government sector as well as in private sector digital devices are used for productive purpose. The importance of digital devices like computer and mobile phone is well-recognized in society. It is absolutely right to say that, "rapid development of science and technology has created digital atmosphere in all over the world". The invention of digital devices has many positive and negative effects on human-being, society as well as on economy. This research paper mainly focus on the positive and negative effects of digital devices.

Keywords: The key-words in this research paper are Digital, Atmosphere, Changing, Global and Landscape.

IMPORTANCE OF STUDY

- 1 This research study highlights the major positive effects digital devices.
- 2 This research study is also an attempt to study the negative effects of digital devices.
- 3 Finally this research study gives some valuable suggestions regarding how to reduce the negative effects of digital devices.

OBJECTIVES OF STUDY

- 1 To highlight the major positive effects of digital devices.
- 2 To examine the negative effects of digital devices.
- 3 To give valuable suggestions regarding how to minimize the negative effects of digital devices.

RESEARCH DESIGN AND METHODOLOGY

This research study is having a descriptive design. Here descriptive research is conducted to describe the positive effects of digital devices. Also this research study describes the negative effects of digital devices. This research study is totally based on secondary data collected from newspapers, journals, reports, reference books and internet source. The secondary data is mainly about positive and negative effects of digital devices in modern world. The collected secondary data has been very helpful in preparation of this research paper.

HYPOTHESIS FORMULATED IN THIS RESEARCH STUDY

- 1 "Rapid development of science and technology has created digital atmosphere in all over the world".
- 2 "Digital devices are having both positive effects as well as negative effects."

REVIEW OF LITERATURE

1 Parul Ichhpujani, Rohan Bir Singh, William Foulsham, Sahil Thakur and Amtoj Singh, Lamba in their article entitled "Visual implications of digital device usage in school children: a cross-sectional study" it is mentioned that "the increased use of digital devices by adolescents brings a new challenge of digital eyestrain at an early age. Our study reports the patterns of electronic device usage by school children, evaluates factors associated with eyestrain and highlights the need for further investigation of these issues".¹

2 Hannelore Montrieux, Ruben Vanderlinde, Tammy Schellens, Lieven De Marez in their Research article entitled "Teaching and Learning with Mobile Technology: A Qualitative Explorative Study about the Introduction of Tablet Devices in Secondary Education" it is mentioned that the "Research on the impact of tablet devices on student learning indicates that such devices have the potential to support learners by offering them a context in which they can construct and share knowledge in media-rich and stimulating environments".²

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Digital Devices, Distraction, and Student Performance:

Does In-Class Cell Phone Use Reduce Learning?

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Douglas K. Duncan

Douglas K. Duncan

University of Colorado, Boulder, Colorado, 80309

Angel R. Hoekstra

University of Colorado, Boulder, Colorado, 80309

Bethany R. Wilcox

University of Colorado, Boulder, Colorado, 80309

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3 Douglas K. Duncan, Bethany R. Wilcox and Angel Hoekstra in their Research Paper entitled “Digital Devices, Distraction, and Student Performance: Does In-Class Cell Phone Use Reduce Learning?” it is mentioned that “ the recent increase in the use of digital devices such as laptop computers, iPads and web-enabled cell phones has generated concern about how technologies affect student performance. Digital devices may be more likely to distract students in large.” 3

Positive Effects of Digital Devices

The positive effects of digital devices are explained below

1 Communication Have Become More Easy: Because of digital devices like mobile phone communication have more simple and easy. In modern world, mobile phone is the convenient mode of communication. Just by pressing the contact number we can communicate easily with a person who is at a very long distance from us.

2 Digital Devices Are Also Useful For Mathematical Work: It must note that with the help of digital devices like computer and laptop all mathematical calculations can be done very quickly. The lengthy mathematical calculations can be done very fastly and accurately. Hence digital devices are time-saving.

3 On-line Shopping: This is the most important advantage of digital devices in today's world. Most of affluent class people prefer on-line shopping and that is done with the help of digital devices like computer, laptop and mobile phone.

4 Useful in Government Sector: It is interesting to note that the government sector is also dependent on digital devices to a large extent. For example, in government banks a detailed record of financial transactions is maintained in computer. Hence all government banks are functioning very smoothly with the help of computer.

5 Useful to Private Sector: Similarly private sector is also heavily dependent on digital devices like computer. Private sector keeps their valuable and secret data in computer. All financial transactions related to business are done with the help of computer.

6 Useful in Transportation: Digital devices are widely used in transportation. Rail tickets, aeroplane tickets are booked with the help of computer and laptop. Hence digital devices are more useful for transportation purposes.

Negative Effects of Digital Devices

The negative effects of digital devices are explained below

1 Human-Being is Becoming Lazy Because of Digital Devices: Due to overuse of digital devices in daily life, the human-being is highly dependent on digital devices. As a result human-being is becoming lazy day-by-day. For example, many school and college students are using calculator for solving mathematical questions, instead of using their brain power. Many people do on-line shopping just by sitting at home. And because of this habit, younger generation is becoming lazy.

2 Digital Devices like Mobile Phone, Computer, and Laptop are Distracting the Mind of Teen-agers: This is the most critical disadvantage of digital devices. Now-a-days most of the teen-agers waste their time in negative uses of digital devices. In other words, the mind of teen-agers is totally distracted and they cannot focus on their studies.

3 Radiation Generated from Digital Devices are Extremely Harmful to Human-Body: Scientifically it is proved that the radiation which is generated from digital devices is very harmful to human-body. For example radiation generated from mobile phone is very harmful to mobile users considerably.

4 Increasing Crime and Terrorism: Because of digital devices crime and terrorism are spreading widely in all over the world. Terrorist and Criminals use digital devices for spreading anti-social activities in all over the world.

SUMMARY OF FINDING

1 Modern world is having a totally digital atmosphere. Infact, the global economy is totally depending on digital devices like computer, laptop, etc.

2 The positive effects of digital devices are: (i) Communication Have Become More Easy, (ii) Digital Devices Are Also Useful For Mathematical Work, (iii) On-line Shopping, (iv) Useful in Government Sector, (v) Useful to Private Sector and (vi) Useful in Transportation.

3 The negative effects of digital atmosphere are: (i) Human-Being is Becoming Lazy Because of Digital Devices, (ii) Digital Devices like Mobile Phone, Computer, and Laptop are Distracting the Mind of Teen-agers (iii) Radiation Generated from Digital Devices are Extremely Harmful to Human-Body, and (iv) Increasing Crime and Terrorism.

SUGGESTIONS

The suggestions of this research study are:

1. Digital devices should be only as per requirement because over and unnecessary use of digital devices affects our body adversely.
2. Human-being should not become lazy by depending mainly on digital devices. Remember, human brain is more powerful and intelligent than the digital devices like computer and laptop.

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3. **Website:** https://www.researchgate.net/publication/258562582_Digital_Devices_Distracton_and_Student_Performance_Does_In-Class_Cell_Phone_Use_Reduce_Learning

QUALITY ENTREPRENEURSHIP THROUGH ICT FOR SMALL BUSINESS

Dr. H. S. Fadewar¹ and Dr. Dilip Aher²Associate Professor¹, School of Computational Sciences, Swami Ramanad Teerth Marathwada, University,
NandedAssociate Professor², ASM'S Institute of Management & Research, Chinchwad, Pune

ABSTRACT

Entrepreneurship is about seeing opportunities and bringing about change. This paper focuses on the quality of entrepreneurship for small business. This paper is also focus on the enhancement of quality in entrepreneurship using information technology.

Keywords: Entrepreneurship in India, growth of Indian economy, innovation in business.

INTRODUCTION

An entrepreneur is an individual who owns a firm, business, or venture, and is responsible for its development. Entrepreneurship is the practice of starting a new business or reviving an existing business, in order to capitalize on new found opportunities.

Innovation and Entrepreneurship is a two-way relationship. In one sense, in innovation, someone finds something but that somebody may not be equipped to translate that something into a commercial proposition. That is where Entrepreneurship comes in (T. N. Srinivasan).

"Innovation is the specific instrument of entrepreneurship...the act that endows resources with a new capacity to create wealth" (Drucker, 1985).

An entrepreneur is a person who is willing and able to convert a new idea or invention into a successful innovation. Invention means generation of new ideas whereas innovation means bringing that idea into life. Entrepreneurs are those persons who take the risk to bring those ideas into life. The success of a business enterprise depends upon its novelty or the unique thing,

be it a product or any feature, which it offers to its customers (Sharma and Chrisman, 1999). The vitality of entrepreneurship and innovation can be highlighted by the fact that they form the backbone of a majority of the economic growth in a given country. Thus, if USA is the largest economy, it can be attributed to the commitment towards research and innovation.

SMALL BUSINESS

A small business is a business that is privately owned and operated, with a small number of employees and relatively low volume of sales. Small businesses are normally privately owned corporations, partnerships, or sole proprietorships. The legal definition of "small" varies by country and by industry.

IMPORTANCE OF QUALITY ENTREPRENEURSHIP IN SMALL BUSINESS

Quality entrepreneurship to a small business is paramount. It is the most important thing and there are many reasons for this. When you start off with your small business, there are certain objectives that you will have. It is almost impossible to do this without providing the top most quality that is possible in your business. The following are some of the top reasons why this is important. Also you will get to see the benefits that will come to you when you give your best quality to your clients. However it is first vital to say that quality will have several arms that will all work in making it a success. Many people will view quality differently.

QUALITY PRODUCT

It is good to have all the definitions so that you do not get caught unaware. First, people are looking for the right quality of products. You may be offering goods and services or both. The products you put out must have the required standards so that they can quality to be of high quality. This should be in place without compromise. Also, there is quality in the sense of meeting specific needs that people have. For this reason, people will say that certain entrepreneurs have quality just because they offer timely products that manage to serve their needs. Again, you need to capitalize on this and offer those products that will serve the people.

QUALITY LEVEL

Another form of quality is meeting the level of expectation where clients and customers are concerned. You need to meet the expectations of most people so that you can grow progressively. If your products meet unforeseen needs of the future your quality will be higher and this is very common in the market. Entrepreneurs who are able to understand the dynamics of quality will not be disappointed and will not disappoint. Therefore

regarding quality, the following are the top reasons why you need to maintain it for the sake of your small business.

TRUST

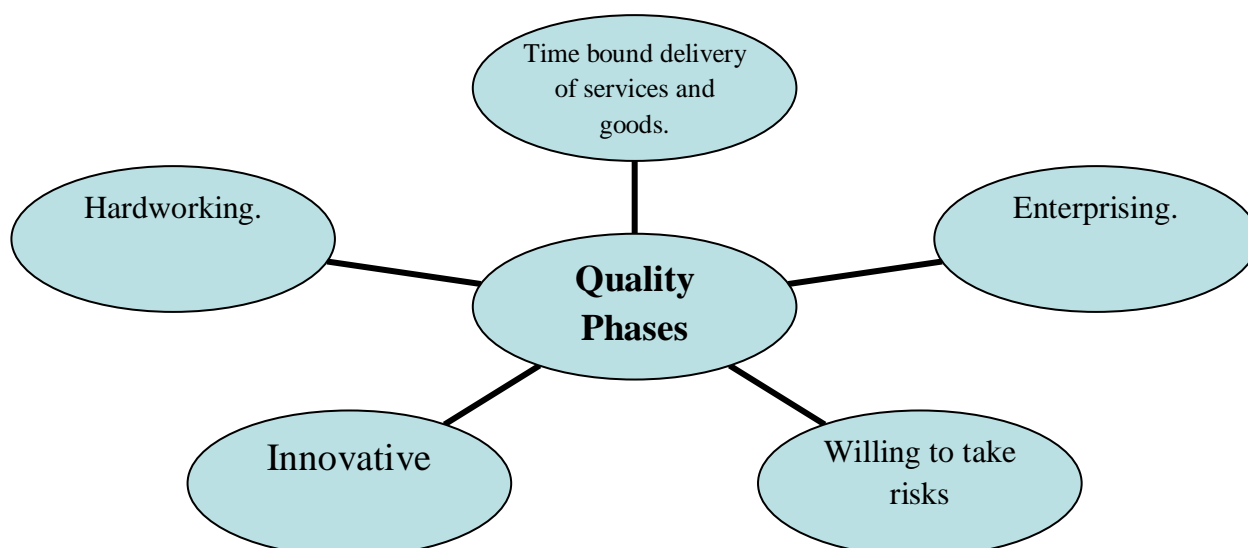
First, you will earn trust with your clients. Trust is what people are looking for and when you can deliver on quality, you will build trust that is able to propel the business to a successful direction. You will also become dependable. Many fail in entrepreneurship because they cannot be counted on. This is pretty important when you are dealing with masses. When you are fully dependable, you will show by the quality and dedication you have. Your small business will thrive amid this environment and there are no compromises.

CUSTOMER ATTRACTION

With quality being top notch, you will be in a position to attract customers and retain them. This is after all your major goal. Many shop because the price is right but also they shop because they can count on the high standards of the products. Therefore, a small business must have this ingredient which will go a long way in paving the way to ultimate success. Apart from this, communication that is of quality with clients is significant. You have to invest in proper mechanisms that will always put your venture in a good place to win the hearts of the clients.

2. QUALITY PHASES

Following are the kind of qualities to improve the quality in small business entrepreneurship.



To provide excellent services to the clients within time up to the client satisfaction.

To improve the good relationship to all other entrepreneur, third parties and client up to the he trust on you.

Entrepreneur must take the risk for improvement.

Accept the all types of challenges and over come with hardworking.

To implement innovative ideas for betterment and quality excellence in entrepreneurship.

To use the information and communication technology in entrepreneurship for enhancement of quality.

3. ICT IN BUSINESS

ICT can be broadly defined as a set of activities that facilitate, by electronic means, the capturing, storage, processing, transmission, and display of information.

New information and communication technologies (ICTs) such as computers, mobile phones, email and the Internet are providing a new challenge for the business community in developing countries. Unfortunately, for many businesses even a telephone line connection remains unobtainable. However, the costs of access to new communication technologies – such as mobile phones - are falling rapidly, and investment in such technologies may benefit your business.

Many entrepreneurs in developing countries are using new information and communication technologies – such as email, the Internet and business computer software – to assist in running their businesses:

- New communication devices such as **mobile phones** offer greater flexibility for keeping in touch with customers, suppliers and business contacts locally and in the region.
- Businesses are using **email** to communicate over longer distances – within the region or world-wide – at the cost of a local call.
- Information can be accessed via **the Internet** from world-wide sources.
- **Web sites** are being used to advertise and sell products and services produced locally.
- **Business software** packages are helping business owners to manage information – relating to finance and sales for example – within their businesses.

Information and communication technologies may be of assistance to your business for:

- Improving your business communications with customers.
- Providing a marketing tool.
- Accessing information.
- Improving your record keeping and financial management.

CONCLUSION

Enhance the quality of entrepreneurship using Information and Communication Technology to achieve the objective business.

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A STUDY ON GOVERNMENT POLICIES ON WOMEN ENTREPRENEUR IN MAHARASHTRA STATE

Shama M. KhanAssistant professor, B.N.N College

ABSTRACT

In the words of former president, APJ kalam, "Empowering women is the pre-requisites for creating good nation. When women are empowered, society with stability is assured". According to Government of India, a woman entrepreneur is defined as, "an enterprise owned and controlled by a woman and having a minimum financial interest of 51% of the employment generated in the enterprises to women". Entrepreneurship refers to the functions and various actions performed by the entrepreneur in establishing an enterprise. Since women constitute almost half of the population in Maharashtra, this segment cannot be ignored to bring socio-economic development. Even after the state along with central government gives lot of concession, rebates, schemes and provision to empower women and ensure their active participation in the process of industrialization This paper attempts to focus and study various government policies made to support women entrepreneur in Maharashtra.

Keywords: Empower, Entrepreneur, Entrepreneurship, government policies

INTRODUCTION

Once Hilary Clinton quoted, "women are the largest untapped reservoir of talent in the world". For a nation to developed, women's needs to be empowered. Work participation of women in India is comparatively very less than the other nation. Studies has shown that equal participation is the essential element for a nation to get socio-economic development. Maharashtra has led the country's industrial development scenario and continues to attract the largest pool investments. The State has its strengths in every sector including engineering, automobiles and auto components, chemicals, drugs and pharmaceuticals, textiles, information technology and biotechnology. It offers the finest infrastructure, excellent educational facilities, quality trained manpower, a professional work ethic and a conducive business environment. A wide variety of horticultural crops are also grown in the State.

ADVANTAGE MAHARASHTRA

- Capacity addition in power generation
- Responsive administrative set up
- Abundance of minerals
- Strong agricultural and industrial base
- Educated and professional workforce
- Excellent R & D facilities
- Well-connected transportation system
- Home to world-class educational and IT institutions
- Efficient power supply system and telecommunication network
- Large consumer market
- Maharashtra is the largest economy in the country, with a high per capita income
- The most industrialised state with a strong presence of petrochemicals, automobiles, financial services, IT/ITES and textile industries
- One of the most attractive investment destinations in the country, accounting for 27 per cent of exports
- Large network of professional education institutions, the presence of reputed R & D centres and superior support infrastructure
- High literacy rate of 77 per cent
- Network of educational institutions

- 12 per cent of country's universities
- 17 per cent of medical colleges
- 13 per cent of engineering colleges (344)
- 19 per cent of management institutions
- Produces 169,000 technocrats every year

LITERATURE REVIEW

- 1) Kalpana Agarwal (2013) in her research study, studied nature of women entrepreneurship also studied problems faced by them. She concluded that problem of women in our country is different from the rest of the world because of the social context. She also emphasized on the fact that cultural practices, socialization processes along with government schemes, awareness programs can further encourage the aspiring women towards entrepreneurship.
- 2) Meenu and Jai (2011) in their research study tried to find out the reasons for women becoming entrepreneurs. The study was based on secondary data which was collected from published reports of RBI, NABARD, census survey, SSI reports, newspaper, journals, website. They also tried to find out the reason of slow progress of women entrepreneurs in India.
- 3) Satish in his study tried to find out 1) The factor responsible for encouraging to become entrepreneurs and to study the impact of assistance by the government to the women Entrepreneurship and the problem faced by these entrepreneurs. According to his research patriarchal male dominant social order, male chauvinism, stiff competition, lack of self confidence, low educational background, absence of proper support are few of the problems women entrepreneurs face in our country.
- 4) Preeti, Saumya, Dr. M. Gurusamy (2018), in their research study tried to find out the recent trends in women entrepreneurship in India and also made recommendation for promoting Indian women entrepreneurs. The paper also studied the transformation of female entrepreneur.
- 5) A study conducted by SIET (small industries extensive training institute) in Hyderabad 1974 among 60+ entrepreneurs. The aim of the study was to find out the characteristic trait among these entrepreneurs. Risk taking ability, earlier industrial background, education, profit motive were some of the common traits found in most of them.
- 6) Anna in his study revolving around women entrepreneurs in Kerala found that the male support (father, husband, brother) that women entrepreneurs receive give favourable environment to the growth of women entrepreneurship among these aspiring women entrepreneurs. Government assistance also provides a great boost to these women. He also found that educated women were most motivated to enter into the entrepreneurship.

OBJECTIVE

- 1) To study the motivating factors of Maharashtra state for women entrepreneurs.
- 2) To study various government schemes available for women Entrepreneurs in Maharashtra state.
- 3) To give suggestion and recommendation for the problems faced by women entrepreneurs in the state.

RESEARCH METHODOLOGY

Research Design : The design in the research is based on description method which means the description of any event, situation, a given data, and characteristics about what is being studied.

Data collection method : Research is based on secondary data from various government reports, journals, publications, magazines, books, newspaper etc.

MAIN BODY OF THE PAPER

Maharashtra Centre for Entrepreneurship Development (MCED)

MCED is a main body of the government of Maharashtra that was set up in 1988 to provide entrepreneurial training. It is a state government promoted organization sponsored by the State Industrial and Investment Corporation of Maharashtra (SICOM), Maharashtra Small Scale Industries Development Corporation (MSSIDC), Maharashtra State Electronics Corporation (MELTRON), Maharashtra Industrial Development Corporation (MIDC) and Maharashtra Industrial Technical Consultancy Organisation (MITCON). The

headquarters of MCED is at Aurangabad with regional offices at Mumbai, Pune, Nashik, Nagpur, Amravati, Kolhapur with a trainer in each district.

The main objectives of MCED are :

To spread the entrepreneurial culture

To disseminate information and data regarding entrepreneurship.

To help industries and institutes in mobilisation of human resource in a more entrepreneurial way.

To create awareness about emerging and future entrepreneurial opportunities and challenges.

National Small Industries Corporation Limited:

The National Small Industries Corporation Limited (NSIC) was set up in February 1955 by the government of India to assist, finance, protect, promote and develop small scale industries in the country. The Corporation provides support to the small scale industries sector in the following area:

- i) Machines on hire purchase. This scheme was launched in March 1956 to supply both indigenous and imported machines on easy hire-purchase basis to help new small scale and ancillary industries to establish and to help the already existing industries to modernize. NSIC

Small Industries Development Organization (SIDO) The functions of this organization are

- i) To provide policy advisory services including an all India policy and programme for the development of small scale industries advise for government of India and state government on matters relating to small scale industries, effecting liaison between state and centre government or between financial institutions etc.
- ii) Providing technical advisory services to existing and potential entrepreneurs such as preparing designs and drawings for production equipments, new products and by-product layout, installation and operation of plant and machinery, choice of machinery etc.
- iii) To provide workshop and laboratory services to small scale entrepreneurs which include testing raw material, carrying out experiment on new and substitute raw materials, to demonstrate the use of modern technical processes on selected machines, assist in quality control etc.
- iv) To provide management consistency, services such as advice on cost reduction quality improvement, financial management, production management marketing etc.

Central Social Welfare Board: It provides socio-economic programme assistance to voluntary organization to take up a wide variety of income generating activities for poor women and the handicapped. The Board also gives training to rural women in public co-operation to enable them to participate more effectively in the process of social and economic development and to acquire leadership qualities.

One of the important objectives of the socio-economic programme of the Board is the establishment of ancillary units, as feeder units to larger industrial undertakings. Another significant feature of the socio-economic programme of the Board is the organization of self employment units through which many women have been able to acquire sewing machines, knitting machines, handloom and such other equipments which they can use in their own homes and thereby earn a substantial income.

National Alliance of Young Entrepreneurs:

Over 300 women entrepreneurs attended it from 14 states and union territories, besides senior official from government departments, banks, financial institutions and other development agencies. The convention provided an opportunity to review the progress made so far and to recommend measures to give a vigorous thrust to activities in the coming years. An exhibition of products manufactured by women entrepreneurs was organized so as to give opportunity to women entrepreneurs to display their products so as to create a market for their products.

National Association of Women Entrepreneurs and Executives:

The National Association of Women Entrepreneurs and Executives (NAWEE) is an All India non-political, non-profit membership organization performance the following functions:-

- To act as a clearing house on problems and opportunities facing women entrepreneurs at all levels and to assist them in self development and protection.
- To act as a training and development institute so as to further equip women to be able to meet the various challenges in their respective environment.

- To work closely with industries and organizations concerned with women entrepreneurs in establishing benchmarks on successful operations through research and analysis.
- To work closely with the government and other public institutions on the role women entrepreneurs in all spheres of economic and social institutions.

State Bank of India

The Bank assists trading establishments, business enterprises providing services like laundries, tailoring, crèche, beauty parlour, manufacturing of ready made garments, transport operations etc. Entrepreneurs are also financed under government sponsored schemes like IRDP, SEEU, SEPUP etc. to make the assistance to women entrepreneurs more effective and to ensure a wide coverage; the bank has introduced the Stree Shakti packages. Also invested in the package are entrepreneurship development programmes designed exclusively for providing entrepreneurial and managerial skills to those women entrepreneurs who have no formal training on exposure to business. These programmes are free for women entrepreneurs.

District Industries Centres

The seven functional managers deal with the following subjects.

Economic Investigation

Machinery and Equipment.

Research, Extension and Training

Raw Materials.

Credit

Marketing

Cottage industries

Mahila Arthik Vikas Maha Mandal (MAVIM)

Mahila Arthik Vikas Mahamandal (MAVIM) is registered under Companies Act, 1956 having district officers in 34 districts of Maharashtra and Head Office in Mumbai. The vision of MAVIM is empowerment of Women and objectives are as follows:-

- Building organization of women
- Strengthening entrepreneurship among women.
- Building linkages between employment opportunities and markets possibilities.
- Increasing participation of women in education and governance.

MAVIM has started its activities in 33 districts and also in metropolis of Mumbai. Taking into consideration achievements of MAVIM and its commitment towards the society the government has given responsibility to MAVIM of implementation of Ramai Mahila Sakshamikaran Yojana under which 20,250 SHGs of Scheduled Caste women have been formed and under Tribal Sub Plan (TSP) 4600 SHGs of tribal women in 8 districts have been formed. Under these 2 schemes efforts are being made to form SHGs of poor and needy women and bring them in mainstream of society. As envisaged under these schemes 70 to 80% women are from scheduled castes or scheduled tribes and remaining 20 to 30% include women from poor, needy, deserted nomadic tribe categories of the society.

Maharashtra Rural Credit Project

MAVIM was one of the implementing agencies for implementation of International Fund for Agriculture Development (IFAD) assisted Maharashtra Rural Credit Project (MRCP). The MRCP gave direction to functioning and working of MAVIM and influenced its policies for empowerment of women. 5321 SHGs covering 79,944 women from rural Maharashtra were formed under MRCP.

Swarnajayati Gram Swarojgar Yojana (SGSY)

SGSY is centrally sponsored scheme for poverty alleviation and being implemented by Rural Development Department and District Rural Development Agencies (DRDA). As per the procedure of the scheme gradation is done depending on age of SHG. Gradation is done jointly by representatives of banks, DRDA, GO or MAVIM.

Swyamsiddha – Integrated Women Empowerment Programme

Central government sponsored India Mahila Yojana and Mahila Samruddhi Yojana merged into a new scheme under the name Swyamsiddha – Integrated Women Empowerment Programme (IWEP). Swyamsiddha is central government sponsored scheme and central government takes review in meetings once in every 2 months. Since women and child development is nodal agency, it takes review of the progress of scheme from time to time and makes available funds for the scheme. The central government undertakes visits to review the progress of the scheme.

Ramai Mahila Sakshamikaran Yojana

Ramai Mahila Sakshamikaran Yojana is formed exclusively for the scheduled caste women. During the 3 years of project period, apart from organizing women through SHGs, capacity building training programmes for women is conducted on various aspects and issues like gender equality, entrepreneurship, social awareness and self protection. The main emphasis under the scheme is given on formation of women SHGs and providing them micro credit out of their own savings through internal lending as well as through bank credit.

Adivasi Vikas Prakalp

The Adivasi Vikas Prakalp is basically for empowerment of tribal women for 8 districts of Maharashtra Nasik, Nandurbar, Thane, Chandrapur, Gadchiroli, Gandia, Amravali and Bhandara under Tribal Sub Plan of Tribal Development Department. Main objectives of the scheme is socio-economic development of tribal women, to organize them into pressure group and make available to them sources of information and knowledge.

Rashtriya Sam Vikas Yojana (RSVY)

Rashtriya Sam Vikas Yojana is centrally sponsored scheme being implemented by MAVIM. It is being implemented in each district in different way.

1. The focus of scheme is on formation of self help groups along with capacity building of women and further skill development of women.
2. The scheme has provision for revolving funds for women who want to start their entrepreneurship activities. Scheme has special provision of building two MAVIM Mahila program on pilot basis. This prangan will provide marketing and training facilities to women on district level.

Krishi Saptak Yojana (KSY)

Implementation of KSY started in 4 districts of Amravati, Washim, Chandrapur and Sangli. The scheme is very important as it envisages organizing women into SHGs and providing them with latest agro technological inputs.

- Training of rural women to make their participation more effective in agriculture.
- Making rural women self sufficient in farm management.
- Giving inputs of new technology of agriculture and provide women of equal opportunities through capacity building.

NABARD add-on

It was decided to implement 'NABARD add-on' project in 10 districts of Buldhana, Usmanabad, Jalna, Kolhapur, Aurangabad, Hingoli, Latur, Parbhani, Washim and Gondia with financial support from NABARD

- 1) Formation of 1000 SHGs in 10 districts.
- 2) Organize 15000 women through SHGs.
- 3) Capacity building of women through SHGs.

Efforts were made to provide basic training to these SHGs on lines with other SHGs. The members of these committees include lead district officers. These committees review and monitor the progress of the project.

Mahila Swavalamban Nidhi Yojana

The devastating earthquake affected Latur and Osmanabad districts in 1993. The earthquake had wide spread adverse effect on women. MAVIM started Maharashtra Emergency Earthquake Rehabilitation Project (EERP) with assistance from World Bank and Implemented Women Empowerment project. The Mahila Swavalamban Nidhi Scheme in order to bring in women already organized in SHGs in development mode by imparting them entrepreneurship training and making available to them hassle free credit. District Resource Centres were opened at Ausa and Khillari in districts of Latur and Usmanabad for socio-economic development of women from earthquake affected areas. It was proposed under the scheme to form 400 SHGs of women and provide

them financial assistance for starting micro enterprises. The area of operation of the scheme was restricted to only 2 districts of Latur. However, as per the decision taken in 7th meeting of Managing Committee of the scheme, the area of operation of the scheme was expanded to entire state of Maharashtra. A proposal is under consideration to convert Mahila Swavalamban Nidhi into Micro Financial Institution

STEP – Support to Training and Employment Programme

STEP is central government sponsored scheme started in 1987. Under the scheme, the training is imparted to poor and needy rural women belonging to categories of widow, deserted, backward class, other backward classes and economically backward classes. The activities covered for training are poultry, sheep and goat rearing, dairy, sericulture development of waste land, agriculture fishery, handloom, handicraft, social forestry and khadi and village industry. Under this scheme 90% of assistance is provided by the Central Government and remaining 10% is to be contributed by the institution.

Swarn Jayanti Sahakari Rojgar Yojana (SJSRY)

SJSRY is Central Government sponsored scheme for development of below poverty line (BPL) families of urban areas. The main objective of the scheme is to make available self employment and improve the standards of living of BPL families. Under the scheme, the encouragement is given to unemployed or semi employed person to start income generating self employment activities. The scheme is implemented by Municipal Corporations/Councils through NGOs. Central and State Governments provide the financial assistance in ratio of 75:25. The scheme covers two employment programmes – main urban employment programme and urban labour employment programme. The sanction, monitoring and implementation of the scheme is looked after by State Urban Development Agency (SUDA) and District Urban Development Agency (DUDA)

CONCLUSION

In the present study, it is found that government on its part are providing many schemes and policies for women to start and run their own enterprise, majority of the women in Maharashtra are not availing the benefits because of many of the factors like lack of awareness, illiteracy, lack of family support, male dominance, no support from the family to name a few. The biggest problem that the women entrepreneur has to face is that they are “woman” where balancing the work and family, taking care of house and children is still considered a women’s jobs. Even after a lot of support from the government and non-governmental bodies, most of the women fails to get empowered in Maharashtra through entrepreneurship.

SUGGESTION

- More number of technical and non-technical training should be provided by the government of Maharashtra.
- Special programme should be conducted to award the women entrepreneur who perform exceedingly well in their market.
- Continuous attempt to motivate, inspire, and encourage women entrepreneurs.
- Special provision for micro-credit to be provided to women entrepreneur to solve finance related problem.

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ARTIFICIAL INTELLIGENCE AND CUSTOMER ENGAGEMENT IN INDIAN BANKING INDUSTRY

Dr. Sangeeta MakkadAssociate Professor & HOD BMM Department, Lala Lajpatrai College of Commerce & Economics,
Mahalaxmi, Haji Ali, Mumbai

ABSTRACT

AI is strengthening competitiveness of banks through: Enhanced customer experience: Based on past interactions, AI develops a better understanding of customers and their behaviour. Artificial intelligence of disrupting technology in the banking sector of India has made strong forays and has led to the rise with constant innovations in breaking new technology. The ability for the machines to initiate thinking self-thinking executing a task understanding the needs of the customers with interface through machines As some of the initial steps of artificial intelligence in banking industry. Utilising technology is like deep learning analysis of face recognitions and its expressions, deep learning. Speech recognition as some of the technique's artificial intelligence and AI adopts through intense data it collects and analyses.

Indian Banking sector involvement through its customer service is very essential and important due to monetary transactions and challenge as lack of education, low technology adaptation and understanding among customers. At the same time customers look forward to quick interaction without much of time consumption with the sense of ease and convenience. Thereby the advancement of technology has now been adopted by banks to create happy customer experiences easier banking processes through both mobile and internet usage and improve the customer experience and efficient movement of transactions.

Keywords: Artificial intelligence, Banking, customer experience, India, technology,

INTRODUCTION

Artificial intelligence cutting through its technology rich processes Driven by the data intensive banking industry will cut through all the monotonous and monologues of customer experiences while dealing with the bank. Simpler and efficient processes with happy customer experiences will be the norm of the day through artificial intelligence. Understanding and redefining the disruption of banking industry through artificial intelligence can create a revolution to automate the various digital functionaries and processes. Sectors like Lending of money, Insurance, Wealth Management and Customer experience, Artificial Intelligence has it all, possible potential to make the experience less cumbersome while dealing with number crunching games in banking industry.

Adaptation with the new age technology for serving the Millennials engaging the customers more effectively banks are moving and actively initiating the process of adopting artificial intelligence. Across all sectors of banking ranging from accounting, Cyber security to making and issuing insurance, mutual funds sales to contracts artificial intelligence is contributing strongly to transform processes and operations in the bank. Both chat machine learning block chains online banking and data analytics is smoothening the efficiency of the operations and giving us stream and streamlining the customer experience. The modernized systems to serve the new-age customers have created a platform for financial start-ups and solutions in house collaborating with conservative traditional banking system.

LITERATURE REVIEW

Sameer (2019) comments about how the automation and artificial intelligence is transforming banking industry in India. In the current digital era the conservative traditional banking processes find it hard not to adopt the new technologies and continue their pace of work and banking positively and with effectiveness. The disruption in the industry artificial intelligence has brought about with its dynamic processes and ecosystems in the banking sector is being discussed and explored by Sameer. Mobile technology, mobile net banking and various forms of software providing automation and artificial intelligence systems have created a new experience for the customers. Chat bots help in better communication and digital assistance have improved customer experience. Enabling a personalized touch and ease of working, these automated services are revolutionizing the banking sector.

Artificial intelligence services for banking, financial, insurance sector as reported by Nasscom discusses analyses how it is shaping up the complete banking industry in a new dimension. Offering various elements of services right from wealth management, customer support, backend support marketing and tracking cost consumer behavior, security, risk management and much more artificial intelligence is making forays and is here to serve the bankers and the customers very efficiently in this ever growing Industry.

Upasana Padhi (2018) talks about how artificial intelligence has made a strong presence in the Banking Industry. Enabling faster decision-making with a great amount of capability and efficiency and quick data crunching in the various sectors including banking industry digital marketing digital banking Artificial Intelligence is here to stay. Internet banking has accelerated the process even further.

Huge amount of customer base data at one moment can be well handled effectively by the automated processes of banking sector.

Agarwal Neha (2019) explores various dimensions of artificial intelligence being adopted by the banks for better growth prospects and to reach out to the new generation of Millennials and serve them effectively. Right from cyber security to the sales to marketing and wealth management artificial intelligence can handle it all much better than human. Block chains yet another new integration through artificial intelligence in the banking sector these ecosystems provide a step better to compete strong competition in the industry. Introducing a vision to indulge in the robotics dealing with human work are ways of adopting new measures and new ways, better versions of automation through artificial intelligence. Cutting down the risk of fraud and security this also leads the bankers to effectively adopt the artificial intelligence in the banking sector.

OBJECTIVES OF THE STUDY

- To examine the Banking organizations efforts towards customer service.
- To study the various options for artificial intelligence offered by various banks.
- To understand and assess the need fulfilled by AI n Banking industry.
- To find out about customer feedback due to AI in banks.
- To gauge the impact on customer experience intervention systems.

SCOPE OF THE STUDY

The study is undertaken in the city of Mumbai. Primary data is collected from working population of metro city of Mumbai. Views of respondents as sample size are gathered in this study.

RESEARCH DESIGN

This study is descriptive and exploratory in nature. Both primary as well as secondary analysis of data is undertaken. The researcher has made an attempt to satisfy the objectives of the study by testing the hypothesis. Secondary data is collected through the books and related websites. The instrument used to collect primary data is structured questionnaire which is duly filled by the youth.

The sample size is 100.

LIMITATIONS OF THE STUDY

1. Descriptive Statistics and Frequency model has 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

1) Hypothesis 1

H0: There exists no relationship between usage of Artificial Intelligence and Customer Experience in Banking Industry.

H1: There exists a relationship between usage of Artificial Intelligence and Customer Experience in Banking Industry.

2) Hypothesis 2

H0: Customers do not experience Happiness and ease of work with Artificial Intelligence in Banking Industry.

H1: Customers experience Happiness and ease of work with Artificial Intelligence in Banking Industry.

Sample Distribution

Table 1: Respondents for Survey

Mumbai	Central Suburbs	Western Suburbs
Sample size	50	50

DATA ANALYSIS AND TESTING OF HYPOTHESIS

Table 2: Profile of Respondents for using AI in Banking Services

Profile of Respondents				Working in Corporates and Business sectors.			
Age of Respondents							
20-25 years				Corporate sector			
25-30 years				Corporate sector			
30-35 years				Business Sector			
			Visit Bank				
Sample Size Category Wise			Once a month	Twice a month	Three times a month	More than three times a month	
Total			18	24	28	30	
Total			100				
Age	visit bank	corporate Business					
22	1	3	4				
23	1	3	4				
24	1	5	3				
25	1	6	7				
26	2	6	6				
27	2	8	8				
28	2	8	10				
29	2	9	16				
30	3	6	5				
31	3	8	11				
32	3	10	7				
33	3	11	6				
34	3	10	11				
35	4	7	2				
		100	100				

Table-3: Descriptive Statistics

Age		visit bank		corporate Business			
Mean	28.5	Mean	2.214286	Mean	7.142857	Mean	7.142857
Standard Error	1.118034	Standard Error	0.260569	Standard Error	0.661809	Standard Error	1.015577
Median	28.5	Median	2	Median	7.5	Median	6.5
Mode	#N/A	Mode	3	Mode	6	Mode	4
Standard Deviation	4.1833	Standard Deviation	0.974961	Standard Deviation	2.476261	Standard Deviation	3.799942
Sample Variance	17.5	Sample Variance	0.950549	Sample Variance	6.131868	Sample Variance	14.43956
Kurtosis	-1.2	Kurtosis	-1.02659	Kurtosis	-0.6399	Kurtosis	0.782926
Skewness	-4E-17	Skewness	0.088932	Skewness	-0.26126	Skewness	0.90204
Range	13	Range	3	Range	8	Range	14
Minimum	22	Minimum	1	Minimum	3	Minimum	2
Maximum	35	Maximum	4	Maximum	11	Maximum	16
Sum	399	Sum	31	Sum	100	Sum	100
Count	14	Count	14	Count	14	Count	14
Confidence Level(95.0 %)	2.415366	Confidence Level (95.0%)	0.562926	Confidence Level (95.0%)	1.42975	Confidence Level (95.0%)	2.194021

Graph1: Number of Times Visit Bank

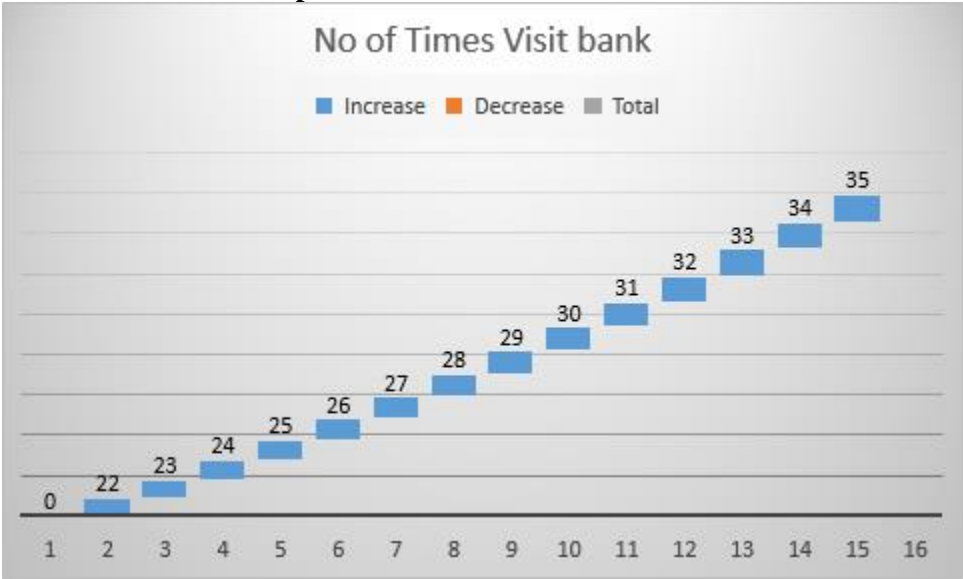


Table-4: Correlation with Age and No of times Bank visit

	Age	visit bank
Age	1	
visit bank	0.952449	1

Graph-2: Correlation with Age and No of times Bank visit

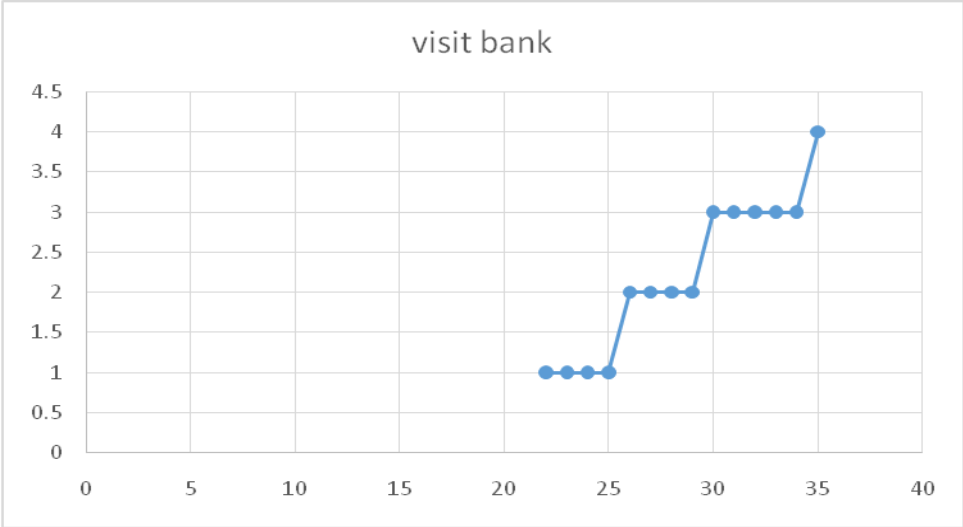


Table-5: Feedback of respondents on usage of Artificial Intelligence in banking industry

Age	HAPPY	COMFORTABLE	EASE OF WORK
22	2	1	3
23	3	1	1
24	3	1	1
25	1	1	3
26	2	1	2
27	2	1	2
28	3	1	1
29	2	2	1
30	1	3	1
31	2	1	2
32	2	2	1
33	1	1	3
34	3	1	1
35	5		

Table-6: COORELATION OF Feedback of Respondents on usage of Artificial Intelligence in banking industry

	Age	HAPPY	COMFORTABLE	EASE OF WORK
Age	1			
HAPPY	0.206406	1		
COMFORTABLE	0.30548	-0.40161	1	
EASE OF WORK	-0.20025	-0.60222	-0.42821	1

Graph-3: Respondents Experience on usage of Artificial Intelligence in banking industry.

From the data analysis it is evidently clear that there is a very sharp correlation between usage of Artificial Intelligence and Customer Experience in Banking Industry.

The Descriptive statistics have 95% confidence level. The Table of Correlation express positive correlation of Age and number of visits to bank. As age progresses the number of visits are higher of the customers it was found out. Thus the experience of the customers are seen as Happy and Ease of working and comfortable as contribution of Artificial Intelligence which has been incorporated in the banking industry. The age and feedback and experience of customers in Table 6 clearly indicates that they are Happy at age of 35 which has seen progressive graph. Ease of work and happy customers are seem clearly from Graph 3. Since the Visits to banks increase from growing age, it clearly indicates that these two factors are strongly and clearly seen as most important aspects in context to need of customers to be fulfilled, which artificial intelligence is contributing. Thus these hypotheses

H1: There exists a relationship between usage of Artificial Intelligence and Customer Experience in Banking Industry is proved correct and null hypothesis is rejected.

From the descriptive statistics and Graph 3 and Table 5 it is observed that customer are expressing high values on Ease of work and being Happy. Thus the hypothesis of

H1: Customers experience Happiness and ease of work with Artificial Intelligence in Banking Industry is proved correct and null hypothesis is rejected.

Graph 1: Frequency model for sharing personal information on Social Media

Understanding the Descriptive model of this study correlates the presence of boys seem to have more awareness of preventive measures in male and females.

They are more attuned to taking these measure as they believe that sharing of personal information will perhaps lead to cybercrime. Girls are lesser aware about preventive measures and also do not have high concern often to share personal information on social media.

Thus the analysis clearly points out that the H1 HYPOTHESIS: *Sharing of personal information does play an important part for cybercrime awareness.*

Thus the Alternate Hypothesis is proved correct.

SUGGESTIONS AND RECOMMENDATIONS

- Young children and Youth in schools as well as in colleges may be exposed to seminars and books about cybercrime.
- Privacy settings of social media should be made a common knowledge to youth.
- Sharing of personal information like photos can lead to cybercrime knowledge should be spoken at home said family.
- Updating of software and keeping cookies deleted should be taught to children and youth.
- Sharing of personal information leading to financial gain or stalking or other cybercrimes should be a subject taught in schools and colleges and community

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CHALLENGES AND OPPORTUNITIES IN BUSINESS ANALYTICS

Prof. Hidayatulla Peerjade and Prof. Swati JadhavAssistant Professor, ASMs IBMR Chinchwad Pune

ABSTRACT

There are various definitions proposed for business analytics – some of them focus on the scope of problem, some are focuses of coverage of problem, some on nature of the problem, some of nature of the data, and some are concentrate on the enabling methods and methodologies. The common differences of all of these definitions are that business analytics is the encapsulation of all mechanisms that help convert data into actionable insight for better and faster decision-making. Business analytics has become one of the most active research areas in academics and in industry/practice. The Journal of Business Analytics is created to establish a dedicated home for analytics researchers to publish their research outcomes. Covering all facets of business analytics (descriptive/diagnostic, predictive, and prescriptive), the journal is destined to become the pinnacle for rigorous and relevant analytics research manuscripts. Here we provide comparative study of analytics, its challenges and various opportunities.

Keywords: Business analytics, types of Analytics, machine learning, network science, challenges of Business analytics.

AN INTRODUCTION TO BUSINESS ANALYTICS

Business analytics is a relatively new term that is gaining popularity in both business and academic circles like nothing else in recent history. In most general terms, business analytics is the art and science of discovering insight – by using sophisticated mathematical, statistical, machine learning, and network science methods along with a variety of data and expert knowledge – to support better and faster/timely decision-making. Therefore, business analytics can be thought of as an enabler for decision-making and problem solving.

Generally speaking, analytics (or perhaps more appropriately, data analytics) can simply be defined as “the discovery of meaningful patterns – new and novel information and knowledge – in data.” Since we are living in an era of big data, the analytics definitions are mostly focused on that – data that are being created in large volumes, varieties with a high velocity. Although most current definitions of analytics are primarily data-focused, there are and there have been many applications of analytics where there were very little or no data; instead, those analytics projects used mathematical models that relied on process description and expert knowledge (e.g., optimisation and simulation models, and rule-based expert systems (ES)). Business analytics is a special application/subset of analytics that leverage its tools, techniques, and principles to develop solutions to ever so complex business problems. Firms commonly apply analytics to business data, to describe, predict, and optimise their business performance.

Analytics, perhaps because of its rapidly increasing popularity as a buzzword, is being used to replace several, previously popular, terms such as intelligence, mining, and discovery. For example, the term business intelligence is now business analytics, customer intelligence is customer analytics, Web mining is Web analytics, and knowledge discovery is data analytics. Since modern-day analytics can require extensive computation (because of the volume, variety and velocity at which the data are created – i.e., the big data), the tools, techniques, and algorithms used for analytics projects leverage the most current, state-of-the-art methods developed in a wide variety of fields that include management science, computer science, statistics, data science, and mathematics.

Looking at all the analytic options can be a daunting task. However, luckily these analytic options can be categorized at a high level into three distinct types. No one type of analytic is better than another, and in fact they co-exist with, and complement, each other. In order for a business to have a holistic view of the market and how a company competes efficiently within that market requires a robust analytic environment which includes:

Descriptive Analytics: which use data aggregation and data mining to provide insight into the past and answer: “What has happened?”

Predictive Analytics: which use statistical models and forecasting techniques to understand the future and answer: “What could happen?”

Prescriptive Analytics: which use optimization and simulation algorithms to advise on possible outcomes and answer: “What should we do?”

DESCRIPTIVE ANALYTICS: INSIGHT INTO THE PAST

Descriptive analysis or statistics does exactly what the name implies they “describe”, or summarize raw data and make it something that is interpretable by humans. They are analytics that describe the past. The past refers to any point of time that an event has occurred, whether it is one minute ago, or one year ago. Descriptive analytics are useful because they allow us to learn from past behaviours, and understand how they might influence future outcomes.

The vast majority of the statistics we use fall into this category. (Think basic arithmetic like sums, averages, percent changes.) Usually, the underlying data is a count, or aggregate of a filtered column of data to which basic math is applied. For all practical purposes, there are an infinite number of these statistics. Descriptive statistics are useful to show things like total stock in inventory, average dollars spent per customer and year-over-year change in sales. Common examples of descriptive analytics are reports that provide historical insights regarding the company’s production, financials, operations, sales, finance, inventory and customers.

Use Descriptive Analytics when you need to understand at an aggregate level what is going on in your company, and when you want to summarize and describe different aspects of your business.

PREDICTIVE ANALYTICS: UNDERSTANDING THE FUTURE

Predictive analytics has its roots in the ability to “predict” what might happen. These analytics are about understanding the future. Predictive analytics provides companies with actionable insights based on data. Predictive analytics provides estimates about the likelihood of a future outcome. It is important to remember that no statistical algorithm can “predict” the future with 100% certainty. Companies use these statistics to forecast what might happen in the future. This is because the foundation of predictive analytics is based on probabilities.

These statistics try to take the data that you have, and fill in the missing data with best guesses. They combine historical data found in ERP, CRM, HR and POS systems to identify patterns in the data and apply statistical models and algorithms to capture relationships between various data sets. Companies use predictive statistics and analytics anytime they want to look into the future. Predictive analytics can be used throughout the organization, from forecasting customer behaviour and purchasing patterns to identifying trends in sales activities. They also help forecast demand for inputs from the supply chain, operations and inventory.

One common application most people are familiar with is the use of predictive analytics to produce a credit score. These scores are used by financial services to determine the probability of customers making future credit payments on time. Typical business uses include understanding how sales might close at the end of the year, predicting what items customers will purchase together, or forecasting inventory levels based upon a myriad of variables.

Use Predictive Analytics any time you need to know something about the future, or fill in the information that you do not have.

PRESCRIPTIVE ANALYTICS: ADVISE ON POSSIBLE OUTCOMES

The relatively new field of prescriptive analytics allows users to “prescribe” a number of different possible actions and guide them towards a solution. In a nutshell, these analytics are all about providing advice. Prescriptive analytics attempts to quantify the effect of future decisions in order to advise on possible outcomes before the decisions are actually made. At their best, prescriptive analytics predicts not only what will happen, but also why it will happen, providing recommendations regarding actions that will take advantage of the predictions.

These analytics go beyond descriptive and predictive analytics by recommending one or more possible courses of action. Essentially they predict multiple futures and allow companies to assess a number of possible outcomes based upon their actions. Prescriptive analytics use a combination of techniques and tools such as business rules, algorithms, machine learning and computational modelling procedures. These techniques are applied against input from many different data sets including historical and transactional data, real-time data feeds, and big data.

Prescriptive analytics are relatively complex to administer, and most companies are not yet using them in their daily course of business. When implemented correctly, they can have a large impact on how businesses make decisions, and on the company’s bottom line. Larger companies are successfully using prescriptive analytics to optimize production, scheduling and inventory in the supply chain to make sure that are delivering the right products at the right time and optimizing the customer experience.

WHAT ARE THE APPLICATION AREAS OF ANALYTICS?

Even though the business analytics wave is somewhat new, there are numerous applications of analytics covering almost every aspect of business practices. For instance, there are a wealth of success stories in customer relationship management where sophisticated models are developed to identify new customers, up-sell/cross-sell opportunities, and customers with high propensity to attrite. Using social media analytics and sentiment analysis, businesses are trying to stay on top of what people are saying about their product/services and brands. Fraud detection, risk mitigation, product pricing, marketing campaign optimisation, financial planning, employee retention, talent recruiting, and actuarial estimation are all among the many business applications of analytics. It would be very hard to find a business issue where a number of analytics applications cannot be found. From business reporting to data warehousing, from data mining to optimisation, analytics techniques are being used widely in almost every facet of business.

CHALLENGES IN ANALYTICS

Even though the advantages as well as the enabling reasons for analytics are evident, there still are many businesses hesitant to jump on the analytics bandwagon. Even though they may all have their specific reasons, at the highest level, the main roadblocks/hurdles to analytics adaptation can be listed as :

Analytics talent. Data scientists, as many people nowadays call the quantitative geniuses who can convert data into actionable insight, are scarce in the market and the really good ones are very hard to find. Because analytics is relatively new, the talent for analytics is still in the process of development. Many colleges have started masters and also undergraduate programmes to address the analytics talent gap. As the popularity of analytics increases, so will the need for people who have the knowledge and skills to convert “Big Data” into information and knowledge that managers and other decision-makers need to tackle complexities of the real world.

- **Culture.** As the saying goes “old habits die hard.” Changing from a traditional management style (which is often characterised by intuition and gut feelings as the basis of making decisions) to a contemporary management style (which is based on data and scientific models to base managerial decisions to data/evidence and collective organisational knowledge) is not an easy process to undertake for any organisation. People do not like to change. Change means losing what you have learned/mastered in the past and now need to learn how to do what you do all over again. It suggests that the knowledge (which is also characterised as power – knowledge is power) you have accumulated over the years will disappear or partially will be lost. Cultural shift may be the most difficult part of adopting analytics as the new management paradigm.
- **Return on investment.** Another factor behind analytics adoptions is the difficulty in clearly justifying its return on investment (ROI). Since analytics projects are complex and costly endeavours, and their return is not clearly and immediately related, many executives are having a hard time investing in analytics, especially on a large scale. One has to answer the questions of “Will, and if so when, the value gained from analytics outweigh the investment?”. It is very hard if not impossible to convert the value of analytics into justifiable numbers. Most of the value gained from analytics is somewhat intangible and holistic. If done properly, analytics could transform an organisation to new and improved levels. A combination of tangible and intangible factors needs to be brought to bear to numerically rationalise investment and movement towards analytics and analytically savvy management practice.
- **Data.** The media is taking about “Big Data” in a very positive way; characterising it as an invaluable asset for better business practices. We think that is mostly true, especially if the business understands and knows what to do with it. For the others, who have no clue, big data is a big challenge. As we will reiterate on the topic later in the article, Big Data is not just big, it is unstructured and is arriving at a speed that prohibits traditional means from collecting and processing it. Not to mention that it usually is messy and dirty. For organisations to succeed in analytics, they need to have a well-thought strategy for handling “Big Data” so that it can be converted to actionable insight.
- **Technology.** Even though it is capable, availability, and to some extent, affordable, technology adoption poses another challenge for traditionally less technical businesses. Even though it is affordable, it still costs significant amount of money to establish an analytics infrastructure. Without financial means and/or a clear ROI, management of those businesses may not be willing to invest in needed technology. For those, perhaps an analytics-as-a-service model (which would include both software as well as infrastructure/hardware needed to implement analytics) can be less costly and easier to implement.
- **Security and privacy.** One of the most commonly pronounced criticisms towards data and analytics is the security. As we often hear in the news about data breaches for sensitive information, there is no completely

secured data infrastructure, not unless it is isolated and disconnected from all other networks (which would be something that goes against the very reason of having data and analytics). The importance of data security made information assurance as one of the most popular concentration areas in information systems departments all over the world. Although the techniques are increasing in sophistication to protect the information infrastructure, so are the methods and techniques used by adversaries. In addition to security, there are also the concerns about personal privacy. Use of personal data about the customers (existing or prospective), even if it is within the legal boundaries, should be avoided or highly scrutinised to prevent the organisation from bad publicity and public outcry.

Despite the hurdles in the way, analytics adoption is growing, and is inevitable for today's enterprises, regardless of the size and industry segment. As the complexity in conducting business increases, businesses are trying to find order in the midst of the chaotic behaviours. The ones who succeed in doing so will be the ones fully leveraging the capabilities of analytics.

CONCLUSION

There are huge challenges and opportunities in business analytics. By understanding and knowing the various opportunities we are able to survive in the current competition. The paper explains the various opportunities and challenges offered to various sector for students and employees to have a further growth/opportunities throughout the world.

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GREEN BANKING AN INDIAN PERSPECTIVE

Dr. Bhagyashree S. Kunte and Prof. T. Srinivas

ABSTRACT

At 21st conference of UN Framework Convention on Climate Change (UNFCCC) held at Paris on 12th December 2015, an agreement on environment friendly initiative was adopted by 196 parties. As per the agreement each participating country must decide about the initiatives for protection of environment and contribution to mitigate the global warming. Green banking is one of the initiatives taken by many countries to help and safeguard the environment. In India many of the Public sector and Private sector banks have set their own Green banking policy and successfully developed the green banking environment. The present study focuses on the green banking initiatives undertaken by selective public sector and private sector banks.

Keywords: Green Banking, green finance, Green banking policy

INTRODUCTION

At 21st conference of UN Framework Convention on Climate Change (UNFCCC) held at Paris on 12th December 2015, an agreement on environment friendly initiative was adopted by 196 parties. As per the agreement each participating country must decide about the initiatives for protection of environment and contribution to mitigate the global warming. Green banking is one of the initiatives taken by many countries to help and safeguard the environment.

The green banking concept was first adopted by “Triodos” bank Netherland. Since its inception the bank has adopted eco-friendly activities in its banking segment. This was adopted by many banks throughout the globe. In USA the green bank act was came into force in 2009. Green Banking means promoting environmental friendly practices and reducing your carbon footprint from your banking activities. This comes in many forms like using online banking instead of branch banking, paying bills online instead of mailing them, opening up accounts at online banks, instead of large multi-branch banks etc. Green banking refers to the various initiatives taken by bank to encourage environment friendly activities. Initially the green banking policy of a bank included the adoption of paperless banking system to safeguard the trees and in turn safe guard the environment, gradually other green banking initiatives were added to the green banking policy of the banks. Green banking practices can be performed in two ways. 1. Internal green banking approach It includes the green buildings, e-banking, e -statement, e-mails, solar panels’ installation on the roofs, avoiding physical meetings and considering the usage of Webcams for conferences etc. 2. External green banking approach Here the green banking can be practiced by the bankers by funding the projects which are green or eco- friendly in nature like Effluent Treatment Plant (ETP), Solar Energy Plant, Plants of Bio- Gas etc. In the nut shell, the Green Banking practices are meant for environment protection and to focus on the changes occurred in climate and financing the eco friendly projects, wherein the natural resources can be used in efficient manner. Thus through green banking; the banks attempt to safeguard the environment by reducing the external and internal carbon emission. Green banking products are those products which help in energy conservation and environmental protection. Globally accepted and adopted green banking products are online banking, Solar ATM, Tree plantation assignments, mobile banking, financing to green projects, green funds etc. The present study highlights the green banking initiatives by selective Indian banks.

Objective: To evaluate green banking initiatives taken by selective Indian Bank.

GREEN BANKING IN INDIA

There are no specific regulations or guidelines by RBI on green banking. The apex bank has advised the banks to keep themselves abreast of the recent developments and adjust themselves to these developments. In 2015, RBI had included lending to small renewable energy projects and social infrastructure projects within its priority sector lending targets. RBI in one of its report has mentioned that, the development of green financing—funding of environment-friendly sustainable development— faces many challenges including false compliance claims, non-standard definitions of what constitutes green loans, and maturity mismatches between long-term green investment and relatively short-term interests of investors. The bank also said that a policy action is needed to set up a frame work of green banking in India. However majority of the public sector banks and private sector banks have their own green banking policies. SBI, Punjab National bank, ICICI bank, Axis Bank and many other have their green banking policies in place.

GREEN BANKING INITIATIVES BY SBI

Being the largest and oldest public sector bank of India, SBI remain as a role model in many of its banking initiatives, Green banking is one of these initiatives.

- SBI is the pioneer bank to venture into generation of green power by installing windmills for captive use. The bank has installed 10 windmills with the total capacity of 15 MW in three states of India: Maharashtra, Tamil Nadu and Gujarat, in association with Suzlon Energy Ltd. The bank has targeted to establish the wind mills which will generate 100 MW power within 5 years.
- The bank has launched a unique “Green Reward Points” programme, through which it will create a “YONO SBI Green Fund” for environment conservation activities. SBI customers can earn “Green Reward Point” through this initiative.
- In association with EXIM bank, SBI offers a 14 year loan to a Spanish company for construction of solar plants in India.
- The bank has also initiated the Carbon disclosure project.
- On green Home projects financed by the bank, SBI charges low interest rate with no processing fees. These eco friendly projects being evaluated by Indian Green Building Council (IGBC).
- SBI provides concessional interest loans for energy projects.
- SBI is the first public sector bank in India to come out with separate sustainability report.
- SBI is the signatory for Carbon Disclosure Project (CDP) and has been reporting there under since 2012.
- Mobile banking and internet banking for paperless banking

GREEN BANKING INITIATIVES BY BANK OF BARODA

- Funding to wind mill and solar mill projects which contributes in earning Carbon Credit.
- Installation of ATM in remote areas to save petrol/ diesel.
- The bank had taken several technological initiatives such as compliance with e-business guidelines, use of internet banking, mobile banking to promote paperless banking and also increasing the installation of ATM's.
- The bank is also promoting measures for pollution control and environmental conservation.
- Bank received the ‘Global Excellence & Leadership Award’ in the category of ‘50 most talented CSR Professionals of India’ by World CSR Congress in Mumbai on 18/02/2014.

GREEN BANKING INITIATIVES BY PUNJAB NATIONAL BANK

- Unique Green Audit sheet is maintained to evaluate the effect of green initiatives executed by the bank.
- It has begun Electricity audit for its own offices and focused on green infrastructure.
- The bank has adopted green practices like encouraging rain water harvesting, environment friendly constructions, Conservation of electricity, water etc.
- Promotion of wind and solar energy usage in rural area.
- Tree plantation drives.
- Various steps were taken to reduce emission and increase energy conservation.
- It has formulated special guidelines or loan provisions to manufacturing segment creating pollution.
- “Green Pledge” is signed by bank with Ministry of New and Renewable Energy.

GREEN BANKING INITIATIVES BY ICICI BANK

- ICICI Bank led a tree plantation drive in Chhattisgarh and Maharashtra with support from the government and the local NGOs. An assistance of rupees 7million was disbursed for plantation of 170000 trees.
- To ensure uninterrupted banking transactions at rural branches, the bank has installed solar power facilities at 522 rural branches across 7 states of India. This also helped to reduction in carbon foot print significantly.

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- ICICI Bank has supported various ecological projects across the country.
 - ICICI Bank collaborated with the Indian Army from 2006 to 2011 to assist 25 resource conservation and biodiversity protection projects across the country.
 - ICICI Bank launched 'Go Green' - an organization-wide initiative to reduce its own carbon footprint. The initiative covered energy conservation, water conservation and reduction of paper usage.
 - The bank makes extensive use of webinars in conducting meetings and workshops reducing the need for our employees to travel.

GREEN BANKING INITIATIVES BY AXIS BANK

- Axis bank encourages its customers to subscribe for e-statements and other electronic formats of communication to reduce paper consumption,
- The bank encourages to adopt green building concept for its office space (Bank's corporate office 'Axis House' is designed and constructed as a Platinum LEED-Certified "Green Building") and many other similar activities.
- Conducts tree plantation programs (Plant a Sapling initiative)
- Uses renewable energy units for the purpose of street lighting.
- Uses water collected from rainwater harvesting system and a sewage treatment plant.
- Uses furniture made out of a high percentage of recycled materials.
- Initiated solar-based UPS for ten ATMs under its Independent ATM Deployment (IAD) model.
- All the projects where bank is intending to lend money have to undergo thorough necessary scrutiny process on environmental background.
- Axis bank is very actively providing finance to projects in the areas of clean technology, renewable energy, energy -efficiency and sustainable infrastructure.

CONCLUSION

It has been observed that many of public and private sector banks are taking initiative in reducing the carbon footprint and extending hand for sustainable environmental growth. The banks also have to initiate an awareness campaign for creating the awareness about the global warming and the need to protect the mother earth. Implementing the green practices and supporting green projects are the initiatives taken by majority of these banks. But as socially connected institutions they are expected to contribute in social awareness about the carbon footprint, global warming and percolate the importance of environmental sustainability in the minds of the people for whom they are functioning.

IMPACT OF TECHNOLOGY ON BANKING: A BIRD EYE VIEW ON INDIAN BANKING

Prashant Patil
ASM IBMR, Pune

ABSTRACT

The banking sector has embraced the use of technology to serve its client's faster and also to do more with less. Emerging technologies have changed the banking industry from paper and branch based banks to digitized and networked banking services. Unlike before, broadband internet is cheap and it makes the transfer of data easy and first. Technology has changed the accounting and management system of all banks. And it is now changing the way how banks are delivering services to their customers. However this technology comes at a cost, implementing all this technology has been expensive but the rewards are limitless.

The advent of information technology to every aspect of human life and business has been so obvious that it does not need to be accentuated more. Information technology has been of great essence in banking system. This study aims to investigate the effect of information technology in the banking system of Bank.

1. INTRODUCTION

The world has been stunned by the rapid advances in technology over the past several decades. It has touched and has left an indelible mark on everything and anything that human beings can fathom. There are innumerable instances of technology creating and breaking lives and businesses – one of these being the business of banking. The intrusion of digital technology into the sphere of banking has brought about a paradigm shift in banking – creating what is now referred to as Digital Banking.

In a broad sense, digital banking refers to the employment of technology to conduct banking transactions in a smooth manner. It, therefore, includes online banking, electronic banking and mobile banking- the terms that are of common usage. Contrary to traditional banking, digital banks aim at developing adaptable digital products and services to meet the needs of their digital customers. While traditional online banks use pre-designed software to increase their reach, presence and respond to customer needs, digital banks use IT experts to understand and comprehend their customers, and design their products accordingly. Needless to say, the infusion of technology has now become indispensable for any industry, and lagging behind can have severe repercussions. Embracing the challenge is what an industry should aim for, especially when that industry is highly dependent upon its clientele.

2. SCOPE OF DIGITAL BANKING

Digital banking is not only restricted to using internet to access banking services, as is usually perceived, but it comprises of a whole array of banking services delivered or consumed using technology. Hence, with a wide scope, digital banking encompasses the following:

Internet Banking: The internet is a powerful medium and is used by banks to provide services at different levels. This includes providing basic information about the various products and services of the banks, communicating with the customers regarding their account balances or loan applications and allowing the customers to undertake transactions such as payment of

Mobile/Phone banking: Phone banking allows a customer to communicate and give simple instructions to the bank through the use of their mobile keypads, on a cellular device. It allows them to deposit a cheque, transfer funds, pay bills, know the account balance, locate an ATM or receive information about their account's activity.

Automated Teller Machines (ATMs): ATMs were the first well-known machines to provide electronic access to customers. These machines enable a customer to perform tasks such as cash withdrawal, and enquire about account balance, without the help of a bank representative. The more complex machines also allow customers to print their passbook, deposit cash and access a line of credit.

Plastic Cards: A plastic card issued by a bank to its customer can be in the form of a Credit card, Debit card or Smart card. These cards simplify the process of making payments at point of sale, provide easy access to credit for a certain period of time or can perform various types of pre-defined financial transactions, respectively.

3. DIGITIZATION IN INDIAN BANKING

Banks in India are moving conventional banking to conventional banking. Everyone is eyewitness for that. Today it gets very seriousness. For that our Indian Government also takes a lot of remarkable actions towards this convenience banking practice. At present, it is moving towards digital banking services. Everything is

going to take place in Indian banking sector is based on digitalised banking. Though it was felt to computerization of Indian banking service sector in the year of 1980 for the purpose of developing customer service in the convenient and comfortable way, the Reserve Bank of India set up a committee headed by Dr.C.Rangarajan towards computerization in banks.

4. ADVANTAGES OF DIGITIZATION IN BANKING

1. Improved customer experience.
2. Reduction of costs for banks and customers as well by using ATMs etc.
3. With more digital data available with banks, they can take data-driven dynamic decisions by using digital analytics. This benefits both customers and banks.
4. Technology is non-discriminatory. Everyone will be treated same at banks.
5. Number of customers will be increased for banks because of the increased convenience of banking.
6. Digitalization reduces human error.

5. DISADVANTAGES OF DIGITIZATION IN BANKING

1. Digitalization reduces the effort of employees and hence results in loss of jobs.
2. Some bank branches may cease to exist with the increasing use of online banking.
3. Banks will be more vulnerable to cyber-attacks.
4. Privacy may have to be compromised. No one can hide crores of rupees in banks and just act middle class.

6. TECHNOLOGICAL PROGRESS AND THE STRUCTURE OF THE BANKING INDUSTRY

Technological progress may also affect industry structure, facilitating consolidation by making it more efficient or less inefficient at the margin for banks to be larger, more geographically dispersed, and/or to engage in M&A activity. These arguments do not imply that it is efficient to have a highly consolidated industry – just which at the margin, there may be more economies or fewer diseconomies to consolidation due to technological advances. Of course, it is also theoretically possible that technological changes may deter consolidation, but in the interest of brevity, we focus only on the more likely case in which consolidation is facilitated. We also focus only on commercial banking, and do not discuss potential economies created to form universal banks that combine banking with other services.

TECHNOLOGICAL PROGRESS AND BANKING ORGANIZATION SIZE

Technological progress may facilitate increases in bank size in at least four different ways. First, it may create new services that are subject to more scale economies or fewer diseconomies than traditional services. For example, IT-driven innovations for delivering depositor services, such as call centre, ATMs, and Internet banking, may exhibit greater economies or less diseconomies of scale than traditional branching networks. Similarly, some wholesale products that are financial technology driven, such as securitization, derivatives, and other off-balance activities may be more efficiently provided at the margin by large banks, consistent with the dominance of large banks in these products.

TECHNOLOGICAL PROGRESS AND THE GEOGRAPHIC EXPANSION OF BANKING ORGANIZATIONS:

Technological progress may also facilitate the geographic expansion of banking organizations beyond the effects of the increases in bank scale associated with the expansion. Some new services created by technological progress may be delivered with fewer distance-related diseconomies than traditional services. For example, customers do not need to be geographically proximate to receive services over the internet or to purchase financial derivatives, and the bank's cost of providing these services does not vary much with distance, in contrast to traditional cash management and relationship-based services.

TECHNOLOGICAL PROGRESS AND THE CONSOLIDATION PROCESS:

Technological progress may also facilitate the consolidation process itself by helping banks engaged in M&A to improve X efficiency – i.e. move them closer to the best-practice frontier – or reduce the X-efficiency losses associated with an M&A. First, new banking products created by technological progress may create opportunities for efficiency improvements through the faster spread of new products through consolidation. For example; a bank that operates a transactional Internet website may bring this technology to a bank it acquires and raise the X-efficiency of the institution.

CONCLUSION

There are not many inventions that have changed the business of banking as dramatically as the technological revolution. Banks in different parts of the world are revamping their long term-strategies in order to harness the opportunities offered by digitization. It is not surprising that the banking industry was one of the very first to utilize information technology back in the 1960s, and has thus a record of influencing the development process through technology. Research on the banking industry provides a wealth of information about technological progress. Banks intensively use modern technologies and the detailed data on this industry allow for investigations of the effects of advances in both IT and financial technologies and in both “front-office” and “back-office” technologies. Banking industry data give opportunities to investigate examples in which individual technological changes can be observed and some of their effects can be measured. After a years of electronic banking, the focus should shift from analysing only its adoption and acceptance (because based on the literature and steadily growing number of users, it can be assumed that those steps already occurred) to analysing the reliability and its importance for both banking institutions and their clients—it seems to be a cognitive gap.

MARKET TRENDS OF DIGITAL CHANNELS IN INDIA

Dr. Nilesh Anute and Dr. Dilip Aher

ABSTRACT

This research paper is aimed to analyze selected top digital channels with special reference to Indian films from the perspective of movie viewers. The researcher has collected the data from 140 respondents using survey method with the help of well-structured questionnaire. The researcher has used descriptive research design and non-probability convenience sampling method for the present study. The findings of this study will be useful to different digital channels in India who are broadcasting Indian films and also to movie producers.

INTRODUCTION

The entertainment industry is one of the fastest growing sectors in the Indian economy. India produces more films than any other country in the world. Indian film industry is booming like never before in last decade on both domestic as well as overseas market. In more than 90 countries Indian films are broadcasted. Box office collection, satellite rights, digital rights, product placement in movies and corporate sponsors are the major revenue generation sources for Indian movies.

Digital rights are related to copyright agreement of digital works between the producer and user. At present Amazon, Netflix, Zee, Voot and hotstar are the major digital channels for digital rights of Indian movies. While satellite rights are related to copyright agreement of movies between the producer and user. Indians spend more time watching films on television than going to the cinema. And now a day's people started to prefer digital channels for the same. Indians movie viewers are more and more using Internet devices to access movies.

LITERATURE REVIEW

Nigel Culkin & Keith Randle (2003), in the research paper entitled "Digital Cinema: Opportunities and Challenges" the researchers focused on transition of film industry from film to digital media. They suggested that both the media must have to go hand in hand for the growth of industry.

Nilanjana Sensarkar (2007), in the research paper entitled, "The potential impact of digital rights management on the Indian entertainment industry" the researcher has explored the impact of digital rights management in the Indian Copyright Act, 1957 with special reference to bollywood and the related music sector.

Gautam Mandal, et.al. (2017), in the research paper entitled "Netflix: An In-Depth Study of their Proactive & Adaptive Strategies to Drive Growth and Deal with Issues of Net-Neutrality & Digital Equity", the researcher has studied various problems faced by Netflix worldwide and also suggested few remedies for it.

RESEARCH METHODOLOGY**Objectives**

1. To study the awareness and usage about selected digital channels broadcasting Indian films.
2. To study the perception about selected digital channels broadcasting Indian films.

SCOPE OF THE STUDY

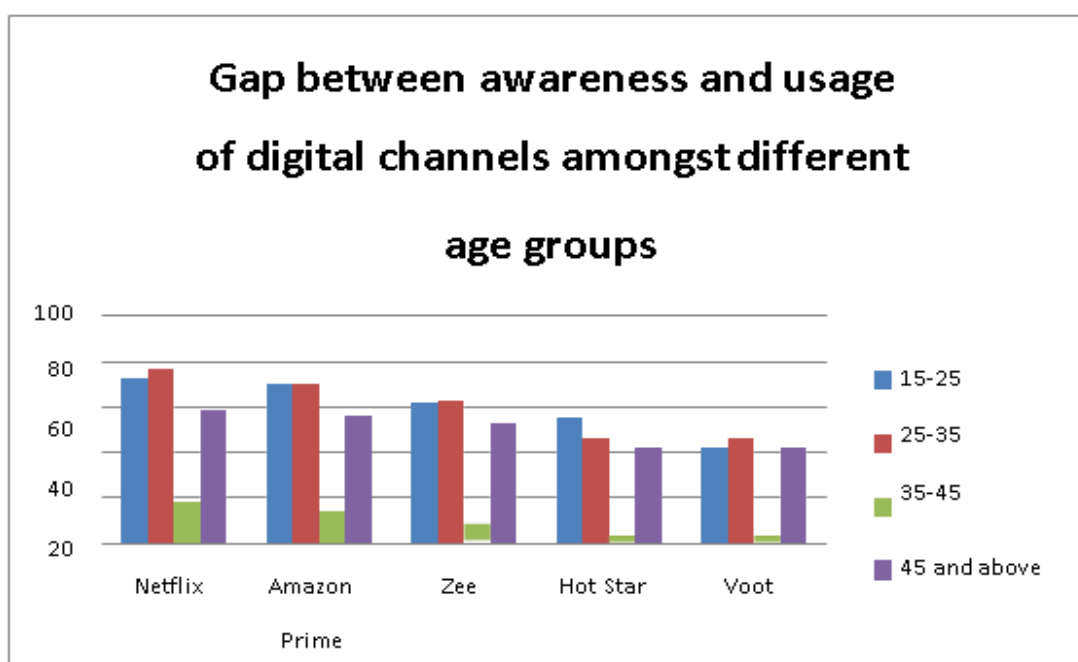
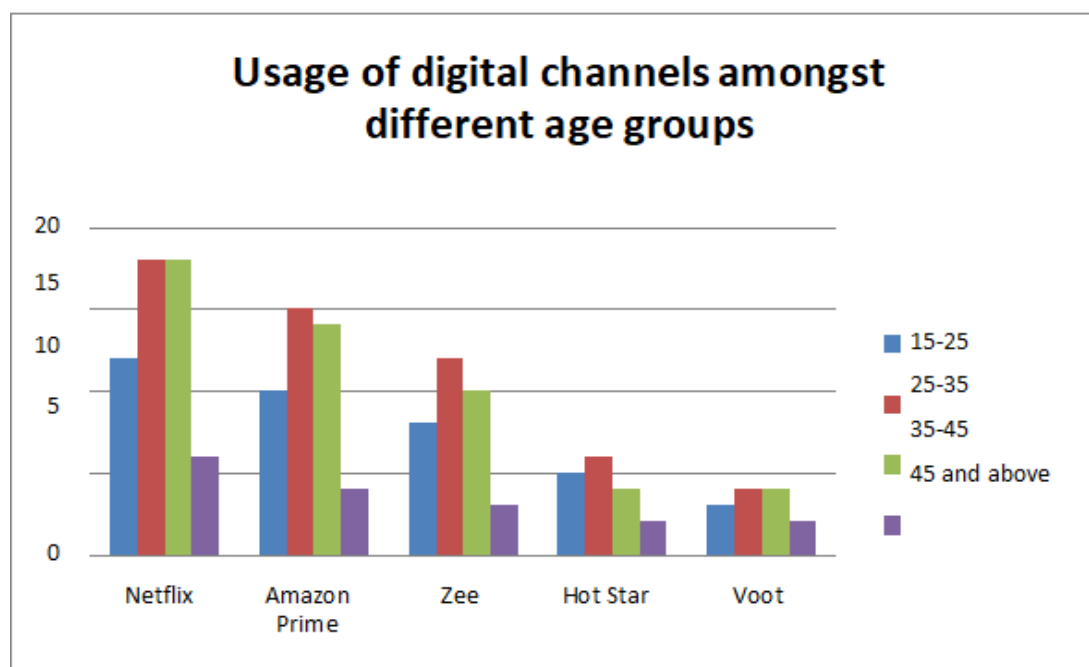
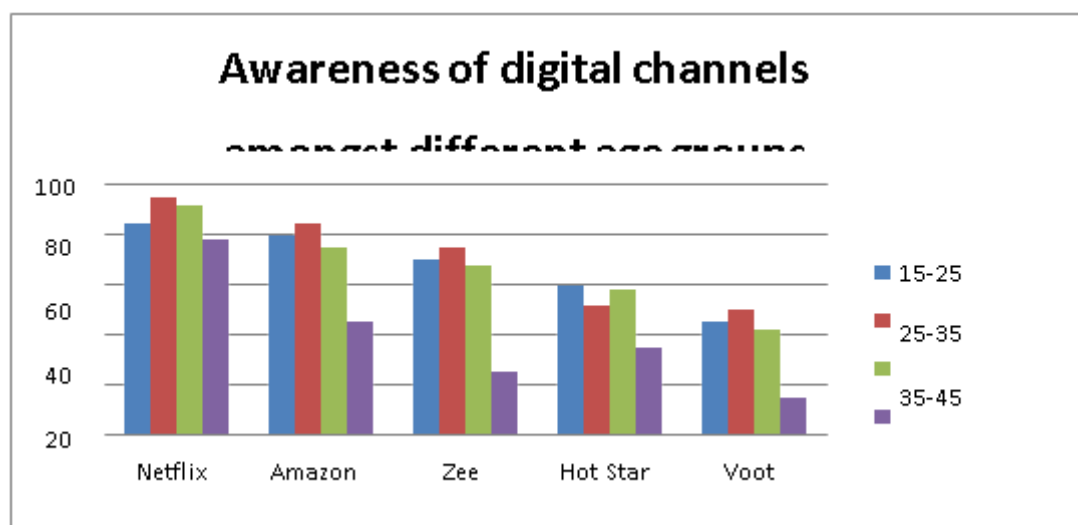
The scope of the study is limited to selected top five digital channels broadcasting Indian films. (Netflix, Amazon Prime Video, hotstar, Zee, Voot).

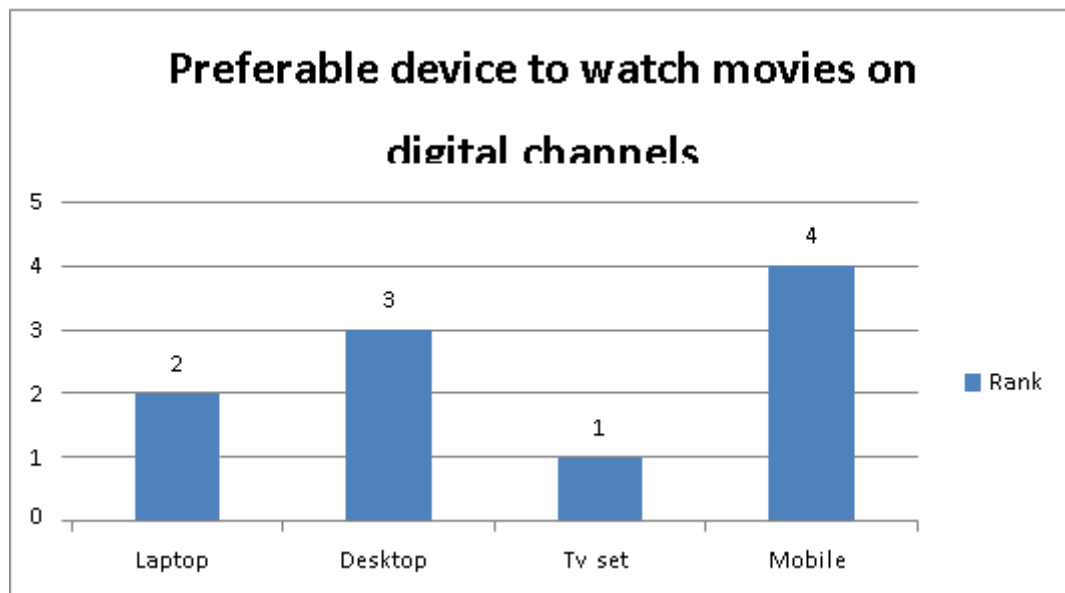
The Major factors identified for detailed study are awareness, usage, digital rights, broadcasting, perception etc.

RESEARCH METHODOLOGY

Type of Research Design	Descriptive Research Design
Sampling Technique	Non Probability Convenience Sampling
Sampling Area	Pune City
Sample Size	140
Primary Data	Well structured questionnaire
Secondary Data	Research papers, Articles, Books, Journals etc.

TABULATION & DATA ANALYSIS





FINDINGS

- Netflix has high awareness amongst all age groups as compared to other digital channels broadcasting Indian movies. Awareness of digital channels is high in the age group of 25-35 and 35-45.
- Netflix has high usage amongst all age groups as compared to other digital channels broadcasting Indian movies. Usage of digital channels is high in the age group of 25-35 and 35-45.
- Gap between awareness and usage is higher in the age group 15-25 and 25-35.
- People are not subscribing digital channels because of its subscription cost (28%), internet cost associated with it (25%), they prefer TV channels (24%), and outdated movie library (23%).
- Respondents have given first rank to Tv sets to watch Indian movies on digital channels.

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A STUDY ON WORKING CAPITAL MANAGEMENT OF NGOs IN TELANGANA

Ramesh VankadothAssociate Professor, MBA Department, Siddhartha Institute of Engineering & Technology

ABSTRACT

Nonprofit organizations and volunteer organizations have been organizing development and welfare programmes and getting success in telangana. NGOs are working on many social issues regarding human rights and legal rights to backward and deprived woman and girls, single or divorced women, widows, poor and needy women.

In telangana working capital need for many non government organizations, nonprofit organizations and volunteer organizations are working for child welfare and development.

A Working capital management ensures NGOs has sufficient cash flow in order to meet its short-term debt obligations and operating expenses. An efficient Working Capital Management is expected to contribute to the high financial performance. The main purpose of this study was to investigate the research problem focused here —What extent the working capital management influences on financial performance of the NGOs? It was assumed that —The efficient working Capital management has strong impact on financial performance. The dependent variable Return on Assets is used as a measure of profitability of financial performance and its' relationship with working capital management was investigated to find out the results. The regression analysis results show that the high investment in inventories and receivables is associated with lower financial performance (ROA). For this analysis the inventories days, accounts receivable days, accounts payable days and cash operating cycle have been used. The findings also revealed that some firms have efficient working capital management and some have inefficient working capital management in the trends of working capital according to the cash operating cycle.

Keyterms: Working Capital management, financial performance, accounts receivable, accounts payable, cash operating cycle.

INTRODUCTION

Introduction In every business an optimum level of Working Capital is to be maintained for the purpose Of day to day remittances. Any Business cannot grow in absence of satisfactory working capital level. In Case of shortage of working capital the business may suffer scarcity of resources. But it should also be kept in mind that even working capital in excessive quantity possibly will result into superfluous cost.

Therefore, the management of business firm should goal an optimal level of working capital. Working Capital should be ample enough to carry out the current liabilities but should not be much more than the genuine requirement. It must be ensured by the firm's managing people that the return yield through the funds engrossed in structuring working capital is no less than the return earned from other Investment alternatives. In the circumstances, when the financial resources are insufficient and as a Consequent capital cost is to be enlarged; management of working capital becomes even more crucial and significant due to its profound influence on liquidity and profitability of the business.

The basic objective of Working Capital Management is to avoid over Investment or under investment in Current Assets, as both the extremes involve adverse consequences. Over investment in Current Assets may lead to the reduced profitability due to cost of funds. Working Capital management is considered to be one of the most important functions of finance, as a very large Managed properly; it may lead to the failure of business. The term 'Working Capital' may mean Gross Working Capital or Net Working Capital. Gross Working Capital means Current Assets.

Net Working Capital means Current Assets less Current Liabilities. Unless otherwise

Specified, Working Capital means Net Working Capital. As such, Working Capital

Management refers to Proper management of Current Assets and Current Liabilities.

Liabilities which constitute working capital structure are shown in table 1.1

Working Capital Structure

Current Liabilities	Current Assets
Creditors	Inventories
Bank Overdraft	Cash and Bank Balance
Bills Payable	Accounts Receivables
Outstanding Expenses	Bills Receivables
Short-term Loans	Accrued Income
Provision for Taxation	Prepaid Expenses
Other Current Liabilities	Other Current Assets

REVIEW OF LITERATURE

Working capital management is the key area of financial management and plays an important role in any industry. A number of researchers have conducted research on the subject and its various Components. This Chapter is an overview of the research that has been carried out on the subject. Some of the most relevant articles have been reviewed here as a part of my research work. As the title of the Thesis broadly deals with working capital management of the selected Non government organizations Of Telangana,

3. WORKING CAPITAL MANAGEMENT

Working Capital Management it deals with all the aspects of working capital of which in depth study has been carried out as discussed below.

1. Bhatt V. V. (1972) widely touches upon a method of appraising working capital finance applications of large manufacturing concerns. It states that similar methods need to be devised for other sectors such As agriculture, trade etc. The author is of the view that banks while providing short-term finance, Concentrate their attention on adequacy of security and repayment capacity. On being satisfied with these two criteria they do not generally carry out any detail appraisal of the working of the concerns.
2. Smith Keith V. (1973) believes that Research which concerns shorter range or working capital Decision making would appear to have been less productive. The inability of financial managers to plan and control properly the current assets and current liabilities of their respective firms has been the Probable cause of business failure in recent years. Current assets collectively represent the single Largest Investment for many firms, while current liabilities account for a major part of total financing In many Instances. This paper covers eight distinct approaches to working capital management. The first Three – Aggregate guidelines, constraints set and cost balancing are partial models; two other Approaches – Probability models and portfolio theory, emphasize future 94 uncertainty and Interdependencies while the Remaining three approaches - mathematical programming, multiple goals and Financial simulation has a wider systematic focus.
3. Chakraborty S. K. (1974) tries to distinguish cash working capital v/s balance sheet working capital. The analysis is based on the following dimensions: a) Working capital in common parlance a) Operating Cycle concept b) Computation of operating cycle period in all the four cases. The purpose of the analysis is to demonstrate operating cycle concepts based on published annual reports of the firms.
4. Natarajan Sundar (1980) is of the opinion that working capital is important at both, the national and the corporate level. Control on working capital at the national level is exercised primarily through credit Controls. The Tandon Study Group has provided a comprehensive operational framework for the same. In operational terms, efficient working capital consists of determining the optimum level of working Capital, financing it imaginatively and exercising control over it. He concludes that at the corporate level Investment in working capital is as important as investment in fixed assets. And especially for a company which is not growing, survival will be possible only so long as it can match increase in operational cost with improved operational efficiency, one of the most important aspects of which is management of Working capital.

OBJECTIVES OF THE STUDY

1. To study and appraise management of working capital of selected Non Government Organizations in Telangana
2. To assess inventory level, cash & bank and performance of receivable management
3. To compare selected NGOs regarding working capital management Recommend basis Conclusions in the working capital management in Non Government Organizations of Telangana
4. To distinguish impact of working capital on profitability of NGOs

FINDINGS

- Working capital of the company was increasing and showing positive working capital per year. It shows good liquidity position.
- Positive working capital indicates that company has the ability of payments of short terms liabilities.
- Working capital increased because of increment in the current assets is more than increase in the current liabilities.
- Company's current assets were always more than requirement it affect on profitability of the company.
- Current assets are more than current liabilities indicate that company used long term funds for short term requirement, where long term funds are most costly then short term funds.

SUGGESTIONS

Recommendation can be use by the firm for the betterment increased of the firm after study and analysis of project report on study and analysis of working capital. I would like to recommend.

Company should raise funds through short term sources for short term requirement of funds, which comparatively economical as compare to long term funds.

- Company should take control on debtor's collection period which is major part of current assets.
- Company has to take control on cash balance because cash is non earning assets and increasing cost f funds.
- Company should reduce the inventory holding period with use of zero inventory concepts.

CONCLUSION

Working capital management is important aspect of financial Management. The study of working capital management has revealed that the current ratio was As per the standard industrial Practice but the liquidity position of the company showed an Increasing trend. The study has been conducted on working capital ratio analysis, working Capital leverage, working capital Components which helped the company to manage its working Capital efficiency and affectively.

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MEMES – TOOL FOR INFOTAINMENT

Vibhav Rajendra GaladagekarAssistant Professor, Sheth NKTT College, Thane, Maharashtra

The recent visit of Deepika Padukone to the JNU has raised a many eyebrow of netizens. The anger was regarding the level to which celebrities could stoop to such low level to promote their pictures. Again, each of the comments were polarized to either ends. Some criticised while some sympathised. The method of protest or sympathy was rather organised and surgical. Majority of war occurred in cyber space or using virtual media as a tool. Newer and appealing techniques are being revealed by this generation to gain audience. One such methodology is a hilarious one, called as Meme. Tough young in breed it has taken over the entire internet of its feet and users are growing each day. Especially it has capitalised the youth. This paper is concentrated on the positive and side effects of the modern techniques of MeMes.

In the era of digital age, we are surrounded by smart phones, tablets, convertible laptops, fablets, laptops and all such electronic devices which allow us to scroll and get up to date with the physical world, virtually. Even without leaving the comfort of the room, a person can get connected to the other hemisphere of the globe. The bare investment required is a computer, internet and power source. The place also need not be a lush and posh locality, the backyard or garage or a basement also works fine.

Meme could be described as an ideology, imitation, style or innovation which could be spread virally from one person to other belonging to the same class, category or breed. The basic concept is to portray a general belief of agitation, dissatisfaction, theme or any recent event in a hilarious and funny way. It is a tool to keep the user posted about the trends of society without hurting anyone's emotions. Meme always uses a non-verbal means of communication. A picture which is embedded with certain texts is general format of a meme.

Given the viral nature the spread is uncontrolled and unimaginable. Once the meme is spread on social media, the reach increases as an avalanche. Just like a bullet shot from gun, meme once shared cannot be pulled back. Meme is prone to mutation, adaptation and evolution. Imagination of innovators have no bounds. Many a times the scenario is moulded to fit in the time frame and recirculate it.

An internet meme spread virally on social media platforms and generates hilarious feedbacks and information transfer. It connects two or more random facts, images, time frames and creates a unique connotation which may cheer people. The unimaginable connection is what gives the meme an element of surprise. Right from a single string of image to a widely popular social media campaigns of celebrities' meme have become a tool for spreading wildfire.

Memes could be made viral using several formats such as GIFs, Images, Image Macros, Embedded Images, Filmstrips, blogging, emails, graffities etc. Simple mispronunciation, spelling or grammatical error, intentional intended pun etc are factors making an impact memes' success.

In American culture the sites like Myspace, Tumblr, Dank, Reddit and Moth made the youth aware of meme culture. The popularity effect was such that people started to make competitions and events such as meme wars. Mark Zuckerberg's Facebook Inc also made it trendy that using all its social media platform and social groups it popularised the memes. Business pages and accounts of these apps also use meme to attract and retain audience on its websites. Thus, it could be understood that memes are really important component of our modern day lives.

We are living in era of digital age, where the first thing we lay hands on in the morning is our smartphone. We are advancing at the latest 5G internet technology which allows us galloping internet speed. We are very active on social media posting about how cool is our social life! One thing we always tend to forget, someone is always watching. They observe and finally they have a right way to get back at us. This is called as trolling.

Trolling is a concept where known or unknown people use funny remarks or pranks to pull our legs. May it be office's unofficial group or friends' social circle, we all make crazy (sometimes healthy, sometimes hurting) comments. Celebrities are not being spared from these pranks; we are nobodies in front of celebrities. The person who use the online platforms, the netizens take the ugly form of cyber-trollers. Once you fall in hands of these netizens, there is no way to calculate the popularity or abuses you might get.

Meme is also said to be related to the Darwin's theory of evolution – memetics. While the core area of this study is to research the Internet Meme – an online evolution.

OBJECTIVE OF THE STUDY

- A. To measure the rising popularity of Memes amongst people.
- B. To establish a relationship between news and entertainment quotient amongst people with the use of Memes.

HYPOTHESIS OF THE STUDY

- A. Memes are not that prominently popular amongst netizens.
- B. There is no significant relation between news sharing and entertainment appeal quotient of internet memes.

LIMITATIONS OF THE STUDY

This research was carried on the basis of primary and secondary data gathered. Primary Data was gathered from the Thane City area only. Though 100 samples were targeted, considering the diversified area of Thane city, that sample survey couldn't be considered to be a complete representation of the universe. Owing to the small study samples undertaken in Thane city it cannot replicate the observations in general of any other parts of the country.

Other notable limitations faced were

- A. Memes are used generally by teenagers; older citizens are not 4G savvy.
- B. Along with internet you must be aware of social happening.
- C. Relatively strong IQ is required for person to understand the meme.
- D. Meme is not an immortal joke; it is time sensitive.
- E. If you are not aware of current affairs; you will not understand the meme.

RESEARCH METHODOLOGY

The study was targeted to study the generation of netizens who are frequently using any electronic device to surf on the internet. The area of study was Thane City. Online questionnaire was prepared and circulated amongst residents of Thane City. The sample size was 100 samples using convenience sampling. Out of the targeted samples, 78 samples responded, the response rate was 78%. Structured closed ended questionnaire was prepared for the same purpose. The data was interpreted using graphical representation.

INTERPRETATION OF DATA**Table-1: Gender Ratio of the Samples.**

Gender	N	%
Female	18	23.08%
Male	60	76.92%
Total	78	100%

The following chart suggests that it is maximum number of males who are using memes on social media platforms for transfer of information. Female percent is relatively low for meme viewing. In the studies undertaken by many researchers it was noted that memes/viral jokes are gender insensitive. However, this research strongly opposed the precedents of prior researches. "males of Thane city use more social media platforms for the transfer of memes than females."

Table-2 Age group of the Samples.

Age of the Sample	N	%
Below 18 years	9	11.54%
18-29	64	82.05%
30-39	5	6.41%
40-49	0	00%
50 and above	0	00%
Total	78	100%

It could be seen that out of the 78 participants, 82.05% samples belong to the age group 18 -29 years. The kids born before millennium, who acquired cell phones well past age of maturity. They weren't having the luxury of cell phone in their school days. These are the netizens who use the internet quite frequently. While the people above age group 30 are not much aware of the general concept of meme.

Table-3: Possession of Smart Phones & Sharing of Memes.

Possess Phone	N	%	Share Memes	N	%
Yes	78	100%	Yes	43	55.13%
No	0	0%	No	35	44.87%
Total	78	100%		78	100%

It is obvious that in today's era everyone possess smartphone; the objective of the research was what is the purpose of use of the smartphone. It could be seen that only 55% people using cell phones do actually share memes. The rest 44.87% people are ignorant or not bothered about spreading of the memes.

Table-4: Frequency of Sharing memes.

Frequency	1 / day	2-5 / day	5 -10 / day	More than 10	More than 20	Total
N	8	17	11	5	2	43
%	18.60%	39.57%	25.58%	11.63%	4.65%	100%

It could be seen from the above chart that out of 43 meme sharers, only 7 people are those who share those who transfer more than 10 memes daily. They could be termed as addictive sharers or meme addicts. Out of rest, those sharing a single meme a day could be termed as casual viewers. The remaining lot are those who are social sharers who depending on occasion share relevant stuff, but never in excess.

Table-5: Originality of memes being shared.

Frequency	Creator	1 forward	Viral
N	0	5	38
%	00%	11.63%	88.37%

From the chart we can summarise that none of the samples in the survey were the original creators of the memes. Only 11.63% of the samples were in close contact with the people who created the memes and we call them as first forwards. However, majority of the shares are only at stage when they turn viral.

Table-6: Purpose of the Meme.

Purpose	N	%
Transfer Information	3	6.98%
Entertainment	10	23.26%
Pranks	29	67.44%
Creative outcome	0	00%
Casual Social interaction	1	2.33%
Total	43	100%

This final chart is depiction of the true purpose for which the netizens use the technology. Majority of the people are on memes just to pull pranks on some people, group, social class etc. While the other outcome is that people use the memes as a method for sharing news or casual social entertainment.

HYPOTHESIS TESTING

For testing hypothesis No. 1 – '*Memes are not that prominently popular amongst netizens*' We should refer to the table 3 given above. It clearly stated that amongst the sample survey of 78 people only 43 samples are actively participating in the spread of meme on social media platforms. They make a count of only 55% of the sample which is not enough to land into any deduction of optimism. Thus, we **accept** this hypothesis.

For testing hypothesis No. 2 – '*There is no significant relation between news sharing and entertainment appeal quotient of internet memes*' We should refer to the table 6 given above. It clearly stated the amongst most popular and orthodox methods of information sharing, netizens find meme to be provider channel for infotainment. Around 90% of the sample who share memes do it because it spread news and light hearted comedy to the mass crowd. Looking at the significant number on people having the mentality as to nature of meme we hereby **accept** this hypothesis.

FINDINGS

- It was observed that purpose of the meme is to share a light hearted entertainment; but certain memes could be biases, racial or politically disruptive.
- Care is not taken to maintain decorum or be a gentleman.
- Certain memes targeted at specific group could lead to communal disruption and violence.

D. No Cyber Cell division has the capacity to stop the viral memes damage.

E. Sharing memes could sometimes become an addiction.

SUGGESTIONS

A. Spread of jokes should be kept at a gentle and harmless manner.

B. Never try to target or dominate any particular section of society.

C. Be assured, someone is always watching. Be careful.

D. Try not to let the memes be an addiction or harm u mentally.

CONCLUSION

Netizens have prepared a calendar which could be termed as a Meme Calendar. The portrays either 52 images of 52 weeks each depicting viral memes of the said weeks respectively. Viral Memes are always based on recent trends and hence we need to be thoroughly updated with the current affairs. Based on the study as well, people are more updated about present and upcoming issues that they share meme as a tool of general awareness. Anything which educates people is a healthy fodder for brain – be it meme, a delighting one as well.

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A STUDY ON MARKET RESEARCH FOR DEL MONTE

Joyson Dsouza

ABSTRACT

The main challenge for marketers is to create loyalty among consumers by way of quality, taste, packaging, freshness etc. The primary source of studying consumer behaviour is why and how consumers make purchase decision. To know how consumers will react to different products based on factors like price, features, quality, advertisement etc. Lack of awareness about Del Monte products among consumers. How often do customers indulge in buying a product, do they bargain or ask for discount or for any kind of special schemes. It's important for marketers to know consumers response towards their own brand and about its product. This study tries to identify various factors that lead to consumer buying behaviour. This would help companies to formulate appropriate strategies to retain and increase consumer base and thereby increase their market share.

Keywords: consumer market, buying behaviour

OBJECTIVES OF THE STUDY

- ✓ To study the consumer buying behaviour towards Del Monte products.
- ✓ To study the level of customer satisfaction for different products available in Navi Mumbai.
- ✓ To study the various factors that effects the purchasing decision of customers.

UTILITY OF THE STUDY

- Studying consumer buying behaviour helps to understand consumer perception about a product.
- Understanding factors that lead to consumer buying behaviour will help marketers. Factors like demographics, culture have immense impact on consumer buying behaviour.
- Studying the consumption pattern based on lifestyle will give better understanding about the consumer market.

5.4. LIMITATIONS OF THE STUDY

Following are the limitations of the study: -

- Sample size was limited due to constraint of time.
- Some respondents were reluctant to give their responses.
- This study is made based on the information supplied by the respondents and therefore it cannot be generalized.

METHODOLOGY**APPROACH**

The research is conducted using both qualitative and quantitative approach.

➤ Qualitive Approach

Data was collected through discussion with mentors, friends and through observations. This approach is used to gain an understanding of reasons, opinion and motivations.

➤ Quantitative Approach

Data collected through online surveys, company website, face to face interview.

SOURCES OF DATA**➤ Primary Data**

Primary data was collected by going on field for two months. Interacted with retailers, customers, consumers with the help of sales person. The data was by way of survey and questionnaires.

➤ Secondary Data

Secondary data was collected out of company websites, news articles, journals, Del Monte website and other secondary sources.

METHOD OF DATA COLLECTION

Data collection is done through secondary sources. Both primary and secondary data were used.

Questionnaires

Questionnaires were used for collection of data from respondents. List of survey questions asked to respondents. Designed to attract specific information.

Observation and field work

Observation was another method for gathering data.

SIZE OF SAMPLES AND METHOD OF SAMPLING

The sample size of the survey collected was 76 because of limited time. The sample population belonged to all sections of the society such as age, gender.

Sample Unit

- o Male
- o Female

No. of questions asked - 16

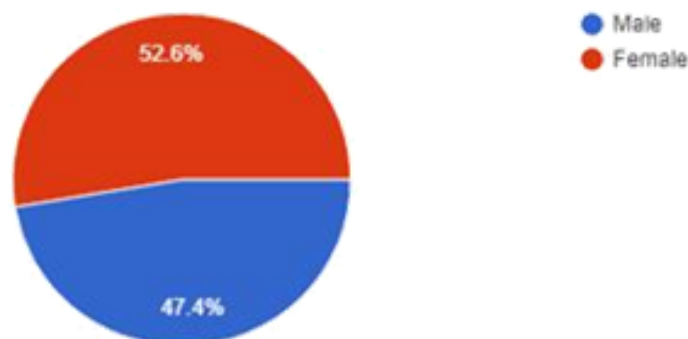
CONTEXT OF INDUSTRY PROBLEM

The problem and challenge lie in growing in a market with fewer buyers, less available space and competition. It is essential to develop innovative products. Consumers are becoming increasingly aware of their environmental impact. Companies are now expected to be socially responsible. Food and beverage have overall been slower on adapting to shift towards ecommerce. Consumers are becoming more health conscious. This will possess a big challenge for the manufacturers in which consumers still want sweetness, but they don't want to see sugar on the label. Distribution channel is another problem faced by the industry.

PRESENTATION OF DATA

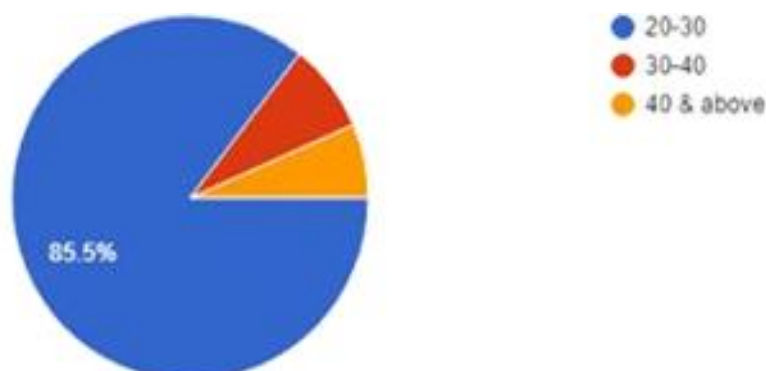
The data which I have collected is in graphical and pie-diagram form.

Gender of the consumer



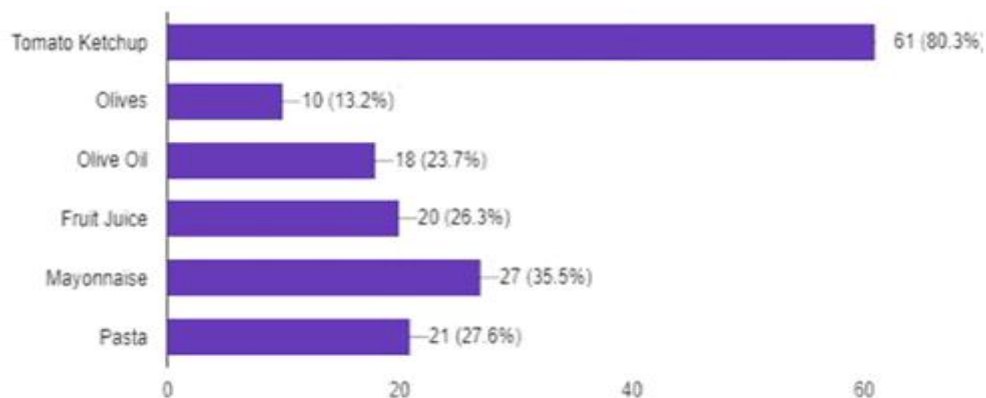
Interpretation: From the survey conducted the data shows that, 52.6 % were female respondents whereas 47.4% were that of male respondents. Consumption pattern in terms of food may be different. Difference in need that leads to different choices.

Age of the consumer



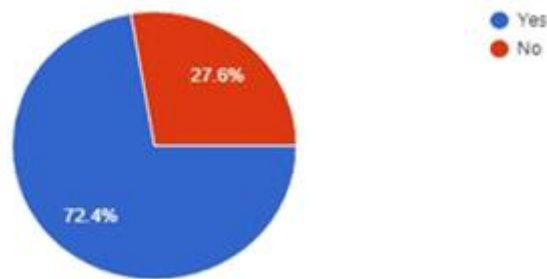
Interpretation: 85.5% were from the age group of 20 to 30 years. Age is a very important factor when it comes to influencing buying behaviour. Every age has its own state of mind, perception and characteristics.

1. Are you aware of any of the Del Monte products?



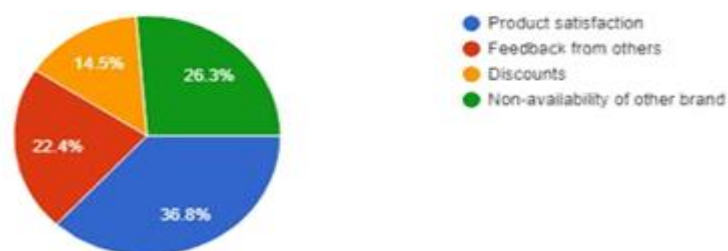
Interpretation: The above graph shows how many people are aware about Del Monte's different products. Out of the responses maximum number of people are aware about Del Monte ketchup followed by mayonnaise, fruit juice, pasta, olive oil. Minimum awareness is that of olives.

2. Have you ever used any of the Del Monte products?



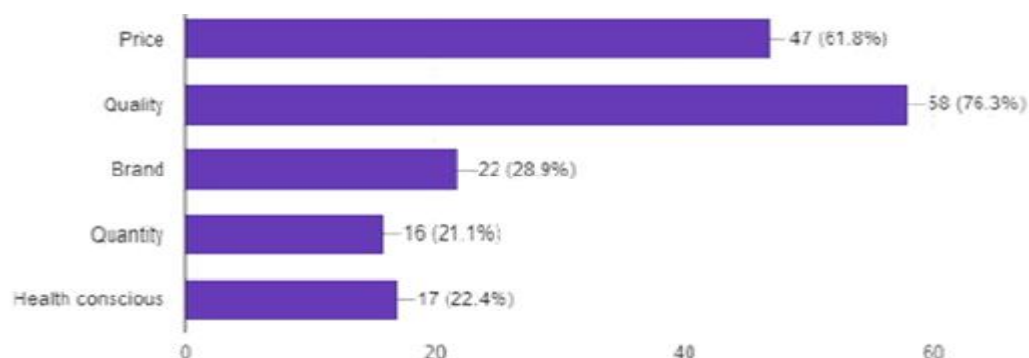
Interpretation: The following pie chart shows that out of the responses received, 72.4% people have consumed some or the other Del Monte products. Whereas 27.6% people say that they have not used any of the Del Monte product.

3. Any of the reason for using Del Monte product?



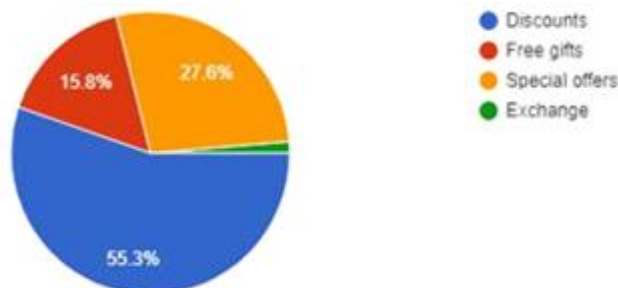
Interpretation: The following pie chart shows reasons as to why respondents use Del Monte products. 36.8% say that they are satisfied with the product. 26.3% say that it's because of non-availability of the other preferred brand. 22.4% say it's because of the feedback they get from others. 14.5% say it's because of various discounts offered.

4. Which factor affects your buying decision for food products?



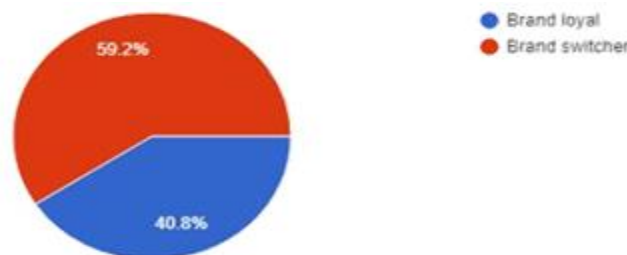
Interpretation: The following graph shows various factors that affect respondents buying decision for food products. Maximum number of respondents think that quality is the major factor that affects their buying decision for food products. Quality followed by price leads to buying decision followed by a good brand. This is then followed by health factor and last but not the least its quantity that affects buying decision.

5. Which type of scheme do you prefer?



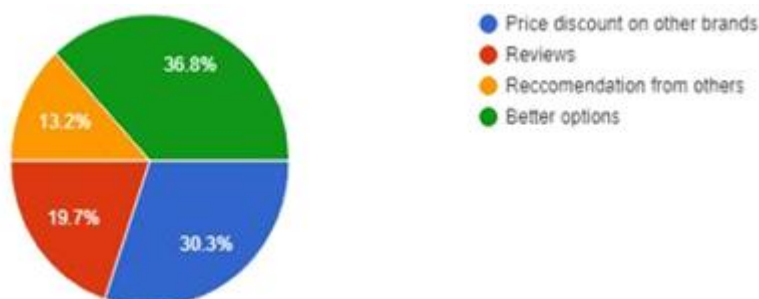
Interpretation: The following pie chart shows different schemes preferred by respondents. 55.3% say they prefer getting discounts. 27.6% say they prefer special offers over other schemes. 15.8% prefer going for free gifts whereas very less response for people who prefer getting exchange scheme.

6. What type of consumer are you?



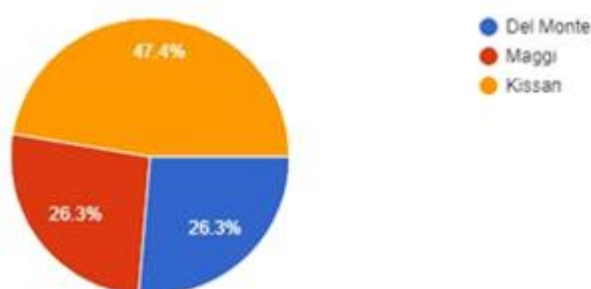
Interpretation: The following pie chart shows what kind of consumers the respondents are. 59.2% people feel they are brand loyal whereas 40.8% feel they are brand switchers.

7. What influences you to switch from one brand to another?



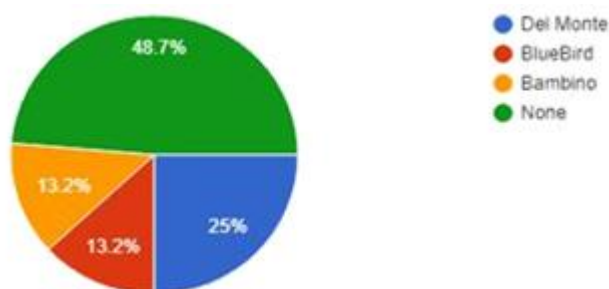
Interpretation: Following pie chart shows factors that make a consumer switch from one brand to another.

8. Which Tomato Ketchup do you use?



Interpretation: The following pie chart shows how many respondents prefer Del Monte ketchup over other ketchup. 47.4% people use Kissan ketchup over Del Monte ketchup and Maggi. 26.3% people prefer using Del Monte ketchup over Kissan and Maggi. For Maggi the percentage is same as that of Del Monte of 26.3%.

9. Which brand of pasta do you prefer using?



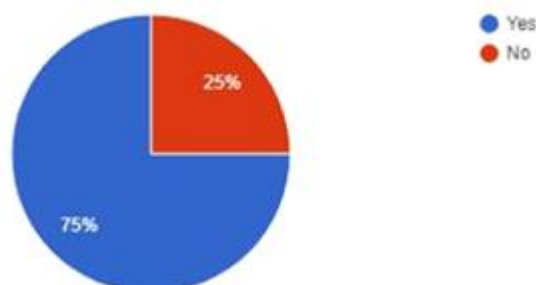
Interpretation: Following pie chart shows percentage of people using Del Monte pasta over Bluebird, Bambino and none of them. 48.7% say that they don't use any of the following pasta. 25% people prefer using Del Monte pasta over Bambino and Bluebird. Percentage is same for Bluebird and Bambino of 13.2%.

10. How often do you consume pasta?



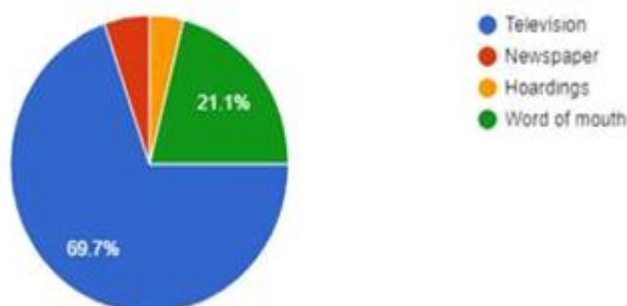
Interpretation: The following pie chart shows consumption pattern of pasta among consumers. 72.4% do not follow any pattern for consuming pasta. 17.1% consume pasta once in a month. 10% consume pasta once in two weeks. Rest 2% consume pasta daily.

11. Does advertising impact your buying behaviour?

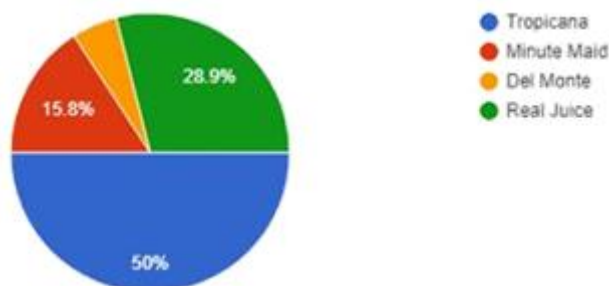


Interpretation: The following pie chart shows if advertising influence buying behaviour on food products. Around 75% feel that advertising does affect their buying behaviour for food products. 25% feel that advertising does not affect their buying decision over food products.

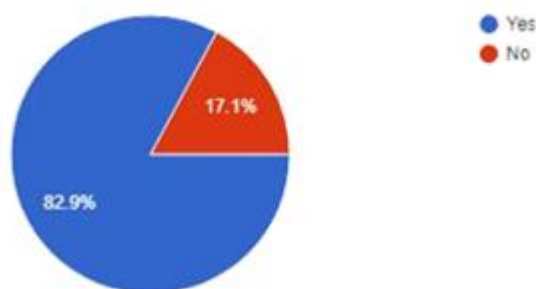
12. Where would you like to see advertisement of Del Monte?



Interpretation: The following pie chart shows where respondents would like to view Del Monte advertising. Over 69.7% would like to view Del Monte advertising on Television over other communication channels. 21.1% prefer word of mouth advertising followed by newspaper and hoardings.

13. Which fruit juice do you prefer using?

Interpretation: The following pie chart shows how many people prefer consuming Del Monte fruit juice over other brands. Maximum consumption is for Tropicana followed by Real Juice then Minute Maid followed by Del Monte.

14. Does packaging has influence on your buying behaviour?

Interpretation: Following pie chart shows if packaging impacts one's buying behaviour. 82.9% feel that packaging does impact their buying decision. Only 17.1% people feel that packaging does not affect their buying decision.

ANALYSIS AND DISCUSSION

- This survey was conducted to understand consumer buying behaviour towards Del Monte company and its various products.
- It is important as a marketer to understand consumer and look for target audience.
- It helps company in understanding how consumer decides about buying a product.
- Demographics such as age, gender, occupation, culture has major impact on buying decision of consumers. Consumption pattern in terms of food may be different for males and females. Difference in need leads to different choices of products.
- Every age has its own state of attitude and perception. Marketers need to understand these factors to increase satisfaction level in consumers.
- From this survey we understand about brand awareness of Del Monte products. Brand awareness is a key component. Building brand awareness can increase market share. From the survey conducted analysis could be made that maximum people are aware about Del Monte ketchup than other products. Brand is an identification of a product in the minds of the consumer.
- From the survey conducted we could also understand how many people do consume any of the Del Monte product out of the total respondents.
- Product satisfaction is a major factor as to why people like to use Del Monte product. Another factor is non-availability of the other brand and feedback from others. Customer satisfaction plays an important role. Highly satisfied customer will be brand loyal, will enhance sales, will create word of mouth advertising. Dissatisfied customers on the other hand are likely to stop purchasing.
- Group influence and review from others about a product has great influence on consumer buying behaviour.
- Major factor that affect buying decision for food products –

o Price

Pricing is the factor that produces money and provides a signal for the success or failure of a product at the market place. Consumers want value for money. Pricing of a product has to be done carefully as it can make or break a product.

o Quality

This is one of the major factors when it comes to any food product. Freshness of the product needs to be maintained. Product should be reliable.

- Another survey question was asked on schemes preferred by the consumers. Maximum percentage went for discounts followed by special offers and free gifts.
- We could also find out from the survey conducted which tomato ketchup is preferred over Del Monte's ketchup. Kissan was the most preferred one.
- Advertising has great impact on consumer buying behaviour. Out of the survey conducted it was clear that maximum people believe in advertising as a factor to their buying behaviour.
- The communication channel where they would like to see Del Monte advertising were television followed by word of mouth, newspaper and hoardings.
- Packaging is wrapping of a product that holds important information about the product such as manufacturing date, expiry date, ingredients, usage process etc.
- Out of the survey conducted 82.9% feel that packaging does impact their buying decision.
- Packaging consists of different elements like colour, style of packaging, printed information on packaging etc.
- Another survey was based on the consumption pattern of pasta. This can help marketers of pasta to tap on the target consumers.
- Maximum people responded that they did not follow any pattern. Some people consumed pasta once in a month.

CONCLUSION

From the above pie chart and discussion, we conclude that different factors affect buying behaviour of consumer. Every consumer has different perception about a product. Need and satisfaction are of different levels. Factors like advertising, packaging, discounts, brand awareness, have major impact on consumer buying behaviour. These factors make or break a product.

RECOMMENDATION

The company should try to engage in some creative advertising and a better packaging for their products. The company should try to create brand awareness.

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- Article by TheHansIndia - <http://www.thehansindia.com/posts/index/Business/2016-09-07/Del-Monte-launches-new-Mayonnaise-campaign/252650>
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A STUDY OF FINANCIAL ANALYSIS

Neeta JoshiVisiting Faculty, IMCOST College, KM Patel College

ABSTRACT

The success of every business enterprise is directly related to the competencies of business management. The business enterprise can, as a result, create variations of how to approach the new complex and changing situations of success in the market. Therefore managers are trying during negative times to change their management approach, to ensure long-term and stable running of the business enterprise. They are forced to continuously maintain and obtain customers and suppliers. By implementing these measures they have the opportunity to achieve a competitive advantage over other business enterprises.

Keywords: Financial analysis, company, profit, activity, profitability, liquidity, indebtedness

INTRODUCTION

In a global market economy that is determined by its constant uncertainty, the business enterprises are faced with demanding economic conditions. They are exposed to constant changes of environment as well as uncompromised pressure of competitors, who are trying every day to increase the quality of their products and services and continuously to progress ahead. This fact results in a negative impact on the whole performance of the business subject.

OBJECTIVE

The objective of this article is to provide basic knowledge about financial analysis ex-post and subsequently to evaluate the business subject progress in an area of activity, liquidity profitability and indebtedness, to reveal strengths and opportunities that the business subject should rely on. Furthermore, it also aims to determine weaknesses and threats that could lead them to difficult situations and based on the results to provide measures to improve the system of financial economic analysis of the business subject.

METHODS

In this article the basic scientific methods used were analysis, synthesis, induction, deduction and hypothesis creation. A synthesis of theory and knowledge will serve to obtain the theoretical basis to meet the set objective. The analysis will focus on the financial statements of a public limited company which produces equipment and components for the mining, chemical and energy industries, as well as boat and marine components. From the results of the analysis, by induction, deduction and hypothesis creation, we shall draw conclusions and suggest actions for improvement of the business subject's financial and economic analysis system.

1. FINANCIAL ANALYSIS OF THE COMPANY

The financial situation of the business subject is considered to be a complex output of their whole performance. This output is presented through the ratio indicators of activity, profitability, liquidity, indebtedness and market value. These indicators are based on the synthetic indicators of financial accounting and they demonstrate the complexity of the business subject's performance interpretation.

Financial analysis - Ex post

A financial situation analysis is the foundation of the company's economic performance analysis and usually proceeds down to primary fields and results as affectivity, efficiency, production capacity utilization, supplement management and the like. Financial analysis detects weaknesses and strengths of the company, is the tool of "health" diagnostics and provides essential information to business management and to owners. The main purpose of financial analysis is to express assets and the financial position of the company and to prepare the inputs for internal management decision making. The complexity and continuous execution are the essential requirements of financial analysis.

The company's financial situation is diverse and a multifaceted complex phenomenon; consequently this diversity is transferred also into the financial analysis process. The user of the financial analysis results decides which indicator's to select and the priority of utilization of individual parts of the financial analysis according to demand and intention.

Financial analysis - Indicators of activity

The activity indicators are used for business asset management, because they evaluate how effectively a business subject manages their assets. A business subject rates the commitment of individual items of the capital in certain forms of assets. If the business subject may have more assets than is appropriate, then unnecessary

costs are incurred and the profit is adjusted. In contrast, if the business subject may have few assets the possible incomes may be lost.

When applying indicators of activity we see a problem in the work with flows and stocks. While the balance sheet represents assets and liabilities at a particular point in time, the profit and loss statement records the costs and revenues continuously over the year. Therefore, when working with those indicators it is necessary due to the least possible deviation from the actual that the calculation shows the average of individual balance sheets items.

The long-term asset turnover is relevant in decision-making to determine whether to procure the next long-term production asset. A lower value of the indicator than the average in the field is a signal for production to increase capacity utilization and for financial managers to reduce business investments.

Financial analysis - Indicators of profitability

The indicators of profitability, sometimes referred to as indicators of profit, return, profitability ratio, are designed as a ratio of the final effect achieved by business activity (output) to some comparative base (input) that can be on the side of assets as well as on the side of liabilities, or to another base. These indicators display the positive or also negative influence on asset management, the business subject's financing and liquidity on profitability.

A return on sales indicator explains to us, how is the business subject able to use inputs for their effective operations. The final value of this indicator is directly influenced by the character of the business activity, price policy, production regulation, etc. A more accurate statement of this type of indicator provides us a ratio of partial results of the business subject's management to their revenues.

The profitability indicator (return of income) of total capital compares the result of business activity with the volume of invested capital. This indicator specifies the assessment of total capital, the business subject has used for their activity. By assessment of the capital part of the equity, is a process of profit distribution after tax. It is possible for the business subject to execute the profit distribution after tax, but not until the general assembly approves the following:

- To increase capital,
- To subsidies funds from revenues,
- To retain the profit after tax undistributed or
- To repay dividends.

Financial analysis - Indicator of liquidity

Liquidity is a combination of all potential liquid resources that are available for the company to meet their payment obligations. According to professional literature solvency is defined as the readiness of the business subject to undertake payment of their obligations at the time of their reimbursement and therefore is one of the basic conditions of the company's successful existence.

Golden statistic rule

Every kind of asset should be financed by the source of the asset with the reimbursement period (liquidity) that corresponds to the period of effective use of relevant asset. This fact is considered as the basic finance management rule and is called the golden statistic rule.

The golden statistic rule requires that the source coverage of long-term assets (LA) is long-term sources coverage (LC). This means that the financial resources won't be available for shorter than the commitment of equity participation, for which this serves. A relationship between long-term assets and long-term sources can be in this case threefold:

- $LC < LA$, or $LA - LC < 0 \Rightarrow$ company is pre-financed,
- $LA > LC$, or $LA - LC > 0 \Rightarrow$ company is under-financed,
- $LA = LC$, or $LA - LC = 0 \Rightarrow$ company assets are optimally financed.

1.1.5 Financial analysis - Indicators of indebtedness

The term of indebtedness expresses the fact that the company finances their assets by foreign sources. By using foreign sources the company affects both the profitability of shareholders as well as the business risk. Today, it's practically pointless for large sized companies to finance all their assets from equity or vice versa only from

foreign capital. By using only equity would result in an overall return on invested capital reduction within the company. On the other hand, financing of all business activities only by foreign capital is excluded, because within the legal regulations a certain mandatory amount of equity to start a business is bound. Therefore, in business finance activities its own as well as foreign capital are implicated. The main motive of financing their activities by foreign capital is the relatively low price compared to its own resources. The involvement of foreign sources in business financing enables reduce costs for the use of capital in the company

RESULTS AND DISCUSSION

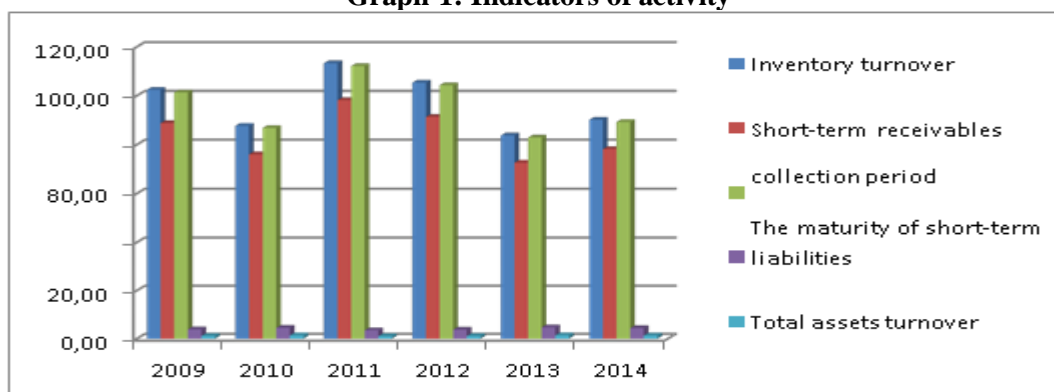
Here we interpret the financial-economic analysis of assets, liquidity, profitability and indebtedness, the golden statistic rule or the net working capital in the specific example of the following business subject. The research consists of results from the calculations, graphs and following the course and trend evaluation of the monitored indicators. The data for financial-economic analysis has been derived from financial statements as the balance sheet, and profit and loss account.

Activity indicators of the monitored business subject

We'll look how a business subject manages its assets and what is its effectiveness. The exact values of the analyzed indicators and their development can be seen in Graph 1

In graph 1, the activity indicators of the monitored business subject are graphically shown.

Graph-1: Indicators of activity



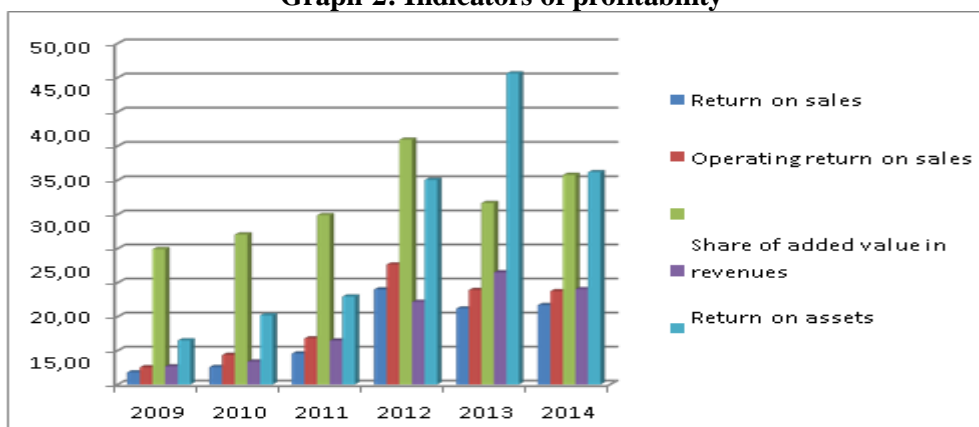
The values of assets turnover through the analyzed period both increased and decreased. The highest value the company recorded in 2013 i.e. 1.44. The weakest asset use of the business subject has been reached in 2011 with the value 1.07. This result has been mostly affected by an item production in progress and semi-finished products which entered in the following year the highest value. With the decline of production in progress also the profits decreased, which in 2011 have been the lowest during the reporting period. In the last year the indicator declined slightly due to the growth of long-term fixed assets.

Profitability indicators of the monitored business subject

The indicators of profitability are designed as the business subject's economic result rate (output) to a comparative item (input). These indicators tell us at what level is the business subject able to reach profit with the help of the capital used.

In graph 2, the profitability indicators of the monitored business subject are graphically shown.

Graph-2: Indicators of profitability



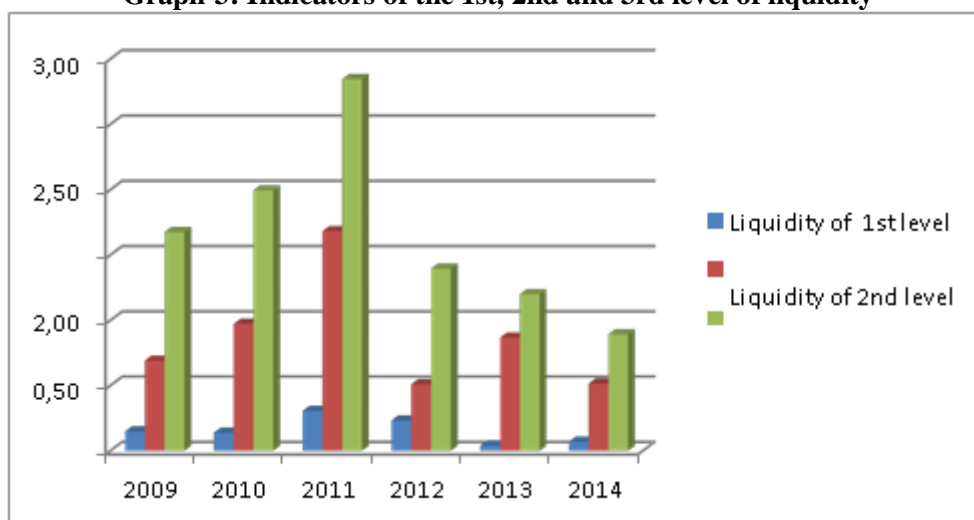
The profitability indicator of return on sale interprets that the business subject has reached a profit increase, which was highest in 2012 with the value 13.98 %. This was caused by a larger amount of orders and subsequently the increase of supplies at the date of the report compilation. In the following two years this value decreased due to a slight change of sales return state which stabilized to the level 11.18 % and 11.68 %.

The return on sales shows a similar trend to the operating return on sales. Until 2012 the operating return on sales has shown an increase, when the indicator reached almost 17.65 % mainly due to the lower return on sales of their own products and services and due to higher profit from business activity operations. In the last two years the income from operations stabilized yet the revenues increased, which caused the indicator to decrease.

Liquidity indicators of the monitored business subject

The business subject's ability to repay their obligations is a necessary factor for a long-term successful venture. Therefore constant monitoring is important by both the business subject and by external users, who could cooperate with the business subject or that already cooperate with them.

Graph-3: Indicators of the 1st, 2nd and 3rd level of liquidity



According to the recommended range for engineering business subjects indicated by professional literature the values of the 1st level of liquidity should vary from 0.2 to 0.6., It is visible that the values of the monitored business subject are generally much lower and they don't reach the recommended value. This tells us about the business subject's inability to instantly refund their short-term obligations. The lowest rate that the indicator has registered was during the most recent two years, when the values reached 0.04 and 0.07 %. These low values were mainly caused by an increase of obligations from business relationships and an increase of obligations towards the owners. Two exceptions can be taken as a positive fact and that is 2011 with a value of 0.31 and 2012 with a value of 0.23. The 2nd level of liquidity should vary within an interval of 1-1.5. Within this range only the value 1.68 achieved in 2011 is located. In recent years, the values were lower than the interval limit 1. The lowest value 0.51 was reached in 2012. This value was largely influenced by accruals, more accurately, by short-term deferred revenues. For the 3rd level of liquidity the business subject's supplies were included. The recommended values should vary between 2 and 2.5. Within this range falls 2010 with the value 2 and 2011 with the value up to 2.85. For some positive fact we can consider that the business subject has their 3rd level liquidity over the value of 1, which creates a situation, in which they are able to repay their short-term obligations with their current assets.

2. PROPOSAL FOR IMPROVEMENTS OF MONITORED BUSINESS SUBJECT'S SELECTED RATIO INDICATORS OF FINANCIAL-ECONOMIC ANALYSIS

In the synthesis of this information and following induction we can generalize some measures for long-term successful operation of the business subject. It is the incorporation of the following measures.

The activity ratio indicator of the monitored business subject

We can state that the results of profitability indicators have positive values. That means the business subject achieves continuous profit. The interests of the business subject is to stabilize or to increase these values. Therefore a continuous monitoring of indicators of sales and profit is required, to increase the level of these indicators. These objectives can be achieved by the following measures:

- By a flexible pricing policy,

- By improving the efficiency of the marketing mix,
- By efforts to win new customers and cheaper suppliers,
- By investing in financial market products for example in bonds and funds.

On the other hand, to prevent further decline of the business subject's profit, it is required to secure the economy and efficiency by optimization of costs and by individual asset items utilization. It is mainly the following cost items:

- The cost of material and energy consumption,
- By applying new production technologies and the use of new or innovated technology,
- By improving work organization and production management in the form of production process harmonization, production capacity utilization,
- By raising the educational level of employees,
- The reduction of personnel costs,
- By standardized work of production employees,
- By optimization of overhead employees,
- By optimization of technical and administrative employees.

The ratio and differential liquidity indicator of the monitored business subject

The value of the golden statistic rule indicator for the monitored business subject registered growth due to the merger of two business subjects and the growth of current assets. The value of this indicator thus reached a positive value that means the business subject is under-financed. As a result of this adverse situation, three ways of this value reduction are proposed:

- By increase of their fixed resources of settlement by raising their equity through basic capital increase in the form of share issue,
- By bond issue,
- By increase of their external sources through obtaining of long-term bank loan.

Within the monitored business subject the current assets exceeds short-term obligations. The exception of this is the latest year, therefore we propose towards the future period to increase the business subject's liquidity by increasing the volume of their current financial assets:

- By reducing the time of debt collection from business relations (by discount, by monitoring, by mechanism of reminders, by penalties),
- By reduction of supplement turnover time (better supplement management),
- By advance charge on customized production,
- By sale of surplus assets, but this asset change could result in a lower ability for further business activities development in the future.

CONCLUSION

In the present turbulent competitive environment the financial analysis is an essential part of monitoring the business subject and is an important tool to support the decision making of various stakeholder groups. Also it provides a picture or feedback about the whole condition of business subject and their development and about a condition of individual operation areas. This analysis is able to identify factors that with the largest stake have caused undesirable results within the business subject. Through prediction models of financial-economic analysis the business subject is able to predict their future development and possible option for bankruptcy.

Among the benefits of this article belongs financial-economic analysis focused on the business subject's ratio indicators of activity, profitability, liquidity and indebtedness itself.

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PRIMITIVE DETECTION USING DEEP LEARNING AND PERFORMING USING SOFT HAND

Abdulrashid Kamal Alaskar and Prof. Sachin D. Ruikar

Department of Electronics Engineering, Walchand College of Engineering, Sangli, Maharashtra

ABSTRACT

There are lots of ways used to pick or grasp object through robotic hand but there are some hardly worked done with help of Deep Learning approaches. To solve this issue, a solution is proposed which involves human strategies of picking up an object using Neural Network classifier. Classifier uses help of object detection model to detect object in environment and classifier classifies into picking strategy as per objects shape and orientation. Strategy detected by classifier is can be used by soft hand as anticipatory action and reactive grasp. To increase accuracy number of primitive taken into consideration our bounded and some of limitation are taken into mind while proposing architecture

Keywords: Object Detection model, grasping strategies, Neural Network

I. INTRODUCTION

Soft hand as proven to be more efficient when used in supervision of human[1][2]. But such approach is still lag in performance hence Data Driven approach can be used to improve performance (see [3]). For detection of object on which grasping is done YOLO is embedded (You Look Once) technology YOLOv3 unlike used in [5] yolov2. At 320×320 YOLOv3 runs in 22 ms at 28.2 mAP, with same accuracy of SSD but faster as compare to SSD. The code is online at <https://pjreddie.com/yolo/>. [4]. YOLOv3 uses multi-label classification. For example, the output labels may be “pedestrian” and “child” which are not non-exclusive. (the sum of output can be greater than 1 now.) Yolov3 replaces soft max function with binary classification which helps in reducing complexity and output is same as multiclass classification only[6].

Machine Learning approach had proved positive results in detecting of object or say grasping details of object [7][8][9]. In [10] Neural network helps in predicting unseen object and action to be perform on that object with help of learning from pre labeled data. In [11] convolution neural network had played good role in detecting objects strategy output of whose network can be used to determine controlling robotic soft hand. Using such network objects are trained on 45 objects and tested with 10 objects which gives approx. accuracy of 84% [3]. Especially focus on updating object detection technique used in [3] from YOLO9000 to YOLOv3 which are faster than as used in [3] Below Block Diagram shows overall system of project except change/updating in object detection technology to YOLOv3 [3]

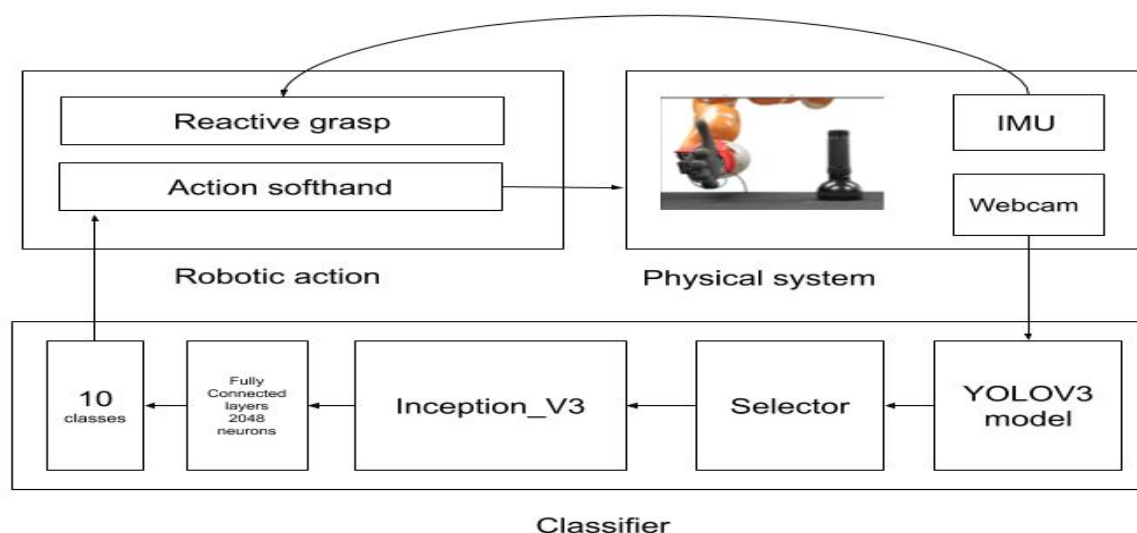


Fig-1: Complete architechure for primitive selection

II. LITERATURE SURVEY

As a main reference to project [3] whose system is used for further increment in approach used in Data Driven approach to control Anthropomorphic soft hand Which uses Deep learning technology significance for increasing performance of control strategy of softhand. It uses inceptionV3 module for grasping object and concluding strategy to be used by [11] reactive strategies have become significant in human robot exchanging of objects. It is tested over 10 objects by training on 45 objects which corresponds to accuracy of 84% on test objects. Where it is decided to update object detection method input given to model of inceptionv3. Paper

achieves this goal by: i) Using Deep Neural Network model inceptionv3 model predicts or decides which action human would take to pick certain type of objects , ii) Understanding through which action would be performed by human using robotic hand containing soft hand capability iii) Testing over on 10 objects which are not used in model training model would be able to predict action to perform on object by soft hand or robotic arm with accuracy of prediction 84%.

A. DIFFERENT MODELS

For Deep Learning InceptionV3 module will be used which is pretrained model for object grasping and third version of inception module (see [12]) . Module is trained over ImageNet Dataset .With single-model multi-crop, Inception-v3 with 144 crops obtains top-5 error rate is 4.2%, which outperforms PReLU-Net and Inception-v2 which were published in 2015. With 42 layers deep, the parameter complexity increases by only 2.5% google Net [12].It consists of 313 layers of neuron where some of layers will be retrained to get our performance output. PyTorch version Inception-v3:[14]
<https://github.com/pytorch/vision/blob/master/torchvision/models/inception.py>

Table 1 Different model specification

Ensemble of four Inception-v3 models reaches 3.5% with multi-crop evaluation reaches 3.5% top5 error which represents an over 25% reduction to the best published results and is almost half of the error of ILSVRC 2014 winning Google Net ensemble.[13]

B. OBJECT DETECTION MODELS

Yolov3 are proved to be faster than YOLOv2 used in [3] as said in[4] But it's very good on the old detection metric of .5

	backbone	AP	AP ₅₀	AP ₇₅	AP _S	AP _M	AP _L
<i>Two-stage methods</i>							
Faster R-CNN+++ [5]	ResNet-101-C4	34.9	55.7	37.4	15.6	38.7	50.9
Faster R-CNN w FPN [8]	ResNet-101-FPN	36.2	59.1	39.0	18.2	39.0	48.2
Faster R-CNN by G-RMI [6]	Inception-ResNet-v2 [21]	34.7	55.5	36.7	13.5	38.1	52.0
Faster R-CNN w TDM [20]	Inception-ResNet-v2-TDM	36.8	57.7	39.2	16.2	39.8	52.1
<i>One-stage methods</i>							
YOLOv2 [15]	DarkNet-19 [15]	21.6	44.0	19.2	5.0	22.4	35.5
SSD513 [11, 3]	ResNet-101-SSD	31.2	50.4	33.3	10.2	34.5	49.8
DSSD513 [3]	ResNet-101-DSSD	33.2	53.3	35.2	13.0	35.4	51.1
RetinaNet [9]	ResNet-101-FPN	39.1	59.1	42.3	21.8	42.7	50.2
RetinaNet [9]	ResNeXt-101-FPN	40.8	61.1	44.1	24.1	44.2	51.2
YOLOv3 608 × 608	Darknet-53	33.0	57.9	34.4	18.3	35.4	41.9

Table-I: Object Detection score

IOU.Yolov3 uses multiclass classification method for object detection. It uses boxes which are predefined, and model are trained on it with lots of images label with boxes. While Detecting object it uses 10,000 approx. boxes to predict one of which having more significance level and use that box as detected object box and label that box depending on pretrained images.

III. METHODOLOGY

Working of block in detail for figure shown above (Figure) .

- Training Phase
- Test Phase

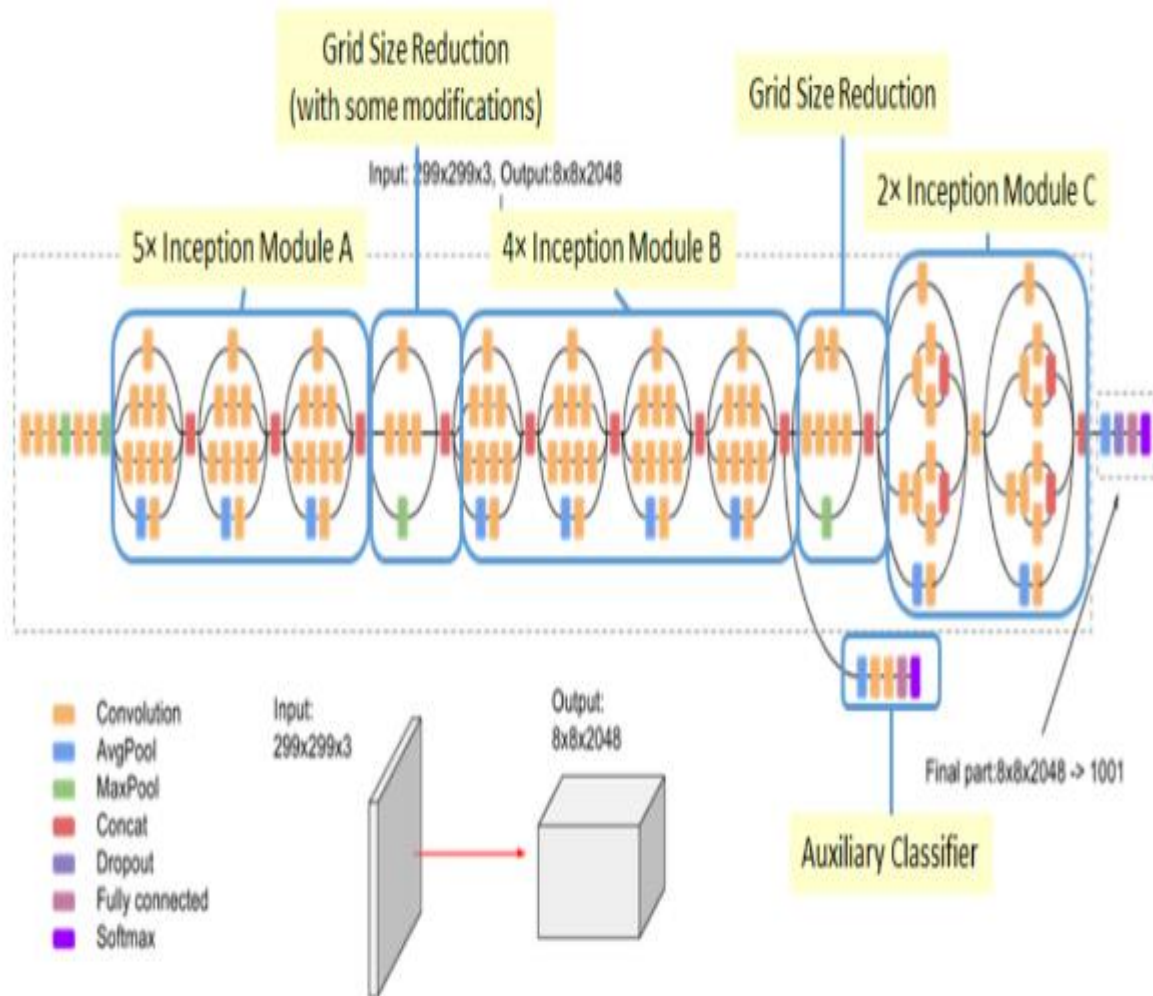
A. TRAINING PHASE

To reduce training time, pretrained models is used to get more accuracy in less time

YOLOv3 pre trained model weights and model to detect object which is been trained on COCO datasets detects 80 classes if require to train can train using link to code (<https://github.com/qqwweee/keras-yolo3>).Training InceptionV3 module which is best for classification which can perform better than human vision also.

• MODEL ARCHITECTURE

Instead of creating whole model from scratch pretrained model InceptionV3 is used and use its weights and retrain some of its layers. Figure shows detail description of v3 module. To train model Dataset is required. Pop last layer of inceptionv3 module and add two layers each of 2048 neuron and SoftMax layer of 6 classes indication probability of each object which strategy to be used more as shown in figure



Inception-v3 Architecture (Batch Norm and ReLU are used after Conv)

Figure-2: Inceptionv3 model

DATASET

For creation of dataset as suggested in paper [3] objects are trained on 45 objects that are different mostly different then used in [3] . Objects are kept on table at center position different people are asked to pick up object and keep it onside and record this video and each video is labeled as per primitive taken by human in that video and identified six actions namely unlike of [4] to increase accuracy of model as top left and right pinches are can be replaced

Top: In top grasp approach hand is approached from top with palm parallel to object on top of it this approach is used to pick object which are big in size like box used in below example

Bottom: In this primitive hand are approach from right side and picked object with 4 fingers and thumb in opposite of 4 fingers providing negative force too hold object e.g. bowl

Pinch: This type of approach is like top approach only but have some difference which are commonly used for small objects like match stick

Slide: In this approach object which are thin in size like cd are slidden to corner of table and flipped and picked up

Flip: This is primitive use for small object with thin in size like coin where slide primitive cant be used here and just flip object perpendicular to table.

Lateral: In this primitive hand approaches towards objects from right side with palm perpendicular to table and parallel to object like picking up bottle This are 45 objects that are used here

Note: Objects which are used are also orientation dependent.

Transfer Learning approach is where used weights of pre trained model to predict our aim can add some of more layers at the end of model that are fully connected or expand model and train concatenate part. Can also retrain some of the layers of models.

- **STEPS IN TRAINING**

Initially it is set are some of the parameters of our build model taking from [3] paper outcomes

BATCH_SIZE=10

EPOCHS = 10

Regularizer = 0.01

Pdrop = not used in our case

Learning rate = Used Adam doesn't require learning rate

Learning rate for fine tuning = Used Adam doesn't require learning rate

Optimizer = Adam

Activation function for last FFC Layers = relu

Prediction layer activation function = softmax

Next freeze all layers in model except the last three layers in model as shown in figure and train last three layers with learning rate initialized in step1

After training of last layers freeze all layers in model except unfreezing middle layers from 173-249 This layers are used for fine tuning to get inner attributes.

Using less amount of time using Kaggle platform to run our network on GPU which is freely provided to us by kaggle of 12gb ram of NVIDIA graphics

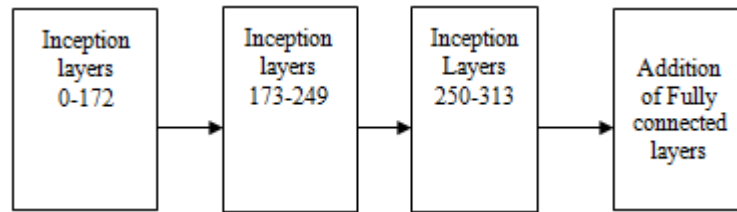


Figure-4: Block diagram of Inception Model

B. TEST PHASE

Once our model is train can now integrate it in our system to test new objects.

C. FLOWCHART

For implementation two flow charts are suggested one for training and other for real time implementation Dataset is created using Videos generated by human strategy for picking up objects Instead of generating videos we have used objects image directly which contains 7920 images. Model is created using pre trained model of inceptionV3 popping last layer and adding 2 Fully connected layers and SoftMax layer for multi class classification.

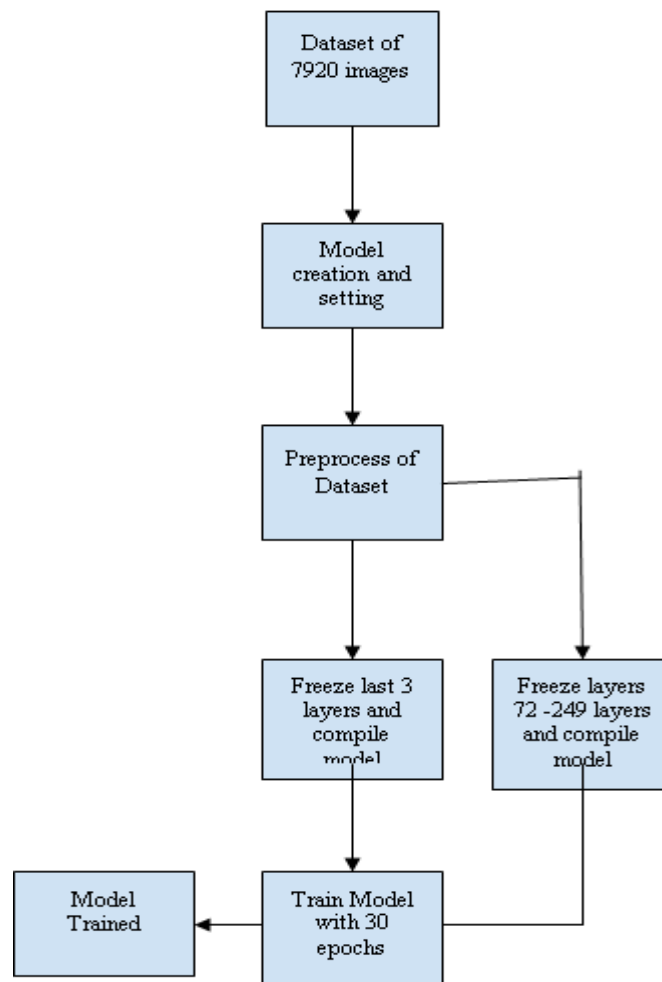


Figure-5: Training flowchart

Dataset is resized to input require size of model i.e 416*416 and then split into 80% as training data and 20% as validation data

Freeze all layers except added layers and compile model with batch size of 10 and learning rate of 0.001 Adam as optimizer and train model with 30 epochs on gpu

Freeze all layers except layers from 72-249 layer and compile model with the same parameters as mentioned above except learning rate of 0.00001 and train model

Model is trained and ready for prediction

A. IMPLEMENTATION FLOWCHART

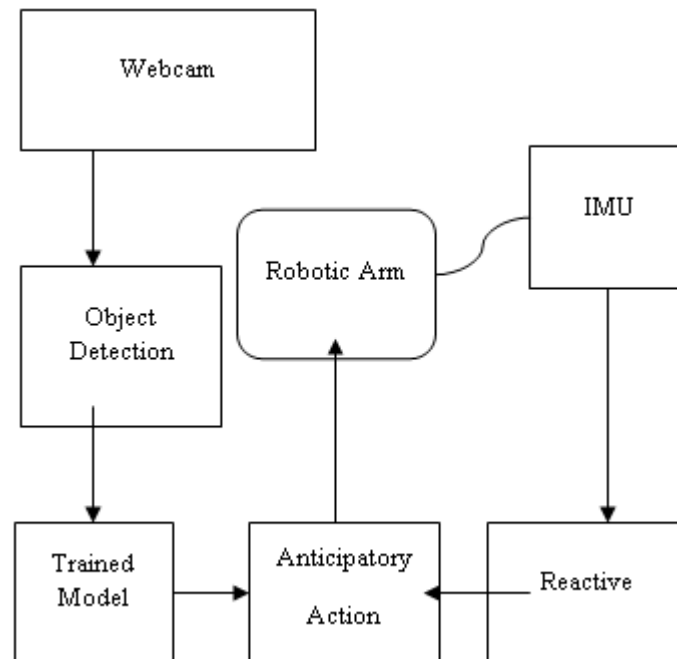


Figure-6: Implementation Flowchart

Input is taken from Webcam and use opencv library to process on frames got from webcam and capture video using webcam is setup the size of frames as per YOLOv3 model requirement and send frames to Object Detection model

YOLOv3 method is selected for detecting of object frames of webcam are given to YOLOv3 whereby it randomly generate boxes in frames and each frame is passed through Darknet 53 model which has convolution layers which gives 3d tensors giving parameter for detected object box. After completion of object detection object is selected which is bounded by boxes present near to center of frames Image is selected and resized to required size of trained model i.e 416*416

Model which train is trained previously is used here to predict one of 6 primitives defined earlier. Class is selected which gives more probability below graph shows confusion matrix for trained model

Anticipatory action is divided into into two phase

- Approach Phase
- Grasp Phase

Approach phase can be studied from [3] and further robotic action is not performed

D. RESULTS

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Train for 584 steps, validate for 156 steps
Epoch 1/5
584/584 [=====] - 144s 247ms/step - loss: 2.8217
- accuracy: 0.5205 - val_loss: 2.6481 - val_accuracy: 0.3359
Epoch 2/5
584/584 [=====] - 124s 212ms/step - loss: 0.6282
- accuracy: 0.8021 - val_loss: 2.2706 - val_accuracy: 0.6205
Epoch 3/5
584/584 [=====] - 124s 213ms/step - loss: 0.3554
- accuracy: 0.9332 - val_loss: 0.1948 - val_accuracy: 1.0000
Epoch 4/5
584/584 [=====] - 124s 212ms/step - loss: 0.1832
- accuracy: 0.9800 - val_loss: 0.2815 - val_accuracy: 0.9109
Epoch 5/5
584/584 [=====] - 124s 213ms/step - loss: 0.1783
- accuracy: 0.9783 - val_loss: 0.1976 - val_accuracy: 0.9333
  
```

Figure-7: Training Output

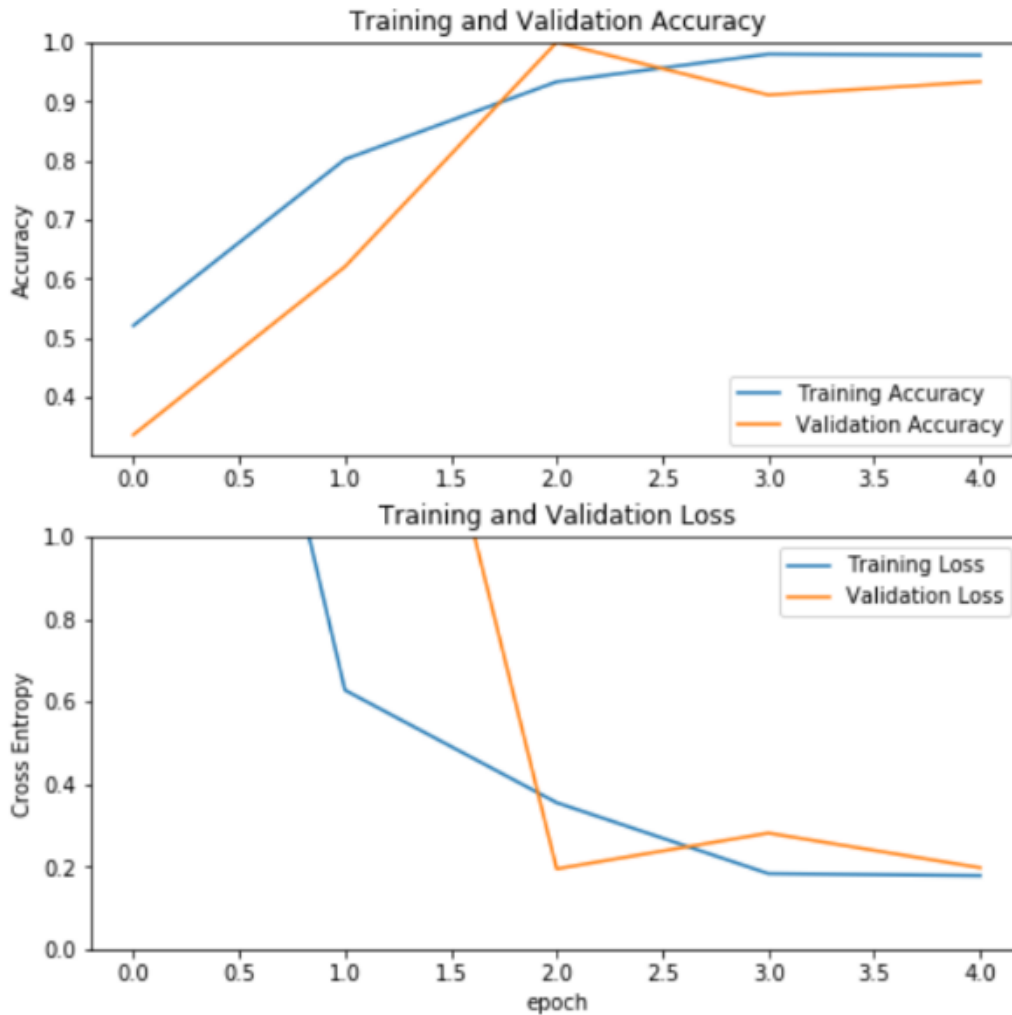


Figure-8: Training Graph

- Model is trained on 45 objects which gives high accuracy to 97% and validation accuracy to 93% as shown above
- Model is Tested our trained model on 10 objects which gives results of overall average of 84% which works very good with lateral top and top pinch but slight less accuracy as shown in confusion matrix with slide and flip and works worst with bottom primitive giving accuracy of 46%
- YOLOv3 which gave 51ms of response which is more than YOLOv2 and show good performance on gpu

Confusion Matrix					
[	9	0	0	0	0]
[	0	4	0	3	4]
[	0	0	9	0	0]
[	0	0	0	12	0]
[	0	0	3	0	6]
[	0	0	0	0	3]
Classification Report					
	precision	recall	f1-score	support	
lateral	1.00	1.00	1.00	9	
top	1.00	0.36	0.53	11	
flip	0.75	1.00	0.86	9	
slide	0.80	1.00	0.89	12	
bottom	0.46	0.67	0.55	9	
top_pinch	1.00	0.67	0.80	9	
accuracy			0.78	59	
macro avg	0.84	0.78	0.77	59	
weighted avg	0.84	0.78	0.77	59	

Figure-8: Predicted Data

E. CONCLUSION

This work includes use of YOLOv3 instead of YOLOv2 which detects objects more accurately. Proposed and validated a data-driven human-inspired architecture for autonomous grasping with soft hands. Goal can be achieved by:

i) Creating new model with using transfer learning methodology and using new Adam optimizer ii) Creating new primitive to increase accuracy of model to predict actions and reducing primitive used in previous work, iii) Using Neural Network methodology in robotic system to make it more intelligent iv) Testing on wide range of object that are not used in training data.

Future work will be devoted to testing the use of other anthropomorphic and soft hands within this framework, as e.g. SoftHand 2

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INTERNATIONAL BUSINESS IN DIGITAL MARKETING ON INDIAN PERSPECTIVE

Dr. Vikas BarbateAssociate Professor, ASM's Institute of Professional Studies, Pimpri, Pune

ABSTRACT

The paper aims to give an analysis of globalisation in terms of its theoretical perspectives, root causes and general policy implications. The paper considers the role of the digital business environment. As world is moving towards the new millennium, one of the major challenges facing business people and governments is the international business. Although international business is not a new phenomenon, the volume of international investment and trade is gaining rapidly in importance. The paper is based on secondary data on which review of different journals, reports have been referred for the conclusions. The main purpose of this paper is to explain new emerging trends of the international business and scope for digital business as well as concentration to many recent developments such as digital business that present both challenges and opportunities to the international managers who can compete in this ever-changing business world. The secondary objectives of this paper are 1) to provide in depth perspective of international business and digital business 2) to identify main challenges and opportunities in terms of the international business environment. The endeavour of the research is to introduce and explain international business in an important emerging light of globalization. The paper concludes that digital business, people and governments around the world have to be more familiar about the international dimensions of management.

Keywords: International business, global environment, digital business, challenges and opportunities, change, competition, transformation etc.

INTRODUCTION

Globalisation is really a complex trend, which covers much more about economic sphere. "Globalization is also political, technological, cultural and economics" (Giddens, 1999). High degree of globalisation and international integration does not mean and imply that: we travel more; we communicate with the rest of the world more quickly; we receive images and sounds of news in real time; we are able to buy the same type of toys and jeans in China, Russia, Beijing and Mexico City. In last few decades it is seen that technological changes in a variety of fields and particularly in the life-sciences and biotechnology and in the information and communication technologies. The latter ones follow improvements in the technology of transportation and communication – the space-shrinking technologies (Dicken, 1998) stretching back over a century. The developments of the last two decades in information and communication technology are, however, of a different order of magnitude and qualitative relevance. The speed, quality and quantity of information and communications services have all been changed to unprecedented levels. Experts estimate that we are still at the beginning of a massive transformation in terms of overall spread and impact on the economy. Among the quantitative elements, the cross-border flows are particularly relevant such as 1) Trade in goods and services 2) Foreign Direct investment 3) Financial flows including Portfolio Investment 4) Profits, dividends and interests related to the various types of international investments and lending activities etc. 5) Inter-organisation collaborative agreements. Most of these are between firms though there is often also collaboration between private and public institutions (such as universities) across borders. 6) Movement of people taking place for a variety of reasons (from tourism to the search for jobs and better living conditions to political reasons to business reasons).

All countries including India are the part of the global marketplace. As we entered into new millennium, more and more companies are going international. As a result, there are a growing percentage of their overall sales which are coming from other countries. We may argue that there has been considerable historical evolution of international markets, but in the recent years we have witnessing worldwide economic and managerial developments. These developments create the opportunities, challenges, as well as problems for managers in the global arena. International business has brought the set of changes in the economic activities of almost every country in the world. One of the primary reasons is increase of foreign investment and trade. This trend has forced policy makers, managers, and entrepreneurs to refocus their efforts and look for new opportunities in the international markets. Today, every nation and increasing number of companies buys and sells products and services in the global marketplaces.

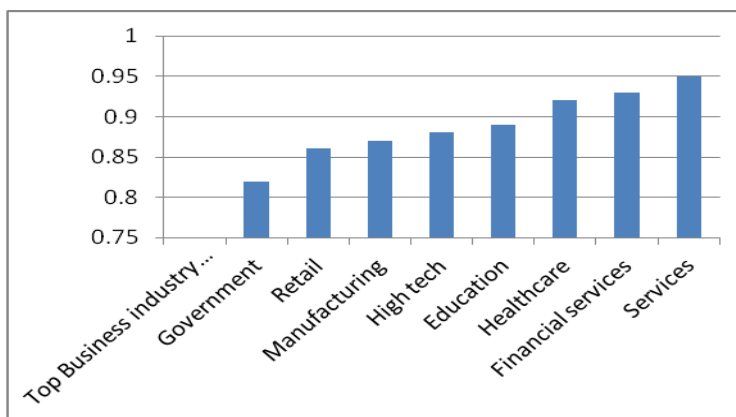
DIGITIZATION IN BUSINESS - STATISTICS & FACTS

Internet and digital platforms play a key role in the discovery of small and medium businesses, as well as in consumers' purchase decision. As consumers turn to digital media for researching products and services, businesses already recognize and embrace this opportunity in the digital environment. As of 2017, about 45% of

small and medium owners in the U.S. believed a digital presence is very important for their businesses, and around 43 percent stated that it is important. According to 77% of small and medium enterprises owners, a digital presence helps with customer acquisition. About 63 percent of them stated that a digital presence could also improve the image of the enterprise. In the future, nearly 60 percent of small and medium business owners plan to invest on a new website or improve the one they already have. As of 2017, investing in social media marketing is the intention of about 45 percent of small and medium business owners for their digital future.

1. 55% of start-ups have already adopted a digital business strategy compared to 38% of traditional enterprises.
2. Start-ups can increase revenue by 34% relying on digital-first strategies, with all enterprises increasing revenue by 23%.
3. 95% of start-ups have digital business plans compared to 87% of traditional enterprises founded 50 years ago or later.
4. 55% of start-ups have already adopted a digital business strategy compared to 38% of traditional enterprises.
5. 62% say delivering an excellent customer experience as measured by customer satisfaction scores defines success as a digital-first business.
6. Start-ups can increase revenue by 34% relying on digital-first strategies, with all enterprises increasing revenue by 23%.
7. Big Data Analytics (58%), mobile technologies (59%), private cloud (53%), public cloud (45%) and APIs and embeddable technologies (40%) are the top five technologies already implemented.
8. 49% of IT executives say Internet of Things (IoT) plays a key role in their digital business strategies.

Names of Business Sector	Percent (%)
Government	82%
Retail	86%
Manufacturing	87%
High tech	88%
Education	89%
Healthcare	92%
Financial services	93%
Services	95%



TOP BUSINESS INDUSTRY IN DIGITAL TRANSFORMATION

89% of enterprises have plans to adopt or have already adopted a digital-first business strategy with Services (95%), Financial Services (93%) and Healthcare (92%) leading all industries. Education, high-tech, manufacturing, retail, and government are also quickly adopting digital-first strategies to improve process efficiencies and meet and exceed customer expectations. Big Data/Analytics (58%), mobile technologies (59%), private cloud (53%), public cloud (45%) and APIs and embeddable technologies (40%) are the top five technologies already implemented. Additional technologies currently in production include Application Performance Monitoring (APM) (18%), micro services and containers (15%), Software-defined storage (SDS) (14%) and Software-defined networking (SDN) (14%). Artificial Intelligence (39%), machine learning (34%), and the Internet of Things (31%) are the top three technologies enterprises are researching today

DIGITAL MARKETING GROWTH IN INDIA:

Since 2016, it has seen a rapid rise in the usage of Digital Marketing in India. The growth is estimated at around 50 %, thanks to digital marketers knowing what and when to present to the customers. Digital marketing has especially been a boon to companies with overseas clientele. Digital marketing serves as an immediate and direct tool for these companies. They use their brand to make a secure, real-time and instant connection with their clientele with the help of Digital Marketing. This method also saves a lot on cost production so it's a win-win all around.

DIGITAL MARKETING TRENDS AND OPPORTUNITIES

As a Digital Marketer, it can be argued that the most important phenomena that happened in Digital Marketing scenario in India, in the past few decades, is the “Jiofication”. On September 6, 2016, Reliance Industries launched Jio to the public, thereby creating a new meta. With dirt-cheap pricing and several free offers, it moulded the average Indian mindset with a craving for more data. People with no access to the Internet were given access and existing Internet users were given more data which provided them with a wide array of browsing possibilities. This meant more eyes viewing the content you put out on the internet.

The channel which was established in 2006 had about 30 million subscribers in 2016. This rapid growth can be attributed with your business. More and more Indians are getting Internet savvy and are watching the content you put out online. So the Indian digital landscape is a great place to invest, as it full of new opportunities. Demonetization has also had a huge impact on the Indian Digital landscape. After November 2016, there was a severe shortage of paper currency in everyone’s pockets. This is when digital payment gateways came into play. Even small time merchants were forced to look into alternative ways of payment. This is when companies like Paytm flourished.

Digital transactions became the new meta for the average Indian consumer. Those vendors who had no digital alternative for payment suffered dearly. Paytm wallet was a simple application which was essentially a wallet for your digital currency. Customers flocked to it and vendors to adopt this alternative because it looked easier and was much more efficient. In such a scenario where most Indians have the power of the high-speed Internet at their fingertips, it opens a rather wide avenue of opportunities. Let’s see how we can utilize them.

DIGITAL TRANSFORMATION AND USE

Digital Marketing is growing at a rate of 25-30% in India annually. India has reached 500 million users of the internet by the end of 2018. India also has the World’s largest Facebook population. Digital marketing kick started in 2016 and evolved faster than ever. Marketing charts show a 50% increase in digital marketing budget compared to 2016 based on their study. This is because a marketing strategy is incomplete without addressing the potential digital channels like social media, content, SEO (Search Engine Optimization), video and much more. Valuable marketing strategies are vital to create, fine-tune and maintain the ever-evolving landscape of businesses and consumers. This involves a series of actions to achieve the desired goal. For instance, the goal could be to generate 25% more increase in leads via the Email Marketing channel. This depends on your business. This requires you to gather personal information like whether the business is B2B or B2C. Also, it requires to know whether the product is high cost or low cost. Social Media, Website Design and Contents are the other three effective channels of the lot that can help you generate leads by making their content shareable. For instance, sharing it via personal social media profiles is effective. Website Design can be done by increasing traffic to the target audience by supporting your content access via Blogs. Content helps convert your website visitors into leads. It also boosts your brand online around the search. The content needs to be outlined correctly to hit your marketing goals. This is tied around the targeted title, format, promotion channels and priority levels. In 2018, social media usage showed a 58% increase as compared to 2016. SEO with an increase of about 55%, Email marketing using in-house lists with about a 50% increase, webinars with 43%, Internet banner advertising networks with a 35% rise, company websites and content creation with about 58% increase individually. Spending in India has grown by 15.5% in 2016 to Rs 5846 crores with digital marketing. With TV and radio showing much slower development than in 2015, mobile advertising incomes development rate tends to increase by 27% gaining as \$27 billion income in 2017. This is because individuals are focusing more on online networking. There are around 82 million plus dynamic clients on Facebook. The studies state that India will have the world’s largest Facebook population by 2021. India’s proficiency rate is around 74.04%. There are many key factors that affect digital marketing development in India and are as follows:

1. **Technology** – Technology should be updated on a continuous basis. The in-house internet marketing team needs to have a firm grip over technology related concepts.
2. **Channels** – A business will be able to target its potential populace and generate leads based on the channels decided on. A cost-benefit analysis needs to be performed and the various mediums should be frozen.
3. **Target Market** – Deciding the target market is crucial for digital marketing. There are millions of internet users available and blind advertising to merely all the users would be futile. This would result in more costs for the firm. Hence the content to be published and shared should be tailor-tuned and the right target market needs to be addressed.

4. **Social Media** – Businesses these days have to maintain healthy and active social media accounts. This enhances customer engagement. It also helps in attracting new customers while retaining the existing ones.
5. **Budget** – Digital Marketing is cost effective. When compared to the traditional marketing techniques, a well-defined budget helps you save costs. Paid promotions can also be considered. Remember. Every penny counts in the long run.
6. **Content** – Your target market should be filled with content like pictures and reasonable search keywords, Studies show that good content brings in 2000% more viewers than otherwise.
7. **Offline and Online Integration** – Individuals are prone to visit websites for more information. There are plenty of times they do not come across relevant and helpful data. Individuals might look up your brick and mortar store, online for reviews or maybe just for directions. So it is important that you integrate your offline and online market.
8. **Scope of constant improvisation** – As digital media is dynamic, the choices that viewers have can change from time to time. Content needs to be constantly updated. According to the feedback and response, the content can be reviewed. Changing trends can also be included to bring in more audience.
9. **Good Branding Proposition and Experience** – A good branding experience is essential to be credential in today's market. Data tracking, brand monitoring and product analysis demographics are hence essential elements while considering the brand proposition.

DIGITAL MARKETING SCOPE IN INDIA

Digital marketing has really kicked off in India. WARC Survey suggests that 35% of sponsors build their advertising spend by half or more by 2020 in India! Web-based sites give everyone an online entrance. This explains the expanding number of internet business sites. The money spent by Indian youth on mobile is the highest among any medium. This number keeps mounting each day. In 2014, 58% of the populace had smart phones. This leads to an increase in rapid consumption of digital information. Hence the scope and opportunities are tremendous. A typical example that illustrates this rapid increase shows that "More money shall be invested in digital advertising than even in TV ads by 2019 and 22% of all media spending shall be via digital means.

CONCLUSION

The purpose of this paper is to show new emerging trends of the international business and digital business which gives a close attention to many recent developments that present both challenges and opportunities to the international managers who can compete in this ever-changing business world. In order to introduce, analyze, and explain international business in an important emerging light of globalization, there are three main areas from which conclusions have been drawn.

RECOMMENDATIONS

Businesses are always keen to know how they can get visible online and introduce their product or services online. This also requires a special set of skills, technical know-how, strategy planning, creating, executing and measuring the digital marketing campaigns. This can be done in varying capacities, whichever type of digital marketing you depend on.

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**AN EMPIRICAL STUDY ON MUTUAL FUND AND ITS PERFORMANCE EVALUATION
WITH SPECIAL REFERENCE TO EQUITY MUTUAL FUND SCHEMES**

Amandeep Singh S. S. Manku¹ and Dr. R. K. Patra²Research Scholar¹ and Principal², University of Mumbai, Research Centre, Vikas College of Arts, Science & Commerce, Vikroli, Mumbai

ABSTRACT

Introduction: Mutual Fund is the best investment option for small investors in modern investing, particularly for those investors who have no access to information, expertise, or capital market investment awareness.

Significance: The underlying reasons need to be reviewed in order to understand in depth the context behind the return and risk of the funds. This can determine which factor affects the performance of the mutual funds which eventually will be helpful in wise investment decision.

Objectives: To study the impact of fund characteristics (factors) on fund adjusted return with special reference to Equity Mutual Fund.

Findings: To be more specific the results suggest that, Fund Size has negative noteworthy impact on the Mutual Fund performance. The increase in expense ratio of Fund has negative impact on the Mutual Fund performance. Portfolio Turnover Ratio is found affecting fund return negatively. Fund Age has negative substantial impact on the Mutual Fund performance. Minimum SIP Investment amount found impacting positively to the fund return.

Keyword: Mutual Fund, Fund Size, Expense Ratio, Portfolio Turnover Ratio, SIP, Fund Age

1. INTRODUCTION

A mutual fund is an investment scheme that is professionally operated, usually run by an asset management firm that brings together a group of people and invests their money in stocks, bonds and other securities..

As an investor, you can buy 'units' from the mutual fund, which are basically your share of the holdings in a particular scheme. These units can be bought or redeemed at the current net asset value (NAV) of the fund, as needed. According to the assets of the fund these NAVs keep fluctuating. Therefore, every investor has a proportionate share in the fund's gain or loss.

All the mutual funds are SEBI licensed. We work within the strict regulatory requirements created to protect investor interests.

The biggest advantage of investing through a mutual fund is that it provides access to professionally operated, diversified portfolios of equities, bonds and other assets for small investors, which would be quite difficult to create with a limited amount of capital.

Gupta Ramesh (1989) assessed the fund performance in India comparing the returns earned by schemes of alike risk and related limitations. Vidhyashankar S. (1990), Bansal L. K. (1991), Batra and Bhatia (1992), Saha Asish and Rama Murthy Y. Sree. (1993-94), Shome (1994), Kale and Uma (1995), Jaydev (1996), Gupta and Sehgal (1998), Irissappane Aravazhi (2000) also acknowledged that there was trend in shift from bank or company deposits to mutual funds due to its supremacy and return, liquidity, safety and capital appreciation played a principal role in the preference of the schemes by investors. Narasimhan M. S. and Vijayalakshmi S. (2001), Roshni Jayam (2002), Singh, Jaspal and Subhash Chander (2003), Satish D. (2004), Sondhi H. J. and Jain P. K. (2005), also considered the performance of numerous mutual funds schemes and found that mutual funds delivered superior returns to the investors.

Mutual funds have now become one of strategic investing practices, especially for small investors who have no time and expertise to measure their investment risk and return. (Pangestuti, Wahyudi, & Robiyanto, 2017).

2. LITERATURE REVIEW

Alexandri, 2013. Mutual fund performance change occurs every time affected by various factors, also called mutual fund characteristics or determinants of mutual fund that is (1) investment manager such as gender, experience, graduates, etc., (2) mutual fund factors such fund age, fund size, fund type, and others, (3) investor behavior

Fund size is also predicted to have an effect the performance of the mutual fund. Large mutual fund size can reduce mutual fund performance related to cost, liquidity and price impact (Perold & Salomon, 1991).

Grinblatt and Titman (1989) show that mutual fund return will decline by using large funds. This statement is supported by Perold and Salomon (1991), Agarwal, Daniel, and Naik (2004), and Yan (2008) also found an adverse relationship between funds size and the mutual funds' performance.

An adverse relationship is manifested in Golec (1996), Carhart (1997), Babalos, Kostakis and Philippas (2009), Elton Gruber and Blake (2012), suggesting that, on an average, managers are not able to produce higher abnormal performance with increased research costs. In contrast, a positive relationship is reported by Droms and Walker (1996) and Bauer, Otten and Rad (2006) recommend that fund houses carry out operating or organizational expenses with the assumption that these charges would sufficiently support research, managerial expertise and advertising of funds and, therefore, a affirmative influence is expected on fund performance

Ippolito (1989) finds an immaterial relationship between turnover and performance, indicating that fund houses churning over their portfolio frequently generate incremental returns which are just enough to meet their higher transactions costs. Similar results are drawn by Droms and Walker (1996) and Yan (2008)

In contrast, Dahlquist et al. (2000) find a positive relationship, that is, transactions costs do increase with increased trading, indicating that a manager is selling or buying on new and good information. Also, Kaushik and Pennathur (2012) find that performance of a fund is considerably and positively impacted by fund turnover.

However, Carhart (1997) demonstrates a negative influence of turnover on performance. Similar results are reported recently by Vijayakumar et al. (2012) and Lobao and Gomes (2015).

Pragmatic literature has dedicated very little attention to the issue regarding the relationship between age of mutual fund schemes and their return performance.

In an early study conducted in 1997, Malhotra and McLeod (1997) found that older equity mutual funds had lower expense ratio and thus, possessed lower yields in the years 1992 and 1993. Contrary to the above study, in the same year, Gregory et al (1997) found that mature funds i.e., the mutual fund schemes with higher age did better than the younger ones

Belgacem and Hellara (2011) on examining Tunisian mutual funds over the period from January, 1999 to December, 2006 found a significant and positive relationship between fund age and their return performance. Thus, authors indicated the existence of economies of experience in mutual fund schemes.

Bodson, Cavenaile, and Sougne (2011) contend that there is a relationship between fund size and mutual funds' performance and that it is quadratic and hollow. Additionally, Clark (2003), didn't find relationship between fund size and the mutual fund performance

3. STATEMENT OF THE PROBLEM:

The fund market is a multifarious and adaptable industry with bountiful actors. In India, the large amounts of supply of mutual funds have augmented the choices for customers and it resemble more as a jungle. A result of this is the challenges in assessing the funds where there are many different forms and techniques. Therefore, to make investment decisions, it is important to try to analyse the companies and their results. The philosophy of investment is the core of the strategies behind the fund's decisions. It is important to review the management styles and organization behind the fund companies' investment process in order to try to distinguish factors that are related to the successful outcome. In addition, the underlying reasons need to be reviewed in order to understand in depth the context behind the return and risk of the funds. This can determine which factor for the performance of the mutual funds will affect the end result. In addition, several funds state that they use active management, which is another way to investigate

4. OBJECTIVES

- To study the impact of fund characteristics (factors) on fund adjusted return
- To study the correlation of these factors with fund return.
- To suggest measures on the basis of the finding of this research article

5. HYPOTHESIS

From the above objectives, the following hypotheses were tested;

- i. **Null Hypothesis:** Fund Size has no effect on the performance of mutual funds.
- ii. **Null Hypothesis:** Expense ratio has no effect on the performance of mutual funds.
- iii. **Null Hypothesis:** Portfolio Turnover Ratio has no effect on the performance of mutual funds.

- iv. **Null Hypothesis:** Fund Age has no effect on the performance of mutual funds.
- v. **Null Hypothesis:** Minimum SIP Investment has no effect on the performance of mutual funds.

6. SCOPE OF THE STUDY

- This study will be helpful to those investors who are planning to invest in funds.
- This study will give an insight to the techniques/methods which are used to judge the performance of mutual funds.

7. LIMITATION OF THE STUDY

- The sample size is limited as this study will focus on 30 Direct and Regular Plan under various Equity mutual fund schemes. The study cover only the Fund Size, Expense ratio, Portfolio Turnover ratio, fund Age and minimum SIP Investment, the return might be affected by many other factors.

8. RESEARCH METHODOLOGY

Research Methodology is a systematic or step by step procedure to carry out the research process. Varieties of research methods like qualitative and quantitative techniques are used to achieve research objectives. It can also be defined as the way to find out solution to a research problem.

RESEARCH DESIGN

For performance evaluation of mutual funds, parameters like Fund Size, Expense ratio, Portfolio Turnover ratio, fund Age and minimum SIP Investment are used for study.

- **Sample size (Secondary data)** –30 Top Performing Equity Mutual fund Schemes were selected for study, collected from www.moneycontrol.com
- **Tool used (MS-Excel & SPSS)**
- **Data collection tool-** Secondary data: This study is based on secondary data collected through sources like factsheets, reports, and from websites of AMFI, National stock exchange and Moneycontrol.com. Apart from these sources like journals, books and magazines were also considered for the study
- **Data presentation tool-** Table
- **Hypothesis testing** –Regression Analysis
- **Conceptual Framework:**

The salient points learnt through review of the literature led to the conceptualization of following theoretical framework and set of hypotheses thereof:

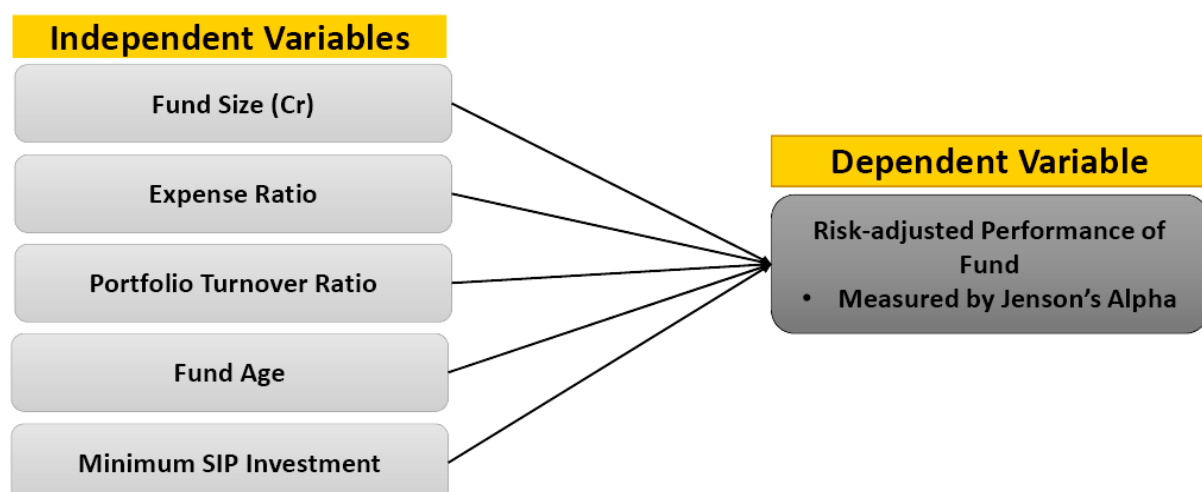


Figure 1: Theoretical Framework

Research Model: This research investigation is based on the following research model:

$$y = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \epsilon$$

Where;

Y = Fund Return

χ_1 =Fund Size

χ_2 =Expense ratio

χ_3 =Portfolio Turnover Ratio

χ_4 =Fund Age

χ_5 = Minimum SIP Investment

α = intercept, also a constant that expresses where y crosses x-axis when x is zero. $\beta_1, \beta_2, \beta_3, \beta_4$ are regression coefficients expressing the slope that explain how much y changes when the independent variables $\chi_1, \chi_2, \chi_3, \chi_4$ increases by one. ϵ represent the fact that all the factors affecting y will not be studied and therefore there is a change in y that may remain unsolved by the equation.

Fund Return: Jensen's Alpha, also known as the Jensen's Performance Index, is a measure of the excess returns earned by the portfolio compared to returns proposed by the CAPM model. It embodies by the symbol α .

The value of the excess return may be positive, negative, or zero. The CAPM model the aforementioned provides risk-adjusted returns, i.e., it takes into account the risk of the security. So, if the security is fairly priced, its actual returns will be same as CAPM. The Alpha in this case will be 0. If, on the other hand, the security earns even more than the risk-adjusted returns, it will have an affirmative Alpha. Adverse alpha designates that the portfolio has not earned its necessary return. A higher Alpha is at all times required by portfolio managers

Fund Size: Time and again we come across the question of whether fund size, also called assets under management (AUM), matters. Assets under management are the overall market value of assets/capital that a mutual fund holds. The fund manager manages these assets and takes investment decisions on behalf of investors. AUM is an indicator of the size and success of a fund house

Expense Ratio: This is a ratio that measures per unit cost of managing a fund. The figure is arrived at by dividing the fund's total expenses by its assets under management. There are various costs the AMC incurs which forms part of the expense ratio

Portfolio Turnover Ratio: Portfolio Turnover Ratio indicates the frequency with which the fund's holdings have changed over the past one year. In other words, you may recognise it as turning over of asset under management. It is conveyed in percentage terms. PTR provides judgements about a lot of things. It gives an idea about the fund manager's overall investment strategy.

Fund Age: Fund age provides a measure of the fund's prolonged existence and manager's capability. The effect of age on performance can run in both directions. We may maintain that younger mutual funds will be more alert but, on the other hand, numerous studies show that they suffer from their youth as they generally face higher costs during the start-up period

Minimum SIP Investment amount: The minimum amount with which you can start your investment in mutual funds is Rs. 100, Rs. 500 and Rs.1000.

9. Data Analysis and Findings: Analysis of the performance of the funds: Equity Mutual Fund (Regular and Direct Plan)

A multiple regression was run to predict Mutual fund Return from Fund Size, Expense ratio, Portfolio Turnover ratio, Fund Age and Minimum SIP Investment. There was linearity as assessed by partial regression plots and a plot of studentized residuals against the predicted values. There was independence of residuals, as assessed by a Durbin-Watson statistic of 2.033. There was homoscedasticity, as assessed by visual inspection of a plot of studentized residuals versus unstandardized predicted values. There was no evidence of multicollinearity, as assessed by tolerance values greater than 0.1. There were no studentized deleted residuals greater than ± 3 standard deviations, no leverage values greater than 0.2, and values for Cook's distance above 1. The assumption of normality was met, as assessed by a Q-Q Plot. The multiple regression model statistically significantly predicted Fund Return, $F(5, 24) = 29.836, P = 0.006$, adj. $R^2 = .368$. Expense ratio ($B = -7.95, p < 0.05$) & Minimum SIP Investment ($B = 0.004, P < 0.05$) significantly contribute to the Model, while Fund Size ($B = 0.00016, P = 0.498$), Portfolio Turnover Ratio ($B = -0.16, P = 0.228$) & Fund Age ($B = -0.22, P = 0.271$) did not. The final predictive Model was:

Fund return = $22.35 - 7.95 * (\text{Expense ratio}) - 0.16 * (\text{Portfolio Turnover ratio}) - 0.22 * (\text{Fund Age}) - 0.000126 * (\text{Fund Size}) + 0.004 * (\text{Minimum SIP Investment})$

Results from the multiple regression analysis in a simple table, as shown below:

Table 1					
Summary of multiple regression analysis					
Variable	B	SE_B	β	t	Sig (P)
Intercept	22.35	8.047		2.778	0.01
Fund Size	0.00	0.00	-0.172	-0.689	0.498
Expense ratio	-7.95	3.036	-0.686*	-2.62	0.015
Portfolio Turnover ratio	-0.16	0.13	-0.212	-1.236	0.228
Fund Age	-0.22	0.204	-1.127	-1.127	0.271
Minimum SIP Investment	0.004	0.002	0.352*	2.302	0.03
Note.*p <0.05; B=unstandardized regression Coefficient; SE_B= Standard Error of the coefficient; β= standardised coefficient.					

The results of the random effect model tabulated above reveal that one variables (Minimum SIP Investment) have positive effect on the Mutual Fund performance except four variable i.e., Fund Size, Expense Ratio, Portfolio Turnover Ratio & Fund Age). To be more specific the results suggest that:

- Fund Size has negative significant impact on the Mutual Fund performance.
- The increase in expense ratio of Fund has negative impact on the Mutual Fund performance.
- Portfolio Turnover Ratio is found affecting fund return negatively.
- Fund Age has negative significant impact on the Mutual Fund performance.
- Minimum SIP Investment amount found impacting positively to the fund return.
- The F-value shows the overall significance of the model. The reported Wald-chi value suggests that the model is significant. The R-square shows that almost 36.8 % changes in dependent variable (fund performance) have been caused by the set of independent variables.

10. CONCLUSION

Mutual Fund is the best investment option for small investors in modern investing, particularly for those investors who have no access to information, expertise, or capital market investment awareness. The study aimed to know the effects of different determinants which affect the performance of Equity Mutual Fund in India. The study found that the different determinants of Mutual Fund have a different impact on the performance of mutual fund. To be more specific the results suggest that, Fund Size has negative significant impact on the Mutual Fund performance. The increase in expense ratio of Fund has negative impact on the Mutual Fund performance. Portfolio Turnover Ratio is found affecting fund return negatively. Fund Age has negative significant impact on the Mutual Fund performance. Minimum SIP Investment amount found impacting positively to the fund return. Based on the findings, it is recommended that Fund managers adopt a balanced approach to the level of the Fund's performance determinants in order to ensure maximization of their returns, which will benefit both Mutual Fund managers and investors

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GREEN RETAILING: AN EFFECTIVE RETAIL STRATEGY FOR SUSTAINABLE GROWTH AND INITIAL CHALLENGES IN ITS IMPLEMENTATION**Dr. Rakesh D B. E.¹, Suman S² and Shobith Mandanna³**Assistant Professor¹ and Student^{2,3}, JSS, Center for Management Studies, JSS Science & Technology University, Mysuru**ABSTRACT**

Green Crusade is flatter the slogan of fast growing current business world. The various dealings in the whole world are growing and started implementation of green strategies, hence thereby on high oxygen outcome. Wherever the sustainable in the retail industry has achieved predominant growth from these type of implementation and some of the continuous academic researchers have proved retail industry plays a vital role in this green implementation strategies. There are so many newly introduced retail formats nowadays available in terms of giving best delight to customers, which has been covered up with latest trends of organized retailing version from older departmental set up as per the continuous expectation from smaller and hi-fi families which are dwelled in urban cities with highly sophisticated techno improvement and highly competitive world, whereas still the older and traditional setup of departmental stores are run in remote and rural areas. The paper describes some simple changes retailers can make to their operations to reduce their carbon footprint and energy requirements as well as saving money and resources. The flavor of highly fast and growing retail marketing through green strategy implementation in their merchandising and other services which makes them to get success in achieving the greater satisfaction to their customers and providing them the goods at their required prices with nominal profit margins.

To become successful in the retail business, every retailer has to adopt some of the important and impacting values in their products with some personal factors and strategies such as pricing, promotion, distribution, penetration corporate social responsibility and customer relationship.

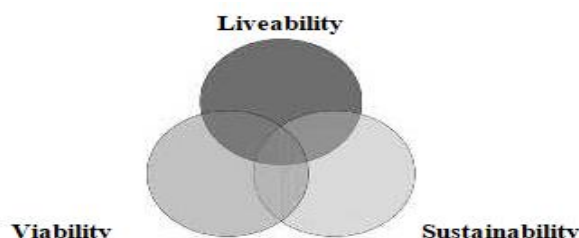
Keywords: Green Retail, Sustainable, Consumer Buying Behavior, Marketing Mix.

INTRODUCTION

The International Institute for Sustainable Development defines sustainable development as “adopting business strategies and activities that meet the needs of the enterprise and its stakeholders today while protecting, sustaining and improving their human values and respect towards the natural resources that are really useful and supportive for us in the daily routine business”. Thus there is sustainable growth which has been growing with highest rate in various business at urban areas. In India the retail industry is one of the most sunrise sectors in the economy. India said to be one of the largest emerging Market, due to its population over one billion.

In India retailing is supporting much to its economy by contributing around 14 to 15 percent to its GDP. Indian retail market is the one which is highly improving and having huge impact in the world market, with approximate population of 1.2 billion. The retail industry in India was operated essentially with minute and less shops. Bigger sector and format of these kinds of shops of retail so called organized and hypermarkets are adopted for approximately about 4 percent and they are located and invested only in some of the urban cities. Also 3.3 percent of Indian population is involved in this retail industry business.

There are so many activities that are involved in this retail marketing industry that too related with selling of products to customers through various distribution channels like via shops, super markets, machines and other places around the urban cities. In this context of direct selling to consumers makes an attempt to finish the sale via calls, mails or other convenient modes. The completion of this kind of events through traditional marketing is very important to the success of retail marketing. This strategy is to amplify the interest of the customers through improving competitive retailing via focusing on customer behaviors and by clarifying the brands. Various analyses through some of the important personal factors have been analyzed and then the proven market plan is focused on observing the growth and success of the retail marketing.



REVIEW OF LITERATURE:

- Jacoby and Kyner (1973) have given the conclusion as customer honesty and continuous purchase concept gave a major impact on the shops and non-rational behavior of the customers.
- Walters, D., Knee, D (1989) have informed that the components of price to differentiate within themselves is like implementing the shops and their commodities very eventually with similar categories of customers.
- Lal, R., Matutes, C (1994) have stated that the pricing for an advert in the retailing domain is an alike form irrespective of emotional touch by the customers while concluding their decision in buying a commodity from an organization irrespective of what they are expecting from what they are receiving at the end.
- Buchanan, Simmons and Barbara (1999) have quoted with highest level of delight once a customer will receive when that constant service and benefit is provided to customer via so many components and parameters during the mapping of firm's image and brand value. Hence he also states that this will happen only when consumers think in positive way and having a very good rapport with the organization.
- Ramanathan and Hari (2008) have analyzed and understood that huge volume of business into retailing domain will impact a lot into the sector in Indian market which has very highly potential in developing the minute business into existence. Open kind of development and its increase into advert amongst the strong contenders will merely support the smaller business people to enhance in the similar way as the huge firm's will exhibit the world market of retailing.

OBJECTIVES OF STUDY:

The research has been conducted with the following objectives

- To recognize various marketing strategies those are implemented by the retail marketers to mend their business.
- To understand the acuity of the retailing businesses which have been implemented as marketing strategies?
- To analyze the impact and how important the personal factors impend on the retailer's through these marketing strategies.
- To make sure and understand the various green strategy implementations by the retail companies in India.

Retail Exporters Profile

Particulars		Respondents	Percentage
Form of Ownership	Single Trader	58	48.4
	Joint Venture	34	28.3
	Firm	28	23.3
	Total	120	100.0
Investment	Less than 25 lakhs	34	28.3
	Between 25-50 lakhs	54	45.0
	50 lakhs and above	32	26.7
	Total	120	100.0
Annual Income	Less than 10 lakhs	21	17.5
	Between 10-20 lakhs	29	24.2
	Between 20-30 lakhs	40	33.3
	30 lakhs and above	30	25.0
	Total	120	100.0
Store format	Organized store	29	24.2
	Specialty store	15	12.5
	Departmental store	37	30.8
	Hyper market	2	1.7
	Convenience store	31	25.8

Challenging Tasks faced by Retailers

Sl. No	Challenges faced	Mean	Rank
1.	Shortage of Retail Space	3.95	IV
2.	Shortage of Infrastructure	3.66	VII
3.	Customers Life Style change	3.74	VI

4.	Customers know about the merchandises	3.94	V
5.	Inelasticity in obeying universal canons	4.21	II
6.	Power of an International Brand	3.96	III
7.	More number of Skilled Employees	4.54	I

Source: Analyzed

Kendall's Coefficient of Concordance

Kendall's W	.19
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Various Strategies Implemented:

Here the respondents are asked to select the level of usage of various business traditions so that they can implement them into business. Some of those strategies are:

- Target of various marketing strategies
- Pricing strategies
- Distribution strategies
- Retention strategies
- CRM strategies
- CSR strategies

Target Marketing Strategies

Below mentioned table gives the detailed perceived level of agreeability factor that are analyzed on five point likert scale (Very Important = 5 to Not Important = 1). Thus the despicable of the Scores opinioned for each variable is indicating the agreeability mean level. And also the customary eccentricity represents the level of deviation related to central mean value. The main intention to avail these questions is to assess the suitable strategy that can be implemented which influences them.

Target Marketing Strategies – Descriptive Statistics

Target marketing strategies	N	Min	Max	Sum	Mean	S.D
Products with Unique feature are sold	120	1	5	240	2.00	.907
Customized customer service is provided	120	1	5	278	2.32	.820
Customers discrimination is analyzed	120	1	5	260	2.17	.853
Suitable customers are selected	120	1	4	274	2.28	.822

Source: Analyzed

Significance difference is analyzed and the mean values have compared by using ANOVA for groups having more than two variables. Then to recognize and understand the opinion difference with the respondents their personal factors are compared with the above mention strategy. Above table clarifies the significance difference that generated with the variables are with following null hypothesis.

Pricing strategies Vs. Personal factors

Personal Factors		Mean Square	Std. Deviation	F	Sig.	Result
Form of Organization	Single Trader	18.50	2.451	2.006	.139	NS
	Joint Venture	19.44	2.077			
	Firm	19.14	2.138			
	Total	18.92	2.299			
Investment	Less than 25 lakhs	18.32	2.602	2.070	.131	NS
	Between 25-50 lakhs	19.33	2.189			
	50 lakhs and above	18.84	2.050			
	Total	18.92	2.299			
Annual Income	Less than 10 lakhs	18.29	2.261	1.356	.260	NS
	Between 10-20 lakhs	18.62	2.426			
	Between 20-30 lakhs	19.43	2.275			
	30 lakhs and above	18.97	2.189			

	Total	18.92	2.299			
Store format	Organized stores	19.69	1.815	1.057	.388	NS
	Specialty stores	18.53	2.532			
	Departmental stores	18.54	2.292			
	Hyper Market	20.00	1.414			
	Discount	18.67	2.160			
	Convenience stores	18.81	2.613			
	Total	18.92	2.299			

Source: Analyzed

Pricing Strategies

Below table represents the perception of respondents on the strategy of pricing which they have implemented in their business.

Pricing Strategies – Descriptive Statistics

Pricing Strategies	N	Min	Max	Sum	Mean	SD
Pricing with Discounts	120	1	5	252	2.10	.999
Various Multiple Pricing	120	1	5	249	2.07	.918
Retail price suggested by manufacturer.	120	1	5	264	2.20	.866
Cost+ pricing	120	1	5	323	2.69	1.027

Source: Analyzed

The best pricing strategy is implemented with a mean value of 2.69 with Cost plus pricing. As the suggested retail price by manufacturer is next level of pricing that is accepted with the mean value of 2.20 which is next agreed as discount pricing with a mean value of 2.10 and at the last it is the least accepted strategy of multiple pricing with the least mean value of 2.07. Thus the personal factors which have been compared with the related factors to pricing strategies are shown in the table. And thus the null hypothesis is generated.

Personal Factors		Mean Square	Std. Deviation	F	Sig.	Result
Form of Organization	Single Trader	15.17	2.407	.784	.459	NS
	Joint Venture	15.24	2.119			
	Firm	14.61	1.750			
	Total	15.06	2.186			
Investment	Less than 25 lakhs	15.88	2.086	3.762	.026	S
	Between 25-50 lakhs	14.61	2.422			
	50 lakhs and above	14.94	1.605			
	Total	15.06	2.186			
Annual Income	Less than 10 lakhs	15.00	2.720	4.411	.298	NS
	Between 10-20 lakhs	16.14	1.995			
	Between 20-30 lakhs	14.30	2.255			
	30 lakhs and above	15.07	1.363			
	Total	15.06	2.186			
Store format	Organized stores	15.10	2.110	.694	.629	NS
	Specialty stores	15.73	1.624			
	Departmental stores	15.24	1.964			
	Hyper Market	14.50	.707			
	Discount	14.50	2.429			
	Convenience stores	14.61	2.716			
	Total	15.06	2.186			

Source: Analyzed

Distribution Strategies

Below table represents the perception of respondents on the distribution strategies which they have intent to develop in their business

Distribution Strategies – Descriptive Statistics

Distributive Strategies	N	Min	Max	Sum	Mean	SD
Closed distribution	120	1	5	267	2.23	1.111
Choice distribution	120	1	5	259	2.16	1.045
Open distribution	120	1	5	298	2.48	1.012

Source: Analyzed

In this analysis exclusive distribution is considered as one of the important and highly impacting strategy with the mean value of 2.48. Then the intensive distribution is considered as with the mean value of 2.23 and at last the selective distribution is contributing at the last with the mean value of 2.16. Thus the null hypothesis is generated accordingly.

Distribution strategies Vs. Personal factors

Personal Factors		Mean Square	Std. Deviation	F	Sig.	Result
Form of Organization	Single Trader	11.34	2.197	1.699	.187	NS
	Joint Venture	11.59	2.134			
	Firm	10.61	2.149			
Investment	Less than 25 lakhs	12.15	1.654	4.380	.015	S
	Between 25-50 lakhs	10.94	2.269			
	50 lakhs and above	10.78	2.296			
Annual Income	Less than 10 lakhs	11.76	1.895	1.393	.249	NS
	Between 10-20 lakhs	11.69	2.347			
	Between 20-30 lakhs	10.90	2.061			
	30 lakhs and above	10.90	2.310			
Store format	Organized stores	11.41	2.244	.196	.963	NS
	Specialty stores	11.07	2.404			
	Departmental stores	11.24	2.204			
	Hyper Market	10.00	2.828			
	Discount	11.00	1.789			
	Convenience stores	11.29	2.163			

Source: Analyzed

The factors that are considered as personal with the distribution strategies have no impact in between them, which are implemented by the respondents. Only the factor of investment has its impact and influence on the above mentioned strategy.

Retention Strategies

Below table represents the perception of respondents on the retention strategies which they have intent to develop in their business.

Retention Strategies	N	Min	Max	Sum	Mean	SD
Know the customers	120	1	5	222	1.85	.866
Image of the Store	120	1	5	229	1.91	.996
Friendly surrounding	120	1	5	262	2.18	.917
Honesty events	120	1	5	322	2.68	1.069
Enhancing the techno	120	1	5	282	2.35	.950
Various other substitutes	120	1	5	288	2.40	.929

Source: Analyzed

Retention strategies Vs. Personal factors

Personal Factors		Mean Square	Std. Deviation	F	Sig.	Result
Form of Organization	Single Trader	22.86	2.941	.158	.854	NS
	Joint Venture	22.97	3.214			
	Firm	22.57	2.185			

Investment	Less than 25 lakhs	23.65	2.087	3.074	.050	S
	Between 25-50 lakhs	22.83	2.976			
	50 lakhs and above	21.94	3.131			
Annual Income	Less than 10 lakhs	23.10	2.166	2.477	.065	NS
	Between 10-20 lakhs	23.93	2.764			
	Between 20-30 lakhs	22.38	2.733			
	30 lakhs and above	22.17	3.260			
Store format	Organized stores	22.28	3.788	.797	.554	NS
	Specialty stores	23.20	2.274			
	Departmental stores	22.70	2.515			
	Hyper Market	22.50	2.121			
	Discount	24.67	.816			
	Convenience stores	22.97	2.726			

Source: Analyzed

The factors that are considered as personal with the retention strategies have no impact in between them, which are implemented by the respondents. Only the factor of investment has its impact and influence on the above mentioned strategy.

Penetration Strategies

This above strategy is also one of the important strategies that include factors like market research, recognition of product alternatives, knowing the right competitors helps in developing the networks in the market and also not coping the product inelasticity. And majority of the personal factors apart from the Investment factor don't have high level of impact on this strategy implemented by the customers.

CRM Strategies

The mentioned strategy includes blend of many factors that are included with skilled staff, friendly employable, monetary support, healthy and rejuvenating atmosphere, dedicated towards the customer involvement and making them literate with loyal breaks. Thus the personal factors that are contributed by the retailer's point of view don't have zero impact on the relative strategies implemented by the opinion seekers.

CSR Strategies

The CSR strategies contain the establishment of standards, developing safety and healthy commodities, impending interests economically and promotion of sustainable goods & services for the consumption. Hence the factors that are contributed by the retailers never influence on the concerned strategy adopted by the consumers.

Understanding green retailing

Green retailing is worried about managing in ecologically cordial and practices. Different kinds of items can be classifications as: supportable items - a procedure, item or lifecycle that can be kept up uncertainly, recyclable items - an item or bundling which can be gathered, re-handled and exchanged as another item (glass, aluminum, paper, and a few plastics); dangerous/lethal items - anything that can possibly make hurt the human wellbeing, or the earth, for instance solvents, batteries, cleaners; and inexhaustible items, that can be utilized again and again without seriatim out, for example sun oriented vitality.

Different sorts of green practices at retail locations

- Green client contacts focuses: It incorporates sacks produced using reused content, a sack credit if buyers bring their own sack, eco-accommodating bundling, CFL or LED lighting, green cleaning items, business cards and showcasing materials on reused paper.
- Generate vitality and water cost investment funds: From both water preservation and vitality productivity measures (electrical extensions, utility reviews, less AC impacting).
- Operate in a green manner: Such as by utilizing zero-VOC paints, recovered or FSC wood, non-poisonous varnishes, reused papers, and cross breed conveyance trucks.
- Explain the positive advantage: The eco-accommodating items in a positive and perky manner without unhappiness and fate or blame. Instruct in a caring manner. Give asserting tributes and press clippings.
- Partner with green occasions: Environmental charities to get the word out, for example, Global Green and Healthy Child Healthy World. Give tests and motivating forces to urge amateur's to attempt green items.

- Provide a strong incentive: A green item should even now have the triumphant blend of execution, style, and supportability at its cost. A retailer should even now have a decent area, luring item determination.

Green Supply Chain

The fundamental concept of Green Supply Chain is making some remarkable improvement in the field of retailing and is playing a vital role and impacting on their profitable business. It will make them to set an example to function predominantly with high set up standards and to perform in the domain of supply chain. Thus the retail marketer wants to have a very good communication between higher and lower connecting events by implementing into the societal programs. Hence these retailers have to give importance at their rules, norms and regulations which will make them to make an intact with their own business people and make them attracted towards their green policies. Hence this technology makes an attempt to each and every levels of operational from inputs towards the output of an end product. Whereas these kinds of green revolutions will help to improve the high sophisticated efficiency and became an important role in extracting high efficacy via successful establishment of long growth in the implementation of this kind of green strategy with achieved and success approach.

Green Buildings

The idea of going with this kind of green buildings with the nominal and lesser destruction which is lesser harmful to the nature and the societal environment via using recycled and economic friendly commodities and energies. In the US, green building accounts approximately about 2% in 2005 of the new non-residential building market, 12% in 2008; and is expected to grow to 28%-35% in 2010. The calculation of this kind of green building technology is very less in number in the market nowadays.

TACTICAL RESPONSES:

Upgrade to low energy devices

Computers are now being delivered that run on 45 watts of power. This compares favorably to the installed generation that consumes far more. The numbers that makes a lot of difference in the manufacturers of this kind of low energy devices within the range of 60 to 260 watts are being used widely to match the concept of green revolution.

Use LEDs and low energy bulbs for lighting

Nowadays many of the companies in the urban and semi urban cities are likely to use with LED's and low energy saving bulbs for their daily and work basis events. So that they are directly or indirectly started with the implementation of the Green retailing by purchasing such kind of green technology goods and materials. Indeed they are already used extensively in window displays. And also another main advantage is that LED's are having more and longer life compared to other kinds of products.

Use green energy

It is the sort of vitality created by the reused, inexhaustible and nonhazardous sorts of vitality assets. Force produced from inexhaustible sources is getting progressively accessible. By deciding to buy green force rather than traditional power, retailers are supporting the improvement of new, cleaner innovations that will lessen the natural effects related with regular power age.

LIMITATIONS OF THE STUDY

Even though lot of efforts, this analysis and synthesis is not that much evident for the actual usage. This data weakens the various aspects with its own level of disadvantages as per the below mentioned reasons:

- This study is restricted only to Mysuru city.
- Convenient Sampling techniques are used for the random selection of 50 various retail stores across the city.
- The kind of data which has been fetched is only confined and restricted with period of 2 years.
- This analysis is done and conducted within a very short duration.

SUGGESTION

The retail marketers or the retail companies have to be very inelastic which makes them to duly more adaptable for the changes which they bring with sudden implementation. The very skilled and enhanced employees are required for such kind of changes and should be very fast and understandable to get the knowledge of customer behavior and to make them to purchase the products with their new sales techniques. Hence the retail marketers have to amplify and recruit the skilled employees with high level of required strategies and have an efficacy and competency with the basis of green strategy implementation. They should give with high level of customized

customer delight with an ambiance and very good relation has to be maintained with the local vendors and thus this can be implemented as a very new and affective strategy. Very vast and continuous improvement in terms of making the retailer's as well as customers literate related to this new kind of implementation of green technology revolution has to be circulated through advert is highly advisable.

CONCLUSION

The continuous development of the retail business in India is organized and direct impact on the contribution towards the Indian economy. Thus we can say that the organized retailing is having an immense growth potential and opportunity in India. By embracing the related techniques, by setting up open correspondence between useful offices and keeping up balance between brand building and advancement it can rise massively and can hold its clients. Still we can say that many of retailers have still not yet experienced the tomb of success due to higher level of investment in terms of capital in this business and they are much more with breakeven related to other companies as to compete with them.. By talking in the growth and positive direction and uncomplaining all these personal factorial encounters retailers can endure much more for the longer term and curlicue in the retail market of India.

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**A STUDY OF CHANGING DYNAMICS IN DOING BUSINESS DUE TO THE DIGITAL
DISRUPTION-A PARADIGM SHIFT**

Dr. Lalit J. KanoreASM's, Institute of Professional Studies, Pune

ABSTRACT

The current business world is thoroughly shaken by digital disruption. Due to the development of digital technologies, the traditional ways of doing business has been disrupted largely. No sector, let it be manufacturing or service sector, is remain unaffected by this digital disruption.

The prime objective of this paper is to understand the changing dynamics in doing business in this digital world, and to study the threats and opportunities arising due to this digital disruption. This study also attempts to find how digital advancements has changed the marketing operations, customer relationship management, and customer services.

Keywords: Digital disruption, Chat-bots, Block Chain, Crypto-currency, Digital Marketing, RPA

INTRODUCTION

We are living in a society which is driven by digital technology. Digital technologies has wide spread impact, it touches every aspect of today's customer and ultimately it has impact on the way of doing business. Due to the advancements in the digital technologies, the devices through which business operations can be controlled are became so handy that it can even fit in the pocket and can be carried easily from one place to another. Now days, Smart phones can do everything that a desktop computer can do for you. Currently we are living in the society where people are too much fond of smart phones, there are many who don't have running water, but they own smart phones.

After emergence of Smart phones, access to the internet became extremely easy, even a non technical person can access the internet just by clicking on the screen. The price war among telecom service providers for providing internet data plan also fueled the growth of smart phones as well as internet subscribers.

Wide reach of internet and convenient way of accessing internet resulted in the development of new marketing tend called 'Digital marketing'. Digital marketing has an incredible influence on people's internet searches, interactions, work, purchases and life habits. Marketers are now generating leads through internet, they are now analyzing the potentiality of consumer, their chances of purchasing the product and many more. It also analyses whether random visitor is a genuine customer or not. After sales services are also affected by the digital revolution, many organizations using artificial intelligence technology, have developed chat-bots who interacts with many customers simultaneously and resolve the queries of the customers.

WHAT IS DIGITAL DISRUPTION?

The term digital disruption is believed to have come from the disruptive innovation concept, which was introduced in The Innovator's Dilemma, by Clayton Christensen. According to the Oxford College of marketing digital disruption is "a transformation that arose as a result of the continued emergence of new digital technologies and new business models". The developments in digital technologies brought new insights not only into the product, but also in production, distribution of product, promotion of the product and many more. It has also influenced the value of existing products. The disruption of the market due to the digital advancements is mainly attributed due to faster, and the modular features of the platform that allow rapid and global adoption by users. This resulted in the raise of the question How to integrate these systems into the various business domains such as supply chain, marketing, operations, new product development etc. at multiple levels to achieve efficiency.

LITERATURE REVIEW

According to James McQuivey (2013), companies that wants to survive and in the new business models should made themselves equipped to encounter digital disruption at the market and they should answer following three basic Microsoft Azure (2019) in its website highlighted the change in the computing architecture. They also highlighted the benefits of cloud computing such as speed, improved productivity, cost effectiveness, scalability, reliability. Madlenak and Madlenakova in their study "Optimization of the Post Logistics Network and Location of the Local Distribution Center in Selected Area of the Lublin Province", revealed that embedded technology professionals are trying new ways to integrate digital technologies into the supply chain to achieve efficiency and new digital business models .

QUESTIONS

1. How can we alter our business model to adjust our company to change?
2. For whom do we do it?
3. How should the disruption of our company look like?

Alexander Osterwalder (2010), in his book *Business Model Generation: A Handbook For Visionaries, Game Changers, and Challengers* explains the most common Business Model patterns. His observations are based on concepts from leading business thinkers that helps any organization to reinterpret them for their own context. He divided business model is divided into 9 Building blocks:

- Customer segments
- Customer relationships
- Channels
- Value proposition
- Revenue streams
- Key resources
- Key activities
- Key partners
- Cost structure
- Revenue streams

He also mentioned how each of these 9 building blocks are affected by digital advancements.

Berman (2012), Jabil (2019), DeNisco (2019) in their studies highlighted that human resources are the key element of change during the digitization process. They also felt that; If the companies want to digitalize their business they should start to think about how to adjust employees for change.

The research carried out by Jabil, an American global manufacturing services company revealed that 74% of companies consider that the biggest challenge will come from the cultural and organizational changes and 26% of companies are worried about the technology changes. Considering the above facts the researcher has decided to look in the matter deeply and to have better understanding of the subject matter, its benefits and the to find out the business domains that are affected by digital advancements.

OBJECTIVE OF STUDY

1. To study the benefits of digitalization.
2. To study the business domains affected by digitalization.
3. To find out emerging trends in the digital marketing.

BENEFITS OF DIGITALIZATION**1) Instant Communication**

Social media allows companies to interact with people in a public venue, providing a channel to promote products, services and transparent messages.

2) Content Overload

Huge amount of data / content is distributed via social media and messaging apps? It has been estimated that, every minute 3.3 million people make a Facebook post, and 29 million messages are distributed via Whatsapp. Many marketers are using contents of these messages to create awareness of their brand. Apart from this web searches made by customers also help marketers to know the test of customers. With the help of analytics promotions can be tailor made and offers that of prime interest of individuals can be given.

3) Drones of Data

Modern technologies such as Business analytics, artificial intelligence allows marketers to gain a huge amount of knowledge about their customers. However, companies need to know how, where and when to use that data. Some of the best ways to achieve this are:

4) Demands Transparency

A study by labile insight reveals that 94% of customers claimed to be loyal with the company that offers transparency on the other hand 73% of the customers are willing to pay more for a product that offers transparency. Digitization offers great transparency at minimal cost, organizations can easily ensure that their customers are informed with relevant information.

5) Fosters Intimacy

Businesses can gather enormous amount of data about potential customers. This data is then used to create extremely personal marketing messages by current marketers.

Study has come out with the outcome that personalization is a powerful tool, as many as 85% of users are more likely to buy a product if the message is personalized and supported by social.

6) A New Breed of Influencers

Social media and video streaming applications such as YouTube gave an opportunity to every 'common' individual to become incredibly influential. Companies no longer require celebrities for endorsement of their products to create interest of millions of people in their product or service. Instead ordinary people with no credentials on social media have the ability to influence those simply by endorsing a certain product.

7) Made Brands More Human

Social media marketing now days become front and center of any companies marketing strategy. Customers need to know and trust the company from whom they are buying from.

IMPACT OF DIGITIZATION ON VARIOUS DOMAINS OF BUSINESS

Impact on HR: Digitalization tools such as Artificial Intelligence will cut short the laborious and repetitive processes. Emerging technologies such as Block chain and Distributed Ledger technologies increases the transparency. Currently big data analytics is used by many recruiters for talent acquisition. Big data analytics provides valuable information about the candidates this helps HR manager to take appropriate hiring decision. Many professionals prefer to work remotely and enjoy their freedom. It has been observed that those who are allowed to work remotely are less-stressed and are more productive than those who work in offices. Such professionals can successfully maintain great work-life balance.

Impact on Marketing: Marketing domain is the domain that is affected the most by the digital advancements. These advancements have created totally new approach of the marketing and promotional policies. It has created new branch called 'Digital Marketing', that included various elements such as Search engine optimization, search engine marketing, content creation, social media marketing, Digital display marketing, interactive marketing, viral marketing, web analytics, email marketing etc.

Digital technologies and web based applications are now creating huge amount of data, marketers use this data for lead generation. Further these generated leads are then analyzed to decide whether the generated lead is a hot lead or cold lead. There are some analytical tools available that tells the marketer about the chances of the lead to become customer. Business analytical tools also assist the tele-caller team to find out the leads that are need to be contacted immediately, or when they should be contacted in order to get positive response.

New technologies such as Chat-bots allow organizations to remain in touch with the customers 24 X 7. Day by day these chat-bots are becoming more and more intelligent, without any human interventions they can successfully handle customer complaints and provide them satisfactory solutions.

Impact on Operations: Many organizations are now opting new technology RPA (Robotic Process Automation) in which repetitive tasks are assigned to machines that are capable of complex activities.

Impact on Finance: For large financial establishments, digitalization is not only the adoption of technologies such as cloud, big data, social media or mobile but it is aimed more towards creating new business models to develop an eco-system where all markets & consumers could participate.

Digital transformation enabled equipments to improve productivity & efficiency. The days with an application form and product sheets are gone.

Digitalization has positively impacted the economic growth and has accelerated the growth of innovations. These innovations are fueling the growth of the financial sector, the best examples are the mobile banking apps, mobile money, and e-wallets etc.

Other technologies such as predictive analytics, cognitive computing etc. provide high level of security and efficiency in financial transactions. These technologies are helpful in improving supply chains, revenue forecasting, forecasting of cash flows, identifying the trouble spots, fraud detections

Apart from these technological advantages, one of the most trending digital tool these days is Blockchain. With the development of Blockchain technology, the financial services industry is now entered into a new digital era. This new technology stands out of all the technologies that have disrupted the finance domain. New type of decentralized digital currency called as cryptocurrency is immerge as a result of the advancements in blockchain technology.

Blockchain technology also changed the way we exchange currency fore buying goods or services. Cryptocurrency is encrypted blocks of data that is considered as currency and the ownership of this data is transferred during transactions.

Block chain technology ensures that only the authorized users who own the part of crypto currency can edit the data using the private key.

CONCLUSION

Digital disruption means fundamental shifts from the existing processes in the industry. In the digital era, disruption usually comes from current trends in businesses such as internet enabled business models that are shivering up established industry structure.

From the above discussion it is evident that all business domains are thoroughly shaken by the digital disruption. In order to survive in the stiff competition, organizations have no choice than to go for digital transformation.

Disruption influences all operating practices and also the human resources that are participating in these processes. For any company, people are the most important asset. They are on the front lines especially and are having the power to transform a customer's experience.

Digitization and automation processes are eating up the requirement of human resource with existing skills. On the other hand it is also creating the requirement for human resources with new skills. Thus professionals who are working in the organizations that are undergoing digital transformation will have to acquire new skills and they have to prove their usability otherwise there services will no longer required by organization and such employee will be fired even after having long association with the organization.

Thus employees should take part in digitalization actively, not only as an audience but as a performer. This will certainly ensure the growth of organization and an individual and it will be a win-win situation.

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STUDY OF PRACTITIONER METHODS FOR TESTING SOFTWARE APPLICATIONS DESIGNED FOR CLOUD COMPUTING PARADIGM

Prof. Vaishali Jawale and Prof. Sudhir Sitanagre and Prof. Rambabu Makkena

Assistant Professor, ASM's Institute of Business Management & Research, Chinchwad, Pune, SavitribaiPhule
Pune University

ABSTRACT

Cloud computing is basically an Internet-based network made up of large numbers of servers. Clouds contain vast amounts of information and provide a variety of services to large numbers of people. Economically, the main appeal of cloud computing is that customers only use what they need, and only pay for what they actually use. Resources are available to be accessed from the cloud at any time, and from any location via the internet. Because of this, cloud computing has also been called utility computing, or 'IT on demand'. While many companies are approaching cloud computing with cautious optimism, testing appears to be one area where they are willing to be more adventurous. Cloud-based testing introduces a new set of challenges, such as performance related issues, data security and a lack of standards, especially in the public cloud model.

This research paper gives an introduction of cloud testing and focuses on various approaches to test the cloud applications deployed and developed on cloud. This paper also focuses on the comparison of testing the application outside the cloud and testing the same application inside the cloud.

Keywords: Cloud Computing, Public Cloud, Cloud Testing, Utility Computing, Application Performance, Data Security, Deployment.

1.0 INTRODUCTION

Cloud computing has gained a significant amount of attention in the last few years. It includes virtualized hardware and software resources that are hosted remotely and made available on-demand pay-as-you-go using a services model (e.g., SOA). Instead of running or storing applications locally, one can host their application in the cloud and access it from anywhere using a thin client application such as a Web browser. Cloud computing promises to reduce cost by cutting down the need for buying large amount of hardware and software resources. It also promises efficiency, flexibility, and scalability.[1]

Cloud computing delivers infrastructure, platform, and software that are made available as subscription-based services in a pay-as-you-go model to consumers. These services are referred to as Infrastructure as a Service (IaaS), Platform as a Service (PaaS), and Software as a Service (SaaS) in industries.[2]

Service Models

- **SaaS (Software as a Service):** The consumer uses an application, but does not control the operating system, hardware or network infrastructure on which it's running.
- **PaaS (Platform as a Service):** The consumer uses a hosting environment for their applications. The consumer controls the applications that run in the environment (and possibly has some control over the hosting environment), but does not control the operating system, hardware or network infrastructure on which they are running. The platform is typically an application framework.
- **IaaS (Infrastructure as a Service):** The consumer uses "fundamental computing resources" such as processing power, storage, networking components or middleware. The consumer can control the operating system, storage, deployed applications and possibly networking components such as firewalls and load balancers, but not the cloud infrastructure beneath them.

There are three types of cloud deployment models available; however there are is one another type of cloud deployment model known as community cloud which is being used in some instances.

- **Public Cloud:** In simple terms, public cloud services are characterized as being available to clients from a third party service provider via the Internet. The term "public" does not always mean free, even though it can be free or fairly inexpensive to use. A public cloud does not mean that a user's data is publically visible; public cloud vendors typically provide an access control mechanism for their users. Public clouds provide an elastic, cost effective means to deploy solutions.
- **Private Cloud:** A private cloud offers many of the benefits of a public cloud computing environment, such as being elastic and service based. The difference between a private cloud and a public cloud is that in a private cloud-based service, data and processes are managed within the organization without the

restrictions of network bandwidth, security exposures and legal requirements that using public cloud services might entail. In addition, private cloud services offer the provider and the user greater control of the cloud infrastructure, improving security and resiliency because user access and the networks used are restricted and designated.

- **Community Cloud:** A community cloud is controlled and used by a group of organizations that have shared interests, such as specific security requirements or a common mission. The members of the community share access to the data and applications in the cloud.
- **Hybrid Cloud:** A hybrid cloud is a combination of a public and private cloud that interoperates. In this model users typically outsource non-businesscritical information and processing to the public cloud, while keeping business-critical services and data in their control.

So much is said and done about Cloud computing, it is the single largest focal point of the computing infrastructure exist today. Many of the Web Applications are moving to Cloud and perhaps the most important reason for leveraging cloud capabilities is to quickly gain access to hundreds or thousands of computers for computing capacity when needed, performance becomes an essential and integral part, IT organizations are aiming to gain agility in their applications and infrastructure. A number of small to medium-sized IT organizations have migrated to cloud solutions. As a result, cloud testing has become necessary to validate functional system and business requirements. In addition to cloud experience, cloud testing engineers require the knowledge of different types of testing and tools.

Application performance, security and customer loyalty go hand-in-hand. According to 2010-11 World Quality report[3], a quarter of all survey respondents indicate that they encountered application performance issues within the first few months of moving to the cloud infrastructure, followed by 20% who experienced security and vulnerability problems.

In this paper, three different Approaches for testing Application on Cloud are suggested,

1. Section 3.0 Cloud Testing- TYPE A

[Testing the cloud application which is already deployed on the cloud.] (SaaS)(Black Box Testing)

2. Section 4.0 Cloud Testing-TYPE B

[Testing the cloud application during development on the cloud.](SaaS,PaaS,IaaS)(White Box, Black Box)

3. Section 5.0 Cloud Testing-TYPE C

[Testing the cloud application during development off the cloud. Development and testing well going on iteratively on premises as well as on cloud until the application is ready to use.](SaaS)(White Box, Black Box)

The rest of this paper is organized as follows: first, a general description about Cloud computing, cloud testing, cloud services and cloud types are presented. This section ends with a brief overview of 3 different approaches for testing cloud application. Following that, in background section comprehensive details related to different conventional types of testing as well as types of testing have to be considered for applications that are developed for working on cloud environment are described. Section 6 presents the overall comparison of all three approaches of cloud application testing. Finally, the paper ends with brief conclusive remarks and discussion on future research directions.

2.0 BACKGROUND

Software Testing is the process of executing a program or system with the intent of finding errors. Or, it involves any activity aimed at evaluating an attribute or capability of a program or system and determining that it meets its required results. Software testing, depending on the testing method employed, can be implemented at any time in the development process. However, most of the test effort occurs after the requirements have been defined and the coding process has been completed. As such, the methodology of the test is governed by the software development methodology adopted.

2.1 Testing Non Cloud Application

Traditionally we are testing the non cloud application by using different conventional types of testing.[4]

Black box testing – Internal system design is not considered in this type of testing. Tests are based on requirements and functionality.

White box testing – This testing is based on knowledge of the internal logic of an application's code. Also known as Glass box Testing. Internal software and code working should be known for this type of testing. Tests are based on coverage of code statements, branches, paths, conditions.

Unit testing – Testing of individual software components or modules. Typically done by the programmer and not by testers, as it requires detailed knowledge of the internal program design and code. may require developing test driver modules or test harnesses

Integration testing – Testing of integrated modules to verify combined functionality after integration. Modules are typically code modules, individual applications, client and server applications on a network, etc. This type of testing is especially relevant to client/server and distributed systems.

Functional testing – This type of testing ignores the internal parts and focus on the output is as per requirement or not. Black-box type testing geared to functional requirements of an application.

System testing – Entire system is tested as per the requirements. Black-box type testing that is based on overall requirements specifications, covers all combined parts of a system.

End-to-end testing – Similar to system testing, involves testing of a complete application environment in a situation that mimics real-world use, such as interacting with a database, using network communications, or interacting with other hardware, applications, or systems if appropriate.

Sanity testing - Testing to determine if a new software version is performing well enough to accept it for a major testing effort. If application is crashing for initial use then system is not stable enough for further testing and build or application is assigned to fix.

Regression testing – Testing the application as a whole for the modification in any module or functionality. Difficult to cover all the system in regression testing so typically automation tools are used for these testing types.

Acceptance testing -Normally this type of testing is done to verify if system meets the customer specified requirements. User or customer does this testing to determine whether to accept application.

Load testing – It's a performance testing to check system behavior under load. Testing an application under heavy loads, such as testing of a web site under a range of loads to determine at what point the system's response time degrades or fails.

Stress testing – System is stressed beyond its specifications to check how and when it fails. Performed under heavy load like putting large number beyond storage capacity, complex database queries, continuous input to system or database load.

Performance testing – Term often used interchangeably with 'stress' and 'load' testing. To check whether system meets performance requirements. Used different performance and load tools to do this.

Usability testing – User-friendliness check. Application flow is tested, Can new user understand the application easily, Proper help documented whenever user stuck at any point. Basically system navigation is checked in this testing.

Install/uninstall testing - Tested for full, partial, or upgrade install/uninstall processes on different operating systems under different hardware, software environment.

Recovery testing – Testing how well a system recovers from crashes, hardware failures, or other catastrophic problems.

Security testing – Can system be penetrated by any hacking way. Testing how well the system protects against unauthorized internal or external access. Checked if system, database is safe from external attacks.

Compatibility testing – Testing how well software performs in a particular hardware/software/operating system/network environment and different combinations of above.

Alpha testing – In house virtual user environment can be created for this type of testing. Testing is done at the end of development. Still minor design changes may be made as a result of such testing.

Beta testing – Testing typically done by end-users or others. Final testing before releasing application for commercial purpose.

2.2 Testing Cloud Application

In addition to the types described in section 2.1 the following types of testing have to be considered for applications that are developed for working on cloud environment.[5]

Application changes and on-premise interfaces - Moving an application to the cloud may require changes to the application to suit with the environment available on the cloud platform. For example, if the application is running on Solaris on-premise and the operating systems available on the cloud platform are RedHat Linux and Suse Linux, the application will require additional testing on the cloud platform. In addition, requirements such as authentication against on-premise active directory and new interfaces built with on-premise systems lead to additional areas for application testing.

Data migration - The data migrated from on-premise to cloud to take advantage of the storage services available on the cloud platform for additional storage needs, backup and archival requires new test cases to be developed as part of test planning.

Security - Organizations may decide to enforce access to application features utilizing on-premise user directories for authentication and authorization. In addition, web applications being migrated from within the firewall to a public internet on cloud require transport security mechanisms. Data stored in cloud storage may have to be encrypted for security and compliance needs. Security testing of these new features has to be incorporated in to overall test planning.

Performance - The application needs to be load and stress tested on the cloud platform to ensure that system response is as per SLAs. As cloud platforms are often used for consolidating infrastructure in multiple regions to a specific region, special attention is needed to ensure that system performance is at optimum levels. This will require testing the latency in system response in comparison to response from on-premise environment for taking appropriate steps for performance improvement. At the time of designing the performance test cases, following important factors are given adequate consideration:

1. **Capacity Handled:** refers to the maximum amount, which can be handled, or can be produced, or can completely occupy the entity.
2. **Reliability:** Ensure that it consistently produces the desired results for a given set of functions.
3. **Stress:** Should be able to move the system or its component beyond the specified limits of performance expectations.
4. **Response time:** Should be able to discover the total time taken by a response to be received after initiating a request for it.
5. **Bandwidth:** Provide consideration to the bandwidth, or a particular quantum of data passing across a physical entity.
6. **Efficiency:** Provide consideration to the efficiency in terms of the ratio of quantum of data processed to the amount of resources utilized to process.
7. **Recovery:** Refers to the ability of the system to return to normal processing after removal or reduction of the load. It includes estimation of time period for such a recovery
8. **Availability:** Provide the constant (or near constant) availability of the application and data. The client should test the availability for an extended duration e.g. 24 hours or 48 hours. We can do this by simulating a virtual user performing the identified business transactions in repeated iterations for the entire duration. After the test finishes, the client should analyze the test log to determine the following errors:

- a. Any errors related to missing or unavailable resources e.g. server unavailable or page not found
- b. Request time outs

9. **Scalability** - Applications are usually migrated to cloud to take advantage of the elasticity features provided by cloud platforms for quick ramp up/down of computing resources to align with actual demand. The ability of the cloud environment to meet the on-demand needs of the application requires careful planning of the test scenarios and load for performance testing.

10. **Availability and Disaster Recovery** - Load balancers and elastic computing features for auto-provisioning play a critical role in ensuring high availability on the cloud. The ability of the cloud environment to withstand peak load and server failures has to be tested prior to releasing the application for producing use. Cloud platforms such as Amazon EC2 allow placing multiple instances in different availability zones in a region to protect applications from failure of a single location. The availability of the application has to be tested by simulating the failure of an application instance in a location. Also, data recovery mechanisms in place have to be tested for ensuring proper disaster recovery.

Following are the some basic steps in cloud testing, [6]



Steps In Cloud Testing

Here we are proposing 3 different methods of testing the cloud application. While testing we considered some scenarios for that application. In every scenario the testing will be done step by step. We are testing the application for functional as well as non functional behavior. But we are more focusing on non functional behavior of the application in cloud environment.

3.0 Cloud Testing- TYPE A

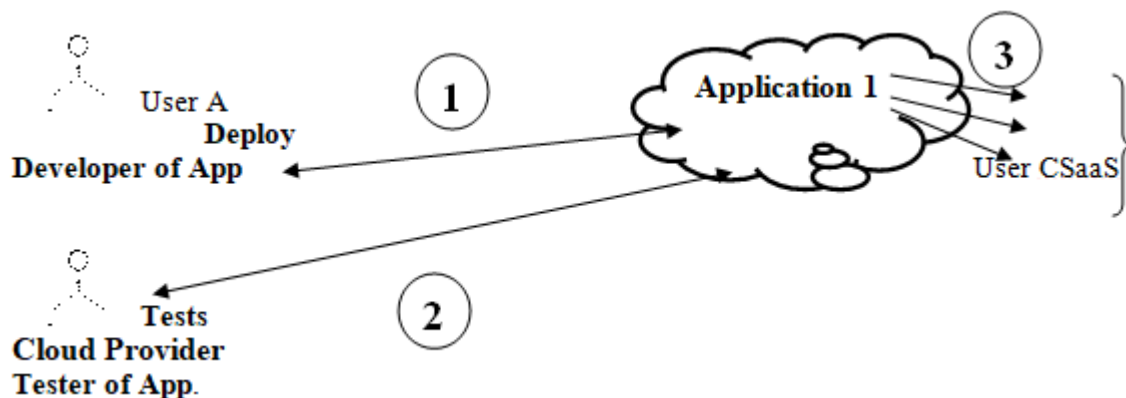


Fig.1: Cloud Testing TYPE A

In this approach we are testing the application which is already deployed on cloud. Let us consider above scenario as shown in fig 1. In this case the application was developed on premises by developer and then it is deployed on the cloud by cloud provider. Multiple users can use this application by using SaaS. After deployment tester will start testing the application. Here there will not be any changes to the functional test planning and execution between a 'On Premise' and 'Cloud Application', however the non functional test planning will differ and hence needs to be addressed [7]. So the testing will be focused on various non functional testing types described in section 2.1 as well as 2.2. Tester will design test cases and run them on application 1 for single user as well as multiple users. If he finds any bug, he will prepare test report and send it to the developer. Developer will fix the bugs and again redeploy that application on cloud. This is an iterative process. It repeats until the deployed application will successfully used by users without any error.

4.0 Cloud Testing- TYPE B User A

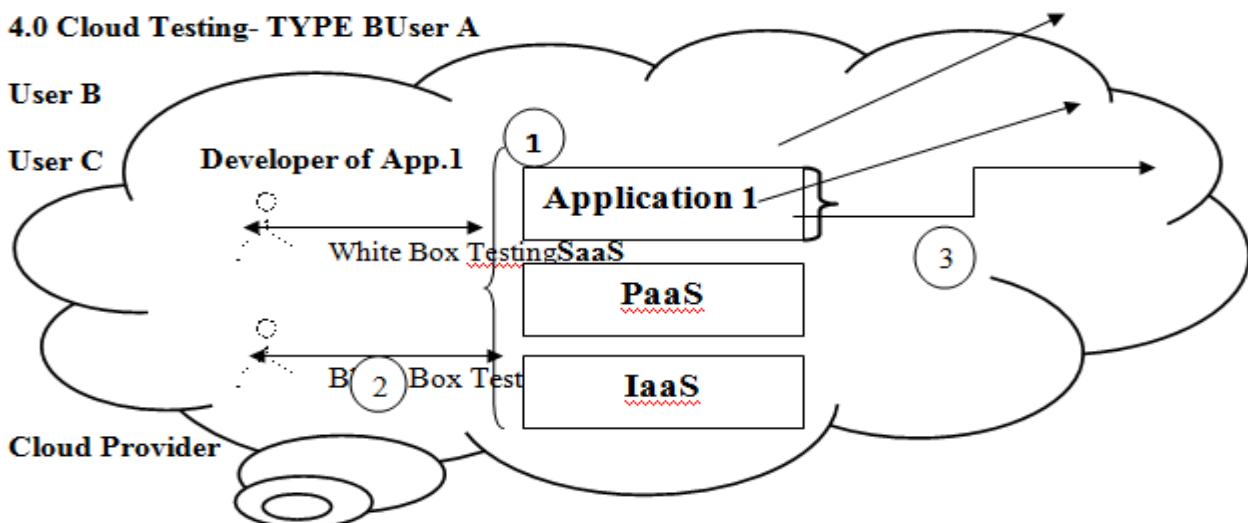


Fig.2 Cloud Testing: TYPE B

In this approach we are testing the application during development on cloud. During testing cloud based applications we keep in mind that the application is completely built on the cloud itself. Let us consider above scenario as shown in fig 2. In this case the application was developed on cloud by developer by using PaaS, IaaS

and then it is tested on the cloud by tester. Multiple users can use this application by using Saas. During development developer will starts white box testing of the application. This testing focuses on procedural details i.e., internal logic of a program. Using white box testing, the developer can design the test cases as follows, [8]

- a) Guarantee that all independent paths within a module have been exercised at least once.
- b) Exercise all logical decisions on their true and false sides.
- c) Execute all loops at their boundaries and within their operational bounds.
- d) And exercise internal data structures to ensure their validity

After completion of all functional tests by developer, tester comes in a role for non functional testing. So he will test it by using various non functional testing types described in section 2.1 as well as 2.2. He will design test cases and run them on application1 for single user as well as multiple users. If he finds any bug, he will prepare test report and send it to the developer. Developer will fix the bugs and again send it to the tester. This is an iterative process. The total process will executes on cloud. It repeats until the cloud application will successfully used by users without any error in cloud environment.

5.0 Cloud Testing- TYPE C

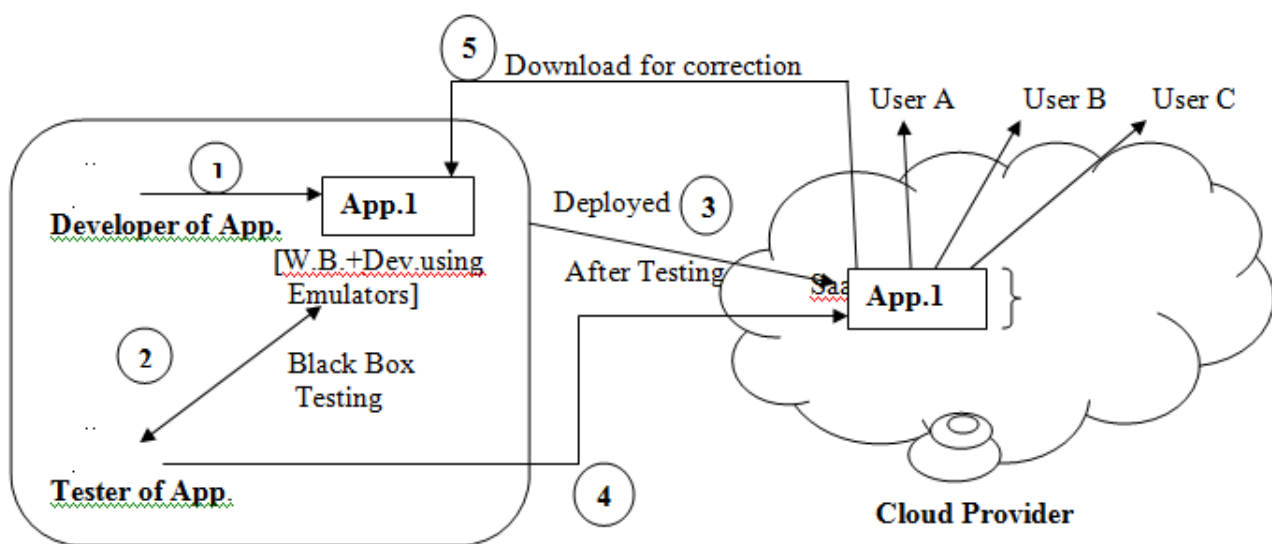


Fig.3 Cloud Testing: TYPE C

Some of the traditional and emerging Cloud-based application services include social networking, web hosting, content delivery, and real time instrumented data processing. Each of these application types has different composition, configuration, and deployment requirements. Quantifying the performance of provisioning (scheduling and allocation) policies in a real Cloud computing environment for different application models under transient conditions is extremely challenging because:

- (i) Clouds exhibit varying demands, supply patterns, system sizes, and resources (hardware, software, network);
- (ii) Users have heterogeneous, dynamic, and competing QoS requirements;
- (iii) Applications have varying performance, workload and dynamic application scaling requirements.

The use of real infrastructures on cloud for benchmarking the application performance (throughput, cost benefits) under variable conditions (availability, workload patterns) is often constrained by the rigidity of the infrastructure. Hence, this makes the testing extremely difficult. Further, it is tedious and time-consuming to re-configure benchmarking parameters across a massive scale Cloud computing infrastructure over multiple test runs. Such limitations are caused by the conditions prevailing in the Cloud-based environments that are not in the control of developers and tester of application services. Thus, it is not possible to perform benchmarking experiments in repeatable, dependable, and scalable environments using real-world Cloud environments. [2]

A more viable alternative is the use of Emulators. Emulator-based approaches offer significant benefits to IT companies (or anyone who wants to offer his application services through clouds) by allowing them to:

- (i) test their services in repeatable and controllable environment;

- (ii) Tune the system bottlenecks before deploying on real clouds;
- (iii) Experiment with different workload mix and resource performance scenarios on simulated infrastructures for developing and testing adaptive application provisioning techniques.

In this approach we are testing the application during development on developer premises. Let us consider above scenario as shown in fig 3. In this case the application was developed on premises by developer and then testing is done by tester using emulators on their local computer. After this emulator testing that application will deploy on the cloud and ready to use for single as well as multiple users.

Tester has to configure the emulators for testing the application. An emulator is a software program that aims to replicate the functions of a specific piece of hardware or software. Emulator tests the cloud-based applications in a number of different environments before it deploys the application to the live production environment. To ensure high quality of cloud applications under development, developer have to test a unit without waiting for other units to be available, being able to detect and remove software faults at a lower cost comparing to do so at a later stage[9]. To conduct white box testing on cloud applications, a practical way is to employ various desktop based cloud environment emulators and Storage Emulators, which enable developers to run and test their cloud applications locally rather than testing them after deployment. In addition, developers also need to provide various test inputs. Most test cases (which are written for testing a unit that interacts with the cloud environment) begin with a manual step of preparing environment setup and these test cases must run against a local cloud environment simulator.[10]

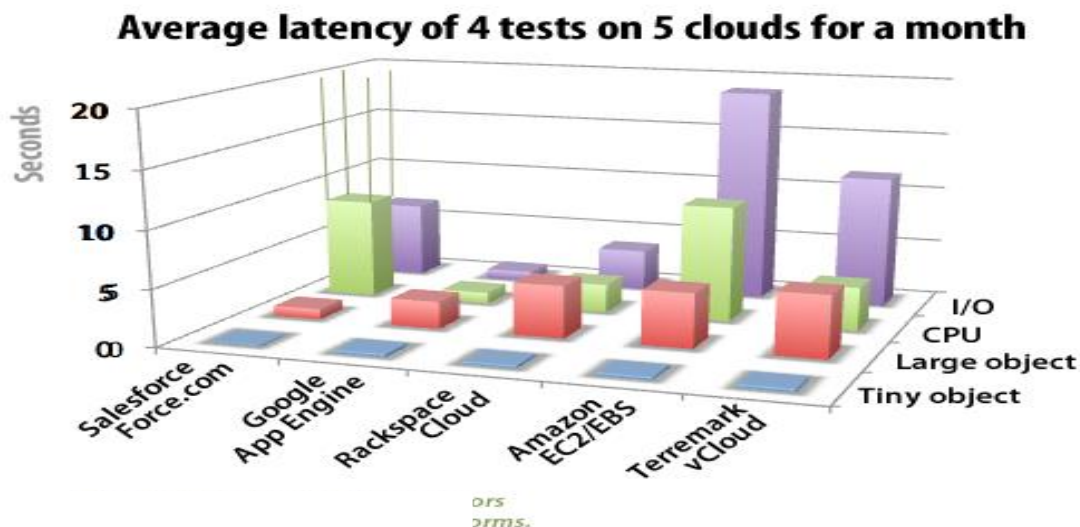
6.0 COMPARISON OF TESTING TYPES

In this section we compare above mentioned three different approaches to test the cloud application which is develop outside the cloud as well as inside the cloud. These three approaches are, testing the application outside the cloud and testing the application inside the cloud. Compared to maintaining an in-house test environment cloud-based testing offers lower costs, more flexibility enhanced collaboration and several other benefits. The Following table shows the key points of our comparison.

Sr No.	Parameter	Cloud Testing: TYPE 1	Cloud Testing: TYPE 2	Cloud Testing: TYPE 3
1	Use of Hardware & software	Hardware and Software Procurement	No need of installation and set up	Proper configuration of emulators has to be done.
2	Costs	High Maintenance Costs	Reduce testing costs	High Emulators cost
3	Use of Simulation	Inability to simulate multiple geographies	No need of Simulation	Creation of real word situations through simulation of geographically distributed load patterns
4	Test quality	Normal	Improved	Improved
5	Time	It consumes time because all installations, configurations have to be done.	No need to wait to buy and configure servers	It consumes time because emulators has to be configures according to real environment.
6	Scalability	Scalability cannot be easily calculated.	Cloud testers can quickly and easily scale from thousands to millions of concurrent users	Through Emulators tester can scale millions of users.
7	Latency Period	Low	High	High
8	Support for complex apps	Expensive and Ineffective	Cheap & Highly effective	Comparatively less Expensive

The Cloud environment forces to test non functional parameters such as availability, security, usability, scalability and performance by equating their importance with functionality testing. According to survey, the

performance of the applications to five different clouds is as follows which are monitored for a month. It is discovered that performance varies widely by test type and cloud.[11]



7.0 CONCLUSION

In this Paper, we explained different approaches to test the application, which is going to deploy on cloud, the application which is developed on cloud. We also did the comparison between an in-house test and cloud-based test of an application. By comparing them we concluded some points, which shows that testing the application inside the cloud is having some advantages over testing the application outside the cloud.

While working on these various approaches of testing we notice that, Cloud-based software applications have some additional characteristics compared to non-cloud-based ones. These pose additional challenges but with a systematic, comprehensive approach to test planning, these could be handled.

We need to remember that there is no single or ideal approach for cloud testing. This is primarily due to the fact that when an organization embarks onto cloud testing, various factors like the cloud architecture design, non-functional and compliance requirements, etc., need to be taken into account to ensure successful and complete testing.

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CRITICAL ANALYSIS OF HR PRACTICES OF PSYCHOMETRIC TESTING

Dr. Sanjay Dharmadhikari

ABSTRACT

This research paper examines the use of psychometric testing in the process of human resource management relating various types of psychometric tests, explaining their increasing role in the selection process in Pune and Indian organizations. It also discusses the impact of tests on the job performance of the selected candidates and highlighting the limitations of psychometric testing in Pune and India.

Keeping in mind the interpretations drawn from the survey and the findings the use of psychometric tools by human resource professionals in Pune is a relatively new phenomenon as compared to the developed countries and in Europe.

However what is interesting is that there is an absolute awareness among human resource departments in India regarding the fact that these psychometric tools and tests can be and are being used by human resource professionals all over the world. However it is not used in most of the companies in India.

Hence the human resource professionals in Pune do have the theoretical knowledge about these tools and test but are either not enough enterprising in exploring new field of study in HR or else they have reservations over using these tools and tests because they are unsure of the practical implications and benefits of these tests.

It is also important to mention that there are few organizations that are using these psychometric tools and tests and are extremely satisfied with the result generated. Companies are willing to explore more psychometric tools at not just the top managerial level but also at lower levels down the corporate hierarchy.

Use of psychometric tests in Pune and India hence remains an unexplored area of human resource however it must also be kept in mind that the human resource professionals are willing to use these test in future. It is hence the responsibility of human resource academicians to explore this area of HR and gain some expertise on use of these tests in order to further promote the use of psychometric testing in India to make Psychometric test a boon for Indian companies rather than curse.

Keywords: Psychometric Testing, Employee Selection, Job Performance.

INTRODUCTION

Psychometric tests have been used since the early part of the 20th century. They were originally developed for use in learning psychology. These days, outside of education, psychometric testing has taken an entry into the business world, mostly used in the recruitment or selection process, development, training, performance management or rewards.

Psychometric is a term, which has caught the imagination of the Indian corporate world in recent years. This is mainly because it has proved its worth in terms of effectiveness. In January 2008, the survey found that 78% of the company owners, managing directors and chief executive officers around the world believed that psychometric profiling had benefited their recruitment practices.

Psychometric tests are a way of assessing a person's ability or personality in a measured and structured way. They are used to measure the individual differences such as ability, aptitude, interests, personality and other aspects.

What does psychometric mean? Simply speaking, it is the science of psychological measurement and aims at measuring psychological attributes.

As per the UK's leading daily newspaper more than ninety-five percent of the companies use these types of tests to select their employees. The trend is catching like fire all around world and Indian enterprises are either using or willing to use psychological/psychometric tests. Most of reputed Indian companies are looking for competent HR professionals who can handle and take the recruitment and talent management to the next level.

Personnel today reported a survey result conducted by Success Dynamics, a HR business solution provider Psychometric tests have been used since the early part of the 20th century. They were originally developed for use in educational psychology. These days, outside of education, psychometric testing has taken an entry into the business world, mostly used in the recruitment or selection process, development, training, performance management or rewards.

Psychometric testing is gaining popularity in Pune and Indian organizations recently. Psychometric tests are developed especially to reduce the troubles encountered by employees and managers in various types of organizations. Such as, one of the biggest problems employers face today is the quality of the staff they recruit. The cause is easy to understand; interviews don't essentially give the accurate picture about the candidates. Interviewee's normally come with some ready questions and in the short time available it is difficult to judge a candidate's capabilities. A bad hiring choice can be costly and time consuming too.

Psychometric assessments play a significant role by being reliable and neutral. They can enhance the objectivity of the selection process of the company. They are consistent in terms of the questions asked, the time allowed, and instructions given, which means all candidates are placed on an equal footing, making the evaluation fair and objective. By dropping selection errors, organizations can reduce staff turnover, training costs, lost opportunities and stress to individuals. So this is the reason psychometric testing has now become widely accepted as a benchmarking tool in the selection process.

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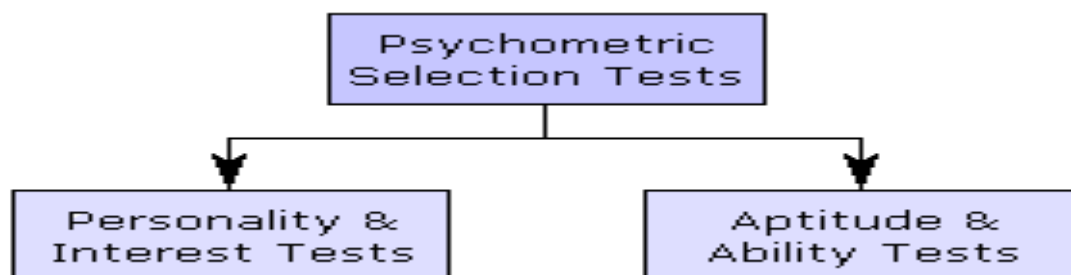
Organizations Such as UB Group, Hindustan Motors, Arvind Mills, i-flex Solutions, Bharti, Touchtel, Sanmar, i-Seva, Wipro, and Cisco have utilized psychometric tests to assess candidates and select the right candidate for them.

TYPES OF PSYCHOMETRIC TESTS

The word psychometric is formed from the Greek words for mental and measurement. Psychometric tests attempt to objectively measure aspects of employee's mental ability or your personality. Today various companies are using psychometric testing as part of the recruitment or selection process. Occupational psychometric tests are designed to provide employers with a reliable method of selecting the most suitable job applicants or candidates for promotion.

Psychometric tests are seldom used in isolation and represent just one of the methods used by employers in the selection process. The usual procedures for selecting candidates still apply, for example: A job is advertised and you are invited to send in your resume, which is then checked to see if the organization thinks that employees experience and qualifications are suitable.

There are two main types of psychometric tests:



1. **Ability and Aptitude Tests:** Measure employee's ability to perform or carry out different tasks. Such tests judge the performance of a candidate based on the correct answers. Tests measuring ability are grouped into achievement tests that assess employees existing capability and aptitude tests that assess the person's potential. Both these tests probe the candidate's general mental abilities and sometimes specific job-related abilities through verbal reasoning, numerical reasoning, abstract reasoning, mechanical aptitude, clerical aptitude, and spatial reasoning.
2. **Personality Tests:** Measure employees way of doing things, and specifically the way you interact with your environment and team These tests assess the candidate's way of behaving, thinking, feeling or perceiving in particular situations, and aim to build the candidate's personality profile to interpret how the person behaves in different circumstances. Such tests have no right or wrong answers. Common types of personality tests include tests of interests, motivation, attitudes. Myers Briggs Personality Tests ranks among the most popular personality tests to identify personality type, and they are widely used by many organizations.

APTITUDE TESTS

Aptitude and ability tests are designed to assess your logical reasoning or thinking performance. They consist of multiple choice questions and are administered under exam conditions. They are strictly timed and a typical test might allow 60 minutes for 60 or so questions.

Verbal Ability - These include questions which test candidates ability to spell words correctly, use correct grammar, understand analogies and follow detailed written instructions.

Numeric Ability - These include questions on basic arithmetic, number sequences and simple mathematics. In more complex numerical critical reasoning questions, blocks of information are provided that require interpretation.

Abstract Reasoning - These tests are usually based on diagrams and measure candidate's ability to identify the underlying logic of a pattern and then determine the solution.

Spatial Reasoning - These tests measure candidates ability to manipulate shapes in two dimensions or to visualize three-dimensional objects presented as two-dimensional pictures.

Mechanical Reasoning - These tests are designed to assess candidate's knowledge of physical and mechanical principles.

Aptitude tests produce raw scores which are compared to a benchmark which may be either average scores for a particular norm group or which may be a specific criterion of performance. In other words, candidate score may indicate that certain ability is better than say 70% of graduates, or is at a level which shows sufficient competence to carry out certain tasks required by the job.

Aptitude tests are designed so that very few people will be able to complete all of the questions, and the problems usually become more complex as the test progresses.

PERSONALITY QUESTIONNAIRES

The principle behind personality questionnaires is that it is possible to quantify employee's personality by asking their feelings, thoughts and behavior. They will be presented with statements describing various ways of feeling or acting and asked to answer each one on a scale.

For example;

1) I enjoy taking risks?

A) True B) False

2) I like to be the center of attention?

A) strongly disagree B) disagree C) neutrals D) agree E)strongly agree

The number of questions employees are expected to answer varies from about 50 to 500 depending on the particular questionnaire used by the employer.

Personality has a significant role to play in providing answers to questions the employer may have regarding employees' enthusiasm and motivation as well as providing an insight into whether they are going to fit in, in terms of their personality, attitude and general work style.

There is growing evidence indicating that the use of psychometric tests for selection purposes has increased in recent years. All types of organizations in India are using psychometric tests. The results of a survey conducted in 2009 across a wide range of organizations by HVS , are shown below.

	Main Reason	Additional Reason
To predict candidates performance	41%	73%
To assess whether candidate will fit in	34%	67%
To obtain information prior to interview	25%	48%

Will Psychometric testing gaining popularity in organizations?

Psychometric tests are urbanized especially to reduce the problems encountered by employees and managers of organizations. Such as, one of the biggest problems employers face today is the quality of the staff they hire. The reason is easy to recognize; interviews don't essentially give the right idea about the candidates. Interviewee's generally come with some prepared questions and in the short time available it is difficult to judge a candidate's capabilities. A bad hiring decision can be costly and time consuming.

Psychometric assessments play an important role by being consistent and impartial and they can enhance the objectivity of the selection process. They are standardized in terms of the questions asked, the time allowed, and instructions given, which means all candidates are placed on an equal footing, making the assessment fair and objective. By reducing selection errors, organizations can reduce staff turnover, training costs, lost opportunities and stress to individuals.

How is it beneficial to modern Organizations?

If psychometric testing is done properly it is beneficial for both employers and candidates. They are useful for "sifting out" large number of applicants at an early stage.

- ❖ Honest answers to the questions on behalf of the candidate, coupled with intelligent interpretation of those answers by the employer, can produce a perfect employee/job match, which ultimately is in everyone's interest.
- ❖ Furthermore they can also provide management with guidance on career progression for existing employees.
- ❖ The use of psychometric tests in recruitment offers many advantages. The results of psychometric tests are likely to be more applicable than subjective judgments made based on how a candidate behaves during other conventional selection methods such as assessment centers, written tests, group discussions, interviews.
- ❖ Psychometric tests adopt a uniform approach to obtain and judge the relevant information, and as such, largely eliminate such disorders and make possible for an objective judgment of the candidate. Since personality tests do not have a possible correct answer, it forces the candidate to reveal his or her true nature.
- ❖ They are useful for "sifting out" large number of applicants at an early stage.
- ❖ Honest answers to the questions on behalf of the candidate, coupled with intelligent interpretation of those answers by the employer, can produce a perfect employee/job match, which ultimately is in everyone's interest.
- ❖ Furthermore they can also provide management with guidance on career progression for existing employees.

How is Psychological Assessment done?

Mostly the assessment is done through paper and pencil tests or these days some companies even administer them. The candidates may be asked to take the test in an assessment centre, test centre, office premises or online. The results are then tabulated and interpreted according to the guidelines. This reduces the element of human bias. Now a day, many management institutes have established Psychometric Laboratory in their premises. They are making the future managers aware about the importance of psychometric testing in the organizations

APPLICATION

- ❖ Psychometric testing is a new method of psychological measurement, and its application in recruitment helps reveal the hiring employees personality, ability, and orientation.
- ❖ Psychological testing is used for recruitment attempts to measure different traits of prosperous candidates who likely to join the organization in future.

CHALLENGES

- ❖ Most psychometric tests, particularly personality questionnaires, require considerable experience to administer and interpret, and the possibility of misinterpretation or inappropriate interpretation of results is commonplace.
- ❖ The major challenge facing most organizations in using psychometric tests for recruitment is selecting a valid instrument from the various tests and questionnaires available in the market. It is very difficult for untrained people to distinguish good psychometric instruments from fakes.
- ❖ Another danger associated with the use of psychometric tests in recruitment is inexperienced users trying to use personality questionnaires to assess a person's ability or skill in a particular area. For instance, a candidate scoring highly on the "leadership" personality dimension only means that the candidate has basic personality characteristics commonly found amongst effective leaders, and has the potential to become a good leader, with the right exposure and experience. It does not indicate that the person actually possesses

a high level of leadership skill. People not conversant with how psychometric tests work might straightaway place such a candidate in a leadership role based on this finding.

DISADVANTAGES

The biggest criticism against psychometric tests in recruitment is that the questions are behavioral in nature, and the answers do not reflect the motives or dynamics of the candidate's personality, making such tests no different from ordinary tests. Psychological tests do not make such difference.

Psychometric testing claims objectivity and freedom from bias, it is still possible for a skilled candidate to fake the results, the validity scales to check for faking and malingering notwithstanding.

CRITICISMS AND HAZARDS

Criticisms, hazards and potential problems with psychometric test include:

- Inadequate definition of concept to be measured.
- Bias (undesirable) in differentiation (desirable) between test takers. Eg. gender bias.
- Poor application of tools, eg. inadequate job analysis, wrong usage of tools.
- Words defined differently by developers (eg. extravert, innovator), causing confusion.
- Misinterpretation of results by users.
- Not reading the test manual properly (which tells how/where it is to be used).

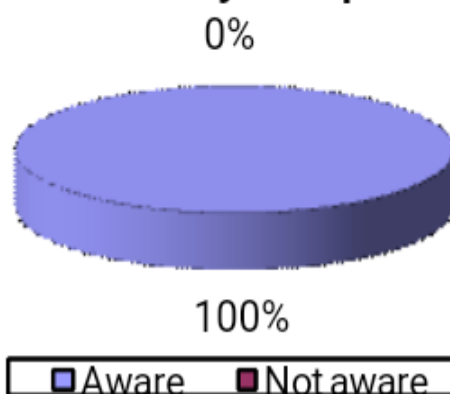
DATA ANALYSIS AND INTERPRETATION

Considering the three important constraints, time factor, money factor, and attitude of respondents generally reluctant to co-operate, it was decided to cover 25 companies in and around the Pune city. This has enabled to study effectively the psychometric test is boon or curse for the industry. The target group of respondents comprised of representatives from HR managers involved in recruitment process.

After the collection of primary data relating to the use of psychometric tools by human resource personnel in various organizations, the data so collected was analyzed and interpretations were drawn.

Q.No.-1) Are you aware of the use of psychometric tests for various HR functions.

Percentage of organizations aware of the use of psychometric tools by HR professionals



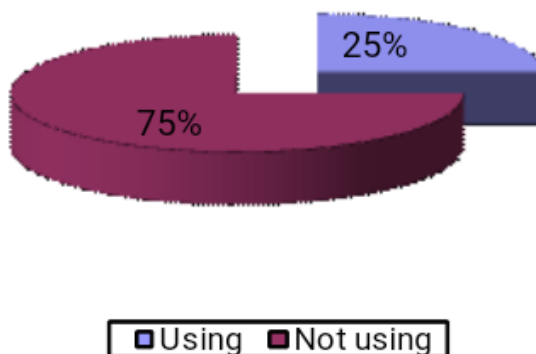
ANALYSIS

Observations

The pie-chart clearly shows that the Human Resource professionals of all the 25 organizations that were surveyed are aware of the use of various psychometric tools and tests that are being used by HR professional in organizations in Pune India. There is awareness about the existence and use of such tests by human resource professional for various human resource functions in Pune.

Q.No.2) Is your company using any psychometric test for any HR function?

Percentage of organizations using psychometric tests



ANALYSIS

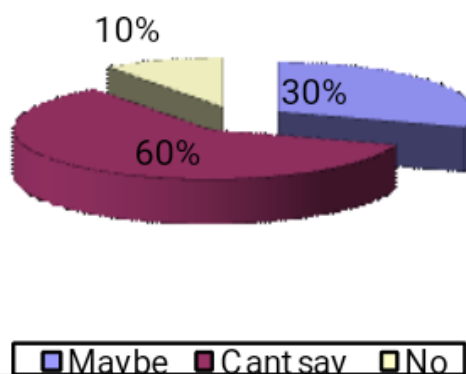
The survey clearly indicates that only one fifth of the organizations are actually using psychometric tools for some or the other human resource functions. Our previous pie-chart indicates a total awareness about these tools still only 25% of the organizations are putting to use these psychometric tests. Psychometric testing in India hence is a comparatively unexplored area of human resource.

On the basis of secondary data if we compare with the companies in developing countries and USA, UK as many as 70-80 % of the top companies are using psychometric testing for various HR functions.

Hence it may be concluded that the use of psychometric testing in Pune and in India is in its budding stage i.e. the human resource professionals in India have just started to use these psychometric tools.

Q.No.3) Do you plan to use any psychometric test in future, if not now?

Percentage of organizations planning to use psychometric tools in near future



ANALYSIS

The HR professionals in the organizations which were not using any type of psychometric tools were asked do they have plan to do so in near future. Only as much as one third of the respondent organizations said they might use these psychometric tools in near future. As much as 60% of the respondents had no idea whether their organizations might be interested in using these tests and tools. However there were 10% of the organizations that said a clear no to a possibility of their future use. The reason provided was **“The number of people being hired runs in thousands on a monthly basis. Cannot afford the time and cost behind a psychometric tool.”(BPO)**

The interesting point to be noticed here is that the organizations and the human resource personnel in only 10% of the organizations have said a clear no to the use of psychometric tools. In the previous pie-chart, suggest, psychometric testing is in its budding stage in Pune, in this pie chart, hence we may conclude that maybe the

HR professionals in Pune have some reservations over using these tools because they either do not have the knowledge of the benefits derived from the use of these psychometric tools or are unsure of how well these tests will fare in Pune and India.

Since only few respondents out of the total sample has said a clear 'No', it can be said that educating the HR professionals about the benefits derived from the use of these tools and tests may push the use of psychometric testing in Pune and India further.

The reason may again be attributed to the fact that psychometric testing is a relatively new concept in India and there are hardly any companies or bodies in India which are promoting the use of these tests and tools and to whom the whole process of psychometric testing can be outsourced.

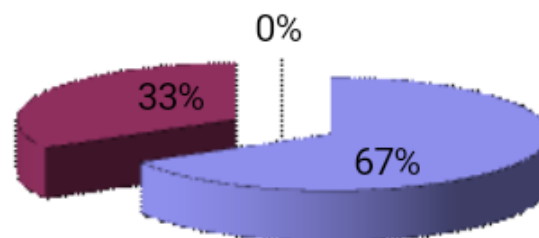
Q.No.4) For which HR function is your organization using these psychometric tests?

In the data collection exercise it was found that these psychometric tools and tests are being used for a whole gamut of human resource functions. This included for human resource processes like:

- ✓ Recruitment and selection
- ✓ Training and development
- ✓ Counseling
- ✓ Feedbacks
- ✓ Appraisals
- ✓ Behavior analysis
- ✓ Competency mapping
- ✓ For building career paths of employees
- ✓ Talent Development

Q.No.5) Is your organization satisfied with the result generated by using these tools/tests?

Percentage of organizations satisfied with the use of psychometric tools



■ Satisfied ■ Cant say ■ Not satisfied

ANALYSIS

Of the organizations that are surveyed and which are using psychometric tools it was asked about the satisfaction of psychometric tools and tests. Almost two third of the organizations surveyed said that they are satisfied with the results generated by these psychometric tools and tests. And there were only 33% other organizations that are unsure of the results generated by the use of these psychometric tests. An important point to note here is that not even a single organization that is using these tools has shown any kind of dissatisfaction. Hence there is a general level of satisfaction derived from the use of these psychometric tools.

Q.No.6) /Do you plan to use any other psychometric tool/test in near future?

Percentage of organizations planning to use any other psychometric tool



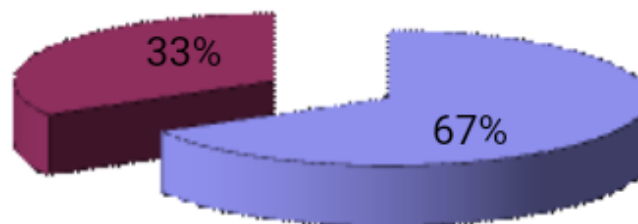
■ Yes ■ Cant say

ANALYSIS

Here only thirty three percent of the human resource professionals have said that they are open to trying more psychometric tools and as much as 67% respondents have said that they are not sure about it. Again no one has said no, hence it can be said that human resource professionals in these organizations are open to trying a few more tools, they may have some reservations.

Q.No.7) At what level do you usually use these psychometric tests (managerial, supervisory etc.)

For what organizational level are organizations using psychometric tooltools



■ All ■ Top and Middle

ANALYSIS

The pie-chart clearly indicates that the organizations that are using psychometric tools and tests for not just top level management but also are exploiting their use at lower levels as well. As many as 67% of the organizations using these tests and tools said, that they use these tests and tools at all levels of management for various human resource functions.

In one of our previous analysis we established the fact that psychometric testing is new to India still here we can see that the organizations that are pioneering the use of these tests are actually trying to use these test at various levels, this shows that the human resource professionals are actually willing to explore new opportunities and their focus today is not just the white collared professionals but also employees working lower down the corporate ladder.

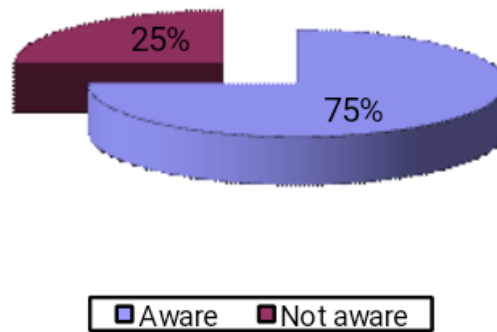
Q.No.8) /How do you ensure standardization and objectivity in your tests?

Standardization implies uniformity of procedure in administering and scoring the test. Eg. For scores to be comparable, testing conditions must be same for all. Objectivity implies that the administration scoring and interpretation of scores are objective in so far as they are independent of the subjective judgment of the practical examiner.

An interesting fact found here was that the human resource professional in the organizations using these tests did not point out any particular manner in which they ensure standardization and objectivity in their tests. At best organizations are trying to be objective and trying to ensure standardization by making the use of these psychometric tools a very common phenomenon. It may be said that concentration is more on learning by trial and error method rather than trying to find out actual ways in which issues like objectivity and standardization can be addressed.

Q.No.9) Is your organization aware of the various ethical issues involved in the use of psychometric testing?

Percentage of organizations aware of the ethical issues involved in the use of psychometric tools



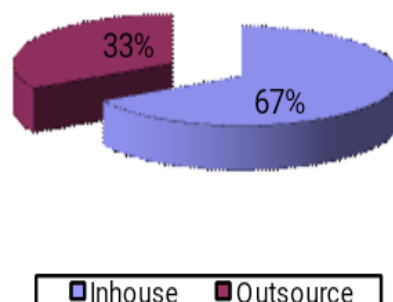
ANALYSIS

All the human resource professionals surveyed were asked whether they are aware of the various ethical and social issues involved in the use of psychometric testing.

It is interesting to know that even though only 25% of the organizations surveyed are actually using these test still as many as 75% of the human resources professionals in all the organization surveyed are aware of the various ethical issues involved in the use of psychometric tools and tests. This shows the level of interest these psychometric tools have generated in the minds of human resource professionals and also that human resource professionals in India are aware of the latest trends in human resource field of study.

Q.No.10) Do you have qualified professionals for administering and generating results from these tools or you have outsourced the process?

Percentage of organizations which have outsourced the whole process



ANALYSIS

The organizations that are using psychometric tests and tools were then asked whether they have in-house expertise to use and generate the results from these tools and test or have they outsourced the whole process.

The pie-chart clearly shows that only one third of the organizations have outsourced the whole process. It is interesting to know that two third of the organizations using these tools actually have in-house professionals to administer and use these tests for various human resource functions. This shows the level of interest of these organizations in the use of psychometric tools.

FINDINGS

All the data that was gathered from various human resource professionals was then analyzed and interpretations were made. On the basis of these interpretations the following broad conclusions were drawn about the use of psychometric tools by the organizations:

It was found that there is awareness in the human resource professionals about the presence and use of psychometric tests and tools by the organizations all over the Pune for various human resource processes.

The survey clearly indicated that approximately only one fourth of the organizations are actually using psychometric tools for some or the other human resource functions as against 70-80 % organizations in US and UK. It was hence safely concluded that psychometric testing in India is in its budding stage ie. The human resource professionals in India have just started to use these psychometric tools.

It was also found that as many as half the organizations that were surveyed and were found to be using these tools and tests are satisfied with the use of these psychometric tests. And are also planning to explore and exploit more psychometric tools in the best interest of the organizations they are working for.

The Survey results clearly indicate that the organizations are using psychometric tools and tests for not just top level management but are using these tools and tests at lower levels as well. As many as 75% of the organizations using these tests and tools said, that they are using them at all levels of management for various human resource functions.

CONCLUSION

On the basis survey we would like to recommend to the human resource personnel in India that they must be more enterprising in exploring the untouched and upcoming areas of human resources. Psychometric testing in Pune and India for example is a relatively new phenomenon. The human resource professionals must keep in constant touch with the latest trends and fads in the human resource field of study. These professionals must also understand that in today's scenario; just having the theoretical knowledge is useless if you cannot put that knowledge to practical use.

Apart from this it would be extremely beneficial for the human resource fraternity in Pune and India, if the organizations and HR professionals that are actually using psychometric tests and tools must come forward to share their views and experiences with other organizations which may not be that strong financially to experiment with such things. Human resource personnel working in foreign multinational companies must specially participate in activities that can introduce new tools and techniques to their fellow human resource professionals.

More corporate level seminars and workshops must be organized where human resource professionals from various organizations can forward to share their views, experiences and knowledge. This would be beneficial for everyone on the whole. In fact it is about time when human resource professionals in India form a national level forum that can conduct such seminars and workshops to take human resource in India to higher levels to make psychometric tools and tests as boon.

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DIGITAL ERA CONSUMPTION TRENDS - FOOD DELIVERY APP**Dr. Madhura Pimplapure****ABSTRACT**

In Present Marketing Scenario, the Study of Consumer Behavior has become essential. Consumers are the king of the market without consumers no business can run. All activity of business concerns ends with consumer and consumer satisfaction. In today's scenario, the study of consumer behavior has become essential part. Consumer behavior study is based on consumer buying behavior. The objective of the research endeavor is to achieve a better understanding of consumer behavior with the factors influence consumer buying processes.

Services are intangible products where in there cannot be any transfer of possession or ownership, and they cannot be sold but come into existence at the time they are consumed or bought. Services cannot be stored or transported. Eg: accounting, banking, cleaning, consultancy, education, etc

Consumer behavior is the study of how individual customers, groups or organizations to select, buy, use, and dispose idea, goods, and services to satisfy their needs and wants.

Zomato is one of the most popular application that provide services to the user to discover restaurants. The rise of digital technology is reshaping the industries. With the increased use of technology, the numbers of people engaging into the digital sector are rapidly increasing. With all the boom in digital industry across the globe, it had its impact on the Indian economy too. The online food ordering firms have grown up in bulk. Many new players joining the segment with innovative business models such as delivering food for health conscious people, home cooked meals, etc. Food tech is a vast market and food delivery startups are just a part of it.

This paper gives information about the online food ordering companies operating in India, their profiles and their USP. It also tells about the market share of the companies and the new trends in the online food industry. Although there are lot of local players in this industry, but this industry is highly dominated by four major players, the major pillars of this industry are Swiggy, Zomato, Food Panda and Uber eats. These four players dominate the industry due to their restaurant listings, marketing strategies, user friendliness of app and websites and on top of all that they are more trust worthy than the others.

OBJECTIVES

- 1) To understand the advertising strategies and USP of the online food ordering companies in India.
- 2) To know about the latest trends in the online food ordering in India.
- 3) To know the latest issues of the major online food ordering companies in India.

Various apps in the food delivery start ups are just a part of it.

Various apps in the food delivery market –

- Food Panda
- Zomato
- Swiggy
- Box8
- Fasoos

SERVICES PROVIDED

Sr.No.	Apps	Online Menu	Home Delivery
1	Food Panda	Yes	Yes
2	Zomato	Yes	Yes
3	Swiggy	Yes	Yes
4	Uber Eats	Yes	Yes

Although there are a lot of local players in this industry, but this industry is highly dominated by four major players, the major pillars of this industry are Swiggy, Zomato, Food Panda and Uber eats. These four players dominate the industry due to their restaurant listings, marketing strategies, user friendliness of app and websites and on top of all that they are more trust worthy than the others.

1)FOOD PANDA

There are more than 25,000 restaurants in Food panda shelf worldwide. It is the fastest growing rocket venture in terms of country expansion. Food Panda advertised its brand with Shah Rukh Khan in their earlier days. It is famous for its unique restaurants which will not be available from it's competitors. The business strategy behind Food panda is its user-friendly app and swift delivery service at an economical price.

They've grown to become one of the largest food ordering portals Built a network of 2000+ partners including some of the well known brands like: Pizza Hut, Subway, Nirula's, Baskin Robbins, Mast Kalandar, Faasos, Dominoes, Moti Mahal and many more. They have each and every restaurant in their list which is street restaurant or some elite one.

Food had been one of the major categories in consumer share of spending. Indian consumers spent more than half of their income on food whereas the consumers around the world spent one third of their income on food.

2) ZOMATO

Zomato initially Foodie Bay is started in 2008 in Delhi by Deepinder Goyal, Pankaj Chaddah. Initially Zomato's motto is to list restaurants, their timings, prices of the items and reviews of the restaurants. Later they added an extra feature to book a table of the restaurant just by sitting in your home. Presently, they too became a food delivery service like Swiggy, Food panda and others with the previous features. Now, in Zomato we can book a table, we can have the list of restaurants and we can order food to our doors.

Zomato Advertising is very specific .This makes it highly targeted. They have an in-built analytics platform that run a lot of queries and get valuable information out. This makes it highly targeted. Zomato is famous for its amazing deals than it's competitors. Zomato advertises with animation and cartoons with a caption "Get amazing deals at quicker deliveries". Zomato is aggressive in marketing when compared to others, it actually uses guerrilla marketing.

3)SWIGGY

Swiggy food ordering start up is founded in 2012 in Bengaluru. Swiggy currently has 650 delivery executives from different backgrounds mainly college students working as part-time and full-time employees. It employees 5000 people right now. Swiggy is famous for its hygiene packaging when compared to it's major competitor Zomato, Swiggy advertises its brand with old couple, friends watching a cricket match etc and says that they provide faster deliveries when compared to it's competitors.

4) TARGET AUDIENCE

Swiggy as a brand can cater to a huge target audience. It can include varied group of ages. it's ideal target audience will be people between 18 to 55. These people could be student's entrepreneurs or professional workings who are financially stable .

Search Engine Optimization –

SEO is an integral component of every digital marketing strategy. It helps improve your search engine rankings on the search engine results pages (SERP's). Along with perfect media strategy. A well planned content strategy also plays vital role .

3)UBER EATS

Uber eats was newer entry in to the Indian market when compared to others. It was started in 2014 and completed 10 billion trips all around the world. Uber eats is famous for its premier packaging and lunch and dinner menus. It mainly targets IT employees and graduate students. It concentrates more on dishes rather than concentrating on restaurants.

-Instead of leaving the delivery process up to its staff and drivers, Ubereats truly involves its restaurants in the entire process. Restaurants work with Ubereats to brainstorm and develop ways to make their menu options delivery-friendly as well as choosing the delivery range for their meals.

-Additionally, restaurants, especially small mom and pop shops, don't have large marketing budgets. Ubereats offers a unique opportunity to restaurants and food trucks by introducing their cuisine to a previously untapped market through its marketing efforts and existing customer base.

-Instead of simply acting as a delivery or concierge service, Uber eats provides value to its restaurant partners through the exclusivity of its Instant Delivery options and cross-promotional opportunities.

ADVERTISING STRATEGIES AND USP**Latest trends in online food ordering in India**

The concept of ordering food online is gaining popularity due to convenience being provided by the companies in terms of delivering food at the doorstep of the customer, option of alternate payment methods and attractive discounts, reward points & cash back offers which are being offered by the company. This sector has revolutionized the entire outlook towards the food industry as consumers now have the privilege to choose from a wide variety of cuisines, anywhere, anytime from a range of restaurants listed online. Moreover, customer flexibilities in form of no minimum order value and various payment options .

Customer Payment options are as follows

- 1) **Internet Banking**
- 2) **Digital Wallets**
- 3) **Cash on Delivery**

All these payment have further enhanced the convenience of all consumer categories. The growing urbanization with easy access to smart phones has accelerated the growth of online food delivery system.

LATEST ISSUES OF ONLINE FOOD ORDERING

Online food delivery system though extremely popular, still it has its own dynamics and it also present a number of challenges which have been discussed below, to give you a deeper understanding of the channel:

NOT KEEPING THE PRICE MODEL PREDICTABLE

Prominence of a new system certainly attracts fierce competition towards it and online food delivery system is no different. Owing to the huge competition in this arena, adopting a price model which doesn't continuously fluctuates and push sales is thoroughly challenging. So now the small businesses run on lower margins & capital, and when they further reduce price it puts them out of business. And then in case of well-set restaurants and delivery firms, there is still no guarantee of higher sales after the price cuts too, noting the customers are always expecting "more benefits" as they place orders.

DILEMMA OVER LOGISTICS

The confusion is immense. Shall we keep the delivery restricted to few areas or across the whole city? Is there any chance of grabbing higher amount of orders from a specific area? How many vehicles would be needed for delivery and how should they be allocated across delivery points? How to ensure that food remains fresh while retaining its quality even when the delivery is for far-off location? Hence, there are endless concerns and it is vital that restaurants & delivery services keep all of these parameters in mind as they decide upon last-mile logistics model. Timely delivery should be ensured as its opposite may tick-off customers and the chances for same are high in case of ineffective logistics. Once the trust in your service is lost, it is going to be real tough to gain it back.

INCONSISTENT FOOD QUALITY

It is real job to maintain the quality of food being delivered to the customers. After all, the food delivered in packages stands just no comparison to food which has been served straight to the customers' table from the kitchen, which is just a meters away in restaurants. Even when adequate measure is taken to maintain food quality & packaging measures for the online orders, they still remain prone to quality lapse. Like, the pizzas may turn cold, curries are certain to spill; noodles turn sticky while sandwiches get moist. And the customers always equate food quality to delivery quality.

INEFFICIENCY TO COPE WITH VOLUMES

So, let's assume that a particular food delivery service has gained prominence. So, the demand is soaring and orders keep coming in. But, do the restaurants have the operations & logistics in place in order to deal with the volume without any interruption to services provided to walk-in customers. Often it happens that restaurants fail in developing a second or alternative line of operations to deal with online delivery orders.

UNRELIABILITY IN DELIVERY & LOGISTICS STAFF

With there being myriad retail e-commerce services for possibly every arena, the demand for delivery & logistics staff has certainly fuelled. But the attrition is pretty high too owing to various reasons like inadequate salary, poaching & absconding, lack in training, no employee benefits and nor the opportunities of progression, life and health risks (due to weather, constant changes in work schedule and they also carry such heavy, bulky bags). So, the delivery is certain to suffer when there is not enough delivery staff.

Hence, it is evident that the online food delivery system has a bright future but the delivery players must combat the hindrances coming their way to survive the immense competition.

Keeping these facts in mind, it's time to make the most with a brilliant food delivery mobile app and offer a great online food ordering experience for your customers.

In the world of online food delivery and e-restaurants, the challenges that face the food industry are no longer simple and require special efforts to stay ahead in the game.

Wavering customer loyalty-

In the age of e-commerce, fidelity is quite common in customers. The more choices they get, more spoilt they get. For them, the mantra is 'the more the merrier'. A restaurant or delivery service that provides better deals, incentives or freebies earns the loyalty of the moment. There is no sure-shot way to ensure that customers will stick around.

UNPREDICTABLE PRICING MODEL

Due to fierce competition in the online food delivery segment, it is very challenging to adopt a pricing model that is not subject to fluctuation and push sales continuously. As it is, the smaller players work on lower margins and capital, and reducing prices further may put them out of the business. As far as established restaurants and delivery services are concerned, there is no guarantee that price cuts will lead to higher sales as customers always expect 'extra benefits' while placing their orders.

LOGISTIC DILEMMA

Should the delivery be restricted to only limited areas or spread across the city? What are the chances of getting a higher number of orders from a particular area? How many delivery vehicles would be required and how to allocate them across the delivery points? Would the food remain fresh and retain its quality if delivery is at a far-off location from the restaurant? Restaurants and delivery services need to consider all these and various other parameters while deciding the last-mile logistics model. Customers expect timely delivery, and inefficient logistics can only disappoint them and make them lose trust in the service.

UNRELIABLE DELIVERY AND LOGISTIC STAFF

The various retail e-commerce services have fuelled the demand for delivery and logistics staff. However, the attrition is quite high as well for a number of reasons such as inadequate salaries, poaching and absconding, lack of training, absence of employee benefits and career progression opportunities, and health and life risks (weather all seasons, frequent changes in work schedules and carrying bulky bags). The delivery may take a bad hit if the delivery staff is short in number.

INCONSISTENCY IN FOOD QUALITY

It is a fact that food delivered in a box stands no comparison to the food served straight from the kitchen at the tables a few meters away in the restaurant. No matter what food quality and packaging measures for online orders are taken, they are prone to quality lapses. The pizzas will get cold, curries or sauces will spill, noodles will get sticky and sandwiches will get moist. The customers equate the quality of food directly to the quality of delivery.

INABILITY TO COPE WITH VOLUME

Let's say, a particular online food delivery service is getting quite popular. There is a spike in demand and orders just keep pouring in. But, does the restaurant have its operations and logistics in place to handle the volume without interrupting the service to walk-in customers? Most times, restaurants fail to develop a second or alternate line of operations to handle online deliveries.

Latest issues of the major online food ordering companies in India.

Confusing or Complicated Menu.

When hungry customers visit your site to order food online, they don't want to spend extra time navigating through your complicated online menu.

TIMELINESS

Once an order has been placed online, it needs to pass through several landing spots. The order needs to get to the restaurant, into the kitchen, and into the point-of-sale program. If a hungry customer finds that the wait time is longer than expected or predicted, there is less of a chance of returning to purchase again, and a greater probability that the customer will call to locate the order.

ACCESSIBILITY

Monitor your analytics to see how customers are accessing your Web page and online ordering system.

CONCLUSION

The food delivery and restaurant segment is now thriving at a blistering pace. Adding to this scenario is an increasing number of smart phones and food delivery apps. Food delivery apps have now become a big hit with tech-savvy individuals across India. There are several food delivery apps in India that one can download on smart phones to order food on the go and from the comfort of homes. This research paper gave brief idea about advertising strategies of the online food ordering companies in India ,this paper focused on the latest trends and issues of online food ordering in India . The special apps are convenient way for the consumer's to place orders and for the company to attract further more consumer but the comfort of usage must be given a higher preference.

DIGITAL INDIA PROGRAMME AND IT'S IMPACT IN IMPROVING QUALITY OF LIFE OF CITIZENS

Dr. Sandip Sane¹, Dr. Priti Mastakar and Lata Maindad²Director¹, PGDMAssistant Professor², PGDM Department, ASM IBMR

ABSTRACT

Digital India is the outcome of innovations and technological advancements which will transform the lives of people in many ways and will empower the society by all means. The 'Digital India' programme, an initiative of honorable Prime Minister Mr. Narendra Modi, will emerge new progressions in every sector and generate innovative endeavors for GeNext. The motive behind the concept is to build participative, transparent and responsive system. The Digital India drive is a dream project of the Indian Government to remodel India into a knowledgeable economy and digitally empowered society, with good governance for citizens by bringing synchronization and coordination in public accountability, digitally connecting and delivering the government programs and services to mobilize the capability of information technology across government departments. Today, every nation wants to be fully digitalized and this programme strives to provide equal benefit to the user and service provider. Hence, an attempt has been made in this paper to understand Digital India – as a campaign where technologies and connectivity will come together to make an impact on all aspects of governance and improve the quality of life of citizens.

Keywords: Digital India, Digital Technology, e-Kranti, e-Governance

INTRODUCTION

Digital India programme is one of the foundation programmes of Indian Government, and was launched by the Government of India on July 1st, 2015. This campaign focuses on digital development of the country by providing the citizens with such facilities and services so that they are all connected to each other virtually and electronically. The aim is to provide the citizens with such digitally and electronically advanced means so that the rural areas are connected to the urban areas through network devices and services. The programme is designed to ensure that the government services are accessible even to the poor and downtrodden people, through electronic means, thereby, fastening the rendering of services and improving the quality of life of even the lowest stratum of society. To accomplish the vision, steps are being taken to improve the digital infrastructure in the country and to increase the access to network devices through increased band width and advanced digital technologies. Initiatives are also being taken to increase the digital literacy of the population so that the majority of citizens become capable of operating digital gadgets and equipment. This will boost the generation and growth of employment opportunities in the country. To connect the whole country virtually, major innovations and advancements need to be done in the technological field so that the country moves towards being a digitally empowered economy. Indian economy is growing at a fast pace. It is ranked among the top fast-developing economies in the world. The Indian economy takes 7th place among the largest economies when measured through nominal GDP and 3rd place when measured on the basis of PPP (Purchasing Power Parity). Due to the growing industrialization in the country, it is considered one among the major G-20 economies. The average growth rate of the economy has been around 7.5-6 % for the last two decades.

The Indian economy has piqued the interest of the world because of the increased rate of development due to industrialization & automation, increasing customer base due to population explosion and increase in ease of trade due to a reduction in regulation & entry barriers. The Indian economy has been divided into 3 major parts, namely, agriculture sector, industry sector and service sector. The Digital India programme is designed in a three components structure [2]. These are:

- Creation of digital infrastructure
- Digital delivery of government services.
- Increasing Digital literacy

The Digital India Programme aims at overall and all-inclusive growth of the Indian Economy, be it agriculture, industry (manufacturing) or services. This programme will help in creating employment opportunities in the country so that the GDP and per capita income increases, and the lifestyle of people can be improved. It circulates around three key areas. These are- Developing digital infrastructure, e-governance and digitally

empowering the citizens. Some of the facilities provided under this programme are, digital locker, e-mandi, e-education, e-hospitals, e-banking, e-government, e-sign, etc.

Major Projects Under The Initiative

Digital India comprises of various initiatives under the single programme each targeted to prepare India for becoming a knowledge economy and for bringing good governance to citizens through synchronized and coordinated engagement of the entire Government. Nine projects have been undertaken. These are as follows:

1. Highways to have broadband services: Government aims to lay national optical fiber network in all 2.5 lakh panchayats. Broadband for the rural will be laid by December 2016 and broadband for all urban will mandate communication infrastructure in new urban development and buildings. By March 2017, the government aims to provide nationwide information infrastructure.
2. Easy access to mobile connectivity: The government is taking steps to ensure that by 2018 all villages are covered through mobile connectivity. The aim is to increase network penetration and cover gaps in all 44,000 villages.
3. IT Training for Jobs: This initiative seeks to train 10 million people in towns and villages for IT sector jobs in five years. It also aims to train 0.3 million agents to run viable businesses delivering IT services. Additionally, the project involves training of 0.5 million rural IT workforce in five years and setting up of BPOs in each North-eastern state.
4. Manufacturing of electronics: The government is focusing on zero imports of electronics. In order to achieve this, the government aims to put up smart energy meters, micro ATMs, mobile, consumer and medical electronics.
5. Provide public access to the internet: The government aims to provide internet services to 2.5 lakh villages which comprises of one in every panchayat by March 2017 and 1.5 lakh post offices in the next two years. These post offices will become Multi-Service centers for the people.
6. E-Governance: The government aims to improve processes and delivery of services through e-Governance with UIDAI, payment gateway, EDI and mobile platforms. School certificates, voter ID cards will be provided online. This aims for a faster examination of data.
7. E-Kranti: This service aims to deliver electronic services to people which deals with health, education, farmers, justice, security and financial inclusion.
8. Global Information: Hosting data online and engaging social media platforms for governance is the aim of the government. Information is also easily available for the citizens.
9. MyGov.in is a website launched by the government for a 2-way communication between citizens and the government. People can send in their suggestions and comment on various issues raised by the government, like net neutrality.
10. Early harvest programs: Government plans to set up Wi-Fi facilities in all universities across the country. An Email will be made the primary mode of communication. Aadhar Enabled Biometric Attendance System will be deployed in all central government offices where the recording of attendance will be made online.

Is India Digitally Ready

There is no doubt in it. India is ready for this. Immediately with the introduction of this campaign, many organizations came forward to lend their hands to achieving India a digitally equipped country. Organizations like BSNL, Reliance Ltd. are coming forward to spread digitalization among rural areas. And over 42000 villages all over India will be having seamless mobile connectivity by 2018. The Internet Saathi initiative aims to cover 4,500 villages over the next 18 months, starting with Gujarat, Rajasthan and Jharkhand. India is aiming to achieve universal digital literacy across the country. The prime importance is to make sure every individual can be able to leverage the potential of Digital India. The focus is at least one person in a household should transform into an e-literate. This can be achieved by BBNL which is planning to connect 2, 50,000 panchayats under the scheme. This will ensure the digitization and connectivity of local institutions like panchayats offices, schools, other government offices and libraries etc. India is reforming its government through technology in the name of E-Governance with the advancement of technology and digitalization. Under the e-governance programme, out of 252 schemes planned, 222 services have been provided in short span of time. The nine

pillars of Digital India programme clearly confirms that India as a nation is at its nascent stage. One can easily assure that India will be digitally ready in the next three years.

How Digitalization Paves the Way for Overall Growth of Indian Economy

India is making its own growth strategy driven by digitalization, connectivity, cash-less/paper-less economy, and start-up innovation ecosystem. Indian economic growth will be driven by the rising tech adoption [3].

Smartphones penetration is rising in the country with 700 million users expected by 2020; we will have 331 million internet users by 2020. With Aadhaar UID, 1 billion users can authenticate 100 transactions per day in real time. India Stack is a complete set of APIs for developers which include Aadhaar for authentication, e-KYC, and e-sign amongst others. All these will propel technological disruption, digital connectivity, the growth of tech start-ups in order to achieve the said vision of Digital India.

Technology will allow businesses to transact easily and efficiently, and thus contribute faster to economic growth. The launch of new devices that feature iris scanner that is Aadhaar and STQC certified, will enable cashless and paperless services for banking, passport, taxation, etc. All these, along with Immediate Payment Service, Unified Payments Interface, micro ATMs, m-POS and financial inclusion programs by the Government (such as Pradhan Mantri Jan-Dhan Yojana), will aggressively pave the way for digital payments in India.

After demonetization on November 8, we have seen an adoption of payment solutions like e-wallets, cash cards, bit coins, online platforms and POS (point-of-sale) services. Coming back to India Stack, and how it will revolutionize the space for business, fuel innovation, India stack comprises of four key layers- presence-lesses, paperless, cashless and consent. This means for tech start-ups and app developers is that they can readily create novel business apps using the infrastructure provided by the stack.

To conclude we cannot emulate other economics. Technology and digitalization will propel growth in India. Digital Bharat is the goal, which will create opportunities for stakeholders and industries alike. The cashless and paperless economy is catapulting small and medium businesses, making it easier to transact. So much data and transactions are creating huge demands for cybersecurity, storage, web performance and faster computing.

A digitally-advanced India will create more job opportunities. Homes, businesses and industries will become smart, cities will be run on the click of a button, transactions will be done without cash hassles and the overall economy will become stronger.

Highlights Of The Progress In Digital India

- More than 12,000 rural post office branches have been linked digitally and soon payment banking would also become a reality for them.
- The government also plans to make 'digital village' across the country, by linking all schemes with technology. The 'digital village' would be powered by LED lighting, solar energy, skill development centers and e-services like e-education and e-health.
- Electronic transactions related to e-governance projects in the country have almost doubled in 2015, owing to the Digital India Programme. According to government website electronic transaction aggregation and analysis layer (eTaal), 3.53 billion transactions took place in 2014, which almost doubled in 2015 to 6.95 billion [5]. In a year that will be remembered for "note bandi"— a colloquial term for the withdrawal of 86 percent of the value of India's currency in circulation on 8 November – cashless payments in October 2016 increased 22 percent, when compared to October 2015, indicating that Indians have been steadily more accepting of various digital payments modes since last year[4].
- The progressive policies and aggressive focus on 'Make in India' have played a significant role in the resurgence of the electronics manufacturing sector.

PROPOSED IMPACT OF DIGITAL INDIA

The estimated impact of Digital India by 2019 would be cross cutting, ranging from broadband connectivity in all Panchayats, Wi-Fi in schools and universities and Public Wi-Fi hotspots. The programme will generate a huge number of IT, Telecom and Electronics jobs, both directly and indirectly. The success of this programme will make India Digitally empowered and the leader in usage of IT in the delivery of services related to various domains such as health, education, agriculture, banking, etc. Digital empowerment of citizens will pay emphasis on universal digital literacy and availability of digital resources/services in Indian languages. The programme will be implemented in phases from 2014 till 2018. The source of funding for most of the e-Governance projects at present is through budgetary provisions of respective ministries/departments in the central or state

governments. Requirements of funds for the individual project(s) for Digital India will be worked out by respective nodal ministries/departments

but according to government estimate it will cost Rs 113,000 crore. To implement this government is planning to strengthen National Informatics Center (NIC) by restructuring it to support all central government departments and state governments [9].

A. Economic impact

According to analysts, the Digital India plan could boost GDP up to \$1 trillion by 2025. It can play a key role in macro economic factors such as GDP growth, employment generation, labour productivity, growth in a number of businesses and revenue leakages for the Government.

As per the World Bank report, a 10% increase in mobile and broadband penetration increases the per capita GDP by 0.81% and 1.38% respectively in the developing countries. India is the 2nd largest telecom market in the world with 915 million wireless subscribers and world's 3rd largest Internet market with almost 259 million broadband users. There is still a huge economic opportunity in India as the tele density in rural India is only 45% where more than 65% of the population lives. Future growth of telecommunication industry in terms of a number of subscribers is expected to come from rural areas as urban areas are saturated with a tele-density of more than 160%.

B. Social impact

Social sectors such as education, healthcare, and banking are unable to reach out to the citizens due to obstructions and limitations such as middleman, illiteracy, ignorance, poverty, lack of funds, information and investments. These challenges have led to an imbalanced growth in the rural and urban areas with marked differences in the economic and social status of the people in these areas.

Modern ICT makes it easier for people to obtain access to services and resources. The penetration of mobile devices may be highly useful as a complementary channel to public service delivery apart from the creation of entirely new services which may have an enormous impact on the quality of life of the users and lead to social modernization.

The poor literacy rate in India is due to unavailability of physical infrastructure in rural and remote areas. This is where m-Education services can play an important role by reaching remote masses. According to estimates, the digital literacy in India is just 6.5% and the internet penetration is 20.83 out of 100 populations. The Digital India project will be helpful in providing real-time education and partly address the challenge of lack of teachers in the education system through smart and virtual classrooms. Education to farmers, fisher men can be provided through mobile devices. The high speed network can provide the adequate infrastructure for online education platforms like massive open online courses (MOOCs).

Mobile and internet banking can improve the financial inclusion in the country and can create a win-win situation for all parties in the value-chain by creating an interoperable ecosystem and revenue sharing business models. Telecom operators get additional revenue streams while the banks can reach new customer groups incurring lowest possible costs.

Factors such as a burgeoning population, poor doctor-patient ratio (1:870), high infant mortality rate, increasing life expectancy, fewer quality physicians and a majority of the population living in remote villages, support and justify the need for tele-medicine in the country. M-health can promote innovation and enhance the reach of healthcare services.

Digital platforms can help farmers in know-how (crop choice, seed variety), context (weather, plant protection, cultivation best practices) and market information (market prices, market demand, logistics).

C. Environmental impact

The major changes in the technology space will not only brought changes to the economic system but will also contribute to the environmental changes.

The next generation technologies will help in lowering the carbon footprint by reducing fuel consumption, waste management, greener workplaces and thus leading to a greener ecosystem. The ICT sector helps in efficient management and usage of scarce and non-renewable resources.

Cloud computing technology minimizes carbon emissions by improving mobility and flexibility. The energy consumption can be decreased from 201.8 terawatt hour (TWh) in 2010 to 139.8 TWh in 2020 by higher adoption of cloud data centers causing a 28% reduction in carbon footprint from 2010 levels.

Challenges For Digital India

Few of the challenges faced in the successful implementation of Digital India Programme are:

1. Lack of education–Majority of population in the country is still not qualified enough to use digital devices and technology. Most of people are not capable of using a simple mobile phone.
2. Lack of infrastructure and required technology–The Digital India campaign needs high quality infrastructure to be implemented efficiently. India still lacks the basic infrastructure required to move digitally ahead. The technological infrastructure and technology required for the campaign is still not available that easily in the country. The conditions are even more inadequate in the rural areas. Further, the servers are overloaded due to pressure work.
3. Financial and technical issues –India is still a developing country. For a plan like this, huge financial resources are required and the country somehow lacks in that area. It requires financial assistance from other sources. Technical issues like appropriate bandwidth, firewalls, filters, anti-virus software's, protection from hackers, buffering are some of the technical issues the country has to face.
4. Attitude of citizens as well as government personnel –For successful implementation of the programme, a wholesome effort is required of both the citizens and the government personnel. But the devil may care attitude is the hindrance in the path. Moreover, the older generation is set in their ways and find the traditional methods of doing things easy and convenient. Indian political power structure and lack of inter-departmental coordination add to the problem.
5. Cyber-crimes and Lack of confidence–Cyber safety is still not given as much importance as it should be given. People find it risky to make transactions online due to safety issues. Cyber laws are not paid that much heed too. Also, most of people still have lack of confidence on machines and prefer hand done things. Inept cyber services are also one of the reasons for this.
6. High costs –The electronic devices and internet services are still by and large very costly for an average Indian citizen. When a lot of people don't have enough money for the basic life's necessities, spending on electronic devices get out of the picture.
7. Training needs –The personnel who are working on this campaign, to transform various government departments from man managed to machine managed, require proper training to do that effectively and efficiently. It's a tedious task to train so many people of different calibers and interest into one common discipline. Most of the population lack the basic technical qualification required for the job

CONCLUSION

A digitally connected India can help in improving social and economic condition of people through development of non-agricultural economic activities apart from providing access to education, health and financial services. However, it is important to note that ICT alone cannot directly lead to overall development of the nation. The overall growth and development can be realized through supporting and enhancing elements such as literacy, basic infrastructure, overall business environment, regulatory environment, etc.

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THE FUTURE OF SME'S IN PUNE AREA**G. B. Patil**

Professor, ASM'S Institute of Professional Studies, Pune (MS)

ABSTRACT

Speculations identified with globalization bring up the many interlinked forms around this marvel. In various ventures, economies of scale are abused furthermore MNCs, SMEs have likewise gotten progressively worldwide in their activities. They even record for a disproportional portion of new advancements, a viewpoint that particularly identifies with SMEs right now. A few hypotheses about corporate system stress the need to develop, one observation is to search for uncontested market space and team up, as opposed to rival contenders.

Globalization speaks to the basic creation of the world portrayed by the free progression of innovation and HR across national limits just as the spread of Information Technology. In the start of the year 1991, the Indian economy had to receive an auxiliary program. The advancement started the way toward opening up economy of India. This made profoundly serious condition and to react to this test, Indian firms received imaginative changes in their HRM rehearses. This investigation examinations the significant difficulties emerging from globalization and influencing human asset the board rehearses in SME's in Pune. The aftereffect of the investigation depends on examination of escalated interviews with SMEs in Pune region. Twenty years of financial change in India has included noteworthy commitments made by little and medium undertakings (SMEs), to India's quickly developing economy.

Official Summary

In a time of globalizing economies numerous business sectors become progressively worldwide and serious, despite the fact that the story is distinctive for little and medium estimated endeavors (SMEs) than it is for global partnerships (MNCs).

The primary wellsprings of information are subjective top to bottom meetings with administrators and proprietors from SME's everything of whom have extensive knowledge and involvement with the business. Components, for example, changes inside the business, challenges face and methodologies conveyed are the fundamental focal point of examination.

These days, globalization is a significant driver that affects almost every business. The internationalization of business sectors for deals and obtaining at any rate by implication impacts each business. Models are the section of new contenders into previously secured local markets or changes in clients' practices or inclinations. The earth where these improvements happen is changing and moving at a quick pace. Political and monetary reconciliation and innovative leaps forward have, among others, enormously encouraged a wonder called 'globalization'.

HR Management has been an ignored field in SME's over some stretch of time and poor picture of SME's representatives in the general public influences their spirit. Recently there has been a more noteworthy acknowledgment of this capacity because of globalization. Right now, endeavor has been made to dissect the acts of human asset the board and the difficulties looked in enlistment and maintenance of proficient work force for dealing with the mind boggling issues of SMEs. There are a few explanations behind the new methodologies, Firstly, infrastructural issues with development in the SMEs and inappropriate workers. Besides, the expanding serious weight SMEs had prompted more noteworthy regard for controlling work costs and expanding work efficiency. Thirdly, the nature of progress had moved the accentuation towards being a market-driven instead of an authoritatively determined association and the significance of workers' quality was being underlined.

Transmitting and dispersing data over the globe has gotten simple and practically costless. Mechanical advancement in coordinations and conveyance empowers about each business to purchase, sell and participate on a worldwide scale. Accordingly, organizations can work in more markets and exchanges should be possible a lot quicker and at lower cost. Thus, shoppers have more understanding into where to purchase the best items and administrations at the best rates. In the outcome, considerably littler and privately orientated organizations need to see themselves in a worldwide setting, regardless of whether they don't mean to dispatch their own import or fare exercises

Job SMEs and Consumers in Pune Region

Without a doubt, a significant quality for some, little and medium estimated undertakings (SMEs) is their nearby client contact and their capacity to keep up close client connections. By and by, in the light of the present business condition all SMEs need to investigate their circumstance, regardless of whether they need to go on with their nearby procedure and if business outside their conventional area has no vital rationale. The job SMEs play in the present worldwide economies is an exceptionally intriguing issue. At first, it was accepted SMEs would assume a minor job in the fast globalizing world economy. Worldwide partnerships (MNCs) would be the drivers of globalization and together with shoppers they would receive the rewards. At any rate, this was the story as portrayed in the well known press and by researchers. Clearly, MNCs have the limit and assets to contribute abroad, enter new markets, and can more readily support themselves against the (money related) dangers. Buyers, then again, have profited by lower costs of purchaser products, expanded straightforwardness, and the likelihood to travel all the more efficiently and effectively to faraway goals. Numerous ventures solidified and a few huge MNCs are commanding the worldwide commercial center these days. It was by and large accepted that numerous SMEs would be made bankrupt and some of them likely were.

It appears to be certain that SMEs likewise need to figure out how to manage the expanded challenge because of globalization. Rather than contending with only neighborhood organizations, SMEs now rival different universal contenders, be they MNCs or different SMEs. Given this specific circumstance, it is expected that development and framing key unions are the responses to get by in the (neighborhood) commercial center.

Hypothetical Framework

1. The effect of globalization on SMEs
 - A. How this effect shifts among SMEs from various ventures.
 - B. In what ways SMEs can deal with the challenge with MNCs effectively
2. The worth chain with regards to globalization.
3. Corporate procedure.
4. The effect of IT advancements on SMEs.

Fundamental theory

The impacts of globalization are obvious in the neighborhood business. It is obvious that SMEs need to figure out how to manage the expanded challenge because of globalization. Rather than contending with only neighborhood organizations, SMEs now rival different global contenders, be they MNCs or SMEs. Mounting value pressure because of rivalry from vertically coordinated firms is obvious. Presumably the most emotional effect is the one originating from IT improvements. For the most part these improvements present new dangers, anyway they additionally open new chances. Given this unique situation, the supposition that will be that development, customized administration and shaping vital coalitions is the response to make due in the (nearby) commercial center.

The effect of globalization on SMEs

It is fitting to evaluate the most evident advantages and entanglements of globalization before we go to its effect on SMEs. The benefits of globalization can be estimated from two unique perspectives: the business and serious perspective and the full scale socio-efficient perspective. As indicated by Lasserre (2003) there are four classes of business and serious advantages:

Money saving advantages: Economies of scale is one favorable position. This outcomes from items/forms institutionalization and the expanded haggling control over providers of crude materials and parts. Then again, there are profits by the capacity to compose a strategic and sourcing system dependent on area factors.

Timing benefits: These favorable circumstances result from the organized methodology in the starting of items and adjusted in the beginning periods of the item life cycle. At the point when various auxiliaries of MNCs dispatch items at different focuses in time in exceptionally globalized businesses, the result could be deadly particularly if the item has a short life cycle, which is increasingly more every now and again the case.

Learning benefits: These originate from an undeniably organized exchange of data, best practices and individuals across various auxiliaries. These procedures forestall the exorbitant 'reexamination of the haggle' the advancement of amassing of understanding and information.

Exchange benefits: These favorable circumstances gather from the way that an organization that is working on a worldwide scale can utilize assets in a single explicit nation to support another nation backup

Be that as it may, the same number of researchers and different authorities have brought up, there are solid contentions to be made against the impacts of globalization, as well. Lasserre (2003) makes reference to the most significant ones:

1. Globalization forces a tremendous strain on work power both in created nations (work devastation) and creating nations (sweatshops, kid work)
2. Globalization would institutionalize client tastes and lessen assorted variety
3. Globalization would achieve convergence of intensity in a couple of worldwide MNCs
4. Globalization hurts the earth as a result of huge abuse of regular assets
5. Globalization diminishes the limit with regards to countries to ensure their national advantages, societies and values.

Globalization has affected SMEs is that it has changed the job of SMEs inside residential economies.

A condition of the economy which is the consequence of globalization, SMEs go about as a solid motor of development, development, and universal intensity.

Ultimately, expanded worldwide exchange has brought about a higher GDP for every capita in Pune territory

The effect of IT on SMEs

Innovation all in all is likely the most significant factor that made the wonder of globalization conceivable.

The last stage for instance was from the 30s/40s to the 80s/90s and was described by the purported Fordist large scale manufacturing where for example vehicles, planes and thruways remained in the focal point of

consideration. Since the finish of this stage we are in the period of data and correspondence (IT), described by for example PCs, satellites and advanced systems.

Subjective examination on web appropriation, which means the entrance to the web, messaging and a site specifically. The discoveries demonstrated that the SMEs benefitted from the selection of the new innovation in regards to effectiveness, correspondence, access to data of nature and marking. Obviously, these were by all account not the only factors that carried these SMEs to the choice of receiving the web innovation, factors like outer weight from nature or inward weight from representatives assumed a job too.

Impediments

The principal confinement of the examination is identified with just SME's in Pune region.

DISCOVERIES

- 1) SMEs'practices of HRM in zones of choice of workers by Own Selection System (33.33%) and Selection through Placement Services (66.67%).
- 2) Remuneration Normal Wages are paid routinely (100%) yet just (28.88%) SMEs use Payment connected with Performance (PLP) yet saw that it isn't any logical technique to compute PLP. Singular amount sum is conveyed. SMEs still hybridized with Indian attributes by giving either full or incomplete welfare benefits
- 3) Other Benefits Medical, Education, Housing, Retirement and so forth picture isn't satisfactory. Noproper arrangement exists for different advantages. According to circumstance or need benefits are given to workers. Generally speaking (61.9%) state we give different advantages as and when required.
- 4) SMEs met are feeble in actualizing execution examination system.49.2% said that they have execution evaluation framework yet which isn't up the standard practices followed in huge associations.
- 5) Training and Development (34.92%) send their representatives for outside preparing or organize inner preparing. In any case, we didn't discover any preparation schedule arranged for improvement of individuals.
- 6) Awards (Participation and Involvement) 29.98% SMEs are empowering representatives' investment and inclusion by method for granting them.
- 7) Labor Management (Relation), 87.3% SMEs thought of work the executives. In any case, remaining handle it according to circumstance continues around then. Practically every one of them demonstrated that they are making strides of improvement of human asset to handle difficulties emerging because of globalization.

CONCLUSION

In the speculation it was accepted little and medium scale endeavors would unite so as to build bartering control and appreciate economies of scale.

One of the ramifications of this examination is that there is as yet potential for proactive new businesses of the SME's in Pune territory.

Taking a gander at the little business everywhere, it is critical to consider that SMEs working in the nearby business must be found with regards to worldwide advancements and the high reliance of neighborhood ventures on changes that are happening on a worldwide scale.

Assessment of SMEs for 'best practices' in HRM above examination demonstrates that the chose endeavors met are still in difficulty, how to confront difficulties emerging from globalization and influencing human asset the executives rehearses. SME's in Pune region are as yet not completely arranged for difficulties emerging from globalization for Best Practice in human asset the board. It is discovered distinctly in some SMEs, specifically who are providers of Tata Motors and like other enormous enterprises where interrelationship between HRM practices and execution of workers is generally clear. So truly all SMEs should take direction from huge goliaths like Tata Motors and different establishments (e. g. Maratha Chamber of Commerce and Industries) for 'Best Human Resource Practices' to confront difficulties emerging because of globalization.

To arrive at 100% outcomes the World Trade Center(WTC) ought to be begun right away. The neighborhood works ought to be prepared according to universal standards. The NRI's ought to be welcome to begin business in Pune area. The foundation offices for "Make in India" ought to be given to business in Pune locale.

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2. Book review must contain the name of the author and the book reviewed, the place of publication and publisher, date of publication, number of pages and price.
3. Manuscripts should be typed in 12 font-size, Times New Roman, single spaced with 1" margin on a standard A4 size paper. Manuscripts should be organized in the following order: title, name(s) of author(s) and his/her (their) complete affiliation(s) including zip code(s), Abstract (not exceeding 350 words), Introduction, Main body of paper, Conclusion and References.
4. The title of the paper should be in capital letters, bold, size 16" and centered at the top of the first page. The author(s) and affiliations(s) should be centered, bold, size 14" and single-spaced, beginning from the second line below the title.

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All references must be arranged first alphabetically and then it may be further sorted chronologically also.

• Single author journal article:

Fox, S. (1984). Empowerment as a catalyst for change: an example for the food industry. *Supply Chain Management*, 2(3), 29–33.

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- **Unpublished dissertation/ paper:**

Uddin, K. (2000). A Study of Corporate Governance in a Developing Country: A Case of Bangladesh (Unpublished Dissertation). Lingnan University, Hong Kong.

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7. The submission implies that the work has not been published earlier elsewhere and is not under consideration to be published anywhere else if selected for publication in the journal of Indian Academicians and Researchers Association.

8. Decision of the Editorial Board regarding selection/rejection of the articles will be final.



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