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SIES COLLEGE OF COMMERCE AND ECONOMICS (AUTONOMOUS)
In collaboration with

BMS DEPARTMENT
Organizes

One Day National Level Multidisciplinary Convention
On

Theme: “Business Sustainability: Pandemic and Beyond”

18th February 2022 (Time: 11.00 am to 4.00 pm)

[PEER REVIEWED]

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

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SIES COLLEGE OF COMMERCE AND ECONOMICS (AUTONOMOUS)

The South Indian Education Society (SIES) was established to promote the cause of education in Mumbai. The SIES College of Commerce and Economics (Autonomous), established in May 1989 and inaugurated by then Vice President of India Dr. Shankar Dayal Sharma, is now synonymous with excellence in education.

The college that began as a single faculty college with 400 students and 7 lecturers, now offers 1 Ph.D. programme, 6 Undergraduate and 4 Post Graduate programmes in Commerce, IT, Management, Banking and Insurance, Financial markets and Accounting and Finance to over 2,927 students supported by over 39 full-time and visiting faculty members. The Junior College with over 960 students and 13 teachers gives the college the required strength to provide a complete package of quality higher education.

In its 32 years, the college has not only produced university rankers but also achievers in sports and cultural activities. With its motto “Rise with Education”, the college strives to achieve inclusion across diverse urban demography.

The college has well fenced demarcated premises. It has a huge college building. It consists of well-furnished and equipped classrooms, computer laboratory, auditorium, commerce and management resource centre, central library, gymkhana, training & placement cell, counselling cell, administrative office, cafeteria, etc.

ABOUT CONFERENCE THEME

The IQAC Cell of The SIES College of Commerce and Economics (Autonomous), Sion (East) is glad to invite undergraduate and post-graduate students for a one-day national level multidisciplinary hybrid conference on the theme- **“Business Sustainability: Pandemic and Beyond”**.

The purpose of this convention is to provide a platform to all UG/ PG level students to express their views and ideas on business sustainability during and beyond pandemic times- How can organizations prepare for the next normal.

With the crucial ‘Decade of Action’ for the Sustainable Development Goals (SDGs) already underway, this convention aims to discuss how companies can look beyond the processes and paperwork, fully understanding the ways their impacts and actions help or hinder the progress to the new normal. The convention aims to have a brief discussion on how business houses are coping with the disruptions caused by the COVID-19 pandemic.

The theme will provide a platform for the participants to express their views and give different dimensions of business sustainability at the national level. The convention has various tracks and sub-themes which are only indicative and not restricted.

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FROM THE PRINCIPAL'S DESK



“The journey of a thousand miles begins with a single step.” Lao-Tzu

Welcome to the new normal where sustainability is no longer about doing less harm but more good.

On behalf of SIES College of Commerce and Economics (Autonomous), I extend a very warm welcome to all the delegates and participants for the National Level Research Convention on the theme “**Business Sustainability: Pandemic and Beyond.**” SIES CE has borne the mantle of excellence, committed to ensuring to students their own space to learn, grow and broaden their horizons through diverse spheres of learning. In our endeavor to raise the standards of discourse, we continue to remain aware of the changing needs of our stakeholders.

At SIES CE, we believe that higher education is not just about attaining personal wealth and reward. It is also about personal fulfilment and development as well as about becoming active citizens who make a positive impact on society.

Our teaching methodology is based on three basic principles:

1. Students are partners, not clients.
2. Continual education development is a top focus for us.
3. Education is a long-term investment that must be accessible to all.

India is a young country and innovation stems from the youth. All innovation must lead to growth and once growth comes in the country, we should be able to sustain the growth for generations to last. I am sure that there will be a high level of deliberation and panel discussions on the theme, and there will be learning for all who are part of this convention.

The convention aims to bring different ideologies regarding business sustainability under one roof and provide opportunities to exchange ideas, establish research relations and find partners for future collaboration. The themes and sub-themes for this convention are indicative of relevant research areas to give the prospective authors innovative propositions about the ambit of discussion.

With a team of dedicated and experienced administrative and academic staff, SIES CE continues to ensure that our goal of enhancing the educational value of our students is achieved.

Our world is no longer about options, rather choices. It's not about whether we work from home or the office- it's about the next stage of choices, using reliable, streamlined mobile technology that is sustainable and inclusive.

For employees and entrepreneurs alike, it's been a tumultuous year. And they both deserve a lot of credit for their adaptability in a fast-changing corporate climate. However, to be competitive,

businesses must invest in new technology that not only improves communication and cooperation, but also provides solutions for more flexibility, efficiency, and better customer experiences.

I would like to welcome all the student participants who have shared their research and for the overwhelming response as well. I extend my gratitude to all my colleagues, the staff, and students who have put in their best efforts to organise this hybrid convention.

Wishing you all an enlightening read!

Dr. Nina Roy Choudhury

Principal

SIES College of Commerce and Economics (Autonomous)

Sion (E), Mumbai- 22

Message from IQAC Coordinator and Vice Principal



Discontent is the first necessity of progress." Thomas Edison

A warm welcome to all delegates at this National Level Research Convention on “Business Sustainability – Pandemic and Beyond”.

With our motto “Rise with Education”, we at SIES CE, are committed to a student-centered environment in which the intellectual, social and cultural needs of students are met by providing students a variety of learning experiences, challenging environments, and peer learning.

At SIES CE, we aim to impart education not just for the personal well-being of learners but to prepare learners to be responsible and productive members of society.

Many people dream of becoming successful in the business arena. One should have the vision, innovation, and creativity to run or manage a business. The individual must have a positive attitude and accept the responsibility, have the discipline to meet the goals, and take action when the opportunity presents itself.

The positive aspect of this pandemic was that it made companies better understand their limitations, recognizing the need to look beyond financial impacts. The Businesses had to come up with an innovative approach to COVID-19 from the perspective of organizational characteristics, operations, digital transformation, and financial planning. The organizations that could accomplish this could sustain and others collapsed.

Hence business sustainability is a vital element in a business model. The research convention will provide a platform to navigate through the business ecosystem, exchange knowledge and ideas, incubate them and move towards business sustainability. With quality deliberation, the convention will lead to a good learning experience for all the participants.

I congratulate our BMS department where students aspire to be managers and entrepreneurs, for selecting a very apt topic for this Research Convention to inculcate research culture and to create budding managers.

I appreciate the diligent efforts of all the participants and teacher mentors for the overwhelming response to the convention and my heartiest congratulations to all the finalists.

Best wishes,

Ms. SangeetaKore

Vice-Principal, Self Financing Courses,

IQAC Co-ordinator,

S.I.E.S. College of Commerce and Economics (Autonomous)

Message from the Vice-principal



As an educator having spent three decades in management education, following the most contemporary global trends, am often intrigued by this question, “what is more relevant? ‘Sustainable education or education on sustainability’”

Indian Management has inherited the western management philosophies and has influenced management practice for decades. The focus of management has been on efficiency and effectiveness. Holistic effectiveness is often the milestone every organization aspires to achieve. Holistic is derived from the Greek work ‘holon’ meaning complete. Today there is a lot of buzz in leading business schools on propagating and development of the two facets of faculties for holistic development.

Faculty 1-Skills for operational effectiveness (Skills are an outside-in approach as a manager manages the outside effectively using his skill sets, intellect, and reason)

Faculty 2-Values for sustained effectiveness (Values are an inside out approach as a manager manages effectively based on the foundation of values he has harnessed as an individual. His decisions to do right or wrong depend upon his value systems. The ability to convince, with conviction grit and determination to do or not to do something springs from the value system that is deeply rooted)

Focus of management education prior to 90s -F1-Enlightenment of Reason (development of Intellect, reason, and logic)

Inherently global education focuses on development of the intellect, skills, and enhancement of knowledge. There has been little or no emphasis on the development of the faculties such as emotions, feelings, and impulses. Every education system has a vision of being the best in development of the Intellect-that helps rationalize and arrive at logical decisions. There has been little or no focus on developing the emotional quotient that acts as the fulcrum to decision making.

The late 90s saw the world's largest democracy crumble with corporate collapses with unprecedented and irrational greed of the managers, who could envision nothing over or above their personal gain. The world's most admired educational institutions -Harvard and Wharton, was nurturing intellect with the aim of maximization of Skills, bereft of emotions and values. Steady supply of these final produce to the corporate world. This breed of managers created more havoc than a nuclear weapon could.

Impetus for Shift in Focus of Management Education post 90s -development of F2 -Enrichment of emotions.

Positive harnessing of Emotions, Feelings, impulses

That was a moment of realization for the world – “**values are more important than skills**”. **F2>F1**

Harnessing the young in values, sensitization to the environmental issues, actively engaging with the stakeholders makes managers more humane, rich with emotions which could be a panacea to avert a disaster like the fall of Enron, WorldCom, Author Anderson, and the likes. Likewise, if the budding corporate leaders lead the way on sustainability, they not only create a mark for their organization but

help build a better world, where there is social sustainability, economic sustainability, and environmental sustainability. The percolating impact of good leaders on organizations and the environment cannot be emphasized enough.

It's a call to all in my fraternity -let's make education sustainable, let's build foundations of values so strong that withstand the test of time. Values that enrich lives -values that are holistic in acceptance of all natural resources as a custodian of the future generation not as ownership to use and abuse with arrogance.

Dr Shanti Suresh

Vice Principal

Message from Conference Convenor



Dear researchers,

It fills my heart with great joy to welcome you all to this One Day National Level Convention on the theme:

“Business Sustainability: Pandemic and Beyond”

Organized by the IQAC Cell and BMS Department of SIES College of Commerce and Economics (Autonomous).

The way we live now, also referred to as the “new normal”, has brought a crucial task with itself for businesses to sustain their name in this challenging market. Through this convention, we aim to provide our students an opportunity to explore and learn all those new skills that businesses have to adapt to.

The students were given a platform where they could suggest their valuable insights on how businesses could be prepared to face the challenges that the pandemic shall bring with it in the near time. The presentations on the same also made sure that the students are well versed with all the nitty-gritty regarding their respective research.

On behalf of SIES CE, I would like to take this opportunity to thank everyone who took out their valuable time to be a part of this convention. A special thanks duly go to the organizers who trained our students so well that they are now prepared to be the budding researchers of the future.

I wish everyone good health, peace and success in all your future endeavors!

Mr. Aniket Swaraj
Convenor, BMS Coordinator

Message from Conference Co- Convenor



Greetings to All,

In today's ever-evolving world, debating whether to incorporate sustainability into your business strategy is no longer an option. Considering a values-driven approach when developing business strategies can be vital to long-term success.

The main aim to organise this convention is to make budding researchers initiate and value sustainability as it is becoming increasingly crucial for all businesses, regardless of industry. Simply expressed, sustainability is a business strategy for generating long-term value by considering how a company works in its environmental, social, and economic contexts. The concept behind sustainability is that establishing such measures promotes firm lifespan.

A growing number of organizations are claiming that they are integrating sustainability as a business strategy because of the realization that they can do well by also doing good to others. During the pandemic times, a lot of businesses have come up front to help others in their needy times. But how the pandemic has affected them, somewhere still remains undiscovered. Our students have gone beyond fields like finance, marketing, technology to study all the businesses established in these respective fields and made sure to contribute more ideas on how to reduce the repercussions that the pandemic had on them. They also demonstrate which areas should be focused upon by the businesses to sustain themselves in the changing times.

Ms Fleur Fernandes

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INDIANS' PERCEPTION ON ELECTRIC VEHICLES**Maneshwar Palanisamy Devendra**

SIES College of Commerce and Economics (Autonomous)

ABSTRACT

To understand perceptions of Indians regarding Electric Vehicles, Investigation through questionnaire (google Forms) have been conducted. Also with the help of certain business articles. The electric vehicle adoption rate in India is less than 1% according to a McKinsey&Company 2018 report. According to Vineet Agarwal's (Investment Manager at Antler India) article at 'THE ECONOMIC TIMES', " the EV penetration is extremely low at 0.8%. [Last updated dec 18, 2021]. Hence this research paper is conducted based on understanding the perception of Indians on Evs and why India's adoption rate is so low.

Keywords: Electric Vehicles, Perception of Indians, Automobile Industry.

INTRODUCTION

The topic Electric vehicles (EVs) is taken on understanding the perception of Indians regarding Electric vehicles, present performance of Electric vehicles in India and anticipating the future of electric vehicles in India. The reasons why countries all over the world are shifting to EVs are:

1. Climatic change, pollution etc. in other words harming environment by fuel vehicles. India. India according to Environmental Pollution Index (EPI) 2020 is ranked 168 out of 180 in terms of air quality. (by Aron Alemeida at tradebrains.in)
2. The price of the petrol. For India currently importing crude oil sets us back in a deficit of approx. \$60 billion. (by Aron Alemeida at tradebrains.in)

Because of above mentioned reasons Indian need to be one of the first countries to adopt electric vehicles but still it's not even near. The first ever electric vehicle in India was launched by Mahindra & Mahindra at 2001 known as Mahindra Reva. Mahindra created a hope for electric vehicles in India, but the current reality is India is still at his initial stage. 'Electric vehicles' this word his propagated more and more after Tesla become the most valuable automobile company in the world and also because of the climate change which is happening all over the globe . Even though in countries like India the adoption of Electric vehicles is still low, from people to government everybody are realizing the potential of Electric vehicles Industry. People are getting curious about electric vehicles because of the social media, at the same time Governments of different countries trying to use this unknown potential side of automobiles that is Electric vehicles industries to their own benefit. For e.g. China is trying to make the cheapest Electric Vehicles, which even pressurizing Tesla. Even though Tesla is successful to produce car at affordable price because of Economies of scale, Chinese companies have potential to make even bigger Economies of scale with the help of Chines Government. Even India is trying to use Electric vehicles Industry's rise for their own benefit by imposing similar type of tax on Foreign Electric vehicles companies as Fuel vehicle companies. To motivate the local automobile companies to produce Electric Vehicles. And also Government of India is trying to convert public transport fully electric in the near future.

But lot of Indians are dissatisfied because of this decision of imposing high taxes on foreign electric vehicle companies, because conducting the research it's truly a clear evidence that people of India are interested in either TATA or Tesla when it comes to Electric Vehicles. TATA is at full swing in India when it some to Electric vehicles by manufacturing private cars and even manufacturing busses for state governments. But Tesla fans are very dissatisfied regarding Government of India reply to the world's most valuable automobile company.

Talking about government, thanks to Maharashtra Government and BEST to electrify 15% of best buses in Mumbai. According to Best general manager, BEST aims to electrify 50% of its buses at the end of June of 2023. Likewise Govt. of India and other state government putting is own effort to bring Evs. Govt. of India aims 100% electrification by the end of 2030, but some sources and people believe that this vision is too unreal.

SCOPE OF RESEARCH

The scope of the research is to understand the triangle relations of the Govt. of India, the people of India and the Evs firms all over the globe:

- The research is based on primary as well as secondary data.
- The research is studied broadly among graduate students.
- The research is done based on the convenience of the researcher

LITERATURE REVIEW

The studies undertaken by various other researchers in the past relating to the current research problem have been reviewed in this chapter. A detailed review has been made to find out the research gap and to identify the researchable issues for the study. Various studies, books and journals have helped the researcher to compare with the present scenarios collected through primary data. The secondary data helped to understand the effects of the pollution created fueled vehicles in India.

1. **Satyendra Pratap Singh, Nitish Sharma, Shukla Ashish Chandrakant and Surendra Pratap Singh (20th March 2021)** studied the effects of air pollution in India. This study says according to the global report, many cities in the India are most polluted cities. Major sectors contributing to the air pollution are industrial sector and transport sector. The reason why this study is focusing so much on air pollution is because among this 51% of air pollution is caused by the industrial sector and 27% by the transport sector. Air pollution contributes to the premature deaths of 2 million Indians every year. And the further the authors added in order to minimize the air pollution, Electric Vehicle (EV) can act as blessing in lowering the GHG emission.
2. **Comparative Environmental Life Cycle Assessment of Conventional and Electric Vehicles, Troy R. Hawkins, Bhawna Singh, Guillaume Majeau-Bettez, and Anders Hammer Strømman (2012)**, following research paper have the USP of revealing the pollution created while the production of EV. 50% of life time pollution of a EV is emitted while manufacturing it. Out of 50% Co₂ emission, 35% to 41% is created by EV batteries. As production of EV batteries require minerals like cobalt, graphite, lithium and Manganese. To mine this minerals lot of carbon is emitted. Rest 16% to 18% is produced while the production of Inverters and the passive battery cooling system as it contain high amount of aluminum. It also revealed that EV can more harmful to the environment than fuel vehicle if they use non-renewables (coal based plants) source of energy that is around 9 ounces Co₂/km as compared to 7.5 ounces Co₂/km by fuel vehicles.

OBJECTIVES

- To study the current situation of Electric Vehicles' Industry in India.
- To analyze people perception on Electric Vehicles.
- To observe Govt. of India response to Electric Vehicles Industry.

RESEARCH METHODOLOGY

Research Methodology is the specific procedures or techniques used to identify, select, process and analyze information about a topic.

Investigation through Questionnaire: The research is conducted form 15th January to 19th January. The sample size used in the research is of 75 respondents with convenient sample techniques. Investigation is conducted through Questionnaire. The research conducted includes 96% respondents from all over Mumbai.

DATA COLLECTION

Data collection means collecting of data or information by different sources. There are two type of data primary data and secondary data which are explain below,

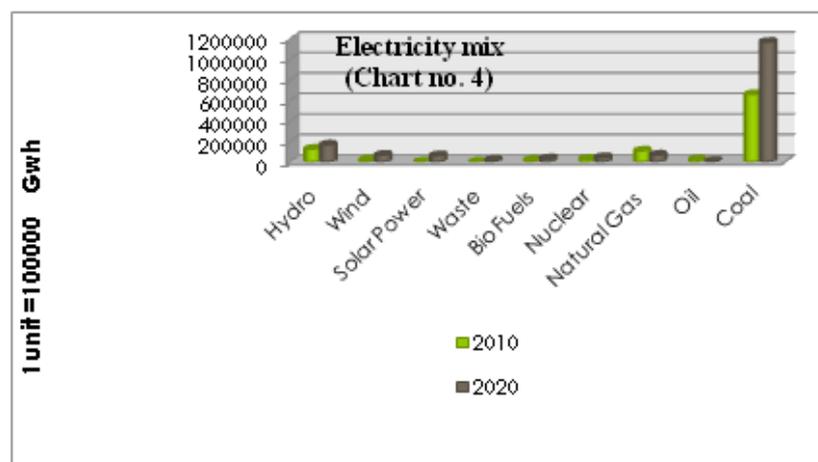
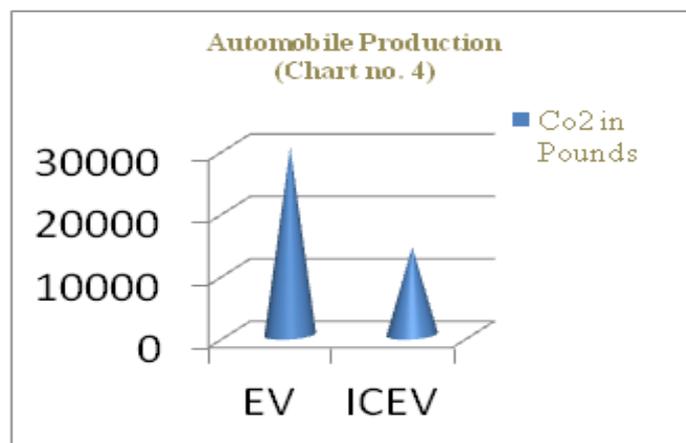
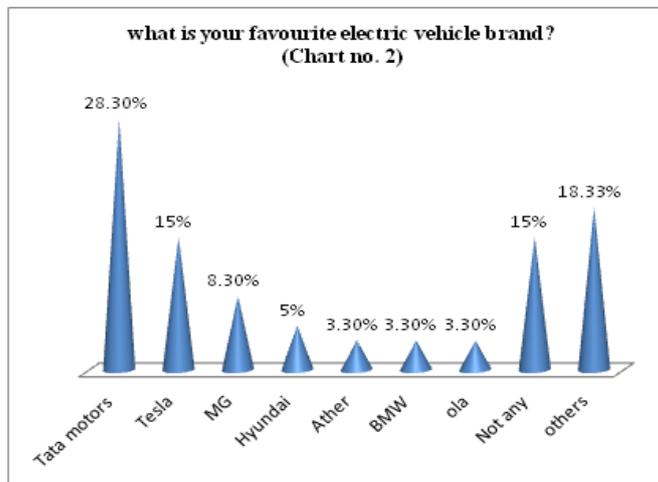
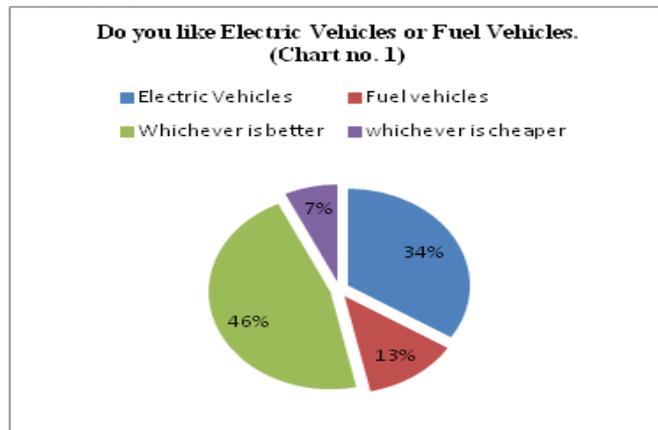
Collection of Primary Data:

The primary data required for the study was collected from 50 active respondents Data was collected by Questionnaire method prepared through google forms. The respondents were people of different age groups.

Collection of Secondary Data:

The researcher collected secondary data for the study from books, journals, periodicals, newspapers, articles, Website of government publications, proceedings, annual report, and other published records.

DATA ANALYSIS AND FINDINGS



INTERPRETATION

- In chart no. 1, 34% respondents like electric vehicles, 46% respondents prefer whichever is better, 13% respondents like fuel vehicles and 7% respondents prefer whichever is better.
- In chart no. 2, 28.30% respondents like Tata motors, 15% respondents like Tesla while other 15% not like any car particularly. Ather, BMW and Ola each have 3.3% respondents. 8.30% respondents prefer MG while 18.33% other different brands.

In chart no. 3, 10yr comparison of power generation of different sources of energy in Gwh(Gigawatt hours).

	Hydro	Wind	Solar Power	Waste	Bio fuels	Nuclear	Natural gas	Oil	Coal
2010	124921	19657	126	756	16331	26266	107389	21082	657955
2020	167029	661344	61344	15960	31314	43029	68288	4992	1167298

As we see in the tables is the growth of renewables like hydro, wind and solar power is significant. However the growth of coal is exponential.

- In chart no. 4, it observed that production of EV emits around 30,000 pounds Co₂, whereas fuel vehicle emits only 14,000 pounds Co₂.

RECOMMENDATION

- As Electric Vehicles battery make Electric vehicles way more expensive than fuel vehicles, it advisable to adopt Economies of Scale and a solution for the expensive batteries.
- As Lithium- ION batteries are emits lot Co₂ it's advisable to find a new way or innovation in EV batteries are must.
- In future electric station will be all over India, it's advisable to use renewable energy for e.g. solar energy by putting solar panel above every electric charge station.
- It's advisable for Govt. of India and Tesla to negotiate with each other come to point where Tesla can entry Indian market. Because Tesla can bring not new technologies but also can create Tesla factories to produce cars. Which can make the car way more cheaper.
- It's advisable to produce electricity from renewable energy instead of non-renewable energy. Because major production of Electricity is achieved through **coal** a thermal power plant which is around 75% of the total power generation, which produce lot of harmful greenhouse gases.

CONCLUSION

As per the research it can be concluded that Electric vehicles is an unavoidable future of India, because of the pollution and the price of the patrol. However yet lot of advancement is required to make a EV more eco-friendly. But how long it will take, because adoption of electric vehicle in India is just 1%. Economies of scale and incentives by government are few ways. Only when electric vehicles are better and cheaper, then only it's possible for India to shift into 100% electric vehicles and also which are actually more environmentally friendly.

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A COMPARATIVE STUDY ON FAST FASHION AND SUSTAINABLE FASHION IN INDIA

Roshni Thomas

SIES College of Commerce and Economics (Autonomous)

ABSTRACT

The fashion industry includes a wide range of smaller and more niche industries. Change occurs quickly and frequently in many industries, particularly those focused on the consumer. The industry and the consumer are always changing. Within the fashion industry, there are two emerging topics in the discussion of sustainability. The first is the growing popularity of organic brands. The second is sustainable consumption and low waste, which is associated with a growing interest in second-hand fashion — thrift stores, clothing consignment websites and stores, and re-purposing.

Within this research, we get a clear idea of how fast fashion and sustainable fashion are growing and what will be their future trend and despite having issues like time, place, product availability, and the most important aspect to look after is its impact on the environment.

The research also focuses on clarifying the debate as to whether it is the product attributes or the consumer's situation that principally drives the purchase decision. The outcome of the research will assist retailers to understand why consumers buy fast fashion or sustainable fashion products.

Keywords: fast fashion, sustainable fashion, fashion industry, sustainable, trends

INTRODUCTION

Today the fashion industry is a rapidly growing industry in the world. In India, the fashion industry is currently considered to be dynamic. The fashion industry in India has been experiencing a boom in recent decades, owing to an increase in fashion consciousness among Indians. Increasing competition and Globalization, and short life cycles of clothes in fashion retailing, improve symmetric consumer behaviour and set a number of marketing challenges for retail firms. Manufacturers and retailers must develop effective marketing strategies in order to thrive in this industry. Since the last few decades, the fashion industry has undergone significant transformations. Even the best plans and activities in the fast-changing fashion industry can be derailed by economic change and competitor actions. It has been observed that fashion trends in India have had a significant impact on the fashion apparel market. The fashion apparel industry has become more diverse by fashion brands, personalization, advertisement and ethnicity in the global marketplace. If consumers' preferences can be identified by manufacturers and retailers of fashion apparel, they can be better able to attract and maintain their target consumer group. Thus, the purpose of the present study is to investigate the dimension of fast and sustainable fashion apparel among consumers.

FAST FASHION

Fast fashion is an expression used to refer to the growing popularity of rapidly produced and consumed fashion created to meet fast-changing trends. It creates lower-cost clothing for shoppers who want to keep up with changing fashion trends. Brands like H&M, Zara, and Forever 21 are the leading brands in fast fashion. However, it also has significant environmental consequences, prompting many sustainability organisations and large corporations to abandon fast fashion.

Sustainable Fashion

Sustainable fashion (also known as eco-fashion) is a movement and process of fostering change to fashion products and the fashion system towards greater ecological integrity and social justice. Fashion textiles and products are only one aspect of sustainable fashion. It addresses the entire process of producing clothing, who produces it, and how long a product lives before it ends up in a landfill. By reducing greenhouse gas emissions, this sustainable movement combats the large carbon footprint that the fashion industry and fast fashion have created. Some examples of sustainable brands in India are KhadiCult, Pero and Anokhi.

REVIEW OF LITERATURE

Ben Shen, Yulan Wang, Chris K.Y.Lo, Momoko Shum (2012) The goal of this paper is to investigate the relationship between ethical fashion and consumer purchasing behaviour with a focus on consumers' concerns, beliefs, and knowledge about ethical fashion. The findings also suggest that consumer beliefs about ethical fashion, which are based on a company's reputation in the fashion industry, influence their support for what they perceive to be socially and environmentally responsible businesses.

Najmul Kadir Kaikobad, Md Zafar Alam Bhuiyan, Farhana Sultana, Mahmudur Rahman (2015) This paper attempts to address the marketing, recycling, and environmental issues of fast fashion in light of the globalised situation. Because fast fashion changes quickly due to the quick response, it creates massive dumps in the market and makes it difficult to discover new products. The findings demonstrate how fast fashion, through its disposability, recycling, and marketing, has created a second-hand fashion industry with a large yearly turnover for capital investment.

SCOPE OF RESEARCH

- The scope of the study is to get first-hand knowledge about the comparison of fast and sustainable fashion amongst people in India.
- There are certain problems, why do people not buy sustainable clothes? What are the major reasons behind buying fast or sustainable clothes/products? This study will help the consumer to get an idea about fast and sustainable fashion, its problems and its solution.
- The research will help to understand the future trend and growth of the fashion industry and fast and sustainable fashion.

OBJECTIVES OF THE STUDY

- To know the perceived benefits and drawbacks of fast and sustainable fashion.
- To compare consumer behaviour for fast and sustainable fashion.

RESEARCH METHODOLOGY

This paper furnishes information about a comparative study between fast fashion and sustainable fashion. Research methodology is the techniques used to identify, select, process and analyse information through the study. This research includes both the combination of primary and secondary sources.

PRIMARY DATA:

It is obtained from the original source of information. This type of information is usually new and collected for the first time. For this study, the interview method and questionnaire method were used. The data collection was through a self-designed questionnaire. The questionnaire was circulated with the help of digital media platforms using WhatsApp groups and other social media. The number of respondents for the questionnaire was 104, the survey was limited to Mumbai City.

Secondary data:

In this, the data is collected, compiled, organized, and published by others. The secondary data was collected with the help of the internet, newspapers, articles, research papers and various books.

LIMITATIONS OF THE STUDY

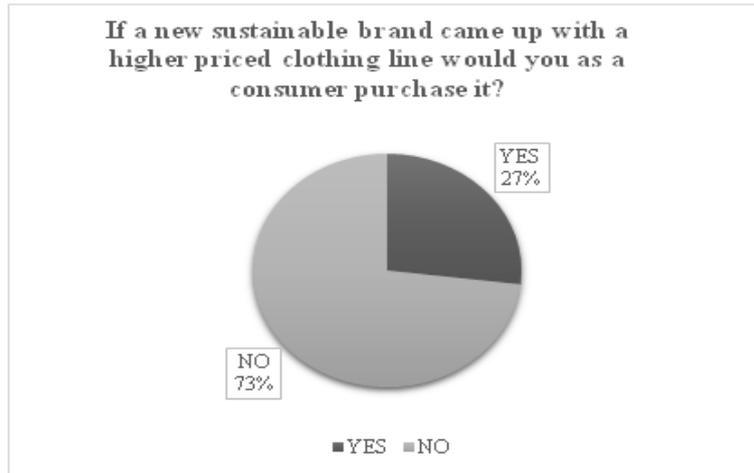
The study is limited to the city of Mumbai.

The study is based on the criteria's of cost, environmental friendliness, product range, and consumer preference, but these criteria's should not be used to generalise the study.

Data analysis and Interpretation

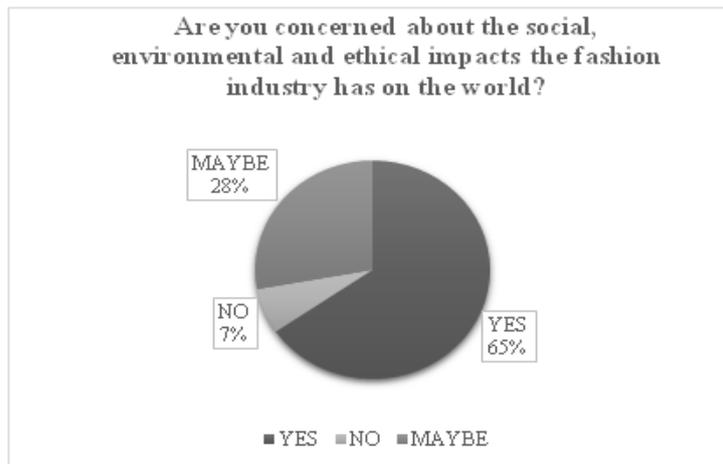
In an interview with Nitya Chandrashekhar, the founder of Anya Designs, a sustainable and ethical brand, I asked her about her thoughts on the subject. According to her, many people are aware of the ill effects of fast fashion but refuse to change their mind set, owing to the influence of social media and the fact that consumers buy clothes without considering the environmental impact. She suggested ways for people to practice sustainable fashion without spending a lot of money, such as borrowing clothes instead of buying new clothes for every occasion and shopping at thrift stores. In short, they should make the best use of their wardrobe and attempt to style each piece of clothing in a unique way. When asked about the impact of the Covid -19 pandemic on the same, many people, particularly the middle-class group, realized the value of having what they have and not needing to buy new things. From a brand standpoint, some have succeeded while others have been so severely harmed that they no longer exist. She also mentioned that states like Bangalore and Goa are among the most sustainable and ethical in India.

This survey is limited only to Mumbai city. The sample size of this study is 104 respondents. The responses are obtained through the questionnaire method.



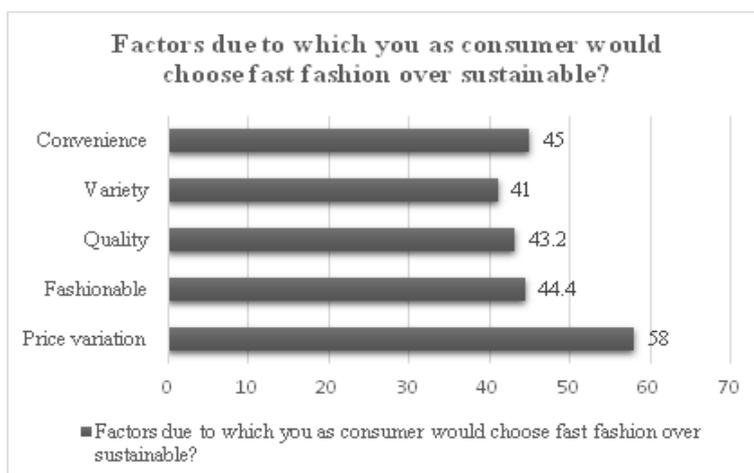
1. According to 76 people i.e. 73% of the total respondents would not purchase a higher priced clothing line by a sustainable brand.

While according to 24 respondents i.e. 27% of total respondents would purchase a higher priced clothing line by a sustainable brand.



2. 68 of the respondents i.e. 65% of the total respondents say that they are concerned with the social, environmental, and ethical impacts of the fashion industry whereas only 7 respondents i.e. 7% say that they are not concerned about the same.

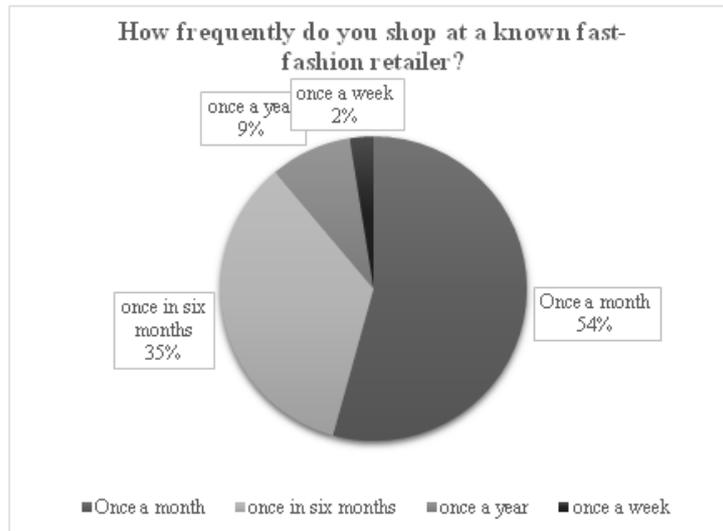
29 of the respondents i.e. 28% say that they might or might not be concerned about the social, environmental, and ethical impacts of the fashion industry on the world.



3. Out of 104 respondents, 58% of people think price variation is the main factor that influences people to choose fast over sustainable fashion, whereas 45% of people have chosen convenience as one of the factors that influences them.

44.4% of people of the total think that fashionable can also be one of the factors that influence people to buy fast fashion items. 43.2% of the respondents say that the quality of the products is the factor due to which they purchase fast fashion items.

41% of the respondents claim that variety plays a role in influencing people's decision to buy fast fashion over sustainable fashion.



4. Out of the total respondents 54% i.e. 56 people shop at fast fashion retailers once in six months, while 35% i.e. 36 of the respondents shop only once a month.

While 9% i.e. 9 respondents say that they shop at a fast fashion store once in a year. The rest of the 2% people shop once a week.

This table compares fast and sustainable fashion across 4 different criteria's

Criteria	Fast Fashion	Sustainable fashion
Cost	Low	High
Environment friendly	Low	High
Consumer preference	High	Low
Range of products	High	Low

This study compares the above mentioned criteria's i.e. cost, environment friendly, consumer preference and range of products but they shouldn't be used to generalize the study.

CONCLUSION

Fast fashion refers to clothing lines that are rapidly developed, marketed, and produced in order to keep up with current fashion trends. The rapid pace of development provides a competitive advantage to those companies that can capitalize on it.

Fashion enthusiasts are often eager to switch from one type of clothing to another in order to stay fashionable. The problem with such practices is that new clothes end up in landfills. Some of these fashion enthusiasts believe that they cannot wear clothes that are out of fashion. It means that if a design they are currently using is replaced by a new design, they must replace them right away.

The fashion industry can be made more sustainable for the future by slowing down consumption and production patterns. To achieve the desired results, consumers must recognize that the non-transparent, fast fashion giants to which they actively subscribe do not have a positive social or environmental impact. From the data analysis, we can conclude that there are many consumers who are not buying sustainable clothing because of major factors like price variation and convenience. Hence there are many areas which need to be improved by both sectors. For instance, fast fashion retailers must perform an analysis on the buyers so as to what kind of products could be needed or so as to what is being expected rather than designing clothes on a large scale with unwanted metallic as well as tough materials which could be harmful to the environment. Sustainable fashion brands should think about increasing their visibility and pricing their products to appeal to a wide range of customers. The pace of fashion should be slowed. Trends fade in a matter of weeks, resulting in a great deal of waste. Clothing should be designed to be worn all year round, not just during the season. In order to consider environmentally friendly materials, the fashion industry needs to evolve on a large scale.

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A STUDY OF PEOPLE'S VIEW ON TRANSGENDER COMMUNITY

Aniket Swaraj, Karthika Nair, Vrithika Iyengar, Mrunal Patil, Naina Manuja and Ashwati Nair
SIES College of Commerce and Economics (Autonomous)

ABSTRACT

Discrimination and violence against women are a serious problem in India. Discrimination and violence against transgender people is one of the pressing topics. A transgender person is someone whose gender identity differs from their birth sex. From the moment they were born, their gender behaviour and identity did not match their biological sex. In comparison to other genders, they have been the most marginalised, forgotten, and deprived sections of Indian society, and they face discrimination and violence. The Transgender Community was elated and satisfied when the momentous NALSA decision was handed down. The ideal transformation in society's attitude toward the community was predicted, but the results have fallen short of expectations. The failure to carry out that decision is the reason. The lack of implementation of that judgement is the reason that they are still fighting against discrimination and are not recognised in society. This research paper will look at the various forms of discrimination faced by third gender.

Keywords: Transgender Community, Discrimination, Gender, Sustainability, Trans.

INTRODUCTION

Individuals who transcend beyond conventional, binary gender constructs are referred to as transgender. The breakdown and blurring of culturally dominant traditional gender norms facilitate such resistance. The majority of Third Genders are castrated males with a long history dating back to the 9th century B.C. normally, newly castrated men were appointed as guards in imperial apartments for women.

The freedom to choose one's gender identification is an important aspect of living a dignified life, and it is covered under Article 21. The Court noted that "the gender to which a person belongs is to be determined by the person concerned" while determining the right to personal freedom and self-determination.

The Indian people have been granted the power to petition the Supreme Court.

STATEMENT OF PROBLEM

This research focuses to address some of the views and myths people have about the transgender community and to suggest inclusive measures to increase awareness and overall development of them.

LITERATURE REVIEW

Guru Deep Singh (2014) in the research paper titled Transgender and Their Social- Legal Status identified Sufficient legal provision to protect Transgender and political, social, economic status of transgender who lives in the state of UP. They also mentioned individual point of view and judicial view on transgender community.

Dr. B. Golden Kishen (2017) in the research paper titled A Study of Attitude of society towards Transgender in South India in the International Journal of Science and Research examines the relationship between attitude of youths and adults towards transgender. Also mentioned psychological issues and challenges they face as unchecked negative attitudes may result in transphobia & discriminatory treatments of transgender individuals.

Dr. Vasant More in his research paper titled problems faced by transgender community (2021) in Vivek research journal special identifies Marginalization of transgender people starts with the family into which they are born. Many of them faces homophobic stress as bullying in schools. There are several factors which are responsible or their economic deprivations such as exclusion from family & society, Stigma & discrimination at workplace.

OBJECTIVES

1. To state people's view on the transgender community.
2. To highlight some of the myths about the transgender community.
3. To suggest inclusive measures to improve their status.

RESEARCH METHODOLOGY

Universe of the study is Second year students of BMS department of SIES College of Commerce and Economics using simple random sample technique. The information will be collected from both primary and secondary sources.

PRIMARY SOURCES

The main sources of collection of data are primary sources. Data is collected with the help of a survey built with Google form which was send to SYBMS class of SIES College Commerce and Economics. The survey consisted of statements designed to determine the respondents email id, name age. The questions were answered by choosing predetermined responses. The questions were related to their views and attitude towards transgender community. These questions were answered by choosing the yes or no response. Data analysis of the survey questions will reveal the percentages of the respondents that participated.

SECONDARY SOURCES

The other data for research have been collected from secondary sources such as related websites, articles etc.

DATA ANALYSIS AND FINDINGS

From the data collected, it can be seen that people haven't experienced the transgender community's presence in schools and colleges so they're not sure if it is a safe space for them. Also, 73.3% of the people do not personally know any person from the transgender community, so it is difficult to interpret their understanding of the same.

Fig.1 shows that 75.3% of the people believe that the transgender community is one the most neglected section of Indian society.

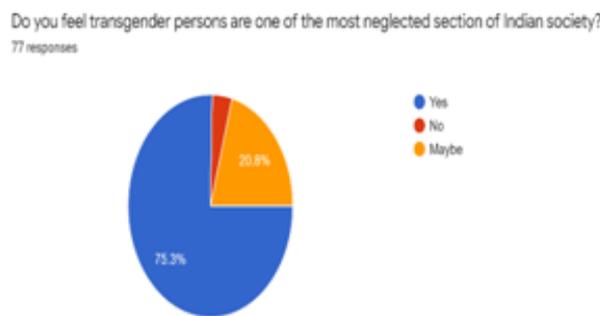


Fig.1



Fig.2

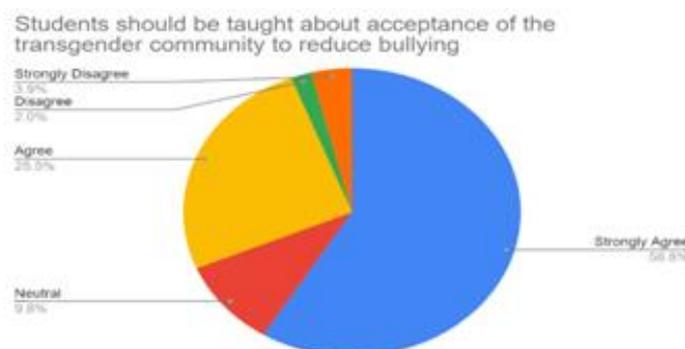


Fig.3

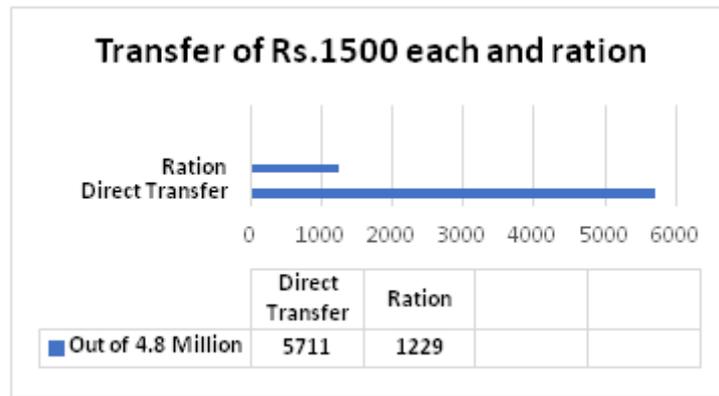


Fig.4

Fig.4 shows how many of the people actually got the ration and money promised by the government during the pandemic out of the 4.8 million population of the transgender community, this data was taken from a secondary source.

MYTHS ABOUT THE TRANSGENDER COMMUNITY

1. Everyone who identifies as transgender is a Hijra.

This could not be further from the truth. Persons in India are unaware that the hijra group is a socio-cultural community comprised of transgender people, and that others who are uninformed and insensitive frequently use Hijra as a disparaging term to attack transgender people. They have their own set of norms and rituals, and only a Hijra is a transgender person who accepts to be a member of this group. As a result, not every transgender person is a Hijra.

2. Trans People Are Unfit to Work in Important Positions

People in certain parts of India still believe misconceptions and refuse to hire transgender people. Because they are bullied and harassed, many trans persons drop out of school or college. Students aren't the only ones that are ignorant; teachers are as well. Only by raising awareness and sensitising educational institutions about transgender concerns will this be resolved. A well-educated transgender Indian is just as capable as a cisgender Indian when it comes to landing important employment.

3. It Is Shameful to Be the Parent of a Transgender Child.

This is one of the most prevalent prejudices in society, and it causes people to abandon their own children, leaving them to suffer alone in the world — it's awful!

Parents who see their children through the lens of society are often unaware that for a society to be progressive, it must adapt and make essential changes over time as we learn new things. It is our obligation to bring about the necessary reforms to make it better, more inclusive, more progressive.

Because we are a part of society, our perspectives about an individual, a group, or a community begin with ourselves. If we change our thoughts and become more sensible and understanding, we will achieve our goals sooner or later.

4. Transgender women will never be able to have children.

Most Indians believe that a Trans woman cannot be regarded a mother because she is unable to give birth to children. In a country where those who offer love and care for a child are regarded more than those who give birth to a child, denying someone the honour of being called mother simply because they are unable to give birth to a child is inhumane.

RECOMMENDATIONS

1. Sustainability strategies for business organisation:

- Creation of employment opportunities
- Charity Events
- Sponsoring education

2. Initiatives should be taken for providing skills training, employability and entrepreneurship for the sustainable empowerment of the transgender community

3. Workplaces in the public and private sectors must educate employers and employees about transgender issues in conjunction with community groups and human resource specialists with experience in the field of Diversity and Inclusion for sustainable development of transgender community.

4. Gender diversity awareness is critical, as is the need to protect transgender students from hostile school environments. Schools and teacher education programmes are critical places to address TG issues and concerns. Schools can employ the following policies and practises to help enhance health and safety among TG youth:

- i) Identify “safe areas” where TG students can obtain support from administrators, teachers, or other school employees, such as counsellors’ offices, designated classrooms, or student organisations.
- ii) Encourage student-led and student-organized school groups that promote a safe, inviting, and accepting environment in the classroom (e.g., gay-straight alliances, which are school clubs open to youth of all sexual orientations).

5. Educating police officers about the issues and problems that the transgender community faces. Dishonourable remarks and molestation, if any, should be addressed by the law.

6. Transgender human rights issues should be highlighted in the media and other public forums to raise public awareness and empower transgender people to exercise their rights.

7. Parents need to be aware of and informed about gender nonconforming and transgender children in order to help them, putting aside their discomfort and deeply held normative ideas.

8. Anti-discrimination rules must be established and implemented throughout the hiring, retention, promotion, and employee benefits processes. Sexual harassment policy in the workplace should be transgender-inclusive.

CONCLUSION

Individuals who transcend beyond conventional binary gender constructs are referred to as transgender. The transgender people used to be respected in the society but that has changed, they are now subjected to prejudice and harassment. Their discrimination has been a long-standing issue that has only grown bogus with time. They are also excluded from social and cultural activities. Also 73.3% people don't know any person from transgender personally Article 21 gives the freedom to choose one's gender identification. The inclusion of transgender children or persons in education system needs adequate learning environment or social acceptance Pre-service and in-service teachers must be sensitized to deal with class which has transgender children. Teacher training programme should be restructured by adding the content related to transgender community; like their historical background, life style, culture, rituals, customs, life skills, psycho-social conditions, psycho-sexual aspects, involvement in different money earning activities, involvement in sex work, legal provisions and schemes for their welfare must be included which will help to educate the people on Transgender community and also the transgender will not hesitate to discuss issues related to the community.

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A STUDY ON PROCRASTINATION ON STUDENTS FROM AN ACADEMIC PERSPECTIVE

Aniket Swaraj, Ankita Yadav, Sejal Indalkar, Adrian Jathanna, Ishika Khasgiwala and Neha Shetty
SIES College of Commerce and Economics (Autonomous)

ABSTRACT

This paper investigates the impact of procrastination on the process of attaining academic performance on University students. It also demonstrates the causes of procrastination among pupils. It further elaborates the mindset of students while procrastinating. The effects and implications of procrastination during the process of attaining academic performance on students are explained, and why they procrastinate is described thoroughly. This research paper also recommends suggestions to reduce procrastination.

Keywords: Students, Procrastination, process of attaining Academic Performance.

INTRODUCTION

Procrastination is an act of delaying or putting things off. It is sometimes misunderstood as laziness; however, both are different. Procrastination is an act where you choose another task rather than completing what is expected of you. Whereas laziness is an act of not doing any task. Procrastination involves doing something that feels good; however, it may not necessarily be good for you.

Procrastination is said to destroy dreams, goals, ambitions, productivity and ideas. It is commonly known to have negative effects such as poor academic performance, bad financial status, and harmful effects on mental and physical well-being.

“It’s self-harm,” as said by Dr Piers Steel (professor of motivational psychology at University of Calgary), Many researchers have found out that chronic procrastination is linked to anxiety, low self – esteem, low energy and depression.

Most cases have provided information that procrastination has deeper issues and could develop problems for students. This leads to the question of “Why do students procrastinate? What are its effects?”

In the twenty-first century, students are always under the pressure of acquiring the best grades in their academics and are also expected to excel in other fields. Due to this, students have a false notion of becoming perfectionist. However, it is often considered that perfectionism and procrastination are ‘Partners in Crime’.

Students procrastinate due to the issues they face such as anxiety, exhaustion, frustration and stress. Some students are often concerned about their performance. Hence, failure might reflect on their skills and their capabilities.

Procrastination is common among students. Around 80-95% of the people engage in procrastination to some degree. Usually, students procrastinate on their projects and assignments till they have absolutely no time to complete them. This act of procrastination is also termed as ‘Student Syndrome’.

STATEMENT OF THE PROBLEM

Procrastination can affect students in multiple ways, mostly, negatively. These effects can influence one, mentally, physically, academically and financially. This research paper focuses on the academic aspect. Worse academic performance may create unnecessary stress and anxiety for people when they attempt to complete their assignments with a rush until the last deadline. This may lead to reduced productivity and cause them to miss out on achieving their goals. If students procrastinate over a long period of time, they can become demotivated and disillusioned with their work, which may affect their mental health.

LITERATURE REVIEW

Dr Adeniyi Adewale (2019) in her research paper titled ‘The Impact of Procrastination on Students Academic Performance in Secondary Schools’ in the journal International Journal of Sociology and Anthropology Research identified a negative effect on the academics of students due to procrastination. It has been discovered that students are tempted to concentrate on extraneous activities rather than reading their textbooks, resulting in poor academic performance.

Dr Kyung Ryung Kim in the research paper titled ‘The relationship between procrastination and academic performance: A meta-analysis’ in the journal Personality and Individual Differences published in 2015, studied the effects of procrastination and how it affects the academic performance of students. It’s plausible that low achievement is an unavoidable corollary of procrastination; it seems obvious that delaying the writing of an

assignment and therefore submitting it late, or delaying preparing for an examination and thus failing to cover all necessary content, would result in poor grades.

Irshad Hussain, Sarwat Sultan (2010) in their research paper titled 'Analysis of Procrastination among university students' identified the relationship between procrastination and students. This study was conducted by sampling method and data collection method on 500 students and 40 Teachers of Islamia University of Bahawalpur, Pakistan. It showed that Improper time management leads to procrastination. And delaying academic work is the reason for stress as students become depressed and disturbed with low confidence levels that affects largely on their learning and achievements. And eventually they end up searching for shortcuts to overcome their academic deficiency using unfair means and thus they involve themselves in immoral practices worsening their morality.

Dr Madhuri Hooda, Anu Saini (2016), in their research paper titled "Academic Procrastination; A critical issue for consideration" examined the behavioral, psychological and health perspective of students because of academic procrastination. And found that increasing academic procrastination increases the frequency of seven different forms of academic misconduct and ill behavior.

OBJECTIVES OF THE STUDY

- 1) To identify the relationship between procrastination and the process of attaining academic performance.
- 2) To understand students' psychology.
- 3) To examine the factors contributing towards procrastination on students.

HYPOTHESIS

Null Hypothesis H0: There is no relationship between procrastination and the process of attaining academic performance.

Alternate Hypothesis H1: There is a relationship between procrastination and the process of attaining academic performance.

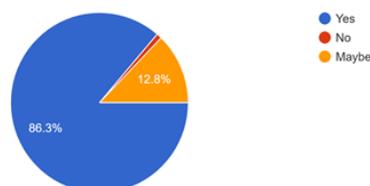
RESEARCH METHODOLOGY

This research was aimed at understanding the relationship between procrastination and academic performance of students, and the effects of procrastination on their performance. The study intended to collect data that would reflect the scenario of students in current time, and how procrastination is affecting them and their academic performance in turn. To achieve the purpose, the primary method of data collection was selected to have reliable data and to minimize the risk of tampered data. A quantitative form of research was decided to make precise analysis and establish an accurate relationship between variables. The research was descriptive in nature. Two variables established for the research are 'procrastination' and 'the process of attaining academic performance', wherein procrastination is the independent variable and the process of attaining academic performance is the dependent variable. The research was carried out using a questionnaire which was circulated as a Google form. The form consisted of questions which asked for the form filler's opinion on the topic, whether procrastination affect academic performance or not, what are possible reasons for it, how the filler would react in a particular situation which could affect one's academic performance. The questions were multiple choice. The questionnaire was circulated for a week and 211 responses were received. Convenience Sampling method was used. The data was first filtered and edited to only use the required information. To analyse the data, the help of Google form results was used which were depicted in the form of graphs and pie charts. The analysis took place based on the results which were displayed in statistical form. This methodology was decided to come up with precise analysis and have first-hand information. In using any other method of research, the results wouldn't have this level of precision or have such reliable data.

DATA ANALYSIS AND FINDINGS

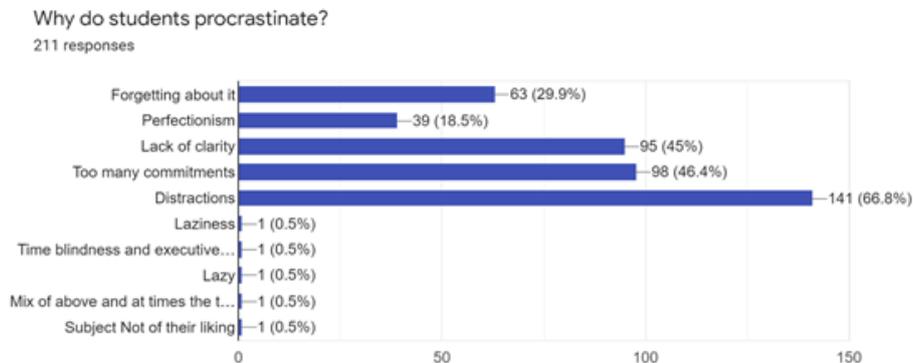
FIGURE 1

Does procrastination affect the process of achieving academic performance?
211 responses



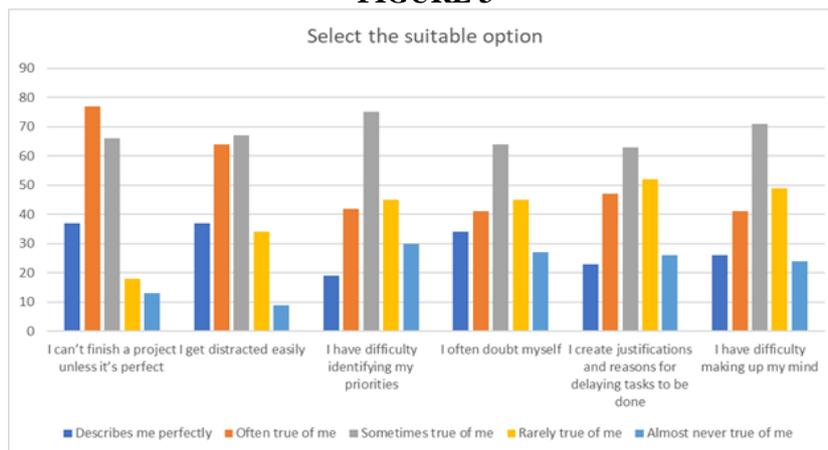
From the above data, it can be concluded that procrastination affects the process of attaining academic performance.

FIGURE 2



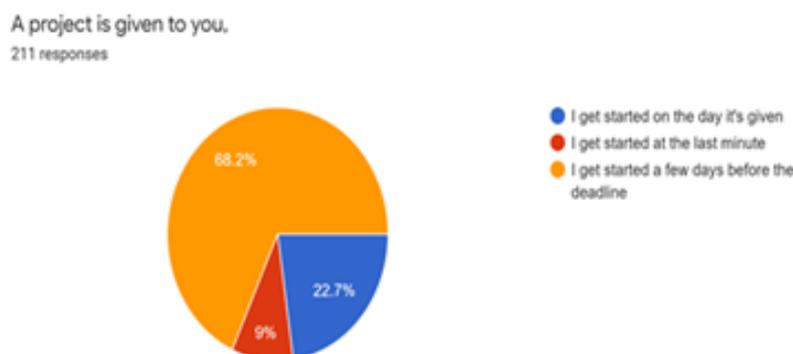
From the above data, it can be inferred that distractions are one of the prime contributing factors of procrastination, followed by having too many commitments, lack of clarity, forgetting about the tasks, perfectionism and other factors.

FIGURE 3



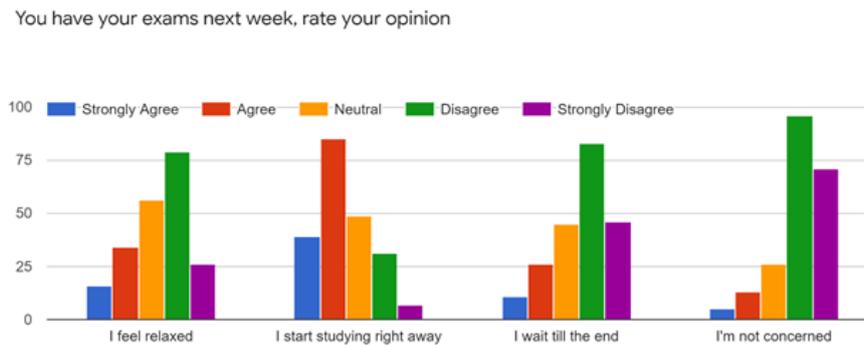
From the above data, the majority feel that they can't finish a project unless it's perfect. Most of them get distracted easily. Some have difficulty in identifying their priorities. A fair amount doubt themselves and create justifications and reasons for delaying takes to be done. A few have difficulty making up their mind.

FIGURE 4



From the above Pie chart, 68.2 % of the students get started on the project a few days before the deadline. About 22.7% of the students surveyed get started on the day the project is given. And the remaining 9% of the students start their projects at the last minute.

FIGURE 5



From the above data, most of the people seem to be concerned and don't wait till the end. They don't feel relaxed and hence start studying right away.

RECOMMENDATIONS

There are multiple books written by famous writers.

- 1. Eat That Frog (Brian Tracy):** Do the hard task first thing in the day. It is said to have maximum motivation in the morning. This way the difficult task gets done early, gives a sense of accomplishment and makes one more enthusiastic for the day ahead.
- 2. The Pomodoro Technique (Francesco Cirillo):** Divide the task into various subtasks and create a shorter goal. Use the Pomodoro technique to complete those subtasks. The Pomodoro technique suggests keeping a timer of 25 minutes to do the work with utmost focus and then taking a 5 minutes break. Repeat this timer over and over again until one reaches its goal. The 25:5 minutes timing is the standard ratio. The ratio can be changed accordingly. Example: a 45:15 minutes timer.
- 3. Atomic Habits (James Clear):** The Four Laws of Behaviour Change are a simple set of rules one can use to build better habits. They are (1) Make it Obvious, (2) Make it Attractive, (3) Make it Easy, and (4) Make it Satisfying.
- 4. The Two Minute Rule (Robert Craigs):** It is said that starting a new habit should never take more than two minutes. Example: "Read before bed each night" becomes "read one page before bed each night." "Study for class" becomes "open my notes".
- 5. The 5 Second Rule (Mel Robbins):** If one has an instinct to act on a goal, they must physically move within 5 seconds or their brain will kill it. Hesitation is the kiss of death. One might hesitate just for a nanosecond, but that's all it takes. That one small hesitation triggers a mental system that is designed to stop them. And it happens in less than- five seconds.

Below are the suggestions received through the Survey

- "Projects should be more interesting and activity based. It should never be like Google and copy paste. It should not have a deadline; rather teachers should take weekly updates about it so that students must work on it daily. Students will not procrastinate by this way students will have less pressure."
- "Rather than waiting for the last moment and panicking, it's sometimes better to create a Timetable. That actually helps me to keep in check of what is really done and what is left to do. A quick check every day of the same can avoid the problem of forgetting the task as well."
- "Every time I know I need to get a task done, I set up a reward system for myself and break down the task into very small sections and subtasks. For every subtask completed I get to have the reward and for every section completed I get to have a break. This doesn't really have a 100% success rate but I've at least started getting more things done."
- "Have a habit of writing down the tasks in hand. Prioritize the task. Set a time-limit and deadline. Work accordingly. Do the same before going to bed so that you know what to do the next day."

CONCLUSION

Students often delay in submitting their assignments and preparing for the examinations. From the survey we conducted, we found that students often procrastinate because of: Lack of clarity, distractions, perfectionism,

self-doubt and too many commitments. Out of these, 'distractions' was considered to be the prime reason for procrastination. The major difference between a successful person and an unsuccessful person is that while the former puts his decisions promptly into action and reaps the fruits, the latter procrastinates, thereby depriving himself of the fruit.

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- The 5 Second Rule by Mel Robbins

A STUDY ON ROLE OF SOCIAL MEDIA IN TALENT ACQUISITION

Freshina Francis
Don Bosco College

ABSTRACT

Everything is being digitised in today's world to make people's lives easier, and this digital change has resulted in a shift in HR practices. Talent acquisition, one of the most essential parts of HR activity, is following the same route. In today's society, when the majority of people spend their time on social media, HR professionals have realised that this is where talent acquisition efforts should be focused. HR professionals can use social media for a variety of purposes, including recruiting, employer branding, reference checks, and more. While the use of social media in talent acquisition is a strategy that has been around for a while, there have been past studies that have highlighted this topic from various viewpoints. But still, there is a hesitancy that has been visible among employers regarding this. The purpose of this research is to gain a better understanding of social media as a tool and the level of trust that can be placed in these platforms. According to the findings of this study, it is clear that social media is an effective tool for talent acquisition but its reliability is still a matter of uncertainty.

Keywords: Social media, Strategy, Talent Acquisition, HR Professionals, Recruitment

INTRODUCTION

Social media has grown in importance around the world to the point where it has become a lifeline for users, having a significant impact on the Millennial Generation. The increasing use of social media sites by this generation has prompted businesses to make use of these channels. Attracting applicants to apply for open positions in the organisation, employee engagement, employee communication, and development are all actions that may be taken in this regard. Organizations have begun to embrace social media to portray themselves as forward-thinking and adaptable to change. Employers have started making the most of social media, which has served as a corporate spokesperson and brand ambassador and plays a very important role in helping companies to attract the best talent. While there are many social media sites available, there are three major ones like LinkedIn, Facebook and Twitter which are widely used by the talent acquisition team across different organisations. Few of the methods of talent acquisition using social media are employer branding, capability targeting, snowball sampling and also using influencers to attract candidates

LITERATURE REVIEW

N Chhabra, R Mehta, N Panackal (2020) through their study found that social media plays a vital role and is beneficial for an organisation's talent acquisition strategy. Social media profiles of candidates highly influence hiring decisions. (S Sameen, S Cornelius, 2013). There are various advantages of social media but also there is a risk of legal issues. (K Singh, S Sharma, 2014) Businesses and employers have to understand social media and properly putting it to use may highly benefit them. (D Sinha, S Sinha, 2019)

OBJECTIVES

1. To understand social media as a tool in talent acquisition.
2. To study the reliability of social networking sites as a source of talent acquisition.

RESEARCH METHODOLOGY

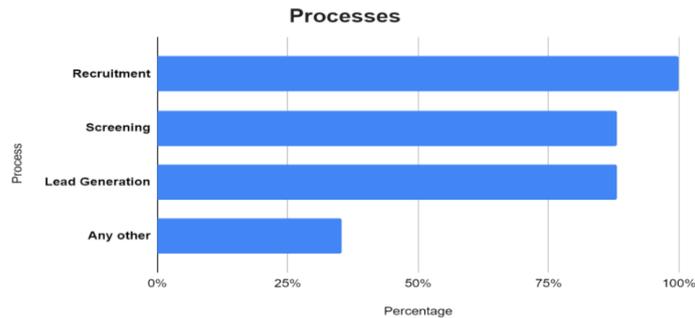
The sample size for the following study included 17 HR professionals from different industries. The primary data was gathered using convenient sampling, in which a Google Form with a questionnaire was circulated to get HR professionals' views on the topic. Secondary data for this study was acquired from a variety of websites and research publications related to the research topic. This methodology has been structured to accomplish the objectives of the research.

DATA ANALYSIS AND FINDINGS

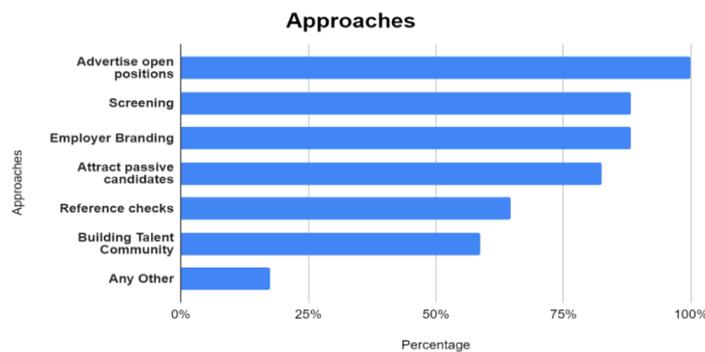
A survey using questionnaire method was conducted for the following research "A study on Role of Social Media in Talent acquisition." The data collected is analysed and interpreted in accordance with the objectives of the study and for testing the hypothesis.

- The sample consisted of 76.5% of the respondents who belonged to the age group of 18-24 years which is the highest, followed by 17.6% of the respondents who belong to the age group of 25-35 years and 5.9% of the respondents from the age group of 35-50 years. Hence, we can say that this study focuses more on the younger working class, who are more aware of social media and its potential for talent acquisition.

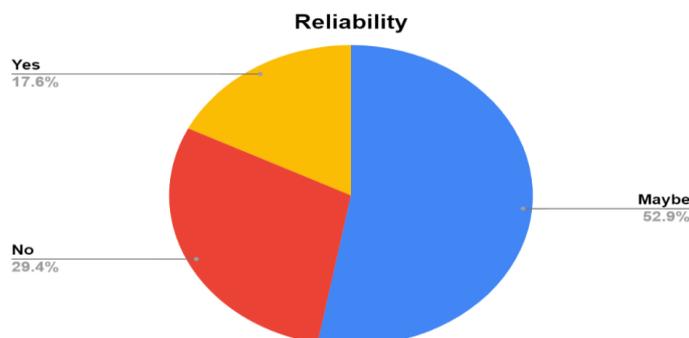
- Every respondent acknowledged social media being an important aspect of their company's talent acquisition strategy shows how it has become a vital aspect of talent acquisition for most companies.



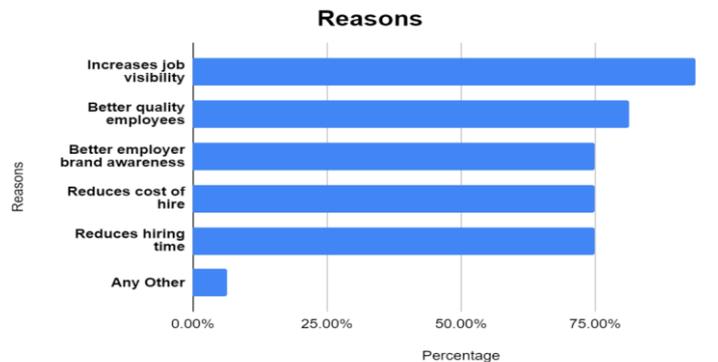
- 100% of respondents chose to recruit as the most desired process for which social media is used. Screening and lead generation came in second and third, respectively. This demonstrates that, while social media is mostly used for recruitment, making it the most popular choice, it is also used in other processes, making it suitable for a variety of talent acquisition activities.
- 100% of respondents claimed that social media is mostly used to advertise vacant positions, making it the most popular approach, followed by 88.2% who said it is used for screening and employer branding. This shows that social media may be used for screening based on publicly available information and that organisations can target candidates using effective employer branding methods. It's also utilised to attract passive applicants, which is an approach that social media has made convenient.



- All the respondents felt that LinkedIn is the most popular among businesses, which could be related to its professional nature. Facebook and WhatsApp come in second and third, respectively. This could be due to the different alternatives available to target prospects, which allows focusing the efforts on only the required candidates.
- The fact that a social media profile can reveal crucial details about employee potential was agreed by 35.3% of respondents, indicating that material on a candidate's social media presence can disclose vital characteristics about them if observed and evaluated accordingly. 23.5% were uncertain, while 5.9% disagreed with this statement.
- It was found that respondents were uncertain if a person's personality can be judged based on his/her profile, and also making a hiring decision based only on that basis won't be ideal.



- 52.9% of respondents are unsure about the reliability of information available on social media. The reason could be due to concerns about the credibility of the candidate's information, whether it is true or false. Furthermore, depending solely on that data may not be sufficient to make critical decisions.



- 88.2% of respondents accepted that social media has benefited their company's talent acquisition strategies for various reasons, Increased job visibility is the most common reason since social media makes it simpler to reach a huge number of individuals in a short period. With the help of social media, 81.3% were able to find quality prospects. While 75% of respondents agreed that it has benefited in the reduction of costs and hiring time and that it has also helped in the improvement of employer brand awareness. This shows that social media is equally beneficial for multiple reasons.
- According to the respondents, social media is becoming an increasingly important aspect of every organisation, the reach has expanded dramatically, and there are a variety of opportunities that may be conveyed through social media to help businesses grow. There were also a few people who said it wasn't necessary because judging someone based on their social media profile is difficult.
- While there are different viewpoints on the use of social media in talent acquisition, with the majority being in the favour of it, we can say that it has become a necessity for businesses because it offers a lot of potential for talent acquisition if used wisely.

CONCLUSION

Social media is an effective tool for attracting talent, and it has proven to be beneficial to businesses for a variety of reasons, including increased job visibility, higher-quality personnel, and lower hiring costs and time. While the effectiveness of social media is undeniable, its reliability is a matter of uncertainty. This problem of unreliability can be reduced to some extent if a good screening strategy is developed, which will help in avoiding low-quality and false candidates. Although social media has its own set of benefits and drawbacks, establishing correct ground rules and implementing appropriate techniques can help businesses succeed in their talent acquisition efforts. Rather than resisting change, companies must make that change beneficial for them which is also valid in the case of using social media for talent acquisition.

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A STUDY ON SUSTAINABILITY OF GREEN BUILDINGS IN REAL ESTATE**Fleur Fernandes and Naman Jain**

SIES College of Commerce and Economics (Autonomous)

ABSTRACT

Green building technology is one of the most moving themes all around the world which is been advanced to lessen the significant impact of the construction industry on the environment, society and economy. The globe is in pressing need of sustainable and smart development as the issue of pollution and global warming quickly expands from one side of the planet to other. Sustainable construction is a term that cannot be defined precisely. Sustainable buildings have evolved from exploring other sustainable activities to make the buildings self-sustaining. Green building is yet another concept used for sustainable development in the real estate industry. Green advances and green practices are being declared and taken on at all degrees of society, yet green structures in India has not yet arrived where it could greater effect society. The study reveals that there is an incredible breath for broad development of green structures in India, yet absence of legitimate strategies and motivations, lack of proper policies and incentives, are the hindrances. This paper also suggests some actions at individual level to enhance the construction of green buildings.

Keywords: Green buildings, Sustainable construction, LEED.

INTRODUCTION

“A ‘green’ building is a building that, in its design, construction or operation, reduces or eliminates negative impacts, and can create positive impacts, on our climate and natural environment. Green buildings preserve precious natural resources and improve our quality of life.”

India is a nation of assortment of chronicled structures. The extraordinary landmarks (for example Hawa Mahal , Sun temple, Minakshi temple, and so forth) of our nation gladly portray the use of different sustainable sources at their ideal level. The constructions of these structures were planned in a manner that the normal residences around them were not upset. Alongside the advancement of civilization , custom and culture in India, their homes additionally got modernized. The progressions in innovation furthermore drifts expanded industrialisation and urbanization.

Green structures are considered as a shelter to humanity while they make the living spaces very proficient, solid, and supportable; they additionally make less damage the planet and increment the inhabitant health and fulfillment. Green structures basically benefit through diminished energy utilization utilizing more proficient machines, water and waste administration by reusing and treating the soil. These structures discharge less ozone depleting substances all through their life cycle. They additionally attempt to utilize more normal light and air, which thusly further develops the indoor air quality. It is normally done on a limited scale and spotlights chiefly on utilizing normally accessible nearby materials that don't make more damage nature. our customary Indian homes are instances of these normal houses, utilization of covered rooftops in summer, ice homes (igloo), utilizing of earthen pots, limestone and salt for regular refrigeration, reusing the degradable misuse of plants and trees, reusing of utilized water by arranging them to plants and trees. This idea is being used by a portion of the retreats and accommodation enterprises to save cost and draw in nature sweethearts.

RESEARCH METHODOLOGY

This study is conducted by a comprehensive review of the literature which was published in various national and international journals over the period of ten years. It also relies on the websites of green building rating agencies operating in India and some other developed countries. Informal discussions were also done with some active persons involved in the real estate industry. Their research showed that these studies can generally be classified into three categories namely the definition and scope of green buildings, costs of green buildings and the ways to achieve green buildings.

OBJECTIVES OF THE STUDY

1. To make an overview of the development of green buildings in India
2. To analyse the weakness and strength of green buildings and to understand their prospects
3. To study the role and involvement of green building rating agencies of India.
4. To arrive at some strategic solutions to make green buildings more popular in India.

NATURE OF THE STUDY

● **COLLECTION OF PRIMARY DATA**

The primary data required for the study of green buildings was collected from 100 active respondents from different age group and profession. The data was collected by a survey through Google forms .

● **COLLECTION OF SECONDARY DATA**

The secondary data required for the study was collected through internet search engine and other research papers.

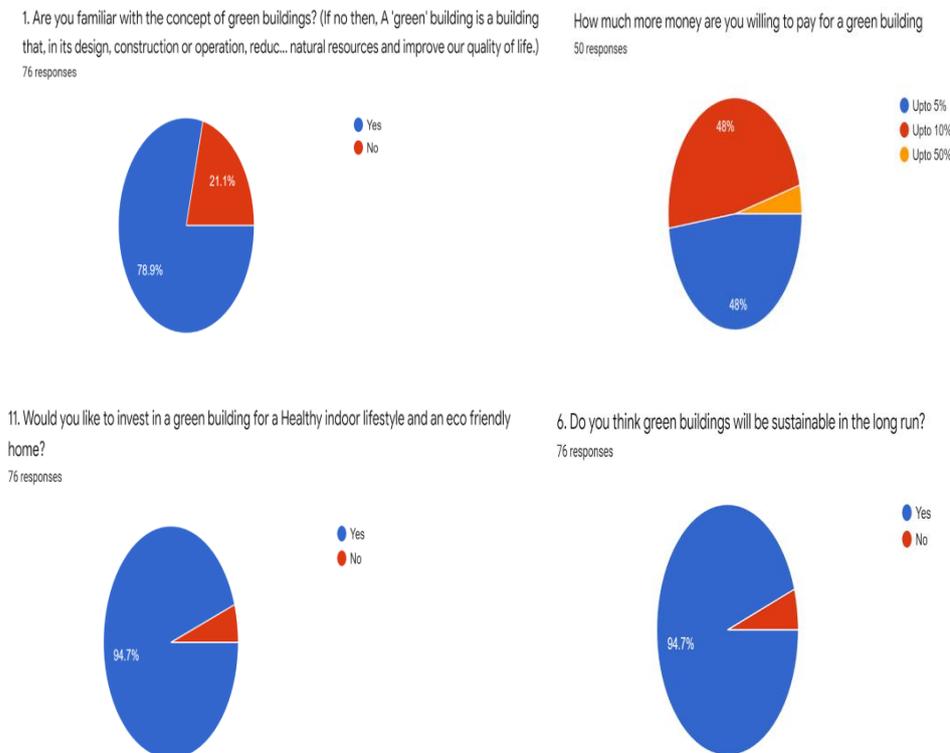
LIMITATIONS OF THE STUDY

- The respondents couldn't give accurate information because they were unaware of the green building concept.
- The findings of the study were based on the assumption that the respondents have given correct information.
- Only those people who had proper knowledge in the real estate industry were able to understand the survey properly.

LITERATURE REVIEW

Roshanfekar et al. (2016) expressed that most of the perceived benefits of sustainable housing include safety and security, accessibility, affordability for low-income earners, minimal negative effects on buildings, occupants and the environment. Darko et al., (2018) and Chua and Oh (2011) further revealed that going green and sustainable during housing delivery often leads to a reduction in life cycle cost, saves energy, enhances health and comfort, improves productivity, promotes a strong green economy and industry, increases a country's performance and helps protect the environment.

DATA ANALYSIS



FINDINGS

By taking a survey, we have found that 78.9% of the people are aware of the concept of green building while 21.1% are not. 94.7% of the people believe that green buildings are ecofriendly to nature. 47.4% people think that green buildings cost more than traditional buildings while 21.1% people don't. 48% of the people are willing to pay 5% more for a green building and other 48% people are willing to pay 10% more for a green building while the remaining 4% are willing to pay 50% more. 82.9 people think that green buildings have a

higher resale value and 17.1% people think that green buildings have a lower resale value. 94.7 people think that green buildings will be sustainable in the long run while the other doesn't think so. 94.7% of the people think that green buildings reduces pollution level and enhances air quality and are ready to invest in a green building for a healthy indoor lifestyle.

SUGGESTIONS

Development enterprises discharge 15 to 18 % of the complete CO₂ emanation in India. In the event that one needs to put resources into the green structures following credits could be thought of: tenants, wellbeing, security and solace, climatic conditions, cost of venture, tasks and upkeep cost, and indoor air quality. Different ideas of maintainable structures are presently arising attractions. Various partners look for guaranteed structures to guarantee social ecological and financial advantages and quality. There is a requirement for evaluation strategies to methodically survey the effects of both existing and new structures on the monetary and ecological assurance models. A considerable lot of our evaluation techniques neglect to quantify the green structure execution outside its actual limits.

CONCLUSION

Sustainability is an integrated concept that stands on the three-dimensional pillar of environment, social and economic aspects. Investors and stakeholders have different attributes towards the green building. Controlling and managing these attributes whilst incorporating green building practices is very crucial. One of the major challenges to green buildings is the cost attribute. Savings in energy cost and indoor air quality is invisible and may be appreciated only after occupancy, not at the time of investment. We are facing the issue of limited land area in Urban India that calls for the replacement of old buildings, but then its more challenging task. Making green design and constructions can be mandated, but the actual benefits of the green buildings depend substantially on the occupants' attitudes and behaviour. Every stakeholder inclusive of the final users involved in the industry must be responsible towards the environment. A strong and conscious effort of everyone only can speed up this process. Green buildings can be a boon to several investors, as they are already providing a very high return in the developed countries, compared to other investments. The usage of eco-friendly building materials shall help us build a sustainable tomorrow with a healthy future generation.

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A STUDY ON SUSTAINABILITY OF THEATERS POST LOCKDOWN**Manasi Shah and Reshma Nambiar**

SIES College of Commerce & Economics (Autonomous)

ABSTRACT

Whether it's called a theatre, a talkie, a cinema hall, a multiplex, or a huge screen, these terminologies evoke an emotion for individuals. These facilities have served as more than just entertainment venues, reflecting a wide range of social and cultural activities. Are they going to be extinct with the introduction of Over-the-Top programming (OTT) i.e., Jio Cinema, Disney Hot Star, Netflix, Amazon, Zee5 and other international and national platforms and online streaming services? The purpose of this article is the exact same, to evaluate the effects of internet streaming services in the future market for traditional movie theatres and multiplexes with a focus on independent films. With the ease of restrictions, the theatres are running in 50% capacity, the shows are house full indicating the eagerness of audience to return back to the big screens. This eagerness is what exactly the cinema halls are looking forward to considering the immense loss faced by them during the lockdown. While some movies had their release on the streaming platform, some of the big budget movies are postponing their release dates only for the sake of big screen release and its experience.

Keywords: Multiplex, OTT, Streaming Services, Audience preferences.

INTRODUCTION

Movies are form of entertainment that has been gaining its popularity since 1940's. It has acquired an integral place in our lives as a favourite pastime. Each one of us is familiar with a traditional place for watching movies that is a movie theatre or popularly known as a cinema hall. The emotions behind going to a theatre is not restricted to just watching the movie but also includes the surrounding parameters such as a hangout place, big screen, popcorn and coke, after movie plans etc. The place where reaction of every other person watching the movie will be echoing in masses. How will theatres cope in this digital era where we have other option? The option of OTT – over the top media where we can stream unlimited movies on platforms anytime, anywhere at a monthly or annual subscription backed by an internet connection. They have proven that the movie need not survive merely on the basis of big screens. It resulted in heavy losses for the theatre employees and owners. The recovery from these losses is only possible if the cinema halls run in full capacity unlike in the restricted phases of half seating capacity, time restrictions. This paper will further explain the preferences of the audience post covid scenario for the multiplexes and streaming platforms.

LITERATURE REVIEW

Ryan J Miller (2013)-The business case for placing green roofs on movie theatres is presented in this thesis. The environmental benefits of lower energy use and enhanced stormwater retention can subsequently be used to boost earnings for these firms. The thesis presents stand-alone business strategies for a movie theatre after outlining the basic architecture and benefits of a green roof. Green roofs, according to the author, are a profitable sustainability solution for commercial enterprises.

M. Krishna Mohan, Pallavi Datta, Parvathy Viswanath, Roseliya Thomas (2021)- OTT Platforms and Streaming Services will have a clear influence on movie theatres, but this does not limit the opportunities for both sides to expand. Even still, there remains a strong belief among audiences that the only way to see a movie in its greatest form is in a theatre, and that all other options are just that. It's possible that the current downward trend will continue until normal conditions are restored.

Poornesh Pathak (2020) - Consumers today are willing to pay a premium for a truly transformational experience that includes fresh, relatable, and interesting information. Exaggerating either of them is therefore erroneous. Nonetheless, it is safe to say that today's clients have a plethora of choices and the freedom to select any of them based on their preferences. As a result, it is up to the different media to adapt to the changing situation.

Nagendra Mani Tripathi (2020) - While the OTT sector has changed the way people consume media content, the movie industry is far from dead. The rise of over-the-top platforms has caused widespread concern among filmmakers, who believe that this expansion is the final death blow for the cinematic experience.

OBJECTIVES

- 1) To identify viewers preferences for watching movies among the online streaming and multiplex.
- 2) To understand the factors influencing the audience towards watching a movie.

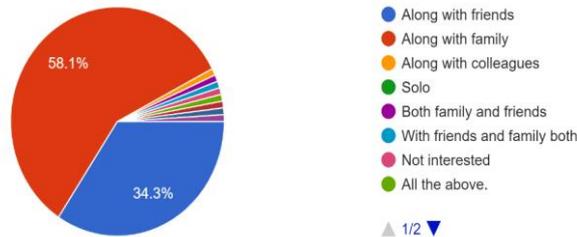
3) To understand the scenario of theatres post lockdown.

RESEARCH METHODOLOGY

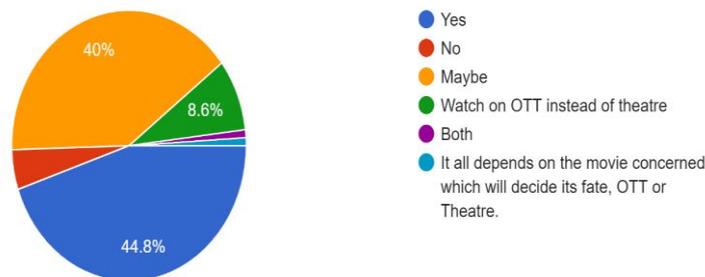
The data collected for this research is a combination of primary and secondary data. The data collected for this research is a combination of primary data sources that is google forms and secondary data sources through books, published journals, reports, internet, newspaper articles. The sample size collected is 105 audiences ranging from all age groups.

DATA ANALYSIS

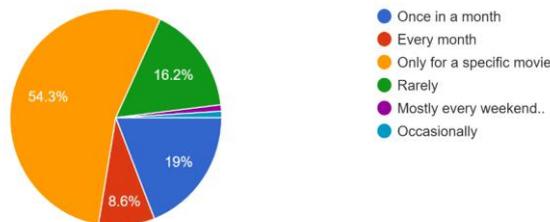
Do you prefer going to theatre
105 responses



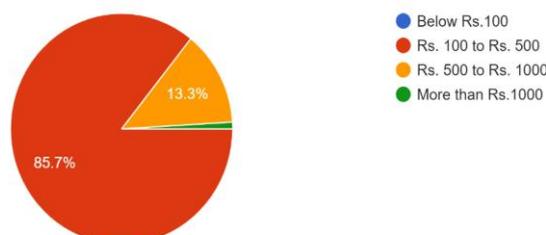
Would you rather prefer to watch movies in theatre once the lockdown ends?
105 responses



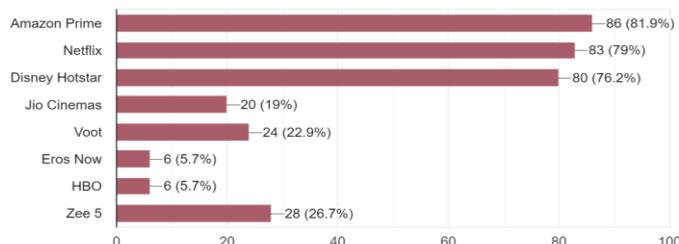
How often do you go to the theatre before?
105 responses



Cost for tickets that you purchase
105 responses



Which of these platforms do you watch on?
105 responses



FINDINGS

- More than half out of the audience prefer going to multiplex post covid.
- The main reason of the audience for enjoying the multiplex is because of the big screen and whole experience that last after watching a movie.
- OTT is not just limited to movies but people prefer streaming series, shows, documentary etc.
- The audience prefers watching movies along with family and friends.
- The audience when exposed to various sources for watching movies, most of them would prefer watching it the in theatre while others the online streaming.
- More than half of the viewers watch movie in theatres only for a specific movie.
- Maximum number of the audience are still confused for opting to theatres or online streaming post lockdown.

RECOMMENDATIONS

- People should be promoted to watch movies in theatres as lot of peoples sweat and toil goes in creating a movie whose cost of production will also not be covered if the movie streams on an OTT platform.
- The ideas of digitizing tickets and ordering snacks during movies are in consideration to make it contact less for the audience post lockdown.
- Adding more discounts in online movie booking apps or creating a subscription for frequent movie goers may play a role in attracting more audiences.
- The 3D experiences and visuals cannot be enjoyed in an online streaming platform so the audience would prefer to watch those in theatres.
- The audience who has not decided their preference post lockdown for watching movies in theatres can be convinced through the influencing factors like family, friends.

CONCLUSION

The external environment will not affect your exposure of watching a movie in theatre as there will be no commotions and disturbances which you usually face while streaming on OTT. The theatre is inbuilt for the audiences so they can enjoy the movie in its true spirit. Though due to the emotional and other factors theatres are not yet being replaced by the OTT platforms fully, it would not take very long in order for that to happen. More discount via online movie booking apps or the creation of a subscription for habitual moviegoers could help draw in more people. Apps like Paytm providing the discounts may play a role bringing back the customers.

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A STUDY ON THE EFFECT OF SYLLABUS ON THE EMPLOYABILITY OF UNDERGRADUATE MANAGEMENT STUDENTS IN MUMBAI

Aniket Swaraj, Harsh Vora, Mithil Panchal, Rishita Prajapati, Sheetal Uppalwar and Michelle Vaz
SIES College of Commerce and Economics (Autonomous)

ABSTRACT

Unemployable fresh graduates have started to become the 'focal point of discussion' among employers. The reason is the mismatch that exists between skills possessed by the candidate and industry requirements. The shortage of practical concepts and updated theories learned raises a question on the employability of freshers. Ultimately, insecure graduates will go for an MBA degree in order to up skill and stay competitive. This paper examines how undergraduate management students feel about their curriculum and how sustainable it is. It also mentions recommendations to academics as solutions to this problem

Keywords: Syllabus, Management Student, Skills, Employability, Sustainable

INTRODUCTION

The purpose of this paper is to highlight the direct relationship between curriculum and employability of undergraduate management students. It aims to throw light on the pitfalls of the current system and offers recommendations to increase the confidence of undergraduates and their skills.

In the present times, due to increasing innovation and competition, there exists a volatile marketplace that requires job applicants to constantly up skill and cater to the requirements of the industry. But however high the stakes be, confidence still lies low in fresh graduates.

In 2020, 261,406 Indian students studied abroad and 71,769 students moved abroad for higher education purposes. Brain drain is indeed draining India of its best talents. A study conducted by AECC Global stated that 91% of Indian Students preferred studying abroad despite the ongoing pandemic. The major reason for this was the "theory-centric" syllabus. Bharat Ratna awardee CNR Rao in 2015 emphasised that 90% of the universities and the syllabus they designed were in dire need of an upgrade. Lack of interaction between industry and university, flawed assessment techniques, and the use of outdated theories was rendering undergraduate degrees ineffective, thus prompting students to take post-graduate degrees like MBA to get a job.

Meanwhile, employers in India have also voiced their dissatisfaction with fresh graduates and their skills. Owing to the fact that most of the Indian education is theory-based with only little focus on practicality is what leads to the current scenario. An unprepared and inexperienced lot. With the quick-paced marketplace and changing trends, academic institutions fail to have a sustainable approach, as skills learned during a 3-year degree are inadequate as the students graduate.

STATEMENT OF PROBLEM:

The education system today focuses on theoretical knowledge and not on practical skills, which leads to a lack of creativity and innovation thereby reducing employability. This impairs the ability to make decisions and become successful in the workforce. Students are not encouraged to take up part-time jobs or internships while in college due to which they cannot be hired immediately without training. Therefore there is an urgent need to revamp the educational system incorporating practical aspects and encouraging internships through benefits. This paper aims to offer solutions to this well-known problem.

LITERATURE REVIEW

The following studies on employability have been conducted by various researchers to form the review of literature for A Study on the Effect of Syllabus on the Employability of Undergraduate Management Students in Mumbai:

Vikhyat Singhal and Ravinder Saini (2020) in their research paper titled "Management Education In India: Challenges And Reforms" in the International Journal of Advanced Science and Technology Vol. 29, No.12s, (2020), pp. 1156-1168, have identified that management education can be more effective if it shifts its focus from conceptual learning to skill development and collaborates closely with industry to meet industry needs.

Abhishek Kumar Gupta, Bharat Kumar Meher, and Prof.G.L.Puntambekar (2020) in their research paper titled "Analysis of Perception of Students on Causes of Unemployment and Underemployment among Educated Mass in India" in the Journal of Xi'an University of Architecture & Technology have cited that unemployment and underemployment are primarily caused due to inadequate training and practical experience for students.

Ms. Manya Jain (2020) in their research paper titled “A Study of India’s Failing Education System” in the XXI Annual International Conference Proceedings, has highlighted the importance of changing the syllabus as practical application is much more important. It is due to educational shortcomings that many Indian students prefer to study abroad.

DR.V.GOMATHI and Mrs.M.NEELA (2016) in their research paper titled “Challenges Faced By Educated Unemployed Youth in India” in the Paripex - Indian Journal Of Research, have stated that Vocational education offers better employment opportunities to students. Thus there is an urgent need to make the education system more practical.

Gowsalya .G and Dr Ashok Kumar .M (2016) in their research paper titled “A study on Identification of the Employability Skills Level among Arts and Science College students in Namakkal District, Tamil Nadu” in the International Journal of Business and Management Invention ISSN (Online); 2319-8028, ISSN (Print): 2319-801X, Volume 5 Issue 9, have stated that Low-level proficient learners can be identified, separated, and aided with basic language acquisition; additionally, the government should take appropriate efforts to develop the educational system in response to industrial needs. Universities too should revise their core curriculum to meet current needs.

Dr. M Nishad Nawaz and Dr.B.Krishna Reddy (2013) in their research paper “Role Of Employability Skills In Management Education: A Review” in the ZENITH International Journal of Business Economics & Management Research SSN 2249- 8826 ZIJBEMR, Vol.3 (8), have cited that India's most valuable resource, both in terms of number and quality, is its human capital. To avoid the possibility of a skills shortage, it is important to transform the education system

OBJECTIVES

1. To assess the effectiveness of the current management syllabus from a student’s perspective.
2. To highlight the need to update the syllabus in accordance with current requirements of the industry so as to increase employability of students.
3. To create a sense of awareness among educators and corporates about the prolonged problem and recommend implementable solutions.
4. To bring about a revolution in perception and advocate the thought of making the current syllabus efficient enough that it creates sustained confidence in students.

HYPOTHESIS

Null Hypothesis: There is no relationship between syllabus and employability of undergraduate management students.

Alternative Hypothesis: There is a relationship between syllabus and employability of undergraduate management students.

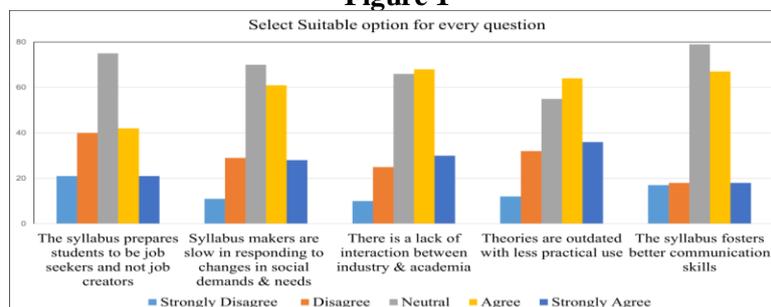
RESEARCH METHODOLOGY

The type of research is causal research. It aims to establish a cause and effect relationship between the syllabus and employability. A survey was conducted for the purpose of data collection among the BMS students of SIES College of Commerce and Economics, Mumbai. Respondents were pursuing a Bachelor of Management Studies and specializing in finance and marketing. Among the responses, 57.6% were second-year students, 35.8% were first-year students, and 6.5% were from the final year. A questionnaire was circulated through Google forms to the students. Questions were formulated to assess the shortcomings of the academic syllabus from a student's perspective.

Following are the deductions and analysis of the data collected.

DATA ANALYSIS AND FINDINGS

Figure 1



The results of an ‘agree or disagree’ set of questions are depicted in a bar graph in Figure 1. For the most part, respondents selected the neutral/uncertain option. 31.3% agreed that the curriculum educated students to be job searchers rather than producers, while 38.3% remained neutral. When asked if syllabus writers were too slow to respond to changes, majority of the respondents were unsure and 44.3% agreed. 50% students also agreed that there was a lack of contact between industry and academic institutions, and that theories were outdated, making them useless in today’s situation. Students were also confused if the course helped them enhance their communication abilities, which is the most critical talent companies look for.

Figure 2.



Figure 2 focuses on the aspect of internships. Out of the total respondents, 65.2% had not done an internship. Internships are considered to be a requisite and is extremely instrumental in gaining on ground experience in ones field of interest. Hence institutions must ensure that students are exposed to more opportunities and encourage them to be prepared. The second graph shows that students often feel the need to pursue extra courses along with academics in order to kill competition and build skillset. Institutions must try to provide students with necessary materials through the syllabus so that students can focus on improving the existing areas rather than running behind creating new strengths.

Figure 3.

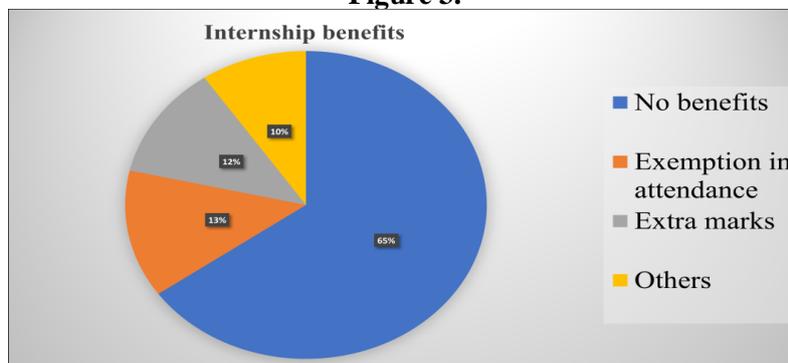


Figure 3 shows that the majority of respondents testified that they receive no benefits for pursuing an internship. Motivation in the form of attendance breaks and lecture recordings can assist students overcome their "fear of missing out" while also developing confident and skilled individuals with long-term employability.

The data indicates that the syllabus still lacks in preparing students for the corporate world which leads them to be unconfident and ultimately be unemployable right after graduation.

RECOMMENDATIONS

The effectiveness of management education can only be improved by shifting its focus from conceptual learning to skill development and closely working with the industry to cater to increasing complexities and continuously changing needs of the industry. There is an immediate need to create a sustainable evaluation model of students because judging only on the basis of conceptual knowledge will eventually only lead to rote learning. The curriculum must ensure that all required skills are imparted in aspirants and they are in no need of completion of some extra courses or training to fit in accordance with the corporate world and motivate more participation of Industry experts in the development of curriculum. There is also a need to filter the qualification process of professors and teachers because the better the quality of the faculty, the greater will be the impact of the curriculum on the students.

The Government should issue directives to private sector industries to promote the research activities carried out by the management institutes by financing these activities. Such collaboration between industries and B schools will create skills that can be sustained through changing trends of the market. And more emphasis should be given on live projects, Industrial Visits, practical training, developing conversational skills, outsourcing professional organizations for improving employability skills, improving students' confidence level, and conducting personality development workshops frequently. Real-life situations of business should be brought into the classroom in the form of cases, simulations, business games, etc. so that students could learn to deal with practical realities.

CONCLUSION

There is a need to reinvigorate the current management education in India. This paper focused on the relationship between the syllabus and the employability of students, which we found out indeed exists. Students opined that the syllabus was insufficient which should rather be the strongest foundation of a candidate. Within the educational institutions, opportunities should be provided to students, so they are able to hone their skills and abilities. The students too need to be aware of their responsibilities. They need to inculcate the traits of diligence, resourcefulness, and conscientiousness and pay adequate attention to their academic goals. Hence, institutions, students, and the industry must work together to develop confidence, create sustained employment and stop the talent from draining out.

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A STUDY ON THE IMPACT OF MENTAL HEALTH ON GENDER INEQUALITY

Aniket Swaraj, Astha Yadav, Rachel Saldanha, Lekisha Pawar, Amrutha Prabhu and Sheela Yadav
S.I.E.S College of Commerce and Economics (Autonomous)

ABSTRACT

This study analyses the impact between gender inequality and mental health. The prime objective of the study is to suggest measures relating to the prevention and elimination of impact of gender bias towards mental health. The study suggests giving equal importance to mental health too. The sample respondents were taken from nearby colleges in Mumbai. Age group targeted for the research was 18-30 specifically. Examining mental health concerning gender differences provides context on the unique experiences of each gender, and this understanding can help to explain mental illness as well as provide insight on how to treat them accordingly.

Keywords: Equality, discrimination, LGBTQIA+, gender, mental health.

INTRODUCTION

Gender inequality means unequal treatment or perceptions of individuals based on their gender. It generally arises from differences set by the society on gender roles. Gender inequality can be understood by the mechanisms of sexism. Discrimination takes place in this manner as men and women are subject to prejudicial treatment on the basis of gender alone. Internalization of gender norms can be seen through the example of which types of toys parents typically give to their children for e.g., “feminine” toys are given to girls such as dolls that often reinforce interaction, nurturing, and closeness whereas “masculine” toys are given to boys such as cars or fake guns which reinforce independence, competitiveness, and aggression. People with severe mental health problems die prematurely almost 20 years earlier. And the major reason behind is due to unpreventable psychological conditions. Gender inequality has a intense effect on mental health worldwide. According to the World Health Organization, mental health plays a crucial role in achieving global development goals. Depression is one of the leading causes of disability. Followed by suicide which causes death among 15-29-year-olds. Further research shows that mental disorders are often caused by a combination of stress, environmental, neurobiological, and genetic factors. Social stress on a gender-based role may add up to a different mental health reaction for women and men. In the Patriarchal society, women and men can face competition in their workplaces differently. Domestic violence, sexual harassment, unpaid care work, high working hours, low social status, lack of access to reproductive rights and education are components of gender inequality. A 2017 report states that gender inequality can contribute towards unemployment and poverty among women and can also have adverse effects on child health and development. Indirectly sexism can also harm men. The need to meet the expectations of masculine stereotypes can result in men not seeking medical help. To sum up, gender inequality means unfair treatment within genders that leads to inequality in their lives.

Statement of the Problem**● Lack of knowledge about the number of genders.**

Sex and gender are the two things that remain undiscussed among people. According to the research we conducted in the form of a questionnaire 90% of the people among the age group of 18-30 were unaware of how many genders exist in the world. Most of the people only knew about males, females and transgender. People tend to define sex in a binary way — either wholly male or wholly female — based on physical appearance or by which sex is determined at birth. Most cultures use a gender binary, having two genders i.e., men/boys and women/girls; those who exist outside these groups may fall under the umbrella term non-binary which include LGBTQIAPK i.e., lesbian, gay, bisexual, transgender, queer or questioning, intersex, pansexual and kink. Awareness should be spread among everyone about gender identity so that in future everyone will be aware of the various genders. The more people are ignorant about genders the more there are cases of depression, anxiety issues, mental health problems, suicides, physical and mental abuse, drug addiction etc. are observed in LGBTQ+ Community.

● Lack of support

Though this generation may be called the modern generation, people still have traditional thinking and beliefs. Traditional thinking may be right at some point but it just becomes a hurdle in one's life if these beliefs lead to biases. According to the survey we conducted we had some of the respondents who were LGBTQ+. According to their responses, they don't get support from their own loved ones. One of the respondents spoke about their experience saying "In the initial stage it was very difficult to come out as a Gay. My own parents didn't support me like myself. It was very heart-breaking at first. I thought something was wrong with me. But gradually I learnt to be myself and not be someone who I am. I learnt to accept myself the way I am". People actually want

to come and express themselves but due to lack of support, they suppress their thoughts and feelings which leads them to have various psychological issues which can be very harmful to their health. If people feel they aren't male or female let them come forward and voice their feelings. If they suppress their thoughts and hesitate to discuss the issues due to lack of support and pressure it could put the person at physical risk or add to the psychological burden. One of the examples is that transgender people are often entirely left out of treatment programs and services, or they are grouped with other sexual minority groups and don't receive the required specialized care that specifically addresses their needs and concerns.

- **Societal pressure**

Due to social pressure in India, people are scared or very uncomfortable to come out as Transgender/ Gay / Lesbian etc. even in front of their families. When researched, the results were quite surprising that even the younger generation i.e., 18 to 30 have a restricted mind-set on this topic. This might be the case because of the social culture they have seen since all the past years and also the stereotypical behaviour one is brought up in. Not blaming anyone but the fact that India is lacking the openness to gender equality, specifically even the youth is very much a reason for the mental health issues in these cases. People treating the LGBTQ+ community as a curse is very common in India. Giving away a child just because he/she turned out to be a Trans person is commonly observed in Indian culture and is even treated as a normal behaviour which is where Indians are going wrong. This mentality and typical behaviour can affect one's life in a way that is not curable. Treating the LGBTQ+ community not one of a kind is where the entire problem begins.

- **People are conservative**

India is a very cultural country. Where people have conservative thoughts and ideas about marriage and love particularly. In a country where marrying a person of your choice is still considered against the family culture and rules, accepting the fact a person can be Gay / Lesbian or even bisexual for that matter will be harder for the people around. Families across India do have an extremely conservative mind-set where they do not allow a girl to marry a guy of her choice. This being the condition, Indians cannot really accept the fact so quickly that there can be more than one gender, as they have never had that point of view due to a very restrictive atmosphere they have been seeing for a very long time. The current generation or the generation before them cannot be blamed because they have learnt from what they have seen. Even though India is a developing country, it is lacking an open mind-set about the LGBTQ+ community and it will take time to change people's perspectives about it as there are still some people who are following what their ancestors have thought them.

LITERATURE REVIEW

ShiKai Yu (May 2018) in his research paper "Uncovering the hidden impacts of inequality on mental health" stated that his findings provided strong evidence of a relationship between high gender inequality and a higher ratio of depressive disorder rates for both females and males.

Sawn Valines (June 23, 2021) in the article titled "Effects of gender discrimination on health" on the site of medical news today pinpointed that the effects of gender discrimination are global. He stated that discrimination harms mental and physical health. This leads to poverty, creates and enforces cycles of abuse and violence, and also restricts access to healthcare. Anyone can counter gender discrimination by learning about its causes, manifestations and effects by taking action to stop it.

Jayne Leonard (June 30, 2021) in the article titled "What are the psychological effects of gender inequality" on the site of medical news today identified that Gender inequity has complex results on women and other marginalized genders. The author emphasized on the fact that counselling can help individuals affected by mental health issues.

Florencia Borrescio-Higa and Patricio Valenzuela (Dec 2021) in the research paper "Gender Inequality and Mental Health during the COVID-19 Pandemic" states that higher rates were found on the deterioration of mental health and not forgetting the psychological wellbeing for women than men are generally related to unemployment, loss of income, and increase in housework and childcare.

OBJECTIVE OF THE STUDY

1. To identify the relationship of the impact of mental health on gender inequality.
2. To burst the myth that there are only 2 genders.
3. To know various causes of gender inequality.
4. To know how we can eliminate gender inequality.
5. To make it a common concept of hiring all genders and paying them equally.

HYPOTHESIS

Null hypothesis (H0): There is no relationship between the impact of mental health on gender inequality.

Alternate hypothesis (H1): There is a relationship between the impact of mental health on gender inequality.

RESEARCH METHODOLOGY

In this study the participants were selected who belonged to the target group of (16-25) majorly from nearby colleges in Mumbai. Questionnaire method was used for the data collection. Simple random sampling was considered for study. The platform used for the purpose of data collection was Google forms. In order to get better insights the study used a qualitative research method. Primary data was the main source of information.

DATA INTERPRETATION

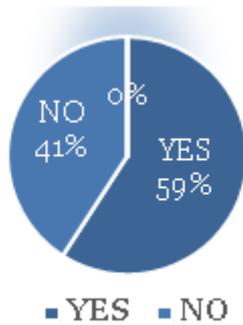


Figure 1:

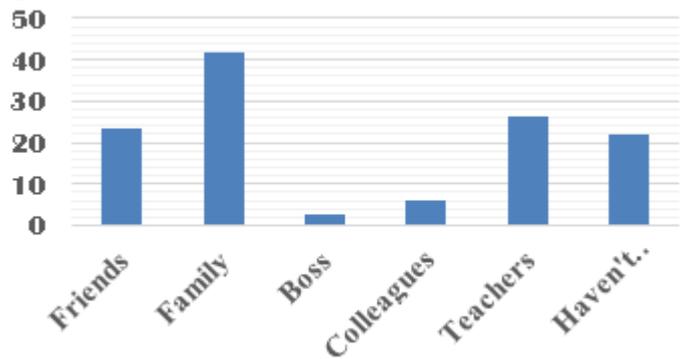


Figure 1 indicates that the majority of the respondents have experienced gender inequality from their own families. These figures show that gender inequality starts from one's own surroundings. Hence one must ensure that if you want to be treated equally irrespective of the gender you are, make sure you treat others without making the people around you feel inferior.

Figure 2:

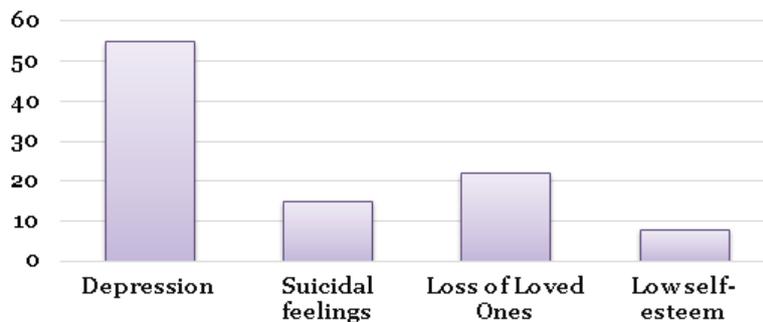


Figure 2 focuses on the aspect of the mental feelings encountered while facing gender Inequality. The above bar graph states that 55 % of the total respondents have faced depression in this situation which affects their mental health. As the saying goes actions speaks louder than words. If you see someone around you being in a mental dilemma then go and comfort them instead of ignoring them and thinking they will eventually come out of it.

Figure 3:

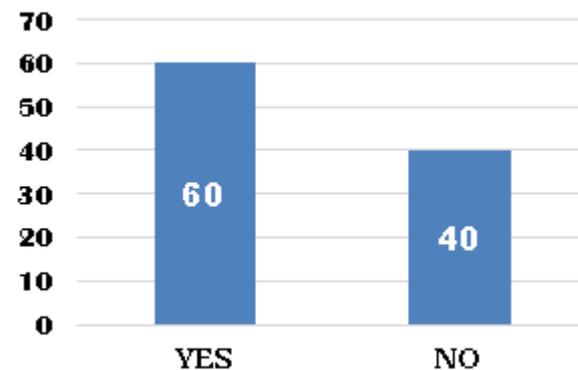
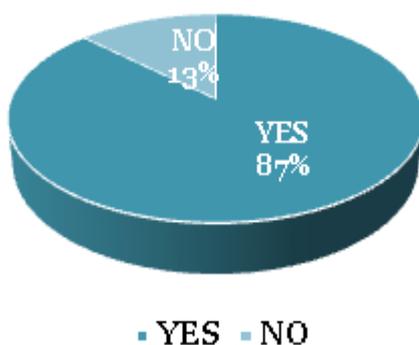
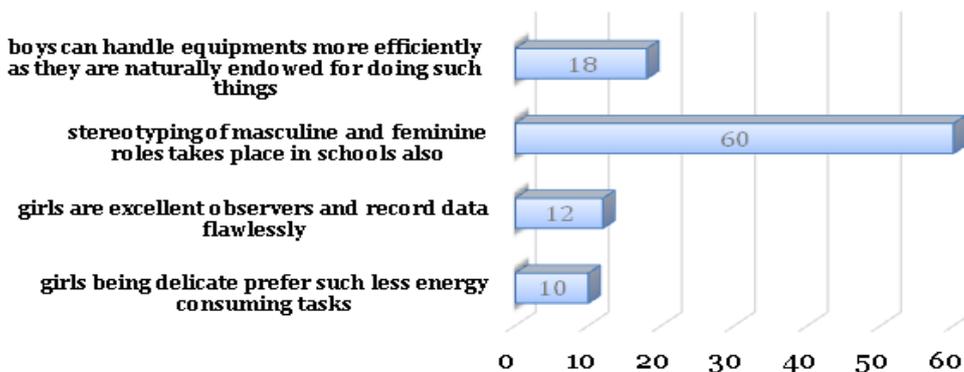


Figure 3 focuses on the views of students and parents on same-sex marriage. According to the pie chart 87% of the students reveal that they don't have any issues with Same-sex Marriage. The bar graph states the views of the parents about Same-sex marriage. As shown in the bar graph 60% of the students stated that their parents don't agree to Same-sex marriage.

Figure 4:



In Figure 4 the respondents were given a situation of a class where science practical are being held where the boys are taking control of the apparatus and girls record the data and wash the test-tubes used for the practical. We observed that the majority of people believe that this situation is stereotyping of masculine and feminine roles. While 18% still believe that boys are more efficient in handling the apparatus better than girls.

Figure 5:

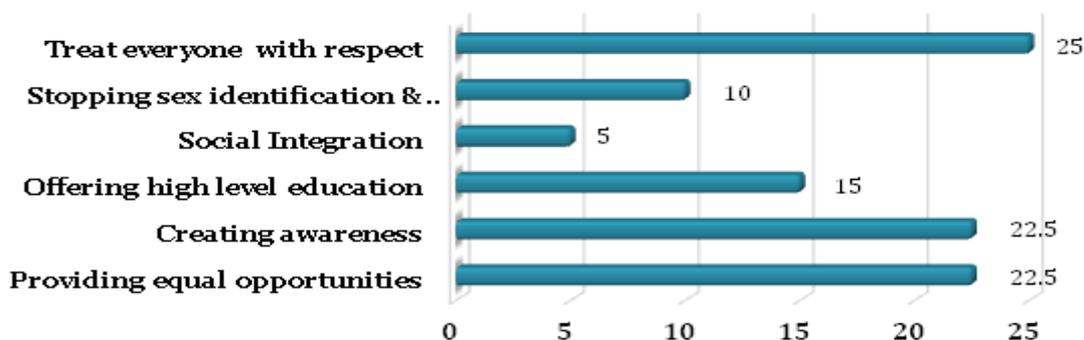


Figure 5 focuses on the remedies which will help in eradicating gender bias. The above data states that the majority of the respondents have voted for everyone to be treated with respect. While creating awareness and providing equal opportunities to all has been given an equal standing here.

Recommendation of the study

1. The study suggests it's important to know the reality before criticising people based on their sexual identity. All communities should have an equal position in society.
2. The study suggests getting educated and also spreading awareness about various gender issues.
3. Our study suggests to ask their loved ones about their well-being.
4. Reading, mediating, self-care and spending time you're your loved ones will help to tackle the issues.
5. Lastly, it is equally important to take help in the form of therapy when and were needed.

CONCLUSION

To conclude, although India is a developing country and is now processing the fact that there can be more than two genders, and love is loving no matter what, how and who you fall in love with each and everybody has a right to live a life of their choice. It will still take the netizens to completely understand and accept the actual reality. And as time will pass on there is a hope that all the generations i.e., Millennials and Gen Z will both come on the same page about these issues, and when this will happen the rate of mental illness and stress caused to the LGBTQ+ community will automatically decrease, the pressure that they have to face, the fear they go through sooner or later will no longer be there. There are changes that we can note about these issues and those are for good. These changes can be brought by normalizing the presence of LGBTQ+ community not in the

society but also in the corporate world and giving an equal opportunity to showcase their abilities in corporate world too, as said “Good things take time”.

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**A STUDY ON THE ROLE OF AN ORGANIZATION'S EFFECTIVE CORPORATE GOVERNANCE
IN BUILDING A ROBUST ECONOMY****Vinayak Krishnan and Siddhi Kumbhar**

SIES College of Commerce and Economics (Autonomous), Sion, Mumbai-400022

ABSTRACT

This paper aims to show that corporate governance is essential to the continuation of the activities of any corporation. Sustainability and corporate governance from the point of view of integration and, within the framework of measuring the company's performance. Corporate governance is seen as a key element when economic performance and growth are achieved to build investor confidence. Corporate Governance is fundamental to the ongoing operation of any company; therefore, considerable attention has been given to effective measures of corporate governance. Likewise, to check the effectiveness of current laws and provisions regarding corporate governance. The core of this document is based on an exploration of the relationship between governance and sustainable development by studying different measures for corporate governance and the laws regarding it. The document impacts on improving the understanding of the necessary components of corporate governance, even though it is necessarily limited by the sample size.

Keywords: Corporate Governance, Sustainability, Economic Development, Laws and Provisions

INTRODUCTION

Corporate governance is the framework under which businesses are directed and governed. It essentially involves balancing the interests of the company's many stakeholders. The purpose of corporate governance is to help build an environment of trust, transparency, and accountability necessary for fostering long-term investments, financial stability, and business integrity. Corporate governance and corporate sustainability (CS) are current business challenges as well as developing study subjects. Existing research on these subjects overlooked the interconnections that exist between them. Not only developed economies, but also emerging economies, have begun various corporate governance programs by developing and implementing corporate governance codes. The impact of Corporate Governance aspects on corporate performance has long been a prominent research topic. The study's key goal is to examine the effectiveness of Corporate Governance in organizations and also determine the economic effects of good Corporate Governance.

OBJECTIVES

1. To assess people's understanding of Corporate Governance.
2. To assess the importance of Corporate Governance for an organization.
3. To identify measures for effective Corporate Governance.
4. To check the present effectiveness of laws related to Corporate Governance.
5. To analyze whether effective Corporate Governance will help build our economy.

SIGNIFICANCE OF RESEARCH

The results of the study will be of great benefit to the following:

1. Organizations: Data given will provide the organization with information on how effective corporate governance will help build a strong economy.
2. Government: The results of the study will help the government identify the measures for effective corporate governance.
3. Stakeholders: This study will improve the relationship between the organization and its stakeholders.
4. Regulatory Authorities: Data gathered will help the regulatory authorities to check the effectiveness of present laws regarding corporate governance.

RESEARCH METHODOLOGY

Research is based on a collection of primary as well as secondary data. The research paper was restricted to Mumbai above the age of 18 years old. For this research, a convenient sampling method was utilized.

Collection of Primary Data

The study's primary information was accumulated from an add up to 100 active respondents. The information was assembled by questionnaires from a Google Forms-based survey.

Collection of Secondary Data

Auxiliary information was assembled through investigating various research articles, research papers, and websites, which are all been mentioned in the references.

REVIEW OF LITERATURE

(Goswami, O. (2002) mentioned in his research paper that the expanded competition to which corporate India has been exposed since the mid-1990s has constrained companies to restructure their administration.

(Mohanty, P.(2003) has been discovered that companies with great budgetary performance have performed superior compared to companies with poor governance records. moreover, it is discovered that development financial institutions have expanded advances to companies with great governance records. moreover, it is also discovered that mutual funds (other than UTI) have contributed to companies with great governance records.

(Aras, G., & Crowther, D. (2008) has mentioned it is conceivable to state even though is that a firm that has a more total understanding of both sustainability and corporate governance will address the internal issues of an organization more completely. It is suggested, a more total understanding of the inter-relationships will lead to superior corporate governance

(Himanshu Mahamuni 2021) has mentioned in his article that a corporate sentence or clerical crimes become a lot prevalent in any jurisdiction once the laws are incompetent or have several loopholes to evade. Governments affected by these crimes have enacted various laws to enumerate the penalties for such crimes. Some of these are the Companies Act, 2013, SEBI act, etc.

ANALYSIS & INTERPRETATION

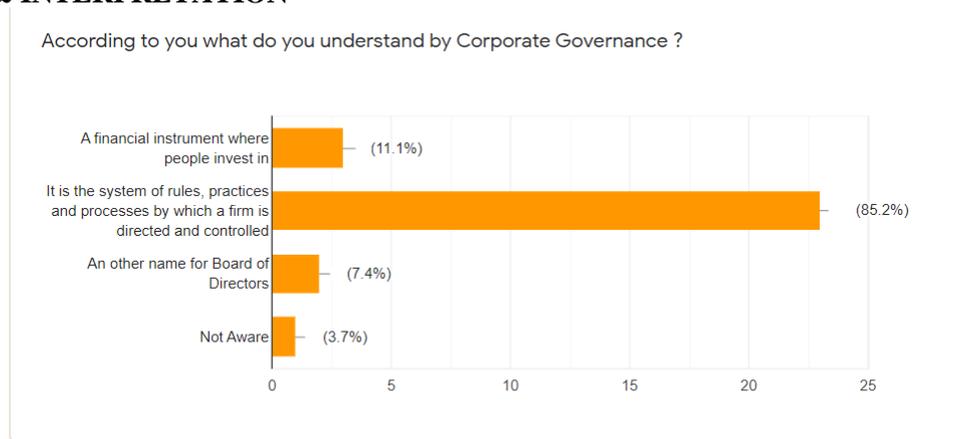


Fig.1

In Fig (1) 84 of respondents strongly believe that Corporate Governance is the system of rules, practices, and processes by which a firm is directed and controlled and the remaining 10 of respondents believe that Corporate Governance is a financial instrument where people invest in.

Should there be courses and employment opportunities in the field of corporate governance ?

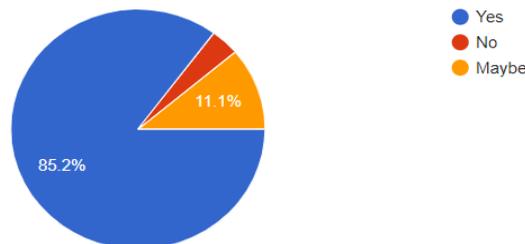


Fig.2

In Fig (2) 85 of the respondents strongly agree that there should be courses and employment opportunities in the field of Corporate Governance and the other 11 respondents are uncertain.

Should there be education & awareness programs on Corporate Governance for investors?

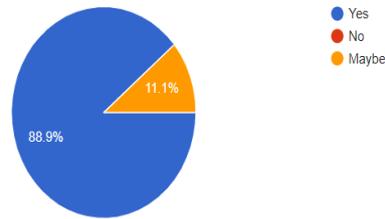


Fig.3

In Fig (3) 88 of the respondents strongly agree that there be education & awareness programs on Corporate Governance for investors and the remaining 11 are uncertain.

Do u think the existing laws of Corporate Governance are sufficient?

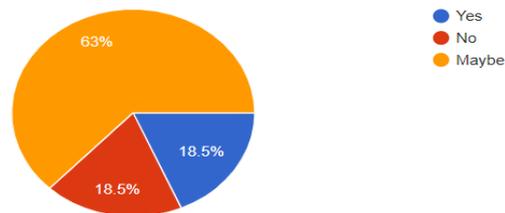


Fig.4

In Fig (4) 62 of respondents strongly believe that the existing laws for Corporate Governance might or might not be sufficient and 19 of respondents believe that the existing laws are sufficient. The remaining 19 believe the existing laws are insufficient.

Do you think Corporate Governance is important for an organization?

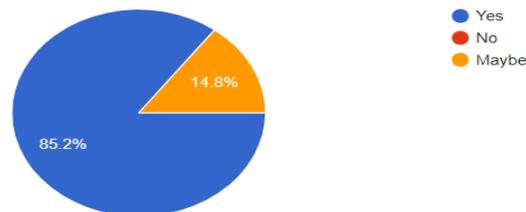


Fig.5

In Fig (5) 85 of the respondents think that Corporate Governance is very important in organizations and the remaining 15 of respondents neither agree nor disagree.

Should SEBI increase penalties for Insider Trading ?

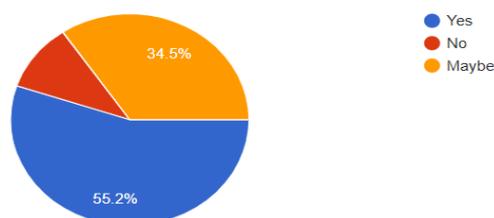


Fig.6

In Fig (6) 55 of the respondents believe that SEBI should increase penalties for insider trading and the remaining 34 neither agree nor disagree.

Do you think an effective Corporate Governance model will help achieve profit maximization & stakeholders interests at the same time ?

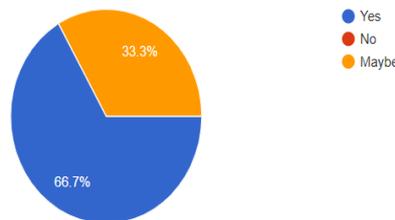


Fig.7

In Fig (7) 67 of the respondents strongly believe that an effective Corporate Governance model will help achieve profit maximization & stakeholders’ interests at the same time and the remaining 33 of respondents neither agree nor disagree.

FINDINGS

In this study it has been observed that respondents are familiar with the concept of Corporate Governance, therefore H1 is accepted and H0 is rejected. Certificate courses on Corporate Governance should be added as an add-on course for the employees so they can have a better understanding of Corporate Governance. Also, more employment opportunities should be offered to employees this results in H1 being accepted and H0 is rejected. Investors being a significant part of any organization must be aware of Corporate Governance to understand its functioning, this resulting in H1 being accepted and H0 is rejected. Knowledge of Corporate Governance laws is still unknown for most people making them confused about the efficiency of the Laws and regulations, hence H1 is rejected, and H0 is accepted. Under SEBI Act there is a provision for penalties for insider trading many find that penalties should be increased, therefore H0 is accepted and H1 is rejected. The significance of Corporate Governance is essential for an organization this results in H1 being accepted and H0 being rejected. To reach profit maximization and fulfill stakeholders’ interests effective Corporate Governance is necessary, therefore resulting in H1 being accepted and H0 is rejected.

SUGGESTIONS

The occurrence of white-collar crimes becomes more frequent in any jurisdiction where the laws are incompetent or have plenty of loopholes to evade. For these occurrences, the penalties collection should be stricter by respective authorities. Respective organizations should make efforts to uplift the value system in the society, this can be done by conducting educational and awareness programs for the organization’s employees as well as their stakeholders.

Training and employment opportunities should be provided to employees from respective organizations. The finest training courses in corporate governance can grant employees and directors the skills, devices, and systems they have to boost their board’s performance. In great times and terrible, a well-governed board can deflect catastrophe, minimize dangers, seize opportunities and give continuity for the future.

As we know the SEBI Act (Section 15G) and Companies Act 2013 (Section 195) both have the same arrangements for penalties for insider trading, this may make disarray for individuals, to avoid these sorts of confusions one common law should be made.

CONCLUSION

Corporate governance is extremely crucial for the economic growth and development of the nation. Great corporate governance may be a key driver of sustainable corporate development and long-term esteem creation and can improve social and labor connections. The Government also plays an important role in ensuring effective Corporate Governance, ensuring that rules and regulations of Corporate Governance are been followed properly.

Organizations and their stakeholders are often not aware of certain aspects of corporate governance which eventually creates a gap between them, corporate governance acts as a bridge to this gap. Corporate governance

will further ensure sustainability among shareholders/stakeholders and organizations, thus contributing towards a stronger economy.

Organizations having stronger provisions for effective corporate governance will identify and rectify the loopholes present in the existing laws. Moreover, in the future newer issues will emerge and laws need to be revised to address the newer issues. Laws cannot be static and there will always be a scope of improvement.

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AWARENESS OF TAX PLANNING FOR A SUSTAINABLE INCOME AMONG SALARIED EMPLOYEES BETWEEN AGES 25-59 IN MUMBAI**Vinayak Krishnan and Apoorva Rai**

SIES College of Commerce and Economics (Autonomous)

ABSTRACT

Tax planning is an important aspect of our overall financial strategy. We may keep our tax liability to a bare minimum by using effective tax planning. This is accomplished by utilising all available tax exemptions, deductions, rebates, and allowances while ensuring that your investments are aligned with your long-term objectives. The most serious issue with income tax is that taxpayers are only beginning to understand it. This paper discusses about the awareness of tax planning among the age group of 25-59 years in Mumbai. This study examines how well-informed salaried employees are about tax planning and the prevailing deductions in various industries, which will help them to ensure income sustainability.

Keywords: Tax planning, salaried employees, deductions, awareness, Taxation

INTRODUCTION

Taxation is a mandatory revenue collection method and a primary source of revenue for the government. Paying taxes as an Indian citizen is one of our constitutional obligations in exchange for fundamental privileges. However, paying taxes is always a difficult process because it has a direct impact on the taxpayer's residual income. Every assessee should use tax planning to lower their tax liability and ensure compliance with the income tax guidelines. To reap the benefits of tax planning, the assessee must be aware of the various tax planning provisions available in the regulations.

The process of analysing a financial plan or a scenario from a tax standpoint is known as tax planning. Tax preparation can help to ensure that all components of a financial plan function together as smoothly as feasible. Success depends on lowering tax liabilities and boosting the ability to contribute to retirement programmes.

Types of Tax Planning

1. Short- and long-range tax planning:
 - Year-to-year planning to attain a narrow or limited goal is referred to as short-range planning.
 - Long range planning involves entering activities, which may not pay off immediately.
2. Permissive tax planning: This method of tax planning involves planning under the express provisions of Indian taxation laws. Tax law of our country offer many exemptions and incentives.
3. Purposive Tax planning: This method involves using tax-saver instruments with a specific purpose in mind. This guarantees that you get the most out of your investments.

OBJECTIVES OF THE STUDY

1. To study the awareness level of salaried employees regarding the various income tax deductions that are applicable to them.
2. To measure perception of individuals towards tax planning.
3. To comprehend and assess the tax planning strategies used by the state's salaried class.
4. To study measures for income sustainability.

SCOPE OF THE STUDY

Taxation is seen as a complicated issue that affects everyone's financial planning. The current research is limited to the tax planning strategies used by the salaried individuals in Mumbai whose income is assessed to tax. Employee awareness of different deductions under Chapter VI A and tax preparation strategies is also assessed in the survey. Savings habits, investment patterns, tax planning methods implemented during the study period, and employee awareness of tax laws and tax planning measures were all investigated and evaluated.

RESEARCH METHODOLOGY

The research is based on a questionnaire and survey conducted to determine the level of tax planning awareness among India's population. However, the survey was only available to Mumbai residents. A convenient sampling method was used for this study.

SAMPLE SIZE

For this survey, 121 Mumbai residents were part of the respondents.

Collection of Primary Data:

The primary data for the study was collected through google form-based questionnaire.

Collection of Secondary Data:

Secondary data was gathered through reviewing numerous research papers, internal sources, and the internet to obtain the figures needed for the study.

LIMITATIONS

1. Because the data was collected through Google Forms, the sample's quality may be questioned because not everyone was familiar with the subject and the topic.
2. Terminologies seem to be appeared as a very vast field in which in-depth research is impossible.
3. The study is only considering the popular deductions under chapter VI A.

LITERATURE REVIEW

Gupta (2012) attempted to examine the economic impact of personal income taxes on various sorts of taxpayers. According to the findings of the study, high income tax rates are a burden on the salaried class of people, reducing their interest in saving because they receive very little benefits under the taxation system in place in the country. As a result, to motivate and increase saving habits and investment, the researcher has proposed a few suggestions that will improve tax planning for employees, allowing their savings to fall into the form of investments.

Frederick, Joseph, and Pereria, (2017) set out to investigate working women's understanding of tax benefits schemes in Allahabad. According to the findings of the study, fundamental tax awareness in terms of tax slabs and filing deadlines is also relatively poor. As a result, it is proposed by the researcher we should educate these working women about tax benefit programmes.

Hastuti (2014) investigated tax awareness and student perceptions of tax education between business and non-business students. It was discovered that there is a considerable difference in tax awareness and student perceptions between business and non-business students. To enhance the country's tax base, everyone, regardless of their field of study, must be educated on tax regulations.

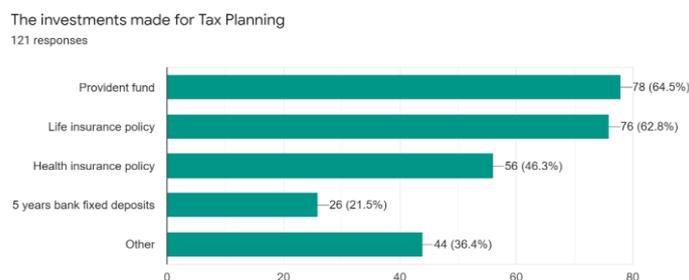
Bhinde (2013) attempted to track the level of knowledge of income tax regulations and tax planning among salaried employees. According to the findings, respondents are aware of the fundamental exemption limit that applies to them, tax rates, and other basic tax knowledge, but they lack the knowledge of how to plan their taxes to lessen the burden, and hence prefer to hire a tax consultant to help them plan their income.

Mansuri & Dalvadi (2012) investigated the level of tax awareness and tax planning practise of a sample of individual taxpayers. The findings revealed that 99 percent of respondents are aware of the income tax act; 15% are unaware of the penalty; 79 percent are aware of the areas of tax planning; and 77 percent have a thorough understanding of tax saving schemes. Among the study's sample, 81 percent of respondents plan to pay their taxes.

Vasanthi (2014) did a study to investigate the tax planning patterns of salaried assesseees and found that they have a high level of tax awareness and that a variety of personal circumstances influence their tax planning. Even though professionals earn more money, the study found that the salaried employees are the ones who pay prompt taxes to the government.

DATA ANALYSIS

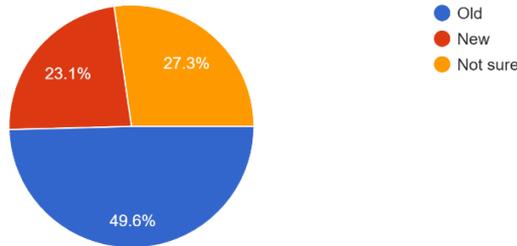
CHART 1-



The primary aim of this question was to know what the investments are made by the respondents for tax planning, where nearly 64.5% of respondents opted for Provident fund which was by service class individuals. However, 62.8% selected investments in Life Insurance Policy where and 46.3% opted for Health Insurance Policy, followed by 21.5% of the respondents who selected 5 years bank fixed deposits.

CHART 2-

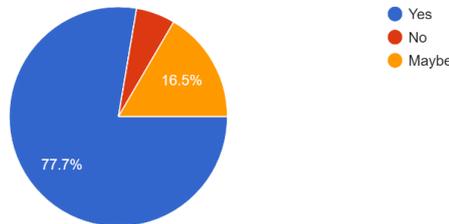
Which tax regime will facilitate better tax planning, according to you?
121 responses



The primary aim of this question is to know which tax regime is preferable by the respondents to facilitate their tax planning, the study shows that 60 respondents prefer old tax regime for their tax planning while 28 respondents selected new tax regime as that would be best for their tax planning. Furthermore, 33 of the surveyors are not sure about which tax regime is preferable for them.

CHART 3-

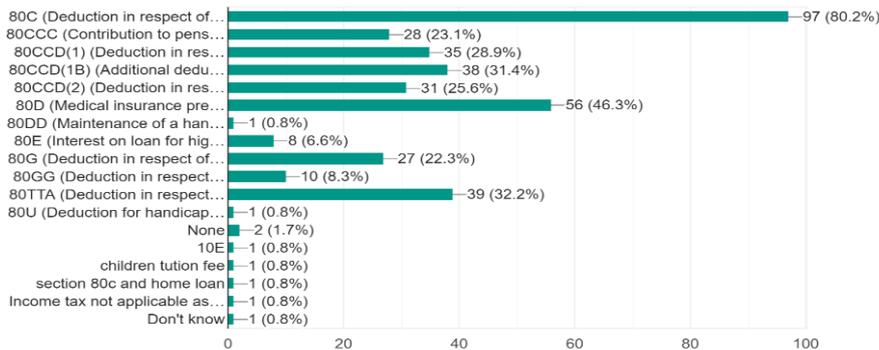
Do you think the deductions/ exemptions/ rebates provided to individual assessee's should be increased?
121 responses



The question aims to know what the respondents think about increasing the deductions/ exemptions/ rebates provided to them in future. Approximately 94 respondents believe that it should be increased, whereas 7 respondents feel that the current deductions/exemption/rebates are fine. Furthermore, 20 surveyors tend to choose maybe as their option.

CHART 4-

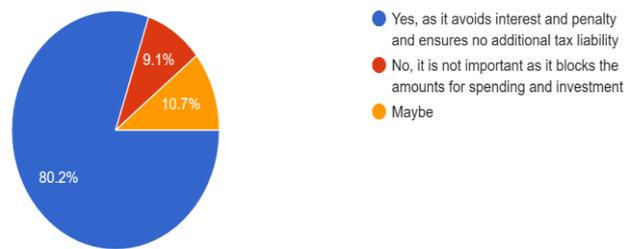
You claim deductions under which section.
121 responses



This question aims to know about the different deductions claimed by the respondents. Under 80C around 97 respondents claim their deductions which is in respect to deduction in respect of savings, and accordingly most of the respondents claims their deduction under 80CCC, 80CCD (1), 80CCD(1B) and 80CCD (2) which all are related to pension aspects. Around 57 of the respondents claim their deduction under section 80D and 80DD. Section 80E which is regarding interest on loan for higher education under this section 8 respondents claims their deduction. Respectively some of the respondents claim their deductions under section 80G, 80GG, 80TTA, and 80U.

CHART 5-

Do you think that early payment of tax and return filing before due dates, are important measures in tax planning?
121 responses



This question serves the purpose of gathering the content about the respondents’ opinions regarding the early payment of tax. The blue portion of the diagram deals with respondents who agree with fact that early payments before the due dates are important measures for tax planning i.e., 97 respondents. Out of all respondents around 11 of them thinks that it is not necessary to file the returns early as it will become an obstacle in their spending and investments. Around 13 of the totals are not sure if is important or not.

FINDINGS OF THE STUDY

It makes no difference whether the person is a private or public employee when it comes to tax planning. They plan the tax without relying on financial advisors and they believe to make investments in different schemes, policies, and other provisions. Employees are aware of numerous income tax deductions as well as many respondents tend to claim some of the deductions under Section 80C. According to this , increase in limits of deductions/ exemption/ rebates available to the individuals should be increased. And more than half respondents thinks that the old regime was better at facilitating the tax planning than the new tax regime although in this tax rates are lower than old one, but some exemptions and deductions are not allowed under new tax regime. The majority of the respondents think that the early payments of tax and return filings before due dates are important measure in tax planning as it avoids interest, penalties and it ensures no additional tax liability.

SUGGESTIONS

The following suggestions can be made based on research findings:

- 1) Awareness on different tax deductions/ exemptions/ rebates should be the most important aspects as it plays the crucial role in tax planning and the awareness needs to be provided in a simple lucid manner, and for this, awareness camps may be conducted.
- 2) Availability of deductions should be in proportion to a person's taxable income. As person with higher income and a person maybe earning just an average medium income both are getting benefits of the same deductions. So, deduction in proportion to income will encourage people in making investment in order to insure sustainable income.
- 3) More benefits to be given to the taxpayers to encourage investments and ensure sustainable income for the individual.
- 4) Taxation is the government's main source of revenue, and the salaried class pays their taxes on a regular basis (tax deduct at source), the government can come forward to execute some of the welfare schemes in the following ways:
 1. Mortgage loans
 2. Loans for the purchase of household appliances
 3. Low-interest loan for weddings and other events
 4. Take out a loan to pay for your schooling.

CONCLUSION

According to the study, it can be said that the people are aware of all the different deductions, exemptions available to them regarding their tax planning and they are making investments which will help them to achieve their goal of a sustainable income. From the above findings it is certain that there is a somewhat high degree of association between respondents' income and savings, tax paid, and savings on tax saving schemes. It can be concluded that the respondents are diverting a percentage of their income to non-government programmes that pay out well, and as a result, they are willing to pay a high tax rate.

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A STUDY ON THE ANALYSIS OF THE MOST CONSISTENT WEALTH CREATORS IN NIFTY OVER A DECADE**Vinayak Krishnan and Mahek Medh**

SIES College of Commerce and Economics (Autonomous)

ABSTRACT

While stocks keep fluctuating daily, real wealth is created in the market only when the investors hold an excellent company for the long term. Wealth creators are stocks in a particular index that make the investors rich despite the topsy-turvy market movements; the past decade has been one of the most volatile investors. The idea is to invest in companies profiting year after year to ensure profitability. Factors for wealth creation are investors' confidence, consistent profits, low declaration of dividends and compliance with laws and regulations. Wealth creating companies are the most rewarding stocks for a fixed period, here decade. Time is a companion of good companies and an enemy of bad companies, with successful wealth-creating companies growing to unimaginable sales, profits, and market capitalisation levels. While in the long run, valuations matter far less, stock returns are slaves of earnings, power and growth. The future market always holds a lot more promise. Over 50 per cent of current market capitalisation is made up of listings post-1995.

Keywords: Consistent, wealth creators, stock exchange, sustainability, expected return.

INTRODUCTION

Wealth creation stands on the basis to buy businesses at a price substantially lower than their "intrinsic value" or "expected value". The lower the market value is compared to the intrinsic value, the higher the margin of safety. It is a process by which a company enhances its shareholders' worth of the capital entrusted to it. We shall define consistent wealth creation for listed companies based on the number of years the stock has outperformed in each of the last ten years as the difference in market capitalisation, duly adjusted for corporate events such as new equity issuance mergers, demergers, share buybacks, etc. The number of years is the same as the stock price CAGR decides the rank.

From the past studies, it has been noted that the market benchmark indices have delivered only muted returns ranging from 5 per cent to 14 per cent. Even after which, the top wealth creators have maintained their track record of 10-15 per cent outperformance over the benchmark. This emphasises the take on market timing, "Forget markets, think stocks", which has been used further for research.

OBJECTIVES OF THE STUDY

1. To analyse the most consistent wealth creators in NIFTY over the decade.
2. To analyse the elements of sustainability in the companies, which lead to them becoming the most consistent wealth creators.
3. To find out investors' perception and the effect of various factors while investing in wealth creator companies.
4. To realise the influence of the investors for investing in wealth-creating companies.

SCOPE OF THE STUDY

The stock market moves daily, but, tangible wealth is created when the investor holds a good company for the long term. The aim is to highlight the most consistent winners of the decade in NIFTY and their sustainability. A company that creates the most wealth is a company that keeps doing good business year after year; these companies are not hot stocks, which have been spoken about in the media. This suggests that chasing short term performers and hot themes may not work in the long run.

To maintain accuracy in the list, the following filters have been applied:

- To ensure consistency of wealth creation, those stocks that delivered more than 50 per cent of their total gains over ten years within a specific year have been removed.
- To maintain quality, it has been ensured that the return of equity (ROE) should be more than 12 per cent in at least eight out of the last ten years; or it should be rising in at least eight out of the previous ten years.

SIGNIFICANCE OF THE STUDY

The researcher studied the most consistent wealth creators in NIFTY over a decade, along with their sustainability. It is also crucial to investigate the financials of the wealth creator companies and the notion of the investors before investing in the same.

REVIEW OF LITERATURE

Motilal Oswal’s 26th Wealth Creation study:

This report has highlighted the importance of value migration from Atoms to Bits is inevitable. India is at its cusp of harnessing digital potential, which will be given seed by buying into sure winners in digital, successful digital transformers and traditional IT companies. A new lexicon is needed to value this new age digital era. The report has thrown light up to low marginal cost, scale-up of new digital businesses, and emphasis on PSG.

Articles by financial newspapers (MoneyControl, The Economic Times):

Most of the wealth creator lists published by organisations such as Money Control and The Economic Times have used the usual parameters of measuring corporate financial success such as sales, profits, return on equity, and market capitalisation, which is good but not good enough to pick wealth creators as winners. For investors, the ideal situation to search for a wealth-creating company is to pick up a cheap stock, which provides multi-fold returns, commonly called multi-baggers.

Post in Motilal Oswal magazine:

Motilal Oswal has mentioned its wealth creators, which were finalised after a series of processes. They have carefully selected companies that have delivered returns higher than 9.2 per cent, which is the compounded annual growth rate from March 1995 to March 2020.

METHODOLOGY INVOLVED

The following research methodology is used to analyse and collect information.

Collection of Primary Data:

The primary data required for the study was collected from 45 active respondents. Data were collected by questionnaire method prepared through google forms. The respondents were people of different age groups.

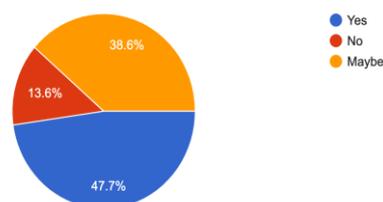
Questionnaire: The research is conducted from 26th January to 29th January. The sample size used in the study is 45 respondents with convenient sample techniques. An investigation is achieved through a questionnaire. The research conducted includes all respondents from all over Mumbai.

Collection of Secondary Data:

The researcher collected secondary data for the study from books, journals, periodicals, newspapers, articles, Websites of government publications, proceedings, annual reports, and other published records.

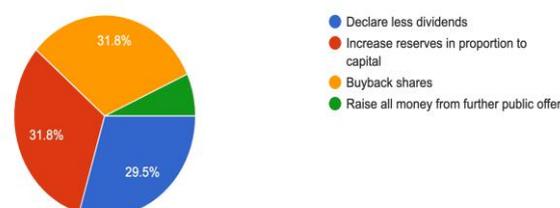
DATA ANALYSIS

Do you feel that stocks that offer the highest return in terms of CAGR and dividend yield are the most consistent wealth creators?
44 responses



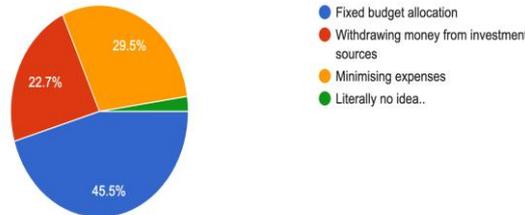
The given chart helps us understand if stocks that offer the highest returns in terms of CAGR and dividend yield are the most consistent wealth creators. 47.7 per cent of people are for this view. 38.6 per cent of people believe that good returns providing stocks may or may not be considered at consistent wealth creators. There are a set of individuals, around 13.6 per cent, who disagree with the same.

What should consistent wealth creating stocks do to maintain their position?
44 responses



The above-given chart helps us understand how investors believe that wealth creators maintain their position. The highest and equal per cent of investors believe that wealth creators should buy back shares and increase reserves in proportion to capital to maintain their position. A group of 29.5 per cent investors also believe that consistent wealth creators should declare fewer dividends. Lastly, the most miniature set of 6.9 per cent of investors feels that wealth creators maintain their position by raising money from other public offers.

What are the steps taken by you to purchase such stocks?
44 responses



The above analysis indicates the willingness of investors to purchase wealth creating stocks. Considering the steps taken to buy the highest per cent of investors, around 45.5 per cent allocate a fixed budget to invest in wealth-creating stocks. Around a similar percentage of investors minimise their expenses or withdraw money from investment sources for investment purposes. Lastly, a few investors randomly purchase such stocks having a minimal idea about the same, which is quite understandable.

FINDINGS

Refer to the table to discuss the most consistent wealth creators out of all the wealth creators.

(The researcher has calculated the Top 100 Wealth creators using specific criteria. To refer to the same, use the link below. Here a snippet of the top 10 Wealth Creators has been mentioned.)

2021	COMPANY	SECTOR	MARKET CAP					TOTAL RETURNS (% PER ANNUM)				
			(` cr)	1Y	3Y	5Y	10Y	TTM	ROE (%) 5Y avg	10Y avg		
1	Caplin Point Laboratories	Healthcare	6,523	93.1	25.7	18.4	72.3	23.7	39.4	41.9		
2	HLE Glascoat	Capital Goods	9,510	405.2	242.8	117.8	72.2	40.7	42.5	30.2		
3	Paushak	Chemicals	3,419	226.4	67.7	78.9	69.8	15.1	19.1	19.5		
4	Alkyl Amines Chemicals	Chemicals	16,968	153.9	119.9	91.4	69.2	40.5	31.2	28.4		
5	NGL Fine-Chem	Healthcare	1,789	175.3	78.2	54.8	69.2	41.8	24.7	22.4		
6	GRM Overseas	FMCG	1,561	1,123.30	150.2	130.1	66.9	47.1	28.3	20.5		
7	Deepak Nitrite	Chemicals	32,205	202	105.6	86.5	66.4	45.6	25.8	20.7		
8	Tasty Bite Eatables	FMCG	4,072	53.8	21.5	33.2	62	18.1	27.8	24.2		
9	Stylam Industries	Construction Materials	1,842	164.6	46.9	31.1	61.7	25.5	20.4	20.0		
10	Bajaj Finance	Finance	4,57,232	80.5	47.5	52.5	60.7	13.6	19.4	20.3		

SALES GROWTH (% PER ANNUM)			EPS GROWTH (% PER ANNUM)			DIVIDENDS	DIVIDENDS	WORTH OF	Z-SCORE	C-SCORE
TTM	5Y	10Y	TTM	5Y	10Y	10Y total (`)	(as times of stock price 10Y ago)	(`10000 invested 10Y ago, ` lakh)		
21.6	34.8	29.4	26.4	39.5	44.1	34.6	7.1	23.1	27.8	2
24.6	39.3	24.8	50.0	36.9	22.1	25.0	0.7	22.9	23.3	4
10.1	12.6	16.8	23.7	25.6	26.5	37.0	0.6	19.9	34.7	4
40.7	20.8	18.1	216.6	42.6	35.7	87.0	4.6	19.2	21.2	1
62.7	21.8	22.0	147.2	37.8	37.1	6.0	0.4	19.2	23.2	2
62.3	17.6	16.7	31.4	83.2	38.7	45.3	25.6	16.8	6.9	3
53.9	26.0	20.6	77.8	60.2	36.9	31.7	2.0	16.3	19.0	1
17.1	13.1	16.8	4.8	19.5	35.5	14.0	0.1	12.4	11.0	3
42.2	13.8	19.1	572.6	31.5	28.9	2.5	0.3	12.2	10.2	1
0.5	29.6	34.4	10.5	25.2	27.3	119.6	1.8	11.5	-	-

The Top Most Wealth Creator - Caplin Point Laboratories

On a healthy trajectory

Involved in manufacturing APIs (active pharmaceutical ingredients- medicine raw materials) and finished formulations, Caplin Point Laboratories markets its products in emerging markets, with almost 87 per cent of revenues coming from Latin America. At present, it has more than 400 pharmaceutical products in 36 therapeutic segments. While 40 per cent of its products are manufactured at its facilities, the remaining products are outsourced.

Over the last five years, its revenues and profits have grown at a CAGR of 34.8 per cent and 40.6 per cent, respectively, while its operating margin has been a minimum of 31 per cent. Its strong presence in the global markets, especially in Latin America, acts as a growth driver. Latin America has a presence in 10 countries, including Chile, Dominican Republic, El Salvador, Ecuador and Venezuela. Also, the company outsources up to 60 per cent of its manufacturing activities, which enables it to follow an asset-light model and maintain healthy operating margins. By catering to the injectables and ophthalmics segment, the company has made a foray into the US market and entered into contract manufacturing to strengthen its presence in the US.

However, its prospect very much hinges on its ability to capture a share in the injectables segment, which is expected to grow at 16 per cent CAGR by 2023. With a P/E of 23.6 right now, the company is trading at a lower valuation than its competitors. The company doesn't seem to slow down anytime soon with consistent expansion plans in place.

RECOMMENDATIONS

Wealth creators have been analysed on the stock exchange over a reasonable period. There is much advancement in this field, but the following listed advancements and sustainability would be the cherry on the cake.

- More wealth creators will lead to economic sustainability and development
- Investor education and awareness camps
- Newsletters from the stock exchange and SEBI for monthly intervals
- Advanced software and tools by NIFTY to track stock returns, gains and losses
- More detailed analysis and consolidated account statements for a better understanding of investors

CONCLUSION

Consistent wealth creation is a challenge; very few businesses have outperformed in each of the last ten years. The sustainability of the business plays a huge role and taking the company forward. One key characteristic of small and mid-cap stocks, excluding the large-cap, is the high volatility of returns. Such stocks may outperform over ten years, but in the interim, they may cause the investors a few anxious moments; this is where consistency plays its part. Investors' behaviour highly affects the market movement. Ease of doing business with leading expansion and diversification has led to profitability. Investors' nirvana is investing in stocks that outperform from point to point and in the interim period.

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CONSUMERS PERSPECTIVE ON GREEN BUSINESSES IN INDIA**Ria Antony**

SIES College of Commerce and Economics (Autonomous)

ABSTRACT

A Green Business or a Sustainable Business is a company or an enterprise that undoubtedly does not have any negative impact on the environment, economy, and community but on the contrary, it is very likely to have a positive impact on the environment. The main purpose of the study is to gain knowledge on how a consumer would perceive green businesses to be, what are green products, the marketing process of such products, and sources of funds for such green businesses. This study focuses on improving green practices, making consumers aware of the green alternatives available in the market, and also understanding the customer's knowledge of sustainability in India. It also concentrates on the fact that when a business decides to go green it becomes economically and environmentally feasible.

A survey was conducted using a questionnaire method consisting of 10 to 12 questions which was made with the help of google forms, it revealed the opinion of an Indian consumer towards green business and their knowledge on green bonds.

Finding out the plausible reasons that would drive an organization to improve its business practices in order to make it environmentally friendly or for an individual to start their own sustainable business. Marketing strategies opted to run a green business in India considering the amount of knowledge an Indian consumer has on the concept of green business.

Keywords: Green, Consumer, Sustainability, Environment, India, Business

INTRODUCTION

The concept of the word business keeps evolving over time; everyone is looking for an innovative and worthy alternative to grow their business as well as to maintain sustainability in this competitive environment.

What should be the right kind of market where one should invest in order to obtain long-term profitability and growth?

In the past years has witnessed a speedy growth in its economy due to the creation of consumer-friendly products however not at all environmentally friendly. The reason environmental deterioration is caused due to natural consumption in private households. Thus directly impacting the environment in a negative way, causing global warming, pollution of rivers, etc.

It is a pressing issue and it is imperative for one to start caring about the deteriorating environment and to start a business that could help gain more profit while also helping conserve the natural resources and taking environmental issues into consideration. Green Businesses are businesses that have undertaken the responsibility to minimize their negative impact on the environment by committing themselves to the principle of environmental sustainability. In other words, green business is also known as a smart and sustainable business. Simply, it can be defined as an enterprise performing business activities with a minimal negative impact on the local or global environment, society, or community.

There are plenty of businesses in India that have started their business to address environmental issues at large prominently in the private sector. However, there are a few challenges that are faced by these startups which need to be addressed in order to ensure long-term growth, sustainability, and profitability for such businesses. The survey report analysis confirms that many Indian consumers are ignorant about the variety of green alternatives in the market. The objective of my study is to analyze the Indian consumers' buying behavior and to look into the relationship between the attitude towards the environment and green products in India.

REVIEW OF LITERATURE**Tan Booi Chen & LAU Teck Chai Management Science and Engineering**

Vol. 4 (2010): These professors said that the fundamental source of environmental deterioration is the current rapid growth of the economy, as well as global trends of consumer demand and behavior, and as the environment continues to deteriorate, it has become a long-standing public issue in industrialized countries, and developing countries have just recently become aware of the green movement. Their study has two goals, the first goal is to examine the relationship between gender and views toward the environment and green products. The second goal is to look into the relationship between environmental attitudes and green products.

Mayank Bhatia and Amit Jain Electronic Green Journal (2013): This study presents a brief overview of environmental challenges and identifies consumers' green values, as well as their level of environmental awareness, green products, and activities. The perceptions and preferences of customers toward green marketing practices and products are highlighted in this research.

According to the findings of regression analysis, overall green values, knowledge of green products and activities, and the public's opinion of marketing firms' commitment to green marketing had a substantial beneficial influence on consumer persuasion to purchase and choose green products items over traditional ones.

Linus C., Rugile B., Agne D. 2014 Green Business: Challenges and Practices:

The study examines the relatively new global trend of incorporating a "green" perspective into business. The research had two goals: first, to define "green business," and second, to test the premise that disparities in corporate penetration of "green" ideas in different nations are largely caused by country differences in terms of economic development and public awareness.

METHODOLOGY

Primary Data was collected by conducting a survey via questionnaire method,

Sent across different geographical locations in India, the size of the audience was 110 people with age variance ranging from 18 years - to 50 years old.

The data collected was further analysed by Microsoft Excel and is interpreted below. An Interview was also conducted with Mr. Saurabh Mehta the founder bioQ, a green enterprise as a part of my primary data collection.

Secondary data is collected by referring to various articles on the web and through numerous previously conducted studies on the matter of environmental sustainability.

SCOPE OF THE STUDY

1. Finding out reasons as to why consumers would not prefer green alternatives over the existing ones.
2. Understand customers' buying habits and their take on green alternatives.
3. Enumerate the factors that will help customers make changes in their lifestyle in order to benefit the environment.

OBJECTIVE

1. To understand a consumer's behavior, their choices, and awareness on the subject of environmental sustainability.
2. Understanding some of the challenges faced by businesses creating sustainable and recycled products
3. How and what are the Indian consumer's views and interest towards green businesses
4. Find out what type of green commodity would a customer be comfortable purchasing.

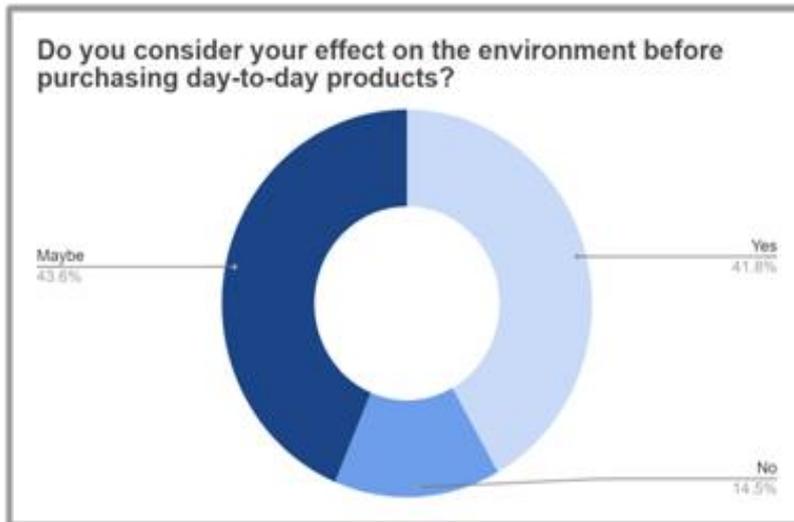
Data Analysis & interpretation

In the interview conducted with Mr. Saurabh Mehta the founder of bioQ eco-solutions when asked about the reason for coming up with this idea he stated that he was a part of a non-profit project which included providing electricity to rural areas and that made him realize the deteriorating conditions of the environment and he took over his fathers stationery and converted it into a Green Stationery business wherein the 100% biodegradable products were created and to generate some excitement around it the products, examples their pens and pencils had seeds of different plants disposal of 1 pencil = 1 plant

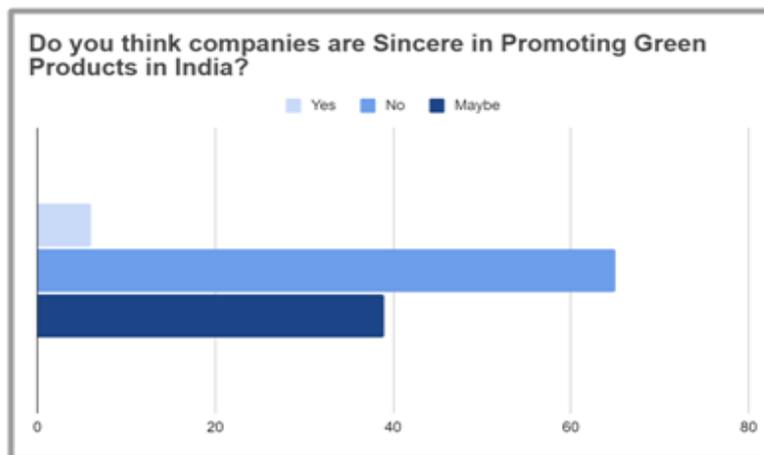
Which is a great initiative taken up by bioQ. They are primarily focusing on corporates to market their products since that requires lesser marketing expenditure and distribution expenditure compared to opening franchises all around the country. The challenges faced by bioQ at the moment is that it is very difficult to project demand and hence always being underprepared and losing on various opportunities. Raw materials used are recycled paper, bamboo, etc.

Data of consumers' attitudes towards green business is collected through a survey and is interpreted below. The respondents consisted of 59 female and 51 male respondents wherein, 67 people were under the age of 25, 22 aged between 25 - 40 years, 16 people aged between 41 to 55 years of age, 3 under 18 years, and 2 over 55 years of age.

Number of respondents: 110

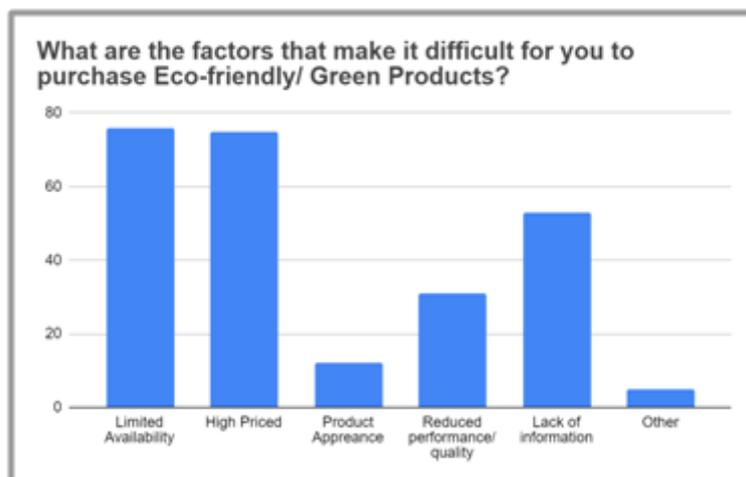


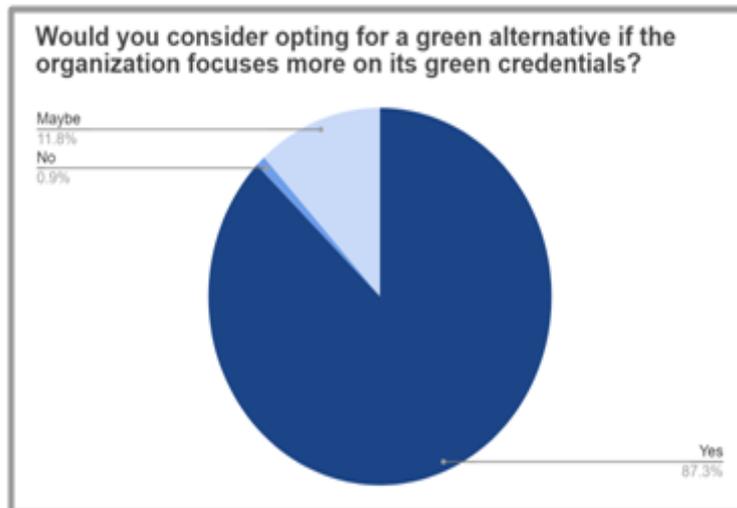
Out of 110 respondents, 4.8% i.e 46 people do consider the effect on their day- to-day purchase would have on the environment 14.5% i.e 16 people do not consider the effect of their day to day purchase on the environment and 43.6% ie 48 people have a neutral opinion on this.



According to the chart, out of 110 respondents, 65 people thought that companies are insincere in promoting Green products in India, 6 people had an opposite view to the same, and 39 people were unsure whether or not companies are sincere in promoting their Green products in India.

Based on the above pie diagram, if green businesses would focus more on their green credentials 87.3% being 96 people would be comfortable opting for a green alternative, 0.9% i.e 1 person would still not prefer switching for a green alternative, and 11.8% being 13 people are still unsure.





According to the above chart, the factors that made it difficult for consumers to purchase green products are listed below,

Firstly, the Limited Availability of green products and the price of green products being relatively higher were the two most common factors that held back the consumers from purchasing green products being the two options were chosen 75 times.

Secondly, the Absence of information about green products made it difficult for commoners to purchase green commodities. The option was chosen 53 times.

Reduced performance being the next in line with 31 clicks, and the unappealing appearance of the product being chosen 12 times.

FINDINGS

From the above information, we discovered that not every Indian consumer is aware of the green alternatives that are available in the market today. Even if they are aware of the green alternatives, the sincerity of the companies promoting their green products is doubted. The price of green products being higher than others is also one of the factors that hold a customer back from opting for green products.

The Green business also face challenges due to the customers' ignorance on green products and hence are not able to project a higher demand and hence miss out on opportunities that would help their business grow which in turn would alert the consumers on the availability of such products and help increase demand and sales of green businesses.

SUGGESTIONS

Green marketing is a relatively new concept, and it is critical to employ a variety of promotional tactics to raise public awareness of the presence and relevance of green products. They must employ a variety of strategies, including advertising, personal selling, sales promotion, and social media. The government should also take steps to raise awareness and provide at least 60% funding to Green startups and businesses.

Customers should be educated about the benefits of green marketing by the Indian government and other organisations. Campaigns should be designed in such a way that they can raise awareness and educate people about the importance and applications of green products.

CONCLUSION

To run a green business in India is not as profitable as expected since the Indian consumers are not aware and do not trust these businesses. Not everyone who cares about the environment would purchase green products, even for the welfare of the environment. Lower demand is one of the challenges faced by green businesses. Customers tend to opt for better quality products and have a prejudice towards the Green Products, in general, this is specific to the Indian consumers.

Positive consumer views toward environmental protection do not help consumers' sentiments toward green products.

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A STUDY ON ANALYZING LEISURE AND WORK-RELATED TRAVEL TRENDS IN INDIA DURING THE PRE AND POST COVID-19**Aniket Swaraj and Kavya Srikanth**

SIES College of Commerce and Economics (Autonomous)

ABSTRACT

The current study seeks to assess how socioeconomic and psychological factors influenced travel trends before and after covid. This research would also assist policymakers, transportation authorities, and travel agents in understanding the dynamic shifts in travel demand. The following fact is also supported by online study findings: Domestic travel and solo travel have increased significantly. People have become more environmentally sensitive as a result of the pandemic, and they have made efforts toward sustainability by supporting eco-friendly trips such as treks and camping.

Keywords: sustainability, Covid-19, Frequency of travel, Analysis, revenge travel, travel trends

1. INTRODUCTION

The fight against the new coronavirus (SARS-CoV-2) continues throughout all over the globe. To reduce the fear and spread of this pandemic, numerous nations throughout the world began enforcing specific standards. As a result, China was the first country to implement a lockdown to prevent the spread of COVID-19, with Wuhan city placed under lockdown on January 23, 2020, for 59 days, after which travel restrictions were eased. Following China's lead, other nations significantly impacted by the new coronavirus began putting their populations under lockdown or mass quarantines.

The current study attempts to evaluate how socioeconomic and psychological factors influence travel frequency. This study would also enable policymakers, transportation authorities, and travel agents to understand the dynamical shift in travel demand with time during pandemic events such as COVID-19, which would help them plan and estimate demand and loss in future scenarios. As a result, it is critical to comprehend the magnitude of changes in travel patterns during the transition to the lockdown phase in contrast to the pre-transition to lockdown period of COVID-19.

2. REVIEW OF LITERATURE

Digvijay S Pawar (2020) The study also aimed to measure the impacts of influencing variables that might explain changes in commuting behavior. The current study intends to aid policymakers in understanding the dynamics of variable travel demand with regard to trip purpose under pandemic scenarios such as COVID-19 by investigating these behavioral shifts.

Meena S (2020) This study used descriptive research techniques to investigate the impact of coronavirus on travel patterns of Indian people with level of income being the biggest factor. The outbreak of COVID-19 has a significant impact on the mode choice behavior.

3. SCOPE OF RESEARCH

The impact of Covid-19 on the changes in the travel pattern needs to be understood. The COVID-19 outbreak will likely have substantial implications on transport-related policies in the weeks and months to come, and understanding the variations in behavior-travel patterns caused by the outbreak against a pre-lockdown period can provide valuable insight into the modeling, the prediction, and the management of travel-related demands following the outbreak.

4. OBJECTIVES

- To analyze the frequency of leisure and work-related travel before the pandemic and during its transition phase.
- To understand the concept of #revenge travel.
- To contribute to the forecasting models of travel-related demand

5. RESEARCH METHODOLOGY

This research is descriptive study that helps us understand the regularity in travelling for leisure or work before the pandemic and as we go through this the covid-19 phase. The data collection was done through both primary and secondary methods. A google form was circulated in the universe and the poll feature in Instagram was also use as questionnaires to collect information to analyze the current the pattern of traveling that is during since UNLOCK 1.0 up to date i.e., after Lockdown 2.0. The responder had to judge the post-lockdown circumstances

and react accordingly. The pages and documents of the official government publication and other statistical data reports were used to scan the pattern before COVID -19 in Secondary Data.

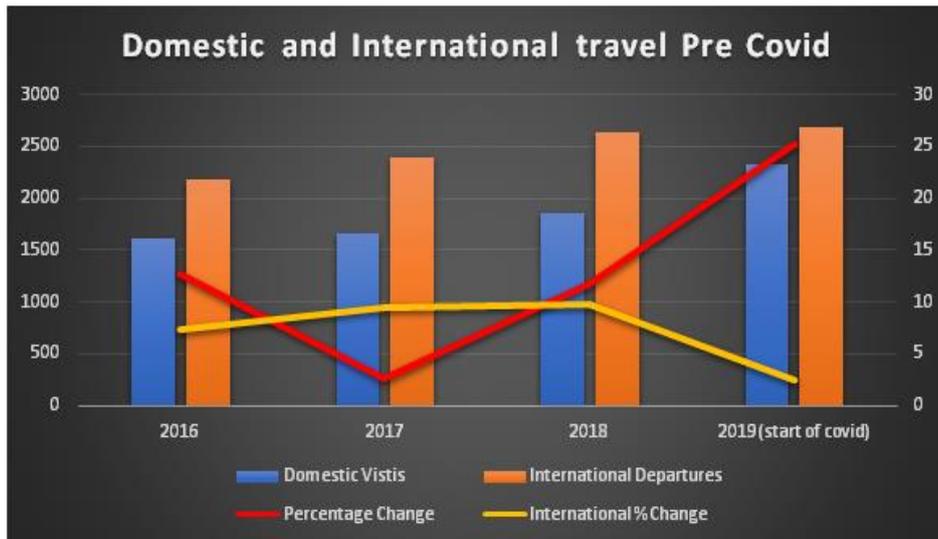
6. LIMITATIONS

- As many people are affected, the research was limited to online research.
- The biggest obstacle was that the population was limited to MUMBAI

7. DATA ANALYSIS AND INTERPRETATION

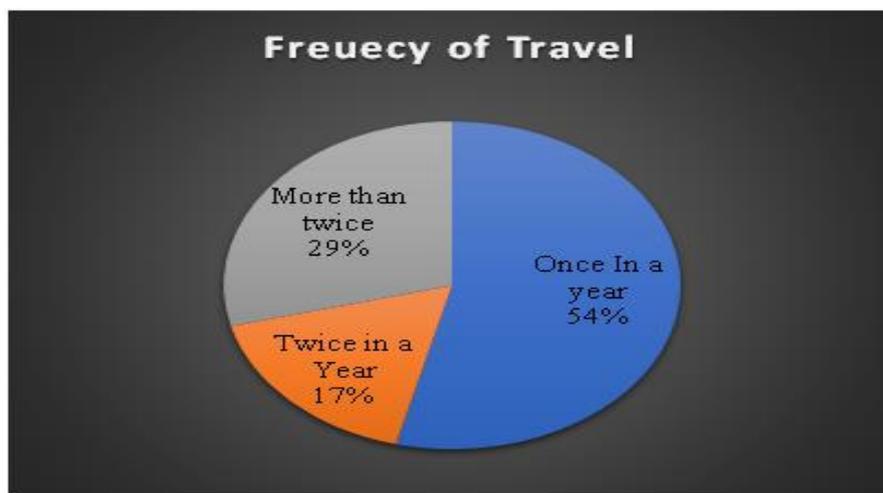
7.1 Travel Trends Pre Covid.

The following Line and Bar charts (Figure 1.1) show how many people travelled domestically and internationally before we got hit by the Pandemic. There is no major difference in percentage change over the years.



(Fig.1.1)

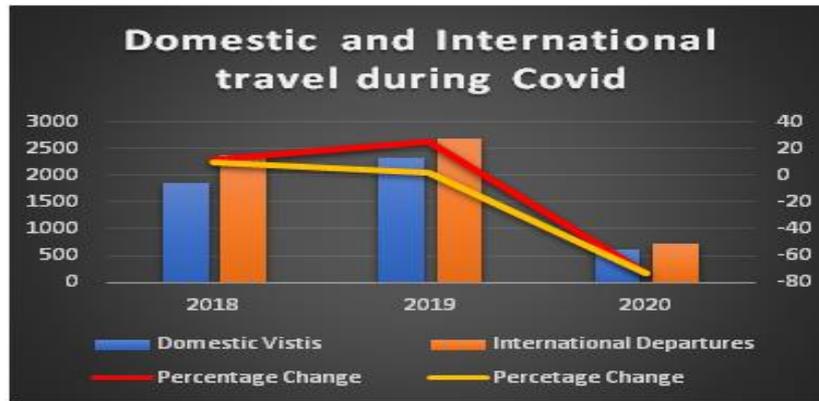
From the survey taken we can infer that before the pandemic, majority of the people could only travel one or twice in a year. (figure 1.2) A very few percentage of people travelled more than that in a year. 50% people travelled for adventure, 42% to spend quality time with friends and family and some travelled for self – discovery. Many companies opted for glamping one-night stays to strengthen their team work. Women group travels were also a great trend before the pandemic. The main reason for travelling back then was to bond with your colleagues and family to make up for the time they were disconnected due to work.



(Fig 1.2)

7.2 Travel pattern during Lockdown

As covid-19 hit the world, like other countries India too saw a fall in travel and tourism. This was because there was a lockdown in India that went on for 3 months. Initially, people avoided travelling due to the fear of infection. .



There was high drop in the international departures as the international flights were cancelled. The number of departures we see during 2020 in the following line and Bar graph (Fig.1.3) are mostly of Indians returning back to our countries and tourists flying back to their respective countries.

7.3 Travel Pattern during the transitional and Post pandemic period

The Domestic & International travelling undertaken while the restrictions were lifted was termed as **Revenge Travel**. This type of traveling was to break from the monotonous routine such work from home that was a big part of “the new normal.” Travelers from India are searching for more local experiences and nature tourism as a method to celebrate personal relationships, as per a poll on expected trends for 2021. The major factor while deciding trips was Health and Hygiene. There was rise in the domestic travels as with the easing restrictions on domestic travel and highly limited option for international trips. Domestic has come under the spotlight like never before. The new generation is very environmental conscious and prefers sustainable trips that also helped in the rise of domestic tourism.

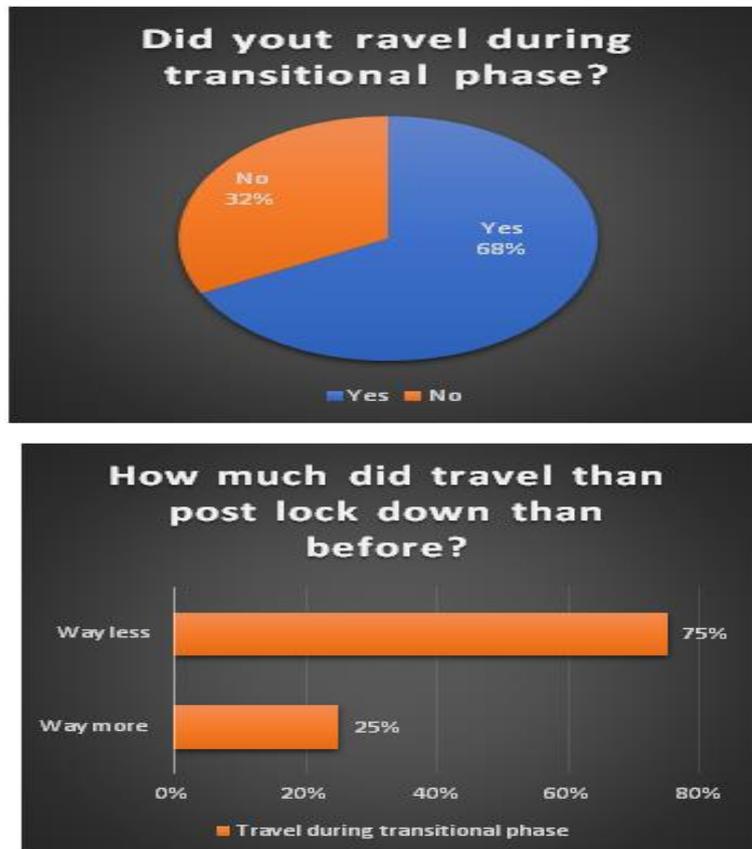
8. Online research analysis and Interpretation

8.1 Socio Demographic Table

The socio demographic for this study is represented in a table which is divided into five sections. (Table 1) The first sections shows the age. (Individual Bullet points to be made) Nearly 49.7% of the respondents come under the age category of 16 years – 20 years. The second section represents the gender demographic. Where 53.37% were female respondents. The third section constitutes data regarding the income per Annum of an individual. Where,61.9% were students, 2.7% earned less than 1 Lakh PA, 4.8% came under the category 1 lakh PA – 2 lakh PA, 11.6 % came under 2 – 5 Lakh PA and the rest earned more than 5 Lakh PA. The Fourth Section shows the Occupation, in which 32.6 % are employed, 4% are entrepreneurs and the rest are students. The Last Section show how much and individual usually travels. 66% of the population travels quite often compared to the remaining 34%

Category	Count	Percentage	Category	Count	Percentage
AGE			GENDER		
16-20 years	73	49.70%	Female	79	53.40%
21-30 years	35	23.80%	Male	69	46.60%
31-45 years	21	14.30%	OCCUPATION		
More than 46 years old	18	12.20%	Student	94	63.90%
Income P.A. of an individual			Employed	45	30.60%
Student	91	61.90%	Entrepreneur	4	2.70%
Less Than 1 Lakh	4	2.70%	Teacher	3	2.00%
1 - 2 Lakh	7	4.80%	Retired	1	0.70%
2-5 Lakh	17	11.60%	Did you travel oftenly?		
5-10 Lakh	9	6.10%	Yes	97	66.00%
More than 10 Lakhs	19	12.90%	NO	50	34.00%
OCCUPATION					
Student	94	63.90%			
Employed	45	30.60%			
Entrepreneur	4	2.70%			
Teacher	3	2.00%			
Retired	1	0.70%			

With a sample size of 148, this research proves the same. Majority of the people travelled during the transitional phase and the major reason for travel was relaxation to break from the work from home mundane routine. Majority of people traveled way less than before due to reasons like affordability and the fear of infection. Out of the people travelled majority preferred domestic trips over international. Majorly trips were made for leisure than work or for medical. The research also shows that most people went on trips once in a month of shorter duration.



The people who travelled agreed to the fact they come under the revenge travel. Revenge travel was a rebound as whenever something is taken away by force there is BOUND to be a REBOUND.

9. TRAVEL AND SUSTAINABILITY

As visitors, we should be conscious of how we travel and the influence we have when we get at a location.

10. SUGGESTIONS

Solo trips and sustainable trips should be encouraged by government, corporates and family irrespective of whether work from home continue or not as it would help people to unwind and restart their mundane routine with more energy and enthusiasm. Domestic trips should be highly advertised as it would help in the economic development of states. Steps like increase in domestic trips, Consider the most sustainable form of transport to get to your destination, Stay in locally-owned accommodation, Use sustainable tour operators with green accreditations, Eat in restaurants and cafes owned by locals, etc. can help increase the revenues of all the states and also make India more sustainable.

11. CONCLUSION

The Covid-19 virus is continuing to have a great impact on the travel trends of our country. The shifts in these trends are too dynamic. However, pandemic has made everyone environmental and health aware and has also shown the importance of traveling domestically. These changes can help us to make India and travel industry more sustainable.

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IMPACT ON PERSONAL HYGIENE PRODUCTS DURING COVID 19

Manasi Shah and Shreya Sheorey
SIES College of Commerce and Economics

ABSTRACT

The research paper gives a brief information about the impact on personal hygiene products during covid 19. The use of these products has increased post pandemic but there are also a few limitations to it. Research is done to collect data. The impact on personal hygiene products during covid 19 is a project based on primary and secondary data. It discusses the impact on the personal hygiene products which have seen a rapid increase or decrease during the covid times. Personal hygiene may be defined as a practice contributing to maintaining health and preventing disease, especially through cleanliness of a personal individual. The main benefit of practicing personal hygiene is to decrease the disease or a virus such as the current covid 19 virus communication and improve the health condition. Many organizations are working for personal hygiene and for providing hygiene related awareness specially during the pandemic.

Keywords: Hygiene, Covid 19 safety, Increase in sale, Sustainability, Price

INTRODUCTION

Experts claim that washing your hands with soap and water is one of the best ways to get rid of the new coronavirus. According to WHO guidelines, proper hand washing includes lathering with soap and scrubbing hands on both sides for at least 20 seconds. The global impact of Covid 19 was unprecedented and overwhelming, and hand washing had a positive demand shock across the region during the pandemic. Hand washing is a common personal care item as it provides adequate protection against bacteria on the hands. Increasing outbreaks of diseases such as Covid 19 are impacting the demand for personal care accessories, coupled with growing hygiene awareness of the world's population. Meanwhile, the disinfectant industry has grown tremendously with the Covid-19 pandemic. India's hand sanitizer market has increased, of all the products "gel" is in high demand. Sales of coronavirus hand sanitizers and hand wash are skyrocketing, leading to rations and price increases. As the new coronavirus becomes more prevalent, demand for hand sanitizers is increasing around the world, with retailers distributing food and online retailers raising prices. Since the outbreak of COVID 19 in January, sales of hand sanitizers and related products have skyrocketed in several international markets. Demand for personal and home care products is expected to continue to grow as consumer awareness grows within the Covid 19 pandemic. Manufacturers believe that the pandemic has increased consumer awareness of the need to maintain hygiene at both the individual level and at home to reduce the risk of infection, which is expected to become a trend in the long run. increase. "This (trend) will continue. We expect more attention to wellness and demand for hygiene products.

LITERATURE REVIEW

- CW Rundle (2020) in his research -Journal of the American mentions that to prevent virus transmission, the centres for Disease Control and Prevention recommends frequent hand washing with soap and water. Hand hygiene products are available in a variety of forms.
- G Cavanagh & CG Wambier (2020) in their research – Journal of the American Academy discussed that several measures that can be done to avoid hand eczema, maceration, and erosion due to PPE and handwashing during the pandemic. Qualified sanitizers with ethanol as the main component are prioritized for hand decontamination.
- RJ Weijers, BB de Koning (2021) - Canadian Journal of Behavioural Science mentioned the increased production could be caused by the increased attention for hand hygiene during COVID-19, because the baseline for practicing hand hygiene in our study was much higher than that in previous pre-COVID-19 studies.
- Business standards newspaper article - Explained: How the hygiene market stacks up amid coronavirus. The market for masks, soaps and hand sanitisers is booming, prompting the government to weed out spurious products and focus on longterm habit formation.

OBJECTIVES OF THE STUDY

- 1) The study and better understand the stability of the personal hygiene products making companies.

- 2) To study how hygiene requirements have increased post the pandemic as these requirements were not that serious before. As certain companies were not into personal hygiene products manufacturing but now, they have their own products for the same.
- 3) To study the sustainability of personal hygiene products pre and post lockdown.
- 4) To study the manufacturing of new personal hygiene products which were launched during covid 19.

LIMITATIONS

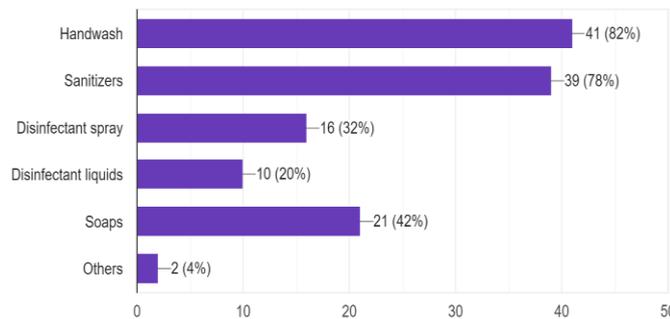
- 1) If you think that a pandemic has caused long-term behavioural changes throughout the population, you may be wrong. Some companies have terminated some segments of immune-boosting products, health products, and hygiene products, or are cutting production due to a plunge in sales.
- 2) Hindustan Unilever, one of the leading manufacturers of FMCG, confirmed a decline in hand sanitizer and hand wash sales in the previous quarter, but people continue to spread the virus.
- 3) Hand wash and disinfectant passed like a bullet train. Now, even hand sanitizers and liquid hand washing are modest.

RESEARCH METHODOLOGY

Data was collected my primary and secondary method. For primary method a google form was circulated among few people to collect responses and then an analysis was made; Whereas for secondary data information was gathered through newspaper articles, different publication books, research papers, reports etc.

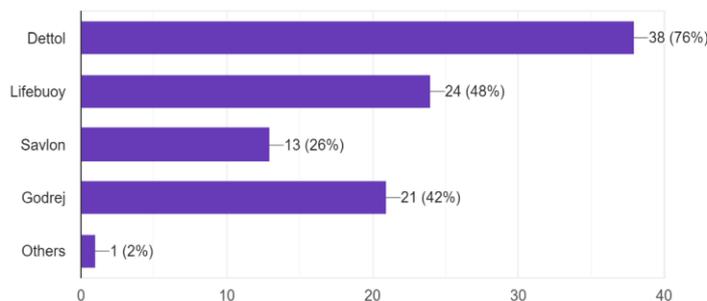
Data analysis and interpretation

Which personal hygiene products are you using the most during covid period?
50 responses



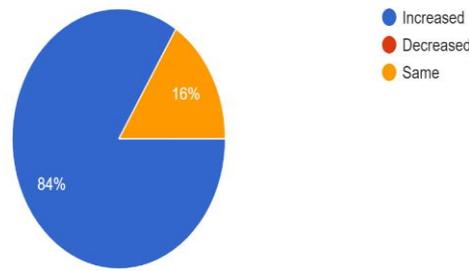
Out of the 100% respondents almost 82% of respondents are using handwash followed by sanitizers which are being used about 78%. The respondents are using the disinfectant spray the least as mostly it is used while bathing or while washing clothes.

Which brand do you prefer / recommend ?
50 responses



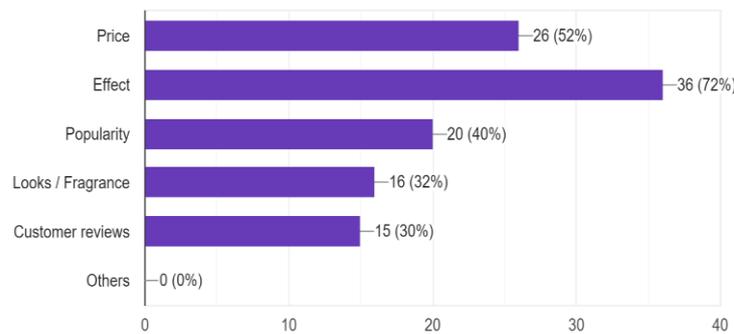
Majority of respondents use Dettol. Dettol has built a strong brand image in the minds of the customers as it into making hygiene products from a long time. Lifebuoy and Godrej products are also being by 48% and 42% respondents respectively.

Were your expense on personal hygiene products same before covid or they have increased now ?
50 responses



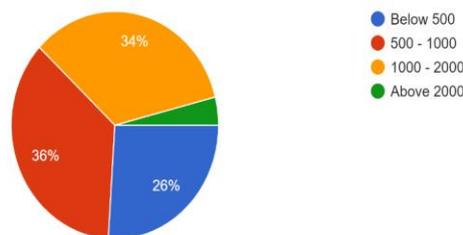
It is seen that the expense on personal hygiene products has increased post covid by for 84% of the respondents out of 100% respondents. 16% of the respondents have the same expense on these products as they were before. No decrease is seen.

How do you differentiate between the brands while choosing your product ?
50 responses



Out of the 100% respondents 72% of the respondents differentiate with respect to the effect of the brand. Whereas the price, popularity and looks/fragrance of the brand also matter for differentiating products.

How much do you spend monthly on your personal hygiene, specially during covid ?
50 responses



It is observed that out of the 100% respondents 36% of the respondents spend between 500-1000 Rs per month on hygiene products during covid times. 34% respondents spend in the range of 1000-2000 whereas 26% of the respondents spend below 500 Rs.

FINDINGS

- 1) Most of the people are using handwash and sanitizers more as compared to others. Disinfectant liquids are being used the least.
- 2) It is observed that personal hygiene has become an important part of the people specially after the pandemic.
- 3) This gives rise to the increase in the manufacturing and use of these hygiene products

- 4) People use a product for approximately one and a half week. So, the frequency of buying has increased in a month as it was before.
- 5) As covid is a serious issue, these products have seen a tremendous growth with a few limitations.
- 6) The use of these personal hygiene products was normal pre covid but during the peak time of the pandemic these products were on a huge demand and new products were launched
- 7) Products like mouth sanitizer , laundry disinfectant liquid etc came into the market during the pandemic but now they had to exit the market as the seriousness or the fear of covid is hardly left.
- 8) So the sustainability of these products is very low and now people are not ready to spend more on personal hygiene products as they used to spend during the major covid times.
- 9) As the things are getting back to normal and the need for these products is decreasing, but still it has become a good habit for some people and therefore they will still continue buying them and increase the sales .

RECOMMENDATION

- Disinfectant sprays and liquids have grown as a product only post covid. These are few products which are specifically manufactured for disease protection. So, it is suggested to use such products which will boost up your personal hygiene during the pandemic.
- Most of the people buy or differentiate a product on the basis of looks. fragrance or popularity which should not be a priority during covid. Effect and price range should be the concern for personal hygiene.
- The use of personal hygiene products is now decreasing as the fear of covid is lost , the purchase of these products should not be reduced as they are protecting us not only from the covid virus but also from various infections or diseases

CONCLUSION

Your ability to promote health, prevent illness, stay healthy, and deal with illnesses and disabilities with or without the help of a healthcare provider is known as self-care. people have practiced self-care for thousands of years.. Physical distance, good respiratory hygiene, and washing hands are important examples of self-care procedures that can be performed daily to protect 19 yourself from COVID, and self-care can make a difference to your health and well-being. There are many other areas where you can have a pandemic during coronavirus disease, which can affect your health. In summary, the majority of respondents increased the frequency of hand hygiene practices during the COVID 19 pandemic.

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INTERNET AND ITS INFLUENCE ON STUDENTS

Aniket Swaraj, Somnath Dey, Siddhi Bhosale, Aastha Fernandes, Richa Mehta and Shantanu Kulkarni
Sies College of Commerce and Economics (Autonomous)

ABSTRACT

In today's world the internet usage among students has grown drastically and it has become more important for students to use internet in their daily life. With the increase in information and communication technology, students get addicted to internet for various reasons. The students in today's world use internet for entertainment, social interaction and learning purposes. So, the internet started to play a significant role in students' lives. Therefore, they use internet for multiple purpose and get addicted to internet. Hence the objective of the study is to understand the usage pattern of internet among students with the growing technology and also know the level of internet addiction among them.

Keywords: Internet, Internet addiction, Screen time, Weakened relationships.

INTRODUCTION

The **Internet** is the global system of interconnected computer networks that uses the Internet protocol suite to communicate between networks and devices. The Internet carries a vast range of information resources and services, such as the inter-linked hypertext documents and applications of the World Wide Web (www), electronic mail and file sharing.

In this regard, use of the internet in the educational setting has enabled easy access to many resources and information sharing. This confirms that the internet is beneficial in several ways; in academics by providing easy access to global sources of information and permitting researchers to discuss and share experiences. It has been observed that new digital technologies have been widely used in higher education institutions, and this efficiently helps students to carry out substantial research work.

Moreover, coronavirus has transformed many aspects of living. It shut down schools, businesses and workplaces and forced millions to stay at home for extended lengths of time. As a result of this, students now usually spend almost all their time at home. Most of the activities such as connecting with friends, accessing information, entertainment, taking notes and submitting school assignments were done online. These activities have led to high use of the internet. The tech use has not been an unmitigated boon for everyone. The growing problematic internet use, links to mental and physical health. "Zoom fatigue" was widely speculated to be a problem in the pandemic, and approximately 40% of the students who have had to attend video calls since the beginning of the pandemic say they have felt worn out or fatigued sometimes for the time they spend online. The hike in screen time has led to excessive use and addiction of the internet.

Hence the objective of this study is to understand the usage pattern of the internet among students with the growing technology and the influence it has on them.

LITERATURE REVIEW

Social Media: (Sriadhi, 2018) Excess use of the internet is done by students via social media such as YouTube, Instagram, snapchat, WhatsApp, google. The use of social media is quite high but more for social Communication rather than for supporting their learning. Social media has also changed the student's Behaviour, specifically increasing the time duration.

Using Quantitative method, the researchers (Mohd Sazili Shahibi and Ku Nur Khafidhah Ku Rusli, 2017) have found that internet has both positive and negative effects on students. If students don't waste time watching or viewing irrelevant content on internet, then internet is definitely beneficial. Social media has resulted in reduced academic scores and behavioural changes.

Academic: (Owusu-Fordjour, Koomson, Hanson, 2020) Learning alone in the house has been proven to be very ineffective as the learner may have many distractors at their disposal which may impede learning and understanding. Many homes in developing countries do not provide an adequate learning Environment hence students are therefore obliged to learn either in the living room or their bedrooms which is very ineffective as stated by the respondents.

(Mohd Sazili Shahibi and Ku Nur Khafidhah Ku Rusli, 2017) social media and overindulgence of Internet has created hindrance in studies of students. University students are affected the most by this. While a student's academic achievement can be increased if they allocate how to use the Internet in the right way.

(S. Cindhana and A. Amalimary, 2018) Internet facility has enabled the students to enhance their academic excellence by providing them the latest information and access to worldwide information while they also found out that intemperance use of internet May lead to addiction for students.

OBJECTIVES OF THE STUDY

- To find out the Internet usage of students during the pandemic.
- To know the level of internet addiction among students.
- To know the financial & psychological impact of students due to online mode of study.

RESEARCH METHODOLOGY

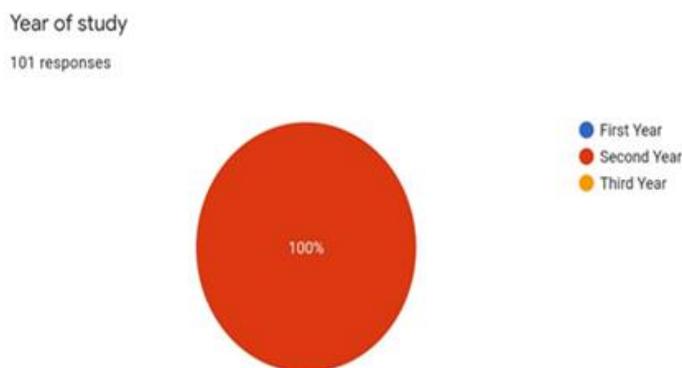
This research is descriptive and quantitative in nature. The data was obtained from students of SIESCE Sion East. Descriptive study can provide a picture or description as clearly as possible. The research paper describes the intensity of impact of the internet used by students during covid times.

The primary data was collected with the help of a questionnaire which consisted of 11 questions. Survey was conducted through Google forms. 101 students surveyed between the age group 18-21 years as the target audience.

- Research design: Survey search
- Sampling method: Simple random sampling
- Sampling frame: SYBMS Students of SIESCE
- Sampling unit: 18-21 years
- Sampling size :101
- Data Collection: Primary and secondary data
- Method of data collection: Questionnaire
- Type of questionnaire: Open and close ended questions
- Software used: Google forms

DATA ANALYSIS & FINDINGS

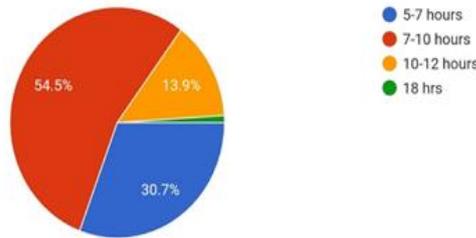
The Following Pie diagram shows- Students from Second Year BMS (101) Students from SIESCE:



•The following pie chart shows the average screen time of the respondents:

Screen time	Percentage
5hrs - 7 hrs	54.5%
7hrs - 10 hrs	30.7%
10hrs - 12 hrs	13.9%
18 hrs	0.9%

101 responses

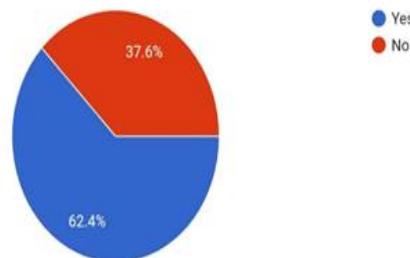


The following pie diagram shows the most used applications:

Applications	Percentage
Netflix/Any other OTT platform	20.8%
Ms Team/Google meet/Zoom	14.9%
WhatsApp	14.9%
Others: YouTube	4%

This pie diagram shows the number of respondents agreeing or disagreeing whether they purchased any new devices that can connect to the internet during pandemic. Here, we see that the majority of respondents agree that they have purchased a device.

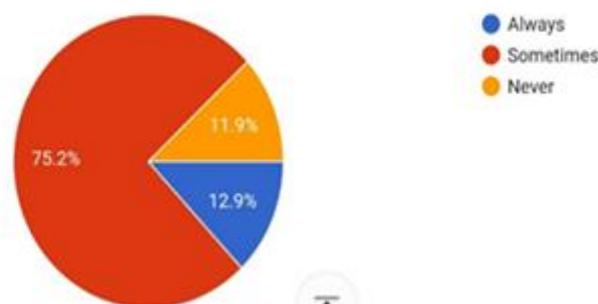
101 responses



The following scatter diagram represents monthly investment on the internet. Most respondents' internet expenses lie between the range of ₹1000 to ₹2000 per month, but we also see the expenses rising to almost ₹6000 per month also. As students being a dependent variable in the research paper, they rely on their parents for the expenses which indirectly affects students' financial needs.

The following pie diagram shows the number of students preferring online mode of recreation rather than offline recreation. 75.2% of respondents are in a dilemma whether to spend time with closed ones or to be on the internet. On the contrary, 11.9% prioritize their family and 12.9% prefer the internet over relationships which shows the root cause of weakened relations between friends and family.

101 responses



- Students' acceptance rate of lesser creativity and IQ levels with easy access to information is depicted in the bar diagram below. On a scale of 1 to 5 where 1 is agree and 5 is disagree; 10.9% respondents say that they agree, 16.8% respondents say that they slightly agree, 42.6% respondents say they are neutral for this; 20.8% respondents say they slightly disagree & 8.9% respondents disagree for the above statement.



RECOMMENDATION OF THE STUDY

Internet became of importance in an individual’s life from the very beginning, but usage increased tremendously during the Covid times. Now we can't control the usage of the internet due to the online mode but we can definitely try to reduce it. Some recommendations to control the usage of internet are as follows:

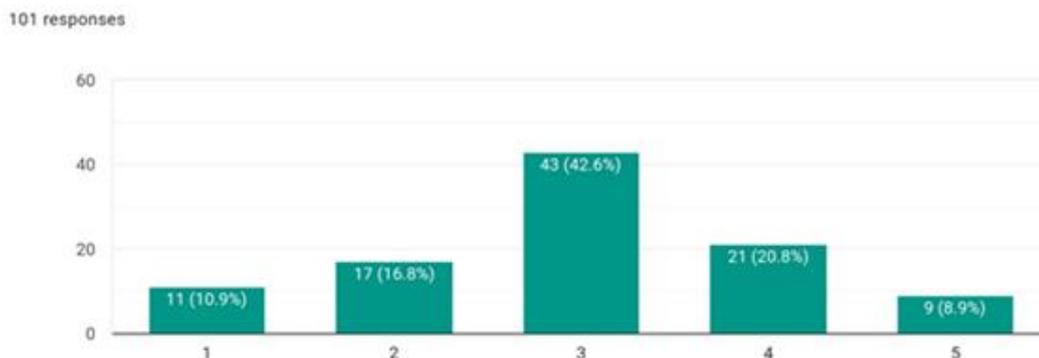
Keep a timer at certain intervals so you know how long you’ve been using your devices. There are even some apps like Break free, off time, Moment, stay on task, etc. that help you reduce your screen time.

Meet in and make your loved ones your priority. Spend time with them, enhance your hobbies. When you are texting your friend all day through your phone, change the pattern, and meet them to talk to them directly face-to-face. Same way, if you are addicted to online games, you can replace them with outdoor games.

A routine makes you more organised and managed. If you have been living life abruptly without any routine, you need to change that. Time management is the key to resolve internet addiction issues. You need to make a timetable and make time for several other things along with using internet. This way the urge to check on your phone after every short interval will be removed.

ASPECTS OF ADVANCEMENTS: According to the study conducted, this research paper is estimating the following trend of:

- Abundance of Online internships/ start-ups:** With the advent of work-from-home, students need not be required to go work in an internship physically. They can easily generate the experience needed, gain knowledge and upgrade their skill-set with the comfort of their home. This ongoing trend is apt for multiplication of many online based internship service providers in the near future. The current players such as LinkedIn, Internshala, Glassdoor etc. have already shown a mind-boggling hike on enrolment in



- Online internships via their platform. The society has also witnessed the rise of Internet based start-ups turning unicorns within a matter of months irrespective of their balance sheet, cash flows or sales figures. Why is this the case? Because of the underlying foundation of the internet being accessible to everyone &

passion of young budding entrepreneurs mixed together. Henceforth, we will be spectating more such online start-ups and work-from-home internships enriching the lives of many students.

- **Easy access to Foreign Education:** International education is a catalyst for leading change around the world. A lot of students want to study abroad just for the experience and the excitement of living and learning abroad but not everyone can afford to stay and study out of their homeland. Seeing this void, many top-notch universities have started curating and offering courses for all walks of study and partnered with online education platforms to make their learnings and syllabus available to the whole world. Some of the known platforms are Coursera, Edx, UpGrad etc. With the generosity of making information open to the entire population, it is acceptable to state that no kid is denied a high-quality education.

CONCLUSION

Overall the study reveals that most of the respondents are excessively using internet. If not for academic purposes than for entertainment, the use of internet is spiking high every day. Though the amount of things one can do over internet is extremely phenomenal, it does not change the fact that students are becoming dependent on it for their daily life. Duration of using internet and the exposure to the internet plays more important role in developing internet addiction among students. The increase in screen time has indirectly affected their creativity and thinking. Conclusively, our study revealed that students perceived internet utilization had a positive impact on their academic research and learning but also had a negative impact on their social life.

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PANDEMIC: BOON OR CURSE TO SMALL BUSINESSES?**Janvi Hemant Thacker**

S.I.E.S College of Commerce and Economics (Autonomous)

ABSTRACT

Small Scale Businesses are those industries in which the manufacturing, production, and rendering of services are done on a small or micro scale. The Indian economy is undergoing a significant field of growth in Small scale businesses with diverse businesses, including machinery, equipment, production, etc. The impact on each of these areas has been well-documented, and a lot has been said and published about the economic effects of COVID-19. According to the Centre for Monitoring Indian Economy (CMIE), the urban unemployment rate has gone up, it is now as high as 30.9%, with the overall unemployment rate jumping from 8.4% to 23.4%. The responses to this issue include the updated sanitization methods, an updated sourcing policy, the incorporation of new vendors, an analysis of disaster or emergency management plans. In this way, Small Scale businesses can cope with the coronavirus pandemic and bounce back.

Keywords: Small scale businesses, Covid-19, Coronavirus pandemic, Lockdown, Economy.

INTRODUCTION

The COVID-19 outbreak has changed how all of us view the world. Every part of people's lives in India has been affected in many ways; it has made the general public put their foot in the business world by creating more small-scale businesses. The economy, politics, culture, and society everything have changed and adapted to the 'New Normal'. The Covid-19 pandemic has had a major effect on all economic sectors but nowhere is it affected so much as the Small Businesses in India. After the dust settles, Small Scale businesses find it necessary, with time to stay competitive, to evolve, grow and alter.

The pandemic has posed to be a curse for many, but a boon for some. This paper helps get a better understanding of what the current scenario is, it is based on interviews taken of those directly affected by the pandemic. It is an insight into what was the situation then and how have the business owners coped with the same. This involves views from multiple business owners and their way of dealing with the situation.

OBJECTIVES

1. To study the impact of coronavirus on Small Scale Industries in India
2. To understand the current situation and measures taken by the industrialists.
3. To understand the upcoming business methodology
4. To understand the support provided by the government.

STUDY AND METHODOLOGY

The research studies the present impact of coronavirus on Small Scale Industries in India. The study uses primary and secondary data for the analysis of the Small scale industries. The Primary data is collected from actual businessmen who have been in the industry for several years and also who have stepped foot in the industries while the pandemic. The study critically analyses the present situation of the manufacturing, retailing industry in India and its impact on employment and other factors. The geographical scope of the study in India.

REVIEW OF LITERATURE

Before the advent of COVID-19, the world has suffered several epidemics such as Spanish influenza, SARS, MERS, Ebola, swine flu, and yellow fever. Humanity however has never faced a pandemic of COVID-19 that has left excruciating socioeconomic setbacks on countries and societies. The study also found that firm-level contraction can occur in some ways. These include internal adjustments, where firms adjust employment spaces compromise on technology or output at existing facilities while continuing to use them, reduction in production lines or diversion by contracting firms while expanding ones may decide to open new one's investments as well as disinvestments, and mergers and acquisitions, where large firms use the volatile market to set up or buy control, many sanitization methods are also to be used to avoid any violation of any government protocol.

EXPERIMENTAL DESIGN

The survey was conducted with well-established businessmen who have been in the small-scale industry for more than 15-20 years. The Coronavirus outbreak has negatively affected small-scale retailers. Heavy losses were suffered by the industrialists, on average 20 – 50 % of losses were suffered due to the lockdown. The businesses didn't pick up after the lockdown, the pace has slowed down for good. To get back to a running

business, the time estimated is 3 to 5 years, to recover the insufferable losses that had become evident in the past 2 years.

The prices of the raw materials have hiked considering the increase of freight in China, affecting the imports & exports. This has also impacted the assured business dealings; uncertainty has clouded the paths of many businesses. Many dealers conveyed their emotions on the China ban affecting the business, "The China ban's emotional aspect is negatively impacting the business and our daily trade here" quoted Viraj Gandhi (businessman).

There were mixed situations that businessmen faced with regards to laborers. Some left the cities and never returned, considering they found other means of livelihood in those two years. Entire new crews were hired & had to be trained for the labor work. On the other hand, some businesses turned this around and had the staff stay at the factories work towards making goods that could be useful during the pandemic, for instance, the factories making dye, started dyeing masks and other relevant products. Night shifts needed to be called off considering the section 144 rule.

Finances took a hit as the salary had to be paid regardless of the running of the business units or not, which become difficult to manage after a few months. The employers would also provide the employees and their families with medical help and daily essentials during these tough times, some did it out of humanity and some out of the fear of losing their resources. The overheads and costs of essentials were unavoidable to dodge.

Those businesses which had the option and convenience of shifting online or in a work-from-home facility made a switch. The initial switch was very difficult as people took some time to get adapted to an entire online functioning system. The coordination became difficult but once it was up and on, there has been an upgrade in most systems. The establishment of the digital world has been a blessing in these times, it has helped people connect faster and with ease, the employee stuck in Mumbai has very less difficulty making an online transfer to his/ her family in a remote village, similarly, the businessman now can make multiple transactions in just a few clicks. The productivity rate has increased for those working from home and has reduced the traveling time and effort, allowing the employees to spend more time with their families and by themselves. The pandemic has been a blessing as much as it has been a curse. Multiple businesses have made themselves available online and a lot of new applications and services have developed with the desperation of having a running business anyhow. The setup phase for all these have been difficult and included heavy costs for a business that had been non-functional for a long time, however in the later phase, people have adapted to the online world and are now working towards making themselves visible and available out there, ironically now we can have experienced also delivered at our doorstep. For those businesses that only function in the physical world dealings the challenge still stands.

Small scale industries were lucky to receive bank loans at subsidized rates and 20% more businesses were sanctioned loans as compared to the previous statistics. Employee State Insurance (ESI) & Provident Fund (PF) were reduced to give business relaxation. To help and bring relaxation to businesses, there were extensions on bills payments & taxes. Deliveries were shut, so if people had a small business selling the same product around the house, they would make a purchase. "To make sure the switch didn't happen of a regular customer a lot of other businesses stayed in touch with their clients and customers, as a gentle reminder that they mattered to the businessman and once the lockdown was lifted they could get back to their regular, brand, shop or business." Quoted Nitin Shah while talking about doing all that it takes to save the business.

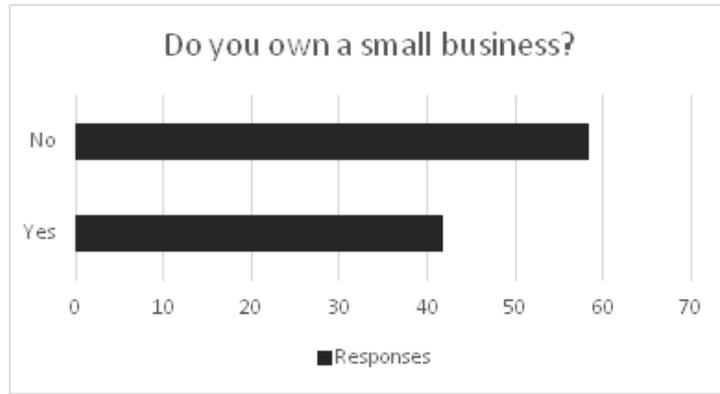
New protocols were issued by the government for the business to follow, including wearing masks, PPE kits, regular temperature checks, and sanitization. This benefited the businesses by at least allowing them to function, and the opportunists created a business out of these by providing these essentials to the other businesses.

Businesses are not the same anymore, the businessman talks about how there is a 5% recovery from a negative 20%, however, most of the businessmen are now too afraid to take big risks, the uncertainty of the moment has them worried that businesses can shut down any moment and the losses then will be irreversible.

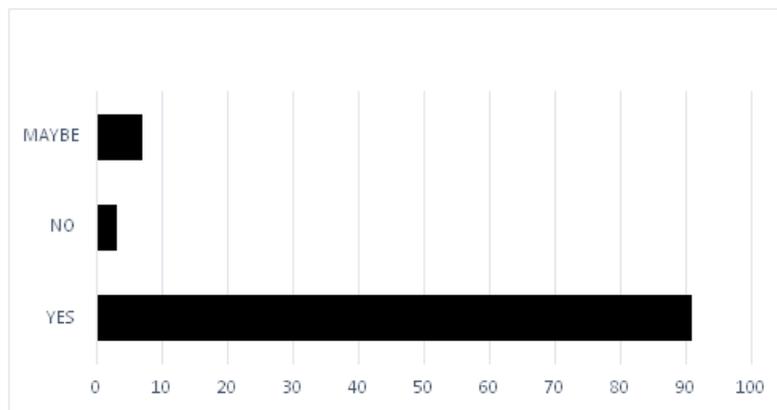
DATA ANALYSIS AND INTERPRETATION

To understand this entire impact on businesses, I choose to conduct telephonic interviews, take in-person interviews for a personal touch, and to get a better understanding of the topic. I also circulated google forms, to get a perspective of the masses & how from a third person's view they understand the situation of the small-scale industry.

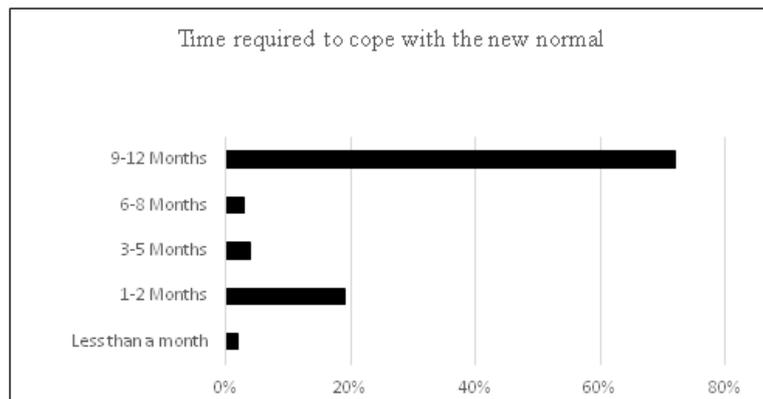
Many people have a small business according to the survey carried out.



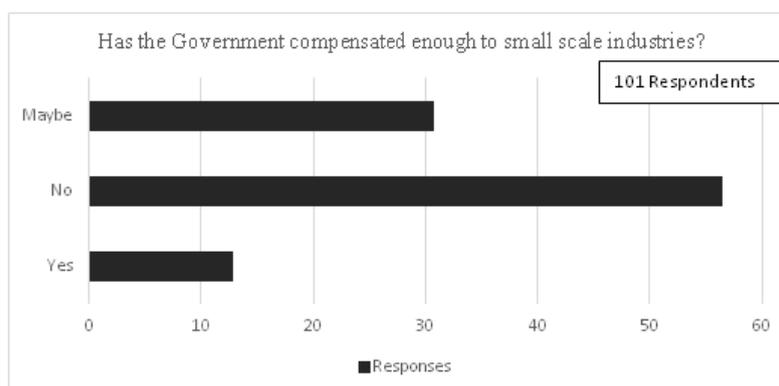
The number of people who think Covid has affected small-scale businesses according to the survey carried out. The survey shows that even laymen believe that small-scale industries have been largely affected by the Pandemic.



According to the survey carried out, people think the amount of time it will take for the business to get back to the 'New Normal' will be more than 9-12 months as the new methods aren't very easy to adapt.



On asking what were people's views on if they think the Government has compensated enough to small scale industries? The responses were a mix.



Approximately 95% of firms were impacted negatively due to the national lockdown imposed in April 2020, 70% of businesses remained disrupted till August 2020. Even after progressive unlocking, reports suggest that almost 40% of businesses remained interrupted.

CONCLUSION AND FINDINGS

Overall, the paper contributes to our understanding of the economic impact of COVID-19 on the small business ecosystem. The fate of the small business owners is in the hands of the buyers now, and the strategy big businesses may take to have a comeback in the industry and get back to having a running business. The small business owners will have to develop more visibility in the people, or the business might come crashing down. As much as we saw this as a curse, in the beginning, those who wished to have worked on this saw this as a boon, as an opportunity. This has however been a struggle for most people and the fear and unrest caused by the uncertainty of another lockdown and increasing cases are real and hang like a sword on the heads of business owners. In my understanding, this was a curse to all but has now become a boon to 40% of people. The ratio of 40:60 as boon and curse respectively can be seen as turning into a boon to all only in the next 5 to 7 years.

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PACING INDIA THROUGH POST-PANDEMIC BUSINESS ENVIRONMENT & SUSTAINABILITY

Ashish Kothari, Tejas Bhamare and Vedansh Barge
SIES College of Commerce and Economics (Autonomous)

ABSTRACT

The Covid-19 pandemic has posed various challenges for businesses. Adapting to these changing environments makes businesses more resilient and efficient. The paper examines India's Sustainable Development Goals (SDGs) and studies the challenges vested in the business market.

The objectives of the study are as follows

1. To study the business environment and sustainability of the Indian business market.
2. To study the potential of businesses to sustain the challenges vested post-global pandemic.
3. To suggest measures for sustainability of Indian businesses in the ever-changing world.

The paper recommends practical suggestions to overcome the challenges vested in India's domestic and international business market and achieve its SDGs. The paper presents a strategic implementation plan by adopting the Keynesian framework for India's current business environment and sustainability.

Keywords: Business Sustainability, International Business, Domestic Business, Keynesian Theory, Sustainable Development goals.

INTRODUCTION

Businesses are an integral part of society, as they provide employment and generate revenues in the economy. Adapting to the changing environment makes businesses flexible and thriving in the long run. This paper studies the business environment and sustainability issues in the Indian economy and recommends ways to improve its sustainability.

RESEARCH PROBLEM

1. Impact of Covid-19: The lasting and devastating effects of Covid-19 on the economic indicators badly affected the cycle of the economy.
2. Unsustainability: The current business market environment requires private players to integrate their policies and practices in such an effective way that not only go hand-in-hand with the government's welfare policies but also move positively towards the achievement of Sustainable Development Goals (SDGs).

SIGNIFICANCE OF THE STUDY

With a global vision of contributing to a better world, businesses should integrate the Sustainable Development Goals (SDGs) framework into their business model. The present study highlights the necessary measures post-pandemic to domestic and international businesses based on the economic indicators, potentially turning the challenges into emerging opportunities in the current global business environment.

REVIEW OF LITERATURE

It is essential to identify the main reasons triggering a problem to solve it. Therefore, the following section describes the issues related to India's post-pandemic business environment and sustainability.

Digitalization (v01): The major problem is the complex issue of connectivity in remote areas as it is a mammoth task to entail connectivity in every village, town, and city. Moreover, the increasing cyber crimes have impacted the mindset of a certain amount of the population towards digitalization (Dua, 2018).

Poor Infrastructure (v02): India faces a serious issue of poor infrastructure in the education, manufacturing and service sectors. This has affected the growth rate of Gross Domestic Product (GDP). (Nataraj, 2014).

Supply Chain (v03): The supply chain in India is still in a nascent stage and is suffering from several issues. Prominent reasons are the high cost of the supply chain, lack of infrastructure related to supply chains, which includes roadways, railways, airways, and waterways with up-to-date amenities, insufficient investments in Information Technology (IT) and wastage of agricultural production because of the absence of road and rail connectivity (Dulababu, 2019).

Investment Environment (v04): Financing remains a challenge for start-ups in India. Start-up revenue projections are lopsided due to the inconsistencies in the market, with venture capitals struggling to make extra-large returns on their investment. (Dharish David, 2020).

Getting Credit (v05): India's deal with the Twin Balance Sheet crisis has stressed out banking and corporate sectors due to the high levels of non-performing assets (NPAs) in an inadequately capitalised banking system. Besides, the demonetisation and Goods and Service Tax (GST) have also caused low performance of MSMEs (Sengupta, 2020).

Global Value Chains (v06): Over the past few decades, India's integration into Global Value Chains (GVCs) has remained weak despite the strong growth in trade flows. One of the primary reasons for low integration in GVC is its emphasis on the domestic market. (Miglani, 2020).

International Trade (v07): India's involvement with Regional Trade Agreements (RTAs) has been unsatisfactory due to a lack of competitiveness and investment in its manufacturing sector. This has caused low enthusiasm for adopting a more activist trade policy posture within the government (Puri, 2017).

Workforce Development (v08): The workforce development in India has been lagging for many decades, turning it into an under-skilled and largely informal sector. Additionally, the investment in developing the workforce has remained low. (Sharan, 2018).

RESEARCH OBJECTIVES

1. To study the business environment and sustainability of the Indian business market.
2. To study the potential of businesses to sustain the challenges vested post-global pandemic.
3. To suggest measures for sustainability of Indian businesses in the ever-changing world.

METHODOLOGY

The research work is descriptive and analytical in nature. Primary data and secondary data were collected. A questionnaire was used to collect primary data, and different journals, articles, papers, and sources were referred for secondary data. Analytical tools such as Regression analysis and ANOVA test were used for data analysis. Suitable hypotheses were formulated and tested.

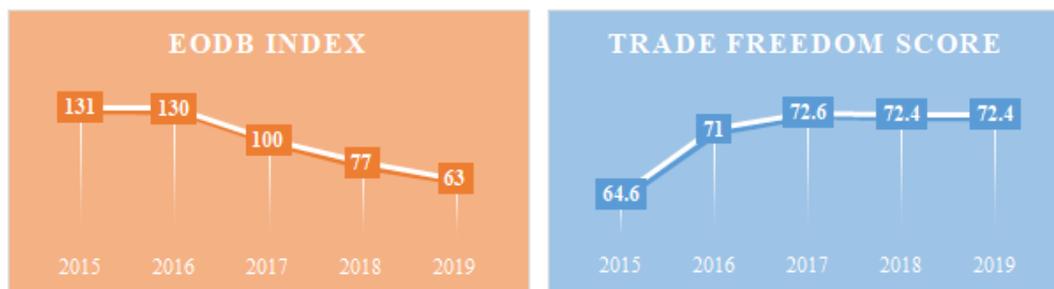
DATA ANALYSIS

Qs. 1 Does the Trade Freedom affect India's Ease of Doing Business (EODB) Index?

Hypothesis Testing is done using Regression Analysis on the secondary data.

Null Hypothesis (H0): There is no significant impact of Trade Freedom on the Ease of Doing Business Index.

Alternative Hypothesis (H1): There is a significant impact of Trade Freedom on the Ease of Doing Business Index.



Regression Analysis						
	r ²	0.454	n	5		
	r	-0.674	k	1		
	Std. Error	2.915	Dep. Var.	Score		
ANOVA Table						
Source	SS	df	MS	F	p-value	
Regression	21.1568	1	21.1568	2.49	.2126	
Residual	25.4832	3	8.4944			
Total	46.6400	4				
Regression Output					confidence interval	
variables	coefficients	std. error	t (df=3)	p-value	95% lower	95% upper
Intercept	78.1174	4.9384	15.818	.0005	62.4011	93.8337
Score	-0.0750	0.0475	-1.578	.2126	-0.2263	0.0763

Table 1: Regression Analysis on Trade Freedom & EODB Index

Source: Secondary Data

From the Regression analysis, it is found that the p-value is less than 0.05. Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted.

Findings - There is a significant impact of Trade Freedom on the Ease of doing Business Index in India. Thus, it is inferred that India should pursue policies promoting trade freedom in the economy in the light of the Keynesian theory advocating investments to increase trade freedom.

Qs. 2 Will up-grading supply chains lead to lower costs for consumers and help to achieve sustainability targets?

Hypothesis Testing is conducted by adopting an ANOVA test on the research variable 'Supply Chain (v03)' through a primary source.

Null Hypothesis (H0): Qualification and Employment Status do not influence respondents' perception towards up-grading supply chains to lower costs for consumers.

Alternative Hypothesis (H1): Qualification and Employment Status influences respondents' perception towards up-grading supply chains to lower costs for consumers.

ANOVA- Qualification						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	76.1286	1	76.12857	105.957	1.7E-15	3.9819
Within Groups	48.8571	68	0.718487			
Total	124.986	69				
ANOVA- Employment Status						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	78.2286	1	78.22857	66.7326	1.1E-11	3.9819
Within Groups	79.7143	68	1.172269			
Total	157.943	69				

Table 2: ANOVA Test for Up-grading Supply Chains
Source: Primary Data

From the ANOVA test, the p-value calculated is less than 0.05. Thus, the null hypothesis is rejected, and the alternative hypothesis is accepted.

Findings- Qualification and Employment Status influences respondents' perception towards up-grading supply chains to lower costs for consumers. So, according to the Keynesian Multiplier theory, savings in the household sector would be possible, resulting in income growth and achieving its sustainability targets.

SUGGESTIONS

The following section recommends suggestions based on the literature review and statistical analysis:

1. India must invest in creating world-class universities to improve educational infrastructure that provides quality and equitable education. Subsequently, this would also integrate a quality workforce with the required skills for the market in the economy.
2. The country must counter it by upgrading railways, airways, and ports and should also focus on reducing bureaucratic slowdowns to speed up the process. When productivity and sustainability of the manufacturing sector are integrated into systematic supply chains, it will create better value for the Indian businesses and the environment.
3. The consolidation of government authorities and banks into a committee can be formed to deal with the problem of NPAs. The committee should at interims inspect books for defaulting companies and liquidate the company if necessary, to prevent further NPAs resulting in an environment where credit is easily accessible. Conclusion

Sustainable Development Goals (SDGs) are the framework to achieve a better and more sustainable future for the entire ecosystem. Therefore, by studying India's domestic and international business market, the study concludes that although businesses contribute towards the SDGs, they fall short of focus due to some issues.

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PERCEPTIONS ON THE SUSTAINABILITY OF FOREIGN EXCHANGE MANAGEMENT ACT (FEMA) 1999 IN MUMBAI

Vinayak Krishnan and Vaidehi Narayanan
SIES College of Commerce and Economics (Autonomous)

ABSTRACT

It is really important to regulate and manage the foreign exchange in our country and to facilitate cross-border trade in an orderly manner due to change in the economic scenario, globalization. Hence, the FEMA, 1999 was introduced for the same. But for all of this to continue for a long period of time, sustainability of this act comes into place. Taking help of the survey conducted, among various age categories starting from ages 18 and above, it helps to get each individual's perception on the given topic of sustainability and their awareness on the topic and suggests some measures for improvement to decrease its shortcomings. This paper also talks about the act's applicability, its difference with the previous act i.e., FERA 1973 and so on.

Keywords: FEMA 1999, FERA 1973, Sustainability, Awareness

INTRODUCTION

The Foreign Exchange Management Act of 1999 (FEMA) has been in place since 2000, replacing the old Foreign Exchange Regulation Act of 1973 (FERA). There are 49 sections in all, organised into seven chapters.. Investing into and investing out of India as well as doing business and trade with countries outside of India are all covered by central legislation. The Foreign Exchange is primarily regulated by the RBI.

LITERATURE REVIEW

Diganath Raj Sehgal (2020) has highlighted various aspects about Foreign Exchange: formation, authorities involved, applicability, adjudication, appeal to High Court, contraventions and penalty. This blog gave an overview on the subject as a whole.

Vignesh Sreenivasan (2012) spoke about the mechanism of Foreign Exchange and about the applicability of the FEMA, 1999. Applicability of the act and various prohibitions under sections were also mentioned. It even spoke about transactions regulated by the Exchange Control and the duties and powers of authorized persons.

Anna M. Gil-Lafuente(2021) wrote a paper on Influence of Exchange Rate on Foreign Direct Investment Inflows. She used various methodologies like Econometric Methodology. She also spoke about the cost effect, the demand effect, and the wealth effect being a few of the influencing mechanisms.

Niti Bhasin and Vartika Khandelwal (2014) wrote about the Relationship between Foreign Institutional Investment and Foreign Exchange. They talk about FII as the dependent variable and foreign exchange reserves and exchange rate as the independent variables. It is also researched that foreign exchange reserves are not found to be a very significant determinant of FII flows.

OBJECTIVES OF THE STUDY

1. To study the perception on the sustainability of FEMA, 1999 in India
2. To see whether the respondents think Foreign Exchange in an opportunity or a threat to sustainable development
3. To check whether FDI and FII play an important role in ensuring economic sustainability in the country
4. To examine the necessity of changes in the FEMA Act

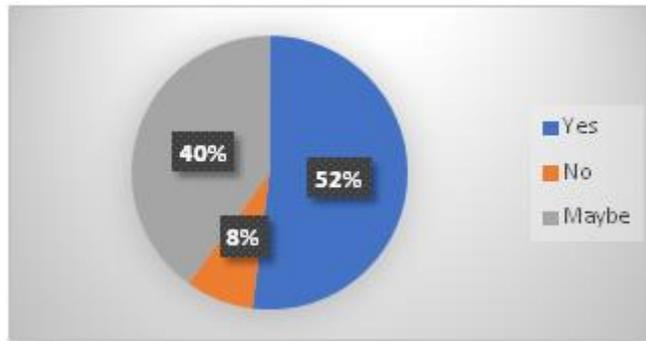
RESEARCH METHODOLOGY

Research was conducted with the help of Primary and Secondary data. The study was restricted to the city of Mumbai and all categories of people irrespective of income level and education were taken for the purpose of this study. For primary data, a survey for the ages above 18 was conducted through google forms using convenient sampling method. 100 responses were recorded. Since the study aims at understanding individuals' perception on the sustainability of FEMA, 1999, the nature of questions were given in such a manner that it was easy to understand. For the secondary data, various articles, blogs and research papers were used as reference

DATA ANALYSIS AND FINDINGS

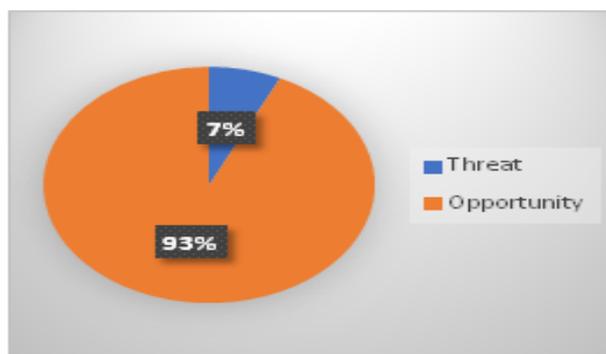
Four questions related to the study were asked to the respondents, and the question wise analysis can be observed as follows:

Q1. Do you think management of Foreign Exchange and Sustainability are correlated?



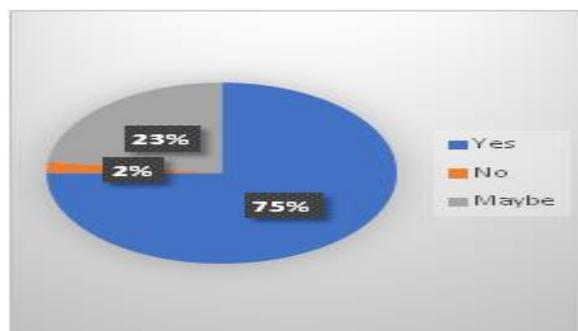
This question was asked to get an idea if the respondents think Foreign Exchange and Sustainability are correlated. Out of 100 respondents, 52 have said yes, 8 have said no and the remaining 40 have said maybe.

Q2. Do you think Foreign Exchange is a threat or an opportunity for sustainable development?



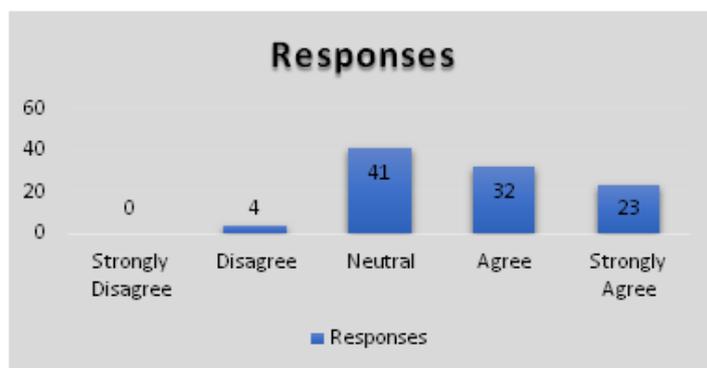
This question was asked to get a perspective of whether the respondents think Foreign Exchange is a threat or an opportunity for sustainable development. Out of the 100 respondents surveyed, 93 see it as an opportunity, while the rest 7 think of it as a threat.

Q3. Do you think FDI and FII play an important role in ensuring economic sustainability?



This question compares the opinions of the respondents as to whether they think FDI and FII play an important role in ensuring economic sustainability. Out of the 100 respondents, 75 said yes, 2 said no and the remaining 23 said maybe.

Q4. Should the FEMA, 1999 be more liberal?



This question compares the opinions of the 100 respondents as to whether they think the FEMA, 1999 should be more liberal. On the scale of 1 to 5, 1 being 'Strongly Disagree' and 5 being 'Strongly Agree', 0 respondents strongly disagree, 4 disagree, 41 are neutral, 32 agree and the final 23 strongly agree.

FINDINGS

1. It has been noted that not many think that Foreign Exchange and sustainability are correlated even though 52 responded positively. There was still a good number of respondents who were unsure if it was correlated. If for example, Foreign Exchange is not managed, hoarding and excessive can take place.
2. Majority of the respondents agree with the case that Foreign Exchange is an opportunity for sustainable development. It can be an opportunity as it can give chance to investing in other economies which in turn will result in us having a better bargaining power.
3. Even though only 2% disagree and 75% think FDI and FII play an important role in ensuring economic sustainability, there is still 23% who are unsure about this. A possible reason could be that FDI and FII can induce investments in the economy and also bring in a lot of value in terms of money, workforce, work culture and infrastructure. Economic development can be on the higher side with the best possible projects chosen.
4. Since a major chunk of the respondents are in favour of Foreign Exchange being a part of the Indian Financial System, it can be observed that it plays an important role in sustainability.
5. It has also been observed that when FII are withdrawn, the markets crash. Since a major chunk are in favour of foreign exchange to be part of the Indian financial system, it has been observed that it plays a main role in the Indian economy.

RECOMMENDATIONS

1. It is really important for law related to Foreign Exchange as a subject to be taught in schools early on so as to spread its awareness among students at an age where they are aware of trade taking place between various countries.
2. This topic with all its related clauses should also be made a very common with standard interpretations and lucid explanations so that it can be a topic talked among people since it is something concerning our country.
3. The previous act, FERA 1973 was replaced by FEMA 1999. By this, we could see that it was not sustainable. We must not repeat the same thing that happened and continue to improve the existing act.
4. We can do so by revising it every year and keeping it stringent and robust. It should not be rigid, but having some rules can keep the act in place and minimize any possible loopholes, which will help with its sustainability.
5. At the time of revising these acts, people's opinions should be taken into consideration which is why everyone needs to be educated about the same.

CONCLUSION

The purpose of this research was to identify and get each individual's perception on the sustainability of the FEMA, 1999. Finally, there is room for further discussion on this topic, since this information has been gathered through convenient sampling mainly among the educated class, 44% of which are students between the ages of 18-30.

By looking at the various factors mentioned in the paper, we can safely conclude that awareness is especially important on Foreign Exchange and that for the act to be sustainable and long lasting, it should have necessary revisions every year.

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A STUDY OF CONSUMER BUYING BEHAVIOUR TOWARDS ONLINE FOOD ORDERING**Ms. Nidhi Vivek Thakare**

SIES College of Commerce and Economics (Autonomous)

ABSTRACT

Food is a major source of living. On-line ordering system may be a simple and convenient way for consumers to get food online, without wasting the time in restaurant, this technique enables the customer to order the food with the help of website or applications, then the customer can have the food delivered to their doorstep. This method is convenient, safe, and reliable and is revolutionizing this restaurant industry.

The purpose of this research is to find consumer behaviour towards Online Food Ordering. The study shows most preferred app used by consumer to order food online and factors that leads them to order online. There are many factors related to customer's ordering behaviour- like price, on time delivery, brand, income, food habits, etc. A survey was conducted through primary data. The consumer perception and brand choice of online food ordering were measured by the response of various people depending on age groups, gender profession etc. The purpose of this research is to know what are factors that define consumers buying behaviour towards online food order.

Keywords: Consumer Perception, factors affecting buying behaviour, online Food

INTRODUCTION

Technology has played a key role in developing the food delivery service, it has contributed to the changes in consumer preferences as their dependency of technology has motivated them to do everything online comprising getting cooked meals delivered to their doorstep.

An online food ordering can be defined as software that allows restaurant businesses to accept and manage orders placed over the internet. Technology has played an important role in revolutionizing the food delivery service from phone-based to online ordering to satiate consumers' everchanging demands, making its thanks to the highest.. In a modern and young consumer may be labelled as 'lazy' for depending on technology and convenience. In addition thereto, the time taken for the food to be delivered is an honest reason for consumers once they don't have plans on where and what to eat.

REVIEW OF LITERATURE

1. H.S. Sethu & Bhavya Saini (2016), their aim was to investigate the student's perception, behaviour and satisfaction of online food ordering and delivery services. Their study reveals that online food purchasing services help the students in managing their time better. It is also found that ease of availability of their desired food at any time and at the same time easy access to internet are the prime reasons for using the services.
2. Serhat Murat Alagoz & Haluk Hekimoglu (2012), e-commerce is rapidly growing worldwide, the food industry is also showing a steady growth. In this research paper they have used the Technology Acceptance Model (TAM) as a ground to study the acceptance of online food ordering system. Their data analysis revealed that the attitude towards online food ordering vary according to the ease and usefulness of online food ordering process and also vary according to their innovativeness against information technology, their trust in retailers and various external influences.
3. Varsha Chavan, et al, (2015), the use of smart device-based interface for customers to view, order and navigate has helped the restaurants in managing orders from customers immediately. The capabilities of wireless communication and smart phone technology in fulfilling and improving business management and service delivery. Their analysis states that this system is convenient, effective and easy to use, which is expected to improve the overall restaurant business in coming times.

SCOPE OF THE STUDY

This study enables customers order for food and gets it delivered accordingly and also to reduce the long queues of customers at the counter ordering for food and to reduce the work load on the employees.

This study is essentially conducted to understand how consumers perceive the web food delivery services. The perception of consumers may vary under different circumstances. From this study, we will have a far better understanding of the "Online Food Delivery Service Market". We will know about the consumer perception regarding the services they provide in and get to know the variables affecting their perception. Therefore, these

findings may help the service providers to figure upon on these variables to refill the gaps within the state of mind of consumers.

OBJECTIVE OF THE STUDY

- To find consumer perception towards online food ordering
- To find out the most preferred online food delivering app.
- To study what are the reasons affecting consumers to buy online food.

HYPOTHESIS

H1: The behaviour of consumer towards online food ordering vary according to the usefulness online food ordering process.

H2: Customers are satisfied with the quality of services provided by online food ordering

RESEARCH METHODOLOGY

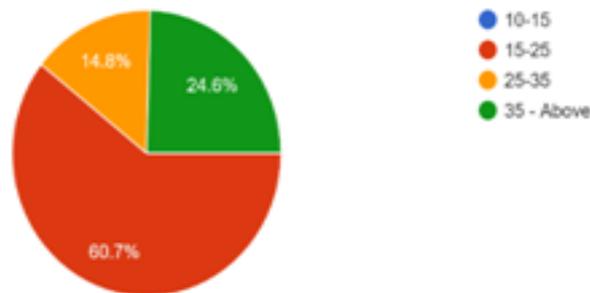
Research Design: Research design is a logical and systematic plan prepared for directing a research study. It specifies the objectives of this study and techniques to be adopted to achieve the stated objectives.

Sampling Design: Direct sampling method was used. A sample of 61 customers both male and feminine drawn from Mumbai city have given back the duly filled up questionnaire out of the entire population of consumers in Mumbai.

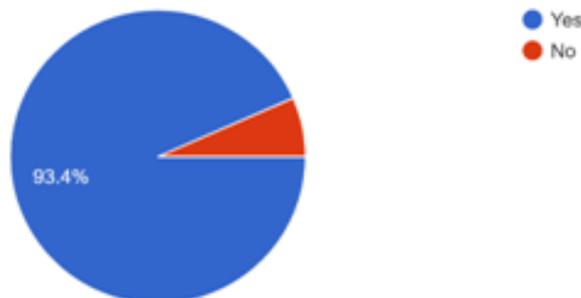
Data Collection method: The success of any project or market survey depends heavily on the info collection and analysis. It is necessary that the data collected is a reliable data in order to achieve the research objectives. In this research study both primary and secondary data collection methods were used, for this study the primary data was collected firstly of the population of Mumbai by putting open ended question to 61 people. The secondary data was collected by using Internet.

Analysts and Interpretation

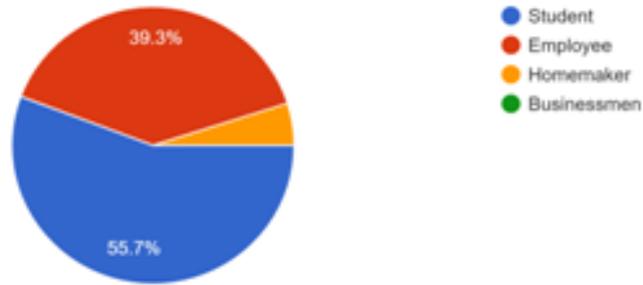
Age
61 responses



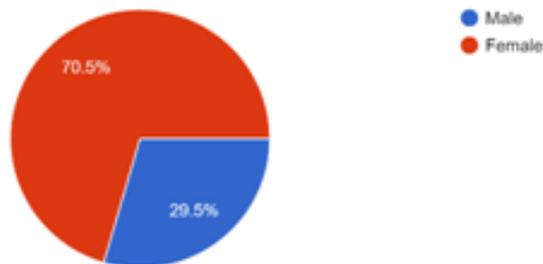
Do you order food online
61 responses



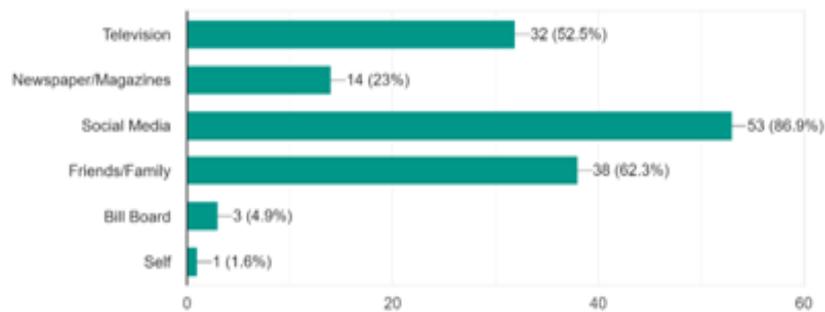
Occupation
61 responses



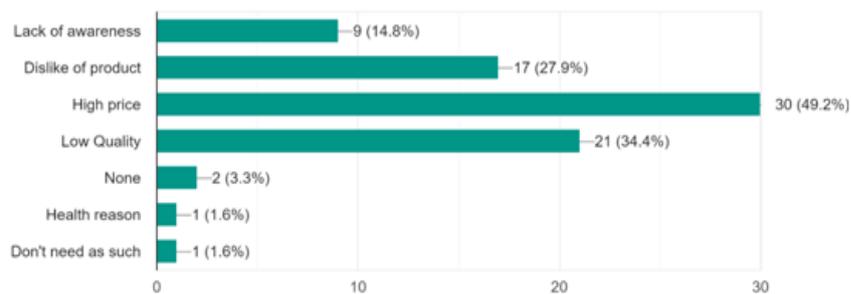
Gender
61 responses



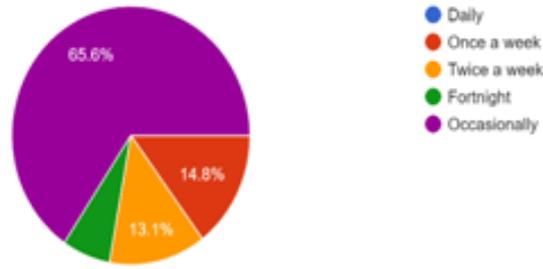
Sources of information of online food awareness?
61 responses



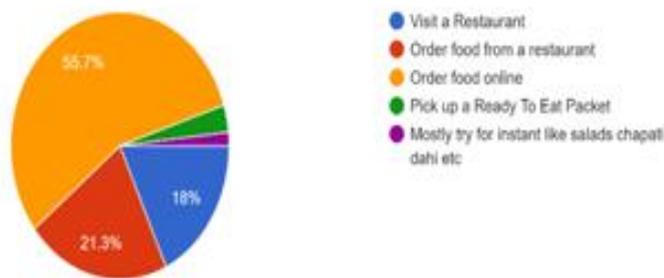
What are the reasons for not purchasing online?
61 responses



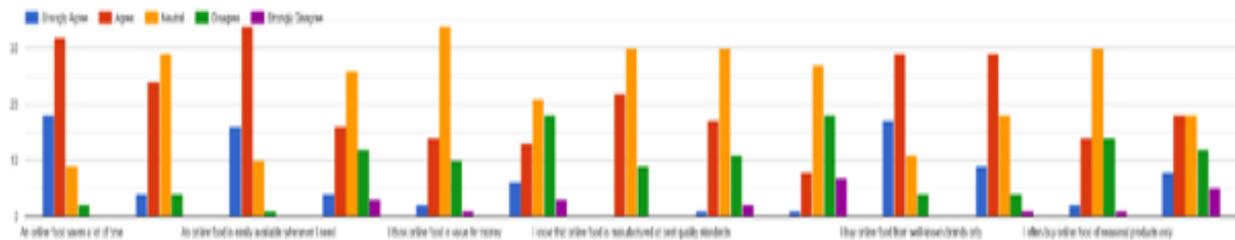
How often do you Order?
61 responses



On days when meals are not cooked at home, how do you manage?
61 responses



Kindly rate your opinion from the following



FINDINGS

- 93.3% of respondents are ordering food online were students and employees.
- Frequency of people ordering food is mostly on occasional basis.
- Zomato is most affordable online food delivery app.
- Social media is the key source of information for the customers.
- On days when meals aren’t cooked at home, people prefer to order food online.

CONCLUSION

This study found that online food ordering is fairly popular among the residents of Mumbai city. Nearly 93.4% of the restaurants were aware of online food ordering. Customers between the age group of 15 to 25 ordered more online food, and it was often ordered as they didn’t want to cook especially during the weekends. This study has shown that perceived control and convenience are keys to customer use of online ordering which results in higher satisfaction. My findings indicate that restaurant operators should focus on giving their customers higher levels of perceived control and convenience, since these are associated with higher intent to use online ordering in the future.

The perception of consumers may differ under different conditions. From this learning, we can have a better understanding of the “Online Food Delivery”. Thus, these findings may help the service providers to work upon on these variables to fill up the gaps in the attention of consumers.

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- IJMBS Vol. 8, Issue 4, Oct - Dec 2018 ISSN: 2230-9519 (Online) | ISSN: 2231-2463 (Print) 12 www.ijmbs.com International Journal of Management & Business Studies
- Volume 5, Issue 5, September-October 2018, pp. 155–163, Article ID: JOM_05_05_015 Available online at <http://www.iaeme.com/JOM/issues.asp?JType=JOM&VType=5&IType=5> ISSN Print: 2347-3940 and ISSN Online: 2347-3959 CONSUMER PERCEPTION TOWARDS ‘ONLINE FOOD ORDERING AND DELIVERY SERVICES’: AN EMPIRICAL STUDY
- GSJ: Volume 8, Issue 5, May 2020, online: ISSN 2320-9186 www.globalscientificjournal.com.

SUSTAINABILITY OF THE AUTOMOBILE INDUSTRY

Fleur Fernandes, and Melissa Brian D'silva

SIES College of Commerce and Economics, (Autonomous)

ABSTRACT

If there is one industry that's renowned and at the forefront for not being environmental friendly, it's the automotive industry. Sustainability is one of the most pressing challenges when it comes to this industry. Since the challenge to pursue sustainability is greater and more pressing than ever, automotive organisations have made it a strategic priority. While this is a good start, more action is required at the ground level throughout the automotive value chain. Governance, measurement, and monitoring must be strengthened, and sustainability investments must be significantly increased to keep pace with advances in R&D and manufacturing of cost-effective Electric Vehicles. These initiatives will have a significant impact, but the industry will require a more structured approach to sustainability in the long run by incorporating environmental friendly alternatives to conventional vehicles. This paper discusses a few ways by which the industry can strive for a greener tomorrow by taking into consideration the cost efficiency aspect.

Keywords: Automotive, Sustainability, Electric Vehicles.

INTRODUCTION

Sustainability in the automotive industry entails a holistic approach to environmentally and human-friendly operations, processes, products, and services. The goal is to reduce the negative environmental impacts. The industry is under tremendous external pressure especially as consumer expectations are changing to demand a more sustainable approach. Greenhouse Gas (GHG) reduction is a critical area for the automotive industry's sustainability programmes. Current trends in the automotive industry, such as zero-emission vehicles and carbon-neutral manufacturing, demonstrate the growing importance of sustainability. Megatrends like emission reduction, lightweight construction, automated driving, connectivity, and mobility services have permanently altered the landscape for good. This paper highlights a few key methods that could pave the way towards a sustainable future.

LITERATURE REVIEW

The paper provides an overview of studies on the market penetration rate of Electric Vehicle, Hybrid Electric Vehicle, Plug-in-Hybrid Electric Vehicle, and Battery Electric Vehicle, as well as their various modelling approaches and optimisation techniques. The study is unique in that it addresses the essential barriers and insufficient charging facilities for a developing country like India (Goel, S., Sharma, R., & Rathore, A. K. (2021). The contributions are also placed within the broader context of research into the global automotive industry, as well as the economic, social, and environmental pressures that the industry is facing (Orsato, R. J., & Wells, P, 2007). Sustainable measures necessitate investments by the innovative agent in research and development of technical and managerial skills, as well as a significant period of time before they can be adopted as a new production paradigm. A company's effort to be sustainable incurs costs that it hopes to recoup through the benefits of its adoption. This paper talks about Sustainability and Innovation in the automotive sector (Vaz, C., Rauen, T., & Lezana, Á. (2017). Because of previous corporate scandals, sustainability is becoming increasingly important in the automotive industry, and topics such as electric motors, lightweight construction, and CO2 emission reduction are key issues. Although the emphasis is primarily on other components, the interior must not be overlooked in terms of sustainability. This paper focuses on how the interior of a car plays an important role in terms of sustainability and highlights the use of natural fibres and alternative materials (Wellbrock, W., Ludin, D., Röhrle, L., & Gerstlberger, W. (2020).

SUSTAINABLE PRACTICES IN THE AUTOMOBILE INDUSTRY: The industry must create long-term solutions that transform both the product and the value chain. Following are a few ways by which companies can do so by taking sustainability into consideration:

1) **Biodiesel:** Unlike diesel, which emits harmful greenhouse gases into the atmosphere, biodiesel is derived from plants. It emits four times less CO₂ per gallon than its non-renewable predecessor. It is a great short-term alternative to gasoline and diesel while scientists and engineers continue to develop other fuels and make them more accessible to the general public.

2) **Recycling Vehicles:** Using a dedicated car scrapping company that will recycle or reuse the vehicle is an important way to ensure that a car is disposed of in an environmentally friendly manner.

3) **Electric vehicles** are one of the most innovative technological innovations that the automotive industry has implemented in recent years to reduce its environmental impact. Their goal is to significantly reduce transportation costs, the amount of fossil fuel used in transportation, and CO₂ emissions. Electric vehicles have emerged as an excellent means of improving air quality and mitigating the effects of global warming.

4) **CNG**: Popularly known as green fuel because of its lead and Sulphur free character. When compared to vehicles that run on other fuels, vehicles that run on CNG have a lower operating cost. Because it is non-corrosive, it extends the life of spark plugs.

5) **Lightweight vehicles** can improve fuel efficiency, reduce pollution, and lower fuel costs. Lightweight vehicles have the potential to reduce the frequency of repairs.

6) **Hydrogen** is viewed as a viable alternative to diesel and gasoline vehicles, and it has advantages over electric vehicles (EVs) because, unlike EVs, hydrogen can be pumped just like gasoline and diesel using the existing network of gas stations.

OBJECTIVES OF THE STUDY

The research was thereby undertaken to meet with the following objectives:

- To understand the buying motive of individuals behind purchasing an automobile.
- To review the way automobile brands are perceived presently.
- To examine the characteristics of these automobiles that are more likely to attract customers.
- To study the future trends and acceptability of electric cars in Mumbai.

HYPOTHESIS

Hypothesis 1:

H0: There is no relationship between affordability and purchase decision of electric cars.

H1: There is a relationship between affordability and purchase of electric cars.

Hypothesis 2:

H0: Government backed incentives do not accelerate the purchase of electric cars.

H1: Government backed incentives accelerate the purchase of electric cars

Hypothesis 3:

H0: Advertising sources do not influence purchase decisions.

H1: Advertising sources influence purchase decisions.

Hypothesis 4:

H0: Electric cars will not surpass gasoline cars in the near future.

H1: Electric cars will surpass gasoline cars in the near future.

Hypothesis 5:

H0: Electric cars cannot replace regular cars in terms of satisfying consumer needs.

H1: Electric cars can replace regular cars in terms of satisfying consumer needs.

Hypothesis 6:

H0: Owning an electric car is not an advantage over owning a conventional car.

H1: Owning an electric car is an advantage over owning a conventional car.

FINDINGS- In all cases it is found that Null Hypothesis (H0) is rejected and alternate hypothesis(H1) is selected.

RESEARCH METHODOLOGY:

COLLECTION OF PRIMARY DATA: The tool which has been used for drafting the questionnaire is google forms. Questions were formulated in an unambiguous and straightforward manner and an effort was made to draft relevant questions and present it in a logical order. The google form link had been sent across to respondents via WhatsApp in order to record their responses in an organized manner. The questions were kept simple with the purpose to keep the respondents engaged and not lose track of what the research is about. Lastly, an analysis was made based on the responses recorded as given by the sample.

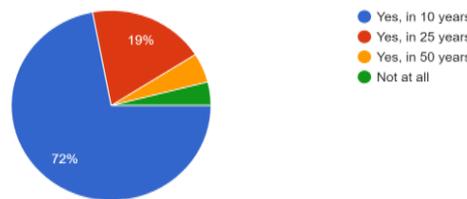
COLLECTION OF SECONDARY DATA: Data from various credible sources such as newspapers, published records, websites, journals and other articles were made use of during the course of this study.

SCOPE: This research is based on primary as well as secondary data. The research primarily studies what adults in Mumbai think of different types and brands of vehicles including petrol, diesel, CNG, electric and solar cars and the how the automobile industry despite the lingering disruptions are propelling towards the next normal with advanced mobility and more sustainable practices. It studies the respondents awareness of various alternatives of the conventional fuel powered vehicles and the factors that influence and affect their purchase decisions with respect to shifting to more environmental friendly alternatives namely electric modes. The overall study throws light on how the automobile industry is dealing with mounting pressures to change and gives a realistic insight about how sustainable alternatives are perceived among individuals particularly in the city of Mumbai.

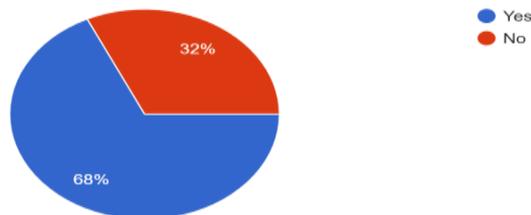
SAMPLE SIZE: 100 responses were collected from both males and females belonging all age groups, over the duration of research questionnaire circulation. The area of research was mainly Mumbai City- covering locations like Matunga, Chembur , Kurla, Bandra, Sion, Ghatkopar. Convenience Sampling method was used for this purpose.

DATA ANALYSIS:

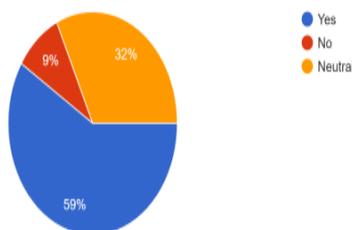
Do you think electric cars will surpass gasoline cars in the near future?
100 responses



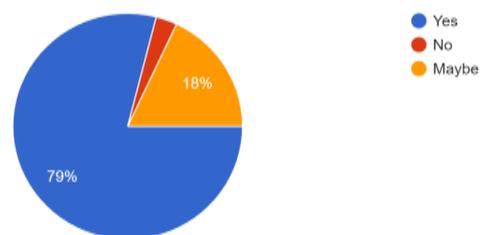
Do you think sustainability and affordability go hand in hand?
100 responses



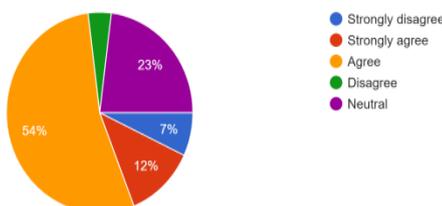
Do you consider owning an electric car an advantage over owning conventional cars?
100 responses



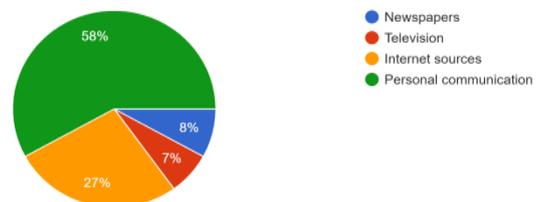
Should the government provide incentives to buy electric cars?
100 responses



Electric cars can replace regular cars in terms of satisfying consumer needs
100 responses



Which of these advertising sources influences your purchase decision
100 responses



FINDINGS: 1) It was found that 54% people agreed that electric cars could replace regular cars in terms of satisfying consumer needs, 7% people disagreed while 23% people had a neutral opinion.

2) It was found that 72% people believe that electric cars will surpass gasoline cars in 10 years and 19% believed the same would take up to 25 years.

3) It was found that 59% people considered owning an electric car an advantage over owning conventional cars, 32% people had a neutral opinion and 9% do not believe so.

4) It was found that 68% people think affordability and sustainability go hand in hand while 32% people do not think so.

5) It was found that 79% people agree that government must provide incentives to buy electric cars, 8% people disagreed while 8% people were not sure.

6) It was found that 58% people believe personal communication, 27% believe internet sources, 8% people believe newspapers and 7% believe television influences their purchase decision.

RECOMMENDATIONS: 1) There is a need for companies to fuel their innovation, and come up with electric cars and its charging stations in the city, so that there is a gradual shift towards these cars from the usual fuel ones.

2) Government backing with incentives on the purchase of these cars, will to an extent push consumers to opt for these sustainable options.

3) While consumers are becoming environment conscious, there needs to be a bridge created between affordability and sustainability.

4) As from the findings of the study word of mouth is the most sort after advertising mode, brands must therefore ensure a good reputation to gain customer loyalty and in turn benefit from customer retention.

CONCLUSION

India's automobile sector is the world's fifth largest, with a target of being the third largest by 2030. The federal government is working on a "Shared, Connected, and Electric" mobility alternative, with the objective of fully electrifying the transportation sector by 2030. India stands to benefit on multiple fronts by shifting to electric vehicles (EVs): it has a relative abundance of renewable energy resources as well as skilled labour in the technology and manufacturing sectors. However, there were only 650 charging stations in India in 2019. One of the primary reasons customers often refrain from purchasing EVs is a lack of adequate charging infrastructure. Another major source of concern among prospective buyers is the current high cost of EVs. Electric cars in the same segment are typically more expensive than lower-end vehicles. This is primarily due to the higher cost of technology used in EVs, which accounts for a significant portion of the cost. With increased R&D and market competitiveness, it is expected that the price factor will be rationalized in the future to suit price sensitivity, which in India is a primary factor influencing purchase.

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SUSTAINABILITY OF DIGITAL PAYMENTS AND E-WALLETS BEFORE AND AFTER THE PANDEMIC IN INDIA

Aniket Swaraj and Aayush Nair
S.I.E.S College of Commerce and Economics

ABSTRACT

The covid-19 epidemic could move the world faster in digital payments. Payment systems they have proven to be reliable and durable, and they continue to command a high level of self-confidence from the general public. However, business closures and job closures have led to a reduction in transactions general volumes. To help recover and lead to the emergence of this new standard, it is important for digital a payment ecosystem to adapt quickly and help shape the post-covid era. In this paper we describe the variety digital payment methods used in the event of an epidemic.

Keywords: Digital Payment, Covid-19, UPI, E-wallet

INTRODUCTION

The term digital payment refers to the process of making a certain amount of money through a mobile app or website around the world.

In India the concept of digital payments is gaining momentum. In 2016 despite the launch of Digital India's campaign to encourage Indian entrepreneurs and nationals who use digital technology in their lives to strengthen the country's economy through paperless, flawless, and cashless transactions. By the year 2020 when the country is experiencing a devastating impact due to the corona virus every second person has started paying to buy essentials through the digital movement by avoiding paying to protect themselves from any form of contact with anyone, whether city, town or even villages.

RESEARCH PROBLEM

Closing stores, closing trips, and reducing consumer spending (outside food, movies, and entertainment etc.) have a negative impact on digital payments. In some cases, a decrease digital prices are reflected in airlines, travel, travelers, hotels, entertainment, online (non-essential) and restaurants. In addition, cross-border payments, either B2B or C2B, have dropped significantly due to temporary closures, leading to unlimited tourist restrictions. Global lending is affected and reduced. Digital payment, if appropriate, has become a necessity in these times. With many participating areas digital payment revolution, it is too early to notice the long-term impact of COVID-19 on digital payments

LITERATURE REVIEW

Duvvuri Subbarao (2016) his book reveals the Government's proposal to act. Both the government and the RBI continue to take India to a small economy by encouraging people to leave cash on electronic payments for all transactions. Switching from cash to electronic payments is a continuous process. This process also happens all the time, but its implementation will depend on public acceptance, i.e. in part the question of making it easier for people to use electronic payments. In the final analysis however, facilitating the transition to a small economy is a question of rational investment

Dr.V. Sornaganesh and Dr.M. Chelladurai (2016) in his article revealed about the situation in time to make money. The researcher has made an effort to study the impact of monetary and financial investment technology company. The researcher also analyzes the field of payment for the period of monetization time. Fast Moving Consumer Goods has extended its credit cycle to address this debt crisis of consumer companies have extended credit to distributors through RTGS. Digital payment the largest bet on the mobile internet site from a technical point of view.

RESEARCH METHODOLOGY

A survey was done with 84 respondents selected respondents who were chosen at random. In the present study, both primary and secondary data were used. Research is particularly based on primary data collected from the survey. The required second data is also collected from various sources such as the research papers, articles, and other surveys.

OBJECTIVE OF THE STUDY

- To find out the impact of covid 19 on digital payments and e-wallets
- To analyse the mode of payment done by the respondents before lockdown and during lockdown

- To find the online payment methods used by the respondents.
- To analyse the problems faced by them while during online payment
- Impact of digital payment systems pre and post covid

DATA COLLECTION

Primary data: The data collected from the survey was used as primary data for the study. The sample of this study being 82 people who were selected randomly and had to answer basic simple questions related to the topic.

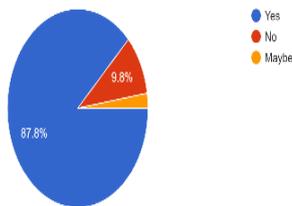
Secondary data: Secondary data was collected by reviewing numerous research papers, articles, surveys, etc.

LIMITATIONS FOR THE STUDY

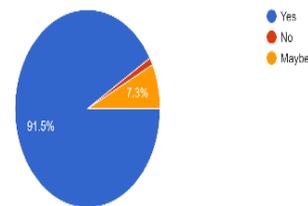
The information given by the respondent may be biased because some respondents might not be interested in providing the right information

DATA ANALYSIS

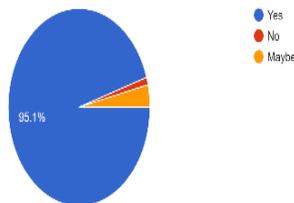
1. Were you aware of upi and e wallets before the pandemic?
82 responses



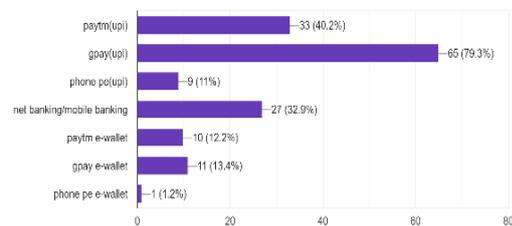
2. Have they helped you in your daily cashless transactions ?
82 responses



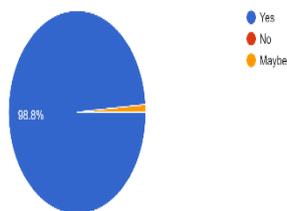
3. Has your usage of these applications increased since the pandemic?
82 responses



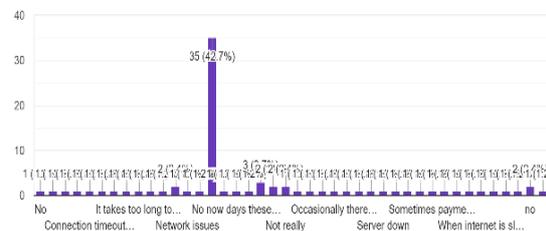
4. Which app do you use the most?
82 responses



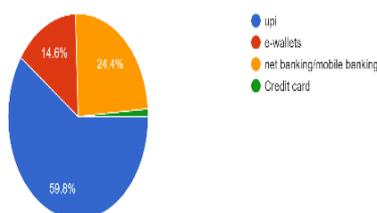
5. Do you think it is convenient?
82 responses



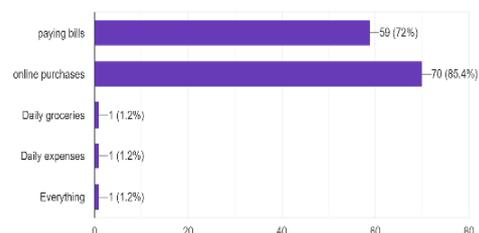
6. Any inconvenience caused ?
82 responses



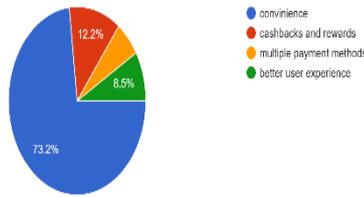
What's your preferred payment app for bills and utilities?
82 responses



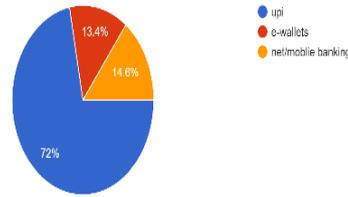
Which services do you pay using these apps?
82 responses



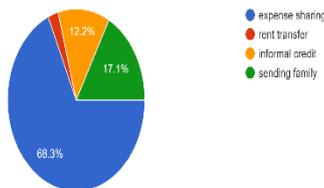
Why do you prefer paying through these payment apps?
82 responses



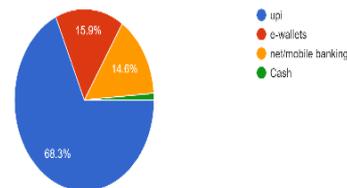
What's your preferred payment app for transferring money among peers?
82 responses



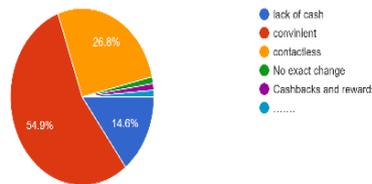
What's your intent to transfer money among your peers?
82 responses



What's your preferred payment app for making an offline merchant payment?
82 responses



What nudges you to make an offline payment?
82 responses



DATA INTERPRETATION

The 13 charts above are divided into 4 sections

Section 1) General questions related to the subject: In this section the respondents were asked 6 questions about digital payments that they do in their day to day lives. These MCQ questions are simple “yes”, “no” and “maybe” type questions and the last question is a short answer type.

Chart1: In this chart the respondents were asked if they were aware of any digital payment or e-wallet apps before the pandemic where 87.8% of the respondents responded as “yes” which is in blue 9.8% said “no” which is in orange and 2.4% responded as “maybe” which is in yellow.

Chart2: In this chart respondents were asked if the applications helped them out in their daily transactions where 91.5% said” yes” which is in blue 7.3% said “maybe” which is in yellow and 1.2% said “no” which is in orange.

Chart3: In this chart the respondents were asked if their usage of these applications have increased since the pandemic where 95.1% of the responded as “yes” showed in blue 3.7% of them responded as “maybe” showed in yellow and 1.2% of them responded as “no” showed in orange.

Chart4: In this chart the respondents were asked about the application they use the most while making online digital payments where 79.3% selected gpay (upi), 40.2% selected paytm (upi), 32.9% selected net/mobile banking, 13.4% selected gpay (e-wallet), 12.2% selected paytm (e-wallet), 11% phone pe (upi) and 1.2% selected phone pe (e-wallet).

Chart5: In this chart the respondents were asked if the application they used was any convenient where 98.8% of the respondents selected “yes” shown in blue 1.2 % selected “maybe” shown in yellow and 0 % selected “no” hence it is not shown in the chart.

Chart6: Here the respondents were asked to give a feed back of any inconvenience caused by these applications where most of the respondents (42.7%) responded as “no” and the rest of the respondents gave their specific reasons and inconveniences caused by the applications.

Section2) Bills and Utility payments: This is a MCQ based section where the respondents were asked questions based on how they used digital payments for bills and utilities payment.

Chart7: In this chart the respondents were asked of their preferred online payment method for paying bills and utilities where 59.8% selected “upi” shown in blue 24.4% selected “net/mobile banking” shown in yellow 14.6% selected “e-wallets” shown in orange and rest 1.2% chose the option “other” in green.

Chart8: this is a checkbox question in which the respondents were asked of which services they used the following payment methods for where 85.4% chose “online purchases” 72% chose “bill payments” 1.2 % chose “groceries” 1.2 % for “daily expenses” and 1.2% of the people chose all of the above.

Chart9: In this chart the respondents were asked why they preferred these methods where 73.2% chose “convenience” which is given in blue 12.2% chose “cashback and rewards” given in orange 8.5% chose “better user interface” given in green and the remaining 6.1% chose “multiple payment methods” given in yellow.

Section3) Peer to Peer payments: In this section the respondents were asked about their personal one on one transactions to their peers/family etc.

Chart10: The respondents were asked the which was their preferred payment method while transferring money to peers where 72% selected “upi” shown in blue 14.6% selected “net/mobile banking” given in yellow and the remaining 13.4% selected “e-wallets” given in orange.

Chart11: In this chart the respondents were asked of their purpose of transferring money to their peers/family where 68.3% in blue selected “expense sharing” 17.1% in green chose “sending money to family” 12.2% in yellow chose “informal credit” and 2.4% in orange chose “rent payment”.

Section4) Offline Merchants: In this section the respondents were asked about their offline merchant payments (QR code)

Chart12: In this chart the respondents were asked about their preferred payment type for offline merchants where 68.3% in blue selected “upi” 15.9% in orange selected “e-wallets” 14.6% in yellow selected “net/mobile banking” and 1.2% in green selected “others”.

Chart13: In this chart the respondents were asked what nudges their need to make an offline merchant payment to which 54.9% shown in orange chose “convenience” 26.8% in yellow selected “contactless” 14.6% in blue selected “lack of cash” and 1.2% in purple chose “cashbacks and rewards” 1.2% in green chose “no exact change” and the remaining 1.2% in cyan chose “other”.

FINDINGS OF THE STUDY

In the following study we have seen that most of the respondents have been using digital payment applications. The usage of the applications has defiantly seen a rise after the pandemic as observed it is a safer way to do transactions and more convenient as well. The following study gives us an overview of how the pandemic helped the digital payment systems to grow and how it has become a big part of our transactions.

SUGGESTIONS

After the study the following amends can be made like faster approvals on small amounts, better connections so that the sessions don't get timed out fast, better customer support system so that if or when customers have an inconvenience the applications could resolve the issues faster.

CONCLUSION

In conclusion of the following study, it has been observed that the digital payment and e-wallet systems are the new future of transactions and has seen a large growth in the global pandemic. It has also been observed that the users that are currently using these new methods of payment are happy and satisfied with these methods and can easily transfer money without stepping out. Meanwhile, RBI has also urged customers to use digital banking facilities amid the Coronavirus outbreak. The Reserve Bank of India last year said it aimed to increase digital transactions to about 15% of gross domestic product by 2021, from nearly 10% at the time.

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COMPREHENSIVE STUDY ON ELECTRIC VEHICLES OF TESLA INC**Ashwin Vinod**

SIES College of Commerce and Economics (Autonomous)

ABSTRACT

India is the fifth largest car maker in the world and has the potential to become one of the top three in the near future – with about 40 crore customers in need of mobility solutions by the year 2030. With the ever – growing demand, fuel scarcity, increased fuel prices and the adverse effect of carbon emissions in the atmosphere leads to studies on economic and environmental friendly alternatives for petroleum fuel consumption. The innovation of electric vehicles have paved way to a new era of transportation. This research examines the topic of how electric vehicles is a boon to the future of the automobile industry as well as for the environment. In addition to that, we also get an insight of Tesla Inc, the industry leader of innovation and technology in the automobile sector, their vision, goals and market strategies in detail and the impact of the company in the industry. In this study, we also understand the consumer's perception about the company and whether they would prefer to switch to an alternative of gasoline in the near future provided all the necessary infrastructure is put in place for the smooth transition to happen.

Keywords: scarcity, adverse, alternatives, innovation, electric vehicles

INTRODUCTION

The transportation sector has contributed significantly to the increase of carbon-dioxide emissions worldwide. The automobile industry heavily relies on fossil fuels. Due to the environment constraints imposed by governments and the upcoming depletion of oil reserves, car manufacturers seek to explore various new environment friendly alternatives in their products. Electric Vehicles are often described as the most feasible solution. Electric vehicles are vehicles that are either partially or fully powered on electric power. It uses an electric motor instead of an internal combustion engine. The first EV was built between 1832 and 1839, the exact year is not known, in Scotland by Robert Anderson.

There are three different types of electric vehicles designed to meet different driving needs. They are all electric, plug-in hybrid electric and fuel cell electric.

SELECTION OF THE PROBLEM

India is in desperate need to switch to an alternative since 13 out of 20 cities are the most polluted cities in the world and moreover India is the second largest population in the world with 1.4 billion people. This makes India one of the biggest market for EV's. Tesla being the top most electric vehicle manufacturer with a cutting edge technology and innovation have always made me enthusiastic to know more about their technology and how they will impact the Indian market.

LITERATURE REVIEW

1. **Akash G Nandi (2013)** said that Tesla Motors will lead the global electric revolution, one which will reshape our national infrastructure, the world economy and the modern day understanding of transportation.
2. **Hoer and Koetse (2014)** found that having more EV models available on the market increases the probability of choosing an EV. It can be seen as an indicator of EV market maturity and thus influence people's perception of uncertainty. This may account for the low sales of EV as currently there are only a few brands with EV's for sale, and some potential EV buyers probably do not like the specific brands or prefer more options to choose from.
3. **A.K. Digalwar & Ganneri Giridhar (2015)** identified that the EV's are one of the best alternatives to overcome environmental crisis. But EV market is at a budding stage in India compared with other developed countries. Through Interpretive structural model (IST), it is identified the critical factors of implementing EV in India such as driving power, range and features. Also, the commitment of government to create awareness among Indian consumers.
4. **Michael Fiske (2021)** People are buying Tesla's, not other EV's since they're the only ones that really have viable products in full swing.

OBJECTIVES OF THE STUDY

1. To enable the reader to get an insight of the business model of Tesla Inc. and how they became the household name in the world of electric vehicles.

2. To understand the impact Tesla Inc. has had on the automobile industry and the role of EV's in the environmental sustainability.
3. To study the willingness of buyers of considering electric vehicles as a practical commuting option.
4. To understand the perception of Indians on seeing Tesla cars on Indian roads in the near future.

SCOPE OF THE RESEARCH

1. The study will be able to give light on the preferences, need, perception of the customer regarding electric vehicles.
2. It also helps the government know whether the electric vehicles can really make a mark on Indian roads.

LIMITATIONS OF THE RESEARCH

1. The study is based on the prevailing response satisfaction, but their satisfaction may change according to time, preferences etc.
2. The project was bound by restrictions of time and resources.
3. The interview allows only a small section of the population to express their opinions on the subject.
4. Lastly, this survey was conducted in the metropolitan city, Mumbai, and therefore does not adequately depict the views of the majority of the Indian population.

RESEARCH METHODOLOGY

SAMPLE SIZE

60 consumers have been selected as a sample size for the research.

DATA COLLECTION METHOD

For this research, both primary data in the form of questionnaire and secondary data from various trusted sources in the internet has been used.

HYPOTHESIS

Hypothesis 1

H0 – Tesla will not be a success once it launches in India.

H1 – Tesla will be a success once it launches in India.

Hypothesis 2

H0 – Electric vehicles improve the environment.

H1 – Electric vehicles improve the environment.

Hypothesis 3

H0 – Consumers do not want to shift to electric vehicles.

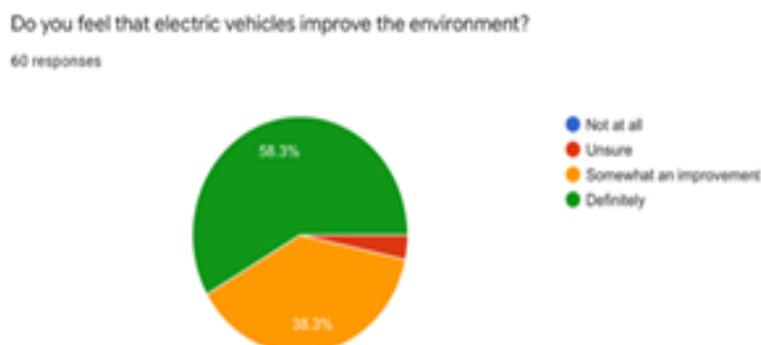
H1 – Consumers do want to shift to electric vehicles.

Hypothesis 4

H0 – People are happy with the government's involvement in promoting electric vehicles in India.

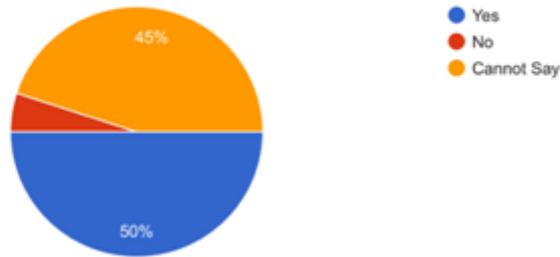
H1 – People are somewhat happy with the government involvement in promoting electric vehicles in India.

DATA ANALYSIS



Do you think Tesla Motors will be a success once it launches in India?

60 responses



FINDINGS

Analysis of the survey conducted with 60 respondents reveals the following:

1. 65% of the respondents come under the 18 – 24 category indicating that majority of the responses came from the youth.
2. 66.7% of the respondents preferred using private vehicles for their daily commute.
3. 58.3% of the respondents feel electric vehicles definitely improve the environment.
4. 70% of the respondents said they rarely see an electric vehicle on the Indian roads.
5. 83.3% of the respondents said they would like to own an electric vehicle provided the government sets up proper infrastructure in the country.
6. Safety was the utmost important factor consumers would consider before buying an electric vehicle followed by maintenance cost.
7. 50% of the respondents feels that Tesla Inc. will be a success once it launches in India.
8. 46.7% of the respondents predicts that it will take at least 10 years for India to completely transition into electric vehicles from gasoline powered cars.
9. 60.1% of the respondents is satisfied with the government's efforts promoting EV's in our country.

RECOMMENDATIONS

Based on the findings arrived at, the following suggestions are given:

1. Tesla should set up a local manufacturing unit for assembly and battery to reduce costs and use it as an export hub for Southeast Asian and African countries.
2. Tesla should set up a network of fast – charging stations in key cities, where buyers can afford a 15 lakh car, to tackle range anxiety issue that potential customers may face while deciding to buy a Tesla.
3. The government should offer all kinds of support to upcoming EV startup's in the country and give an opportunity to local manufacturers to grow and make a name for themselves in the EV segment of the automotive industry.
4. Consumers should be mentally ready to embrace EV's and be supportive to upcoming manufacturers as there might be few teething problems in the initial stage.

CONCLUSION

As per the research conducted, we could analyse that the Indian market is ready to welcome the transition to electric vehicles provided the government sets up proper infrastructure in the country. They are well aware of the existence of EV's and their benefits.

Their only concern is the adaptability of the technology on Indian roads, and higher price range. Throughout the course of the research, we understand that Tesla Inc. is currently the most innovative leader in the field of technology and electric mobility and has a huge opportunity to take the Indian market into storm and replicate it's success in other countries. India is in desperate need to switch to an alternative since 13 out of 20 cities are the most polluted cities in the world and moreover India is the second largest population in the world with 1.4 billion people. This makes India one of the biggest market for EV's. We also understand that Tesla faces multiple challenges with the government to launch its products as Tesla wants to import their products initially rather than setting up a manufacturing facility in the country as expected by the government.

As a conclusion, we assume that if launched with proper planning and execution of infrastructure, pricing and adaptability, it is not far away that electric vehicles take up the mantle from gasoline – powered vehicles in the Indian market.

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THE ROLE OF IMPULSIVENESS IN ORGANIZED RETAIL SECTOR AMONG YOUTH IN MARKETPLACE DURING AND POST COVID**Kritika Shetty**

SIES College (Sion), University of Mumbai

ABSTRACT

Impulse purchase is one of the most significant developments we've seen in recent years among consumers. Impulsive buying has become more common as technology has advanced. It's critical to look at the factors that influence impulsive behaviour. Most marketing models have focused on purchasing exclusively when investigating impulse buying behaviour, ignoring much of the information supplied by reasons influencing the purchase. The goal of this study is to see how personality influences buying behaviour among young people in the market. The impact of psychological elements on customer purchasing behaviour is studied in this study. It is attempted to assess the impact of psychological elements on customer purchasing behaviour, which is becoming increasingly significant day by day.

Keyword Inferences: Audience Behaviour, Digital Media Consumption pre & post covid.

INTRODUCTION

Impulse buying is a well-studied phenomenon in consumer behaviour and retailing. In order to determine the prevalence of impulse purchases, a large body of empirical research has been gathered. Existing definitions, however, fall short of adequately capturing the phenomena, resulting in metrics that do not accurately reflect the pervasiveness of impulse purchases. The definition provided will aid in more accurately measuring the pervasiveness of impulse purchases. The suggested definition builds on previous definitions and adds a new dimension: "on-the-spot."

- > Impulse Purchasing = Unplanned Purchasing + Exposure to a Stimulus
- > "Impulse Purchasing = a "Hedonically Complex" Experience

OBJECTIVES

Many notable advancements have occurred in the Indian retail industry, including the introduction of many global players, increased acceptance of modern forms, the success of many niches retail formats, and expanding rivalry in regional markets beyond metros and tier 1 cities. Today's middle class wants more options and is willing to try new things. Retailers are doing everything they can to entice customers to increase their share of wallet from the total amount spent. As a result, it is critical for merchants to understand impulse buying behaviour because it can help them increase sales. The term "impulse purchase" refers to a purchase made on the spur of the moment.

LITERATURE REVIEW

According to Arnould, Price and Zinkhan (2002, p. 254) defines personality as, "...the collection of individual characteristics that make a person unique, and which control an individual's responses and relationship with the external environment,"

According to Kotler and Keller (2009, p. 197) as "...a set of distinguishing human psychological traits that lead to relatively consistent and enduring responses to environmental stimuli..."

According to Smith (2001, p. 66) who defines personality simply as "...consistent ways of responding to the environment in which (a person) lives,"

According to (Myers, 1995; Burger, 2000; Franzoi, 2000; Blythe, 2008), personality distinguishes one person from another and shaped individual's interaction with the external environment.

SCOPE FOR FUTURE STUDY

It is critical to investigate the role of impulsive purchasing behaviour. It aims to comprehend purchasers' decision-making processes, both individually and in groups, as well as how emotions influence purchasing behaviour. It investigates consumer attributes such as demographics and behavioural aspects in order to better understand what people want.

LIMITATIONS

Every study has flaws. However, there are a number of drawbacks to this study. The following limitations hampered my research.

1. Tight deadlines.
2. There are no previous research studies on the subject.
3. Personal conflicts resulting from cultural bias and other personal difficulties.
4. Problems with the sample and selections
5. Not everyone answers the questionnaire correctly.

HYPOTHESIS OF THE STUDY

Statement 1: To obtain a deeper understanding of Pandemic audience behaviour across retail and online purchasing sites.

A1 - In order to sustain Contactless Delivery in Covid times, the audience focused on internet sites.

A0 – Which social networking apps were utilised by retail store owners to enhance sales, and more direct-to-consumer (D2C) firms have emerged in recent years.

Statement 2: To research digital media consumption through audience behaviour, which will aid in the identification of the brand's channel and the channelization of sales based on the data collected.

A1 – Which medium consumption has increased, and which social media sites may agencies in charge of brand accounts direct consumers to.

A0 - In addition, how may the data be used with the information gathered?

RESEARCH METHODOLOGY

- A strong research process is required to gather perceptions.
- The research is exploratory and explanatory.
- For this study, I employed both primary and secondary data.
- Secondary data was gathered from a variety of online business articles and reports.
- Primary data was gathered through small group talks and online survey.
- Geographical target: Pan India.

DATA ANALYSIS & INTERPRETATIONS

For the study "The role of impulsiveness in organised retail among youth in marketplace during and after COVID," a questionnaire survey was done. The data is analysed and interpreted in order to meet the study's objectives and test the hypothesis.

We contacted 33.3% of women and 66.7 % of men. The 16-to-25-year-old age group accounted for 77.8 % of the total. When 22.2 % of the population was between the ages of 26 and 35, the chart nearly covered a quarter of the territory. People between the ages of 36 and 45, as well as those aged 45 and up, were also targeted, but they were unable to complete the survey.

- Out of the 18, 7 employees at Covid, 7 look to be good and positive candidates for a competitive study. Three people were self-employed, employed, and pursuing their own business interests. Based on my first-party data, which includes students, I've set a maximum audience. There were 18 total entries, as indicated in the graph, with 21 interests and three interactions.
- I polled 18 respondents, and 5.6% indicated they experienced nice sensations and thoughts during the pandemic. The 16.7% sentiment rate looks to be negative, with a concentration on negative emotions including fear, anger, and tranquilly, all of which could impact purchasing behaviour in the marketplace. Boredom was identified as one of the most significant segments, with an impact on online and purchasing behaviour.
- Food, Groceries, and Snacks will always be looking for the greatest clients because they are a requirement for everyone. As an employed and business-oriented audience, consumers were looking for Household Appliances and Financial Products.
- Vacationing and meeting people face to face were two of the most popular activities among my respondents. Dining out, going to the movies, going to work, taking public transportation, and visiting stores and malls were moderately carried out activities by my respondents, whereas other activities including running errands and participating in group activities were carried out during the post-covid period. Working out in the gym,

going on dates, going to church or other religious places, visiting museums, and helping in the community were the least popular activities.

- Food and beverages are preferred by 34.3 percent of respondents, while dairy products are preferred by 25%, baked goods are preferred by 18%, and personal care is preferred by 21%.
- Spending money on unnecessary items (44.4%), keeping their bodies fit through exercise (44.4%), and changing people's behaviour (50%) were the major habits that people agreed on, while other habits such as working efficiently, using personal care products, eating more healthy food, increasing environmental awareness, and not wearing protective equipment all of the time were moderately agreed on during the post-covid period.
- People strongly agreed on the importance of mental health awareness and the difficulty of sustaining relationships with family and friends. People also agreed on how global issues may make a better life for future generations, brands having a voice in being supportive of global issues, people's employers being supportive of their mental health, and making more effort to educate themselves on Black history.
- 72.2 % of my respondents believe that people are not taking the virus seriously. 33.3 % of people have decided to maintain some of their own lockdown measures to safeguard their health, and they've also limited their time spent on media because they don't want to read any negative news, but they're also concerned about misinformation floating online. 27.8% of people are concerned about returning to full national lockdown, believe the administration has handled the crisis admirably, and are finding it difficult to focus on daily duties during this difficult period.
- Out of 18 respondents, 12 prefer to buy from a well-organized system or business, whereas 4 like the unorganised, and 13 prefer to buy online.
- Approximately 5 people spend between 300-600 per visit. While around 4 people prefer to spend between 100-300 on purchases per visit, approximately 3 people prefer to spend between 900-1500, and approximately 2 people prefer to spend between 1500-1600 on purchases per visit. While no one among my responders has expressed an opinion on paying between 1200-1500.
- Food and beverages, as well as personal care products, are always preferred by 10 to 13 people. While 5 to 6 people prefer to buy dairy and home care products, 1 to 3 people prefer to buy baby products and pharmaceuticals, as well as baked goods (online/offline).
- Dmart received the highest rating from all of my respondents. While Big Bazaar is popular, stores such as Shoppers Stop, Lifestyle, Max, H&M, and Reliance Trends, as well as Zara, Nature's Basket, METRO, and MORE, are also popular. However, retailers such as Central, IKEA, METRO, Homestop, and Haiko are the least popular among my respondents.
- Almost two people buy a product they don't need but is on a limited-time offer. While two people believe that they may purchase a limited offer product that they do not require, the rest of them only purchase what they require.
- Half of my respondents believe that the crowd in the department store affects their buying behaviour, while roughly two people do not believe it does, and the rest believe that the throng attracts their attention and influences their purchasing behaviour.

The Audience Behaviour Summary based on Digital Media Consumption:

- For entertainment, people use WhatsApp, YouTube, Facebook, and Instagram. There's also Snapchat and House Party. YouTube can also be used to learn new skills. The majority of Indians intend to purchase essential items such as food, personal care goods, and cleaning materials. In comparison to the previous wave, they anticipate to buy more trainers/sportswear, vehicles, and gasoline.

More than 44.47 % of respondents have purchased a membership to an on-demand TV/Music or Podcast service.

Almost nine out of ten people have decided to keep some of their own lockdown measures to safeguard their own health, believe they are eating more healthily, and are more aware of the environmental impact of their actions.

Data Interpretations Based on Audience Behaviour on Buying at Covid times:

Finally, we had a strong response from the student population; they are the new generation, and they are eager

to welcome the brand's new product launch. From businessmen and women, we received average responses. Business and self-employed persons are either uninterested in the product introduction or will react later. Even in the internet era, more respondents favour the organised sector to the online, despite the fact that, as secondary data shows, there is still a strong increase in the preference for online purchases.

- It can be deduced that consumers are unconcerned about how much money they will spend on impulse purchases. It could simply be the product that they are more likely to buy depending on a variety of factors. Because the majority of respondents have a variety of options, the majority of them chose "particular department" as their preferred location for impulse purchases. They are also prone to making spontaneous purchases when they are near a pay register. People are more likely to buy food and beverages from a fast-moving consumer goods store. This indicates that individuals may become hungry after viewing a variety of food products displayed in an FMCG store. Because food is an essential among the other products, the majority of respondents desired food and beverages to be accessible at an FMCG Store. Food and beverages are followed by dairy products and personal care items. When there are other people crowding in the same place, the most people are influenced by others' opinions, which can be read as the most responders crowding in a specific department.

CONCLUSION

- It was discovered that the environment has a significant impact on purchasing patterns.
- In-store experience is a predictor of customer experience that has a favourable relationship with customer shopping behaviour.
- Impulsive buying, also known as impulse purchase, is the act of a buyer or shopper purchasing something from a store without planning ahead of time.
- Customers' spontaneous purchases have become commonplace in recent years.

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A STUDY ON PERSONAL AND PSYCHOLOGICAL CHALLENGES FACED BY STUDENTS

Aniket Swaraj, Malavika Nair, Ashwin Nair, Sanoj Nair, Jeetkumar Bhanushali and Heena kokal
SIES College of Commerce and Economics (Autonomous)

ABSTRACT

The main objective of this research study is to acquire an understanding regarding the personal and psychological challenges among students within the course of academic learning. A student's life is subjected to various aspects which cause them personal and psychological problems in many ways. The most important psychological problems that students experience are depression, stress, pressure and anxiety. Some of the personal problems include separation of parents, verbal & sexual abuse, conflicts and many such. The major causes of psychological problems among students are experience setbacks within the course of their academic performance, learning disabilities, scarcity of learning materials, unfavorable home environmental conditions and so forth. The abilities of the students vary in terms of coping up with these problems and challenges. These problems can cause disruptions in both physical and mental health. The main aspects that have been covered and taken into account in this research paper include causes of various personal and psychological problems, strategies to cope up with these problems and challenges, findings of research and also some solutions and recommendations for it.

Keywords: Psychology, Mental health, Academic learning, Strategies.

INTRODUCTION

A student's life is subjected to various aspects that cause both personal as well as psychological problems throughout his or her academic life. The major ones include social anxiety, stress, depression, exam stress, learning difficulties, eating problems, lack of confidence, low self-esteem, trauma, lack of energy and motivation, or experiencing discriminatory treatment. They are targeted by society and burdened with expectations which affect their mental health, making them prone to various personal and psychological issues. Rigorous curriculum brings along with a huge amount of stress but academics is not the only contributing factor, constant worry over career choices and the struggle to fit in a social or peer group can pile up on them as well. All of these have a severe effect on the mental health of student. According to the recent studies, one in five students suffer from mental illness. When these problems, experienced by individuals are affecting them to a major extent, then it is vital for them to seek effective solutions without having a single thought.

STATEMENT OF PROBLEM

The aim of this research was to find out various problems which students are facing with respect to mental health. There are various personal and psychological challenges which are faced by students in their daily lives. It can lead to many academic problems like poor academic performance, difficulties in learning, lack of attention and motivation and many such challenges. Some of the personal problems include family dynamics, sexual harassment or verbal abuse, conflicts, loneliness, health problems, financial issues, addictions and many such challenges leads to overall mental health problems among students.

LITERATURE REVIEW

Radhika Kapur (August 2019) published her research paper on psychological problems among students via online site. She states the various cause of psychological problems like exam pressure, health problems, financial problems, work pressure, discriminatory practices, violent acts and many such. Also, she has mentioned the strategies to mitigate those problems effectively. As per her research results, 3 in every 5 students face severe mental problems with regards to academics & personal well-being. Almost 90% of the participants face anxiety, depression and stress disorders along with major suicidal tendencies.

Matthew H. E. M. Browning (Published: January 7, 2021) Gendered impact of the COVID-19 pandemic. Review- Being a woman, being younger, having poor/fair general health, spending a lot of time on screens, and knowing someone infected with COVID-19 were all risk factors for higher levels of psychological impact during the pandemic among college students in the United States, according to cross-sectional study. Students who spent at least two hours outside had lower levels of psychological effect, according to the analyses.

Bataineh (2013) in his study measured the academic stressors experienced by students at university. The result of the analysis showed that there is an unreasonable academic overload, not enough time to study due to the vast course content being covered, high family expectations and low motivation levels are some of the reasons for the stress. Fear of failure is also the prime reason for stress. There was no significant difference found amongst the students from different of specialization.

OBJECTIVE OF THE STUDY

1. To identify the personal and psychological problems & challenges faced by students.
2. To study and examine why the problems emerge.
3. Strategies to cope with the problems / Recommendations

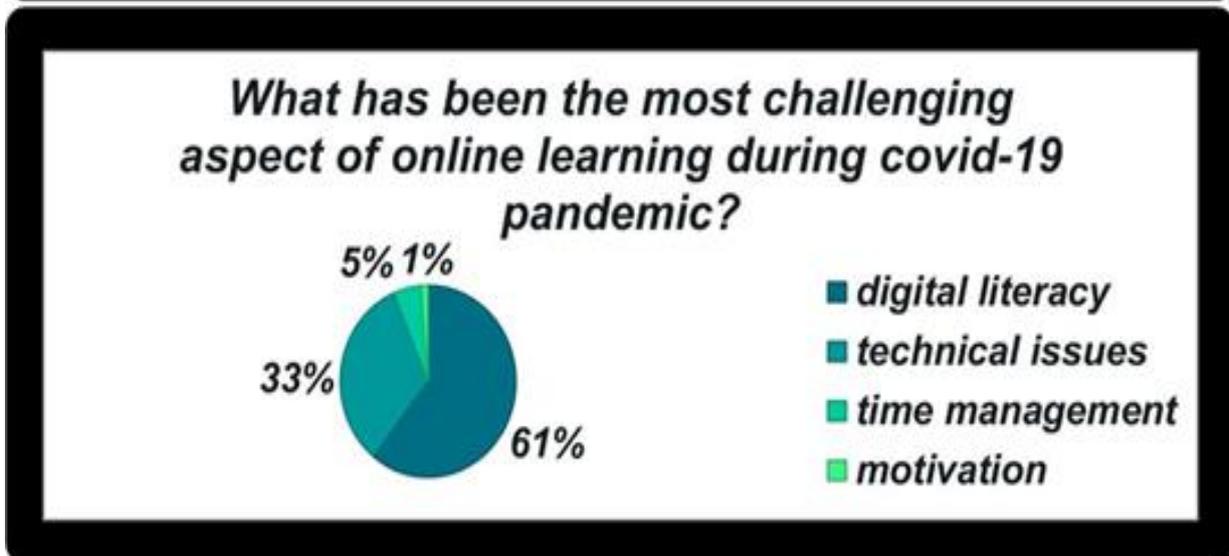
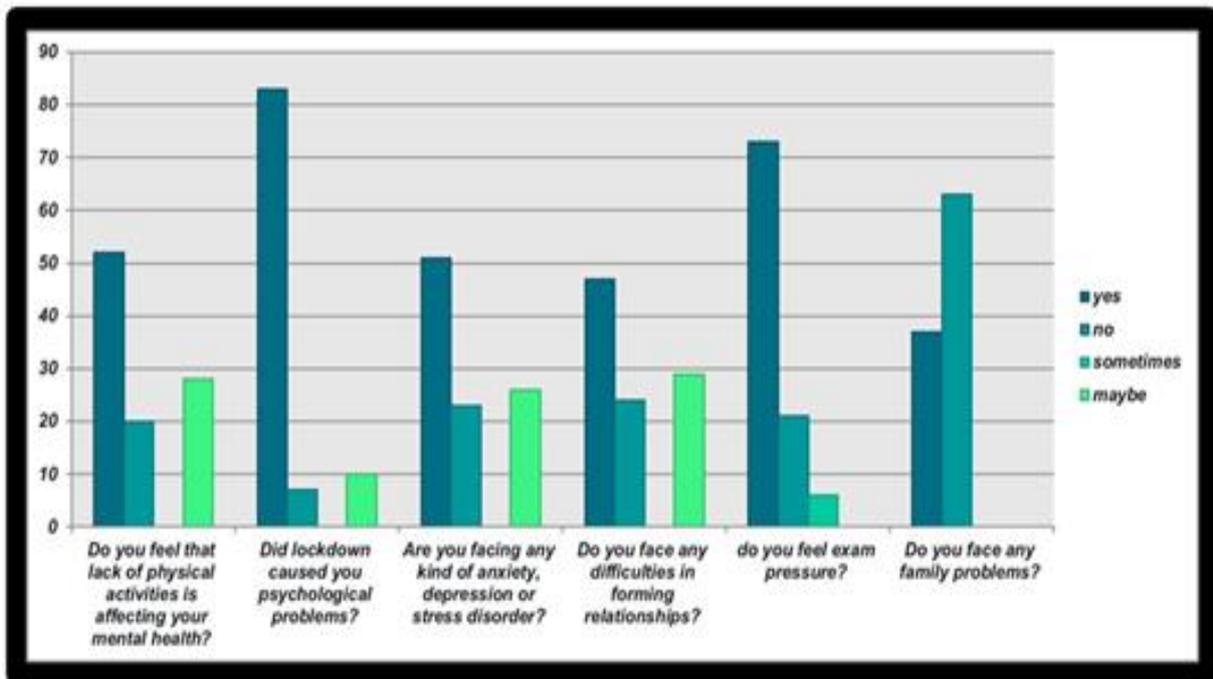
RESEARCH METHODOLOGY: This section of research explains the analysis for the thesis and various components used in the research design.

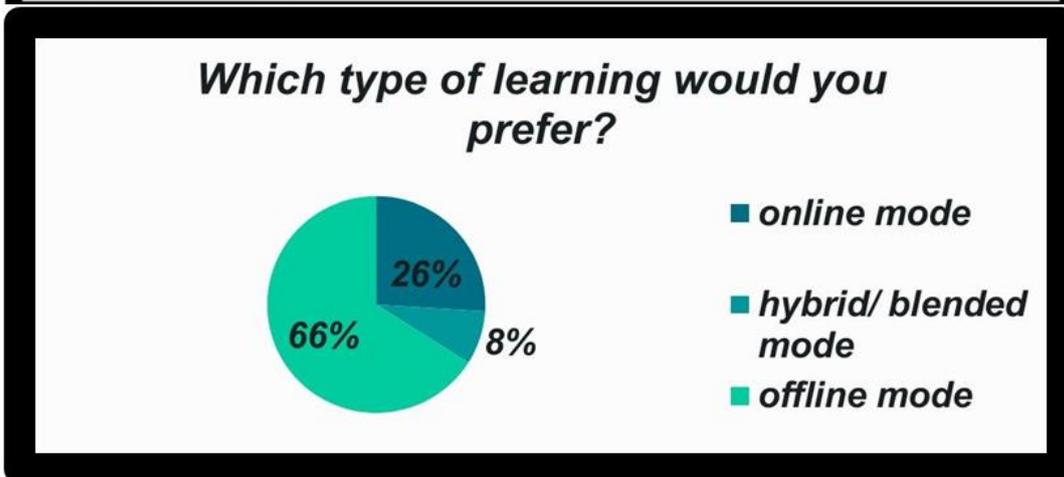
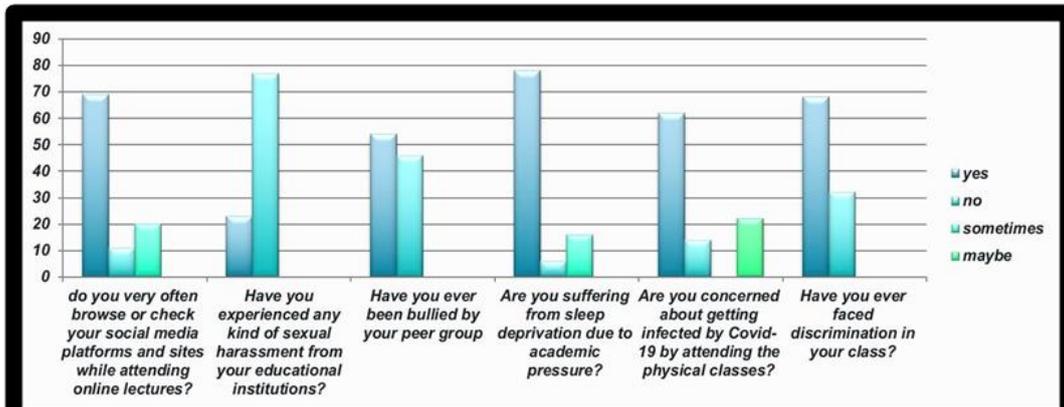
RESEARCH DESIGN: The research design was online survey method (Google forms).

SAMPLE SIZE/PARTICIPANTS: The sample of the current study comprised of 108 students among 56% were female students and 44% were male students. As the research is student centric, all the participants were students as they have the first hand experience and most of them were from SIES college. In order to properly investigate the research, 108 students filled the form, out of which, 48 from (SIES College), 26 students were from other colleges downside to thane and the rest 34 students were from other colleges near Mumbai.

TOOL FOR COLLECTION OF DATA/INSTRUMENT: Questionnaires for online survey method via google forms.

DATA ANALYSIS AND FINDINGS:





RESULTS

1. More than half of the participants often browse or check their social media platforms and sites while attending online lectures leading to poor academic performance.
2. A small group of students have faced sexual harassment from their educational institutions as well.
3. About 50-54% of the students agree that they have been under peer pressure in their lives.
4. Majority of the students are suffering from sleep deprivation leading to severe mental illness.
5. About 60-65% of the participants still fear of getting infected by covid 19 by attending physical classes.
6. More than half of the students have experienced discriminatory treatments in theirs lives.
7. As you all can see this pie chart, 59% of the students do feel that digital literacy has been the most challenging part of online learning during this pandemic following technical issues with 32%.
8. Many students agree that lack of physical activities is affecting their mental health.
9. A large number of the participants agree that lockdown has caused them many psychological challenges.
10. 50-55% of the students is suffering from anxiety , stress and depression disorders
11. Many students face difficulties in forming relationships.
12. About 75% of the students feel exam pressure.
13. Less than half of the students face family issues making them more prone to such psychological problems.
14. 60-66% of the students prefer offline lectures over online/hybrid mode.

RECOMMENDATIONS:

Various personal and psychological problems and challenges are faced or experienced by students due to various reasons. Some of the recommendations that would be assisting in providing solutions to personal and psychological problems that are experienced by students have been stated as follows: Students may feel very disappointed when they witness their grades falling lower than expected. However, what is a must in situations like these is to keep a positive mental headspace to improve the situation. Students must acknowledge the fact that it is only them who can better their grades by keeping a positive outlook.

Keeping track of your screen time, taking regular breaks and stretch, maintaining correct posture, not eating in front of a screen, keeping electronic devices out of the bedroom will dramatically reduce the addiction of increased screen time or social medias. Physically removing yourself from the area or situation in order to minimize the potential of acting on suicidal thoughts is recommended. Slowing your breathing helps reduce your heart rate, while also shifting your attention away from whatever thoughts you're having. Take a few deep inhales and exhales to regain control of your breath. Don't let worries or fears of being 'locked up' prevent you from reaching out and sharing your suicidal thoughts with others. There are a variety of professional services and levels of care that can help, including finding and talking to a therapist.. Regular exercise, mindfulness, reconnecting with close ones, reduce stress, eating balance diet is of utmost importance. Prioritize self-care routines. Do your best to eat nutritious meals, get regular physical activity, and get a good night's sleep. These were just the recommendation, which should be followed by everyone to ensure if their children's mental health is good. Because if the students are not mentally fit , then they are not academically fit either.

CONCLUSION

This research has examined the factors that contributes to numerous personal and psychological challenges among students. Psychological problems are experienced by students at all levels of education. From kindergarten to university level education, students do experience many personal and psychological problems. It is very crucial for the students to generate awareness in terms of coping up strategies for overcoming the challenges and problems. The implementation of coping up strategies depends upon the problems that they have experienced or which they face. The students should either implement solutions to their problems by their own or they have to obtain support from other individuals like from their family members, educators, professional counsellors, psychologists or even from his/her community members. Personal, academic, social, and professional success depends on the student's ability to manage these aspects of their lives. Therefore, when the students will generate awareness in terms of various coping up strategies, in accordance to their problems and challenges, they will be able to effectively diminish the psychological problems and achieve personal and professional goals in an appropriate manner.

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**ROLE OF E-LEARNING PLATFORMS IN GETTING NEW SKILLS AND KNOWLEDGE
COMPARED TO TRADITIONAL LEARNING AMONG STUDENTS DURING THE PANDEMIC****Aniket Swaraj and Vedanta Masurkar**

SIES College of Commerce and Economics (Autonomous)

ABSTRACT

In today's pandemic world students must adapt to the situation around them and be willing to learn online or digitally. Gone are the ways of learning traditionally, the need of the hour is to implement an up-to-date curriculum in the form of Online courses which are easy to create and supplement with traditional systems. This Research Paper aims to find information about the role of E-learning platforms in getting new skills and knowledge compared to traditional learning among students during the pandemic.

Keywords: E-learning, Online Certification, Higher Education, Online Courses, Pandemic.

INTRODUCTION

Since the Pandemic hit the whole world in March 2020, we have seen a steady rise in various E-Learning platforms which provide various Courses, Specializations, Degrees, etc. People prefer using online platforms to learn and obtain new skills as they are not allowed to go out of their houses. They use E-Learning platforms as a new way to learn which is self-paced, more focused, and uptodate to the latest trends. E-learning, also known as online learning or electronic learning, is the process of acquiring knowledge via electronic technology and media. Typically, e-learning is conducted on the Internet, where students can access their learning materials online at any place and time. E-Learning most often takes place in the form of online courses, online degrees, or online programs.

STATEMENT OF PROBLEM

To make students aware of E-learning and how it can be used to acquire new skills and knowledge and to substitute or entirely replace Traditional Learning. It is seen based on Historical data that many students are not aware of E-Learning and its applications. They are not aware that E-learning platforms are easily accessible through online mediums which they can use for their benefit by learning a new skill or improving an old one. Many students still prefer traditional outdated structured syllabus which gets updated every 3 – 4 years, whereas online courses are updated constantly.

LITERATURE REVIEW

(Gunn, 2010) in their research paper 'Sustainability factors for e-learning initiatives' examines the challenges that 'grass root' e-learning initiatives face in trying to become sustainable. A multi-institutional study focused on local initiatives rather than those directed from the top down.

(Maria Conache, 2016) in their research paper 'A Comparative Analysis of MOOC (Massive Open Online Course) Platforms' did a comparative study on different MOOC platforms based on the courses they offer, their type, business models, content structure, etc. For each type of feature, they highlighted the advantages and the gaps for the platforms and the suitability for a lifelong user profile.

(Long, 2017) in their Research Paper 'Explore the Business Model of MOOCs' talks about the business models of MOOCs and discusses their impact on higher education. MOOCs offer enormous promise, and higher education must act quickly to meet the challenge.

OBJECTIVES

- To find How many students use E-Learning platforms other than traditional college syllabus and materials.
- To create awareness about E-Learning which can help students explore new domains in a particular field or to improve their existing skills.
- To find how E-Learning has proved to be sustainable during the pandemic.

RESEARCH METHODOLOGY

- The current research is focused on primary as well as secondary sources of information.
- For this Research, we have used Qualitative Data Consisting of Surveys and some data from previous research.
- The Universe for this Research Paper is about 120 students approx. from TYBMS of SIES College of Commerce and Economics (Autonomous)

- The Sample Size for the Research Paper is 73 Students.
- Primary Data is collected from students in the form of Google Forms (Convenience Sampling). Along with this Secondary data is collected as a literature review from previous publications, journals, etc.

DATA ANALYSIS AND FINDINGS

According to the survey findings, different responses from students were recorded which provide us with varying answers to some important questions related to E-learning.

From the survey, it was seen that the ratio of Female students was 55% to 45% of Males from the sample size aged 19 – 21. It was found that a staggering 34.2% of the students have never used E-learning platforms before followed by 31.5% for Udemy, 26% for Coursera, and Rest for other websites. This shows that still there are students who haven't taken advantage of such E-learning platforms.

68.5% of the students were aware of various E-learning websites that existed before the pandemic, 13.7% were unaware and the rest said maybe. This shows that most people were aware but didn't use such platforms.

39.7% of users preferred Traditional Learning over online whereas 53.4% said they preferred both online as well as offline learning. The majority of people preferred a combination of online as well as traditional systems to get benefits from both.

Some students learned various skills like digital marketing (28.7%), the stock market (2%), Ui/Ux, etc, 21.9% of students said they didn't acquire any skills during the pandemic through online mediums. Digital marketing seems to be a popular course among students.

Almost 68% of the students said that Online Learning is easy to use, whereas 35.6% said that it was difficult without proper tools and others said that they liked the self-paced option of online learning. Many students are comfortable with online platforms, but some students find them hard to use without proper equipment.

60.3% of students said that they preferred if E-learning platforms provide free courses with certifications whereas 30.1% preferred paid courses with certification, the rest 9.6% consisted of Free without certification. The majority of Students preferred free courses with certification which are available on these platforms, but the quality may go down for such courses as they are free.

74% of the students said that recruiters preferred students with degrees along with uptodate course certificates, 21.9% said No. This is true based on student feedback.

72.6% of the students said they were willing to invest their time and money in E-learning platforms for acquiring new skills. This is a good number of students who are willing to pay.

A no. of students (26%) wanted to invest only ₹100 - ₹500 for buying courses, whereas 31.5% said ₹500 - ₹1000, 35.6% said ₹1000 - ₹5000, 4.1% said ₹5000 - ₹10,000 and 2.7% said ₹10,000+. This depends on the course and the buying potential of the student.

84.9% of students think that the current education system of our country should improve, whereas 15.1% think that it is great. A major change is required in this sector if we want to get better quality of education. A lot of different ideas were given by the students like more practical and experienced teachers should be appointed, new technologies should be implemented along with the traditional system, etc.

A huge no. (60.3%) said various issues faced by them mainly lack proper internet, 21.9% said they don't have proper tech devices to access online content, 20.5% said that online platforms are hard to use, others said lack of concentration, etc. Different Infrastructure issues like proper internet or lack of technological devices stop E-learning from growing further.

69.9% of students said that they are aware of different specialization courses or graduate programs, masters' programs with tie-ups from Top Universities, whereas 23.3% said they know people who have done such specializations and courses, and others said they have no idea. Many New Programs are coming up which can be helpful to students who can't attend colleges physically.

19.2% of students said that they would be comfortable to pursue their further studies online only, 34.2% said no and 46.6% said maybe. This is not a great no. and more students should be educated regarding the Benefits of Online Graduate and Post Graduate Programs.

Out of the students, 64.4% said that they think E-Learning will grow more in the future, whereas 34.2% said that the no. of students will decrease after the pandemic. This metric is true and will grow even further.

Students said that E-learning is the preferred way of learning during the pandemic because of Ease of use (52.1%), Accessible (79.5%), and (32.9%) tie-up with top universities. E-learning is easily accessible only if you have proper facilities and equipment, this needs to develop further.

Regarding the sustainability of E-learning, students marked Ease of adaptability (49.3%), Can be Self-Paced According to the Student's Schedule (65.8%), and Can Be Easily Scaled to More People (41.1%). 41.1% of students said that they are willing to continue to use E-learning platforms, 11% said no and 47.9% said maybe. Self-Paced Learning is a great option for learners, also E-learning platforms are easy to adapt to new trends and can also be easily scaled to more people, which helps in improving the sustainability of E-learning.

RECOMMENDATIONS

- Make students aware of the benefits of E-learning Platforms and the huge number of courses available online.
- Various Companies Need to work on a large scale to collaborate with Institutions and teachers to bring new technologies in the field of E-Learning and to the students.
- The current education system needs to improve and be updated a lot if it wants to keep up with the ever-updating technologies and standards of the market.
- Execute in such a way that Traditional, as well as E-learning systems, work together to provide the best of both worlds to the students.

CONCLUSION

E-learning as a type of learning has a great future if properly executed with the current traditional system. E-learning as a concept is easily sustainable even after the pandemic is over as it is based on technology. Three factors come into the picture when technology is involved in E-learning namely Scalability, Adaptability, and being Self-Paced. As E-Learning Courses are online they are easy to scale to more and more people, talking about Adaptability, even if any new trend comes in the market E-Learning platforms are Equipped to introduce new courses or to update the old ones according to the market trend. Thirdly as these E-Learning courses are self-paced the student can access them according to their schedule which increases the chances of them completing the course. Thus, we can conclude that proper awareness is required about e-learning for it to grow and be sustainable.

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**A STUDY ON SUSTAINABILITY OF GENERIC DRUGS WITH REFERENCE TO
PRADHAMANTRI JANAUSHADHI YOJANA****Fleur Fernandes and Anushka Agarwal**
S.I.E.S College of Commerce and Economics**ABSTRACT**

The purpose of this study was to explore the factors influencing patient satisfaction with generic medication in India using the questionnaire for medication scale. This study proposed a group of hypotheses that were tested. This study was based on primary data collected from 100 sample respondents using the judgmental sampling method. The findings of this study revealed an affirmative relationship of effectiveness and convenience with patient satisfaction with generic medication. The study's findings demonstrated that the questionnaire is a psychometrically sound tool with high reliability and construct validity. Analysis revealed that the effectiveness and convenience of generic medication contributed significantly to patient satisfaction and sustainability. Nowadays the worth of normal goods are increasing at a better rate than because the price of medicines. Thus it's become very difficult for normal people to satisfy the essential requirements, considering this government of India and department of pharmaceuticals has adopted a replacement campaign to provide quality medicines at affordable price to an outsized number of individuals through special centers especially created for this purpose. This scheme is understood as Pradhan Mantri Bharatiya Jan Aushadhi Yojana. This paper aims at studying the satisfaction level of Jan Aushadhi stores.

Keywords: jan aushadhi, generic medicines, pradhanmantri jan aushadhi yojana, patents

INTRODUCTION

A drug may be a pharmaceutical drug that contains an equivalent chemical substance as a drug that was originally protected by chemical patents. Generic drugs are allowed purchasable after the patents on the first drugs expire. Because the active chemical substance is that the same, the medical profile of generics is believed to be equivalent in performance. A drug has an equivalent active pharmaceutical ingredient (API) because the original, but it's going to differ in some characteristics like the manufacturing process, formulation, excipients, colour, taste, and packaging. Although they'll not be related to a specific company, generic drugs are usually subject to government regulations within the countries during which they're dispensed.

Pradhan Mantri Bharatiya Janaushadhi Pariyojana (PMBJP) is a campaign launched by the Department of Pharmaceuticals, Government of India, to supply quality medicines at affordable prices to the masses through special kendras referred to as Pradhan Mantri Bharatiya Janaushadhi Pariyojana Kendra. Pradhan Mantri Bharatiya Janaushadhi Pariyojana Kendra (PMBJPK) are found out to supply generic drugs, which are available at lesser prices but are equivalent in quality and efficacy as expensive branded drugs.

LITERATURE REVIEW

As today's originator medicines are tomorrow's generic medicines, it's important for governments to develop a coherent medicines policy thereby supporting the generic industry. This is especially important for biosimilars, with biological drugs an increasing proportion of new drugs in development and a declining number of small molecules in medium to high volume prescribing areas losing their patents. Biosimilars are medicinal products which are similar to a biological medicinal product that has already been authorized before. They are entirely different from generic medicines in conceptual terms and may even be considered innovative products in some cases. This, combined with the complexity in their production and perceived limited opportunities for substitution, has resulted in limited discounts so far. This in itself are often a drag with potential utilization, especially if the originator matches these discounts, with no perceived issues regarding patient safety. However, there's a requirement for authorities to figure more closely with manufacturers of biosimilars to reinforce their utilization at prices acceptable to all or any key stakeholder groups. In the future, generic companies might even develop generic versions of orphan drugs, because the patent protection and marketing exclusivity of those will shortly end. For instance, Teva and Actavis have received a positive opinion from the EMA Committee for Medicinal Products for Human Use for Imatinib, a generic of Glivec, which started as an orphan drug

Kanchan Mukherjee in her study A cost analysis of the Jan aushadhi scheme in India he found that Jan aushadhi medicines cover a wide range of communicable diseases and there is a huge variation in the price of Jan aushadhi medicines as compared to other medicines in the market.

Roshna Koshi and Akhila M Panicker in their study satisfaction of generic drugs, covered generic drugs factors influencing the purchase of generic drugs and factor for satisfaction of consumers. The study covered the basics of generic drugs in pharmaceutical industry, with reference to Pradhan Mantri Janaushadhi Yojana.

OBJECTIVES

1. To study the preference of people for generics drugs.
2. To analyse the influence of generic drugs in market.
3. To observe the adaptation of people towards Pradhan mantri janaushadhi yojana.
4. To study whether Pradhan Mantri Bhartiya Janaushadhi yojana has influenced people towards generic drugs
5. To analyse the price effect between jan aushadhi medicines and other medical stores.

RESEARCH METHODOLOGY

Research methodology is the specific procedures or techniques used to identify, select, process and analyse information related to the topic. The research paper is descriptive and empirical. Necessary data required for analysis are collected through questionnaire.

SAMPLE SIZE

The sample size used int his research is of 100 respondents with convenient sampling technique. The research conducted includes respondents from all over India.

DATA COLLECTION

Data collection means collection of data or information through different sources. The main two sources of data collection for this study are primary data and secondary data.

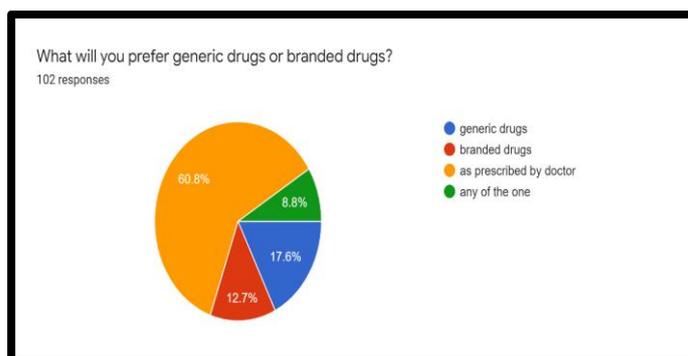
Collection of primary data

The primary data required for this study was collected from 100 active respondents. Data was collected through questionnaire method prepared by google forms. Questionnaire had rating scale, mcqs and close ended types of question that were logically framed which basically aims at achieving the objectives of the study.

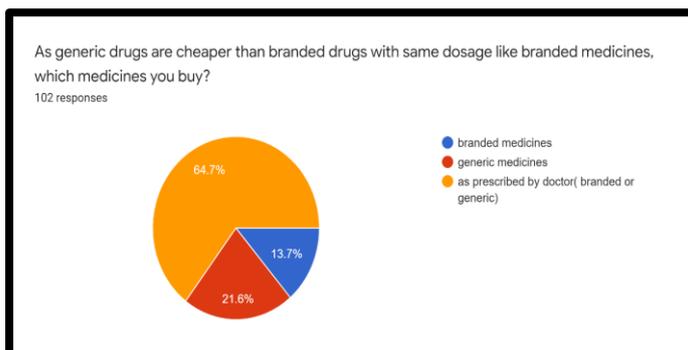
Collection of secondary data

The researcher collected the secondary for the study from various journals, articles, literature reports, reference books, website of government publications, and other published records.

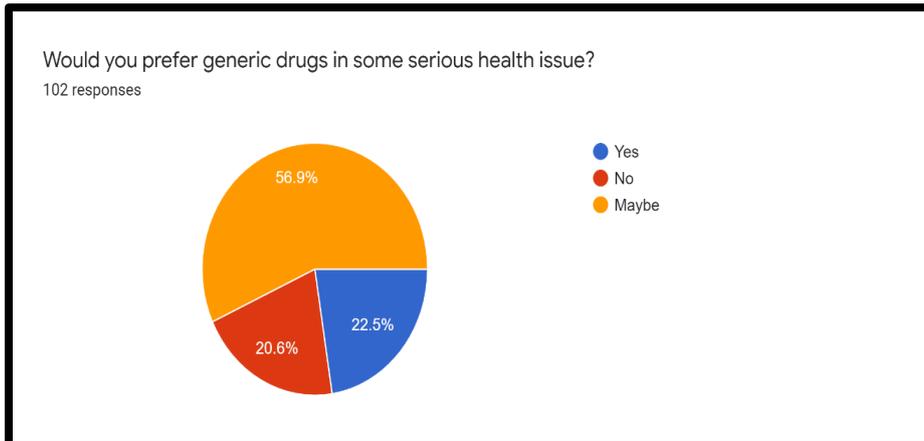
DATA ANALYSIS



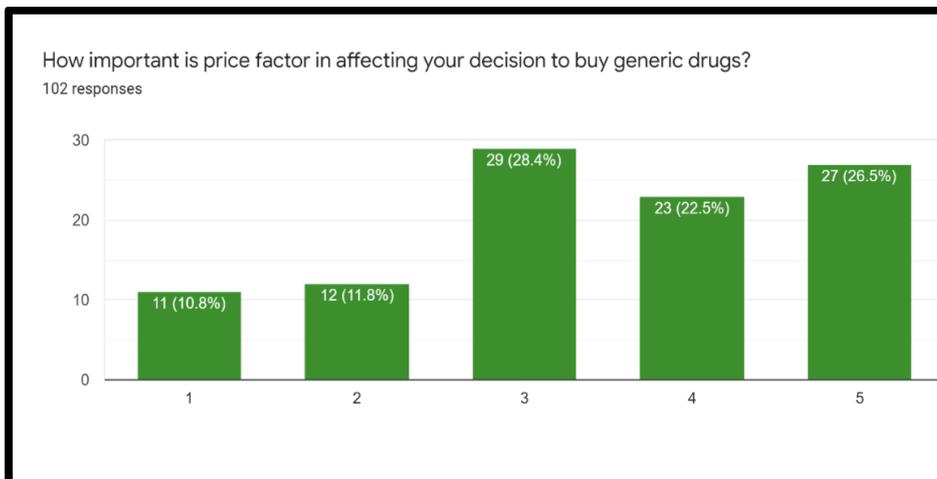
Inference:- The above figure shows that highest 60.8% will prefer whatever doctor will prescribe, but then second highest 17.6% will prefer generic drugs. So we can say that is generics are promoted people will consume generics.



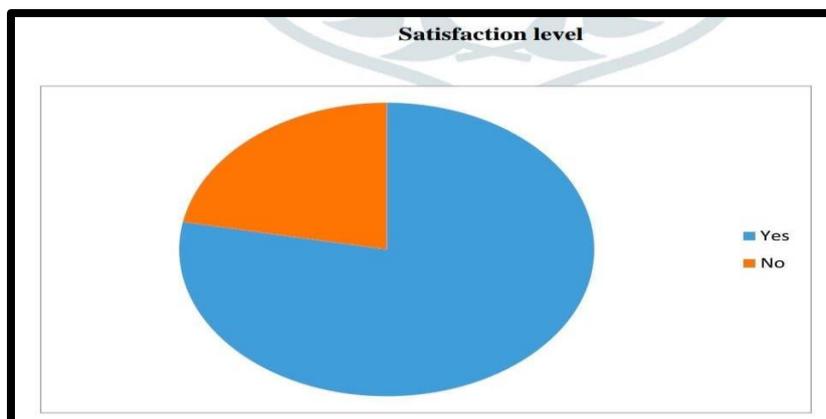
Inference:- The above figure shows that even if the price are cheaper 64.7% will consume as per doctor’s prescription and then 21.6% will buygenerics as price are cheaper.



Inference:- The above figure show that 56.9% might consume generics in serious health issues and then second highest 22.5% will consume generics in serious health issues. So we can say that people are ready to consume and trust generics even for major health issues.



Inference:- The above figure show that 28.4% of the respondents feels that price has neutral influence in buying generics, then 26.5% of respondent feels that price is an important factor in influencing price. So it can be said that price does plays an important role in influencing purchasing decision of generics.



Inference:- The above figure show that majority of respondents are satisfied with jan aushadhi yojana and jan aushadhi stores.



Inference:- The above figure shows that 100% of respondent feels that jan aushadhi stores are cost effective

FINDINGS

In the study, findings are as follows:-

1. It can be clearly seen that majority of people prefer drugs prescribed by doctor and then second highest no of people prefer generic drugs, therefore hypothesis H1 is accepted and H0 is rejected.
2. The next concludes that's majority of people will buy drugs as per prescription given by doctor, therefore hypothesis H1 is accepted and H0 is rejected.
3. Moving on we can see that quite number of people will prefer generic drugs in serious health issues and hence hypothesis H1 is accepted and H0 is rejected.
4. Adding to this, we can see that many feel that price is a neutral factor influencing the decision to buy generic drugs and then second highest no of people feel that price is very important factor influencing the purchase of generic drugs, therefore hypothesis H1 is accepted and H0 is rejected.
5. The next says that majority of the people are satisfied with the jan aushadi yojana and jan aushadhi stores and hence hypothesis H1 is accepted and H0 is rejected.
6. Moving further we can see that 100% of respondents feels that jan aushadhi stores are cost effective and therefore hypothesis H1 is accepted and H0 is rejected.

RECOMMENDATION

- The generic medicines need more promotional activities.
- Awareness programs for generic medicines should be conducted in rural areas.
- The generic stores need to be more promoted.
- Generic medicines should be available through onlines modes.
- Demand for generic medicines should be created through medical practitioner and doctors of government hospitals.

CONCLUSION

The choice of patients to either to buy generic drugs or branded drugs to some extent may be influenced by whether they seek to avail of the public health system or attend a personal hospital and within the 2 systems there are again several options. Access to drugs and healthcare is an important dimension of ensuring competition between branded medicines and generic drugs. While there is range of choice open to consumer, the exercise of choice is determined by several factors but the critical factor is on the availability of information. These factors contributes to sustainability of generic drugs and therefore promotional and awareness spreading activities should be held. Therefore to spread awareness and create sustainability in future government of India have started PRADHAN MANTRI JAN AUSHADHI YOJANA and have set up several jan aushadhi stores. Jan Aushadhi stores have been set up to provide generic and quality generic medicines at affordable price to common people, but are equivalent in quality and efficiency as expensive branded drugs. Doctors have started giving more importance to Jan Aushadhi and are prescribes to their patients after this initiative of government. The government should take necessary initiatives to popularize the scheme of Jan Aushadhi and educate the people. So we can assume that generic drugs will sustain in future and have equal or more demand than branded drugs.

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SUSTAINABLE PRACTICES ADOPTED BY HINDUSTAN UNILEVER LIMITED AND ITS IMPACT ON CONSUMER BUYING BEHAVIOUR WITH REFERENCE TO THE REGION OF MUMBAI**Aniket Swaraj and Sherwyn Fernandes**

SIES College of Commerce and Economics (Autonomous)

ABSTRACT

The environment in which we are living today is degrading at an alarming rate and it is becoming increasingly difficult to sustain all the available natural resources. Sustainable development addresses the social, economic and environmental problems. Sustainable development is the framework through which humans can exist and grow while protecting the natural environment, and encouraging the social and economic progress of the world without depleting the natural resources. This study explores how Hindustan Unilever Limited (HUL), one of the leading FMCG companies is adopting sustainable practices right from the procurement process to the point of sale and the impact of these sustainable practices on consumer buying behaviour. A quantitative approach was adopted for this study and both primary and secondary data were collected. The primary data was collected using the survey method from a sample of 250 respondents that were selected using convenience sampling, and the secondary data from various published journals. The study concludes that consumers today are environment conscious and prefer eco-friendly products. Therefore, FMCG companies should adopt sustainable practices and manufacture products that are environment friendly thus improving the health, wellbeing, and confidence of the people while gaining competitive advantage and also increasing their profits.

Keywords: Sustainable development, Sustainable practices, FMCG, HUL

INTRODUCTION

The environment plays a significant role to support life on earth and it is very important for the survival of mankind. Our earlier generations lived in a very good environment which was less polluted. The environment which we have inherited today is quite different and we are all facing environmental problems such as pollution, unseasonal rains, cyclones, global warming, etc. These environmental problems pose a huge amount of risk to the living organisms on our planet, and they negatively impact our present-day environment. However, my analysis shows that only few studies have explored how sustainable practices are to be integrated with all the functions of the business, and also there is dearth of information and knowledge regarding the sustainable practices adopted by the FMCG companies in the Indian context.

Therefore, this study aims to investigate how sustainable practices are integrated with all the functions of the business in the FMCG sector with specific reference to Hindustan Unilever Limited (HUL), one of the leading FMCG companies. This research paper also studies the sustainable practices that HUL has adopted, the impact of these sustainable practices on consumer buying behaviour in the region of Mumbai, and its effects on HUL's profitability. The purpose of selecting the FMCG sector is that it is the fourth largest sector in the Indian economy. Also, the rationale for choosing Hindustan Unilever Limited is that HUL not only fuels economic growth but also creates a positive impact on the society as well as the environment.

LITERATURE REVIEW:

Sustainable development: According to (Devi.A.U, 2016), sustainable development means the development that sustains the ability of the natural systems to continue providing natural resources upon which the society depends while meeting human development goals. While (Jeevan, 2016) suggests that companies should focus on the triple bottom line approach and not just on sales, profitability, or market share.

Hindustan Unilever Limited (HUL): HUL is India's largest fast moving consumer goods company. It has a vision to build a sustainable and responsible organisation that helps in improving people's lives. It launched the [Unilever Sustainable Living Plan] (USLP) in 2010 to prove that sustainability and successful business practices are linked. HUL is striving hard and implementing the USLP in all the activities throughout its supply chain right from the procurement process to the point of sale. To support economic growth, it ensures that its raw materials are sourced locally and sustainably with the highest standards. Its brands such as Lifebuoy, Pureit, and Domex have conducted impactful Water, Sanitation and Hygiene behaviour change programmes highlighting the importance of health, hygiene and safe drinking water. It aims to enable a positive holistic wellbeing at the workplace, letting people thrive and be the best version of themselves thus helping all its employees to realise their abilities and cope with the stresses of life. HUL with an aim to create a waste free future, is minimising the use of plastic and reducing the food waste from its factories. It is reducing its water consumption in its manufacturing operations and is developing laundry, home cleaning and haircare products which consume less

water. Also, it has eliminated coal usage across its operations, replacing it with green alternatives such as biomass and biodiesel and its manufacturing units are operating with 100% renewable grid electricity through on-site solar generation, off-site solar and wind generation, and hydro based grid power. (HUL, 2021)

OBJECTIVES OF THE STUDY:

- To find why HUL is moving towards sustainability and adopting sustainable practices.
- To find the impact of sustainable practices adopted by HUL on consumer buying behaviour.
- To find the effects of sustainable practices on HUL's profitability.
- To find whether HUL gains a competitive advantage by adopting sustainable practices.

RESEARCH METHODOLOGY

The present descriptive research studies the sustainable practices adopted by HUL and its impact on consumer buying behaviour. A quantitative approach was adopted to conduct the research. The paper consists of both primary and secondary data. The primary data was collected using the survey method through a closed-ended structured questionnaire. Non-probability approach of sampling was adopted. The survey was conducted in the month of January 2022 in the Mumbai region, and a sample of 250 respondents were chosen using convenience sampling method. The secondary data were taken from various published journals, annual reports and websites. The data collected has been analysed and tabulated using M.S. Excel.

DATA ANALYSIS AND INTERPRETATION

The primary data for this study was collected using the survey method through a closed-ended structured questionnaire. The questionnaire used for the survey was divided into 2 sections. The first section was the demographic profile section, wherein personal information of the respondents such as age and gender had been collected. The second section contained questions related to the research objectives.

The Demographic profile:

- Out of 250 respondents, 52.8% of the respondents are females, 46.4% of the respondents are males, and the remaining 0.8% of the respondents prefer not to reveal their gender.
- As regards to the age group, 63.6% of the respondents are in the age group of 15-25 years, 6.4% of the respondents are in the age group of 26-40 years, 26.4% of the respondents are in the age group 41-60 years and 3.6% of the respondents are above 60 years.

The analysis of the questions regarding the research objectives is discussed below:

- The frequency of purchasing FMCG products: On analysing, it was found that out of 250 respondents, 21.6% of the respondents said they buy FMCG products daily, 38.4% of the respondents said they buy FMCG products weekly, 8.8% of the respondents said they buy FMCG products weekly, while 31.2% of the respondents said they bought FMCG products monthly.
- With regard to the factors considered while buying FMCG products, it was found that consumers consider various factors while buying FMCG products as given in the table below:

Factors considered while purchasing an FMCG product	Frequency	Percentage
Price of the product	187	74.80%
Quality of the product	233	93.20%
Environment friendliness of the product	98	39.20%
Brand Name	166	66.40%
Origin of the Product	38	15.20%
Customer Reviews	96	38.40%
Others	11	4.40%

(Source: Primary data)

- With regard to environment consciousness of the respondents, it was seen that 65.2% of the respondents are environment conscious.
- Respondents were asked how likely they are to buy a product that is eco-friendly on a likert scale of 5, with 5 being most likely and 1 being least likely, the results are given in the table below. The mean of the data from the likert scale is 4.136.

Scale	1	2	3	4	5
Frequency	2	4	49	98	97
Percentage	0.80%	1.60%	19.60%	39.20%	38.80%

(Source: Primary data)

- 90.4% of the respondents believe that FMCG companies should step up and start manufacturing products that are eco-friendly.
- 42.4% of the respondents are willing to pay more for products that are manufactured using renewable resources and recyclable packaging.
- 44.8% of the respondents are aware that HUL has taken the initiative of manufacturing its products sustainably in an environment friendly manner.
- 93.2% of the respondents use HUL products in the Beauty and Personal care category.
- 95.6% of the respondents use HUL products in the Home care category.
- 89.6% of the respondents use HUL products in the Foods & Refreshments category.
- 70.9% of the respondents who do not use HUL products are ready to buy HUL products in view of the fact that HUL has adopted sustainable practices.
- 80.4% of the respondents have shown willingness to support HUL's sustainable practices.

FINDINGS OF THE STUDY

- Majority of the respondents are environment conscious and they prefer products that are eco-friendly. For this reason, they believe that FMCG companies should manufacture products that are environment friendly. Therefore, HUL being one of the leading FMCG companies, it has adopted sustainable practices, so that they can cater to the needs of majority of their consumers.
- A good number of respondents are aware that HUL has adopted sustainable practices and therefore majority of the respondents continue to use HUL products. It indicates that HUL's sustainable practices definitely has a positive impact on the consumer buying behaviour.
- Many of the respondents are willing to pay more for a product that is manufactured sustainably. So, we can infer that HUL's profitability has not been affected by adopting sustainable practices and it can outweigh the extra costs that it has to bear to adopt these sustainable practices.
- Already majority of the respondents are using HUL's products and those who currently do not use HUL's products are also ready to buy HUL's products after becoming aware that HUL has adopted sustainable practices. It clearly indicates that HUL has certainly gained a competitive advantage by adopting sustainable practices.

RECOMMENDATIONS

From this study, we could conclude that consumers today are environment conscious and prefer eco-friendly products. Therefore, FMCG companies should adopt sustainable practices and manufacture products that are environment friendly thus improving the health, wellbeing, and confidence of the people while gaining competitive advantage.

CONCLUSION

In the current VUCA (Volatile, Uncertain, Complex, Ambiguous) world especially during the current Covid 19 pandemic, and to meet changing consumer demands, it is necessary that FMCG companies take up the initiative to adopt sustainable practices, to gain competitive advantage and also increase their profits. Also, the FMCG companies that are sceptical, could rest assure that sustainable practices definitely has a positive impact on the consumer buying behaviour and the profitability of the company would not get affected.

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SUSTAINABILITY OF PHARMACIES POST LOCKDOWN**Manasi Shah and Pavithra Raman**

SIES College of Commerce and Economics (Autonomous)

ABSTRACT

The Pharmaceutical industry is the 3rd largest and fastest developing industry in India. Right from ancient times, people used to buy medicines from doctors or vaidis or their chosen chemists. Due to the advent of technology, many have turned towards smart buying like buying online or buying medicines from medicine apps. Online pharmacy is creating huge demands in the coming days. There are approx. 35000 active online pharmacies operating worldwide. Identifying the consumer behaviour and buying pattern of a product or a service is an important factor to identify different tools affecting a consumer's buying behaviour. Due to Covid-19 business scenario and consumer preference is completely changed. Though it is convenient to buy medicines online as it also causes high misuse of drugs, so to overcome these risks many people prefer local pharmacies. The purpose of this study is to understand how did offline/online pharmacies sustained during Covid-19.

Keywords: Pharmacies, E pharmacy, Buying Patterns of medicines during Covid-19, Online Medicines, Conventional Pharmacy

INTRODUCTION

The Internet has taken over the world in all aspects, so it is also seen that many pharmacies have also gone Online. It refers to a business where there are sales of medicines that can be ordered online and delivered through the mail. Due to Covid-19, there has been a growth in the pharmaceutical sector with the concept of online pharmacies also known as E-Pharmacies. This may have happened due to two reasons, the first being the impact of Covid-19 and second, being the ease of using the internet. E-Pharmacy is one of the innovative progressions which is probably going to connect a gap between the services and end rural customers by giving simple and moderate access of medicines to the shopper at their doorstep at an insignificant click of a finger. It improves the purchaser's comfort and access. Far off the territories in the nation are also profited with retail drug stores as it were before. In India, E-Pharmacy is at its beginning stage with various factors, maybe in the future, it has the potential to be a very large industry segment. Presently things are evolving, with the increase of computer literacy, availability of the internet, popularization of smartphones. Though Pharmacy shop was allowed to open during the lockdown, many people ordered their medicines and other pharmaceutical products from online pharm for their safety.

Comparison of Offline Pharmacy over E-Pharmacy**E-pharmacy**

- 1 It is more convenient as people can buy medicines online from anywhere using the internet
- 2 Shopping on the internet helps a buyer save his money.
- 3 It is time-saving
- 4 They provide discounts/offers on medicines

Offline pharmacy

- 1 People have to go stores to buy so it is considered as less convenient
- 2 Price is high due to middleman's profit
- 3 It is time-consuming
- 4 They do not provide such offers due to less margin.

SOME ONLINE PHARMACY STARTUP

- 1 Pharmeasy (2014)
- 2 Medlife (2014)
- 3 1mg (2015)
- 4 Netmeds (June 2015)
- 5 Healthkart (2011)
- 6 Emedix (2016)

REVIEW OF LITERATURE

A study was undertaken by Srivastava (2020) on Consumer's usage and adoption of E-pharmacies in India.

Many people appreciated the concept of Home delivery of the medicines which were purchased online. People should know the benefits of e-pharmacies, so there should be awareness among the customers and it should be properly shown to the customers. Incomplete information provided to the customer will only create more and more mistrust in the minds of the customer.

A study was undertaken by Anwar et al., (2020) on Factors Leading to Preference for buying Online Medicines and their Effects on Actual buying Behaviour:

This paper focuses on some of the factors for which online purchasing of medicine is accepted by a lot of people. Some of the factors are cost-efficient, convenient, there is also the availability of less common medicines. The author also had found out that e-pharmacies is leading ahead because of the Digital India initiative, an e health care initiative by the Government of India.

A study was undertaken by Roshni Selvam, Pavithra GM, Venugopal N (2021) E-pharmacy –a boon or bane

This paper focuses on challenges faced by E-pharmacy. It also tells us about the pros and cons of e-pharmacy. This paper shows us how the e-pharmacy model works. The work shows us that even though e-pharmacies have part of favourable circumstances it doesn't have an individual touch like a conventional pharmacy.

A study was undertaken by Himani Singh, A Majumdar, N Malviya (June 2020) E-pharmacy impacts on society and Pharma sector in Economical Pandemic situation.

This paper focuses on how e-pharmacy has an impact on economic growth during Covid 19. It also shows how it has an impact on the pharmaceutical sector. This research also highlights some points in which e-pharmacy is proven to be beneficial to society. It explains the future perspective of e-pharmacy.

A study was undertaken by S.V.Chordiya, B.M.Garge (2018) E-Pharmacy vs Conventional pharmacy

This paper focuses on the Pros and Cons of e-pharmacy and conventional pharmacy. It gives details about e-pharmacy. This research shows how people have shifted towards buying medicines online. It also shows us how the e-pharmacy model works.

OBJECTIVE OF THE STUDY

- 1 To study the factors responsible for buying medicine from online pharmacy
- 2 To study the reluctance in buying online
- 3 To understand how offers and discounts influence people to buy medicines online

Factors Responsible for buying medicine online

1. Brand – Many people buy medicines because of the brand through online
2. Price- Buying medicines online helps a buyer to save money. Prices of medicines online are 10-20% lower as compared to offline. It is cheaper online because supplier can serve a different variety of consumers from one central location and it will help in avoiding the operating cost of brick and motor branches.
3. Convenience- It is convenient to order online medicine with a prescription. People who live at great distances from an offline pharmacy, the elderly all can be benefited from the easy and fast purchasing of medicines online.
4. Choices-There are variety of choices in online pharmacy as compared to offline pharmacy.

RELUCTANCE IN BUYING ONLINE

- 1 Lack of Trust- Many people have a fear of trust while buying medicines from online whereas it is easy to buy medicine from offline pharmacy as there is face to face contact.
- 2 No physical touch- In the case of online purchase of medicine, customers often find it risky as they do not get to touch and see the product
- 3 Minimum order- Many of the customers do not purchase medicine from online because they deliver the products in minimum quantity which is not suitable for customers

4 Late Delivery- In case of emergency late delivery of medicines will be very dangerous to the Consumers life. It takes approximately 2 days to deliver the medicines which will not be appropriate for the customer.

RESEARCH METHODOLOGY

Research Design: Descriptive Research Method was used for this study which was based on the focused study.

Data Collection Method: In this research, data were collected in one method only

1 Secondary Data – The secondary data was collected by using the internet and from research articles in different journals.

FINDINGS

- 1 This study shows that offers and discounts play a major role in attracting customers in E-pharmacy.
2. This study showed that the frequency of buying medicines from e-pharmacy before Covid-19 was very occasional but when Covid-19 had started the frequency had increased.
- 3 Though the online purchase of medicines from E-Pharmacies is safe to an extent as still there are risks in getting the right medicine, Fake websites and lack of information regarding medicines
- 4 According to the study, due to Covid-19 the movement of people was limited which helped e-pharmacies like Pharameasy, Netmeds to grow their business in a big way.
- 5 It is also seen that because of Covid-19, Contactless delivery of medicines is a reason of influencing consumer preference for buying medicines online.

SUGGESTIONS

- 1 The suggestion from this study is that as there has been growth in the Pharmaceutical sector due to Covid-19, E-pharmacies have gained more attention of the customers so in future they can be looked upon and it will be beneficial to the customers.
- 2 The Pharma market is very unpredictable. Purchase of cloth and medicine is completely the opposite thing, as there are many other players in the market, consumers can choose among them.
3. E-pharmacies will have to keep on giving offers and discounts so they don't lose the customers, in order to sustain in the market.
4. Due to Covid-19, E-pharmacies have become popular, so they can be looked upon and it will help the consumers to buy medicines online without any risk.
5. Online Pharmacies can take the help of retired doctors to give opinions/consultations for online customers which will boost the faith of customers.

CONCLUSION

Despite of all the above it is seen that the retail pharmacies and e-pharmacies can have a great scope in the Indian market as more and more educated people are turning towards online purchases from E-Pharmacies at the same time many conservative people have also turned towards both e-pharmacies and local pharmacies. The supply of medicines in every corner of the world is becoming easy after E-Pharmacies came into the Indian market. It is becoming popular among the consumers because of good customer relationship management, offers and discounts. Online pharmacies do not have a physical touch that of Conventional pharmacies so because of that many people prefer to go outside to purchase medicines. People should be aware of such risky sites while buying online. The Ongoing situation has both opportunities and challenges for Pharmacies worldwide. As we know that there are various advantages in online pharmacies and it has led to scope in e-commerce, so the Indian government can think about better opportunities and it can be helpful for the Pharmaceutical Industry in the upcoming years.

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SUSTAINABLE TOURISM IN INDIA**Fleur Fernandes and Mansi Sanjay Gupta**

SIES College of Commerce and Economics (Autonomous)

ABSTRACT

Tourism has become World's largest and fastest growing industry with employment of 260 million people and contribution to 9% of world's GDP. In today's scenario Sustainable tourism is a responsible tourism intending to generate employment and income along with alleviating any deeper impact on environment and local culture. "Tourism destroys Tourism"-has been observed through many case studies. That's why the need of the hour is that balance must be found between limits and usage so that continuous changing, monitoring and planning of the tourism projects ensures management of tourism for the longer run and for the generations and generations. Economic, social and environmental aspects of sustainable development must include the interests of all stakeholders including local people or communities, visitors, industry and government. In this paper it is aimed to understand the awareness of the planners and other stakeholders about sustainable development. Further, focus on the paper moves towards the major issues and challenges which Indian tourism industry is facing in promoting sustainable tourism practices.

Keywords: Sustainable, environment, community, stakeholders, monitoring

INTRODUCTION

Tourism is perceived as the engine of economic growth, which generates income and employment, foreign exchange earnings, and preserves the national heritage and environment, develops the infrastructure, and maintains peace and stability in the destinations. Tourism is a major growing industry in India. As we all know that it contributes about 6% of India's GDP and is expected to grow at an annual rate of 6.9 to 9.9% of GDP by 2028. Also, it contributes to 13% (90 million) of the total employment of the whole country. Tourism industry uses natural resources intensively which directly influences the environment, the ecosystem, economy, societies and cultures. Now-a-days, additional burden on infrastructure facilities that use local natural, human, material and other resources which are gradually depleting. There is a consensus that tourism industry should be Sustainable, but the question is how? Sustainability means, meeting our needs without compromising the ability of future generations to meet their own needs. Now-a-days, sustainable tourism and ecotourism have received much prominence. The bedrock of sustainable tourism is all about achieving a balance between economic growth, human well-being, and environmental health. Sustainable tourism helps to manage all resources in such a way that economic, social and aesthetic needs can be fulfilled while maintaining cultural integrity, essential ecological processes, biological diversity and life support systems. Combating the negative impacts or influence of tourism and transition to its sustainable development involves various support from different communities of society.

LITERATURE REVIEW

Gowhar Wani, in his study has mentioned about sustainable tourism in India through policy paradigm and their outcomes at the tourist destinations. Tourism plays a very crucial role in promoting economy at local level. India understood the importance of sustainable tourism after the independence and paid much attention to tourism sector.

Government of India took initiative to implement policies and it has been categorized as:

- (a) Tourism sector before 1980: Government had decided to implement some plans for sustainable tourism in Five Year Plan Agenda and also included it but, it didn't succeed because of no financial assistance was given for tourism and in some plans funds are not fully released for use and thus it didn't gained momentum and economic growth.
- (b) After Independence tourism sector: Policies were aimed on presenting India to the foreigners as the ultimate holiday home and to make changes in tourism sites into potential destination and hence, it gained importance and other benefits.
- (c) Sustainable Tourism Initiative: Environment costs were continued to be incurred due to lack of awareness, and societies participation and everyone's belief that resources used for tourism are renewable made it difficult for the policies to work. In 2002, Government implemented Tourism policy 2002 and it served the purpose. 10th Five Year Plan has advised tourism industry as a sustainable development for livelihood and

host communities. Government of India took notice of Sustainability issues at various destinations and recommend the actions as follows:

- “Atithi Devo Bhavah”- Social awareness campaign at tourist destinations.
- “Sustained Cleanliness Drive”- Involvement of Schools, NGOs, industry associations and other agencies.
- “Setting up of Way- Side Amenities”- Central Financial Assistance.

Also, Ministry of Tourism- Government of India organized national level workshop on Sustainable Tourism. Nevertheless, policy framework didn't work because of lack of attention to Sustainability of resources and destinations. Also, lack of cooperation among departments leads to mismanagement and stimulate sustainability issues at various destinations.

OBJECTIVES

- To make people aware about the concept of sustainable tourism, as according to survey ,many people are not very familiar with the concept of sustainable tourism in India.
- Also, to make society well- informed about the various policies implemented for sustainable tourism by government and places of eco-accommodation where sustainability in tourism is practised.
- The challenges which tourism industry is facing in implementing and practising sustainable tourism.
- To analyze how we can improve the environmental impact of tourism operation.

HYPOTHESIS

1. H0: People are very familiar with the concept of sustainable tourism.
H1: People are not very familiar with the concept of sustainable tourism.
2. H0: People are not willing to spend extra amount to travel sustainably.
H1: People are willing to spend extra amount to travel sustainably.
3. H0: There is no relation between visit to a eco-tourist spot and luxurious accommodation.
H1: There exist a relation between visit to a eco-tourist spot and luxurious accommodation.
4. H0: There is no relation between visit to a eco-tourist spot and modes of transport available.
H1: There exist a relation between visit to a eco-tourist spot and modes of transport available.
5. H0: People do not choose eco-accommodation over traditional hotel.
H1: People choose eco-accommodation over traditional hotel.

SCOPE

The scope of research is to get well- versed with the concept of Sustainability and its implications on tourism sector.

- The research is gleaned from primary as well as secondary data.
- The research is studied among all ages and is done as per the convenience of the researcher.

SIGNIFICANCE:

The research conducted has the following importances:

- The study shows the importance of sustainability in tourism and people's awareness towards it.
- The research is also important to identify whether people are aware or not of sustainable tourism and various policies related to it.
- The study will provide help to the other researchers to conduct their future research work on Sustainability of Tourism in India.
- The study reveals some ways to reduce the negative impacts of tourism industry on environment, local communities, and heritages.

RESEARCH METHODOLOGY

Research methodology is the procedure used to select, identify, process and analyze information about a topic. The researcher has preferred non- probability sampling method.

DATA COLLECTION

Data Collection means gathering information through various sources. Two types of collection methods are:

- Primary Source: The primary data required for the study was gathered from 112 active participants. Questionnaire method through Google forms is used. The participants were of all ages.
- Secondary Source: The data is collected from books, Internet, journals, newspaper, articles, website of Government publications, annual report, and other published records.

Fig. 1

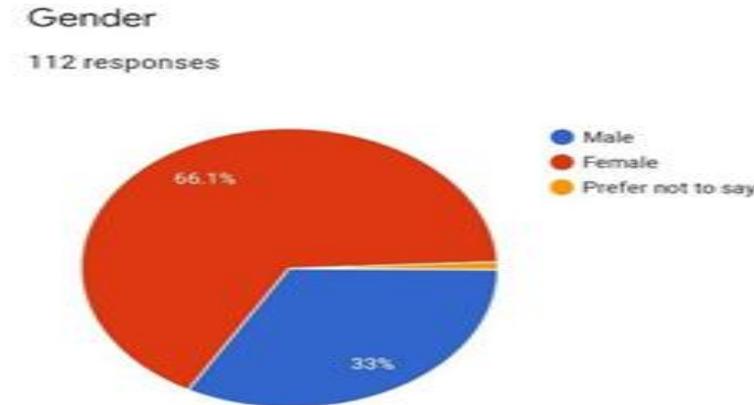


Fig. 2

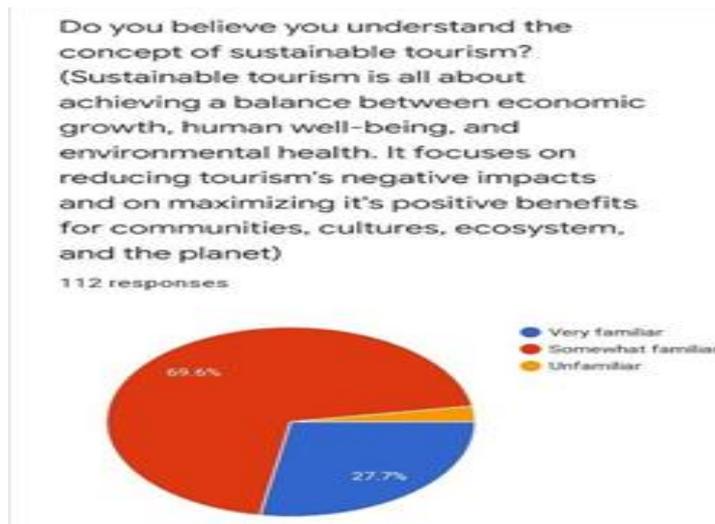


Fig. 3

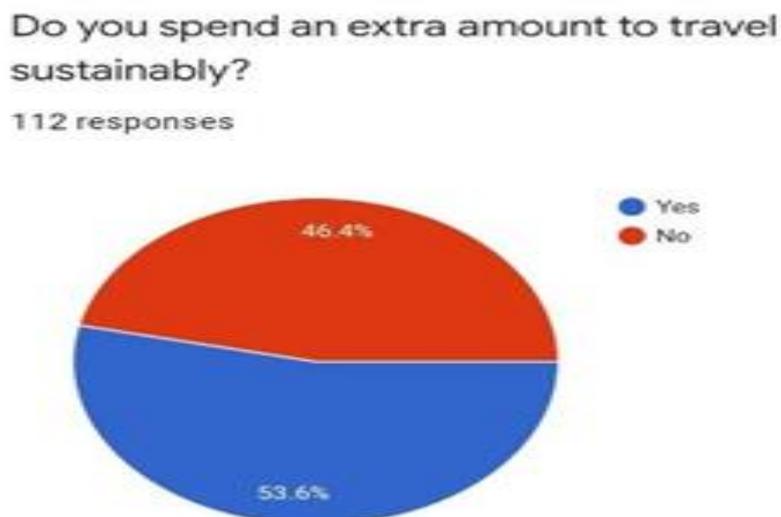


Fig. 4

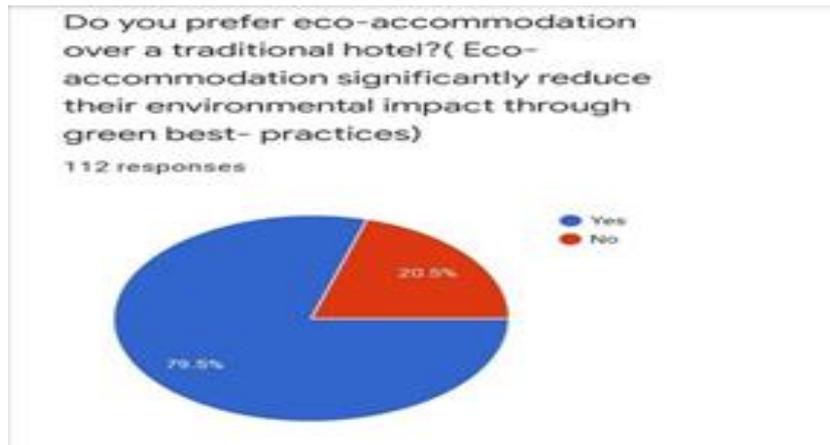


Fig. 5

Rate the importances of Luxurious accommodation while deciding upon a visit to a eco- tourist spot?

112 responses

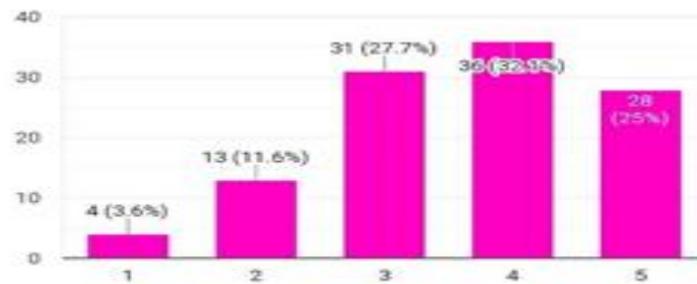


Fig. 6

Rate the importances of the following factors while deciding upon a visit to a eco- tourist spot?

112 responses

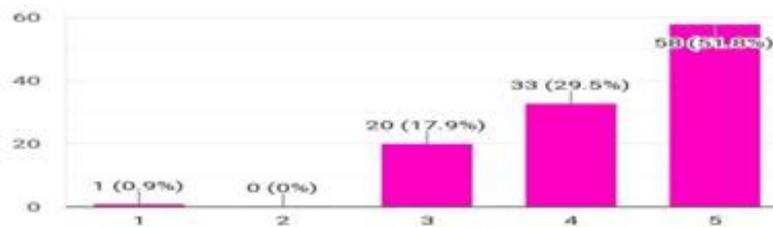
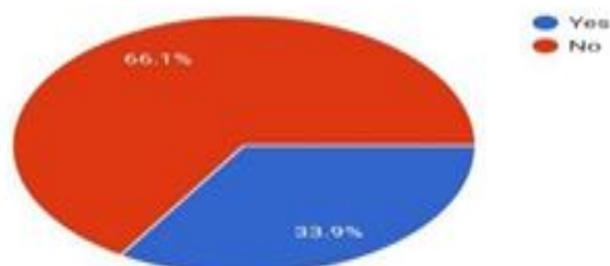


Fig. 7

Are you aware of policies related to sustainable tourism?

112 responses



DATA ANALYSIS AND FINDINGS

- As many people are not well aware about the concept Sustainable Tourism and its implications in India as shown in fig 2. Hence, Hypothesis 1 is proved.
- At the same time, many are not even aware of policies related to it, as shown in fig 7.
- As shown in fig 3, people are willing to spend more to travel sustainably.
- People prefer eco-accommodation over traditional hotel as shown in fig 4. Therefore, hypothesis 5 is proved.
- There is no relation between visit to a eco-tourist spot and luxurious accommodation as shown in fig 5.
- There exist a relation between visit to a eco-tourist spot and modes of transport as shown in fig 6. Hence, hypothesis 4 is proved.

RECOMMENDATIONS

- Government need to integrate travel and tourism policy, especially the environment, into broader government policies.
- Design policies creating incentives for corporate responsibility in tourism and favouring a sensitive and engaging approach towards the local communities at the destinations.
- Make society well- informed about the various policies related to tourism.
- Inform society that if they buy gifts or souvenirs in small shops it will promote the local economy.
- Choosing sustainable accommodation and operators.
- People should prefer eco-accommodation over a traditional hotel.
- Let society know that they also have a crucial role to play in protecting environment by being aware about what protocol they need to follow in tourist destinations.
- Having tourists volunteer in the local community.

CONCLUSION

A sustainable proposal to tourism is all about long-term view, joint effort, examining the consequences, conform to changes. Preserving the tourist attractions places is the main condition to ensure tourist revisit in next year. First and the foremost thing is to promote local tourism products and services, to support local economy. It will contribute to the economic benefits of the local community. Practising sustainable tourism will help the tour operators to fetch capitals from banks and investors. A distinction for being sustainable also adds value to tourist enterprises. Also education of tourists is crucial when it comes to follow the protocol of the tourist destinations. Practising sustainable tourism is expensive process, but it will be profitable in the long run.

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- <https://www.researchgate.net/publication/312446410>
- <https://www.researchgate.net/publication/338041882>

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

2 Author Designation, Department, Organization, City, email id

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:**

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- **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:**

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- **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:**

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7. The submission implies that the work has not been published earlier elsewhere and is not under consideration to be published anywhere else if selected for publication in the journal of Indian Academicians and Researchers Association.

8. Decision of the Editorial Board regarding selection/rejection of the articles will be final.



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