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**International Journal of
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(Conference Special)

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Internal Quality Assurance Cell of
Shree L.R Tiwari Degree College of Arts, Commerce and Science
in collaboration with

University Of Mumbai
&
Guru Angad dev Teaching Learning Centre, SGBT Khalsa College, University of Delhi,
Pandit Madan Mohan Malaviya National Mission on Teacher and Teaching
(PMMMNTT),
Ministry of Education, Govt. of India

Organizes

One Day National Level Multidisciplinary E-Conference

Theme: "Industrial Revolution 4.0 – A synergistic approach through Resilience, Reinvention and Sustainable Development.

5th February, 2022 Time: 9.00 am to 4.00 pm

[PEER REVIEWED]

**SPECIAL ISSUE OF INTERNATIONAL JOURNAL
OF ADVANCE AND INNOVATIVE RESEARCH**

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ABOUT THE UNIVERSITY OF MUMBAI

The University of Mumbai is one of the prominent Universities in India. It was established on 18th July, 1857. The University has 56 Departments, 12 specialized Centers 781 Affiliated Colleges, 2 main Campuses, 2 sub-Campuses, 2 Model Colleges and the 'School of Engineering and Applied Sciences' at Kalyan as the University's own Engineering College. It has two Campuses with an area of 230 acres in Santacruz (E) and 13 acres in Fort. The colleges / institutions affiliated to University of Mumbai are located in Mumbai, Thane, Raigad, Sindhudurg and Ratnagiri districts of Maharashtra State.

University of Mumbai has been accredited with 'Five Star' status by the National Assessment and Accreditation Council (NAAC).

University of Mumbai is one of the largest Universities in world in terms of number of Student enrolled every year.

Dr. B. R. Ambedkar, Architect of modern India and author of the Constitution of India, social reformist and thinker, Sunil Gavaskar- Indian cricketer, Mukesh Ambani – MD of Reliance Industries are some of the distinguished alumni who have brought name and fame to the University of Mumbai.



ABOUT RAHUL EDUCATION

Rahul Education is a conglomerate of over 55 institutions imparting knowledge in different disciplines, for over 29 years. It proudly boasts of a family that consists of 55000+ students. Rahul Education has come a long way with a deeper vision. It has unfurled great potential through the establishment of the institutions, spread across Thane, Palghar and Pune districts of Maharashtra and Chandauli district of Uttar Pradesh.

Ever since the commencement of its first school in Bhayandar in the year 1992, Rahul Education has diligently followed the path of delivering 360-degree quality education. Rahul Education is already providing education in major streams like Engineering, Polytechnic, Architecture, Design Studies, Law, Degree Courses – BMS, BMM, BA, B.Com., BAF, B. Sc. (IT, Aviation, Hospitality Studies, Actuarial Sciences, Computer Science, and Data Science) M.Ed., B.Ed., D.Ed., E.C.C.Ed., Junior College (Arts, Commerce, and Science), IGCSE, ICSE, CBSE, & SSC Curriculum. As the year 2018 marked a quarter of a century since the Group's inception, the educational organization decided to commemorate the occasion by establishing Knowledge City in the state of Uttar Pradesh. The underlying goal behind such a step was to elevate the standard of education within the country and spread its benefits to all. Knowledge City is fully equipped with state-of-art facilities and all modern equipment bringing world-class education to the people of Uttar Pradesh. This also enabled the group to fulfil the lifelong dream of its founder Shri Ramadhar J. Tiwari of having a thriving educational institution in his native place of Mahuar Kalan. Each individual at Rahul Education works with the unified vision of providing education for all and achieving the mission of bringing progress through comprehensive quality education.



54+ Institutes

Over 55000+ students

2500+ staff members

Experience of over 2 decades

SHREE L. R. TIWARI DEGREE COLLEGE

Rahul Education Society's, Shree L. R. Tiwari Degree College of Arts, Commerce and Science Mira Road - Thane, is affiliated to University of Mumbai. The college has committed itself to provide quality education and being Centre of excellence in the process of facilitating effective teaching and learning with several career oriented traditional and specialty program. The college offers traditional besides professional courses, namely, Bachelor of Commerce, Bachelor of Mass Media and Communication, Bachelor in Accounts and Finance, Bachelor in Banking and Insurance, Bachelor of Management Studies, B.Sc. in Information Technology, B.Sc. in Computer Science, B.Sc. in Hospitality study and B.Sc. in Data Science. The college has highly qualified, devoted and committed faculty, more than 65% of them are engaged in various research activities.

The college has well fenced demarcated premises. It has huge college building. It consists of well-furnished and equipped classroom, laboratories, seminar halls, commerce and management resource Centre with computing laboratory, interactive classroom, Centre library, department faculty rooms, department libraries, boys' common room, girls' common room, gymkhana, gymnasium, Centre for career guidance, training & placement cell, counselling cell, administrative office, cafeteria, etc.





ABOUT GURU ANGAD DEV TEACHING LEARNING CENTRE

Guru Angad Dev Teaching Learning Centre (GAD-TLC) is a centre for training Chemistry, Commerce and Economics senior secondary (+2) and higher education (both UG and PG) teachers of India in ICT skills and equipping them to impart efficiently digital education to the students.

This Centre which has been created under the Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching (PMMMNMTT) of the Ministry of Education, Govt. of India addresses comprehensively all issues related to teachers, teaching, teacher preparation and professional development and thus helps in the preparation of modern age teachers.

ABOUT PMMMNMTT

This Centre which has been created under the Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching (PMMMNMTT) of the Ministry of Human Resource Development (MHRD), Govt. of India addresses comprehensively all issues related to teachers, teaching, teacher preparation and professional development and thus helps in the preparation of modern age teachers.

Govt. of India is working with a vision of catering to the learning needs of more than 50 crore Indians through ICT enabled education.

DISCLAIMER

GAD-TLC is only associated with the National Conference and not with the Publishing of the Research Papers.

ABOUT CONFERENCE THEME

The IQAC Cell of Shree L R Tiwari Degree College, Mira Road is glad to invite researchers, doctoral students and practitioners from both academia as well as industries for a one-day national level Multidisciplinary E-Conference on Theme- “Industrial Revolution 4.0: A Synergistic Approach through Resilience, Reinvention and Sustainable Development”.

The production and distribution. The Third used electronics and information technology to automate production. Now a Fourth Industrial Revolution is building on the digital revolution that has been occurring since the middle of the last century. It is characterized by a fusion of technologies that is blurring the lines between the physical, digital, and biological spheres around the globe. Large-scale machine-to-machine communication (M2M) and the internet of things (IoT) are integrated for increased automation, improved communication and self-monitoring, and production of smart machines that can analyze and diagnose issues without the need for human intervention.

This National E-conference aims to open discussion on Fourth Industrial Revolution with a synergistic approach through Resilience, Reinvention and Sustainable Development of ongoing automation of traditional manufacturing and industrial practices, using modern smart technology. The theme will provide a platform to the participants to express their views and give different dimensions of Industrial Revolution 4.0 at national level. The conference has various tracks and sub-themes which are only indicative and not restricted.

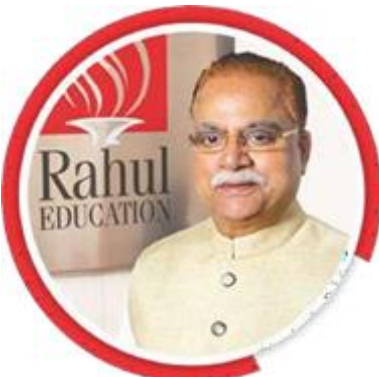
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University of Mumbai

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Prof. Suhas Pednekar
Vice Chancellor



M E S S A G E

I am pleased to know that IQAC Cell of Shree L. R. Tiwari Degree College of Arts, Commerce and Science has organized One day National Level Multidisciplinary E-Conference on the Theme: **"Industrial Revolution 4.0: A Synergistic Approach through Resilience, Reinvention and Sustainable Development"** in collaboration with University of Mumbai & Guru Angad Dev Teaching Learning Centre, SGTB Khalsa college, University of Delhi, Pandit Madan Mohan Malavhya National Mission on Teachers and Teaching (PMMMNMTT), Ministry of Education, Government of India.

Industrial Revolution 4.0, has taken the world beyond expectation of human race. The technological advancement with increased interconnectivity, Artificial Intelligence, Big data science and new aged smart automation has led to exponential growth. The impact of 4.0 has left no stone turn in the field of Education as well, with the new normal of online, hybrid mode of teaching-learning process has brought evolutionary change not only in the urban sect but also have provided with opportunities for the rural India.

I expect overwhelming participation of delegates from across the country for this one day National Conference. I hope that the pro-active participation and on-going deliberation in the conference will further chart a clear road map for shaping the future research aiming to look on Industrial Revolution – 4.0

I congratulate the Management, I/C Principal Dr. Sanjay Mishra, energetic staff members of the SLRTDC and the team of Guru Angad Dev Teaching Learning Centre for their commendable efforts and initiative in making a progressive contribution in the field of research. With such enduring theme and multidisciplinary approach the conference would fetch in research papers from all strata's of the society that is enterprising, vibrant and diverse.

I also appreciate the organising committee's decision for a dedicated track for the students' research papers, which would help to create research culture in the young minds and motivate them to contribute their novel, innovative ideas, towards growth of the society at large.

I wish all the research scholars, paper presenters, participants, learners and organising committee all the very best for the National Level Multidisciplinary Conference.

Prof. Suhas Pednekar
Vice Chancellor



University of Mumbai



NAAC CYCLE III Accredited A++
(CGPA 3.65)

Prof. Ravindra D. Kulkarni
M.Tech., Ph.D
Pro-Vice Chancellor



MESSAGE

I am indeed very blissful to know that IQAC Cell of **Shree L. R. Tiwari Degree College of Arts, Commerce and Science** has organized One day National Level Multidisciplinary E-Conference on the **Theme: "Industrial Revolution 4.0: A Synergistic Approach through Resilience, Reinvention and Sustainable Development"** in collaboration with **University of Mumbai & Guru Angad Dev Teaching Learning Centre, SGTB Khalsa college, University of Delhi, PanditMadan Mohan Malavlya National Mission on Teachers and Teaching(PMMMNMTT), Ministry of Education, Government of India.**

We need to shape a future that works for all of us by putting people first and empowering them. In its most pessimistic, dehumanized form, the Fourth Industrial Revolution may indeed have the potential to "robotize" humanity and thus to deprive us of our heart and soul. But as a complement to the best parts of human nature, creativity, empathy and stewardship can also lift humanity into a new collective and moral consciousness based on a shared sense of destiny.

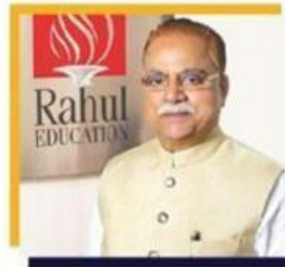
I hope that the discussion and deliberation during the one day conference would help in developing innovation and decisive role in shaping the future research on industrial revolution - 4.0.

I wish all the research scholars, paper presenters, participants, learners and organizing committee all the very best for the National Level Multidisciplinary Conference.

Best Wishes,

(Prof. Ravindra D. Kulkarni)

HON'BLE CHAIRMAN



Shri L. R. Tiwari
Founder Chairman, Rahul Education

At the outset, I congratulate the I/c Principal, Dr. Sanjay Mishra, and the entire Staff, for organizing the One Day National Level Multidisciplinary E-Conference on a very interesting theme.

"Industrial Revolution 4.0: A Synergistic Approach through Resilience, Reinvention and Sustainable Development"

This theme conceptualizes rapid change in technology, industries, societal patterns and processes in the 21st century, due to increasing interconnectivity and smart automation. This conference will definitely provide a large platform for all the Researchers, Scholars, and Professionals of diverse disciplines, to converse and convey their thoughts on the Industrial Revolution.

Rahul Education Society has always made an effort to provide to the society, a research-oriented platform, to train young minds and overcome all challenges in the future. We hope this conference acts as a catalyst to ignite the minds for a better future.

I am sure this conference will bring to front, the key points that would help us understand and deal with the upcoming changes due to the great technological revolution in this 21st century. I extend my best wishes and support for the success of this conference.



Prof. Rajesh Kr. Dubey
Director



UGC-HRDC

(UGC-Sponsored Inter-University Institute)

Jai Narain Vyas University

Jodhpur-342001, Rajasthan

E-mail: directorhrdc@gmail.com |

Cell: 9198218888 | 9455098888 |



UGC-HRDC/2022/112 Date: 22/01/2022

Message

I am pleased to know that IQAC of Shree LR Tiwari Degree College of Arts, Commerce and Science, Mira Road, Thane, Maharashtra is going to organize an one day National conference on "Industrial revolution 4.0 : A synergistic approach through resilience, reinvention and sustainable development in collaboration with Mumbai University of Mumbai and Guru Angad Dev Teaching Learning center, Khalsa College, University of Delhi, under Pandit Madan Malaviya National Mission on Teacher and Teaching (PMMMNTT), Ministry of Education, Government of India.

The fourth industrial revolution-cloud driven digital revolution has now almost touched every sphere of personnel, professional and corporate life. The fourth industrial revolution is characterized by the fusion of the digital, biological, and physical world, as well as artificial intelligence, cloud computing, robotics, 3d printing , IoTs , and advanced wireless technology. now days smart machine that can analyze and diagnose issue without the need of intervention of human being but some faction of our society think digitization can take away many jobs but this is half truth,

Fear is common among human beings when they have less knowledge about anything, history is evident that whenever the government implemented new policy in the past, many people lost their jobs and the 1991 LPG policy is the best example when masses had lost their jobs because of change in business environment. Modern industrial revolution is the future of the world. This conference on industrial revolution will highlight importance of digitization that will enable us knowledge of current and future business environments.

I am delighted to know that best paper presentations will be awarded is motivational and will boost student and faculty confidence and energize them to participate in quality research work which certainly enhances their skill set.

Heartily congratulations to Dr. Sanjay Mishra I/c Principal, Shree L.R. Tiwari Degree College of Arts, Commerce, and Science and his entire team for this meritorious effort and all the best wishes to researchers' delegates. I am confident that this conference will enlighten and innovate participants and organizes.

I extend my best wishes for the grand success of the conference.

(Prof. Rajesh Kr. Dubey)
Director

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Professor (Dr.) Arvind S. Luhar

M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD
M.E.S. Group – A Class – 1 Gazetted Officer (MS)
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(NAAC Re-Accredited 'A' Grade College with 3.14 CGPA)

University of Mumbai:
Chairman, Board of studies in Accountancy
Member: Academic Council, Faculty & RRC
PhD & M.Phil Guide in Accountancy
Central University of Bihar (Member, First Court - MHRD Nominee)
Indian Accounting Association, Chairman, Thane Branch
Homi Bhabha State University:
Member: Academic Council, BoS & Fee Fixation Committee



Date: 19th January 2022

Best wishes and heartfelt congratulation to the principal Dr. Sanjay Mishra and the staff members for organizing the E-multidisciplinary National Conference on the theme: **“INDUSTRIAL REVOLUTION 4.0: A SYNERGISTIC APPROACH THROUGH RESILIENCE, REINVENTION AND SUSTAINABLE DEVELOPMENT”**.

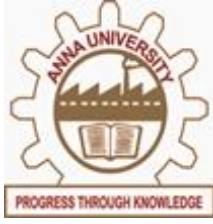
This theme is about much more than technology; it is an opportunity to unite global communities, to build sustainable economies, to adapt and modernize governance models, to reduce material and social inequalities, and to commit to values based leadership of emerging technologies. This conference would provide researchers, scholars and professional of diverse disciplines to discuss the various aspects of resilience, reinvention and sustainable development across the globe.

I appreciate the efforts put in by the organizing committee, to put up such a research congregation which aims to diversify, promote and spread knowledge. My best wishes to the principal, organizing committee as well as all the delegates for the success of the conference and in their future endeavors. I hope that this conference would certainly induce innovative ideas among the participants.

I wish the delegates and the organizers of this national conference all success in making it memorable and successful.

Dr. Arvind S. Luhar

Professor (Dr) Arvind S. Luhar .
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD
M.E.S. Gr. A. Class 1 Gazetted Officer
Professor & Head, Dept of Accountancy at
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**CENTRE FOR ENVIRONMENTAL STUDIES,
ANNA UNIVERSITY, CHENNAI-600025, INDIA**



**Prof. Dr. S. GANAPATHY
VENKATASUBRAMANIAN**

**(Ph.D., M.Sc., M.Phil., M.B.A., M.Phil (Mangt), M.A.
(Public Admin), M.A. (P.M & IR), M.Ed., M.L.S.,
B.G.L., PGDEL, PGDPM., PGDPR., PGDHE., PGDCr.,
F.Sc., D.L.L & A.L., Dip.L.L.M. & D(UNEP), Dip. I.E.L.
(UNITAR), M.LLPA., M.ISIL., M.MTCG)**

Message from Keynote Speaker

Dear Researchers and Participants,

I feel immense pleasure and proud to be a part of National Conference organized by IQAC of **Shree L. R. Tiwari Degree College of Arts, Commerce and Science** in Collaboration with **University of Mumbai & Guru Angad Dev Teaching Learning Centre, SGTB Khalsa College, University of Delhi, Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching (PMMMNMTT), Ministry of Education, Govt. of India.**

Being the Keynote speaker of the National Conference, it's my duty to put forth an informative piece on Industrial Revolution 4.0 to the researchers, readers and delegates who have joined the National Conference.

The **Fourth Industrial Revolution, 4IR** or **Industry Revolution 4.0** conceptualizes rapid change to technology, industries, and societal patterns and processes in the 21st century due to increasing interconnectivity and smart automation. With conference focusing on Industrial revolution, it also plays a role of transforming abstract concepts into useful technologies and as such it pressurizes and expands the innovation in Industrial domain. It is hoped that individual researchers will work hand in hand in developing this important field of research and pushing it together to be the most important vehicle in digitalization and automation.

Future Education is mainly technology oriented. Shree L.R. Tiwari Degree College acts as a fertile ground for experiment in new ideas and inculcating values. In this way, the younger generation quickly understands and implement in their new invention in adding to the researcher.

I hope this National Conference organized by the college will provide great opportunity for further research. I congratulate my friend Dr. Sanjay Mishraji and all his efficient dynamic team members for their enduring and endless efforts with dedication and commitment in making this the conference a grand success.

**Dr S Ganapathy Venkatasubramanian
Centre for Environmental Studies,
Anna University, Chennai**

HON'BLE SECRETARY



Shri Rahul L. Tiwari
Secretary, Rahul Education

Dear Team,

Heartiest Congratulations

The One Day National Multidisciplinary E-conference on "Industrial Revolution 4.0 : A Synergistic Approach Through Resilience, Reinvention And Sustainable Development" by the IQAC of Shree L. R. Tiwari Degree College of Arts, Commerce & Science, Mira Road (E) aims to contribute to the growth and development of the industrial revolution. We hope this conference will channel the best ideas to help us in setting out on a continuous path of research and innovation through academics.

It took a lot of work by the organizing committee to put together such a gathering aimed at diversifying, promoting, and spreading knowledge. I wish to express my best wishes to the Principal, the organizing committee as well as all delegates for the success of the conference and for their further endeavors in the field of research. I am confident that this conference will definitely stimulate innovative ideas among the delegates.

I wish the delegates and the organizers of this national conference every success in making it an unforgettable and successful event.

HON'BLE JT. SECRETARY



Smt. Krishna R. Tiwari
Joint Secretary, Rahul Education

Dear Researchers, Academicians and Well Wishers

Greetings to all of you!

It gives me immense pleasure to welcome all dignitaries and participants to this National Conference organized by Shree L. R. Tiwari Degree College of Arts, Commerce and Science in collaboration with the University of Mumbai & Guru Angad Dev Teaching Learning Centre, SGTB Khalsa College, University of Delhi, Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching (PMMMNTT), Ministry of Education, Govt. of India.

I congratulate the committee members and collaborating team for taking up the challenge of hosting this National Conference.

As a quality initiative in fulfillment of our duty towards research, every institute of higher education should explore and leverage upon all possible areas of opportunities and generate meaningful and relevant findings through systematic study. These findings can always be presented and later released as a publication that serves to enrich the existing body of knowledge in the Industrial Revolution-4.0. Open Interaction during the conference can further stimulate research ideas and provide opportunities for collaboration, thus enabling stakeholders to network and exchange information and knowledge even globally.

With the Conference focusing on Industrial revolution, it also plays the role transforming abstract concepts into useful technology and as such, preserves and expands innovation. It is hoped that every individual researcher, will work hand in hand in developing this important field of research and pushing it together to be the most important vehicle for value creation within the whole society.

I would like to congratulate the entire group of researchers who have achieved their desired results in their research work and I hope their findings will be translated into practical solutions benefitting our nation.

Finally, I would like to express my best wishes to all the teams involved in organizing this valuable Conference.



Shree Rahul Education Society's (Regd.)

SHREE L. R. TIWARI DEGREE COLLEGE

OF ARTS, COMMERCE & SCIENCE

(Approved by Government of Maharashtra &

Affiliated to University of Mumbai)

College Code : 1064

Message from Principal's Desk

Dr. Sanjay G. Mishra

I/c Principal,

Shree L. R. Tiwari Degree College of Arts, Commerce & Science
Chairperson, National Conference.



Greetings to all my Dear Well Wishers,

Progress is impossible without a change.

-Walt Disney

It is a matter of immense delight and great honour to close at hand the Academic Year 2021-22 with great enthusiasm, Passion, commitments and determination. We are pleased to welcome you all for the **One Day National Level Multidisciplinary E-Conference** on the Theme : **"Industrial Revolution 4.0: A Synergistic Approach through Resilience, Reinvention and Sustainable Development"** organized by Internal Quality Assurance Cell (IQAC) of Shree L. R. Tiwari Degree College of Arts, Commerce and Science, Mira Road (East) in collaboration with **University of Mumbai & Guru Angad Dev Teaching Learning Centre, SCTB Khalsa College, University of Delhi Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching (PMMNMTT) Ministry of Education, Govt. of India.**

The phrase Fourth Industrial Revolution was first introduced by a team of scientists developing a high-tech strategy for the German government. Fourth Industrial Revolution is the trend towards automation and data exchange in manufacturing technologies and processes which include cyber-physical systems (CPS), cloud computing, cognitive computing, and artificial intelligence. We have to keep abreast ourselves with the new age technologies, adapt and adjust with the changing time to be at par with the world. The theme of the conference aims to bring diverse ideologies & serves as a conic for research scholars for presenting their innovative ideas in multi-disciplinary domain. Various tracks with suggestive sub-themes have opened the Pandora of thoughts for penning the thoughts through research papers. We hope that this conference would provide valuable knowledge, experience, and motivate the participants to prepare research papers and present their thoughts in the form of research paper in the near future.

We are overwhelmed and acknowledge the contribution of researchers across the country for their research convention. We are grateful to Vice Chancellor and Pro Vice Chancellor of University of Mumbai for their continued support.

We appreciate the support of GAD TLC's Team for their hand holding and guidance for organizing National Conference as a collaborator with us. We acknowledge the consecration and guidance of the management at Rahul Education. We are indebted to and highly gratify for the endless efforts by the Blind Peer Reviewed Committee & Advisory Committee for their direction and sustenance with minute briefing that has helped us to achieve this remarkable feat. I extend my gratitude to Team IARA, as publication partners for the Conference. We appreciate the diligent efforts put forth by the conference organizing committee day in day out for making this conference reach the milestone.

Lastly, I wish each person associated Best aspiration & ever success.

Dr. Sanjay G. Mishra
I/c Principal



Shree Rahul Education Society's (Regd.)

**SHREE L. R. TIWARI
DEGREE COLLEGE**

OF ARTS, COMMERCE & SCIENCE

(Approved by Government of Maharashtra &
Affiliated to University of Mumbai)

College Code : 1064

Message from IQAC Coordinator.

Dr. Deepthi Sadvalkar
IQAC Coordinator
Shree L R Tiwari Degree College of Arts, Commerce and Science.



Dear Researchers and Fellow Colleagues,

It gives me immense pleasure to be a part of this hosting team of Internal Quality Assurance Cell (IQAC) of Shree LR Tiwari Degree College of Arts, Commerce and Science, Mira road thane, Maharashtra is going to organize one day National level multidisciplinary e-conference on "Industrial revolution 4.0 : A synergistic approach through resilience, reinvention and sustainable development in collaboration with Mumbai University of Mumbai and Guru Angad Dev Teaching Learning center, Khalsa College, University of Delhi , Pandit Madan Malaviya National Mission on Teacher and Teaching (PMMMNMTT), Ministry of Education, Government of India.

I take this opportunity to welcome all the delegates of the conference. On behalf of Shree L.R.Tiwari team, I would like to thank all the authors, co-authors, professionals, speakers for their support and cooperation. The rapid development in technologies and changes in lifestyle impose various issues in many countries. The conference has been crafted to challenge the hurdles and we are fortunate to have leading speakers to share their experience and perspectives to achieve smart solution through their innovation.

I hope that the conference serves as a locus for interdisciplinary will come out with many new ideas of advance and innovative technologies and in turn will offer multitude of opportunities to address a number of challenges that contribute to the national level.

I wish good luck to both the participants and the organisers of this Conference.

Deepthi Sadvalkar

Dr. Deepthi Sadvalkar
IQAC Coordinator



Shree Rahul Education Society's (Regd.)

**SHREE L. R. TIWARI
DEGREE COLLEGE**

OF ARTS, COMMERCE & SCIENCE

(Approved by Government of Maharashtra &

Affiliated to University of Mumbai)

College Code : 1064

Message from Conference Convenor

Dr. Puja Ahuja Gupta
Convenor, National Conference
Shree L. R. Tiwari Degree College of Arts, Commerce & Science, Mira Road.



Dear Researchers,

Greetings!!!!

It is my privilege and honor to welcome you all to the One Day National Level Multidisciplinary E-Conference, Theme:

“Industrial Revolution 4.0: A Synergistic Approach through Resilience, Reinvention and Sustainable Development”

Organized by the Internal Quality Assurance Cell (IQAC) of Shree L. R. Tiwari Degree College of Arts, Commerce and Science, Mira Road (East) In Collaboration with University of Mumbai & Guru Angad Dev Teaching Learning Centre, SGTB Khalsa College, University of Delhi, Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching (PMMMNTT) Ministry of Education, Govt. Of India.

The main goal of organizing this conference is to share and enhance the knowledge of each and every individual in this fast-moving Information Era. We have given a good opportunity for those who have a thirst in knowing the present technological developments and also share their ideas. Additionally, this conference will also facilitate the participants to expose and share various novel ideas. The conference aims to bridge the researchers working in academia and other professionals through research presentations and keynote addresses in current technological trends .i.e. Industrial Revolution 4.0 It reflects the growing importance of Intelligent Computing systems as a field of research and practice for contribution and better opportunities in industry 4.0. You will get ample opportunities to widen your knowledge and network.

On behalf of Shree L. R. Tiwari Degree College, I would like to take this opportunity to express my gratitude and congratulate the entire conference team for their valuable time and efforts in organizing this conference. I owe an obligation and gratitude to our authors and reviewers for their awareness and passion for research conventions.

I wish everyone good health, success and luck in all your future endeavors.

Dr. Puja Ahuja Gupta
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THE STUDY OF FINANCIAL LITERACY IN MUSLIM MINORITY IN MUMBAI**Mois A. Patel and Dr. Ashfaq Ahmad Khan**

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ABSTRACT

Financial literacy helps an individual in taking right financial decisions which leads for growth of an individual and a nation. Financial literacy can be classified into two categories such as modern financial literacy and Islamic financial literacy. Modern financial literacy is concerned with financial decision irrespective of any faith factors but Islamic financial literacy is concern with taking financial decisions on faith. Muslim community lacks financial literacy from both the categories hence their participation is very less in Indian financial sectors Viz. Banking, Insurance, Stock Markets etc.

Keyword: financial literacy, Ponzischeme, Muslim, social investment

1: INTRODUCTION

Financial literacy helps an individual in taking right financial decision which leads for economic development an individual and a nation. Financial literacy can be classified into two categories such as modern financial literacy and Islamic financial literacy. Modern financial literacy is concerned with financial decision irrespective of any religion factors but Islamic financial literacy is based on faith while taking business decision. Muslim community lacks financial literacy of both the categories hence their participation is very less in Indian financial sectors Viz. Banking, Insurance, Stock Markets etc.

1.1: Needs and Importance of the Study

Financial literacy helps in understanding about financial products or sectors avenues for investment which are available in a country due to lack of financial literacy as per Islamic norms individual does not invest in financial sectors or if they invest they don't invest as per shariah (faith based guidelines) and incur losses . Knowledge of financial literacy helps in understanding the financial products as per shariah guidelines.

1.2: Financial Literacy Avenues for Faith Based Investors.

1: Knowledge of Banking and Insurance industry

2: Financial literacy about stock markets.

3: Financial literacy about other financial instruments like mutual funds, bonds market etc.3

2: REVIEW OF LITERATURE

Sadegi (2008) investigated the impact of the introduction of Bursa Malaysia Islamic index on the financial performance and liquidity of the screening securities involved in the Islamic index in Malaysia. The study found that the introduction of the Shariah index has positive and strong impact on the financial performance of the Shariah compliant stocks.

Hakim and Rashidian (2004) analysis the risk and return of the Dow Jones Islamic World IndexDow Jones World index and Dow Jones Sustainability (DJS) World index by using weekly closing value of the indices and LIBORa proxy of the risk-free rate during period January 5, 2000 to August 30, 2004. By employing CAPM, it reveals that the most popular index is market competitive but has underperformed in comparison to another morally restricted but non-Islamic index. The study concludes that investors in the Muslim index are not suffering a discernible cost for complying with the Shariah restriction.

3: OBJECTIVES OF THE STUDY

The specific objectives of the study are:

1. To understand the financial literacy rate among Muslim.
2. To explore the existing Shariah Compliant procedures.
3. To provide the knowledge of shariah based financial products.
4. To explore the opportunities available for Muslim in banking sector.
5. To understand the shariah based financial concepts.

4: METHODOLOGY OF THE STUDY

The study is based on both primary and Secondary Sources of data. It includes questionnaires method of data collection and available published literatures such as books, journals, newspapers and relevant government websites.

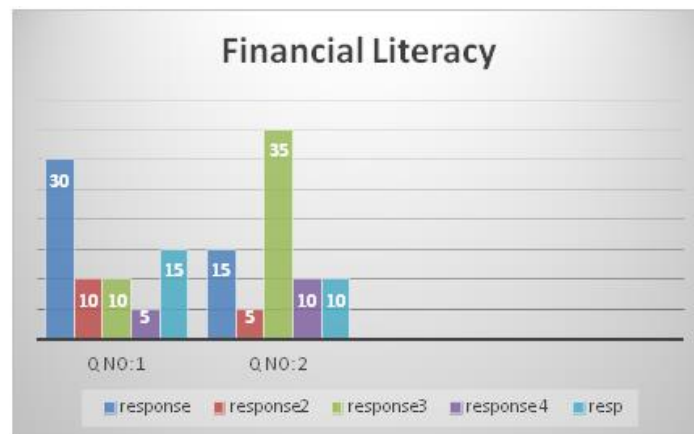
5: Data Analysis and Interpretation

Q No. 1: Investment as per shariah compliant index gives more return than non shariah compliant.

SA	A	N	SDA	DA	TOTAL
30	10	10	10	15	75

Q No. 2: Financial literacy plays important role in economic development of country.

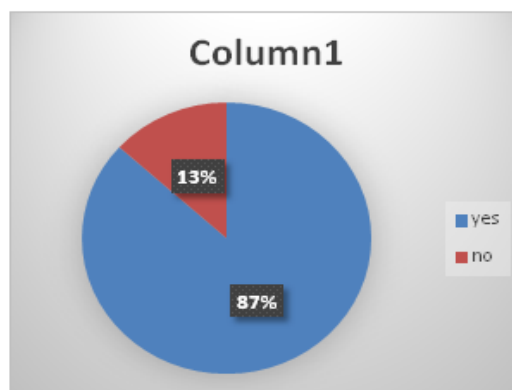
SA	A	N	SDA	DA	TOTAL
15	5	35	10	10	75



Interpretation: It can be interpreted from the above that shariah compliant investment gives more return than non shariah compliant investment it may be because they invest wholly in shariah compliant index and not in conventional investment. According to question no 2 most of the respondent are neutral which means that they are not sure about economic development of nation.

Q3: Interest receives on investment is prohibited in shariah.

	No of respondent
Yes	65
No	10
Total	75



Interpretation: most of the respondent agreed that interest bearing security is not permissible in Islamic law this is certified that peoples knows that interest is prohibited but they are illiterate about investment from above questions.

6: CONCLUSION

From the above it can be derived that Muslims lack in financial literate even though they are financially sound. Due to financial illiteracy they are unable to divert their resources towards regulated financial sectors. Their maximum contribution goes in unregulated financial sectors such as Ponzi scheme or they keep their funds with

them. It is suggested that financial literacy programs should be organized in community with the help of Islamic scholars to attract the ideal funds which is stuck in unproductive areas. This is a big loss for the community as well as for the nation.

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ENVIRONMENTAL FINANCE AND ENVIRONMENTAL AUDIT**Shailesh Dattatraya Borkar**

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ABSTRACT

For a world revering environmental prudence and quite very appreciative of corporates adhering to environmental finance as a measure of social responsibility, not only in matters of innovative processes and products but also in bringing about an attitudinal change in the operations of the work force, it comes as rather a shock, nay almost a challenge to the senses, that environmental audit, which can effectively be employed as a guardian against environmental improprieties, is relegated to the optional, in fact a reclusive concept evoked only to boost the corporate image. The carbon dioxide equivalent of greenhouse gases in the atmosphere has already exceeded 390 parts per million which is considered a tipping point. That clearly puts us mere earthlings at a risk not widely realized. The World Health Organization takes cognizance of every environmental offence committed the world over. That being the background, Environmentalism as a practice is the order of the day, even at grassroots level. Corporates have fallen in line, either out of bureaucratic compulsion or due to progressive management approach, channelizing investment into products and processes that involve the least harmful gaseous emissions and encourage the end user to be more environmentally conscious. Much is done in India and elsewhere to this end. But while environmental compliance audit is rigorously conducted in advanced nations, it receives a step-motherly treatment in our India. Undoubtedly, government-run institutions have to follow environmental procedures to hold forth an environmentally correct picture but otherwise the private sector is free to do away with such 'trivialities'!!!! A matter of concern is that an environmental auditor does not require any professional qualification and in fact can be any individual who has sufficient- if not complete-technical knowledge of the operations of the organization. This paper shall seek an insight into this scenario.

Keywords: Environmentalism, Environmental Finance, Environmental Audit.

INTRODUCTION

Climate change, water and air pollution and deforestation only represent an assortment of dilemmas that human populations have to master in order to live again in intact and flawlessly working ecosystems worldwide. A false assessment of natural resources has potentially caused this dicey situation. The main and most challenging fields of action in the energy market might be the role of finance and its impact on a well-working energy shift. In the combat against climate change, there is still a gulf between developed and developing countries to work together in order to diminish greenhouse gas emissions and invest in low-carbon technologies and models. The lack of capital endowment and investment needs may represent the major obstacles in future climate and sustainable development.

Getting a correct estimate of environmental performance and development will have to be a significant area for audit. A good strategy for sustainable development is likely to be accompanied by a set of targets for what needs to be achieved. There should also be indicators which measure progress towards meeting those targets. Environmental audit should therefore cover the following:

- Audit of targets to see if they are based on a proper understanding and evidence about what needs to be done.
- Audit of parameters to see if they are dependable and indicative.
- Audit of the development as seen by comparing indicators with their related targets.

OBJECTIVES

- The objectives of this paper can be summarily stated as follows-
- To analyze the extent of proliferation of environmental finance vis-à-vis that of environmental audit, especially among medium sized industrial units in Mumbai and Thane region.
- To find out how far these industrial units have adopted environmental awareness and caution as a matter of realization of social necessity and how far out of legal and financial compulsion.

RESEARCH METHODOLOGY

For the first objective, an extensive analysis of secondary data of the industrial units under is in order. For the second objective, a detailed questionnaire aimed at obtaining the views of the employees of the industrial units selected is put to use to collect primary data.

Matter: The corporate world is conspicuously vocal of Carbon Credit which is a universally accepted term for any valid certificate or permit representing the right to emit one tonne of carbon dioxide or another harmful gas with a carbon dioxide equivalent of one tonne. Trading is executed in carbon credits by buying and selling the same. Carbon Market dealings in fact aim at directing industrial and commercial processes in the direction of low emissions or less carbon intensive approaches than those used when there was no cost attached to emitting carbon dioxide and other greenhouse gases into the atmosphere. Carbon credit availability is capped and then allocated to individual and corporate consumers through the market mechanisms by adopting the emissions trading approach – actually just a synonym for commercial exchange. Carbon credits are obtained from a pool or fund of investments or from a company dedicated to carbon development and has accumulated the credits from singular projects. According to the World Bank (2010), the carbon market was valued at US\$ 143 billion in 2009. A Carbon Trade Exchange can act as a stock exchange for carbon credits where purchasers and vendors can exchange trade values. The quality of the credits is decided partially on the basis of the evaluation process and the type of the investment fund or concerned company that has acted as the sponsor of the carbon project. All these “oh-so-necessary” executions by the corporate players amply demonstrate their penchant for projecting an environmentally “oh-so-propah” image. Never mind if the efforts are not subject to stringent regulation and evaluation through environmental audit. The idea is not to slander corporate effort. In fact some very fruitful efforts in a positively environmentally beneficial direction may be mentioned here –

- Power usage improvement and heat conservation projects.
- Green Housing/ Habitat practices - Rain water harvesting, waste management, renewable/
- Solar energized, sanitation, eco- friendly material.
- Biomass energy- Using Bio gas, Rice husk, Sugarcane bagasse /Molasses waste.
- Use of Biofertiliser/ Biopesticide, e.g., Azotobactor, Tricoderma, Tricogramma.
- Rural and eco-tourism – spreading the concern for community cleanliness.
- Improved Jute retting technology – which saves on use of raw material as well as power.
- Financing projects which address Conservation issues- Prawn hatchery, Fish seed preparation,
- Ornamental fisheries

Now let’s have a look at some prevalent Environment Based Financial Products –

- ‘Green’ Savings Products e.g. promoting fuel conservation by providing easier loan facility for converting models to less polluting fuels.
- Energy efficient mortgages - Offering larger and easier mortgages to individuals who employ processes with low energy costs.
- Promotion of fuel conversion– Easily available finance for conversion of vehicular models to less polluting fuels.
- Environmental Technology Leasing - Providing business leases for adoption of green technology in production.
- Environmentally Sound Construction - Provision of cheaper funds on favourable terms for environmentally sound projects.
- Energy Efficiency Loans - Loans for undertaking improvements in energy usage efficiency.
- ‘Green’ Accounts - Opening Savings accounts where the money saved is invested in ‘Green’ environmentally beneficial projects.

These financial products are offered by banks and finance companies as a measure of their social outlook. So far, so good. But, what about climate change, water and air pollution and deforestation only represent an assortment of dilemmas that human populations have to master in order to live again in intact and flawlessly working ecosystems worldwide. A false assessment of natural resources has potentially caused this dicey situation. The main and most challenging fields of action in the energy market might be the role of finance and its impact on a well-working energy shift. In the combat against climate change, there is still a gulf between developed and developing countries to work together in order to diminish greenhouse gas emissions and invest

in low-carbon technologies and models. The lack of capital endowment and investment needs may represent the major obstacles in future climate and sustainable development.

Environmental auditing is an exercise to evaluate without bias the environmental performance of an organization and to ensure that environmental issues are a significant part of the decision making process. An environmental audit takes stock of the harm caused to the environment due to the activities of the organization, the effluents issued by it and the noise pollution it may have exacerbated. An environmental audit must without fail be non-subjective, open, believable and unbiased if it has to be effective. Audits should also be regular and ongoing. Environmental auditing as a concept was conceived in the 1970s in the United States and in Western Europe. This concept was then furthered to the rest of the world by multi and trans-national organizations and their associates which wanted to create a green corporate image for themselves and their suppliers.

ENVIRONMENTAL AUDIT COVERS THE ENSUING FIELDS -

- The level of energy use by way of fuel
- Measures taken towards recycling
- Steps taken towards proliferation of environmental education
- Efforts made for habitat conservation and creation
- Policy decisions and their execution on green purchasing
- The efficacy of material and energy management policies, resultant savings and alternatives thereto
- Efforts taken for water management and economy of use
- Control measures to check waste generation and provision for its management and disposal
- Checks provided for noise reduction, evaluation and control
- Control measures to check air emissions and maintaining indoor air quality
- Application of environmental checks on transportation and travelling practices
- Provisions made for staff awareness, participation and training in environmental issues
- Steps taken towards dissemination of environmental information
- Provisions made for dealing with public enquiry and response for complaints

Just the above observations are sufficient to justify the indispensability of Environmental Audit and its general and global applicability and need. Yet, when it comes to enforcing Environmental Audit what is meted out is a cold handshake instead of a warm embrace. Public institutions do have to follow the written word and therefore the resultant environmental consciousness. But, private entities have no such compulsion except for that which originates from the perception of an enlightened, responsible and socially aware management. Considering the huge responsibility that an environmental auditor has to shoulder, it is surprising that the qualifications required for appointing an Environmental Auditor have not been customized. In most cases, environmental auditors hold certifications issued by non-governmental organizations on the basis of written examinations and experience. There does not seem to be a common protocol the world over for the appointment of such an indispensable professional, despite the fact that a wrong estimation or a wrong conclusion by the environmental auditor could cost all of us very dear.

Environmental auditors must have expert knowledge about the techniques and operations involved in environmental management, the concerned laws and rules related to environmental protection and various other issues that may be organization-specific. A majority of the environmental auditors have higher education in environmental science, science or technical fields related to environmental engineering. They may have undergraduate or postgraduate degrees in environmental engineering or laws and associated field experience or a serviceable diploma in environmental or chemical or engineering expertise. Undoubtedly, they would require practical training on the site to ensure effective safety measures.

LET US NOW PERUSE THE BENEFITS IF ENVIRONMENTAL AUDITING –

- It is the first step towards safeguarding the environment.
- It helps verify corporate compliance with local and national laws.
- It helps identify current or potential future problems that need to be addressed.

- It assesses corporate training programmes and provides data to assist in training.
- It enables companies to build on good environmental performance, give credit where appropriate and highlight deficiencies in the system.
- It helps identify potential cost savings, such as from waste minimization.
- It helps in creating a network to assist the exchange and comparison of information between different plants or subsidiary companies
- It amply demonstrates corporate commitment to environmental protection.

One prime quality that an environmental auditor must possess is a good working knowledge of environmental laws and rules.

Let's have a quick look at the efforts taken by some entities towards environmental consciousness –

- Bayer India opened its first emissions-free building – Green Building - in Greater Noida near New Delhi in 2011, to check its contribution to pollution.
- By using eco and power friendly equipment in its 10,000 new ATMs, the State Bank of India has not only saved power costs and earned carbon credits, but also set the tone for environmental propriety.
- Kansai Nerolac Paints Ltd. has always made efforts towards the betterment of society and environment and as a responsible corporate has always taken appropriate steps in the fields relevant to societal development and environmental conservation. Kansai Nerolac has made exemplary effort towards eliminating harmful heavy metals from their paints. The harmful heavy metals like chromium and arsenic can have debilitating effects on human beings.
- Indian Oil has put in around Rs. 8,000 crores so far in green fuel generation at its refineries; in addition, projects of a further Rs.5,000 crores are on the anvil. All these efforts are an attempt to meet the target of reaching EURO-III compliant fuel levels.

As is evident a lot of efforts are underway in the corporate sector to make business an environmentally conscious enterprise. However, certain issues must be given due consideration –

All efforts towards Green Technology would have to be put under a scanner and monitored regularly if some concrete result is to be obtained. In this respect, Environmental Auditing would be of great use. As of now, the corporate entities decide to undertake environmental audits in order to obtain an independent external assessment of whether the management has adopted an efficient environmental policy and provided for acceptable environmental attitude. The most important results of the environmental audits are recommendations on how a company can reduce the damaging effects on environment in an efficient manner and how it can, in the long run, save funds whilst using environment friendly technology.

Green Technology to be brought into practice would require Legal Support. What is especially required is a stringent penal provision combined with a tight and regular monitoring of all activities that could have a detrimental effect on environment. That brings us back to the indispensable Environmental Audit.

CONCLUSION

Environmental Finance has obviously received its due the world over and that the environmental auditor has an inevitable role to play in global progress seems to be a foregone conclusion, but what remains to be seen is whether environmental protection and regulation receives global partnership or remains merely a subject of discussion in local, national and international fora. As a reminder, let us not forget that the purity of the air that we breathe in is the final test of our existence.

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PUBLIC ISSUE AND STOCK MARKET DEVELOPMENT: REVOLUTION THROUGH DIGITALIZATION**Poonam Chavan and Madhavi Neman**

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ABSTRACT

Investing in stock market is an option of raising money, but in a country like India, there is a lack of awareness and misrepresentation regarding trading and operations of stock market as well as scams. Hence, many people view stock market to be a risky investment (fear of losing money), due to which people are reluctant to invest. But many studies have proved that investing your money in right stocks for a long period of time can be a better option than investment in gold or real estate.

Indian stock market has a strong history, even today, the BSE Sensex remains one of the parameters against which the robustness of Indian economy and finance is measured.

Digitalization has brought a revolution in stock market. The various complicated procedures and documentations of physical trading have now become easier with the help of various stock market applications (dematerialization of stocks). Due to digitalization stock exchange does high-tech electronic trading where retail investors can buy or sell stocks in a fraction of seconds offering investors to efficiently research before investing in stocks.

India has approximately 4 crore Demat accounts with two depositories NSDL and CDSL.

The objective of the study is to find out Investor's growth due to changing technology, various mobile apps and software available for stock trading and sources of information influencing their investment decision and to give an overview of revolution in the stock market through digitalization

Keywords: *Stock market, lack of awareness, source of investment, an indicator of country's economy, growth and development through digitalization, Trading apps*

INTRODUCTION

The impact of digitalization is not only confined to IT industries or Marketing sector or E-commerce, it has also brought a 180 degree change in workings of financial services, today Retail investors/client have various types of apps at their disposal to trade, to gather market news or any other financial data with regard to companies' details etc. Various apps like Zerodha Kite App, Upstox App, Groww App, Angel One App, Sharekhan App, Motilal Oswal Trader App, Kotak Stock Trader App etc.

There is a drastic change in Business of financial services due to Digitalization resulting in Change in Mode of Trading (phone trading, online trading, trading software's, and trading through broking house). Digitalization has not only enhanced the efficiency of the business process but has added value to the business by making it easily accessible to customers from any part of the world.

Digitalization of Indian Stock Market:

Indian Stock Market too has witnessed a great change post digitalization where the stock trading process has been digitized, thus leading to increased stock trading process efficiency and enhanced data transparency.

Bombay Stock Exchange (BSE) and National Stock Exchange (NSE) are major pre-eminent stock exchanges in India. NSE was first to start Automated Electronic Exchange Trading System in 1992, later BSE in 1995 commenced BOLT (BSE On-Line Trading) automated exchange trading system.

REVIEW OF LITERATURE

Pooja.S and Dr. Shirmila had conducted study in JASC: Journal of Applied Science and Computations (2019). As per the study The Stock market and financial service business have seen immense change post digitalization or technological advancement. Today a retail investor can get any information with regard to financial details of the companies, past records, companies' financial performance reports, graphs etc. There are various kinds of charts of different Indices and companies are easily available today for technical analysis but the utmost problem with regard to retail investor is lack of financial literacy about the stock market or companies before investing.

SEBI Investor Survey 2015 (SIS 2015) is the fourth in a series of periodic studies conducted or sponsored by SEBI to quantify actions and perceptions of retail investors. This iteration of the study has the largest breadth

and depth, covering more than 200,000 households in the listings exercise and more than 50,000 households in the final survey across cities and villages in all states and union territories (except Lakshadweep). Another across every corner of the country and then analyzing the data and creating this insightful report.

Ms. Ashwini G K and Ms. Jyothi G H (2020) in this article researchers have concluded that during 2015-2019 majorities of the IPOs have performed well as the price fluctuation above the issue prices of those companies have realized positive return and the companies which were getting limited gain on listing day they have improved their strategies to get more gain. The factors concerned with: Level of subscription, Issue size, listing day gain the results show that these factors influence the performance of IPOs of the company

Ajay Yadav, Sweta Goel (2019) there are several ways of raising funds from the primary market but, IPOs are the widely adopted tool by the companies to raise funds from the open market for the initial sale of stock by a private company. India being a developing nation and flourishing corporate network is focused on IPO. The motivation behind this examination is to understand the case of underpricing exists to think about whether or not an Indian IPO and the impact of the administrative system on IPO underpricing.

P., Srinivasan (2014) studies recommends that the capital market regulators should implement effective policy frameworks towards the development of Indian stock market in order to substantially enhance the size, depth and liquidity of the Indian stock market which in turn leads to increased economic activities. Further, the government should prioritize the development of the stock market through relaxing laws and of listing requirements for investors so as to encourage more market participants on the stock exchange and thus increases competition and quality of securities investments resulting in a significant influence on economic growth in India

OBJECTIVE

1. To find out Investor's growth due to changing technology, various mobile apps and software available for stock trading.
2. To find out sources of information influencing their investment decision
3. To give an overview of revolution in the stock market through digitalization

RESEARCH METHODOLOGY

The present research paper is based on secondary data; gathered from published material in various books, journals, newspapers, magazines, and websites.

Findings of the study

- Initial public issues is in boom and reason behind this is the advancement in digitization. The process for applying for public issue has become very easy. Indian stock market has gained crore of Rupees through IPO. Companies like zomato, paytm etc have also offered public issue.
- The process of applying for IPO online is user friendly,

Investor has to open demat account with any SEBI registered Depository Participant (DP). These DPs can be banks or brokers. Then, he/she needs to Login to trading platform and select the desired issue (company) in the Current IPO section. After that has to enter the Number of lots and price at which they wish to apply for. Now the investor has to make the payment for the same. Here payment window will be open and where he need to make payment with UPI ID; with this bid will be placed with the exchange. Then will receive a notification to block the funds. Which he needs to approve the block request. After the successful approval the mentioned amount will be block in investor's account. After the allotment the blocked amount will be ducted from the bank account and shares will be credited into investor's demat account. Any extra amount to the extent of shares applied but not allotted, will be unblocked by bank.

FUND MOBILIZATION-PUBLIC MARKETS

Rs. Crore

Year	IPOs (incl. SME IPOs)	FPOs (incl. SME FPOs)	OFS(SE)	QIPs (incl. InvIT/ReIT- QIPs)	IPPs	InvITs/ ReITs	Total Equity	Public Bonds (incl. InvIT/ReIT- Public Debt)	Total Equity + Bonds
2021	1,19,431	29	22,912	41,997	-	17,641	2,02,009	15,277	2,17,286
2020	26,772	15,024	20,901	84,501	-	29,715	1,76,914	8,281	1,85,194
2019	12,985	11	25,999	35,238	-	8,008	82,241	18,637	1,00,878
2018	33,246	-	10,672	16,587	-	3,145	63,651	30,701	94,352
2017	68,827	12	18,094	61,148	4,668	7,283	1,60,032	6,511	1,66,543
2016	27,031	9	13,066	4,712	-	-	44,819	41,827	86,646
2015	13,874	-	35,566	19,065	-	-	68,505	21,547	90,053
2014	1,468	497	5,011	31,684	418	-	39,078	24,216	63,295
2013	1,619	6,959	23,964	8,075	4,823	-	45,440	34,643	80,083
2012	6,938	-	23,769	4,705	841	-	36,253	23,365	59,619
2011	5,966	8,055	-	3,459	-	-	17,481	27,268	44,749

(Source: Website)

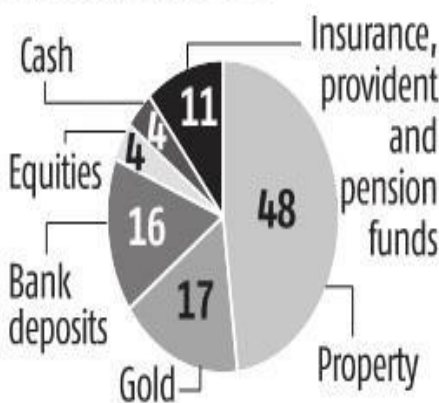
From the above table, we can interpret that the Indian share market has increasing trend in IPO and we can predict that in future this trend will be continue.

- NSDL AND CDSL are largest demat account service provider in India and have reported increase in demat accounts holders. Indian people are moving towards security market. Indian youth is inclined towards stock market because of the tech-savvy younger generation.

NEW INVESTORS WELCOME

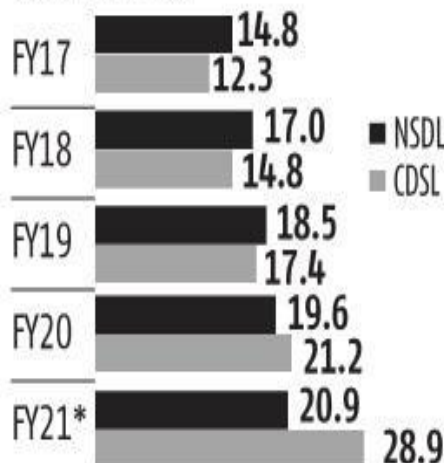
Stocks formed small part of Indian household wealth, but a record number of demat accounts were opened last year

Indian household assets as of December 2020



Sources: Reserve Bank of India, Jefferies estimates, Central Depository Services Ltd, National Securities Depository Ltd

Investors demat accounts (in million)



*Dec 2020; Compiled by BS Research Bureau
Source: CDSL result presentation

As per the latest data approximately 2.5% of total population of India are invested in share market. And this number is increasing day by day. Due to availability of mobile application for trading it become a new trend in youth. This trend is developing because of increasing literacy rate in India (74.04% as per Census 2021). There are lots of trading application in market, following are some of the best trading application.

APPLICATION NAMES	ANDROID DOWNLOADS	STARS BY USERS
Zerodha kite	50 LAKH +	4.2
Angel Broking	1 CROR +	4.2
Upstox Pro	1 CROR +	4.4
Groww App	1 CROR +	4.3
5 Paisa online trading	50 LAKH +	4.2
Sharekhan App	10 LAKH +	3.8
Motilal Oswal MO Investor App	10 LAKH +	3.6
Edelweiss online trading App	50 LAKH +	4.1
IIFL market Trading App	10 LAKH +	4.4
Kotak securities App		

(Source: Google Play Store)

This application providing platform for new investor to invest safely and securely. The process of opening demat account has become so much easier as compare to earlier days. One can open a demat within a few minutes which requires only few document like Aadhar card, PAN card, and bank account details. The brokers now days provide free webinars for how to operate their application. Also, they keep webinar on how to operate the stock market. This platform also helps to increase financial literacy among people. During pandemic there was a spike in the number of demat accounts opened. As people were suffering from financial crises due to loss of jobs and other pandemic related issues.

- The National Stock Exchange of India Limited (NSE) is the largest financial exchange in the Indian market. which provides platform to companies for raising capital. Investors can access Equities, Currencies, Debt, and Mutual fund units on the platform. NSE provides all data on its web site on new as well as old web site. NSE web site is design user friendly. Investors able to access this web site easily for there analysis purpose.
- In India education sector also have taken initiative to develop career in security market in India. To provide professional education on security market there are five major institutions these are:
 1. NSE Academy
 2. BSE Academy
 3. Nifty Trading Academy (NTA)
 4. National Institute of Financial Market (NIFM)
 5. The National Institute of Securities Market (NISM)

These institutions provides number of certification courses. As per the interest of candidate he/she can choose a course. These courses are for long terms as well as short term. The youth have very good opportunity for there career in the field of finance.

CONCLUSION

Here we can conclude that ;Today an investor has easier access to information with regard to financial details of the companies, past records, companies’ financial performance reports, graphs etc. There are various kinds of charts and tools of different Indices and companies which are easily available on software for technical analysis. One can think about the “stock market investment” as another source of income or may opt for full time occupation. Which will help investor’s to improve their standard of living.

Indian Stock market is one of the important indicators of Indian economy. Hence this boom in stock market due to digitalization will definitely boost up the economic growth. As of today approximately only 2.5% of Indian population is investing in stock market, so we can think of what will happen to the stock market growth if at least 30% people will start investing in the security market.

We can also predict that, within coming decades the NISM/NIFM will definitely be recognized as one of the eminent institution for professional course for security market studies.

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A STUDY ON CONSUMER SATISFACTION OF ONLINE GROCERY STORES IN INDIA

Fareed Shaikh¹ and Dr. Sanjay. G. Mishra²Student¹ and I/C Principal (Guide)², Shree L.R. Tiwari Degree College, Thane, Maharashtra**ABSTARCT**

Subsequently, society will continue to rely on internet shopping, which will allow it to remain a huge accomplishment later on. The accompanying apparatuses are utilized for addressing and investigating information: • Simple Percentage Method Data Representation: • Table • Percentage • Diagram • Charts IV. Different assessments have been directed to perceive the components impacting the customer devotion in online looking for food. Table 8: table appearance the number of respondent give the rating to quality/newness of item bought from online supermarket. Table 5: Table appearance the number of respondent are happy with web based shopping. This review is consequently done to comprehend the mindfulness about customer fulfillment of online supermarkets in India Sampling Unit: Sampling unit suggests that who are the respondents among the Buying on the web items. Table 9: table appearance the number of respondents recommend these web-based basic food item application to other loved ones. Table 3: Table appearance clients most favored choice for doing shopping on internet based application. Park and Kim (2018) similarly recognized the thing information quality is critical part Influencing customer faithfulness towards electronic shopping. Fulfillment DETERMINANTS Item information quality means whether a web-based store gives revived, definite and Reliable information about its things. Nature of information impacts the customers Purchasing decision and reduces the chase cost (Maditinos and Theodoridis, 2018; Park and Kim, 2018). Shopper SATISFACTION Consumer devotion will happen when a thing meets the Clients' suspicions. For this review, school going understudies over the age of 121, were taken by the comfort of the exploration review.

Keyword: Internet Shopping, Customer fulfillment, Consumer Satisfaction, Shopper Satisfaction, Food and Staple.

INTRODUCTION

Food and staple are the fundamental consistently need of any family. Fundamental food thing things join the consumable products that are purchased every now and again or on constant reason from supermarkets, when in doubt at ordinary stretches of time. By and large, ordinary food things are bought in set-up where the customer can examine the thing before buying. Online staple business is at emerging stage in India. The component of internet looking for food is that purchasers purchase staple things through retailers' destinations simply by tapping the mouse button for the important things and the subsequent transport of those organized ordinary food things at home. Now people in India are very little familiar with this kind of model. People in the country slant toward buying things like food, natural items, and vegetables by real assessment of cost and quality. Buyer devotion is the key part which is given a lot of importance in the current ferocious market in all customer related organizations. It appraises how things and organizations given by an association meet customer presumption. Buyer steadfastness is described as "the amount of customers, or level of outright customers, whose uncovered knowledge with a firm, its things or its organizations outperforms satisfaction targets. The impact of Covid has caused disturbing ripple effects among people globally. Councils are executing cross-country lockdowns to actually take a look at the transmission of this peril. People come out rarely for principal organizations like food, looking for food, etc. Be that as it might, people are feeling that it is progressively more difficult to escape their homes. To counter the solicitations of people, on-demand applications are flooding in this quarantine season. The food and staple movement market has impact significantly since the eruption of COVID19. These applications pass on food and staple to the doorsteps of people. People are inclined to use the application, demand their things, and get them passed on in a brief moment. The market is reacting to satisfy the necessities of the customers.

I. LITERATURE REVIEW**I. Consumer Satisfaction**

Consumer loyalty will happen when an item meets the Clients' assumptions. Assuming that the item's real exhibition is superior to client's Assumptions. Clients will be glad and pleased. Then again, in the event that item's Execution is not exactly the client's assumptions. Clients will be disappointed. Disappointed Clients will spread this involvement in different clients moreover. Various examinations have been irected to recognize the elements influencing the consumer loyalty in web-based shopping for food. Different exploration studies have affirmed that accommodation, saw esteem, administration quality,

II. Satisfaction Determinants

Item data quality means whether an internet based store gives refreshed, exact and Reliable data about its items. Nature of data impacts the clients Purchasing choice and lessens the hunt cost (Madininos and Theordoridis, 2018; Park and Kim, 2018). Park and Kim (2018) likewise distinguished the item data quality is significant component Influencing consumer loyalty towards web based shopping. Exact and refreshed data ought to be given by the stores since purchasing on the web implies high danger.

Client assistance alludes to the inclination of representatives to help the clients and settle their Issues. Representatives ought to be very well mannered and humble while treating the clients (Chang and Chen, 2019). Different examinations have affirmed the impact of administration quality on client Fulfillment. Ranjbarian et al. (2019); Trong et al. (2021); Guo et al. (2019); Dharmesti and Nugroho (2019) had accepted assistance quality as one of the develop in their review to recognize the impact of administration quality on consumer loyalty. Liu et al. (2021) observed client assistance as an significant element to impact the consumer loyalty. Workers should help the clients as ahead of schedule as conceivable on the grounds that disregarding client's anxiety might cause client disappointment. Clients are relied upon to be fulfilled when administrations are moment and administration quality is high (Dharmesti and Nugroho, 2019).

III. RESEARCH METHODOLOGY

Research Design: This research is based on exploratory study as well as descriptive study. The Descriptive research is here carried out to describe about the phenomenon. This study is hence done to understand the awareness about consumer satisfaction of online grocery stores in India

Sampling Unit: Sampling unit implies that who are the respondents among the Buying online products.

Sample Size: Sampling size is 103 for convenience i.e. 103 students filled the questionnaire for the survey.

Sampling Technique: Convenience sampling technique was used in this research. For this study, college-going students above the age of 121 were taken according to the convenience of the research study.

Sampling design: The exploration configuration utilized for the review is graphic. Unmistakable examination studies are those, which are worried about portraying the attributes of a specific individual or gathering. The examinations worried about explicit forecast with portrayal of realities and qualities concerning individual gathering or circumstance are largely instances of expressive exploration studies.

Data collection source: The study is based on both secondary and primary data. The secondary information was collected from different published materials vis. Books, Journals, magazines & websites etc. and primary data was collected by communicating with respondents through a structured questionnaire. The study was done with the help of primary data using the questionnaire as a tool to assess the investment and its behavior. Since the basic aim of the survey is to allow each and every person to list his or her opinion on mutual fund awareness and their interest. A closed ended questionnaire was also prepared with several characteristics of attributes to analyze and assess the relative importance of each of the statement on a five-point Likert scale.

Statistical Tools: There are various statistical tools which are used in analyzing data. The following tools are used for representing and analyzing data:

- Simple Percentage Method

Data Representation:

- Table
- Percentage
- Diagram
- Charts

IV. OBJECTIVES

1. To analyze how effect of free factors on clients' fulfillment
2. To propose approaches to online general stores to make customers more satisfied.
3. To observe the fulfillment level of the client for online buys.

V. DATA ANALYSIS

Table 1: Gender of the Respondents

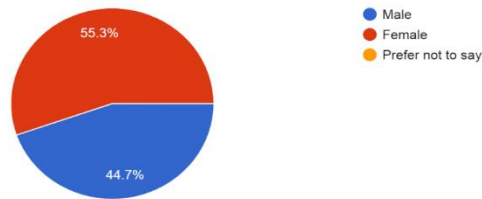
Gender	No. Of Respondents	Percentage
Male	46	44.7%
Female	57	55.3%
Total	103	100.00%

Source: Primary Data

INFERENCE:

- The above table indicates that, 44.7% of respondents are male and 55.3% of respondents are female.
- Thus the Majority 53.3% of the respondent fall under female category.

4. Gender
103 responses



1.1 Diagram showing gender of respondents

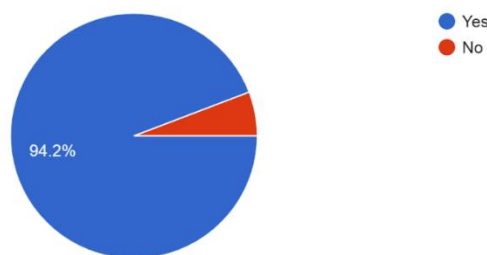
Table 2: Knowledge about how many respondent used this services.

Option	Frequency	% Response
Yes	94	94.2%
No	6	5.8%
Total	103	100%

Source: Primary Data

- From the above table we can infer that 94.2 % respondents have used this online services, 5.8% respondents don't used online application for shopping.

5. Have you used the services of online grocery stores like Jio-Mart, D-mart, Grofers, Reliance Fresh, Big-basket, Amazon Pantry etc. ?
103 responses



2.1 Diagram showing how many respondents used this service.

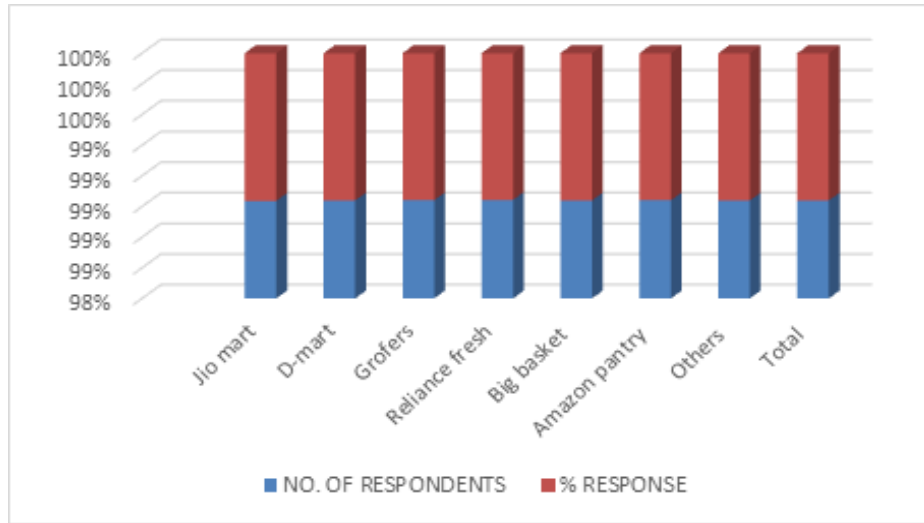
Table 3: Table showing customers most preferred option for doing shopping on online application.

Shopping option	No. Of Respondents	% Response
Jio mart	22	21.4%
D-mart	74	71.8%
Grofers	13	12.6%
Reliance fresh	9	8.7%
Big basket	27	26.2%
Amazon pantry	26	25.2%
Others	17	16.5%
Total	103	100%

Source: Primary Data

INFERENCE:

➤ From the above table it can be inferred that, due to the high rate of option, customers are attracted towards D-mart option compared to other options.



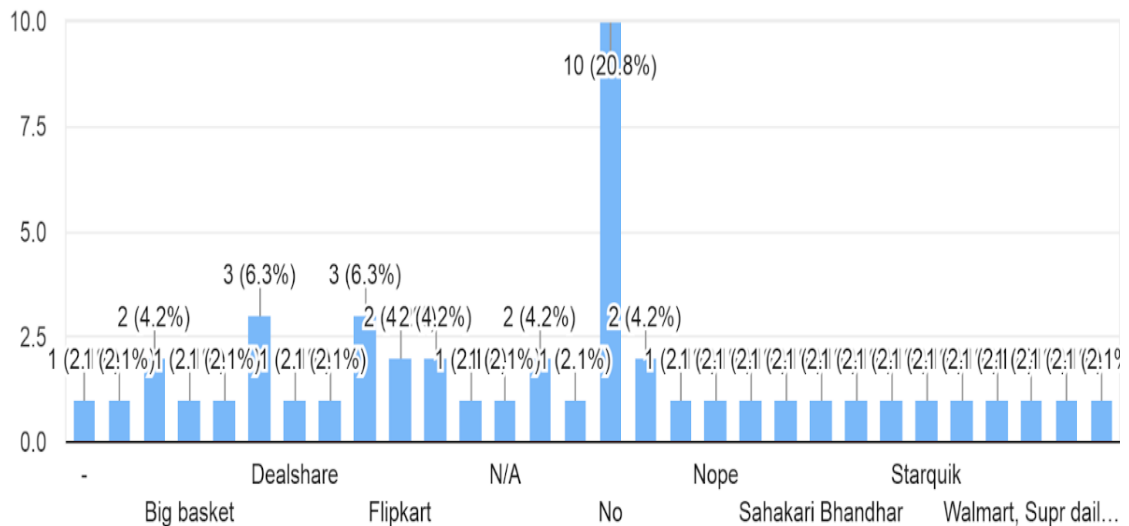
3.1 Diagram showing how many respondents are attracted towards the option

Table 4: Table showing respondent shopped from other online application

Other online apps	Count
Big basket	1
Dealshare	1
Filpkart	2
Sahakari bhandhar	1
Starquik	1
Walmart	1
Super dail	1
zomato	5
Swiggy	6
instamart	1
Fresh to home	1

INFERENCE:

➤ From the above table it can be inferred that, respondents shopped from other online application name are big basket, Dealshare, Filpkart, Sahakari bhandhar, Starquik, walmart, super dail, zomato, Swiggy, instamart, fresh to home etc.



4.1 Diagram showing how many respondents shopped from other online application.

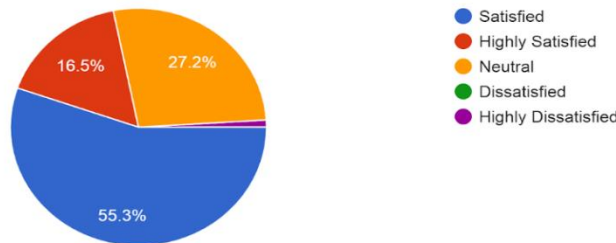
Table 5: Table showing how many respondents are satisfied with online shopping.

Response Category	Frequency	% Response
Satisfied	57	55.3%
Highly Satisfied	17	16.5%
Neutral	28	27.2%
Dissatisfied	0	0%
Highly Dissatisfied	1	1%
TOTAL	103	100%

INFERENCE:

- From the above table, we can understand that good number of respondent think online shopping service is good.
- Rest very few respondent doesn't satisfied with online shopping

8. How satisfied are you with the services of online grocery stores ?
103 responses



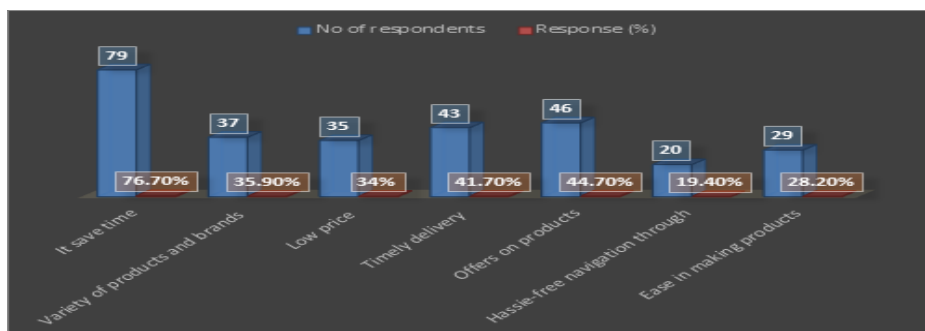
5.1 Diagram showing how many respondents are satisfied with online shopping.

Table 6: All these aspect are showing in this table

Aspect	No of respondents	Response (%)
It save time	79	76.7%
Variety of products and brands	37	35.9%
Low price	35	34%
Timely delivery	43	41.7%
Offers on products	46	44.7%
Hassie-free navigation through	20	19.4%
Ease in making products	29	28.2%

INFERENCE

- From the above table it can be inferred that, of the 79 respondents 76.9% said it save time, 36.9% of the 37 respondents said there is variety of products & brands, for low price among 35 people 34% of the people agreed, 41.7% of the 43 respondent agreed for timely delivery among 46 people 44.7% like the offers on products only 19.4% among 20 respondents were in favour of hassie free navigation through, among 29 respondents only 28.2% were agreeing on ease in making products.



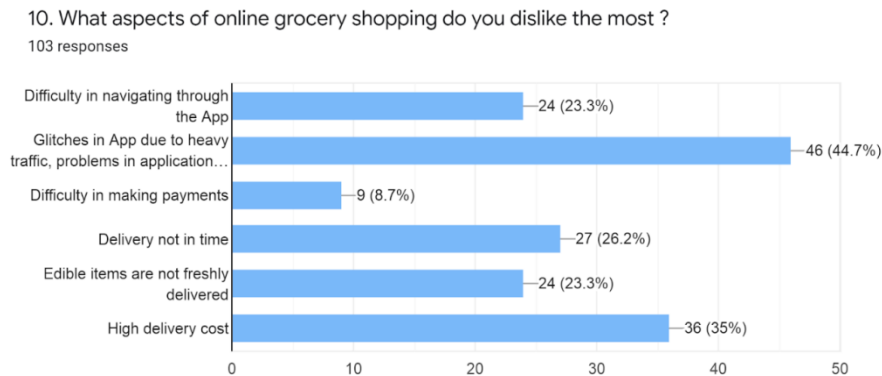
➤ 6.1 Diagram showing how many respondents are not satisfied with online shopping.

Table 7: All these aspect are showing in this table

Aspect	No of respondents	Response (%)
Difficulty in navigation through the app	24	23.3%
Glitches in app due to heavy traffic problems in application	46	44.7%
Difficulty in making payment	9	8.7%
Delivery not in time	27	26.2%
Edible items are not freshly delivered	24	23.3%
High delivery cost	36	35%

INFERENCE:

From the above table it can be inferred that, of the 24 respondents 23.3% said it difficult in navigation through the app, 44.7% of the 46 respondents said there is Glitches in app due to heavy traffic problems in application, for difficulty in making payment among 9 people 8.7% of the people disagreed, 26.2% of the 27 respondent were disagreed for delivery not in time 23.3% among 24 people dislike edible items are not freshly delivered only 35% among 36 respondents were doesn't like the high delivery cost.



➤ 7.1 Above Diagram showing all aspects are showing

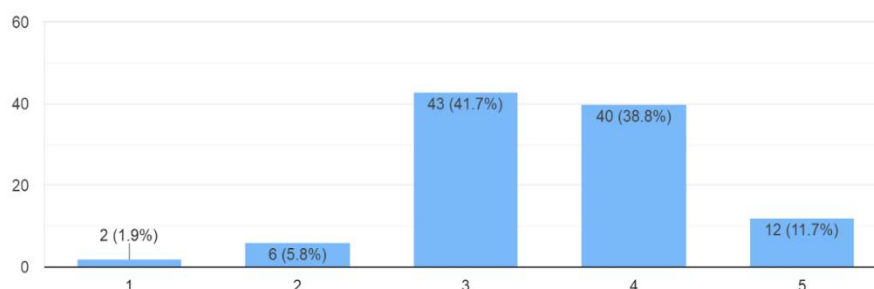
Table 8: table showing how many respondent give the rating to quality/freshness of product purchased from online grocery store.

Customers rating	Frequency	Percentage
1	2	1.9%
2	6	5.8%
3	43	41.7%
4	40	38.8%
5	12	11.7%

INFERENCE:

➤ Customer rating for quality/freshness of product purchased from online grocery stores are customers give 1 the frequency is 2 and percentage is 1.9%, customer give 2 the frequency is 6 and percentage is 5.8%, customer give 3 rating the frequency is 43 and percentage is 41.7%, customer give 4 rating the frequency is 40 and percentage is 38.6%, customer give 5 rating the frequency is 12 and percentage is 11.7%.

11. How would you rate the quality/freshness of products purchased from online grocery stores ? (1 being lowest in rating and 5 means highest)
103 responses



➤ 8.1 Diagram showing how many respondents give rating to online shopping.

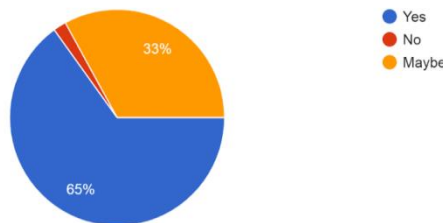
Table 9: table showing how many respondents suggest these online grocery apps to other family and friends.

Respondents suggest to other people	Frequency	Percentage
Yes	67	65%
No	34	33%
Maybe	2	1.9%
Total	103	100%

INFERENCE

➤ From the above table we can infer that 65% respondents gave suggestion to family and friends, 33% respondents do not give any suggestion to family and friends and 1.9 % of respondents are not aware if they give suggestion or not.

12. Would you suggest online grocery shopping to your friends and family ?
103 responses



9.1 Diagram showing how many suggests these online grocery apps to other family and friends.

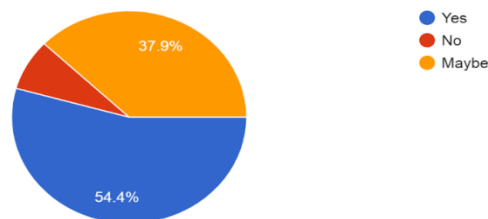
Table 9: table showing gained popularity in India during Covid they still prefer using their services once Covid situation ends

Customers Still Prefer Their Services Once Covid Situation End.	Frequency	Percentage
Yes	56	54.4%
No	39	7.8%
Maybe	8	37.9%
Total	103	100%

INFERENCE

➤ From the above table we can infer that 54.4% respondents still refer online shopping after the Covid situation end, 7.8% respondent doesn't go for online shopping after Covid situation end and 37.9% respondent still don't know that they want to continue or not.

13. Considering that online grocery stores gained popularity in India during Covid, would you still prefer using their services once Covid situation ends ?
103 responses



9.1 Above Diagram showing Customers still prefer their services once Covid situation end.

CONCLUSION

Internet shopping is turning out to be more famous step by step with the expansion in the usage of World Wide Web known as www. Understanding client's requirement for online selling has become challenge for

advertisers. Extraordinarily understanding the consumer's attitudes towards web based shopping, making improvement in the elements that influence consumers to shop on the web and chipping away at factors that influence purchasers to shop online will assist advertisers with acquiring the strategic advantage over others. In end, approaching web based shopping has genuinely reformed and influenced our general public overall. This utilization of innovation has opened new entryways and opportunities that empower for a more advantageous way of life today. Assortment, speedy service and scaled down costs were three huge manners by which web based shopping influenced people from everywhere the world. In any case, this idea of internet shopping prompted the possibilities of misrepresentation and security clashes. Tragically, it has shown that it is possible for hoodlums to control the framework and access individual information. Luckily, today with the most recent highlights of innovation, measures are being taken in order to prevent programmers and crooks from improperly getting to private databases. Through protection and security approaches, web specialists are doing their best to put a finish to this dishonest practice. Thusly, society will keep on depending upon online shopping, which will permit it to stay a gigantic achievement later on.

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A STUDY ON WORKING WOMEN FUND MANAGEMENT AT MIRA BHAYANDER**Bhargavi Rawal¹ and Dr. Sanjay G. Mishra²**Student¹ and I/C Principal (Guide)², Shree L.R. Tiwari Degree College, Thane, Maharashtra**ABSTRACT**

As we all are going from the situation of COVID-19 many womens lost their jobs because of this situation woman faces imbalance in their funding. But in this situation also working woman is trying new ways to manage their funds. For eg. Investment and starting their own business.

Researcher in this paper has collected responses of 27 respondents by circulating google form Also, The researcher has framed three objectives which were measured and achieved by data analysis. The findings of the study stated that working women are always having a different perception related to investment option.

Keywords: - Working women Funds, career improvements, work Life, personal life.

INTRODUCTION

In this todays pandemic situation which the world is facing the life of many people has changed each and every women work and struggle for the life. In the present Scenario both husband and wife has to work together working women will not get financial help and her confidence level every women desire to grow in their career but due to many reason they have to Compromise their carrer Now-a-days the growth of working culture on women employment had many new changes. God has given some extra energy and extra power to the women to utilize it in working. Family, household and career almost all this areas are balanced successfully by many women manier times circumstances might come that a women has to part ways with her spouse and move one in her life some times many working women try to save her husbands income in todays world woman are stepping out to explore the world, moving shoulder to shoulder to man, becoming Financial Independent mostly men and woman have different investment behaviour it has been proved by number of studies. It has also seen that woman earn less return from their investment by holding low risk tolerants.

REVIEW OF LITERATURE

Investment behavior of women in India.

November 2015 “Priya Kansal”:- The standard reason of this research is to gain information about key elements that have an effect on funding conduct and ways these key elements influence funding decision-making techniques amongst women. It similarly explores sorts of educational tactics and materials that can seriously change funding behaviors amongst women. Finding of the study gives an perception about the investing pattern of women. Women are perceived as threat aversers. So, this project goals at grasp the funding conduct of female traders via taking their responses on various elements like risk, return and so on.

A Study on Investment behavior of working women.

February 2020 “Vijayakumar Gajenderan”:- All the savings method is attentively observed by the working women. The conception of working women from both private and public sector are similar regarding to the savings method. Finding of the working women are funding into various expenses such as household expenses, education expenses, equidity shares, etc. Additionally, the research indicates that there is a significant alliance between annual income and investment among the working women.

A Study on Asian Journal of management Research online investment pattern on working women.

January 2015 “Sreelatha Reddy”:- This analyze about examines the funding pattern and attention of the girls merchants about wonderful funding gadgets such as financial institution deposits, small savings, life insurance plan diagram schemes, bullions, corporation security-bonds, mutual funds, and equity and choice shares, pension plan, a home or some different mode of investment like investing in

Real Estate (Property) or in saving schemes of publish offices. Each of these investments has common characteristics such as achievable return and the hazard related with it. Finding of the key to a profitable monetary structure isto keep aside a giant quantity of financial savings and make investments it intelligently for a longer duration of time. Hence keeping this in mind, this paper goals to examine about the awareness and preferences of working ladies as buyers for specific investment selections available to them and to analyze the factors influencing their appreciation and preferences.

RESEARCH METHODOLOGY

Objective of the research Study:-

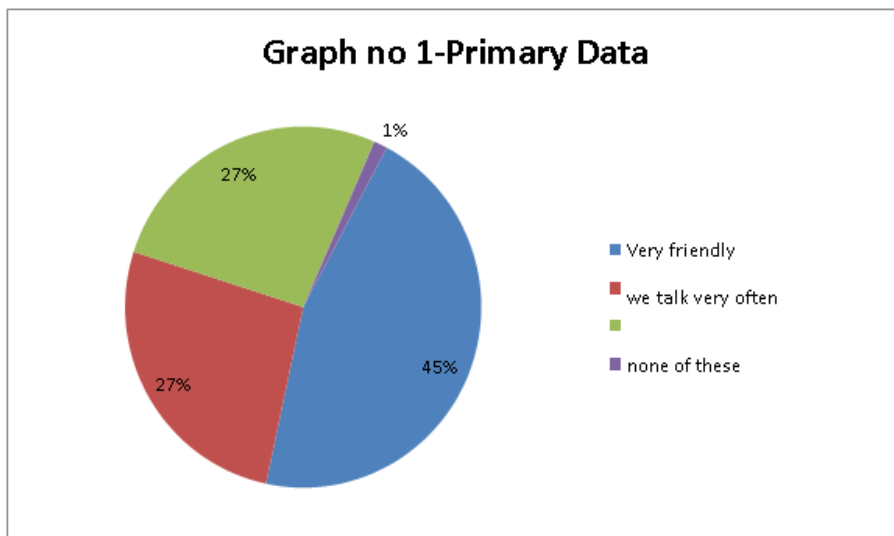
1. To understand current situation of working women in Education.
2. To know the area where women are spending their fund.
3. To find the factors effecting working womens growth in careeradvancement.

Limitation of the study:-

1. The study is based on proception of working women.
2. The study area is Mira Bhayander.
3. The respondents business cannot be Envolved.

Data Analysis and interpretation:-

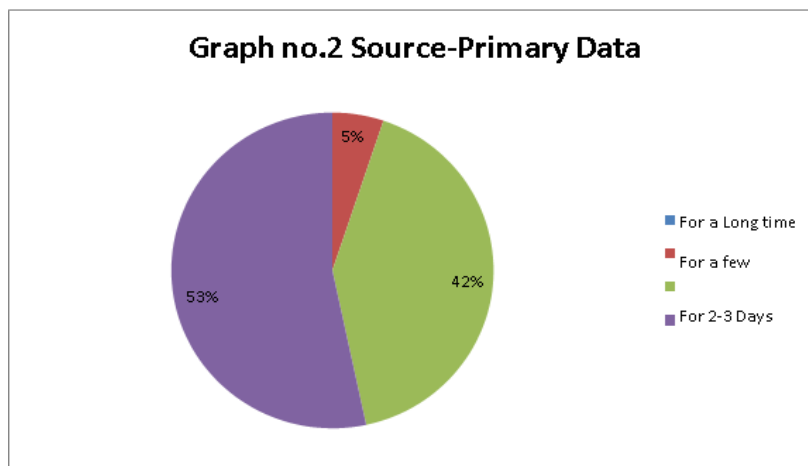
1. How friendly is your working environment towards you.27 Responses



In the survey there are 27 responses. And form the above pie chart its tellingabout the working environment is friendly or not. So 45% is very friendly and55% is very often talking.

2. Is your income enough for household Expenditure.

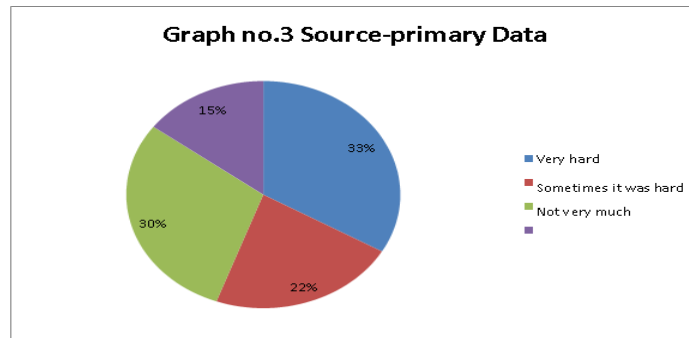
27 Responses



Let's see the womens income enough for household expenditure or not. So from the above Pie diagram 53% are not suffering from less income. And 47% are suffering on Less income.

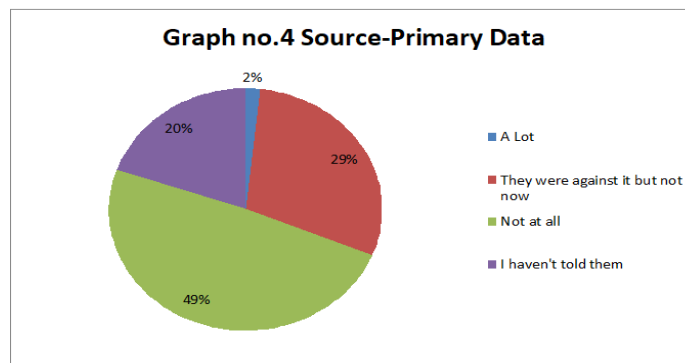
3. Was it hard to manage your fund during Covid-19 pendemic?

27 Responses



In Covid-19 pandemic most of the people are suffering to manage the funds like 55% are suffering from the funds. And 48% are not suffering.

4. How much does your family supports you.27 Responses



Most of the womens family support to him a lot. Like 78% .And 22% are notsupporting.

Scope of the Study:-

The Saving avenues have been well-aware by both the government and privatesector working women. Both the sector working women have same view on awareness highly about the saving avenues. To avail the income tax benefit the working women are investing much more. They are also investing for children education, their marriage expenses, to get fair return, for retirement purpose, holdings, liquidity.

CONCLUSION

1. Working women are always having a different perception related to investment option.
2. Their perception again changes with the changes in the kind of sector they are working.
3. This study has shown the kind of perception women working in the public and private sector are having.
4. Women can be very powerful actor for peace, prosperity and Security.
5. They play an important role in initiating and inspiring progress on human rights, justice, national and economic growth and development when they participate in peace processes.
6. Women are therefore is a smart security as well as smart development in investing.

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A DESCRIPTIVE STUDY ON AWARENESS OF CYBER CRIME IN MUMBAI

Kunal Solanki¹ and Dr. Sanjay G. Mishra²Student¹ and I/C Principal (Guide)², Shree L.R. Tiwari Degree College, Thane, Maharashtra**ABSTRACT**

The computer has unleashed an era of enhanced productivity and creativity. Communication and connectedness has seen new heights in the last two decades. The Internet has ushered in a new revolution, the Online Revolution. As more and more people are shifting their day-to-day activities online, more and more people are targeting the easy-to make money and information. An attempt has been made to see Cyber Crime in broad spectrum, starting from scratch. Reports and information from world's top Cyber Security has been incorporated. Thus, the growing danger from crime committed against computers or against information on computers, is beginning to claim attention in national capitals. In most countries around the world, however, existing laws are likely to be enforceable against such crimes. These cybercrimes acts may be financially-driven acts, related to computer content or against the confidentiality, integrity and accessibility of computer systems. The focus of this study was to acquire the information regarding how much people are aware about cyber crime, do they have the exact knowledge to decrease the effects of these crimes and evaluate their living. In this study a survey was conducted, from which an amount of 80 responses were captured, which provided a basic understanding that people are almost aware about these crimes and could maintain their social life handling their responsibility towards the upcoming crimes. Therefore the study will conclude with the grasp regarding the importance of cyber security and awareness among the citizens.

Keywords: Cyber Crime, Technology, Internet, Frauds, Cyber Security.

INTRODUCTION

The production of Computer has made the presence of individuals more clear, it has been using for various purposes starting from the individual to gigantic relationship across the globe. In fundamental term we can describe PC as the machine that can stores and control/process information or direction that are told by the customer. Most PC customers are involving the PC for the confused purposes either with their own benefits or for other's advantage since decade. This delivered "Advanced Crime". This had provoked the responsibility in practices which are unlawful to the overall population. We can describe Cyber Crime as the infringement submitted using PCs or PC association what's more are ordinarily happen over the web especially the Internet.

In straightforward terms, digital wrongdoings in India are the illegitimate demonstrations or violations finished with the utilization of innovation. There is no particular meaning of digital wrongdoing, yet when any illicit or crime happens involving a PC as the essential method for activity, it's a middle class wrongdoing.

The digital cell offices are open in pretty much every state, prepared to manage digital grievances in India.

LITERATURE REVIEW**1. A Study on Awareness of Cyber Crime**

Author: Aparna and Chauhan (2015), The authors in this research paper wants to speak about the importance of cyber crime amongst the people. It also says that everyone should be aware about the cyber crime so that there must be less chance of being online fraud takes place amongst the Nation. They also concluded that it is the responsibility of the net users to ensure if their data is safe or not while using.

2. A Descriptive Study on Awareness of Cyber Crime & Security

Author: Mehta and Singh (2016), The author in this research gives the information of that they conducted a survey in which they get to know about how much people are aware about the cyber crime. In this survey they also got the information that male citizens are more aware of the cyber crime as compared to female.

3. Analytical Study on Cyber Crime Frauds

Author: Agarwal (2017), The author elaborated the types of cyber crime in her paper and her main motive was to analyse that if the internet users are aware of the cyber frauds of not. She also spoke about the duty of the internet users to spread the awareness of cyber crime and to acknowledge the citizens about its causes and to stay alert from it.

4. A Study on Spreading Awareness of Cyber Crime amongst citizens

Author: Archana Chanuvai Narahari and Vrajesh Shah (2018)

The author of this conducted a survey about cyber crime in which they got 100 responses and they conducted this to know if the respondents are really aware about this or not. So they found that the

respondents are somewhat aware about the cyber crime and there is need to spread the awareness of cyber crime amongst the citizens.

RESEARCH METHODOLOGY

To test the consciousness of cyber-crime, the accompanying strategy has been applied.

a) Objectives of the study:

- i. To study how many people are aware about the word “cyber crime”.
- ii. To examine why people are getting involved in cyber crime.
- iii. To understand the condition of cyber crime victims.

b) Research Design:

Plan of the exploration is quantitative examination. The exploration configuration will be indisputable this review is elucidating type and its cross sectional in plan. Which unfit us to investigation and measure the rate of different perspectives and assessment in general examination. Designated populace is working ladies and knowledgeable yet non-working ladies.

c) Methods of Data Collection:

The research data is collected through well-structured questionnaire.

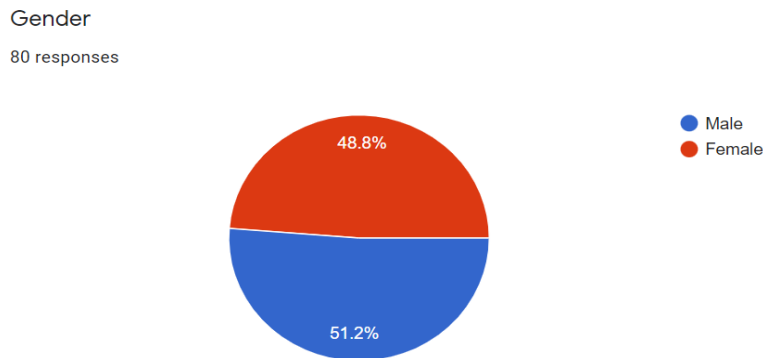
d) Primary Data :

Primary Data was collected from 160 respondents through questionnaire to analysis whether the people really are aware that they are vulnerable to various cyber-crimes or not.

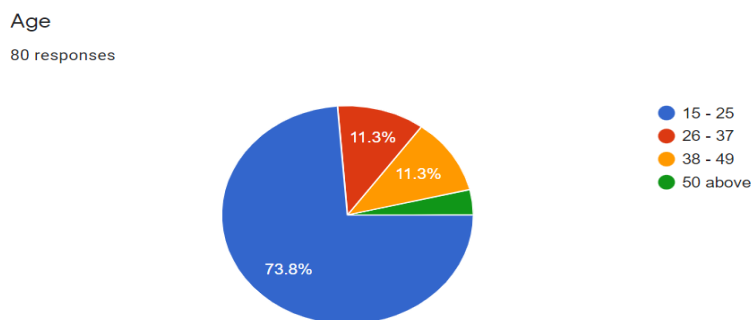
e) Data sources:

Data collection is done by primary method and by circulating google form.

Data Analysis & Interpretation of data



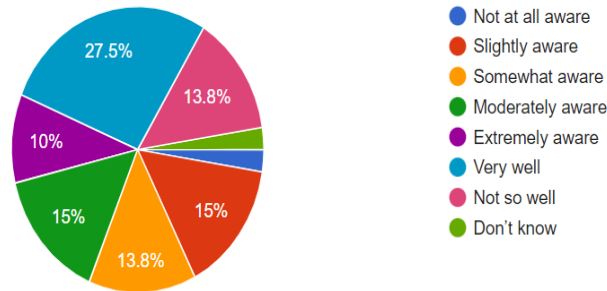
In the above pie diagram of gender, it shows the total number of respondents, there are 80 respondents in the survey among which 51.2 % are male and 48.8 % are female.



In the above pie diagram, it describes the age group of respondents who have helped to complete the survey. It shows that, 73.8% of respondents are from the age group of 15 – 25 whereas, 11.3% are from 26 – 37 and the another 11.3% are from 38 – 49 and lastly 3.37 are from the age of 50 above.

How much are you aware about cyber crime ?

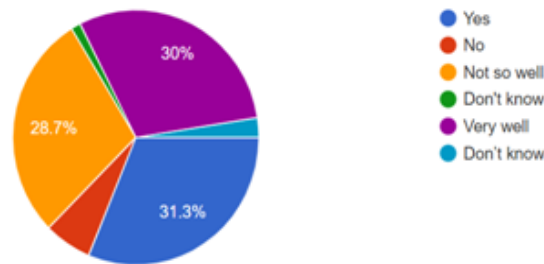
80 responses



In the above figure, it provides us the information about how much the respondents are aware about the cyber crime. So, as per the readings, 27.5% of respondents says that they are very well about the cyber crime, where 15% of them says are slightly aware and next 15% says that they are moderately aware of it. The rest 13.8% respondents states that the respondents are not so well aware about it, the another 13.8% are some what aware about it, the 10% are extremely aware about it. The rest 2.5% are not at all aware and lastly the another 2.5% don't know about it.

Do you know about IP Address ?

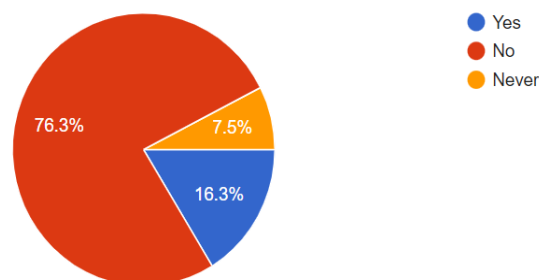
80 responses



In the above pie diagram, it gives the detailed information about the how much of the respondents know about what is IP address. It shows that the 31.3% of respondents know about the IP address, where 30% of them says they're very well aware of it. On the other hand the rest 28.7% respondents are not so well aware about IP address and 6.3% of them says no about it. The lastly 5% says that they don't know about it.

Have you ever been through any cyber fraud ?

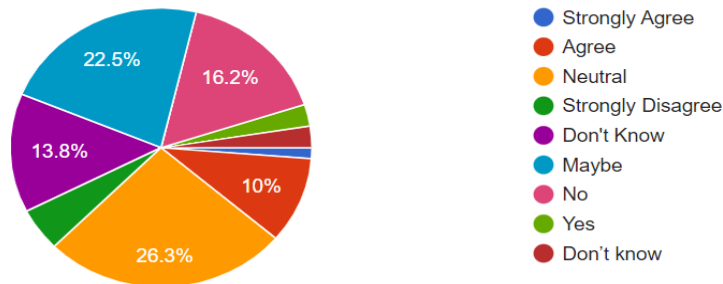
80 responses



In the above given diagram, it states the proper detailed information that our respondents have ever been through any cyber fraud. So, the pie diagram says 76.3% of the respondents have not been through any of the cyber fraud. The another 16.3% of them says that yes they have been through it and the last 7.5% says that they have never been through any cyber fraud.

Do you feel your data is safe while browsing ?

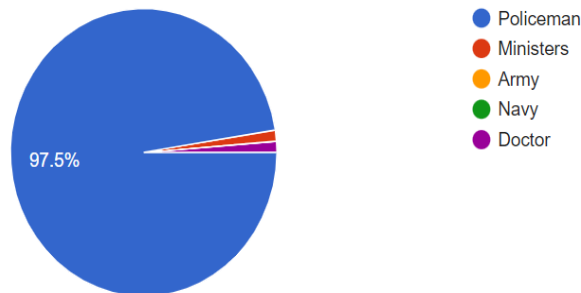
80 responses



So in the above given pie diagram you will be knowing about the feedback given of the respondents which says if the respondents agree or disagree about their data if it is safe or not for them while browsing. Firstly the 26.3% of them says that they feel neutral about the safety of their data. Whereas, the 22.5% of them says maybe their data will be safe while browsing, the 16.2% of respondents says no that they don't feel safe about their data. The next 16.3% says they don't know if their data is safe or not. The 12.5% of them agrees that their data is safe while browsing and the other 5% strongly disagrees about it, 2.5% agrees and 1.3% strongly agrees on it.

Whom to report cyber fraud?

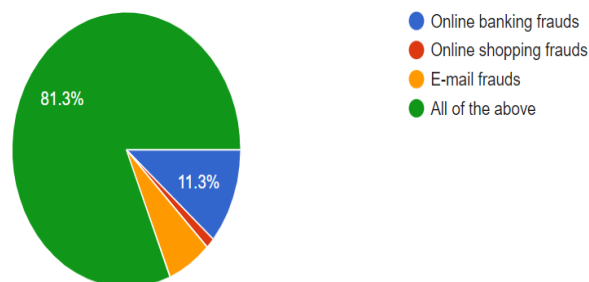
80 responses



Now, this pie diagram informs us about the knowledge of respondents for whom to report a cyber fraud. The 97.5% of respondents says that the cyber fraud must be reported to the policeman. And second last of 1.2% says to report to doctor and the lastly 1.2% says to report to the ministers about the cyber fraud.

Which type of cyber frauds takes place?

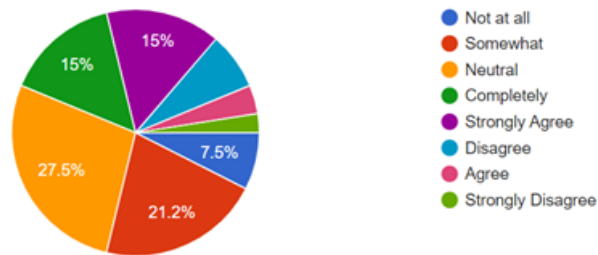
80 responses



The above given diagram says about the types of cyber frauds which takes place. From this data I found out that from the online banking frauds, online shopping frauds and email frauds, 81.3% of them says all the stated frauds in the diagram, where the 11.3% of them says only online banking frauds and the rest 6.3 says email frauds and last 1.2% says online shopping frauds.

Do you feel your data is essential to be safe online?

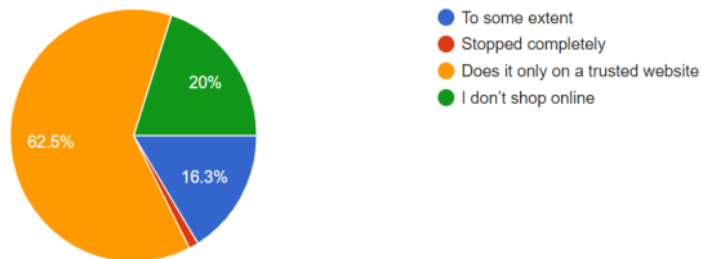
80 responses



The above diagram asks to respondents if they feel their data it essential to be safe online or not. So our respondents says on it that 27.5% feel neutral. The next 21.2% feels not at all safe while they are online and the next 15% feels completely essential to be safe online. Now the other 15% says that they strongly agree feel essential online and the other 7.5% disagrees with it and the other 7.5% says not at all safe. The lastly 3.7% of them agrees with it and 2.5 strongly disagrees with it.

Have you stopped using online banking app or shopping due to this issue?

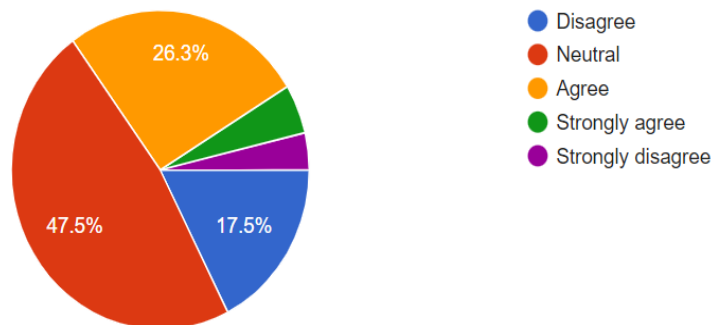
80 responses



So, now in this diagram which asks our respondents that have they stopped online banking or online shopping due to this issue so in this our respondents answers that 62.5% of them uses online banking and shopping on the trusted websites only whereas, 20% of them says that they don't shop online and the nextly the 16.3% of them says they do this to some extent and the last 1.3% says they have stopped completely using.

Do you agree that cyber laws in our country is strong enough to control cyber criminals?

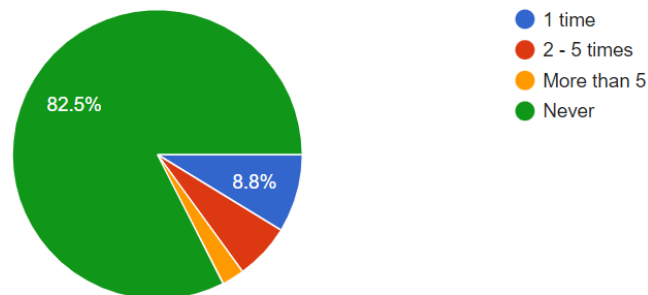
80 responses



Now mainly comes the important question asked to our respondents that. do they agree that cyber laws in our country is strong enough to control cyber criminals or not, so in this they responded that 47.5% of them says they feel neutral about it and the other 26.3% of them says that they agree about the cyber laws in our country is strong enough and the rest 17.5% of them says that they disagree with it. And lastly the 5% strongly agrees with it and the remaining 3.7% of them strongly disagrees with it.

How many times have you been a victim of cyber fraud

80 responses



This diagram indicates the number of times the respondents have become a victim of cyber fraud or not. So no 82.5% of the respondents says they have never been a victim of cyber fraud. On the other hand 8.8% of them says they have been through it only 1 time and the rest 6.3% says 2-5 times and lastly 2.5% says they have been through it more than 5 times.

CONCLUSION

According to the responses received, it is found that, most of the people are aware about the cyber crime but there more need to educate people about frauds that happening online. Some are aware about the hacking and some about the cyber frauds but in this hacking is not only the one thing in online frauds. People now-a-days are more into online platforms so their starts a risk of being a victim of cyber frauds. As per the current situation of covid most of people work online, do online marketing, does online banking transactions, do online shopping and due to this frauds can easily be taken place. So they must be aware about the frauds as everyone is now educating there are less number of citizens illiterate. And the most important in this is that people must know if any of the frauds takes place with them so after this to whom they have to report. Thus, in this research paper you will get to know about how much citizens are aware about cyber crime and its importance.

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AWARENESS AMONG STUDENTS ABOUT YOGA AND ITS BENEFITS IN DAILY LIFE

Khushboo Rakesh Upadhyay¹ and Dr. Sanjay G. Mishra²Student¹ and I/C Principal (Guide)², Shree L.R. Tiwari Degree College, Thane, Maharashtra**ABSTRACT**

This study aims to know the extent of awareness of yoga asana among the students and its benefits towards ensuring physical, mental and psychological well being. In the classical Ashtanga yoga system, the ultimate goal of yoga practice is to achieve the state of Samadhi and abide in that state as pure awareness. Considering the fact that the students are feeling more stress during their studies, knowledge awareness about yoga asana can play an immensely significant role. Since yoga is secular and can be practiced by anyone, independent of race, gender or creed, schools may either hire or send existing physical education teachers for intensive training so that they can be certified to teach yoga.

Keywords: awareness of yoga, in students, benefits of yoga, stressed students

INTRODUCTION

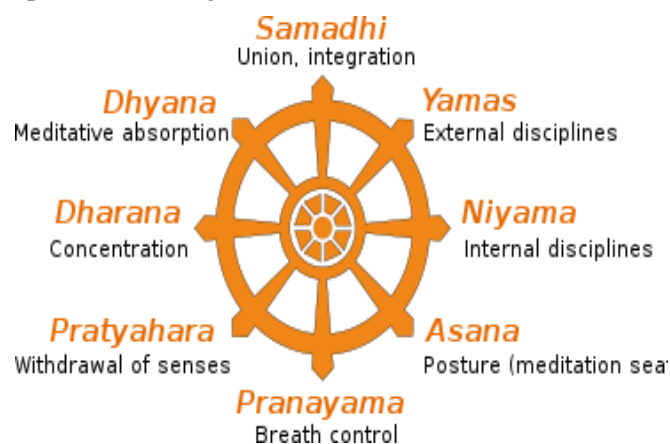
Yoga in Sanskrit is योग, is a group of physical, mental, and spiritual practices or disciplines that originated in ancient India, aimed at controlling and stilling the mind, and recognizing the detached 'witness-consciousness' as untouched by the activities of the mind and mundane suffering. There are a broad variety of the schools of yoga, practices, and goals in Hinduism, Buddhism, and Jainism and traditional forms and modern methods of yoga are practiced worldwide

As per Yogic scriptures the practice of Yoga leads to the union of individual consciousness with that of the Universal Consciousness, indicating a perfect harmony between the mind and body, Man & Nature. According to modern scientists, everything in the universe is just a manifestation of the same quantum firmament. One who experiences this oneness of existence is said to be in yoga, and is termed as a yogi, having attained to a state of freedom referred to as mukti, nirvana or moksha.

Several Thousand years ago, on the banks of the lake Kantisarovar in the Himalayas, Adiyogi poured his profound knowledge into the legendary Saptarishis or "seven sages".

The sages carried this powerful yogic science to different parts of the world, including Asia, the Middle East, Northern Africa and South America. Interestingly, modern scholars have noted and marvelled at the close parallels found between ancient cultures across the globe. However, it was in India that the yogic system found its fullest expression. Agastya, the Saptarishi who travelled across the Indian subcontinent, crafted this culture around a core yogic way of life.

A number of seals and fossil remains of Indus Saraswati valley civilization with Yotic motives and figures performing yoga indicate the presence of Yoga in India.

**The eight limbs of yoga are**

Yamas (abstinences), niyama (observances), asana (yoga postures), pranayama (breath control), pratyahara (withdrawal of the senses), dharana (concentration), dhyana (meditation) and samadhi (absorption).

Yoga helps to install confidence and to bring learning to children on an experiential level. Yoga teaches them to persevere, be patient, and work towards their goals. Yoga also provides tools for practicing compassion, mindfulness, generosity, focus, strength, and flexibility.

REVIEW OF LITERATURE:

(Kamala Itzel barrier) Through the literature review, the nine students found documentation of yoga's effectiveness in treating musculoskeletal conditions, improving mental health, reducing stress and anxiety, increasing cortisol levels (associated with self-esteem and tenacity and lower levels of nervousness and depression), improving pulmonary function among asthmatic children, increasing exercise self-efficacy, reducing and/or controlling blood pressure, slowing weight gain, controlling diabetes mellitus, and improving overall mood. Such benefits extend to individuals across the life span. While yoga alone is insufficient to reverse disease or substantially improve health status, the literature suggests that yoga, when combined with other intervention measures, can reap significant physiological and mental health benefits for diverse populations. Yoga is a personal, non-competitive physical activity. When practiced correctly and routinely, yoga provides individuals of all ages with the motivation and self-efficacy needed to live and maintain healthier lifestyles.

Chandra Nanthakumar et al., (2018). The number of children in Malaysia who suffer from stress & anxiety is on the rise. Evidence indicates which in many other nations, mind – body treatments such as cognitive exercise, meditation, & yoga is used to alleviate and/or manage the psychological effects of stress & anxiety. A systematic review looks at the yoga intervention as a form of meditative activity to help school kids relieve stress & anxiety. Articles were retrieved or use a mix of PubMed / MEDLINE, and PsycINFO repositories. The analysis covered not just peer reviewed publications but also those published in English. All the reviewed studies had included some form of exercise in meditative activity. The training involved asanas (postures), pranayama (expansion of life-force), dharana (concentration), & dhyana (meditation) that are the multiple forms to yoga. A total of eight articles identified & met the inclusion criteria. The findings of this review show that yoga practice has provided progress in the management and reduction of stress and anxiety among other issues. Despite the difficulty in most, when not all of the research analysed, yoga appears to be an effective modality in terms of variability & sample size to help children deal with stress and anxiety. It seems that if schools in Malaysia are able to incorporate yoga as part of the curriculum in physical education this will certainly benefit the students.

(Waris Qidwai 18 jan 2016) The results of our study found that high school students perceived the benefits to yoga as increased self-regulation, mindfulness, self-esteem, physical conditioning, academic performance, and stress reduction. One interesting finding is that students were able to translate the teachings and benefits of the yoga practice such as breathing and remaining mindful and in control of their emotions into their lives “off the yoga mat.” For example, increased self-regulation and coping when dealing with family members and school conflicts as well as with academic skills surfaced several times. One student even explicitly stated that “He liked that there were connections to the outside world mentioned during the class” indicating that there were connections realized between the practice and real life situations. Thus it is possible that yoga may increase self-regulation and thus increase life skills. This impact on life off the yoga mat was also echoed in the two previous qualitative studies [3, 9]. A few students mentioned bringing yoga home and teaching their siblings and parents what they had learned. Increasing activities and time together with family in a positive manner may have beneficial outcomes beyond just learning yoga in school.

Khalsa et al., 2012 [23], evaluated mental health benefits of yoga for adolescents in secondary school. Students were randomly assigned either to regular physical education classes (PE) or to 11 weeks of yoga practice based on the Yoga Ed program. Typical 30-minute Yoga Ed sessions included 5-minute initial relaxation and breathing techniques, 5-minute warm-up, 15 min of yoga poses, and 5-minute closing relaxation. Each session also had a theme that was discussed by the instructor, such as yoga philosophy and methodology, nonviolence, mind-body interactions and awareness, body systems, stress management, emotional intelligence, and similar topics.

Psychological well-being was assessed using the Self-Report of Personality (SRP) version of the Behaviour Assessment Survey for Children Version 2 (BASC-2), the Profile of Mood States-Short Form (POMS-SF), the Resilience Scale (RS), the Perceived Stress Scale (PSS), and the Inventory of Positive Psychological Attitudes-32R (IPPA).

Objective o The Study:

1. To study the awareness about yoga among students.
2. To analyse the effect of yoga on students health.
3. To know the reason for not adopting yoga.

Data Analysis:

Table No.1 Gender

Gender	Percentage
Male	51.3%
Female.	48.7%

The sample consisted of people out of which 51.3% are male and 48.7% are female.

Table No.2 Age

Age	Percentage
15-20	59.2%
20-30	23.7%
30-40	14.5%
50 above	4%

The table 59.2% are under 20 and 23.7% are under 30 and 14.5% are under 40 and 4% are 50 and above.

Table No.3 Have You Done Yoga Before

Option	Percentage
Yes	72.4%
No	23.7%
May be	5%

In this table 72.4% are doing yoga and 23.7% are not doing yoga.

Table No.4 How Did You First Hear About Yoga

Option	Percentage
In tv/social media	49.4%
In school	20%
Family and friends	31.5%

In this table most of the people's are first hear about yoga in tv or social media and 20% are people in school and 31.5% in family and friends.

Table No. 5 Do You Have Any Healthy Conditions

Option	Percentage
Yes	18.9%
No	70.3%
May Be	10.8%

In this table found that 18.9% have any type of problem in their body and 70.3% have no any health conditions and 10.8% people think they have any health conditions in their body.

Table No. 6 If You Are Not Practice Yoga What Is The Reason

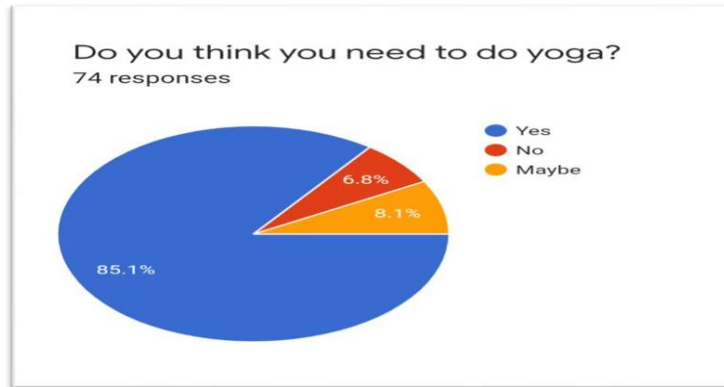
Option	Percentage
Busy schedule	50%
No have enough knowledge	30%
Feels boring	20%

In this table 50% are not doing yoga because they have busy schedules and 30% no have enough knowledge about yoga so they don't do and 20% people feels boring and laziness, they thing this is not interesting so they don't do yoga.

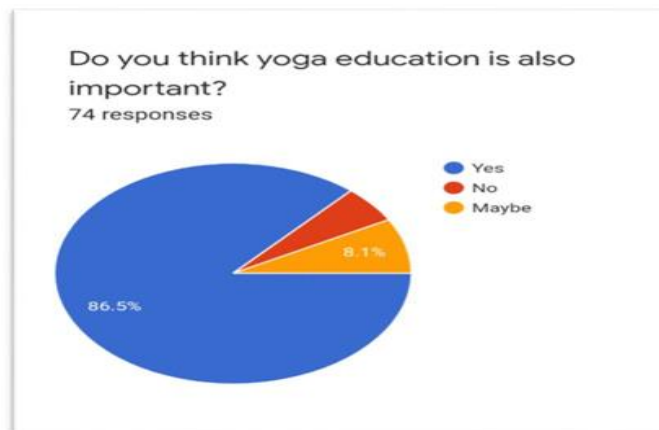
Tables No. 7 Do You Know Any Scientifically Proven Benefits Of Yoga

Option	Percentage
Stress relief	47.4%
Curing various diseases	35.4%
Body fitness	38.7%
Boost immunity	29%

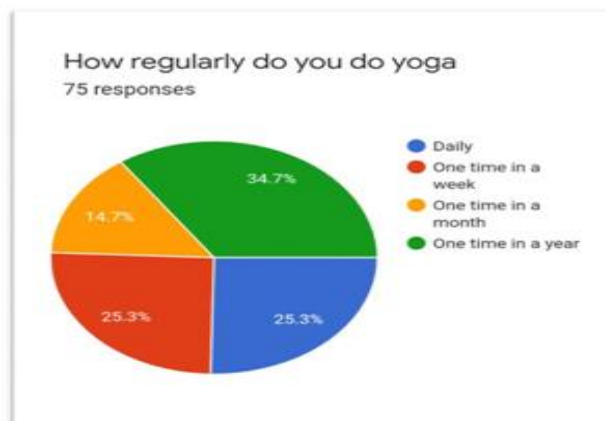
Most of the people they know the SCIENTIFIC benefits in this research found that the benefits like stress relief, clam mind, curing diseases, body fitness, and boost immunity



In this chart no.1 85.1% people think they have to do yoga and 6.8% thinks they don't want to do yoga and 8.1% people thinks may be theyhave to do yoga.



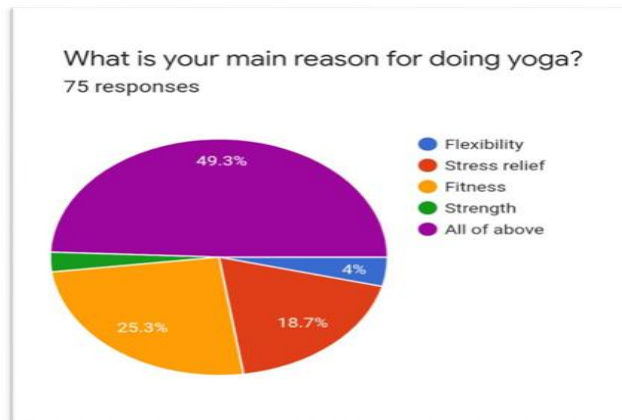
In this chart no.2 found that people's think yoga education is also important for students 86.5% people think yes its important and otherare saying no it's not important for students.



In this chart no.3 people out of which 25.3% people are doing yoga daily and 25.3% are doing yoga ones in a week and 14.7% are doingones in a month and 34.7% are doing ones in a year.



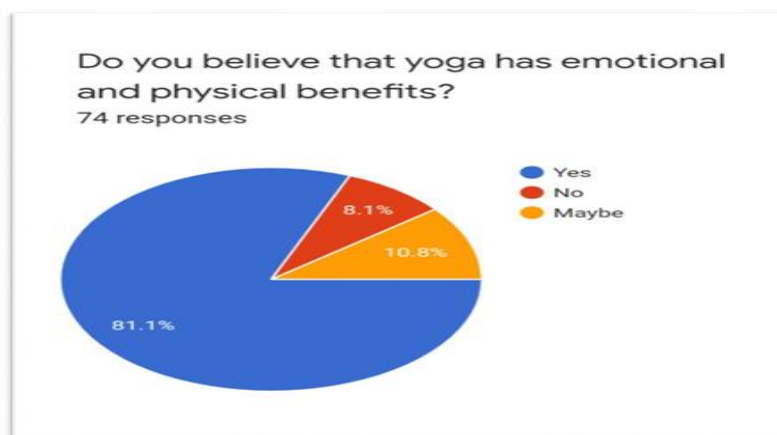
In this chart no.4 most of the people saying best time for yoga is in the morning 97.3% and others are saying best time is in afternoon and evening.



this chart no.5 people are doing yoga for flexibility, stress relief, fitness, strength, which percentage are 49.3% and some people are with fitness 25.3% and 18.7% are with stress relief and 4% people doing yoga for flexibility and others are with strength.

In this chart no.6 found that 64% are thinks if they do yoga then they will be healthier for lifetime and 13.3% are saying no only doing yoga isnot enough for be healthier for lifetime and 22.7% are saying may be.

In this chart no.7 most of the people believe that yoga has emotional and physically and mentally benefits which is 81.1% and 8.1% are saying no for it and 10.9% are saying maybe it have benefits.



CONCLUSION

This study found that high school students perceived the benefits to yoga as increase self regulation, mindfulness, self esteem, physical conditioning, and stress reduction. Knowledge and awareness about yoga asana can play an immensely significant role in one's life. Yoga aims to bring about positive shift in mindset in general. These become simpler to adopt if learned early in life, which will bring about a positive improvement in society. Since yoga is secular and can be practiced by anyone, independent of race, gender or creed, schools may either hire or send existing physical education teachers for intensive training so that they can be certified to teach yoga. It has now been proved by scientific research beyond doubt that yoga practice brings in better balance equilibrium in the autonomic functions and metabolic rate at one hand and neurohumoral functions at the other hand, so that the state of both physical and mental well-being is achieved. Autonomic such as heartbeat, blood flow, breathing and digestion. Metabolic means which food you intake it's convert into proteins, carbohydrate, fats. Neurohumoral means which activates our nervous system, heart, kidneys, etc.

LIMITATION OF THE STUDY:

There were some limitations of the interventions. It limits the variety of literature of the effects of yoga on students benefits. While the sample in our study mostly higher education students are participates. The findings of this study have number of practical implications for a safe yoga practice.

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AN ANALYTICAL STUDY ON EFFECTS OF SOCIAL MEDIA ON HUMAN PSYCHOLOGY**Simran Rana¹ and Dr. Sanjay G. Mishra²**Student¹ and I/C Principal (Guide)², Shree L.R. Tiwari Degree College, Thane, Maharashtra**ABSTRACT**

Utilization of social media is an intrinsic part of individuals' lives today. Social media platforms have provided different fields a person would connect to easily. Somehow, it has indulged itself in everyone's life. Generating their attention towards the online sites rather than real life. No doubt, the media platforms have a very impressive positive side which attracts people by exhausting their energy towards different innovations. But the negative side of these platforms also captures a vast area in their minds. It provides individuals an aspect that they could relate to and as they gain interest towards a specific content their intellect gets highly attracted towards it. The aim of this study was to acquire the details regarding how media platforms have an immense effect on human's psychology. In this study a survey was conducted regarding the importance and ill effects of social media. Within which 91 responses were gained, that provided an exact measure of how social media sites are connecting and influencing human brains. The addiction of which can be beneficial and harmful and leads to ease in earning money, if your business knowledge is powerful. By which, the main targets are considered to be teenagers, as they have innovative minds to execute ideas, which results in profit maximization. Thus, the COVID-19 situation has changed the economy of media platforms, making their businesses profitable and maintaining vigorous growth. Therefore, the study will conclude with great benefits, effects and problems that could easily impact on human's psychology and mental health.

Keywords: - Social media, human psychology, mental health, media addiction, virtual communication, online business.

INTRODUCTION

Social media plays a vital role in each and every person's life nowadays. People tend to spend a lot of time on any of the media platforms they like. Before the Covid - 19 situation, human beings were occupied in their busy life and didn't get much of the time to look at their social media sites as well. However, the pandemic of Covid - 19 situation gave a lot of boost to the social media platforms, as human beings got an immense idea about the media platforms through exploring it. The active physical world suddenly went online and social media platforms became a clear path with the need for it. People used many of the platforms for their official works and tasks. As human beings were getting a lot of free time, they started to build creative ideas and implemented those works through the platforms they used.

Talking about the economy of social media platforms such as Facebook, Instagram, Twitter, YouTube, etc. were getting a lot of profit through their platforms. People explored a lot of social media areas and got aware about the online businesses which could be created easily with a good purchasing crowd and less expenditure. Easy interaction, exchange of information and ideas in virtual communities, became possible through many of the platforms.

As there are many positive points relating to social media platforms, there are some negative points to be considered as well. As humans (especially teenagers) started spending several hours browsing through their preferred platforms. Depression and Anxiety were the two main harmful effects to take hold over their minds. There are many other dangerous effects, which are not good for any person's mental health. Such as, cyberbullying, sleep deprivation, social isolation, internet addiction, etc.

Thus, social media platforms have a great impact on the psychological behavior of any human being in both positive and negative ways. It also improves an individual's sense of connectivity with real or online communities and is an effective communication tool for each individual.

2. REVIEW OF LITERATURE:-**(1) Psychological Impact of Social Media on Youth in India.**

Author: - Abdul Fahad, after reviewing the following research paper. The very simple idea the author wanted to define was that social media has a very big part in today's youth. Though it considers that it creates a large impact on the youth but also is more popular among the adults up to 30 years as well. This media has brought many positive effects but has somehow carried in some major ill effects. Though social media platforms have a vast range of entertainment and communication, it deeply affects the behavior of the youth as a lot is clearly noticeable. Hence the research has mentioned the positive and negative psychological impact on Indian youth.

(2) Online Social Networking and Mental Health.

Author: - Igor Pantic, The review of this research paper basically explain the impact of social networking sites on human brain. The continuous effect which it causes directly to most probably youngsters lifestyle and psychiatric disorders. The author has found that many of the studies defines the effects which are hard on the youth due to social networking sites (SNS). This research mainly suggests the strong relationship between SNS and mental health issues due to social media.

(3) Social media addiction among adolescents: Its relationship to sleep quality and life satisfaction.

Authors: Reda Abd, Thabet Omar, Amna Nagaty, Shawky Rasha, By the review of the following research paper focuses on one of the negative effects caused by the addiction of social media platforms. The challenging balance between the sleep quality and life satisfaction among the youth and adults. The addiction of media which is increasing in the adolescents students and which is directly affecting on the sleep quality of the individuals. Hence, the entire research formats to the suggestions provided to overcome these negative impacts due to the social media addiction.

(4) Social Media use Across Generations: from Addiction to Engagement.

Authors: Orhan Koçak, Hüseyin Arslan, Abdullah Erdoğan, According to the review of the following research paper. The author has observed that the addiction of the internet is increasing over the human beings. The usage of social media is spreading in every generation and changes the daily behavior of the users. The main aim of this research is to understand the tendency of the use of media platforms and the transformation of which in the environment can be used for positive factors such as education, self expression, creativity and integration with society by getting rid of addiction.

3. RESEARCH METHODOLOGY:-**3.1 Research Objectives:**

- a) To analyze the ill effects of media on human beings.
- b) To understand positive and negative impact of social media on teenagers.
- c) To study the importance of social media in our daily life.

3.2 Research Design:

The entire paper is based on the effects that are imposed on the human minds due to the social media platforms, which can be in a positive or negative form. The impact of which composes the minds of the people from the real world and gives importance to the online zone to a whole. Thus, social media are the basis of need for each individual in today's life.

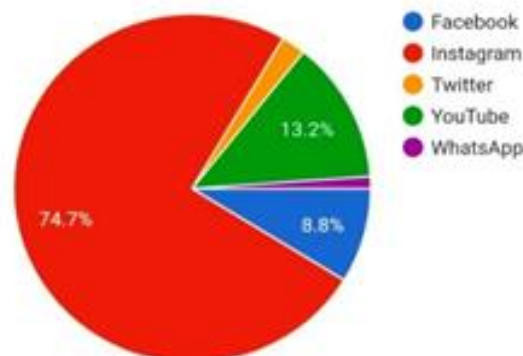
3.3 Data Source:

The collection of data is done by primary data and by circulating google form.

4. DATA ANALYSIS & RESULT:-

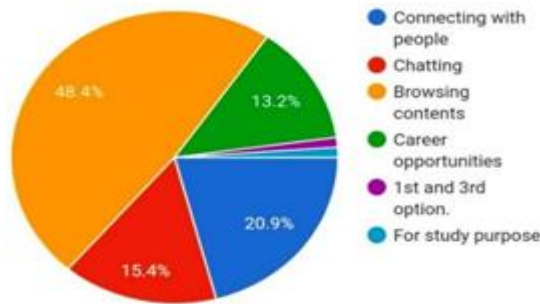
Which Social Media platform are you most active on ?

91 responses



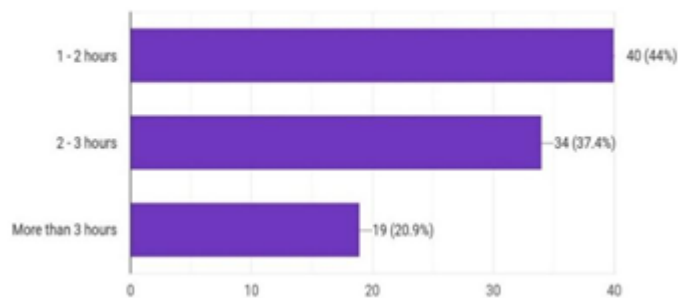
According to the survey there are 91 respondents and it is justified that 74% people are highly active on Instagram among all the social media applications. Whereas, YouTube holds 13% and Facebook captures 8% to a whole.

91 responses



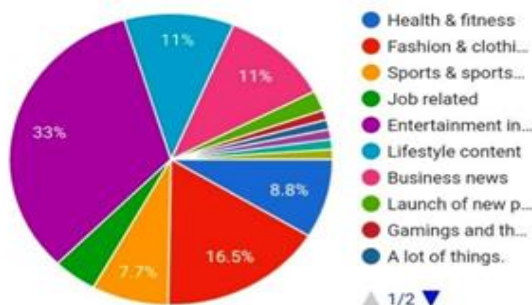
As the question refers, for what purpose individuals use social media platforms most of the time. It can be seen that most of the people used the media applications for browsing their preferred contents that carries the highest 48%, which creates a lot of different ideas and has a strong impact on their minds. Some of them use it for a social connection through the entire world that is 20% and some use these platforms for career opportunities to find their perfect place of work that is 13% and for chatting purposes which is 15%. To conclude, social media sites provide a lot of ways to remain connected to the entire world in some or the other forms.

91 responses



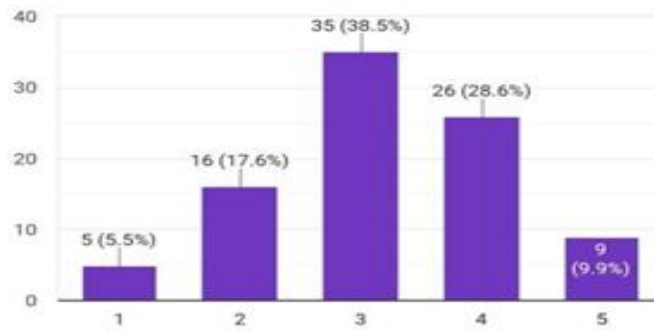
The above study informs the number of hours people spend on the social media platforms and many of which 44% of people spend maximum amount of 1 - 2 hours on any of their preferred sites, 37% of individuals use media platforms for 2-3 hours which can still be harmful for the process of their thoughts, and lastly 20% of individuals spend more than 3 hours on social media sites which can impact a lot of negative ideas but it still depends whether the content viewed by them has what kind of impression on their psychological minds and the attitude towards their surrounding.

91 responses



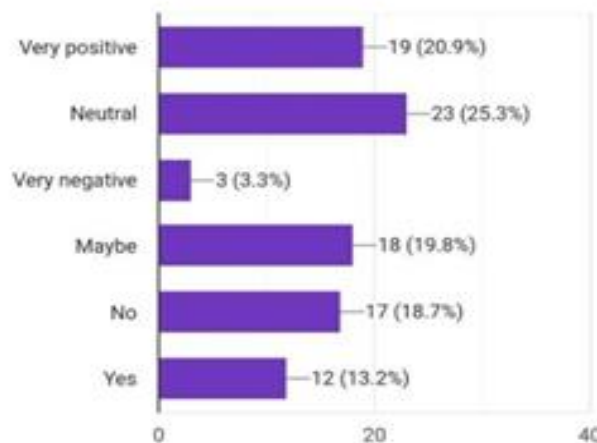
As every person has different preferences to watch on social media platforms. This study explains the interest of every individual. So, according to this 33% people have a great interest in the entertainment industry. 16% people are towards the fashion and clothing industry. 11% of people are interested in lifestyle content and business news. Hence, as per the count looking furthermore as well, every person prefers to watch the content they are more likely to follow through. To which entertainment industry and lifestyle content gives a boom to the innovative or creative minds of the human beings. As those two platforms give clear ways to grow innovative ideas mainly to the teenagers mind as they try to act and move the way those fields could react to their psychology.

91 responses



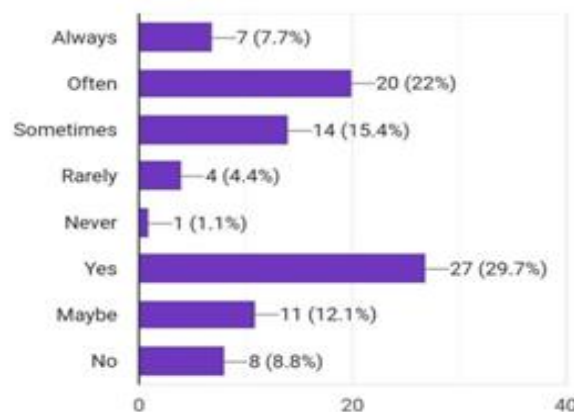
The above study was to basically know whether the content users are watching, are anyway boosting their self-esteem or not. As there are many times, whatever people watch and are interested in. They somehow try to implement it in their real lives as well. So with the help of the rate scale, 38% people are neutral with the thought that their self esteem is powered up. 28% and 9% people as well feel that they have a positive impact on social media.

91 responses



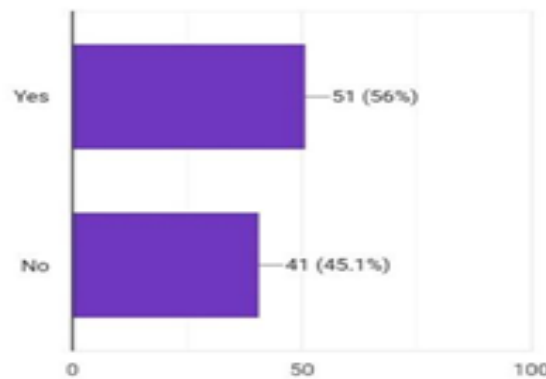
Social media has a very strong purpose in most people's lives nowadays and second person created aspects are taken into consideration via social media as well. The question arises here was to understand, did these media platforms ever affect people's mental health. So as per the study, 34% have a positive impact over their minds through media platforms, thus, 22% individuals get a negative effect by it.

91 responses



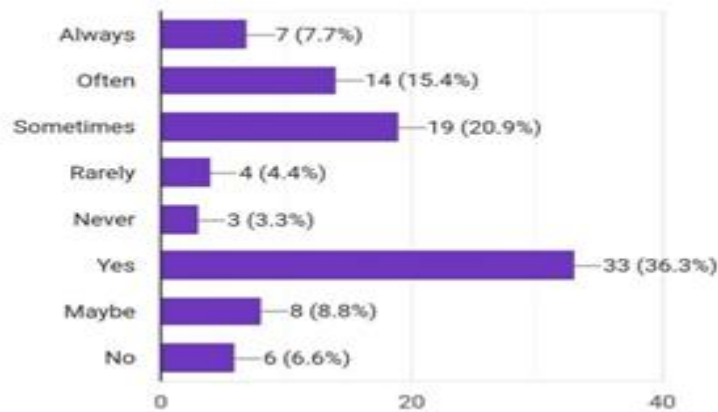
The above study explained, if the people have benefitted something in their personal lifestyle through social media platforms. Thus, 34% of the individual's have a positive impact with the help of social media platforms in their life and also few individuals had some negative effect of these platforms as well in their lives which sums to 13%.\

91 responses



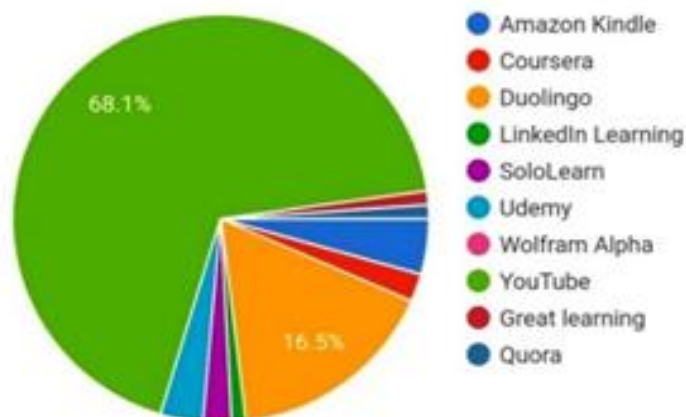
This above study was to know whether there are people who are mostly active on media platforms and have purchased any item of their choice. Through which 56% of users have shopped from online accounts and 45% people didn't want to go for one.

91 responses



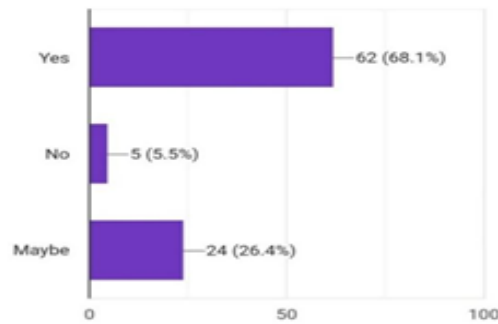
Not only for browsing or creating content, social media platforms are blooming in educational aspects as well. So the question arises here is, whether the people achieved any benefits through these aspects. Thus, looking at the study, 44% people have achieved knowledge through these programs and campaigns and 9% people have not experienced it at all.

91 responses



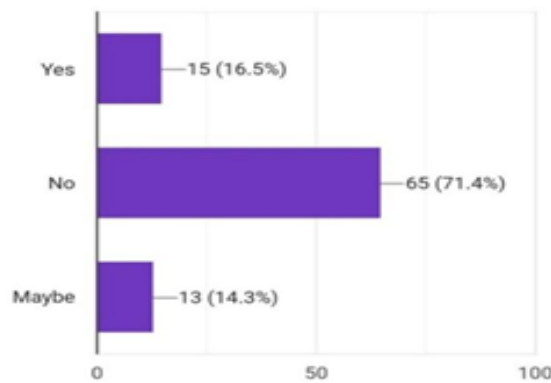
So as social media sites are making a good growth in educational progress as well, the question here is, which common applications have the individuals ever referred to. Hence, 68% of people voted for YouTube and 16% voted for Duolingo. Both the apps are best in their own ways and many more ahead. Therefore, these education applications have got vast space and easy access through these apps as well.

91 responses



Looking at the pandemic COVID-19 situation, social media platforms became the easiest way to collect and distribute the latest updates regarding the situation. Thus, according to the study, 68% of people were perfectly updated with the news regarding the situation and 5% of individuals were not so aware about it.

91 responses



Social media can be considered as one of the money generating applications for online businesses. The media platforms have a very low expenditure system and high income criteria once the business starts blooming. The above study is to know how many people have their businesses online and are earning on their own. So, according to which 16% people have their own businesses and 71% people are not earning through media platforms. Most teenagers nowadays try to go ahead with their start-up businesses on online platforms, because it has an easy access of availability in their lives. This justifies that online business is considered to be one of the positive factors for the social media platforms.

CONCLUSION

According to the responses received, social media platforms are the applications which gave a drastic change to all the platforms and gained a lot of profit. As people created their accounts on any platform, they got more and more attracted towards the online world and started maintaining their browsing power, which gave them the exact knowledge and skills regarding the profit making journeys of these platforms as well. These platforms gained their positive values through the spread of their marketing sources. As the main aim was to gain the teenagers attention who always try to do something new each day. The negative impacts as well affected the individual’s minds by damaging their thinking skills and trapped full control over it. Both had an immense effect on human psychology and their mental health. As people automatically follow the route they like the most and due to the creative image of social media, they easily pull themselves towards it without thinking twice of what kind of impact it could have on their mind set. Thus, social media platforms mainly creates, builds, and makes its position rooted in the economy as it follows a continuous process and maintains it’s worth in the lives of every human being to the fullest.

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A STUDY ON RELATIONSHIP BETWEEN SOCIAL MEDIA MARKETING AND TRADITIONAL AS WELL AS ONLINE MARKETING

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ABSTRACT

Consumer buying behavior is the process of buying where it is influenced by few factors. One of those factors is social media. Now a day's social media has highly influenced on consumer buying behavior. Social media gives customer variety of products at one place. It also gives detail information about the product. Social media mainly encourages customer to prefer online shopping on traditional shopping. It highly advertises the online websites, so this is the reason why customer gets diverted towards online shopping. There are few companies who follows traditional mode of selling and also uses social media as promotional method as there is also high influence of social media on traditional shopping. The main objective of the study is to know the relationship between social media marketing and traditional as well as online shopping. The survey acknowledges the buying behavior of customer. As social media influences buying decision of customer the study makes aware about percentage of customer diverted from traditional shopping to online shopping.

Keywords: Social Media, Consumer Buying Behavior, Online Shopping

INTRODUCTION

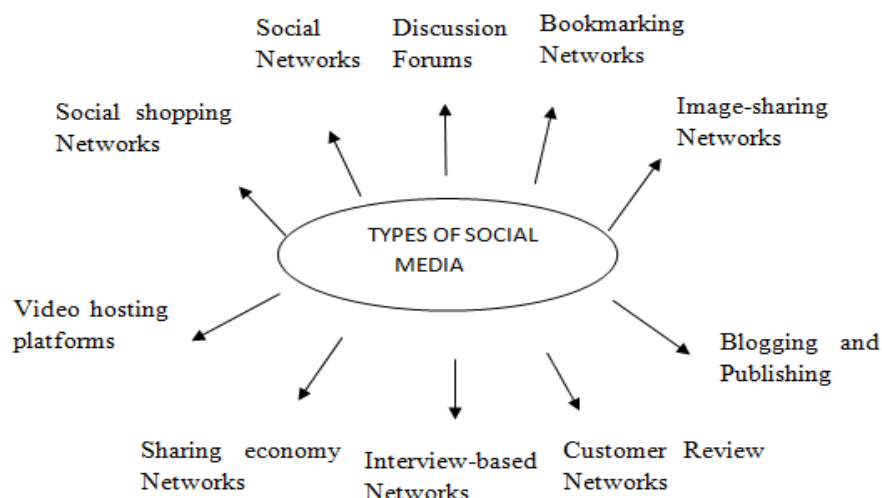
Social Media:

Social media is a computer-based technology that allows people to share their ideas, opinions, and information through virtual networks and communities. Social media promotion can be referred as popular and effective promotional techniques that can be used to upgrade a business and propel it to new heights in the digital realm.

Benefits of Social Media:



Types of Social Media:



Development of social media:

Simple platforms were used to start the development of social media. GeoCities, which began in November 1994, was one of the first social networking sites, followed by Classmates.com in December 1995 and

SixDegrees.com in May 1997. SixDegrees was the first online business that was developed for actual people, using their real names, unlike instant message clients (e.g., ICQ and AOL's AIM) or chat clients (e.g., IRC, iChat, or Chat Television). SixDegrees is "widely considered to be the very first social networking site," according to CBS News, because it allowed registered users to create "profiles, friends lists, and school affiliations." According to a 2015 study, people throughout the world spent 22% of their online time on social media sites, demonstrating their popularity. It is thought that the rise in popularity of social media is related to the widespread use of smart phones on a daily basis. As of October 2020, there were 4.08 billion social media users engaged on smart phones around the world.

Objective:

1. To study relationship between social media marketing and traditional as well as online shopping.
2. To know the percentage of customers diverted from traditional shopping to online shopping due to social media marketing.
3. To study the impact of social media on traditional shopping and online shopping.

RESEARCH METHODOLOGY

Data Source:

i) Primary Source:

Primary data is the type of data that is collected by researchers directly from main sources such as Questionnaire, Interview and Schedule Observations. The research is done with the help of questionnaire which contains different types of questions.

ii) Secondary Data:-

Secondary data is the data that has already been collected through primary sources and made readily available for researchers to use for their own research. The references used for the study were books, reports, government and internet.

Sampling Design:

i) Sample Size:

In research terms a sample is a group of people, objects, or items that are taken from a larger population for measurement. 100 responses were collected for the study.

ii) Sampling Technique:

Simple Random method was used as sampling technique.

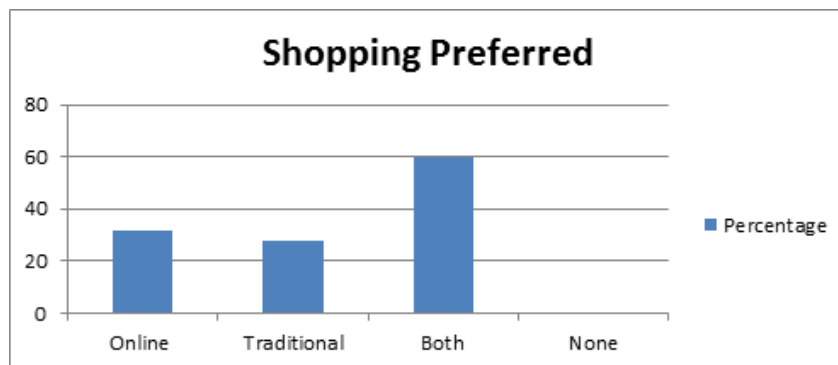
Data analysis instruments:

Data analysis tool are defined as a series of charts, maps, and diagram designed to collect, interpret, and present data for a wide range of applications and industries.

Statistical Tool: Graphs and tables are used as a statistical tool. For Hypothesis testing, Median tool is used.

Data Interpretation:

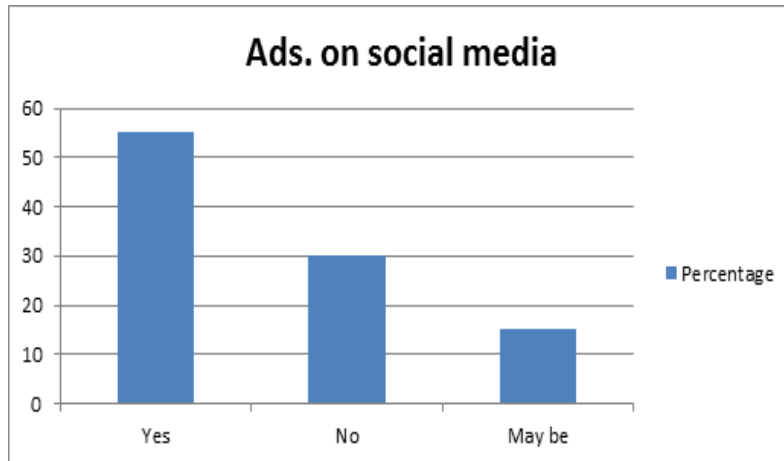
Graph No.1:



Data Interpretation.1:

Above graph shows that 32% of respondents shop through online mode, 28% shop through traditional mode where as 60% shops through both modes.

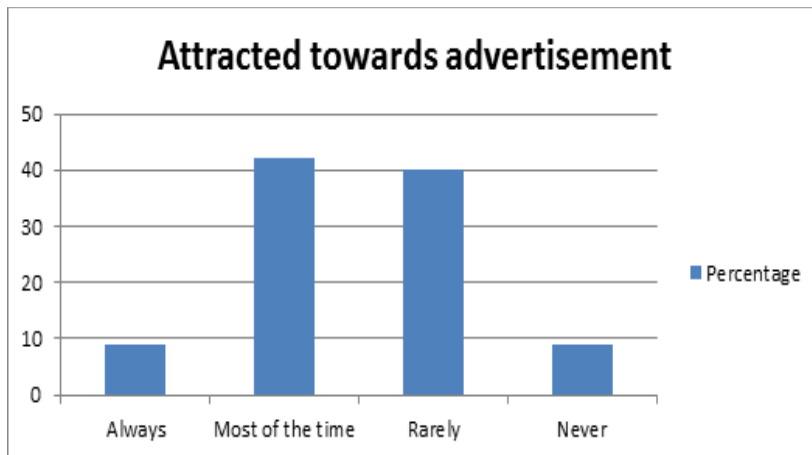
Graph No. 2:



Data Interpretation 2:

From the above graph it is cleared that 55% respondents come across advertisement on social media, 30% don't where as 15% watch advertisement some times.

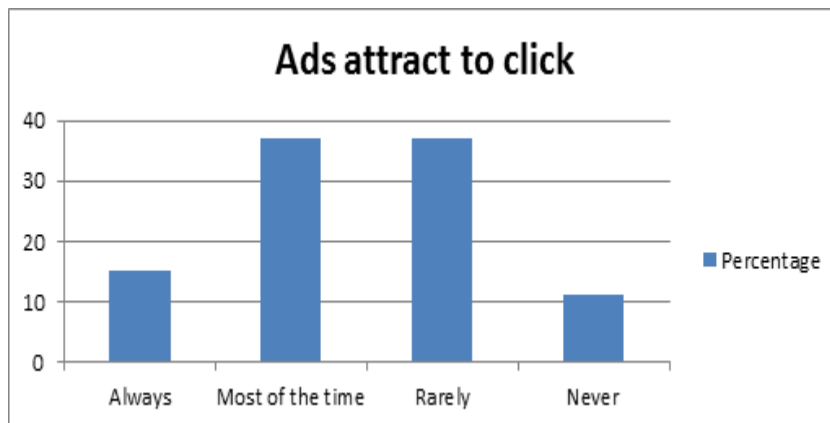
Graph No.3:



Data Interpretation.3:

The above graph makes it clear that 9% of respondents always get attracted towards advertisement, 42% get attracts most of the time, 40% rarely get attracted where as 9% never get attracted.

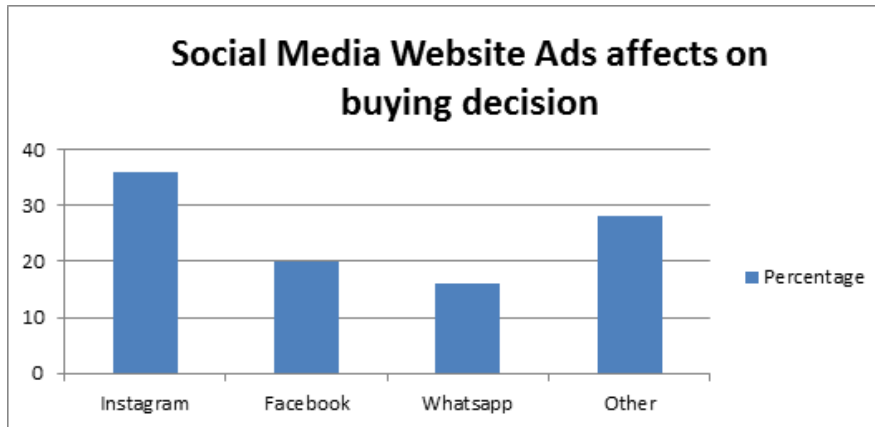
Graph No.4:



Data Interpretation 4:

The above graph describes that 15% of respondents always get attracted to click the website through advertisement, 37% get attracts most of the time, 37% rarely get attracted where as 11% never get attracted to click.

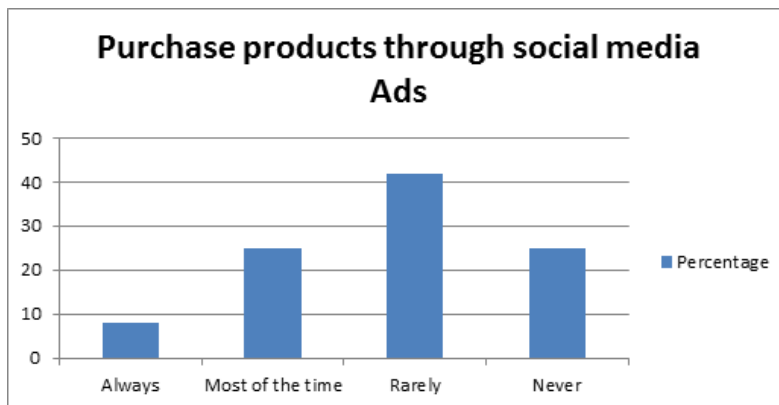
Graph No. 5:



Data Interpretation 5:

The above graph shows that, on 36% of respondents instagram affects on their buying decision, on 20% of respondents facebook and on 16% of respondents what’s app affects their buying decision whereas on 28% of respondents other website affects on their buying decision.

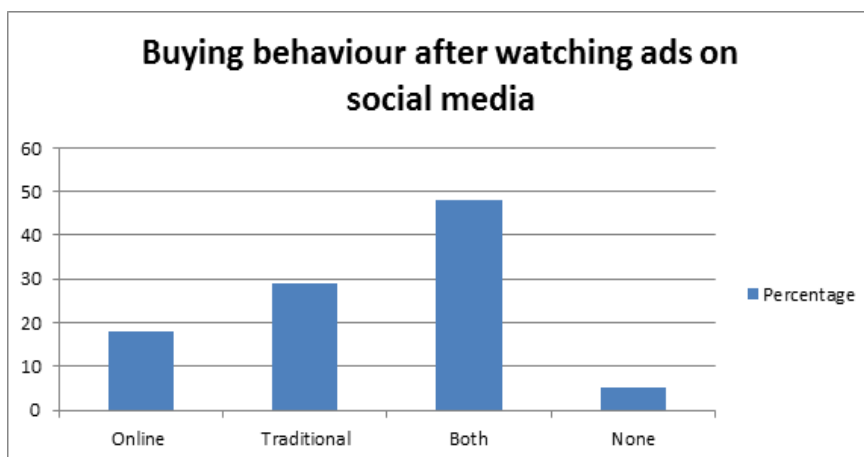
Graph No.6:



Data Interpretation 6:

From the above graph it is cleared that 8% of respondents always purchase products which pop up on social media, 25% purchase most of the time, 42% purchase rarely where as 25% never purchase products which pop up on social media.

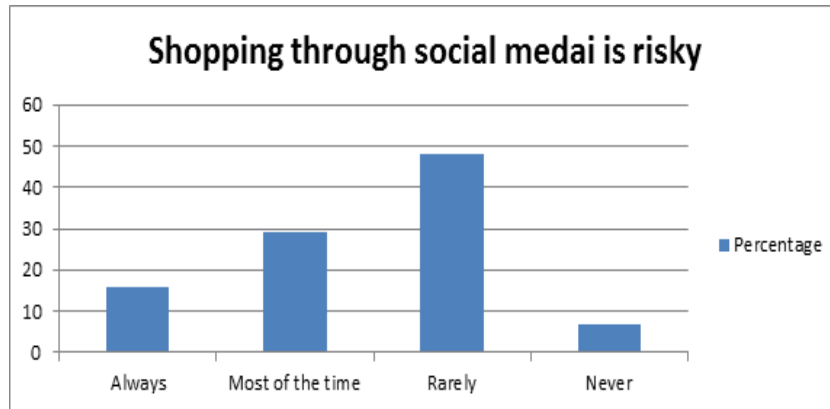
Graph 7:



Data Interpretation 7:

The above graph makes it clear that 18% of respondents prefer online shopping after watching advertisement on social media, 29% prefer traditional shopping where as 48% prefer both and 5% of respondents prefer neither online shopping nor traditional after watching advertisement on social media.

Graph NO. 8:



Data Interpretation 8:

The above graph describes that 16% of respondents think shopping through social media sites is always risky, 29% feels most of the time, 48% feels rarely where as 7% never thinks shopping through social media sites is risky.

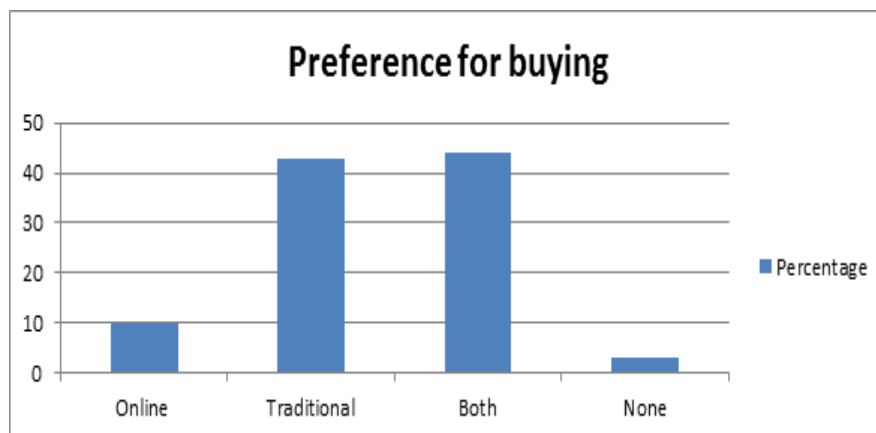
Graph No. 9:



Data Interpretation 9:

The above graph shows that 15% respondents feel that online products have better quality, 38% feel that traditional has better quality whereas 43% feel both have better quality and 4% feel neither traditional has better quality nor online products have better quality.

Graph No.10:



Data Interpretation 10:

The above graph interprets that maximum 10% respondents prefer online mode to purchase, 43% prefer traditional whereas 44% prefer online as well as traditional shopping and 3% prefer neither online nor traditional shopping.

FINDINGS

1. 60 % of respondents use both mode of shopping.
2. 55% respondents come across advertisement on social media
3. 42% of respondents always get attracted towards advertisement
4. 37% of respondents gets most of the times attracted to click the website through advertisement.
5. On 36% of respondents instagram affects on their buying decision.
6. 42% of respondents always purchase products which pop up on social media.
7. 48% of respondents prefer online as well as traditional shopping after watching advertisement on social media.
8. 29% of respondents think shopping through social media sites is most of the times risky.
9. 43% respondents feel that online as well as traditional products have better quality.
10. 44% prefers online as well as traditional shopping.

CONCLUSIVE DISCUSSION

Hence, the findings tell us that social media marketing has high influence on customer buying decision. By watching advertisement on social media most of the customers get attracted towards the products and gets motivated to buy that product through online as well as traditional shopping mode. There are few social media sites such as Instagram, Facebook, What's app, etc. which highly promotes product and attracts customer to buy that product. Mostly the respondents prefers online as well as traditional shopping for purchasing products as they feel both has better quality of those products. Therefore the research concludes that there is powerful connection between social media marketing and online as well as traditional shopping.

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A STUDY ON THE FUTURE SCENARIO OF E-BANKING IN INDIA

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ABSTRACT

As there have been numerous innovations in the digital banking system, financial innovations have made E-banking a vital part of the banking sector. As there is a more acceptance of paperless work the traditional method of banking is getting extinct, e-banking has paved its way in the modern era of banking world. As the technology is growing in a vast phase, it is expected to bring a large revolution in the banking sector as well as a same pace its being accepted by users of e-banking. This paper seeks to explore the emerging strategies or methods involved in the e-banking system in India. The present study also throws a light on the challenges and opportunities in the e-banking order and problems faced by users in acceptance.

Keywords: E-banking, Banking System, Future challenges

INTRODUCTION

Use of computers and telecommunications has enabled the banking transactions easy instead of face to face or through human interchange. E-banking (Internet banking) involves consumers using the Internet to access their bank account and to undertake banking transactions. E-banking saves precious time and energy of the customers as they do not have to wait in long lines in front of banks to get their simple jobs done. It is easy as well as convenient to do transactions using e-banking. The introduction of new technologies has led to significant changes in bank strategies and branch banking started to lose ground to virtual banking as the use of remote banking services increased. Consumers are attracted to these technologies because of convenience, increasing ease of use, and in some instances cost savings. E-banking links business to customers no matter their geographical location. There are different types or sectors under e-banking services. The major services offered are Internet banking, SMS banking, ATMs, mobile banking, e-cheques, and debit/credit cards.

Today, modern banking not only looks for new ways to attract but also to keep back the customers and gain a competitive advantage over their competitors. This study explores the possible future scenario of e-banking.

OBJECTIVE

1. To study future scenario in e-banking.
2. To study present e-banking techniques used.

REVIEW OF LITERATURE:

Rupa Rege Nitsure, (2003) studied some of the problems developing countries, which have a low penetration of information and telecommunication technology, face in realising the advantages of e-banking initiatives. Also, major concerns such as the 'digital divide' between the rich and poor, the different operational environments for public and private sector banks, problems of security and authentication, management and regulation, and inadequate financing of small-scale enterprises are highlighted. Concluding, the author has given some solutions to the obstacles identified in the Indian context.

Wadie Nasri (2011) in his study observed that in the world business specially in the banking system electronic technology plays an influential role. This study tries to prove factors influencing the acquiring of internet banking by the Tunisian consumer. To analyze the factors affecting bank customers' decisions to adopt Internet banking is the main objective of this paper. The study concluded risk, security and prior internet knowledge is an important factor influencing customers adopting internet banking after convenience. And convenience was also a more important indicator of intentions to adopt internet banking.

Francisco Lieñana-Cabanillas, Francisco Muñoz-Leiva and Francisco Rejoán-Guardia (2013) examined that e-banking has become a major distribution channel for financial institutions. To provide evidence of the relationship between the satisfaction with e-banking and its major causes is the main aim main of this research paper. The relationship between the proposed variables (accessibility, trust, ease of use and usefulness) and satisfaction with electronic banking was one of the findings of the paper. The article concluded that satisfaction is indirectly related to the e-banking system

According to Sandeep Kaur, (2015) Indian banks deployed technology-based solutions to raise revenue, enhance customer experience, optimize cost structure and manage organization risk. Also, the author highlights that future of Indian bank looks not only exciting but also transformative. The objective of this research article

was the new innovation in the banking sector at the national international level banks. The conclusion was that banks have to understand the continuation in the new economy depends on delivering all of their services on the internet with the help of latest technology. Thus, the banks will need to bring advancement in their technology.

Pema Lama and Suranjana Saha (2017) focused on saying that banking through electronic channels has gained increasing popularity in recent years. It is a generic term encompassing internet banking, telephone banking, mobile banking etc. It provides lot of benefits which add value to customers' satisfaction and to reach out consumers through many routes in terms of better quality of service offerings such as ATMs, telephone, internet and wireless channels which are now available to the consumers to perform their banking transactions in addition to the traditional branch banking and at the same time enables the banks gain more advantage over other competitors. The author concluded that Indian banks need to improve their productivity, ensure the customers privacy and hence contribute to overall growth.

New Innovations in Banking sector:

1. Video Banking
2. Wrist Banking
3. AI
4. Smart Branches

1. Video Banking

In the era of pandemic, it made difficult for the consumers to carry on their work related to banks or face to face interactions. Video Banking enables personalized and expert service at a distance and is a powerful component of a comprehensive digital customer service strategy. One of the more obvious benefits of online banking is convenience. Instead of having to go to a physical location or use an ATM, customers can download a mobile app and utilize banking services from their mobile device. Governments around the world have industry-wide regulations for video communication security in the financial services industry. These standards are put in place to protect the consumer and to prevent privacy issues. In-branch and mobile video banking can make your customers' lives a whole lot easier and, with advances in technology that allow for a more secure experience, yet assuring that their(consumers) data or private information is safe.

2. Wrist Banking/Wearable Banking

In today's generation we find many products like Fitbit, apple watch that keep data on our health, our fitness so it wouldn't be wrong if we say that in the upcoming years the watches may provide us with the facility of banking. Smart watches could offer quicker and easier ways to check account balances, pay bills, or request specific services such as cheque book requests. Not everyone wants to go to the branch/ATM, or log on to Internet/Mobile banking. Some people will want to get a quick statement or balance on their smart watch, and many people want to pay for things on their watch. On mobile you can easily sit down and review your account or spending on the bus with a smart watch it is really on the go, something that is immediately accessible.

3. AI

AI and banking were made for each other. Whereas automation has become the new face of banking. This ability to explore a huge amount of data sets and to detect meaningful patterns is changing the banking order. AI and machine learning can detect fraud, offer a more personalised customer service, improve the effectiveness of marketing, combat churn and much more. It assists in credit risk assessment, reduction of costs as well as risk management. A.I experiences like chatbots, online banking and robo- advisors are able to serve customers better specially the new generation do not have the time to be physically available in a bank branch, instead they would sit comfortably at their home and carry out the bank transactions at ease.

4. Smart Branch

Smart branches are the technology that uses the technology to raise the sales and also improve the customer experience. Smart banking allows the banks to present new products and services to the customers. Although it is latest facility another main concern is its privacy and security.

CONCLUSION

Banks are working hard to make e-banking services and products more widely available. The convenience and benefits of e-banking are becoming more visible to the younger population. E-banking will not only be a common way of banking in the future, but it will also be the preferred mode of banking. In India, the future of banking appears to be both exciting and revolutionary. so that they can offer products and services that are unique to the market and earn a larger portion of the business Many banks have built their own innovation to

keep up with technology, where new technology is conceived and developed to build next-generation banking. Banks should be permitted to introduce new products and services more quickly. They must adapt a rapid process while maintaining a sense of urgency.

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ENTREPRENEURSHIP OPPORTUNITIES AND CHALLENGES DURING COVID-19**Roma Ahuja**

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ABSTRACT

Covid- 19 virus has started from china in December 2019. The covid-19 has affected economy of countries, the whole economy converted into worst recession in recent time. Entrepreneur has been affected by covid-19. This paper has highlighted the impact of covid -19 on entrepreneurship and also showed the effects on entrepreneurship challenge and opportunity during Covid -19. All kind of business and startups have been impacted by covid-19, small business has destroyed, and lack of productivity, and lay- off employees, supply chain was impacted by this pandemic. Adversely affected on consumer demand, supply variations and lockdown restrictions and keeping safe of all employees are major issues faced by entrepreneurs. Every coin has two sides, entrepreneurs are like a warrior; by nature they are optimistic and flexible according to situation, they have managed and overcome this situation. Technology has been changed the world, and in this pandemic technology is like a weapon and help to the entrepreneurs for growing their business. However covid -19 has been destroyed the economy. Entrepreneurs could take challenges to innovative their business ideas with digitalization. In this paper we have discussed the entrepreneurship challenges and opportunity during covid-19.

Keywords: Entrepreneurship, Covid-19, challenges, opportunities

INTRODUCTION

An entrepreneur is a person, who is risk taker, profit maker, giving job to other person and doing business with exclusive and innovative ideas. Entrepreneur is launch business and makes creative ideas; he and she can convert ideas into technologies and makes policies of business. Entrepreneur is a team leader, who is makes team and provides job roles to their workers. "According to Peter F. Drucker": "He observed that "Entrepreneurs innovate. Innovations are the specific instrument of entrepreneurship. It is the act that endows resources with a new capacity to create wealth. Innovation indeed creates resources."

In the era of covid- 19 pandemic, entrepreneurs' have to face many struggles: that it is not a health crises but also it is a big issue affecting all over the world even it has affected global economy. This pandemic has destroyed all kind of business, entrepreneurs', start-ups faced many problems. Tourism industry has been badly impacted from covid-19, customers' priorities have been changed, and the policies of quarantine have destroyed the stability of various business. As we know that, we are facing worst economy recession, so in this situation we don't know what the future of business is, how business will survive in this situation. Hope is the best key of success. We don't know that, when situation will be normal, nobody having idea about this pandemic, when will be stopping this pandemic, it is good to know that some entrepreneur have found new ways and innovative ideas for growing business. Many entrepreneurs have been launched website for growing online business. The entrepreneur need to fight with this pandemic, they should take themselves as like warrior, and they should re-enter their enterprises with new innovative ideas.

Objectives:

1. To study the opportunity of entrepreneurs during covid-19.
2. To study the challenges of entrepreneurs during covid-19.
3. To study the overview of covid-19 impacts on entrepreneurs.

REVIEWS:

I. Meahjohn & P. Persad: (2020): first case of covid- 19 was observed from china, in 2019, and since then it has influenced the world's economy and whole world badly. According to our study, the paper will show the impact of corona virus on entrepreneurship. Government had taken preventive steps for stopping transmission from virus to one people to another people, and they had announced lockdown in whole country. Small scale, startups and medium scale business were badly affected. After covid-19, the world has faced financial slowdown. Thousands people have been unemployed and thousand people were locked their business. We have needed more investigation, because still, the fact is unclear and hidden in future.

N. Sharma (2020): Small scale, startups and medium scale business were badly affected from covid-19. Small medium enterprises (SMEs) have been tolerated heavy loss due to lock down in many countries. Small and medium enterprises are unable to take loss and deal with the pandemic. Small medium enterprises have already

taken pressure and did struggle from competitor, before this pandemic. We know that, SMEs have fewer resources but, still they are potential and they are capable to take pressure, and they can convert themselves into big enterprises. The SMEs need to fight with this pandemic, they should take themselves as like warrior, and they should re-enter their enterprises with new innovative ideas.

U. Stephen & P. Zbierowski (2020): this research has been showed the fact of entrepreneurs situation due to covid-19, this study has been based on UK reports. According to this study, it has showed that, how covid-19 was impacted on male and female entrepreneurs in London and outside of London. In this study, how entrepreneurs has taken the challenges of covid-19 in their enterprises, and how they had managed the pandemic situation, how they had taken this pandemic as like opportunity in their business.

N. Franke (2020): The world economy has been faced the threat of covid-19 pandemic. Demand and supply chain has been impacted badly, and events were cancelled, many people have been lost their jobs. "The Austrian born management expert "Peter Drucker" has taught us that change is the most important sources given rise to business opportunity". In the world technology has changed the whole world into new innovations; it is a big invention in the innovation world. Hence the entrepreneurs have been taken advantages of this technology in this pandemic.

Opportunities for Entrepreneurs:

Finding new opportunities: Always look on the bright side of life. Crisis provides extra business for companies like Zoom and Go to Webinar that enable virtual meetings, or for Amazon, which is planning to hire another 100,000 employees. The latter is probably more a threat than an opportunity for most All entrepreneurs' should be take this pandemic as an opportunity, and should be positive, should be remaking objectives, and new innovative ideas for their business

Redirecting existing business: Entrepreneurs should be re- developing their existing business by using of new innovative ideas. Entrepreneurs' should find out new ways for completing customers demand, new innovative ideas, and augment their business, such like making face mask, making face mask shield, giving taxies on rent, making app for online groceries, making app for online purchasing vegetables, and giving hotels on rent for covid patients. Maharashtra government has been announced, that hotel industries should be give their hotels to covid patients for quarantine period.

For Hotel and restaurants opportunities: According to government policies hotels and restaurants can be take away orders of customers, so that it is an opportunity for restaurant and hotels owners. Swiggy and Zomato apps are very useful app for customers, in this way entrepreneurs should be making new apps for food delivery to their doorsteps and making apps for hotel room on rent like make my trip and Goibibo, Oyo rooms app. In these way entrepreneurs should be produces new job opportunity for unemployment people

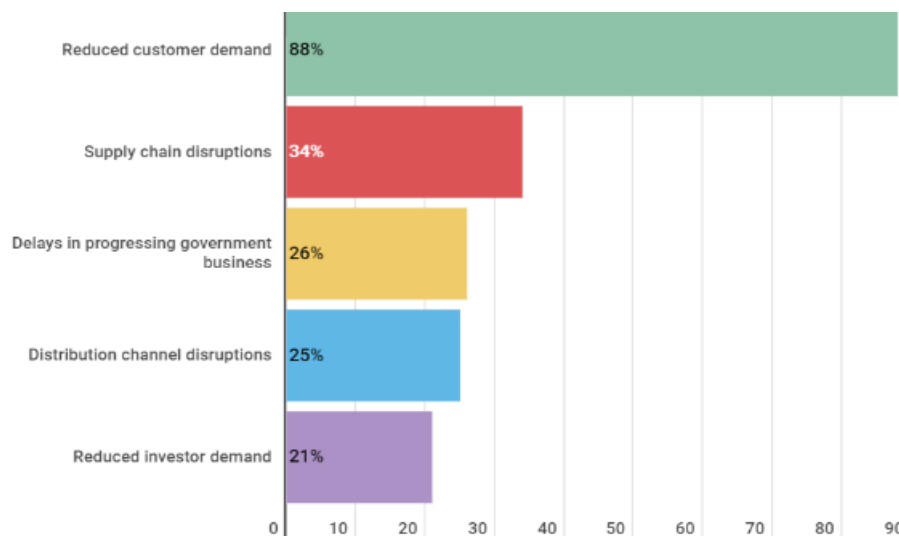
Make use of technologies: In this pandemic situation, we should develop habit to stay with corona virus, because this virus will be stay long time, according to forecast. Many of countries have implemented lockdown for drain out to this situation. Meanwhile we should need to grow our economy: hence that we should take help to technology for increase our business. Due to this pandemic, people are purchasing vegetables, groceries, and other basic needs to online. Hence entrepreneur should take innovative steps for growing their business. Entrepreneurs' should start e-commerce business for completing customer's demands. As we know that, children are not going to school because of corona virus, hence school organization has been started online education. Now entrepreneurs' should be go with online platform, such business as like online selling books, online selling clothes and accessories, online selling car equipment, and so many things, they should develop this kind of application for completing customer's need. Many of people are doing work from home; they have need Wi-Fi connection and broadband connectivity, so entrepreneurs' should think about innovative ideas for reaching connections to people. E-payment has a good idea for growing business; hence entrepreneurs' should take help to technologies and should develop new software for online business.

Major Challenges Faced By Entrepreneurs:

1. Maintain Cash Flow: Cash/ liquidity play a vital role in the business. Firstly, challenge has faced by entrepreneur's, is that arranged cash by suppliers. During covid-19, demand and supply chain has badly affected, till the time demand of goods have been stopped. Nobody knows when situation will be normal. Tours and travelling industries has been affected badly, because in this situation government has announced the lockdown for long duration. Fast Moving Consumers goods (FMCG) organization's supply chain has impacted with covid-19, so that financial crises have been started.

2. **No longer pay to suppliers:** In this pandemic there are so many problems facing by entrepreneurs, for paying cash to suppliers. Because demand of goods are falling day by day. Cost of running of business has highly impacted with covid-19. customers delaying purchase decision because of travelling issues they are facing due to lockdown.
3. **No longer pay to employees:** Covid -19 has impacted entrepreneurs, so they should be preparing to loss 50% to 80% of their business. Airbnb, is the short-term rental platform, it has made a strategy for entered in the stock market, but unfortunately IPO has been postponed till to next year. The company was in heavy lose and tolerating loses due to this pandemic, and it has deducted own market share and recently it has announced that it will be laying off staff members.
4. **Keeping up with policies and regulations:** The business scenario is changing rapidly day to day, and government has announced daily new policies, rules and regulations that have impacted on entrepreneurs. For understanding new policies and regulations, entrepreneur should be ready to new government policies, and should be monitor local state and others news on daily basis.
5. **Taking action and moving forward:** in this pandemic we should be ready for every situation, we should take decision on urgent basis, and we should not delay in taking decision. "As Jeff boss wrote in a Forbes article about overcoming analysis paralysis, "in the military, it doesn't matter in which direction you choose to move when under a mortar attack, just so long as you move". We always should be positive and taking decision fast and handle all troublesome situations with calmly never give up. We should taking business decision with strategically and taking decision wisely. We should make objects first and then taking action for completing our mission.

Covid19 has impacted Entrepreneurship Globally



Youth co: Lab survey of 410 young entrepreneurs across 18 countries in Asia – pacific (march 2020)

As we know that, during this pandemic situation economy has downturn, customer's demand has reduced, because they cannot go outside and cannot buy things physically: hence product demand has been reduced. According to above graph, it has showed that, supply chain disruptions has been reached 34% and delays in processing government has been reached 26% , because government has implemented lockdown. Distribution channel disruption has reduced by 25%, because customers demand has reduced ,cash flows has been also reduced in business, entrepreneurs' doesn't have enough cash for starting new products. Hence reduced investor demand by 21%, because economy has fallen and stock market has been fallen. Hence nobody has money to invest in future market and new ventures.

CONCLUSION

change is the rule of world, according to this pandemic, everything has been changed. Hence entrepreneurial opportunities gradually reduces, changes however, creates the imbalance in the economy. Gradually new innovations have started, and after that suddenly we realizing that something is happening new. Technology has been changed the world, and in this pandemic technology is like a weapon and help to the entrepreneurs for growing their business. However covid -19 has been destroyed the economy. Entrepreneurs have faced many problems and issues in this pandemic; it is a big task to dealing with new possibilities. The Entrepreneur's life is very difficult they try to hard for manage with difficulties, that come with their business operations and manage

with the uncertainty of the future. They should try keeping hard and never give- up hope. We have needed more investigation, because still, the fact is unclear and hidden in future.

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A STUDY OF RETAIL TRADE FOR VILLAGE PRODUCE, AGRICULTURE AND HORTICULTURE GOODS WITH A SPECIAL REFERENCE TO HIGHWAY SIDE TRADES IN THE STATE OF GOA AND ITS IMPACT ON ECONOMIC DEVELOPMENT**Gayatri Behare**

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ABSTRACT

India is known for its huge geographical spread and magnitude of its population. It has huge working population of 406 million (based on NSSO survey of 1990 – 2000.) Almost 92 % of its workforce is in unorganized sector. In Unorganized sector, especially rural one it engaged in agriculture and its related employment and commercial activities. In agriculture workers small and marginal farmers and similar other workers engaged in large number in marketing activities of their own agriculture produce as well as selling of co fellow small and marginal farmers. It is interested to study the retail trade activities of these small farmers and sellers and also to study the impact of this selling activity on economic development on individuals and rural society.

Key words: Retail Highway side Marketing, Agriculture and horticulture goods, employment pattern, impact on economic development

INTRODUCTION AND NEED OF THE STUDY

Roadside retail trading activity is most common phenomenon all over the India. In most of the villages marginal farmers are more in number with the exception like Sugarcane growers, cash crop growers like Grapes, Mango, Apple growers etc. Large Cash crop growers sold their cash crops in mandis near metro cities and Agriculture Produce Market Committee (APMC). Small and marginal farmers sell their farmers on roads, National and State Highways, State Highways which is beneficial method of sell.

A state of Goa is a unique state in the country. Geographically goa can be treated as developed agro based one village or one city. Entire state of Goa is a tourist destination for domestic well as foreign tourist throughout the year. Per capita income in the state of Goa is Rs. 466585 (year 2019 -2020)¹ which is more than three times of rest of Indian citizens Goa is also well connected by National Highways, railways and Airways. Air port is also connected with number of countries for regular as well as chartered flights. Internal roads towards tourist destinations like beaches, temples, forest, resorts, hotels is properly developed. Good number of hotels with wide range of facilities, guest houses are fulfilled tourist all demands. Most of the Domestic as well as International Tourist stay at their favorite destination for few days as per their time availability. During their stay at Goa, they have more facility of hire four-wheeler and two-wheeler vehicle for owned driving as well as with driver. Normally tourist move in state of Goa from their one destination to another destination as a regular feature. During the stay tourist prefer to buy in the branded shops as well as roadside shops. In addition to tourist local Customers also prefers from roadside trader regularly throughout the years.

Need for study of Roadside Retailers:

Roadside traders are not only retailers but they are also growers of their sellable commodities. Roadside traders sold seasonal traders include seasonal vegetables, fruits and flowers etc. Goan people celebrate most of the festivals nearly of all religion and as per their tradition. This includes preliminary Ganesh Festival, Navratri, Diwali, Christmas, 'Holi festival' (Shigmo festival), Annual Jatra of temples and Feast of Churches etc. These various festivals need traditional natural fruits, leafs, coconuts and variety of flowers. These products are sold by Roadside Retailers for local buyers as well as outside tourist.

To understand retail highways side, it is decided to study the retail trade on the highways passing through the state of Goa. NH 17 starts from north of Goa at village called Patradevi to southern last village of Goa called Cancona. This NH 17 ie. National highway covers the state of Goa and it covers north – south distance of 163 kilometers. While second highway which starts from West to East in the Goa namely National Highway 4A starts from Goa's capital Panjim at West to Mollem at the last village of East of State of Goa which covers distance of 61 kilometers. Road transport to Goa to nearby state i.e., Maharashtra, Karnataka is a regular feature. But in the present study while at time of data collection it was also found out the tourist visit to Goa from the state of Gujarat, Rajasthan, Punjab, Kerala, Tamil Nadu, Telangana, Karnataka by their own or rented car. This in one of the favorite mode of transport of tourist. While travelling and most of the time while going back to their own destination they buy variety of goods from roadside retailers. NH 17 a north south highway which cross through seven talukas namely – Pernem, Bardez, Tiswadi, Salcette, Quepem and Cancona. Out of

these six talukas retail roadside traders identified in 16 villages. In these six talukas normally 185 to 195 roadside traders have been identified. In Bardez and Tiswadi taluka no roadside retailers were found as 4 laning National Highway work is in progress and retailers have not identified their place for retail trading. Similar villages Dhargal, Gurim, Porvorim and Bambolim are urbanized and crowded with buildings and heavy traffic does not permit roadside traders to occupy roadside area for their commercial activities.

NH 4A another National Highway which cross the state of Goa from West to East covers three talukas namely Tiswadi, Ponda and Dharandora. 8 villages in these three talukas have been identified with regular roadside traders. Normally 45 to 65 roadside traders have been identified. Roadside traders are not identified in the villages namely Chimal, Collem, Piliem, Khandepar, Mollem.)

Number of roadside traders on both Highways are changing throughout the year. From the month of September till the month of March which is major festival season in the state of Goa. It begins from Marathi month of Shraavan (August – September) with holy Monday and Saturday, Wednesday and Friday i.e., special days for goddess of village. For e.g., Shantadurga, Mhalasa Narayani, etc. In the month of September great festival of Ganesh Chaturthi, then in October Navratri for nine days and also Duserra, Diwali, the month of December for Christmas, feast ad jatrasotva of various temples. Then finally in the month of March ‘holy’ festival roadside retailers specially provides traditional requirement for these festivals’ fruits, flowers and other material from their owned farms and nearby forest. Goan people preserve their culture and tradition even during 450 years of Portuguese rule. Hence for festival the requirement of fruits, forest and other forest product is different. Traditional roadside retailers being villagers and dominating female members they preserve their culture and traditions very well. They manage and organized required items like fruits, flowers and forest product like leafs, seasonal vegetables at right time for local and outside customers.

Universe and Sample Size for present study:

For this study of highways side traders’ samples from both highways i.e NH 17 which crosses the Goa from North to South and NH 4A which crosses from West to East are collected as follows.

Samples from NH 17

Sr. No	Taluka	No. of Villages with highways trade	Highways Retail Traders	Retail Buyers	Village Panchyat Members	Others
1	Pernem	02	03	05	02	02
2	Bardez*	00	00	00	00	00
3	Tiswadi**	00	00	00	00	00
4	Salcette	02	18	35	04	02
5	Quepem	10	109	218	08	04
6	Cancona	11	117	237	10	03
	TOTAL	25	247	495	24	11

(* and ** means two talukas namely Bardez and Tiswadi four laning of National Highways NH17 work is in progress hence no roadside shops.)

Samples from NH 4A

Sr. No	Taluka	No. of Villages with highways trade	Retail Traders	Buyers	Panchyat Members	Others
1	Tiswadi	02	15	32	04	02
2	Ponda	05	26	48	10	03
3	Dharbandora	01	02	06	02	01
	Total	08	43	86	16	06

All the villages on both side of both highways are visited thrice during preliminary data collection period. First time for pilot study and to understand ground level reality about highways side retail trade. Second time preliminary data was collected during festival period and third time preliminary data also collected during comparatively off season. Sellers being a local data was collected from them in local language ie. Konkani and they seems to be very cooperative. They talk in very informal way and spelled out their difficulties and issues of

roadside retail trade. Buyers especially local buyers talk informally in length and share their opinion very freely in Konkani as well as in English. Outside buyers share their views freely and but in hurry. They share their views about the benefit of retail trade from buyers' point of view. Majority of them opinioned this trade is essential from buyers as well as sellers' point of view. Panchayat members and official share the information they have openly. Even government official gave information which they have about the roadside retail trade.

So far this type of study is not conducted in the form of Ph.D or similar type of research. Hence the review of certain books published research articles and certain research conducted at outside country especially in underdeveloped and developing countries are reviewed for better understanding for the concept of research topic.

Secondary data gathered from various books, articles in the printed journals, e journals, articles on internet and other e sources. Data is also gathered from formal and informal discussions with the experts in this area in marketing, retail trades and economic development of rural area.

Organization and output of pilot study:

After preparations of tools for data collection to test the validity and utility of the same pilot study was conducted in two villages of one each of both highways. One village from NH 17 Verna from Taluka Salcette and from NH 4A one village name Velling from Taluka Ponda is selected. From both villages data collection was done from retailers, buyers, Panchayat Members similarly officials and representative from marketing and other organizations and government organizations. According to their responses tools were modified and corrected. Tools were in nature of questionnaire which is objective type interview schedules.

Present Nature of highway side Retail Trade:

These traditional roadside retail shops are built up in a simple way by using local available material in village, most of the times even without modern type of construction no doors or windows, limited space as required for selling and to stand for one or two salesmen. Simple furniture like rack to store, a stool to seat and weighing machine. Normally very less money spent for construction of shop. No supply of electricity with one or two percent with the exception where sellers home is nearby to shop. No water tab, drinking water store in the pot of clay or utensil of brass or steel. No sanitation facility or sincere care for hygiene. In majority of shops one or two family members work from 8.30 am onward normally upto 7 to 7.30 PM at evening. Most of the traders take the lunch by rotation at shops. Sometimes reliver from family relives the shopkeeper for two three hours as per requirement. The recurring and capital expenditure of these traders are very low. These shops are developed on the government's land near highways. Most of the times this land belongs to PWD department. The land under these shops belongs to central government on National Highways and in state highways land belong to State Government. The land occupied by these roadside traders are not legal but in some cases in some villages they have occupied the land for their shops more than 40 years back. Being illegal occupation by shopkeepers till nearly 50 % grampanchyats charge tax traders. This tax varies from Rs. 100 per day to Rs. 250 per day. While nothing is pay by shopkeeper to anyone except this tax. The grampanchayat does not provide any common facility to this retail traders though they belong to their jurisdiction. The roadside retailers fulfill majority of traditional requirement of villagers. They also supply traditional food items made from mango, cashew, kokum, fresh normal and seasonal vegetables.

Tourist of both types i.e., domestic and foreign are another customers for roadside trader. Normally tourist come from nearby state by road. Tourist who come buy train normally hire four-wheeler on rented basis. They also purchase various product from these roadside retailers. Sometimes tourist buy from them as a interest in local produce and variety size, taste. Most of the tourist preferred to take items of mango, cashew etc. Sometime they also buy local rice, Alasane to their residential places.

In these retail shop 100% sales are made on cash basis and in five percent shops online payment facility is also available. The prize for goods normally decided by trader. In the most of the cases prizes are reasonable as feedback given by customers i.e. local as well as outsiders. Sometime some customer goes for bargaining while seller respond them by giving some items free of cost. Buyer feels that he was in the little upper hand in dealing. Roadside retailers normally speak local language supported by English and if necessary, also Hindi. Language is not barrier in completing the transaction of buying and selling is a unique feature in the state of Goa. In some cases, at particular location and from a specific retailer. This is due to regular visit by buyer to Goa and practice of buying at specific location and from typical trader due to develop personal relations.

The retailers trading strategy is very simple. His retail shop is constructed normally with the material available with him locally and nearly free of cost. This material includes simple pole of bamboo and simple plastic cover in most of the cases. The land which is occupied by shop is owned by central or state government hence most of

the shops are constructed like a temporary construction. No doors or windows are used even no tiles are used. Plain piece of wood and plastic paper or old mat at the available at the home of the retailers is used. Even vegetables or sellable products are put in wooden storage pots and baskets. No investment in construction of shops or storage. At the end of the day whatever sellable products available are put, if possible, in nearby house or carried to their own house. Some roadside retailers have their own goods carrier vehicle to carry the goods from their own place to their roadside shop. The roadside traders have studied location strategy by their experience. Actually, highway passes through all the villages but these traders have identified the selling point as specific villages only. While putting the shop on highway sides these retailer lot of points. Major point includes safe place for parking, other shops by fellow traders, availability of electricity supply, etc. So the researcher has observed that certain villages on both the highways there are no both retail trade shops. Now certain locations have developed as specialized retailer shop. For e.g on National Highway NH 17 which passes from Patradevi at north to Cancona at South in Salcette taluka highway side traders sell after monsoon local rice, alsane ragi etc agriculture product which are produce and special in nature in that Salcette area. NH4A which starts from Panjim at West to Dharbandora at east. On this highway in Ponda taluka highway side trade shops are known for local fruits specially Pineapple from October to December. This taluka is most of the hilly one and local farmers have lot of pineapple gardens on these hills where water supply on this garden is natural one and farmers put traditional fertilizers which are non-chemical in nature. Pineapple cultivation does not require any pesticides and further it is safe from monkeys. Ready pineapple fruit which is natural one good in the taste. This juicy pineapple has lot of demand from local customer from local as well as tourist customers. Highways retail roadside trade in the state of Goa as a unique type of sell is throughout the year. It is a sell of flower and garlands and flowers. Most of the trade is performed individually by female seller. She normally comes to road with number of garlands in local Konkani language they called it is Fati (long garland of flowers mogara, jai etc.) one garland may be of 3 meters and more in length. This is prepared by flowers from own compound or hills a threat prepared from banana tree. They bring the flowers which they have collected and banana threats and they prepare garland and they sell the garland in small piece from 10 inches and above. The selling prize of small 10 inches of garland is Rs. 30 to Rs. 40 per piece and in a day a female collects Rs. 700 to Rs. 800 minimum without investing anything. Similarly certain roadside traders sell typical products like forest seasonal vegetables, seasonal forest fruits which is available in a specific area. Even certain roadside traders created a goodwill for such a special product for last two three generations of trade.

ANALYSIS AND FINDINGS

Preliminary and other data classified analysis applying statistical tools and following finding are generated.

- Nearly 95 % roadside traders in the state of Goa are female. Most of roadside traders are illiterate or just educated upto third standard. Normally all these retailers perform their business in a group. This group may contain sellers from same location. There are few cases that one of female seller may be educated even up to nine standards. Roadside female traders they calculate sales price orally in a correct way. In case of need the educated seller in a group helped whole group. In the most of the cases it was observed that these traders perform trade activity for generations. Other family members also help them in retail trading activity. The income generated through the sell are used for day-to-day requirement as well as for the education of their wards. This is very common feature. Some of the female traders educated their daughters and sons as an Engineer and a Doctor.
- Local as well as outsider buyers satisfied with quality and price of the goods. In case of regular buyers, they have established informal relationship with the roadside buyers. Local buyers are also happy with the transactions. All the buyers suggested that this trade activity should be strengthened by State/ Local government by providing certain essential facilities. Grampanchyat members of village panchayat and officials are not aware with the importance of roadside trading activity. The grampanchyat of villages charge per day basis and collect tax on this trading activity, which varies from Rs.100 to Rs. 200 per day.
- State government and other officials are not aware the role of this trade in economic development of villages by increasing income of low strata of the society. The roadside traders belong to marginal farmers and socially a lower group people in the society. If concern state government department and official help in systematic and organized way these roadside retailers may improve economic as well as social position of these retailers in the society. This roadside retail trade on highways, state ways need support to provide market at doorstep and it is also beneficial to buyers.

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**INNOVATIVE MANAGEMENT PRACTICES ADOPTED DURING COVID-19 PANDEMIC AND
IMPACT ON DIFFERENT SECTORS****Dr. Manisha Arora**

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ABSTRACT

The COVID 19 in India had a huge impact on the whole economy. This change the way people do their businesses. People started searching their own new ways of preventing loss and doing business. So, here we are with some new innovative methods adopted during and after COVID19 pandemic. There are many industries who suffer due to no innovative technique can be implemented such as tourism and aviation. Fewer are those who adopted newer techniques to cover-up the loss incurred such as food supply, agriculture, education, IT industry, Medical. The impact can also be seen on the mental health of people. The closing down of gym and fitness center impacted the physical health and mental health of people. So, its impact can be seen on various things but tackling it a way more important. This paper will discuss various studies done on impact and innovative practices done during this phase.

Keywords: COVID 19, Aviation, Food Supply

Objective

The objective of this study to identify the impact of COVID-19 on different sectors and various innovative practices adopted to deal with the situation.

INTRODUCTION

As we all knew that necessity is the mother of invention. Covid-19 Pandemic taught us to turn towards technology and to do businesses in other way. The COVID 19 impacted businesses around the world, but the goal of businesses is to device strategies to survive and accelerate recovery (**Bhattacharyya & Thakre,2021**). Several new alternative methods of doing business suddenly stated evolving. The very first step took by our honorable Prime Minister Narendra Modi on Covid-19 with his first unilateral announcement of nationwide lockdown. The lockdown was necessary because medical have no idea about this virus. To understand it and impact on different people they need this time. So, the management practice adopted by Indian government in order to prevent the spread of this virus and protect people's life was to declare nationwide lockdown. Although various negative consequences were there but this was the need of the hour. The lockdown halted the most economic activities and led to loss of millions of people's job and revenue streams. The government took precautionary measures in order to control the spread of virus by restricting the movement but the virus created wreaked havoc in the country. The most particular group which is at risk and most effected is the unorganized sector and daily wage earners (**Das, 2020**).

widespread supply chain disruptions due to the non-availability of raw materials, migration of millions of workers from urban areas, declining global trade, and shipment and travel related restrictions imposed by government in nearly all affected countries (**Dev & Sengupta,2020**). The COVID 19 has disrupted major sectors, it's clearly evident that various sectors tourism & aviation, telecom, auto sector, transportation are most impacted sectors that are facing negative repercussion of the present disaster (**Das & Patnaik, 2020**). The COVID 19 halted the various activities such as Health care sector, GDP contracted, Job loss, Income loss of vulnerable sector, suicide rate, Travel and tourism industry, Hospitality industry, Metro and railway services, education sector and street vendors (**Roshan,2020**). Apart from this, COVID 19 also leads to several psychological problems among the millions of people (**Patel & kumar,2020**). So, possible innovative practices adopted by all the sectors. The businesses are coming out with innovative ways to grow and excel (**Kaur & Sahdev, 2020**). The businesses which gained more popularity are Netflix, Amazon Prime, Hotstar etc.,. People now prefer to buy online flipkart, Amazon, Grofers and big basket. Online business meeting and education were done online through Zoom, Google meet. WE are actually become more digitally aware after the advent of COVID 19. The situation of COVID19 will certainly have an adverse effect over and above the IOT devices and sensors can be used to track and monitor the movement of the people so that necessary action can be taken to prevent the spread of COVID19 (**Kumar et al., 2020**). With the proliferation in the availability and use of technology during this pandemic have enabled authorities to develop COVID tracking infrastructure, where android apps and other technologies have been developed to control the spread of the virus (**Dwivedi et al., 2020**). Six Critical factors identified for developing COVID-19 preventive strategies and they are "effective communication, Social distancing, adopting new technology, modify the rules and regulation at workplace,

sealing the borders of territory and strong leadership and government control (**Bhattacharyya & Thakre,2021**). For now, temperature checking and sanitization and wearing mask is the new normal for everyone. Moreover, Indians have to keep track of their COVID related history updated on AROGYA SETU APP. Although this phase is worse for many but it also opened scope for new businesses also. This paper will discuss all the possible measures taken by different sectors in order to tackle in impact of COVID19.

AGRICULTURE, SUPPLY CHAIN AND FOOD PROCESSING

Agricultural sector faced huge loss due to suspension of inter-state transportation services. Apart from this poultry farm also face problems due to rumors spread on social media about containment of such virus. The food delivery organization also hit in another way. They are not able to deliver food in the zone closed by government. So, these food delivery people initially introduce the concept of temperature and sanitization of delivery men. People responded positively towards these innovative practices adopted by food delivering organizations. (**Kim et al., 20121**) in their study identified how the behavior of individual changes regarding food delivery system before and after COVID-19 pandemic. This study collected data in two phases during COVID and after COVID. This study recorded the behavior response of people towards drone food delivery system. The data was collected from 320 people who have experienced drone food delivery system. This study successfully proven that turning towards technology for contactless service dramatically changed the consumer behavior. For now, food delivering firms are adopting more innovative way to maintain their sales. They are adopting techniques like temperature record of delivery men, providing sanitizer sashes with food, discounts and offers. Agriculture and supply chain is itself resumed by Government. Since, Food is the essential commodity and so, this sector recovered fast comparative to other sectors.

EDUCATION

The nationwide lockdown had a huge impact on education also. The schools, colleges and higher educational institutions were shut down. The COVID 19 has disrupt the normal teaching- learning process across the world and put everything in a nightmare (**Raja & Kallarakal, 2020**). The schools located in cities with good infrastructure and facilities shifted towards online teaching but not possible for some cities and village because required infrastructure and facilities not available. A huge number of students don't have internet access. So, sifting completely towards online classes still not a possibility. There are issues with technology access and use for both among adults and children as well as with skills and competences needed to integrate the digital tools into learning and teaching practices in meaningful ways to gain benefits from them (**livari et al., 2020**). Initially, teachers were guided and taught to use digital platform in order to stay connected with students. Each and every department conducted Faculty development programs in order to teach new methods of teaching. The sudden closing of university campuses, nationwide lockdowns and social distancing requirements have meant that many Information Management academics across the world have needed to rapidly convert their existing teaching material to a format suitable for online delivery (**Dwivedi et al.,2020**). The use of information and communication technology has converted the whole learning process from teaching pedagogy to learner centric pedagogy, following which the skills of using technology seems to be the most essential requirement for both teacher and learner (**Bordoloi et al., 2020**). The new and cost-effective way to stay connected with students are with teleconferencing using ZOOM, Google meet, Cisco webex, Google classroom, recoded video lectures etc. (**Chick et al. 2020**) discovered various new methods to continue education in Covid19 Pandemic and proposed various innovative solution like the flipped classroom model, online practice, teleconferencing, procedural simulation and surgical videos. The Indian higher education institutions are asking their students to take MOOC'S (massive open online courses) in order to explore and attain knowledge (**Raja & Kallarakal, 2020**). Although these are the measures to fulfill the loss of learning but these are not the total substitute of operative experience. The medical institutions deal with teaching surgencies and operating people cannot be replaced with online classes. These kind of learning needs practical experience. But, these methods found useful to bridge the educational gap.

Aviation, Tourism and hospitality: - Aviation and Tourism were the first industries that were hit significantly by the pandemic. The contribution of the Tourism and Aviation Sector to our GDP is at about 2.4% and 9.2% respectively. Tourism and hospitality sector faced bigger challenge as there is no such substitute of going digital. As per reports, there has been 20% reduction in domestic travel and about 75% reduction in international travel bookings. Booking rates of hotes have also declined from 70% to 20%. There has been a down of 30-35% in restaurant business (**shahi,2020**). This pandemic might have led to a US\$ 113 billion loss on aviation and US\$80 billion in tourism sector (**aday,2020**). Domestic and international flights banned and so there is huge decline in the tourists. This Covid19 phase was so difficult for tourism and hospitality sector that they can't even get revived after unlocking. These two industries face severe problem of cash inflows that 38 million people lost their jobs. This include both blue- and white-collar employees. Travelling is the main cause

that the corona spread out throughout the world. So, tourism can only attract tourist if safety and hygiene measures taken properly. Transportation shut down due to lockdown and opened then after but the cost of opening is not bearable because capacity is large but travelers need to travel with precautionary measures issued by government. The Pandemic has brought about a wave of innovation in the fields of contactless boarding and travel technologies (**The times of India,2020**). The tourism industry should adequately identify and thoroughly plan for logistical problems associated with travel such as travel insurance, pre-travel booking expenses to reduce travel evading and promote travel (**Gupta et al., 2021**). Although these industries still at great risk of managing their business but, adopting a safe way, discount, assuring safety and sanitization may lead to fast recovery.

Raw materials and Electronic parts – Near about 55% of electronics imported by India originate from China. These imports reduced to 40% due to the pandemic and hence Indian government came up with the promotion of Atmanirbhar and indigenous production to reduce dependency. The lockdown also resulted in reduced exports of raw materials like organic chemicals, cotton, mineral fuels which results in substantial trade deficit for India (**Reva,2020**).

IT industry – The dependence of the IT sector on many sectors such as manufacturing, retail, hospitality, communication etc. has resulted in major impacts on purchasing ability and investing patterns on IT services. This has impacted the requirement of additional work-force and inflow of revenue in this sector. The leading software exporters in India such as TATA Consultancy Services (TCS), Hindustan Computers Limited (HCL) and Infosys heavily influenced by reduced technology investment from shareholders in the USA and Europe (**Kumar et al., 2020**). IT sector is supposed to be the most dominant sector in economic development from past few years. But due to lack of investment there is gap in the contribution by this sector. This sector adopted work from home technique instantly after lockdown to cope up with COVID 19.

Psychological Health- The impact of COVID19 also showed the mindset of people. As per a study, most of individuals have committed suicide in this current pandemic owing to fear of corona infection and economic crises because of nationwide lock down (**Patel and kumar, 2020**). Most of the studies are focusing on the physical health but mental health of people has been overlooked. There are acute psychological distress symptoms found among children about Relatives' health, poor appetite, fear of asking questions, agitation, clinginess, physical discomfort, nightmares and poor sleep, inattention and separation issues (**Agarwal et al.,2020**). Students on the other hand reported that they have issues like anxiety, stress, depression, infection fear, ambiguity due to COVID19 pandemic (**George & Thomas,2020**). Another study revealed that students experienced severe depression, anxiety and stress during COVID 19 Pandemic (**Maraira & Shanaq,2021**). Various suggestions given to parents such as playing games, increase communication, promoting and encouraging physical activities and involving in music related activities to reduce fear, anxiety and stress among children (**Agarwal et al., 2020**). Educational administrators can help a vital role in reducing the long-term negative effects on students' education and mental health through online guidance, psychological counseling and webinars (**Maraira & Shanaq, 2021**). Intervention of health practitioners, policy makers and education counselors are major contributors in handling the mental health during the pandemic (**Faize & Husain,2020**). Educational institution can play major role by helping people in preventing mental health issues by organizing fest, competitions and events to make their idle time into more productive. They can also guide people by providing solutions and tips to balance mental health and wellness (**George & Thomas, 2020**). Mental health is most impacted due to COVID 19 but various initiatives were taken by educational institutions in order to make people aware about this pandemic and virus. Various studies reported about the mental health of people and the facts provided in reports are not good and showing severe symptoms. However, handling mental health online is a good option but no suggestions found compatible for people who do not have electronic gadgets and internet connectivity. The people who lost their jobs, and who face difficulty in managing their day to day expenses were at great risk of depression.

CONCLUSION

The lockdown restriction halted the most economic activities. The government took precautionary measures to control the virus spread by restricting the movement but the virus wreaked havoc in the country. But, even after six months of lockdown India recorded second highest number of COVID positive cases. So, lockdown was not successful in controlling the spread of this virus. Almost every sector faced difficulty in going back on track but still this takes time. Every sector tried to bring their own innovative ideas in order to fulfil the loss occurred whether it is education sector, agriculture sector, tourism, IT, Finance or food supply chain. The innovative methods adopted during this pandemic are not complete alternatives. For education sector, it's easy to teach online but the students who needs labs and who are medical students cannot learn stuff online. They have

operated to learn skills. So, online teaching is not a complete replacement. The food supply sector can use their innovative techniques. Tourism is the most impacted sector till now and still there is negligible growth in this sector because of decreased international visitors. This sector must follow the guidance in order to make sure the safety measures for tourists. Its sector has to infuse some investments. Moreover, the lockdown had huge impact on the mental health of people also. Suicidal cases increase during pandemic because people fear of infection, job loss and insecurity. There are various measures through which people can be helped to keep their mental health sound. They can join webinars, events, and competitions. Educational institutions might help people in maintain mental health balance by organizing such events.

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THE STUDY OF INDIA'S E-COMMERCE GROWTH**Nikhil Mane¹ and Aalap Kulkarni²**Assistant Professor¹ and Co-Founder of Behodophile², Shree L.R. Tiwari Degree College, Thane**ABSTRACT**

You can rely on the expansion of e-commerce since e-commerce businesses have been addressing customers' needs for basics. Even when the lockdown is lifted, people will continue to adopt social separation by taking all necessary precautions. People will choose to place an order online rather than go to a busy and maybe dangerous venue. You can't anticipate what the future holds, but it will undoubtedly provide fresh prospects for progress. If you are a business enthusiast in India, you are well aware that the trend of speaking up for locals is attracting a lot of attention to local firms.

Keywords: E-Commerce, M-Commerce, Online Shopping, Online Sales, Internet, COVID-19 Pandemic, Digital India, Digital Marketing.

Paper type: The study is based on secondary data gathered from records, articles, journals, survey reports, research data, and information from websites.

INTRODUCTION

It's comforting to know that, during these trying times of COVID-19, businesses are rising to meet the challenges they encounter in the face of the global pandemic. It is very surprising and commendable that the globe is faced with such a challenge for the first time, and yet people are coming up with innovative ways to grow and sustain their businesses. This is the most difficult time for start-ups, which have the opportunity to develop solutions to this global problem and create such a niche in the market.

The demand for e-commerce services has surged dramatically as a result of countries implementing lockdown and social distance as measures to combat the pandemic. Online education, food, and other essential delivery methods, OTT platforms, social networking platforms, and online retail have all reached a tipping point. Their popularity has increased thrice over the previous year, and every day, a large number of new people are using their services. Their consumer demand is on the rise at a rapid pace. People consider online delivery of food and essential supplies to be the safest option following social distancing, especially in locations with a high number of coronavirus patients.

Because of the lockdown, most people are restricted to their homes for extended periods, leading to depression. Suicide news is published on television and mobile phones daily. Online psychology services are becoming increasingly popular. People like to communicate with psychologists via video calls or chats and seek guidance from them in this manner. Many start-ups in this field are also springing up and doing fairly well.

Many organizations offer training courses on entrepreneurship, SEO-SMO, and other topics that students who are confined to their homes desire. Students are learning such skills and obtaining employment in the field. Companies are growing and their demand is increasing as more personnel are hired.

As a result, COVID -19 harms the economy while also igniting the e-commerce industry's fuel. People are becoming used to using online services for their daily needs, and they are shifting their vital requirements from offline to online. As a result, e-commerce will continue to grow and reach an unanticipated level post-COVID -19, because people will have become accustomed to it. Essential services that are not now available online will be made available following COVID-19, as demand grows and using online platforms for daily requirements becomes the new normal.

REVIEW OF LITERATURE

- 86% of Indians have adopted online shopping during the pandemic indicating accelerated adoption of e-commerce across age-groups: Shopify. 84% have shopped online since the pandemic; 38% have shopped in-store. "Although we have seen the greatest shift online among young consumers, the other key segments including middle-aged and older consumers are also seeing significant numbers starting to go online for their shopping needs," Sandeep Komaravelly, Director of International Growth at Shopify.
- A Study on the Growth of E-Commerce during COVID-19 by Dr. V. GOKILA (Asst. Prof), Sri Ramakrishna College of Arts & Science for Women

What kind of purchase do you prefer in the expected future?

This graph represents the kind of purchase preferred by the respondents in the foreseeable future. Hereabouts, 80% of respondents feel both online and offline shopping is preferred for further purchases.

THE OBJECTIVES OF THE STUDY

- The goal of e-commerce is to effortlessly reach millions of customers and improve business revenues. It makes a lot of money in the web sector because the audience is growing every day.
- E-commerce was created with best-in-class features to help small-scale retailers expand into large-scale businesses. Simply put, it provides significant potential for small sellers to reach a large number of clients.
- E-commerce (electronic commerce) refers to the purchasing and selling of goods and services, as well as the transfer of payments and data, over an electronic network, most commonly the internet.
- As you can see, it all comes down to being linked to the internet; without it, there would be no e-commerce.
- Retailers now have more opportunities to focus on this segment due to the rapid advancement of mobile technology in recent years. For example, on our "smartphone," we have programs that allow us to conduct transactions quickly and securely.

NEED OF THE STUDY

Hypothesis

With E-commerce’s continued popularity following the lockdown, it appears that it will grow and prosper well beyond 2022 and beyond. Online stores are propagating, and this trend appears to be here to maintain a presence.

Analysis of secondary data

E-commerce market value India 2014-2027

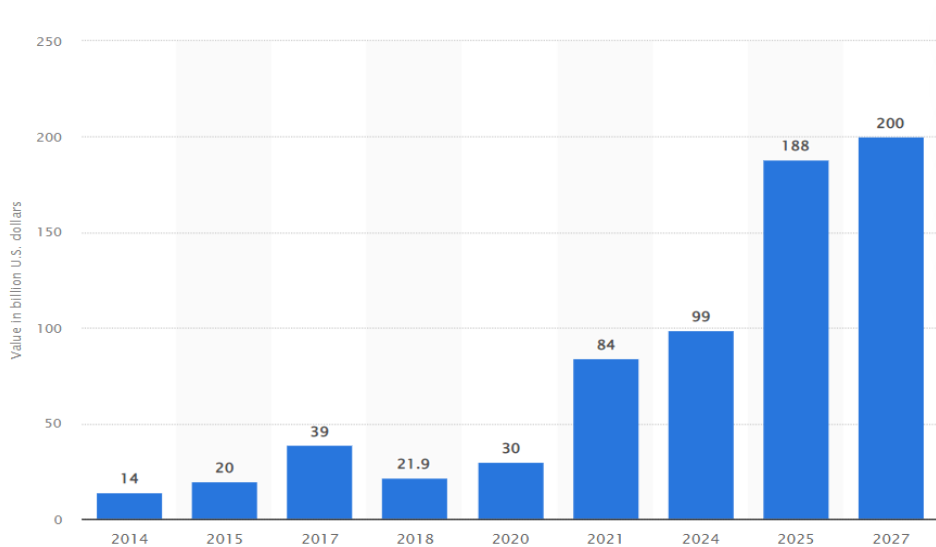


Figure 1: Market Size of E. - Commerce Industries across India (in Billion USD).

Data from Statistic Retrieved from <https://www.statista.com/statistics/792047/india-e-commerce-market-size/>

India has a lot of potential in the e-commerce industry because of its growing internet user base and good market circumstances. In 2018, the market value of India's e-commerce business was estimated to be at 22 billion US dollars, growing at an exponential rate. By 2027, this figure is expected to reach 200 billion dollars.

In India, the e-commerce industry is incredibly competitive. Many local and international businesses are competing for the lion's share of the market. As of April 2017, Amazon India was the country's most popular online marketplace, with more than 500 million dollars in sales. In the local market, Flipkart and Myntra were the most dominant companies. The majority of respondents voted in support of allowing e-commerce platforms to supply goods in India after the coronavirus lockdown in a poll conducted in May 2020.

Opinion about permitting e-commerce platforms to deliver all goods after the coronavirus (COVID-19) lockdown relaxation in India as of May 2020

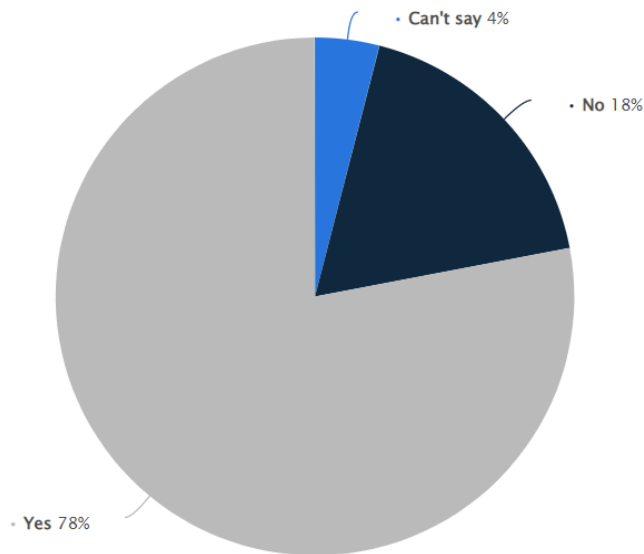


Figure 2: Opinion on online deliveries after COVID-19 lockdown relaxation India 2020

Data from Statistic Retrieved from <https://www.statista.com/statistics/1115652/india-coronavirus-post-lockdown-purchase-e-commerce/>

A majority of respondents were in support of allowing e-commerce platforms to sell and deliver all goods after the coronavirus (COVID-19) lockdown on Indians is lifted in April 2020, according to a survey. Around 18 percent, on the other hand, only wished to use e-commerce sites for basic products.

On March 24, 2020, India declared a 21-day state of emergency. This was the world's largest lockdown, affecting 1.3 billion people and lasting until May 17, 2020. E-commerce platforms could only deliver vital supplies during the lockout.

Value of the online education market in India in 2016 and 2021

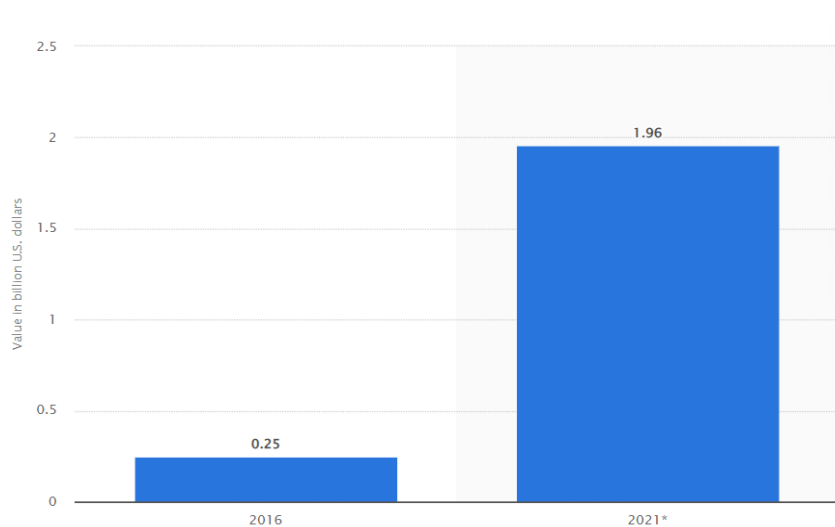


Figure 3: Online education market value in India 2016-2021

Data from Statistic Retrieved from <https://www.statista.com/statistics/746611/online-education-market-value-india/>

This statistic describes the market value of the online education market across India in 2016, with a forecast for 2021. The online education market was projected to reach about two billion U.S. dollars, an increase from 250 million dollars in 2016 at a growth rate of about 52 percent.

India Online Food Delivery Market Overview



Figure 4: Online education market value in India 2016-2021

Data from Statistic Retrieved from <https://www.imarcgroup.com/india-online-food-delivery-market>

This statistic describes the market value of the online education market across India in 2016, with a forecast for 2021. The online education market was projected to reach about two billion U.S. dollars, an increase from 250 million dollars in 2016 at a growth rate of about 52 percent.

The Indian online food delivery market reached a value of US\$ 4.35 Billion in 2020. Looking forward, IMARC Group expects the market to grow at a CAGR of 30.1% during 2021-2026. Keeping in mind the uncertainties of COVID-19, we are continuously tracking and evaluating the direct as well as the indirect influence of the pandemic. These insights are included in the report as a major market contributor.

OTT Platforms at a glance

According to new research by independent transaction consulting firm RBSA Advisors, India's over-the-top (OTT) streaming sector, which includes video and audio, has the potential to reach \$15 billion in the next nine years.

<https://www.livemint.com/industry/media/indias-streaming-market-to-be-worth-15-billion-by-2030-11626350404092.html>

Source: Statista

- With 29 percent, Disney+ Hotstar is the most popular OTT service.
- Jio TV is in the second position with 23% of the vote, while Amazon Prime Video is in third place.
- In 2020, Disney+ Hotstar generated over 16 billion Indian rupees in income.

Source: Media Partners Asia

- By 2024, India will have one billion video screens.
- By 2024, 85 percent of Indian subscribers will have broadband access.
- In 2021, the OTT streaming sector plans to invest \$1 billion in content.
- By 2026, the number of direct-to-consumer SVOD users is predicted to reach 193 million.
- Revenues from subscription video on demand (SVOD) will surpass \$1.8 billion by 2026, up from \$800 million in 2021.

Indian Social Media Market

Indians have flocked to social media like ducks to water. On average, Indians spend 2.25 hours every day on social media. Because of the widespread availability of internet access in India, the number of social media users is expected to reach 448 million by 2021. The number of Internet users in India has risen to 624 million, or nearly 45 percent of the country's total population. In India, social media has now become one of the most important aspects of regular internet usage.

The average daily time spent on the Internet is 6 hours 36 minutes, with social media accounting for 2 hours 25 minutes of that time. Google.com is the most popular website in India, according to Alexa. Youtube.com is ranked second, followed by Amazon.com, Google.co.in, and Facebook.

Whatsapp is the most popular smartphone app in India, followed by Facebook, Truecaller, Facebook Messenger, and Amazon. Facebook, Inc. owns three of the top five smartphone apps. The total number of hours spent on a mobile phone is 650.7 billion. A total of 24.27 billion mobile apps have been downloaded.

Why it is growing?

- These are some of the top 5 causes for e-commerce to grow in India, based on the statistics available. Income levels are rising. People's purchasing power is increasing. Increasing the urban youth's disposable income
- Changing socio-economic conditions - Rising middle-class earnings - Changing demography (almost half of the population is under the age of 25) - Global exposure (increasing penetration of global brands in India)
- The ever-changing technological landscape Increased internet usage (20%) and 3G penetration - Increased smartphone users due to internet access on mobile phones - Providing a high-quality user experience (detailed product catalog, website performance)
- Changing consumer behavior: less time spent traveling and shopping; increased spending on luxury items; increased availability of global products, making Indian customers more conscious of quality as well as price; changing customer mindset and outlook: Indians becoming more aware of and accepting of online shopping
- In addition to the causes that are driving e-commerce growth, the following factors will have a significant impact on the industry's future:
 - In the next 2–3 years, the number of online users is likely to surpass 370 million, with a growing percentage of people transacting online.
 - Customers have access to high-speed internet via their mobile phones.
 - E-commerce is gaining traction in India's non-metropolitan areas (Tier II and Tier III cities)
 - The availability of different payment alternatives such as cash-on-delivery (COD), EMI, and free shipping has led to an increase in online buying.

Different benefits of an e-commerce

- A comprehensive description of the products includes: An e-commerce site gives its customers a data sheet that lists all of the product's qualities and characteristics.
- Obtainable via search engines: - The traffic that comes from a search engine allows an e-commerce business to grow. An e-commerce website is more accessible than a traditional store.
- Reduce the cost of inventory management and maintenance: - Physical inventory management is time-consuming and expensive. Inventory management on an e-commerce website, on the other hand, is simpler and less expensive. A feature facility on an e-commerce website can be utilized to automate certain activities.
- Determine the customer's purchase pattern: - An e-commerce website makes determining the customer's purchasing pattern relatively simple. The activities of the customer who visits the website can be recorded.
- Computerized and competent: - An e-commerce website can continue to sell goods and services without becoming exhausted or slow.

Limitations of e-commerce

When it comes to E-commerce limits, the following are the most important limitations:

- Relevant traffic: If you run a company, you already know how vital your website is for attracting new customers. Because if your company's website does not appear on the first page of search engine results for relevant terms and potential customers cannot discover you there, you will lose customers and sales.

Security:

- One of the most important boundaries of E-commerce is security. Buyers are concerned about exactly what they'll get after the purchase because of the fear of providing financial information such as credit card details due to scams and fraud; consequently, businesses should explore how they can increase the priority throughout the purchasing and delivery process.

Retention of Customer Loyalty

- Customer retention is the most difficult goal to achieve; every company strives to keep its consumers. In such a competitive market, almost every company sells identical products. If businesses want to keep their clients, they must always strive to meet their demands. As more people have access to the internet, more issues arise. Some online firms are still having difficulty overcoming the obstacles that E-commerce poses. Understand your business market and its constraints, and then devise a strategy for overcoming those challenges while giving exceptional value to your customers.

RECOMMENDATIONS

- Because India is such a large country, shipping companies are unable to deliver products to every corner of the country. As a result, the majority of buyers are unable to purchase the product online.
- There is no such thing as a customer that is loyal to a single website. Customers that shop on Myntra will also shop on Snapdeal and other similar sites.
- Customers in India have been pampered by Indian e-commerce enterprises' use of COD. Several times now, clients place an order but do not receive the product or are not informed that the order has been canceled.
- Several consumers still have reservations about using e-commerce to obtain their goods. This is a significant problem because various incidents of fraudulent promises and fraud have been documented. Although some of these are rumors, they lead to a lack of confidence.
- Software development businesses have produced software that is too difficult to understand, resulting in a long learning curve and, in some cases, the company's failure.

CONCLUSION

The fundamental goal of this study is to learn about the rise of e-commerce in India.

The most interesting trend is that consumers will begin purchasing things from international shopping websites, as they are no longer intimidated by websites built halfway around the world.

Mobile commerce is rapidly developing and will eventually overtake e-commerce, but this does not imply that it will completely replace it. M-Commerce, in my opinion, is our future.

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COMPARATIVE ANALYSIS OF INDIAN GAAP, IFRS, IND AS AND US GAAP

Preeti Singh¹ and Dr. Pradyumna Sharma²¹Research Scholar (NET/JRF)²Assistant Professor, Kota, Rajasthan**ABSTRACT**

Every economic growth requires a long-term, high-quality financial reporting standard. The Indian financial reporting system, however, cannot be separated from global changes in the age of globalization, with constantly changing accounting norms and regulations. This monster (IFRS) isn't going to gobble up the current Indian corporate financial reporting system practices and replace them with its own. It was believed that a single worldwide set of accounting rules should apply to all. Therefore, the IASB was established, and IFRS was created. IFRS are high-quality, principle-based accounting standards designed to improve the accounting field's consistency, comparability, and transparency. In India, the conversion process started in 2015-16, with all accounting standards gradually converged with IFRS and renamed Ind as Implementation of convergence with IFRS is not a difficult task that causes CEOs and CFOs anxiety, stress, and sleepless nights. It is the improved method of international financial reporting that will be beneficial to all businesses around the globe. To achieve this objective of convergence, the purpose of this article is to determine the basic differences between IFRS, Indian GAAP, US GAAP, and Ind AS, as well as their relevance. This research attempts to conduct a comparative analysis by highlighting the main characteristics that need urgent adjustment for effective convergence. The study finds that IFRS adoption would be beneficial to the economy in every way.

Keywords: IFRS, Indian GAAP, US GAAP, Ind AS

INTRODUCTION

Accounting, or accountancy, has a long history in India, dating all the way back to Vedic times. The Indian economy saw significant transformation during this time. As India gained independence and developed as a country, it ran into several of the same standard problems that other countries were dealing with at the time. The Indian economy was not exempt from similar problems, and it confronted many of them throughout time. As a result, to address different accounting regulation-related problems, the Generally Accepted Accounting Standards (GAAP), a collection of accounting principles, were established. These accounting standards are followed and endorsed by authoritative organizations to make the world a global market. India has not adopted IFRS standards. There are rules in India called "Indian Accounting Standards" (Ind AS) that are very similar to the IFRS Standards that the IASB makes. Indian Accounting Standards is the term given to these sets of principles, which are declared by the Ministry of Corporate Affairs. Several standard-setters and regulations, such as the Companies Act, the Income Tax Act, the Banking Regulation Act, and the Insurance Act, all have an impact on Indian GAAP and regulators, including the RBI, SEBI, and IRDA. International Financial Reporting Standards (IFRS) are a set of rules for financial reporting that are used all over the world. They are likely to be the main collection in the future. In a world of globalisation where the Indian economy has blossomed, adopting IFRS would not only bring Indian companies up to global standards but also help them compete. There are several distinctions between IFRS, Indian GAAP, US GAAP, and Indian AS. A few variations, however, are inevitable owing to the regulatory and legislative structure, as well as business practices unique to the Indian economic climate, which must be taken into consideration. To minimize the differences, it is necessary to address the variances with the International Accounting Standards Board (IASB) to determine whether IFRSs may include Indian concerns and, as a result, decrease the variances. This study examined several books, concept papers, and research papers in order to undertake a comparative analysis of Indian GAAP, IFRS, IND AS, and US GAAP.

II. LITERATURE REVIEW

Deming (2005) The global position of IFRS and the widespread adoption of international accounting standards were addressed. Prior to 2005, the adoption of IFRSs was widely regarded as aspirational, with no country requiring it. 94 nations allowed the adoption of IFRS in publicly listed businesses in 2005. IFRS altered the global accounting landscape by replacing US GAAP as the accounting rules that regulate the financial statements and reporting of corporate organizations (ACCOUNTING PRINCIPLES GENERALLY ACCEPTED IN THE U.S.).

Ray (2011) analyzed the reasons for the implementation of IFRS in the accounting context and the discrepancy between IFRS and Indian GAAP. The research stated that IFRS adoption in India would enhance investors' trust

in the Indian economy, and that IFRS implementation would allow global financial statements to be comparable for cross-border investment.

Struharova et al. (2012) assessed the IFRS's problems and possibilities, as well as the effect on Czech businesses and the optimal method of harmonization. In the research, differences between IFRS and CZ GAAP, tax regulations, and the cost of IFRS were recognized as obstacles, while the better comparability of financial statements, accurate information, and enhanced interactions with corporate stakeholders were listed as advantages of IFRS. When it came to using International Financial Reporting Standards (IFRS), just a small fraction of corporations was embracing them. Permission was suggested as the best method of bringing the Czech economy into line.

Banji Fajonyomi & James S. Kehinde (2013) evaluated IFRS' capacity to correct errors and the gap between IFRS and GAAP, as well as the effect on Nigerian businesses. To gather data, the researchers utilized a questionnaire and analyzed the results using the chi square formula. According to the research, to avoid over-reliance on standards without appropriate enforcement measures, a compliance committee should be established to verify that standards are acceptable throughout the country. IFRS will provide uniformity and distinctiveness to financial reporting across the world.

Sawani (2009) compared the global accounting landscape using IAS to US GAAP. The research found IFRS to be a reliable financial reporting system. To establish a high-quality framework, businesses, lenders, and investors feverishly converged on local and international accounting standards. Factors affecting the global convergence of IFRS include social and cultural values, political systems and regulations, corporate activity, economic conditions, capital markets, and national cooperation.

The study's objectives are as follows:

1. To theoretically compare I GAAP, US GAAP, IFRS, and Ind AS.
2. To propose a measure to minimize Ind AS discrepancies when compared to IFRS.
3. Opportunities and threat in conversion with IFRS.
4. The effect of significant variances on several financial statement variables.
5. Indian GAAP, US GAAP, Ind AS and IFRS variances are highlighted.

III. METHODOLOGY OF RESEARCH

Financial reporting must be transparent and comparable to keep up with the growing globalization of the economy. Both developed and developing countries are currently adopting or are in the process of adopting IFRS. The purpose of this article is to draw attention to the significant variations between Indian GAAP, US GAAP, Ind AS, and IFRS. Obtaining information from a variety of secondary sources is an important part of the investigation. Secondary sources include research papers, journals, and the financial accounts of numerous organizations, among other types of information. The researcher looked at a lot of books, idea papers, and research papers to see how IGAAP, US GAAP, IFRS, and Ind AS are all different from each other. The comparison of the three primary kinds of financial reporting requirements in India has been done using theoretical analysis.

Table. Comparative analysis of IGAAP, IFRS, US GAAP and Ind AS

BASIS	INDIAN GAAP	IFRS	IND AS	US GAAP
Presentation of financial statements	AS 1, Schedule VI, is the primary source of guidance.	Guidance from IAS 1 is the most important.	Ind AS 1 presentation of financial statements	The following is the primary guidance: Accounting Standards Codification-205, 210, 215, 220, 225, 235, 505, and Regulation S-K, S-X.
Components of financial statements	Schedule VI to the Companies Act establishes financial reporting standards for corporations; Schedule III to the Banking Regulation Act,	The income statement and the balance sheet are both included in one set of financial statements. changes in equity; a cash flow statement; and a review of	This is how the balance sheet shows the changes in equity and flow equity at the end of the year. b) Analysis of profit and loss. (c) Cash flow report) Explanatory (d)	Notes to financial statements may include a statement of equity movements, similar to IFRS.

	1949 establishes financial reporting obligations for banks.	accounting rules are included in the notes to the financial statement section.	Additionally, comparable numbers for one year must be included in the notes.	
Statements of financial position presentation	Listing companies that have one or more subsidiaries must provide consolidated financial statements.	Unless certain conditions are satisfied, entities having one or more subsidiaries must disclose consolidated financials.	No format is prescribed.	As a rule, there are no exceptions. US GAAP, on the other hand, allows for certain exceptions to the prohibition on mergers and acquisitions.
Inventories	Cost or net realizable value, whichever is smaller. This value is the predicted selling price less anticipated completion and sale costs.	Like Indian GAAP.	Ind AS 2 inventories.	However, Indian GAAP and IFRS measure at the lowest cost and market value. It is the current cost of a replacement item. A decent profit margin is permitted, but the Market cannot go beyond or below that level. Net realizable value is the same as in Indian GAAP and IFRS.
Cash flow statements	Throughout the term, the cash flows from operating, investing, and financing operations are classified into three categories.	The GAAP in India is similar to this.	Ind AS 7 financial flow statement.	Like Indian GAAP and IFRS.
Interest and dividend	Payment of interest, as well as the distribution of dividends In the financial sector, interest paid and dividends paid, are considered operational and financing activities, respectively. Financing operations for other organizations: Received interest and dividends In the world of financial institutions, interest and dividends are considered operational activities, respectively. Both of these operations are categorized as	From one period to the next, interest and dividend cash flows might be categorized as operational, financing, or investment cash flows.	The same as the Indian GAAP.	Interest income and expense are categorized as operating cash flows. In general, dividends received are considered as operating cash flows. The term "finance activities" includes dividend payments.

	investments.			
Changes in accounting policies	A change in accounting policy is made in reaction to new or amended accounting rules, or on a voluntary basis if the new policy is better suited given the circumstances.	Like the Indian GAAP.	The same as IFRS.	The same as Indian GAAP and IFRS.
Accounting regulations, accounting estimates, and errors	Accounting estimates need to be changed in the future.	It's the same as the Indian GAAP.	Ind AS 8 - Accounting rules, changes in accounting estimates, and erroneous accounting records.	As is the case with Indian GAAP and IFRS.
Property, Plant, and equipment	Primary guidance: AS 6, AS 10, AS 16, AS 28 A company's fixed assets are valued at their original purchase price or a revalued value. The appropriate borrowing costs are capitalized if AS-16 conditions are fulfilled. These minimal depreciation rates are often employed to determine the useful life of an asset, and they are included in Schedule XIV of the Companies Act and the Banking Regulations.	There are three primary sources of guidance: IAS 16, IAS 23, and IAS 36. Fixed assets are cost or revalued. The Group elected to freeze its own-use assets at their cost as of January 1, 2004. Those won't be revalued.	Property, Plant and equipment are covered under IND AS 16. The same as IFRS.	ASC 360, ASC 410, and ASC 835 are the primary guidelines.
Revaluation	It is legal to revalue. There is no formal revaluation requirement.	The revaluation model may be used to estimate PPE in the future, for a certain asset type. Regular revaluation is important to make sure that the carrying value doesn't differ too much from the fair value at the end of each reporting period.	Like IFRS.	No revaluation is allowed.
Construction contracts- primary literature	AS 7, Guidance Note on Accounting for Real Estate Developers is the primary source of guidance. Similar to Ind AS.	IAS 11, IFRIC 15X are the primary standards.	While IFRIC 15 Agreements for Real Estate Construction are equivalent to IAS 11, they have not been adopted. In accordance with Accounting Guidance Note on Real Estate Transactions	Primary guidance: ASC 605-35 The recommendation typically applies to accounting for contracts where the client provides specifications for the building of facilities, manufacture of items, or

			(Ind AS).	associated services.
Revenue- primary literature	AS 9- is the primary reference.	Primary guidance: IAS 18, IFRIC 13, IFRIC 15, IFRIC 18, SIC 31	Ind AS 18 – Revenue Appendices A, B, C.	ASC 605, ASC 845, Industry themes, SEC SAB are the primary guidelines.
Meaning	The gross inflow of cash, receivables, or other remuneration arising from the sale of goods, services, or the use of business resources by others is referred to as revenue.	A company's revenue is the total amount of economic advantages that accrue to the company throughout the course of its normal business operations, excluding contributions from equity investors.	Similar to IFRS	Revenue is defined as inflows or other additions to an entity's assets or settlements of its obligations (or a mix of the two) resulting from delivering or manufacturing things, performing services, or other activities that represent the entity's continuing principal or core operations.
Revenue recognition	Like IFRS. The recognition requirements vary by revenue transaction type. In general, there is no major doubt about the amount of the consideration gained from the sale of goods/performance of services.	Essentially, two basic revenue criteria are used to collect all revenue transactions that fall into one of four broad categories: Rendering products for sale. Assets used by other parties (yielding interest, royalties, etc.) Contracts for the construction of buildings. Revenue is recorded only when a future economic gain is generally predictable and can be accurately appraised.	Identical to IFRS.	Revenue is normally recorded when earned and realized. There are multiple revenue recognition standards under US GAAP. Indian GAAP and IFRS criteria may not always match. In general, revenue is characterized as (1) earned and (2) realized. Once an exchange transaction has occurred, revenue should not be reported until that transaction has occurred.
Revenue from service rendering	it is permissible to use the completed service contract technique or the proportional completion method	The percentage of completion technique is used to calculate revenue.	The same as IFRS.	Rather than the full-service contract technique or proportionate completion method, revenue from services is often recorded using the proportional performance or straight-line approach (cost completion method is not permitted).
Interest earnings	Interest is calculated on a time proportional basis based on the amount owed and the appropriate rate.	The effective interest technique is used to recognize interest revenue.	As IFRS,	Comparable to IFRS.
Foreign exchange	Primary guidance: AS 11.	Primary guidance: IAS 21, IAS 29,	Ind AS 21 - The Effects of Changes in Foreign	Primary guidance: ASC 830.

primary literature		IAS 39.	Exchange Rates.	
Functional currency	Indian GAAP does not define a currency. The reporting currency of an entity is usually its home country's currency.	The term "functional currency" refers to the money used by an entity in its principal economic context. When indications are mixed and the functional currency is not evident, entities should prioritize a handful of key indicators before examining supplementary indicators.	Same as IFRS.	Equal to IFRS.
Treatment of operations that are both integral and non-integral	AS 11 has separate rules for integral and non-integral operations.	No difference between integral and non-integral foreign operations as in AS 11.	Identical to IFRS.	In the same way that IFRS is similar.
Grants from the Government - primary literature	AS 12 is the primary guideline.	IAS 20 is the primary source of guidance.	(IndAS20).Accounting for Government Grants and Government Assistance Disclosure .	US GAAP does not directly handle government grants to businesses.
Government assistance	Government grants under the promoters' contribution category, that is, those made in relation to the overall investment in an enterprise or as a contribution to its total capital expenditure with no expectation of return, are credited straight to shareholders' funds.	Except that government grants are not immediately attributed to shareholders' money, the Indian GAAP is quite similar to the US GAAP.	Same as IFRS	There's no precise advice to follow. the standards of U.S. GAAP revenue recognition would be applicable.
Non-monetary government grants	Grants might be valued at fair value or nominal value.	Grants are only valued at their fair value.	Fair value should be used to account for both the asset and the grant.	No particular advice.
Literature on investment property	AS 13 is the primary reference.	Primary guideline is IAS 40.	Ind AS 40 is properties of investments.	See Section 4.1, 'Property, plant, and equipment' for the most important information.
Measuring system	Initial recognition of investment property at cost.	Like the Indian GAAP, which is a similar accounting standard.	Only the cost model is used to evaluate investment properties.	In the same way that Indian GAAP and IFRS are the same.
Business combinations- primary literature	Primary guidance: AS 10, AS 14, AS 21, AS 26, AS 28	The key standards to follow are IAS - 12, 38, 39, and IFRS 2, 3, 10, and IFRS 13.	Ind AS -103, 109, 110, 113.	ASC 205-20, 350-10, 350-20, 350-30, 360-10, 805, 810 are the main rules.
Employee	Primary guidance:	Primary evidence is	Employee Benefits (Ind	Primary guidance: ASC

benefits: primary literature	AS 15, AS 29	given by IAS 19, 37, IFRS 13, and IFRIC 14.	AS 19) and Ind AS 37, 113. Like IFRS.	710, ASC 715, ASC 420, ASC 712, , ASC 820
Definitions	Employee benefits are classified as short-term or long-term depending on whether they are completely due within 12 months after the end of the reporting period in which they were given.	There is a distinction between short-term and other long-term employee benefits that must be paid within a year of the service done.	As with IFRS.	Same as IFRS.
Borrowing costs- primary literature	Primary guidance: AS 16	Primary guidance: IAS 23.	Same as IFRS.	Primary guidance: ASC 835-20.
Scope	There is no such scope exemption to IFRS/Ind AS.	Borrowing expenses are not required to be capitalized in the following instances: i. Qualified assets valued at fair market value (e.g., biological assets); and ii. Inventories are created or produced in large numbers on a repeating basis.	Similar to IFRS.	Same as IFRS.
Components of borrowing costs	Borrowing expenses associated with a qualified asset are included in the cost of that asset. Other borrowing charges are incurred expenditures.	Similar to Indian GAAP.	Ind AS 23 - Borrowing Costs.	The same as Indian GAAP and IFRS.
Segments- primary literature	Primary guidance: AS 17.	Primary guidance: IFRS 8.	Same as IFRS.	Primary guidance: ASC 280.
Scope	Based on the risk and reward strategy, a company must establish two sets of segments (business and geographic) and begin by identifying these segments utilizing the firm's system of internal financial reporting to key management staff.	The chief operational decision maker uses financial data to identify operating segments when allocating resources and evaluating performance.	Same as the IFRS.	In the same way that IFRS is similar.
Measurement	Reconciliation is provided when comparing	Requires that segment performance	AS 108 operational segments Ind AS.	The same as IFRS.

	information provided for reportable segments to aggregated information in the entity's financial statements.	metrics, as well as segment assets and liabilities, be reconciled to the corresponding numbers in the financial statements.		
Primary Literature on Related Party Disclosures	AS 18 - Disclosures to Related Parties.	IAS 24- is the primary guideline.	There are no exceptions to the rules of Ind AS 108 for firms that are covered to the Companies Act's regulations.	ASC 850 is the primary source of advice.
Related party definition	Parties are deemed linked if one party has the power to control the other party or has considerable influence over the other party's financial and/or operational choices at any point during the reporting period.	A related party is an individual or entity that is affiliated with the entity that is preparing its financial statements (reporting entity), and it includes the following sorts of entities and persons.	IFRS-like.	It's in the same sense as IFRS.
Post-employment benefit plans	Not considered as related parties.	Unlike Indian GAAP, considered as related party.	Similar to IFRS.	Related parties include trusts that benefit workers, such as pension and profit-sharing trusts, if they are administered or controlled by management.
Leases: main sources	AS 19- is the primary reference.	Primary guidance is provided by IAS 17, IAS 40, SIC 15, SIC 27, and IFRIC 4.	Ind AS 17 – Leases.	Primary guidance: ASC 840.
Scope	Lessees are given access to an asset in exchange for a payment or series of payments from the lessor, known as a lease.	This is very much like the Indian GAAP.	Similar to the IFRS.	In terms of lease accounting, these rules are very similar to Indian GAAP and IFRS, apart from that they only apply to things like property, plant, and equipment (PP&E).
Accounting treatment	Finance leases are recorded as a finance lease receivable by the lessor, and the lessee records the leased asset as well as a liability for future lease payments by the lessee.	GAAP in India is similar to that.	In the same way as IFRS,	IFRS and GAAP are similar to Indian GAAP and IFRS.
Earnings Per Share -primary literature	Primary guidance: AS 20.	Primary guidance: IAS 33.	Ind AS 33 – Earnings Per Share.	Primary guidance: ASC 260.
Earnings per share - discontinued operations	The disclosure of EPS statistics for ceased businesses is not necessary.	Statement of comprehensive income or notes to financial statements	It is the same as IFRS.	as to as IFRS.

		may provide information about discontinued operations' earnings per share (EPS).		
Potential equity shares—dilutive/ non-dilutive	Potential equity shares should be considered dilutive if converting them to equity shares will result in a drop in net profit per share from continuing normal operations.	The GAAP in India is equivalent to this.	IFRS is the same.	In the same way that Indian GAAP and IFRS are the same.
Liabilities—taxes	Under the 1961 Income Tax Act, a credit is available for the minimum alternative tax under AS 22 and AS 25.	IAS 1, 12, 34, 37.	The Indian AS numbers is 1, 12, 34, and 37.	ASC 740.
Income taxes primary literature	First and foremost: AS 22. When it comes to taxes on income, AS 22 doesn't give any specific advice on whether or not deferred tax on time differences should be included in the profit or loss statement.	IAS 12 seems to be the most important source of information.	Ind AS 12 taxes IFRS-like.	The major source of guidance is ASC 740. According to US GAAP, companies must record deferred taxes at the time compensation expenses are recognized, as long as the instrument qualifies for a tax deduction.
Current tax—recognition and measurement	Tax cost is comprised of current and deferred taxes that should be included in calculating the period's net profit or loss.	This one is Similar to Indian GAAP.	Similar to IFRS.	Similar to Indian GAAP and IFRS.
The key research on associate investments	Accounting for Investments in Associates -IAS 23	Investments made by associates are covered under IAS 28.	Ind AS 28 - Investments in Associates.	Like Indian GAAP and IFRS.
Discontinuing operations-primary literature	Primary guidance: AS 24	Primary guidance: IFRS 5.	Non-current assets and closed operations are covered in Ind AS 105.	Primary guidance: ASC 205, ASC 230, ASC 360.
Interim Financial Reporting-primary literature	Financial Reporting in the Interim (AS 25)	Financial reporting on an interim basis in accordance with IAS 34.	Interim Financial Reporting (Ind AS 34).	Similar to IFRS.
Treatment for provision	Primary guidance: AS 29	Primary guidance: IAS 37, IFRIC 1.	Same as IFRS.	Primary guidance: ASC 410, ASC 420, ASC 450.
Intangible assets – primary literature	AS 26 is the primary directive.	IAS 38, IFRS 3 are the primary standards. The SIC 32.	Ind AS 38 -Intangible Assets.	Assemblies 340 and 350, as well as ASC 720, 730, 805, and 985, are the primary sources of advice.

Definition	Intangible assets are non-monetary and non-physical. A separate asset obtained from contractual or legal rights.	Similar to the Indian GAAP.	Same as IFRS	Similar to Indian GAAP and IFRS.
The major literature on joint venture interests.	A Joint Venture's Financial Reporting AS 27.	The interest in joint ventures is reported in line with IAS 31. Joint Arrangements- IFRS 11.	Ind AS 31 - Appendix A -Non-Monetary Contributions Venturers Assemblies conjoint.	Same as IFRS
Financial Instruments primary literature	By adopting AS 30, 31, and 32, most disparities between Indian GAAP and IFRS would be removed.	IAS 32 and IAS 39 are the primary standards.	Ind AS 109 – Financial Instruments.	The key guidelines are ASC -310, 320, 815, 825, and 860.
Payment by share – primary sources	No comparable accounting standard. First aid: Guidance ICAI and SEBI norms. Entities may use either the intrinsic or fair value technique to calculate the costs of share-based compensation benefits. Although the intrinsic value technique is preferred, companies may utilize it with fair value disclosures.	All employee and non-employee compensation arrangements are covered under IFRS 2 Share-based Payments. Furthermore, IFRS defines an employee more broadly than US GAAP.	The Accounting Standards Board's No. 102 — Partially Paid (covers share-based payments both for employees and non-employees and transactions involving receipt of goods and services). (IFRS) are equivalent to U.S financial reporting standards.	ASC 718 controls employee stock awards and Employee Stock Ownership Plans. Unpaid grants are ASC 505-50 Equity. The term "employee" has several specific exceptions.
Assets—non-financial assets	AS 2, AS 10 (Revised), AS 13, AS 16, AS 19, AS 24, AS 26, AS 28, AS 29.	This list includes IFRS 5 13, and 16, IFRIC 4, 17, as well as SIC 15 and the IAS- 2,16,17,23,36,37,38, 40 and 41.	Ind AS- 2, 10, 16, 17, 23, 36, 37, 38, 40, 41, 105, and 113.	In addition to the ASC 205 and 250 series, there are also the ASC 330, 360-10, 360-20, 410-20 and 410-20-25 series. ASC 835-20, 840, 840-40, 908-30, and 976.
Assets—financial assets	AS 11, AS 13.	IFRS 13 and IAS 39.	Ind AS - 109, 113.	ASC 310, 310-10-30, 310-10-35, 320, 325, 815, 815-15-25-4 through 25-5, 820, 825, 860.
Revenue from Contract with customers primary literature	AS 7, Policy Document on Accounting for Real Estate Developers is the primary source of guidance.	Primary guidance: IAS 11, IFRIC 15.	Revenue from Contracts with Customers (Ind AS 115) – Service is covered in Indian AS 115 Appendix C.	Primary guidance: ASC 605-35.
Consolidation	AS 21, AS 23, AS 27, as well as the requirements of the Companies Act, 2013, and the regulations made thereunder, are all	IAS 1, 27, 28, 36, and 39; IFRS 9, 5, 10, and 11.	Ind AS 1, 27, 28, 36, 105, 109, 110, 111, and 112.	All of ASC 205, 323, ASC 323-10-15-8 through 15-11, ASC 325-20-A, ASC 810-10-25-1 through 25-14, ASC 810-10-60-4, and SAB Topic 5H are included in this list. Topic 5H (2)-

	applicable.			(6).
Contingent consideration—general	<p>General recognition requirements for goods sales are as follows:</p> <ul style="list-style-type: none"> • The entity has shifted ownership risks and benefits to the buyer. • Like ownership, the entity has no influence over the sold things. • The income is quantifiable now of sale; and the final collection is realistic. 	<p>These are the most widely acknowledged sales guidelines. The seller's risks and benefits have been passed to the buyer.</p> <p>There is no ongoing administrative engagement or effective control over the organization's commodities. It's straightforward to measure income. The specific nature of the transaction's expenses allows for reliable cost estimation.</p>	Similar to the IFRS.	<p>Topic 13 of the SEC Staff Accounting Bulletin addresses general advice on consideration contingencies and the idea of a fixed or determinable seller-buyer price.</p>

SUMMARY AND CONCLUSION

The newly formulated Indian AS are a convergent version of IFRS, with the ICAI and MCA accepting most of the provisions of IFRS in their current form. Except for a few things, the table of differences demonstrates that practically all the requirements are the same as IFRS. So, it's a positive thing regarding Indian AS that there have not been any big changes to India GAAP. GAAP, IFRS, IND AS, and US GAAP all have significant variances. So, Indian Accounting Standards haven't kept up with changes in IFRS, which is true. The reason for this is that Indian Standards remain sensitive to local situations, such as those relevant to the legal and economic environment.

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EFFECTS ON BUDGETING OF ACADEMIC LIBRARIES DURING PANDEMIC**Riddhi Ambre**

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ABSTRACT

In 2020, as the covid pandemic continued to spread colleges and universities took action to protect staff, faculty and students while continuing to teach and conduct research to assess the impact on academic libraries as all learning rapidly moved online. Students of colleges were surveyed and additional usage data about some online library services were collected.

Keyword: - Covid Pandemic, Academic Libraries.

INTRODUCTION

Academic libraries were among the last facilities to close on many Campuses, as they were viewed as essential for students. As early as the week of March 9, 7% of Academic libraries reported that they had stopped circulating physical materials. As of the fall semester, many libraries reopened their doors, while many services were still being delivered virtually and some staff continued to work remotely. Safety measures have been widely adopted and access to collections is largely digital or staff-mediated. And now, as new cases of the virus are increasing nationwide, a few viable vaccines are being tested, and a new administration prepares to lead the United States, institutions are planning for another semester that will be greatly impacted by disruptions.

OBJECTIVE

To trace the impact of COVID-19 on various aspects of academic libraries in India;

- 1) To study challenges faced by the academic libraries on budgeting due to COVID-19.

COLLECTION DEVELOPMENT

The challenge academic libraries may face is regarding balancing their collection vis-à-vis print and online. In India, college students largely use print resources because many Indian authors publish textbooks and study material only in print format. Library funding in academic institutes is inadequate to acquire online resources.

COLLECTION SPEND

Libraries have increased their investment in virtual services and digital sources over the past decades. By 2010, Librarians suggested that spending on online or digital journals, magazines and databases made up largely of their budgets. In 2025, Incharge anticipate that spending on e-books will be nearly double that of printed books.

CONSTRAIN OF BUDGET

In COVID-19 pandemic has shifted the strategies and priorities of library leaders as they navigate an even more constrained financial environment than they typically operate in. They have had to make difficult decisions about staffing, and staffs whose jobs rely on the physical library location have been most impacted by budget cuts. Librarians have had to make these difficult decisions while keeping employee well-being in mind and also balancing the financial stability of the library.

The impact on academic library budgets is substantial. In 2020-21 budget determined at the time of the survey, the majority — roughly 75% — have experienced cuts. 20% of librarians reported that they did not yet have set budgets at the time that the survey was conducted. In these cases, there are indications that libraries have been subject to expenditure controls, pausing spending wherever possible

CONCLUSION

Under this difficult time, both the central and state governments need to reconsider their budgets for the education sector in our country. The infrastructure and services required under the present situation calls for huge financial investments on the education sector. This may not possible without the governments' help. However the industrial houses may also be encouraged to come forward to help the education sector under their corporate social responsibility.

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IMPACT OF FINANCIAL FACTORS ON STOCK MARKET AND DECISION MAKING OF INDIVIDUAL INVESTORS**Anil Gopale**

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ABSTRACT

Objective: Individuals who are considering decision-making is usually based on age, education, income, investment portfolio, and other demographic factors. The main objective of this paper is to impact of financial factors on stock market and to examine the relationship between investors attitude towards risk and decision-making in unstable market situation.

Methodology: The research uses the literature relevant to decision-making and investors thinking towards sudden change in market. The research is based on the secondary data relating to various types of investments, finance, and economics available on the Internet with websites, previous publications of the various authors, and some other publications as well.

Implications: Investment advisors and finance professionals must incorporate issues in markets as risk factors in order to formulate different types of effective investment strategies for individual investors which help in decision making.

Value: While formulating investment strategies behavioural issues are the newest of the things which must be considered with an objective to create investors confidence in the Stock market. This research paper will help investment advisors and finance professionals judge investors attitude towards risk in a better way, thus leading to better investment decision-making in unstable market.

INTRODUCTION

Financial factors indicate lot of changes in any economy and they decide the success and fortune of investments. Price determination process in any economy is influence by financial factors. The reduction of financial factors affects stock and commodity market significantly causing changes in the prices. Economic growth is depends on the stock market. It provides various avenue to pool large and long term capital through issuing of shares and stocks and other equities for industries in main need of finance to expand their business and clients. So all growth of the economy is a function of how the stock market performs and empirical evidences have already proved the development of the capital market is crucial for economic growth. There is a relationship exists between the stock market development and growth of the economy and stock prices. These relationship are generally believed to be influenced by following fundamental financial factors which includes lending rate, inflation, money supply and exchange rate. Empirical evidences and decisions have shown various changes in stock prices. It also linked with financial behaviour in advanced nations.

FINANCIAL FACTORS

Financial factors such as inflation, savings and investment. It is key indicators of economic performance and financial performance indicators of listed companies are closely monitored by governments, businesses and consumers. Relationship between various financial factors mentioned above is the subject of a great deal of work in the field of stock market and business. Financial factors played a important role in the growth of the Indian economy as well as decision-making.

STOCK EXCHANGE

A exchange could be a sort of exchange that provides services for stock brokers, agents and traders. It provides to interchange stocks, bonds, and different securities. Stock exchanges conjointly give facilities for the difficulty and redemption of securities and different money instruments, and capital events together with the payment of financial gain and dividends. Securities listed on a exchange embody shares issued by firms, unit trusts, derivatives, pooled investment product and bonds. To be able to trade a security on a definite exchange, it should be listed there. Usually, there's a central location a minimum of for record keeping, however trade is more and more less joined to such a physical place, as fashionable markets square measure electronic networks, which supplies those benefits of raised speed and reduced price of transactions. Trade on associate exchange is by members solely. The commerce of stocks and bonds to investors is by definition wiped out the first market and resultant commerce is finished within the secondary marketplace. A exchange is commonly the foremost vital element of a securities market. It provide and demand available markets square measure driven by numerous factors that, as altogether free markets, have an effect on the value of stocks.

INDIAN STOCK EXCHANGE

Indian stock exchange includes the Bombay Stock Exchange and National Stock Exchange of India. Bombay Stock Exchange, commonly referred to as the BSE, (Bombay share Bazaar) is a stock exchange located on Dalal Street, Mumbai, and Maharashtra, India. It is the 10th largest stock exchange in the world by market capitalization. Established in 1875, BSE Ltd. (formerly known as Bombay Stock Exchange Ltd.), is Asia's first Stock Exchange and one of India's leading exchange groups. The National Stock Exchange (NSE) (Hindi: Rashtriya Share Bazaar) is a stock exchange located in Mumbai, India. It is the 11th largest stock exchange in the world by market capitalization and largest in India by daily turnover and number of trades, for both equities and derivative trading.

REVIEW OF LITERATURES

Li Jin, 2004, "Capital gain tax overhang and price pressure". To examine the impact of capital gains taxes on equity pricing. The results imply that shares trade at higher prices when individual investors face incremental taxes created by selling appreciated shares before they qualify for long-term treatment.

Dr. G. indhumathi, Dr. m. Selvam, 2006, "Impact of mergers on stock return in Indian stock exchange with reference to BSE". To examine the reaction of share prices of acquiring and target companies in BSE to the announcement of the merger. It says, the liberalization policy witnessed an unprecedented number of mergers and acquisitions in India. After the merger between Asahi India glasses Ltd-float glasses India, the acquiring company received negative abnormal returns.

Indika Karunanayake & Abbas, 2009, "Financial crises and stock market volatility transmission evidence from Australia, Singapore, the UK, and the US". To examine the interdependence of return and co- volatility across four highly integrated international stock markets due to the financial crisis. There was no significant impact on returns arising from 1998 and 2008 global financial crises within these four markets. Nonetheless, the recent crisis in 2008 increased the stock return volatilities across all of the four markets.

Dr. Gaurav Agrawal & Aniruddh Kumar Srivastav, 2010, "A study of exchange rate movement and stock market volatility". To analyses the relationship between nifty returns and Indian rupee-us dollar exchange rates. It finds that nifty returns as well as exchange rates were non-normally distributed. The correlation between nifty returns and exchange rates was found to be negative.

Nidal Rashid Sabri, 2012, "Roots of stock market volatility and crises: A synthesis and suggested solutions". To explore the causes and interpretations of stock market crises and high price volatility. The study found that the causes and interpretations of stock market crises reside in various models including: overreaction model, the adverse impact of related laws, increasing linkage model, transmission of volatility model, etc.

NEED OF THE STUDY

The Stock market is an important component of the economic system of a country. The stock market plays a pivotal role in the development of the industry and commerce of the area that eventually affects the economic system of the country to a great extent. The Stock market is viewed as a very important component of the financial sector of any economic system. Furthermore it plays a vital role in the mobilization of capital in many of the emerging economies. There are many factors which affect the stock market behaviour rapidly. The variation due to the different factors reflects its impact on the economy also. It is said that if one wants to discover the economic structure of the country, he/she should read out the behaviour of the securities markets. So, in the above context, there is a need to conduct present research to investigate the relationship between stock exchanges and financial factors which influence decision making in corporate finance.

OBJECTIVES OF THE STUDY

The study will be conducted with a view of the following objectives:-

- To identify and analyse the financial factors in selected stock markets.
- To investigate the relationship among corporate financial decision making and its impact in stock markets.
- To analyse the impact of financial factors on selected stock markets.
- To recommend an action plan for sound investment decisions in international scenario.

DATA COLLECTION FOR RESEARCH

Sampling Technique for attaining different objectives Bombay Stock Exchange (BSE), National Stock Exchange (NSE) as per their benchmarks Sensex, Nifty respectively will be taken into consideration because these stock exchanges are the largest stock exchange in the India by both market capitalization and trade value.

For the purpose of the study secondary data will be taken into consideration.

Secondary Data: Secondary data will be collected from reports and researches published in journals, web sites periodicals, magazines, newspapers, Annual Financial Reports, and other reports of selected companies.

RESEARCH HYPOTHESES

H01: There is no significant relationship among corporate financial decision making and its impact on stock markets.

H02: There is no impact of financial factors on selected stock markets.

SUMMARY AND CONCLUSION

The research found that unlike the classical finance theory suggests, individual investors do not always act rationally while making investment decisions. Individual investors suffer from several psychological and emotional biases. These biases play an integral role in an investor's decision-making. Heuristics such as representativeness, overconfidence, and anchoring, regret aversion, anchoring, and mental accounting (drawn from the Prospect theory), cognitive dissonance, and greed and fear all influence investor's perception of risk and subsequently his decision making. The findings of the research are that investors display risk-seeking behaviour and avoid selling stocks when faced with loss. They segregate their investments into separate mental accounts created to meet a specific investment objective. Their decisions of asset allocation to their portfolios are to great extent affected by greed and fear. There is suggestive evidence that these emotional and behavioural factors need to be incorporated in the investment strategies formulated for individual investors. Investors while taking investment decisions must consider these biases as risk factor associated with their investment portfolios.

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A STUDY ON IMPACT OF CRYPTO CURRENCY ON INDIAN ECONOMY**Munira Sayyed**

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ABSTRACT

Crypto currency is a new concept of decentralized virtual currency. It has turned out to be a new alternative of investment instrument in India similar to gold. Even though the government hasn't formulated any regulatory body or legislation with regards to crypto currency trading and transaction in India, the government restricts the buy and sell of crypto currencies like bitcoin, litcoin, etc. A crypto currency raises several limitations on its presence in Indian markets. This study emphasis on understanding what crypto currency is all about and its effect on the Indian economy. The study also focuses on the present situation and future prospects of crypto currencies in India.

Keywords: Crypto currency, Block chain technology, impact on Indian Economy.

INTRODUCTION

Over in the recent historical crypto currency has been a subject of discussion amongst the public at large. In the world of technological advancements, crypto currency is becoming easier for investors who values privacy and making of money. In these days crypto currencies like Bitcoin, ethereum, Ripple, Litcoin, etc. are trending in the financial market as persons are showing interest in buying crypto currencies. On the other hand there is a bigger population at a confused state of mind with regards to the overall performance of crypto currency. Bitcoin was the first decentralized crypto currency formed in the year 2009.

Crypto currency doesn't form any physical form as it is entirely a digital value in the web. These currencies can be used as cash same for transactions and other business. Crypto currency doesn't rely on the financial institutional rules but are encrypted and protected which makes it tough to increase the supply of money over a predefined algorithm rate. Crypto currency charges fee at a minimum rate which are comparatively smaller than the fee collected by a financial institution for the processing of a credit card. Crypto currency can be reformed over into different types of money and kept into client's records at a faster pace.

OBJECTIVES

The objectives of this study are as follows:

- To learn the impact of crypto currency on Indian economy.
- To study the current status of crypto currency in India and the future it holds.

REVIEW OF LITERATURE

Kurihara & Fukushima, 2017 clarified, it is not digital cash, which has persuaded all over the world. Not like central bank- and government-issued currency, Bitcoin can be inflated at will, the supply of Bitcoin is limited to a certain volume, which cannot be changed.

Wonglimpiyarat, 2016 highlights that there are obstacles of lawless tender where Bitcoin wants the government's legislation to boost the acceptability of this new currency. Bitcoin currency may change the future of banking in developing countries but it is hard to alternative a cash-based society.

TERMINOLOGIES USED

Crypto currency: It is digital money. It is considered to be more secure than the real money.

Cryptography: It is a method of converting comprehensible data into complicated codes which are tough to crack.

Block Chain – A Block Chain is a collection of linked Blocks from the most current one to the Genesis Block.

DISCUSSION**Crypto currency in India**

The effect is of crypto currencies on the Indian economy are clearly represented as the prices of crypto currency market are now decreasing. Indian administration has made it clear with their stand of not providing a legal status for crypto currency in India. The purpose for this kind of a decision from government hails from first, the challenge of checking the decentralized transactions in crypto currencies are tough to trace which could be beneficial for the hackers, criminals and also for terrorist activities. The second reason being crypto currency market could be a leading player for the banking service industry.

Crypto currency like Bitcoin has become popular in India like other nations as the volume of Indian rupee being traded in crypto currency have been at the maximum post demonetization. Researches show that the size generated by the rupee dominated crypto currency is the 3rd largest volume traded after American dollar and yen. The demonetization policy of 2016 may have encouraged the execution of crypto currencies amongst a substantial share of the population but realities speedily began to come out that have subdued the growth of the market in the country. In spite of its huge population, India only contributes 2% of the whole global crypto currency market capitalization. Crypto currencies in Indian context portray few ~~hires~~ They are as follows:

Reliability and security: Crypto currency for its characteristic of be a digital method of transaction, it has become a very common platform for hackers, terror finance, drug transaction, and money laundering. This has brought tiredness amongst the population to a greater extent as it brings lesser security and deficiency of reliability.

Speculative and risky: There are many types of crypto currencies accessible in the market and these crypto currencies functions on the speculative market it creates. Not all the crypto currencies may raise good returns for a crypto currency investor. The price is decently decided upon the demand supply of the crypto currency. Speculation turn into the key player in case of pricing crypto currency and hence the risk factor comes in.

Taxing trouble: The income Tax guidelines don't make it clear on the taxability of crypto currency gains. However the income tax authorities haven't ruled out the chance of taxing the gain out of crypto currencies. If a shareholder makes a capital gain from the investments of crypto currencies, it invites tax payment as long term capital gain or short term capital depending upon the period of holding the crypto currency.

Lack of regulatory body: Indian governments are following a wait and watch policy towards crypto currencies; whereas other nations of the world have already responded to the use of crypto currency. There are no regulatory bodies to look after the transaction of crypto currencies. This has led to increased risks of fraud, threat to investor security, checking of the movement of money in the economy. RBI along with other central banks of the world was unable to track the activities of crypto currencies.

Price Volatility and KYC Norms: Crypto currency is a highly unstable market as the pricing strategy depends upon demand and supplies along with speculation, Hence an investor who signs up for a crypto currency business have to go under the KYC norms which may take some time for the sanction by the respective wallets. This sanction time taken could vary from wallet to wallet and may even take a few days' time. In such cases the investor tends to lose the possibility of making profit as the value of the currency would be fluctuating at a larger pace.

PRESENT AND FUTURE OF CRYPTOCURRENCY IN INDIA

Currently there is no regulation in India for crypto currencies. The nonexistence of a regulation certain bitcoin exchanges such as Unocoin, Zebpay, etc have started their operation in trading or crypto currencies with Know Your Customer (KYC) norms. The Reserve Bank of India originally was against the trading of crypto currencies in India, however in the year 2014 RBI showed its interest in block chain technology used by crypto currency to reduce the physical paper currency circulation. In 2015, a financial constancy report was published by RBI to identify the importance of private block chain. In 2016, ICICI bank with Emirates NBD (in terms of assets, one of the largest banking groups in the Middle East) has executed transactions and transfer using block chain technology. Then in 2017, a white paper has been allotted by Institute for Development and Research in Banking Technology (IDRBT) of RBI and also a pilot test was taken.

The Union finance minister in his Union Budget 2018 speech said, "The government does not consider crypto currencies legal tender or coin and will take all measures to abolish use of these crypto-assets in financing illegal activities or as part of the payment system." However, the administration has recognized block chain and said that a "distributed ledgers system or the block chain technology allows organization of any chain of records or transactions, without the need of mediators. The administration will explore use of block chain technology proactively for ushering in digital economy." Though administration is taking a cautious approach on crypto currencies, it is bullish on the use of block chain. Cryptocurrency industry believes that blockchain and crypto currencies have to go hand in hand. But unless and until a decentralized system is formed, it is as good as keeping track. If only block chain technology is to be accommodated that just builds up a centralized system which gives authority to a person or a body to rectify and modify it.

Experts and viewers in the country hope and forecast that the administration will regulate crypto currencies in India in different stages. This favorable and positive signs give expectations to the industry of crypto currency. Meanwhile private companies dealing in crypto currencies have set up an association called, the Digital Assets

and Block chain foundation which has been engaged in educating the public on the beneficial and investment alternatives in crypto currency by conducting security checks, identification documents issued by the government, Permanent Account Numbers (PAN) or Aadhaar IDs.

As the arrival of internet, crypto currency also has a tremendous growth potential. With the help of both these factors of internet and block chain technology, in future there are chances of virtual banks in India. Hence to verify it on a positive note the Reserve Bank of India has taken initiatives to launch its own crypto currency named as 'Lakshmi'.

CONCLUSION

Crypto-currency is such a creation which has become a global phenomenon. Prior RBI warned the Indians from using crypto- currency that to be related with money laundering and terrorist financing. But, crypto currency is a modern technology and a tool which desires to look forward for. Even still there has been no regulatory response from the Indian government; the number of investors in crypto currency is cumulative rather swiftly over the last few years. Indian government should take responsible phases now to regulate such currency as its user in India is fast growing. Future of crypto currency in India looks promising and there is ray of hope.

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AN IMPACT OF OTT PLATFORM AMONG YOUTH AUDIENCE WITH RESPECT TO MUMBAI REGION**Narayan Parab¹ and Rasika Sawant²**¹Assistant Professor, Shree L.R. Tiwari Degree College, Thane, Maharashtra²Assistant Professor, Sathaye College, Vileparle East, Mumbai**ABSTRACT**

The number of OTT platforms in India has increased in the last few years. A large section of OTT platform consumer is the young class that's why the effect of different OTT platforms on the youth is the subject of this study. With the proliferation of internet and smartphones, the OTT platform has grown and the youth are the major users of OTT. The content of the programs, languages and presentation on all these over the top platforms has been a cause for concern in recent times. It seems to have an adverse effect on youth. The offensive and abusive language on these OTT platforms as well as the sex scenes presented on a very large scale. OTT platform Cultural values are also lost among the youth. OTT platform content affect people's thinking processes, attitudes and behaviours. According to presentations on online platforms and some other web based media, youngsters are more likely to follow or behave in a certain way. As a result, it has affected the youth and changed the behaviour of the youth. To study this, 100 people from Mumbai were surveyed for this research paper and also some of the research papers based on these topics were reviewed and its findings are presented in this paper.

Keywords: OTT Platforms, presentations, languages

INTRODUCTION

Today, with the advancement of technology, rapid changes have taken place in all fields, the media sector being no exception. The journey of media like newspapers, radio, movies, television etc. has come about due to technology. The consumer class of each medium is different. The Internet has revolutionized the media as well. The OTT platform has made it possible for us to watch serials, movies, live shows and matches anytime on mobile, tablet, computer. The OTT platform gave rise to the concept of web series. Today the number of viewers of the web series is very large. The young class of this platform is the most consumer class. Before giving detailed information about the research topic. Let's take a brief look at OTT platform meaning, its content, its beginning in world and India and its influence on youth.

WHAT IS OTT PLATFORM?

OTT is over the Top. The Internet allows movies and serials to be viewed on OTT platforms with the help of different devices. OTT platform is different from cable or satellite pay TV provider. Web series is a new type of medium that can be viewed by users on OTT platforms at their convenience and Users of the OTT platform can view the content according to their individual liking. Considering this change in technology as well as the growing numbers of users and its liking, many media outlets have launched apps of this internet based platform. Most of OTT platform provide some free content and for some there is a requirement for monthly, quarterly, annual subscription.

HISTORY OF OTT PLATFORM IN THE WORLD AND INDIA

In the world, Netflix launched first OTT platform in 2007. When Netflix was founded in 1997, it was in DVD sales and rental. Netflix, Prime Video, Peacock, Hulu, HBO Max, Youtube TV etc are the popular OTT platforms in the world. In 2008 the first Indian OTT platform was BigFlix launched by Reliance Entertainment. The OTT platform began to grow in 2013 when Ditto TV (Zee) and Sony Live were launched. Hotstar OTT platform was launched in 2015. This OTT platform was renamed the 'Disney Hotstar' after the Star Group was taken over by the Disney Group. In the year 2016, global OTT platform Netflix started its operation in India. Disney Hotstar is the most subscribed OTT platform in India. Disney Hotstar, Netflix, Prime Video, Sony Liv, Zee5, Youtube TV etc are the popular OTT platforms in India.

OTT PLATFORM CONTENT

A variety of content is available on the OTT platform. Web series of different genres can be viewed. Primarily film production houses create content on the OTT platform for premium users and the platform presents the content. Some content of OTT platform in which nudity, offensive and abusive language, extreme crime and cruelty etc. are given importance. Such content of the programs, languages and presentation on all these over the top platforms has been a cause for concern in recent times.

OTT PLATFORM AND INDIAN YOUTH

Young people around the world spend approximately 6 hours and 45 minutes watching content online, while Indian youth spend about 8 hours and 29 minutes watching online video content. This shows how much Indian youth tend to watch online content. The offensive and abusive language on these OTT platforms as well as the sex scenes presented on a very large scale makes the youth forget about moral values. Also cultural values are lost among the youth. Insomnia, depression, obesity, eye disorders are seen in youth. Similarly, the educational performance of the youth seems to be affected. Youth directly imitated the use of alcohol, smoking, tobacco or other drugs which is show in the web series.

MEDIA AND CULTURE

The more people prefer the media, the more the media influences people. Today the use of media has increased exponentially. Therefore, people are influenced by the media related to cultural factors. The mass media is a major contributor to the transformation of modern culture as well as the exchange of cultural elements. Sociologists refer to this as a mediating culture where the media reflects and creates a new culture.

REVIEW OF LITERATURE

A paper by Navsangeet Saini finds that Audience are preferring the OTT platform over the television due to variety of content on the OTT platform. Also, Covid-19 has led to a huge increase in the number of viewers viewing content on the OTT platform. The Internet and smartphones have enabled the growth of the OTT platform. Before Covid-19, the audience had a habit of watching television. But today it is becoming a habit to watch OTT. It is also mentioned in this research paper that the youth prefer the OTT platform the most. Not only is the viewer turning to OTT from television, it is becoming a daily habit. Also, the increase in the number of viewers on OTT was due to the outbreak of Covid-19 as people were at home. which are important for the research topic.

The research paper written by Pankaj Thakur is mainly based on the increase in viewing content on OTT platform, content on OTT and audience growth due to Covid-19. The OTT platform was launched in India in 2008 and after that many major media houses as well as channels launched the OTT platform. Hotstar, Sony Live, Voot etc. are examples of this. The diverse and quality content on the OTT platform has led to a huge increase in the popularity of the OTT platform. India has a large youth class so it is attracted to OTT. The proliferation of internet and smartphones made it possible for the audience to use the OTT platform. With the staff working from home in Covid-19 and also due to closure theatre, a large audience turned to the OTT platform. Due to the lack of restrictions on OTT content, pornographic content was widely displayed on OTT. The government took steps in this regard and imposed some restrictions on it. The government has also imposed restrictions on the display of pornographic content on OTT, Above mentioned points are important for the research topic

The research paper written by Pushkar Patnaik and Paramveer Singh is based on The Usages of OTT platform and its impact on young people. The fastest growth of Over the Platform was during the Covid 19 period. Today, young people are increasingly using the OTT platform. OTT has spread due to 4G technology. Youngsters use OTT for 1-2 hours daily. OTT is mainly viewed through mobile so young people do not share their screen with anyone. Netflix OTT platform is preferred by 50% youth. Therefore, Netflix is the number one OTT platform in terms of popularity. Over-the-top platforms are seen by young people for relaxation. A study of the results of the OTT platform in the research paper shows that most number of young OTT users have no sleep problems and no positive or negative effects of OTT. But experienced physical and mental changes. The study of the effects of OTT on young people, from this research paper, is useful for our research topic.

Researcher Jay Chopdar and Dr. Tanima Tarafdar has done study on OTT platform and Consumer perception in this research paper. Major OTT platforms like Hotstar, Zee 5, Bigflix, Netflix, Amazon Prime, Sony Live and Voot have content in different languages. So the audience can see the content of different formats as well as the content in many languages. The OTT platform is inexpensive and users can use it from anywhere because of this OTT platform is leading among its peers. The research paper compares OTT and DTH and explains that OTT is superior to DTH in cost, consumer control and versatility. OTT is a viable alternative to DTH and its users are growing day by day. Many filmmakers have released their films on OTT in Covid-19, which has made OTT an option for movie theatre's as well. First point is Variety of content available in different languages on the OTT platform, second one is OTT platform is less expensive than its peers that's why numbers of subscribers are increasing rapidly. These points are important for our research paper.

HYPOTHESIS

1. The number of viewers of OTT platform in India has increased rapidly
2. The cheap availability of Internet connections has contributed to this growth.
3. The number of OTT platform subscribers in lockdown has increased significantly.
4. Youth spends more time on the OTT platform.
5. OTT platform increasing obscenity.
6. OTT platform has brought cultural change.
7. The language of youth changes by watching programs on the OTT platform
8. OTT platform promotes anti-social activities
9. Youth imitate to OTT platform content.

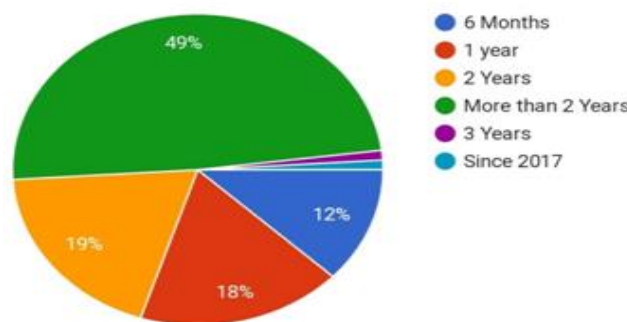
OBJECTIVES OF THE STUDY

1. To study whether the number of viewers of OTT platforms in India has progressed rapidly
2. To see that cheap availability of Internet connections has contributed to this growth
3. To find out if the OTT platform has developed a large number of customers in Lockdown
4. To see that whether youth spend more time on the platform
5. To know that youth perception about the OTT platform is increasing obscenity.
6. To know that OTT platform has brought about cultural changes
7. To study if the language of youth changes by watching programs on the platform
8. To verify whether the OTT platform promotes anti-social activities
9. To know that Youth imitate to OTT platform content.

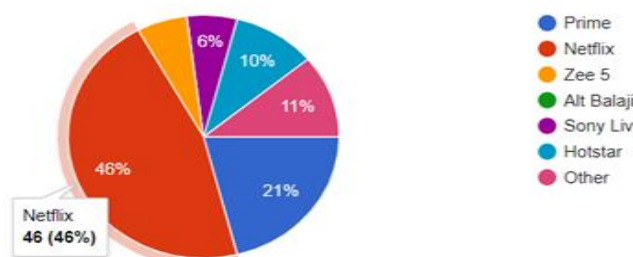
RESEARCH METHODOLOGY

The data used in study was primary data and it was collected by conducted a survey among youth in Mumbai region. The survey was conducted online and data collected through questionnaire. Sampling method used to conduct survey among 100 youth. The random sampling techniques was used to select the sample for the study. Out of 100 youth, mainly youth are students and employee. Data interpreted by graph and percentage analysis.

Data Analysis

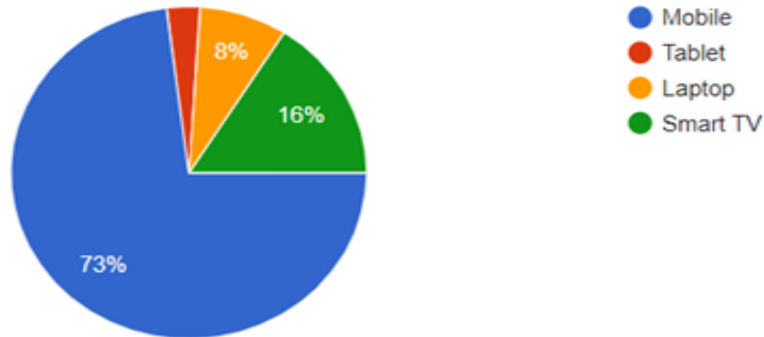


When asked since when the OTT platforms are being watched, 49% of the people have responded as they're watching it since more than 2 years, making it a majority

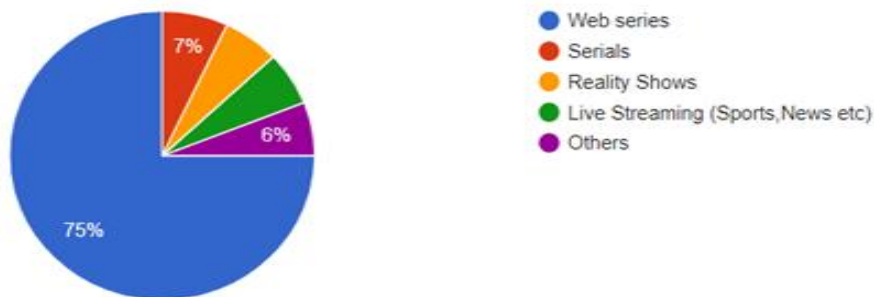


When asked about the platform being watched the most, 46% of the people responded the platform 'Netflix', being the majority,

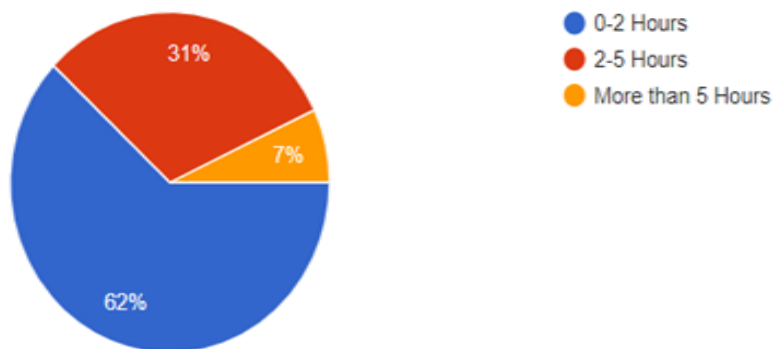
Followed by 21% of the people who responded 'Amazon Prime'.



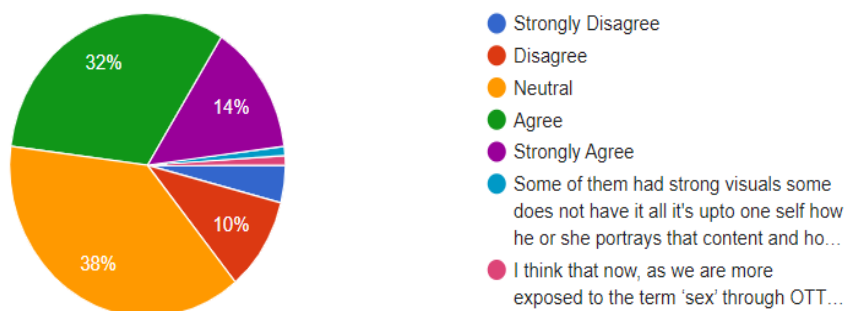
When asked about the medium to view the OTT platforms The majority of 73% of the people responded Mobile as their device followed by 16% who watch OTT on a Smart TV.



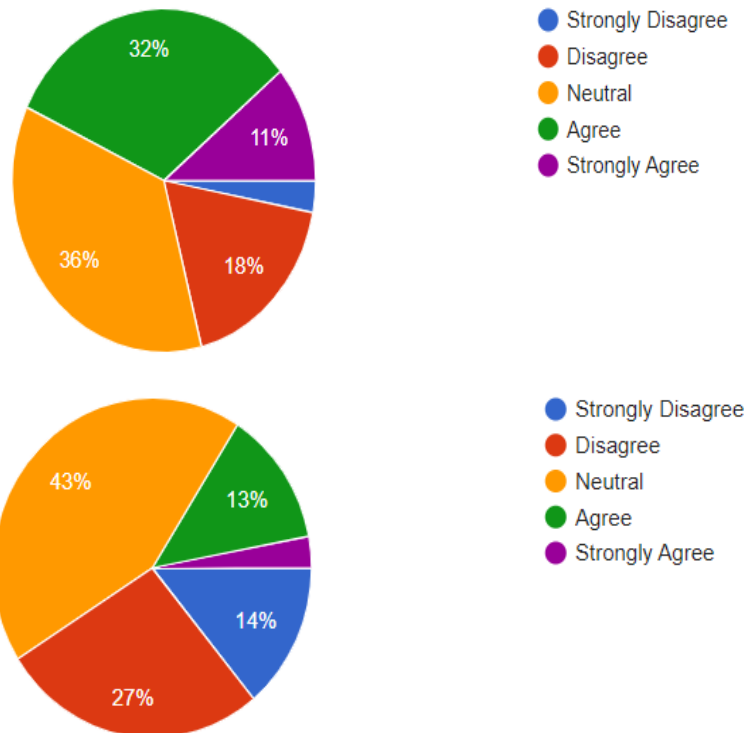
When asked about the type of content being watched on OTT, 75% of the people responded with Web Series as their preferred type of content, Whereas 7% of the respondents preferred TV serials.



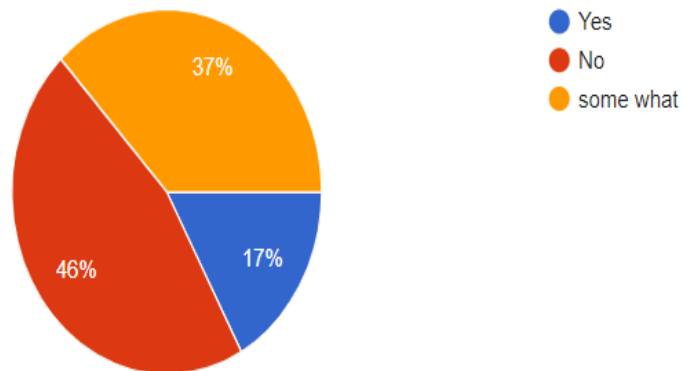
When asked respondents about the time spend on OTT platforms, 62% of the total respondents noted that they spend less than 2hrs followed by 31% of the responses with 2-5hrs spent.



When asked about the OTT platform increasing obscenity, 38% of the respondents remain neutral, closely followed by the respondents agreeing to it, consisting of 32%. The percentage of respondents who strongly agree is 14%. That means 46% of young people agree. Therefore, the young class feels that obscenity is on the rise due to the OTT platform.



When asked if OTT platforms promote anti- social and criminal activities, 43% of the respondents stayed neutral while 27% in total disagree.



When asked if respondents imitate the OTT platform content, 46% of the respondents denied imitating while 37% of them responded as they somewhat do. And 17 % respondent Agreed.

CONCLUSION

The present age is considered to be the digital age. Has the OTT platform created new content and new audiences? What are their liking? What changes have taken place in the mentality, culture, behaviour? This research to find out what the consequences are.

The following are the findings of the survey method.

Media coverage and acceptance is on the rise, especially in the last 2 to 3 years, which has seen a huge increase in the number of viewers on the OTT platform.

The availability of various media devices can also be said to be an important reason for the growth of OTT audience.

During the lockdown, people preferred the OTT platform to their liking. In the meantime, people are also reported to have spent time on the OTT platform.

It is easy for young people to adopt technology so young people are inclined towards OTT platform.

The OTT platform is a new medium and it has been proven that the content of the web series displayed on it and other types of content is followed to some extent by the youth.

For many years there were no OTT rules so a lot of obscenity was shown through this medium. Many OTT platforms were created to broadcast pornography content. Many Popular web series featured pornographic scenes. These are the reason why most of the youth think that OTT increases obscenity. The opinion of these young people proves that the OTT platform is increasing obscenity.

However, the statement that the OTT platform changes the language of youth is false. Language does not change, the proportion of those who choose the neutral option is high so the content on OTT does not affect the language of youth.

It is true that the OTT platform create new culture and this statement is confirmed by youth.

However, it has been disproved that the OTT platform promotes destructive things in the society.

The survey proved that young people do not imitate the content on the OTT platform, so the statement that youth imitate to OTT platform content is false.

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INTEREST OF STUDENTS TOWARDS HOSPITALITY STUDIES COURSES AND HOTEL INDUSTRY**Ashwinikumar Dvivedi**

Assistant Professor, Shree L.R. Tiwari Degree College, Thane, Maharashtra

ABSTRACT

Hospitality industry in Mumbai can be considered as highly increasing business in terms of the generating economy at Maharashtra and national level and thus seduce jobs, this research paper, using the case of University of Mumbai, Mumbai aims to explain the perceptions and awareness of university students towards education and career in Hospitality industry . A questionnaire was developed to identify vision and attitudes of students towards careers in the hospitality industry, and review was properly used to understand what respondents trust behind their perception for the same. Future of students and industry depends on the quality and motivation of its potential employees, base of which starts with students who are in pursuit of be ready for the industry. So as to identify whether the industry's market value is shared by young ones and if it affects their further career decisions, this paper may worked on it. The students who participated gave various types of responses that were further statistically analysed to bring out the encouraging factors for joining hospitality industry. These factors that were compared based on the tastes of the aspirant and the motivation and their own satisfaction offered by the hospitality industry.

Keyword: Students, Hospitality, Career

INTRODUCTION

Mumbai's Travel & Tourism sector ranks 30th in the world in terms of Mumbai's tourism industry accounted for 5.4% of India's total travel and tourism-related GDP in 2016, and employed 2.4% of the country's total workforce. Foreign tourists accounted for 35.7% of all tourism-related spending in Mumbai in 2016. In FY20, 39 million jobs were created in the tourism sector in India; this accounted for 8.0% of the total employment in the country. International Tourists arrival is expected to reach 30.5 billion by 2028. ... During 2019, FEEs from tourism increased 4.8% y-o-y to Rs. 1,94,881 crore (US\$ 29.96 billion). Tourism in Mumbai is an industry that attracts almost 6 million tourists per year, making it the 30th-most visited location worldwide. This data clearly shows that there are abundant opportunities of growth in the tourism and hospitality sector. Social Media & Television Channel's in today's era, are also helping in motivating and giving direction to young and dynamics students to decide and find out their interest's by giving them with informative programmes or channels such as Cooking Shows by Sanjeev Kapoor, Gordon Ramsey also Celebrity Chef Competitions and channels dedicated to food and hospitality. There is a considerable number of students with high hopes and passion to work in the industry but it is observed that while taking admissions to different courses, their vision and area of interest to work in the hospitality industry reduced. Now, the tourism and hospitality industry worldwide, and in India in Mumbai, has been challenged with the problem of attracting and retaining quality employees that has led to a shortage of skilled personnel to staff the growing number of tourism and hospitality businesses. This problem is complex, with many different contributing factors, out of which vision of the students towards Hospitality industry and education is also an important aspect to study, which became the purpose of this paper.

BCVB (2005) identifies Bulgaria has unique selling proposition (USP) of Meetings, Incentives, Conference/ Conventions and Exhibitions/ Events (MICE) tourism is due to Accessibility (280 flights weekly), Accommodation (1500 rooms), Packages, & Entertainment (150 restaurants & clubs) Infrastructure.

Business Tourism Partnership (U.K)(2003), highlight that in U.K the investments in a destination's physical facilities designed primarily for the MICE / Business tourist (hotels, transport and communications facilities, restaurants, attractions and amenities, even conference auditorium) provide revenue which can also be enjoyed by the leisure tourist and the original population.

McGuire, 1985 have said attitudes are important for explaining and predicting behaviour. Yet, the relationship between attitudes and behaviour is controversial. Most original research supports a small to moderate positive relationship between attitudes and behaviour.

Murphy (1985) informs us that individual attitudes are positive when there is a tourism related community involved. An ownership business in such a particular area, thus providing job opportunity to a vast number of local people, has a positive impact on their attitudes and vision. The authors argued that there has been a trend

for more positive attitudes to the industry by those who have some contact than by those who have no direct involvement or perceive that they derive no benefit from tourism.

OBJECTIVE OF THE STUDY

- 1: To study the mind-set of students towards hospitality studies in Mumbai.
- 2: Benefits of hospitality sectors in Mumbai among young's one.
- 3: To study the job opportunities among students in hospitality sector in Mumbai.

RESEARCH METHODOLOGY

The study is exploratory in nature, in all 29 students from Shree L.R. Tiwari Degree Collage of Arts, commerce and Science Mira Road Mumbai were selected. The research includes the students of Undergraduate Students of the Mumbai University. The objective of research is to understand an seen make conversation with of a single objective that is to seek interest of the students towards the hospitality studies course. The study was conducted in Shree L.R. Tiwari Degree Collage of Arts, commerce and Science Mira Road Mumbai.

Demographic Profile of the Students:

Profile of Respondents Frequency

(Valid Percentage) N=29

Sex Male 27

Female 02

Education Qualification Graduation 29 (100)

From the table;

it is clear that most of the respondents were male (93.1%),and (6.9%)female. All of them from the sage group of 18-25 years. As per their educational background all of them were under graduate.

FINDING

Based on the secondary data 12 variables were identified to know the interest of students towards Hospitality studies course in universities. Through structured questionnaire respondents were asked questions on five point liker scale. Factor analysis method is used to reduce these variables to limited number of factors. The analysis is done with the help of rotated component matrix. Thus reducing 12 variables to underlying 3 factors these are

Rotated Component Matrix

Factor 1-

Good Life Style Five variables have been found in this factors and it reflects More Chance to Explore New Destinations (.786), More Opportunities to work abroad.(776), More Chance to Meet New People.(637), Lavish Life Style (.554) and Attractive Salaries (.498)

Factor 2-

Good Career Opportunities Five variables have been found in this factors and it reflects Good Course Curriculum.808, Passion towards Work (.716), Multiple Job Options Available (.643), Professionalism (.642) and Good Job Opportunities (.395)

Factor 3-

Practice Base Learning and Good Academic Environment: Two variables have been found in this factors and it reflects Practice Base Learning (.861) and Good Academic Environment (.797)

CONCLUSION

So it is a very touch and go task to understand the interest of students towards hospitality studies. The objective of the study is to take an originating in or based on observation or experience approach to investigate the various aspects of perception and its rely on the adoption of the students.

Finally it is realize that the study leads to in hence the grasp about the interest of the students towards hospitality studies. Three bunch of interest of students towards hospitality studies have appear these are Good Life Style, Good Career Opportunities and Practice Base Learning & Good Academic Environment. Though the my study is just confined to Shree L.R. Tiwari Degree Collage of Arts, commerce and Science Mira Road Mumbai but still it can be helpful for intellectual and researchers, who are doing research in related field by

applying the same area. The researcher can fix wide range of variables related to interest of students towards hospitality studies.

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AN ANALYTICAL STUDY OF HOW TO BRIDGE THE GAP BETWEEN INDUSTRIAL REQUIREMENTS & ACADEMIC CURRICULUM**Kshitijkumar Lalankumar Jha**

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ABSTRACT

Currently, construction education often focuses on traditional skills, such as scheduling and cost estimating. This creates a mismatch between industry requirements and the student's academic curriculum. As the technologies are changing rapidly the gap has been increasing. To bridge the gap between industry requirements and academic programs, there is a need for industry directed curriculum, design enabling graduates to quickly transition into positions in industry requirements.

This paper tries to find the gap between academia and industry & present a process for developing a curriculum that considers industry needs and expectations. It has been found that the irregularity in curriculum up-gradation played a role to increase the gap, so continuous up-gradation is very much essential in the academic framework.

Keywords: Research conclave, Industry directed curriculum, Curriculum enrichment, sabbaticals, hybrid learning mode, networking forum.

INTRODUCTION

In each year India produce massive number of graduates and post graduates in the world. Also, graduate colleges in the country growing in good percentage per year. As per India today (9th September 2021) reported, India has over 45,000 degree colleges, over 1000 universities and around 1500 top institutes. The paradox is that, despite the increase the number of colleges or universities, the competition for acquiring fresh talent every year is so heated that it gives an impression that resources are really scarce. The challenge is not the supply of talent but that of talent that meets the needs of corporate world. It is found that if students elongate their skills in specific areas desired by the industry, then employability in the country can be significantly enhanced.

With the development of different educational theories and approaches, the methods of the teacher in the formal education system also changed to fulfil the need of current classroom requirement. In the formal education system at college, the responsibility of professors became more innovative to facilitate the learner to accommodate skill development, lateral thinking, and creativity.

The massive demand for complementary training of graduates in India indicates a mismatch between academic education and industrial requirements. This process is time consuming and expensive, as many decentralized practice-oriented educational infrastructures must to keep up to date and operated by the industry. To bridge this gap it would be expected that learning factory should have Industry directed curriculum that always ready to rhythm with industry requirements.

REVIEW OF LITERATURE

1. **MISB Bocconi/ nucif.net/**: With growing economy, India is also witnessing the growth of education sector. However, Indian industry is not so convinced about the job-readiness of the graduates. There is an urgent need that Indian Industries and Academia come together and address some of the underlying challenges. However, the rapid pace of change in the outside environment is compelling these two different worlds (Academia and Industry) to come together to address and solve some of the real world challenges.
2. **Participation of Industry in Curriculum Design and Delivery, Dr. Balasubramani R., Professor & HOD. of ISE, NMAMIT/**: The paper entitled: After tied-up with Industries and Academia – Industry interaction, It has been mutually rewarding to both the institutions and interacting industries, with significant improvements in curriculum, training inputs, project work, R & D outputs, publications/ patents and placements, to both students and faculty. Overall there has been increase in intellectual outputs, which will contribute to the overall growth and development of the institutions as well as nation.

3. **Bridging the gap between academia and industry in India, Lennart Buth, Vikrant Bhakar, Nitesh Sihag, 7th Conference on Learning Factories, CLF 2017, ELSEVIER:/** India has taken most of its growth rate in gross domestic product (GDP) from the service sector in the past ten years. The sector of manufacturing is yet to become a relevant contributor to the total GDP. The Indian government has started an ambitious plan named “Make in India”. The objective of this plan is to make India a global hub for design and manufacturing. The All India Council for Technical Education (AICTE) statistics show that the enrolment of youth for technical courses in India is lower than the available capacity and less than 40% of the graduating students get job in industry. This clearly shows a mismatch between the industry requirements and academic skill development.

AIM OF THE STUDY

The aim is to understand the gap between Industry requirements and curriculum design by facilitators and to understand how any college/ institute or a facilitator can create a bridge to fulfil the gaps.

OBJECTIVE OF THE STUDY

1. To find the gap between Industry Requirements and Curriculum design.
2. To understand the role of a facilitator (Principal/ HOD/ Coordinator/ Faculty) to frame a curriculum to reduce the gap between academics and industry requirements.
3. To decode the industry’s’ basic requirements.
4. To find the solution for Industry directed curriculum.

METHODOLOGY

1. The primary data are collected by taking a survey having small sample size. Chi-square test & ANOVA test are used for data interpretation.
2. The secondary data are presented in this paper are collected from various government and non-government agencies websites’. Information is collected from various authenticated websites.

HYPOTHESIS OF THE STUDY

1. There is no gap between Industry requirement and Curriculum design.
2. Hybrid learning methodology will not be helpful to reduce the gap between academia and industry.
3. Industrial exposure does not help Faculty and students to grow potentially in their career.

DATA ANALYSIS AND INTERPRETATION

TEST 01)

H0: There is no gap between Industry requirement and curriculum design.

H1: There is gap between Industry requirement and curriculum design.

Sample Size: 31 (No. of respondents)

Level of significance: 0.05

Actual Data

	Significantly different	Significantly no different	Total
Industry requirements and Curriculum design	27	4	31

Expected Data

	Significantly different	Significantly no different	Total
Industry requirements and Curriculum design	15.5	15.5	31

Using Chi-square test

	Level of Sign.	Df	Value	p-value
Chi-square test	0.05	1	3.84	0.000036131

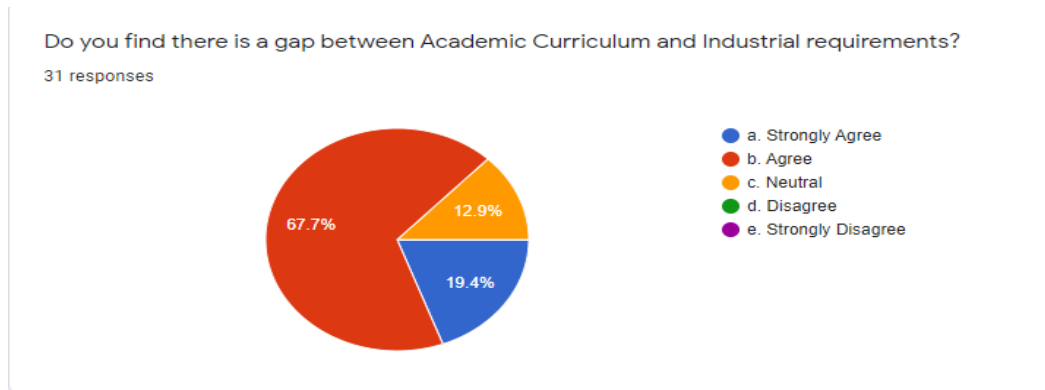
Conclusion:

Since, p-value is less then level of significance.

Therefore, Null Hypothesis falls under critical region

Hence, Null Hypothesis is rejected.

Therefore, there is a gap between Industry requirements and curriculum design.



(Figure 01: Graphical presentation of all responses received for Test 01)

TEST 02)

H0: Hybrid learning methodology is not helpful to reduce the gap between academia and industry.

H1: Hybrid learning methodology is helpful to reduce the gap between academia and industry.

Sample size: 31 (No. of respondents)

Level of significance: 0.05

Actual Data

	Favoured	Not Favoured	Total
Hybrid Learning	22	9	31

Expected Data

	Favoured	Not Favoured	Total
Hybrid Learning	15.5	15.5	31

Chi-square test

	Level of Sign.	df	Value	p-value
Chi-square test	0.05	1	3.84	0.019550269

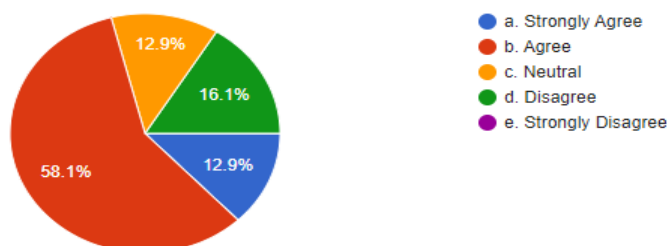
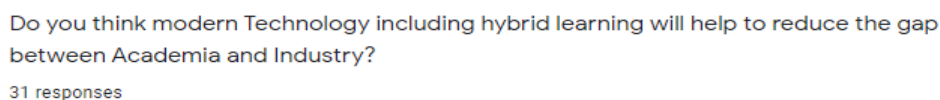
Conclusion:

Since, p-value is less than level of significance.

Therefore, Null Hypothesis falls under critical region

Hence, Null Hypothesis is rejected.

Therefore, Hybrid learning methodology is helpful to reduce the gap between academia and industry.



(Figure 02: Graphical presentation of all responses received for Test 02)

TEST 03)

H0: Industrial exposure does not help faculty and students to grow potentially in their career.

H1: Industrial exposure does help faculty and students to grow potentially in their career.

Sample Size: 31 (No. of respondents)

Level of significance: 0.05

Actual Data

Industrial Exposure	Yes	No	Total
Industry Experience for faculty	24	7	31
Short Industrial Projects	27	4	31
Workplace Exposure for students (live Projects; Internships)	27	4	31
Faculty Exchange Program with Industry (Campus Connect Faculty Partnership model)	29	2	31
Total	107	17	124

Using ANOVA Test:

ANOVA: Single Factor

SUMMARY

Groups	Count	Sum	Average	Variance
Yes	4	107	26.75	4.25
No	4	17	4.25	4.25

ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	1012.5	1	1012.5	238.2353	4.6765E-06	5.987378
Within Groups	25.5	6	4.25			
Total	1038	7				

Conclusion:

Since, p-value is less than level of significance.

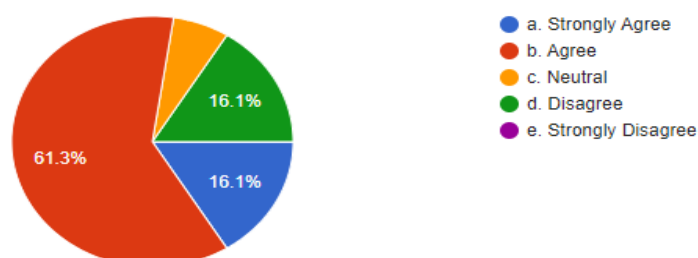
Therefore, Null Hypothesis falls under critical region

Hence, Null Hypothesis is rejected.

Therefore, Industrial exposure does help faculty and students to grow potentially in their career.

Faculty do not possess requisite industry experience which comes in way of imparting practical knowledge about industries.

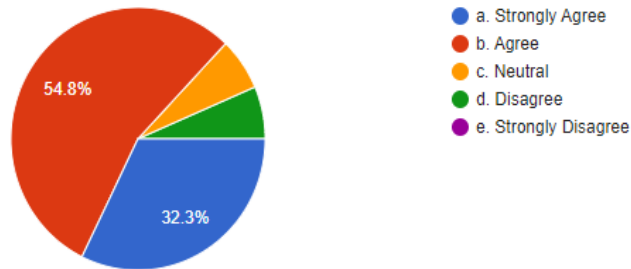
31 responses



(Figure 03-A: Graphical presentation of all responses received for Test 03)

Faculty can undertake short industrial projects in collaboration with industry experts, which will ensure faculty is in line with current industrial trends.

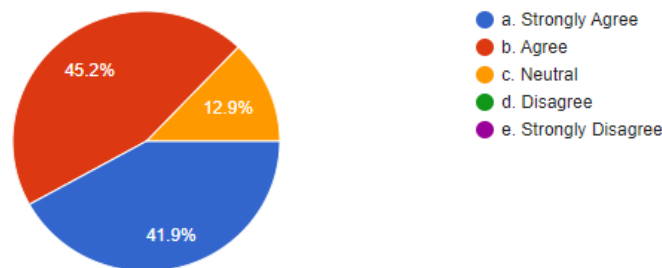
31 responses



(Figure 03-B: Graphical presentation of all responses received for Test 03)

Workplace exposure through internships, live projects and corporate interactions will equip the students to adjust to the needs of the business once they actually join the industry.

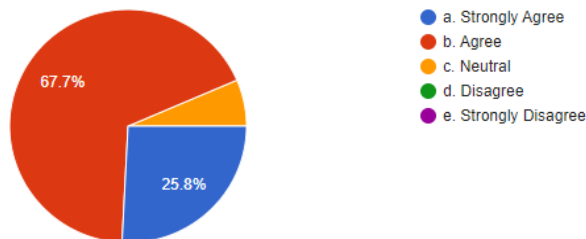
31 responses



(Figure 03-C: Graphical presentation of all responses received for Test 03)

Higher educational institutes needs to arrange faculty exchange program with Industries (The campus connect Faculty Partnership model)

31 responses



(Figure 03-D: Graphical presentation of all responses received for Test 03)

The possible ways to make the bridge between academia and industry are outlined, in table 01.

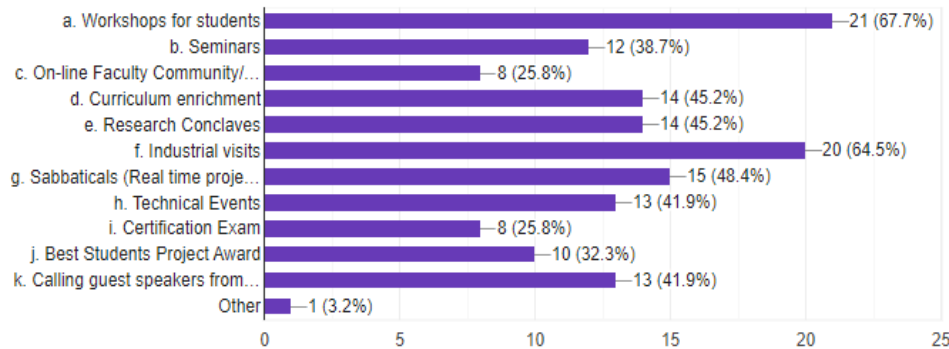
No.	Possible Ways	Respondents in favoured	Percentage
1	Workshops for students	21	68%
2	Seminars	12	39%
3	On-line faculty Community/ Networking Forum	8	26%
4	Curriculum enrichment	14	45%
5	Research Conclaves	14	45%
6	Industrial visits	20	65%
7	Sabbaticals	15	48%

8	Technical events	13	42%
9	Certification Exam	8	26%
10	Best students project award	10	32%
11	Guest speaker from industries	13	42%
Total Responses		31	100%

(Table 01)

What are the best possible way to make the bridge between academia and Industry?

31 responses



(Figure 04)

Fig. 04: The possible ways to make the bridge between academia and industry.

SIGNIFICANCE OF RESEARCH:

The study found that, there is gap between industry requirements and academic curriculum. Because faculty do not possess requisite industry experience, they found difficulties in sharing practical knowledge with students. Industrial exposure i.e. real time project work, internship, industrial visits, corporate interactions and sabbaticals will definitely help students to build their career potentially, in which hybrid mode of learning can also play an important role. 80% of the respondents agree that the curriculum should revise regularly and is developed in accordance with industry needs. More than 80% respondents agree that ‘Academia’ regularly looks at existing pedagogies and see if the same can be improved and made more practical approach. If the learning factory collaborates with industry experts for short industrial projects then it will be beneficial to both the parties’ i.e. there is a need for strong partnerships between academic institutions and the industries.

The following possible ways helps to bridge the gap between academia and industry (Table 01/ Fig. 04) : workshops, seminars, networking forum, curriculum enrichment, research conclaves, industrial visits, sabbaticals, technical events, certification exams, students projects awards, guest speaker from industries.

DISCUSSION

The study of NSF (National Science Foundation) identified certain critical skills that are required in employee to stand potentially in industry filed, & they are (1) Ethics and professionalism, (2) Problem solving skills, (3) Written and oral communication, (4) Customer support, (5) Teamwork and conflict resolution skills, (6) Creativity and innovation, (7) Ability to set priorities and innovation, (8) Project management. The Advisory committee or college development committee should make efforts in order to identify how these critical skills can be better integrated into a higher education curriculum & then subsequently accessed.

Curricula are maintained and improved through a variety of activities. While framing academic accreditation criteria using: Vision & Mission, Program Educational Objectives, Program Outcomes, Course Outcomes, Assessment, Evaluation, Mapping & Rubrics, the Advisory committee & College development committee ensures that these outlines to be designed by keeping in mind that the students gain all necessary skills (Industrial skills) in his/ her academic career. The skilled based curriculum must include: (1) Interpersonal skills, (2) Leadership capability, (3) Communication skills, (4) Creative thinking, (5) Higher level problem solving skill, (6) Decision making etc.

WIP (Work Integrated Learning) model can be beneficial to reduce the gap. Currently, in IT sector organizations like Samsung, Wipro, Infosys, IBM and Oracle are embracing WIL programs. Under the WIL program, college tries to tie-up with these company & design industry directed curriculum accordingly.

STRATEGIES

1. To get an in-depth understanding of the institutional perspective, the meeting should be conducted by the higher authorities/ curriculum designers of the Institute/university.
2. The curriculum development process is reviewed and monitored by a curriculum development committee for the whole university as well as affiliated colleges.
3. Industry representatives need to participate in Board of Studies meeting conducted by academic institutions. They need to thoroughly scrutinize the professional courses and give suggestions wherever required to meet the **current industry requirements**.
4. Well known and popular industries design their own course as per their needs. Academic institutes can offer them as elective in the final year semester students. Students who opt for those elective will undergo **training and qualify the examination**.
5. As the electives are designed by industry experts, the academic faculty should be trained to effectively train the students.
6. Industries in association with academic institutions need to conduct **Research conclave**. In this conclave students are required to present their research in form of ideas, proposals and products.
7. Every university has a large number of alumni. We can draw these members (those are working in industry) to be involved in curriculum design.
8. To deliver the third-year students, we shall call Work Integrated Learning program which enables undergraduate students to be placed in industry for 6-8 weeks to undertake industry-focused projects.
9. Every institutes may organize **inter or intra college research conclave**, where best ideas, proposal should be **awarded** either by monetary value or industrial exposures.
10. Work Integrated Learning program should be implemented in each and every year of degree students.
11. **MOOCs (Massive Open Online Course)** can play an important role for building soft-skills among youth. Academic institute may ask students to complete two to three certification courses through MOOCs (<https://swayam.gov.in/>) to make them ready for career perspective.

CONCLUSION

1. In the final year semester, the elective subjects should be based on current industry requirements & that subject should be run by industrial experts only.
2. Set the curriculum with the right latest technology and to be updated regularly.
3. Industries conduct workshops for students in emerging area of technology. Industries directly address the students and train them in the best practices followed in industries.
4. Educational institutes required to run soft-skills training program for all level undergraduate students.
5. Guest lectures of industrial experts need to arrange in professional courses.
6. Fast changing technology demands new skilled people in market, so to meet the requirements curriculum should be revised regularly and this cycle continues.
7. Institutes need to sign MOU (Memorandum of understanding) with industries to build industry directed curriculum and to provide industrial exposure to students.

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**ANALYSIS OF PHYSICAL CHEMICAL PARAMETER OF WATER IN MANSAGAR LAKE
(JAIPUR) A CASE STUDY****Sweety Sharma**

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ABSTRACT

Water is one of the most important natural resources for all human beings on earth. Two third area of earth is covered by water. Contamination of water bodies is known as water pollution caused when different contaminated material goes in water bodies like as industrial waste, domestic waste and agricultural waste. Day-to-day pollution increase on earth has resulted in decrease in the quality of water. Man Sagar Lake is an insincere lake which is located in Jaipur and spread over in about 130 ha, Rajasthan. It is formulated in 1610 A.D. by Raja Man Singh by damming the Dravyavati River. Pollution problem presides in the lake due to the inflow of waste water by the increasing flow of partly treated waste water and untreated waste water with severe contamination. Due to the inflow of untreated waste water and other contaminating agents like as industrial effluents, domestic waste and agricultural waste, the lake is contaminate a lot of pollution day by day. All these change the physiochemical parameters of water, as well as collecting heavy metals which cause contamination in the water body. As a result various type of phenomenon such as Eutrophication and Silt deposition occur in the water body leading to water quality decrease. Reduction in water quality affects the lifestyle of all living organism in water. The physiochemical study conducted about water which includes pH value, Total Dissolved Solid, Total alkalinity, Acidity, Calcium, Magnesium, Chloride, Sulphate, Nitrate, Biological Oxygen Demand (BOD), Chemical Oxygen Demand (COD) etc.

Key Words: - Water quality, Water pollution, Physiochemical Parameter, Untreated Waste Water, Eutrophication, Silt Deposition, BOD, and COD

INTRODUCTION

Water quality testing and monitoring are extremely needed keeping in mind the current perspective. Clean water is very essential for human beings on earth. But due to contamination of water in Man Sagar Lake, water quality is decrease day by day. Different types of anthropogenic activity and other activity like as siltation are cause contamination in water. Anthropogenic activity include and sewage in water. Domestic waste and other waste like as plastic containers, wrapper, sacks, garbage etc. Because of these quality of water is affected highly in range.

Mansagar Lake is ecologically adaptable wetland site that attract migratory bird species like as Common Teal, Eurasian Wigeon, Gadwall, Northern Pintail etc. comes every year. It is there nesting, playing and breeding site. Many ornithologists and bird lovers come here to see this bird.

There are two streams, one Nag Talai and the other Brahmapuri Nalla present in the mansagar from where the waste water enters the mansagar lake. Due to which these is decrease in the water quality of the mansagar lake and the living organism live there is having a profound impact on life. Water quality is tested by a variety of physiochemical parameter. The effect of pollutants on the Biological Community can be considered as an early warning system for potential pollutants (Walsh et al., 1980).

Water pollution affects the entire biosphere of plants and organisms living in these water bodies, as well as organisms and plants that might be exposed to the water. In almost all cases the effect is damaging not only to individual species and populations, but also to the natural biological communities (Wikipedia, 2018). Having mainly excessive amount of heavy metals such as Pb, Cr, and Fe, as well as heavy metal from industrial processes are of special concern because they produce water or chronic poisoning in aquatic animals (Ellis 1989).

Detailed explanation of my work explain below-

Study area

Selection of sampling point

Sample collection

Screening of water

Study area –

Mansagar Lake is an artificial lake which is situated in Jaipur, known as pink city. Its catchment area is 23.5 km², surface area is 1.39km² and maximum depth is 4.5m. Lake Mansagar is an artificial lake to the north of the Jaipur in which the stunning Jal Mahal palace stands. The lake volume varies dramatically between the wet season to the dry as the only source of water is rainwater from the surrounding hills and the semi clean effluents flow from Jaipur. It has water open out area of 300 acres and is surrounded by the Aravalli hills on the north, west and eastern side composed of plains which also cause siltation.

Being served as main source of drinking water for the residence of Jaipur city for centuries, the Mansagar Lake water turned toxic. Its credit goes to improper discharge of sewage water by residents living in highly populated areas around the lake.



figure - map of study area source- <https://www.google.com/search>

Selection of sampling points –

Water sampling is a process of collecting a portion of water for analysis the different types of parameter. For example drinking water to check that it complies, or river water to check for pollutants. The criteria of selecting sampling points were based on waste water property, areas of domestic or industrial activities such as waste water effluents and siltation activity. It was significant to see the waste water parameter in such area.

Purpose of water sampling –

The primary aim of water sampling is to observe and determine how water quality changes over time.

A critical premise to water sampling work is that pH level in the water might be normal for a given environment.

Water sample must be carried and analyzed repeatedly over a period of week, and months to estimate more precisely how water conditions change.

Sample Collection –

All of the water samples were taken from the Mansagar Lake. For water collection first we decided a particular site for collection. We need a plastic bottle for collection and wear gloves before collection. Rinse the bottle with water on 3-4 times in which the water is to be collected. The bottle in which the sample is to be collected will be well immersed in water and filled with water sample and then it will be closed tightly.

Screening of water –

Waste water screening is the first step for wastewater treatment. The main purpose of screening of water is to separate the different types of solids present in water.

Aim of screening process –

Block the entry of suspended solids such as domestic waste in the water treatment.

Prevent pump, pipe and equipment from clogging.

Launched a water course for the next process.

Types of filters – Screen are usually divided into three category based on size of their openings in the screening element and mechanism of removal.

Coarse screens

Fine screens

Coarse screens – like as the bigger floating garbage and twigs.

Fine screens – like as smaller water plants, leaves.

OBJECTIVES-

Under the concept of water pollution in mansagar lake, Jaipur

2. Study the effect of water pollution in mansagar lake, jaipur

METHOD AND MATERIAL

Water sample was collected from the Man Sagar Lake in the winter season in month of February 2021. Complete analysis of sample had been done for water with different physiochemical property like as pH, total dissolved solid, sulphate, nitrate, phosphate, sodium, calcium, magnesium, chloride, total alkalinity, acidity, total suspended solids, biological oxygen demand, chemical oxygen demand, EC. For analysis of dissolved oxygen, water sample was collected in BOD bottles with suitable precaution. For estimation of other parameters water sample was collected in a plastic bottle at site of mansagar lake. Above all parameter were taken for the study of water with suitable different contaminated factors.

RESULT AND DISCUSSION:-

The water sample taken from Mansagar Lake in February 2021 to test various physiochemical parameters are described in table – 2. Table -1 explained the various analytical water quality parameter with their analytical methods.

Table :1 Different analytical water quality parameter with their analytical test methods as

s/no	Parameter	Units	Desirable limits as per IS 10500:2012	Permissible limits as per IS 10500:2012	Test method
1.	Color	---	---	---	Visual
2.	Ph	---	6.5 – 8.5	---	IS-30259 (P-11)
3.	Total Alkalinity (as CaCO ₃)	mg/l	Max. 200.0	Max 600.0	IS-3025 (P-23)
4.	Total Hardness (as CaCO ₃)	mg/l	Max 200.0	Max 600.0	IS-3025 (P-21)
5.	Calcium (as Ca)	mg/l	Max 75.0	Max 200.0	IS-3025 (P-40)
6.	Magnesium (as Mg)	mg/l	Max 30.0	Max 100.0	IS-3025 (P-40)
7.	Chloride (as Cl)	mg/l	Max 250.0	Max 1000.0	IS-3025 (P-32)
8.	Sulphate (as SO ₄)	mg/l	Max 200.0	Max 400.0	IS-3025 (P-24)
9.	EC	µmho/cm	Not Specified	Not Specified	IS-3025 (P-14)
10.	Sodium (as Na)	mg/l	Not Specified	Not Specified	IS-3025 (P-45)
11.	Potassium (as K)	mg/l	Not Specified	Not Specified	IS-3025 (P-45)
12.	Nitrate (as NO ₃)	mg/l	Max 45.0	No Relaxation	IS-3025 (P-34)
13.	Phosphate (as PO ₄)	mg/l	Not specified	Not Specified	RTHTS-07
14.	Total Suspended Solids	mg/l	Not Specified	Not Specified	IS-3025 (P-17)
15.	Biological Oxygen Demand (BOD) 3	mg/l	Not Specified	Not Specified	IS-3025 (P-44)

	days at 27°c				
16.	Chemical Oxygen Demand (COD)	mg/l	Not Specified	Not Specified	IS-3025 (P-58)
17.	Total Dissolved Solids	mg/l	Max 500.0	Max 2000.0	IS-3025 (P-16)

Table :- 2 Analysed physiochemical parameter of water sample-

S/NO.	PARAMETER	UNITS	RESULT	TEST METHOD
1.	pH value	—	8.17	IS-3025(P-11)
2.	Total Dissolved Solid	mg/l	1170	IS-3025(P-16)
3.	Total Alkalinity (as CaCO ₃)	mg/l	314.6	IS-3025(P-23)
4.	Calcium (as Ca)	mg/l	42.6	IS-3025(P-40)
5.	Magnesium (as Mg)	mg/l	65.7	IS-3025(P-46)
6.	Nitrate (as NO ₃)	mg/l	3.9	IS-3025(P-34)
7.	Chloride (as Cl)	mg/l	362.8	IS-3025P-32)
8.	Sulphate (as SO ₄)	mg/l	18.6	IS-3025(P-24)
9.	EC	µmho/cm	0.98	IS-3025(P-14)
10.	Sodium (as Na)	mg/l	28.2	IS-3025(P-45)
11.	Potassium (as k)	mg/l	2.8	IS-3025(P-45)
12.	Total Hardness (as CaCO ₃)	mg/l	374.49	IS-3025(P-21)
13.	Phosphate (as PO ₄)	mg/l	0.58	RTHTS-07
14.	Total suspended solids	mg/l	80.6	IS-3025(P-17)
15.	Dissolved Oxygen (DO)	mg/l	1.98	IS-3025(P-38)
16.	Biological Oxygen Demand (BOD)	mg/l	117.2	IS-3025(P-44)
17.	Chemical Oxygen Demand (COD)	mg/l	386.6	IS-3025(P-58)

The above analysis of the Water samples from mansagar lake, Jalmahal clearly depicts about their deteriorating quality. While examine the water sample and taking its pH value it manifest its alkaline nature which is 8.17 in the month february. Since the pH range is 6.5 – 8.5 suitable for the survival of aquatic organism, therefore extensive amount of aquatic fauna and flora assisted here. The amount of impurities present in a water sample is measured by Electrical Conductivity. Electrical conductivity has shown fluctuation higher than the normal range of the conduction, so in terms of purity water accommodate impurities in many forms which are dissolved inside in water and also makes it turbid too. Here the value of Total Dissolved Solids is more than the desirable range according to the IS 10500:2012 and thus makes water unsuitable for the aquatic life. Present status of water quality degradation is demonstrated by D.O and B.O.D and it also show the level of destruction of aquatic life. Dissolved Oxygen in terms of the amount of oxygen present in living aquatic organism but on the other hand the Biochemical Oxygen Demand (B.O.D) is much more desired by the microbial population which demands more oxygen and show their great status inside the water body. The range of D.O. and B.O.D. in month of February is 1.98 mg/l and 117.2 mg/l respectively. All this show the lack of oxygen present in the water body. In terms of Hardness water of mansagar lake, Jalmahal is hard including calcium and magnesium ion accretion which makes the water account hard. Apart from this, the quality of water has become hard due to silts falling from hilly area and domestic waste like detergent, soap etc. Total Hardness is higher range which is 374.49 mg/l. Higher concentration of chloride is an indicator of organic pollution of water (Venkatasubramani and Meenambal, 2007). Increasing acidity or alkalinity may make some poisons present in water more toxic (Lloyd, 1960). Many correlated reasons and changed patterns of rainstroms and temperature fluctuation are liable for the Acidic or Alkaline conditions of the water source. Here the values of Alkalinity are observed in water sample is 314.6 mg/l. Concentration of phosphate affects the water and living environment both directly and indirectly. it affect water quality by causing excessive growth of algae. Highest concentration of phosphate is observed in the month of February is 0.98 mg/l. The natural levels of phosphate usually range from 0.005 to 0.05 mg/l. Nitrate concentration is also very limited and low in the water samples collected which is 3.9 mg/l.

CONCLUSION

From the above explanation we have come to an end that due to rise in population and agricultural activity and also industrialization, water quality of mansagar lake is decrease day by day and there a need to conventional ministrations of water and some avoidance method to bring down water pollution and water can be clean and clear.

It is expected that the water of Mansagar Lake (Jalmahal) located in Jaipur can be clean and clear so that the living organism can survive there.

An awareness campaign should be run by the government so that the visitors coming there can spread the least amount of garbage there.

The population there also put the domestic waste in the garbage bins operated by the municipal corporation so that the Mansagar Lake can be clean. Surroundings industrial effluents should not be poured into water body without treatment or partial treatment.

This will be a little and major important efforts to protect the water resources from pollution.

At the same time government introduce Environmental Education in school curriculum, which (Pradhan & Chauhan) raise awareness and government of Jaipur made the subject compulsory in school and college level. Finally we can say "Pure water is the world's first and foremost medicine".

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AUTOMOBILE SECTOR AND GST: AN ANALYTICAL OVERVIEW**Charmi Kamleshbhai Karia**

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ABSTRACT

The paper includes a short assessment of GST has gotten a liberal change the space of underhanded cost in India. Basically, it is known as the mother of unusual obligation as it has subsumed a huge part of the underhanded cost inciting an unmistakable vibe for resident to oversee it. The paper depicts the establishment and mission of completed GST and its repercussion on Indian industry with uncommon reference to auto region. The paper further overviews the significance of GST in conclusion connects the surmising.

Key Words: GST, Automobile Industry, Direct Tax, Indirect Tax

INTRODUCTION

Speculatively talking, the word "Tax" is gotten from the Latin word 'taxare'- which means to Estimate. An obligation isn't dependent upon the craving of payer to pay rather it is a maintained portion forced by legitimate master on broad society living under them. The essential assessment assortment system can be followed back to the 3000BC-2800BC. In India, the short glances at levy assortment can be found in the bona fide book like Arthashastra. This thought saw magnificent change in the hour of British rule in India when the possibility of prompt and abnormal cost came into picture. With respect to circumstance levy is formally disconnected into different sorts like expense, import commitment, custom commitment, separate sponsorship, etc Monetary year 2016-17 saw significant change in the Indian assessment assortment system when Arun Jaitley, Finance Minister, pronounced the execution of "Goods and Services Tax" (GST). It is the India's 16 year hold on for mother of all obligation change. "Goods and Services Tax" (GST) is a proposed plan of circumlocutory duty assortment in India uniting most of the current taxes into single course of action of expense appraisal. It was introduced as The Constitution (One Hundred and First Amendment) Act 2016. The GST is controlled by GST Council and its Chairman was then Union Finance Minister of India, Arun Jaitley. A 21-section select leading group of trustees was formed to consider the GST law.

GST: Some Salient features

1. GST is a broad underhanded evaluation on creation, arrangement and use of work and items every through India, to displace levies claimed by the central and state Governments.
2. This method grants GST-enrolled associations to ensure tax cut to the value of GST they paid on securing of work and items as a part of their normal business development.
3. Accessible work and items are not perceived from one another and are levied at a lone rate in a store network till the work and items show up at the customer.
4. Definitive commitment is generally rest with a singular ability to request levy on work and items.
5. Wares are considered as zero-evaluated supply and imports are gathered the same obligations as local work and items adhering to the target rule regardless the Customs commitment and is not be subsumed in the GST.
6. Amalgamating a couple of Central and State taxes into a lone cost has direct falling or twofold duty assortment, working with an ordinary public market.
7. The ease of the cost has provoked less difficult association and necessity.
8. As per the purchaser viewpoint, the best advantages are:
 - Reduction in the overall tax collection rate on items, which is correct now surveyed at 25%-30%
 - Free advancement of items beginning with one state then onto the following unendingly at state borders for a significant long an ideal opportunity for portion of state obligation or section levies.
 - Reduction in managerial work by and large.

RESEARCH METHODOLOGY

Exploratory assessment has been done and paper relies upon discretionary data which is assembled from various journals, Books, appropriated news locales, etc.

LITERATURE REVIEW:

The undeniable maker Akhila P. S. highlighted the features of GST and uncovers that GST is the mother of meandering cost in India. Review done by Tawshif Ahmed uncovers that GST has accept positive part in the progression of Indian ware. Vandana Panwar highlighted the impact of GST on Indian economy. The investigation done by various foundation like ICRA, PWC uncovers that regardless of the way that GST is amazingly certain for the Indian business and economy overall and simultaneously a ton of clarity is needed in the distinctive part of Model GST Law.

STUDY OBJECTIVES:

1. To fathom the applied arrangement of GST.
2. To know the importance of GST
3. To stall the impact of model law GST on Indian “Automobile” region.
4. To find the improvement drivers across area

Impact of GST on Indian Automobile sector:

The constitutional Bill, 2014 related to GST was cleared by Rajya Sabha.

The GST is likely to have four major implications:

- a. Alteration in recurrence of fruitful circumlocutory cost across organizations
- b. Expand openness on input levy decrease
- c. Change business components among composed and scattered region.
- d. Reduce bottleneck and further foster adequacy underway organization and especially road collaborations.

Considering above pieces of information, the business need to do essential assessment of the law and its repercussion on their business.

PROS & CONS OF MODEL GST LAW ON AUTOMOBILE SECTOR:

1. Duty appraisal and assortment in cost of “Automobile”

According to ICRA research, there is no clearness on the speed of duty appraisal yet it is expected that more tax reduction can be benefitted by little “Automobile” and "two-wheelers" segment and downsized cost would finally lift the premium while more prominent “Automobiles” and SUVs would have to settle high cost. According to ICRA viewpoint there could be still 8-10% decrease in “Automobile” rate.

2. Data levy decrease

It infers at period of paying appraisal on yield you can diminish the obligation recently paid on input. Under model GST law capital items covers simply those product which are used at the business climate of supply of items' in this manner just items which are used rather than business of OEMs is apparently equipped for benefitting input credit. Thusly, this addresses a test to the OEMs in helping credit to the gadgets in the dealer premise on which cost is recovered by merchant. Accordingly, either cost of tooling would augment for OEMs or they ought to find some choice as in-house improvement.

Duty structure for automobiles OEM under current and GST Regime	Excise duty	NCCD	VAT	CST	Effective tax	Likely GST	Comments
Two wheelers	12.50%	1.00%	12.50%	2.00%	30.40%	17-19%	Cheaper
Small Cars (length < 4m)	12.50%	1.00%	12.50%	2.00%	30.40%	17-19%	Cheaper
Sedans (length > 4m with engine > 1,500 cc)	24.00%	1.00%	12.50%	2.00%	43.70%	higher	Cheaper
Sedans (length > 4m With engine >	27.00%	1.00%	12.50%	2.00%	47.20%	higher	Costly

1,500 cc)							
SUV's	30.00%	1.00%	12.50%	2.00%	50.20%	higher	Costly
Three Wheelers	12.50%	1.00%	12.50%	2.00%	30.40%	17-19%	Cheaper
Commercial "Automobiles"	12.50%	1.00%	12.50%	2.00%	30.40%	17-19%	Cheaper

3. Bound together market

With the introduction of GST whole country is treated as one market as cost of the thing is almost same at any place in light of clearing of falling effect of expense evaluation under model GST law.

4. Occupation work and GST

Occupation work is taking care of the items given to complete a segment or whole of the connection GST law license to send accessible product without paying obligations to work worker and ought to be repurchased to head in 180 days.

1. Time of supply for portion of GST

Under GST the obligation regarding portion of CGST and SGST is raised at the time of supply of good sat generally timely of:

- Date of clearing of product
- Date on which items are open to recipient
- Date of receipt
- Date of receipt of portion concerning supply
- Date of receipt of items as shown in the book of record of recipient

2. Dealer force plan and GST

Merchant inspiration plans are not open to VAT, yet there are issues on importance of organization levy on dealers, dependent upon the states of each arrangement. The business is of the view that these plans are not a free help by sellers to the creators, but are in post-bargain limits. The Model GST law doesn't give as for whether these inspirations or cutoff points are reliant upon GST. Further, since the main reserve is viably suffered by GST and the buyers have accepted the data levy affirmation. The issue of whether these catalysts/cutoff points influences the expense and credits. This requires a more significant examination. Further, in case such plans are subject to GST, whether or not the comparable would be treated as an assistance or product is moreover another point that ought to be clarified.

3. Impact of GST on collaborations

Model GST law is depended upon to retreat the various bottlenecks and complexities related with transportation of product using road collaborations.

4. GST is yet to give clarity on levy appraisal to many units not defined clearly in its framework

Under the proposed GST framework treatment of avoidance isn't clear at this point. In any case, industry expect that current unit would most likely going to get appraisal till the further arrangement.

5. Stock in the ownership of vender on the advancement date – possible twofold expense appraisal

The advancement game plans give that credit changes reasonable under the current framework can be passed on forward under GST. On the off chance that there ought to emerge an event of stocks lying with merchant which is gotten on portion of concentrate commitment and CST, such concentrate commitment and CST isn't passable as credit under the current framework. In like way, the difference in such costs/commitments associated with the stocks lying with the vender should be allowed. Regardless, under the GST framework, such stocks would suffer levy again, for instance extricate commitment and CST paid, and CGST and SGST on supply after the named date.

6. Lack of clarity on MOU inspirations

The theories by means of auto associations are colossal, and affect the State's economy. All things considered, States oblige diverse spurring powers including Investment Promotion Subsidies (IPS). A larger piece of the auto makers like phenomenal benefits from the State Government as State Investment Promotion Subsidies (IPS). This is given as rebate of VAT/CST paid, or as a development.

Segments	FY2015	FY2016	FY2017(e)	Growth Drivers
Commercial	(2.8%)	11.5%	12-13%	Pick-up in infra & mining sectors to

“Automobiles”				Support recovery in tippers?? Pre-buying owing to implementation of BS-IV (by April 2017)?? Replacement-led demand due to ban on old “Automobile”s
Passenger “Automobile”s	3.9%	7.2%	8.5-9.5%	? Improving sentiment levels in urban market; Return of FTBs? Replacement demand due to ban on old diesel “Automobile”s? Expectation of recovery in rural demand from H2 FY 2017? Favorable impact of Seventh Pay Commission
Two Wheelers	7.9%	3%	4-6%	Favorable impact of Seventh Pay Commission? Expectation of better demand from rural areas in H2 FY 2017
Tractors	(13%)	(10.5%)	7-8%	? Primarily contingent on outlook on monsoon? Rabi harvest (March 16) was healthier than expected? Agri Commodity prices have started inching upwards? Subsidy program in states like A.P., Telengana and M.P.

With the introduction of GST, levis move from the Origin State to the Consumption State. This would achieve basic abatement of stream back of IPS, since GST on between state bargains isn't credited to the Origin State. Advancement drivers have turned solid across segment. This effects a big loss to the manufacturing state and is beneficial to the consuming state.

CONCLUSION

Execution of GST gave off an impression of being positive for “Automobile” industry to the extent further created usefulness in road collaborations, lower cost of little “Automobile” and "two-wheelers" with the objective that now these would not be a thing of excesses rather would end up being part and fragmentary of day by day presence and lower levy appraisal would at risk to be key benefit of GST for “Automobile” industry and simultaneously more conspicuous clarity is expected on the different part of draft model of GST law like treatment of tooling cost, levy for work subject matter expert ,merchant, exemption issue of tank, etc ought to be tended to. In this manner the exemplification of investigation paper is suspicion for lower levy assortment is presumably going to be positive for “Automobile” premium though in the near term, customer may hold down on their purchase till more noteworthy clearness on new expense appraisal emerges, appropriately new “Automobiles” arrangement may diminish in not really far off future. Authentic GST association and question objective (even more fundamentally on between state trades) is uncommonly essential. The business is moreover expecting that the procedural changes ought to be instructed ahead regarding time, and may require a lead period of somewhere near a half year before show of GST.

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DESCRIPTIVE STUDY ON SECURITY AS A SERVICE IN CLOUD COMPUTING

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ABSTRACT

Cloud computing is data storage and computing environment that uses the Internet to share resources. Cloud computing allows users to "pay as they go," lowering their costs and allowing individual users to access data in the cloud while focusing on the growth of their enterprises. Data integrity is a must in today's environment since users exchange private corporate information. Enterprises now require third-party services to manage and deliver software applications to extend their IT infrastructure. The recent usage of the cloud computing paradigm leads to new challenges towards securing Cloud services. The new concept of Security as a Service (SECaaS) enables the integration of security services into corporate infrastructure, leading to cost-effective business. The Security as a Service (SECaaS) architecture in the cloud is required due to the complexity of business applications. This paper discusses the numerous aspects of the SECaaS Model in cloud computing and the advantages in terms of corporate growth.

Keywords: Security as a Service, cloud computing, data integrity

INTRODUCTION

Cloud computing refers to applications and services providing reliability, low cost, high availability and flexibility for the end-user. Cloud computing, which runs on various distributed networks, has changed the way businesses store information. The cloud environment is provided with (Infrastructure as a Service (IaaS), software as a Service (SaaS), Platform as a Service (PaaS) in a new computing paradigm. The three basic model works only for storage. In contrast, if the data is sensitive, there is an emergence of the security as a Service model for security and data protection. Security as a Service is a way to outsource security-related services via the cloud over traditional methods. Security as a Service (SECaaS) opens up new opportunities to obtain innovative technically and economically flexible security solutions to fulfil the increasing demands. According to the recent working pattern in the changing world, corporate information and resources have to be protected. Many industries use the software as a service (SaaS) tool and need to maintain permission and access for the devices. The security services often include authentication, anti-virus, anti-malware, intrusion detection, security event management. Outsourced security has paved the way in booming the IT industry. Security as a Service provides users with internet security services from various malicious threats and attacks as users are more vulnerable to attacks due to accessing the Internet access points. However, several issues are faced while developing Security as a Service (SECaaS) for cloud infrastructures. Due to this, users are vulnerable to attacks. Hence, there is a need for the cloud service provider to offer Security as a Service (SECaaS) to such users. Security as a Service (SECaaS) is being provided in several forms: subscription, Payment for utilized services, Freeware, and free of charge services. Below are the various forms of services

- **Usage-based** -The provider tracks how often the services they provide and charges accordingly. For example, if a user uses a service for two hours, the costs will be applied for the same.
- **Per usage** - The provider examines the number of authorized users from the company to use the services "Pay for each user". The provider keeps track of the number of employees in an organization availing the service, and accordingly, the organization is charged; this enables reduction cost of the business.
- **Tiered** – The provider provides several packages according to the user requirements. The more features or capabilities included, the higher the price. Huge companies opt for tiered packages as they have a complex business structure, such type of development is difficult for the providers since each user have a different requirement. Businesses have to pay heavy capital on the counterpart's security as a Service (SECaaS) models.
- **Flat** – A single version of the product is available and provided at the same price to the customers. Small scale business avails this service, but the same set of functionalities is not needed by the industry as the structure of the business and security requirement related to various threats differ.
- **Per features** – The user pays for each service the organization offers. The more features user need, the

more user has to pay. The provider focuses on specific features as required by the user. The provider has to pay more attention to various vulnerabilities and safety regulations.

- **Free of charge service** -The provider provides free of cost services with limited functionalities. This service model has a massive chance of intrusion detection as providers focus on paid services.

SECURITY AS A SERVICE

The widespread popularity of cloud computing has given rise to cloud security platforms and providers with Security as a Service (SECaaS). Data protection is an essential aspect of SECaaS. Data protection includes maintenance and access management of services. The security as a Service (SECaaS) model is delivered in the form of cloud services through standardized and comprehensive security functionality. Security as a Service (SECaaS) provides On-demand security services to shared and multi-tenant resources. The security of software services plays an important role in the cloud as various methods and tools for modelling security concerns are needed. Security as a Service (SECaaS) gives solutions to users to access devices. It allows security provisions to manage threats so that IT teams can focus on other vital factors of the organizations. Security as a Service (SECaaS) free up resources, gives total visibility to users with fast provisioning and greater agility in working because of ease management user's data are secure

The following are important aspects of Security as a Service.

1. **Device security** – The client's security policies and configuration devices are a significant concern for users as sensitive information must be protected. Tools that aggregate log and event information are to use to analyze real-time devices that help to detect possible anomalies
2. **Device Monitoring**-Security devices monitor and anticipate potential problems of users. Device monitoring enables the collection and analyzing information to detect suspicious behaviour or unauthorized system changes on your network, defining which types of behaviour should trigger alerts and appropriate action to be performed.
3. **Network security**-Network security protects your network and data breaches and other threats. In Security as a Service, network security deals with confidentiality, integrity and authentication. Tools and services that help you manage network access and distribute, protect, and monitor network services
4. **Software security**- Business-critical applications and data migration are trusted third-party cloud services providers (CSP), which require standardized authentication policies across all Software as a Service (SaaS) applications that enable policies such as single sign-on (SSO) and multi-factor authentication (MFA).
5. **Safety Regulations**-Security as a service focuses on safety regulations to manage backups and resume operations with little impact on the customer. Workplace ensures that local regulations for safety and security of an application. Tools that help you ensure that your IT and operations are back in no time when disaster strikes.
6. **Disaster recovery** –In case of unexpected Tools that help you ensure that your IT and operations are back in no time when disaster strikes. Tools that aggregate log and event information are analyzed in real-time to detect anomalies and intrusion

ADVANTAGES OF SECURITY AS A SERVICE

Security as a Service (SECaaS) can be described as cloud providing model for outsourcing cybersecurity services. Security as a Service (SECaaS) is highly recommended in cooperate infrastructure as a path for ease in security teams handling the responsibilities and business development.

- **Expertise** - The maintenance of security requires a high level of skills that businesses prefer to hire, and the market faces a shortage of cyber security specialists. A security skills gap can leave businesses with vulnerable attacks. With cloud service providers, companies are no longer have to worry about expert staff to provide network security.
- **Low Cost** - Cost is considered an important factor since on-premise maintenance requires enormous capital. The advanced IT security services can fulfil the business demands as no capital expenses on setting up hardware, software, and license than traditional security frameworks. This enables cost ownership for security platforms as the cloud supports Pay-As-You-Go Model or subscription.
- **Scalability** - Security management simply becomes another service as businesses pay providers for bills. Including and removing services becomes easier in SECaaS as vendors update the settings based on the requirement. This advantage of SECaaS has enabled businesses to work evenly while working from home.

- **Easy Management** - Traditional security frameworks generally have a complex management system. The response time is high on cloud-based services as it ensures that damage sustained to a network is more diminutive. The businesses focus on the development rather than management of services. Security as a Service (SECaaS) free up resources, gives total visibility through management dashboards and develops confidence that IT security is being managed competently by a team of outsourced security specialists.

CHALLENGES FACED IN SECURITY AS A SERVICE

As more organizations continue to adapt and move to the public cloud, it becomes even more critical to secure those environments, applications and services. Security as a Service (SECaaS) providers continues to enhance their offerings to add specific security services to their portfolios. Many organizations dive into cloud computing without sufficient knowledge and resources for furnishing their own security. As Security as a Service (SECaaS) matures, it becomes an even more viable option for securing enterprise public and hybrid cloud deployments. Security poses a significant challenge to the widespread adoption of cloud computing. Security as a Service (SECaaS) has various issues that make it difficult for many software applications to maintain reputation and superiority among cloud services.

Below are the few challenges faced in Security as a Service (SECaaS).

- **Increased Vulnerability**-In Security as a Service faces security vulnerability to withstand the effects of the hostile environment. Moving of businesses information to the cloud holds the responsibility for data security. Establishing a security architecture that forms trust boundaries with the businesses without vulnerability can be challenging unless support is provided from both ends.
- **Vendor Lock-in-Vendor** Lock-ins are restrictions that prevent users from switching from one service provider to another. In an IT environment, users can shift providers freely. Due to competition among vendors and various regulatory restrictions, businesses face the difficulty of switching, which impacts the loss of flexibility and loss of access to data.
- **Data Leakage**-Various Data Loss Prevention (DLP) tools that protect, monitor and verify the security measures are taken still services providers come across data leakage. Data leakage affects the effectiveness, reliability of the service providers, and performance. Within the cloud, Data Loss Prevention (DLP) services are provided as part of the build, such that all servers built for that client get the data loss prevention software installed with an agreed set of rules deployed.

RESEARCH CONTEXT

This research paper is theoretical in nature. The data has been collected through various sources of Secondary data. Secondary data has been collected through journals, research papers, books and websites. Secondary data collected from other researchers have served as a good source for collecting the required data to analyse the objectives.

LIMITATION OF STUDY

The research study is limited to understanding and the requirement of Security as a Service (SECaaS) to be introduced in the cloud computing model and to acknowledge the benefits and challenges faced while adopting SECaaS.

CONCLUSION

In this paper, we proposed Security as a service in the cloud. We thoroughly studied various research papers and other articles related to cloud computing and various security areas where the vulnerability of services is required. We have identified that multiple security services are provided. We discussed different categories of security services in the cloud, and we identified the major security issues in cloud computing and the reason for the same. We have also identified the advantages of Security as a service and challenges faced in cloud computing. We also described the term cloud and its services. Our ongoing work is to analyse the security issues in Security as a service (SECaaS) and to analyse the various security as a service models.

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AN ANALYTICAL STUDY OF MODERN TECHNOLOGY AND ITS IMPACT ON TEACHING LEARNING PROCESS**Jinal Mehta**

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ABSTRACT

The researcher through this abstract and his piece of research writing intends to create an alarming buzz to curtail the, how modern technology impact on teaching learning process. The Present study focused how 21st century emerge procurement and advances working with teaching and learning process. The present study also discovers Data Technology can help the educators, students, specialists, heads, and instructive organizers to get access significant fortune of information, expertise what's more application for working on their own assignments. The respondents are mostly the learners studying at graduation level along with the teaching faculty members. The researcher has collected the primary data through the Google form questionnaire from 97 respondents which have given a detailed understanding of the title under research study. Three objectives framed were measurable and achievable through interpretations of research conclusions and findings.

Key Words: Information technology, computer, Internet, Teaching learning process, communication.

INTRODUCTION

“Technology will not replace great teachers but technology in hands of great teachers can be transformation”- by Author George couros.

The above quote explains that the role of a teacher is not merely confined to imparting knowledge. it goes far beyond that. a good teacher inculcates values to the students, and also becomes an inspirational role model for kids.

Today new modern technology had significant effect on life of people living in every corner of globe. Regarded as the foundation upon which economy, arts and sciences flourish in the 21st century, modern technology sustains civilization all around the world. This new age of technology has also facilitated the rise of global communities and the easy exchange of ideas and resources.

From automation of several manual task, modern technology has grown by leaps and bounds in the last few years. it also penetrated each face of our everyday lives including education. This growing dependency on modern technology within education sector has resulted in round clock connectivity with students and availability of various forums for learning assistance.

The redesign curriculum concentrating on base standards of knowledge, skills and ethical implications in AI or data science enable students to develop problem- solving and decision making competences in these areas of technological disciplines. Implementation of educational technology reflects its impact in performance of students as well as teachers. In higher education, there is no specific psychological technique to facilitate the students in higher education. It is the matter of creating interest among the students for learning. Students might be able to get a link or access to their educational needs worldwide. Educational technology enables the student to get themselves over worldwide. students can get information and resolve with form of information like video, text, book, research review in form.

REVIEW OF LITERATURE

Yadav Bhavna sangeet May (2009) present how technology change the way in future and changed we live. The researcher find several manual task can be automated and many complex and critical processes can be carried out with ease and greater efficiency with the help of modern technology this paper consist 4 objectives and used six important concept to clearly understand the technological concept. The finding of the study shows that technology has positive impact on education and same also have negative effects. Teachers and students should take advantages of his good light and eliminate the drawbacks which are pulling back many students as well as schools from achieving excellence. ,

Marshal (2002) cited in Honey, Culp and Spiel Vogel (2005), found strong evidence that modern technology complements what a great teacher does naturally, extending their reach and broadening their students' experiences beyond the classroom.

Honey et al (2005) go further to say young people are taking advantage of the new powerful technology. Three quarters of online teens use instant messaging, representing close to 16 million youth. Of these 16 million, 78% say they use instant messaging to talk about homework, tests or schoolwork.

Subramanian et al (2000) posits that cognitive researchers suggest that for example, playing computer games can be an important building block in enhancing children’s ability to read and visualize images. Playing specific computer and video games have been found to have immediate positive effects on specific cognitive skills. They may improve problem solving skills.

GAP ANALYSIS

The purview of the study has shown that positive and negative effect of technology on education, importance of technology in problem solving skills. From literature review above many studies have been conducted on impact of technology in education however but there are little research conducted on “**MODERN TECHNOLOGY AND ITS IMPACT ON TEACHING LEARNING PROCESS**”.in present study researcher found to fill gap knowledge with following points like, understanding the quality of education and enhanced learning process, which factors responsible for affecting in teaching in education,

RESEARCH METHODOLOGY

Objective of the study:

1. To study the impact of modern technology on classroom teaching
2. To study factors affecting teaching in education.
3. To understand the quality of Education and enhance learning process

Hypothesis of the Study:

1. **Alternative Hypothesis (H1)** – There is relationship between modern technology and enhance teaching learning process.

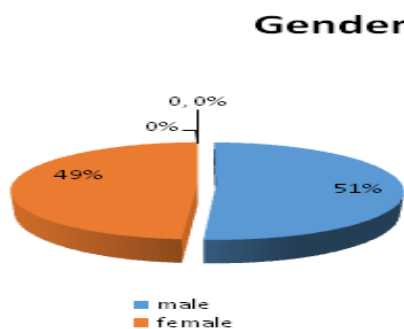
Null Hypothesis (H0) – There is no relationship between modern technology and enhance teaching learning process.

DATA ANALYSIS AND INTERPRETATION:

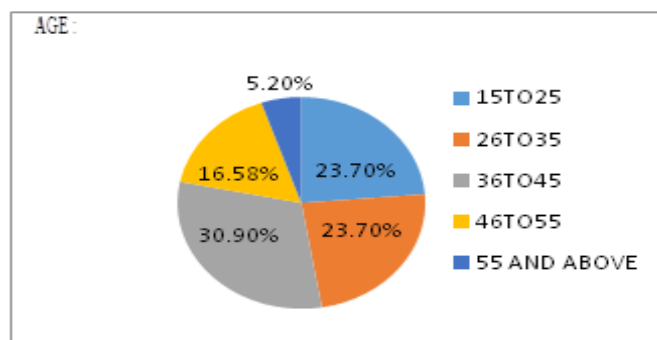
The Researcher has collected the primary data by circulating the Google form in known group of social media for collection of the data.

The Demographic profile of respondents is as follows

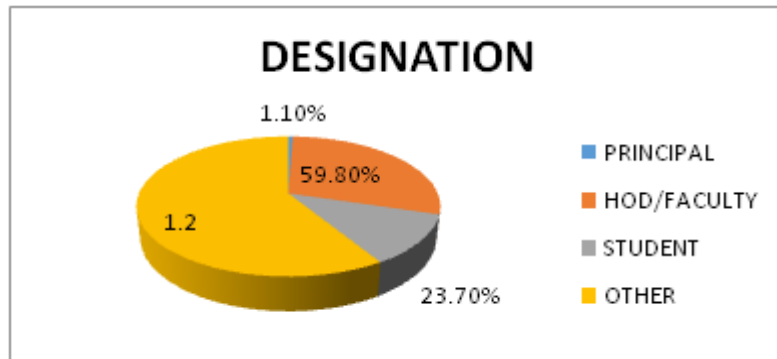
A) DEMOGRAPHIC PROFILE OF RESPONDENTS :



GENDER: Among all the respondents there was 49 % was females and 51% of males



AGE: The majority of respondents are between the ages of 15 to 25 that is 23.70 The 23.70% of respondents were between 26 to 35. The 30.90% were age of 36 to 45 .The respondents above age of 55 were 5.20%and respondents between age of 46 to 55 are 16.58%.



DESIGNATION: In case of designation 59.80% were Faculty/ Lecturer/ Teacher, 23.70%were student ,1.1% principal and 1.2%respondents were other designation.

B)The following questions asked to respondents.

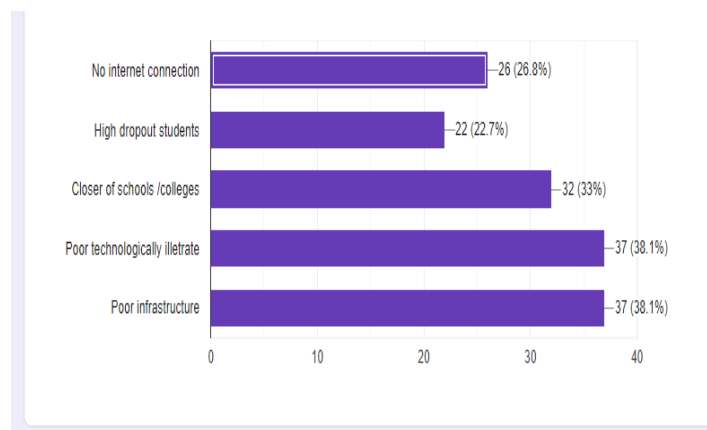
1. Part of modern day teaching learning process

BASIS	NO.OF RESPONDENTS	PERCENTAGE
YES	50	50 %
NO	46	45.5%

Source: primary data (1.1)

Interpretation: The table explains weather respondents are part of technology. Primary study conducted through questionnaire method 50 respondents say yes they are part of modern day teaching learning process and 45.5% respondents are not part of teaching learning Process.

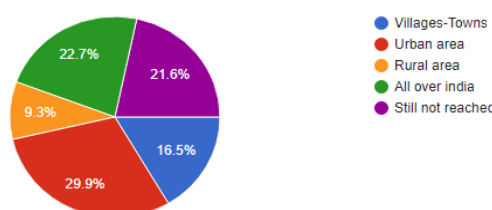
2. What according to you are current challenges in education sectors ?



Source: Primary Data(1.2)

Interpretation: The above chart explains that majority of the respondent faces current challenges in education sector is poor technologically illiterate 38.1% and poor infrastructure 37%

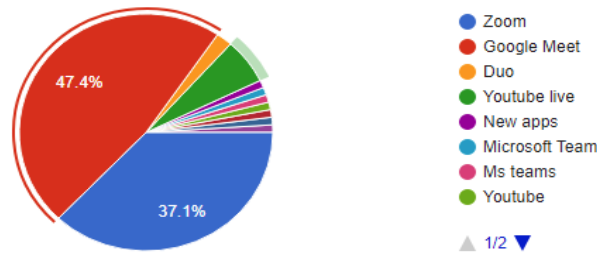
3. How far has education of modern technology reached in India?



Source: Primary Data (1.3)

Interpretation: The above graph represents that education of modern technology reached in urban area is 29.9%, villages and towns 16.5%, Rural area 9.3%, all over India 22.7% and still not reached technology is 21.6%.

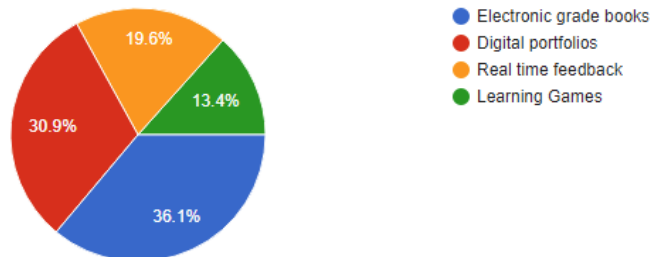
4. Which is most comfortable and easily accessible online learning platform?



Source: Primary Data (1.4)

Interpretation: It is observed that 47.4% of respondents are comfortable with Google meet online learning platform. Zoom platform is also easily accessible in online learning 37.1% the above pie diagram provides details that 6.2% of respondents are comfortable with YouTube live, and other platform like Duo 2.1%, New apps 1% and Microsoft team 1.3%.

5. How technology will be used for future teaching.



Source: primary Data (1.5)

Interpretation: According to respondents 36.1% respondents says that technology can be used for future teaching in Electronic grade books, 30.9% says that it can be used for Digital portfolio, 19.6% says that it can be used for Real time feedback and 13.4% says that it can be used for learning games.

6. Modern technology can impact the teaching and learning process inside or outside the school.

Actual Data:

	Favoured	Not Favoured	Total
Impact Teaching learning Process	85	12	97
Learning Process has changed due to Internet	72	25	97
Total	157	37	194

Level of Significance: 0.05

ANOVA: Single Factor

SUMMARY				
Groups	Count	Sum	Average	Variance
Column 1	2	157	78.5	84.5
Column 2	2	37	18.5	84.5

ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	3600	1	3600	42.6035503	0.02267686	18.51282051
Within Groups	169	2	84.5			
Total	3769	3				

CONCLUSION

Since, P-value is less than level of significance.

Therefore, Null Hypothesis falls under critical region

Hence, Null Hypothesis is rejected.

Therefore, there is relationship between modern technology and enhanced teaching learning process.

SOURCE OF DATA COLLECTION:**Primary Data:**

The researcher in his research paper has prepared the questionnaire based on the Likert scale using the tool Google form. The researcher collected the data from 97 respondents. The data mostly is collected from the young population in the age bracket of 15-35 years which account of 79.2% and age bracket of 36-55 which accounts for 8.7% of the sample size. In all, 97 respondents have filled the questionnaire through Google form.

<https://forms.gle/BSy3W1R8wWGSnDSTA>

Secondary Data:

The researcher has also used the secondary data for the study. The Various journals, magazines, websites of the Government agencies, news paper, books and articles etc were surfed, which helped the investigator to comprehend the research title with broader sagacity. Review of the literature helped in finding the gap analysis.

LIMITATION OF THE STUDY

This study has the following limitations:

1. The study undertaken by the researcher is based on primary data, with limited respondent.
2. The secondary data available through sources was not objective specific and was available in bits and pieces.
3. The biasness of the responded towards the data collected cannot be overlooked.

CONCLUSION OF THE RESEARCH STUDY

The finding of the study shows that Modern Technology is an integral part of living in 21st-century in education, referred to the fourth revolution that is accompanied by challenges and opportunities. It also has structural character and therefore has the ability to include and exclude the technological factors. In today's modern era students not only have computers to help them with their schoolwork and projects but also internet for research while teachers use technology to enhance their lessons.

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WORKING & ORGANIZATION PATTERN OF PP MAT INDUSTRY**Pratibha R. Tiwari¹ and Dr. S. G. Patil²**¹Research Guide, School of Commerce & Management KCES's M.J College (Autonomous), Jalgaon, Maharashtra²Assistant Professor and Research Guide, School of Commerce & Management KCES's M.J College (Autonomous), Jalgaon, Maharashtra**ABSTRACT**

Industry plays a vital role in the economic development of any country. In India, various numbers of Industries are operating well and contributing to sustainable development. Similarly the handloom sector plays an important role in the economic development of the rural as well as urban sector. About 80% production of Indian PP Mat (Chatai) in India was underway in Jalgaon. The sector plays a key role in job creation and in providing bread to the poor in rural and urban sector in Jalgaon. This paper shows the working and organization pattern of the PP Mat Industry in Jalgaon district.

Keywords: Working & Organization pattern, Handloom, Mat Weavers, Economic Development, Employment Generation

INTRODUCTION

India may be a country of artistic crafts & handicrafts. Maharashtra is one among the leading manufacturer and exporter of weaving PP (Polypropylene) Mat. As we all know that the textile production is so essential that it's a special presence in our custom, language, culture, It plays a very important role in generating the employment opportunities and utilization of resources. The skill of manufacturing Mats was actually originated in Japan, from which our state has recreated the art of weaving and producing qualitative & colorful Mats like Deluxe quality mats, Namaz mats, campaigning mats etc. having the features of versatility, durability, affordability, attractive & far more. The technology of production of Mat is originated in Japan, before this technological advancement the weaving was done with the standard methods i.e. without looms & machines. Our Indian labors have converted the Japanese technology into our Indian technology in 1990-91 during the age of commercial revolution.

India, as one of the developing nation, has experienced rapid economic development and growth in recent years, especially since the full scale liberalization of its economy in the early 1990's.

There can be no doubt that the series of economic deregulation and liberalization policies introduced after 1991. This deregulation has contributed to the acceleration of growth in the country. We can say that it was a need of the time to convert the process of production into our state technology.

REVIEW OF LITERATURE

- Sekar and Parwin (2014) in their study entitled, "A Study on Customer Understanding and Marketing Problems for Cottage Industrial Products in Madurai", aims to address the customer problem and marketing problems facing rural industrial products in Madurai. The survey was conducted with a systematic questionnaire and data was collected from 141 male clients and 112 customers about housing sector products with a response rate of 84 percent.
- The Economic Value of the Mat Weaving Patriarchal Matt Tail Industry: A look at everything presented by Dr. S. Muthiah & A. Venkateswaran concludes in his relevant study that finally, women's entrepreneurship should be considered. Nationally, it is crucial to the country's future economic prosperity. Individually, business ownership gives women the freedom to crave economic and social satisfaction. There is no escaping the adoption of advanced technology where many engineering processes are affected and the difficulties faced by these industries can be solved to some extent with the use of modern machinery and equipment.
- Premavalli (2015) conducted a study entitled, "The Role of Cluster Development Activities in Enhancing the Competitiveness of Kannur Hand Co-Operatives", explained that the handicraft industry is one of the ancient Indian industries and is part of major industries. The craft industry produces products at low prices, especially using raw materials and using local skills, growing businesses, facilitating equitable regional growth and preventing the influx of workers into metropolitan areas. The handicraft industry is facing a major crisis, due to cheap textile competition from other provinces, shortages of

high quality thread, rising commodity prices, dye, chemicals and other raw materials, high production costs, lack of diversity of products, declining handicraft market in Kerala, unwanted production and design shortages, inadequate technology and the inability to market professionally and export, with global competition for quality and price, poses a serious threat to retrenchment in the high-income sector of Kerala, which could lead to poverty and social problems.

- Excellence through Human Resource Development" by M. M.RR Nair and T.v.R ", an organized collection, based on the views of senior executives and their experience with HRD. Researcher concluded "HRD is needed by any organization that wants to be dynamic and growth-oriented or to succeed in a fast-changing environment. Organizations can become dynamic and grow only through the efforts and competencies of their human resources. Personnel policies can keep the morale and motivation of employees high, but these efforts are not enough to make the organization dynamic and take it in new directions. Employee capabilities must continuously be acquired, sharpened, and used. For this purpose, an "enabling" organizational culture is essential".

Objectives of the paper

1. To study the production procedure of PP Mat Industry
2. To study the working and organization pattern of PP Mat Industry.

RESEARCH METHODOLOGY

Available secondary data was extensively used for the study. Looking into requirements of the objectives of the study the research design employed for the study is of descriptive type. The research paper is descriptive in nature and secondary data based. **Secondary data** sources such as official records, booklets of Mat Association, documents, research publications, annual reports, journals etc. was extensively used.

History of PP Mat Industry

Mats were founded in the early 19th century and have natural fibers like grass leaves as their constituents. Technology has led to many innovations in this sector. Ancient Indian history reveals the use of mats made of grass, vegetable palm, coconut palm, and screw pine. The recent introduction of Plastic and the advent of Polypropylene have raised the profile of PP Mats. In today's world, PP Mats completely eliminate conventional mats by the use of presence, low weight, wide use, bright colors, make-up and size and easy availability. India and neighboring countries and the UAE are among the hottest selection and marketing areas for PP Mats. Depending on the level of use, PP mats are made of recycled materials with reusable cases or low-cost applications. India is among the largest producers of PP Mats and the industry today receives top employment in millions of labor jobs at home and at industry levels.

Various Machines Use

PP Mats are the most popular plastic mats that are widely used in the South Asian continent and in the UAE. The manufacturing process of PP Mats involves fully automated / automated equipment to perform various processes of arrival of finished goods. The complete process begins with PP granules mixed with master batch / pigment in a tumbler mixture and prepared for the extrusion process. Color granules are taken through an extrusion process that involves converting them into empty tubes of the desired width. These tubes are kept on a tray to keep them straight and are eventually inserted into hopper weaving machines.

Depending on the design, the tubes are selected for weaving using PP yarn as warp and tubes as weft. The weaving machines produce mattresses in the form of folds, and the rolls are then cut to the desired size for the hot sealing machine. The cutting process includes error testing and correction followed by a sewing machine and sewing tapes at the borders on both closed ends. Finished mats are packed in an attractive plastic reusable bag.

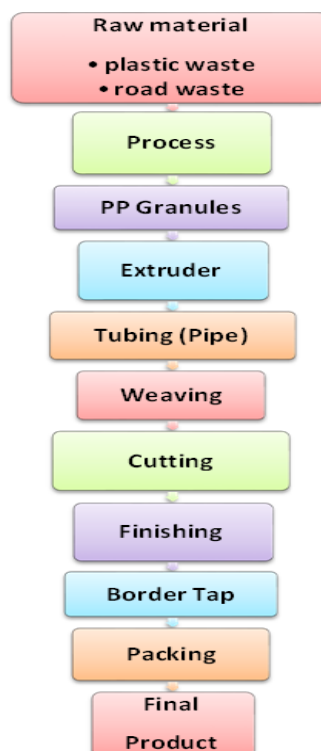
Production Procedure

In the production of PP Mat, pure petrol materials are used. The raw materials needed for the production of Mat is made of plastic waste i.e. plastic Bhangar. Disposal materials are recycled into PP (Polypropylene) and with the help of PP, granules are made.

The granules are then converted into a tubing tube. The tubes are processed with the help of a power loom and the weaving process begins here. After weaving, with the help of the process of finishing the cutting of additional threads is performed. After that the taps are installed and finally the final product is full and ready for sale.

Manufacturing Process

- **Compounding:** Polypropylene granules are mixed using a highspeed mixer along with certain adhesives. Pigments and master batches are added to form the desired color shade. Polypropylene granules are blended using high-speed adhesives and other adhesives. Master batches are applied to create the desired color shade.
- **Extrusion:** The Compound is added in extruders to form tubes of various lengths. It is a process with the help of which tubes of required length formed.
- **Knitting:** The tubes are knitted/weaved with the help of PP thread to form mats of various lengths. The weaving pattern can be a 2/2 twill structure or 3/1 structure.
- **Finishing/ Testing:** The Finishing and quality control department ensures that edges of every mat are trimmed and every mat is thoroughly checked to see for any manufacturing defects. The Department of Disposal and Quality Control ensures that the edges of all mats are cut and that each mat is properly inspected to see if there is a production defect.
- **Tailoring:** The edges of the mat are double stitched with a polyester or non-woven fabric tape to ensure its long usage.
- **Packing:** The mats are packed in HDPE bags. The packing can be either fold or rolled as per the customers requirements.



Quality Assurance:

The quality of PP Mats is determined primarily by the component / material used which is Polypropylene. Polypropylene materials used in the manufacture of PP mats are available in

three different categories namely. Virgin PP, Semi-Virgin PP and redesigned PP. Effectively all attributes are the same and vary depending on the product life, appearance and feel due to the different material costs. The mats made of virgin PP are strong, durable, and have many color options. Recycling is cheap and there is a good eco appeal

What quality PP Mats to use is also often determined on the basis of use and purpose. Many refugee camps use recycled materials for Mats for Tents and temporary jobs as the life expectancy is low and the area in which they will be used is not as common. High or indoor use is more common in virgin PP mats where the outer ropes sometimes have a combined use and requirements.

Organisation Structure:

The organizational structure needs to ensure that responsibility is given to the right people without causing information bottlenecks, duplicating efforts or wasting resources.

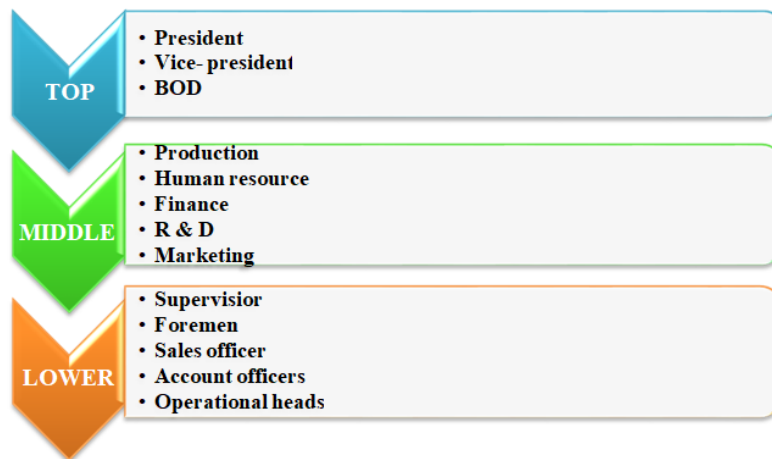
Workers Arrangement: Shop Floor Level Working Pattern

Extruder Operator: Operate the extruder to withdraw or collect the tubes/ pipe from machine.

An extrusion operator is also sometimes called a drawing machine operator. They **control and monitor machines** that shape thermoplastic materials for industries such as aerospace manufacturing, general plastics manufacturing, and automobile and auto parts manufacturing.

Parking workers: The main task of parking workers is to park and tie up the tray (In tray tubes are accumulate in bundles)

Loom Operator: The function of loom operator is to put the tubes in machine in order to weave Mat. Job Description of an operator of a power loom is a **job-role in the weaving department**. The responsibility of the power loom operator is to run the loom efficiently equipped with solar power drive so as to get maximum output with minimum fabric defects, giving due importance to safety and environment aspects.



Jobber: With the passage of time and due to continuous production machine get depreciated. Repairing and maintenance of the machine in order to maintain the quality of product is the maintask of a jobber.

Finishing workers: After weaving the product contains tubes i.e. extra tubes. It is the task of finishing workers to finish the product by cutting extra tube during weaving.

Cutting Machine Operator: The main function of cutting machine operator is to cut the Bundle of 6-6 fts.

Packing workers: The main task of packing worker is to pack the final product.

Supervisor: To check the quality, weight, length, breadth of Mat. To check the wastage level, weight of tube as well as final product. To maintain the quality of Product.



CONCLUSION

According to the secondary data the production and the no. of companies doing export is increasing. In mat industry as we know that the production process includes the purification of plastic wastage and converts it into the PP granules and afterwards making the final product with the help of PP tubes. This product is affordable, long lasting and the process is not so polluting. But the problem is that there is lack of governmental facilities as well as the workers is also switching the job day by day. So, the Government should take necessary steps to overcome the problems of handloom mat weavers and improve

the social status of the handloom mat weavers. It is expected that the above suggestion will help to resolve the problems faced by handloom mat weaving industry in Jalgaon.

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COMPARATIVE FINANCIAL ANALYSIS: A STUDY OF SELECTED CHEMICAL AND FERTILIZER COMPANIES OF INDIA

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ABSTRACT

Financial statements are key to overall investment and fundamental stock research. Financial is regarded as the life blood of a business enterprise. In the modern oriented economy, finance is one of the basic foundations of all kinds of economics activities. Finance statements are prepared primary for decision-making. They play a dominant role in setting the frame work and managerial conclusion and can be drawn from these statements is of immense use in decision-making through analysis and interpretation of financial statements. The goal was to enhance to make a sound judgment about the company's financial strength and future prospects by showing to the benefit and using financial statements in our personal research investments. The five company should not run only the profit basis even they run in loss also so that every investor should aware about the share and market value of the prices and should follow the future the price of share in all types of the industries.

Keywords: Personal investments, Sound Judgment, Methodology, Life Blood.

1. INTRODUCTION

The role of financial reporting for companies is to provide information about their fiscal health and financial performance. As investors, we use financial performance of past, current, and future prospective performance of company. These statements allow to the one firm to another firm the basis of valuating the work of a stock. The chemicals industry compares the companies that out of our investment research like that central to modern world's economy, it cover to the materials, oil, natural gas, water, metals into more than 70000 products. The fertilizers company that out of product like NPK, DAP, phosphors, Nitrogen and many others products of the fertilisers.

2. OBJECTIVES

- To study about the capital structure of each firm in the industry.
- To study the performance analysis of Chemical and fertilisers industries.
- To calculate ratio of the Chemical and fertilisers industries.
- To calculate t-Test Pairs of two sample of Chemical and fertilisers industries .

3. SCOPE

- The study covers almost the entire area of financial operations covered by " Chemical and Fertilisers industries " the study has been conducted with the help of data obtained by audited financial records.
- The audited financial records are the company annual reports pertaining of the last 5 years audited annual reports of the companies.
- Financial is very essential for the smooth running of the business. Finance controls of the policies, decision and activities.
- Finance is the life blood of the business and it is rightly terms as the decision of every business.

4. LIMITATIONS

- The study is restricted for a period of five years.
- Assume that 5 years are a responsible period to get fault accurate picture policies and practices of management of the company.
- The analysis is based on annual reports of the company.
- Authorities were reluctant to reveal full information about the working of the company.

5. RESEARCH METHODOLOGY

Research methodology is a way to systematically solve the research problem. Once can also define research as a scientific and systematic search for pertinent information on a specific topic. In fact, research is an art of scientific investigation. The Advanced Learner's Dictionary of Current English lays down the meaning of research as "a careful investigation or inquiry specially through search for new facts in any branch of knowledge. The overall research design is split into the following parts.

1. Ratio analysis – Debt Equity Ratios , Current ratios , Net Profit margin, Inventory Turnover ratios.

2. t-Test: Pairs of two sample for Means

The data collection classified

Secondary Data

6. STATEMENT OF THE PROBLEM

In a financial analysis the statements of the problems is to calculate the five year of the fertilisers and chemical industries and their past five year of profit/loss and balance sheet in each and every company. The five company should not run only the profit basis even they run by the loss also so that the every investors should aware about the share and market price of them.

- Inability to identified variables investments opportunities
- Decreasing returns from investments.
- Decline the overall profitability of the company.

7. REVIEW OF LITERATURE

(1). Pai, Vadivel & Kamala (1995) have studied about the diversified companies and financial performance”. Principle reason for existing of examination might have been found crazy those. Association between differentiated organizations and their monetary execution. For those. Reason for research, they bring chosen seven vast organizations and analysed the individuals. Firm which Hosting different products-both related What's more otherwise-in their. Portfolio and operating on different commercial enterprises. In this study, A set of performance. Measures / proportions might have been utilized will focus the level from claiming fiscal execution. Also variety over execution starting with particular case firm should in turn need been watched What's more. Statistically made. They uncovered that the differentiated organizations concentrated on bring. Been solid fiscal execution.

(2). Vijayakumar A. (1996) has studied about ‘Assessment of Corporate Liquidity - a discriminate analysis approach’ In this investigate he need uncovered. That the Growth rate for sales, leverage, present ratio, working costs will deals. And vertical woodwind might have been the critical variables which determine the. Productivity of organizations in the sugar fruit business. Likewise he need concentrated on the short. Haul liquidity position in twenty-eight chose sugar fruit production lines over co-operative. Also private parts. To examination a separate Investigation need been utilized toward those. Researcher, with embraced will recognize the great hazard organizations starting with poor hazard. Organizations in view of present and liquidity proportions. In this consider segregating ‘Z’ scores have been ascertained with those assistance from claiming separate work What's more as stated by the ‘Z’ scores the organizations would positioned in the request of liquidity.

8. COMPANY PROFILE

1. Rashtriya Chemical and Fertilizer Limited:

RCF was established in 1978 consequent to the reorganisation of Fertilizer Corporation of India. RCF manufacturer Urea and Complex fertilizer along with a wide range of Industrial Chemicals. It is 4th largest Urea manufacturing in India.

2. Chambal Fertilizers and Chemicals Limited:

The company was founded by Dr. K.K. Birla, one of the most respected industrialists. First a Urea plant was set up near Village Sancoale in Goa by Zaria Industries limited in 1967.Chambal Fertilizers has consolidated its position in agri –business and diversification into shipping , textiles’ , software, and manufacturing of phosphoric acid.

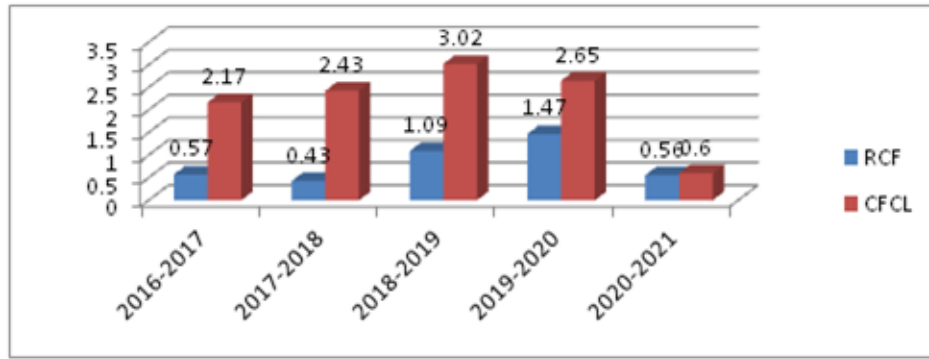
9. ANALYSIS AND INTERPRETATION:

Ratio Analysis is a form of financial Statements analysis that is used to the obtain quick indication of the financial performance in several key areas.

1. Debt equity Ratio:

COMPANY NAMES	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	AVERAGE
RCF	0.57	0.43	1.09	1.47	0.56	0.824
CFCL	2.17	2.43	3.02	2.65	0.60	2.174

Source: www.moneycontrol.com

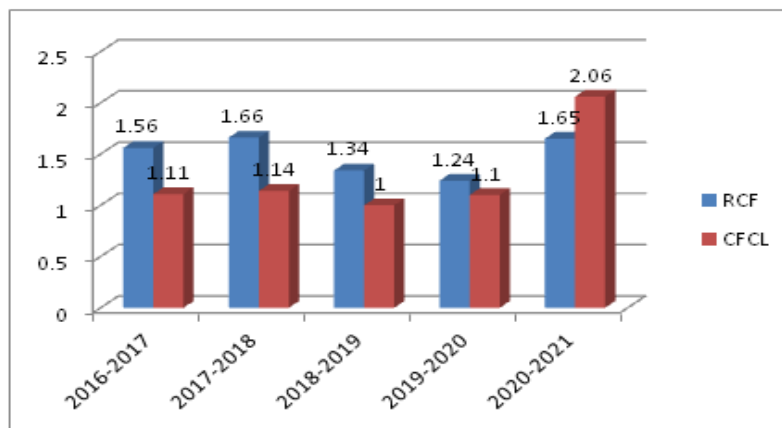


Above table and chart displaying Debt Equity Ratio of selected Fertilizer companies .it can be observed that average of Debt equity ratio of CFCL is 2.174 which is higher then RCF is 0.82.

2. Current Ratios:

COMPANY NAMES	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	AVERAGE
RCF	1.56	1.66	1.34	1.24	1.65	1.49
CFCL	1.11	1.14	1.00	1.10	2.06	1.282

Source: www.moneycontrol.com

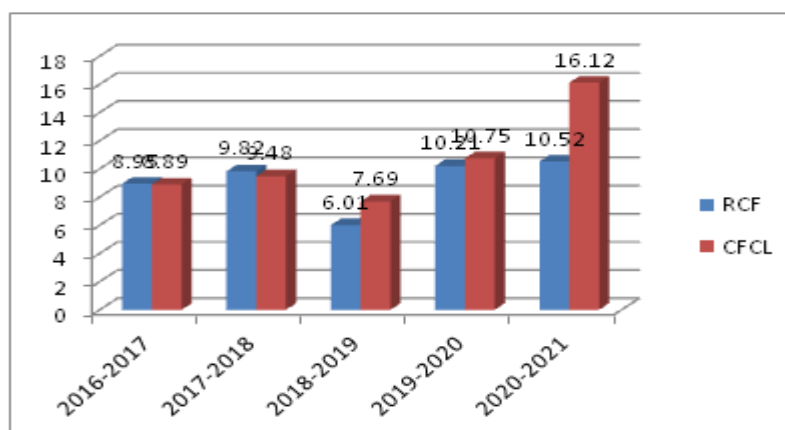


Above table and chart displaying Current Ratio of selected Fertilizer companies. It can be analysed that average of current ratio of RCF is 1.49 which is higher then CFCL is 1.282.

3. Inventory Turnover Ratios:

COMPANY NAMES	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	AVERAGE
RCF	8.95	9.82	6.1	10.21	10.52	9.102
CFCL	8.89	9.48	7.69	10.75	16.12	10.586

Source: www.moneycontrol.com

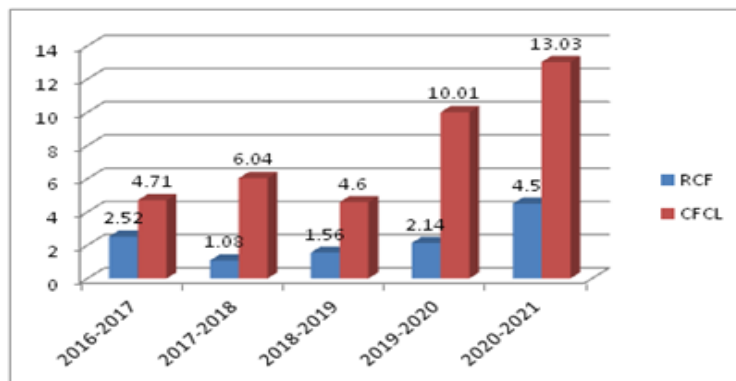


Above table and chart said that Inventory Turnover Ratio of selected Fertilizer companies .it can be analysed that average of Inventory Turnover of CFCL is 10.586 which is higher then RCF is 9.102.

4. Net Profit Margin:

COMPANY NAMES	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	AVERAGE
RCF	0.57	0.43	1.09	1.47	0.56	2.36
CFCL	4.71	6.04	4.60	10.01	13.03	7.678

Source: www.moneycontrol.com



Above table and chart seen that Net Profit Margin Ratio of selected Fertilizer companies .it can be analysed that average of Net Profit Margin of CFCL is 7.678 which is higher then RCF is 2.36 .

10. RESULTS OF HYPOTHESIS TESTING:

1. Debt Equity Ratios:

Table: T-Test: Pairs of two sample for Means,

	RCF	CFCL
Mean	0.824	2.174
Variance	0.19438	0.87133
Observations	5	5
Pearson Correlation	0.515265891	
Hypothesized Mean Difference	0	
Df	4	
t Stat	-3.76865683	
P(T<=t) one-tail	0.009813628	
t Critical one-tail	2.131846782	
P(T<=t) two-tail	0.019627256	
t Critical two-tail	2.776445105	

Source: Researcher Calculations

T stat > t criti, 3.76 > 2.77 Value So, hear P value is less then 0.05 So, Null Hypothesis is Rejected. There is significant difference in Debt Equity Ratio of RCF and CFCL companies.

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FINTECH IN INDIA**Dr. Sanchita Datta¹ and Ms. Simran Shaikh²**Research Guide¹ and Student², Royal College, Thane, Maharashtra**INTRODUCTION**

FinTech is the delivery of financial products and services by integrating technology. Financial organizations, financial procedures, and budgetary administrations are fields that have profoundly progressed over the past couple of decades. As a result of the rapid and immense progress of the FinTech industry in our country, there has been a tremendous change in the way finances are now handled and businesses, as a whole, have experienced a complete overhaul of the hitherto adopted procedures of handling finances. The introduction of technological innovations in accounting procedures and financial transactions has prompted a radical change in venture, exchanging, banking, and digital money; with these, just being the tip of the iceberg! The word "FINTECH", which is the portmanteau of the words Financial Technology, has become omnipotent because of these rapidly advancing financial technological innovations.

Colossal FinTech industry encompasses new companies and financial organizations striving hard towards the betterment of budgetary administrations and allocations of advances given by financial foundations worldwide. While the era of 1950s witnessed the beginning of Credit cards, ATMs were the game changers 10 years later that revolutionized the entire concept of withdrawal of money from banks. Furthermore, the FinTech industry gained a huge momentum due to the propagation of internet during the 1990s; which not only brought a significant transition in the banking sector through digitization, but also paved a way for online shopping, web-based business models, portable banking, etc.

It is pertinent to mention here that India now in place, a robust system, which gives start-ups an opportunity to develop themselves exponentially into gigantic organizations. Right from prodding into the possibilities of portions hitherto unexplored, to freestanding business sectors, latest FinTech businesses are growing by such leaps and bounds that was hard to contemplate a few decades back.

During the last few years, the FinTech opportunity can be said to be exploited to the hilt by the Indian economy, which is primarily, a money-driven economy. With a wide array of options available, including digital wallets, lending and borrowing, protection, along with the huge assortment of managements, there is unlimited scope for change and innovations in matters related to the financial sector.

SIGNIFICANCE OF THE STUDY

- The study was essentially aimed at obtaining an answer to the ever-present question of the chances of the success of FinTech Industry in India.
- There has been a variety of digital developments in India and the business experts have been of the view that there are high chances that FinTech will soar high in the new few years to come.
- But the readiness of the people to fully accept the change is also necessary for the success of FinTech.

This research project essentially aims at studying the success of the FinTech industry in a developing country like India, which can be considered to be still in the initial stages of improvement in the digitally advanced world.

- The study mainly focuses on whether the people of India would prefer to conduct financial transactions online or offline.
- The paper also aims to ascertain the awareness of the respondents towards the existence of various financial technological tools and the relevant application of these tools in their day to day transactions.
- The study focuses on the impact of FinTech on the trading in stock market, as to whether trading has become more easier and transparent with the advent of FinTech.

OBJECTIVES

- To find out whether the transition from offline to online transactions was sudden or gradual.
- To get familiarized with the efficiency of financial technology, in India, in conducting online transactions.
- To understand whether the process of conducting financial transactions has become more lucid due to the introduction of technology.

- To find out whether financial technologies have made financial transactions transparent.
- To study the different tools used as financial technology.
- To study whether people are aware of the application of these tools of FinTech.
- To study whether FinTech has made financial transactions more susceptible to frauds.
- To study whether trading in stock market has become more convenient and transparent even for a layman, by conducting the transactions online.
- To study whether Covid-19 has led to a sudden spurt in online financial transactions.
- To study whether conducting financial transactions 'digitally', would become 'the new normal' in a developing country like India.

There were a few limitations involved while conducting the research namely, the problem of difference in understanding of the topic and the associated questions among the respondents, sampling constraints, time constraints, and so on.

- Firstly, it was related to the nature of the topic.
- The selection of an appropriate sample posed to be another major limitation.
- The selection of the sample area was limited to a just a station.
- Additionally, time was also a limitation.

HYPOTHESIS

H1: The use of FinTech will not succeed in India.

H0: The success of FinTech will depend on certain specifications as per India's requirements.

RESEARCH DESIGN:-

Problem Statement

Technological advancements have affected all the sectors. There is no such sector that has remained unaffected by technology, and finance being no exception. Financial services used to be provided through offline mode.

Sample: The sample consisted of people belonging to different age groups and respondents from various occupations.

Sample area: The sample area was Mira Road.

Sampling method: The sampling method outlines the way during which the sample units are to be selected. The sampling method adopted for the study was Convenience method under Non Probability.

Data Collection:-

Primary Data:

The collection of the primary data was done through the survey method.

For this purpose, a questionnaire was prepared. This data was collected to get the original data specifically keeping the problem and the objectives of the research in mind..

Secondary Data:

The sources of secondary data used in this research paper include various articles on FinTech, various corporate magazines, newspapers, research articles, etc. This data was used to provide enough evidence to prove the objectives of this research.

FINDINGS

Following is the summary of the findings from the survey conducted:

- The most important outcome of this research project has been that the implementation of FinTech has made online transactions easy, convenient and transparent.
- Secondly, it has been inferred that it was found that in India, people have found the transition from offline to online, gradual and hence, it can be assumed that people in India were comfortable with this change and they have gladly accepted and adapted to this change.

- A majority of respondents were of the view that the present financial technology in India is efficient in conducting transactions online. This shows that India has a conducive environment for this budding industry.
- Another major aspect underlining the success of FinTech in India is the convenience of usage. The research project found that the applications of FinTech are indeed convenient for usage.
- Fin tech has increased the transparency of financial transactions.
- When using Internet for online transactions, the first and the most important thing is security. The success of FinTech is uncertain if proper and robust security policies and systems are not in place. Although FinTech has exposed transactions to cyber-crimes like data theft, phishing, cyber frauds, and scams, to name a few, this aspect of FinTech cannot be ignored, thus making the security of online transactions robust is the foremost responsibility of FinTech companies including the government.
- The advent of FinTech has made trading in stock market more convenient and transparent. Thus, FinTech has given a boost to the increasing GDP of India by allowing companies to raise money by listing their shares on the stock market.
- Owing to the pandemic, the use of Fintech, even for the most basic of transactions has soared beyond imagination. Thus, the advent of Covid 19, however unfortunate for the world and the Indian economy as a whole, has given a major push to this Industry, with everybody switching over to online mode of transactions as soon as the world had come to a standstill.
- The research project has proved that it can be safely assumed that people would not be reducing the use of FinTech any time soon. The respondents were very clear about their stand that they would continue transacting online, even after things come back to normal.

Therefore, it can be safely said that online transactions have the potential to be the new normal in the future.

TESTING OF HYPOTHESIS

Therefore, while testing the hypothesis H1 against the above questions, it can be seen that many respondents found that FinTech has been very efficient in conducting online transactions; and at the same time FinTech has made trading easy and transparent and consequently, FinTech has a high preference.

Hence, rejecting H1 and proving the assumption made by the researcher i.e. the use of FinTech will certainly succeed in India

CONCLUSION

To summarise, it can be assumed that India is definitely at the threshold of a FinTech revolution. Since it is one of the fastest developing economies in the world, India has definitely evolved to be one of the most crucial hotspots of the Fintech industry in the recent years. Digital forms of transactions have witnessed a revolutionary entry in India especially post demonetization and the implementation of GST, with the recent Covid 19 acting as a catalyst towards the growing opportunities for fintech projects all over India.

RECOMMENDATIONS

The newly emerging FinTech startups have filled the voids in the traditional banking system by making it their ethos to maintain the importance of client relationships. A lot of FinTech companies being smaller in size also benefit from this. The contact person in the company shall most likely remain your point of contact during the entire process of loan approval to finalization, being someone whom you can approach any time should any problems arise, by doing away with the draconian layers of banking behemoths.

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AN ANALYTICAL STUDY ON THE IMPACT OF ARTIFICIAL INTELLIGENCE IN THE FUTURE**Ankit Ajay Mishra¹ and Dr. Sanjay Mishra²**Student¹ and I/C Principal², Shree L.R. Tiwari Degree College, Thane, Maharashtra**ABSTRACT**

Artificial Intelligence has almost taken over every field today so it's necessary to understand how it works and what are the pros and cons of AI. The world is rapidly shifting towards technology and modernization. In all this Artificial Intelligence is playing an important role. The researcher in his paper has collected the responses of 74 respondents through circulating the Google form questionnaire. The researcher has frame three objectives in the paper related to Artificial Intelligence. The findings of the paper show that AI can take over our jobs in the future and this will lead to increase in unemployment rate. Very few people have a complete knowledge of Artificial Intelligence and therefore people are getting attracted towards AI and are curious to dive into the concept of AI.

Keywords: Artificial Intelligence, Technology, Modernization, Unemployment.

INTRODUCTION

The development of full artificial intelligence could spell the end of the human race....It would take off on its own, and re-design itself at an ever-increasing rate. Humans, who are limited by slow biological evolution, couldn't compete, and would be superseded."

STEPHEN HAWKING

The word Artificial Intelligence derived of two words 'Artificial' and 'Intelligence'. The word Artificial means something made by people and the term Intelligence means the capacity to learn and solve problems. So the term Artificial Intelligence or AI means a method to make a machine, robot or computer to think like humans.

For example: Self-Driving Cars, Chabot, Maps and Navigation.

The application of AI is almost everywhere. Right from manufacturing products to defense. Exoskeletons or exo-suits are the gadgets worn by a soldier over a regular uniform by a soldier over a regular uniform to improve his/her strength. Artificial Intelligence was first used in the year 1956 at Darmouth College and from then there's continue effort going on to include AI in the daily basis as much as we can. Mainly there are 6 branches of AI: Robotics, Fuzzy logics, Expert Systems, Neural Networks, Machine Learning, Natural language Processing.

REVIEW OF LITERATURE:

- (1) Artificial intelligence in information systems research: A systematic literature review and research agenda Christopher Collins, Denis Dennehy, Kieran Conboy, Patrick Mikalef <https://www.sciencedirect.com/science/article/pii/S0268401221000761>. In recent years, the information systems research community has paid more attention to AI. By conducting a rigorous literature evaluation of AI research in IS between 2005 and 2020, this work tackles this question. His study contributes significantly by identifying the present stated economic value and contributions of AI, as well as research and practical consequences on AI use and potential for future AI research in the form of a research agenda.
- (2) Systematic review of research on artificial intelligence applications in higher education – where are the educators?
- (3) OlafZawacki-Richter. <https://educationaltechnologyjournal.springeropen.com/articles/10.1186/s41239-019-0171-0>. Artificial intelligence (AI) is one of the newest fields in educational technology. While it has been available for almost 30 years, educators are still unsure how to use it for pedagogical purposes on a larger scale, and how it may have a meaningful impact on teaching and learning in higher education.

The results are summarized in four areas of AI education applications in academic support services, as well as institutional and administrative services: 1. profiling and prediction, 2. assessment and evaluation, 3. adaptive systems and personalization, and 4. intelligent tutoring systems.

- (4) Creativity and artificial intelligence, Margaret A Boden, <https://www.sciencedirect.com/science/article/pii/S0004370298000551>. Creativity is a key aspect of human intelligence, as well as a difficult task for AI. Artificial intelligence approaches may be used to generate new ideas in three ways: by combining known concepts in unique ways, exploring the potential of conceptual spaces, and transforming ideas that were previously impossible to generate. Modeling the genesis of new ideas will be easier for AI than automating their evaluation.
- (5) The role of Artificial Intelligence in future technology. Amr Kayid. https://www.researchgate.net/publication/342106972_The_role_of_Artificial_Intelligence_in_future_technology. Artificial intelligence is the science and engineering of creating intelligent machines with the goal of enabling machines to think, approach, and surpass human intelligence. We begin with a broad introduction to artificial intelligence, then move on to the birth, history, and rise of artificial intelligence in this paper. The paper will discuss fundamental and current artificial intelligence research, such as reinforcement learning, robotics, computer vision, and symbolic logic.

RESEARCH METHODOLOGY

- **Objective:**
- To understand how AI works.
- To study the impact and scope of AI in the future.
- To understand the role of AI in today’s generation and it’s application.

Data Analysis and Interpretation:

Table No.1 Demographic Data Collection

Demographics	Particulars	Respondents	Percentage
Gender	Male	40	54.10%
	Female	34	45.90%
	Prefer not to say	0	0
Age bracket	Below 15	2	2.70%
	15-30	69	93.20%
	30-45	1	1.40%
	45-60	2	2.70%
	Above 60	0	0.00%
Designation	Student	68	91.90%
	Teaching Staff	2	2.70%
	Working Professional	2	2.70%
	Housewife	1	1.40%
	Other	1	1.40%

The above table shows that there are 40(54.10%) male respondents and 34(45.90%) of female respondents who have responded through Google form circulated by the researcher. The researcher has collected total 74 responses through the circulation of the Google form. The table also shows that out of 74 responses 68(91.90%) are students and 69 (93.20%) respondents lie in the age bracket of 15-30 years. And others belong from different age groups

Table No.2 Data Collection

Questions	Can Artificial Intelligence take over humans in the coming 15-20 years?	According to you, Can AI help in development of a nation?	Is AI really an existential threat to humanity?
Strongly Agree	13	22	1
%	17.60%	29.70%	1.40%
Agree	28	36	15
%	37.80%	48.60%	20.30%
Neutral	23	13	40

%	31.10%	17.60%	54.30%
Disagree	9	2	11
%	12.20%	2.70%	14.90%
Strongly Disagree	1	1	7
%	1.40%	1.40%	9.50%

The above table shows that 17.60% respondents strongly agree and 37.80% respondents to the fact that Artificial Intelligence will take over humans in the coming 15-20 years whereas 10 respondents disagree to the fact. Also 58 respondents agree that AI help in development of a nation and 3 respondents opposes the statement. 21.70% feels that AI is really an existential threat to humanity and 24.40% doesn't think so. Surprisingly 54.30% respondents stay neutral.

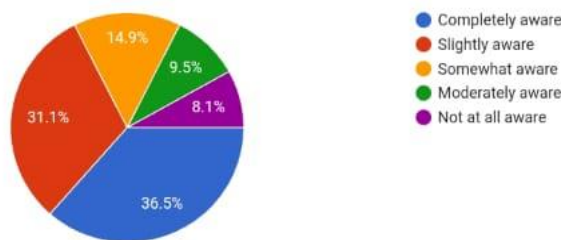
Table No.3 Data Collection

Questions	Looking at the rapid growth of AI. Should AI be the primary subject for school kids?	What do you think; Will AI steal the jobs of people in future?
Yes	43	42
%	56.90%	56.80%
No	8	12
%	11.10%	16.20%
Maybe	23	20
%	32%	27%

The table above represents some opinion of the respondents that we collected by the researcher with the help of google form. 43 respondents out of 74 agrees that AI should be a subject for school kids whereas 8 respondents don't think so. Also 56.80% respondents believes that Artificial Intelligence will steal jobs of people in the futue and 16.20% think that it won't cause any harm to the job of common people.

Are you aware about the term Artificial Intelligence?

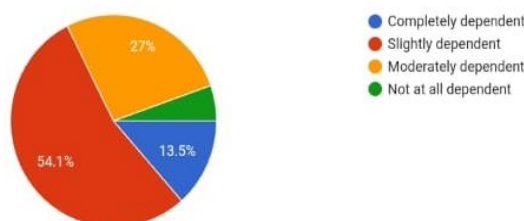
74 responses



The above diagram represents that 36.5% respondents are completely aware about the term Artificial Intelligence whereas 8.1% are not at all aware. 55.4% respondents are Slightly, Somewhat or moderately aware about the term AI.

What do you think how much we are dependent on Artificial Intelligence?

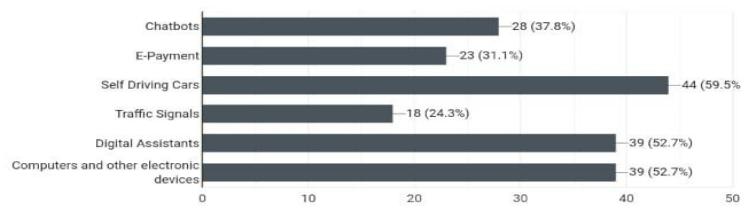
74 responses



According to the above pie diagram 13.5% respondents believe that we are Completely dependent on Artificial Intelligence. Also 5.4% respondents thinks that we're not at all dependent on AI. 54.1% says we are slightly dependent on Artificial Intelligence and 27% believes we are moderately dependent on AI.

What are some real-world applications of Artificial Intelligence?

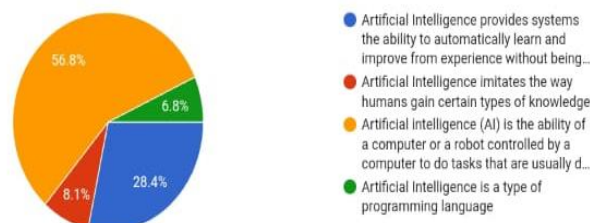
74 responses



The above graph shows comparison between various real-world application of AI. 59.5% respondents believe that Self Driving cars are perfect example as well as application of Artificial Intelligence. 24.3% thinks Traffic Signals are the application of AI but traffic signals works on the mechanism of embedded system.

What is Artificial Intelligence according to you?

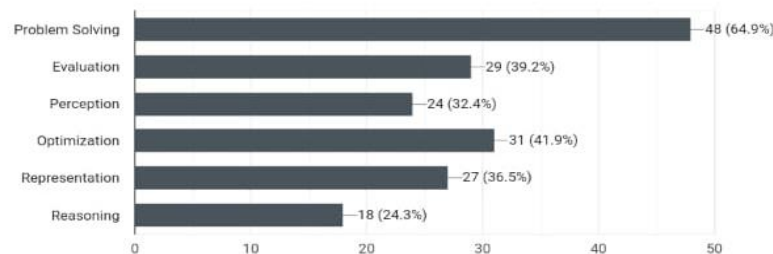
74 responses



From the above pie diagram we can conclude that 56.8% respondents believe that Artificial intelligence (AI) is the ability of a computer or a robot controlled by a computer to do tasks that are usually done by humans because they require human intelligence and discernment. And 6.8% respondents think Artificial Intelligence imitates the way humans gain certain types of knowledge.

Among the following, What are the components of Artificial Intelligence?

74 responses



The above graph shows us that according to 64.9% respondents ‘Problem Solving’ is the major component of Artificial Intelligence followed by ‘Optimization’ with 41.9% and so on.

Why do we need Artificial Intelligence?

74 responses



From the above pie diagram we can understand that 55.4% respondents believes that we need AI to ease down our daily work. 20.3% respondents think we need AI to create intelligent machines that can mimic human behaviour whereas 23% think we need Artificial Intelligence to enlighten everyone towards better future.

FINDINGS

1. From the data collection 29.8% respondents believe that AI is a threat to humanity. Whereas more than half respondents stays Neutral.
2. 56.8% says AI will steal jobs of people and increase unemployment rate.
3. AI helps in development of a nation. Well 78.3 respondents says so.
4. More than half of the respondents (55.4%) believes Artificial Intelligence will takeover humans in the coming 15-20 years.
5. 56.9% respondents agrees to the statement that AI should be a part of syllabus for school students and 11.1% opposes the statement.

SIGNIFICANCE OF THE STUDY

The study conducted by the researcher signifies that Artificial Intelligence is used to ease down human work. In the coming future we will be completely dependent on AI. The development of a nation is a key factor for any country, AI plays significant role in the development of a nation. Artificial Intelligence helps in almost everything, from making Defence equipments to driving a car. The use of AI and its branches have increased the chances of job losses in the future. It is been observed that many Universities are introducing Artificial Intelligence in their curriculum. Also the researcher has collected the data in which many respondents suggested that AI should be included as a subject for School kids too.

SCOPE OF THE STUDY

The interpretation of this probe covers how Artificial Intelligence works and what will happen to AI in the coming 15-20 years. It also cover how AI can help in development of a nation.

Source of Data Collection

Primary Data: The primary data was collected on the basis of Google form which was having 11 questions in it and 74 respondents responded to the questions and survey done by the researcher.

Google form link: <https://forms.gle/xJyC2AQAEtAeUbiv7>

SECONDARY DATA: The secondary data is accumulated by surfing various topic based websites and reading several books based on Artificial Intelligence. Also few videos were used as a part of the research paper. Articles and some research paper were also referred as a part of secondary data.

LIMITATION OF THE STUDY

This study has the following limitations:

1. The Study of the researcher is based on primary data which is collected by limited number of respondents i.e.74 and the age limit of the respondents is limited from 15 years to 60 years.
2. The secondary data collected through different sources were not objective specific.
3. The predilection of the respondent towards the data gained cannot be excluded.
4. The respondents may have been bias which cannot be overlooked.

SUGGESTIVE MEASURES

1. Artificial Intelligence can be harmful for humans if not used properly
2. Artificial Intelligence should also be developed for the abnormals
3. Government can spread awarness about AI in rural areas

CONCLUSION OF THE STUDY

The above scrutiny done by the investigator concludes that Artificial Intelligence is a key factor in development of any nation. AI can also lead to unemployment in the future as it might take over our jobs. We can also conclude that we are dependent on Artificial a lot at this time. Self-Driving cars are perfect example of Artificial Intelligence. A fine proverb says "It has become obvious that our technology has exceeded our humanity". Artificial Intelligence has its cons too like: Increase in unemployment, no ethics, makes human lazy and so on.

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INVESTORS PREFERENCES TOWARDS DIGITAL INVESTMENTS**Ira Saxena¹ and Dr. Meenakshi Sharma²**Research Scholar¹ and Associate Professor², IIS (Deemed to be University), Jaipur**ABSTRACT**

Investment is the commitment of monies saved from present consumption in the belief that some benefits will be gained in the future. Many factors impact investment decisions, including the investment's aim, investment channels, risk, and return concerns, economic conditions, and so on. Investors may make more educated investing selections if they are familiar with the numerous options. However, owing to the increased digitization of financial services and the various possibilities accessible to investors to invest in digital avenues, basic knowledge of different investment avenues is no longer sufficient. They must be digitally financially literate, to undertake digital investments. To fulfil societal demands, the number of digital investment options has continuously expanded. In general, the investment process begins with a knowledge of the investment objectives, followed by the formulation of the investment strategy. This will be determined by the investor's viewpoint. However, investor perception varies depending on criteria such as age, gender, employment, qualification, and income level. The current study aims to explore preferences of investors with regards to digital investment avenues, sources of information availed for digital investment and accessibility for digital investment.

Keywords: Digital financial literacy, Digital investments, investment behaviour and investors' perceptions

INTRODUCTION

The financial industry was an early adopter of information technology in order to deliver various financial services in digitalized formats to its customers. To match the requirements of society, there has been a steady increase in the number of investment options available. Investment is the commitment of funds saved from current spending in the hope of reaping future rewards. Many variables affect investment decisions, like the investment's goal, investment channels, risk and return issues, economic situation, and so on. If investors are familiar with the various possibilities, they will be able to make better informed investment decisions. Because of the rising digitalization of financial services and the numerous opportunities for investors to participate in digital avenues, fundamental understanding of various investment avenues is no longer adequate, they must be digital literate. In general, the investment process begins with a knowledge of the investment objectives, followed by the formulation of the investment strategy. This will be determined by the investor's viewpoint. However, investor perception varies depending on criteria such as age, gender, employment, qualification, and income level.

INVESTMENT AND INVESTMENT PREFERENCES

The term "investment" refers to the process of placing money into profitable channels such as stocks, debentures, bonds, fixed deposits, gold, and so on in order to profit. Investing may be classified into two sorts. Real and financial investments are the two sorts of investments. Real investment is defined as an investment in tangible assets such as land, buildings, and machinery. Stocks, debentures, bonds, and other securities are examples of financial investments. Individuals who are financially educated may make better use of various financial goods and services by analysing the risks and benefits connected with them and then picking the ones that are best suited to them. Investment preferences dependents on how investors assess, forecast, analyse, and review decision-making methods, as well as the options to be made for picking various investment paths. Individuals who are financially educated may make better use of various financial goods and services by analysing the risks and benefits connected with them and then picking the ones that are best suited to them

LITERATURE REVIEW

Prasad, H., & Meghwal, D. (2017), "...The following tools were used to assess digital financial literacy: The Digital Financial Awareness Index (DFAI) was created by combining the Digital Financial Frequency Index (DFFI) with the Composite Score of Awareness (DFAI). It may be argued that men are more knowledgeable and aware of digital financial platforms than women. The degree of education is a significant indicator of awareness of the digital platform." **Gomber, P., Koch, J. A., & Siering, M. (2017)**, "...examines the present status of research in Digital Finance by meta-analysis of 83 relevant publications dealing with new business operations and suggests prospective future research areas The authors created a Digital Finance Cube in this conceptual research, which contains (i) Digital Finance business operations, (ii) related technologies and technological ideas, and (iii) institutions that provide Digital Finance solutions. Digital funding is a new idea." **Arif, K. (2015)**, "...investigated the association between financial literacy and the effect of factors influencing

investing decisions 154 investors from the Karachi Stock Exchange were surveyed to evaluate the variables influencing their investment decisions and their level of financial awareness. According to the findings, there is a substantial variation in financial literacy among respondents based on age, gender, marital status, and job activity, but no difference in financial literacy based on education level or employment position. To test for a positive significant association between financial literacy and Pakistani innovators' investment decisions, a simple regression was done, and the findings revealed a negative relationship between financial literacy and investment decision.” **Bhushan, P. (2014)**, “...It was observed that an individual's degree of financial literacy influences their understanding as well as their investing choices toward financial items.” **Geetha, N., & Ramesh, M. (2011)**, “...There is no substantial relationship between investment channels and gender or age groups, according to the findings. All age groups place more emphasis on investing in insurance, NSC, PPF, and bank deposits. And a respondent's income level is an impotent element that influences the respondent's portfolio.” **Al-Tamimi, H. A. H. (2009)**, “...It was observed that income level, education level, and employment engagement all had an impact on financial literacy. There was no statistically significant difference in financial literacy depending on age, work status, or monthly income. Religious motives have the largest influence on investing decisions, whereas rumors have the least influence. Moreover, financial literacy has a considerable detrimental impact on the investment component.” **Nagy, R. A., & Obenberger, R. W. (1994)**, “...found that investors use a range of choice criteria when selecting equities Expected Corporate Earnings, Diversification Needs, Feelings for Firm's Products and Services, and Financial Statement Condition are the factors that have the most effect on investors. Local Operations, International Operations, Family Member Opinions, Exchange Listing, and Environmental Record are the least impacted variables.”

3. OBJECTIVES

1. To assess the preferences of investors for digital investment avenues.
2. To find out the sources of information availed for the digital investments.
3. To find out the digital investment accessibility.

4. RESEARCH METHODOLOGY

To determine the preferences of investors for digital investment avenues, sources of information availed for the digital investments and to find digital investment accessibility a questionnaire was developed. Data was collected with the sample size of 60 respondents. The study is descriptive in nature

INVESTMENT AVENUES INCLUDES

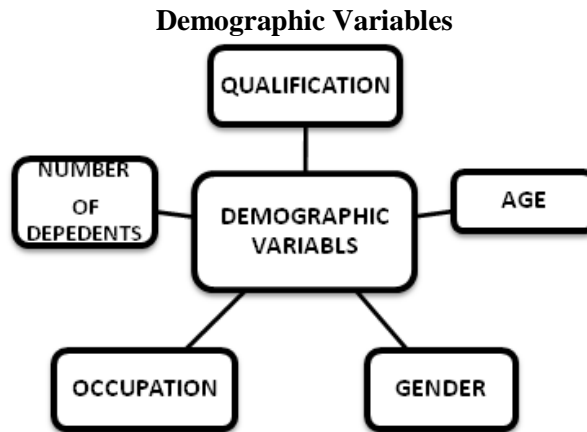
Investment Avenues	Marketable Securities: <ul style="list-style-type: none"> • Corporate Bonds /Debentures • Public sector Bonds • Equity share 	Non-Marketable Securities: <ul style="list-style-type: none"> • Bank Deposits • Mutual funds • Post Office Savings Bank Account • Life Insurance Policies 	Physical Assets: <ul style="list-style-type: none"> • Metals (Gold /Silver)
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Sources of information for digital investment include:

Sources of information	<ul style="list-style-type: none"> • Print media • Electronic media • Websites/ internet • Family friends • Financial institutions • Recognised brokers
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Digital investment accessibility includes:

Digital investment accessibility	<ul style="list-style-type: none"> • Website access • Service delivery • Information access/ easy track of investments • Affordability
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5. ANALYSIS AND FINDINGS

The responses were collected from a well – developed questionnaire to assess preference of digital investment avenues, sources of information availed before making Digital investments and access digital investment accessibility. The respondents were asked to rate on 5-point Likert scale. Data was collected of 60 respondents were analysed and findings were reported. Part A shows the demographic variables of the study like gender, age, income, education and occupation. Part B depicts the result of the preference of digital investment avenues, sources of information availed before making digital investments and digital investment accessibility.

Part-A: Demographic Profile of the Respondents

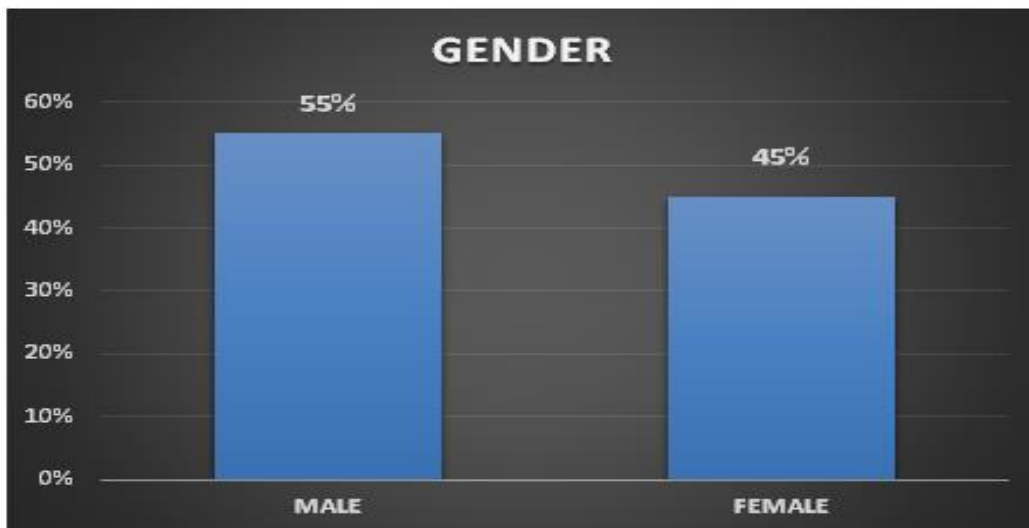


Figure1. This chart depicts that out of 60 respondents 55% are Males and 45% Females.

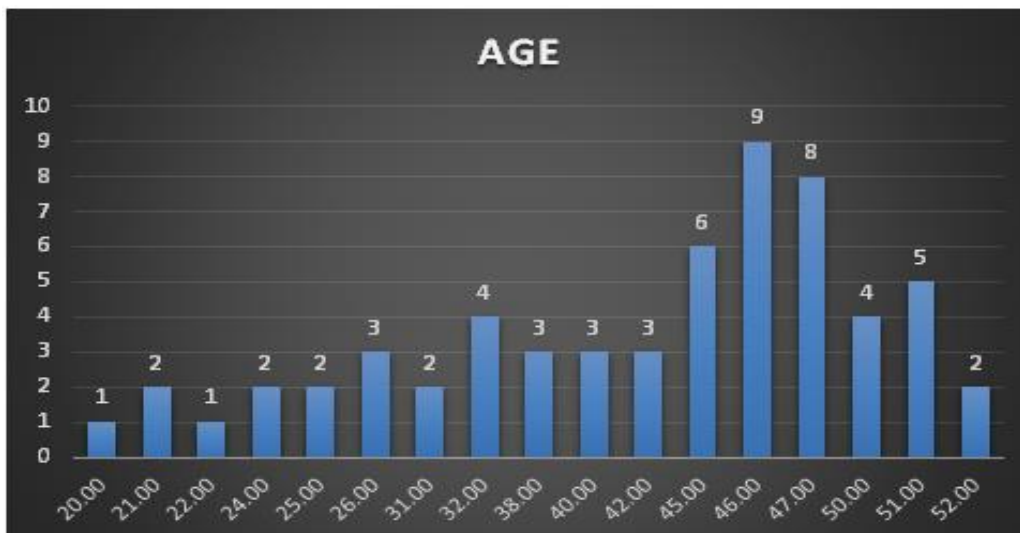


Figure 2. This chart shows that majority of the respondents are of 45 -50 age group using digital investments.

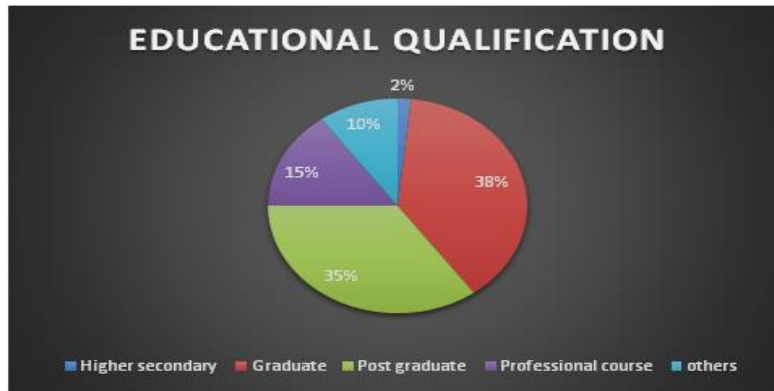


Figure 3. This figure shows that out of total respondents, 38% are graduate and 35% of post-graduation, 15% professional courses and others with 10% higher education.

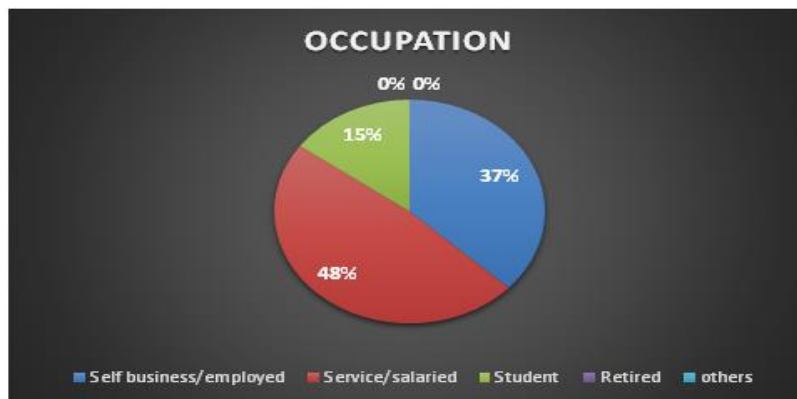


Figure 4. This figure shows that out of total occupation service/salaried class are 48%, self- employed are 37% and students are 15%.

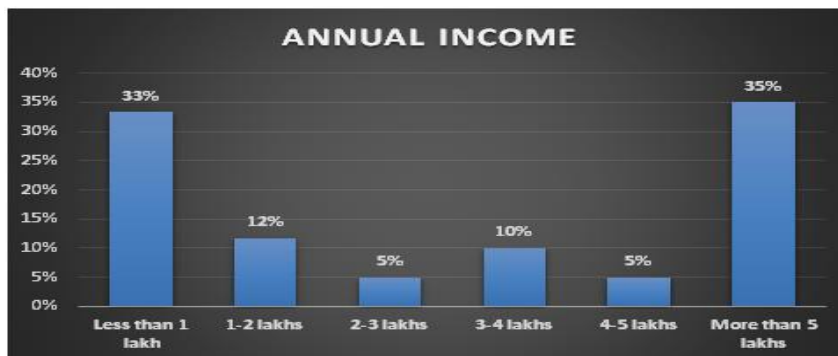


Figure 5. This chart depicts the annual income of the respondents, those with less than 1 lakh annual income are 33%, respondents with more than 5 lakhs income are 35% 1-2 lakhs are 12% and 3-4 are 10% and 2-3 & 4-5 lakhs are 5%.

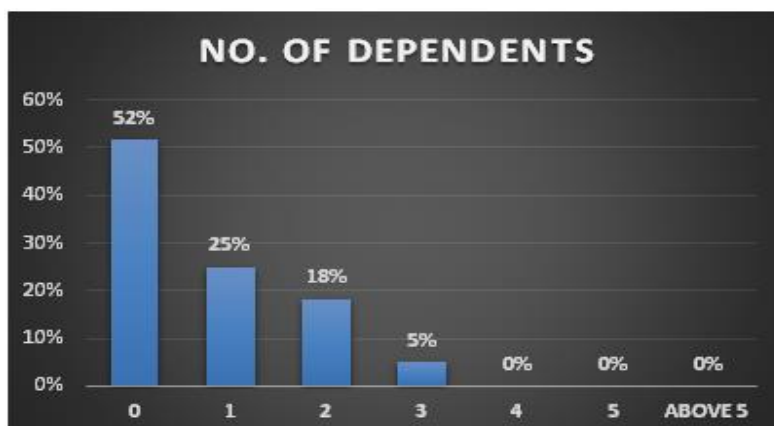


Figure 6. This chart shows the no. of dependents, 52% of respondents have no dependents, 25% have 1 dependent, 18% have 2 dependents and 5% have 3 dependents.

Part -B

1. The preferences of investors for digital investment avenues

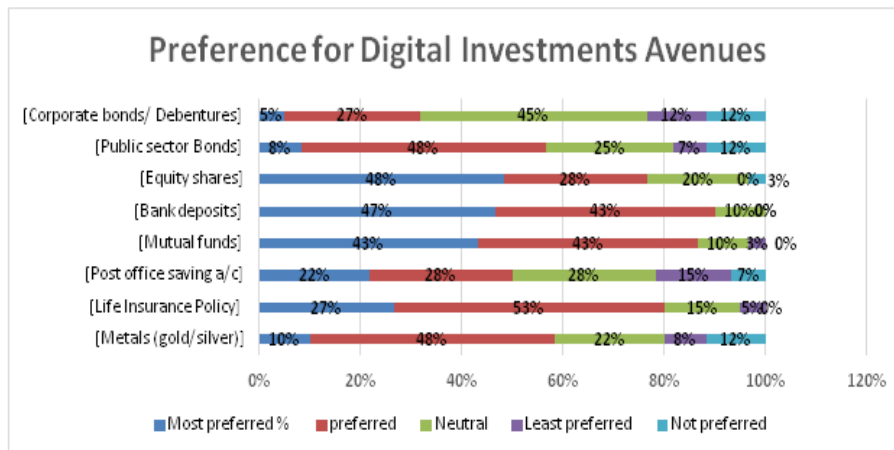


Figure 7. This graph shows that most preferred digital investment avenues are equity share with 48%, bank deposits with 47% followed by mutual fund 43%. Preferred digital investment includes life insurance policy with 53%, public sector bonds and metals with 48% followed by bank deposits and mutual funds 43%. Investors are neutral with corporate bonds with 45%.

2. The sources of information availed for the digital investment

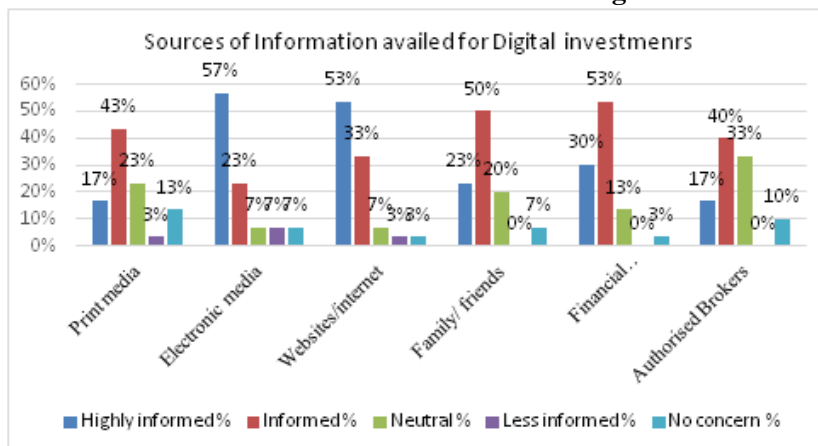


Figure 8. This graph shows the highly informed source of digital investment is the electronic media with 57%, websites or internet with 53%. Investors also rely on the sources of information provided financial institutions with 53% and by family/friends as 50%.

3. Accessibility for the digital investment

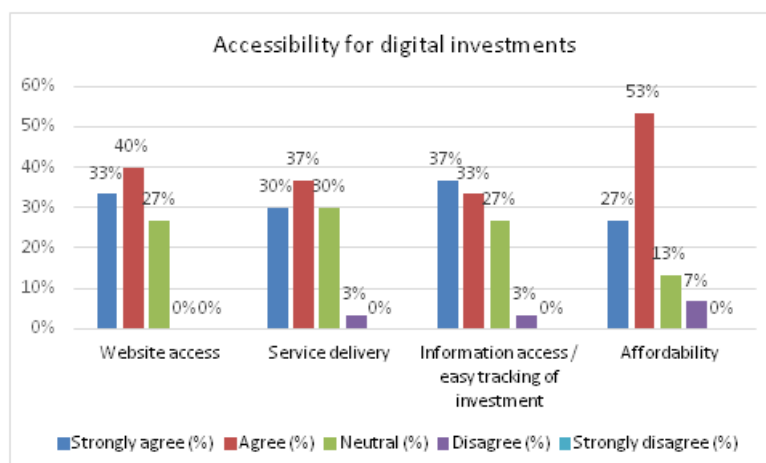


Figure 9. This graph depicts investors prefers affordability with 53% as the highest accessibility for digital investment along with website access at 40 %.

6. FINDINGS

- Most of the investors are of 45-50 age group making digital investments.
- The most preferred digital investment avenues are equity shares, bank deposits and mutual funds.
- Investors considered electronic media, websites/internet, financial institutions and family or friends as important sources of information to undertake digital investments.
- Investors prefer affordability as the highest accessibility for digital investment along with website access followed by the service delivery and easy track of information.

7. CONCLUSION

From the above study it can be concluded Digital investment decisions are not only affected by factors such as the purpose of investment, investment avenues, risk and returns factors, economic factors, but also the sources of information gathered to avail the investments options. And also, the accessibility level of the digital investments including websites access, speed of service delivery, easy track of information along with affordability. Individuals are becoming more accountable for their own financial management. With the increase in the innovations in investment opportunities, it is necessary to understand the digital investments to make decision effectively.

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COLLEGE TEACHERS' PERFORMANCE AND MOTIVATIONAL TECHNIQUES**Ms. Mayuri Hilal Patil¹ and Dr. Anil G. Luhar²**¹Assistant Professor, S. A. Baheti College, Jalagon, Maharashtra²Principal, Adv. S.A. Baheti College Jalgaon**ABSTRACT**

As we know that the teachers are considered as a highly responsible factor in the Nation Building. Because he moulds the mindset of young generation, the real pillars of the nation. Teacher is the person who comes in the direct contact of young generation. Therefore he should be knowledgeable, eminent, eloquent, inspired and motivational.

In this paper, motivating factors, that play a crucial role in the enhancement of college teachers performance and the factors that affect the efficiency of the college teachers are discussed thoroughly. This study focus on the fact that motivational factors and techniques always play an important role in the life of everyone. Everyone should get motivational in their lives in order to give their best . The teacher as a member of this precious society, has a crucial role to play.

Teachers efficiency depends on how effective he is in his teaching and to what extent he become successful in getting mastery his students in related subjects. When a teacher evaluates his own performance as a teacher, he has to consider various factors such as campus surrounding, classroom, atmosphere, students behaviour, students psychology and their mindset incentives and monetary benefits, opportunities for career advancement etc.

If the teachers are enthusiastic, they will definitely bring best academic result and hence teachers moral should be at highest level. Highest morale always keep teachers motivated. Therefore motivation is the key to ensure the satisfactory work performance.

Our attempt is to examine various factors that motivated to college teachers. Our attempt is to analyze the effects of motivational factors on the performance of the college teachers. The main aim is to study how the motivational factors affecting college teachers performance. Teachers should realize that it is not only necessary to be honest but also make attempt to make others honest for better society.

Keyword:- Motivational factors, College Teachers, Performance of Teachers, Job satisfaction.

INTRODUCTION

A teacher should be effective as well as efficient. There is a key difference between these two words. Efficiency is the rule or quality being competent in performance. Effectiveness is the degree to which something is successful in producing a desired result. The words effective and efficient both means capable of producing a result. Efficiency refers to doing things right, in a right manner. No doubt, a teacher has to do the right things but at the same time he has to convert the wrong things into right. He has to mould the mindsets of young generation. An effective teacher one who engages all students and provides a learning environment where all students can learn. An effective teacher promotes student learning.

It can be observed that due to poor service condition of teachers, expansion of the educational system, negligence of duty by many teachers and non-grant culture developed by government has deteriorated the status of the teacher. Therefore it is need of time to make continuous efforts to improve the status of the teacher i.e. economical, social and professional status. His role as dispenser of knowledge does not seem to be relevant but it is more important to acquire right attitude and good habits.

As a teachers of commerce faculty we have associated with the various issues and problems of the college teachers and his psychology and factors motivated him to improve hid performance in the college with this background we determined the research problem.

“Motivation Factors Affecting the efficiency of College Teachers Performance ” and prepared this research paper as it is significance in educational system.

Defining teacher motivation:- Teachers motivation defined it in term of attraction, retention and concentration as something that determines what attracts individuals to teaching, how long they remain in their teacher education course. There is a special attention to motivation efforts to motivate the teachers.

Review of the Literature:- In view of need of study we have reviewed various area pertaining to the subject. The review shows that Management and Government has to play the significant role for motivating the teachers. We review Maslow's need hierarchy and also studies have been carried to find out how far this motivational theory is relevant in this context. The research conducted by A.K. Shrivastav (1984), S.K. Sharma (1990), Rao G.V.S.(1991) Highlighted the motivational aspects of employee and a complex process of motivation. This researcher analyzed some important dimension of work motivation.

Objective:- The main objective of this research paper is "To make the study of motivational factors affecting the efficiency of the college teachers performance."

Hypothesis:- The hypothesis considered is for the study "College teachers are fully Satisfied with the role played by College Management and have Motivated them for hard work. "

Research Methodology:- With considering the time and resource at our disposal, It was decided to collect the data through both sources. Hypothesis have been duly tested with supporting information.

The explorative study related to the survey of literature. Descriptive study concerns to the sample survey of college teachers. For this purpose we have collected information from the teachers through structured questionnaire. Total 94 questionnaire are filled and collected by college teachers and on the basis of this primary data the hypothesis have been tested.

Rationale:- The proposed some College Teachers Motivation, Satisfaction and Administrator's Management Development Plan covering is based on the findings and recommendations of the researcher from my study on Motivation, Satisfaction and Performance of College Teachers. The proposed development to the College Teachers. The needs of the concerned research respondents based from their respective responses to the research questionnaire. However, this plan will be made available for other College who would like to benchmark on motivation, satisfaction and management.

DATA ANALYSIS AND INTERPRETATION:-

Primary Data:- Sample of the college teachers presents teachers of Arts, Science, Commerce, Law, Engineering, Technical education and physical education colleges will take sample from each category.

The selected samples would be represents simple universe. During this study my attempt is to know the hierarchy of the needs and the motivational atmosphere by making the study of the job condition inside the college.

The primary data to be collected through sample survey. The stratified sampling techniques will have to be applied for the survey.

Secondary Data:- The main source of secondary data will be Reports, Records, Book, Circulars, Modifications, Government Notifications, Unpublished documents, Publications, Magazines etc.

INTERPRETATION OF DATA:-

The study is related with analysis of the information collected by the researcher through the questionnaire has been made and it is a core of this research paper. The researcher has collected the primary information. The study has touched many aspects affecting the life of teaching community in college atmosphere. For obtaining the primary data researcher had prepared sets of questionnaires for teachers.

The task of present study is so difficult and hence the study is limited to the study of sector sample only. Nowadays, We all have face the program of epidemic diseases Corona Virus body affected on entire life of human being. Therefore, we confirmed this study to the selected samples of college teachers in Jalgaon District only. The sample of college teachers presents teachers of Arts, Commerce and science college hundred structured questionnaires were distributed and required information solicited manually as well as online. Out of these hundred questionnaire ninety four respondents recorded their reply for the analysis and interpretation of information collected, we have used simple method of analysis and presented important aspects of collected data in tabular form. Researcher has plainly consider the analysis of questionnaire while making the comparison, researcher has consider only five important parameters of motivation to teachers which are discussed here.

1) Job Protection :- In most of the colleges teaching profession is the most unsecured profession Government of Maharashtra adopting permanent no-grant policy for education institutes which provide insecurity of job, therefore it is seen that teachers are always under pressure and doubtful about the continuity of their job.

TABLE NO. 1: JOB PROTECTION

Sr.No.	Factors	Job Protection (in No.)	Job Protection (in %)
1.	Not important	02	2.12
2.	Moderatory important	02	2.12
3.	Very important	05	5.31
4.	Extremely important	85	90.42
	Total	94	100.00

From the above it can be seen that 2.12% of respondent recorded not important for job protection whereas 2.12% opined it is moderately important and 5.31% very important. It revealed that these 90.42% teachers are agreed to extremely important.

2) SUFFICIENCY OF PAY :-

TABLE NO. 2: Sufficiency of Pay

Sr.No.	Factors	Sufficiency of Pay (in No.)	Sufficiency of Pay (in %)
1.	Not important	00	0.00
2.	Moderatory important	00	0.00
3.	Very important	06	6.66
4.	Extremely important	88	93.33
	Total	94	100.00

The table 2 reveals that the efficiency of pay scale is considered very important factor. It can be observed that 93.33% of respondent give extremely important to sufficient of pay.

3) NEED OF HEALTHY RELATION WITH CO-TEACHERS :-

Table No. 3: Healthy Relation with Co-teachers

Sr.No.	Factors	Relation with Co-teachers (in No's)	Relation with Co-teachers (in %)
1.	Not important	02	2.22
2.	Moderatory important	03	3.33
3.	Very important	04	4.44
4.	Extremely important	85	90.00
	Total	94	100.00

Table No. 3 shows that according to 90% teacher respondents healthy relation are extremely important whereas 4.44% opined it as very important and 3.33% moderately important about 2.22% told that there is no need of such relation. It was revealed that these are the teachers who don't mix with others and don't like to have such type of the relationship.

4) NEED TIMELY HIKE IN PAY :-

According to them protections of job and good atmosphere in the campus is the first priority. Those who advocated for timely hike in pay consider strong economic base as a matter of status.

TABLE NO. 4: Need timely hike in pay

Sr.No.	Factors	Relation with Co-teachers (in No's)	Relation with Co-teachers (in %)
1.	Not important	00	0.00
2.	Moderatory important	02	2.22
3.	Very important	03	3.33
4.	Extremely important	89	94.
	Total	94	100.00

Table 5 below shows the analysis of opinion of the respondents about 94.44% of the teachers fed that favour of the timely hike in pay 2.2% teachers feel timely hike in pay is not a important factors.

5) FAVOURABLE WORKING CONDITION :-

Following table no. 5 shows the response to the questionnaire need of favourable working condition.

TABLE NO. 5
Need of favourable working condition

Sr.No.	Factors	Relation with Co-teachers (in No's)	Relation with Co-teachers (in %)
1.	Not important	02	2.22
2.	Moderatory important	01	1.11
3.	Very important	05	5.55
4.	Extremely important	86	91.11
	Total	94	100.00

According to the table no. 5 it can be seen that 91.11% of teachers preferred for favourable working condition. They opined that job security, adequate pay recognition by management, availability of facilities etc. create favourable working conditions.

LIMITATIONS / DISCUSSION ON FINDING:-

- 1) It is seen that the excellent performance of the college teachers prevalence of the motivational factors and suitability of the service conditions, Commensurate with self respects, dignity, Job satisfaction would certainly be resulting in high performance and efficiency of the teacher at the desired level.
- 2) It is observed that motivation is both inner as well as external process. The performance of teachers influenced by the prevailing working condition, work culture availability of infrastructure facilities, Job security, Monetary benefits and Teachers attitude towards.
- 3) Respondent teachers consider job security very important. It is observed that uncertainty of job prevails in almost all colleges and teachers are seen under pressure of uncertainty.
- 4) The teachers have considered opportunity of promotion timely hike in salary important.
- 5) Teachers considered congenial relationship important for the healthy atmosphere in the college area.
- 6) Almost all teachers are knowledge conscious and adequate for acquiring expertise in their job and security higher academic degree.
- 7) Teachers are seen proud of their being in teaching profession. Majority of the teachers feels that they selected right job of their liking since according to them teaching profession is challenging one.
- 8) Most of the teachers have expressed desired teaching to the top and becoming H.O. or Principal.
- 9) Teachers expressed that their Principals very co-operative and always help them.
- 10) It is also observed that most of the teachers get co-operation from their co-teachers in the completion of their tasks in case of such need

SUGGESTIONS:-

1. Teachers will enroll massive programs to enhance teaching methods.
2. Since in this research study utilizes only a limited number of teachers, it is suggested that a follow-up study be conducted in a wider perspective with more respondents to have safe generalization of motivation, satisfaction and performance of college teachers. It is suggested that future study be conducted to delve deeper into the motivation, satisfaction of college teachers.
3. Since the present research study utilizes only a limited number of teachers and it is suggested that a follow-up study be conducted in a wider perspective with more respondents to have safe generalization of motivation, satisfaction and performance of college teachers and administrators.

CONCLUSION

The upshot of this research paper is to point out the actual situation about teachers which eventually affects the efficiency of the college teachers. The government attitude to a teacher, College environment, Job satisfaction, Pay scale, Fondness of the educational systems to the teachers are the factors affect the efficiency of college teachers performance.

However the teachers working on contract basis and non-grant basis increase the gravity of the problems which needed concrete solution. This supports our hypothesis "College teachers are fully Satisfied with the role played by College Management and have Motivated them for hard work." There is a scope for research in this area and it should be done honestly for the better future of college teachers.

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A STUDY ON THE ALLERGY CAUSED BY PRAWNS/SHRIMPS (CRUSTACEANS – SHELL FISH)**Kishore Saha**

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ABSTRACT

Allergy reactions by consumption of foods has been the serious questions, doesn't matter it consumed as nutritional food or value. In the doctrine studies related to the allergy, consumption of foods like, peanuts, ginger, cilantro, prawns etc create chemical reactions inside the body. The objective of the study is to analyses here about 'Allergy causing by Prawns/Shrimps'. There are so many mislead and wrong perception on allergic part by normal or we can say regular people, normally there are 4 types of Allergen, immediate, cytotoxic, immune-complex mediated and delayed hypersensitivity reactions. Thus, reducing the allergen city of shrimp will be helpful to every individuals whose immune or consumption system are very sensitive to shrimp and for this reason the characteristics of each allergen need to be studied. There is certain allopathy, Ayurvedic, herbal medicine to cure after getting trigger by prawns/shrimps. But, the researchers are on why, after consumption of prawns/shrimps get Tingling sensation or itching in and around the mouth, Swelling of the lips, tongue, face, throat or other parts of the body, Hives, itching or eczema, Cough, wheezing or trouble breathing, Nasal congestion, Abdominal pain, nausea, vomiting, diarrhoea, Dizziness, light headedness or fainting, Anaphylaxis. This review will provide a better understanding of each allergen derived from shrimp which subsequently will help to reduce the allergen city.

Key Words: Crustaceans, Shell fish, allergy, allergen, prawns, shrimp

INTRODUCTION:

Reaction in and on the human body has become the regular aspect in human life majorly, prawns. Prawns has lots of nutrition's like it contain vitamins (A & E, B12, B6) and minerals like calcium, phosphorous, potassium, etc and niacin. It is also a rich source of iron. Prawns allergies are said to be more often, the prawns lover who want to eat but could not able to take due to the immune system's which response to a protein found in a prawns muscles which is called tropomyosin(contractile protein). To fight with the tropomysin, Antibodies release chemicals called histamines to attack the tropomyosin. The histamine release leads to a number of symptoms which effects within the body, like contraction of smooth muscle tissues of the lungs, uterus, and stomach, the dilation of blood vessels, the stimulation of gastric acid, a range from mild to life-threatening.

REVIEW OF LITERATURE:

Lead researcher Li Zhenxing (Copyright 2007) says his team found treating prawns with a combination of heat and irradiation significantly reduced the level of reactive proteins called allergens. They took blood from patients with shrimp allergies, added samples of treated and untreated prawn and measured how antibodies in the blood reacted. They found that levels of one of the major allergens decreased 20-fold after treatment. The research is reported in the magazine Chemistry & Industry.

Claveland Stae University, Ohio, report say that "If you have a shellfish allergy, you may need to remove all shellfish from your diet to avoid uncomfortable and potentially life-threatening symptoms". The good news is that a shellfish allergy is very manageable. By avoiding shellfish and taking some precautions, you can enjoy an active, healthy life. Anyone can develop a shellfish allergy — even if you've had shellfish before without any problems. Although it can occur at any age, it appears more often in adults than in children. About 60% of people who have a shellfish allergy first get symptoms as an adult. The reason may be that children typically don't eat shellfish. People often eat shellfish for the first time as adults, which may be why symptoms appear later in life. Mayo Clinic, 13400 E. Shea Blvd. Scottsdale, AZ 85259 Shellfish allergy is an abnormal response by the body's immune system to proteins in certain marine animals. Marine animals in the shellfish category include crustaceans and mollusks, such as shrimp, crab, lobster, squid, oysters, scallops and others. Some people with shellfish allergy react to all shellfish; others react to only certain kinds. Reactions range from mild symptoms — such as hives or a stuffy nose — to severe and even life-threatening.

Medically reviewed by Elaine K. Luo, M.D. — Written by Michael Kerr — Updated on March 8, 2019:

Most people who are allergic to one type of shellfish are also allergic to the other type. There's a chance you may be able to eat some varieties. However, doctors usually recommend that people with shellfish allergies avoid all varieties to be safe. A shellfish allergy is different from other allergies in other ways, as well. For example, allergic reactions to shellfish are unpredictable, sometimes occurring long after a person has

consumed the allergen and has shown no other symptoms. Allergic reactions to shellfish also often become more severe with each exposure.

Dr Racheta Narsaria, M.D define that Most people who are allergic to one type of shellfish are also allergic to the other type. There's a chance you may be able to eat some varieties. However, doctors usually recommend that people with shellfish allergies avoid all varieties to be safe. A shellfish allergy is different from other allergies in other ways, as well. For example, allergic reactions to shellfish are unpredictable, sometimes occurring long after a person has consumed the allergen and has shown no other symptoms. Allergic reactions to shellfish also often become more severe with each exposure.

OBJECTIVES:

The main aim of the study is to understand and evaluate the allergen study and give a bright awareness to the consumers. Considering the broad objective following points are specifically framed.

- 1.) To Understand the protein level in human body
- 2.) To Understand the different symptom to different person
- 3.) To understand the tropomyosin (protein found in prawns)
- 4.) To understand, the effect of histamines-the antibodies within the body
- 5.) To understand whether shell fish – prawns can able to balance the proteins in our body

HYPOTHESIS:

H0: There is no effect

H1: There is no significant system, prawns do balance the protein system by releasing histamine which is the antibodies.

H0: Tropomysin in Shell fish – prawns cannot balance proteins in our body

H1: There is positive and negative effect. Prawns has immense level of vitamins (A & E, B12, B6) and minerals like calcium, phosphorous, potassium, etc and niacin but at the same time protein found in the prawns called tropomysin give negative response to the human body that is because of Low immunity system.

REASERCH METHODOLOGY:

For this study secondary data was used. Data is collected through Google, Books (Shellfish Human Consumption Health Implications & Conservation Concerns 2014 Edition by Robert M Hay , Nova Science and Allergic To Mondays & Shellfish by Yeoyo -Author), Researches, Clinic's and doctor's

SCOPE

The present study is undertaken to analyse the purpose of creating awareness in the society. The consumer who does not have awareness of his/her immune systems or the effect to their body after consumption of prawns/Shrimps will get a clear idea and can take immediate precaution

SIGNIFICANT:

The study is significant to understand the concept of allergy due to the prawns either the consumption started at the elderly age or due to the immune systems. The consumer of prawns who want to consume but cannot consume can understand the basic theory on the allergy system.

LIMITATION:

The study research has limited area. The results from the research can't be specifically generalized as this will affect the bonafide data. The research will be based on various immune capacities, gender, age parameters, old or new ailments, diets however there is a possibility that some parameters may be overlooked like the lake water or ocean water prawns/shrimps because possible are there that the chemical industries around this area is been build up, cleanliness of lake, etc.

CONCLUSION:

Prawns has immense level of vitamins (A & E, B12, B6) and minerals like calcium, phosphorous, potassium, etc and niacin, which has almost end number of nourishments but at the same time protein found in the prawns called tropomysin give negative response to the human body that is because of Low immunity system. The antibodies call histamines release to protect the body. The only problem with the histamines is, the effect to the human body. Due to lack of immune the body get effected due to the histamine and get Tingling sensation or itching in and around the mouth, Swelling of the lips, tongue, face, throat or other parts of the body, Hives,

itching or eczema, Cough, wheezing or trouble breathing, Nasal congestion, Abdominal pain, nausea, vomiting, diarrhoea, Dizziness, light headedness or fainting, Anaphylaxi

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3. <https://kidshealth.org/en/teens/shellfish-allergy.html> **Reviewed by: Stephen F. Dinetz, MD**

A COMPARATIVE STUDY OF WOMEN CONSUMERS OF SKIN CARE PRODUCTS OF MAMA EARTH AND ASSURE NATURAL PRODUCTS IN INDIA**Divya Lahu Dalvi¹ and Dr. Sanjay Mishra²**Student¹ and I/C Principal (Guide)², Shree L.R. Tiwari Degree College, Thane, Maharashtra**ABSTRACT**

Skin care is part of our daily routine. There are various skincare product across worldwide number of people like actress, social media influencer ,actors do promotions of skin care product of various brand but all of the users didn't get satisfactory results or may the product does not suits to their skin type so they switch to another product also many of the users do not aware that the product are chemical free or vegan this effects their skin even some consumers specially who goes outside mostly do skin care more than a housewife women. The sample is collected by survey method that how many women consumers are aware of the skin care product and satisfy with it.

Keywords: skin care, products, mama earth, assure naturals, users, chemical free, awareness

INTRODUCTION

Wanting to look young and beautiful is not new for ladies. Skin care is followed since ancient time as ancient Egypt started. The skincare they used to be protected in ancient Egyptians from the elements like the sun and insects in terms of skin care the ancient Egyptians used to castor, sesame and moringa oils to fight wrinkles and preserve their youth.

They also made a soap, paste out of clay and olive oil to cleanse their skin Womens in today's world are not only prove to household work but also beauty and skin care. Due to change in mindset and technology women have also increase the level of literacy know about skincare through various ads. All women want to have beautiful glowing skin also many of the actresses are doing awareness by ads, social media to how to use skin care products and their importance.

Skin care products are those products that we use for cleansing , toning ,massaging, moisturizing etc. skin care market is increasing in demand .the demand of natural product is rising in this scenario.

RESEARCH METHODOLOGY

To collect data survey method was adopted to study the comparative women users of mama earth and assure naturals products in India.

The question was asked in such a way to collect skincare users and satisfaction level and product awareness of the product.

OBJECTIVE

To find out the consumers awareness about Mama earth and assure naturals products.

To compare women users using skincare product of Mama earth and assure naturals products.

To know how consumers identify the vegan products.

To find out the loyalty of the consumers towards Mama earth and assure naturals product.

REVIEW OF LITERATURE

The prevalence of skincare products in everyday life of most people create the impression that they take care of skin on regularly basis to overcome the skin problems such as acnes, pigmentation, blackheads, whiteheads, darkspots, blemish, oily sebum. Consumers are aware that the product are chemical free which doesn't affect their skin also if the consumers are not satisfy with the particular product, they change the brand according to it.

The earliest audience of skincare and makeup comes from ancient Egypt while research the product of assure naturals which is micellar water has an ingredient of ancient Egypt time which helps for fighting wrinkles and to look young and the ingredient is moringa oil. During the 12th century, cosmetics were regularly used in medieval Europe. Ointments consisted of animal fats. Smooth, white skin was highly regarded, and many women used herbal remedies to promote fair skin and diminish pimples. Aloe vera, rosemary, and cucumbers were used to cleanse the skin. Seeds, leaves, and flowers were also mixed with honey to create face masks, and vinegar was used as an astringent

During the Baroque Era, women believed in saunas and sweat cleansing. Milk baths were also used for smoother, clearer skin. Make up during this time was intended to look like paint, and heavy makeup was

considered more respectable. Rouge was very popular, and in the 1780s, French women used two million pots of rouge per year. Women’s lips were reddened with distilled alcohol or vinegar.

1800s

Exercise, cleanliness, and skincare were all held in high regard during the 1800s. Zinc oxide was used to lighten skin, but often caused allergic reactions. Hygiene products became less expensive and more accessible. Harsh cleansers were often used as were egg yolks, honey and oatmeal to soften the skin and help diminish blemishes. Lemon juice was also used to naturally bleach the skin a few shades lighter.

During this time, too, Chapstick, Vaseline, and baby powder were invented, all of which were used in skincare regimes.

1900s

The 1900s was an explosion in terms of accessible skincare for women. Carmex was invented in 1937, and sunscreen in 1944. In 1946, Estee Lauder launched their cosmetics line in NYC, and then in the 1950s Clearasil, Ponds, Oil of Olay, and Clinique were all launched, too. The 1980s saw a rise in all natural skincare products. Dr. Howard Murad’s line was launched in

1989, and Burt’s Bees in the 1980s, too. In 2002, the FDA approved Botox for frown lines on the face. In 2007 The Zeno, a hand-held, battery-operated device, transfers heat onto a bleish, killing the bacteria and making them disappear after only a few treatments.

Ancient Greeks

In Ancient Greece, precious oils, perfumes, cosmetic powders, eye shadows, skin glosses, paints, beauty unguents, and hair dyes were in universal use. Ancient Greeks made their own skincare products using local, natural ingredients. One of the most widely used skincare treatments was mixing fresh berries with milk, and then applying the paste on the facial area. The Ancient Greeks also used olives and olive oil as exfoliants and moisturizers. Lastly, oney along with milk and yogurt were used as anti-aging preparations Skin Care Product Use It has been found that skin care product users are positively related to self and health consciousness. Consumers also value their state of emotion and physical well- being. In terms of skin care products, it is one of many factors influenced to maintain one’s need for care of general appearance (Yeon and Chung, 2011). According to a pharmaceutical journal by Neha Naveed, on average women use 12 skin care products daily, and men use 6. Additionally, in relation to ethnic and skin care products, according to U.S. Census Bureau, people classified in larger ethnic groups such as African American, Hispanics, and Asians tend to spend more on personal care products (Oregano and Pillai, 2007). This following literature review will attempt to support the hypotheses on three variables that may be related to skin care product use: normative influence, health consciousness, and self-esteem.

DATA ANALYSIS

TABLE NO 1: Do you know what is skincare products?

Option	Percentage
Yes	92.1%
No	7.9%

From the above data it identify that 92.1 % women know about skincare and 7.9% women doesn’t know about skincare.

TABLE NO 2: Do you take care of your skin care regularly?

Option	Percentage
Yes	57.1%
No	12.7%
Rarely	30.2%

From the above data it identify that there are 57.1% women who take care of their skin regularly and 12.7 % of women who does not take care of their skin regularly and 30.2% of women take skin care rarely.

TABLE NO 3.

Skincare Product	Percentage
Assure	17.5%
Beauty	1.1%
Everyuth	1.1%
Fair & Lovely	1.1.%

Lakme	4.8%
Mamaearth	12.7
Patanjali	9.5%

From the above data it identify that women uses many of the skincare product such as assure naturals – 17.5% , beauty – 1.1% , everyuth – 1.1% ,fair& lovely – 1.1% , lakme – 4.8% , mama earth – 12.7% ,Patanjali -9.5%.

TABLE NO 4: Your product is chemical free?

Option	Percentage
Yes	58.7%
No	12.7%
Maybe	28.6%

they are using is chemical free. And 12.7% women don't know that the product are chemical free and 28.6% women know that maybe the product is chemical free.

TABLE NO 5.

Are you satisfied with mama earth product?

Option	Percentage
Agree	14.3%
Strongly Agree	15.9%
Neutarl	44.4%
Disagree	23.8%
Strongly Disagree	0

From the above data it identifies those women consumers is agree 14.3%, strongly agree -15.9 % , neutral – 44.4%, disagree – 23.8% and strongly disagree- 0 with mama earth products. **TABLE NO 5.**

Are you satisfied with assures naturals product?

Option	Percentage
Agree	25.4%
Strongly Agree	28.6%
Neutral	36.5%
Disagree	9.5%
Strongly Disagree	0

From the above data it identify that women consumers is agree – 25.4% , strongly agree- 28.6% , neutral – 36.5% , disagree- 9.5% with assure naturals products .

TABLE NO 6: Prices of mama earth product are affordable?

Option	Percentage
Accepted	39.7%
Unaccepted	60.3%

From the above data it identify that prices of mama earth are affordable to women users are 39.7 % , and unaffordable 60.3%

TABLE NO 7: Prices of assure naturals are affordable?

Option	Percentage
Accepted	63.5%
Unaccepted	36.5%

from the above data it identifies those prices of assure natural product are affordable to 63.5% WOMEN USERS and unaffordable 36.5% to women users.

TABLE NO 8: Which mode of payment does mama earth has?

Option	Percentage
Cash On Delivery	15.95
Online Payment	33.3%
Both	50.8%

From the above data it identify that mama earth has 15.95 % as cash on delivery payment , 33.3% as online payment , 50.8 % as both .

TABLE NO 9: Which mode of payment does assure naturals has?

Option	Percentage
Cash On Delivery	6.3%
Online Payment	41.3%
Both	52.4%

From the above data it identify that has 6.3 % as cash on delivery,41.35 as online payment and 41.3% as both.

TABLE NO .10: How long does it take to deliver the mama earth product?

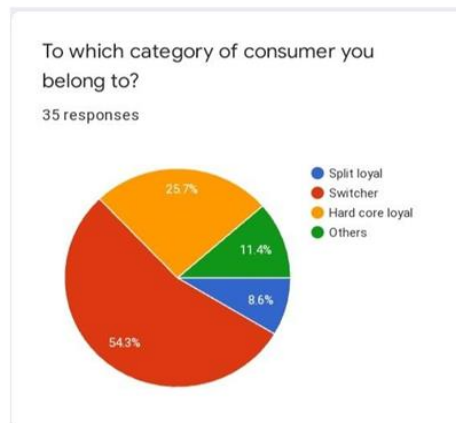
Option	Percentage
2 To 3 Days	47.6%
4 To 6 Days	46%
7 To 9 Days	6.3%

From the above data it identify that mama earth take 2 to 3 days -47.6 % , 4 to 6 days – 46% , 7 to 9 days – 6.3% to deliver a product.

TABLE NO 11: How long does it take to deliver the assure naturals product?

Option	Percentage
2 To 3 Days	49.2%
4 To 6 Days	46%
7 To 9 Days	0

From the above data it identifies that assure naturals product take 2 to 3 days -49.2 % ,4 to 6 days -46%, 7to 9 days – 0. To deliver a product.



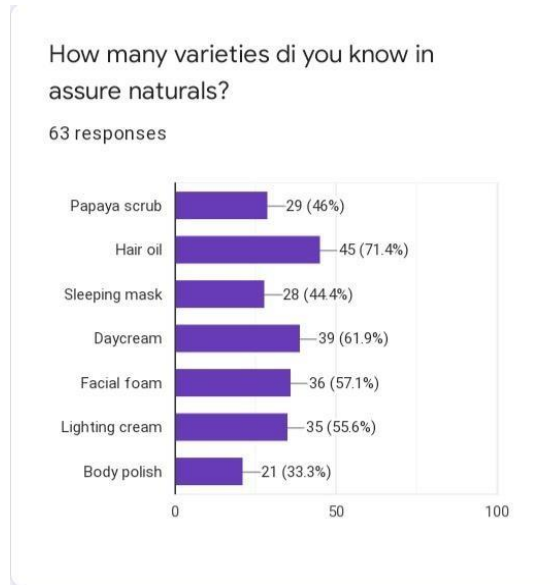
Option	Percentage
Split Loyal	8.6%
Switcher	54.3%
Hard Core Loyal	25.7%
Others	11.4%

From the above data it identify that the consumers are split loyal – 8.6%, switcher – 54.3%, hard core – 25.7% and others are 11.4%. The consumers are mostly in switchers mode because if the consumers are not satisfying with particular product, then they switch to another brand or product.



Option	Percentage
Gfreen Color	74.6%
Red Color	15.9%
Yellow Color	9.5%

From the above data it identify that consumers 74.6% mostly know that green color indicates that the product is vegan and 15.9% consumer know that vegan product indicates by red color and 9.5% consumers know that the vegan product indicates yellow color.



From the above data it identify that consumers are aware about the products of assure naturals as

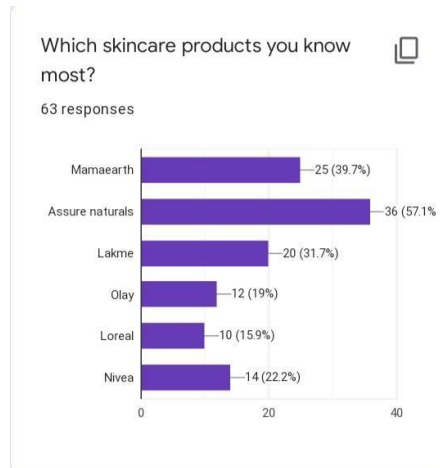
Option	Percentage
Papaya Scrub	46%
Hair Oil	71.4%
Sleeping Mask	44.4%
Day Cream	61.9%
Facial Foam	57.1%
Lightning Cream	55.6%
Body Polish	33.3%

From the above data it identify that the consumers who are using assure naturals product are aware about variety of product such as papaya scrub – 46%, hair oil – 71.4% , sleeping mask- 44.4% , day cream – 61.9% , facial foam – 57.1% , lightning cream – 55.6% , body polish – 33.3%.



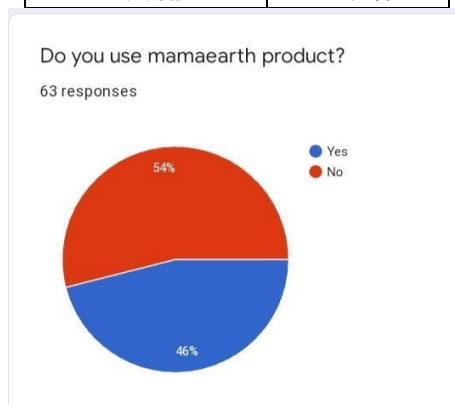
Option	Percentage
Yes	74.3%
No	25.7%

From the above data it identify that consumers use 74.3% assure naturals product and 25.7% consumers do not use the assure naturals product.



from the above data it identify that consumers are mostly known to assure naturals product 57.1% rather than mama earth 39.7% .

Option	Percentage
Mama Earth	39.7%
Assure Naturals	57.1%
Lakme	31.7%
Olay	19%
Loreal	15.9%
Nivea	22.2%



Option	Percentage
Yes	46%
No	54%

From the above data it identify that consumers of mama earth are less i.e 46% compare to assure naturals products.

LIMITATION

This data is collect by survey method by 63 women response of skin care product of assure naturals and mama earth products.

The response and data is not collect by men skin care users.

FINDING AND CONCLUSION

Hence ,from the research paper are statistical data found at the women users of assure naturals are higher than mama earth and skin care product also it seems that the women are more satisfied with assure product rather than mama earth product . users know that the product which they are using are chemical free.

Consumer identify the product is vegan by green colour the consumer are less know about varieties of mama earth product comparative to assure naturals consumers .also the duration of the delivery of products are fast compare to mama earth

The consumers are switchers if they are not satisfy with a particular product and the consumers are hard- core loyal if they are satisfy with a particular product.

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A STUDY ON DIGITAL MARKETING AND ITS IMPACT ON NEW GENERATION

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ABSTRACT

This Research paper examine that Digital marketing is the avenue of electronic communication which is used by the marketers to endorse the goods and the services towards the marketplace. The supreme purpose of the digital marketing is concerned with consumers and allows the customers to intermingle with the product by virtue of digital media. This editorial concentrates on the magnitude of digital promotion for both customers and marketers. We scrutinize the result of digital marketing on the base of firm’s sales. 30 respondent’s opinion are collected to get the clear picture about the present study.

Keywords: Electronic Communication, Magnitude, Promotion

INTRODUCTION

Digital marketing is the component of Marketing that uses internet and online based digital technologies such as desktops computers, Mobile link and other digital media and platforms to promote products and services. Its development during the 1990s and 2000s changed the way brands and businesses use technology for marketing. As digital platforms became increasingly incorporated into marketing plans and everyday life, and as people increasingly use digital devices instead of visiting physical shops, digital marketing campaigns have become prevalent, employing combinations of search engine optimization (SEO), search engine marketing (SEM), content marketing, content automation, campaign marketing, data-driven marketing, e-commerce marketing social media marketing social media optimization, e- marketing, display advertising, e-books, and optical disk and games have become commonplace. Digital marketing extends to non- Internet channels that provide digital media, such as television, mobile phones (SMS and MMS), call back, and on-hold mobile ring tones. The extension to non- Internet channels differentiates digital marketing from online advertising.

OBJECTIVES

- To find out the impact on digital marketing on new generation.
- To find out various ways in which digital marketing will work in future.
- To find out awareness of people towards digital marketing.

DATA ANALYSIS AND INTERPRETATION: Q1



Fig.1.1 primary data

The above pie chart indicates that 70% people are aware of Digital Marketing. 13.3% people are don't aware of Digital Marketing and 16.7% people may be aware of Digital Marketing.



Fig.1.2 primary data

In the above pie chart indicates that 66.7% people agree that the digital marketing is preferred over traditional marketing in today’s competitive world. And 20% people is strongly agreed with the question somewhere some people are unsure and disagree and some are strongly disagreed with the question.

Q3}

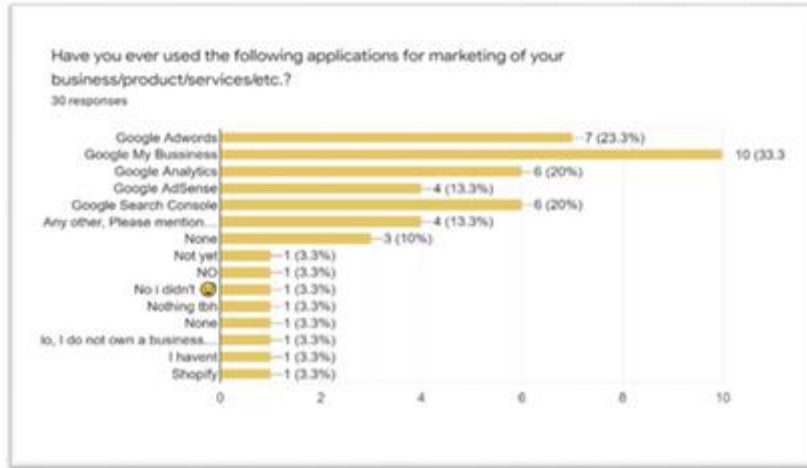


Fig.1.3 primary data

The above graph shows that many people used the following application which shows in above graph and some people are doesn't use the following applications.



Fig.1.4 primary data

In the above pie chart indicates that most 53.3% people are agree with the statement that social marketing influence you. And 23.3% people slightly agree with the statement and some people are disagree or strongly agree with the above statement.

Q5}



Fig.1.5 Primary Data

In the above pie chart indicates that 66.7% people said Yes for the statement that the Digital Marketing will prove beneficial for the new generation and 30% people said they may be felt for the statement. And 3.3% people said no for the above statement.



Fig.1.6 primary data

In the above statement pie chart indicates that 66.7% people said yes for the statement that does Social Media Marketing/Digital Marketing have a strong impact on them. And 13.3% people said No for above statement and 20% people said maybe regarding the above statement.

Q7}



Primary data 1:7

The above graph shows that 1 to 5% people doesn't recommend learning and Using DigitalMarketing and 6 to 10% people recommend learning and Using Digital Marketing.



Fig1.8 primary data

The above graph shows that there are some people who rated 1-5 that means they are not agree with the statement and from 6-10 people they are agree with the above statement.

FINDING AND CONCLUSION

At, last the researcher conclude by saying that Digital Marketing is very important for specialists in digital marketing. Digital marketing is a perfect business opportunity for digital marketers. To be competitive on the digital market, you need to have a clear understanding of the advantages and disadvantages of digital marketing. The study also revealed that Digital marketing will help new generation in their career as well as in future and the advertise will available 24*7.

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A STUDY OF MEDICLAIM POLICYHOLDER IN MIRA BHAYANDER REGION**Naim Salim Koylewala¹ and Dr. Sanjay Mishra²**Student¹ and I/C Principal (Guide)², Shree L.R. Tiwari Degree College, Thane, Maharashtra**ABSTRACT**

Nowadays most people are aware about health insurance policies. There are many health related insurance policies you can buy to get benefits and overcome health related risks. This research paper is to study mediclaim policy holders in mira-bhayandar city, to know the awareness level of mediclaim policy among the people in mira-bhayandar. This study has been conducted by collecting responses from 82 respondents through google form as primary data to get essential information. The research has 3 objectives framed and are measurable and achievable. The data analysis and interpretation helped in measuring the objectives. In this research the researchers found that most people are aware about mediclaim but there is also lack of awareness about this particular policy. As per the Responses insured people are getting benefits included in mediclaim insurance, such as cashless hospitalization, removes expenses paid from your pocket, handling the expenses which occur due to hospitalization etc.

Keywords: Mediclaim, Health insurance, Satisfaction of policy holders, Benefits

INTRODUCTION

Our life is going through some instability and also there are some uncertainty incurring which are unpredictable, for such uncertain situations people take precautions even though some incidents take place, To secure us from casualties of such uncertain circumstances we have to take health insurance, mediclaim is a type of insurance which is financially protect us against health related expenses we can State it is a pocket friendly way to alleviate health related emergency and to stay secure form illness, health issues, risk. A Mediclaim is a form of insurance wherein the insurance providers reimburse the policyholder for any medical expenses that he/she might have incurred in the policy period.

Coverage, sum assured, premium affecting factors, claim settlement, plan basis, tax exemption these are some features of mediclaim insurance plan. Mediclaim policy provides coverage only for hospitalization, accident-related treatment and predicted disease. There are some different types of Mediclaim policies to cater various needs and requirements. such as – Individual Mediclaim policy, family floater policy, Group Mediclaim policies, senior citizen Mediclaim policy, critical illness mediclaim policy, overage mediclaim policy and low cost Mediclaim policy. This policy covers hospitalization cost, pre and post hospitalization expenses, day care expenses, hospital room expenses, doctor or medical professional's fees. The insurance company calculates premium of Mediclaim policy based on their geographical location, age, health condition, etc.

LITERATURE REVIEW

A Study of Mediclaim Policy in Indore City (2019) - Dr. Alice Thomas, Dr. Veena Jhaa, <https://papers.ssrn.com/sol3/Delivery.cfm?abstractid=3526699>. In their research the researcher finds out that the age is an important aspect to get information or awareness through the internet and it will be helpful for insurance company to make new strategy. As per their analysis they found that there is an association between income and investment for tax saving purposes.

Insurance Sector and Penetration of Life Insurance - Ramesh Bhat, Nishant Jain, https://shodhgangotri.inflibnet.ac.in/bitstream/123456789/4883/3/03_review%20of%20literature.pdf. Health insurance market grew less than expected. it grows 40 percent per annum, less than 20 percent of people are covered by private health insurance. In the country health insurance schemes have been developed by NGO's and CBO's. The results of study indicate that purchase of health insurance is related to the income of households. The households with the lower income have low probability to buy health insurance related schemes.

Insurance Sector and Penetration of Life Insurance (2012) - Kamal Gulati, https://shodhgangotri.inflibnet.ac.in/bitstream/123456789/4883/3/03_review%20of%20literature.pdf. Studying customers' level of satisfaction and analyzing their quality of service and post sale relationship is very important. In the insurance industry it is assumed that there is a "sell it and forget it" type of insurance agent and employees but it is wrong.

Study Of Health Insurance in India (2020)- Dr. Rana Rohit Singh, https://www.researchgate.net/publication/340808551_A_Study_of_Health_Insurance_in_India. The paper

is about current picture of insurance sector in India which is part of the general insurance, researcher have found that health insurance sector in India has gain since Liberalization and increase is health consciousness among the society . They present that there is A large propotion of the population still uncovered from health insurance.

RESEARCH METHODOLOGY

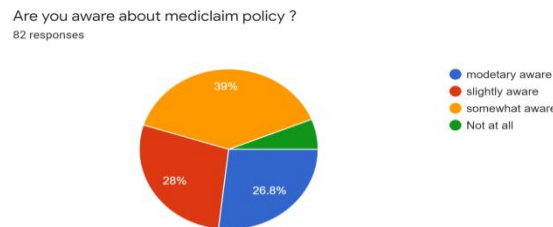
OBJECTIVES

1. To know the awareness of mediclaim policy among the people In Mira-Bhayandar.
2. To find out the health insurance benefits to the policyholders.
3. To know the satisfaction level of people towards mediclaim policy.

DATA ANALYSIS & RESULTS

The research analyzes consumer satisfaction in regards with mediclaim policy users in Mira Bhayandar region. The primary data was collected through Google forms being sent to people living in Mira Bhayandar via whatsapp.

1. Are you aware of mediclaim policy?



Source: Primary data fig(1.1)

The diagram above shows if people are aware about mediclaim policy. About 28% of people are aware of the policy. 39% i.e most of the respondents are somewhat aware of this policy .26.8 % may know about mediclaim policy. 6.1% of the respondents are totally not aware about the policy.

2.Which type of mediclaim policy do you have



Source: Primary data fig (1.2)

fig (1.2) gives information on which policies are claimed by respondents. 35 out of 82 respondents claimed Individual Medical Policy. This is the most claimed policy. The least claimed policy is citizens' illness mediclaim policy with 2 respondents 32.9% of respondents have Family Floater Policy.7.3% i.e 6 people claimed Low Cost Mediclaim Policy.5(6.1%) respondents have a Senior Citizen Mediclaim Policy. 4 respondents claimed Group Mediclaim Policy.

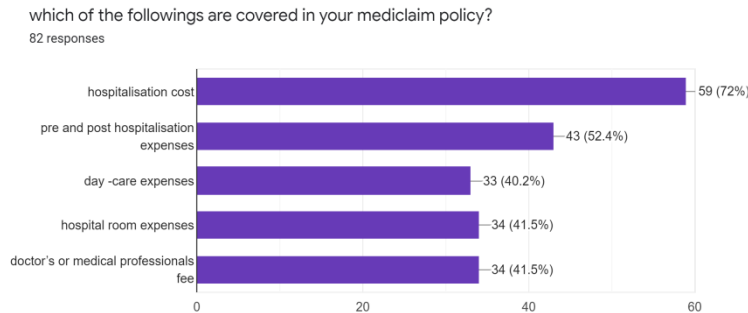
3.How easily can you access the network hospital included in your coverage?



Source: Primary data fig (1.3)

According to the above pie diagram, the majority (37.8%) of consumers find it somewhat easy to access the network hospital and 32.9% of them may or may not find it that easy .20 out of 82 respondents have easy access to the hospital.Very few have difficult access to the hospital included in their coverage.

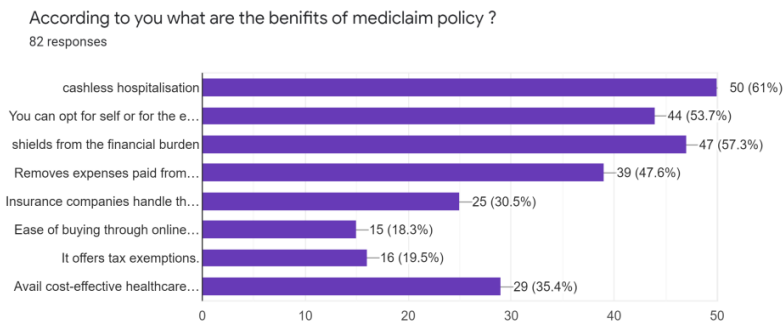
4. Which of the following are covered in your mediclaim Policy?



Source: Primary data fig (1.4)

This question is designed to know which of the given inclusions are covered in mediclaim policy. In the above pie chart according to responders in their Policy 72% users hospitalization cost is covered by the insurance company as well as the pre - post hospitalization 52.4% .Day care expenses 40.2% , hospital room expenses and doctor or medical professionals fees 41.5% are covered . Most user have all the inclusion covered by the insurance company

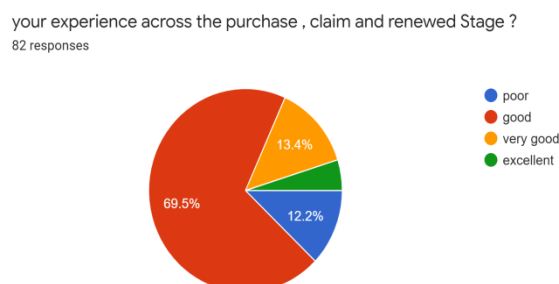
5. According to you, what are the benefits of mediclaim policy?



Source: Primary Data Fig (1.5)

The diagram above shows respondents getting all the given benefits from mediclaim insurance. according to 44 respondents mediclaim insurance such as opt for self or for the entire family. 47 think it shields from the financial burden, 39 of them believe it Removes expenses paid from your pocket. According to 30.5% and 18.3% respondents - Insurance companies handle the expenses arising out of hospitalization , Ease of buying through online health insurance companies V. 16 out of 82 selected -It offers tax exemptions and it so Avail cost-effective healthcare services(29 respondents) .

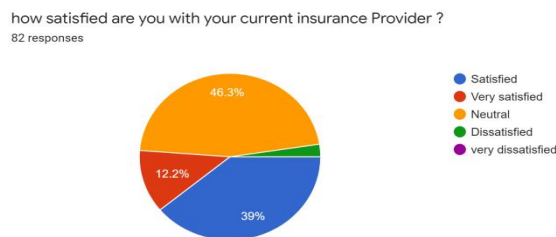
6. Your experience across the purchase , claim and renewed Stage ?



Source Primary Data Fig (1.6)

The question is designed to know the experience of policy holders across the purchase, claim and renewal of insurance. Pie chart shows the positive response with 87.8 %, and negative with 12.2%

7. How satisfied are you with your current insurance Provider?



Source Primary data fig (1.7)

As per the response in fig (1.7) it shows that 97.5% policy holders’ responses are positive they are satisfied with their current insurance provider. Only 2.4% are not satisfied with their insurance provider.

SOURCE OF DATA COLLECTION

Primary Data: The primary data was collected by circulating the google form with 16 questions and 82 Responses via whatsapp amongst Mira Bhayander residents.

Google form link: <https://forms.gle/TE16Mk4ThFsjZZ1c9>

Secondary Data: The secondary data is collected by use of Google websites; links and some research papers were referred to as part of secondary data.

LIMITATIONS OF THE STUDY

1. This Study was conducted in mira bhayandar city only.
2. This research is limited to mediclaim policy only.
3. The study was written on the basis of survey data.
4. Some respondents may not have been able to answer in the right Manner.

FINDINGS

1. From the data collected the respondents are aware about the mediclaim policy.
2. As compared to other types of mediclaims, most of the respondents has individual mediclaim policy and family floater mediclaim policy.
3. Policyholders are clearly satisfied by the services and benefits of the policy.
4. Mediclaim health insurance is helpful to protect us from any health related expenses.

CONCLUSION

This study concludes that respondents are aware about mediclaim policy and policy holders are not completely but to some extent satisfied by the benefits and services. The researcher further suggests that people should know more clearly about all types of mediclaim policy and choose their insurance provider wisely to get better experience and benefits.

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A STUDY ON CONSUMER SATISFACTION TOWARDS UPI APP IN MIRA BHAYANDAR REGION

Bhavana Krishna Amin¹ and Dr. Sanjay Mishra²Student¹ and I/C Principal (Guide)², Shree L.R. Tiwari Degree College, Thane, Maharashtra**ABSTRACT**

UPI was launched with the intention to merge/bring banks and their features, fund routing and mode of payments in a way that people find it easy to do bank transfers through a single two-click factor authentication process and not only it is easy but also safe and protected method of transferring money between consumers and sellers. The link of regulating money is said to be done by Reserve Bank of India (RBI) India's central bank. This survey is conducted among all age groups and income of people male /female /other. The present paper focuses on analysis of adaptation level of the upi system by the public. In this survey we have 86 respondents from all age groups. The dataset was collected through google form as primary data. The research has 3 objectives framed that are measurable and achievable. The objectives are measured by data analysis and interpretation. In the survey it is observed that most of the students have adapted this mode as they find it easier to carry cash in digital form then to carry it physically. Even adults use it but the ratio of students is much higher in this survey. As a student even I use UPI over cash because we students find it easier to to keep the cash safe in our mobile phones then having it in cash form with us all the time. It helps saving ideal cash from spendings.

Keywords: UPI apps, digital payments, savings, satisfaction.

I. INTRODUCTION

In 2016 National payment corporation India took initiative to launch a system called UPI - UNIFIED PAYMENT INTERFACE. Earlier an average user would have only few or no more than six digital transactions in a year. India had more than 1 crore merchants accepting card payments but for some reasons card payments were not mainstream. The reasons for this are - Firstly not everyone has a credit card. You need a machine to operate your debit card and in order to transfer funds digitally one needs to know the bank name, IFSC code, account number etc. This made digital payment much more complicated. Second reason was charges - merchants have to pay 2% to MasterCard and Visa on transaction which was a huge amount for small shopkeepers. And thirdly cards getting stolen and cloning of cards word and is quite common to solve this problem UPI was launched.

UPI system works as a personal assistant which works for you without charging any fee and is 24/7 available and also has access all over India. One can use UPI through apps like Gpay, Paytm, phonepe etc.

During the lockdown when people were not comfortable giving and taking cash the UPI in boom. As through UPI money is directly deposited in the bank it helps in savings. The more the digital transactions the less printing of notes. Accounting is clear.

II. LITERATURE REVIEW

i. Digital payment services: A move in the way of cashless economy, Deepak Kapoor, Muskan Kaura

[https://scholar.google.co.in/scholar?q=related:-](https://scholar.google.co.in/scholar?q=related:c9UDcBr6e4J:scholar.google.com/&hl=en&as_sdt=0,5#d=gs_qabs&u=%23p%3DHu66Nzc4_LEJ)

[c9UDcBr6e4J:scholar.google.com/&hl=en&as_sdt=0,5#d=gs_qabs&u=%23p%3DHu66Nzc4_LEJ](https://scholar.google.co.in/scholar?q=related:c9UDcBr6e4J:scholar.google.com/&hl=en&as_sdt=0,5#d=gs_qabs&u=%23p%3DHu66Nzc4_LEJ)

In this particular research the researcher's main objective was to study the beneficial impact of digitalization of the payment system and aimed to analyze knowledge of E-marketing and E-banking in Ludhiana district. Keeping in mind the results of demonetization the researchers of this particular research found out how initiatives like Digital India helped empower the country's economy. Mentioning various modern platforms like UPI and BHIMapps, electronic mechanism, E-marketing, E-channel of banking, E-source they compared it with the ease of changes not only in payment systems but also in marketing, banking and business world.

ii. Influence of digital payment system in the banking sector in india, S Jayadev,

[https://scholar.google.co.in/scholar?q=related:-](https://scholar.google.co.in/scholar?q=related:c9UDcBr6e4J:scholar.google.com/&hl=en&as_sdt=0,5#d=gs_qabs&u=%23p%3DRmKlzkDrcHEJ)

[c9UDcBr6e4J:scholar.google.com/&hl=en&as_sdt=0,5#d=gs_qabs&u=%23p%3DRmKlzkDrcHEJ](https://scholar.google.co.in/scholar?q=related:c9UDcBr6e4J:scholar.google.com/&hl=en&as_sdt=0,5#d=gs_qabs&u=%23p%3DRmKlzkDrcHEJ)

The researcher in this research paper wrote about the advancement in conventional brick and marrow banking payment systems and also about the change in the Indian financial system from cash to digital. The researcher's objective was to compare different digital payment systems by the bank customers and examine the value, volume, transaction per person and its growth from 2014 - 2015 to 2018 - 2019. This analytical study is purely

secondary data based on various reports and publications of RBI. The researcher came up with the conclusion that there is a tremendous growth in the digital payment system in India. He also observed that though there is positive movement in digital transactions that still has a lot to be done to improve the speed of its usage.

iii. A study on customer satisfaction of upi with reference to coimbatore city, S. Sowbarnika, V. Vasanthakumar,

https://www.academia.edu/40699052/A_Study_On_Customer_Satisfaction_Of_Upi_With_Reference_To_Coimbatore_City

The researchers in this research paper gave a brief introduction about the UPI scheme. Their objective was to know customers preferences, level of satisfaction, what is UPI payment and the problems faced by the consumers while using it. The study revealed that users have positive satisfaction using API payments and non users show their disinterest for the same.

iv. E-Wallets & Upi: A Futuristic Approach Towards Digital India, Mr. Pankaj Laxmilal Jain, Ms. Chandani Janardhan.

<https://drive.google.com/file/d/1122u36ZMXAJkM0BiZFy6sfwW7hPDImgV/view?usp=drivesdk>

In this research paper the researchers wanted to know the awareness level about E-banking facilities like E-Wallets and UPI in different areas and its frequency of usage in day-to-day life post demonetization. The research was conducted in both rural and urban areas amongst all age groups. The survey resulted that urban female youth have higher awareness and usage of E-banking whereas rural women have noticeable awareness about E-banking but the usage of digital banking is quite lower.

III. PROBLEM STATEMENT

- As the usage of the internet is quite high it may cause traffic and payments can take a while or may be cancelled.
- Sometimes as the internet slows down or no data services in mobile phones people may have to use cash. Forgetting passwords or login IDs may also lead to loss.

IV. OBJECTIVES

1. To Study the age group that uses upi payment frequently.
2. To know which upi app is most commonly used.
3. To know the comfortability/easiness of UPI apps.

V. RESEARCH METHODOLOGY

Source of Data Collection

Primary Data: The primary data was collected through circulation of Google form via whatsapp in groups and individuals of Mira Bhayandar region.

Secondary Data: Secondary was collected by reading various articles, watching related videos and visiting various websites.

Sampling Unit: Sample unit implies all the age groups under 18 - 60+.

Sample Size: Sampling size is 86 as 86 respondents fill the Google form.

Statistical Tools: Various statistical tools are used in order to analyze data. The below mentioned tools are used for the same.

- Table
- Pie charts
- Diagrams
- Charts

DATA ANALYSIS AND INTERPRETATION

The research is based on customer satisfaction with UPI apps. The primary data was collected through Google forms and sent amongst the people in Mira Bhayandar. The Google form was successfully filled by a total of **86 respondents**.

Table 1: Demographic variables of respondents

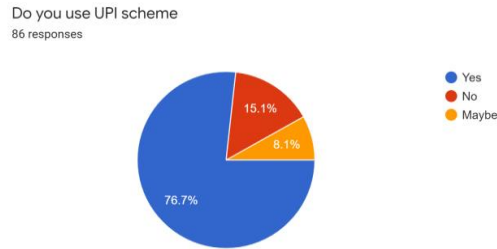
SR.NO	DEMOGRAPHIC VARIABLES	NO.OF RESPONDENTS (86 Nos)	PERCENTAGE (100%)
GENDER			
1.	MALE	42	48,8%
	FEMALE	44	51.2%
AGE			
2.	UNDER 18	7	8.1%
	18 - 29	64	74.4%
	30 - 44	7	8.1%
	45 - 59	8	9.3%
	60+	–	–
EDUCATIONAL QUALIFICATION			
3.	SCHOOL LEVEL	9	10.5%
	UNDERGRADUATE	60	69.8%
	POSTGRADUATE	8	9.3%
	DIPLOMA HOLDER	1	1.2%
	PROFESSIONAL	7	8.1%
	NO FORMAL EDUCATION	1	1.2%
OCCUPATIONAL STATUS			
4.	GOVERNMENT EMPLOYEE	2	2.3%
	PRIVATE EMPLOYEE	7	8.1%
	HOMEMAKER	5	5.8%
	BUSINESS	9	10.5%
	STUDENT	61	70.9%
	PROFESSIONAL	2	2.3%

Source : primary data

INFERENCE

The table above has demographic information about the respondents. It Includes gender , age, education qualification, and occupational status of respondents. 42 males and 44 females have filled the google form. Major number of respondents are youngsters from age 18 to 30 and 15 are adults. As youngsters are more, the

educational qualification undergraduate is most selected. Apart from students 10.5% are business owners, 5.8% are home makers, 8.1% are private employees and 2.3% are govt. employees and professionals.



Source: Primary data

Fig 1.1 People using UPI system

Inference: fig (1.1) clearly shows that 76.7% are UPI users, and 23.2% are non-users.

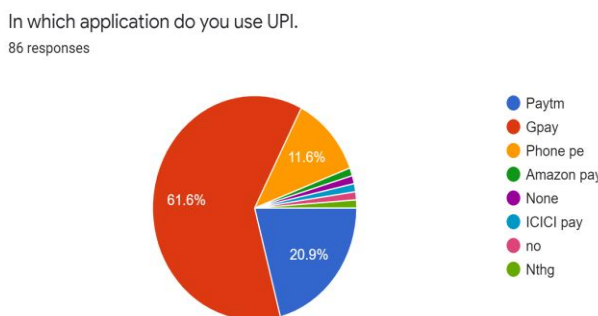
Table 2: How often do you use UPI

FREQUENCY	NO.OF RESPONDENTS	PERCENTAGE
NEVER	12	14%
YEARLY	2	2.3%
MONTHLY	11	12.8%
WEEKLY	25	29.1%
DAILY	36	41.9%
TOTAL	86	100.00%

Source: Primary data

Inference:

This table (table 4) says that 12(14%) respondents have never used the UPI system. It is used yearly and monthly by 2 respondents and 11 respondents respectively. 29.1% People use it weekly. Most respondents i.e 41.9% (36 people) use UPI on a daily basis.



Source: Primary data

Fig 1.2 In which application do you use UPI

INFERENCE

The pie diagram above states about most used and least used UPI apps. Here we can see that the most used apps are GPAY AND PAYTM with 53 and 18 users respectively. 11.6% i.e 10 people use Phonepe. The least used apps are Amazon pay and ICICI pay with only 1 user each.

3 out of 86 people don't use UPI apps.

Table 3: What would be preferred?

MEDIUM OF PAYMENT	NO. OF RESPONDENTS	PERCENTAGE
CASH	16	18.6%
UPI	67	77.9%
CHEQUE	2	2.3%
PLASTIC MONEY (DEBIT/CREDIT CARDS)	1	1.2%
TOTAL	86	100%

Source: Primary data

INFERENCE

According to table 5 the majority of people prefer using the UPI system over Cash and other modes of payments. 67 out of 86 respondents go for UPI whereas 16 respondents go with cash transactions. Only 2.3% and 1.2% use other modes like cheque and plastic money for payments,

Table 4: Reasons for choosing UPI.

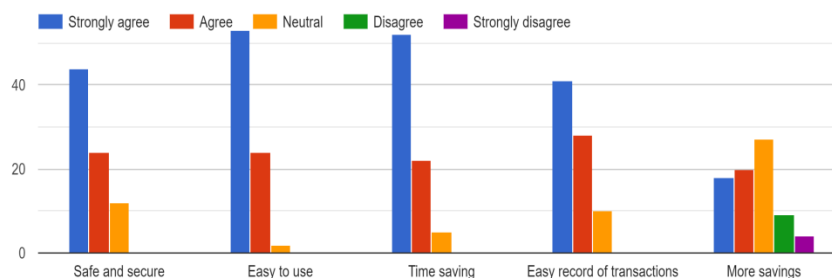
REASONS & SCALE	SAFE AND SECURE	EASY TO USE	TIME SAVING	EASY RECORD OF TRANSACTION	MORE SAVING
STRONGLY AGREE	44	53	52	41	18
AGREE	24	24	22	26	20
NEUTRAL	12	2	5	10	27
STRONGLY DISAGREE	–	–	–	–	9
DISAGREE	–	–	–	–	4

Source: Primary data

INFERENCE

Table 6 and fig 1.5 represent reasons for choosing UPI. Almost 80 respondents think that UPI is safe and secure, easy to use and time saving. Also it helps to keep easy records for transactions. 65 out of 86 agree that UPI helps in savings and 13 disagree with the same.

Reasons for choosing UPI. (Please skip if you do not use UPI)



Source: Primary data

Fig 1.3 Reasons for choosing UPI.

Table 5: Do you face any problem while using the UPI scheme?

OPTION	NO. OF RESPONDENTS	PERCENTAGE
YES	15	17.4%
NO	39	45.3%
MAYBE	32	37.2%
TOTAL	86	100%

Source: Primary data

INFERENCE

This above table is designed to show if people face any problem while using UPI apps .47 out of 86 respondents do face some problems .37.2% use it without any obstacle.

VI. CONCLUSION & FINDINGS

The study concludes that Covid19 resulted in an increase in use of digital payments and UPI apps made this change easy. The use of UPI apps is seen most amongst the youngsters. People trust in using GPAY and Paytm over other UPI apps. It is easy to use and time saving, also people prefer UPI more than cash and cards.

VII. LIMITATIONS OF THE STUDY

- As the Google form was circulated majorly amongst college students hence most respondents are students.
- The research being primary data based there are limited responses
- People may have not understood a few questions appropriately to some extent and answered them the way they thought.

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A RESEARCH STUDY ON 'AWARENESS OF MENTAL HEALTH' AMONGST THE LIVING GENERATION IN THIS ERA**Ms. Asmi Syed¹ and Dr. Sanjay Mishra²**Student¹ and I/C Principal (Guide)², Shree L.R. Tiwari Degree College, Thane, Maharashtra**ABSTRACT**

This study is specifically about the 'Awareness of mental health amongst the living generation in this era'. Once or more than once we've all gone through something traumatic that has deeply affected us and not to our surprise that's absolutely normal! Subconsciously most of the events we've encountered in our life time, from after ontogeny till we deteriorate.

This study is focusing deeply on how aware the living generation is of their mental health. We're often reminded to take care of our physical health but how often are we reminded to take a step back, sit with our thoughts, process, think and take a breather in our fast life. Therefore, the researcher of this paper hosted a Google form Questionnaire to which 61 responses have been recorded that was circulated. The Researcher has framed 3 objectives using the data interpretation through which it was possible to achieve the objectives. The Questionnaire has shown that 50.8% people are aware that they're emotionally sensitive. The findings also show that majority of people have gone through something traumatic as a child that still to this day disturbs them or is unspoken of. The study shows that the lack of Mental Help keeps a lot of issues unresolved.

Keywords: Affect, Awareness, Emotions, Feelings, Generation, Mental health, Trauma, Therapy.

INTRODUCTION

'Mental Health also otherwise known as 'Well-Being' is somewhat a sensitive topic around orthodox households. The Psychological help that is provided by Shrink/ Therapists, is known as Mental Aid, it helps you cope with any Stress, Anxiety, Depression, Traumatic events etcetera. So the main topic is how well aware people are about their mental help and how helpful it is to talk to someone like a Trained Professional Therapist. As mentioned before some orthodox households or conservative people think

'Therapy' is for 'crazy people' but that isn't true at all! The goal of individual therapy is to inspire change and improve the quality of life through self-awareness and self-exploration. It's been said people who have kept things to themselves that disturbed them and haven't reached out for help, encounter Mental illnesses like 'Schizophrenia'.

Schizophrenia is when a person loses touch with reality and breaks connection to their family, friends, apprentices etc. If this illness is taken lightly or help hasn't been provided to the person going through it, it might bring dangerous results.

Hence, finally during Generation Z era we are finally being way more aware of our mental health and healing our inner child. Humans nowadays also have emotional support animals preferably dogs- Because dogs can sense incoming Anxiety/Panic attacks and they simply lean towards their human for a hug or keep their paw on them to let them know they are going to be okay.

This study shows that not only do we need to be aware of our own mental health but of the people around us too. The completion of the awareness of Mental health will be provided by Primary and Secondary data.

REVIEW OF LITERATURE

1. 'Mental health Awareness and why is it important?' >Published by Port ST Lucie hospital <https://www.portstluciehospitalinc.com/what-is-mental-health-awareness-and-why-does-it-matter/>. The points raised and also tips and help given by Port St Lucie Hospital is an important need in today's fast world, we get so busy with work and managing social and work life that we forget to take a breather and check on ourselves to know if we're mentally or need a break. Their article suggests that we look out for symptoms in ourselves or others is help is given when necessary and/or before it's worse.
2. The Epidemic of Mental health and why?, >Published by Marcia Angell, {Marcia Angell is a member of the faculty of Global Health and Social Medicine at Harvard Medical School and a former Editor in Chief of The New England Journal of Medicine.} <https://www.nybooks.com/articles/2011/06/23/epidemic-mental-illness-why/> Marcia Angell has brought to the whole world's attention towards her article "The Epidemic of Mental Help why?". In her entire study she mentions about how many Adults and children have been affected by this epidemic in USA, so if we compare numbers, USA alone is causing an epidemic with that

being said if all Populated countries came together to check the deaths or the bait of Depressive thoughts it wouldn't be less than a pandemic itself.

3. 'Surviving Anxiety', >Published by Scott Stossel, {Scott Stossel is the national editor of The Atlantic magazine and the author of the New York Times bestseller My Age of Anxiety}, https://www.theatlantic.com/magazine/archive/2014/01/surviving_anxiety/355741/. Scott Stossel being the nation editor of none other than 'the Atlantic' and using his article as a review of literature is an honor in itself. His famous article on Anxiety has turned out to be helpful for thousands of struggling teens that had no idea the nauseous feeling they had during something important was actually Anxiety!! In this article he has portrayed his own experiences and what he felt vs how he tried to get to know his body better to stop sudden outbursts of anxiety and breakdowns. He tried everything he could think of till he called his intolerable anxiety a gift and trying to overcome it day by day. Now that's progress in our books!

RESEARCH METHODOLOGY:

Objectives of the Research:

- To find out the majority of people who are either aware of their mental health or not.
- To perceive the importance of therapy among living generations.
- To scrutinize the healing of Traumatic events.

RESEARCH DATA SOURCES:

Primary Data:

The researcher hosted a questionnaire which was held on Google Doc Forms, it was circulated and closed on 61 respondents. The primary data has helped in outlining this research study and Data analysis and based on this questionnaire has come to primary data conclusion.

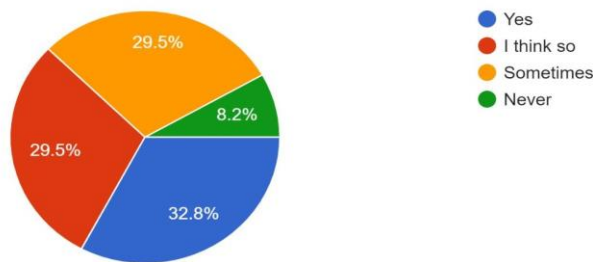
Secondary Data:

Secondary data has been collected through surfing, reading, studying a lot of websites virtually which are related to mental health awareness and emotions.

Review of literature has covered the detailed information.

DATA INTERPRETATION:

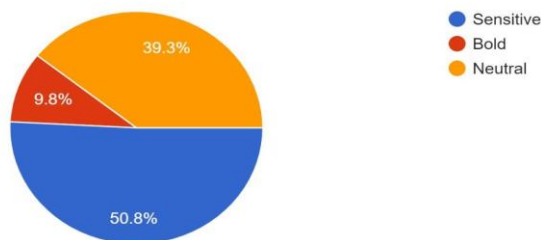
Can you handle your emotions well?
61 responses



In the given survey 61 respondents have voted on all required questions.

Majority agreeing they handle their emotions well. 32.8%

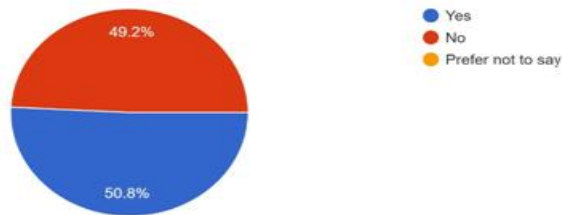
Are you a sensitive person or a bold type.
61 responses



Majority of respondents confessed they're mentally Sensitive also known as emotional immaturity. 50.8% Majority of respondents have clicked on 'no' which means they didn't have as bad as a childhood but with a close second 37.7% of respondents have had a tough time growing up.

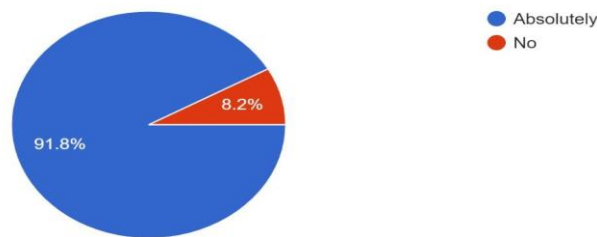
Majority of people agreed that something from their hard childhood bothers them, mostly results in unspoken trauma.

Does anything from your childhood still bother you/disturb you?
61 responses



More than half of the respondents are aware that their emotions matter but the 8.2% who disagreed seems heartbreaking because they have a hard time thinking their emotions matter, when they clearly do so.

Do you think your emotions matter
61 responses



Well, knowing that a lot of people have let out their trauma to heal is a relief but those who haven't yet will surely do so in the near future because life is surprising and will make you feel and face your fears.

Lastly, few are working on it and some have achieved their better mental health.

Lastly, do you think you are better*mentally* than you have been before?
61 responses



CONCLUSION

Throughout this research study we've only gotten informative, learnt and became more aware of ourselves and others mental health.

In the coming future theres a chance that this 'mental depressive episode' ends sooner than wethink and people can finally heal and be content with their lives and focus more on what and where they find happiness and comfort in.

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4. <https://themindsjournal.com/mentalhealth/>
5. <https://www.portstluciehospitalinc.com/what-is- mental-health-awareness-and-why-does-it-matter/>

A STUDY ON IMPORTANCE OF MOBILE PHONES IN DAILY LIFE

Shaikh Inamul Hasan¹ and Dr. Sanjay Mishra²Student¹ and I/C Principal (Guide)², Shree L.R. Tiwari Degree College, Thane, Maharashtra**ABSTRACT**

This study gives as an idea about the current usage of mobile phones in day-to-day life. Every person who uses a mobile phone has come across a question that what features do a mobile phone should have and many other questions like what verity of smart phone are people using know a days. Every person who is willing to buy a smart phone has such questions in their mind.

This study focuses on, do people frequently change their mobile phones for no reason and do they use paid applications and on which application people are spending most of their times. And lastly how much data or Internet people require for their daily life. The researcher in his paper has collected the responses of 153 respondents through circulating the Google form questionnaire. 3 objectives were framed, data interpretation helped in achieving the objectives. The findings of the study shows that majority of people are not dependent on their mobile phones and people do require many features in their mobile phones. People spend their most of the time in social media platforms. People have not purchased a new mobile phone since 18 months.

Keywords: Mobile phone, application, internet, satisfaction

INTRODUCTION

Mobile phone which has many other names cell phone, handphone, cellular phone, smart phone, etc. but mainly they are used for communication, education and for entertainment purpose. Know a day because of the pandemic people are pursuing mobile phones for each and every thing means they are getting dependent on their mobile phones. So, now we are going to talk about the growth in mobile phone's production, due to pandemic the study for students became tough but every problem has a solution so people started teaching online for which smart phone is essential, because of which people started purchasing mobile phones and slowly people became aware about the features of mobile phones.

Few years ago, people just buy smart phones by lot checking other features such as processor, battery, camera, etc. but at present people check each and every thing in smart phone including the weight and look. This study will focus on the usage of data and how much data or internet is needed for people for their day-to-day life. Mobile phones are becoming humans' best friend know a days. Which means mobile phones are becoming an important part of people's life.

People are mostly using their mobile phones for storage purpose. It provides people with an unlimited access of knowledge each and every time they need. In this emerging world people, are adapting things very fastly because of which the production of mobile phone is increasing very rapidly. So that each and every person have their own smart phone This study will be done by Primary and Secondary data.

REVIEW OF LITERATURE

- **Problematic Use of the Mobile Phone: A Literature Review and a Pathways Model, Joel Billieux** <https://www.eurekaselect.net/article/46488>, In research paper of Joel Billieux he brought to my notice that, not only cellular mobiles have advantages but there are harmful and disturbing disadvantages associated with them. Mobile phones also involve negative consequences in daily life. The current article describes the multifactorial nature of mobile phones. The findings of the researcher shows that people are involved in variety of dysfunctional behaviors and implies involvement in specific online activities
- **Mobile Phone Usage among Youth, Dr. Alpana Vaidya, Vinayak Pathak, Ajay Vaidya** https://www.researchgate.net/publication/299540610_Mobile_Phone_Usage_among_Youth, The paper labelled as "Mobile Phone Usage among Youth" brought to our notice that there is a tremendous growth of use of mobile phones in India. Now the mobile phones are coming with variety of features. They are also used to overcome the loneliness. The majority users are of the age group of 15 to 25 years. The findings of their study shows that the majority mobile phones are used by the youth.
- **Mobile Phone Use in Education and Learning by Faculty Members of Technical- Engineering Groups: Concurrent Mixed Methods Design, Mehdi Mohammadi, Maryam Shafiei Sarvestani, Sahar Nouroozi,** <https://www.frontiersin.org/articles/10.3389/feduc.2020.00016/full>. The paper titled as "Mobile Phone use in education and learning by Faculty Members of technical Engineering Groups" suggested that by their results they imply that faculty believe that mobile use is not enough for learning, and that its usefulness

is static. And they, believe that mobile learning has many challenges and hurdles, which are above average. The findings explained based on precise descriptions of participants and their characteristics of mobile phone.

- **A study on existing and actually used capabilities of mobile phones technologies, Grzegorz Szyjewski, Luiza Fabisiak.** <https://www.sciencedirect.com/science/article/pii/S1877050918314145>. Mobile phones have become very much important in well-developed societies. It also became a “smart” part of our life. They also have answers for each and every question. It provides an unlimited and instant access to the knowledge. Mobile phones are so important, that they even appear to be addictive and for some people it seems impossible to live without its assistance. But do people really know how to use it efficiently? Do they really know how to control the functions or are they even forced calls for action displayed on the screen? Such research discovered sad fact, that users probably can't actually use their devices effectively. The finding focuses on the abilities of young people, to use mobile phones and technologies.

RESEARCH METHODOLOGY

Research Objectives

- 1) To find the level of dependence of people on their mobile phone.
- 2) To examine various features that people like in mobile phone.
- 3) To know on which application people spend most of their time.

Research Design

This research design will give an overall opinion about peoples who are dependent on their mobile phone for many reasons such as communication, education and for entertainment purpose. Targeted population is mobile phone users.

Data Sources

Primary Data

Data collection is done by circulating Google form. The researcher created a questionnaire based on the objectives. In all 153 respondents responded by filling the Google form. This primary data helped the researcher in data analysis and interpretation, on the basis of which the findings and conclusion are drawn.

<https://forms.gle/Wc7fie5zJFBCCU6r7>

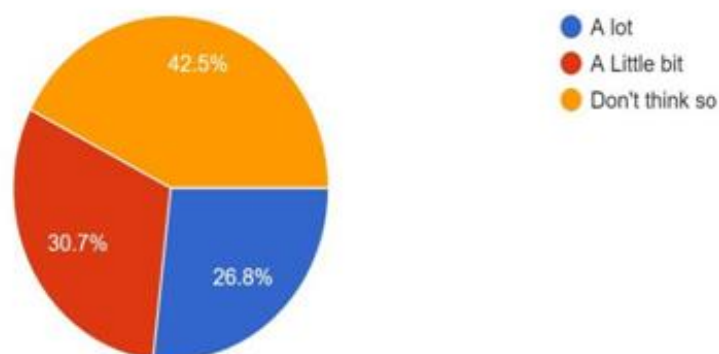
Secondary Data:

The secondary data was collected by browsing through different websites which are related to mobile phones, features of mobile phone, etc. The secondary data helped the researcher for findings such related articles. Review of literature gave the researcher detailed information about such related topics.

Data Analysis & Interpretation

How much you are dependent on your mobile phone?

153 responses



Primary Graph (1)

In this survey there are 153 respondents and 26.8% of people are very much dependent on their mobile phone and 30.7% are little bit dependent and lastly 42.5% are not dependent on their mobile phones. It has been observed that many people are not dependent on their mobile phones.

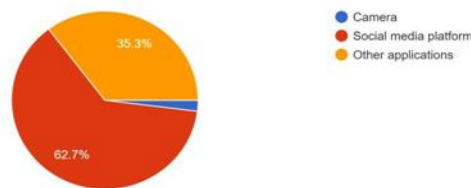
What kind of feature your mobile phone should have?
153 responses



Primary Graph (2)

As this question was about features of mobile phone 79.1% people wants mobile phone which has a good camera and display followed by a long-lasting battery and good processor and it should also contain more than 500 GB storage. With the help of this question the next question is framed which is on which application do people spend most of their times.

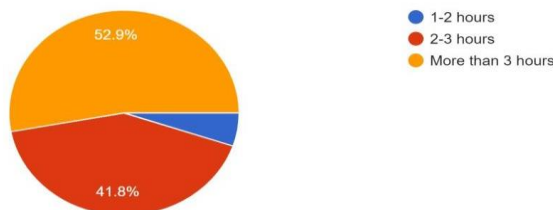
On which application do you spend your more time daily?
153 responses



Primary Graph (3)

Above study told us about what features do people like in their mobile phones now we are going to see on which application do people spend their most of the time. As the survey says 62.7% people spend most of their time on social media platforms. The next question is about how much time do people spend on their mobile phones.

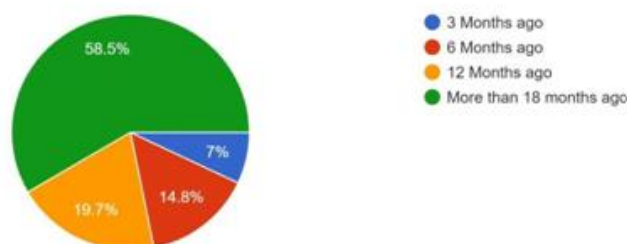
How many hours do you spend on your mobile phone daily?
153 responses



Primary Graph (4)

So, as the survey results 52.9% people use their mobile phones for more than 3 hours. Because of pandemic many people came through the online phase means people came to know about work from home which is online jobs and because of that people are using their mobile phones for more than 3 hours a day and for many other activities. And we finally conclude with the last question which is when did they last buy a mobile phone for your own personal use?

When did you last buy a mobile phone for your own personal use?
142 responses



Primary Graph (5)

As we can see 58.5% people are using their mobiles from last 18 months which means most of the people doesn't change their mobiles frequently. It's because they become familiar with the interface and because of the cost.

Future Scope

In upcoming future, we can expect this list of things from mobile phones:

- **Flexible Frames:**

Mobile phone companies are creating a smart phone which can be folded in two by the user. One such vision was Nokia's The Morph phone, which was showcased back in 2008 and promised to transform the user's experience. Similarly, Samsung has been showing off flexible concept phones at trade shows for years now, the closest it has come to bringing the technology to market was the Galaxy Round smartphone.

- **Holographic Display:**

Holographic phones could one day be a reality though. Especially if the HoloFlex prototype showcased by researchers from Queen's University in Canada is anything to go by. As the name suggests, the HoloFlex is both holographic and flexible, allowing users to bend the handset to view the 3D display from different angles and interact with the images on screen. Touted as the world's first holographic, flexible smartphone, the HoloFlex is still in development and won't be available any time soon.

- **Eco-Friendly Mobile Phones:**

Companies are always looking to make their products more environmentally friendly, and phone makers are no exception, with researchers looking into biodegradable materials and cleaner energy charging. At the Mobile World Congress trade show in 2016, Kyocera showcased a solar-powered prototype. But by their own admission, the technology won't replace the need for a wall charger anytime soon. This phone was primarily designed for users who work outdoors, as well as anyone who's likely to be away from a power source for an extended period of time, such as campers or skiers.

LIMITATION OF THE STUDY

- There is only one USB port for input and output.
- The size of keyboard which is small, while is good enough for a quick message, but it's definitely not good enough for writing things like emails or blog articles.
- Disappearing headphone jack ports in flagship mobile phones.

FINDINGS AND CONCLUSION

- Based on the responses received, we can conclude that, majority of people are not dependent on their mobile phones and people do require many features in their mobile phones.
- They spend their most of the time in social media platforms. Most of the people use their mobile phones more than 3 hours daily.
- And lastly people have not purchased a new mobile phone since 18 months.

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A STUDY ON CUSTOMER SATISFACTION TOWARDS ONLINE SHOPPING AT MUMBAI REGION

Omkar Naresh Kamtekar¹ and Dr. Sanjay Mishra²Student¹ and I/C Principal (Guide)², Shree L.R. Tiwari Degree College, Thane, Maharashtra**ABSTRACT**

Online shopping is also known as E-commerce shopping from which consumer can buy goods and services directly from the seller by using websites and applications. Internet is not only used for shopping purpose but also helps for comparing price, features and after-sales service facility. Customers can visit web stores from the comfort of their homes and shop easily by sitting in front of the digital tools. The main objective of the research study is to explore Consumer satisfaction towards online shopping in the Mumbai region. Researcher in this paper has collected the responses of 52 respondents by circulating Google form questionnaire.

The researcher has framed three objectives which were measured and achieved by data analysis and interpretation. The findings of the study show that youngsters have started adopting the new concept of shopping and other age group of peoples are also moving towards online shopping. Some factors like delay in delivery, payment method, quality of products, are affecting online shopping. Some customers are getting satisfied because of the factors like it saves time, easily availability of products, and we can compare prices of products from different websites.

Keywords: Online shopping, Questionnaire, Mumbai, Customer satisfaction, E-commerce.

INTRODUCTION

In the era of digitalization, the usage of the Internet and technology is growing day by day. Internet and technology help us to connect with many peoples in worldwide. Most of the businessman and wholesalers shifted their business from traditional market to online market because of ongoing situation of Covid-19. Online shopping is an easy way to connect directly with retailers and wholesalers. E-retailing is a type of tool from which we can promote and sell our products and services with the help of websites and applications. Customer satisfaction is recognized as the main role for success in the business region and also a key for the growth and survival in the market sector of India.

Giving preferable service quality increases customer satisfaction and hearten more participation among customers. With the extensive adoption of online marketing services and understanding of a factor which leadsto customer satisfaction which is helpful for business. As, this knowledge will way them to focus and further strengthen the critical areas that lead to customer satisfaction. Therefore, to attract more new customers and retain the existing customers towards the portal, company should have to ascertain their customers desire and their satisfaction level by receiving continuous comments and feedback from the customers and redressing their grievances.

REVIEW OF LITERATURE

Customer Satisfaction Towards Online Shopping With Reference To Jalandhar City. Dr. Pratima Merugu and Dr. Vaddadi Krishna Mohan. In this literature, researchers mentioned how retailing helps retailer to serve their customers, and they also stated about product quality, responsiveness, assurance, and security. According to them, Online shopping is based on residential area of customer, Age, Occupation, Gender, and salary of the Consumer. Finding of the study shows that service quality factors such as ease of use, service reliability and security are the major determinants of customer satisfaction. Efforts need to be taken to educate the online buyers on the steps that much been taken while making an online purchase. Most of the online retailers have a feedback system for customers.

A Study on Consumer Perception Towards Online Shopping. Mr. Pratiksinh Vaghela. According to the researcher, most customers are buying clothes, electronics, and accessories from online mode. But, online shopping is more expensive than manual shopping, it's take more time to deliver the products and customers are facing problems while making online purchases because of glitch in websites. The most alarming barrier for online shopping is that customers have to give their credit card number, which may can cause fraud, and they can't see the products personally. The finding of the study stated that online shopping helps the wholesalers and businessmen to grow their business, and it will enable more financial benefit in the organizational context. Some negative effects of online shopping had also mentioned in this research paper.

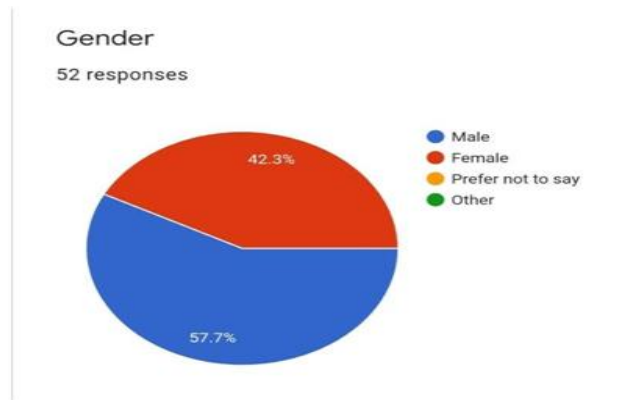
Factors Affecting Customer Satisfaction towards Online Shopping. Halinda Musa, Mohd Amin Mohamad, Fararishah Abd Khalid. The researchers analyze that product quality, brand, and shopping experience are the main factors in their research. They also mentioned factors which are affecting for traditional shopping like crowded area, traffic jam, -time, parking space, etc. which cause to decrease in ratio of consumer towards offline shopping. They also stated that because of digitalization, many youngsters are moving towards online shopping because they know this modern concept. This modern concept is helping customers for saving their time. The finding of the researcher concludes that all the components of factor that impact the customer satisfaction towards online shopping have a significant effect. Easily availability of products and services, and easy payment method helps customers during shopping.

RESEARCH METHODOLOGY:

Objectives of The Research Study:

- To find out the satisfaction level of the customer for online shopping.
- To analyze the factors affecting customer satisfaction towards online shopping.
- 3.To identify obstacles which customer face during online shopping.

Data Analysis and interpretation:

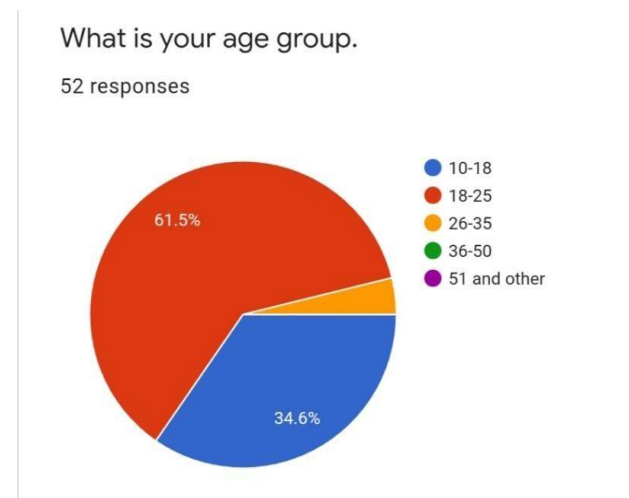


1. Gender of the respondent.

Graph No.1 Source - Primary Data

According to the survey shows that the researcher has collected data of 52 respondents by circulating a Google form questionnaire, from this 57.7% of respondents are male and 42.3% of respondents are from female category.

2. Age Group of Respondent.



Graph No.2 Source – Primary Data

From the above pie chart, it indicates that out of 52 respondents, 61.5% of respondents are from the age group of 18 to 25 years, 34.6% between the age group of 10 to 18 years and about 3.9% of respondents from age group of 26 to 35 years.



3. Are You Using the Online Shopping Facility For Purchasing Any Product?

Graph No.3 Source – Primary Data

The above pie chart clearly specifies that out of 52 respondents, 21.7% of respondents are using the online shopping method and 79.3% of respondents are not using online shopping on daily basis, which pretends that most of the peoples are not slightly using or may be not aware about online shopping as compared to traditional shopping.

4. Major Issues in Online Shopping.



Graph No.4 Source – Primary Data

From the above graph, it can be seen that product quality which E-Commerce companies provides to customer, affecting customer satisfaction. 73% of the respondents are facing this issue. Glitch in website is also one of the major issues which customer faced during online shopping.

5. Do you agree that online shopping helps you to get the best product by allowing product comparison among different companies and do you agree that offers provided by the companies in online shopping is satisfactory.

Table No.1 Data Collection

Questions	Do you agree that online shopping helps you to get thebest product by allowing productcomparison among the different companies?	Do you agree that offers provided by the companies in online shopping is satisfactory.
Highly agree	13.5%	2%
Agree	53.8%	69.2%
Neutral	30.8%	19.2%
Disagree	1.9%	Nil
Strongly disagree	Nil	9.6%

Source – Primary Data

The above table indicates that 67.13% of respondents had agreed that online shopping helps customers to getthe best product by allowing product comparison among the different companies.71.2% respondents had agreed about the offers provided by the companies in online shopping is satisfactory, which pretends that offers providing strategy is helping E-commerce companies to reach more customers.

Source of Data collection**Primary Data**

- The researcher created question based on objective which was prepared on Google form for collecting data which helps researcher in the data analysis and interpretation
- In all 52 respondents given their opinions.
- Most of the questions are based on likert scale.

Secondary data:

- Secondary data was collected by browsing through various websites, articles, literature, and newspapers.

Significance of the study:

- The study undertaken by the researcher is to understand the satisfaction level of the customer in online shopping.
- The research studies signifies that most of the people have not adopted online shopping method because of some problems which customer face during their shopping.
- E-Commerce companies also trying to give tough competition to traditional Marketers by increasing facilities from which customers get satisfied.

LIMITATION OF THE STUDY

- The study of the research is limited only in Mumbai city.
- The researcher collected data of 52 respondents, which are limited in numbers.
- The respondents maybe bias, which could affect the studies.

SCOPE OF THE STUDY

This research study has taken various factors and more than 50 respondents from Mumbai region given their opinion which helps E-Commerce companies for improvement in their facilities. Digitalization widened the scope of online shopping by introducing more features which help customers to compare the prices and after sales services.

CONCLUSION AND FINDINGS OF THE RESEARCH PAPER

- Hunger of the young people for online shopping is growing day by day because they have a completely unique mindset about online shopping because this concept is based on modern techniques. Also, it saves our time, and we got a variety of products with our satisfied price range.
- The customers are using both platforms online shopping and traditional shopping concurrently.
- Customers believe that online shopping is the best option, but they are facing several issues like delay in Delivery, quality of products, and glitches in websites, these things are unsatisfying customers needs.
- As a result, the quality of the goods & services and improving facilities can lead to getting happy and loyal customers.

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- A Study on Customer Satisfaction Towards Online Shopping” By Mrs. T. Shenbaga Vadivu.
 - A Study On Customer Satisfaction Towards Online Shopping In Sivaganga District” By Muthupriya A.
 - An analytical study on digital marketing of products and services using media platforms” By Ms. Riya Sanjay Mishra And Dr. Sanjay Mishra

MANUSCRIPT SUBMISSION

GUIDELINES FOR CONTRIBUTORS

1. Manuscripts should be submitted preferably through email and the research article / paper should preferably not exceed 8 – 10 pages in all.
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.

First Author Name₁, Second Author Name₂, Third Author Name₃

1 Author Designation, Department, Organization, City, email id

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3 Author Designation, Department, Organization, City, email id

5. The abstract should summarize the context, content and conclusions of the paper in less than 350 words in 12 points italic Times New Roman. The abstract should have about five key words in alphabetical order separated by comma of 12 points italic Times New Roman.
6. Figures and tables should be centered, separately numbered, self explained. Please note that table titles must be above the table and sources of data should be mentioned below the table. The authors should ensure that tables and figures are referred to from the main text.

EXAMPLES OF REFERENCES

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.

Bateson, C. D.,(2006), ‘Doing Business after the Fall: The Virtue of Moral Hypocrisy’, *Journal of Business Ethics*, 66: 321 – 335

• **Multiple author journal article:**

Khan, M. R., Islam, A. F. M. M., & Das, D. (1886). A Factor Analytic Study on the Validity of a Union Commitment Scale. *Journal of Applied Psychology*, 12(1), 129-136.

Liu, W.B, Wongcha A, & Peng, K.C. (2012), “Adopting Super-Efficiency And Tobit Model On Analyzing the Efficiency of Teacher’s Colleges In Thailand”, *International Journal on New Trends In Education and Their Implications*, Vol.3.3, 108 – 114.

- **Text Book:**

Simchi-Levi, D., Kaminsky, P., & Simchi-Levi, E. (2007). *Designing and Managing the Supply Chain: Concepts, Strategies and Case Studies* (3rd ed.). New York: McGraw-Hill.

S. Neelamegham," Marketing in India, Cases and Reading, Vikas Publishing House Pvt. Ltd, III Edition, 2000.

- **Edited book having one editor:**

Raine, A. (Ed.). (2006). *Crime and schizophrenia: Causes and cures*. New York: Nova Science.

- **Edited book having more than one editor:**

Greenspan, E. L., & Rosenberg, M. (Eds.). (2009). *Martin's annual criminal code: Student edition 2010*. Aurora, ON: Canada Law Book.

- **Chapter in edited book having one editor:**

Bessley, M., & Wilson, P. (1984). Public policy and small firms in Britain. In Levicki, C. (Ed.), *Small Business Theory and Policy* (pp. 111–126). London: Croom Helm.

- **Chapter in edited book having more than one editor:**

Young, M. E., & Wasserman, E. A. (2005). Theories of learning. In K. Lamberts, & R. L. Goldstone (Eds.), *Handbook of cognition* (pp. 161-182). Thousand Oaks, CA: Sage.

- **Electronic sources should include the URL of the website at which they may be found, as shown:**

Sillick, T. J., & Schutte, N. S. (2006). Emotional intelligence and self-esteem mediate between perceived early parental love and adult happiness. *E-Journal of Applied Psychology*, 2(2), 38-48. Retrieved from <http://ojs.lib.swin.edu.au/index.php/ejap>

- **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.

- **Article in newspaper:**

Yunus, M. (2005, March 23). Micro Credit and Poverty Alleviation in Bangladesh. *The Bangladesh Observer*, p. 9.

- **Article in magazine:**

Holloway, M. (2005, August 6). When extinct isn't. *Scientific American*, 293, 22-23.

- **Website of any institution:**

Central Bank of India (2005). *Income Recognition Norms Definition of NPA*. Retrieved August 10, 2005, from <http://www.centralbankofindia.co.in/home/index1.htm>, viewed on

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