

Volume 9, Issue 2 (III)

April – June 2022

ISSN: 2394 – 7780



International Journal of Advance and Innovative Research

Indian Academicians and Researchers Association
www.iaraedu.com



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ONE DAY NATIONAL LEVEL CONFERENCE 2021-22

On

***Leading Change: Transformational Possibilities and
Challenges in Commerce, Management and Technology***

On

26th February, 2022.

[PEER REVIEWED]

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

ISSN: 2394-7780

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We are pleased to organise the One-day National Level Conference on the theme: "Leading Change: Transformational Possibilities and Challenges in Commerce, Management, and Technology" organized by the Research Cell. Despite the current unpredictable and difficult times, the world's usage of technology, digitalization, and new ways of working will be continued. Due to ever changing global conditions, as well as unforeseeable economic and socio-cultural obstacles, business sustainability has flown under the radar. This has undoubtedly stifled development and attempts achieved over the last few centuries. It has also motivated a desire to comprehend today's multidimensional challenges and the transformation of corporate complications. This One-day National Conference on aims to highlight recent breakthroughs in the fields of Management and Technology at the local and global level the world.

We are hopeful that the conference would provide valuable, practical and enlightening ideas to the academicians and corporate personnel.

Principal Dr. Maheshchandra Joshi

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MESSAGE FROM CONFERENCE CONVENOR



Ms. Niyomi Fonseca

*Chief Co-ordinator & Convenor National Conference,
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It is a matter of great pride and privilege to organise the One day National Level Conference on the theme: "Leading Change: Transformational Possibilities and Challenges in Commerce, Management, and Technology" organized by the Research Cell of Chetana's Hazarimal Somani College of Commerce and Economics, Smt. Kusumtai Chaudhari College of Arts, Self-Financing Courses On 26th Feb, 2022.

The objectives of the conference is:

- To create awareness about transformational changes in management, commerce and technology across the globe
- To promote and exchange ideas in innovation and inclusion that are resultant of changes in practices around the world
- To explore the latest developments in research and practice of transformations towards sustainability in trans disciplinary field
- To enhance researchers' and professionals' knowledge of transformational possibilities and challenges in post pandemic period.

I am obliged and grateful to the authors and reviewers for their contribution towards the conference theme. Their contribution will pave the way for further research and add to the ocean of knowledge around us.

Niyomi Fonseca

*Chief Co-ordinator & Convenor National Conference,
Chetana's Hazarimal Somani College, Self Financing Courses*

MESSAGE FROM RESEARCH CELL



Mr. Sabir Mujawar, Ms. Amisha Ved

Conference Secretary,

*Chetana's Hazarimal Somani College of Comm. and Eco.,
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Dear Researchers !!

Greetings of the Day!!

It gives us immense pleasure to present this journal issue to you on the theme of "Leading Change: Transformational Possibilities and Challenges in Commerce, Management, and Technology. We hope that the outcome of this conference in the form of this journal will prove beneficial to upcoming researchers.

We would also like to thank all the esteemed dignitaries who graced the occasion & provided valuable insights about the theme. Our appreciation to all the participants, who through their effective research papers, Contributed to the brainstorming sessions.

To all the teaching, non-teaching staff & everyone who directly or indirectly helped to make this conference successful, a heartfelt gratitude.

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International Journal of Advance and Innovative Research

Volume 9, Issue 2 (III): April - June 2022

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Scientific Journal Impact Factor

CERTIFICATE OF INDEXING (SJIF 2018)

This certificate is awarded to

International Journal of Advance & Innovative Research
(ISSN: 2394-7780)

The Journal has been positively evaluated in the SJIF Journals Master List evaluation process
SJIF 2018 = 7.363

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CONTENTS

Research Papers

- INNOVATIVE TRENDS OF RECRUITMENT AND SELECTION IN THE DIGITAL ERA** 1 – 7
Ms. Taqdees Shaikh and Ms. Bhakti Bhosale
- A STUDY ON “STUDY ON ROLE OF MAHILA BACHAT GAT IN PROMOTING SMALL SCALE BUSINESS FOR WOMEN'S IN MUMBRA REGION”** 8 – 12
Mrs. Saima Shoeb Khan
- THE EFFECT OF GREEN HUMAN RESOURCE MANAGEMENT METHODS ON LONG-TERM PERFORMANCE IN HEALTHCARE ORGANIZATIONS, AND THEIR IMPACT ON THE GENERAL PUBLIC** 13 – 17
Mrs. Sabina Ashfaque Shaikh
- A STUDY ON INTERNET USAGE PATTERN OF STUDENTS OF UNIVERSITY OF MUMBAI: WITH SPECIAL REFERENCE TO AGE GROUP OF 16 TO 18 YEARS** 18 – 21
Saravanan Reddy
- MANAGEMENT POLICIES AND ROLE OF HR IN PLANNING WORK LIFE BALANCE AMONG CORPORATE WOMEN** 22 – 26
Pranali B. Jharikar
- INDIAN REFUGEES AND MIGRANTS IN COVID 19** 27 – 31
Dr. Kavita Vijay Shinde
- A REVIEW OF USAGE OF CLOUD COMPUTING IN INDIAN SCHOOL EDUCATION SYSTEM: OPPORTUNITIES AND CHALLENGES** 32 – 36
Shaikh Sameena
- THE SOCIAL MEDIA DILEMMA** 37 – 39
Mrs. Ragini Mukul Singh
- AN IMPRESSION OF ONLINE LEARNING EDUCATION FACED BY TEACHERS & STUDENTS** 40 – 49
Debjani Singha and Mr. Parui Santu Pradyut
- CRYPTOGRAPHY – OVERVIEW, TYPES AND LEGAL ISSUES** 50 – 53
Pranay Karende

PROBLEMS OF DIGITAL TRANSFORMATION AND OVERCOMING METHODS	54 – 58
Sushma Ahire	
STUDY OF UPI FRAUDS AMONG NON FREQUENT USERS IN MUMBAI	59 – 63
Rachana K. Chawda	
THE IMPACT OF EWOM AND EWOM TRUST ON PURCHASE INTENTION	64 – 69
Ms. Amisha Ved	
FACTOR INFLUENCING THE TAX PLANNING BEHAVIOUR AMONG THE SALARIED INDIVIDUALS	70 – 74
Mr. Sabir Nasir Mujawar and Dr. Carolline David	
A STUDY ON INSIDER TRADING LAW IN UNITED STATES (U.S.) WITH REFERENCE TO SELECTED RECENT CASE LAWS.	75 – 79
Priyadarshan Narayan Shede	
CONSUMER PERSPECTIVE TOWARDS CHANGE IN THE ATM CHARGES OF BANK	80 – 83
Ashwini A. kale and Suman K. Baikadi	
CYBERSECURITY ISSUES AFFECTING ONLINE BAKING AND ONLINE TRANSACTION	84 – 87
Prashant and Rohit Bhise	
A STUDY ON TRENDS CUTTING TECHNOLOGY AND ISSUES OF CYBER SECURITY	88 – 92
Ritika R. Ramane and Kunal M. Raut	
OPPORTUNITTIES AND CHALLENGES OF DIGITAL CURRENCY W.R.T. INVESTORS IN INDIA	93 – 98
Hrushikesh Naik and Akshay Kokam	
BOOST IN THE AWARENESS & SALES OF BRANDS DUE TO DUE TO SHIFT IN CONTENT MARKETING	99 – 102
Aarya Shirsat and Deepti Khade	
CONSUMER PERSPECTIVE TOWARDS INNOVATIVE SERVICES PROVIDED BY BANKS	103 – 106
Brijesh Padaya and Tejas D. Chavan	
THE INFLUENCE OF HOMEWORK AND STUDY AID APPLICATIONS ON STUDENTS INTELLIGENCE	107 – 111
Mr. Aditya Mayekar and Ms. Alisha Sayyed	
EMERGING DIGITALISATION TRENDS IN STARTUP ECOSYSTEM OF INDIA AND IT'S IMPACT ON INDIAN ECONOMY	112 – 116
Aishwarya Sanjay Tembe	

REVIEW ON BLOCKCHAIN TECHNOLOGY IN BANKING SECTOR.	117 – 121
Uddhav Gavade and Shivam Gupta	
CONSUMER PERSPECTIVE TOWARDS PAYMENT SERVICES BY UPI'S	122 – 126
Arpita Sunil Chavan and Sanika Santosh Pandirkar	
CONSUMER SATISFACTION WITH RESPECT TO USE OF AI IN BANKING SECTOR	127 – 132
Devendra G. Chukekar	
EMERGING INNOVATION AND CHALLENGES IN AUDITING TECHNIQUES	133 – 137
Janrao S. Gauri and Pinto J. Jason	
EMERGING TECHNOLOGIES IN BANKING AND FINANCIAL SECTOR IN INDIA	138 – 143
Chinmay S. Ayare and Sneha S. Pasi	
FINANCIAL IMPACT AND CHALLENGES FACED BY THE DABBAWALAS OF MUMBAI DURING PANDEMIC	144 – 147
Vikas Kanojiya and Supriya Vishwakarma	
CHALLENGES IN MANAGING EMPLOYEE STRESS AT WORKPLACE	148 – 153
Aryan Tirlotkar and Aditya Jadhav	
PERSPECTIVE OF YOUTH TOWARDS STARTUPS AND ATMANIRBHAR BHARAT	154 – 158
Deepnarayan Mishra and Pawan Jadhav	
TRANSFORMATIONAL CHANGES FOR GENERATION Z IN A WORKPLACE	159 – 162
Rasika S. Rane and Jayden F. Fernandes	
THE IMPACT OF RISING PRICES OF MOBILE RECHARGE PLANS ON CONSUMERS	163 – 166
Tanvi N. Tari and Jyoti M. Kesarkar	
CONSUMER PERSPECTIVE TOWARDS INNOVATIVE INSURANCE SCHEMES POST PANDEMIC	167 – 170
Shrushti Gade and Pooja Chandrakant Belnekar	
DRONES IN AGRICULTURE: A TECHNOLOGICAL ADVANCE IN PRECISION FARMING	171 – 176
Ms. Tanuja Bharat Solkar and Mr. Ashutosh Subhash Yadav	
OPPORTUNITY AND CHALLENGE WITH REGARDS TO MERGER OF PUNJAB NATIONAL BANK AND UNITED BANK	177 – 181
Ujwala Subhash Chari and Shiwangi Vindhyachal Tiwari	

TRANSFORMATIONAL CHANGES IN POLICY PROVISIONS OF LIFE INSURANCE SECTOR POST COVID	182 – 187
Angelline Anthony and Sneha Hegde	
ELECTRIC MOBILITY ADOPTION CHALLENGES IN INDIA	188 – 193
Mamta Mariappa and jugal Soni	
AI's ROLE IN TRANSFORMING THE FINANCIAL SECTOR	194 – 197
Agney Bhandary and Nikhil R. Sabbarpu	
TECHNOLOGICAL ADVANCEMENT IN ITR E-FILINGS AND THE CHALLENGES FACED BY THE TAX PAYERS	198 – 201
Gaikwad B. Aditya and Chaurasiya M. Aditi	
CHALLENGES FACED BY HUMAN RESOURCES PROFESSIONAL IN THE PRESENT DIGITAL ERA (WORK FROM HOME)	202 – 206
Rutika Ravindra Nikade and Afroz Multan Ali Shah	
E-FILING OF INCOME TAX RETURN: AWARENESS AND SATISFACTION LEVEL OF SALARIED EMPLOYEES	207 – 211
Anvaya Vijay Kamble and Shrutika Datta Shinde	
OPPORTUNITIES AND CHALLENGES FACED BY INDIAN POST OFFICE DUE TO DIGITALIZATION	212 – 215
Rutuja R. Patil and Siddhi V. Korgaonkar	
A STUDY OF THE CHALLENGES FACED BY SELF-EMPLOYED WOMEN'S	216 – 219
Manjusha R. Phalke and Maithili M. Warde	
FINANCIAL DISADVANTAGE AMONG THE SINGLE WOMEN OF MUMBAI	220 – 224
Sheikh Anam Tamizuddin and Vishaka Hiralal Bagade	
CONSUMER PERSPECTIVE TOWARDS ELECTRIC VEHICLES	225 – 229
Omkar S. Sakharkar and Yash R. Mainkar	
BLOCK CHAIN - OPPORTUNITIES AND CHALLENGES IN BANKING SECTOR	230 – 232
Shafaqat Fatima Shaikh and Ms. Riya Gupta	
TRANSFORMATION AND SOCIAL INNOVATION FOR SUSTAINABLE RURAL DEVELOPMENT	233 – 235
Vaishnavi Arvind Mandke and Rasika Vasant Bhalekar	
A STUDY OF HR INTERNS' CHALLENGES, SOLUTIONS AND OPPORTUNITIES	236 – 244
Mr. Harsh Sonu Suji and Miss. Gauri Rajesh Sonavane	

NEW FEATURES INTRODUCED BY GOOGLE PAY AND IT'S IMPACT ON THE USERS 245 – 249

Maithili Manoj Sawant and Aishwarya Vijay Hegishte

THE INDIAN UNICORN STARTUPS: CHALLENGES AND PILLARS OF SUPPORT 250 – 251

Nikunj A. Kapadia and Vishram N. Parab

A STUDY ON INNOVATIVE INVESTMENT AVENUES AVAILABLE FOR THE SALARIED EMPLOYEES 252 – 256

Ms. Simran Deepak Dicholkar

STUDY ON IMPACT OF ONLINE BUYING ON OFFLINE BUSINESS 257 - 260

Danica Monterio

INNOVATIVE TRENDS OF RECRUITMENT AND SELECTION IN THE DIGITAL ERA**¹Ms. Taqdees Shaikh and ²Ms. Bhakti Bhosale**¹Assistant Professor and ²Student, Chetana's Hazarimal Somani College of Commerce & Economics –Self Financing Section**ABSTRACT**

In today's competitive business environment personnel in the organizations are a source of competitive advantage. Successful recruitment and selection practices are key components at the entry point of human resource in any organization. Additionally, with rapid growth and utilization of the internet facilities and applications over the last few years has changed the way companies conduct their business activities in all aspects. To attract, recruit and select good employees is one of the great challenge for HR Department. With an average age of 29 years, India has more than half of its population under the age of 25 and more than 65 % under the age of 35. This generation is utterly enamoured with the internet. Students who are about to graduate or postgraduates who are looking for a job are not traditional employees. The recruiting services that search candidates for the client organisations will have a difficult time finding these young Indians elsewhere other than online. The market is candidate-driven, and techniques have transformed. As the business environment becomes more and more spirited the right tasks becomes all the more vital. It can, without even a question, be a source of reasonable advantage. It is common to hear organization verbalize to their human resource as their major organizational asset. It is very crucial for business to hire the right people for the right job at the right time. Currently the recruitment and selection approach is undergoing tremendous changes fuelled by technological innovations and changes the strategic outlook. It is important for an organization to adopt well structured recruitment policy which can be implemented effectively to get the best results. This paper examines the Innovative Trends of Recruitment and Selection in the Digital Era.

Keywords: Innovative trends, Recruitment and Selection, Digital Era.

INTRODUCTION

Human resource is the most precious resource for every firm in any industry, and if that resource is highly skilled and well cared for, it may provide that organization a competitive advantage. The goal of recruiting and selection is to find the best candidate for the open/new position. Traditionally, all organizations would recruit through the press, employee recommendations, job exchange sites, and other methods. However, in the current environment, with the increased use of internet facilities and new business methods, recruiting processes have experienced substantial modifications. A growing trend of private equity deals, as well as a number of mergers and acquisitions, characterize the sector. In addition, a growing number of businesses are turning to third-party recruiters to handle their hiring needs. Apparently, considerable changes in the business environment have occurred in the recent few decades, mostly as a result of developments in the digital age, and have been experienced in both the technological environment and information technology. Working norms are directed by international competition and the modernization process, while management and human factors lead us toward new goals and policies. Industrialization and technical developments have forced company revitalization, the adoption of new working and production techniques, and the implementation of modern business and personnel principles. With India's rapid technology improvement and trend toward a more educated labour market, there's a whole new world to discover when it comes to hiring and getting hired. Job searchers now have a better understanding of which organizations provide positions in their field, as well as the kind of jobs available, the office hierarchy, salary, and even details about prior projects completed by the company. Another amazing aspect of today's recruitment is the resources available through networking. It only takes a few clicks and talks to learn about the company's culture, rules, flexibility, and working environment. Human resource management is a dynamic system that adapts to the changing business landscape.

Trends in Recruitment:-

In recent years, there have been substantial changes in the recruiting industry. New technologies and advanced employment practices undoubtedly played a role, and this disruption shows no signs of abating as the new decade begins. Let us wait and see how innovation and social expertise have shaped the latest trends of recruitment:-

• Natural Language Processing (NLP)-

The use of artificial intelligence (AI) to source, assess, and screen employees is the single most significant trend shaping recruitment in 2021. Manually screening resumes remains one of the most time-consuming tasks for recruiters, but with NLP, the best candidates can be identified quickly. With the latest chatbot technology, NLP

can also be used to interact with potential candidates and provide personalized approach. Finally, NLP and voice recognition are being used in tandem to aid in the review and analysis of candidate interviews.

1. PREDICTIVE ANALYTICS

Recommender systems and predictive analytics will play a larger role in many companies' recruiting processes. Various market technology players already enable recruiters to identify the best candidates for a job based on a variety of criteria, which include location, previous experience, education, and relationship networks. Predictive analytics and recommender systems, which provide recruiters with additional insights, take this a step further. These systems can generate selective lists of candidates who are fit for the job at hand, as well as uncover candidates who are not actively searching for new opportunities.

1. Virtual Recruiting:-

Approximately 70% of organisations claim that their recruiting and onboarding is at least partially virtual, with 1 in 10 reporting that it is entirely virtual. The issues of providing prospects with a close-up look at business culture and sustained in-person engagement for both the candidate and the organisation to establish fit will continue to grow as virtual recruiting grows. Virtual recruiting is becoming more important in HCM strategy, especially when combined with remote working. Accounting firm PwC is one example of virtual recruiting playing a significant role in HCM, having launched a mobile-enabled "choose your own adventure" experience that allows job seekers more control over the hiring process. This includes the option for candidates to self-schedule interview times and select an interviewer, as well as real-time visibility into where they are in the process. Virtual interviews are becoming more common, and applicants are being asked how they perform efficiently in virtual environments.

2. ACQUI-HIRES

Employees often represent the majority of a company's value, even if they do not appear on the balance sheet. As a result, we can expect to see an increase in the number of acquirers on the market. As recruiters devote more time and money to finding the best candidates, talent acquisition competition heats up. As a result, recruiters are looking for new ways to build talent pools in a proactive and timely manner. One of these techniques is the acquisition of companies for their human capital. Recruiters, on the other hand, should be wary of culture clashes during this process, which can impede the smooth integration of the companies involved. Dedicating a multidisciplinary team to cultural integration is critical to the success of all acquisitions.

Trends in Selection:-

The process of selecting people with the necessary qualifications to fill positions in a corporation is known as selection. The primary role is to choose from a pool of qualified applicants those who can best fulfil the job. Selection is frequently a series of hurdles; each applicant needs to be approved before moving on to the next. Few businesses, for example, may place a premium on testing, whilst others may place a premium on interviews and reference checks. Similarly, for applicants for low-level positions, a single succinct selection interview may be adequate, but candidates for administrative roles may be interrogated by a large number of persons. The organization's training expenditures are reduced when talented employees are chosen. Selecting employees who are happy with their jobs improves the efficiency of both the employees and the company.

❖ GAMIFICATION

According to recruiting experts, gamification can pique people's interest in job openings, project an innovative image of an employer, and provide accurate predictions of applicants' future job performance. According to Karl Kapp, a professor at Bloomsburg University in Pennsylvania and author of *The Gamification of Learning and Instruction*, some entities are using game-type scenarios to assess prospective employees' aptitude for specific positions (Pfeiffer, 2012). Organizations that rely heavily on the development of computer code, for example, often hold code challenges to identify top candidates, according to Kapp. This technique offers programmers with thought-provoking — and job-relevant — problems to solve.

❖ Artificial intelligence:-

Candidates are found using AI technology, which is also used to assess resumes and schedule interviews. Some platforms use artificial intelligence to search through answers to written interview questions, learning from the data and employing algorithms to push the top candidates forward. Recruiters are optimistic about AI; 36% believe it will improve their work. They used AI for job recommendations on employment sites, candidate matching, job description recommendations, candidate screening using automated messages, and candidate engagement scoring, among other things. The removal of bias from job descriptions is one of the areas where AI holds considerable promise. AI-powered writing tools can be used to substitute text in job descriptions that is potentially discriminatory or gendered. Using these tools, Deloitte reports that one consumer goods business

experienced a 30% boost in the number of qualified applications, while another company saw job descriptions attract 28% more women and fill positions 50% faster.

● REMOTE WORK:-

This year will see a further thinning of geographic limits in hiring pools, with more than one-third of employers indicating they are happy to hire remote workers from anywhere in the world. Sixty percent of applicants want to be able to work when and where they want. The ability to select remote work technology and equipment (such as standing desks or noise cancelling headphones), as well as provide collaborative technologies and ways to study and communicate remotely, will set firms apart in the eyes of job searchers. Candidates can even start to distinguish themselves with remote work credentials, such as the one-month course offered by North Dakota State University, which equips professionals with the tools and skills needed to work from home. Companies like Ring Central are forming totally virtual teams from the beginning of the talent pipeline. In 2020, the collaboration platform vendor virtualized its entire internship programme, including a supporting conference and a project to develop a concept feature for their goods.

At JP Morgan, a single job posting can draw thousands of candidates. Machine learning algorithms are used by the organisation to help categorise resumes and as a tool to aid recruiters as they sift through stacks of applicants. Machine learning attempts to determine which types of applicants are more likely to be interviewed and recruited, as well as patterns in which types of applicants are more likely to remain on, particularly in high turnover roles. While computers do not make recruiting choices, their recommendations are valuable tools for recruiters.

OBJECTIVE OF THE RESEARCH

- To explain the innovative trends in recruitment and selection in the digital era.
- To understand the various and innovate trends of R & S followed by the HR Managers.
- To simplify the solutions adopted by HR Professionals.

RESEARCH METHODOLOGY:-

Further surveys were performed using the quantitative research approach of primary survey study (questionnaire), and also available secondary data from books, journals, and websites.

REVIEW OF LITERATURE

To establish the research and identify the relevant concerns for the study, a thorough review of the literature was conducted. It is essential for a research review to include a literature review because it aids in understanding the research gap and sheds some light on the study's scope.

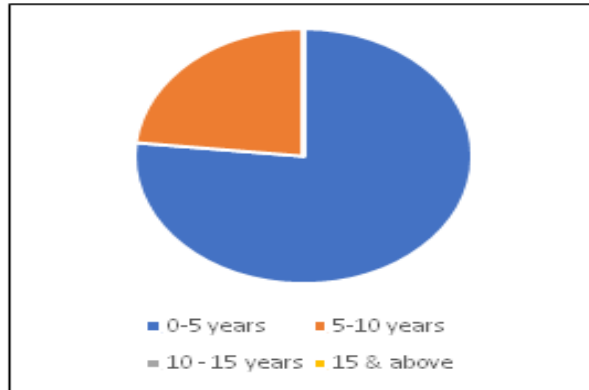
Sudhamsetti.Naveen & D.N.M Raju(2014)[A Study On Recruitment & Selection Process With Reference To Three Industries, Cement Industry, Electronics Industry, Sugar Industry In Krishna Dt Ap,India.] Successful recruitment and selection processes are vital aspects at the entry point of human resources in any firm, according to the results. Organizational outcomes are improved by effective recruitment procedures. The overall aim of this study is to identify common strategies used by businesses to attract and select personnel. The study also sought to examine how recruitment and selection procedures affect organisational performance, as well as to offer some suggestions to various businesses. The data was gathered using a well-structured questionnaire. The data came from both primary and secondary sources, and the sample size was 150. Tables, graphs, pie charts, bar diagrams, and other statistical tools were used to evaluate quantitative data.

Mochamad Soelton and Fakhru Ahdiansyah, (2018). [Toward The Best Model In Recruitment Process And Employee Competence In Outsourcing Industries] . The purpose of the study was to look into and analyse the impact of the recruitment and selection process, as well as employee competency, on the performance of outsourced employees (in outsourcing Industries). Primary data was obtained from 70 employees hired through outsourcing (commercial division) through questionnaires using a non-probability sampling technique (i.e. saturation sampling), and the analysis was performed using SPSS software. Employee performance is positively impacted by the recruiting, selection, and competency processes, according to the findings of this research.

Rimjhim Gupta & Tanuja J (2014): [Recruitment of personnel in a bank using AHP-FLP model]. "Recruitment paperwork is a critical feature of a company's typical resourcing strategies," he said, "since it identifies and comforts those who want the company to survive and flourish in the short to medium term." Selection is a process of categorising job applicants into three groups: those who need training, those who can be hired, and those who won't." Better recruitment and selection strategies have far-reaching organization ramifications. In this regard, the research paper on recruitment and selection was written to shed light on the

recruiting and selection process. The primary purpose is to determine the organization's general procedures. To evaluate how recruiting and selection methods affect employee efficiency in essential cooperative banks, and to use in the recruitment and selection of our employees.

DATA ANALYSIS AND INTERPRETATION:-

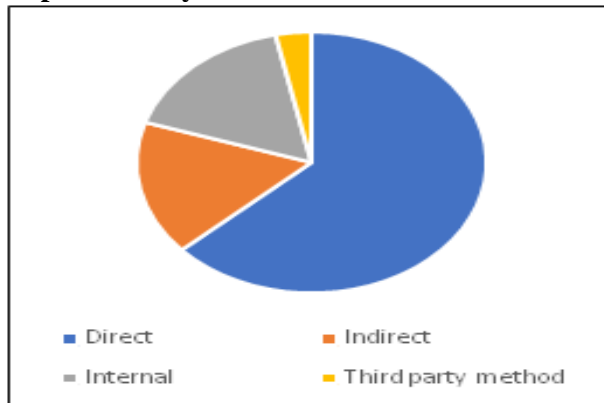


Years of experience

The responses were collected from HR professionals across various industries. The above pie chart represents years of experience of respondents.

- 76.7% of respondents have 5 years of experience.
- 23.3% of respondents have years of experiences between 5 – 10 years.
- None of respondents have experiences Between 10 – 15 and 15 & above.

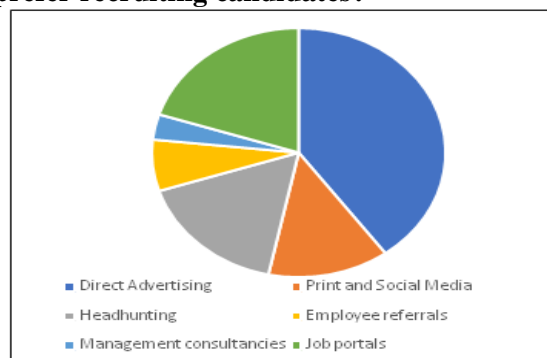
Which method of recruitment process do you follow?



The pie diagram represents Method of recruitment that HR professionals follow

- 63.3% of respondents follows direct method of recruitment process.
- 16.7% of respondents follows indirect method of recruitment process.
- Another 16.7% of respondents follows internal method of recruitment process.
- 3.3% of respondents follows third party method for recruitment process.

Through which ways do you prefer recruiting candidates?



The above pie diagram represents sources of recruiting candidates.

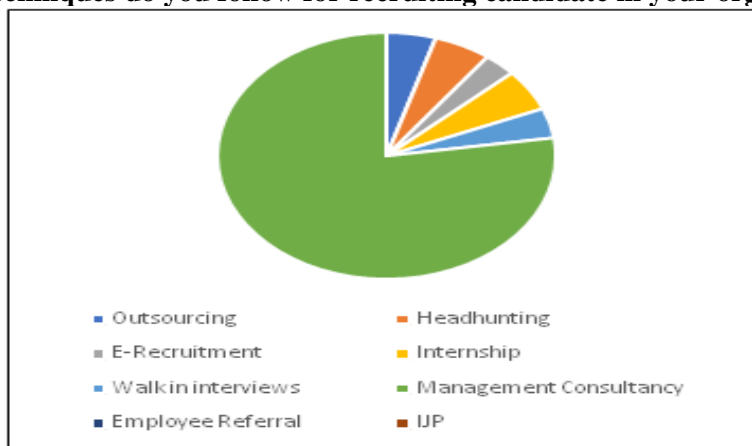
- 40% of respondents prefers direct advertising for recruiting candidates.
- 20% of respondents prefers job portals for recruiting candidates.
- 16.7% of respondents prefers headhunting for recruiting candidates.
- 13.3% of respondents prefers print and Social Media way for recruiting candidates.
- 6.7% of respondents prefers employee referrals way for recruiting candidates.
- 3.3% of respondents prefers management consultancies for recruiting candidates.

Has digitalisation led to changes in the recruitment and selection process



- 96.7% of respondents says yes that digitalization has led to changes in the recruitment and selection process.
- 3.3% of respondents says no, that digitalization had not led to changes in the recruitment and selection process.

Which of the below techniques do you follow for recruiting candidate in your organization?



- 23.3% of respondents use headhunting as a technique for recruiting candidate in their organization.
- 23.3% of respondents use internships as a technique for recruiting candidate in their organization.
- 20% of respondents outsource the recruitment function.
- 16.7% of respondents follows walk in interviews as a recruitment technique for recruitment for their organization.
- 13.3% of respondents use E-Recruitment technique for recruiting candidate
- 3.3% of respondents hire management consultancy technique for recruiting candidate

Which of the following recent trends has your organisation adopted for recruiting and selecting candidates?



With increasing digitalization the recruitment trends also show that majority respondents use aids of video resumes (53%), video conference interviews (40%) and artificial intelligence (46%) as tools that ease the selection of candidates and make the process effective.

According to you has technology and digitalisation in Recruitment and Selection made the process more effective and productive



- 96.7% of respondents says yes, technology and digitalisation in Recruitment and Selection indeed made the process more effective and productive.
- 3.3% of respondents no, that technology and digitalisation in Recruitment and Selection did not made the process more effective and productive

CONCLUSION

The HR professionals have been a major catalyst for change in the organisations in the present times. They have enabled adoption of digital means in all process of acquiring, managing and retaining talent at workplace. According to majority of the respondents the digital era has resulted in effective selection. Use of online platforms for conducting virtual interviews, headhunting, and use of artificial intelligence are some recent trends highlighted by the respondents. As rivalry between organizations grows, choosing and recruiting the proper and qualified individuals becomes even more critical. Traditionally, organizations have depended heavily on potential candidates to locate them, but today, head hunting is a vital component of the HR department's job. Companies must not only recruit new employees, but also keep their current ones. The whole recruiting and selection strategy has transformed and grown into a new shape, with companies now being responsible for advertising, attracting, and retaining top people. Internet-based technologies, as well as other software and information systems, have brought never-before-seen capabilities. The adoption and use of these technology solutions is becoming increasingly popular among businesses. Internet-based solutions will undoubtedly play a larger part in the recruiting and selection process in the future. The Human resource

professionals also need to be flexible in adopting new ways and innovating creative processes for effective recruitment and selection.

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A STUDY ON “STUDY ON ROLE OF MAHILA BACHAT GAT IN PROMOTING SMALL SCALE BUSINESS FOR WOMEN’S IN MUMBRA REGION”**Mrs. Saima Shoeb Khan**

Research Scholar, Shri. J.J.T. University

ABSTRACT

Economics development of Women’s is very crucial part of our society. The development of the Society majorly depends on the role of Women’s as they constitute half of the population of this World. But due to Educational and Financial status many of the Women’s are deprived from the Economic development. But Self Help Groups like Mahila Bachat Gats became an important tool to provide economic help and empowerment to the deprived section of Women’s. Self Help Groups provide finance and make many Women’s self dependent. This is a study explaining the fact that Mahila Bachat Gats have provided financial support to the deprived section of Women’s in Mumbra Region and gave them opportunity to set their own small scale business.

Keywords: Women’s. Economic development, deprived section, Mahila Bachat Gats, Small scale business.

INTRODUCTION

Women’s constitute half of the population of this World. In today’s modern technological world where the governments are very responsive for providing facilities to every weaker section of the society, the life for Women’s are not so different. Women’s population have to experience the division of the society for themselves where half of the population of women’s are getting opportunities to being educated and self-dependent but half of it is still deprived form it. As a result the Social and Financial status of Women’s are very miserable. Empowering women’s in all aspects of life is the real meaning of Women Empowerment. Women empowerment means allowing and making women of our society Self Dependent, self-sufficient, should have decision making power of her own, have full access to the resources available for development, ability to learn, to develop skills, to practice assertiveness and acceptance from all the section of the society. Women’s empowerment have certain features like Women’s Sense of Self Worth, Right of Choices, Access opportunities, power to control their life Internally and Externally and influencing the society for more just and equal treatment for women. Education and Economic Development can play the most important role in empowering the Women of Indian Society.

As Indian Women’s are majorly deprived from the facilities of Education and other opportunities, it is very difficult for them to become Economically Independent. The case is not only of the Rural women’s but also of the Women of Urban and Semi- Urban areas which result into financial and other dependency of women on male members of the Family. But there are is tremendous need to change this scenario and make a weaker section society’s women, self-reliant and economically self-dependent. A scheme of Micro finance, Self Help Groups and others can help such vulnerable and marginalized women to make themselves Economically Strong to certain extent.

SHGs are small informal associations of people in a localized context, created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity, and joint responsibility (Anand, 2002). The members here come together to share common experiences and eventually create an opportunity to mobilize resources in the pursuit of needs and interests (Kurtz, 1981).

MAHILA BACHAT GAT which operates as Self Help Group on local level helps in Economic Development of Rural, Semi Urban and Urban Women. It is group of Local Women’s who come together for a common interest of Economic Welfare of them and their family. It usually operates on Local Level and it is connected to cooperative banks for their transactions. Women members of Mahila Bachat Gat get help in form of Loans at very lower interest rate, Savings and Returns on Investment. No Enhancement of Standard of Living is possible without Financial Support and Mahila Bachat Gat provides that support to the women of Economically Weaker Section.

Mahila Bachat Gats are very effective tools as they provide Easy loans and other financial benefits to the member Women’s. Women’s of Rural and Semi urban areas like Mumbra can easily come together in the numbers of maximum 20 and minimum 11 to form a Mahila Bachat Gat and get their account in any of the Cooperative bank of the local area and start operating. The Mahila Bachat Gats are eligible for many of the financial benefits like they can avail loan up to 2 lakhs at Zero percent interest and also Vehicle loan for business purpose at Zero percent interest.

This Study is related to the Women's of Mumbra Region which is Semi urban area with mix population and more deprived section of people including Women's but Mahila Bachat Gats are effectively working in the region and they are becoming an important medium in economic empowerment of the members of Mahila Bachat Gats by giving them opportunity to start their own Small Scale Business.

OBJECTIVES:

The Following are Objectives of the Study on bases of which the responses are collected by the respondents:

- To Study the role of MAHILA BACHAT GAT in improving the standard of living of Women of Economically weaker section of Society.
- .To Study the Role of Mahila Bachat Gat in providing the Financial Help to the members Women.
- To Study how Mahila Bachat gats are more effective and easy as compare to Private banks and other financial institutes in providing loans and other benefits.
- To Study how small scale business are set up by the members of Mahila Bachat Gats.

HYPOTHESIS OF THE STUDY:

H0: Mahila Bachat Gats are not helpful in providing financial help to Women's for setting up Small Scale Business.

H1: Mahila Bachat Gats are helpful in providing financial help to Women's for setting up Small Scale Business.

COLLECTION OF DATA:

The Data for the Research Study is collected through both Primary and Secondary methods. The data collected from the members Women's of Mahila Bachat Gats of Mumbra region and also from the Local cooperative bank. The data also collected from the Private and Public banks and other financial institutions regarding their eligibility of providing financial help like loans and other benefits. The Population of the study was the groups of Mahila Bachat Gat. The sample was divided into 2 groups as per the contribution done by the members i.e. 500 to 1000 rupees and 1000 – 2000 rupees. Each group is consisting of 10 Mahila Bachat gats covering major areas of Mumbra Region. Individual responses were also recorded from the members. The information about the Growth of MAHILA BACHAT GAT, benefits enjoyed by the members and joining data of Women's is obtained from Local branch Office of Maharashtra Mahila Parishad which runs large number of MAHILA BACHAT GAT in Kausa-Mumbra Region. The Primary data is collected from the Respondents through Closed Ended Questionnaire in which the response is in form of YES or NO where respondents are asked questions like about awareness, Family support, Linkages to banks, benefits, education etc about MAHILA BACHAT GAT. Also information is obtained from the members of Mahila Bachat Gat about the benefits they derived by Self Help Group. Analysis is done on the basis of both Primary and Secondary data.

LITERATURE REVIEW:

The National Bank for Agriculture and Rural Development (NABARD, 1999): NABARD explains the concept of microfinance as small amounts of credit and other financial services to the poor in rural, urban & semi urban area to help poor to raise their income level and improve their living standards

Anand, 2002: Anand explains the concept of Self Help Groups as informal association of Local people formed for the purpose of enjoying economic benefit, mutually helping and supporting each other and shouldering joint Responsibility.

Maharashtra Mahila Parishad also provided information related to the Mahila Bachat Gats operating under them.

Internet Sources were used to gather the Secondary Data for knowing the various eligibility and other information regarding financial help provided by the different Financial Institutes.

Discussion and Findings:

The Women Population of Mumbra region is basically belongs to weaker section in terms of Education and Economic dependency. Many different MAHILA BACHAT GAT are operating in the Mumbra Region under Organization like Maharashtra Mahila Parishad and also as individual and personal groups. These Bachat Gats are connected to "Thane Co-operative Bank" for saving money systematically and for making monetary transaction easy. Mahila Bachat Gats are formed with minimum 11 members and maximum 20 member's women members and for specific period of time 3years. A President, Secretary and Treasurer is appointed for each Mahila Bachat group who are authorized signatories for monetary transactions. Women member invest monthly fix amount of money and they can avail benefits of loans, returns on investment etc. Even State

Government provides loan of 1-3 lakhs for such Mahila Bachat Gat at very lower rate of interest. Mahila Bachat gats can also avail the loan upto 2 lakhs at ZERO percent interest with easy instalments. They can also get the vehicle loan for business purpose at ZERO percent interest. Mahila Bachat Gats also provides employment to members by starting a small scale business through loans and Contracts of Government like making foods, snacks for government school children.

ANALYSIS OF DATA:

As per the Study conducted there are more than 300 Mahila Bachat Gats operating in the Mumbra Region under Maharashtra Mahila Parishad and other individual Mahila Bachat Gats. These Mahila Bachat Gats have members ranging from Minimum 11 to Maximum 20 members. They contribute 500 to 2000 monthly per member to the Mahila Bachat Gat and get them registered to the Local Co operative Bank. The banks through State Government provide various Financial benefits to the Mahila Bachat Gats. Many of the Mahila Bachat Gats have started Small Scale Business with help of the loans they avail from the Local co operative bank under Mahila Bachat Gat schemes.

The Following data is obtained as per different criteria from members of Mahila Bachat Gat. The Bachat Gats were divided into 2 groups consisting of 10 gats each and responses recorded. Individual Reponses were also recorded as per the questionnaire from the members.

The following table shows Data regarding use of Mahila Bachat Gat financial help for Individual or Group use by the members:

Nature of usage of LOAN from Mahila Bachat Gats	Member of MBGs with 500 – 1000 Rupees Contribution (30 members)		Member of MBGs with 1000-2000 Rupees Contribution (30 members)		Total (Out of 60 members)	
	YES	NO	YES	NO	YES	NO
Personal Use	22	08	20	10	42	18
Family Support	18	12	15	15	33	27
Individual Business	15	15	12	18	27	33
Group Business	20	10	20	10	40	20
Other Investments	10	20	05	25	15	45

(Table no: 01) Data regarding Usage of Loans on Individual Level by the members of Mahila Bachat Gats of Mumbra Region.

The above data clearly shows that the members of Mahila Bachat Gat do use the financial help for on their individual level for different purposes but the number is high for Group Business. These can be interpreted that Loans and other financial benefits which Mahila Bachat Gat can avail is majorly used for generating Employment and setting Small Scale businesses by the members. This make the fact more determinant that Mahila Bachat gats are an effective tool for financial empowerment of the weaker section of women’s of Mumbra region.

The Further Data explains the preference of weaker section of Women’s for Mahila Bachat Gats than other Financial Institutions for availing Financial Help and benefits.

Questions for members	Member of MBGs with 500 – 1000 Rupees Contribution (30 members)		Member of MBGs with 1000-2000 Rupees Contribution (30 members)		Total (Out of 60 members)	
	YES	NO	YES	NO	YES	NO
Other Institutes like Banks provide easier Loans than MBGs	0	30	0	30	0	60
Interest Rates are easier in MBGs	30	0	30	0	60	0
Government Subsidies are more than MBGs benefits	10	20	05	25	15	45

MBGs are more effective than Other Financial Institutions	30	0	30	0	60	0
Co operative Banks do cooperate positively with MBGs	28	2	30	0	58	02

Table no: 02 Responses on Effectiveness of Mahila Bachat Gats (MBGs) than other Financial Institutions of Mumbra Region.

The above data gave us clear conclusion that the Women’s do prefer the Mahila Bachat Gats schemes than facilities of other Financial Institutions. As per the responses of the Women’s members it is resulted that Mahila Bachat Gats procedures and benefits are far easier in terms of Loans, Repayment of Loan, Interest Rates and so many of the Women’s prefer Mahila Bachat Gats than other financial institution for their financial activities.

Mahila Bachat Gats have also provided loans through Cooperative banks to many groups who have started their own small scale businesses in group and on individual levels too. The following data shows the number of small scale business started by the group members of Mahila Bachat Gats through the financial help provided to them from year 2018 to 2021.

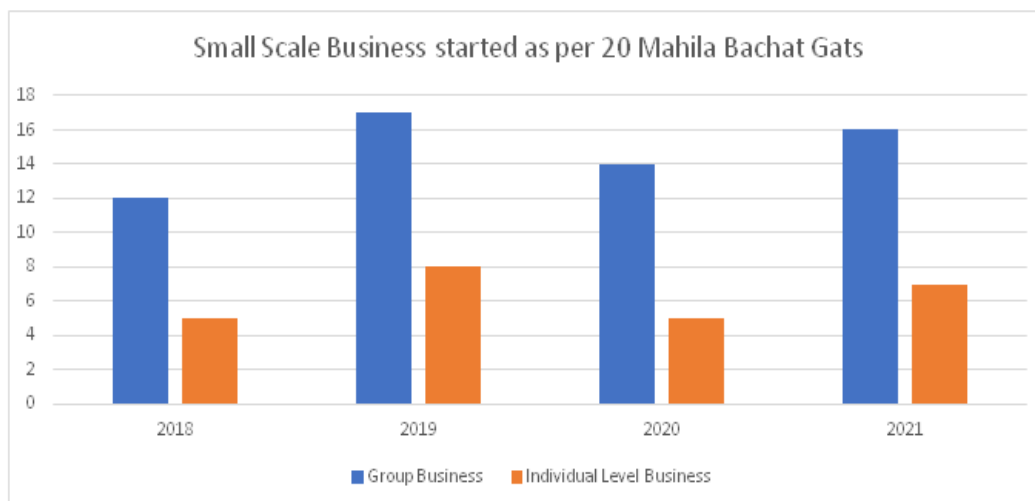


Figure no: 1 Small Scale Business started by the Groups/individual level (as per 20 MBGs)

The above graph presents the fact that Mahila Bachat Gats to provide opportunity to the members to start their Own Small Scale Businesses on Group or Individual Level. The data presented is out of 20 Mahila Bachat Gats out of which Group Business is more than Individual level due to Capital limitations. The various groups of Mahila Bachat Gats have started many types of Small Scale Business like Canteens, Paper Plates making set up, Stores, Making Food packets for School Children’s under Lunch Schemes, Boutiques etc.

SCOPE OF STUDY:

The Study conducted can be very useful for the following purposes by the Researchers and other groups :

- This Study can help to understand the operations of Mahila Bachat Gats.
- This Study can help to understand the benefits provided by the Mahila Bachat Gats.
- This Study is related to the Financial status of the Weaker section of the Society so can help in Financial Research
- This Study can further be used as a base for comparing the benefits of the Mahila Bachat Gats with Other Financial Institutions.

LIMITATION OF STUDY:

Though this Study shows the preference of the Weaker Section of Women’s towards Mahila Bachat Gats and also explains the benefits they avail from Mahila Bachat Gats, but there are certain limitations which this study faces. The following are some of the limitations of the Study:

-
- The Study is limit to certain geographical region i.e. Mumbra.
 - The Study only conducted on the Members of Mahila bachat Gats.
 - The Study only conducted about the Small Scale Business benefits provided by the Mahila Bachat Gat.
 - The Study ignores the other facilities and benefits given by the Government on various levels for the Women's
 - The Study only focuses on the Weaker and deprived section of the Women's.

CONCLUSION

Economic empowerment is necessity for the Women's of weaker section of Society to gain respectful Social and Financial Status in the Society. Only savings without investment is not effective. Savings needs to be mobilize in investment to generate employment and future income generation. With limited Savings Mahila Bachat gats help the deprived section to avail Capital needed for Small Scale Businesses through easy and less burdensome Loans with ZERO percent Interest Rate and easier repayment installments. Mahila Bachat Gats have given opportunity to many members to start their Own Business in Group and at individual Level proving the Hypothesis H1 of the Study stands correct.

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THE EFFECT OF GREEN HUMAN RESOURCE MANAGEMENT METHODS ON LONG-TERM PERFORMANCE IN HEALTHCARE ORGANIZATIONS, AND THEIR IMPACT ON THE GENERAL PUBLIC**Mrs. Sabina Ashfaque Shaikh**

Ph.D Research Scholar, Chetana's Hazarimal Somani College of Commerce & Economics

ABSTRACT

As of now, human resources is considered as the most important factor in organizations, and the "Green" concept has become important concept around the world. So, it can be noticed that greening human capital of an organization can be considered as an effective way for achieving green firm for all. The purpose of this study is introducing a conceptual modeling for investigating green practices in the base of human resources balanced scorecard. In this way, we extracted the most effective green practices according to the said literature, and it should also be noticed also we used expert opinions, advices from the healthcare system of nation. As the result, the most key practices known as "green recruitment" and "environmental training". Managers can now turn hospital's culture into green and reduce environmental effectively and effects on the way of improving the healthcare system by the good results.

Over the past few years, organizations have faced pressure from stakeholders to adopt environmentally friendly business practices, where it is becoming critical to identify green practices that boost sustainability. Despite green human resource management receiving significant interest from scholars, studies related to green practices remain limited, and are still emerging in a developing countries context. This paper aims to assess the level of implementation of green human resource management practices in Indian healthcare organizations, and their impact on sustainable performance in this important service sector.

Keywords: Green human resource management, Sustainable performance, Environmental management, Healthcare sector.

INTRODUCTION

The arising overall worry for the climate and the extension of worldwide guidelines has constrained organizations to take up perceived procedures and carry out them onto their associations. An enormous number of associations have utilized the consistence approach in their natural or green administration drives driven by regulations and guidelines. Notwithstanding, ecological powers, for example, client blacklists, strong inclinations and new customer necessities have impacted strategies of the business (Sudin, 2011). The subject of natural manageability is drawing in expanded consideration among the board researchers. Regardless of its significance to administrators, workers, clients and different partners, nonetheless, there are not many exploration concentrates on that consider the job of human asset the executives frameworks in associations endeavoring to accomplish natural manageability. Hence there is a developing requirement for the combination of natural administration into human asset the board (HRM) - green HRM-research practice

Be that as it may, Green HRM is the utilization of human asset the board strategies to advance the practical utilization of assets inside business associations and all the more by and large, advances the reason for natural supportability. Green HR basically comprises of two significant components specifically climate well-disposed HR rehearses and the conservation of information capital (Mandip, 2012). The reason for becoming environmentally viable is to utilize items and techniques that would not contrarily sway the climate through contamination or draining regular assets. In this manner, Green HRM includes harmless to the ecosystem human asset arrangements and practices that, from one viewpoint, will assist associations with accomplishing its financial objective through ecological marking and then again safeguard climate from any adverse consequences that could cause by the strategies and activities by the associations. Further, we continue on to surveying the writing on the HR parts of GHRM, which helps in recognizing how organizations today foster human asset arrangements for practicing environmental awareness. The concentrate likewise intends to give worked on knowledge on some normal GHRM cycles and endeavors to propose a few green drives for HR

REVIEW OF LITERATURE

Trong Tuan Luu, (2018), in his article Employees' green recovery performance: the roles of green HR practices and serving culture has tried to rule out the importance of green hr practices when it comes to any organization even if its hospitals the green hr place vital role for the people as well

Muller-Camen, Redman, & Wilkinson, 2016). Pro-environmental or green values has tried to give a brief details on individual or societal beliefs about the importance and the well-being of the natural environment and

how it should be viewed and treated by humans of all classes etc It also focus of]n the A further factor of the relevance of GHRM lies within the incontrovertible fact that environmental issues impact employees’ personal lives in several manners. this is often not only due to the standard of the environment

(Grolleau et al., 2012), appraisal and reward systems which has include the environmental awareness and also implementation very well n their evaluation process for the commitment by both management and every one the workers , not just by those directly suffering from new and amazing green and HRM practices, as these activities can promote and sustain green behaviors among all the members and all the people of a corporatio

Fayyazia et al. (2015) has researched that there is always an requirement for the combination of environmental management also in Human Resource Management (HRM) because it’s definitely every essential or extremely important rather than just being very desirable. To be also note that Successful every environmental management in an organization always needs a very special efforts of human resource management even Greening your organization or hospitals affects how it works together with your supply chain. Produce process; waste management and production; organizational culture; and its values, strategies.

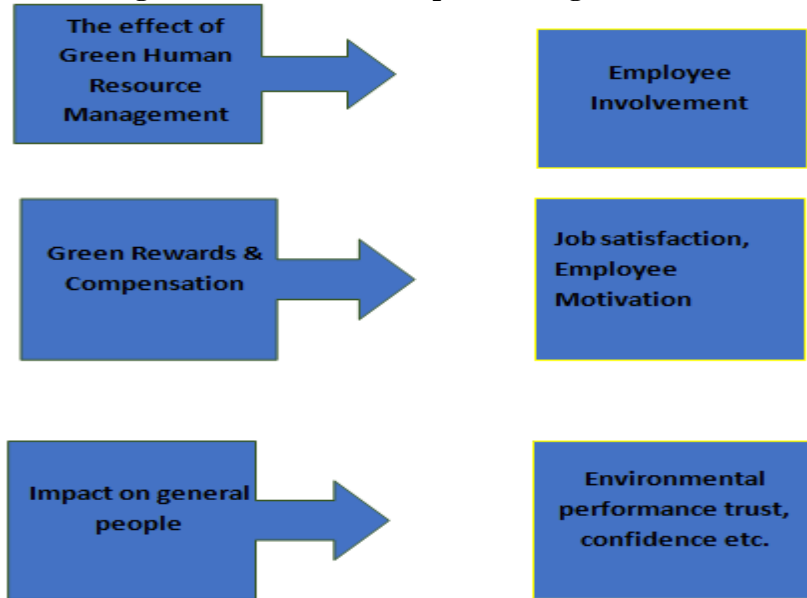
A study carried out by Harvey et al. (2012) in his study has concluded that HRM plays prime and an vital role in execution of green practices all over and indicates the contribution of HRM to the basics of green performance. All the employee in fact, under the wide umbrella has also tried to study on GHRM, there's everything that particularly relates to confidence awareness, adoption, and implementation of HR practices, which have an impression on sustainability

Studies reviewed in the paper

Author	Area of HRM function	Objective	Data type	Findings
Trong Tuan Luu 2018	Management and commitment, employee empowerment for employees also rewards and recognition, feedback and review	Impact of an employee motivation on green environmental performance of company and green HR.	Review Article	Green HRM practices impacts a lot.
Muller-Camen, Redman, & Wilkinson,2016	Training and development	Impact of training on impacting green management principles on employees	Primary – Survey approach	Training will help employees identify with challenges and opportunities appears.
Grolleau et al., 2012	Recruitment appraisal Employee empowerment, green hr employee training &development employee teamwork and managerial environmental training	Appraisal Impact of training and development related to environmental management on performance of an employees including green hr.	Primary - Survey	All other facets of HRM related to effective implementation of green management principles are directly associated with good training and development
Harvey et al. 2012	Recruitment, rewards, and recognition,	Impact of HRM and EMS on organizational performance of the company	Theoretical Model	Employees will prefer green Organization more than non-green

				companies if offered same pay.
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Green Human Resource Management (GHRM) Conceptual Background



The effect of Green Human Resource Management

Green recruitment

Green recruitment helps in number of ways. The inexperienced recruitment procedure consists of the hiring of inexperienced-conscious applicants without the usage of paper i.e. worker programs may be universal at the web. Interviews may be made both at the smartphone or online. The induction of inexperienced recruitment encourages the involvement of personnel for tracking of long time competency and informing personnel approximately the inexperienced company-huge projects like decreasing wastage and greenhouse gasses. This in the end helps in enhancing environmental overall performance Employee involvement.

Employee involvement

Employee involvement in environment, which inspires the selections and moves of its personnel to sell inexperienced projects. The extra the participation of personnel the extra the efficacious results a commercial enterprise will achieve personnel may be in addition concerned withinside the organizational sports with the aid of using collaborating in know-how sharing regarding environmental constraints and the measures which ought to be taken to enhance this dilemma. A corporation hiring inexperienced personnel might discover its personnel to be higher concerned in inexperienced desires of the organization. This complements personnel’s pleasure as employers generally tend to comprehend the fee saving personnel. Due to this behaviour, environmental overall performance may be surprisingly enhanced. With the involvement of personnel withinside.

Job Satisfaction

Satisfied personnel experience accountable approximately the surroundings and display extra dedication to inexperienced tasks and assist in improving environmental performance. Satisfied personnel have a tendency to be seeking for extra hobby of their responsibilities in contrast to individuals who are much less glad with the paintings they do. This states that task delight will pressure personnel to contain in inexperienced rules and decrease the damages made to the surroundings.

Green Rewards & Compensation

Green reward and compensation the location of inexperienced task overall performance it’s far emphasised that worker is happy with inexperienced rewards and assist set up environmental overall performance. It is in brief said that inexperienced rewards cause the best degree of task pride which drastically complements the environmental overall performance. Green rewards and repayment have a enormous effect on worker pride for eco-initiatives.. The utilization of rewards and reputation on the idea of environmental overall performance locations a effective effect at the motivation of personnel to test inexperienced initiatives.

Impact on general people

As far as general people are considered to be an important factor An HR branch is tasked with maximizing worker productiveness and defensive the enterprise from any troubles that could get up inside the workforce. HR obligations encompass reimbursement and benefits, recruitment, firing, and retaining updated with any legal guidelines that could have an effect on the enterprise and its employees.

OBJECTIVES OF THE STUDY

The main purpose of this study is to:

- To understand the importance of Green Human Resource Management practices of hospitals
- To Promote the ideology that is important for proper alignment of human resource management principles with objectives of green management in an organization
- To understand the impact of green HR Practises on general people

METHODOLOGY OF STUDY**RESEARCH DESIGN**

In view of the above mentioned statement of problem and objectives, the following methodology was adopted for present study. It is a descriptive method based on both primary and secondary data. The first objective of the study was conducted by the collection and analysis of data from secondary sources whereas all the other objectives have been achieved by collection and analysis of primary data. The sources for primary data is collected from the Google, the sources for secondary data is gathered from journals, research paper, New letters, Magazines etc.

RECOMMENDATIONS OF THE STUDY

Green HRM practices, stepped forward worker morale and this will assist to keep Environment and with the intention to be useful for each the agency and the worker. Some of the advantages that an worker and enterprise can achieve via way of means of imposing inexperienced HRM withinside the enterprise include:

The commercial enterprise global has come to be more and more more aware about the sizable function performed via way of means of inexperienced homes even as managing environmental issues. Green homes additionally function a platform for economic financial savings for companies as their production and engineering contain low cost.

Paperless workplace is a piece location in which using paper is both confined or removed via way of means of changing vital legitimate files and different papers into automatic workflows

.In an attempt to offer extra green and green services, places of work round the arena have carried out numerous electricity conservation tasks to lessen the environmental impact. As part of their inexperienced tasks, numerous companies are imposing recycling application to growth the quantity of recycled merchandise and reduce the quantity of waste

By growing the notice the various people running withinside the enterprise approximately the Green HRM concept, Green practices, right usage of herbal sources and keep the herbal sources for our destiny generation Central Government and State authorities supply subsidy and provide tax.

CONCLUSIONS

The point of this paper is to give an information what Green HRM can help or means for the worker and their association practices and conduct against climate. Green HRM includes movements of every sort pointed toward assisting an association with doing its plan for climate the executives to decrease its carbon impression in regions worries on boarding and securing of HR, their enlistment, execution examination and the board, preparing and improvement and pay and award the board. This is just conceivable by the successful execution of green HRM inside the association. It checks out that offering Green HRM practices would draw in people to an association and by executing these practices would bring about further developing worker mentalities and practices inside the association. Future examination needs to give observational proof while the Green HRM convey the positive results. Green HRM can upgrade corporate picture and brand. Green HR will assume a significant part in making the representatives mindful of and worried for safeguarding of regular assets and contribute in contamination control, squander the board and assembling of eco-accommodating items. The proposed cycle model will assist the rehearsing administrators and future analysts with following green HRM methods. The current concentrate likewise proposes future scientists to fill the hole in the current literary works by directing observational examinations, for example, Green HRM rehearses in the assembling or administration associations.

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**A STUDY ON INTERNET USAGE PATTERN OF STUDENTS OF UNIVERSITY OF MUMBAI:
WITH SPECIAL REFERENCE TO AGE GROUP OF 16 TO 18 YEARS****Saravanan Reddy**

Chetana H.S. College of Commerce & Eco, Self Financing Course

ABSTRACT

The purpose of this study is to find the internet usage pattern among 16 to 18 age group students and the impact of specialization and number of hours spent on Internet and purpose of internet usage. A structured questionnaire was designed and circulated among 160 respondents from commerce and science specialization randomly. ANOVA testing was applied on the data for analysis purpose. The results indicated no major impact on specialization selection and internet usage hours and purpose. The testing result showed P-value above the test confidence level of 0.05.

Keywords: University of Mumbai, undergraduate students, internet usage in hours, purpose of internet usage.

INTRODUCTION

Internet has become a very essential part of our life. Like Air, Water and Food is essential for our natural growth Internet has become an essential tool for our mental growth with respect to knowledge and career. When it come to metropolitan cities like Mumbai, Internet is a must for our everyday work other than natural needs like Education. As per report “ICUBE 2020” released by Internet and Mobile Association of India (IAMAI) in partnership with Kantar the Internet users in India will see a rise of 30% from 2020 to 2025. From present estimated Indian population of 1.43 billion around 622 million are active internet users as per IAMAI KANTAR ICUBE 2020 report with maximum users approximately 61 percentage of active users from Maharashtra. Mumbai has seen a rise of 30% in the use of Internet from 13 Mn users to 17 Mn users as per the report IAMAI. Covid pandemic has also added the necessity to be on Internet for Education specially due to ONLINE mode of education delivery. As per the report by Thanuskodi (2013), Internet has become the most essential tool for academic purpose. From getting data for lecture reference to course assignments, practicals, presentation related work all the data are searched, referred, compared from Internet. Many studies (referring to reports on Internet usage growth, preference of internet compared to books for reference purpose) has reported that students are more comfortable using Internet completely for Graduation, Post Graduation study work.

This research aims to find the relationship between the higher secondary specialization selection in graduation and internet usage pattern.

University of Mumbai stands 2nd in India with respect to size in students enrollment as per one article published in owlcation.com by the name “India’s Biggest Universities”. Being situated in one of the leading metropolitan cities on India it is expected from the students of University of Mumbai to be tech savvy due to high urban exposure. Due to Covid-19 the boom in internet usage among students for educational purpose has grown exponentially as all the lectures were to be conducted online. This also exposed students to use Internet for other purpose like shopping, gaming etc. Many studies shows that there is no doubt on the increase in usage of Internet hours. Many studies also show mixed result in the use of internet among male and female students. Reports by researcher from southern India shows less gender difference in usage of Internet and researcher from northern India shows comparatively a higher difference.(Thanuskodi – 2013, Rai – 2014).

OBJECTIVES OF THE STUDY

1. To study the internet usage pattern among students of 16 to 18 age group.
2. To study the impact of selection of higher secondary specialization (viz commerce and science) on the duration of internet usage.
3. To study the impact of selection of higher secondary specialization (viz commerce and science) on the usage purpose of internet.

HYPOTHESIS:

Hypothesis 1

H₀1: Selection of Higher Secondary specialization has no impact on the duration of internet usage.H₁: Selection of Higher Secondary specialization has significant impact on the duration of internet usage.

Hypothesis 2

H₀2: Selection of Higher Secondary specialization has no impact on the purpose of internet usage

H₂: Selection of Higher Secondary specialization has significant impact on the purpose of internet usage

RESEARCH METHODOLOGY

SAMPLE

The Sample under study were 160 undergraduate students from commerce and science specialization. The age group of the sample is between 16 to 18 years. The Sample had 61 percentage Male respondents and 39 percentage Female respondents. The Sample had 63 respondents from Commerce stream and 97 respondents from Science stream. Sample collection was done randomly.

TOOLS

For data collection purpose a questionnaire was designed using google form for present study. Survey questions included

- Gender - Male, Female
- Education specialization having Commerce or Science as selective option
- Number of hours spent using Internet having options 1 – 3 hrs, 3 – 5 hrs, 5 – 7 hrs and more than 7 hours
- Purpose of using Internet having multiple selective options like Eduation, Social Media, Online Financial Transactions, Online Games, Online Shopping and Spending Leisure Time.

Data collected was analysed using Microsoft Excel and Analysis of Variance (ANOVA) test. The Test – Level of confidence applied while testing using ANOVA is 95%

Test – Level of confidence = 95%

DATA ANALYSIS

Among the population under study, approximately 61 percentages were Male respondents and 39 percentages were Female respondents. Among the respondents from commerce specialization, approximately 57 percentages were Male respondents and remaining 43 percentage respondents were female respondents. And among the respondents from science specialization, approximately 65 percentages were Male respondents and remaining 35 percentage respondents were female respondents.

HYPOTHESIS TESTING:

As per **Hypothesis 1** which talks about the relationship or pattern between Specialization and duration of internet usage hours. Table below shows duration of Internet usage with respect to specialization.

Table 1: Percentage of Internet usage in hours with respect to Specialization

Number of hours	1 – 3 hrs	3 – 5 hrs	5 – 7 hrs	More than 7 hrs
Commerce	30.16	28.57	23.81	17.46
Science	27.84	29.90	25.77	16.49

Table 2: ANOVA testing results of Hypothesis 1

ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	0	1	0	0	1	5.987378
Within Groups	202.58435	6	33.76405835			
Total	202.58435	7				

Table no 1: Hypothesis testing 1

As per the Hypothesis 1, the above table shows that the P-value is 1 which is significantly greater than our acceptance level of 0.05. (Working at Level of Confidence at 95%). This indicates that we reject the alternate hypothesis and accept the Null hypothesis.

From the above calculation we can conclude that selection of specialization in higher secondary education has no impact on internet usage pattern with respect to number of hours.

As per **Hypothesis 2** which talks about the relationship or pattern between Specialization and purpose of internet usage hours. Table below shows purpose of Internet usage with respect to specialization.

Table 3 : Percentage of Purpose of Internet usage with respect to Specialization

Purpose	Commerce	Science
Education	57	94
Social Media	56	84
Online Financial Transaction	18	30
Online Games	23	34
Online Shopping	12	38
Spend Leisure Time	12	32

Table 4: ANOVA testing results of Hypothesis 1

ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	127.4647	1	127.4647	0.126047	0.72994	4.964603
Within Groups	10112.49	10	1011.249			
Total	10239.95	11				

Table no 2: Hypothesis testing 2

As per the Hypothesis 2, the above table shows that the P-value is 0.72 which is significantly greater than out acceptance level of 0.05. (Working at Level of Confidence at 95%). This indicates that we reject the alternate hypothesis and accept the Null hypothesis.

From the above calculation we can conclude that selection of specialization in higher secondary education has no impact on the purpose of use of internet.

SCOPE AND LIMITATION

1. Arts students were not covered as students from science and commerce were approachable
2. Due to time constraint a sample size of 160 was selected. A larger sample size covering students of other districts under University of Mumbai will provide us data on many other research parameters
3. The scope of research would have broadened if the strata of society from where the students are getting admitted is included

CONCLUSION AND RECOMMENDATIONS :

1. Findings suggest that there is not much difference in duration of Internet usage and Purpose of Internet usage. So it is recommended that University of Mumbai can easily design Internet based skills training equally for commerce and science specialization students.
2. It is suggested from the findings that as more students are using Internet for Social Media after Education, so more certificate programme or course curriculum should include more content on security as they are easy target for attacks like social engineering.
3. It is suggested from the findings that University of Mumbai can include more students centric career oriented courses or programmes on how they can get best benefit of internet by spending less hours on it.

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MANAGEMENT POLICIES AND ROLE OF HR IN PLANNING WORK LIFE BALANCE AMONG CORPORATE WOMEN

Pranali B. Jharikar

Chetana H.S. College of Commerce & Eco, Self Financing Course

ABSTRACT

Every working individual faces the problem while working that is to balancing the both work place work and household work. People face difficulties in balancing their work-life. The finding of the current survey shows that it is important to balance both office work as well as personal work in life for achieving greater success in both life and profession. The way of working has been changed and this has resulted in the importance of work-life balance for both employees as well as employers. The work life balance problems faced by various employees. Employers can benefit the employees by implementing various policies and actions that can help the employees to manage work life as well as professional life. This would help the employees for being committed for both work and life. The primary data was collected by structure questionnaire by 618 respondents. The data shows the various problems faced by the employees for balancing the work life and various effects faced by the employees while balancing the work life.

Keywords: Work Life balance, social support, conflict.

● **INTRODUCTION**

India had uplifted itself from a traditional to modern society. There are numerous experiences where the revolutionary action were noted for major transformation in the nation, be it from the economical development to social, to political and to demographic development, gradually the progress of the nation is seen in most of the arenas. Since ages together, women, children and lower caste communities faced several atrocities. In recent years, the WLB has become a hot topic– which is further fuelled by quickly changing trends in social roles of women. For women of all ages, the labor market participation has increased. Women still continue to organize and undertake unpaid caring work, which is the main responsibility. Along with modifications in the demographic structure of the workforce, the changing employment patterns have concluded in a reality which is different for the 21st century. With the increased demand of work, many employees are trying to multitask many responsibilities instead of making an effort to organize a large amount of leisure time.

● **REVIEW OF LITERATURE**

- a. "Integrating Work and Family Life: A Holistic Approach," **Lotte Bailyn et al., 2001**. Every working family in America has both job and family life issues. The amount of difficulty varies depending on income, employment, age, gender, family history, and so on. The workers are unable to devote time to their families. As a result, the essential procedures should be taken.
- b. **Robert Eisenbergere, et. al. (2002)**, Three examinations researched the connections among employees' Perception of Supervisor Support (PSS), Perceived (POS), and worker turnover. The first study examined that with 314 representatives taken from different groups, that PSS was decidedly identified with transient change in POS, proposing that PSS prompts POS. At the same time, second study evaluated with 300 retail representatives in, that the PSS–POS relationship expanded with PSS in the association. Similarly in the third study it was found that with 493 retail employees in sales sector, POS totally intervened a negative relationship among
- c. **EILEEN WHITE JAHN, et.al (2003)**- The current paper provides the conception definition for positive organisational family support (POFS). Organisation is China now to offer family-friendly benefits to their employees for their work life balance. Many time organisation offers various family friendly policies and programs but it does not reach or convert properly to the employees. So intervention of human resources is essential.
- d. **Amy S. Wharton, et.al. (2006)**- The person has to face dual responsibility, one towards work and another towards family. The study concluded that the more expectations and responsibility from family, work place, society will result to high chance of conflicts between work and life balance. Therefore this will have negative impact on both employee and organisational.
- e. **Juliana D. Lilly, et.al. (2006)**- The study deals to understand the differences of the gender in the relationship between McClelland's needs, stress and employees turnover intentions with regards to work family conflict. The work family conflict means internal conflict which is faced by the person buy the role

pressure from work as well as whole pressure from family which is unable to manage. 3 major source of WFC is first time based conflict, strain based conflict and behaviour based concept.

3. OBJECTIVES OF THE STUDY

With an aim of understanding the scenario of WLB among the corporate women employees, the main objectives of the present study are

- To study the socio-economic status of working women in Mumbai region
- To understand the factors behind working women engaging themselves in the corporate firms in Mumbai region.
- To study the daily routine activities of the working women in Mumbai region.
- To evaluate the impacts of inappropriate WLB on the physical and mental well being of the working women in Mumbai region.
- To provide suggestions to the working women to help manage their WLB in Mumbai region.

4. HYPOTHESIS OF THE STUDY

It is hypothesized that

• **Hypothesis 1**

Ho- There is no considerable relationship between the socio-economic status of women and their decision to work outside in the Mumbai region.

H1 - There exists a significant relationship between the socio-economic status of women and their decision to work outside in the Mumbai region.

• **Hypothesis 2**

Ho - Working women do not have to manage basic daily chores at their houses during their working days.

H1 - Working women have to manage daily chores at their houses during their working days.

• **Hypothesis 3**

Ho- Working women are not getting proper support from their spouse and other family members.

H1 - Working women are getting proper support from their spouse and other family members.

5. RESEARCH FINDINGS

For the analysis age is taken as the independent variable and the professional related variables include the factors like workplace flexibility, social support, work life programs, and workplace culture as the dependent variable. Since it consists of four factors under a professional related variable, the testing is done for each factor separately. The mean rank column of the below rank table is used to compare the effects of each professional related variable with that of various age classifications. Whether there exists any significant relationship with the age classification and professional related variables can be assessed. Thus each professional related variable factors relationship to age classification is explained.

Table 1 - Ranks of professional related variable with that of various age.

	Age of the respondents	No. of Employees	Mean Rank
Workplace culture	25-30	161	288.62
	31-35	203	274.32
	36-40	186	331.38
	41-45	50	330.17
	Total	618	
Workplace Flexibility	25-30	161	184.23
	31-35	203	372.33
	36-40	186	311.58
	41-45	50	342.07
	Total	618	
Social support	25-30	161	205.76
	31-35	203	315.61
	36-40	186	354.76
	41-45	50	342.38

	Total	618	
Work life programmes	25-30	161	294.66
	31-35	203	282.60
	36-40	186	324.78
	41-45	50	301.66
	Total	618	

The result of the rank is interpreted into four parts. Firstly, the relationship between age and workplace culture, secondly age and workplace flexibility, thirdly age and social support, fourthly age and work life programme respectively.

Table 2 - Test Statistics of each professional related variable with that of various age classifications.

	Workplace culture	Workplace Flexibility	Social support	Work life programmes
Chi-Square	13.049	113.753	76.673	6.090
Df	3	3	3	3
Asymp. Sig.	.005	.000	.000	.107

a. Age and Workplace culture

The Kruskal Wallis H test showed in test statistics table reveals that there exist a statistically significant difference in various age classification of the employees and workplace culture of the women from corporate field with ($\chi^2 = 13.049$), ($P = .005$) where ($P < .05$) and the rank table shows that a mean rank for workplace culture of (288.62) for age classification 25 – 30 years , mean rank of (274.32) for age classification 31 – 35 years, mean rank of (331.38) for age classification 36 – 40 years, mean rank of (330.17) for age classification 41-45 years respectively.

Hence the hypothesis testing under Kruskal Wallis H test says that there exists a scientifically significant relationship between age and professional related variables (workplace culture, workplace flexibility, social support) with P value (.005, .000, .000) and H_0 is rejected. H_0 is accepted in the case of relationship between age and Work life programme thus it says there exist no statistically significant relationship between age and work life programmes with P value (.107) respectively.

b. Marital status and professional related variables

The following table shows the descriptive statistics of the marital status and various professional related variables.

Table 3 - Marital status and professional related variables

	No. of employees	Mean	Standard Deviation	Minimum	Maximum
Workplace Flexibility	618	3.6893	1.43303	1.60	13.80
Workplace culture	618	23.1544	9.64973	10.33	71.83
Social support	618	3.9333	.59328	2.00	5.00
Work life programs	618	3.0874	1.35575	1.86	17.86
Marital status of the Employees	618	1.66	.47	1.00	2.00

The above table shows the mean score and standard deviation of the marital status with each professional related variables like workplace culture, workplace flexibility, social support, work life programme separately. The mean score of workplace flexibility is (3.68) and standard deviation with (1.43),workplace culture mean score is (23.154) with standard deviation of (9.64), social support mean score (3.93)with standard deviation of (.59),work life programme mean score of (3.08) with standard deviation of (1.35), comparing to the marital status of the employees with mean score (1.66)and standard deviation of (.47) respectively.

Table 4 - Ranks of each professional related variable with that of marital status

	Marital status of the respondents	No. of Employees	Mean Rank	Sum of Ranks
Workplace Flexibility	Single	203	215.67	43780.00
	Married	397	343.88	136520.00
	Total	618		
	Single	203	236.06	47920.50

Social support	Married	397	333.45	132379.50
	Total	618		
Work life programmes	Single	203	271.20	55053.00
	Married	397	315.48	125247.00
	Total	618		
Workplace culture	Single	203	271.77	55169.00
	Married	397	315.19	125131.00
	Total	618		

Table 5 - Test Statistic of each professional related variable with that of marital Status

	Workplace Flexibility	Social support	Work life programmes	Workplace culture
Mann- Whitney U	23074.000	27214.500	34347.000	34463.000
Wilcoxon W	43780.000	47920.500	55053.000	55169.000
Z	-8.681	-6.777	-2.983	-2.936
Asymp. Sig. (2-tailed)	.000	.000	.003	.003

The result of the rank table and test statistics table is interpreted into four parts. Firstly, the relationship between marital status and workplace flexibility, secondly marital status and social support, thirdly marital status and work life programmes, fourthly marital status workplace culture respectively.

Hence it is concluded from the above analysis that the hypothesis testing under Mann-Whitney U test says that there exist a scientifically significant relationship between marital status and professional related variables (workplace flexibility, social support, work life programme, workplace culture) with P value (.000, .000, .003,.003) respectively

c. Parental status and professional related variables

The following table shows the descriptive statistics of the parental status and various professional related variables.

Table 6 - Parental status and professional related variables

	No. of employees	Mean	Standard Deviation	Minimum	Maximum
Workplace Flexibility	618	3.6893	1.43303	1.60	13.80
Workplace culture	618	23.1544	9.64973	10.33	71.83
Social support	618	3.9333	.59328	2.00	5.00
Work life programmes	618	3.0874	1.35575	1.86	17.86
Parental status of the Employees	618	.608	.488	.00	1.00

Table 7 - Ranks of each professional related variable with that of parental status

	Parental Status of the respondents	No. of Employees	Mean Rank	Sum of Ranks
Workplace Flexibility	No	235	229.74	53988.00
	Yes	365	346.06	126312.00
	Total	618		
Social support	No	235	244.74	57514.50
	Yes	365	336.40	122785.50
	Total	618		
Work life programmes	No	235	281.66	66189.00
	Yes	365	312.63	114111.00
	Total	618		
Workplace culture	No	235	267.25	62803.50
	Yes	365	321.91	117496.50
	Total	618		

Table 8 - Test Statistic of each professional related variable with that of parental Status

	Workplace Flexibility	Social support	Work life programmes	Workplace culture
Mann-Whitney U	26258.000	29784.500	38459.000	35073.500
Wilcoxon W	53988.000	57514.500	66189.000	62803.500
Z	-8.125	-6.580	-2.153	-3.813
Asymp. Sig. (2-tailed)	.000	.000	.031	.000

The result of the rank table and test statistics table is interpreted into four parts. Firstly, the relationship between parental status and workplace flexibility, secondly parental status and social support, thirdly parental status and work life programme, fourthly parental status and workplace culture respectively.

Hence it is concluded from the above analysis that the hypothesis testing under Mann-Whitney U test says that there exist a scientifically significant relationship between parental status and professional related variables (workplace flexibility, social support, work life programme, workplace culture) with P value (.000,.000,.031,.000) respectively.

6. CONCLUSION

In today's world, attaining WLB is a holistic approach that takes into consideration the management of the multiple aspects of professional as well as personal life. It is the responsibility of both employees and employers to manage work-life effectively and efficiently with balance beyond a 360 – degree outlook, with the right mind-set and willingness. Work is a reflection of the quality of life we used to lead on a daily basis. Mind acts as an important factor in balancing work and life. A healthy happy family can lead to attain WLB among the employees. It can be concluded from the study that there exists a scientifically significant relationship among the various age groups of the women from corporate sector and workplace flexibility, workplace culture, and social support of the corporate sector. There exist no statistical significant relationship between the various classification of age of the employees and work life programmes and gender with social support available in the corporate sector. Work life conflict and Social support have no significant relationship among corporate sector employees. There exists a significant relationship among the work-life conflict and workplace flexibility, workplace culture, work life programmes of the employees in the corporate sector companies. The stress related problems of the employees and workplace flexibility, workplace culture, work life programmes shows a statistically significant relationship of the employees' in the corporate sector companies. Many other factors can be considered rather than Personal related variables (age, gender, marital status, parental status) and professional related variables (Workplace flexibility, workplace culture, social support, work-life programme) for the study on Work life balance, this can be the research gap for future studies.

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INDIAN REFUGEES AND MIGRANTS IN COVID 19**Dr. Kavita Vijay Shinde**

Assistant Professor, Yashwantrao Chavan College of Art's, Commerce and Science

ABSTRACT

The pandemic has shown flaws in India's management of refugees and internally displaced people. The problems of humanitarian migrants and internal economic migrants in India are examined and compared in this article. The COVID 19 pandemic, which caused the world's greatest lockdown, has highlighted their parallel circumstances. While the overlapping vulnerabilities of these groups established their positions long before the pandemic, the coronavirus outbreak has revealed that their dilemma is related to years of government negligence and a fundamental policy vacuum. Several people in both types were incapable to obtain government services like as food rations and health care when the country shut down. Despite the fact that these groups have suffered greatly, some refugees have fared worse than others depending on which entity granted them refugee status; pre pandemic regional political sensitivities have resulted in one category of refugees being managed by the Indian government and the other by the UN High Commissioner for Refugees (UNHCR).

Keywords: refugees, migrants, vulnerabilities, pandemic, government services.

INTRODUCTION

India, located at the crossroads of South Asia, with a long history of migration to, from, and within its borders. In contrast, its laws and regulations have frequently appeared to be chaotic. On the one hand, the country experienced tremendous forced migration in the twentieth century and people fled conflict prior to, during, and after partition with its South Asian neighbors and it continues to be a safe haven for many migrants today. In contrast, India has no domestic asylum legislation and is not a signatory to the 1951 Refugee Convention. In contrary, the government's treatment of the estimated 250,000 refugees and asylum seekers currently residing in the country has been erratic putting many at the risk of destitution and persecution. Humanitarian migrants are typically barred from formal socioeconomic inclusion systems due to the lack of access to various government-issued credentials, and may find themselves on the periphery of society, damaging not just themselves but future generations.

Internal migrants in India, who seek a better living by migrating from under-developed areas towards larger, more industrialized towns and cities, are generally not better off. In 2011, India had 456 million migrants, accounting for about a third of the country's population, according to the most recent census. Despite being Indian citizens, many people find themselves in the same position as international immigrants while crossing a state boundary, as they often arrive without a social safety net.

OBJECTIVES

- To study the shortcomings in India's response to refugees during a pandemic.
- To reveal vulnerable internal migrants during a pandemic.

RESEARCH METHODOLOGY:

The study is fully based on secondary studies from various media like the Newspaper-Hindustan Times, Journals, BBC news. Numerical Data on asylum seekers and refugees in India is been presented in the paper which is from UNHCR, "India:31-January 2020," factsheet which is a genuine online data.

1. Refugees confronted with an uneven landscape in India:

There is no law in India that governs refugees. Instead, the system for managing migrants and refugee's remains disorganized, with an unique dual system in which the migrants caseload is split between the government and the UNHCR, with the government bearing a larger share of the burden. Asylum applicants from neighboring countries, especially Tibetans and Sri Lankans, are handled by the government. All non-neighboring nations, as well as Myanmar, which shares an eastern border with India, must report to UNHCR for a refugee status assessment and related documentation. Myanmar and Afghanistan account for the majority of asylums under UNHCR's control.

Table 1. Predictable Asylum Seekers and Refugees in India, 2020

Place of Origin	Number
Tibet	108,005
Sri Lanka	95,230
Myanmar	21,049
Afghanistan	16,333
Other	3,477
TOTAL	244,094

Note: Numbers from Tibet and Sri Lanka are for refugees registered and assisted by the government of India; others are for refugee and asylum seekers registered with the United Nations High Commissioner for Refugees (UNHCR).

Source: UNHCR, “India: 31-January 2020,” fact sheet, UNHCR, Geneva, January 2020, available online.

India also hosts millions of unauthorized economic migrants in accumulation to these officially documented refugees. Official population estimates vary, but some suggest that well over 10 million asymmetrical – generally from Bangladesh-cross the border without legal records and are unable to transfer to permanent status. There has been no effort on the part of the administration to differentiate among the would-be humanitarian refugees in need of international protection and migrants looking for better economic opportunities. In countries with a far effective asylum protection system, some vulnerable migrants are more likely to request refuge.

The Foreigners Act of 1946 and the Passport Act of 1920, which apply to all foreigners, control foreigners in India. The government has wide authority to detain and deport over these undocumented migrants, with no obligation to make humanitarian considerations. In practice, it means that large number of migrants, asylees and potential social migrants lack legal status. Though the UNHCR has recognized the refugee status of some people, the Indian government does not always do so, leaving recognition to the discretion of specific authorities in schools, health-care facilities and other settings to assess their unique needs. Most of these persons are caught in the middle of a disastrous situation. As a result, people fight on a daily basis to gain access to for all but the most fundamental rights that the central government has vowed to provide. For example, although one government school might admit a child who has been designated as a refugee by the UNHCR, another would prohibit entry based on the child’s status as a “illegal” resident. This makes life tough even in the best of conditions, but the COVID-19 pandemic has highlighted the precarity and vulnerability of these refugees. Due to their ambiguous legal status, many people were unable to access medical care or government help, and few people had money to fall back on after the lockdown ended.

2) Internal Migrants Face Policy Vacuum.

On paper, the situation with internal migration appears to be less grave. All Indian citizens have the freedom to move freely within the country, and this privilege is being used by an increasing number of people. Males traveling to new regions for work are a significant element of internal migration in India as a result of the country's unequal economic development and limited pockets of industry across its vast territory. Many people migrate with their families to survive, while others form new families and raise them in their new home.

In the past, the government has attempted to protect this group by adopting legislation such as the Inter State Migrant Workmen Act of 1979, which oversees internal migrant employment, remuneration, and working conditions. The law, on the other hand, has been largely unsuccessful because the sophisticated legal machinery it deploys can be baffling to the people it is designed to protect. Furthermore, it places the burden of ensuring that domestic migrants receive benefits on the same employers who may have exploited them.

2.1 Vulnerabilities that are shared:

When internal migrants relocate from villages and small towns to larger cities, they face a range of issues. Internal migrants may lose access to state-administered social programs, favored educational opportunities, and other services due to cultural and linguistic obstacles (Indians speak almost two dozen languages).

Furthermore, many of these migrants' issues are shared by refugee and migrant groups around the world: appalling living conditions and an inability to assimilate that could take centuries to overcome. People who have difficulty migrating within their own countries, on the other hand, are rarely mentioned in international debates regarding asylum and immigration rules. Internal migrants are not addressed in the 2018 Global Compact for

Safe, Orderly, and Regular Migration, which was signed by governments from all around the world under the auspices of the UN. Some, like international migrants, may demand similar safeguards and guarantees.

To choose one issue, lack of documents is a common source of issues in India for both internal migrants and asylum seekers. The latter category may be ineligible for documents granted to citizens, such as passports and voting cards, due to a lack of legal recognition. Even if asylum applicants are legally entitled to certain documents, such as biometric Aadhaar identification, government officials may choose not to provide them. The Aadhaar laws state unequivocally that it is not a proof of citizenship and that anyone who has lived in India for at least 182 days prior to its issuance can obtain one. UNHCR-recognized refugees, on the other hand, have been denied Aadhaar since they are not "legal residents" in India, which is a legal catch-22 in and of itself because the term "legal resident" is not defined. According to a Supreme Court judgment from 2018, unauthorized migrants are not eligible for an Aadhaar card.

Internal migrants may encounter comparable challenges in getting an Aadhaar, as many lack documents proving their residency in any given location. The government made Aadhaar cards required for a variety of government services and privileges, including education, advanced health care, bank accounts, employment, and even a mobile phone card, bringing these concerns to a head. Despite the fact that the Supreme Court rejected several of these restrictions in its 2018 decision, some institutions continue to require the card as a condition of service. Without an Aadhaar card, both refugees and internal migrants have been shut out.

Another similar thread for all groups is the intergenerational impact of exclusion and marginalization. While children of refugees and asylum seekers may be allowed to enroll in government schools up to the secondary level, few—particularly those protected by the UNHCR—have access to higher or university-level education, which usually requires the submission of extra documentation.

Because Indian citizenship is based on *jus sanguinis* descent rather than the birthright *jus soli* principle, children born to refugees in India are not always citizens and may not have any better access to the system than their parents. Due to a lack of employment security, internal migrants are also forced to wander about in quest of work. Those who relocate with their young children are frequently unable to ensure that they attend school on a regular basis and develop the knowledge and skills needed to get more secure work. As a result, social mobility for both groups is restricted.

3) COVID-19 Spots Flaws in a Patchwork System:

Given this environment, the current coronavirus pandemic has been a game changer in multiple ways. Both humanitarians and domestic migrants suffered greatly during the government's brutal and sweeping lockdown in March, which came with barely a few hours' notice. Individuals in cities who work for cash wages and have little or no savings would lose their income and means of subsistence if economic activity was completely shut down. Traditional sources of revenue, such as giving interpretation, industrial labor, and hospitality, came to a standstill, leaving many immigrants and asylum seekers depending on those who were better off. The United Nations High Commissioner for Refugees (UNHCR) gave some support to refugees under its protection, but not enough to replace their normal livelihoods. In the meantime, for would-be asylum seekers considering India as a destination, the paucity of aircraft and public transit made crossing international borders hard.

Asylum seekers and refugees also had occasional access to health treatment and official food distribution and rationing programmes. Many people told the author and others that if they approached hospitals, they would be reported to the authorities and labeled as illegal residents. As a result, UNHCR began receiving requests for assistance from people who wanted to return to their home countries, where they might face persecution but could at least rely on limited family networks to get by on a daily basis, they told the author, as soon as international travel resumed in late May. Internal migrants, meanwhile, were left without even basic food supplies due to a lack of income, and transportation systems were shut down, forcing millions of people to return to their native villages and towns, some walking hundreds of miles, in the largest such movement since the country's partition decades ago, when an estimated 14 million people were displaced.

Asylum seekers' exclusion from several support programs is expected, given India's ad hoc protection policy. Many activists were taken aback by the lack of support provided to internal migrants, despite the fact that laws and regulations such as the Inter State Migrant Workmen Act were supposed to protect them. These migrants are meant to be documented and registered in their host country, allowing them to receive benefits such as fair pay, relocation and travel allowances, regular payments, adequate housing, and free medical care. The outbreak exposed how poorly these rules had been enforced. The massive reverse migration that happened following the lockdown gained national and international attention, compelling the Supreme Court to take action on its own

and force the government to provide food, lodging, and transportation to the migrants. This was a band-aid solution, but it didn't address the refugees' underlying vulnerability.

4) FUTURE PERSPECTIVE

As it has in many other parts of the world, the COVID-19 pandemic has revealed underlying and long-standing inequalities in Indian society and law. Given the size of India's population, these disparities have grown to the point where certain Indian citizens are treated worse than asylum seekers in some cases. International asylum seekers protected by the UNHCR were provided with food and basic allowances throughout the public-health crisis. Many internal migrants were unable to get even the most basic of aid.

CONCLUSION

A large-scale outbreak, such as the coronavirus, educates policymakers and practitioners the significance of providing a reliable safety net for the most vulnerable. For starters, a clear government strategy would have been advantageous from the outset. When Prime Minister Narendra Modi declared the shutdown on March 24, for example, he simply demanded that businesses continue to pay their employees' wages, particularly low-wage workers. Employers found it difficult to retain personnel as the lockdown extended on for two months, affecting livelihoods throughout the economic spectrum, and the government provided minimal assistance to many of them. Internal migrant workers and asylum seekers were particularly badly struck by the recession, as they are usually paid on a daily or weekly basis and regularly change occupations. The loss of revenue for them began the day after the lockdown and has continued for months as the economy struggles to recover.

The economy had begun to slowly reopen by mid-2020. It's uncertain how many and when domestic migratory workers will return to urban areas in quest of jobs. Given the bad economic conditions in their native countries, industries that frequently hire them have expressed optimism about their homecoming. This is something that a few people have already done. Internal migrants, on the other hand, who have returned to their home countries, have stated that they will not be leaving anytime soon.

Some policies, such as those concerning work or accessible public benefits to workers, are likely to change in the future. In order to promote business, some states have already announced revisions to labor legislation that will increase the amount of time people can work in a single shift or week. However, these changes may come at the expense of employees' health and safety. Since before the pandemic, the Indian government has been working on labor law reforms, with the primary goal of improving the economic environment rather than strengthening employee protections. The pandemic has to light the vulnerability of these workers, who were previously largely ignored in public discourse.

Given these problems, labor reforms should be designed with the purpose of ensuring the well-being of workers as a key priority. In light of changing social distancing norms and the importance of early medical action to combat the outbreak, workplace safety and health, which was previously exclusively a paper concern, should be prioritized in practice. These legislative changes for asylum seekers should go beyond just labor rights, ensuring their legal status as citizens of the country. The vulnerabilities of internal migrants and overseas asylum seekers were not caused by the COVID-19 outbreak, but rather by the challenges they had long faced. If the government is to protect these vulnerable people, it must focus on these core concerns.

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**A REVIEW OF USAGE OF CLOUD COMPUTING IN INDIAN SCHOOL EDUCATION SYSTEM:
OPPORTUNITIES AND CHALLENGES****Shaikh Sameena**

Chetana's Hazarimal Somani College of Arts and Commerce

ABSTRACT

In today's Era the Indian educational system is not limited with physical books, class, teachers, staff etc. The education system is moving from traditional education system to modern education system. On 25 March 2020 when government of India ordered nationwide lockdown, from higher education institute to lower education institute, the government and private educational institute started fully working on online. We have seen in pandemic how the technology is necessary for education system in India and most of the educational processes and activities are dependent on the technology. In this paper we are focusing on Accepting technology and implementing in school education system in India what are the challenges of modern education system in India and cloud computing are come as a solution for this challenges and provide benefits efficiency to Indian school education system.

Keyword: cloud computing, modern education system, virtualization.

INTRODUCTION

The latest education system is highly dependent upon the technology from higher education to school system. The modern education system is not limited to the higher education system. In past 2 years we have seen the changes and importance of technology in school education systems or primary classes. The traditional classroom system is totally converted into online learning system because of pandemic school education system it is necessity to work on latest technologies in India. Working on modern education required internet and IT infrastructure and services and for school education system. The on-demand modern education system is not cost saving it is very difficult to set up servers, data centers and many others challenges. The majority use of mobile devices such as laptops, phone, tablets etc. and internet make learning easy and sufficient. But the use of mobile devices and internet provide large amount of data to stored and maintained.

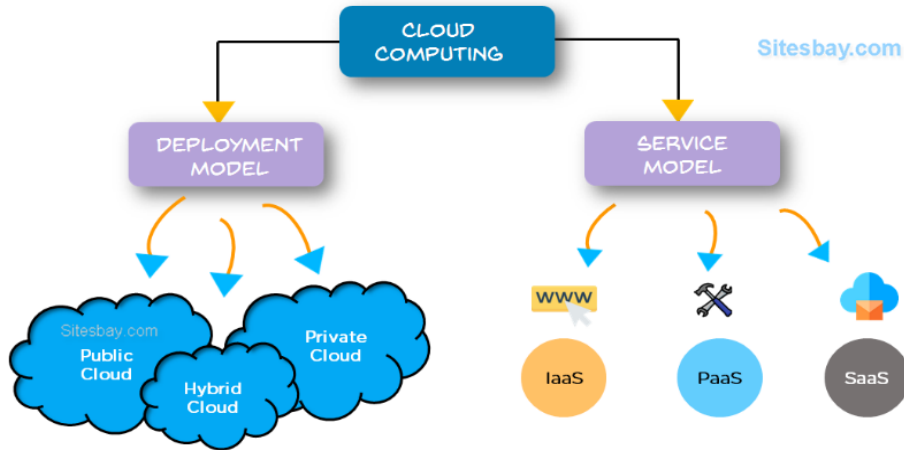
Cloud computing is the latest IT technology. The concept behind cloud computing is that users can access and share IT resources from anywhere and anytime. Cloud computing is network based technology. Cloud computing is not totally free but it is pay as per the basic service we can say cloud computing is cost friendly and students teachers and administration can connect with internet and work on one platform. Cloud computing come as a solution for primary education system to use latest learning technologies and services and maintain it.

OBJECTIVES

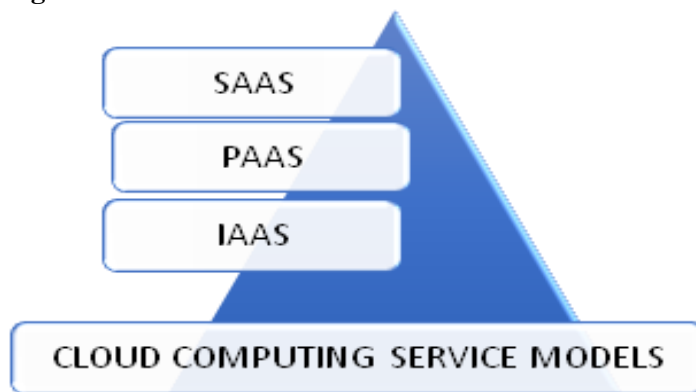
- To study about modern school education system in India
- To study about cloud computing and advantages of using cloud computing in school education system in India
- To find out Challenges of using information technology in school education system
- To find out how cloud computing come as a solution for modern school education system
- To find out problems and challenges of using cloud computing in school education system in India
- To find out the solution for providing cloud computing in all region in India for better education system

What is cloud computing?

Cloud computing was introduced by Joseph Carl Rohnert, a Likelier in the 1960s with his work on ARPANET. The concept behind cloud computing is to connect people to data anywhere at any time. Cloud computing is a pool where everything is available like infrastructure, software, hardware, data-center, server, application, database, resource sharing, etc. and user can buy a thing from that as per the requirement. Cloud computing is the on-demand availability of computer resources and computer utility. Cloud computing provides on demand service. Cloud computing typically depends on the internet and provides services on a pay-as-you-go basis. The person who provides cloud services is called a cloud provider and the person who is buying and using the resource and cloud services is known as a user. In this era cloud computing will provide to store large amount of data, share data, maintain hardware and software virtually. However depending upon the uses of services and resources cloud computing provide different types of cloud computing is divided into two parts deployment model and service model.



Following are cloud computing service model:



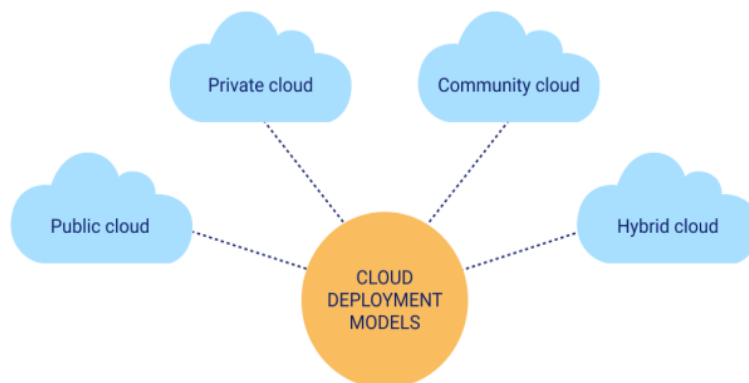
1. Infrastructure as a Service (IaaS): IaaS is also called Hardware as a service. IaaS will give hardware as a service such as servers, processors, storage devices, network devices, virtual desktop, and firewall.

Popular IaaS providers are Amazon web service, Tata communication, Reliance communication and salesforce.com.

2. Platform as a service (PaaS): PaaS provide Platform and tool as a service. PaaS include infrastructure and platform to create web application .platform given to the developer to run develop,run ,test and manage the programmer. Such as java.net framework, APIs. Popular PaaS provider is Google app engine and Microsoft Azure.

3. Software as a Service (SaaS): SaaS provides software as a service to the user . SaaS as a service provide application deliver to the user side that can be access and manage via internet .In SaaS user can download and maintain application on web browser they do need to worry about the installation and maintenance. Popular software as service providers are Microsoft 365, google apps,oracleCRM ,salesforce.com,amazon.

Deployment Models: depending upon the cloud computing services cloud computing provide following types of cloud.



- **Public Cloud:** when cloud provided services and resources to everyone publicly it is called as public cloud. Anybody can access the system and resources in public cloud .the data in a public cloud is less secure because it is open for everyone .the data are stored in datacenter from cloud provider and cloud provider is responsible for maintaining and storing the data in a datacenter.
- **Private cloud:** when cloud provides services and resources to a single user or organization. The private cloud is totally opposite of the public cloud. The data is more secure in the public cloud .The data are stored and maintained by organization or single user and may be managed and maintained by cloud providers.
- **Hybrid cloud:** hybrid cloud is a combination of public and private cloud .Hybrid cloud consists of two or more clouds because in a private cloud the data is more secured and the public cloud provides cost saving.
- **Community cloud:** the cloud services and resources shared by a specific group of people or organization are known as community cloud.

Challenges of using information technology in school education system:

In modern education system private and government education institute are highly dependent on the IT technology .In E- learning system internet is a key factor .and the increasing use of internet cause high data storage .To setup E-learning system makes school education system task easier .But storing of data ,maintaining the IT infrastructure will be challenging for school education institute .hardware purchase like servers ,data centers, lab computer setup .software and application purchase ,software licenses, updating and upgrading software .the growth of users(students,teachers,administration,...) maintaining data storage and data synchronization is difficult. Scalability of data and resources expanding the cost.

Cloud computing as a solution:

The concept behind cloud computing is accessing the data using services from anywhere .if the geographical location of the user (staff, teacher, student) anywhere they can connect on one platform with the help of internet and perform their work. Cloud computing give virtual IT infrastructure that will reduce the cost of physical IT infrastructure and maintenance. The data can be accessible and stored at datacenter in the cloud. Cloud computing provides virtual IT infrastructure to primary education institutes that will minimize the cost of setting up physical hardware data centers .Cloud computing provides easy access to data .Cloud computers make it more compatible to work on e-learning systems .Cloud provides E-learning association .

Following are the advantages of cloud computing:

- **Cost saving:** instead of spending more money on physical classrooms, IT infrastructure ,maintenance ,textbooks and other schools ,schools can focus on doing it virtually to reduce the cost.
- **Mobility:** Students, teachers, staff can connect with the cloud with any devices like laptop, desktop, mobile, tablets.
- **Maintenance:** depending on the cloud services school don't have to care about maintaining the cloud system the vendor is responsible for it.
- **High availability of data:** data will be stored virtually on cloud and users can connect and collect data at any time.
- **Flexibility:** cloud provides flexibility users can connect with cloud remotely from anywhere.
- **Scalability:** Updating, installing different software and application is difficult for school education system with the help of cloud
- **Virtualization:** physical infrastructure is completely converted into virtual form. We can be a virtual school.
- **Improve quality and learning:** cloud computing provides self-learning easy for students.
- **Decision making:** the storage of data will help school administration for future policies.
- **Work load:** cloud computing decrease the workload such
- **Real time:** the real time data storage makes teacher student administration tasks easy.
- **High data storage:** the increase use of internet can cause increasing data and storage in cloud data stored at virtual environment.
- **Disaster recovery:** if any kind natural or man made disaster happens data can recover from cloud

- **Decision making:** with the help of cloud school management can take further decision with the help intelligence tools provide by cloud and help for making future policies
- **E-learning:** cloud computing associate with E-learning system ,so cloud is indirectly providing advantages of E-learning system.
- **Green computing:** usage of less hardware machines, less power consumption reduce carbon footprint.

RESEARCH METHODOLOGY:

Research began on February 5 2022.this is secondary research and the data collected from different research papers about cloud computing ,modern education system and role of technology Indian school education system from internet, and analysis of collected data is to focus on how cloud computing can use in Indian education system and make quality of education better.

Challenges of using cloud computing Indian school education system :

Cloud computing comes as a solution for the digital education system ,in India, where government working schemes and campaigns like mid day meal ,beti bachao beti padhao and many other schemes .Providing education is still challenging in some region in India. Working with recent technologies and making it affordable for all students is difficult, the government school is affordable but lacks infrastructure where else private education is providing better quality of education infrastructure but not affordable paying high demand of fees is not possible. The quality of education in different regions of India is different, Access to technologies is still challenging in India in home, rural areas, implementing the cloud computing system or we can say cloud school is challenging .the availability is necessary for digital education system and for cloud education system we required high bandwidth of internet low internet bandwidth may cause low data .providing hardware devices to rural areas and people from low socio-economic issue is difficult .training the teacher is challenging most of the teacher work on particular domain about their subjects ,adapting the technology for teachers is must .

SUGGESTIONS AND FUTURE WORK

Providing equal quality of education in every region of India .Providing internet to all regions of India.

Public cloud is free, which will be helpful for small schools and schools in rural area to start working on cloud system. Google is one of the best examples for this.

Coordination of social services campaign NGO, government providing awareness to the people about the technology and importance of cloud education system.

Focusing on providing internet everywhere in India

Teacher is ready to adopt technology, teacher training is important.

Focusing on Education funds and implementation for future development

Mobile device availability, creating campaign where government can provide mobile devices and students can come study.

Focusing on Equal quality of education at all regions of India for better future of the student and country.

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 - E. Krelja Kurelović*, S. Rako**, J. Tomljanović***, *Polytechnic of Rijeka, Vukovarska 58, Rijeka, Croatiaelena@veleri.hr. ** University Computing Centre, J. Marohnića 5, Zagreb, Croatia sabina.rako@srce.hr, *** Polytechnic of Rijeka, Vukovarska 58, Rijeka, Croatiajasminka.tomljanovic@veleri.hr, Cloud Computing in Education and Student's Needs 36th International Convention on Information and Communication Technology, Electronics and , icroelectronics (MIPRO), May 20 - 24, 2013, Opatija, Croatia
 - E.S. Margianti and A.B. Mutiara Gunadarma University, Depok 16424, Indonesia, e-mail: margianti@gunadarma.ac.id, amutiara@staff.gunadarma.ac.id Application Of Cloud Computing In Education

THE SOCIAL MEDIA DILEMMA**Mrs. Ragini Mukul Singh**

Dr. Antonio Da'Silva College of Commerce, Dadar (West)

ABSTRACT

Broadly outlined, social dilemmas involve a conflict between immediate self-interest and longer-term collective interests. These square measure difficult things as a result of acting in one's immediate self-interest is tempting to everybody concerned, despite the fact that everyone advantages from acting within the longer-term collective interest. As such, larger data of social dilemmas ought to facilitate US perceive not solely the theoretical puzzles of why folks collaborate (or not) however additionally the ways that during which cooperation in teams and organizations are often maintained or promoted. this text reviews differing types of social dilemmas, highlights recent developments within the field (especially among psychology), and suggests some new avenues for future analysis. We tend to illustrate that the sector of social quandary is growing and flourishing in terms of theory, knowledge domain collaboration, and relevance, manufacturing insights that square measure novel, replicable, and applicable to several social things wherever short self-interest is at odds with the semi-permanent interests of groups, organizations, or nations. A Social quandary may be a state of affairs during which a gaggle of individuals should work along to attain some goal that nobody person may simply meet alone. However, if the goal is met, all cluster members, even people who didn't facilitate toward the goal, will fancy its advantages. Social dilemmas square measure usually separated into 2 types: commons dilemmas (also known as resource dilemmas or social traps), beneath that a short gain could result in a semi-permanent loss, and public merchandise (or social fences), beneath that a short loss could result in a semi-permanent gain.

Keywords: Social media edition, Data harvesting, media manipulation, target advertisement.

INTRODUCTION

The Social Dilemma explores the effect of smartphones and social networks on human behavior. The top tech companies and social media platforms such as Facebook, Google, Twitter, and Mozilla are such platforms have caused negative problematic social, political, and cultural consequences. Some of the social media platforms and big tech companies have provided some positive change for society as well. The social media's design nurtures an addiction, manipulates people's views, emotions, and behavior, and spreads conspiracy theories and disinformation, to maximize profit.

DOWNSIDE

"The Social Dilemma," tells us that several social media corporations succeed by capturing the maximum amount of our attention as they can, then marketing that spotlight to the very best bidders. If we're not paying for the merchandise then we are the product.

"The attention business desires people that are in an exceedingly distracted state, or who are in a constantly distractible, and so receptive advertising,"

Long-term, this besides alternative factors, has crystal rectifier to a scourge of "distraction illness." this is often wherever you're unable to concentrate and you perpetually lose your attention and it slows you down. A scourge "where you lose hours of the day clicking on random nothingness"

Have you ever picked up your phone with one task in mind and an hour later realized you spent the whole time scrolling through various social media sites having completely forgotten why you picked up your phone in the first place?

"Your life experience is what you choose to pay attention to." If companies are capturing and manipulating our attention, how in control of our lives can we be?

POSITIVE VIEW:-

"The Social Dilemma" points out that many social networks exploit human weakness by designing with something called positive intermittent reinforcement in mind.

"Like a box of chocolate, we never know what we are going to get. Who posted to Facebook? Who commented on my post? Let me check my news feed just one more time... the moment our smartphones buzz or chime, this dopamine reward system is activated,"

And it is affecting our health.

One study from California State University found that individuals who visited a social media site at least 58 times per week were 3x more likely to feel socially isolated and depressed.

We think of our social media platforms as a tool for keeping in touch with our friends and family.

“The Social Dilemma”, “It has its own goals and it has its own way of pursuing them by using your psychology against you.”

Can social media be fixed?

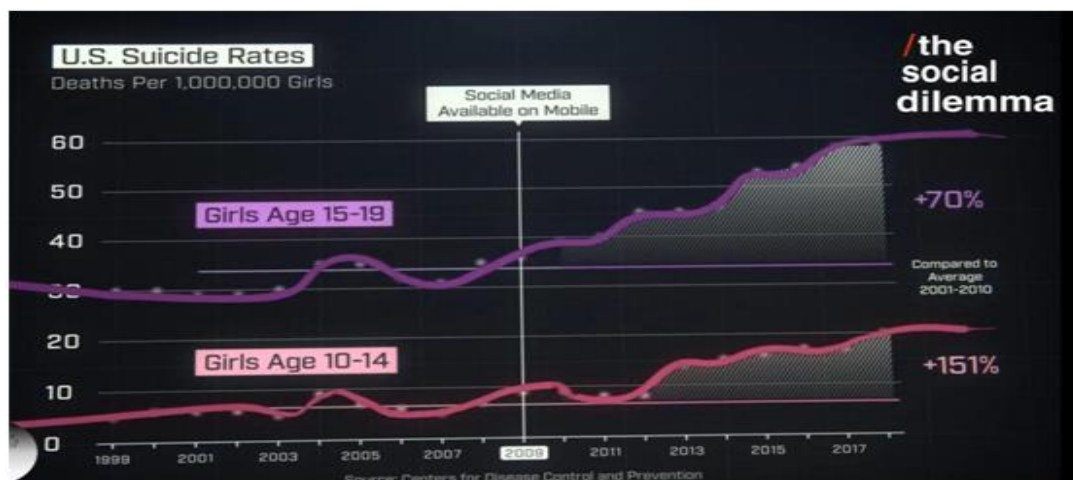
So, social media, in its current state, has some major flaws. What can we do to safeguard ourselves from its manipulation? What can we do to mend it?

First off, you can do your part to protect yourself and your family by developing healthy social media habits. What do we mean by that? Do things like limit your screen time. Turn off notifications. Know what task you want to complete on social media and don't get sucked into an indefinite scroll. And when social media is making you feel anxious or depressed, take a break.

Additionally, call for social media limitations. Right now, there are a few recent regulations focused on data privacy. It's dawn. But according to Kristina Podnar, a cybersecurity expert, we need to go beyond.

Finally, demand humane style from social media platforms. They embrace obsessing over values instead of engagement metrics, nurturing heedfulness rather than vying for attention, and binding growth with responsibility rather than simply maximizing growth.

“The Social quandary,” is one amongst the leading voices for redesigning the manner the internet and social networks work for United States of America. He believes that social media is fastened. “I terribly powerfully feel that square measure able to isolate the nice components of social media that are terribly real and really true and simply bring to an end and incinerate the unhealthy components, and therefore the unhealthy components is delineate terribly clearly as a manipulation engine... And that's the issue that has to be stop working.”



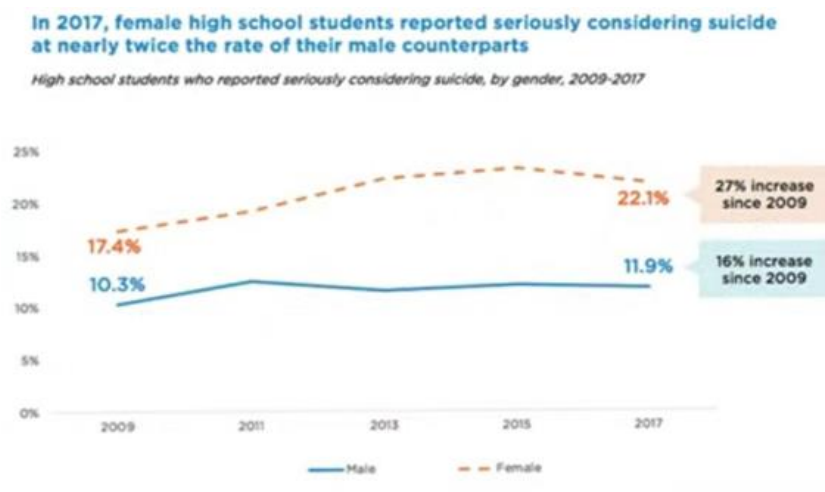
We can wait for social media companies to incinerate their bad parts—the parts that make them the most money—or we can take collective action to re-capture our attention. It starts with us. We can look forward to social media firms to incinerate their unhealthy components—the parts that build them the foremost money—or we will take collective action to re-capture our attention. It starts with United States of America.

All age teams are mentioned within the Social perplexity, however one among the foremost hanging sections of this paper is that the one that touches on the vulnerability of teenagers World Health Organization use platforms like Facebook, Snapchat, Instagram, and multiple others each single day and are shaped by social media's influences. This section of the paper is highlighted by statistics on depression, anxiety, and even suicide rates of teenagers that correlate with the increase of social media.

Throughout The Social perplexity, varied former Facebook, Google, and Apple engineers get into nice detail into the ways in which tech giants are manipulating their users through a spread of services (Facebook's "Like" button and notification system, further as Google Inbox's design, return up time and time again), however loads of the topics and concepts will typically be laborious to totally grasp.

There were many times while writing this paper The Social media Dilemma where I was thinking to delete all my social media accounts, switch off my phone, and throw it out the window. This paper can over doubtless

have that very same result on you. after you have tech engineers admitting that their former firms do not very have a full understanding of the artificial intelligence they need to be engineered to run platforms like Facebook and Google, you begin to desire you are entering The Terminator or one thing. It's like we've opened a chest that has been placed behind a floodgate that we won't appear to shut.



Before I finally decided to start with “The Social Media Dilemma”, I asked myself if it was worth writing and if I should allow myself to get all aroused. And although I was in a “mood” after the credits finally rolled on the paper, I am glad I ended up learning additional details about social media platforms that I use every day.

OBJECTIVE

1. To study how social media influence our day today life
2. To analyse negative and positive view of social media.
3. To study how social media changes our life by changing our psychological mind.

RESEARCH METHODOLOGY

Social media research is the process of analyzing social media data to conduct quantitative (and at times qualitative) research in order to understand how people relate to topics. It's completely based on observation.

This analysis contain knowledge of how people behave online but is similar in format to the research conducted by qualitative researchers of the results of a survey or focus group.

CONCLUSION

We need to understand that it is up to us to sit down and think on how to use social media without creating any psychological distress. Another fact is that those who don't have social life tends to be more attracted towards social media, trapped inside cage of social networking site/media. Most importantly though, one needs to create offline pleasures and build on that habit. We know that habits are the building blocks of our lives and remember that how we spend our every minute is in fact how we spend our lives. Use the time – online and offline – sagely.

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AN IMPRESSION OF ONLINE LEARNING EDUCATION FACED BY TEACHERS & STUDENTS**¹Debjani Singha and ²Mr. Parui Santu Pradyut**¹Chetana H. S. College, Bandra East, Mumbai²Sanpada College of Commerce & Technology, Sanpada Navi Mumbai**ABSTRACT**

Traditional teaching practice before the pandemic is found to be the best teaching practice for classroom learning but as the COVID-19 strike in March 2020 all the scenario about the teaching-learning mechanisms had changed which made teachers as well as students to connect online for the education with several difficulties initially. Using the current techniques for online learning, the lesson taught to students is not skill oriented, and therefore, although we are producing good number of health workforce, we are unable to meet the needs of the community. Presentation of intelligent techniques for educating is aimed at the arrangement of dynamic individual position and further developing abilities of shared intellectual action. The researchers have picked a point in this setting as she felt it important to see break down the view of understudies, resources in regards to the Online Learning. The exploration connotes the review was to recognize the understudy's insights towards the utilization of intuitive showing helps utilized for an internet learning in examination with the customary showing helps during showing learning process. During the exploration, the scientist gets a plentiful of perspectives which can be considered to improve Online showing techniques which would assist the understudies with welling the training resources to upgrade their abilities of the instructing and the association among the educators and the learning capacity in understudies.

Keywords: Learning, COVID-19, Pandemic.

INTRODUCTION

Traditional teaching practice in the current era is found too little outdated and non- interesting. Using the current techniques, the lesson taught to students is not skill oriented, and therefore, although we are producing good number of health workforce, we are unable to meet the needs of the community.

Online learning and lessons are an increasing number of turning into a part of the training gadget worldwide. Online channel has made training handy and without problems on hand via way of means of one and all. Education sector in India has been an ever-developing entity. India has been one in all the biggest sectors in the global in relation to better training. Though on-line and distance guides were there from a long time, creation of the net mode of taking lessons in assessment to the conventional face to face school room technique in universities and colleges were taken into consideration simplest in the previous few years in India. When it involves the Indian academic gadget, face to face school room technique has constantly been the maximum prominently used. Familiarity and simplicity of the usage of offline strategies and shortage of requirement for on-line channels of coaching has been the predominant limitations for adoption of on-line channels of training. However, in the wake of cutting-edge COVID-19 pandemic scenario conduction of on-line lessons at university and college degree has been made obligatory via way of means of the academic boards. Covid-19 has delivered out a drastic alternate in the academic gadget now no longer simplest in India however as a substitute the complete global. Universities throughout India in addition to around the world have moved to the digital lessons postponing bodily classrooms. Online education in India is at an early stage of development. One-way communication in lectures does not influence the learners' behavior met in the classroom which in turn fails to create competent and passionate individuals.

While this transition has been a mixture of both positives and negatives for most private universities, the government colleges and universities are still adapting. While technology makes things accessible and easier, it can also be limiting, especially in India, where many students face a challenge in terms of access to the internet. This in turn leads to issues with attendance and participation in online sessions, thereby making the adaptation of online channels of education a challenge.

Face-to-face classroom placing can offer on the spot feedback to faculty individuals and college students approximately the quality of lesson, delivery, and experience. In a study

room setup a instructor can look at student's frame language and those non-verbal cues enables the instructor to straight away make adjustment of their teaching technique to excellent in shape the wishes of the college students. Additional thinking and individualized interest in study room surroundings to benefit a extra specified concept approximately the student's readability with standards being taught is a main benefit while as compared to on- line channels. What is probably effortlessly perceived and approached in the study room calls for a bit

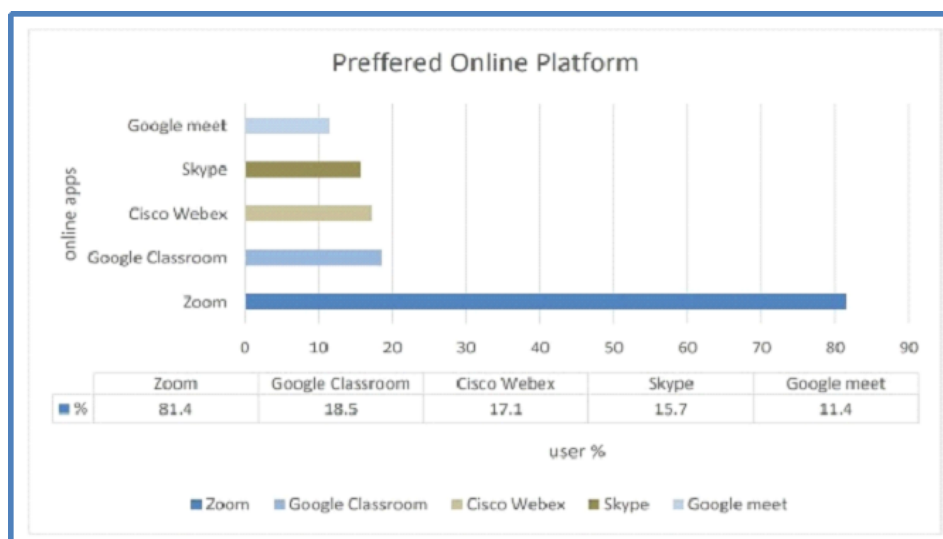
extra probing and application in an internet class. Investigating and studying how on-line instructions must be designed and organized via way of means of contemplating the college students’ and teachers’ attitude must be an indispensable a part of constructing on- line coaching technique in addition to learning

The researcher has chosen a topic in this context as they felt it necessary to see how important it is to understand the perspectives of students as well as teachers about the online learning.

Overview of Online Learning:

Online learning is a newly brought mode of coaching and now no longer something that has been part of everyday lessons. Investigating and studying how Online learning are being perceived and skilled via way of means of college students and faculties throughout one-of-a-kind schools and universities in India will assist academic professionals to understand and make adjustments to fit the desires of both, instructors and college students.

Educational institutions and control who will be the destiny deliverers of online learning want extra know-how of ways college students in addition to instructors understand and react to online classes as a gaining knowledge of mode to use those techniques maximum effectively. Another crucial factor observed in the overview of preceding research turned into that after comparing on-line mode of training, student’s attitude has been given significance and brought into attention over teacher’s attitude. Teacher’s attitude is similarly crucial because in the event that they as issuer of training aren’t glad and discover the web mode unsatisfactory then the instructional base itself will become weaker. This new creation of on- line training has been similarly difficult for instructors, who also are suffering to analyze this new manner or method of teaching. Therefore, the importance of this studies lies on exploring the teachers and college students’ belief towards online learning in assessment to face-to-face training. The survey targeted on instructors and college students from Navi-



Mumbai and Mumbai city.

Apart from the ones mentioned above some other platforms reported to be used by teachers were: google duo, YouTube, Moodle, Jitsi, Microsoft team, WhatsApp, Lark and Avaya Space.

The responses from this survey will help to improve or enhance online learning mode of classes in order to provide a better learning experience for students and a better teaching experience for the teachers.

OBJECTIVES OF STUDY

The research mainly focuses on the objectives as defined below:

1. To identify the perception of students towards Online Learning
2. To compare the learning perception of classroom teaching and Online teaching.
3. Student’s response towards the effective mode of teaching.
5. To identify the need of up gradation in teaching methods used in college.

METHODOLOGY OF THE STUDY

The present study aimed to identify the perspectives of students and faculties for understanding the pros and cons of online learning. For that purpose, the researcher has chosen the descriptive method for the study.

SAMPLING

Sampling is the process of selecting units (e.g., people, organizations) from a population of interest so that by studying the sample we may fairly generalize our results back to the population from which they were chosen. Then, because some types of sampling rely upon quantitative models, we'll talk about some of the statistical terms used in sampling.

A sample design is a definite plan for obtaining a sample from a given population. It refers to the technique or the procedure the researcher would adopt in selecting items for the sample. Sample design is determined before data are collected. After completion of data collection, the researcher draws inferences and makes generalizations which are valid and can be applied to the whole population.

TYPES OF SAMPLING

Types of sampling can be broadly classified into two categories-

1. Probability sampling
2. Non- probability sampling

Probability sampling - Probability sampling is a sampling technique where the samples are gathered in a process that gives all the individuals in the population equal chances of being selected.

Non- probability sampling- Non-probability sampling is a sampling technique where the samples are gathered in a process that does not give all the individuals in the population equal chances of being selected.

Sampling Technique used for Present Study:

For the present study, the researcher has used the non-probability type of sampling technique from which the random sampling was chosen for selecting of sample. The researcher has selected the students of different colleges.

Sample, Size and Nature

A sample of **165** students and faculties (inclusive both) have been chosen from Junior and Undergraduate colleges from Navi Mumbai & Mumbai City.

DATA COLLECTION

For the present study the data collection was undertaken by the researcher:

The collection of data is divided into two sub parts that is primary and secondary data. In this primary data consist of the data collected through questionnaires, surveys the secondary data is collected through internet, reports, books published, articles etc.

1. **Primary data:** A primary survey was conducted at City Level. The whole survey was conducted online through Google Forms.
2. **Secondary Data:** Secondary data is collected through the internet, reports, books published, articles etc.
3. After collection of the data, it was administered and analyzed.

TECHNIQUE OF DATA ANALYSIS

The researcher has used graphical analysis technique through Pie diagrams. The analyses of data done through graph techniques to determine the optimal output is called Graphical analysis. One of the powerful tools used for data evaluation are the graphs. The graphs help in making summaries of characteristics of data in effective and efficient manner. Using graphical techniques, the complex equations or tests of statistics and mathematics can be interpreted.

Pie Chart: A pie chart (or a pie graph) is a circular statistical graphical chart, which is divided into slices in order to explain or illustrate numerical proportions. In a pie chart, central angle, area and an arc length of each slice is proportional to the quantity or percentages it represents.

INTERPRETATION OF RESEARCH

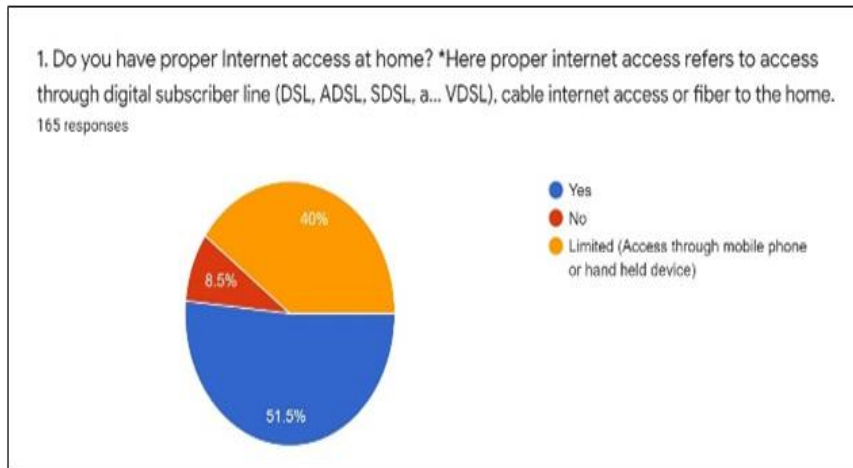


Figure 1

The above graph shows the graphical breakdown of the 165 responses received for the first question based on the internet connectivity. In which 51% respondents answered that they have good internet Connectivity, 8.5% is for No proper Internet connectivity, 40% responded for limited availability of Internet.

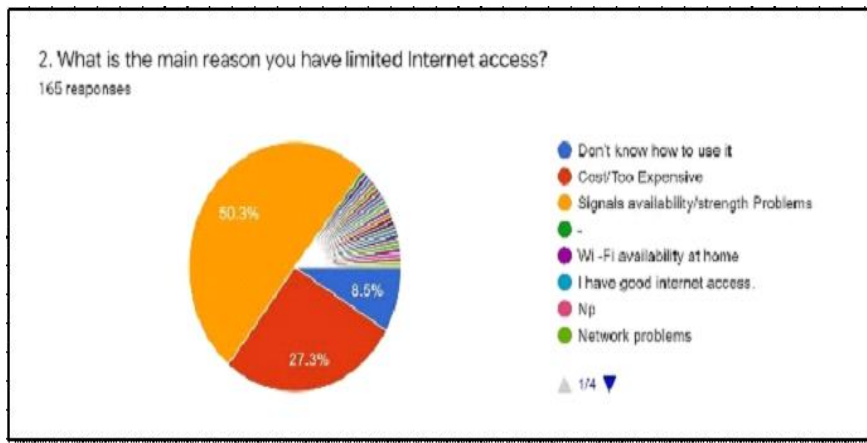


Figure 2

The above graph shows the graphical breakdown of the 165 responses received for the question based on the reason behind the limited internet access. In which 50.3% respondents answered signal availability, 27.3% is for Costing, 8.5% for unawareness about the usage, and rest were other options mentioned.

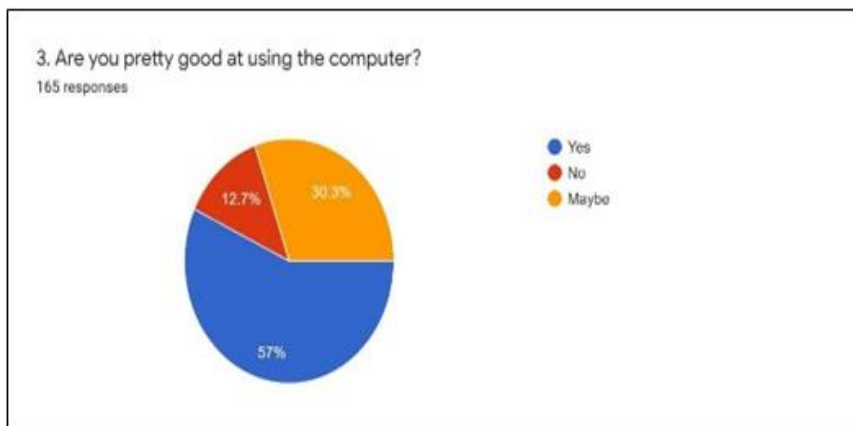


Figure 3

The above graph shows the graphical breakdown of the 165 responses received for the question based on the expertise or knowledge about using computers. In which 57% respondents are having good knowledge of using computer, 30.3% not pretty good and whereas 12.7% don't know about using the computer.

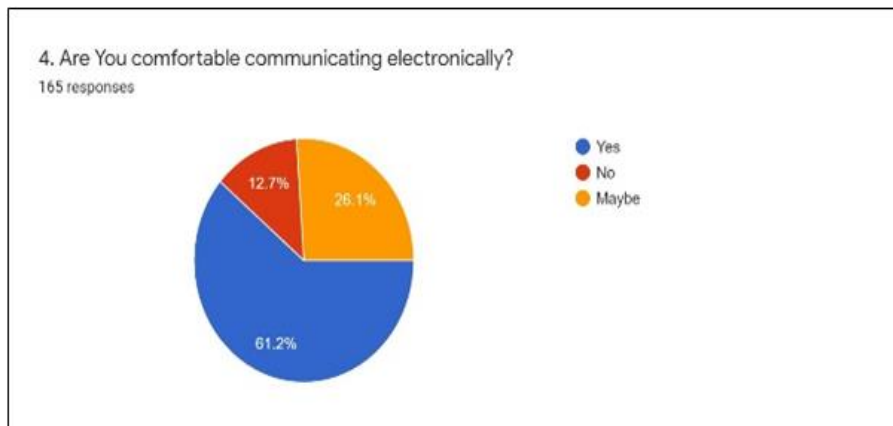


Figure 4

The above graph shows the graphical breakdown of the 165 responses received for the question based on the electronic communication for Online lectures. In which 61.2% respondents are comfortable electronically, 26.1% not sure, 12.7% answered No.

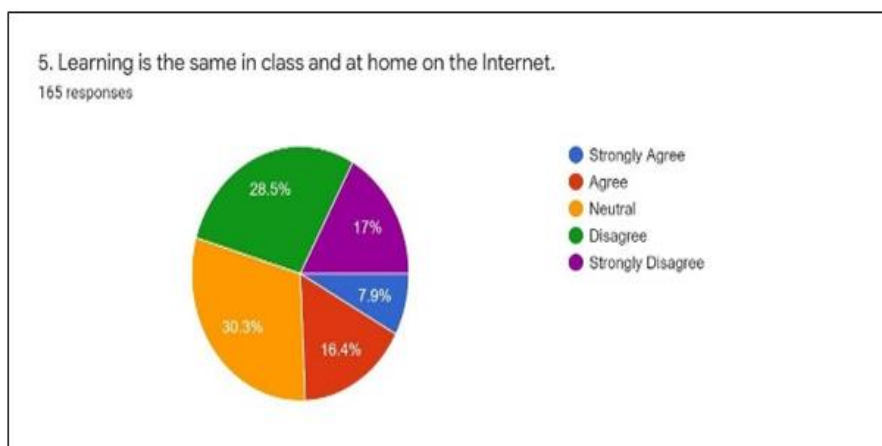


Figure 5

The above graph shows the graphical breakdown of the 165 responses received for the question based on comparison Classroom & Online Learning according to them . In which 7.9% respondents strongly agree, 16.4% Agree, 30.3% were Neutral, 28.5% Disagree and 17% Strongly Disagreed.

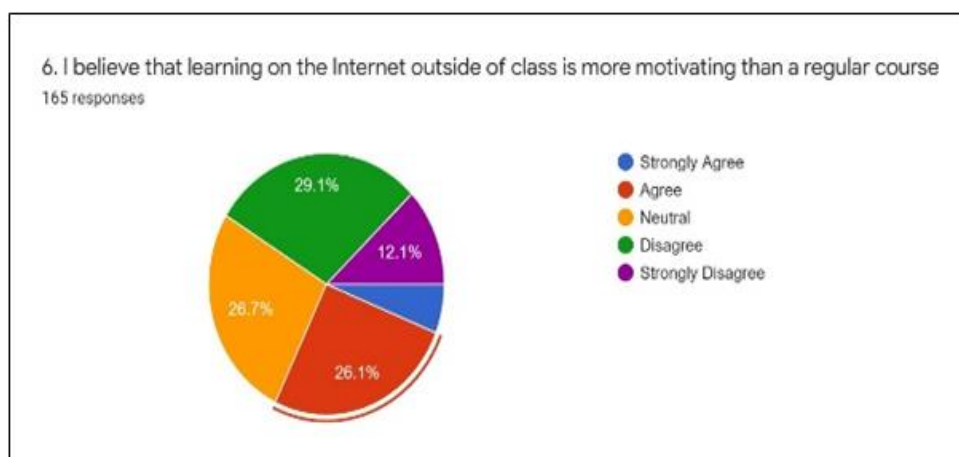


Figure 6

The above graph shows the graphical breakdown of the 165 responses received for the question based on their belief of motivation through Internet Learning and Classroom Learning. In which 6.1% answered Strongly Agree, 26.1% students answered that they agree, 26.7% were Neutral, 29.1% answered Disagree and 12.1% respondents answered Strongly Disagree.

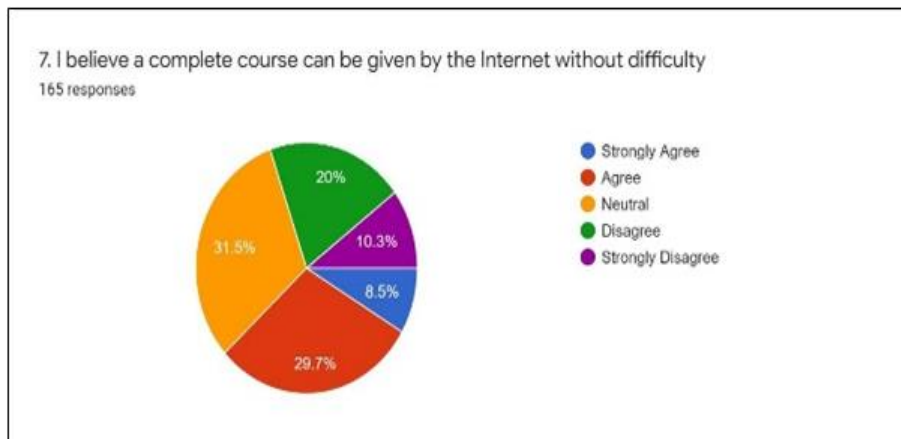


Figure 7

The above graph shows the graphical breakdown of the 165 responses received for the question based on completion of course on Internet Learning. In which 29.7% students answered that they agree, 31.5% were Neutral, 8.5% Strongly Agreed, 20% answered Disagree and 10.3% students answered Strongly Disagree.

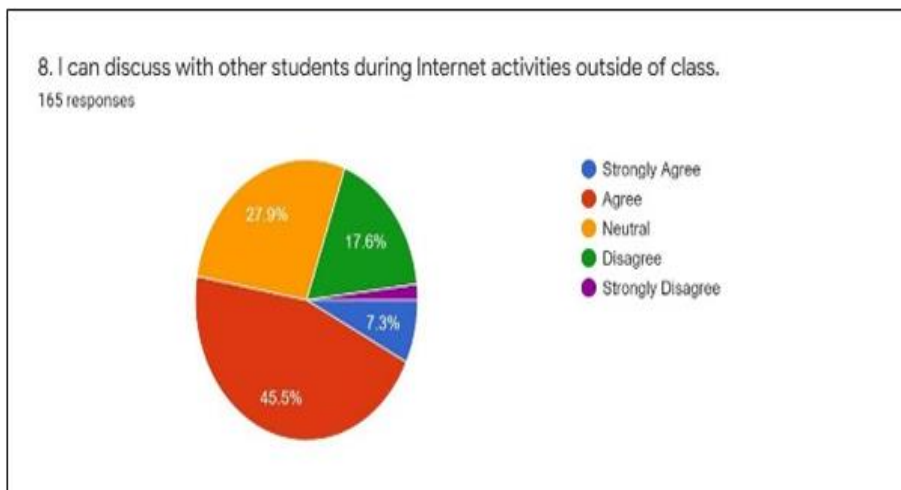


Figure 8

The above graph shows the graphical breakdown of the 56 responses received for the question based on that Online discussion over Online mode & Offline mode. In which 45.5% students answered that they agree, 7.3% were Strongly Agreed, 27.9% answered Neutral, 17.6% answered Disagree and 1.8% students answered Strongly Disagree.

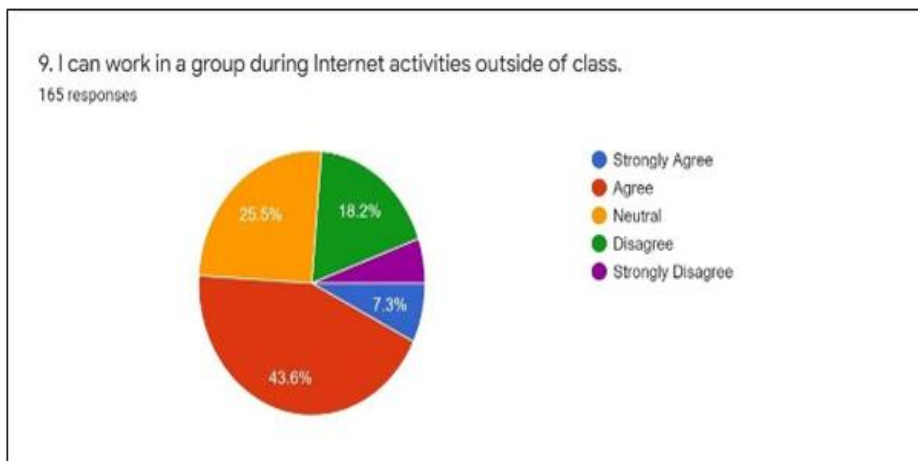


Figure 9

The above graph shows the graphical breakdown of the 165 responses received for the given question. In which 43.6% students answered that they agree, 25.5% were Neutral, 7.3% Strongly Agreed, 18.2% answered disagree and 5.5% students answered strongly disagree.

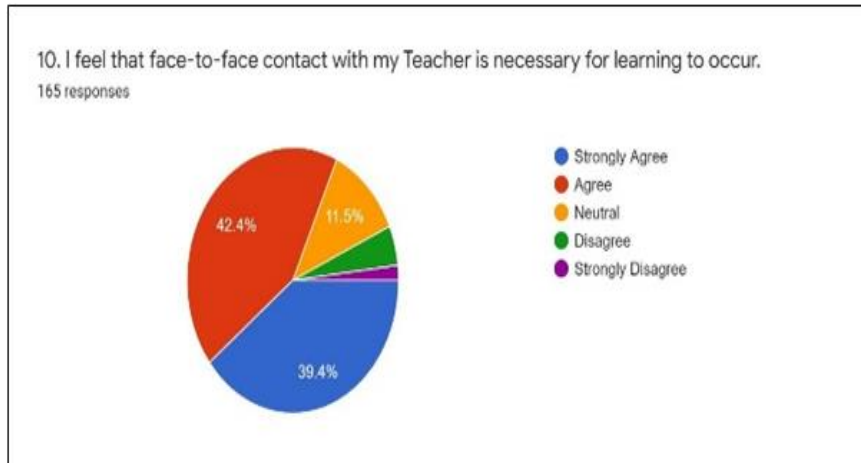


Figure 10

The above graph shows the graphical breakdown of the 165 responses received for the question based on that face-to-face communication with teachers. In which 42.4% students answered that they agree, 11.5% were Neutral, 39.4% Strongly Agreed, 4.8% answered disagree and 1.8% students answered strongly disagree

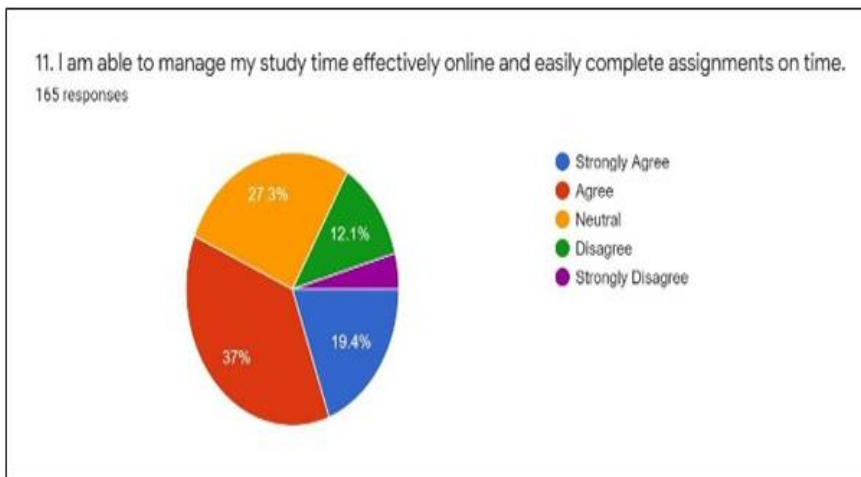


Figure 11

The above graph shows the graphical breakdown of the 165 responses received for the question based on that whether their time management is effective online & completing assignments. In which 37% students answered that they agree, 27.3% were Neutral, 19.4% Strongly Agreed, 12.1 % answered disagree and 4.2% students answered strongly disagree.

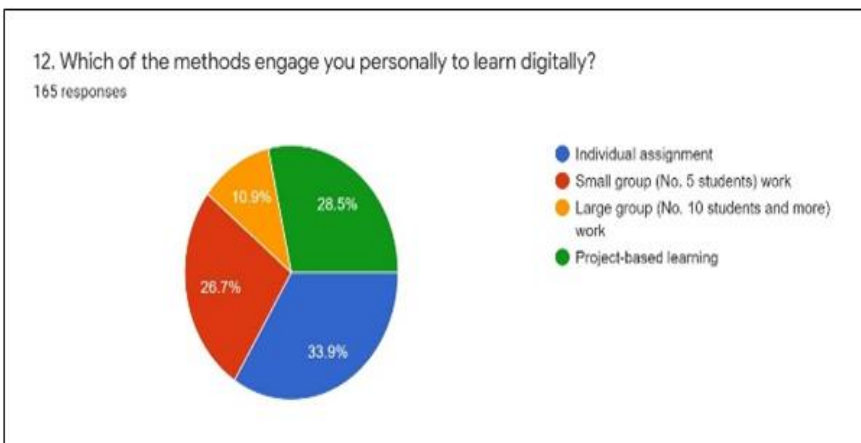


Figure 12

The above graph shows the graphical breakdown of the 165 responses received for the question based on methods used to engage students personally.

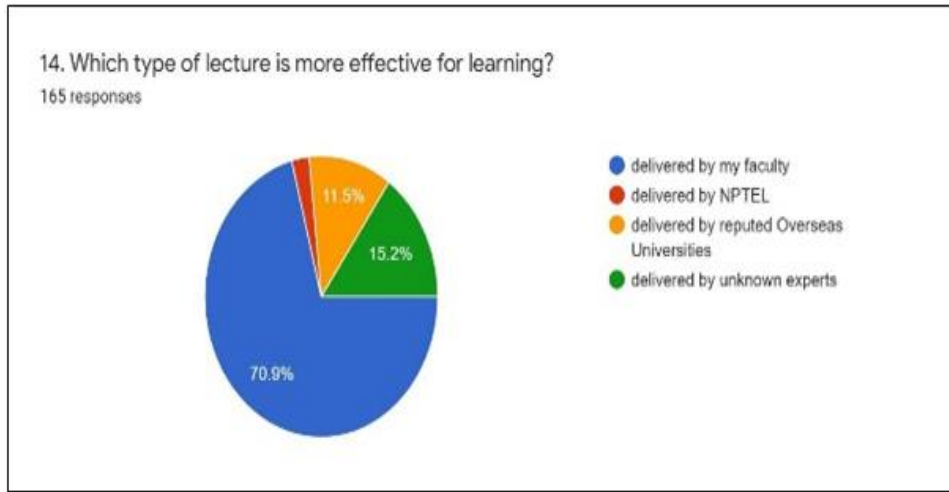


Figure 13

The above graph shows the graphical breakdown of the 165 responses received for the question based on the digital approaches used for Online Learning like Animations, PPT presentations etc.

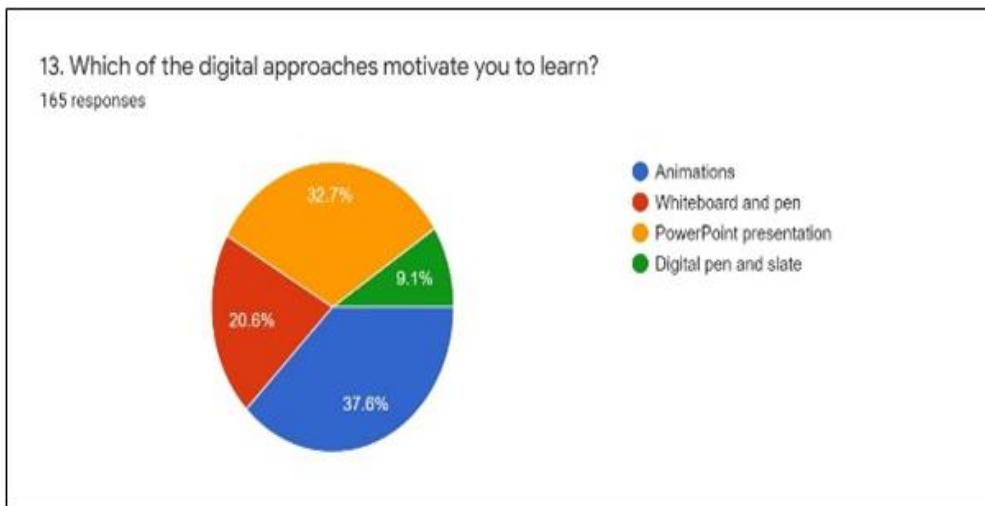


Figure 14

The above graph shows the graphical breakdown of the 165 responses received for the question based on that effective type of lecture for Learning. In which 70.9% respondents answered the lectures delivered by faculty, 11.5% said by Overseas Universities and 15.2% answered unknown experts.



Figure 15

The above graph shows the graphical breakdown of the 165 responses received for the question based on the effective type of methodology for understanding the testing.

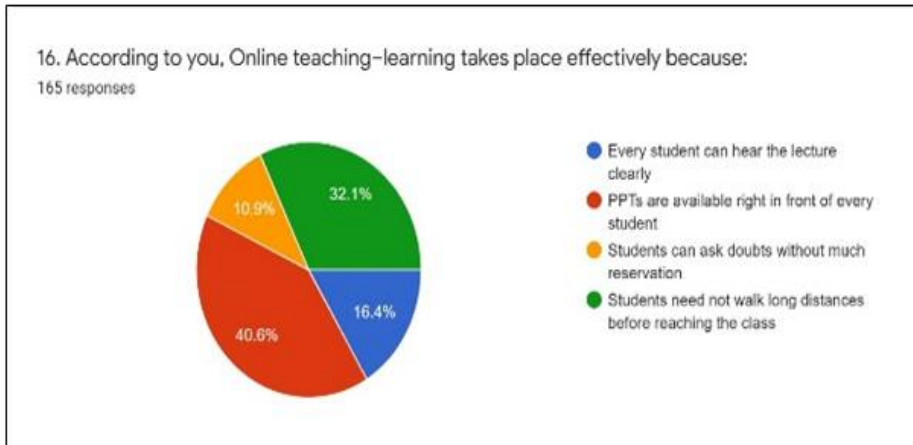


Figure 16

The above graph shows the graphical breakdown of the 165 responses received for the question based on the view of respondents for the effectiveness of Online Learning.

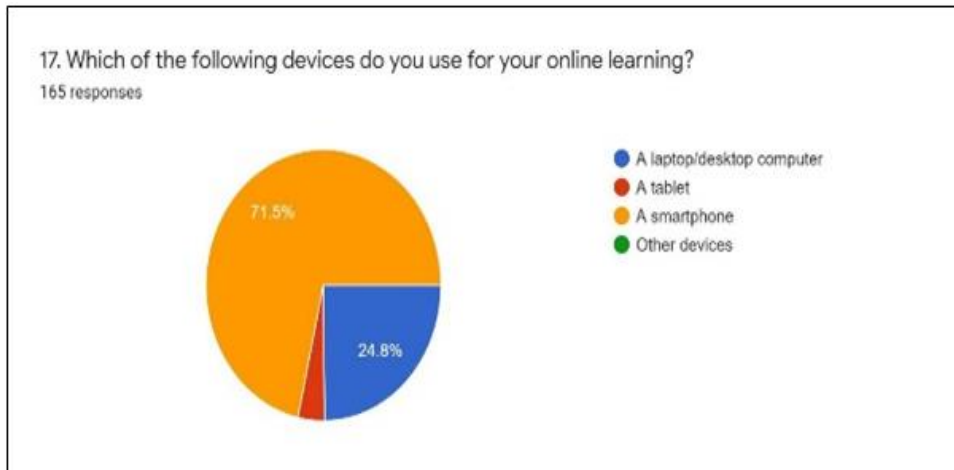


Figure 17

The above graph shows the graphical breakdown of the 165 responses received for the question based on the devices used by them for Online Learning. In which 71.5% respondents use smartphones, 24.8% use a laptop/desktop computer and 3.6% use tablet.

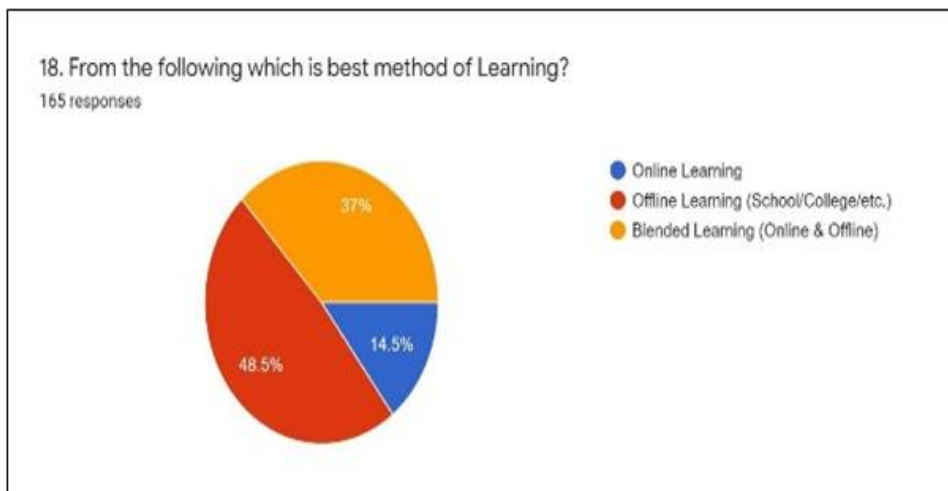


Figure 18

The above graph shows the graphical breakdown of the 165 responses received for the question based on best methods of learning. In which 48.5% answered Offline Learning, 14.5% answered Online Learning and 37% answered Blended Learning.

FINDINGS

1. It has been found that still 48.5% respondents prefer Offline Learning.
2. Every individual has different opinions about the Online Learning.
3. Different views of the methodology used for Online teaching.
4. Usage of Devices in which maximum responses were received for Smartphones.
5. Effectiveness of Online teaching-learning is effective because of several parameter which is observed during the survey.
6. There is scope of improvement Online learning to make it more effective.
7. Engagement of students in online is affected because of internet connectivity.
8. Monetary Issues were also observed in the survey because of the increasing prices of Internet connections.

SUGGESTIONS AND RECOMMENDATIONS:

1. The new methodology can be implemented to enhance the Online Learning.
2. The students can be engaged with several online activities which would give a affect of Offline mode of learning/Classroom learning.
3. Enhanced the modes of communication.
4. Implementation of methodologies which consumes less internet or no Internet should be implemented.

LIMITATIONS

1. Sample size was limited to Mumbai City because of the time constraint.
2. Identifying the census related to the help provided to the people.

CONCLUSIONS

The study shows the impact the COVID-19 has done on the Schools and Colleges is reducing the skills required for the employment. Measures to implement the Online learning in schools and colleges could be enhanced with different new technologies in which the use of ICT can be increased with minimum expenses which will help the organizations to gain and maintain their management status quo, student's satisfaction's, etc. The security measures can be implemented to prevent the privacy, confidentiality of the data. It can be concluded that both the Offline Learning and Online Learning have their individual benefits for which the students and teachers need to blend themselves with the growing needs of up gradation in teaching & learning. The suggestions and recommendations are made to improve the efficacy of online teaching learning process. Further, the precautions to be taken by the universities

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CRYPTOGRAPHY – OVERVIEW, TYPES AND LEGAL ISSUES**Pranay Karende**

Chetana H.S. College of Commerce & Eco, Self-Financing Course

ABSTRACT

Data safety has turned out to be a pinnacle fear for anyone related to the internet, because it has merged with our lives and grown at a breakneck tempo over the preceding numerous decades. Data safety guarantees that handiest the meant recipients have get admission to our statistics and prohibits any records amendment or manipulation. Various strategies and processes had been evolved to attain this stage of safety.

Cryptography is a fixed of strategies for encrypting records the usage of distinct algorithms that render the records unreadable to the bare eye except decrypted the usage of predefined techniques through the sender.

OBJECTIVE

- To Overview a concept called ‘Cryptography’.
- To Study the Types of Cryptography
- To discuss Legal Issues of Cryptography around the World
- To take a glance of ‘Digital Signatures’.

INTRODUCTION

Cryptography is a way to gain confidentiality of messages. The time period has a selected which means in Greek: “Secret Writing”. Nowadays, the privateness of people and businesses is furnished through cryptography at a excessive level, ensuring that facts despatched is steady in a manner that the legal receiver can get admission to this facts. With historic roots, cryptography may be taken into consideration an old approach this is nevertheless being developed.

Billions of humans around the world use cryptography on a day by day foundation to shield statistics and facts, despite the fact that maximum do now no longer understand that they may be the usage of it. In addition to being extremely useful, it is also taken into consideration exceedingly brittle, as cryptographic structures can emerge as compromised because of a single programming or specification error.

CRYPTOGRAPHY**Symmetric Key Cryptography**

Symmetric key cryptography refers to encryption strategies wherein each the sender and receiver proportion the identical key. This became the simplest form of encryption publicly recognised till June 1976. Good judgment diagram displaying **International Data Encryption Algorithm** (IDEA) cypher process one round of the IDEA cypher, utilized in maximum variations of PGP and OpenPGP well suited software program for time-green encryption of messages Symmetric key ciphers are carried out as both block ciphers and circulation ciphers. A block cipher enciphers enter in blocks of plaintext instead of person characters, the enter shape utilized by a circulation cipher.

The **Data Encryption Standard** (DES) and the **Advanced Encryption Standard** (AES) are block cipher designs which have been targeted cryptography requirements via way of means of the United States government. Despite its deprecation as legit standard, DES stays pretty popular; from ATM encryption to email privacy and steady far off access. In a circulation cipher, the output circulation is created primarily based totally on a hidden inner nation that modification because the cipher operates. RC4 is a broadly used circulation cipher. Block ciphers may be used as circulation ciphers via way of means of producing blocks of a keystream and making use of an XOR operation to every little bit of the plaintext with every little bit of the keystream.

Message Authentication Codes (MACs) are like cryptographic hash features, besides that a mystery key may be used to authenticate the hash fee upon receipt; this extra worry blocks an assault scheme in opposition to naked digest algorithms. Cryptographic hash features are a third sort of cryptographic set of rules. They take a message of any period as enter, and output a short, fixed-period hash, which may be used in a virtual signature. For accurate hash features, an attacker cannot discover messages that produce the identical hash. MD4 is a long-used hash characteristic this is now damaged; MD5, is likewise extensively used however damaged in practice. The US National Security Agency evolved the **Secure Hash Algorithm** (SHA) collection of MD5-like hash features: SHA-zero changed into a improper set of rules that the company withdrew; SHA-1 is extensively deployed and greater stable than MD5, however cryptanalysts have recognized assaults in opposition to it; the

SHA-2 own circle of relatives improves on SHA-1 and America requirements authority notion it "prudent" from a safety attitude to increase a brand new preferred to "drastically enhance the robustness of NIST's basic hash set of rules toolkit." Unlike block and circulate ciphers which are invertible, cryptographic hash features produce a hashed output that can not be used to retrieve the authentic enter facts. Cryptographic hash features are used to confirm the authenticity of facts retrieved from an untrusted supply or to feature a layer of safety.

Public Key Cryptography –

Symmetric-key cryptosystems use the identical key for encryption and decryption of a message, even though a message or organization of messages could have extraordinary key than others. A good sized downside of symmetric ciphers is the important thing control essential to apply them securely. The variety of keys required will increase because the rectangular of the variety of community members, which in no time calls for complicated key control schemes to maintain all of them constant and mystery.

In 1976 paper, Whitfield Diffie and Martin Hellman proposed the belief of public-key cryptography wherein mathematically associated keys are used a public key and a personal key. A public key device is so built that calculation of 1 key is computationally infeasible from the other. Instead, each keys are generated secretly, as an interrelated pair. The historian David Kahn defined public-key cryptography as "the maximum innovative new idea within side the discipline given that polyalphabetic substitution emerged within side the Renaissance".

Public-key cryptography is likewise used for enforcing virtual signature schemes. A virtual signature have the function of being smooth for a consumer to produce. In virtual signature schemes, there are algorithms: for signing, wherein a mystery secret is used to method the message, and for verification, wherein the matching public secret is used with the message to test the validity of the signature.

Digital signatures are vital to the operation of public key infrastructures and plenty of community protection schemes. The protection of elliptic curve cryptography is primarily based totally on variety theoretic troubles regarding elliptic curves. Because of the issue of the underlying troubles, maximum public-key algorithms contain operations including modular multiplication and exponentiation, which can be tons extra computationally high-priced than the strategies utilized in maximum block ciphers, in particular with common key sizes.

Public-key cryptosystems are generally hybrid cryptosystems, wherein a quick remarkable symmetric-key encryption set of rules is used for the message itself, at the same time as the applicable symmetric secret is despatched with the message. Similarly, hybrid signature schemes are frequently used, wherein a cryptographic hash feature is computed, and simplest the ensuing hash is digitally signed.

CRYPTOSYSTEMS –

One or greater cryptographic primitives are frequently used to broaden a greater complicated algorithm, known as a cryptographic system, or cryptosystem. Cryptosystems are designed to offer unique functionality at the same time as making sure positive safety residences. Cryptosystems use the residences of the underlying cryptographic primitives to aid the system's safety residences.

In many cases, the cryptosystem's shape entails to and fro verbal exchange amongst or greater events in space or throughout time. Such cryptosystems are every now and then known as cryptographic protocols. Some well-known cryptosystems consist of RSA, Schnorr Signature, ElGamal Encryption, and Pretty Good Privacy (PGP). More complicated cryptosystems consist of Digital Cash Structures, Signcryption Structures, etc.

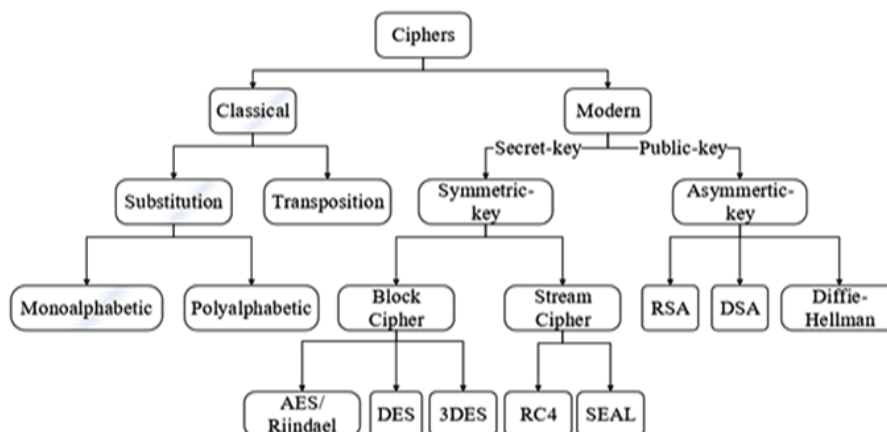


Fig 1 - Classification of Encryption Methods

LEGAL ISSUES OF CRYPTOGRAPHY –

1) PROHIBITIONS-

Cryptography has lengthy hobby to intelligence amassing and regulation enforcement agencies. Secret communications can be crook or maybe treasonous. Because of its facilitation of privateness, and the diminution of privateness attendant on its prohibition, cryptography is likewise of sizeable hobby to civil rights supporters. Accordingly, there was a records of debatable criminal troubles surrounding cryptography, especially considering the fact that the arrival of cheaper computer systems has made good sized get admission to to fantastic cryptography possible. Until 1999, France drastically restrained the usage of cryptography domestically, all even though it has considering the fact that comfortable lots of those rules. In China and Iran, a license continues to be required to apply cryptography. Many international locations have tight regulations on the usage of cryptography.

In America, cryptography is criminal for home use, however there was a whole lot war over criminal troubles associated with cryptography. One especially critical problem has been the export of cryptography and cryptographic software program and hardware. Probably due to the significance of cryptanalysis in World War II and an expectation that cryptography might stay critical for country wide security, many Western governments have, at a few point, strictly regulated export of cryptography. After World War II, it became unlawful within side the US to promote or distribute encryption generation overseas; in fact, encryption became distinctive as auxiliary army system and placed on America Munitions List. However, because the Internet grew and computer systems have become extra extensively available, fantastic encryption strategies have become widely recognized across the globe.

2) DIGITAL RIGHTS MANAGEMENT-

Cryptography is vital to virtual rights management (DRM), a collection of strategies for technologically controlling use of copyrighted material, being broadly carried out and deployed on the behest of a few copyright holders. In 1998, U.S. President Bill Clinton signed the **Digital Millennium Copyright Act (DMCA)**, which criminalized all production, dissemination, and use of sure cryptanalytic strategies and technology specifically, the ones that would be used to avoid DRM technological schemes. This had a sizeable effect at the cryptography studies network due to the fact that a controversy may be made that any cryptanalytic studies violated the DMCA. Niels Ferguson, a well-reputable cryptography researcher, has publicly said that he will now no longer launch a number of his studies into an Intel protection layout for worry of prosecution below the DMCA. Cryptologist Bruce Schneier has argued that the DMCA encourages seller lock-in, even as inhibiting real measures towards Cyber protection. In 2007, the cryptographic keys answerable for Blu-ray and HD DVD content material scrambling had been determined and launched onto the Internet. In each case, the Motion Picture Association of America despatched out several DMCA takedown notices, and there has been a huge Internet backlash caused through the perceived effect of such notices on honest use and loose speech.

3) Forced disclosure of encryption keys-

In the United Kingdom, the **Regulation of Investigatory Powers Act** offers UK police the powers to pressure suspects to decrypt documents or give up passwords that shield encryption keys. Failure to conform is an offense in its very own right, punishable on conviction via way of means of a two year prison sentence or as much as 5 years in instances concerning countrywide security. Successful prosecutions have took place below the Act led to a time period of thirteen months' imprisonment. In the United States, the federal crook case of United States v. Fricosu addressed whether or not a seek warrant can compel someone to show an encryption passphrase or password. In 2012, the courtroom docket dominated that below the All Writs Act, the defendant become required to provide an unencrypted difficult pressure for the courtroom docket.

STATISTICS-

Algorithm	Memory Used (KB)
DES	18.2
AES	14.7
RSA	31.5

Table 1 – Comparison of Memory Used

In the Table 1 represents the Memory used for Unit Operations for three Cryptographic techniques.

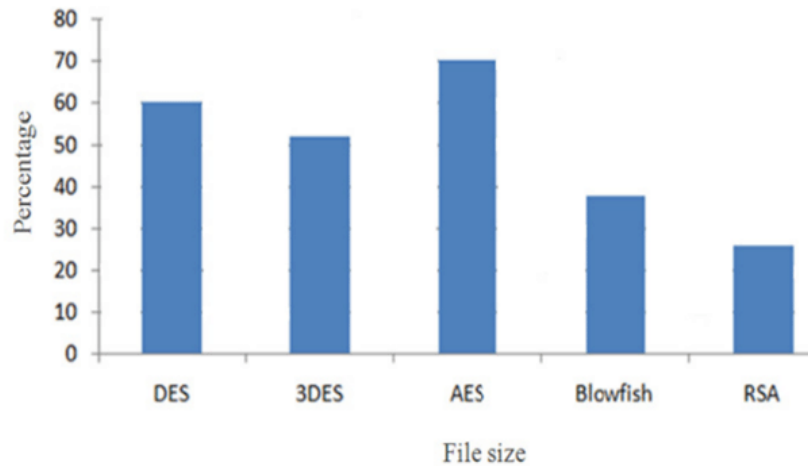


Fig 2 - Decryption Time vs. File Size

Figure 2 displays that AES manifests the Highest Avalanche effect, whereas RSA manifests the Least Avalanche effect.

CONCLUSION

Cryptography performs an essential and crucial position in reaching the number one targets of safety goals, inclusive of authentication, integrity, confidentiality, and no-repudiation. Cryptography has the critical cause of offering reliable, strong, and strong community and statistics safety. In this paper, I tried to evaluate a number of the studies that has been carried out within side the subject of cryptography in addition to of ways the numerous algorithms utilized in cryptography for extraordinary safety functions work. Cryptography will retain to emerge with IT and enterprise plans in regard to protective personal, financial, medical, and ecommerce statistics and offering a decent level of privacy.

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PROBLEMS OF DIGITAL TRANSFORMATION AND OVERCOMING METHODS**Sushma Ahire**

Shreemati Nathibai Damodar Thackersey Women's University (S.N.D.T.) College

ABSTRACT

Through new computerized cycles and devices, digital transformation permits firms to reconsider how they deal with their organizations. Companies want to become digital, modern, and efficient, adopting technology to accelerate business is the theme of today's business world. Though technology is the key but adoption of technology by humans is a difficult task as humans are not ready for change. The digital future idea is liked but humans don't carry the achievable approach for it.

Companies will go up against obstacles all through the change processes, similarly, as with any change, the board tries, going from individuals-driven worries to underlying issues to innovation boundaries and everything in the middle. Companies address difficulties in taking on advanced change in tasks and effective defeating of difficulties will prompt a productive change of digital transformation in the activities of organizations and their customers.

Keywords: digital transformation, companies, technology.

INTRODUCTION

Advanced change gives organizations the open door to rethink how their business is gone through new computerized cycles and apparatuses Digital transformation isn't just taking on new programming, advances, and cycles that are more effective and robotized than customary strategic approaches and cycles, it's a completely new, inventive approach to doing something central to business.

That implies organizations should think about all that while taking on a Digital transformation drive - from how individuals will respond to the change, what it will mean for client relations, the expense, how it will adjust to business objectives, etc. Advanced changes enable organizations to bring their business into the future, and position organizations to endure rivalry and develop into new regions.

In any case, all of that is quite difficult - as per advanced change insights, 70% of all Digital transformation programs bomb because of worker opposition and absence of help from the executives (McKinsey), and just 16% of representatives said that their organization's advanced change endeavors work on their exhibition or are maintainable.

Digital transformation in straightforward words is a thought that cutting-edge innovations are more than fit for changing how people approach their conventional issues. Numerous scientists accept that organizations that are not able to adjust to this change will bite the dust an unexpected passing. Conversely, organizations that forcefully embrace advanced change will stay at the highest point of their sort.

OBJECTIVES:

1. To understand the importance of Digital Transformation to companies.
2. To understand the impact of Digital Transformation on companies.
3. To determine the challenges in adopting Digital Transformation for organizations.

METHODOLOGY OF STUDY**RESEARCH DESIGN**

A secondary source of data is adopted for the study undertaken. Secondary data of information are gathered through textbooks, journals, newspapers, magazines, articles, and blogs published on websites

Limitations of the study:

1. The study is limited to secondary data.
2. Generalization of all data is not preferable from this study.
3. Time challenge while gathering the secondary data.

CHALLENGES

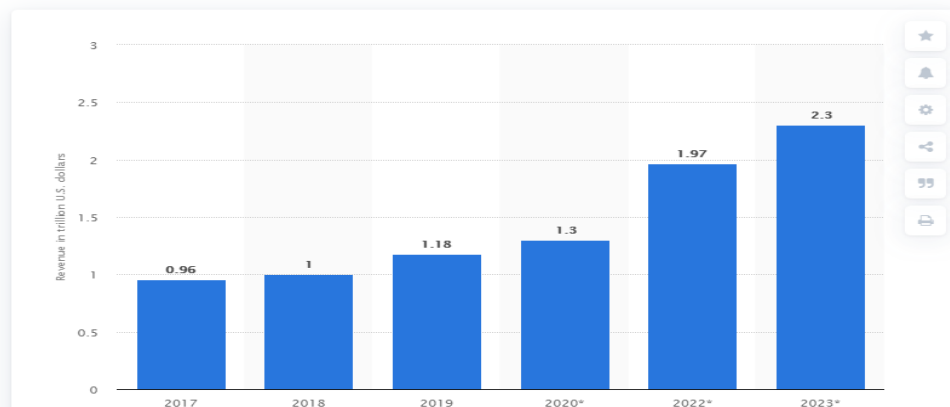
While advanced change presents one of a kind open door for organizations to enhance and develop, it additionally powers decisive reasoning and conceivably reconsiders viewpoints that are central to business.

1. Absence of Clarity on the Digital Transformation Budget:

A capital arrangement for the computerized change process is perhaps the greatest obstacle that could hamper the whole venture. Setting up a restricted spending plan for building effective computerized change cycles can be befuddling for most business heads. To drive computerized change, an association needs to make an interest in gaining the right innovation and the right advanced experience group to execute it. European safety net provider Axa, for instance, contributed €950 million over only two years. Along these lines, the entire cycle requires a lot of capital, which may at first lead to bringing down benefits, however over the long haul, this venture will become one of the essential explanations behind your business' prosperity. This absence of lucidity on the spending plan influences the navigation and powers the pioneers to venture back with regards to advanced change subsidizing.

1. **Absence of IT Resources and Management:** Unfortunate assets the executives arranging and absence of IT assets are a portion of the basic difficulties connected with computerized change. As far as IT assets, the absence of labor force and ability war are two angles that go about as an obstacle to an effective computerized change. There is an obvious lack of an advanced labor force, and without them, you can never prevail with regards to conquering computerized change difficulties. Along these lines, it is vital to view this test seriously and dispose of it preceding setting out upon a computerized change venture.
2. **Authoritative Culture:** Inadequacies in the association's way of life are one of the greatest business change difficulties. The most well-known misinterpretation that entrepreneurs have is that computerized change is conceivable assuming an organization updates its devices and innovations. In any case, advanced change isn't just with regards to innovations. It is likewise about your association's capacity to adjust to these changes. Regardless of whether you foster a powerful advanced change procedure, overseeing association-wide change can be quite possibly the most unmistakable computerized change issue. Neglecting to impart the significance of computerized change across the endeavor could prompt obstruction among the workers to change. Employees usually resist any change until they are made aware of the real impact that the change will bring on their work-life.
3. **Security Concerns :**Information security is a worry for most visionaries as network protection is perplexing, dynamic, and quickly evolving. This raises the expanded danger of cyberattacks taking client information and friends' insider facts. Online assaults can target framework weaknesses, unfortunate arrangements, and clueless clients. Make certain to have an arrangement set up to proactively alleviate these dangers before they occur. Acquire a network safety master to assist with recognizing shortcomings with all due respect. Hence, an effective combination of computerized advances requires a change of safety, which is a top-most test looked at by numerous associations leaving on a computerized change venture.
4. **The Agility Challenge:** Coordinated Transformation is the core of digitization and scaling is significant for any fruitful advanced change in enormous endeavors. Indeed, even a review uncovers that 68% of organizations recognized spryness as one of their most significant drives for an effective advanced change. Notwithstanding, becoming dexterous before setting out upon an effective computerized change venture is a test, and numerous associations fizzle in their coordinated change process.
5. **Culture Mindset:** Organizations with heritage frameworks and manual cycles regularly have an old-fashioned attitude. Things change gradually, mechanization is peered downward on, and new advances are challenging to take on. An enormous test of Digital transformation is a social one. Everybody - from administration to new representatives - should be in total agreement. Everybody should be prepared to roll out large improvements in their everyday lives, and not fear learning new things.

Digital transformation market revenue worldwide from 2017 to 2023 (in trillion U.S. dollars)



The Covid-19 pandemic is a worldwide challenge that is taking its toll on us. At such times, there's one arena that's smiling bright – “Digital Transformation” Digital transformation is not any longer a ‘should have’ component, it's now an ‘essential revolution’ for organizations worldwide, regardless of what size and segment they belong to. Call it by force or by motivation, an enormous number of worldwide organizations have taken significant measures to reinforce digitization in their working methodologies. there's a dual effect – the Covid-19 effect that has forced them to embrace the digital world and therefore the strong wave of digitization that's already crossover ..

Overcoming the Challenges of Enterprise Digital Transformation

The following are five techniques undertakings can execute to conquer the difficulties of Digital transformation and arrive at their true capacity with the strengthening of new advanced frameworks and advances

1. Put resources into a Digital Adoption Platform Another computerized application or cycle won't consequently be more viable - you'll have to give appropriate onboarding, preparing, and backing to your workers or end clients to engage them to utilize these frameworks better. To guarantee the accomplishment of your Digital transformation project, put resources into an advanced reception stage (DAP). DAPs furnish organizations with no-code apparatuses to make in-application content to give a logical onboarding experience, as well as continuous execution support. This incorporates Intuitive walkthroughs and client streams that make new clients on a stride-by-step instructional exercise of how to utilize various elements. Item visits and onboarding encounters that incorporate popup windows feature various regions of an item and cross-over task records on a client's screen that should be finished. Implanted information bases that remember an accessible archive of as often as possible posed inquiries for the stage, and permit organizations to incorporate connections to other execution support assets in their SharePoint, Google Drive, inside the wiki, or anyplace on the web. The best-advanced reception stages additionally incorporate elements that permit end-clients to give criticism on the preparation and backing content, right while they're utilizing it. They additionally give definite examination on the thing highlights are being utilized, what streams are the best, region of your new advanced instruments that should be clarified further, what the general item reception level resembles among your association, and that's only the tip of the iceberg

2. Adjust Business Goals to Digital Transformation Strategy

What are the purposes behind your association's advanced change? This should be upfront of all that you're running after while carrying out new cycles. Comprehend your clients' necessities, and the trouble spots and grating regions in your contributions, items, and administrations. Break down your present cycles to recognize obsolete frameworks that are needing foundation improvement. Toward the day's end, your change cycle ought to adjust straightforwardly with your center's business objectives. It ought to enable workers to be better at their particular employment capacities, make your client experience better with more instinctive frameworks that tackle more client issues, and drive more income for our association.

3. BE AGILE

The boundaries that assume a vital part in establishing the framework for scaling nimble capacities and approach at the endeavor level incorporate - SAFe (Scaled Agile Framework) spry, adaptable design, and proficient delivery the executives.

- a) Flexible Architecture is adjusted to make discharges. Miniature administrations and open APIs make an adaptable, extensible design that can oversee different advancements while decreasing expenses simultaneously.
- b) Agile Teams (both inland and seaward) are used to help these endeavors. By laying out seaward competent turn of events and test conditions, firms can use different time regions to speed up improvement cycles.
- c) A committed delivery the board work works with progressing the executives, check, and correspondence about the extent of deliveries in various emphases. Application discharge robotization instruments ought to be applied to help persistent conveyance.

4. Make a Change Leadership Team

Take a gander at your present labor force and observe those that are powerful, inventive, and dependable. Unite a cross-useful group comprising of these superior workers to make a change administration group. This group will assist with making a dream for your advanced change process that lines up with business objectives and is made by the individuals who are associated with the internal activities of your association This permits organizations to adopt a proactive strategy to advance change drives that attention on individuals' part of progress.

5. Employ a Digital Transformation Consultant

Each change isn't advanced change - Digital transformation is a discount realignment of center cycles, apparatuses, and encounters. Most organizations have never gone through a whole change interaction, for example, these, and it presents a terrifying test to organizations that could feel scared by this scale. Employing an advanced change specialist will furnish you with the solace of experts who have done this previously and realize what they're doing. They will furnish you with a structure and establishment for tracking down progress, with a history to back this up.

CASE STUDIES:

1. Amazon stretched out the B2C model to embrace B2B exchanges with a dream to further develop the client experience. Amazon Business is an illustration of how a buyer goliath advances to the B2B space to stay aware of the computerized client assumptions. It gives a commercial center to organizations to buy from Amazon and outsiders. People can likewise make buys for their organizations and incorporate request endorsement work processes and details.

THE METHODOLOGY

Amazon made a comprehensive commercial center for B2B sellers by presenting more than 250 million items going from cleaning supplies to modern gear. It presented free two-day delivery on orders worth \$49 or more and selective value limits. It further offered buy framework joining, charge exception on buys from select qualified clients, shared installment strategies, request endorsement work processes, and upgraded request revealing. Amazon permitted makers to associate with purchasers and answer inquiries concerning items in a live master program.

THE WORTH

Amazon could tap the B2B discount market esteemed somewhere in the range of \$7.2 and \$8.2 trillion in the U.S. alone. It started acquiring income by charging deals commissions going from 6-15% from outsider vendors, contingent upon the item class and the request size. It could offer more customized items for a better client experience.

2. Tesla utilizes associated vehicle innovation and over-the-air programming updates to improve client experience, empower cost investment funds, and diminish fossil fuel by-products.

Outline of the Digital transformation drive

No Digital transformation conversation is finished without recognizing the capricious thoughts carried out by Elon Musk. Tesla was a tremendous indication of advanced change as the center thought process was to demonstrate that electric vehicles are superior to their gas partners both in looks and execution.

Throughout the long term, Tesla has developed ceaselessly to work on its item, make itself more efficient, and lessen its carbon impression.

THE METHODOLOGY

Tesla is the main car maker all around the world, giving programmed over-the-air firmware refreshes that permit its vehicles to remotely work on their security, execution, and infotainment abilities. For instance, the OTA update could fix Tesla's overheating issues because of force variance.

Tesla sent off an autopilot element to control the speed and position of the vehicle when on interstates to stay away from possible mishaps. Nonetheless, the client needs to hold the wheel; the vehicle controls all the other things. This associated vehicle innovation has made an insightful information stage and shrewd independent driving experience.

Tesla further wandered into an information-driven future, and it utilizes investigation to get significant bits of knowledge from interest patterns and normal grumblings. A significant reality is that the organization has been gathering driving information from all of its first and second-age vehicles. Up until this point, Tesla has gathered driving information on 8 billion miles while Google's independent vehicle project, Waymo, has amassed information on 10 million miles.

THE WORTH

Tesla's over-the-air refreshes decrease fossil fuel by-products by saving clients' vendor visits. Also, these updates set aside shoppers' time and cash.

Tesla conveyed a record 936,172 vehicles in 2021, an 87 % expansion over the 499,550 vehicle conveyances made in 2020.

CONCLUSION

Digital transformation difficulties are mind-boggling to deal with. Consequently, organizations need to make a significant environment to drive change flawlessly. Before setting out upon an advanced change venture, construct a system to dispose of the barriers to Digital transformation, subsequently guaranteeing fruitful digitization.

Thereby putting resources into arising computerized innovations will not compare to finishing effective advanced change. Individuals, cycles, and innovation move inseparably to frame the basic components while planning Digital transformation endeavors. Make informed innovation speculations, as it will assist with conveying genuine worth both to the organization and customers.

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STUDY OF UPI FRAUDS AMONG NON FREQUENT USERS IN MUMBAI**Rachana K. Chawda**

D. G. Ruparel College of Arts, Science and Commerce, University of Mumbai

ABSTRACT

After demonetization the need for digital payment and cashless transactions became buzz words. The Indian Banking sector is striving hard to popularize digital payments. To facilitate digital payments and as a part of the 'Green Initiative', "National Payment Corporation of India (NPCI)" launched the "Unified Payment Interface (UPI)", which is an simple, easy to use, and cost-effective initiative for enabling digital payment services for all. India sees about 80,000 frauds committed through UPI, with gullible victims duped into voluntarily transferring up to Rs 200 crores. Most of them are new users or financially illiterate, females who are home makers. Especially the non-frequent users (once in a month) are not so well versed with the technicalities of the UPI payment. This makes them vulnerable when it comes to online frauds. This paper throws light on common mistakes committed by users, tricks used by Fraudsters lacuna in providing security against such crimes to the users from Primary and secondary information.

Keywords: UPI, Frauds, ways to avoid Frauds.

1. INTRODUCTION

There was a time in India when having a landline Telephone, a TV set or possessing a four-wheeler was a luxury. Reason being the scarcity of resources. With the technological advancement and its availability to the remotest area of India, converted once so-called luxury into comfort. As we all have seen in many mythological series where on sound of TATHASTU of Gods, the things were available to the devotee, exactly on the pressing of PAY button on Mobile application, all the desired things are available to the customers. Today with technology buying things have become easier. To make these transactions simple and quicker, banks and various authorities of Government of India are working tirelessly. The National Payments Corporation of India (NPCI) with the Reserve Bank of India and Indian Banks Association (IBA) took initiative and launched "UPI- Unified Payment Interface"

1.1 What is UPI?

Unified Payments Interface (UPI) system uses multiple bank accounts into a one single mobile application, integrating several banking features and functions, seamless fund transferring & merchant payments into one umbrella. This Process is very easy. A UPI ID and PIN are enough to send and receive money. Real-time bank-to-bank payments can be made using a mobile number or virtual payment address- VPA (UPI ID). NPCI conducted a pilot launch along with 21 member banks On 11th April 2016 by Governor, RBI at Mumbai Dr. Raghuram Rajan. Banks have started to upload their UPI enabled Apps on Google Play store from 25th August, 2016 onwards. NPCI is main organisation for all digital payments. In recent studies by Worldline India, UPI has remained the most preferred payment mode among Indian consumers with a P2M market share in volume of 41 per cent market share while its share of the value of transactions was 23 per cent

1.2 Is it secure?

UPI transactions use highly secure encryption format that is not easy to tamper or hack. It uses a two-factor authentication method, like OTP, for verifying every transaction. UPI PIN will be used instead of OTP for validation purpose. Money transfer process a pretty easier as the sender does not have to remember the receiver's account number, account details like type of account, IFSC, and bank name etc.. Users can scan a QR code to make a payment, send money to an UPI ID or a phone number, or send a 'collect money' request NPCI's IMPS network handles about Rs.8,000 crore worth transactions every day. UPI India became the world's largest real-time payment market with 2,550 crore annual transactions in 2020 leaving behind China and United States. In December 2021, it saw 4.5 billion transactions worth Rs 8,26,848 crore (\$111 billion). UPI can be used on smartphones with any supporting app which facilitates UPI like PhonePe, Paytm, etc. There are many apps out there in the PlayStore. If the sender does not like to use third-party apps you can also use your bank's official app if they provide UPI service.

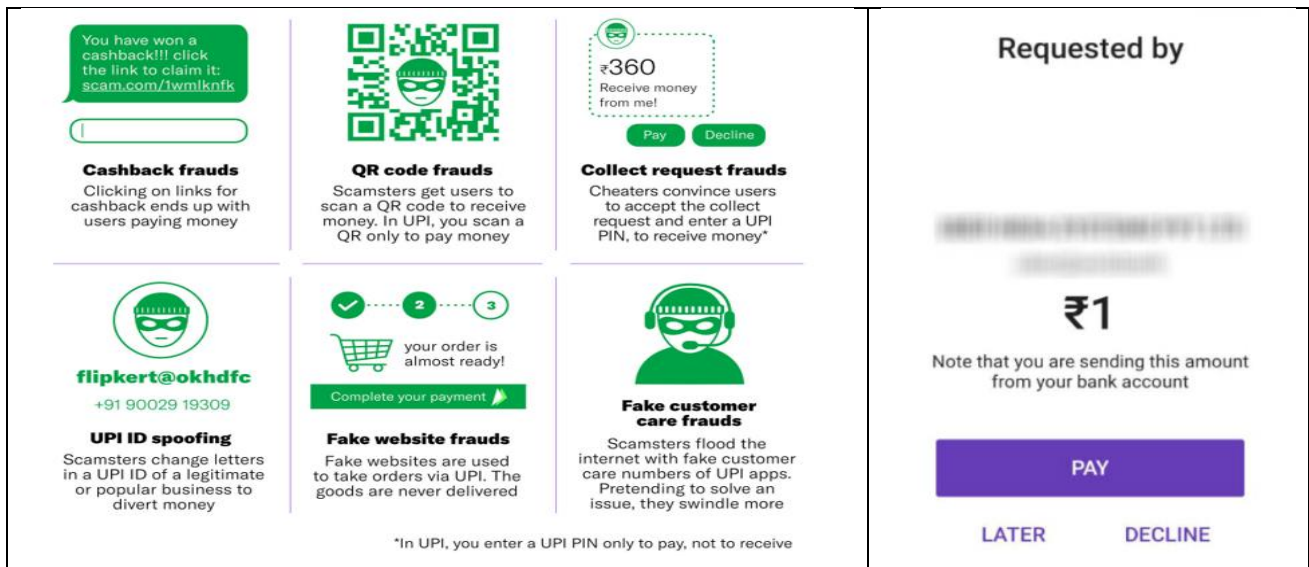
1.3.1 Frauds using UPI

According to a report published in THE KEN, every month, In India about 80,000 frauds are committed through UPI. The gullible victims are duped into voluntarily transferring up to Rs 200 crores. In an interview KVM Prasad who is Hyderabad's assistant commissioner of police for cybercrime, 80% of the complaints his cybercrime police station receives are UPI-related.

1.3.2 Modus Operandi for Frauds

There are large number of users, irrespective of their age, gender, work profile or income status use the UPI for making cashless payment. Many new and non- frequent users (this study considers users use has only 1-2 transection in a month). Such users are fall into trap of various tactics of the fraudsters. I met 10 users in person and interviewed them about their experiences and found following Some of the ways which are disused here:

- **Phishing Activities:** The scammers send an email or SMS containing an unauthorized links. By clicking on these links will direct the sender to the UPI app on sender’s phone and result in an auto-debit from his account.
- **Remote screen-monitoring:** Sometimes, by just downloading an unverified application from the app store can lead to privacy breach and data leak. These third-party apps can extract confidential data from the victim’s phone and tap into UPI app financial details, which can result in UPI fraud.
- **Unverified links:** Many users are unaware that they do not need to scan a QR code or enter your UPI pin to receive money on the UPI app. The hackers send fake links stating an option for ‘request money’. This is very common trick used by imposters scammers in the name of Army men and asked to use PIN to receive money. Once the user clicks on this link, it will ask for your UPI pin or to scan a code. Doing so can expose your financial details to hackers.
- **Fake calls:** The fraudsters will call the pretend that they are bank representatives and ask for your UPI PIN or ask the user to download a 3rd party app, stating it is for verification purposes. Doing this gives them direct access to the victim’s data and account details.
- **Payment failed:** UPI payment requires internet accessibility. Due to network disruption, there are chances of payment failed and then amount deducted from the account of users. By the time user gets intimation of fund transfers, in hurry and urgency of time, he has already attempted second time to make payment. This is how he could make payment twice.



• Source-The Ken Research, Article published on 4th January 2022

1.4 REMEDIES

1.4.1 Initiative by Government

The Indian government, has made it easier for victims to report cyber frauds, including UPI-related ones. In January 2020, the Ministry of Home Affairs’ Indian Cyber Crime Coordination Centre (I4C) improved the National Cybercrime Reporting Portal (NCRP). Complaints are captured centrally and the system alerts the respective law enforcement agencies under whose jurisdiction the complaints fall—currently, agencies from 28 states are integrated with the I4C. Since then, about Rs 32 crore has been recovered.

In New Consumer Protection Act, 2019, the government has instructed all e-commerce firms to make sure that complaints related to UPI be acknowledged within 48 hours of receipt and redressed within a month. If users do not get a satisfactory response from their bank or payment service provider within a month, they can also approach the Reserve Bank of India’s banking ombudsman

According to RBI's July 2017 notification, a customer can get the full amount back only if the fraud caused due to negligence/deficiency on the part of the bank, or if it is a third-party breach, provided the customer informs the bank within three working days. In cases where the loss is due to negligence by a customer, the customer will bear the entire loss until he reports the unauthorised transaction to the bank. Due to this, there are many such cases where there are no chargeback by banks.

1.4.2 What to always keep in mind?

Spreading Awareness - Those non frequent users who are not very much acquainted with misuses of UPI. They fall prey to the predators of online phishing. If there is

For Receiving money, No PIN is required: -Receiving money requires no PIN. Fraudsters misuse the 'request money' feature on payment apps. They'll show interest in buying a product the user might have listed online to sell.

Be careful of fake Call Centre calls-banks do not call the customer to ask for any account details.

Take time: most fraudsters take advantage of users' compassion and urgency of time. The fraudster insists on making payment saying there is shortage of time or he needs to send or receive money urgently. Never do transaction under pressure with someone on the phone line. Never share sensitive personal financial details on social networking sites. Never transfer money without confirming a person's identity. Never use screen sharing apps like Anydesk when you make a transaction.

Easy comes easy goes: Greed is one of the seven sins in Bible. Cash back schemes, winning of huge cash price, fake discounts, free products and tours are few bets used by scamsters to siphoning funds. scammers often use deals that are too good to be true, emotional topics, or fake businesses that sound real.

Beware of the transfer request On UPI apps- fraudsters take advantage of the request money' feature. Imposters pretend to be interested in purchasing a product on various online platforms and initiate a phone conversation with the seller. They force the product's seller to send money using UPI apps' 'request money' feature.

1.4.3 What to do if you are a victim of a fraud transaction?

Complain to your bank: Immediately inform your bank of the unauthorised transaction. Call on the bank's toll-free helpline or mail and explain the matter in detail.

Complain to the payment platform: If you are using a payment platform like PhonePe, Google Pay, PayTM, etc- call on the toll-free number to submit your complaint. The bank and the UPI company should be able to resolve your complaint within 10 days.

Complain to the Cyber Crime Police: Go to your nearest Cyber Cell and inform them about the UPI fraud. Submit a written complaint and mention all the details of the unauthorised transaction.

Complain to NPCI: The National Payments Corporation of India (NPCI) deals with issues pertaining to fraudulent unauthorised transactions and UPI fraud complaint.

Complain to the Digital Payments Ombudsman:The Reserve Bank of India (RBI) has launched recently an Ombudsman scheme which deals with digital transaction issues.

2. OBJECTIVES

The primary goal of this case study is to look into the modus Operandi and remedies available to the user of the Unified Payment Interface (UPI). In this context, the following objectives are framed.

- Understand the Unified Payment Interface (UPI) system's growth.
- To know the progress of UPI in retail digital payments.
- To understand the modus Operandi of the UPI of NPCI in case of non frequent users.
- To discuss how to avoid Online Payment Fraud While Using UPI

3. METHODOLOGY

This paper uses descriptive research method.

- *Source of Data:* The required data was collected from Primary (Observation and Interview) and secondary sources such as published research works, RBI reports, government reports, etc
- *Duration of Study:* The study was carried out, from 1st January 2017 to 31st December, 2021.
- *Research Design:* Case Study and Descriptive research design

4. LITERATURE REVIEW:

Ramanathan Arundhati in her article The UPI frauds undermining India's payments fairytale explained how users of UPI are being duped and avail almost no chargeback for their losses. Various law enforcement agencies (LEAs), the Ministry of Home Affairs (MHA), banks, payments apps, and of course, National Payments Corporation of India (NPCI), the retail payments body that runs UP are falling short on providing protection against such fraudulent activities.

Singh, Abhinav stated how India retains top spot in real-time digital payment transaction and it is leaving behind USA and China in digital payment.

Jagmeet Singh in his article in gadgets360 mentioned about ways to protect users from frauds.

Harsh Kumar in his article in outlook discussed about how users are victimized using specific Modus Operandi and how to secure users' transactions.

Mahesh A., & Ganesh Bhat wrote in detail about strength and weakness of UPI of NPCI. In their findings they found that if regulators want to levy a service tax on UPI, they are to be careful and focus on upgrading the existing banking network to make it easier for FinTech businesses to provide payment services. To resolve consumer grievances, PSPs must build effective grievance redressal systems. According to him main limitation of UPI is that it can only be used by people who have Bank accounts. It is deafeningly silent among the rural population

5 . FINDINGS AND SUGGESTIONS

From 93,000 transactions in August 2016 to Digital transactions worth ₹8.32 lakh crore in January 2022 with UPI is a remarkable achievement. As per NPCI, daily UPI payment for the month of October is between ₹25,000 crore to ₹30,000 crore Out of all UPI transactions done in the month of October, 54% are Person-to-Person (P2P) while 46% were Person-to-Merchant (P2M). The image and trust of UPI is being tarnished due to duping cases noticed on day-to-day basis all across the country. Swindling money while placing order for a beer from Mumbai Banker Rs 87,000 via UPI-Based Transactions, losing money to a person who was Posing as an Army man, swiped all the money in saving account of a fisher men in the village of Kerala, posing as army men, scammers are duping buyers across India on OLX, face book and other websites. These are few cases which are just the tip of iceberg. The study focuses on the remedial part and suggests that the users should transact through UPI only with people they know well and trust. Should not answer Scammers who may pose as customer support or use emails, text messages, phone call. Don't act too fast out of emotions, without thinking. Should inform about the matter immediately to the payment platform, cybercrime, NPCI, do not share any OTP or UPI ID. Do not share apps like AnyDesk where user is exposing bank and other details to other party.

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THE IMPACT OF EWOM AND EWOM TRUST ON PURCHASE INTENTION**Ms. Amisha Ved**

Research Scholar, Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

ABSTRACT

Due to the obvious rapid evolution of internet technology, consumer communication practices have changed during the last several decades. The Internet has made it possible to communicate beyond geographical borders. Consumers may now share their positive and negative experiences with a significant number of people in less time and at a lower cost by using email, blogs, forums, websites, and social networking platforms. In this digital age, electronic word of mouth has grown into a powerful tool for communication, allowing customers to share their positive and negative experiences with other consumers. For the purpose various determinants of eWOM; Attitude towards review, types and number of reviews and eWOM trust determinant; trusting belief, trusting attitude, trusting intention were identified based on detailed review of literature in the study. A total of 200 questionnaires were circulated for the study. Regression analysis were used to perform relationship between eWOM and eWOM trust in the study. The findings of the study portray that there is positive and significant relation between eWOM, eWOM trust with purchase intention of Indian buyers.

Keywords: Electronic word of mouth (eWOM), eWOM trust, purchase intention, Mumbai city.

1. INTRODUCTION

One of the most influential aspects in moulding customer behavior in this digital era has been identified as electronic word of mouth. Consumers not only read other people's reviews, comments, ideas, and recommendations before buying goods and services online, but they also like to share their experiences with other users after they've used the products or services they bought. However, consumer shared their positive and negative experiences with others on various review site hence online reviews have an impact on consumer purchasing behavior. Companies are now managing their online reputation through experts, which includes paid forms of eWOM, in order to promote brand image and consumer trust in their products. The various antecedents or components that drive consumer behavior on eWOM and eWOM trust have to be examined and investigated. As a result, the focus of this research was on the need for a comprehensive exploratory study to look at customers' intentions influenced by eWOM and eWOM trust.

In India, eWOM is a relatively recent phenomenon that has attracted the interest of both practitioners and scholars. It also gives businesses a new way to reach out to customers and influence their decisions and attitudes. The findings of this study will have positive implications for marketers and numerous stakeholders, providing instructional insight for consumer intention affected by eWOM and eWOM trust.

For marketers, electronic word of mouth has created new potential benefits and challenges (Dellarocas, 2003). Because of the minimal cost of the information and sharing, eWOM might arise on a global scale, resulting in new market dynamics. It is critical for companies to understand when and from where consumers participate in the consuming of online consumer content and are they trustworthy. As a result, the current study's research challenge has been determined as follows:

The Impact of eWOM and eWOM trust on purchase intention.

1. OBJECTIVES OF STUDY

- To understand the influence of eWOM on purchase intention.
- To understand the impact of eWOM trust on purchase intention.

2. REVIEW OF LITERATURE**2.1. WORD OF MOUTH**

The definition of word of mouth has been clarified as oral communication between a communicator and a receiver where the communicator's intentions are not to be commercial but to share their positive or negative experiences with products and brands as a result of the development of research on word of mouth.

2.2. Electronic Word of Mouth

eWOM has been identified as a new advertising tool. eWOM is generated without commercial intent and is known for its more trustworthy sources of information than paid for advertising because it provides a platform for consumers to share their positive or negative experiences with a product or company via the internet. eWOM is an interactive and digital platform that enables consumers to easily give and seek

information about product experiences that have a significant impact on their purchase intention. eWOM has steadily risen through the ranks of the management, marketing, e-commerce, and content creation faculties. According to Hayes and Kungs' (2014) research, passing viral video ads within social media networking sites motivates consumer purchase decisions. Lee, Rodgers, and Kim (2009) investigated the effect of valence and extremity of eWOM on attitudes toward the brand and website using consumer product reviews.

Yusuf et al., (2018) The influence of eWOM engagement on consumer buy intention towards S-commerce was studied by gathering data from 218 people and discovered that online customer reviews creditability, quality, and innovativeness of eWOM had a substantial impact on purchase intention.

2.3. EWOM TRUST

Traditionally, when a consumer buys a product from a retailer, they must rely on the shopkeeper's recommendation. However, in the digital age, consumers can easily obtain information from online consumer reviews, which are shared on various social media platforms. This results in the formation of an indirect relationship between one consumer and other consumers. To maintain such corporative interaction, readers must develop a positive attitude and trust in the reviews, though trusting other consumers' reviews is difficult because they haven't interacted before and may never meet in the future. Alhidari & Almeshal (2017) Trust has been defined as a person's internal judgement that defines the sort of conversation and the type of information given between individuals. Trust is considered as a powerful indication of online buying because of its substantial influence on product purchase intention and potential to improve behaviour when purchasing things online. Consumers behave differently depending on their level of belief in eWOM information. Consumer trust behaviour can be influenced by perceived risk. Consumers avoid the possibility of becoming involved in a risky scenario. When customers choose a high level of risk, they tend to conduct more research using eWOM. When consumers believe they are about to enter dangerous settings, they are more likely to use eWOM. (Zhang, Wu, & Li, 2019). Khawaja et al., (2020) emphasized three fundamental elements of eWOM communications, namely information quality, information usefulness, and argument quality, and investigated their implications on trust inclination and also examined the effect of perceived risk on trust inclination.

2.4. Purchase Intention

Consumer purchase intention is an important term in marketing research that has been used to define a consumer's willingness to buy a product in the future. Alhidari & Almeshal (2017)

Purchase intent is a dependent variable that is influenced by both external and internal influences. Purchase intentions are a measure of a respondent's willingness to buy a product or use a service.

3. RESEARCH METHODOLOGY

3.1. THE STUDY:

The current study aims to evaluate the impact of electronic word of mouth and trust on purchase intention and how it influences customer purchase intentions toward speciality products in Mumbai. Furthermore, this research will be conducted in Mumbai, India's most populated and financial metropolis. Mumbai sees a lot of industry developments and investment. As a result, the study findings will be of enormous benefit to marketers in developing effective promotional techniques in general, and social media strategies in particular, to influence customer purchase decisions in this burgeoning market.

As an outcome, for the purposes of this study, the following hypothesis is considered:

H_{1a}: General Attitude toward Reviews of eWOM have positive impact on purchase intention

H_{1b}: The Type of Reviews of eWOM have positive impact on purchase intention

H_{1c}: The Number of Reviews of eWOM have positive impact on purchase intention

H_{1d}: Review Positiveness of eWOM has positive relationship with purchase intention

H_{1e}: Product Advertisement of eWOM have positive impact on purchase intention

H_{2a}: Trusting belief of eWOM trust have positive impact on purchase intention

H_{2b}: Trusting Attitude of eWOM trust positive impact on purchase intention

H_{2c}: Trusting Intention of eWOM trust positive impact on purchase intention

The Sampling and Sample Size

In this study, purposive sampling was utilized; this sort of sampling is used in descriptive research when the researcher is looking for an economical approximation of the truth. This sample is chosen because it was convenient. Sample Size used in present study is 200 from Mumbai City

3.2. AREA OF THE STUDY

The area for the study was selected from western suburbs namely, Kandivali, Andheri, Bandra, Dadar, Goregaon, Borivali and Kalyan, AmberNath, Ulhasnagar from Thane district from Maharashtra State.

3.3. DATA COLLECTION

3.3.1. Primary Data

Primary data was gathered through the use of a standardized questionnaire. While developing the questionnaire, a review of the literature, the study's purpose, and the hypothesis will be taken into account. The Questionnaire was utilized as a technique for gathering primary data from consumers who referred to online consumer reviews. This will aid in gaining understanding of the current information necessary for the study.

3.3.2. SECONDARY DATA

The Secondary data consisted of annual report of review tracker 2022 and Sista statistics of online consumer review which is covered in the study as well as review of literature; publish articles by different authors and experts in the area of digital marketing.

3.3.3. DATA ANALYSIS

In this study, the statistical software SPSS 22.0 was used. The graphs represented the demographic profile. Descriptive analysis and correlation were applied to understand the relationship between eWOM, eWOM trust, and purchase intention of the consumer. For hypothesis testing, regression analysis was employed.

3.3.4. SCALES TO MEASURE THE CONSTRUCTS

The existing literature was used to assist in the construction of the questionnaire, and questions were selected based on similar studies. The eWOM scale construct scales were adapted from Park & Lee (2008). The eWOM trust scales were adapted from Weitzl (2016). The Scale reflects three dimensions of trust and measure through five-point Likert scale. Purchase Intention scale was adopted Mittal (1989), the scales items are scored on 7-point scale from 1 to 7 consisting of 4 items.

4. RESULTS

4.1. Descriptive Analysis

Table 5.1: Descriptive Analysis of dimensions of eWOM and eWOM trust.

	Mean	Std. Deviation
General Attitude towards review	4.1738	.43352
Types of reviews	3.8000	.77330
\Number of reviews	4.2000	.64970
Review Positiveness	4.2000	.64970
Product Advertisement	4.0525	.49087
Trusting Intention	3.9925	.60873
Trusting Attitude	3.9017	.60962
Trusting Beliefs	3.7831	.47796

According to the table 5.1., all variables of eWOM and eWOM trust have mean scores greater than 3.00. (neutral). For eWOM trust variable, the three dimensions have a mean value of 3.78 (Trusting Beliefs), 3.99 (Trusting Intention), and 3.90 (Trusting Attitude). Respondents tend to agree that OCR are Useful, Informative, Caring and Kind hearted. The respondents mostly agree that before making purchase decision they likely to check online review and recommendation of reviewer. General Attitude towards the review variable has a mean value of 4.173, indicating that the respondents have positive attitude towards reviews offered. However, the types of reviews, respondents found are less likely objective, rational, product- relevant and sufficient reasons supporting the opinions.

4.2. CORRELATION ANALYSIS

Correlation analysis is a statistical term used to describe how closely two variables are correlated linearly (meaning they change together at a constant rate). It's a frequent method for explaining simple interactions without stating a cause-and-effect relationship. For the present study Karl Pearson's Correlation Coefficient are calculated between Independent Variable eWOM and dependent Purchase intention

Table: 5.2.1 Correlation between Independent variable eWOM and dependent variable Purchase Intention

		Attitude	Types of reviews	Number of review	Review Positiveness	Product Advertisement
Purchase intention	Pearson Correlation	.437**	.548**	.323**	.323**	.714**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001

- Correlation between general attitude towards reviews and purchase intention is 0.437, corresponding p-value is <0.01 shows that positive and moderate significant relationship.
- Correlation between Types of review and purchase intention is 0.548, corresponding p-value is <0.01 shows that positive and moderate significant relationship.
- Correlation between Number of reviews and purchase intention is 0.323, corresponding p-value is <0.01 shows that positive and least significant relationship.
- Correlation between Review positiveness and purchase intention is 0.323, corresponding p-value is <0.01 shows that positive and least significant relationship.
- Correlation between Product Advertisement and purchase intention is 0.714, corresponding p-value is <0.01 shows that positive and highly significant relationship.
- Coefficient are calculated between Independent Variable eWOM trust and dependent Purchase intention

Table 5.2.2: Correlation between Independent variable eWOM trust and dependent variable Purchase Intention

		Trusting Intention	Trusting Attitude	Trusting Beliefs
Purchase Intention	Pearson Correlation	.483**	.484**	.948**
	Sig. (2-tailed)	<.001	<.001	<.001

- Correlation between trusting Intention and purchase intention is 0.483, corresponding p-value is <0.01 shows that positive and moderate significant relationship.
- Correlation between trusting Attitude and purchase intention is 0.484, corresponding p-value is <0.01 shows that positive and moderate significant relationship.
- Correlation between Trusting Beliefs and purchase intention is 0.948, corresponding p-value is <0.01 shows that positive and highly significant relationship.

Table 5.2.2. presents the results of the regression analysis of the first hypothesis H1a, H1b, H1c, H1d, H1e which examines whether eWOM source has a positive relationship with the purchase intention. All five dimensions of eWOM have a positive relationship with purchase intention. General Attitude towards review has a standard coefficient beta (β) value of 0.437 with significant ($t = 6.818, p < 0.01$). Types of reviews has a standard coefficient beta (β) value of 0.548 with significant ($t = 9.187, p < 0.01$). Number of Review has a standard coefficient beta (β) value of 0.323 with significant ($t = 4.795, p < 0.01$). The value of t shows that Number of reviews shows the strong positive relationship with purchase intention. Review Positiveness has a standard coefficient beta (β) value of 0.323 with significant ($t = 4.795, p < 0.01$). Product Advertisement has a standard coefficient beta (β) value of 0.714 with significant ($t = 14.327, p < 0.01$). The value t shows that product advertisement has the moderate positive relationship with purchase intention. All three dimensions had a significant p-value which was less than < 0.01). All five dimension of eWOM had significant value less than 0.01 showed that they have positive relationship with purchase intention.

Table 5.2.3: Regression Analysis

Variable	Standardized Coefficients Beta(β)	t
General Attitude towards review	.437	6.818
Types of reviews	.548	9.187
Number of Review	.323	4.795
Review Positiveness	.323	4.795
Product Advertisement	.714	14.327

The value of $p < 0.01$ for all the variables.

Table 5.2.3. present the results of the hypotheses H2a, H2b, H2c, the linear regression was applied consist of 22 dimension of Trusting belief (3), Trusting attitude (4), Trusting Intention (3). Trusting Belief H2a has a standard

coefficient beta (β) value of 0.948 with significant ($t = 41.050$, $p < 0.01$). hence it lowest affecting factor in purchase intention. Trusting attitude has a standard coefficient beta (β) value of .484 with significant ($t = 7.7670$, $p < 0.01$). Trusting Intention has a standard coefficient beta (β) value of .483 with significant ($t = 7.734$, $p < 0.01$). All three dimensions of eWOM trust had a significant p-value which was less than < 0.01 showed that they have positive relationship with purchase intention.

Overall, the quantitative study's findings contributed significantly to the area of eWOM research by utilizing dual process theory principles and offering insights into the link between eWOM information adoption and eWOM review credibility in online platforms.

Table 5.2.4.: Regression Analysis of eWOM trust with relation with purchase intention

Variable	Standardized Coefficients Beta (β)	t
Trusting Beliefs	.948	41.050
Trusting Attitude	.484	7.767
Trusting Intention	.483	7.734

The value of $p < 0.01$ for all the variables

5. CONCLUSION

Electronic word-of-mouth is described as "any good or negative comment made by potential, existing, or past consumers about a product or company that is made available to a large number of people and organizations over the Online" (Hennig-Thurau et al. 2004, 39). eWOM happens when customers trade information online, and it may be seen in a variety of ways, including user-generated content, online product evaluations, personal emails, and social media posts. As digital media and new technology advance, eWOM has emerged as a critical issue in advertising, communication, and marketing research. In today's highly populated area, eWOM is thought to be more powerful than promotional and media messaging. Because eWOM spread by friends and family is seen as more trustworthy and credible than marketing ads, establishing good eWOM communications has been identified as a significant promotional approach. People who engage in eWOM communication have various motivations that influence their behaviour and perception of eWOM. Previous investigations have demonstrated that motivation may even alter the frequency with which information is provided or sought. eWOM is an extremely effective business tool that presents a multitude of chances for companies to enhance sales by attracting more attention to their product, brand, or service. However, if utilised poorly, it may present new considerations for businesses. It may adversely impact a company's reputation, reduce revenues, and ultimately ruin it. so while formulating marketing strategies, companies should consider customers' motivation to contribute in eWOM. Identify "social influencers" as well to motivate them to promote positive eWOM communication and prevent them from spreading negative eWOM about the company's products and services.

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FACTOR INFLUENCING THE TAX PLANNING BEHAVIOUR AMONG THE SALARIED INDIVIDUALS**Mr. Sabir Nasir Mujawar¹ and Dr. Caroline David²**¹Research Scholar, Dhirajlal Talakchand Sankalchand Shah (DTSS) College of Commerce²Associate Professor, Dhirajlal Talakchand Sankalchand Shah (DTSS) College of Commerce**ABSTRACT**

Indian Economy is the world's 06th largest economy (2021 Nominal GDP) and 03rd largest by purchasing power parity (2021 PPP). Salaried workers are a consistent group of tax paying citizens that give roughly 12% of overall revenue to a government through income tax. Due to which tax planning has assumed special importance for salaried individuals. All taxpayers in India have a variety of tax saving choices. These choices provide a variety of exclusions and deductions that help to reduce the total tax burden. Deductions are provided from Sections 80C through 80U, and qualifying taxpayers can claim them. Hence it is essential for the individual tax payer to know all their possible tax regulations and for tax compliance. It is totally legal and, in fact, a wise option when tax planning is done within the boundaries set by the relevant authorities. However the salaried individuals are not able to plan their taxes which results in opting for the wrong investment options. The objective of the study is to determine the level of awareness among the salaried individual on several tax planning methods offered on professional tax under the income tax act and to identify the factors influencing the tax planning behaviour of the salaried individuals.

Keywords: Tax Planning, Tax Planning Measure, Factors Influencing Tax planning

1. INTRODUCTION

Tax planning is a lawful method of lowering your yearly tax obligations. It will assist you in making the greatest possible use of tax exemptions, deductions, and perks in order to reduce your tax liability. It should, however, be done legally. Tax planning is analysing one's financial status from a tax efficiency standpoint in order to best plan one's finances. Tax planning is the process of maximising the use of different tax exemptions, deductions, and perks in order to reduce a taxpayer's tax burden over the course of a financial year. Tax planning is a lawful approach to reduce income tax payments, but it must be done with caution to ensure that the taxpayer is not intentionally engaging in it.

Tax planning is the review of one's financial status from the perspective of tax efficiency in order to arrange one's finances in the most efficient way possible. Tax planning is the process of maximizing the use of different tax exemptions, deductions, and perks in order to reduce a taxpayer's tax burden over the course of a fiscal year. Tax planning is a lawful approach to reduce income tax payments, but it must be done with caution to ensure that the taxpayer is not engaging in tax evasion or avoidance on purpose.

All taxpayers in India have a variety of tax saving choices. These choices provide a variety of exclusions and deductions that help to reduce the total tax burden. Deductions are provided from Sections 80C through 80U, and qualifying taxpayers can claim them. These deductions are attributed to the reduced amount of income tax owing. Other portions of the Income Tax Act of 1961, such as exemptions and tax credits, might help you decrease your tax responsibilities. It is totally legal and, in fact, a wise option when tax planning is done within the boundaries set by the relevant authorities. However, employing unscrupulous methods to avoid paying taxes is prohibited, and you might face penalties. Tax avoidance, evasion, and planning are now all methods for saving money on taxes. Tax planning is the only legal way to reduce your tax bills among these options. The government provides several tax-saving possibilities with the goal of lowering a taxpayer's tax burden through legitimate income tax planning approaches.

2. TAX PLANNING OBJECTIVES:

- To Reduce Tax Liability
- To Minimise Litigation
- To Alleviate the Economy of The Nation
- To Leverage Productivity and Financial Growth

3. REVIEW OF LITERATURE

- **Vyas Yagna, Gondaliya Vijay R (2020)** studied Tax planning and tax management of salaried individuals: A study of Bardoli Region. The study aim was to study individuals' knowledge of tax planning and

management of salaried individuals. In the study they find that higher-income individuals need professionals help to manage their tax, but qualified people are having sufficient knowledge for the same.

- **Jain (2014)** researched to examine investment and Earning Pattern of Working-Women in Ahmadabad. This research was done to find awareness level and preferred investment tools of working women in Ahmedabad. In this study data was collected from 250 working women. In this research they find that main motive behind investing is to fulfil their personal and financial goals.
- **Manjunath (2015)** According to the study, bank deposits were favoured by salaried class investors above insurance, post office savings plans, real estate, and mutual funds. Due to the danger involved, only a small percentage of salaried class investors decided to invest in stocks and bonds. As a result, salaried investors have tended to invest in long-term assets with the goal of a comfortable retirement, children's marriage, children's higher education, and a steady return. The survey also discovered that the majority of male investors are better knowledgeable about tax-advantaged investing opportunities
- **Shilpa Vasant Bhide (2013)** has studied the extent of tax planning awareness among salaried taxpayers. The majority of salaried assesseees were found to be well-versed in basic tax principles and rules, according to the survey. According to the report, the majority of salaried taxpayers arrange their taxes without consulting a professional. The study concluded that adequate tax planning can help salaried persons lower their tax bill. As a result, the report recommends that tax assesseees seek the advice of tax advisors and chartered accountants in order to make better tax and investment decisions.

4. SIGNIFICANCE OF STUDY:

Tax planning is the process of lowering one's tax liability by making appropriate savings and investment decisions. Taxpayers typically plan their tax burden only at the conclusion of the fiscal year. As a result, tax payers are unable to make sound investment decisions in order to reduce their tax burden. The main cause of this problem is a lack of awareness of taxes rules and difficulties in tax law interpretation, even among educated assesseees. As a result, knowledge of numerous tax-advantaged investment opportunities is also lacking. With this keep in mind, this study is carried out to find the tax planning strategies taken by salaried tax payers and to identify the factors influencing the tax planning behaviour of the salaried individuals

5. RESEARCH DESIGN:

5.1. OBJECTIVE OF THE STUDY:

- To determine the level of awareness among the salaried individual on several tax planning methods offered on professional tax under the income tax act
- To study the measures of tax planning adopted by the salaried individual
- To identify the factors influencing the tax planning behaviour of the salaried individuals.
- To provide necessary suggestions and recommendation

5.2. HYPOTHESIS:

H01: There is no significant difference between Genders towards awareness of tax planning measure.

H02: There is no significant difference Economic Status towards awareness of tax planning measure.

H03: There is no significant difference Age towards awareness of tax planning measure

5.3. RESEARCH METHODOLOGY:

- **Primary Data:** The primary data of this research has been collected through a well-structured questionnaire, from the salaried individuals of Mumbai western suburb region.
- **Sampling Method:** Convenience Sampling
- **Sample Size:** 100
- **Statistical Tool:** Percentage, Descriptive Analysis & Chi-square test by Using SPSS Software
- **Data Collection Tool:** Questionnaire
- **Secondary Data:** the data is referred from available books, magazine, journals and internet

6. RESULTS:

6.1. DEMOGRAPHIC ANALYSIS:

Table 6.1: Demographical Profile (N= 100)

		Frequency	Percent
Age	20-30	73	73.0
	31-40	13	13.0
	41-50	7	7.0
	51&above	7	7.0
Gender	Male	61	61.0
	Female	39	39.0
Education Qualification	HSC	10	10.0
	SSC	15	15.0
	Graduate	75	75.0
Marital Status	Married	24	24.0
	Unmarried	76	76.0
Type of Family	Nuclear	50	50
	Joint	50	50
Sector	Government	18	18.0
	Private	82	82.0
Annual Income	Below 250000	53	53.0
	250000-500000	26	26.0
	500000-750000	12	12.0
	750000-1000000	5	5.0
	1000000& above	4	4.0

INFERENCE

The demographic profile of respondents shown in table 1 reveals that 73% of respondents were from the age group in between 20-30 years, 13% were from 31-40 years, 7% were from 41-50 years and 7% were above 51 years. Out of 100 respondents, almost 61 percent of respondents were male and 39 percent of respondents were female. As regards to education level, 75% respondents were graduate, 15% were SSC, and 10% were HSC qualified. The majority of respondent fell into the category of Private Sector. Annual Income wise the majority of respondent were earned below 2.5 Lac and only 4 % of respondent were earning above 10 lac.

6.2. DESCRIPTIVE ANALYSIS

Table 6.2: Awareness Level of 100 respondents

	N	Minimum	Maximum	Mean	Std. Deviation
Awareness	100	1.00	5.00	3.6928	.99385
Valid N (listwise)	100				

INFERENCE

According to the table 2, variables of awareness have mean scores greater than 3.00. (neutral). Awareness value of mean has 3.6928 and having Std. deviation 0.99385, indicating that the respondents are partially aware and closely have the moderate level of awareness on various tax planning measures available on professional tax under the income tax act.

6.3. KMO AND BARTLETT'S TEST

Table 6.3.1: Result of KMO and Bartlett’s Test and Communalities Score

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.854
Bartlett's Test of Sphericity	Approx. Chi-Square	336.459
	Df	45
	Sig.	<.001

INFERENCE

To examine the data's fitness for factor analysis, the results of Kaiser-Meyer-Oklin (KMO) measures of sample adequacy and Bartlett's Test of Sphericity were used (Homogeneity of Variance). The findings show that the KMO measure of sampling adequacy was 0.854, which is more than 0.5, indicating that the data was suitable for factor analysis. Similarly, the Bartlett's Test of Sphericity (<.001) was significant.

Table 6.3.2 : Factors Influencing the Tax Planning behaviour

	Minimum	Maximum	Mean	Std. Deviation
Safety of money invested	1	4	3.22	.848
Good returns	1	4	3.17	.783
Loan facility	1	4	2.94	.831
Tax benefits	1	4	2.94	.890
Future Prospective	1	4	2.98	.887
Retirement life	1	4	2.94	.897

INFERENCE

According to table 4, which describes the factors influencing the tax planning behaviour of individuals, all factor determinants have mean scores greater than 2.5 (neutral). As we can see in the above-mentioned table, money invested is the most important factor which influences the tax planning behaviour of individuals, consisting of 3.22 and Std. The greatest deviation is 0.848, and it is ranked first. The second major factor is that individual behaviour is affected by thinking about good returns while tax planning. The mean value and standard deviation value of good returns are 3.17 and 0.783. The third factor that influences an individual's tax planning is that they always consider the future in their lives, such as their children's education, owning a home, and so on. Loan facility, tax benefits, and retirement life are also important factors and have a mean value of 2.94, which reveals that most individuals likely considered this factor while tax planning.

7. HYPOTHESIS TESTING

H01: There is no significant difference between genders towards awareness of tax planning measure.

Table 7.1: Pearson Chi-Square and Likelihood Ratio Estimates

	Value	df.	Asymptotic Significance (2-sided)
Pearson Chi-Square	38.079 ^a	42	.644
Likelihood Ratio	49.678	42	.194
Linear-by-Linear Association	.000	1	.994
N of Valid Cases	100		

INFERENCE

Calculated p-value is 0.644 it is greater than 0.05. Therefore, Chi-Square test is accepted and hence null hypothesis is accepted: There is no significant difference between genders towards awareness of tax planning measure.

H02: There is no significant difference Economic Status towards awareness of tax planning measure.

Table 7.2: Pearson Chi-Square and Likelihood Ratio Estimates

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	195.838 ^a	168	.070
Likelihood Ratio	138.559	168	.953
Linear-by-Linear Association	.941	1	.332
N of Valid Cases	100		

INFERENCE

Calculated p-value is 0.70 it is greater than 0.05. Therefore, Chi-Square test is accepted and hence null hypothesis is accepted: There is no significant difference between Economic Status towards awareness of tax planning measure.

H03: There is no significant difference Age towards awareness of tax planning measure. Table 7.3: Pearson Chi-Square and Likelihood Ratio Estimates

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	142.545 ^a	126	.149

Likelihood Ratio	98.432	126	.967
Linear-by-Linear Association	1.946	1	.163
N of Valid Cases	100		

INFERENCE

Calculated p-value is 0.149 it is greater than 0.05. Therefore, Chi-Square test is accepted and hence null hypothesis is accepted: There is no significant difference between Economic ages towards awareness of tax planning measure.

8. DISCUSSIONS

1. Awareness value of mean indicates that the respondents are partially aware and closely have the moderate level of awareness on various tax planning measures available on professional tax under the income tax act.
2. The most important factor which influences the tax planning behaviour of individuals, consisting of safety of money invested and less risk, followed by thinking about good returns while tax planning. The third factor that influences an individual's tax planning is that they always consider the future in their lives, such as their children's education, owning a home, and so on. Loan facility, tax benefits, and retirement life are also important factors.
3. The study also reveals that there is no variance between Male and Female towards awareness of tax planning measure.

9. CONCLUSION

Tax planning has a broader perspective and is directly related to what a salaried assessee earns and his tendency to consume. The difference between the two amounts to savings, and if those savings can be used to avoid paying taxes, tax planning is effective. The entire procedure is based on interpreting the Income Tax Act in terms of Revenue for the government and reasonable discretionary income for the taxpayers we desire a rationalised, streamlined, and simpler A functioning tax system in which an assessed gets assessed but does not feel abused. Tax planning not only minimises the tax burden but also provides mental gratification. If salaried assessors use Tax planning methods will enable them to save a significant percentage of their hard-earned money in a lawful manner way. When the government provides a wide range of options for investing money based on the measures financial situation and preferences, it is the primary responsibility of every paid assessee to take advantage of those opportunities and reap the benefits. Knowledge of a few provisions of the Income-Tax Act is necessary. Thus, tax planning is not difficult and can be accomplished with a certain level of understanding and effort.

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**A STUDY ON INSIDER TRADING LAW IN UNITED STATES (U.S.) WITH REFERENCE TO
SELECTED RECENT CASE LAWS.****Priyadarshan Narayan Shede**

Assistant Professor, Sree Narayana Guru College of Commerce, Chembur

Research Scholar, Chetana's Hazarimal Somani College of Commerce & Economics and Chetana's Institute of
Management & Research Centre**ABSTRACT**

Transparency, openness, and disclosure are attributes to the effective running and governance of a corporate organization. To get an unfair advantage over others, people connected with the organization obtain sensitive information and frequently engage in unfair trade which is termed as 'insider trading'. This is an unethical and morally reprehensible conduct that can have serious implications. As a result, it is critical to put a stop to these behaviors on a global scale. Different countries are taking attempts to prevent such acts through policies around the world. SEC monitors the functioning of the US capital market. This paper is an humble attempt to understand the Trading laws in United States and SEC's role in implementing Insider Trading laws in United States.

Keywords: Insider Trading, Securities Act of 1933, Securities Exchange Act of 1934 , Unpublished Price Sensitive Information (UPSI), SEC.

INTRODUCTION

Insider Trading is a major issue which is been faced not only in India but also in many developed countries like United States of America (US). For efficient administration of Insider trading activities it is very much essential that effective measures and its proper implementation of rules and regulations should be there. Various countries have already initiated steps to curb insider trading activities by introducing stringent rules and regulations, periodic disclosures etc. These steps have undoubtedly attempted to address the issues surrounding insider trading, but there are still gaps. Illegal insider trading is defined as dealing in securities based on unpublished price sensitive information relating to that particular securities which is in violation of a fiduciary duty. The company's directors play an important role in determining the company's future. Their decisions can have an impact on how the stock market reacts to investors. As a result, the board's meetings and decisions are considered private, so maintaining the information's secrecy until it is made public is critical. Over time, it has been observed that people associated with the organization obtain sensitive information and frequently engage in unfair trade in order to gain an unfair advantage over others. As more and more people started dealing in securities in the global market, people indulging in insider trading activities also arose. Securities and Exchange Commission (SEC) is an independent federal body which is responsible for implementing securities legislation of the capital market in US. SEC was established under the Securities Exchange Act, 1934.

What is Insider Trading?

Insider trading is mainly caused due to use of Unpublished Price Sensitive Information (UPSI) for making illegal profits by dealing in securities. The UPSI is an information which has not been published anywhere and if any person is in possession of such information, can make use of it to earn illegal profits. Unpublished price-sensitive information includes any information related to financial, operational, corporate actions, corporate restructuring etc. Insiders include directors, officers, and employees of a company and related companies, individuals with some kind of official relationship with a company, professionals or business (e.g., auditors, consultants, bankers, and brokers), stockholders, government officials, and stock exchange employees, among others, who have access to confidential, price-sensitive information about the company.

Black's Law Dictionary defined insider trading as the use of material, non-public information in trading the shares of a company by a corporate insider or other person who owes a fiduciary duty to the company. This definition of insider trading, according to the author, is limited to those who have a fiduciary obligation to the company. In other words, it does not consider situations in which an individual outside a company purchases or sells corporate securities while in possession of UPSI in a way that does not involve a breach of duty to the corporation by an insider. In effect, according to Black's Law Dictionary, liability is based on a fiduciary relationship between the trader and the corporation, excluding tippees and other non-insiders from liability. Dealing in a corporation's securities on the basis of UPSI is thus known as insider trading. Such UPSI includes information relating to major mergers and acquisitions, takeovers, any major project plan, contract, buyback of securities, bonus issues, and other matters that, if made public, would have had a significant impact on the corporation's stock price.

OBJECTIVE

1. To understand Insider Trading laws in United States.
2. To study the SEC's role in implementing Insider Trading laws in United States.

RESEARCH METHODOLOGY

The paper employs secondary data from a number of sources to arrive at findings and conclusion.

Historical Background of Insider Trading Regulations in US:

The U.S. has led the way in prohibiting insider trading and was the first to effectively combat it. The 1929 market crash, which was caused by a prolonged lack of investor confidence in the securities market, led to the enactment of the Securities Act of 1933, which contained prohibitions on fraud in the sale of securities, which greatly strengthened by the Securities Exchange Act of 1934 (the Act). In U.S., prior to implementation of the said Act, there was no codified rule that regulated insider trading. After implementing the Act, it greatly strengthened Section 17 of the Securities Act of 1933. Section 16(b) of the Act prohibits corporate directors, officers, or stockholders owning more than 10% of a firm's shares from making short-swing profits (from any purchases and sales within any six-month period).

Under Section 10(b) of the 1934 Act, SEC Rule 10b-5, prohibits fraud related to securities trading. Furthermore, the Insider Trading Sanctions Act of 1984 allows SEC to pursue a civil penalty of up to three times the profit or loss against anyone found guilty of trading using insider knowledge, as well as those who gave information that was not generally available to the public. It also allows for the imposition of criminal fines. Court decisions have shaped much of the evolution of insider trading law in U.S.

In *SEC v. Texas Gulf Sulphur Co. (1966)* a federal circuit court held that any person in possession of inside knowledge must either reveal it or refrain from trading in those securities.

In *Dirks v. SEC, (1984)* the Supreme Court of the United States ruled in 1984 that tippees (receivers of second-hand information) are liable if they had reason to believe the tipper had breached a fiduciary responsibility in disclosing confidential information and the tipper received any personal benefit as a result of the disclosure. (No one was held accountable for insider trading offences in Dirks' case since he released the information in order to uncover a fraud rather than for personal gain). Lawyers, investment bankers, and others who obtain secret information from a company while performing services for it where termed as "*constructive insiders*". Because they inherit the fiduciary duties of a real insider, constructive insiders are likewise responsible for insider trading offences if the corporation expects the information to stay confidential. They acquire the fiduciary duties of true insiders. If the company expects the information to be kept confidential and they fail to do so, then they are also liable for insider trading violations.

In *United States v. Carpenter (1986)* the U.S. Supreme Court unanimously upheld mail and wire fraud convictions for a defendant who acquired his information from a journalist rather than from the firm itself. R. Foster Winans, a journalist, was also found guilty.

In *United States v. O'Hagan (1997)*, the United States Supreme Court embraced the misappropriation theory of insider trading. Grand Met was considering a tender bid for Pillsbury Co., O'Hagan was a partner in a law firm representing the company. O'Hagan profited almost \$4 million from this inside information by buying call options on Pillsbury stock. O'Hagan maintained that neither he nor his firm owed Pillsbury a fiduciary obligation, and thus purchasing Pillsbury options did not constitute fraud. O'Hagan's claims were rejected by the court, and his conviction was upheld.

In 2000, SEC implemented Rule 10b5-1, which defined trading on the basis of inside information as any time a person trades while aware of relevant non-public information — so that claiming that they would have made the trade regardless of such information is No Defense. This rule also established an affirmative defense for trades that were planned ahead of time.

In 2007, "*Stop Trading on Congressional Knowledge Act, or STOCK Act*" was introduced by representatives Brian Baird and Louise Slaughter which would hold congressional and federal employees accountable for stock trades made with knowledge obtained via their jobs. The law would also aim to regulate "Political Intelligence" corporations that do government research and sell the results to financial managers.

Various acts governing Insider Trading in U.S., their main objectives and penalties imposed.**1. Security Act, 1932:**

- To require that investors receive financial and other significant information concerning securities being offered for public sale;

- To prohibit deceit, misrepresentations, and other fraud in the sale of securities.
 - Maximum criminal fine of \$1 million and a possible ten-year prison term. In addition to liability for profits gained through insider trading, civil penalty of up to three times the profit made (or loss avoided) by insider trading can be imposed.
- 2. The Securities Exchange Act, 1934:**
- To regulate securities transactions in the secondary market after they were issued in order to ensure financial transparency, reduced fraud, and no manipulation.
 - The maximum imprisonment of 20 years. The maximum criminal fine for individuals is \$5,000,000, and for others it is \$25,000,000.
- 3. Insider Trading Sanctions Act, 1984:**
- To govern securities transactions on the secondary market, after issue, ensuring greater financial transparency and accuracy and less fraud or manipulation.
 - Maximum criminal fine \$100,000.
- 4. The Insider Trading and Securities Fraud Enforcement Act, 1988:**
- Authorizes the Securities and Exchange Commission and the Department of Justice to actively prosecute insider trading based on information obtained at work and to punish persons who engage in insider trading.
 - Monitor the securities transactions of their employees is the responsibility of companies.
 - For individuals Civil penalty up to three times gained or loss avoided, criminal fine upto \$1 million; and maximum imprisonment of 10 years.
 - For a company failing to take appropriate steps to prevent illegal trading; penalty of \$1 million or three times the profit gained or loss avoided whichever is higher as a result of the employee's violation; and a maximum criminal penalty of \$2.5 million.

Landmark cases on Insider Trading in U.S.

1. Raj Rajaratnam Case:

Raj Rajaratnam, American hedge fund manager started the Galleon Group in 1997, which grew to become one of the world's largest hedge fund management businesses. Rajaratnam was a former Chase Manhattan Bank lending officer and a Needham & Co. equities research analyst, rising through the ranks to become president in 1991. Throughout the 1980s and 1990s, he prospered by investing mostly in healthcare and technology companies. He had a sophisticated reputation for spotting prospective technological investments and being on the cutting edge by the time he started Galleon in 1997. Galleon made large-scale investments quickly, and at its peak in the 2000s, it managed over \$7 billion in assets. Rajaratnam had a net worth of over \$1 billion by 2009. Galleon, however, closed its doors at the end of 2009.

The U.S. federal authorities conducted an insider trading inquiry into Rajaratnam. The FBI arrested him in 2009 and accused him with 14 charges of securities fraud and conspiracy. Many of his communications with insiders at businesses like Intel, Advanced Micro Devices, Clearwire, Google, Hilton, Akamai Technologies, and Goldman Sachs were disclosed via electronic records and wiretapped talks. Insider information was shared in these chats, which Rajaratnam exploited to trade this and other firms' stocks.

Lawyers for Rajaratnam stated that all of his trading was based on publicly available information, including newspaper articles, analyst reports, and business news releases. As part of its success and edge over other investment firms, Galleon was known for conducting comprehensive research into companies' potential. For example, the defence presented 51 news stories and six analyst reports speculating on a possible merger between Advanced Micro Devices and ATI Technologies. This was one trade for which prosecutors said Rajaratnam acquired insider knowledge. The prosecution accepted that Galleon conducted lawful research on a regular basis, but claimed that its personnel frequently broke securities rules as well. According to a government probe, Galleon minimized losses or made profits of \$72 million through insider trading.

Rajaratnam benefited from information obtained from the following sources:

1. Robert Moffat, an IBM executive, is widely regarded as the company's next CEO.
2. Anil Kumar, a McKinsey & Company senior executive and close friend of Rajat Gupta (the firm's previous managing director), was convicted of giving information to Rajaratnam.
3. Rajiv Goel working with Intel Capital as a mid-level executive.

4. Roomy Khan was tried and found guilty of wire fraud for giving Rajaratnam with confidential data from her employer, Intel.

Rajaratnam was convicted of all 14 counts of conspiracy and securities fraud in 2011. He was fined \$10 million, compelled to surrender \$53 million, and was sentenced to 11 years in prison. At the time, this was the longest prison sentence for insider trading.

2. Mathew Martoma Case:

According to the criminal complaint filed by the United States Department of Justice, Martoma allegedly advised Steven A. Cohen to sell shares of pharmaceutical companies Wyeth and Elan Corporation based on information from two doctors, including Sid Gilman, about the Alzheimer's disease drug bapineuzumab during FDA-monitored clinical trials. Martoma pleaded not guilty to formal allegations of securities fraud, two counts, and conspiracy, which resulted in SAC Capital profiting \$276 million in 2008. The insider trading trial in the United States District Court for the Southern District of New York commenced on January 9, 2014. In a courtroom presided over by U.S. District Judge Paul Gardephe, a jury of seven women and five men were chosen to assess the evidence. Martoma was found guilty of all charges on February 6, 2014. Martoma was sentenced to 9 years in jail on September 8, 2014. Martoma must also forfeit a \$9.38 million bonus he received in 2008.

A divided panel of the United States Court of Appeals for the Second Circuit maintained the conviction in August 2017. In June 2018, the panel published an amended opinion reaching the same conclusion. Martoma's sentence was upheld when the Supreme Court declined to hear his case on June 3, 2019.

3. Chip Skowron Case:

The FBI apprehended him in April 2011. The United States Attorney for the Southern District of New York accused Skowron with securities fraud and conspiracy to obstruct justice. He also lied to his company about his insider trades, according to court records, and lied under oath to the Securities and Exchange Commission. He was released on a bond of \$6 million.

According to the government, Skowron sold shares of Human Genome Sciences Inc. in 2007 and 2008 after receiving information from a company consultant that the company was about to make a negative announcement about its clinical trial for Albumin Interferon Alfa 2-a, a potential hepatitis-C treatment, just before the announcement. FrontPoint's hedge funds avoided \$30 million in losses as a result, according to the authorities.

CONCLUSION

The impact, extent and effects of insider trading vary from Country to Country but any amount of insider trading has a huge impact on the reputation of the country. Every investor invests his money in the market with the prior faith of transparency and efficiency in the market. The investment into securities market has increased many folds in recent times. When an investor relies upon the available price sensitive information, he has the prior thought of trust about the true and fairness of the value of the security he is trading.

The integrity of securities markets is critical to the economy of a country and it is necessary for regulators to enforce laws, prohibiting market abuse in order to protect market integrity. As a result of these changes, markets are becoming truly global, thereby, allowing traders to trade almost instantly across a wide variety of products and in markets around the world.

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CONSUMER PERSPECTIVE TOWARDS CHANGE IN THE ATM CHARGES OF BANK**Ashwini A. Kale and Suman K. Baikadi**

Chetana H.S. College of Commerce & Eco, Self Financing Course

ABSTRACT

All banks Automated Teller Machine (ATMs) creating ATM banking the second most in style bank. Bank managers ought to grasp the key option of ATM banking whose performance greatly influences customer's satisfaction. The 12 key attributes are: ATM fees charged, ATM order, cleanliness of ATMs, ATM stations, accuracy of ATM, ease of ATMs, legible slips, convenient location, and worker accessibility to solve ATM issues, privacy ATM station, worker determination ATM problem, and money convenience in ATMs. It's vital that customer desire ATMs as a result of whereas most customer can still read the ATM as an automated teller, several can expect increasingly bigger convenience, personalized expertise, and information security. Customers square measures glad with correctness of their account ATM group action however least glad with charge and waiting group action. Queues square measures currently regular around ATMs put in with bank premises. This suggests that bank might begin finding ways that to decongest however additionally ATMs stand around banks. This suggests that banks begin finding ways that to decongest however additionally ATMs stand around banks. This will be achieved through the installation of off-bank premises ATM. Aggressive installation and preparation of ATMs is one in every of the foremost post-consolidation exercise within the industry. At intervals this era, the e-banking area recorded important advancement against all odds.

Keywords: ATM securities, consumer perspective, ATM charges

INTRODUCTION

An automated teller machine (ATM) is an electronic device that enables customers to perform financial transaction, such as cash withdrawals, deposits, funds transfer, balance inquiries or account information inquiries, etc. In united states it is also known as ATMs. In Canada, it is also known as automated banking machine (ABM). In other terms it includes any time money, cash line, time machine, cash dispenser, cash corner, banc mat, or banc mat. The ATMs which is not used for financial institution are known as "white-label" ATMs. ATMs can also be used to withdraw cash in foreign country. ATM is different from the bank account is denominated. The money will be converted into the financial exchange rate. The ATMs has increased the transaction rate from 20rs to 21rs. Only one 1rs has increased for per transition. ATM is a plastic card. The pin must match with the PIN stored in the chip on the card. There are 3.5 million ATMs installed worldwide. The use of ATMs is declining with the increase in cashless payment system

OBJECTIVES:

The main objectives of the study are:

1. To study the impact of ATM charges of bank in customer.
2. To know the current ATM charges per transaction.

METHODOLOGY:

The data for the research paper has been collected with the basis of primary or secondary data.

- **Primary data:** In primary data we have questionnaire will be used on survey and it will be distributed among different age group of people.
- **Secondary data:** secondary data will be collected with the help of various articles, newspaper, reports and website

REVIEW OF LITERATURE

Sangeeta ojha, in her paper "ATM cash withdrawal, debit card, credit card charges to increase soon" published on 21st July 2021 explains about the charges that a bank can charge on the ATM transaction of the merchants as well as she has mentioned the charges to be increased beyond the transaction.

By **sneha kulkarni** the bank charges has raised from 1st January 2022. From 1st January the ATM charges is rs 21 per transaction. The banks are only allowed to charge 20rs per transaction. If they go in other ATM the three transaction are free in metro center and five in non- metro center. 90 crore debit cards issued by different banks at end-march 2021. The first ATM was set up in 1987 by HSBC in Mumbai. It has increased only 1rs plus GST. Customers are capable for five free transaction for their own ATM. Only cash withdrawal transaction will be charge at HDFC bank ATMs. In central bank the interchange fees per transaction is Rs 15 to Rs 17 for financial transaction and Rs 5 to Rs 6 for non- financial transactions. Customer will have to pay 1rs more for their

transaction. The bank has changed the rule for the ATM banks. Banks will have to pay hundred times rent of the safe deposit locker.

DATA ANALYSIS:

We have collected the data from 30 respondent of ATM customer to know the customer are used in ATM after the implementing the new ATM charges and impact of customer

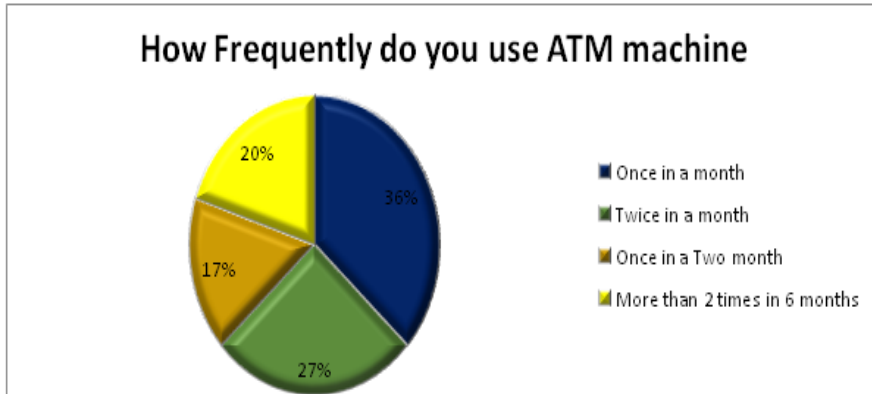


Fig.1

According to the survey of fig.1 we can clearly see that there increasing ATM charges were affecting the customer. (36.7%) customer use ATM machine once in month and (26.7%) customer use ATM machine twice in month.

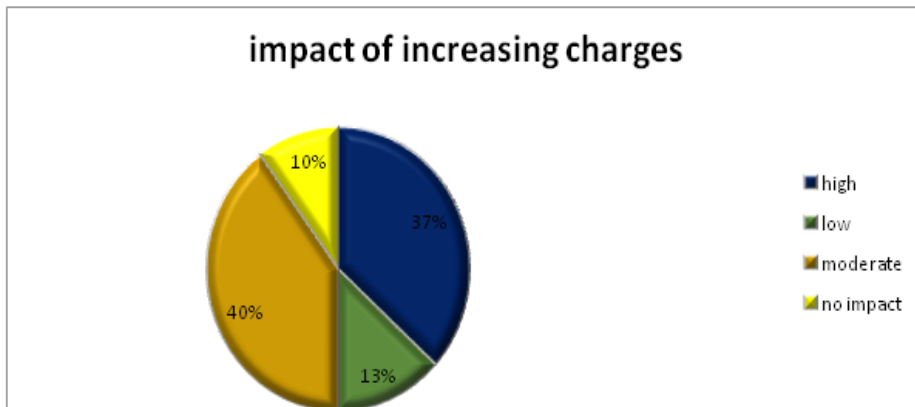


Fig.2

According to the survey of fig.2 we can clearly see that there increasing ATM charges were impact of the customer. (36.7%) customer have high impact and (40%) customer will not high or nor low impact it's moderate

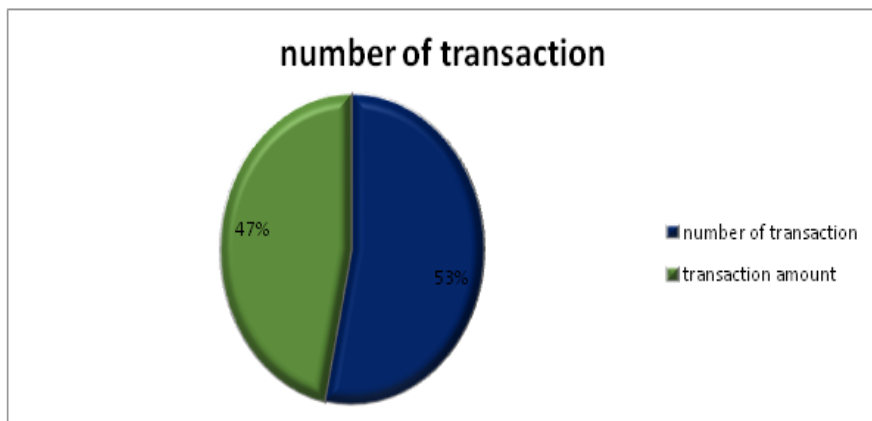


Fig.3

According to the fig.3 we can clearly see that the charges will applied for number of transaction and transaction amount. (53.3%) customer are voted for number of transaction and (46.7%) customer voted for number of transaction amount.

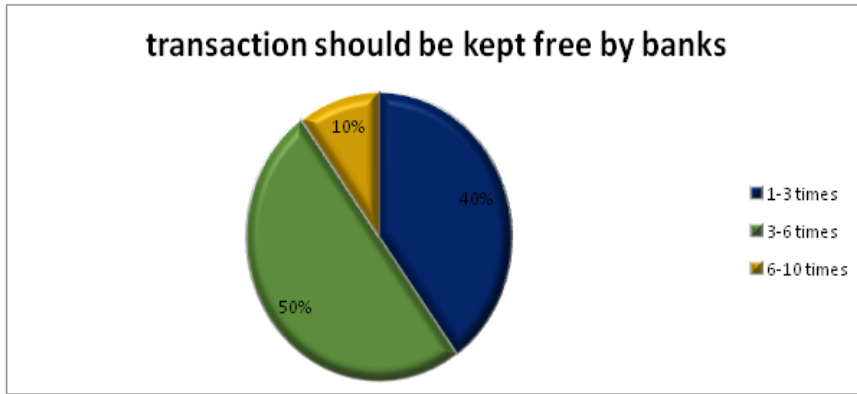


Fig.4

According to the fig.4 we can clearly see that this transaction per month should be kept 1-3 times is (40%) ,3-6 times is (50%) and 6-10 times is (10%).

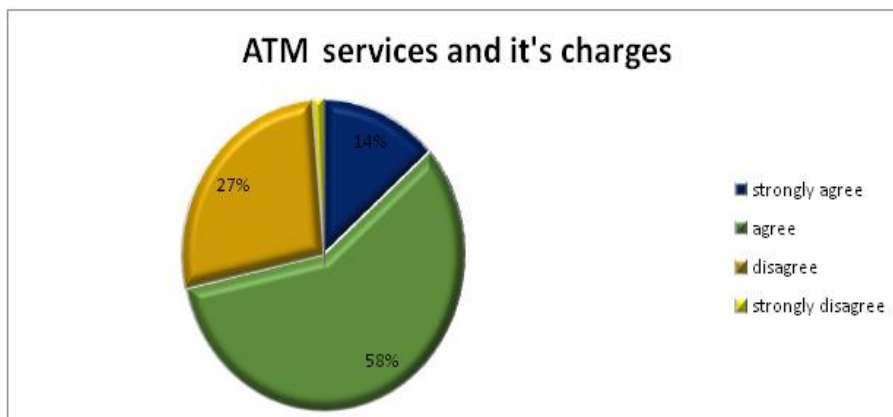


Fig.5

According to the fig.5 ATM charges and it's services is (56.7%) Agree, strongly Agree is (13.3%), Disagree is (26.7%) and Strongly disagree is (3.3%).

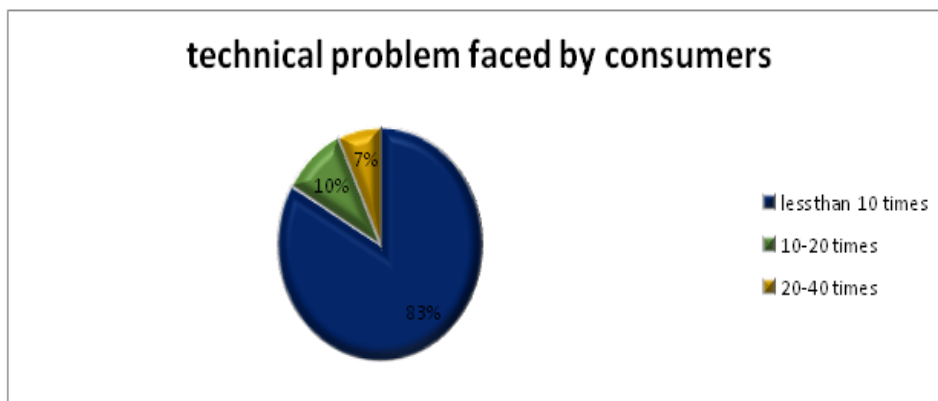


Fig.6

According to this fig.6 the problem they have faced is less than 10 times is (83.3%), 10-20 times is (10%), 20-40 times is (6.7%) and over 40 times.

SUGGESTION

According to the data that we collected from 30 people, there are still many people that prefer cash transaction and use ATM. Many people feel that they are going to face problems due to this increase in charges and that is the reason they want to shift to UPI and other online transaction which is actually a good thing. But for country like India, still the penetration of internet and UPI is not up to the mark. Some people, farmers are still largely dependent on cash transaction. So according to me, government should rethink about this decision and change it keeping in mind the majority of people. They can consider increasing the number of free transaction per month or they can consider charging on the amount withdrawn per month.

CONCLUSION

According to the data that I collected from 30 people, 90% people use ATM cards and are below age 25. Out of these, nearly 80% people believe that the charges of ATM cash withdrawal are too high and should be brought down. Also, they feel that the number of free transaction per month should be increased. Also the per day transaction limits should be increased as they faced many problem in emergency condition because of this rule. But due to this increase in charges more people (nearly 65%) wants to shift to UPI payment and other online transaction options and so this increase in charges can be a blessings in disguise. But still there are nearly 60% of the people who prefer cash transaction and many small business owners are not willing to shift to online transaction so government should rethink of this ‘ charges increase’ decision.

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CYBERSECURITY ISSUES AFFECTING ONLINE BAKING AND ONLINE TRANSACTION**Prashant and Rohit Bhise**

Chetna CSFC College

❖ ABSTRACT

In this research has explain that which barriers faced by person while online banking. The main motive of cybersecurity in online banking is to protect consumer's wealth. Online banking is one of easiest way of banking. The threats of cybersecurity attacks set a great challenge for the online baking and online transaction. In this paper we focused on cyber-crimes related to online banking and new tricks and techniques used by hackers. The banking and financial services industry, in particular, has become the target of the major cyber-attacks. In this paper, we will look into the major threats and potential solutions for cybersecurity in the banking and financial services sector.

In today's world most of the transaction done online. People used digital money for transaction which required to be protecting under cybersecurity.

Keywords: E-payment, cybersecurity, online transaction.

❖ INRODUCTION

There has been a tremendous impact of information technology in the banking industry. One of the most popular forms of online banking is e-banking. An online payment system enabling financial institutions to facilitate financial transactions through their websites. It could be a retail bank, virtual bank, credit union, or building society. The idea of modern banking in India originated in the last decades of the 18th century. The banking sector began to grow rapidly after this time. Providing monetary facilities in a variety of ways to a common man. The banking industry has transformed completely. The Internet has brought many benefits, especially in terms of security, as we can now make purchases with a single click. User has Numerous options for managing his/her money using different types of methods. Bank products and services are provided electronically through E-banking. A method of banking in which Transactions are conducted electronically via the Internet by the customer. In some places, it may be referred to as online banking. The electronic fund transfer (EFT) is a simple way to move funds from one account to another without the use of a physical check. Because of our high connectivity to the world, we have seen an increase in crimes and offenses. Computer network attacks, also called cyber- crimes attacks, are attacks made between two computers over the network. The purpose of the attack is to alter, disrupt, deny, degrade, or destroy data hosted by the assaulted system, or it damages the data. Interrupters attack computer processing code by producing malicious code. An attack that steals information without leaving any evidence is made in a way that leaves no traces of the intrusion. Financial crimes, also known as white-collar crimes, include a variety of different offenses that generally involve financial transactions having an international focus. Internet-based crime is generally referred to as a cyber- attack. Those actions impact private individuals, companies, organizations and even nations, negatively impacting the economy and the world at large. This has caused a significant loss to our social system.

❖ OBJECTIVES

- To study the Cases of Attack in Cyber Security in Banking
- To study Major Security Issues and Challenges in online banking.

❖ METHODOLOGY

The data of the above research had been collected on primary and secondary data.

In primary data collected by google survey from thirty people living in Bandra area who are educated enough to answer the questions related to cyber security.

Also, the other required secondary data is been collected from articles on banking security systems, websites and magazines on online transactions safety.

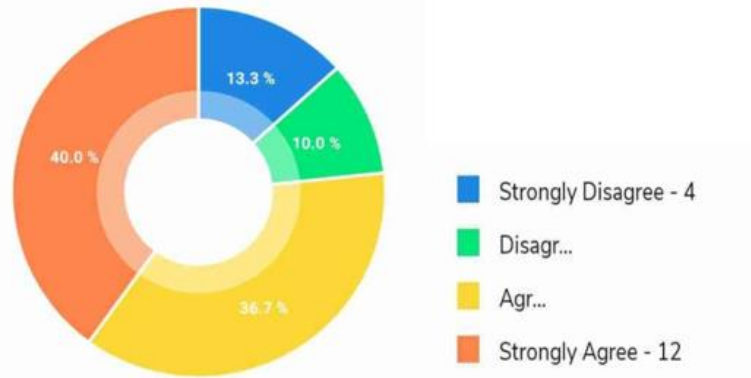
❖ REVIEW OF LITERATURE

Mr. Zafar Khajmi, in his paper 'cybersecurity issued affecting online banking and online transaction.' explain about cybersecurity issued that affecting online banking. Online banking is one of easiest way of banking. The threats of cybersecurity attacks set a great challenge for the online baking and online transaction. This research is about to know cybersecurity of Internet banking and then purpose to reduce the cybersecurity risks to bridge the gap between bank and people.

has explain that which barriers faced by person while online banking. The main motive of cybersecurity in online banking is to protect consumer's wealth. The above research also explains what steps taken to reduced cybersecurity issues in India. Cloud attack, phishing attack, etc. This survey focused on users' practices in internet banking. The questionnaire has prepared for users about view

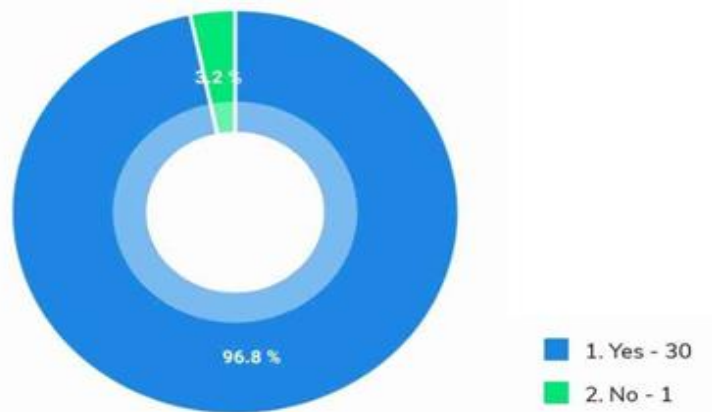
❖ DATA ANALYSIS ON BASIS OF SURVEY

- Concerns of people about online transaction. (fig. 01)



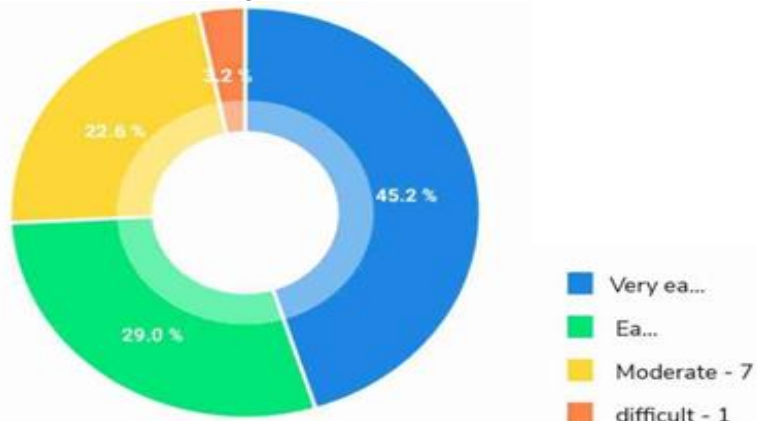
The above bar chat represented the data of understandability and adoption. This primary data collected from people. They were able to conducted online transaction and how it's easily to do. Majority of people felt is easy to performed e-payment. Also, due to modern technology & advance techniques it's strongly safe. E-payment platforms such as G-pay, Paytm, etc. It's very easy and safe for online transaction. Only 3% people scare about such payment systems.

- Actual people doing online transaction. (fig. 02)



The above bar chat represented the data of understandability and adoption. This primary data collected from people. They were able to conducted online transaction and how it's easily to do Majority of people felt is easy to performed e-payment. Online transactions are easy and safe to do and plus it saves time. So, majority of the people do their transactions online. Only 3.2% people haven't done online transaction.

- How do people find online transaction. (fig. 03)



The above bar chart represented the data of understandability and adoption. This primary data collected from people. They were able to conduct online transaction and how it's easy to do. Majority of people felt it is easy to perform e-payment. And because of new and advanced technology it's safe to do online transactions. Only 3.2% of the people find it difficult.

- **Important steps to reduce Cyber security threats in banking sector.**

- **Assess Cloud Security:** Cloud platforms and infrastructure should be periodically assessed for security, best practices, and compliance. Multifactor authentication can be used to secure cloud platforms and infrastructure.
- **Monitor Cloud Security:** Using a vulnerability management tool will allow one to automate detection of threats and protect against them before they become problems.
- **Establish Strict Access Management Policies:** Access to this information should be restricted to employees who require it, not to contractors, part-time employees, etc. Strict Access Management Policies protect your organization internally by providing permissions to employees who require them.
- **Cybersecurity training:** To ensure that cyber security professionals are up-to-date on all aspects of data security, cyber security training is a must. This will allow cyber security professionals to enhance their knowledge and increase their cyber-awareness.
- **Increasing awareness among employees:** In order to prepare staff for cyber attacks, banks must adopt an extensive training program.
- **Disaster Recovery Plan:** Backup your data regularly in order to avoid data loss and minimize the amount of downtime after a disruption.

- **Role of cybersecurity in online banking:**

We need to have Cyber Security as it protects sensitive information and data, both in the public and private sectors, from hacking and criminal attacks. Since banking is based on trust and credibility, cybersecurity in banking is important. Here are five reasons why you should care about cybersecurity in banking.

7. In this context, it is very important to ensure that all cybersecurity measures are in place, to keep your data and your privacy secure. As more and more consumers go cashless, using digital money, e.g., debit cards and credit cards, it becomes increasingly important to ensure that cybersecurity measures are in place to ensure data security.
8. Banking customers can have difficulty trusting financial institutions in the face of data breaches. A weak cybersecurity system can lead to data breaches that can cause their customers to take their money elsewhere.
9. In the event of a bank's data breach, you are likely to lose time and money. Recovering is a lengthy, stressful process that involves cancelling cards, checking statements, and keeping an eye out for complications.
10. In the wrong hands, your private information can inflict great harm. Even if your credit or debit card is cancelled, or your fraud is promptly reported, your information still contains sensitive information that could be used against you.
11. Banks are more at risk of data breaches than most businesses because they hold such valuable personal data. These banks are not well protected against cybercrime.

- ❖ **Suggestions to help /reduced cybersecurity issue:**

Here are some of the practices a user should follow when using Internet banking,

- The first step is to maintain an updated operating system on your computer to protect yourself from malware. Users download software from third parties who may not be aware that the software has malicious code in it.
- Manage passwords by choosing a password that is complicated with a combination of capital letters, small letters, numbers, and special characters to prevent unauthorized access.
- It is recommended that you change your password every six months to maintain good information technology practices.
- Cyber attackers target browsers the most, so make sure you are updating your browser frequently if you don't want to get compromised.

- It's extremely important for smart phones to have a pattern locking or biometric lock. Many users who use mobile banking leave their phones vulnerable if they don't have a pattern lock or biometric lock.
- Computer Antivirus software encrypts data in order to protect against viruses and unauthorized programs. After finding any viruses or suspicious
- Programs on a computer, the software takes the action of either removing those viruses or quarantining them.

❖ **LIMITATIONS IN THE STUDY**

- The study is limited to Bandra Area taking into account around 30 people using internet banking or any other sort of digital medium for payment and transactions.
- The responses are only collected from 30 qualified people who are mainly college students or working person as there is very much lack of information about cyber security among people.
- The information we got by the 30 responses can be used to get appropriate idea for a large-scale research percentage wise.

❖ **CONCLUSION**

Cybersecurity plays essential role in the online banking and online transaction. It helps to reduced issued related of online banking. It's a very essential in every sector to have maximum control of cybersecurity. It insured user wealth while conducting online transaction.

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A STUDY ON TRENDS CUTTING TECHNOLOGY AND ISSUES OF CYBER SECURITY**Ritika R. Ramane and Kunal M. Raut**

Chetana H.S College of Commerce & Eco. Self-Financing Courses

ABSTRACT

In the world of information technology, cyber security is critical. When we think of cyber security, the first thing that comes to mind is 'cyber-crimes,' which are on the rise at an alarming rate. Various governments and businesses are taking a variety of steps to combat cybercrime. Despite many steps, cyber security remains a major issue for many people. This paper focuses on the issues that cyber security faces in the modern era. It also covers the most up-to-date information on cyber security techniques, ethics, and trends that are changing the face of cyber security.

Keywords: cyber security, cyber-crime, cyber ethics, social media, cloud computing, android apps.

INTRODUCTION

How securely his data is being sent or sent to the other person without any information being leaked?? Cyber security is the answer. Many new technologies are transforming the face of humanity in today's technological environment. The scope of cyber security extends beyond securing information in the IT business to include a variety of other domains such as cyber space. The fight against cybercrime necessitates a more comprehensive and secures strategy. Given that technical measures alone cannot prevent any crime, it is vital that law enforcement agencies be given the tools they need to properly investigate and prosecute cybercrime.

OBJECTIVES AND RESEARCH METHODOLOGY:**OBJECTIVE:**

- Safeguard national critical information infrastructure (CII).
- Develop and cultivate national cyber security capabilities.

RESEARCH METHODOLOGY**1. Cyber Crime:**

Any criminality that uses a computer as its principal means of commission and theft is referred to as cyber-crime. The US Department of Justice has broadened the definition of cyber-crime to include any offence that involves the storing of evidence on a computer. The growing list of cyber-crimes includes crimes made possible by computers, such as network intrusions and the spread of computer viruses, as well as computer-based variations of existing crimes, such as fraud, stalking, bullying, and coercion, which have become major issues for people and countries. The growing list of cyber-crimes includes crimes made possible by computers, such as network intrusions and the spread of computer viruses, as well as computer-based variations of existing crimes, such as fraud, stalking, bullying, and coercion, which have become major issues for people and countries. As technology continues to play an increasingly important role in people's lives, cyber-crime is likely to rise in parallel with technical advancements.

2. CYBER SECURITY

Privacy and security of the info can continuously be prime security measures that any organization takes care.

3. TRENDS CHANGING CYBER SECURITY**3.1 Web servers:**

Quick Results - Find relevant information and results quickly. Obtain results from a variety of engines. At Blended Search, you can search for Dedicated Server and find millions of results. Find out more about us right now! Information is easily accessible. It's easy to use. Several sources have been integrated. There are no more questions. Quick and dependable.

3.2 Cloud computing and its services

In other words, the world is gradually approaching the clouds. Although the cloud offers numerous advantages, it is important to remember that as the cloud evolves, so do its security issues.

3.3 APT's and targeted attacks

(APT) is a type of long-term hack in which an intruder gains access to a network and remains unnoticed for a long time.

3.4 MOBILE NETWORKS

A mobile network is a **communications network that is spread out over an immense land area** around the world and connected wirelessly by transceivers at fixed locations that are known as cell sites, or base stations. Transceivers communicate wirelessly based on the old principle of radio signals.

3.5 IPv6: New internet protocol

IPv6 expands the capacity of IP addresses from 32 to 128 bits, allowing for more layers of addressing hierarchy, a substantially larger number of addressable nodes, and easier address auto configuration. IPv6 addresses are split into two parts: a prefix and an ID, to make routing easier.

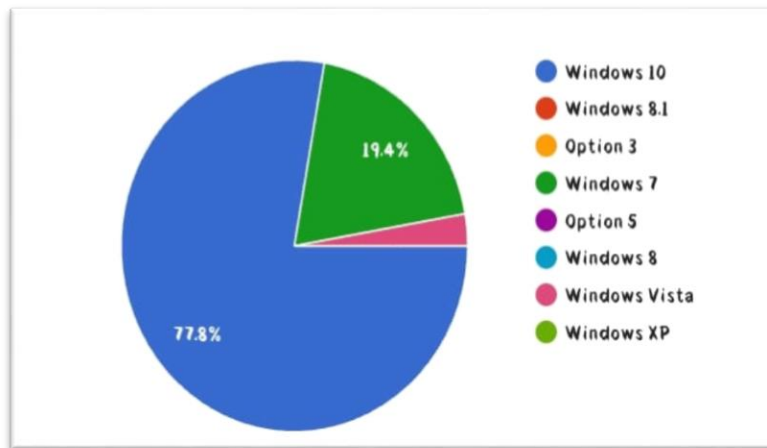
3.6 Encryption of the code

In computing, encrypted data is also known as plain text, and encrypted data is called cipher text.

PRIMARY DATA:

- Questionnaire
- Communication
- Data Analysis

Question 1: Which version of Windows is installed on the computer that you normally use to connect to the Internet?

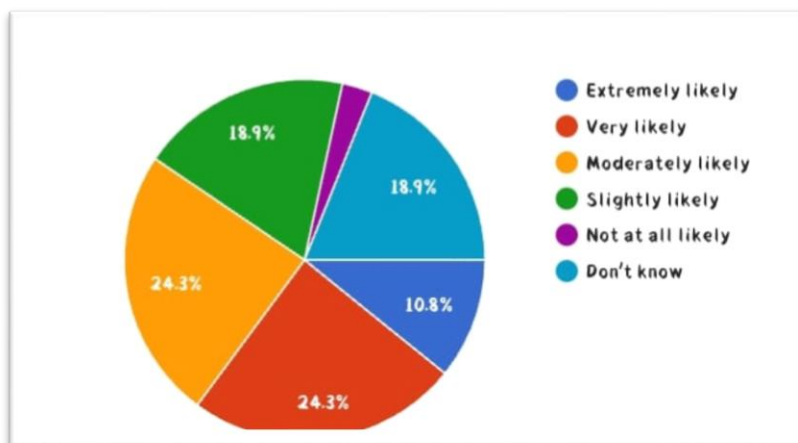


There are 77.8% people are using Window 10.

19.4% of responds are using Window 7.

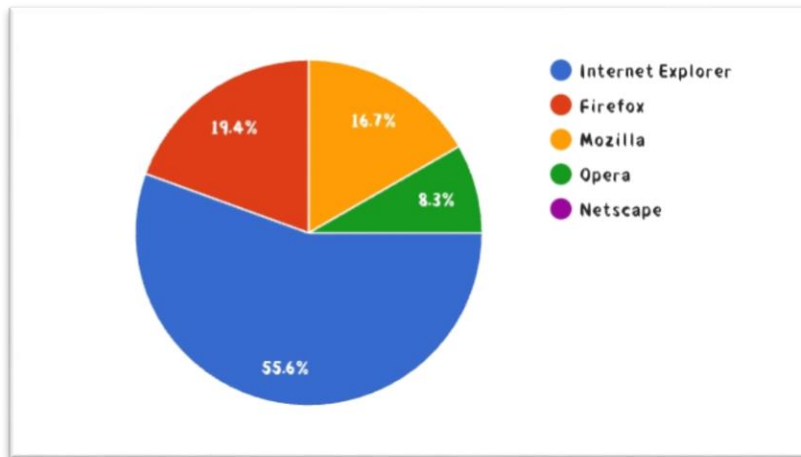
This shows that the Window 11 is the most used in Today’s market.

Question 2: What is the likelihood that your organization will become compromised by a successful cyberattack in the next 12 months?



Moderately likely 24.3% as well as very likely same as moderately likely a successful cyber-attack in the next 12 month.

Question 3: Which web browser do you normally use?

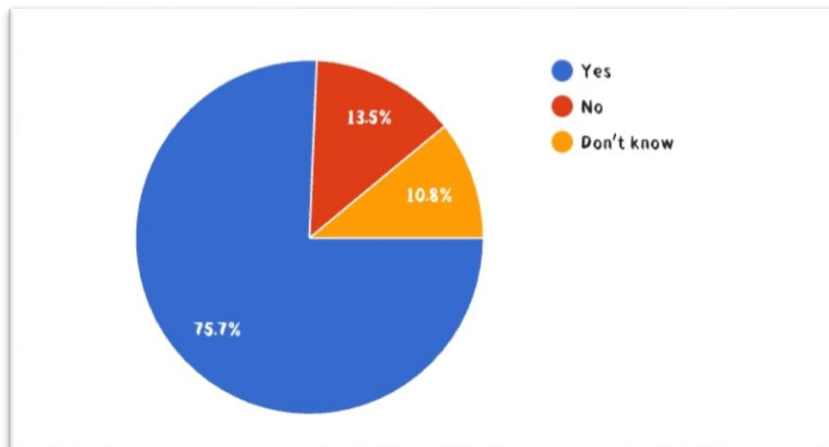


Out of 100% there are 55.6% Internet Explorer web browser used in daily life.

19.4% persons are using Firefox as well.

As 16.7% people are using Maxilla and rarely 83% persons is using opera.

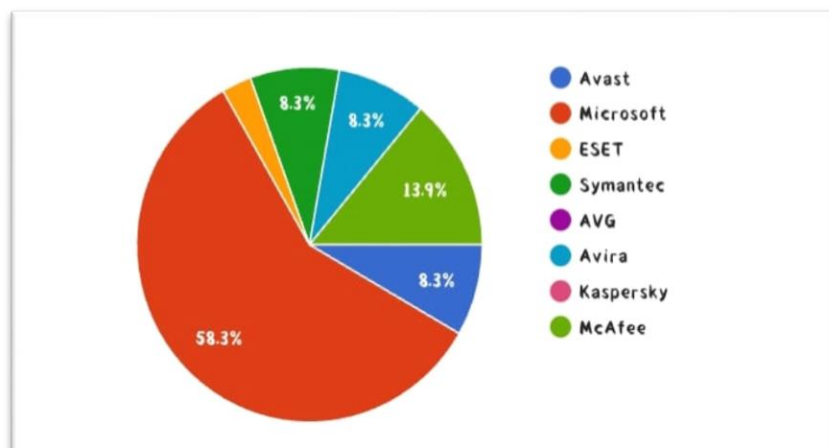
Question4: You have anti-virus software installed on your computer?



Out of 100% there are 75.7 peoples are using anti-virus software.

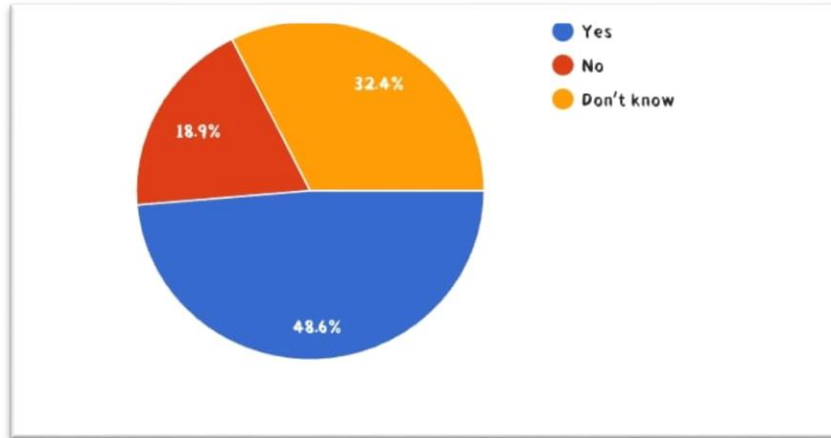
And 13.5% person used very rarely anti-virus software.

Question 5: you have anti-virus software installed on your computer?



58.3% Microsoft antivirus software are used 8.3% as well as McAfee anti-virus software used 13.9% A vast antivirus software used rarely 8.3% as well as Avira antivirus software rarely used 8.3% same as A vast

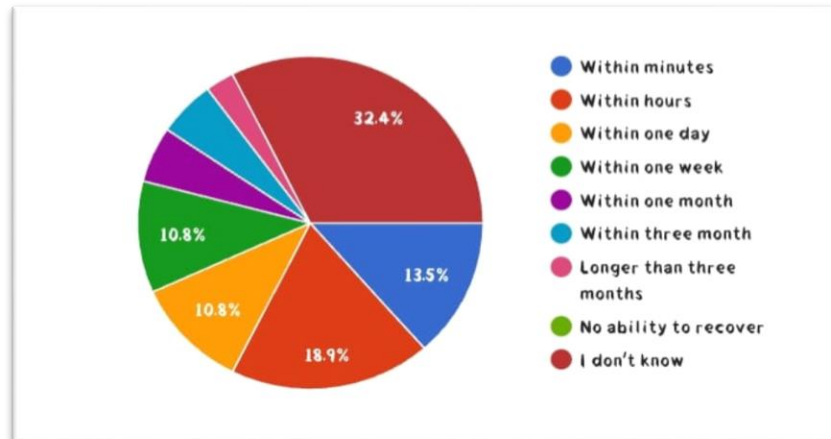
Question 6: Is the administration monitoring your computer all the time?



48.6% monitoring the computer all the time.

And 18.9% monitoring the computer all the time

Question 7: How long did it take your organization to recover from a cyberattack (on average)?

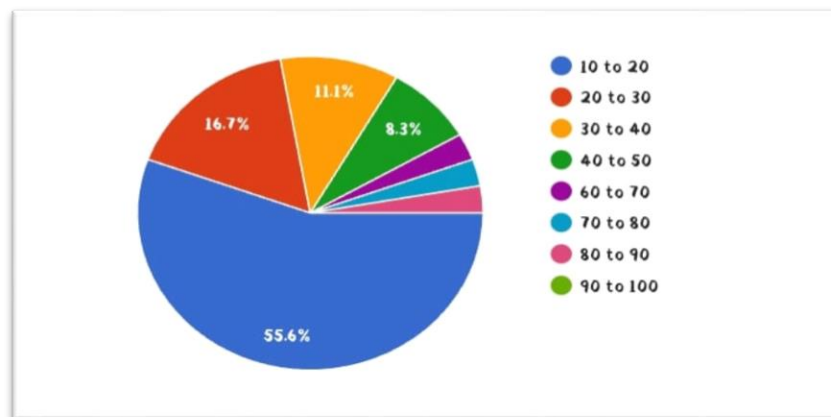


18.9% organization to recover the cyberattack within the hours.

13.5% organization to recover the cyberattack within the minute.

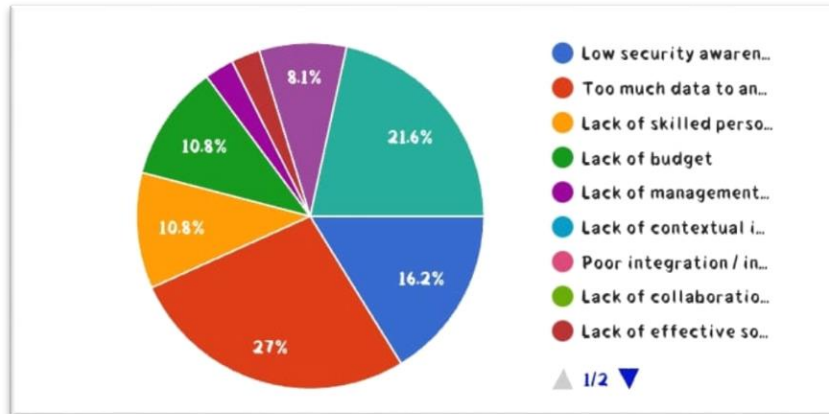
10.8% organization to recover the cyberattack within one day.

Question 8: How many times do you estimate that your organization has been compromised by a successful cyberattack within the past 12 months?



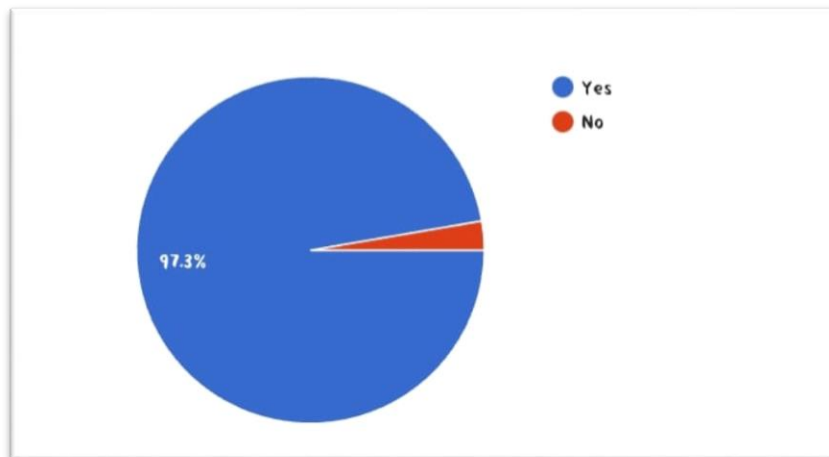
As per the pie diagram we came to know the 55.6% people agreed that 10-20 times has been compromised by a successful cyberattack within past 12 months, while other 16.7% people are agreed which is very comparatively low.

Question 9: Which of the following barriers inhibit your organization from adequately defending against cyber threats?



Here's the pie diagram shows that the majority of too much data to analyse i.e. 27% whereas 21.6% people lack of contextual information from security tool, and other 10.8% agreed that lack of budget

Question 10: Is the cyber security is usable security?



97.3% respond is using cyber security rarely 3% not using cyber security.

CONCLUSION

Cyber-resilience is key to data and application availability. It is also a key component of the DX journey.

It is an integrated life-cycle approach, involving key stakeholders across all departments of the business including the CIO, CISO, CRO, and IT Operations all working together, providing data availability against all threats, including the platform.

IT organizations must take a comprehensive approach to cyber-resilience and look for products that address the breadth of cyber threats and provides the ability to quickly recover from attacks.

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OPPORTUNITIES AND CHALLENGES OF DIGITAL CURRENCY W.R.T. INVESTORS IN INDIA**Hrushikesh Naik and Akshay Kokam**

Students, (Second year BMS) Chetana H.S. College of Commerce & Eco., Bandra East

ABSTRACT

Crypto currencies have received a maximum of attention in recent years. The advancement of block chain technology has allowed crypto currencies to infiltrate the financial industry, enabling, to some extent, an alternative banking system with additional benefits like as lower transaction costs, faster transaction processing, and increased privacy. Bitcoin is the first fully decentralized digital currency, in crypto currency industry. Crypto currency has become popular for a variety of reasons. This adoption is a purchase choice in which the users make the decision. Based on a comprehensive examination of recent research and expert comments, we have identified the elements that users evaluate when making a purchasing choice. The factors that are usually considered by the users while making the purchasing decision based on a comprehensive review of expert inputs and literature.

Keywords: Crypto-currencies, Investors.

INTRODUCTION

A crypto currency, crypto-currency or crypto could be computerized money outlined to work as a medium of trade through a computer organize that's not dependent on any central specialist, such as a government or bank, to maintain it. Individual coin ownership records are put away in an advanced record, which could be a computerized database utilizing solid cryptography to secure exchange records, to control the creation of extra coins, and to verify the exchange of coin possession. In spite of their title, crypto currencies are not essentially considered to be monetary standards within the conventional sense and whereas changing categorical medications have been connected to them, counting classification as commodities, securities, as well as monetary standards, crypto currencies are by and large seen as an unmistakable resource course in hone. A few crypto plans utilize validator to preserve the crypto currency. In return, they get specialist over the token in extent to the sum they stake. For the most part, these token stackers get extra possession within the token over time by means of organize expenses, recently stamped tokens or other such remunerate mechanisms.

Crypto currency does not exist in physical frame (like notes) and is ordinarily not issued by a central specialist. Crypto currencies ordinarily utilize decentralized control as restricted to a central bank advanced money (CBDC). When a crypto currency is stamped or made earlier to issuance or issued by a single guarantor, it is for the most part considered centralized. When actualized with decentralized control, each crypto currency works through conveyed record innovation, ordinarily the block chain, that serves as a public budgetary exchange database. A crypto currency could be a tradable advanced resource or advanced frame of cash, built on block chain innovation that as it were exists online. Crypto currencies utilize encryption to confirm and ensure exchanges, subsequently their title.

OPPORTUNITIES FACED BY CRYPTOCURRENCIES:**Secure Technology:**

In their case study, Ying et al. (2018) concluded that, in addition to enabling the usage of cryptocurrencies, the blockchain can preserve secret information and eliminate the need for any mediators. Even though there have been rumours that Cryptocurrency has been found to reveal 40% of a user's identity (Androulaki et al., 2013).

Cost of Transaction:

People have used some kind of monetary form for day-to-day transactions throughout history. The barter system had started the business as early as a trading system, where people exchanged or bartered their goods with mutual agreement. As time passes, fiat money was created to allow individuals to trade without needing to bring large items to exchange. As the world approaches the twenty-first century, bitcoin has swept the market. Bitcoin has been used by large international corporations as a type of cash, and it has even been used to pay monthly payments to staff (Angel & McCabe, 2015).

HIGH RETURN:

Cryptocurrency has a history of being a highly volatile currency with a high rate of return for investors. Apart from that, Blockchain's risk is low due to its inclusion in a variety of portfolios. Investors are well aware that the best way to benefit from their investments is to buy low and sell high. Those who held Cryptocurrency in the early days of its launch may have made 1000-10000 percent returns on their investment (Bohme et al., 2015).

CHALLENGES FACED BY CRYPTO CURRENCIES:

Despite the numerous advantages in cryptocurrency, the cryptocurrency nevertheless faces numerous hurdles. Because of the risk and obstacles that trading and investing in cryptocurrencies poses, onlookers and new investors have undoubtedly taken a cautious approach to deciding whether to invest heavily or not.

LAW:

Fiat money, on the other hand, is safe for users to use because it is regulated by a country's central bank. The central bank has complete control over all policies and the outcome of a country's monetary policy. When it comes to bitcoin, everyone can create many accounts at no expense. There are no centralised vetting procedures in place, and it is not required that they use their real names. This procedure is a little hazy, and the idea of illicit activity underlying all of the bitcoin registration and trading could be a scam in some way. Being anonymous on the internet provides the ideal environment for crooks and fraudsters to carry out their schemes.

ENERGY USAGE:

Cryptocurrency mining has consumed a lot of electricity. The cost of mining is different from the performance of the hardware. According to reports, the generation of electricity from cryptocurrency mining ranges from 10MW (equal to a small power plant) to 3-6 GW (similar to the estimated energy consumption of small to medium-sized countries like Bangladesh and Denmark) (Vranken, 2017). Vranken (2017) emphasised the long-term viability of cryptocurrencies. He discovered that mining these digital currencies via proof of work consumes a lot of energy and takes a lot of computing power.

Attack on Network:

According to Kshetri (2017), blockchain technology has low vulnerability and security due to its decentralised nature. Manipulation and forgery are now possible. In the context of the Internet of Things, blockchain technology faces numerous hurdles in terms of its identity and access control system (IoT). Pool formation mining activities are exposed to two types of attacks.

OBJECTIVES:

1. To understand the concept of crypto currencies and it's functioning in regular trading.
2. To know opportunities and challenges of crypto in India.
3. To analyse the perspective of Indian investors for investing in Crypto currencies.

METHODOLOGY:

- 1) Primary data: Primary data consists of data collected by a survey conducted for investors by simple random sampling.
- 2) Secondary data: Articles and research helped us to collect secondary data.

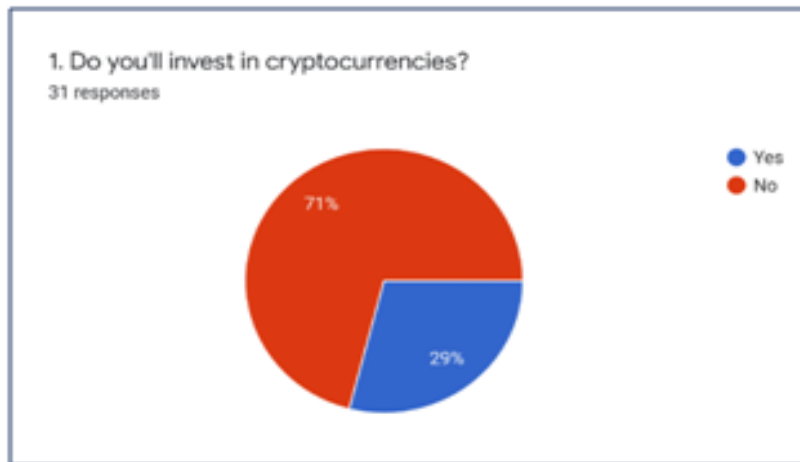
REVIEW OF LITERATURE:

Shailak Jani (2018) in their paper titled, "**The Growth of Crypto currency in India: Its Challenges & Potential Impacts on Legislation**". The objective of this paper was to examine the people's expectations to the future of crypto currency. Furthermore, the article aims to quantify the expansion of bitcoin use in order to obtain a clear picture from a practical perspective. The paper also examines how 21 different nations have responded to crypto currencies in terms of rules and legislation in order to generate a comprehensive picture of their impact on various laws in India in order to govern them. The study found that users trust in trading with crypto currencies at a time when the use of such virtual currency is not fully supervised and regulated. The author concluded by stating that the trust and confidence in crypto currencies is considerably high, as evidenced by various situations presented in this paper in addition to the poll results. Users, on the other hand, are unaware of the full implications of crypto currency use. Crypto currency will be progressive in the near future.

As per the research paper, A study on crypto currency in India by Dr. Mubarak, 2021. The objective of the study is to understand the concept of bitcoin and it's functioning in regular trading and to compare investment risk in between Bitcoin and gold. The findings of the study indicates that most of the people hesitate to invest in Bitcoin as they prefer less risk investment and it is also found that most of the individuals lack knowledge about it. The research was conducted with the help of secondary data and the author used analytical research methodology. Analysis of performance and comparison of crypto currency, in terms of size and volume has built up a strong study to be concluded.

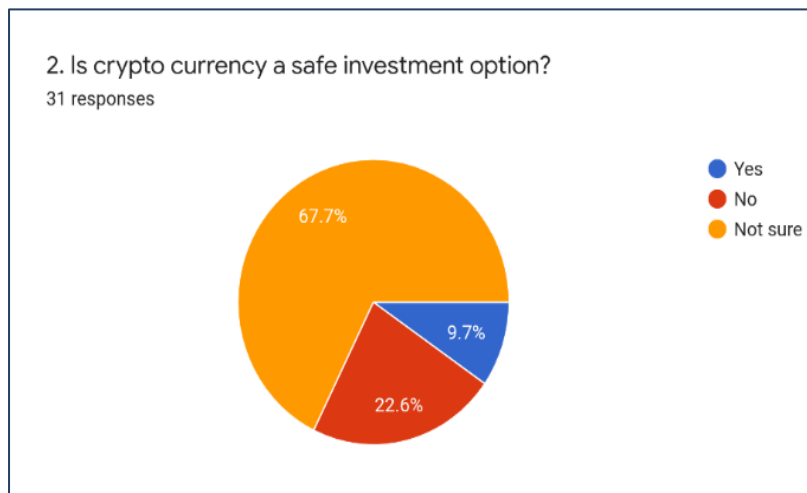
As per the research paper by Cryptocurrency: A new investment option Halaburda, 2016. The objective of the study was to find different types of crypto currencies, Decentralization and verification of cryptocurrency. Futher the findings were that such currencies can be loyalty points created by companies or digital coins created

by internet-based platform's. The researched was conducted by secondary data and analytical random sampling. To conclude with it crypto currencies are the new investment option but many of the individuals lack knowledge about it.

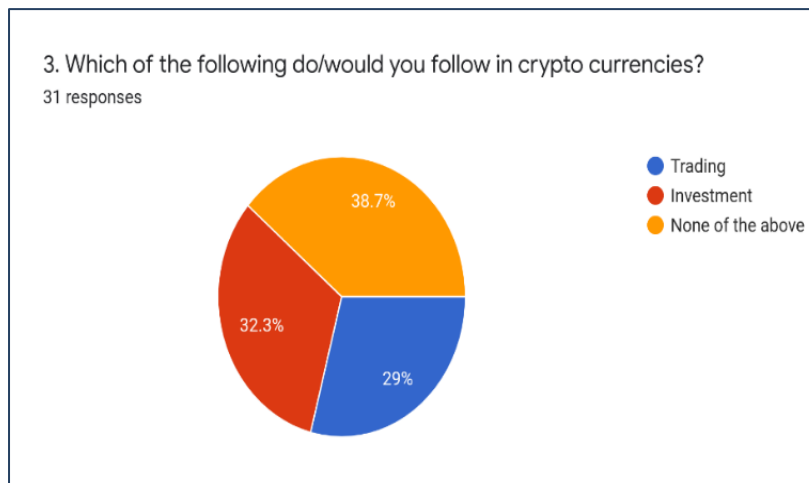


DATA ANALYSIS AND INTERPRETATION:

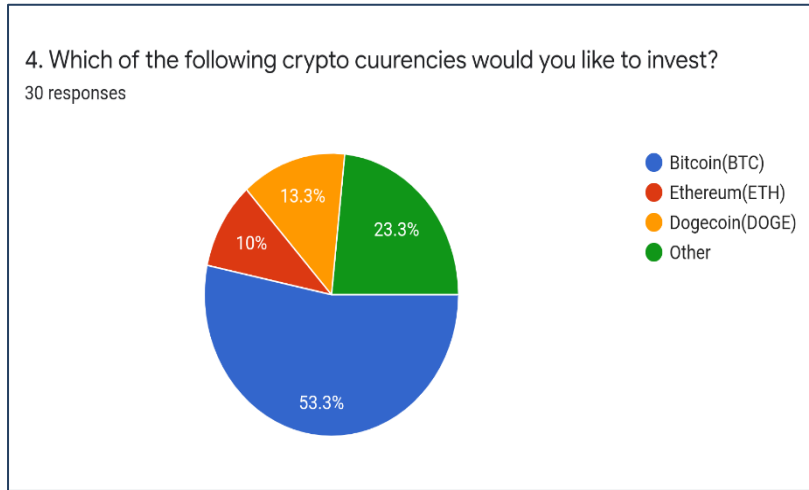
The above pie diagram indicates that 71% of investors invest in crypto currencies while the other 29% don't feel it a good investment opportunity.



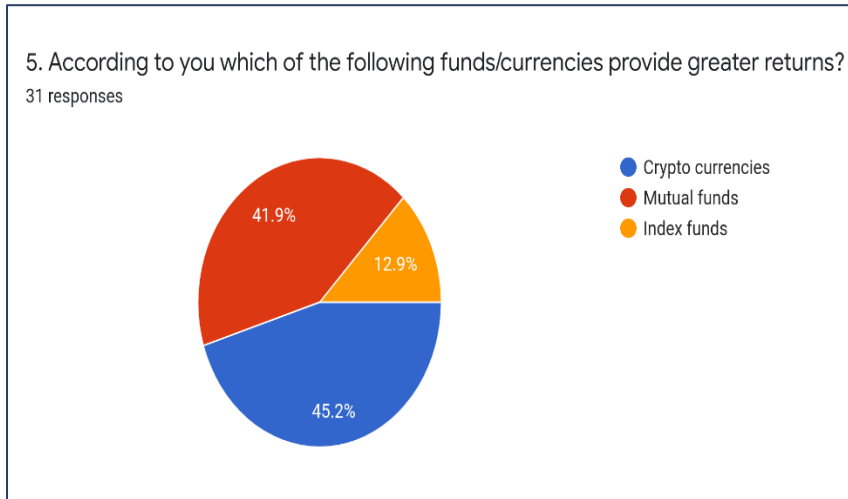
As we saw above almost 71% investors invest in crypto currencies but only 9.7% find it safe, the other 22.6% don't find it a safe option while the other 66.7% aren't sure about it.



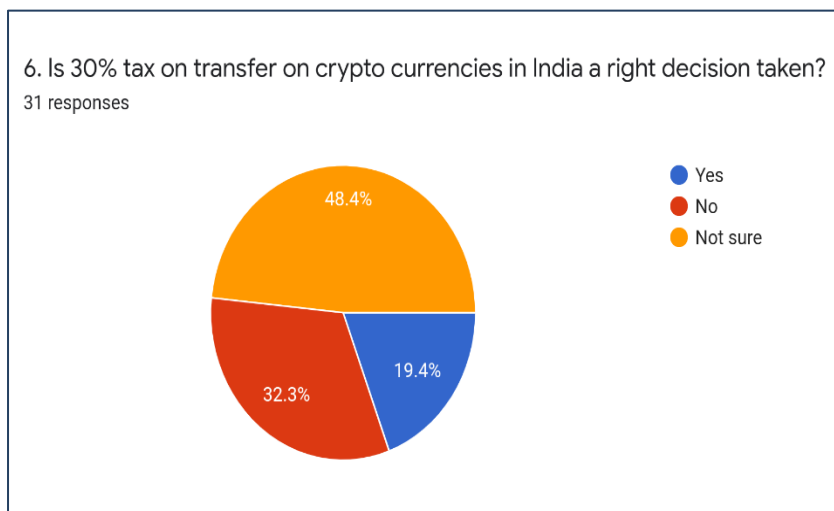
Here we can find the balance between the options, there isn't a large gap between the investors and traders, investors are the front runners with 32.3% followed by the traders with 29% and most of them don't have an interest in crypto currencies.



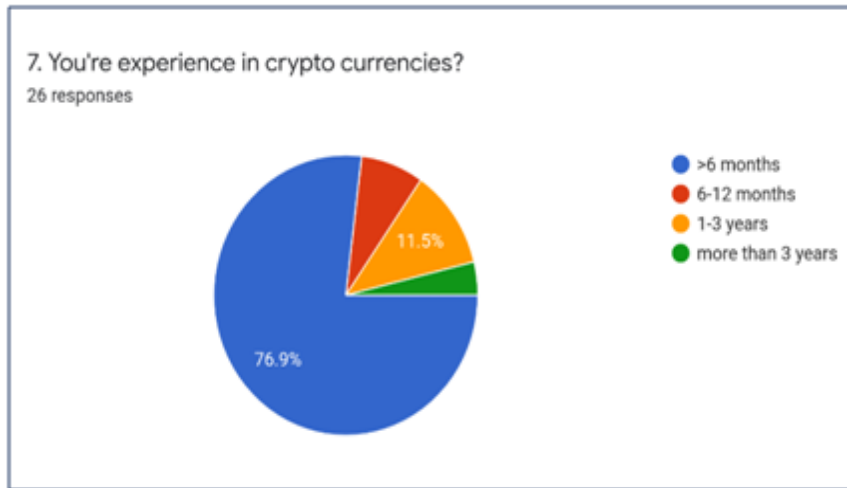
According to the survey, more than half of them find their self-comfortable with bitcoin as investment option with a whopping 53.3% to followed with dogecoin with 10.3% and Ethereum with 10% and remaining 23.3% invest in other currencies.



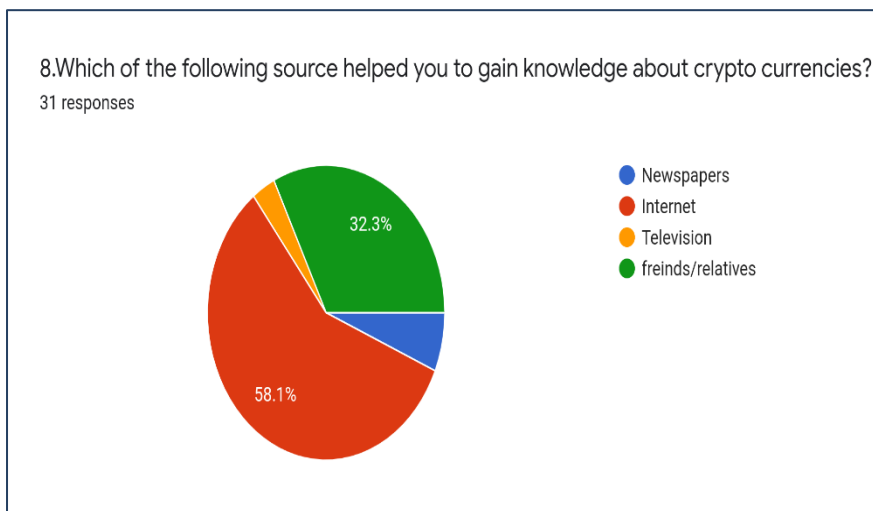
Most of the investors receive great returns from crypto currencies, according to the survey 45.2% enjoy greater returns from crypto and 41.9% enjoys return from mutual funds and the remaining only 12.9% find decent returns from index funds.



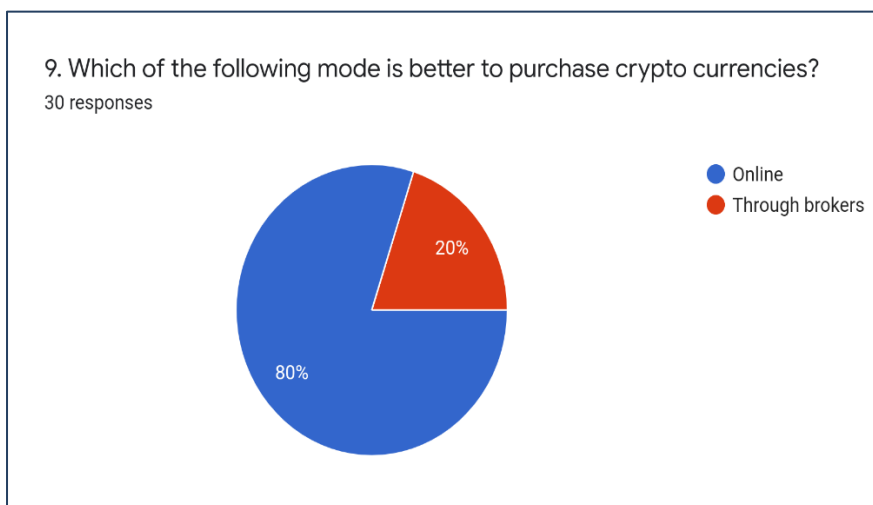
32.3% don't share good feedback about the 30% tax on transfer on crypto currencies, while the 19.4% find it is a good decision and the remaining 48.4% aren't sure about it.



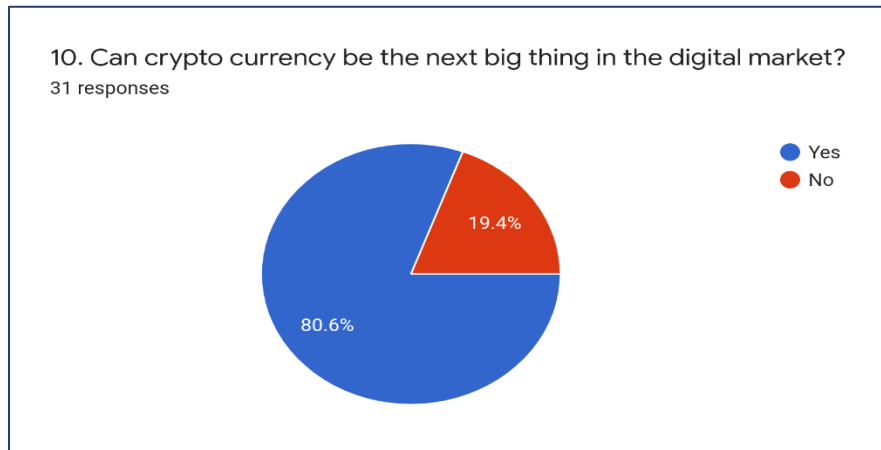
As we can see in the above diagram 76.9% of the investors are beginners with a span of just 6 months, while there is no one between 6-12 months and more than 3 years and the remaining 11.5% are there in this market from 1-3 years.



In this new Tech-India we can see the massive impact of internet, as 58.1% have got know to idea of crypto currencies due to internet, while the other 32.3% have received the information about it from their friends and relatives.



A whopping 80% of the investors find it easy to purchase crypto currencies online and they get an upper hand by saving the commission given to trader and the remaining 20% find it good with offline mode.



80.6% of the investors find crypto currencies to be the next big thing in the digital market and the other 19.4% don't feel the same.

FINDINGS

The findings of the study was that most of the individuals find crypto currency a good investment option but they lack some kind of knowledge about it. Some of them find index funds and mutual funds and index funds easier and safer options. Crypto currencies can be the next biggest thing in digital market is the feeling of most of them.

CONCLUSION

Cryptocurrencies aren't going away anytime soon. The future of trade is bright, thanks to new emerging technologies that can help humankind. Users and industry participants can, of course, assess whether Cryptocurrency can help or hurt them based on their goals and expectations for possessing it. This article looked at the opportunities of cryptocurrencies in terms of secure technology, low transaction costs, and high returns. Law, excessive energy usage, the likelihood of network attacks were all discussed as challenges. More in-depth studies on numerous elements of cryptocurrencies should be conducted, given the favourable outlook of blockchain technology and the likelihood of government regulation. Taking advantage of opportunities in cryptocurrencies and blockchain technology might be advantageous for researchers. The implementation of cryptocurrency to the best of its capacity would then become one of the most significant discoveries of the twenty-first century.

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BOOST IN THE AWARENESS & SALES OF BRANDS DUE TO DUE TO SHIFT IN CONTENT MARKETING**Aarya Shirsat and Deepti Khade**

Students

ABSTRACT

Content marketing has been a boon for some time. With this research paper we will go through the different aspects of content marketing and how it has helped marketing models improve sales and increase product awareness. As product content has improved, their reach has also improved and as a result, there is growth in product sales. And thanks to content marketing small brands have been able to thrive in a short period of time. Content marketing has helped brands survive the entire epidemic. It made them more closely related to their audience and tested their audience by marketing content. Content marketing has transformed into a very powerful marketing strategy. So, what really caused the content marketing? And how they helped companies make money and increase their advertising awareness. This research paper will take you through all of that.

Keywords: Content marketing, Information, Benefits.

INTRODUCTION

According to Rowley (2008) content marketing can be defined as a management process in which a company identifies, analyzes and satisfies customer demand. Research is an important part of marketing. Knowing what kind of content your viewers or your customers like has become easier because of easy communication on social media. Analytical tools make it easier for brands to identify the type of content that empowers them. Communicating with the audience through your content is easier because everyone has a cell phone / laptop / computer, products can be easily accessed. The Internet has made everything accessible to people and products. In fact, Nielsen's Q3 2018 Total Audience Report shows that U.S. adults they spend 10 and a half hours each day eating media. Thousands of years spend more time with content, spending 18 hours a day.

The current marketing situation has changed dramatically as it was in 2010 or 2015. We have become very competitive. Consumers are much smarter than they were 10 years ago. Increasing product awareness can therefore be difficult and extremely difficult. Content marketing helps the brand here to do so. A brand can create impressive content with very little or no budget, all depending on how well the brand understands its audience and its communication algorithm. It can make the product move from rag to rich, literally.

OBJECTIVE

- Study the impact of content creation
- Learn how content creation helps a brand to improve your sales

METHODOLOGY

In the current study, Basic and secondary data were used. Much of the research focused on basic data. The required second data is also collected from various sources such as websites and blogs.

LITERATURE REVIEW

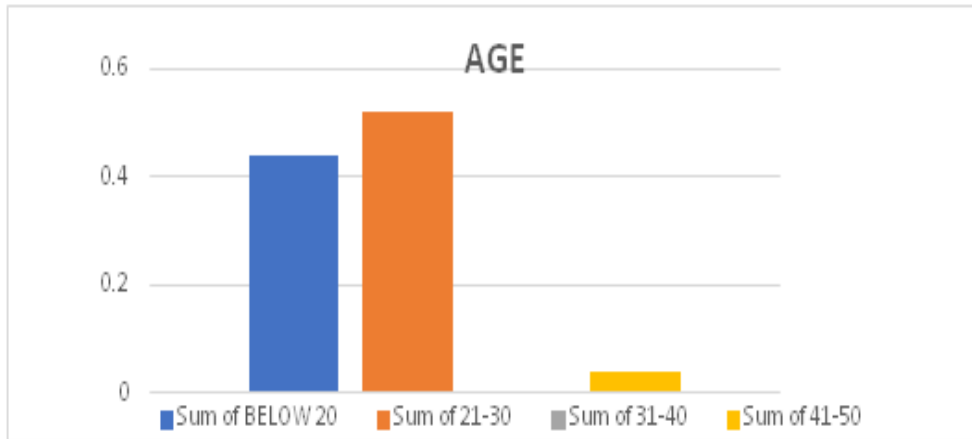
Angel Wong and Assoc. Prof. Drs. Rashad Yazdanifard (Oct, 2015), in their paper entitled "MARKET REVIEWS CONTAINED AS A NEW CONTINUATION OF MARKETING PRACTICES" conducted research aimed at understanding content creation as a new way of marketing. Authors are experiencing a huge increase in content advertising as digital spaces become faster and faster. According to them, through content marketing products they have been able to create space and influence their marketing, which has made them more engaging with the audience. Through content marketing even global companies have been able to reach local audiences and understand customer perceptions. This has helped them to communicate more locally and directly. Content marketing has led to customer engagement and diversity. The content marketer should therefore create and update their content accordingly which may meet the specific needs. In this research paper, the authors also found that content marketing connects customers with the product emotionally than ever before. This makes the customer more loyal to the product. There is a way to diversify. There is also the trust and honesty involved when brands approach content marketing. Example: Amul has been a trusted brand ever since, but it has come a long way in the eyes of its customer thanks to Amul's content marketing strategy, there is a building trust between its customers for years. By marketing content, brands are able to tell stories that remember specific audiences.

The author suggests to marketers that localization is important, because using a single message around the world is dangerous and may not connect with the audience.

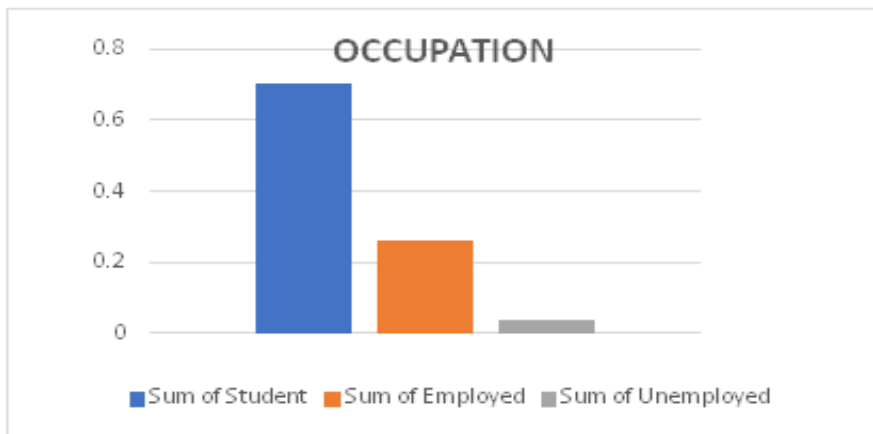
DATA ANALYSIS:

This study was analysed and examined with the help of questionnaire in the form of primary data.

1. AGE & OCCUPATION

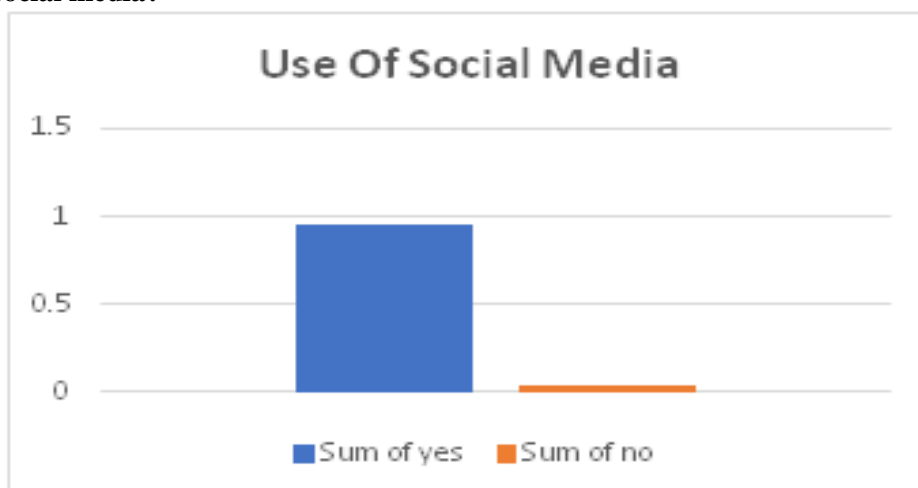


In the above figure, it is observed that out of 50 respondents, 44% of the respondents are below 20 years of age. 52% of the respondents are between 21-30 years of age, 4% respondents are above 31-40 years of age & no respondents are above 41 years of age.



In the above figure, it is observed that out of 50 respondent of the following data 70% respondents are students, 26% respondent are employed & the 4% respondent are unemployed.

2. Do you use social media?



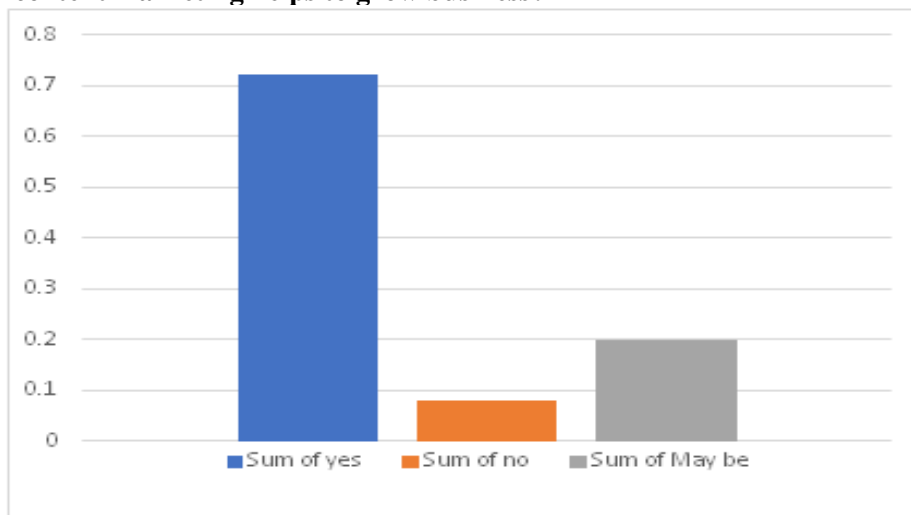
In the above figure as we can see, 96% people use social media on daily basis and the rare 4% of people don't use social media on daily basis. So the highest respondents

3. Do you think content marketing helps to influence target audience?



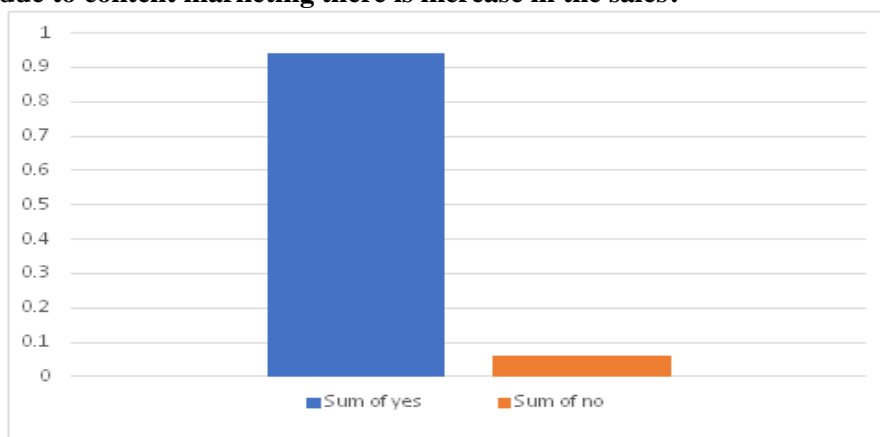
As shown in the above figure, 90% of people feel that content marketing helps brands to influence their target audience and reach out to them but for the other 10% it is not the same cases.

4. Do you think content marketing helps to grow business?



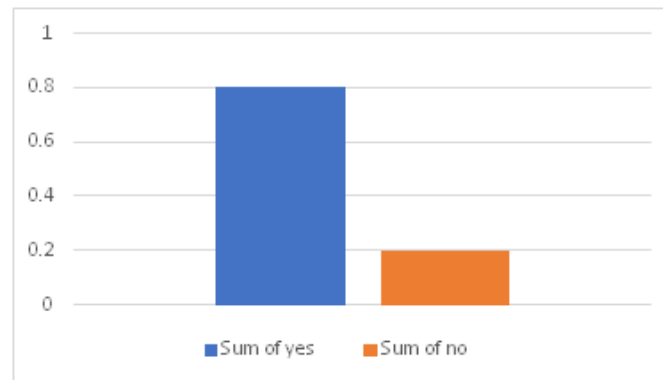
According to the above figure, 72% respondent feel that content marketing does helps business to grow, 8% of them feel that it does not help & 20% of them feel that it may help business. But according to the majority, content marketing does helps the businesses to grow financially and otherwise also.

5. Do you think due to content marketing there is increase in the sales?



According to above figure, 94% people feel that content marketing increases sales of the brand and the remaining 6% feel that there is no major shift in the sales of brand due to content marketing.

6. Do you think content marketing helps the brand to provide exact details about the products to the customer?



According to the above figure, 80% of respondent feel that content marketing does help in providing exact detail about the products to the customer and 20% feel opposite of it.

SUGGESTIONS

- Make the content more local. Do not use one message for everyone if you are a global brand.
- Try to see which type of content is working for you and try to stick to that, but also keeping innovating yourself because people get bored easily.
- When it comes to content marketing, go with the trend. It will help you to reach out more.

LIMITATIONS

- Content marketing is extremely taxing and you have to keep going almost everyday to sustain in this fast paced media platforms.
- Audiences have become smart and much witty so putting out basic things as content won't work.
- Putting out content on sensitive topic has become extremely risky on social platforms but also important.

CONCLUSION

The survey information provides proof how content marketing has helped brands to reach to their audiences. It has connected them emotionally. It is there that content marketing has also helped brands to sustain in their difficult times and grow more. Content marketing has also helped the brands to increase their sales. It has eventually helped them to grow on social platforms and has reached out to wider audiences.

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CONSUMER PERSPECTIVE TOWARDS INNOVATIVE SERVICES PROVIDED BY BANKS**Brijesh Padaya and Tejas D. Chavan**

Chetana H.S. College of Commerce & Eco, Self Financing Course

ABSTRACT

Nowadays, as we know Bank Services are termed as safe and secured services and also there are many people who make use of several bank services provided by banks in our nation. As we know that technology plays an important role in our daily life, similarly it plays a very big role in the banking sectors. Due to technology it has become very easy for the consumers to make transactions fast and safe from the comforts of their home. The present research paper aims to study the various innovations in the banking sector as well as the consumer's perspective towards the same. It has also stated the benefits observed by the consumer's, and the challenges faced by the consumer's while adopting this innovations. It has been observed that most of the people are aware and are familiar of the innovative banking services. To study the research the data have been collected on primary and secondary basis. Where the primary data has been collected from common people by preparing a questionnaire and secondary data has been collected from various journals, articles and websites.

Keywords: Innovation, Consumer Perspective, Challenges, Benefits, Banking Services.

INTRODUCTION

Banking sector has become an emerging sector in Indian financial market, their services are affecting the human life style, now they are becoming the necessity of everyone, in this era the satisfaction level of human has increased, and banking sector is providing lot of services to the customer, traditionally banks were providing only saving facility to the public and also there were less number of banks which were available, but now scenario has been changed totally, to stay relevant and connected with client wants, banks are perpetually evolved through innovation. The term "Innovation" means something which had not been done before. Similarly in this Digital Era, Banking Sectors have adopted several Innovative methods to serve their customer they are no longer restricted to traditional banking activities but have look over to new ideas to capture the Market and Business. Customers expect extremely customized experiences and period transactions across multiple interactive devices. This want for on-demand and custom-made service have also drive the banks to adapt new business models and invest within the latest technology to remain engaged with the client wants. As we know technology plays a wide role in today's world, similarly it has also played a very important role in banking sectors. Only because of technology it was possible for the banks to bring new innovations. This innovations now have changed the living of consumers by providing them several facilities like, Digital Banking, Paper Less Banking and many more which has helped the consumers to do any kind of transactions from anywhere and have also satisfied their wants.

REVIEW OF LITERATURE

Amit .P. Wadhe and **Shamrao Ghodke** in their Journal “**Consumer Awareness and Perception towards usage of Mobile Banking**” published in **March, 2013** had explained that there is lack of awareness among consumers about mobile banking. Some Users find it that banking transactions are simple and can be accessible anytime. However some of the users still find difficult to perform Mobile banking. Also some of the customers do not have facility of mobile banking.

KS Ramola and **Neeraj Kumar** in their Research Paper “**Consumers Perception and their Satisfaction in Innovative Banking Industries: A Case Study of Uttarakhand India**” published in **January, 2015**, In this research paper the researcher has studied the policies and strategies adopted by the banks to their customer with respect to Innovative banking services and also have observed that which innovative services they are giving to customers their satisfaction level towards it and how beneficiary it's to them.

OBJECTIVES

1. To analyze the innovations in banking sector.
2. Challenges faced by the consumers while adopting innovative banking services.
3. Benefits among the consumer's with regards to innovation.
4. Satisfaction level of the consumers after consumption of innovative methods.

RESEARCH METHODOLOGY

The data of the present research paper is collected on the basis of Primary and Secondary Data. In the Primary Data we have collected the data from common people (Consumers) by preparing a questionnaire to get the data filled, whereas the Secondary Data has been collected from Journals, Websites and Articles.

Innovative Methods Adopted By Banks:

- 1. Mobile Banking:** It is basically a service provided by bank where the transactions takes place over mobile phones, tablets, computers, etc. This can be done in several ways like, Mobile banking over mobiles, Mobile Banking over SMS, and Mobile Banking over Unstructured Supplementary Service Data (USSD).
- 2. Digital Banking:** It is a service provided by bank where the transactions take place over internet. Most of the people highly recommend digital banking as it is termed as fastest and safest mode of service which can take place by anybody from anywhere. This includes Mobile Banking, Debit Cards, Credit Cards etc.
- 3. Unified Payment Interface Investment (UPI):** In this digital era, with the help of UPI we can invest in Mutual funds from the comfort of our home by using the laptops or smartphones, as it is a more suitable way to invest in mutual funds as compared to other online transactions. It can be used to make your monthly SIP or Lump sum amount. Mutual Funds are an investment tool that may offer investors long term capital appreciation. They are a pool of professionally managed funds that invest across multiple asset classes.
- 4. Artificial Intelligence (AI):** It is basically a service where the tasks that are performed by human beings are controlled by the computers or a robot controlling the computer this service eventually helps in making smart decisions, solving complex problems, etc. This services are provided 24*7.
- 5. Card less ATM Services:** It is a service where the consumers can withdraw money card less from ATM which means there is no need of debit and credit cards for this kind of transaction. Very few people are aware about this service as compared to the above services.
- 6. Blockchain:** It's a system in which a third party other than we as a consumer and bank cannot do any kind of frauds, hack or misstatements. It is termed as a safest service provided by banks to avoid threat.

Challenges Faced By Consumers While Adopting Innovative Banking Services:

- 1. Privacy and Security:** As per consumers they always think of privacy and security of their data. Privacy and security has been the top priority of the consumers with regards to their details and personal information.
- 2. Poor Network:** These is a big challenge faced by the consumers while having transactions. Due to poor network it was time consuming which has also lead to delay in their work.
- 3. Technical Errors:** Same as poor network, technical errors have also lead to wastage of time in work, due to this technical errors by banks it was quiet difficult for the consumers to make transactions
- 4. Cyber Crime:** It generally includes the threat that takes place through internet, this includes hacks, frauds, misuse of data, etc. Where consumers finds difficulty in privacy and security of their data.
- 5. Integration of Data:** It is a wide process in which the all over banking activities are interconnected with the banking assets. It is used to automate day-to-day operations.
- 6. Limited Services:** In this, the banks provide a certain limit with regards to several different things, which includes checking of accounts, debit and credit cards, insurance, etc.

Benefits as Per the Consumers towards Innovative Banking Services:

- 1. Facilitates Online Payments For Online Shopping:** Consumers are highly satisfied by the benefit of online payments for online shopping. Nowadays due to digital use, consumers also find this as a benefit of ordering things online from the comforts of the homes.
- 2. Banking From The of Home:** It is assumed that banking from home is done by most of the people. Earlier it was compulsory to visit banks for making transactions, but due to advanced technology it has now become easier for the consumers to do transactions from their home anytime.
- 3. 24*7 Services:** Consumers are highly satisfied with the 24*7 services provided by bank. Before digital banking it was not possible for the banks to give this kind of services, but unfortunately in todays world it is termed as a beneficial service provided by banks.
- 4. Paper Less Banking:** As compared to the earlier banking, there are several changes that have occurred in current banking sevices. Earlier we were supposed to fill slips for the transaction but due to digital banking there is no need of slips, So is it also considered as paper less banking.

- 5. **Easy Transfer OF Money:** Consumers are happy by this benefit, as they can transfer money from one account to another within a few spare of time over internet. This has lead to the easiest and fastest mode of transferring payments.
- 6. **Payment Of Various Bills:** It has also helped consumers to pay various bills like water bill, light bill, etc. from the comforts of their home through online and digital payments of bills. It also helps the consumers to reduce the wastage of time as compared to the physical payment of bills.
- 7. **Safe And Secure:** As consumers are now highly aware of the online and digital banking services, and are using it in their everyday life, It is assumed that the consumers feel that it is a safe and secure service provided by banks.
- 8. **From Anywhere To Anyone:** Consumers highly recommend this as a benefit, as they can do transactions from anywhere to anyone. This has also helped the customers in reducing wastage of time, as it can be done from home, while travelling any many more.

Satisfaction Level among the Consumers Regarding Banking Services:

As per the survey which was conducted, we have observed that there were more consumers who were highly satisfied with the innovations that were made by banking services as compared to the consumers who were not satisfied. Eventually majority of consumers have given a positive feedback with regards to innovations. They also think that these innovations have helped them in several things like 24*7 service, Payments of Bills, Anywhere to Anyone, etc. As per the survey we can clearly state that the consumers are satisfied and are happy with the innovations made by the banking sectors.

Data Analysis on The Basis of Survey:

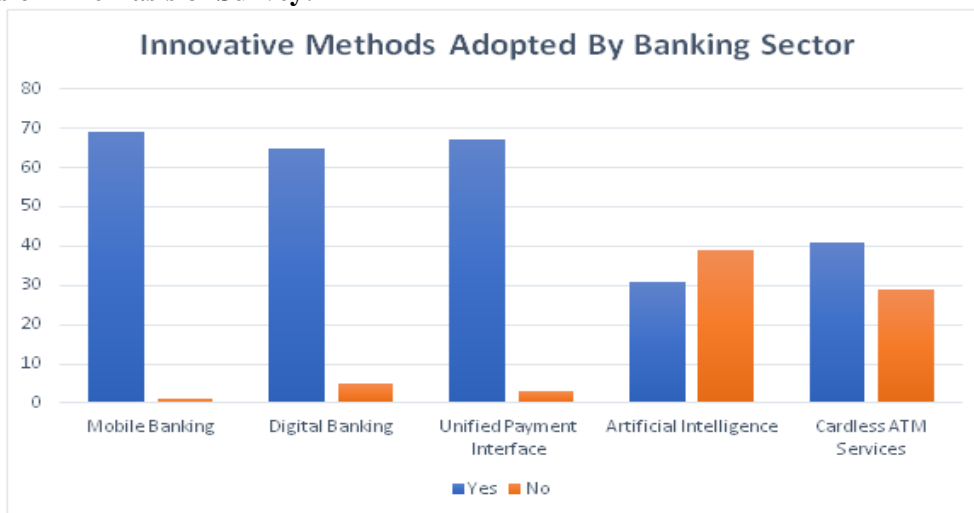


Figure 1. Innovative Methods Adopted By Banking Sector.

As per Fig 1. We can clearly observe that Mobile Banking, Digital Banking, and Unified Payment Interface is used by most of the people as compared to the Artificial Intelligence and Card Less ATM Services.

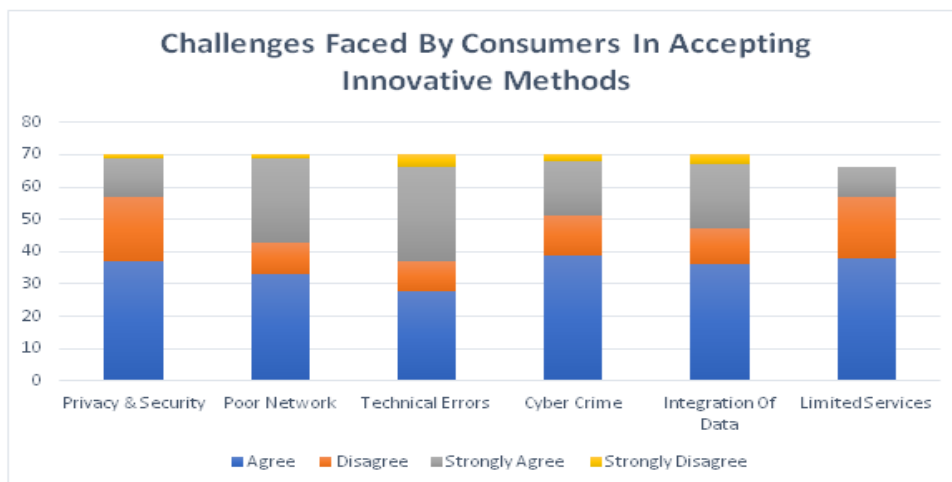


Figure 2. Challenges Faced By Consumers in Accepting Innovative Methods.

As per Fig 2. We can clearly observe the challenges that were faced by consumers while accepting the innovations provided by banks. Where the consumers as per them have agreed and disagreed the challenges.

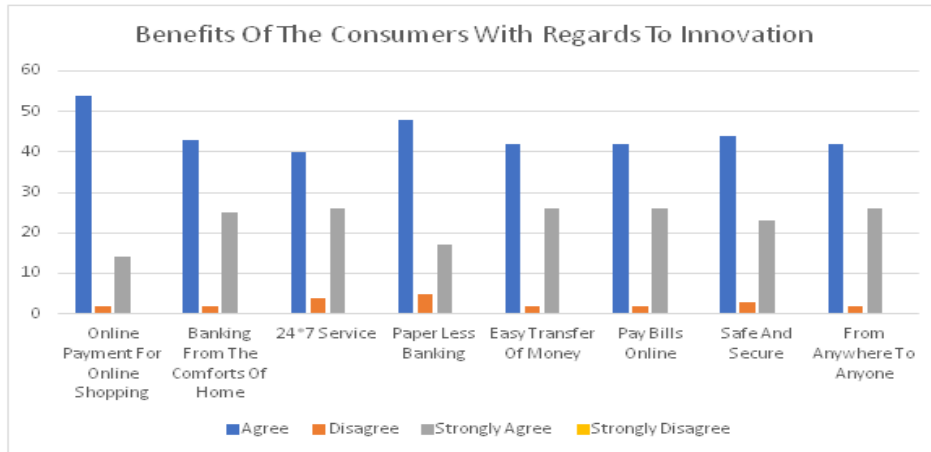


Figure 3. Benefits of the Consumers With Regards To Innovation.

As per Fig 3. We can clearly observe the benefits of the consumers with regards to the innovations offered by banks. Consumers as per them have agreed and disagreed on the benefits with respect to the innovations.

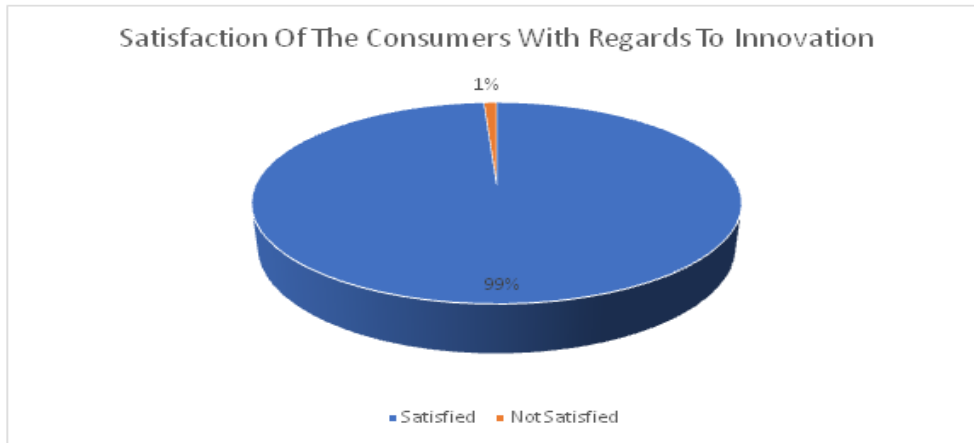


Figure 4. Satisfaction Among The Consumers With Regards To Innovation.

As per Fig 4. We can clearly observe the satisfaction among the consumers. Only 1% people are not satisfied, whereas 99% people are satisfied by the innovations made by bank.

CONCLUSION

As per the study of current research paper, we can conclude that there were several innovations made by banks keeping in mind the expectations of consumers and their wants. In this paper we have stated the innovations, the benefits, the challenges, and the satisfaction among the consumers with regards to the innovative services provided by banking sectors. We can clearly state that the customers are happy and are highly satisfied with the innovations made by banks. Hence in the next five years banking services and indeed all the sectors of economy will be changed dramatically and there will be greater customer empowerment and technology driven innovation. India has entered into the era of innovation in banking by adopting the latest in technology.

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THE INFLUENCE OF HOMEWORK AND STUDY AID APPLICATIONS ON STUDENTS INTELLIGENCE**Mr. Aditya Mayekar and Ms. Alisha Sayyed**

Students (Second year BSc. I.T.) and Chetana H.S. College, Bandra

ABSTRACT

Machine learning is one of the fields of artificial intelligence. The goal of machine learning is to understand the structure of data and fit the data into models that can be understood and utilized by people. The goal of this study is to see how Homework and Study help applications affect the learning process and intellect of students in India's higher education system. It also examines the role of these apps in the lives of students. A self-made questionnaire was created and circulated to students from various schools and colleges in India using Google Forms. The information gathered was then examined and graphed. According to the findings of this research, the importance of these apps is growing in the lives of students. As per the research, these apps are proven to be very valuable to students, along with saving their time. It was also discovered that students have sufficient knowledge and awareness about how to use these apps for their studies. After analyzing the data, we discovered that the majority of students use and enjoy these apps. Instead of waiting for the teacher, they have their questions answered and save time. Also, the learning process of students does not appear to be impaired in any way through these apps, and the apps do not appear to be narrowing them down.

Keywords: Machine learning; Homework and Study; Technology; Learning process; Intelligence; Higher Education; Students.

INTRODUCTION

Machine learning is one of the fields of artificial intelligence. The goal of machine learning is to understand the structure of data and fit the data into models that can be understood and utilized by people. Machine learning, as well as anything linked to artificial intelligence, has suddenly become one of the most important domains of computer science. Supervised, unsupervised, and reinforcement learning are the three types of machine learning algorithms. Machine learning (ML) is revolutionizing education and altering teaching, learning, and research in profound ways. ML is being used by educators to identify struggling students earlier and take steps to increase their achievement and retention. Machine learning is being used by researchers to speed up research and unearth new findings and insights. ML is extending the scope and impact of online learning content through localization, transcription, text-to-speech, and personalization. Lastly, Amazon Web Service is working with leaders in the public sector to adapt to students with the skills and expertise they need to flourish in the emerging world of machine learning. Application of machine learning in education sector such as Kadama, Toppr, DoubtNut, Mathway, Brainly, Slader, Chegg, WolframAlpha, Cameramath, Photomath aims to improve the student's marks.

The way educational institutions track student performance and discover problems is changing thanks to machine learning. Personalized learning techniques enabled by machine learning and enable educators to customize learning paths to individual pupils. Universities are using machine learning to improve the campus experience and enable self-service capabilities.

Benefits of ML in education:

Increase the number of people who can learn online. Traditionally, transcription and translation of video lectures, discussion groups, and other high-velocity online learning content has been prohibitively expensive. Deep learning-powered translation, transcription, and text-to-speech services make content accessible to students all around the world in an accurate and low-cost manner. Increase the speed of research and development. Machine learning is making its way out of the computer science department and into other areas of research. Without deep data science and machine learning knowledge, research teams can use ML to speed research and generate results.

Some of the factors that may affect the learning process such as follows:**1) INTELLECTUAL FACTORS:**

It is the term used to refer for individual learning and understanding capabilities sometime the people do not learn because of special intellectual disabilities.

2) Learning factors:

Factors such as a lack of understanding of what has been taught, incorrect work or study practices, and a limited experimental background can all impair a student's learning process. If a school proceeds too quickly without

checking to see if a student understands what is being taught, the learner will develop a number of flaws that will block his or her progress.

3) Physical factors:

Health, physical development, nutrition, visual and bodily deformities, and glandular abnormalities are all included in this category. Hunger obstructs learning and physical growth, while bad health obstructs physical and motor development.

4) Mental factors:

Mental factors are more or less categorical. They play an important part in a person's mental structure and general behavior.

The learner's attitude has an impact on the efficiency of the task and the speed with which it is completed on a daily basis.

5) Environmental factors:

Environmental factors have a very vast impact on people when it comes to learning sector. It's tough to educate effectively in a shoddy structure with inadequate equipment and instructional materials.

REVIEW OF LITERATURE-

The study's goal is to show how AI has been used in the educational sector and to investigate future research trends and issues in AI in education. Engineers will use AI to bridge the gap between technique and pedagogy (Ning cai 2021).

Furthermore, goal of this study is to learn more about AI and learn about systematic review, learning education, data mining, and intelligent tutoring systems. The educational sector's overall scope of AI is built on manual coding themes, which reflect the varied applications of AIED, including computer assisted teaching (Chong Guan Zhiying Siang 2020).

The terms artificial intelligence (AI) and machine learning are currently used to describe the use of big data to finish a task. Learning, adapting, synthesizing, self-correction, and the use of data for complicated processing tasks are referred to as AI by computing systems that can engage in human-like behaviors, such as learning (Popenci and Kerr 2021). AI and ML applications have been used to advance numerous industries in today's society (Russell and Norvig, 2018). The phrases artificial intelligence (AI) and machine learning are often used interchangeably. According to their research, ML and AI are frontiers in big data foundations, affecting scholarly discussion of the effects and causing proper perspective on results. It is both easy and difficult for humans to adapt or acquire (Kersting 2018). According to the (Tuami and Illken 2018) AI affects the learning sector. The study's conclusion is that an important strategy for the development and use of AI-based systems that is widely influential and beneficial in the learning sector. According to the findings of (Lija chen, Pingping chen, Zhijian lin 2020) AI has allowed for the personalization of learning materials for those who require it and have the ability to comprehend and study it. Education, administration, instruction, and learning are all areas where AI has a significant impact.

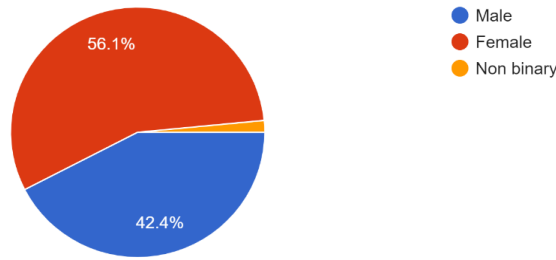
RESEARCH METHODOLOGY:

A survey method was used for the study. Random sampling and snowball sampling methods were used to carry out the survey. Self-made questionnaire was created with the help of Google forms and disseminated to students via the internet. The study was conducted among Indian higher education students between the ages of 15 and 23. Three parts make up the questionnaire. User attributes such as gender, age, and educational background are discussed in Section "A.". The student's awareness regarding Homework and Study help apps is covered in Section "B.," Ultimately, in section "C,," we look into the awareness and usability of these apps among the students. It also analyzes the influence of these apps on the students.

DATA ANALYSIS AND RESULT:**• Respondent's Profile-**

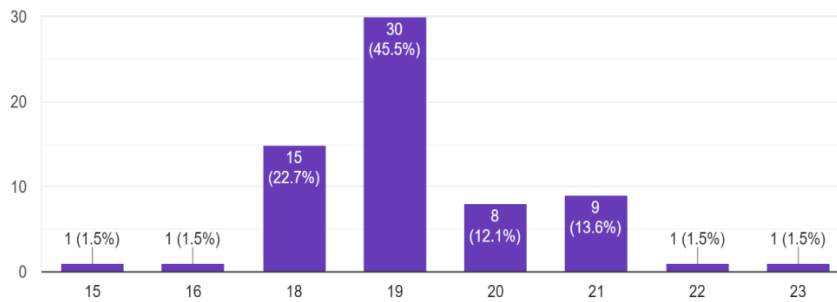
According to the graph below, 56.1 percent of the 66 responders are female, 42.4 percent are male, and the remaining 1.5 percent are non-binary.

Gender
 66 responses



The average (45.5 percent) age of the students that answered was 19 years old. Arts students made up a small group of only six students, while commerce students numbered 26, and science and technology studying students numbered 34. This information indicates that the survey was conducted among students of diverse ages and streams.

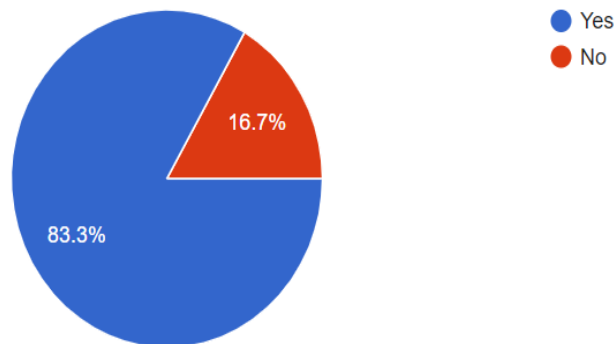
Age
 66 responses



• **Awareness and usage of these apps-**

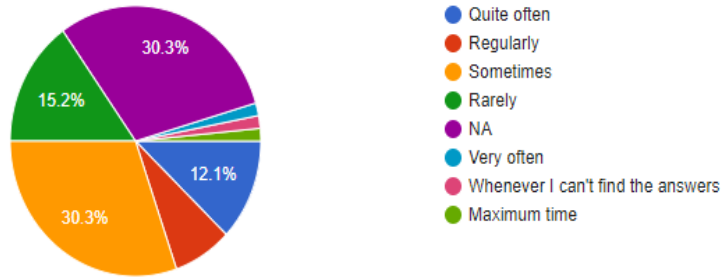
Only 11 (16.7 percent) of the 66 students surveyed were unaware that such apps existed, while the rest 55 (83.3 percent) were.

66 responses



Out of those 55 students who already knew about these apps, 20 (30.3 percent) students use this app sometimes while they face difficulty to find the answers by their-self. While 5 (7.6 percent) of students use these apps on a regular basis. 8 (12.1 percent) students use these apps quite often, while the remaining 10 (15.2 percent) students use these apps quite rarely.

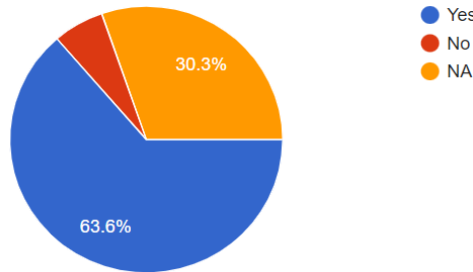
66 responses



Usefulness of these apps-

42 (63.6 percent) of students asked said that these applications had helped them with their studies because they let them find solutions efficiently and simply. The remaining 4 pupils (6.1 percent) replied no because the apps did not assist them in locating the correct answers with adequate explanations.

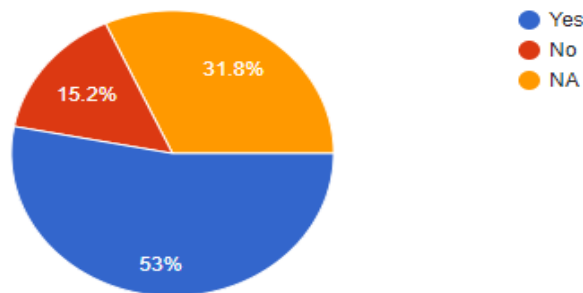
66 responses



Clarification of concepts-

35 (53 percent) students claimed their concepts are indeed being clarified, whereas 10 (15.2 percent) students indicated concepts are just not being clarified. Also a few students said that these apps showed them irrelevant answer to their questions, while some said that the apps didn't gave a proper explanation.

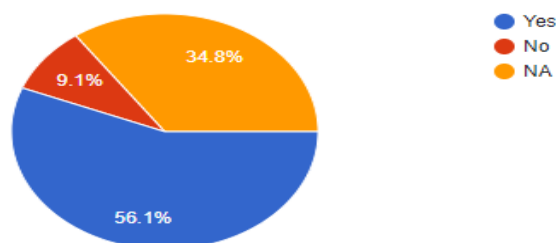
66 responses



Attempt to answer similar questions without using these apps –

37 (56.1 percent) students stated that they can attempt similar questions without using these applications, however 6 (9.1 percent) students stated that they are unable to solve similar questions since their concepts are not clear.

66 responses



CONCLUSIONS

Homework and Study aid applications are proving to be valuable to pupils in this technologically dependent era. Students can use these apps to get fast solutions to their questions, rather than having to wait for their teachers to solve their problems. This study looked into the awareness of these apps among Indian students, as well as the impact they have on their learning.

The findings reflected the views of students of all ages, from various schools and colleges, and from different locations of India. According to the research, these apps are extremely beneficial to college students. Furthermore, the findings revealed that many students are still unaware of the existence of such online apps.

It also showed that students strongly agreed that these apps make their learning process much easier and that they are very important. This research revealed that students' perceptions of Homework and Study aid applications are accurate.

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**EMERGING DIGITALISATION TRENDS IN STARTUP ECOSYSTEM OF INDIA AND IT'S
IMPACT ON INDIAN ECONOMY**

Aishwarya Sanjay Tembe

Student, SY BMS, Chetana's Self Financing Courses, Mumbai

ABSTRACT

We have entered a new stage of a start-up. India is a sort of thousands of years of Entrepreneurship so in many ways we are a nation of Entrepreneurs and Start-up's but, when it comes to sort this era of Start-up's we have clearly entered this 2.0 phase and this phase is totally digitalised phase and now Indian people are adopting digitalizing so quick so, the concern of this study has to gain insight into the use of Digitalization by Start-up's and the factors that enable this Start-up's to be successful in adopting Digitalization in business and how it will be directly impact on Indian Economy by help of using generating employment opportunities in every sector.

Keywords: Ecosystem, digitalised, Employment, Start-up, Opportunities

INTRODUCTION

We have seen the start-up economy evolve the ecosystems are far more diverse today than they were eighteen years ago just because of technology has changed. India is the 3rd largest start-up ecosystem having more than 39000 plus start-up in our country and 140 Billion dollars value are created by start-up. Start-up have not only created new categories market they have also helped to formalize and organize sectors that have largely been fragmented many start-up's. In the era of next 10 years we're going to see many digitalized start-ups because the technology has continuously evolving. We are seeing the ecosystem broad base it used to be it was consumer but it was E-commerce so it means companies have feature when companies will start accepting digitalisation.

METHODOLOGY

Primary data was collected by taking interviews of young Students and Teenagers who wants to start their start-up and interested in Indian start-up. There are two parts in this research paper i.e. first part consist of surveys held for the students and teenagers and the second one is interview done with students. Charts are being included in this research paper

REVIEW OF LITRATURE:**Title: Start-up in India - Opportunities and Challenges**

Author: Mr. Sumit Mishra (Jan 2017)

As per the new opportunities in start-up ecosystem this paper is aimed at all the opportunities and challenges in Indian start-up by Sumit Mishra.

The objective of this research paper is how we can increase the scope of growth in start-up business and how it will help in make in India.

The methodology used is descriptive study of Taxes like octroi, VAT, Excise and Taxation barrier for Technology adoption and the financial issues faced by Start-up.

Title: Start-up India – A step towards prosperity

Author: Deepashree Chatterjee (Feb 2016)

This paper briefly discuss the various action plans and schemes which the government has initiate through the schemes of start-up of India.

The main intent of this research paper is recognize the challenges faced by start-up's in India and what steps should be taken to make Indian start-up's more successful.

The methodology used is qualitative approach of research and study of various plans and programmes introduced under the start-up by Deepashree Mishra.

OBJECTIVES

1. To generate employment opportunities and increase digitalized approach.
2. To enhance the growth of Indian digitalized Start-up.
3. Challenges faced by start-up and why they don't sustain for long time.

To generate employment opportunities and increase digitalized approach

If there is a digitalized start-up's it will be among the state all over the country. So if the start-up took place then the unemployed people will get an opportunity to work and due to this the poverty line of our country will decrease. So digitalized start-up's generates the employment opportunities amongst the people. Digitalized start-up's will provide income opportunities It will also connect buyers and sellers at one point. Start-up are the future of Indian economy.

To enhance the growth of Indian digitalized Start-up

If digitalized start-up took place then unemployment people's will get an opportunity to get employed then the poverty will decrease so due to all this economic growth of India will be increase and once the people start using digitalized approach in start-up and surely it will become a sustain source for Indian Economy.

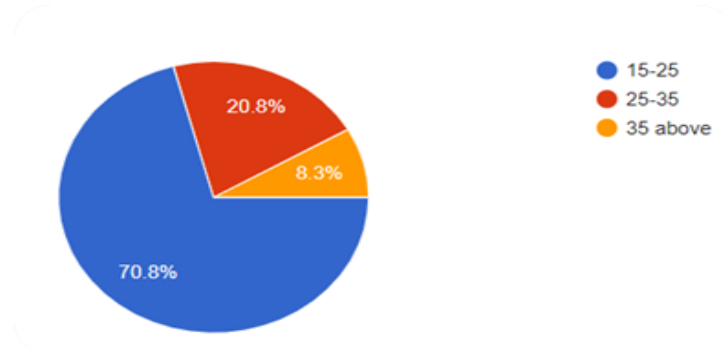
Challenges faced by start-up and why they don't sustain for a long time

A person may have an idea about start-up but when it comes to execution person have a lack of idea and that's why in India most of the start-up failed. People don't have self-confidence they are not trusting their own worth. People have a huge misunderstanding that start-up requires lot of money just because they don't know the governments start-up fund, another reason for failure of start-up is they are not adopting good marketing strategies. Peoples have fear of fraud fear of being cheated that's why they are least interested in digitalized start-up

DATA ANALYSIS:

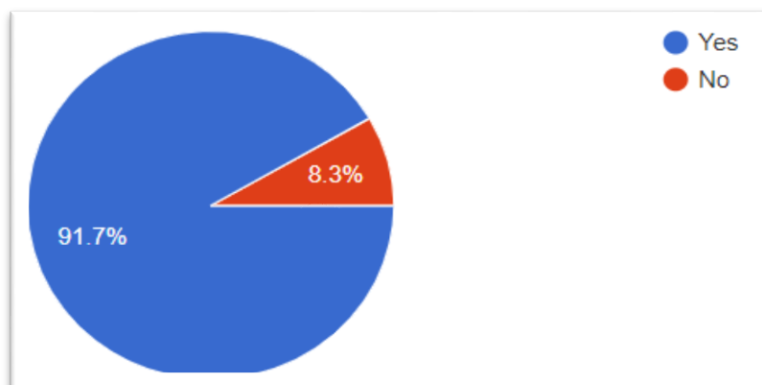
We have conducted a survey in form of questionnaire to have an idea of people perspective related to Start-up Ecosystem of India. In survey we try to catch everyone's perspective regarding start-up and also their interest in Indian Start-up.

1. AGE GROUP



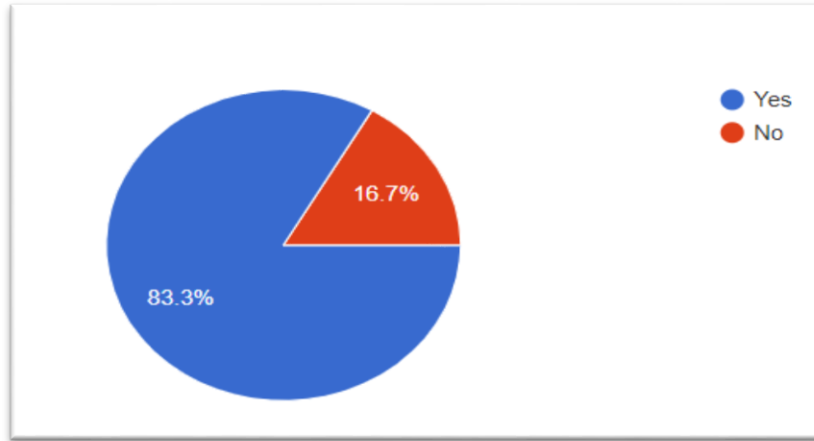
Out of 100%, 70.8% were aged between 15to25. This helps us to know that even students have knowledge about start-up. In olden day's student didn't have much knowledge about Start-up and Economy. But now the things have changed many of the students know about Start-up and they do have good knowledge in that.

2. Do you know the basic concept of start-up?



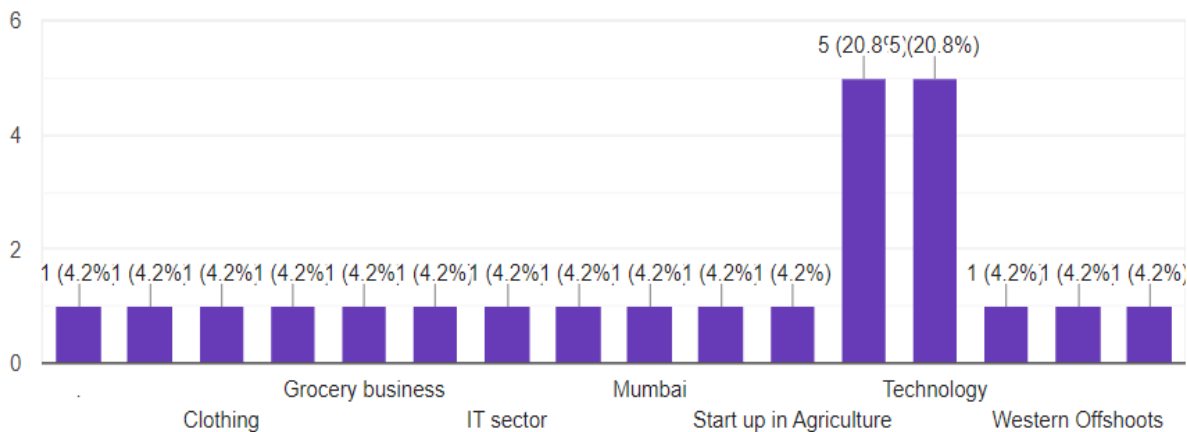
91.7% of the respondents have, know the basic concept of start-up it means people knows the very basic concept of start-up's but there are also 8.3% people who don't even know the basic concept and just because of their incomplete knowledge regarding any business and the aim of this research paper is to create a knowledge about start-up.

3. Are you interested in Indian start-up?



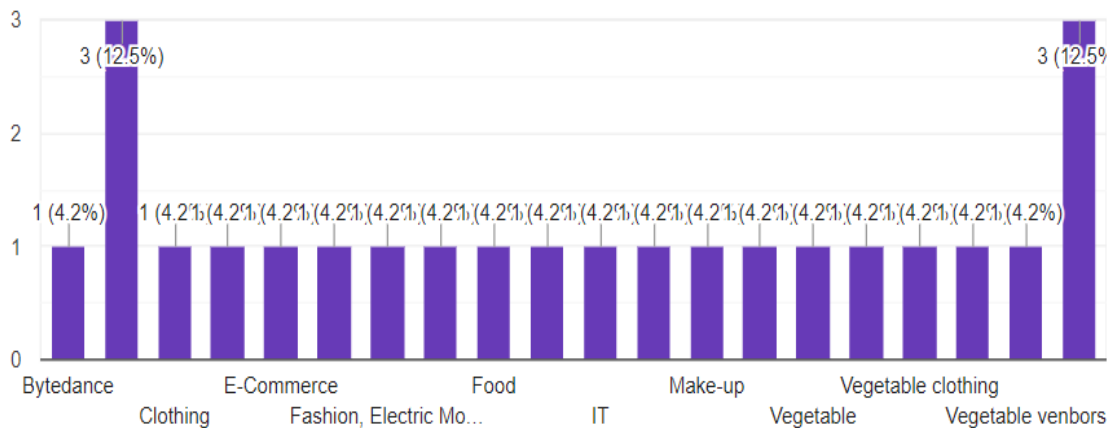
Now above we have saw that 91.7% people knows the basic concept of Indian Start-up. But as you can see here only 83.3%o of the people are interested and we think the basic reason for this is Indians are unaware about what start-up can help them and also our Indian economy.

4. In what areas, branches of modern economics have recently seen the fastest growing business projects?



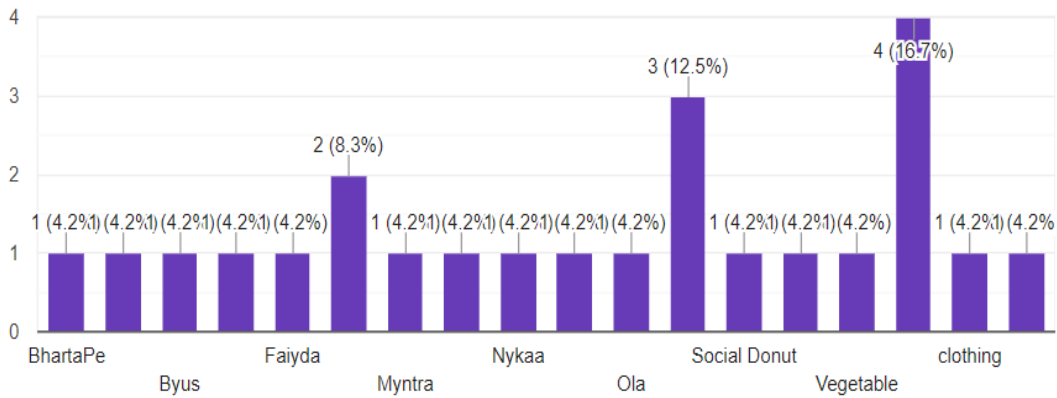
As we can see in this figure, Technology is being a highest sector of start-up in India and the main goal of this paper is to make Indian start-up digital and approach a good technical knowledge.

5. In which fields of business you have seen the largest start-ups?



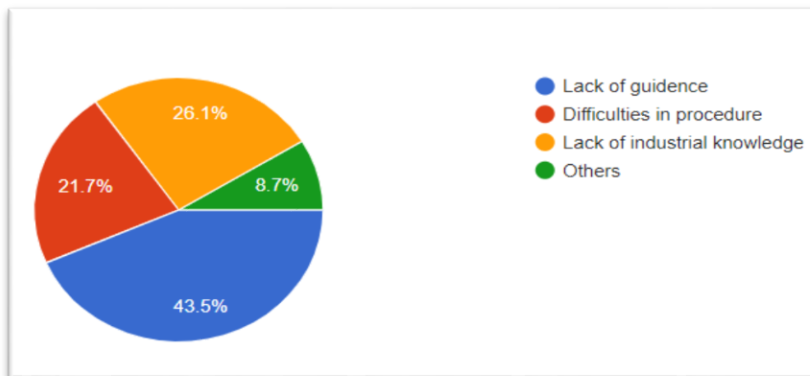
As we can see here people knows a fields of business where they have seen the largest start-up, but here we came to a conclusion that many new start-up has come but still Clothing and Vegetable has its head up till now. So we can assume here that people are buying more cloths so India has great oppourtunity to start something in clothing industry.

6. Any one Indian Start-up you know?



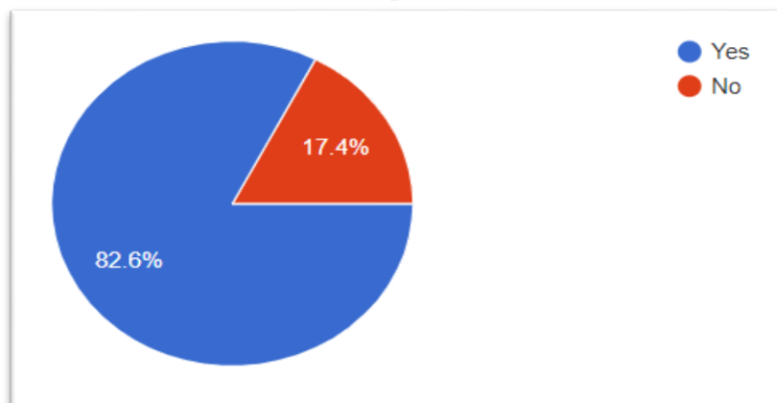
This shows that people are really having good knowledge about Indian Start-up many of them have written the two big start-up of India and that is Zomato and Paytm.

7. Why do you think Indian start-ups are facing problems?



As we can see now 43.5% people think the reason behind the failure of Indian start-up is lack of guidance and meanwhile the second biggest group of people think the failure is lack of Industrial knowledge and basically both the same concept that people are really falling short of a knowledge and guidance about start-up.

8. If you get a chance to invest in any Indian start-up, will you?



As we can see there are 82.6% of people are interested in Indian start-up and the rest will be those who don't have the basic knowledge about start-up.

CONCLUSION

The paper was based on Emerging digitalisation trend in start-up ecosystem of India and how it will directly impact on Indian Economy and the result of our study gave us a depth idea of the current situation , challenges faced by the start-up's and how it will impact on economic growth of India through start-up many of the people gets opportunity and through digitalized start-up we the nation India gets connected through people's to buy or sell services globally, and all this can surely help to grow Indian Economy.

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REVIEW ON BLOCKCHAIN TECHNOLOGY IN BANKING SECTOR

Uddhav Gavade and Shivam Gupta

Student (Second Year BSc.IT), Chetana H.S., College of Com & Eco, Bandra (E)

ABSTRACT

This paper gives review on Blockchain technology in banking sector. Aim to select this topic is - today, banks are affected by economic and digital transformation most of work like money payment, bill payment, and even loan applications done through net banking, Blockchain play a main role in it from last few year's. We refers some research paper related to banking and Blockchain technology to study how Blockchain impact on net banking and what are advantages of it. The core idea of this technology is that it is a public, shared and immutable that allows people who do not know or even trust in each other to share information as well as money transfer. We discussed in this paper how traditional banking work and what are benefits after adopting a Blockchain technology.

Keywords: Banking, Blockchain, Distributed ledger, Smart contract,

INTRODUCTION

In 1960 the internet was invented for the purpose to communicate and share data with one another, after 1995 Wells Fargo became the first bank to offer internet banking to customers. Internet become more popular due to its fast and low price, but the main problem arises in 1971 when was internet hack at first. People understand slightly the internet is not secure as they accepted, also it is centralised system that where data leaked problem and privacy issue come's. Here the Satoshi Nakamoto in 2008 introduced the first decentralised, peer to peer and most secure system i.e. Blockchain. It could be defined as a method of storing information in such a way that it is hard or impossible to modify, hack, or cheat the system. In traditional banking system there are many problem arises when transferring money and sharing information to another. To overcome this problem most of the bank thinking to adopt Blockchain, because it is secure and safe. But there are some limitations to adopt completely. We discussed in research paper what that limitation are and how bank overcome it.

BLOCKCHAIN:

It is a growing collection of records known as blocks that are connected together through cryptography. Each block header contains a cryptographic hash of the previous block. Because each block contains information about the one that came before it, they form a chain, with each new block supporting the ones that came before it. As a result, data modification is difficult in Blockchain because, once recorded, the information in any one block cannot be changed later without affecting all subsequent blocks.

Working of Blockchain:

Each transaction is recorded as a "block" of data as it occurs; these transactions show the movement of an asset, which can be tangible (a product) or intangible. The data block can be used to store information such as who, what, when, where, how much, and even the condition. Each block is linked to the ones before and after it, forming a data chain as an asset moves from one location to another or ownership changes hands. The blocks confirm the precise time and sequence of transactions and are securely linked together to protect any block from being modified or inserted among two existing blocks. Transactions are linked together in an irreversible chain known as a Blockchain. Each new block strengthens the previous block's verification and, as a result, the entire Blockchain. This removes the possibility of malicious actor manipulation and establishes a trustable ledger of transactions for you and other close contacts.

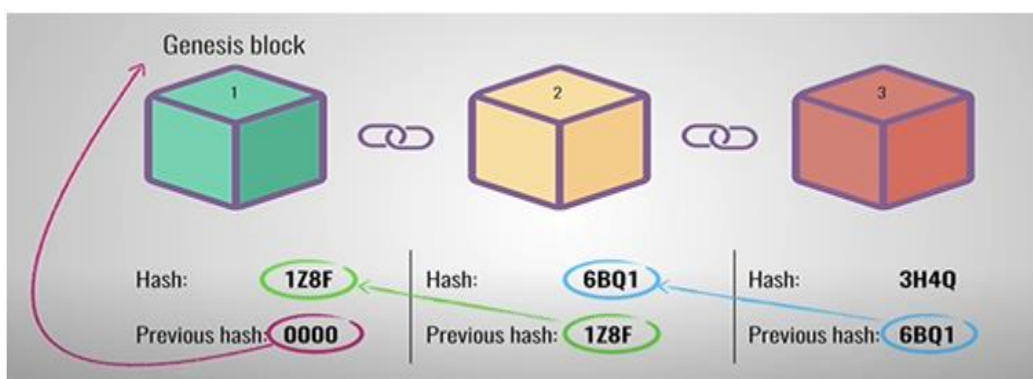


Fig1: Structure of Blockchain

Retrieved from medium: <https://medium.com/mobindustry/designing-a-blockchain-architecture-types-use-cases-and-challenges-9894fb7b58e>

As shown in Fig. 1, every block in a Blockchain uses SHA-256 algorithm to encrypt the data and therefore security and privacy of user is maintained. Each block contains four fields:

- Previous hash- This field stores the hash of the previous block in the Blockchain
- Transaction details- This field contains information about a number of transactions.
- Nonce-this field contains a random value (the nonce value) whose sole purpose is to act as a variety for the hash value
- Hash address- This field contains the block's unique identifier; it is a hex value of 64 char, including letters and numbers, obtained by using the SHA-256 algorithm.

The first three values (previous hash, transaction details, and nonce) are parsed to produce the fourth value, the hash address of that specific block.

Importance of Blockchain:

Businesses rely on information to function. The more quickly and precisely it is received, the better. Blockchain is ideal for delivering such information because it provides instantaneous, shareable, and completely transparent data stored on an immutable ledger that network members with permission can only view. Orders, payments, accounts, production, and a variety of other things can all be tracked by a Blockchain network. Furthermore, because members have a unified view of the truth, you can see all aspects of a transaction from beginning to end, giving you greater confidence as well as new efficiencies and possibilities.

Blockchain technology to revolutionize traditional banking:

One of the most fundamental difficulties confronting the banking business today is technology. Traditional banks are taking note, whether it's from huge technology corporations like Google Inc. (GOOG), Apple Inc. (AAPL), eBay Inc. (EBAY), or Amazon.com Inc. (AMZN), or new financial technology (FinTech) start-ups. Blockchain applications – the tamper-proof architecture of distributed ledgers that supports crypto currencies like Bitcoin – are one potential disruptor for the banking sector today. Large financial organisations ranging from investment banks to stock exchanges to central banks are all beginning to create their own Blockchain-based solution in order to keep ahead of this technology.

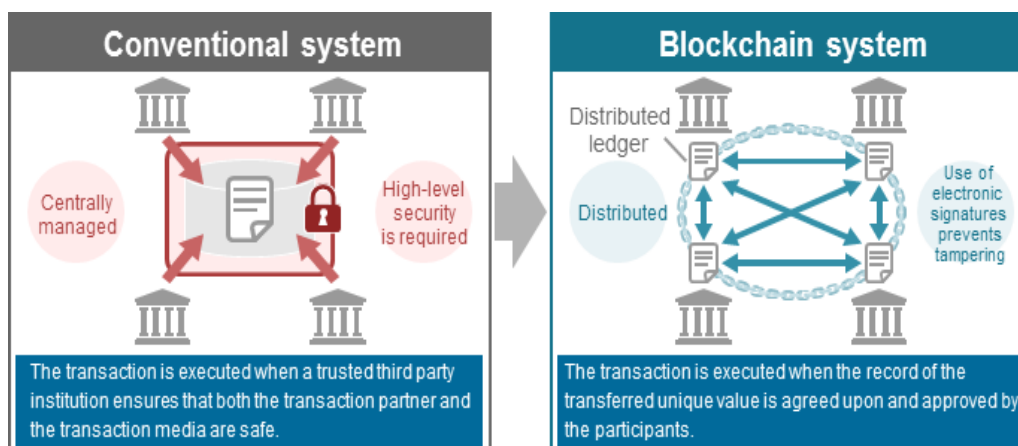


Fig2: Conventional banking system vs Blockchain banking system

Retrieved from hitachi: <https://www.x.co.jp/products/it/finance/en/blockchain/index.html>

Blockchain adoption in the banking industry:

The banking sector will change dynamically with the advancement of technology and digitization, and Blockchain, as one of the most disruptive technologies, will have a huge impact on this, it is not surprising that most banks have already started seeking ways to adopt Blockchain for their needs, some of them are following:

- BNP Paribas, a French investment bank, has announced that it will investigate how Blockchain technology can be applied to its currency funds and order processing.
- Technology-focused stock exchange The NASDAQ OMX Group Inc. (NDAQ) has announced a partnership with Blockchain to "reduce time, costs, and points of friction across capital markets."

- "While Goldman Sachs Group Inc. (GS) has not publicly declared that it is working on anything in-house, it has created rumours after joining in a \$50 million funding round for Bitcoin wallet and payments business Circle, Inc."
- The Spanish bank Banco Santander (SAN) is working internally to build Blockchain-based solutions that will save its expenses by \$20 billion per year by the end of the ten-year period.
- Barclays (BCS) sees Blockchain technology as "transformative," and is testing it both internally and through partnerships with start-ups to see how it can be used in financial sector.
- Swiss investment bank UBS (UBS) has created its own standalone Blockchain lab to perform proprietary research for the company's use.
- While Blockchain technology is still in its early stages in India, ICIC bank was the first to use it for international remittances with Dubai NBD bank. It was successfully completed, and now sloppily it has adopted to create a close-loop wallet for intra-campus transactions. Aside from that, ICICI Bank has two Blockchain-based solutions for remittance and trade finance with NDB. Other banks have begun to use this technology for smart contacts or KYC.

OBSTACLES

- **Governance-related limitations:**

Although the decentralised nature of Blockchain is frequently cited as its primary advantage, it does pose some constraints for the financial sector. Members participating in a Blockchain-powered financial transaction may have misaligned motives if there is no central decision-maker, which can become a serious delay. This is what happened in 2016 and was termed the DAO Hack. The system was hacked as a result of the open code behind the DAO formed by German start-up Slock.it, and approximately \$50 million in crypto currencies were stolen.

- **Scalability concerns:**

Because Blockchain is a distributed system, its total processing power is directly proportional to the computational power of the devices involved. In comparison to Visa's 1,700 transactions per second, Blockchain can handle an average of 4.6 transactions per sec. This disparity implies a significant challenge for the global adoption of Blockchain for banking. The other issue is security. The hash power of the Blockchain nodes decreases as a result of the splitting. This makes it much easier for cybercriminals to hack any single shard, resulting in permanent data loss.

- **Policies and procedures:**

Financial institutions are also confused by a lack of regulation clarity. At the moment, there are no regulations when it comes to transfers made with crypto currencies and smart contracts. Financial institutions will be unable to use Blockchain until a proper regulatory framework is established. For example, the EU enacted the General Data Protection Regulation (GDPR) last year, reinforcing the privacy of EU citizens' data. This new EU law piqued the interest of Blockchain supporters for two reasons: The GDPR requires an identifiable unit of responsibility against which EU citizens can exercise their data protection rights under EU law. It is difficult to assign responsibility in Blockchain because there are no central governance units. This in itself makes it difficult for Blockchain technology to comply with EU legislation. One of the key GDPR requirements is that personal data be modifiable and erasable, which directly contradicts the immutability principle of Blockchain data.

Blockchain overcome the challenges in banking sector.

Although Blockchain technology is a new technology that many banks have adopted, there are still a few banks that operate in the traditional manner. Blockchain's transparent and secure nature is the sole reason for its adoption in various industries for growth and development. Blockchain technology has the potential to improve the security, dependability, efficiency, transparency, and flexibility of the banking process. Because of security concerns, banking is the most popular Blockchain domain. For a long time, the banking industry has faced numerous challenges. Blockchain's secure, safe, decentralized, and cost-effective nature has the potential to address these issues. In this case, Blockchain is a one-stop solution to all of the existing banking challenges.

SOLUTION

- **Immutability:** - Blockchain is immutable, which means that the data shared on it cannot be changed. As a result, it is convenient or simple to manage the records because the stored data is secure, authentic, and accurate.

- Zero-knowledge proof technology :- The zero-knowledge proof technology is a privacy solution for Blockchain networks, which means that one party (the prover) can prove the acceptance or existence of some information to another party (the verifier) without revealing the data.
- Privacy: - In the banking industry, security is of the highest concern. Data security is a major concern for any banking sector. Blockchain technology is being used to secure sensitive data and to verify a user's identity. Keyless Security Infrastructure (KSI) stores data hashes on Blockchain and verifies them using a hashing algorithm.

Sr.No.	Author Name (Year)	Topic Name	Objectives	Conclusion/Finding.
1	Binghui Wu (2019)	The Advantages of Blockchain Technology in Commercial Bank Operation and Management.	Advantages of Blockchain technology are analysed in bill operation, cross-border payment operation and asset securitization business of commercial bank.	Blockchain technology has the potential to reduce transaction costs for both parties while also increasing commercial banks' operational and administrative efficiency.
2	Ye Guo (2016)	Blockchain application and outlook in the banking industry.	Blockchain technology has the potential to transform the underlying technology of payment clearing and credit information systems in banks.	Blockchain technologies also support the development of "multi-centre, weakly intermediated" scenarios, which will boost the productivity of the banking sector.
3	Luisanna Cocco (2017)	Banking on Blockchain: Costs Savings Thanks to The Blockchain Technology.	This study examines the problems and potential associated with deploying Blockchain Technology in banking.	Our study reflects on the potential of Blockchain technology to give good assistance to the financial sector. By resolving the issues that have been noted.
4	Tejal Shah (2018)	Blockchain Technology: Application in Indian Banking Sector.	The paper gives the insight of various challenges and global perspective of Blockchain technology in Banking Industry.	Blockchain will emerge as a disruptive force in the Indian financial sector, revolutionising banking transactions by making them more secure, quicker, transparent, and cost-effective.
5	Jutila, Laura (2017)	The Blockchain technology and its applications in the financial sector	A theoretical framework to examine how the Blockchain technology affects particularly the financial sector.	Blockchain technology has the potential to improve efficiency, promote transparency, minimise risks by tying up fewer assets during transactions, and decrease costs.

Table: References

CONCLUSION

Paper aim to study how Blockchain technology replacing banking current system with his property likes decentralisation, distributed ledger and security. After analysing several study paper from Google scholar, Wikipedia, and from news, we conclude that the Blockchain is revolutionize part in banking sector. Blockchain technology is being taken seriously by the banking sector as it may prove to be a great disrupter to the traditional banking industry. It becomes obvious that Blockchain technology is much more than Bitcoin or cryptocurrencies. In recent years, the Indian banking system has made use of Blockchain technology to assist customers while also establishing a network system that is faster, safer, and more secure than the current system. There are some problems to completely adoption of Blockchain in banking. Solving this problem like cost, energy consummation bank could be successfully adopting this technology.

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CONSUMER PERSPECTIVE TOWARDS PAYMENT SERVICES BY UPI'S**Arpita Sunil Chavan and Sanika Santosh Pandirkar**

Chetana's H.S. College of Commerce and Eco, Self Financing Courses

ABSTRACT

India has seen a rapid growth in the use of mobile phones and the internet over the last decade. Digital payments are experiencing exponential growth due to the increased use of internet, mobile devices, and government initiatives such as Digital India. Adoption of digital payments is positively affected by consumer perception of digital payments. Demonetization has also greatly affected in the growth of digital payments. Also there are many advantages as well as disadvantages of digital payment. In this research we have mentioned the top 5 digital wallets mostly used by consumers, payment service offered by UPI's. We conducted a survey of 40 consumers of Mumbai city through questionnaire by using simple random sampling. The aim of this survey is to know the consumer perspective towards the payment services offered by UPI's.

Keywords: Payment services, Consumer perspective, UPI's .

INTRODUCTION

There are different forms of investment alternatives for individuals such as bank deposits, real estate, securities, mutual funds, commodity exchange and gold. Investment's need may differ from one person to person based on the purpose of returns, growth, liquidity, safety, emergency need in education, marriage and basic fulfillers. Prime Minister Mr.

Modi has significantly advanced the adoption of cashless transactions as part of the government's reforms following demonetization of high value currency of Rs. 500 and 1000 (86% of cash circulation). Indian government and private sector organizations several digital payment apps which include Paytm, Freecharge and Mobikwik they have been aggressively pushing several digital applications.

India's digital payment modes-

There are many ways of making digital payments in India. These are-

- **Mobile or online wallets:** These can be used via the internet or through smartphone apps. The app allows users to store money by recharging with debit or credit cards or through net-banking.
- **Prepaid credit cards:** Cards loaded with funds from a person's bank account. Like a gift card, the card allows customers to make purchases with their own funds, instead of borrowing credit from a bank.
- **Debit/RuPay cards:** These cards are linked to an individual's bank account. You can use them at shops, ATMs, online wallets, micro-ATMs, and for online shopping.
- **UPI:** Unified Payments Interface (UPI) is a way to transfer money directly between bank accounts via a single interface. With this service, you can send or receive money or scan a quick response code (QR) to shop online, pay bills, or authorize payments to another person, business or service. The process is simple, completely free of charge, and instantaneous. With UPI, transactions can be conducted any time of the year, 24 hours a day.

REVIEW OF LITERATURE

Mr. Shamsher Singh, Mr. Ravish Rana, in their paper “**Study of Consumer Perception of Digital Payment Mode**” explained digital payment and consumer perspective towards digital payment. They mentioned several different types of digital payment modes available in India. They have also mentioned it's advantages and explained how demonetization affected the growth of digital payment. It has been possible to make payments through mobile phones for many years, and now the trend is set to explode. Payments are increasingly made using mobile phones by consumers. Digital wallets are nothing more than smart phones that can serve as leather wallets. These wallets offer many benefits while transferring money, such as convenience, security and affordability. Due to technological advancements, customers can perform transactions through multiple modes of payment that are more convenient, accessible, and acceptable. One of the unique features of these types of apps is the instant cash availability and seamless mobility they provide. For example, in Paytm, you can transfer your balance to your bank account as and when you like.

OBJECTIVES

1. The objective of this study is to find out the customer perspective towards payment services offered by UPI's.

2. To study whether the consumer is aware of these payment services offered.

3. To study the payment services choice of the consumer.

RESEARCH METHODOLOGY

The data of this research is collected on Primary Data and Secondary Data basis.

- **Primary Data:** The primary data is collected by conducting a survey of 30 customers of Mumbai city by applying simple random sampling method.
- **Secondary Data:** For secondary data we have referred articles, websites, etc.

DIGITAL WALLETS:

Indian digital payments have experienced exponential growth and, with the continued growth of the internet and mobile penetration, the country is poised to experience a huge surge in the adoption of digital payments in the coming years. Whether it is a digital wallet, an interbank transaction or a debit or credit card transaction, digital transactions have seen exponential growth in volume and value. At merchant locations, the number of card transactions at point of sale (PoS) terminals has experienced an increase, indicating that more people are paying with a debit card instead of withdrawing cash from an ATM.

Chart 1: India's top five digital wallets.

SR. NO.	Wallet Name	Feature
1	Google Pay (GPay)	GPay connects directly to your bank account, no additional KYC or wallet reloading needed. It's easy to recharge your phone, send money to others, pay utility bills, and make online purchases
2	PhonePe	User reviews indicate that PhonePe is one of the fastest and safest UPI apps available.
3	Paytm	Paytm was one of the first payment app providers in India to offer UPI. This app offers customers a digital wallet so they can save money and make payments quickly when necessary. With the opening of an account at Paytm Payments Bank, customers are also given a free digital debit card.
4	MobiKwik	In this unrelated payment network, users can add funds to their e-wallet using credit cards, debit cards, or Net Banking. Home cash collection services are also available to make life easier.
5	BHIM	You can send money instantly to anyone through this UPI banking app. Regular online transactions, such as recharging your phone and DTH set top boxes, are also possible.

The following are some advantages of making transactions with an e-wallet:

- **Saves time:** Digital wallets keep the amount in the digital form in an effort to ease the fee method wherein users can make online payments without entering any card info.
- **Ease of use:** As virtual wallet is like one click on pay without filling information about card viz card variety and passwords on every occasion, It permits user to link digital wallet to debts and pay proper way so that the clients face no issues to go into the details every time a transaction occur
- **Security:** There is a superb quantity of security while payments they are made through e wallets for the reason that pockets does not skip the payment card info to the internet site. These digital wallets permit customers to fasten their pockets.
- **Immediate switch:** UPI affords for round the clock on the spot switch of funds. The transfer isn't always stricken by non-banking hours or days. Even withinside the occasion of a financial institution strike, it'll have 0 effect on UPI payments. So, be it extraordinary hours or public holidays, you may pick out to make virtual transfers with ease.
- **Multitude of apps to select from:** You can select from a number of UPI based apps, after which you can set it up for your smartphone. Different apps have special interfaces, and you may 0 in on whichever app you locate the best, primarily based on ease and comfort of use.

Many digital apps are providing payment services offers such as:

- **PhonePe:** It is providing investment options such as investment in gold, silver, mutual funds, SIP's, Insurance, etc.

- Google Pay: It is providing investments options such as applying for gold loan, gold locker options, applying for personal loans, etc.
- Paytm: It is providing investment options such as investment in insurance policies, stocks, mutual funds, applying for loan and credit cards, etc.

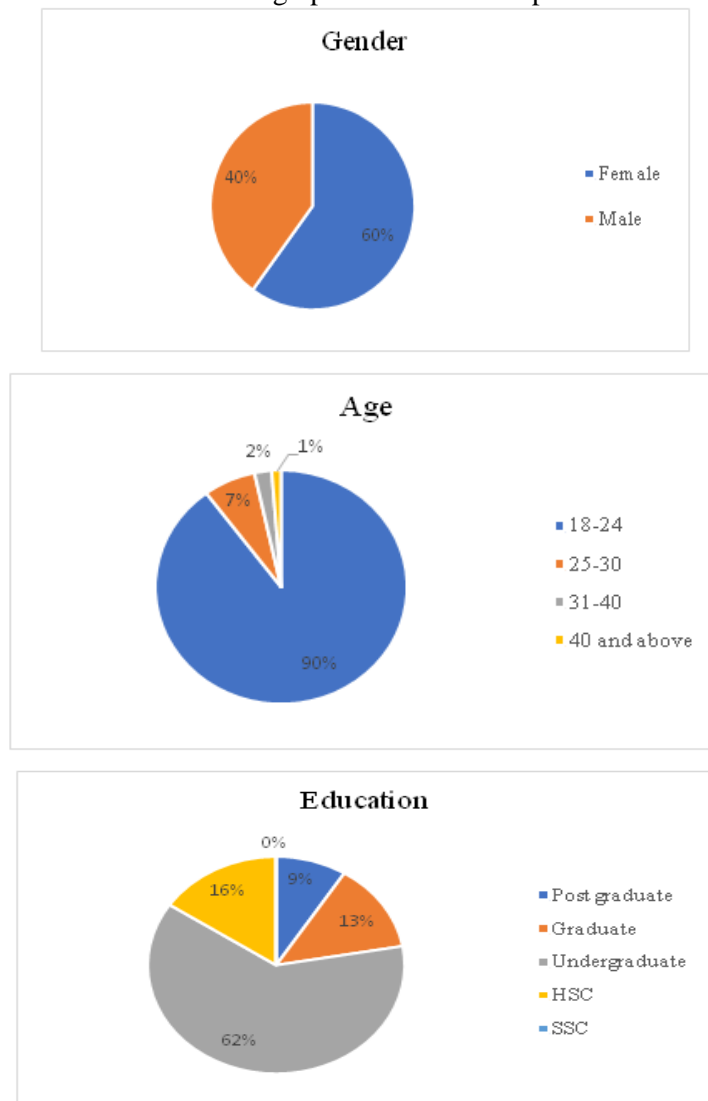
Certain investment avenues and sectors have emerged that are considered to be stable and yielding high growth:

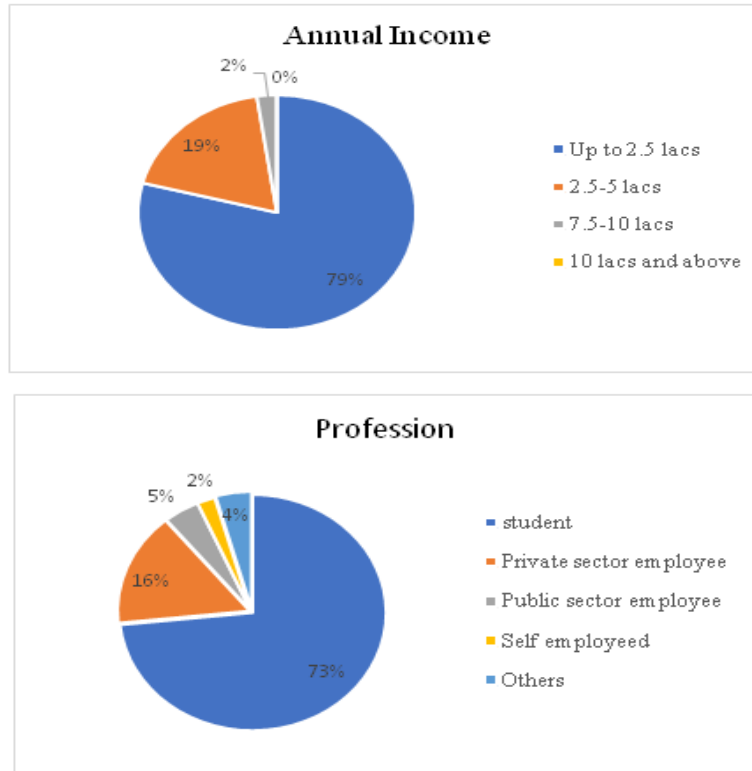
- Debt Mutual Funds- For investors who are looking for stable returns, debt mutual funds are a good option, as they are less volatile and safer than equity mutual funds. Investments in debt mutual funds include government securities, corporate bonds, treasury bills, and other fixed-interest generating instruments.
- Systematic Investment Plan (SIP) - Rather than investing a lump sum amount in the current unstable environment, opting for a Systematic Investment Plan (SIP) would be the better option. A SIP ensures regular purchases are made, regardless of whether the market is bullish or bearish, ensuring the investor does not miss an opportune moment during the market cycle.
- Unit Linked Insurance Plans (ULIP) - With diversified asset allocation, a customized portfolio can be created that meets an investor's financial goals and ensures safety.

DATA ANALYSIS

According to Chart 2, the respondent profile is representative of the population generally are engaged in digital payments. The majority of respondents (60%) are females, employed in private sector (16%) and are graduates (13%) and are undergraduate (62%) or 10+2 (16%) in the age group of 18-24 years (90%) or 25-30 (7%). Their family's annual income is upto Rs. 2.5 lacs (79%).

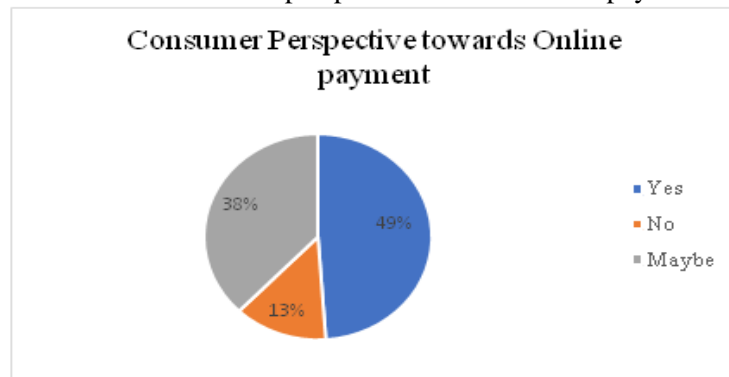
Chart 2: Demographic Profile of Respondents.





According to Chart 3, Consumer has an positive approach towards the online payments apps. Majority of the consumers (49%) has voted for yes, (13%) of consumers has an negative approach and (38%) of consumers nor have a positive or negative approach.

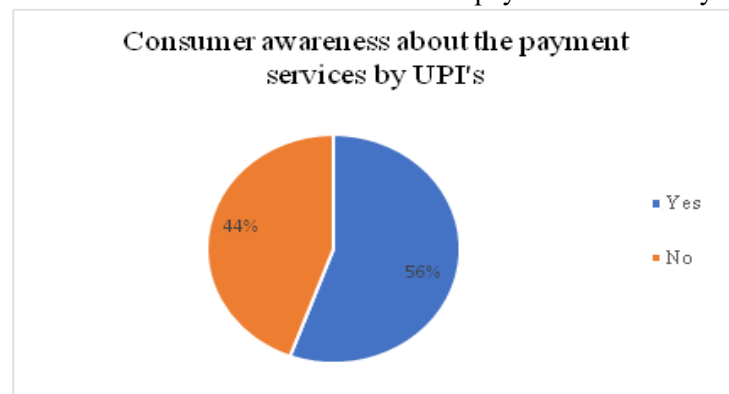
Chart 3: Consumer perspective towards online payment



According to Chart 4, Consumers are aware of the payment services offered by UPI's.

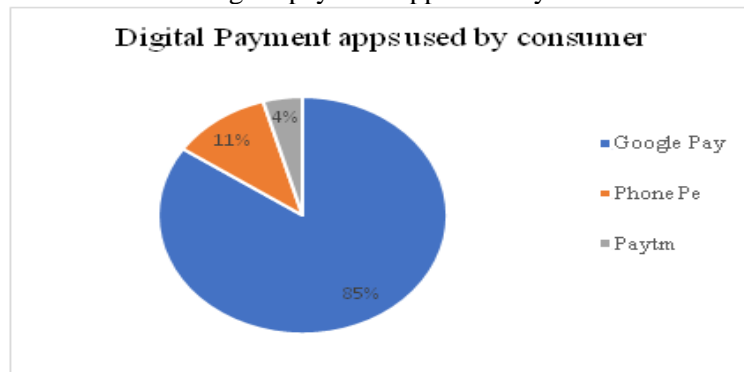
(56%) of consumers are aware of the payment services, while (44%) of consumers are not aware of the payment services by UPI's.

Chart 4: Is Consumer awareness about the payment services by UPI's



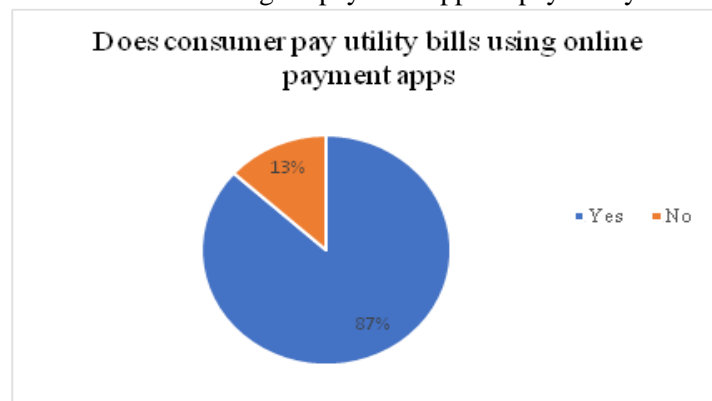
According to Chart 5, majority of consumers are (85%) are Google Pay, (11%) are using Phone Pe and (4%) of consumers are using Paytm.

Chart 5: Digital payment apps used by consumers



According to Chart 6, (87%) of consumers pay utility bills by using online payment apps and (13%) of the consumers do not pay the utility bills using online payment apps.

Chart 6: Use of digital payment apps to pay utility bills



LIMITATION:

- UPI is good for smaller fund transfers, but when the amount is large, it is best to use other modes of online transfers.
- It does not work on slow connections to the internet.
- Although UPI is a fast and secure medium, sometimes it takes a long time to send the payment after a bank's server goes down.
- Google pay does not operate with some credit cards.

CONCLUSION

In the present study, we have attempted to understand the perception of customers towards the payment services by UPI's. Except for education, demographic factors did not significantly influence the adoption of digital payments. Majority of consumer has an positive perspective towards the payment services by UPI's. The consumer is also aware of the different types of payment services offered by the UPI's. With the new payment services offered by UPI's available, the general public has been embracing the new digital payment methods. Consumers have also invested in different types of investments such as shares, Mutual Funds, Insurances, etc. As per the research conducted, the payment services provided by different apps are excellent, reliable and secure.

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CONSUMER SATISFACTION WITH RESPECT TO USE OF AI IN BANKING SECTOR**Devendra G. Chukekar**

Chetana H.S. College of Commerce & Eco, Self Financing Course

ABSTRACT

In the banking industry, artificial intelligence makes banks more efficient, trustworthy, helpful, and understanding. In this digital era, it is enhancing modern banks' competitive advantage. The expanding influence of AI in the banking sector reduces operational costs, enhances customer service, and automates processes. The present research paper to aim to study the relation between artificial intelligence in banking sector in consumers satisfaction To study about the application of Artificial intelligence in Banking Sector. To study the research the data have been collected on primary and secondary basis. Where the primary data has been collected from common people by preparing a questionnaire and secondary data has been collected from various journals, articles and websites.

Keywords: AI banking system, Chatbot, Automation, Cybersecurity

INTRODUCTION

In the banking industry, artificial intelligence makes banks more efficient, trustworthy, helpful, and understanding. In this digital era, it is enhancing modern banks' competitive advantage. The expanding influence of AI in the banking sector reduces operational costs, enhances customer service, and automates processes. Furthermore, AI in banking assists consumers in selecting loan amounts at a competitive interest rate. In the banking industry, AI technology enables institutions to update processes automatically while remaining compliant with existing regulations. Artificial intelligence (AI) has become a significant disruptor in practically every business, including banking. The integration of artificial intelligence (AI) into banking apps and services has made the industry more customer-focused and technologically relevant. AI-based technologies can help banks save money by increasing productivity and making judgments based on data that a human agent would be unable to comprehend. In addition, clever algorithms can detect anomalies and false data in a couple of seconds.

REVIEW OF LITERATURE

IBS intelligence in the article Applications of artificial intelligence in banking sector (Update 17 November, 2021) Banks can use Artificial Intelligence to manage record-level, high-speed data and gain useful insights. Furthermore, technologies like digital payments, AI bots, and biometric fraud detection systems contribute to higher-quality services for a larger consumer base. Machine Learning, Natural Language Processing, Expert Systems, Vision, Speech, Planning, Robotics, and more technologies fall under the umbrella of Artificial Intelligence.

Mishra CEO And cofounder of skan AI in his article Artificial intelligence use cases in banking (Update 19 October 2020) Banks that can rethink their approaches to people and processes are the most likely to profit from AI. There is a need to innovate at scale and speed, which necessitates the use of people and artificial intelligence to improve operational and process efficiency. Through both customer and staff experiences, AI applications will produce growth. According to the AI in Financial Services global report, 85 percent of all respondents are presently using AI to improve speed and efficiency, with 77 percent indicating it is one of their most key investment areas in the future.

OBJECTIVE

- To study on Artificial intelligence in Banking sector impact on consumer satisfaction
- To find artificial intelligence technologies that can be used to improve consumer satisfaction in banking operations.
- To investigate the use of artificial intelligence in the banking sector.
- To study on Artificial intelligence in banking sector and consumer perspective

METHODOLOGY

Primary and secondary data, both quantitative and qualitative, were obtained and examined in order to develop conclusions and make recommendations. A survey on individual awareness of the usage of artificial intelligence in the banking sector was used to collect primary data. For the survey, a questionnaire was created, and random sampling was used. Secondary data was gathered using the internet, which included the web, e-magazines, research papers, e-books, and newspapers, among other sources.

Applications of Artificial Intelligence in Banking**1. Chatbot:**

A Chatbot, sometimes known as a digital personal assistant, is artificial intelligence software that allows people to engage with a system. Deep learning algorithms that interpret talks using a rule-based approach allow Chatbot to converse with people in natural language. Chatbot in banking create an interactive experience by reducing the number of simple questions that a customer must refer to a human agent. Furthermore, a Chatbot may work nonstop 24 hours a day, making it a highly productive part of the team. Customer service is available at all times.

3. Mobile apps detects fraud:

In many aspects, AI smart financial services enthrall service providers and clients. Apps that use artificial intelligence to detect hazards and prevent fraud are becoming increasingly popular. Transactional data can be scanned by AI technologies to detect unusual user activity trends. Banking organizations may thus secure their businesses from intrusions by utilizing smart AI technologies and apps.

2. AI portfolio management:

Artificial intelligence can help with wealth and portfolio management in a more powerful way. It's true that modern technology puts everything at our fingertips. Users who are unable to visit the bank on a regular basis can benefit from AI. This cutting-edge AI technology can help banks manage services and improve mobile banking operations.

On the other hand, while sending money through digital banking apps, AI technology activates and sends users immediate transaction alerts. If a questionable transaction occurs, the AI machines notify the user instantly. As a result, AI ensures secure transactions.

In the debit/credit card management system, on the other hand, AI plays a critical role. It has the ability to automate the credit and debit card management system, making the procedure more secure.

3. Loan and credit decisions:

Banks have begun to implement AI-based algorithms in order to make better-informed, safer, more profitable lending and credit decisions. Many banks are still too reliant on credit history, credit ratings, and customer references to establish an individual's or company's creditworthiness.

However, these credit reporting systems are rife with inaccuracies, missing real-world transaction histories, and misclassifying creditors.

Customers with low credit histories can have their creditworthiness determined by an AI-based loan and credit system that examines their behavior and trends. In addition, the technology alerts banks to specific activities that may increase the risk of default.

4. Automates the process and makes it more efficient:

One of the best AI use cases in the finance and banking sector is automation. In the banking industry, AI offers a lot of potential. AI software assists banks in streamlining and automating every job that is currently performed by humans, resulting in a simple and virtual process. As a result, AI technologies can help bankers minimize their workload while also improving the quality of their work. Users can seek help at any time and receive accurate responses from AI virtual financial assistants through tailored AI banking apps and AI Chatbot services.

5. AI complain in banking:

Artificial intelligence is gaining popularity at a rapid rate. Banks that follow regulatory compliance regulations are favored by the largest corporations.

Under the existing compliance laws and regulations, the banking sector must constantly upgrade its work procedures.

Most banks, in general, have an internal compliance team for this reason. To stay up to speed with the latest rules, the compliance teams sanitise web pages and other internal documentation. However, doing this manually takes a long time and requires a lot of money.

Artificial intelligence-based software systems can actively locate and make banks comply with the standards that apply to them. Compliance officers' skills are enhanced by AI software, which helps them to grow their operations.

Advantages of AI in banking sector**1. Reduce risk and operation cost:**

Robotic Process Automation (RPA) software automates all rule-based digital processes that would otherwise be completed by humans. RPA takes over all of the time-consuming and error-prone tasks, such as entering customer data from forms, contracts, and other sources.

RPA bots become sophisticated process automation tools when integrated with natural language processing, enhanced handwriting recognition, and other AI technologies. They can perform vast volumes of jobs traditionally handled by people. As a result, they lower error rates and operating expenses.

2. Prediction of future outcomes and trends:

AI can help banks forecast future outcomes and trends by examining past behavior and predicting future scenarios. This assists banks in detecting fraud, detecting anti-money laundering tendencies, and developing consumer recommendations. Money launderers present the source of their illegal funds as legitimate through a sequence of actions. AI detects these covert behaviors and saves banks millions of dollars because to its Machine Learning and Cognition capabilities. Similarly, AI can detect suspicious data patterns among massive amounts of data in order to manage fraud. Furthermore, AI uses its key recommendation engines to analyze the past to predict future data point behavior, allowing banks to successfully up-sell and cross-sell.

3. Improves Customer Support:

One of the most important components of AI in banking is this. Every firm relies on customers to generate money. Improved customer service will increase the value of a company's brand. It makes your company's name stand out in the marketplace. Furthermore, superior customer service that isn't frustrating leads to the highest customer retention rates.

Even on public holidays, AI apps provide banking services. Can you expect a banker to help you in this way? No, it's unlikely that a banker will be able to resolve consumer difficulties, especially over the holidays.

As a result, artificial intelligence in banking assists banks in providing the appropriate services at the appropriate time.

4. Cybersecurity:

By utilizing data from previous threats and understanding patterns and signs that appear unrelated to forecast and prevent assaults, AI can greatly improve the effectiveness of cybersecurity systems. Apart from mitigating external risks, AI may also detect internal dangers or breaches and recommend corrective steps, preventing data theft or abuse.

5. Credit scoring and KYC:

Before opening an account, a thorough evaluation is required. The documentation that is required is determined by the customer's profile. If there is insufficient information on the client and their creditworthiness, credit appraisal can be a time-consuming process.

Internal databases and external data sources such as central banks, national statistical agencies, public property registries, company registrations, and social media are used by AI to help solve this problem. This lowers the risks of non-compliance with KYC requirements.

Disadvantages of AI in banking sector**1. Create unemployment:**

Banks may experience employee resentment as a result of potential task automation, which could result in job losses or reassignments. AI will transform the way employees execute their jobs under the guise of enhancing company productivity. This could lead to employee dissatisfaction, which could lead to resignations or employee termination owing to inefficiency. A cashier, customer service representative, loan processing officer, compliance officer, and even finance managers can all be replaced by AI.

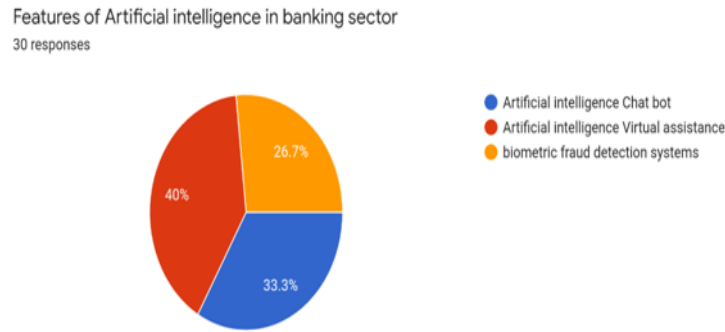
2. The Opacity Of Processes:

While deep learning models and neural networks in AI have proven to be more accurate than human decision-making over time, they are not always clear about how they arrived at their findings. It is then difficult for bankers to explain this to authorities. The main issue in employing big data and artificial intelligence, according to the Justice Srikrishna Committee, is that they operate outside the context of established privacy norms. This might potentially be used against banks, exposing them to hazards without their knowledge. Because AI has access to all of the consumers' data, it could lead to hidden biases in decision-making.

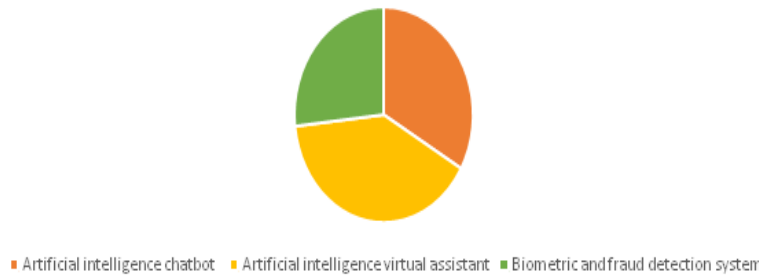
3. Reduced customer loyalty:

There is also concern about customer loyalty being harmed as a result of diminished customer contact and the absence of the "human touch." Banks, particularly in India, have an emotional value because they assist many people in realizing long-held ambitions, whether it's a beautiful home or an excellent education for children. All of this may be lost as a result of AI and automation. Due to low levels of knowledge and the digital divide, the socioeconomically disadvantaged would be the biggest losers and most affected in such a scenario.

Data Analysis on the Basis of Survey:



Features of artificial intelligence in banking sector



Features of artificial intelligence in banking sector

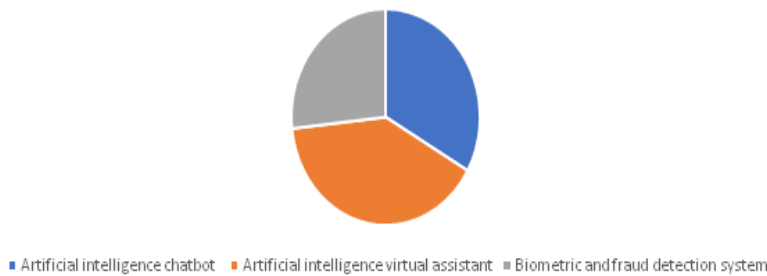


Figure 1.Features of artificial intelligence in banking sector

According to above pie chart 40% have been selected for virtual assistant and 33.3% for Chatbot and 26.7% for biometric fraud detection system this means that virtual assistant helps the customer better then other feature.

Artificial intelligence best facility provided

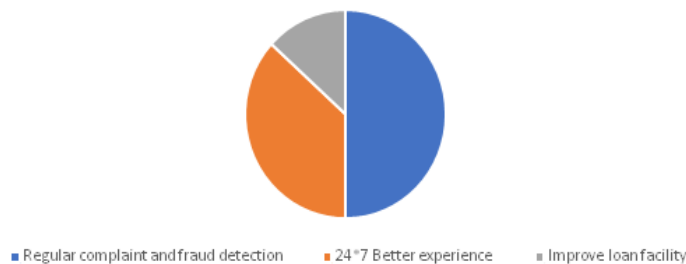
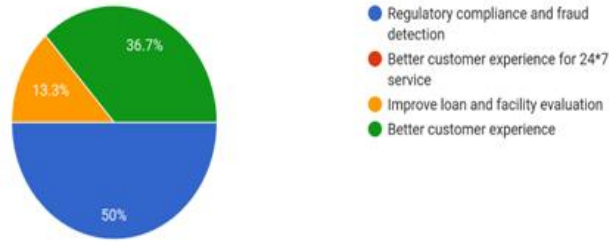


Figure 2.Artificial Intelligent Solve Customer Problems

AI bank solve customer problems
 30 responses



According to above pie chart 50% of customers have voted for complaint and fraud detection system and 36.7% vote for 24*7 better experience and 13.3% for loan facility system this means that the artificial intelligence regular complaint and fraud detection system is helping people in a better way.

Challenges face by AI in banking sector



■ Lack of direct contact between customer and banking officer ■ Technology issue ■ High maintenance charge

Challenges face by AI in banking sector
 30 responses

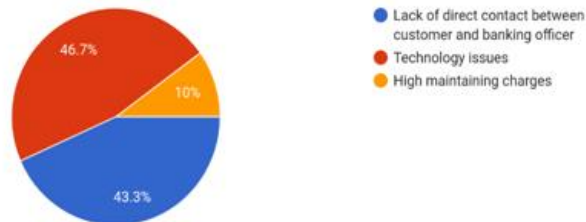


Figure 3. Challenges face by AI in banking sector

According to above pie chart the biggest problem of artificial intelligence is that there are technical issues in them along with this the lack of direct contact between the customer and banking officer is also big challenge for the AI in banks.

Artificial intelligence best facility provided



■ Regular complaint and fraud detection ■ 24*7 Better experience ■ Improve loan facility

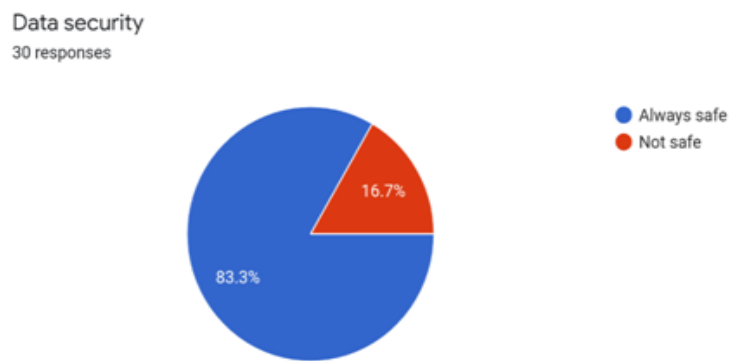


Figure.4. Data Security

According to my research a lot of people agree with Artificial Intelligence Banking Security System According to the survey, the data of the customers is safe due to artificial intelligence in the banks.

CONCLUSION

Artificial intelligence is revolutionizing the banking and financial industries, allowing them to improve their normal processes and increase productivity. It offers comprehensive customer service through a range of techniques. It also helps people realize where they are now and what has to be addressed. It boosts performance by introducing automation. Artificial intelligence (AI) is a collection of technologies that aid in the improvement of human-computer interaction.

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EMERGING INNOVATION AND CHALLENGES IN AUDITING TECHNIQUES**Janrao S. Gauri and Pinto J. Jason**

Chetana H.S. College of Comm. & Eco, Self Financing Courses

ABSTRACT

The latest trends in technology have evolved the standard of auditing. As compared to manual Audit, Automated audit is much simpler and cost efficient with use of various software's. Most of the auditors are shifting to automated technology to conduct their audit work. Due to the current pandemic situation everything has gone online, thus audit automation has been a great help to the auditors. Automated Audit is having a great technological impact on the society and is helping in easing the job of auditors. In this research we have analysed the views of auditors towards the technological advancements in auditing and their preference on the type of auditing by conducting a survey of 30 Auditors through simple random sampling. The main motive of this research is to know the effect of technology on auditing.

Keywords: Audit Automation, Risk Automation, Innovation, Technological impact.

INTRODUCTION

Nowadays due to the emerging Technology and Innovation in the market every business is adopting to the new technological trends. A very important field that is required by all businesses i.e. auditing is implying technology in their audit work. Innovative technology has had a great impact on the auditors due to various technologies introduced. Different software's and security tools such as (Solar Winds, paper trail, Archer, Vanta) are used to carry out the audit work smoothly. Automated auditing definitely has some risks, for example: errors, frauds. Errors and omission can be prevented with proper knowledge, skill sets and technology. Special skills also need to be developed in order to carry out automated auditing. This innovation in technology has greatly contributed to the auditing field. With the help of automated auditing, auditors can carry out companies audit work smoothly and more accurately which cannot be achieved through manual auditing. Technology has definitely changed the face of auditing and it will further develop in the future also.

OBJECTIVES

- 1) To know the views of auditors on the use of technology in auditing.
- 2) To study how auditors implement the latest technology in auditing.
- 3) To study the drawbacks of audit automation.
- 4) To study how new trends in technology has improved quality of auditing

METHODOLOGY

- 1) Primary data will be gathered by approaching auditors and C.A.s by taking their opinion.
- 2) Secondary data will be collected from articles, journals.

REVIEW OF LITERATURE

In the research paper prepared **Michael. G. Alles, Alexander Kogan and Miklos. A. Vasarhelyi (August 2008), in their paper "Audit Automation for Implementing Continuous Auditing: Principles and Problems"** have mentioned that auditors likely are to adopt the technology they are comfortable and that is already used in external auditing. They have also mentioned in the paper that for achieving audit goals and avoiding errors the auditors must have proper knowledge about audit automation.

In the research paper prepared by **Riley Carpenter and Dale McGregor (December 2020) "The implications, applications and benefits of emerging technologies in audit"** have shown how with the help of new technology and innovation the business has improved, they have also mentioned the current problems faced by the auditing firms while adopting to this new technology, how the use of technology will reduce the work of an auditor. They have also discussed due to the emerging technology auditors are shifting from manual audit to automated audit.

Trends in Auditing and Emerging Technology.

- 1) In auditing the use of RPA gives opportunity as well as responsibility. It helps the organisation in identifying their risks and also providing effective solutions. RPA also helps the auditors improve their productivity and helps expand their risk solving capacity by doing more work in less time. Doing things accurately from the start is very important rather than using a patchwork of policies to set things right.

- 2) A *Block chain* is an online transaction recording system. When information needs to be shared the nodes connect with each using a mechanism to check whether the transaction is valid. It provides auditors with great opportunities. With the help of block chain can provide more information to their clients like alerting them about unusual transactions.
- 3) Artificial intelligence (A.I.) is already being used in various fields therefore it will definitely affect auditing. A.I. is a type of operating system with little bit of human touch. A.I. helps the auditors in optimizing their time and lets them utilize their time in higher risk areas. It also enables the auditors to ask questions to CFO's, company boards which add important value to their audit work. Thus A.I. helps in improving the quality of auditing.

Auditing Software's

Audits are prepared in order to maintain companies account without any frauds or errors. If there are frauds or errors the auditors need to cross check the accounts, which is time consuming and expensive. With the help of audit software's auditors can easily conduct their audit work easily with minimal margin of error.

Automated Risk is the process of risk compliance in order to perform various tasks and manage the risk efficiently that is more important for the organisations that rely on HIPPA or Payment Card Industry. Software's such as Archer, Audit Board, Wdesk and so on.

Risk Automation

Risk automation helps to solve many problems related to compliance while doing better business across- Disaster recovery, Enterprise risk management. Automation helps in conducting the audit *effectively* and in reporting the risks via integrated technologies. Technological risks, management risk, IT and business related risks all can be solved under one platform.

Manual Audit

Manual auditing can only done by human intelligence. An automated audit offers you with various services but it still lacks some key points which can only be fulfilled by human intervention. As manual auditing is done manually it does not mean it lacks the use of online tools.

Automated Audit

Automated audits are done with the help of software's and online auditing tools like SEO optimizer. This type of audit provides accurate data and it mostly is error free. The auditors who possess particular skill set can perform automated audit with ease. As compared to manual audit this type of audit has more advantage. Automated audit helps the auditors to focus their time in high risk areas which in turn satisfies the clients and companies.

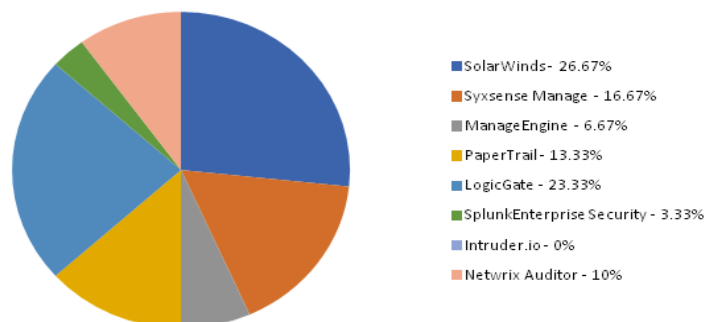
DATA ANALYSIS

For this research paper we have conducted the survey of 30 Chartered Accountants (C.A.s) to know their views on technological advancement in auditing field.

Views of C.A.s on the security tools used in automated auditing.

Figure 1.

Security Tools

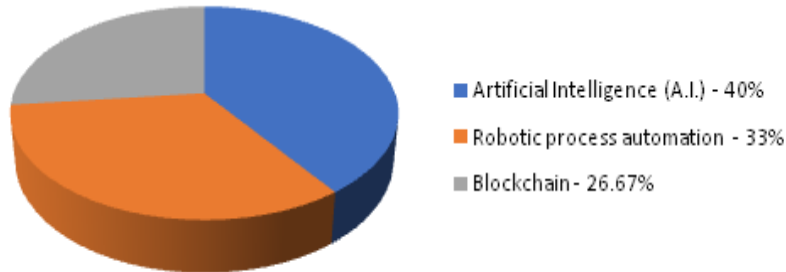


Inference: According to the above pie chart 26.67% of auditors prefer to use SolarWinds, 16.67% use Syxsense Manage, 6.67% use ManageEngine, 13.33% use PaperTrail, 23.33% use LogicGate, 3.33% use SplunkEnterprise Security, 0% Auditors prefer to use Intruder.io as a security tool and 10% prefer Netwrix Auditor. Hence most of the auditors prefer to use SolarWinds as their Audit Security Tool.

Types of Technology used in Auditing

Figure 2.

Technology Type

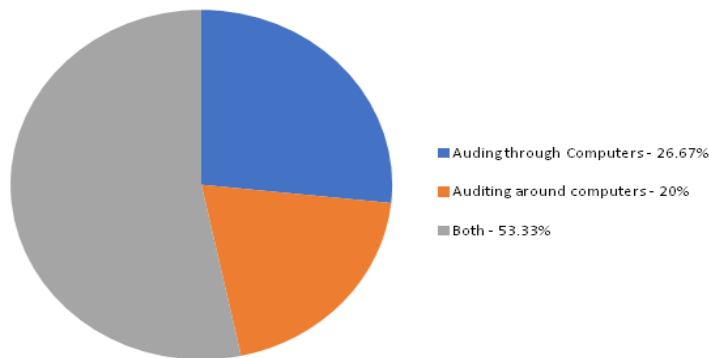


Inference Fig2. According to our survey 40% prefer A.I. technology, 33% use Robotic process automation and 26.67% use Block chain as their preferred technology. Therefore, most auditors prefer to use A.I. while performing audit.

Preferred method of Auditing

Figurer 2.

Methods

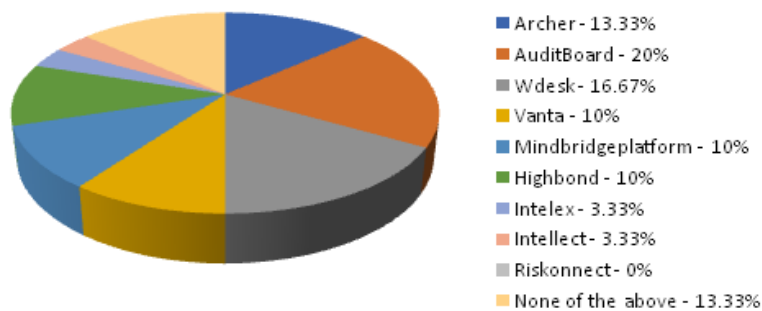


Inference Fig2. According to the above pie chart 26.67% auditors use computers for auditing, 20% do manual auditing, 53.33% prefer both types. Thus, majority of auditors prefer both types of auditing (manual as well as automated)

Preferable Audit Software

Figure 3.

Softwares

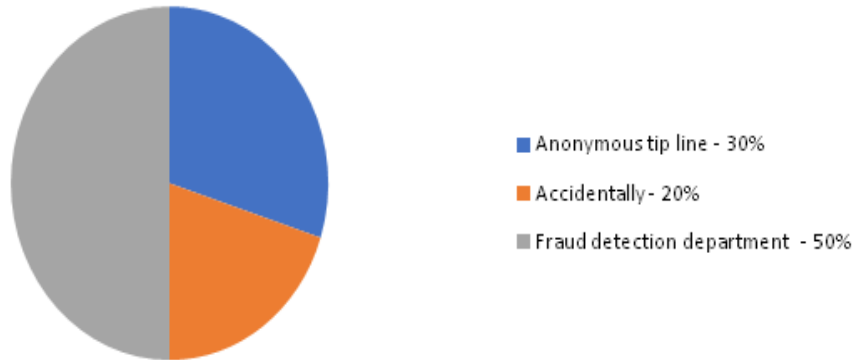


Inference Fig3.: According to our survey 13.33% prefer to use Archer software, 20% for AuditBoard, Wdesk 16.67%, 10% prefer to use Vanta, Mindbridgeplatform, Highbond softwares, 3.33% use Intellex and Intellect, Riskonnect 0% and 13.33% don't prefer any software. Hence, most of the auditors use AuditBoard as their preferred software.

Detection of Frauds and Errors

Figure 4.

Fraud detection

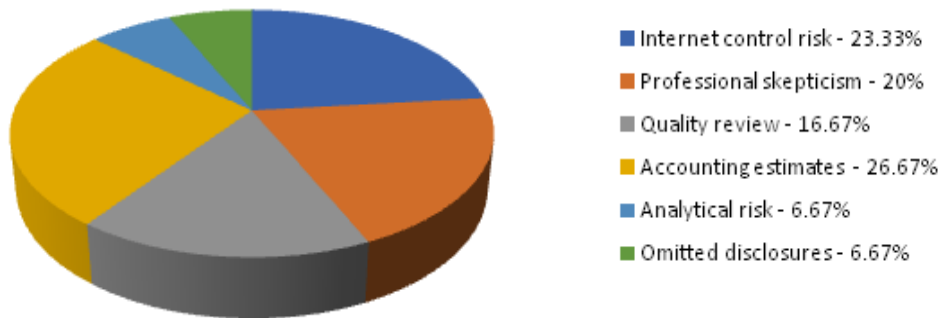


Inference Fig4.: According to the above data 30% of the auditors get an anonymous tip, 20% detect fraud accidentally and 50% of the frauds are detected by the fraud detection department.

Risks in Automated Audit

Figure 5.

Risks



Inference Fig5.: According to the data gathered 23.33% think internet control is a bigger risk, 20% for Professional scepticism, 16.67% for Quality review, Accounting estimates 26.67%, 6.67% for Analytical risk and 6.67% feel Omitted disclosures as a greater risk. Hence, maximum auditors feel that accounting estimates is a big risk while auditing.

LIMITATIONS

- 1) The paper focuses on the various auditing software’s and emerging technologies used in auditing rather than the threats of automated auditing. As such no analysis was performed for analysing the threats faced by auditors due to automated auditing.
- 2) As the auditors have a tight schedule and were lacking time it was not possible for all the auditors to provide accurate data.

CONCLUSION

Due the pandemic most of the businesses have adapted to the automated ways which has helped a lot. Auditing too has benefited from the growing technology. As per our research most of the auditors prefer both manual and automated auditing. Most of the auditors also agree that automated auditing is the future of auditing. Therefore, through our research it can be said that technology has played a very important role in making audit work simple.

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EMERGING TECHNOLOGIES IN BANKING AND FINANCIAL SECTOR IN INDIA**Chinmay S. Ayare and Sneha S. Pasi**

Students, (Third year BMS A & F) Chetana H.S. College of Commerce & Eco., Bandra (East)

ABSTRACT

The banking and financial industries are important to the economy's growth. In many aspects, the banking and financial sector's growth is reliant on the services provided to customers. In the banking and financial sectors, a number of changes have happened. The majority of banks launch new financial services in order to increase client value. Chatbot, Artificial Intelligence (AI), Big Data, Blockchain Integration, Cyber Security, Robotic Process Automation (RPA), and Cloud are examples of current technology. Some of the most recent breakthroughs are computing systems. Indian banks may be able to benefit from these new developments. This research is enlightening which will provide data insight into upcoming financial trends.

Online banks and banking services are challenging incumbents and the nature of banking mediation, thanks to a variety of new and innovative financial technology. As a result of these technological advancements, the banking and finance system is changing drastically. This study attempts to identify and evaluate the banking sector developments that are likely to influence the banking ecosystem's dynamics in the near future.

Keywords: Innovation, Computing Systems, Cyber Security, Artificial Intelligence.

INTRODUCTION

The use of technology in the banking and financial sectors in India is growing by the day. Customers are kept connected by their financial services provider with the use of this technology. Banks now offer e-banking, debit cards, credit cards, and a variety of other services. Customers can send money through E-banking instead of going to the bank, using their Smartphone or laptop, for example. The customer-provider relationship is simple and relevant.

Investments have been automated using financial technology. Insurance banking services, risk management, and other emerging financial goods and services use various types of technology to improve performance, and it is also used for Smartphones and investing in various types of technology devices, such as mobile banking, borrowing services, and cryptocurrencies are few examples of technologies. A lot of organizations use a variety of technologies including artificial intelligence big data robotics process automation and blockchain. On the other hand, online financial sector is also an increasing target of DDS (Distribution denial of services).

OBJECTIVES

- To know about the emerging technologies in banking and financial sector.
- To understand changes in Banking Sector by technological advancement.
- To understand the significance of technology in banking and financial sector.
- To give conclusion based out of the data analysis on the given topic of the research.

RESEARCH METHODOLOGY

The questionnaire was answered by almost 100 respondents. Primary Data as well as secondary data has been used for the research. Primary data will cover most of the questionnaire and survey. It will be distributed among Banking and Non- banking customers. On the other hand, Secondary data will be collected by with help of Articles, Newspapers and Websites.

REVIEW OF LITERATURE

"Technological Developments in the Indian Banking Sector," by Dr. Satish Tanaji Bhosale and Dr. B.S Sawant (September 2011): It contains the following works on banking information technology that are either directly or indirectly connected. In this study, the significance of the banking sector in the growth of the Indian economy is explored. As a result, banks may opt to employ technology to increase penetration, increase production and efficiency, deliver more cost-effective goods and services, and provide faster service. Effective and convenient customer service that contributes to the country's overall growth and development. It emphasizes on how technology allows for faster transactions and unrivalled convenience via a variety of delivery channels. Several technologies are also discussed in this study, including MICR, Cheque Transaction System, RTGS, and NEFT, among others.

Mr. A.D Randive and Mr. J.V Chavan," E-CRM in the Indian Banking Sector," Golden Investigations Observations (January 2015): According to this article, the success of banking in today's fast-changing economic climate is determined by three factors: technology, people, and clients. The end performance of a bank is determined by the satisfaction of its clients. In the new competitive environment, banks must work hard to keep and grow their customer base. E-CRM is the newest buzzword in business, and banks believe it to be one of the most effective instruments in this field. This research looks at the concept of e-CRM in Indian banks from a variety of angles, including its need, approach, existing situation, and future prospects.

SIGNIFICANCE OF THE RESEARCH

Banks and financial intermediaries have been hesitant to update their systems for a long time. As a result, they respond to instant consumer requirements with sophisticated systems that are the result of years of ongoing innovation. Different systems have been adopted for transaction, savings, investment, and lending accounts. When banks are up against a multitude of creative and cutting-edge technologies, it becomes incompatible with the digital age. Incorporating new technologies and innovative systems is becoming increasingly important to keep up with the fast-changing globe. At the heart of efforts to provide better service to customers are efforts to improve customer experience management through technological advancements. Financial services companies must employ cutting-edge banking technologies to prosper.

SCOPE OF THE RESEARCH

The scope of the research is to know different innovative technologies which brought a change in banking and financial sector. In the background of the relevance of banking sector it will give an understanding about the significance of banks in India. On the other hand, the research will also give conclusion and finding based on survey conducted on the topic.

DATA ANALYSIS

For this research paper we have conducted the survey of 10 Questions to know the views of Technologies in financial and banking sector which are given bellow –

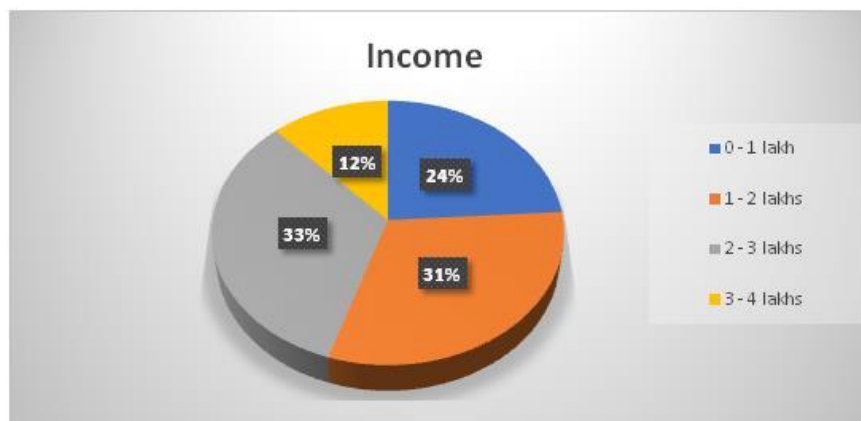
1. OCCUPATION



INTERPRETATION-

This figure depicts the occupation of the respondents. In this chart 27% people are in Public sector whereas 53% in Private sector and 20% in corporate sector of.

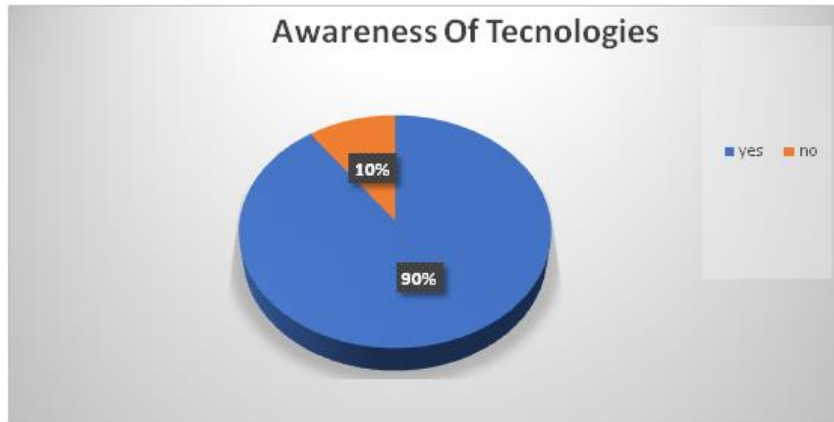
1. INCOME



INTERPRETATION-

According to this chart 24% of people have their Income below 0-1lakh, 31% of people have 1-2lakh, 33% of people having 2-3lakh and 12% of people have their Income 3-4lakh.

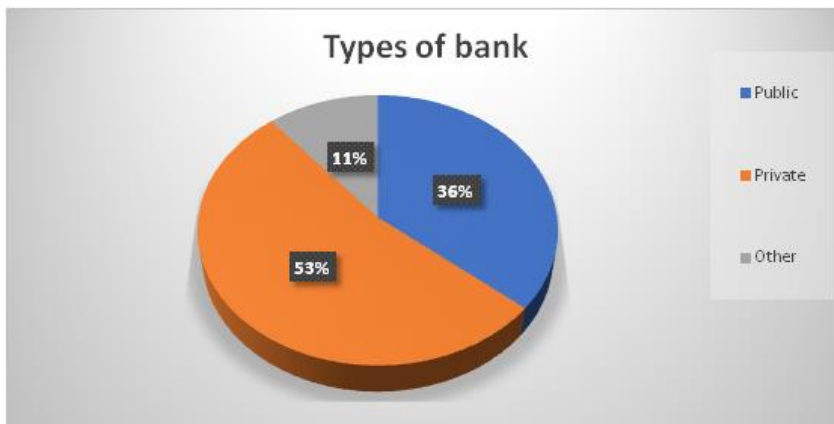
2. ARE YOU AWARE ABOUT NEW TECHNOLOGIES IN BANKING AND FINANCIAL SECTOR?



INTERPRETATION-

This figure depicts the awareness about new technologies in banking and financial sector. According to this chart 90% people are aware about Technologies in Banking in financial sector and 10% people are not aware about technologies.

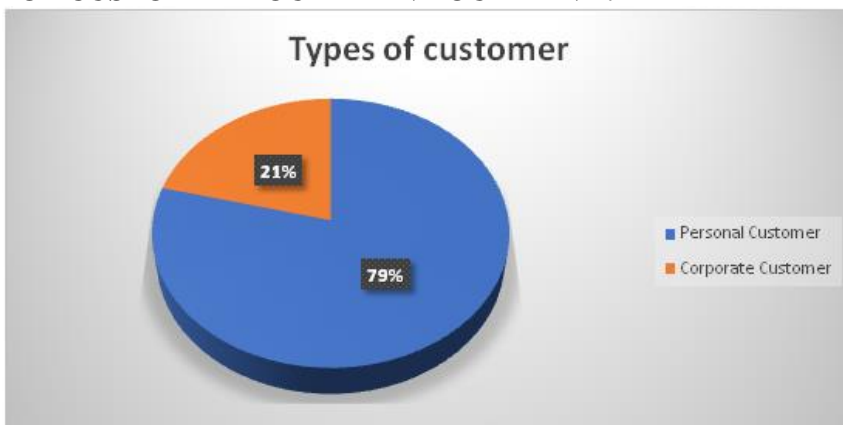
3. IN WHICH BANK DO YOU HAVE AN ACCOUNT?



INTERPRETATION-

This figure depicts the type of back account. According to this 36% people having Account in public bank, 53% people having account in private and 11% having account in other banks.

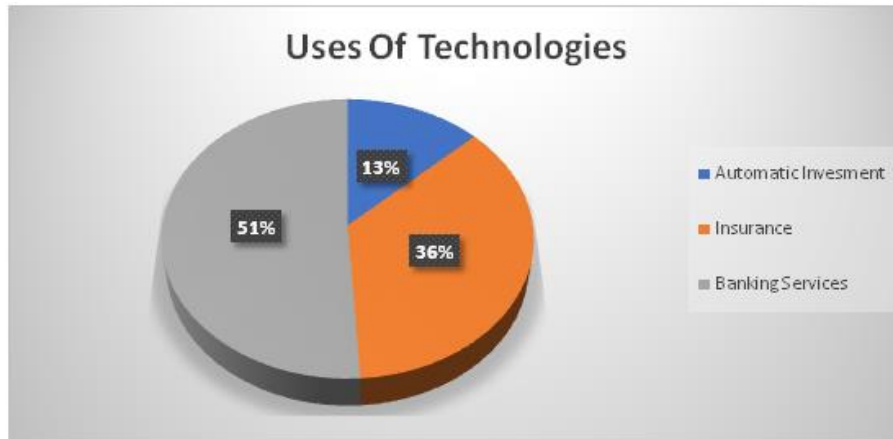
4. WHICH TYPE OF CUSTOMER YOU ARE IN YOUR BANK?



INTERPRETATION-

This chart depicts the type of customers in the banks. According to this, 79% personal Customer are in bank and 21% corporate customer in bank.

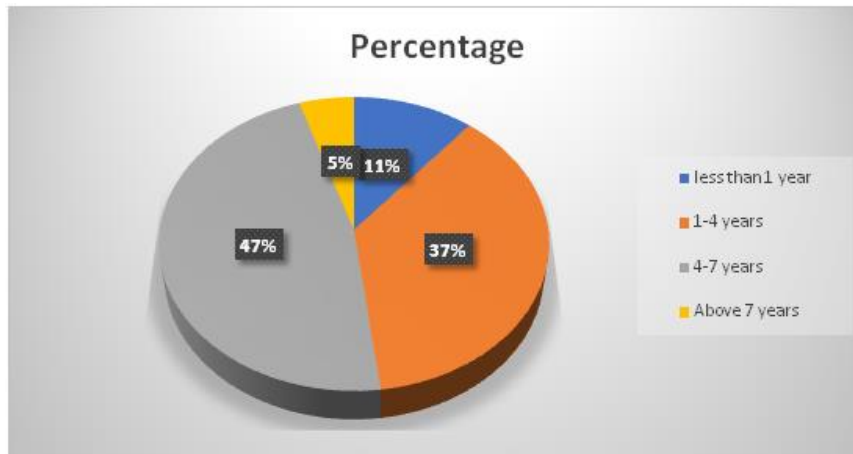
5. ACCORDING TO YOU HOW TECHNOLOGIES CAN BE USED IN THE FINANCIAL SECTOR?



INTERPRETATION-

This figure depicts the use of technologies in financial sector. According to this chart Automatic Investment is 13% and Insurance is 36% or 51% in Banking Service is Uses of Technologies

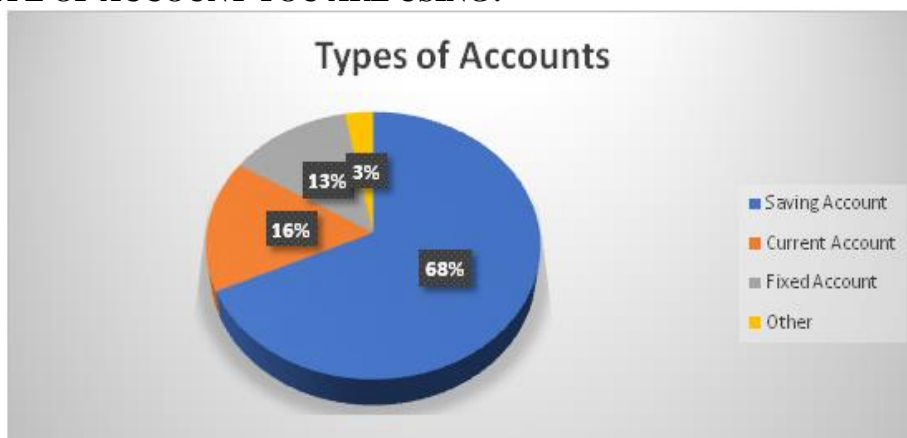
6. HOW LONG HAVE YOU BEEN THE CUSTOMER OF YOUR BANK?



INTERPRETATION-

This figure depicts the duration of being a customer. According to this chart 11% in less than 1 year duration of customers in bank, 37% in 1-4 years, 47% in 4-7 years and 5% in above 7 years.

7. WHICH TYPE OF ACCOUNT YOU ARE USING?



INTERPRETATION-

The above figure depicts the type of account used. According to this chart 68% people have saving account in bank, 16% people have current account, 13% people have fixed account and 3% people have other types of account.

8. DO YOU THINK THE BANKS LOOKS INTO THE FEEDBACK PROVIDED BY YOU AND TAKES THE NECESSARY IF REQUIRED?



INTERPRETATION-

This figure depicts the feedback by the customers. According to this, 15% people feel that banks look into the feedback given by customers, 40% people agree to some extent, 15% people agree at very much and 5% people not at all feel that banks look into feedback given by customers.

9. ARE YOU SATISFIED WITH THE NEW TECHNOLOGIES PROVIDED BY BANKING AND FINANCIAL SECTOR?



INTERPRETATION-

This char shows the satisfaction level with respect to new technologies provided by banking and financial sector. According to this chart 96% people having satisfaction towards banking and financial sector and 4% people are not satisfied towards banking and financial sector

LIMITATIONS

1. Lack of secondary data will likely require to limit the scope of the research, the size of sampling.
2. It is supposed that the research is not useful to assume the future.
3. The responses of the respondents may or may not be accurate or truthful

CONCLUSION

Banking and the financial sector are becoming increasingly important in today's world. As a result, many technologies are being created that improve efficiency and ease in a variety of industries. When it comes to banking services, the majority of consumers choose to use savings accounts. We might conclude that people choose innovation and technology to do their tasks much more efficiently and quickly. Frugal, sustainable, and accessible innovations will be able to generate more revenue and boost company value by reducing resource requirements, costs, and therefore enriching a sustainable environment.

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FINANCIAL IMPACT AND CHALLENGES FACED BY THE DABBAWALAS OF MUMBAI DURING PANDEMIC**Vikas Kanojiya and Supriya Vishwakarma**

College Chetana H.S. College of Commerce & Eco, Self Financing Courses

ABSTRACT

The case Study on "Financial impact and challenges faced by the Dabbawalas of Mumbai during pandemic", examine the impact of covid 19 pandemic on them. From 130 years this work is engaged with delivering lunchbox to customer by picking up dabbas from their house within the city. This case shows that the challenges faced by the Mumbai dabbawalas to deliver the lunchboxes and the financial crises faced by them to survive. This case study explain a short story on the Dabbawalas and the way they have facing difficulties in pandemic. It shows how they have facing and trying to overcome in the lockdown by doing other job instead of delivering dabbas and aiming to get one day's meal. This article focuses on the Mumbai dabbawalas, their business, their lifestyle affected by the covid 19. It shows the limitations/ complication for earning and joining with other organisations as a delivery job. As the study shows that many of the members have left the job or been in strees and committing suicides because they were unable to fill their family requirements.

Keywords: Mumbai dabbawalas, Financial crises, Covid 19 pandemic, Difficulties to earn.

INTRODUCTION

Before the COVID-19 pandemic swept through Mumbai, it become a acquainted scene to look at guys clad in a white outfit and a Gandhi cap lugging lunch boxes, or dabbas, throughout the teeming streets of the town. These guys, referred to as dabbawalas, basically they deliver lunchbox (dabbas) they are the lifeline of a important meals shipping gadget for the bustling metropolis. Dabbawalas supply domestic-cooked food to Mumbaikars operating at authorities offices, companies, and factories. Every morning, a dabbawala collects numerous dabbas from domestic kitchens throughout the town and pedals to the closest educate station on a bicycle. On any given day, the dabbas alternate palms more than one times; the dabbawala who first collects the lunch is not going to make the shipping to its very last destination. The lunches are sorted, loaded right into a educate, and brought to numerous areas throughout Mumbai. The dabbawalas make certain every dabba is directly delivered to the client's administrative center on a hand cart simply earlier than lunchtime. Codes, numbers, and letters marked at the dabbas in numerous colorations decide the pickup point, shipping point, and the dabbawala's name. With 0 era usage (besides for Mumbai's educate network), the dabbawalas' fantastically dependable, low-fee gadget runs at the ideas of efficiency, coordination, availability, and timeliness

OBJECTIVES

- 1) To know the financial impact on Dabbawalas during pandemic.
- 3) To overcome the obstacles faced by dabbawalas in term of their equipments
- 3) To view the perspective of dabbawalas on their association after the pandemic.

METHODOLOGY

The data of this research is collected on Primary Data and Secondary Data basis.

Primary data: The primary data is collected by approaching the Mumbai dabbawalas physically and conducting survey from 30 dabbawalas.

Secondary data: For secondary data we have referred to some articles, official website, etc

REVIEW OF LITERATURE

1) While feeding others the Mumbai dabbawalas can not feed themselves due to the epidemic. **Dhaval desai (4 june 2020)**. According to the composition the author's end is to show that how the amazing Mumbai dabbawalas who started their business a long time a gone and were still running delivering the lunchboxes to the guests are unfit to feed their family members. The author viewed that the Mumbai dabbawalas used to deliver lakhs of dabbas are now only delivering thousand only. There income can not cover their rent, electricity bill, education etc. The condition of the dabbawalas spread in the news and some of the NGO'S and flim star came forward to help them with Little sections. The author also plant that one member of the dabbawalas was dead due to the fiscal heads and so the NBTBSA had told to give 2000 per month to each dabbawalas, so that they do not have to committed suicide. The author feels that the citizens and especially the government should take action and help them.

2) Mumbai's dabbawalas moving beyond their iconic business model post covid 19. **Jitesh nair, Bitra vasudev(IBS centre for management research)(2021)**. According to the author in this case Study of moving beyond to their business tells us about the impact of the covid 19 pandemic on the Mumbai dabbawalas business. This case study explain that a 130 years old organization who delivers the lunchbox from their customer house to their office in the urban areas. In this article the author showed that due to the pandemic the Mumbai dabbawalas faced many problems. Due to the covid 19 their financial crises raise and were forced them to stop their children's education, their struggle for their long lasting business. They were unable to move forward and some of them return to their rural areas. Some of them enter in to a partnership so that they can live in the urban areas to survive, and by using automobile application to facilitate their services.

OVERCOME OF PANDEMIC

The sector of lunchbox companies is resilient, reflecting the grit and spirit of Mumbai, a hard metropolis that attracts hundreds of thousands from throughout India searching for new approaches to earn a living. Many have had to triumph over demanding situations inclusive of floods, typhoons and railway strikes, and all have needed to improve their abilities in current years, getting to know English and embracing technology.

In October 2020, with the release of digitaldabbawala.com, an reputable internet site representing all of the transport organizations, the deliverymen elevated their offerings from lunchboxes to last-mile transport of virtual offerings inclusive of digital registration of assets condominium agreements and marriages. Customers can immediately area lunch orders through the internet site, deciding on among month-to-month or annual subscriptions paid through on-line cash transfer.

The dabbawalas also are partnering with 14 nearby eating places to supply meals to clients. "We're encouraging clients to reserve immediately from the eating places and rise up to a 25% cut price plus unfastened domestic transport," stated a staffer at Mumbai's Saki Naka restaurant. "This generates employment for those guys. We're additionally education them to rustle up a seven-day rotating menu of homestyle lunches in our cloud kitchen for busy millennials

In August, the dabbawalas released their personal virtual operation referred to as Central Kitchen for you to permit clients to area orders for a much wider variety of meals for transport. "We will even contain our [wives, sisters and mothers] withinside the organization as they prepare dinner dinner meals at domestic so it comes greater without difficulty to them. Plus it's going to deliver in extra cash into the own circle of relatives kitty," Muke says proudly.

The concept at the back of those new projects is to suppose out of doors the box -- literally -- through increasing the dabbawalas' variety from tiffin containers to a broader variety of offerings so one can assist to guard their enterprise and earning whilst the pandemic is over. The guys in white will nevertheless be handing over lunch, though, safeguarding the destiny of one of the world's oldest and maximum reputable meals transport systems.

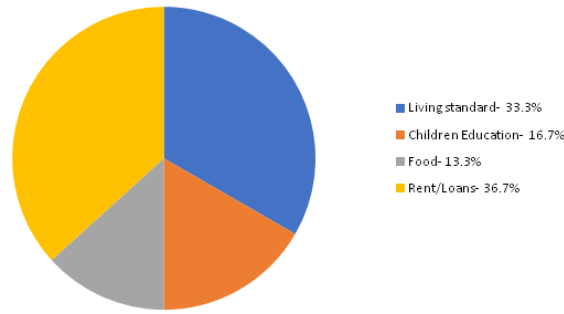
EXAMPLES

Ramesh Shinde, a dabbawala, who changed into connected with the device for the remaining one decade is pressured to soak up a process of a porter. "I ran out of cash. I needed to feed my own circle of relatives along with children. For many days my spouse and I skipped one meal to feed our children. When I ran out of cash I changed into pressured to take a process as a porter." "Delivering tiffin changed into our supply of profits however from remaining yr we don't have any tiffin packing containers to deliver," delivered Shinde. According to Shinde, many dabbawalas like him have lower back to their houses as they even did not get a process as a protection defend or a porter.

Walanj Baban, 70 years old who was in the business of delivering lunchboxes whit his colleagues which includes his 7 family members. He said that he used to deliver more than 1.3 lakh lunchboxes. But due to the covid-19 he and his colleagues life changed completely. Now he and his members in Mumbai are only delivering 4000 to 5000 lunchboxes. Out of 5000 members only 400 to 500 are delivering dabbas, each person delivering 5-7 dabbas. Walanj assumed that it wont work for long so he headed to find new Job but there were no response,so he went back to his village to work as a farmer.

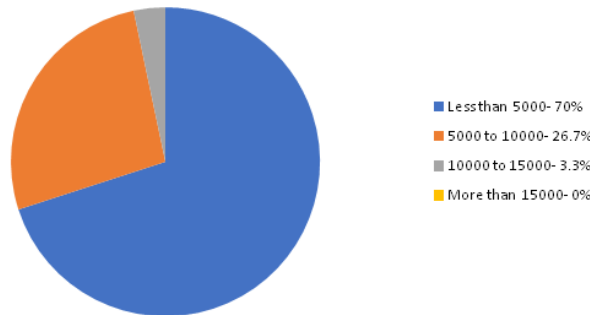
DATA ANALYSIS

Sales



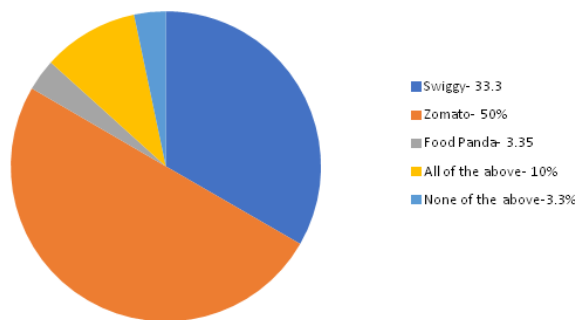
Inference: According to the survey 36.7% of paying rent and loan has badly affected to them. 33.3% shows their living standards and 13.3% have affected on their food and rest is on the children education.

Monthly Income



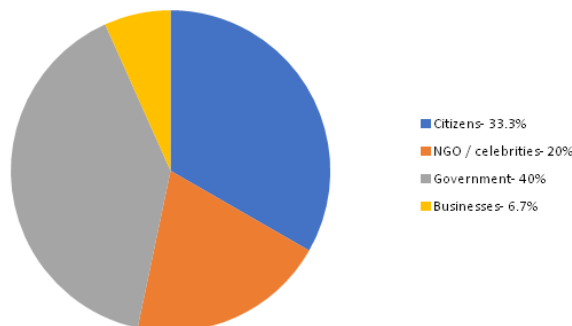
Inference: As you can see the pie chart it represent 70% of the dabbawalas are earning less than 5000/- in pandemic, 26.7% are people who are trying their best to earn are between 5000 to 1000.

Companies



Inference: The above chart shows that 50% has Zomato came in the business, 33.3% by Swiggy. And 10% rest of them due to slowdown of the dabbawalas business.

Organizations



Inference: According to the survey it shows that 40% of support should be given from government, 33.3% from the citizens, 20% from the NGO/ Celebrities and 6.7% from the business. Basically the government should take initiative to help the Dabbawalas.

LIMITATIONS

The dabbawalas who were working for more than 20-30 years and the work is running from 130 years old came to an aurge to stop due to lockdown/covid-19. From the starting of pandemic the Dabbawalas were working for 9 months delivering only few dabbas and taking loan to run their house. They tried everything to earn money but were able to earn only 3,000 to 4,000. The government extended the lockdown because of that the hopes of the remaining dabbawalas were crashed. The government allowed them to travel from train but the people were forced to work from home and because of that dabbawalas were unable to deliver the dabbas. They were unable to pay fees of their children's. The Mumbai dabbawalas requested to the government to help them with the financial problems, the government told them that they will give 5000 to each dabbawalas so they can live their lives but it was not fulfilled, it was not passed. They got some help from the NGO'S and other social organisation to run their life. Datta Shivekar, a former dabbawala who served the people hunger for 15 years is now working as a auto driver in june. He said that he had to pay 4000 rent. His brother and father who were working as a dabbawalas for 30 years, had never thought that he had to do something else to earn to live.

CONCLUSION

As the Mumbai dabbawalas who are trying their best to go with flow in pandemic, they have been deeply injured because they are unable to pay their home rent and loans, thier children education and their needs, they have been craving for foods. They have made many sacrifices to fulfill others hunger. The Mumbai dabbawalas and their association who are facing problem because of the covid 19 issue many have left to their jobs and switched to find other jobs to complete their financial crises and problems. Many of them have went back to their villages, some of them took job like security guard, watchman, etc. They have never felt this broken and many of them have committed suicide through the stress of their family. The Mumbai dabbawalas and their association needs helps from the government so that they atleast earn to fill thier belly. Citizens and others should come forward to help them and motivate the Dabbawalas.

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CHALLENGES IN MANAGING EMPLOYEE STRESS AT WORKPLACE**Aryan Tirlotkar and Aditya Jadhav**

Chetana's Hazarimal Somani College of Commerce Economics

ABSTRACT

Stress can generally indicate the deviation from the normal function of a body and the mind. Stress can reach to the organization's due to so many reasons such as managing the style of managers, control over work, etc. It can help to achieve the personal goals and the organization goals. But if stress cross the particular thin line, then it can cause the harmful effects to the body and the mind of the employees. Stress can be measured by using the psychological method involving the use of questionnaire. Physical measurement involves of measuring various physical contact such as blood pressure. Physiology measures include measurement of various hormonal levels. And the measures the relief of stress by doing sports, listening music, doing yoga, etc. Executive stress can be released by getting the help from professional counsellors. But stress at the workplace is the most important issue. Day by day challenges for the human is increasing in many fields in progress in turns to create the problems. Slowly the nature of the works is changed and still there are changes in the progress. Because of these changes the number of illnesses is increasing day by day. As a way to minimize the stress share the burden of the colleagues, leave the work at the workplace and spent some quality time with the loved ones. Finding the number of studies at this aspect says that the stress has a great impact on the professionals and there by affect the level of productivity.

Keywords: Stress, stress at workplace, relief of stress

OBJECTIVES

- To study different types of stress at workplace.
- To analyse the difficulties faced by the managers to manage stress among the employees.
- To suggest ways to reduce the employee stress.

RESEARCH METHODOLOGY:

In this research paper, the study is based on both primary and secondary data. Survey method has been used to gather primary data which includes a questionnaire. Secondary data has been collected from various articles, journals and reports issued on websites.

REVIEW OF LITERATURE:

1. **B. Greeshma, G. Indra Priya, B. Aswathi, S. Janami (2018)** in their research on “**Stress Management in the Work Place – Challenges Faced by HR**” had stated that for many employees stress is so common that it has become a part of their life. They have also discussed the causes and the effects of the stress, sources of the stress and how to handle stress. They have concluded that when employees are get overcome on the stress, they balance their life and work stress.
2. **Priyasha Jain, Akhil Batra (2015)** in their article “**Occupational Stress at Workplace: Study of the Corporate Sector in India.**” have said that stress is often coined as a medical term or psychological phenomenon. Their study concludes that stress is natural and directly related to nature of work. It is definitely controllable but it requires employee counselling on regular time basis.
3. **Smruti Rekha Sahoo** through their research on “**Managing the Stress on the Workplace.**” Have concluded that it's a real challenge for employees to manage their work stress on the field or in the office. The intension of this report is to educate the damaging effects of the work-related stress and to increase the awareness about the pervasive nature of this problem. So, to avoid the consequences of the stress on the workers is to adapt the stress management culture in the organisation. Companies approaches the individual strategies are the most effective way to address the job stress.

INTRODUCTION

In our day to day lives we get to hear the word ‘stress’ everywhere, from our friends, family, colleagues, even in the news, in the magazines and on social media too. But exactly what is stress? According to layman's definition "frustration or anxiety or nervousness or change in regular function of mind and body due to negative or positive influences around us" is what stress is.

In the words of Lazarus and Folkman (1984) "stress occurs when people perceived that the demands from external situations were beyond their coping capacity."

Stress at workplace is been one of the concerning thing nowadays. Some stress can be positive in result as it can motivate employees to focus on a task or to act and solve a problem. But if stress occurs too often by going beyond an optimal level or lasts too long, it may cause negative effects such as burnout and strain. Stress at the workplace is the adverse reactions of mental and physical forms that could happen when there is a conflict between job needs and the degree of control that staff is given to meet these requirements. Workplace stress has been demonstrated to have a harmful influence on the wellbeing and health of workers, as well as it can negative effects on productivity and profits of the organization.

TYPES OF STRESS

Based on stress impact on body, mind and performance, it can be categorized into two types-

- A) Eu-stress: Eu-stress is a reasonable amount of stress that a person can take. This stress has positive effects on a person's mindset. It can create passion for work and it may be able to provoke hidden abilities and talents among the employees. It inspires people to take on new activities. Such well quantified stress can be a reason of leading to success.
- B) Distress- Distress is an excessive quantity of stress. This amount of stress is harmful for people's health. Distress can cause negative effects on body and mind of employees. Such stress can be a cause of depression, heart attack, and lot of other negative aspects.

Causes of Stress at Workplace

Causes of stress can be divided into two major categories i.e., Internal causes and External causes.

- a) Internal causes: Internal causes are originated from within the individual and lead to stress. These causes are based on perception of an individual person. Even if no threat exists in the surrounding a person may feel another person or a random situation threatening and may get stressed.
- b) External causes: External causes include many factors within an organization which affects an individual's performance in organization which are-
 1. Job insecurity- When any employee works for an organization then the fear of losing their job leads to chronic stress which causes reduction in the quality of work.
 2. Working hours- Odd working hours may leads to many physiological problems in employees which may lead to stress during work.
 3. Control at work- This refers to extent of control an employee has over their work. If employee has no or very little control over the work then they lose interest in the work and feels stressed to meet expectations of their superior management.
 4. Managerial style- The controlling style of managers can affect the stress over the employees. Managers with autocratic style of control give very less freedom to the employees in decision making and planning. So, the employees who work under such managers are stressed due to very less control over their work and very high restrictions.
 5. Over load and under load- Over load of work refers to an employee performing a large amount of work in a very short time. Such high expectations from any individual may lead to stress. Whereas under load refers to very short amount of work to do and time available is too much. Here employee questions their capacity and feels stressed.

Data Analysis on the basis of survey

A set of questions was circulated online with the help of Google Forms to collect data from individuals. The sample size of the questionnaire is 20 responses. Target population was the people working on management level in the organisations with different age groups and different educational qualification.

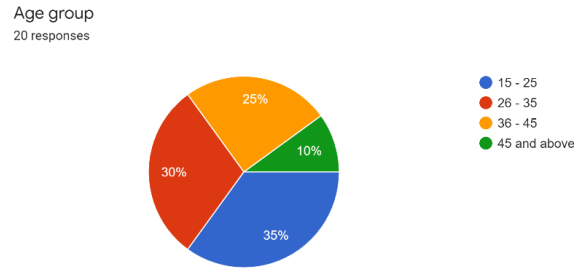


Fig.1: Age groups

In the above figure, respondents were asked to choose their age group. As shown in the chart, 35% of respondents are from age group of 15 – 25. 30% respondents are from age group of 26 – 35. 25% respondents are from age group of 36 – 45. 10% respondents are from age group of 45 and above.

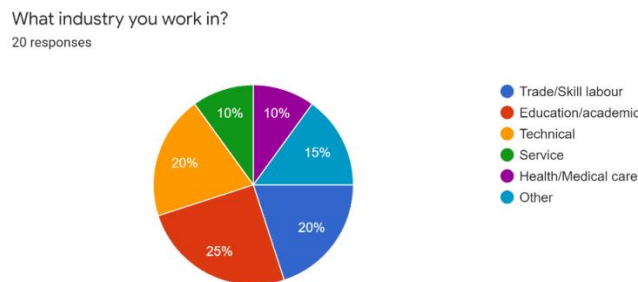


Fig.2: Industry occupation

In the above figure, respondents were asked to mention in which industry do they work. As shown in the chart, 20% of respondents work in trade/skilled labour industry. 25% of respondents work in education/academic industry. 20% of respondents work in technical industry. 10% of respondents work in service industry. 10% of respondents work in health/medical care industry. 15% of respondents work in other industries

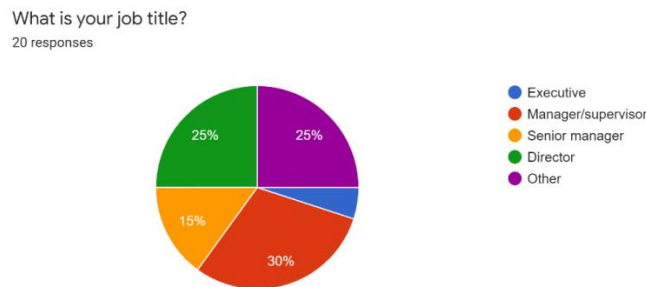


Fig.3: Job title

In the above figure, respondents were asked to mention their job titles. As shown in the chart, 5% respondents work as an executive. 30% respondents work as manager/supervisor. 15% respondents work as senior manager. 25% respondents work as director. 25% respondents have other job title.

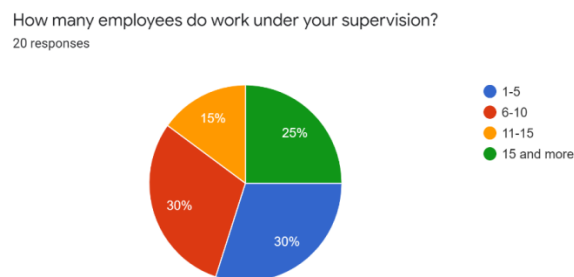


Fig.4: No. of employees working under you

In the above figure, respondents were asked to tell how many employees do work under their supervision. As shown in the chart, 1 -5 employees work under 30% of respondents. 6 – 10 employees do work under 30% of respondents. 11 – 15 employees do work under 15% of respondents. And 15+ employees do work under 25% of respondents.

Do you feel when you increase the work of your employees, they feel stressed?
20 responses

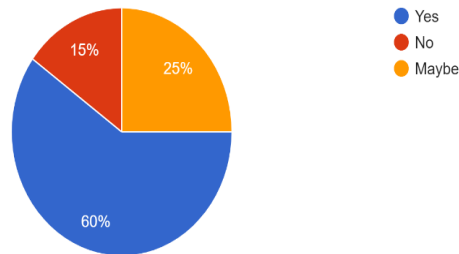


Fig.5: Do you feel when you increase the work of your employees, they feel stressed?

In the above figure, respondents were asked that do they feel when they increase the work of their employees, they feel stressed? As shown in the chart, 60% respondents voted for ‘Yes’. 15% respondents voted for ‘No’. and 25% respondents voted for ‘Maybe’.

What will you do if you get to know that your employees are feeling stressed because of the work load?
20 responses

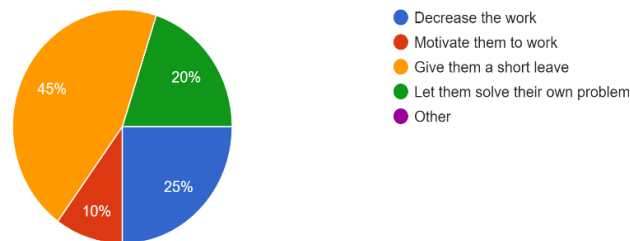


Fig.6: What will you do if you get to know that your employees are feeling stressed because of the work load?

In the above figure, respondents were asked to tell what would they do if they get to know that their employees are feeling stressed because of the work load? As shown in the chart, 25% of respondents would decrease their work. 10% of respondents would motivate them to work. 45% of respondents would give them a short leave. 20% of respondents would let them solve their own problem.

What do you think that your organization should do to maintain employee stress?
20 responses

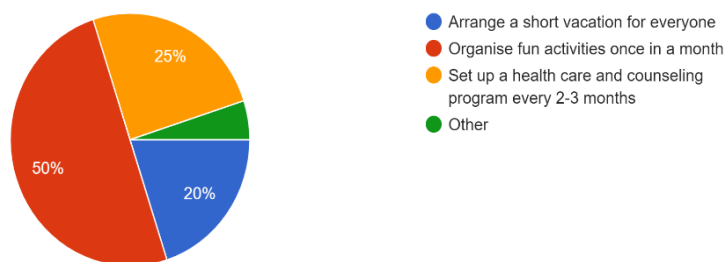


Fig.7: What do you think that your organization should do to maintain employee stress?

In the above figure, respondents were asked to tell What do they think that their organization should do to maintain employee stress? As shown in the chart, 20% of respondents think that their organization should arrange a short vacation for everyone. 50% of respondents think that their organization should organize fun activities once in a month. 25% of respondents think that their organization should set up a health care and counselling program every 2-3 months. And 5% of respondents think that their organization should think about other options to maintain employee stress.

Organisational Measures to Combat Stress

The following measures can be taken by organisations to prevent stress: -

1. Reducing Long working hours: - Organisations should see that long working hours of employees should be reduced and the proper time management techniques should be taught to them.
2. Teaching Employees about Work-Life balance: - Employees should be given required trainings to maintain the work-life balance.
3. Use of Technology: - The organizations should use the technology and provide specialized training courses on the topics which are required for work advancement.
4. Communication: - The organizations have to encourage communication and always take feedbacks, where the HR manager should always directly accessible to any employee to listen to. The organization always try to follow up with all business and corporate news, in addition to new studies published regarding work stress, how to spot it and solve it.
5. Security Fears: - The Organizations should take efforts in making employees and people feel safe by application of laws for security checks, checking identities of visitors to the firm and not allowing unauthorized people to enter.
6. Introduction of Retirement Plans: - Applying pension funds and Social Security system. It is a great insurance and relief for employees in order not to worry about their retirement any more.
7. Fear of downsizing and Job stability: - The Economic Crisis is very complex. Unfortunately, downsizing and layoffs are forced on many organizations, and there is nothing that management can do internally to stop this issue.
8. Workplace Diversity: - The firms should hire all kinds of experiences from every age, gender, and levels of educations.

Resources for Managing Work Stress

1. Limit of working hours should not be more than 12 hours per day.
2. Rotate work from high-stress functions to lower stress functions.
3. Rotate the work from scene to the routine assignments, as the practicable.
4. Use counselling assistance programs available through your agency.
5. Drink the plenty of water, eat healthy snacks such as fruits, whole grain breads, and other energy foods.
6. Stay in touch with your family and friends and close once.
7. Participate in the rituals and memorials, and the use of symbols as the way to express the feelings.

CONCLUSION

Now we conclude that the stress is the most important factor to the employees at the workplace. Stress with a specific limit helps the employees to achieve the objectives, but if the stress crosses the particular thin line, then it can cause the harmful effects to the employees' body and mind. So now the way to cope the stress that it includes the complete sleep, exercises, doing yoga, talking to the closed ones. These all must be use to get relief from overall stress. Workplace stress plays a significant role in psychological and physiological well-being of employees. It also makes an effect on the productivity and performance of the organisations. The various results of workplace stress like physical problems, mental disturbances, emotional changes, lifestyle changes, behavioural problems lead to the disturb climate of the organization. These issues create the impersonal conflicts, decreased productivity, low organizational commitment, increase the absence. By facilitating the effective training program to the employees, the management can provide them a platform so they can solve their stress problems. Yoga, meditation, exercise and recreational activities can provide better environment to maintain stress. Even time management skills help to manage stress in a very effective manner. These simple but useful steps can pave the path to improve the efficiency of employees and increased productivity of organisation.

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PERSPECTIVE OF YOUTH TOWARDS STARTUPS AND ATMANIRBHAR BHARAT

Deepnarayan Mishra and Pawan Jadhav

Chetana H.S College of Commerce and Self Financing Courses

ABSTRACT

Like other countries India was also fighting against covid. Pandemic created a huge inflation and also unemployment at huge level. To overcome these problems our prime ministers Narendra Modi took a revolutionary action by launching atmanirbhar Bharat which is go “vocal for local”. This actions of his has resulted in increased in industrial development in all sectors and also great response for made in India products. Our research paper consists of all the factors that turned atmanirbhar Bharat into a positive change for our nation. Paper also consists of all the problems faced by entrepreneurs and what are the remedies/suggestion for their problems. Our paper also consists of what are the government policies which are beneficial for upcoming entrepreneurs. The increase in the startups also indirectly impacted to the nation economy, import, export, to the great level. Research paper also consists of collection of data and questionnaires prepare on it. We have also collected personal response from our colleagues, friends, and experts and from their response we have also reached to the conclusion in our paper.

INTRODUCTION

This Abhiyan is started to mitigate the negative effects of the COV the pandemic creates huge inflation, economic depression all over the world. However, it also ID-19 pandemic. It tries to analyze the limitations and bring out the various suggestions to utilize the existing capacity for becoming a global supplier. Our paper extends an extended arm to the AtmaNirbhar Bharat mission's 5 main pillars: economy, infrastructure, system, demography, and demand. It also highlights four key sectors: rural tourism, electronic and information technology, and modern agriculture, all of which are capable of moving tremendous growth in this project. The sole goal of this research is to converge the AtmaNirbhar Bharat mission's differential building blocks.

OBJECTIVES

- To study the development in different sectors post covid
- To study what are the schemes and policies offered by government for startups
- To know how it's helping/boosting nation's economy\

RESEARCH METHODOLOGY

Primary Data: A collection of study and questionnaire is prepared on it

Secondary Data: These data is collected from websites/articles

REVIEW OF LITERATURE

Shritish Shete and Siddhi Dave (2021) in their research paper they say we have to go ‘vocal for local’ by promotion, adoption of products by Indian origin companies. They also demonstrated five pillars of atmanirbhar Bharat which are economy, infrastructure, system, demography, demand. They also gave suggestion for the development of tourism and agricultural sector in **Pinky Anand** in his paper ‘**The case of a crisis turned into an opportunity**’ published in August 2020 she discussed about how covid crisis impacted the people of India. She also discussed impact of covid on different sectors, mainly 5 phases which are **1. Business including MSMEs 2. Poor including migrants and farmers 3. Agriculture 4. New Horizon of growth 5. Government reforms and enablers.**

Reasons for atmanirbhar Bharat

- Unemployment: during pandemic whole nation took a pause and all the infrastructure development and companies stopped recruiting new employees. This resulted in unemployment and labor community also faced problems.
- Self-reliant nation: it was important to give identity to products that are made from Indian Origin Company.
- To promote new ideas: all the underdogs who were not able to establish their business due to competitive market and business malpractices.

Effects of atmanirbhar Bharat

- Increased in startups: during fy2020-21 1, 55,377 new companies were registered in India with Maharashtra leading the chart. Due to increase in companies also created employment opportunities.

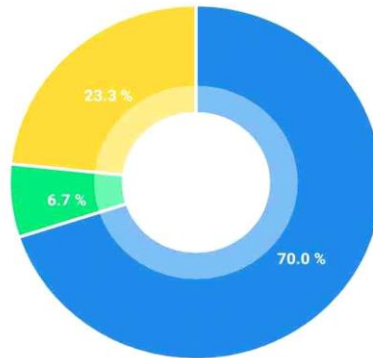
- Economy: Due to various startups held up in India it results in positive impact on Indian economy and GDP. Number of tax payers has also increased.
- Government reforms: due to various government polices like Pradhan Mantri mudra Yojna, startup India seed funds schemes have also motivated young entrepreneurs to do business

DATA ANALYSIS AND INTERPRETATION

What according to you is the most efficient field?

PIE CHART

- 1 Business - 21
- 2 Service - 2
- 3 Startup - 7

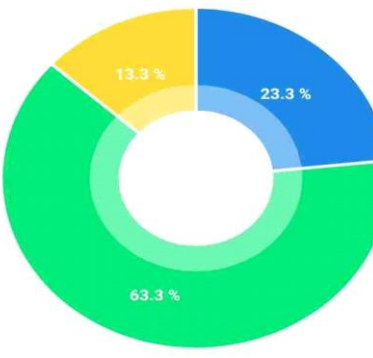


In the above chart, out of 100% people, 70 percent think that business is the best field, while 23.3 percent people are convinced by startups and least is 6.7 percent which is service

Why do Indians lag behind in startups?

PIE CHART

- 1 money problem - 7
- 2 Lack of confidence - 19
- 3 Lack of support - 4



Above pie chart tell us the problem faced by the Indians during startups, So, lack of confidence is the major issue lies with them i.e 63.3 percent, while 23.3 percent people think that money is the problem and least with 13.3 percent that is lack of support

Do you think in the coming time India will be called the country of entrepreneurs?

PIE CHART

Yes - 23
No - 7



Above pie chart tell us that 76.7 Percent India will be the country of entrepreneurs while remaining are convinced with negative side i.e., 23.3

Do you promote new startups by investing in them?

PIE CHART

Yes - 9
No - 21

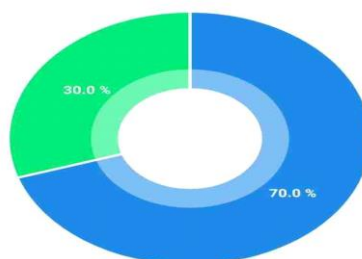


Here, 70 percent people are not investing in startups while remaining 30 Percent are happily investing

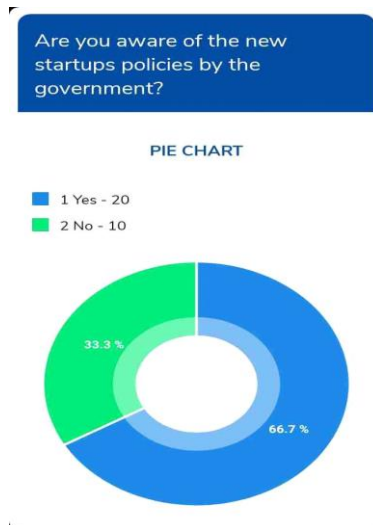
Do you think there should be more awareness of Entrepreneurship in early age students life?

PIE CHART

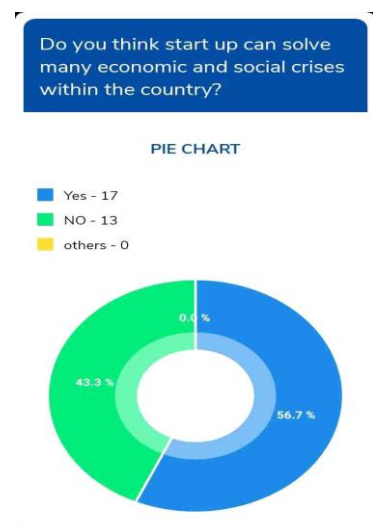
Yes - 21
No - 9



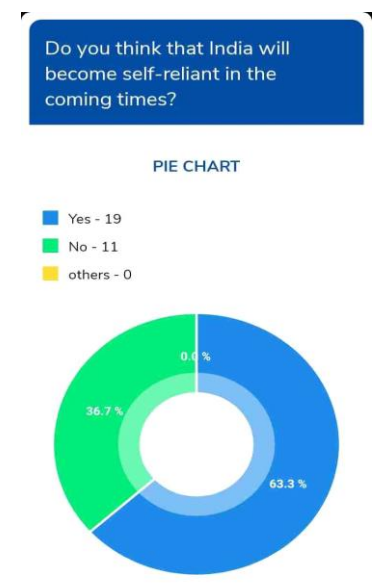
Here, people think that there should be more awareness in early student age about entrepreneurship i.e. 70 percent while rest is 30 percent



Here, 66.7 percent are aware with the government policies which promotes startups while rest are 33.3 percent are not aware



Here 56.7 percent believe that startups can solve the crises while 43.3 are chosen no.



Here 63.3 Percent people believe that in future India can be self-reliant whereas 36.7 percent chosen No.

CONCLUSION

It is not only the responsibility of the government to take up the AtmaNirbhar Bharat initiative, but also every citizen of the country takes part. The older generation is able to provide wisdom and experience while the younger generation can provide innovative and creative ideas. India possesses its own potential in this regard.

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TRANSFORMATIONAL CHANGES FOR GENERATION Z IN A WORKPLACE**Rasika S. Rane and Jayden F. Fernandes**

Chetana's Hazarimal Somani College of Arts And Commerce, Bandra Mumbai

ABSTRACT

It was a few years back that the corporate world saw a great flow in the sum of millennials joining the workforce. The one thing that they took seriously was getting encouraged for their efforts. Organizations had to revamp their work culture and reframe their goals to fit with the changing global financial to hire and retain the top talents. As these changes were taking the appropriate appearance, there has now appears a new generation of job seekers, the Gen Z's or Generation Z.

Having a comprehensive mind-set that is willing to learn or experience new things and the sustained search for challenges makes Generation Z more unique and impressive. So for this reason, they have greater expectations in comparison to the former generations, especially when it comes to their profession.

In this research, we will be discussing about Transformational Changes for GEN Z's in a workplace.

Keywords: Generation Z, Changes, employees, workforce, organization, expectations, Challenges, millennials, etc.

INTRODUCTION

Individuals that belongs to Generation Z are those who were born between the mid 90s and early 2000. The **Millennials**, Gen Z's are raised in the lap of Leading-edge. This is one of the reasons why they are often referred to as iGen's. Many people includes the millennials and Gen Z's in the same category. However, the Gen Z's are more demanding and more ahead when it comes to acquiring new technology.

Generation Z owe an unique point of view concerning everything they come across. Being born and brought up amongst leading edges, they always think over the top while taking any utmost step. Gen Z are highly instinctive and observant about the conditions around them. They always stay inquisitive and are very young, which caters their willingness to continue learning. For this reasons, they have greater expectations about transformational changes.

OBJECTIVES OF THE RESEARCH**PRIMARY OBJECTIVE –**

- The main motive of the study is to explore Transformational changes for Generation Z in a work place.

SECONDARY OBJECTIVES –

- To know about Generation Z's desired working sectors.
- To identify their top most priorities in selecting a full time job.
- To understand the abilities and skills which are needed for a successful career according to Generation Z.
- To discover the changes that Generation Z wants to see in their working place.

RESEARCH METHODOLOGY

The study is intended to find the Transformational Changes For Generation Z in a workplace. The study is established on the **Primary Data**. The data has been acquired through the survey based on self-made questionnaire. The questionnaire has included 12 questions. This survey has been circulated to people who are aged between 15 to 25. The sum of 50 members of Gen Z have responded to the survey.

This study will help us to know about the necessary Transformational changes for Gen Z in a work place.

REVIEW OF LITERATURE

In the research paper, "UNDERSTANDING GENERATION Z'S EXPECTATIONS FOR EFFECTIVE ONBOARDING" published on 19th February 2020 author **Mr. Bharat Chillakuri** finds out that, to tackle with the generational issues organizations welcomes Generation Z in a working place. The purpose of this study is to understand generation z's expectations of effective onboarding by this way organization can easily furnish opportunities to the Generation Z. The result of the study will also help organization to find out effective onboarding programs needed by generation z.

On topic of "GENERATION Z'S EXPECTATIONS AND PERCEPTION UPON ENTERING THE WORKFORCE" research paper has been done by **Alina Elena Mărginean** in year 2020, it has been entirely

focuses on generation z’s thoughts and perception regarding their current working sectors and future opportunities. This research paper speaks about Gen Z’s expectations and perception upon entering in workforce.

DATA ANALYSIS

To collect the data, we have conducted a survey. Total number of 50 members of Gen Z’s have responded to the survey. In the survey, we have asked total 12 questions to Gen Z.

In order to study necessary transformational changes, firstly we’ve asked them some basic questions to get more idea about their current scenario. According to the data half of our respondents were aged between 17 to 20. Through the survey we get to know that 65% of our respondents do not have any professional experience of working in a corporate sector only 35% of them have working experience. When we asked about their job status, we get to know that only 30% of the respondents are full time employee, 5% of them are part time employee and 10% of them are Full-time intern. Then, we’ve asked them about their current working sector and their desired working sector, 30% of the respondents are currently working in a Marketing-HR sector, 10% of them are working in a Financial sector another 10% of them are working in a Information technology sector. We analyse through the survey 40% of our respondents desire to work in a Start-ups, remaining were desire to continue working as an employee.

In order to study, which transformational changes are important and necessary for Gen Z in a workplace more detail we have asked them following questions :

1. What are your top priorities in selecting a job?

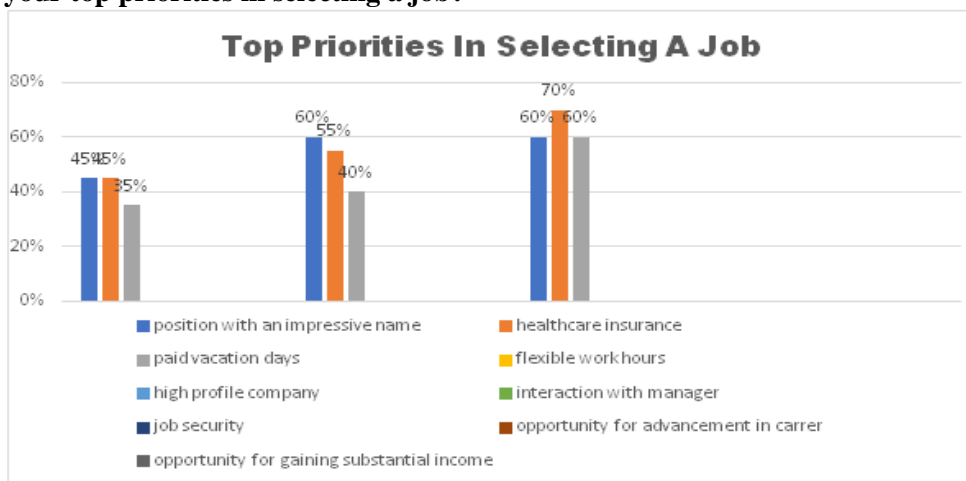


Figure 1

As we can see on the screen, Position with an impressive name, Healthcare Insurance and Paid vacation days are the main priorities and commonly preferred priorities of Gen Z’s while selecting a job.

2. What is your expected salary for a job after completion of your degree course?

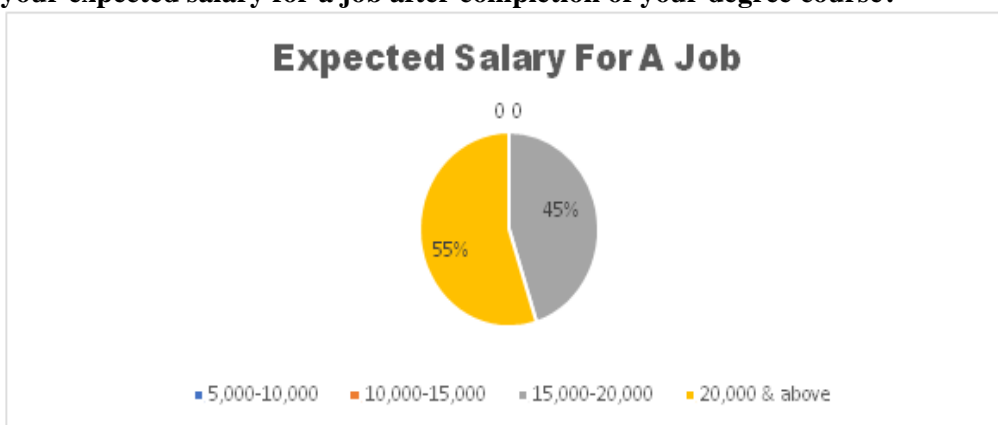


Figure 2

In the above pie chart, we get to know that 55% of our respondent’s expected salary after completion of their degree course is 20,000 and above. Remaining 45% of our respondents expect at least 15 to 20 thousand salary.

3. How much time do you think is convenient for travel to your workplace from your home?

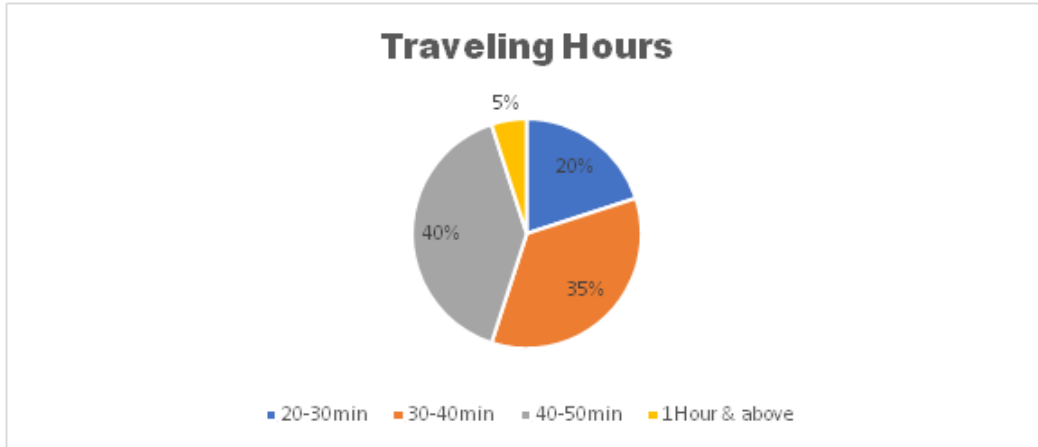


Figure 3

When we asked our respondents, their perception about how much time is best suited and convenient in their opinion to travel from home to workplace, the most number of 40% of our respondents have voted on 40-50min. And the least number of 5% respondents have voted for 1 and more hours.

4. What are the top traits you look for in a Leader?

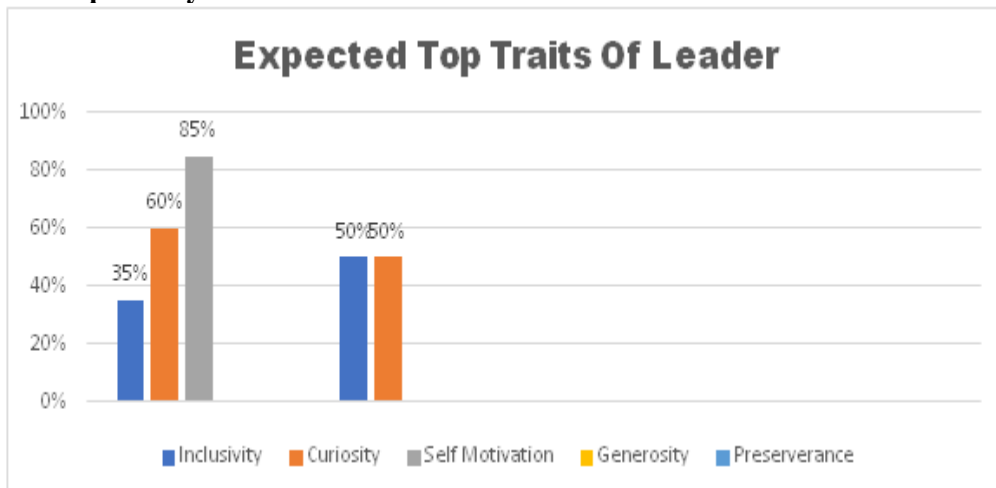


Figure 4

Above diagram shows that major number of respondents expect the common trait in a Leader which is, Self-Motivation. This result shows that the most commonly expected trait of leaders are Inclusivity and Curiosity.

5. What are the abilities you think are needed for a successful career?

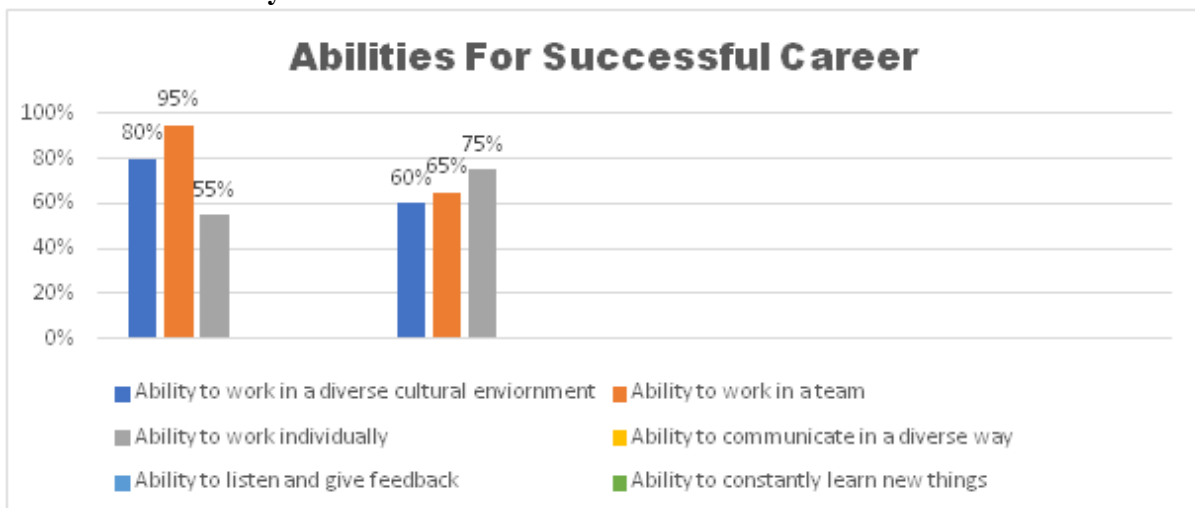


Figure 5

As it is shown in the above figure, gen z's expected abilities for successful career are Ability to work in a diverse cultural environment, Ability to work in a team, Ability to work individually, Ability to listen and give feedback.

CONCLUSION

As we have discussed above, Generation Z are the ones who are the future of the workforce and they are competent enough of taking things in their hands and initiating innovation. Employers can make a lot by hiring these young geniuses who are self-motivated and always ready to face the challenges. The only way to attract and hold on to these talented individuals is to furnish them with a good wage while directing some of their expectations.

By the data we have collected through survey, we have analysed transformational changes for every individual of Gen Z at workplace. Every individual from generation Z have some common expectations of changes they want when it comes to workplace such as, friendly environment at workplace, good relation with manager and employees, inclusive and self motivated leaders and opportunities for occupational improvement.

This study will help us making beneficial Transformational Changes for GEN Z.

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THE IMPACT OF RISING PRICES OF MOBILE RECHARGE PLANS ON CONSUMERS**Tanvi N. Tari and Jyoti M. Kesarkar**

Chetana H.S. College of, Commerce & Eco, Self Financing Course

ABSTRACT

This paper presents a dynamic impact of increased rates of mobile recharge on consumers. Mobile recharge is day to day need of our life which is use by all the age group people. Recently because of tariffs rates have increased in mobile recharge plans have also increase by 20%. However, this creates a huge problem among consumers. Due to COVID -19 PANDEMIC lot of people have lost their jobs and in that they have to pay high prices of recharge. Nowadays people are working from home they compulsory need mobile recharge. Old age group people and pensioners cannot afford this much rates .

Keywords: COVID -19 PANDEMIC, Rates, Tariffs, unaffordable, necessity.

INTRODUCTION

Mobile recharge is something which has become essentials nowadays. Because internet play an important role in our lives in every possible way. It is no longer a luxury item instead it has become necessity for all of us. In last few months, we have seen a hike in mobile recharge plans. Which in turned out to be a huge setback for the consumers. They faced a lot of financial challenges due to increase in rate of mobile recharge. The rates of mobile recharge have been increased by 20% in last few weeks. Which somewhere disturbed the monthly budget of the consumers. Covid-19 has already affect the financial condition of the people, in addition to it the prices of mobile recharge are being unreasonable. The impact of this is quite negative on the consumers.

REVIEW OF LITERATURE:-

Mrs. Devina Sengupta & Himanshi Lohchab[2021] in their paper **The Economics Times** explained about the rising prices of mobile recharge due to increase in tariff rates. Due to rise in prices of mobile recharge where people were paying 300 RS for 84 days is now using one month plan because many people cannot afford 500+ RS amount. Some sim card company found new offers like Bharti Airtel and Reliance JIO infocomm are offering discount on 12 month recharge plans.

Mrs. Himanshi Lohchab in her article in paper **The Economics Times** stated that India has crossed 50% of digital mobile recharges. Due to pandemic people try to use online platforms more often. Customer will take another quarter to be use to for this new plan. At Bharti Airtel more than 50% of its revenue have come from online platforms and digital channels for the first time.

OBJECTIVES:-

- To study the new plans adapted by sim card company for mobile recharge.
- To study the challenges face by consumers due to increase in prices of mobile recharge.
- To study whether the consumers are satisfied with the new plans of mobile recharge.

METHODOLOGY

The data of this research is collected on Primary Data and Secondary Data basis

- The primary data is collected by conducting online survey of 50 common people
- The Secondary data is collected by referring articles, websites ,etc.

MOBILE RECHARGE PLANS**● AIRTEL**

1] The Airtel prepaid recharge plans of RS 265 gives us 1 GB data per day. Customers get free 500MB data per day free, 100 SMS, unlimited calls and free trial of mobile edition amazon prime.

2] This Airtel prepaid recharge plans of RS 479 gives 1.5 GB Data per day in total 84 GB data for entire plan.. And it is valid for 56 days almost 2 months. Along with this prime mobile edition and even online course at Shwa academy.

3] This Airtel prepaid recharge plans of RS 719 gives 1.5 GB data daily and it is valid for 84 days almost 3 months. .Customers get unlimited voice calls and 100 SMS per day in this plan.

● **Vi[VODAFONE IDEA]:-**

1] The Vi prepaid recharge plans of RS 299 gives 1.5 GB data per day for 28 days. Free 100 SMS unlimited calls and Vi gives a special offer of unlimited night data without any interruption from 12am to 6am and even you can carry unused data from Mon-Fri into Saturday. Backup data of 2 Gb without extra charges.

2] The Vi prepaid recharge plans of RS 479 gives 1.5 GB data per day. The plan include unlimited calls 100 SMS per day without interruption night data. Backup data of 6 GB without any extra charges. Customers can also see Vi movies and TV classic access.

3] The Vi prepaid recharge plans of RS 719 gives 1.5 GB data per day for 84 days. Customers get unlimited calling +100 SMS per day. Same as above packs we get unlimited night data from 12am to 6am without and interruption. Backup data of 2 GB without any extra charges.

● **JIO**

1] The JIO prepaid recharge plan of RS 239 gives 1.5 GB Data per day. In this plans customers get unlimited calls 100 SMS per day. Complimentary subscriptions of JIO apps. And if you recharge this plan from Jiomart app you will get 20% off instead of 239 you will only have to pay RS 199.

2] The JIO prepaid recharge plan is of RS 479 gives you 1.5 GB data per day. You can recharge the same plan with same benefits at JIOMART app at 20% and even up to 200 RS cashback.

3] The JIO prepaid recharge plan of RS 666 gives 1.5 GB data per day. In this plan customers get unlimited calls 100 SMS per day. Complimentary subscriptions of JIO apps. If you recharge the above plan at JIOMART app you will get 200 RS cashback and 20% off.

● **BSNL**

1] The BSNL prepaid recharge plan of RS 149 gives 1.5 GB data per day for 28 days. You will get unlimited calls and 100 SMS per day in this plan

2] The BSNL prepaid recharge plan of RS 485 Gives 1.5 GB data per day for 90 day almost 3 months. This plan gives unlimited data with speed restricted to 40 Kbps after 1.5 GB data per day. T & C apply.

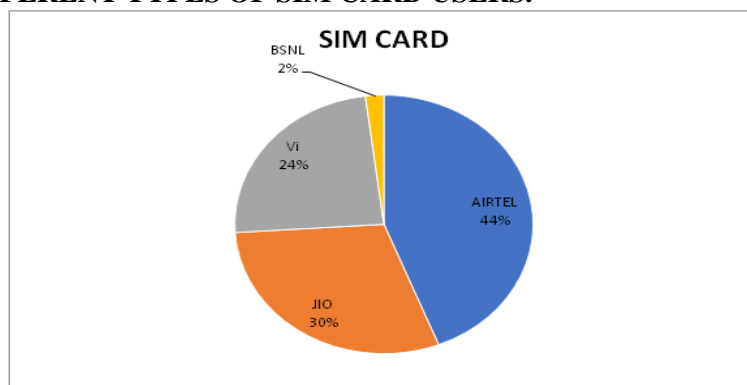
CHALLENGES FACED BY CONSUMERS:-

In the last few months, there's a huge high in the prices of mobile recharge plans. The prices are increased by almost 20% of its original price. This made a huge impact on consumers. Mobile recharge has become a necessity in this days. COVID -19 has already affect the financial condition of common man. In addition to it, now the prices of mobile recharge plans are also increased. Because the prices of mobile recharge are increased, it has become very difficult for the common man to recharge their mobile on daily basis. Even old age people and pensioners cannot afford this much price. Nowadays students also need to recharge their phones for online lectures. The monthly financial budgets of common people have been disturbed due to increase in price of mobile recharge. Which affected the overall financial condition of the consumers.

DATA ANALYSIS:-

To understand the customers satisfaction towards the increasing prices of mobile recharge plans.

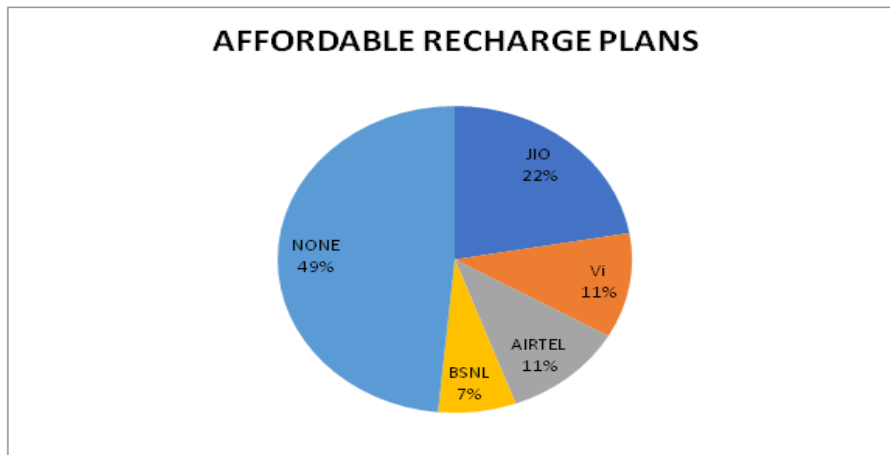
TO STUDY THE DIFFERENT TYPES OF SIM CARD USERS.



INFERENCES

According to the survey of different types of sim card users 44% of the customer prefer using Airtel sim card, 30% of the people are using JIO sim, 24% of the customers are using Vi sim and remaining people are using BSNL sim card. Hence, most of the customers prefer using Airtel sim card.

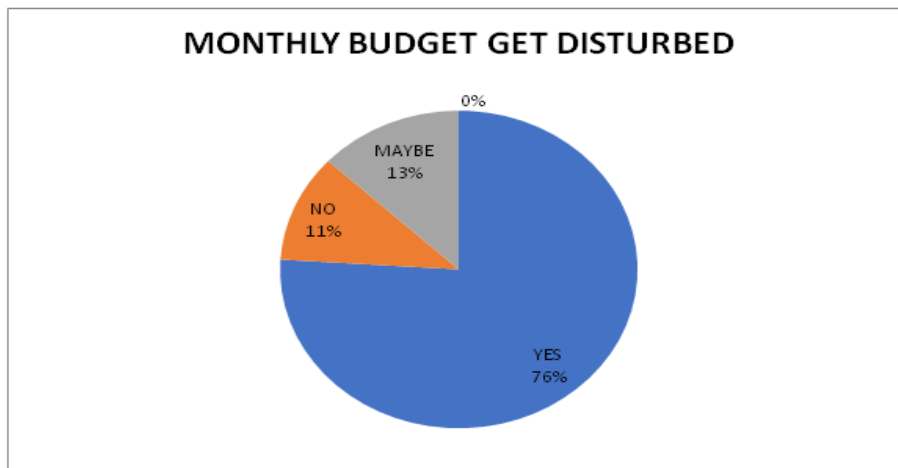
TO STUDY WHICH RECHARGE PLANS ARE AFFORDABLE



INFERENCE

According to the survey of affordable recharge plans 22% users think that JIO plans are affordable, 11% of the users think that Vi and Airtel recharge plans are more affordable, 7% of users thinks BSNL plans are more affordable and 49% of users ythink none of the plans are affordable due to increase in prices of mobile recharge.

TO STUDY WHETHER THE MONTHLY BUDGETS GET DISTURBED DUE TO INCREASE IN RATES OF MOBILE RECHARGE PLANS



INFERENCE

According to the survey of monthly budgets get disturbed due to increase in price of mobile recharge 76% of the users think that yes the monthly budget get disturbed, 11% of the users think that no the budget will not get disturbed and 13% of the users think yes the monthly budget get disturbed due to increase in price of mobile recharge.

FINDINGS

- Pensioners cannot afford this recharge plans it does not fit in their budget.
- Most of the people are thinking that the companies are taking advantage of their needs.
- Many of the consumers are not satisfied with the new recharge plans.
- Consumers feels that none of the company’s recharge plans are affordable.

CONCLUSION

According to our research paper we have concluded that most of the people are not satisfied with the increased in rates of mobile recharge. And most of the consumers says that the none of the mobile recharge plans are affordable. Increasing rates of mobile recharge plans are not at all suitable for old age group of our society and also for schools and college going students. People feels like telecom companies are taking advantage of their needs. Most of the common people are thinking about changing the sim card but all recharge are overall same and not at all pocket friendly. Due to high rates monthly budget of consumers have been disturbed and most of the people are even not satisfied with rates of new recharge plans.

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CONSUMER PERSPECTIVE TOWARDS INNOVATIVE INSURANCE SCHEMES POST PANDEMIC

Shrushti Gade and Pooja Chandrakant Belnekar
Chetana's H.S College of Commerce and Self-Financing Courses

ABSTRACT

The COVID-19 pandemic and lockdown have impacted almost all the world including the insurance sectors, and it has caused a huge disturbance in the life and livelihood of the everyone's life. This paper is an attempt to know the customers perception about the new insurance schemes which is offered in post pandemic. In this paper the secondary data has been collected from various websites and newspaper articles of new insurance schemes. The paper covers new schemes i.e., corona kavach policy, corona rakshak policy, corona group policy, and ESIC COVID-19 Relief policy and primary data is collected through a survey which includes question related to new insurance schemes and the finding of the study reveals that every customer has different perception about the schemes. Overall these papers have cover the information about the new insurance schemes and the customer's perception about the schemes.

Keywords: New schemes-Consumer perception-Insurance-post pandemic.

INTRODUCTION

Insurance is that the handiest risk management tool which might protect individuals and business from financial risks arising out of assorted contingencies. The emotional and psychological loss can never be compensated with insurance. Though there are uncertainties in life which you cannot reduce, but insurance will surely help facilitate your transfer the financial risk related to the identical. Insurance may be a legal contract between 2 parties-the no depository financial institution (insurer), and therefore the individual (insured), wherein the insurance underwriter promises to atone for financial losses because of insured contingencies in return for the premiums paid by the insured individual. In simple words, insurance could be a risk transfer mechanism, where you transfer your risk to the insurance firm and obtain the quality for financial loss that you just may face because of unforeseen events. And therefore the amount that you simply acquires this arrangements is called premium. There's insurance available for various risks. Ranging from your life to mobile phones that you simply use in the end, it's essential to guard what's important to you.

OBJECTIVES

- ✓ To study the customer satisfaction towards the insurance schemes in posts pandemic.
- ✓ To study the innovative schemes offered for the customers.
- ✓ To analyze insurer benefits in new insurance schemes.
- ✓ Mainly focusing on Health Insurance policy.

REVIEW OF LITERATURE

Policy bazar, 2021 in their article title coronavirus **health insurance aimed the outbreak of the novel of coronavirus (COVID-19)** which is been there since two years. They have also covered the medical expenses which are incurred in the treatment of COVID-19. The main aim of the article is to specify policy from government which are Corona Kavach Policy (individual and family floater) and Corona Rakshak Policy (individuals).

M.vinoth Muthu, March 2019 in their research paper named “**A study on Health Insurance Schemes of select health insurance companies in India**” has explained about the health insurance policy. A health insurance is a policy which covers medical expenses of the insurer or a sum of group. The growth of health insurance schemes, premium, claims have different ratio in every year on public and private sector.

RESEARCH METHODOLOGY:

The data for this research is collected on primary data and secondary data basis. The primary data is collected through a survey. The survey has includes questionnaire related to customer perception towards insurance scheme in post pandemic. The secondary data is collected by the various websites and articles.

LIMITATIONS

- ✓ The data is collected secondarily.
- ✓ The study includes articles published in major online databases.
- ✓ Research articles on insurance schemes post pandemic are also included.
- ✓ Research reports not related to insurance are not included.

TYPES OF INSURANCE

Insurance in India will be broadly speaking divided into three categories:

- **Life Insurance:**

A life insurance is insurance on your life. You get life insurance to form positive your dependents area unit financially secured within the event of your untimely end. Life insurance is especially necessary if your family is heavily dependent on your financial gain. Under this insurance, the customer's family is financially salaried in case the policyholder expires throughout the term of the policy.

- **Health Insurance:**

Health insurance is bought to cover medical prices for costly treatments. Different types of health insurance policies cover associate degree array of diseases and ailments. You'll be able to purchase a generic health insurance policy additionally as policies for specific diseases. The premium paid towards a health insurance policy typically covers treatment, hospitalization and medicines cost.

- **Motor Insurance:**

A Motor insurance contract policy is an obligatory policy issued by an insurance associate degree insurance underwriter as a part of interference of public liability to safeguard the overall public from any accident that may occur on the road. The law mandates that each owner of a motorized vehicle should have once motor contract.

- **Home Insurance:**

We have tendency to all dreaming of owing our own house. Home insurance will facilitate with covering loss or harm caused to your home because of accidents like fireplace and different natural calamities. Home insurance covers different instance like lightning, earthquakes, etc.

NEW SHCMES OFFERED IN INSURANCE POST PANDEMIC

Coronavirus health insurance refer to an insurance policy that cover the medical expenses incurred on the treatment of covid-19. A coronavirus health insurance policy is designed to cover hospitalization expenses of the policyholder, irrespective of the disease that he has been diagnosed with (unless it is critical illness that is not covered). Since coronavirus is a viral infection, a comprehensive health insurance policy pay off pre and post hospitalization expenses including in – patient and out-patient expenses, incurred on the treatment of COVID-19 and its variants, including omicron.

➤ **Corona Kavach Policy :**

Corona Kavach Policy could be a commonplace coronavirus health insurance policy that covers hospitalization expenses, home care treatment price, ambulance charges, price of PPE kits medicines, gloves, masks, doctor fees, ICU charges incurred throughout the treatment of COVID-19 Pandemic. The add insured amount starts from rupees fifty thousand and goes up to rupees five Lakh. You'll get your family lined underneath this arrange that conjointly pays for AYUSH treatment in republic of Indi

Corona Rakshak Policy:

Corona Rakshak Policy is also a COVID-19 specific health insurance policy that pays for hospitalization of a minimum of 72 hours and as required for COVID-19 treatment in India. The policy covers expenses incurred towards PPE's nebulizers, masks, oxygen cylinders, gloves, oximetry, AYUSH treatments, etc. that are restricted below a daily medical contract. This COVID-19 insurance policy is available to individual between the age group of 18 – 65 years on an individual sum insured basis that ranges from Rs 2.5 Lakh to Rs 5 Lakh.

➤ **Coronavirus Group Health Insurance:**

If you are lined below a group health insurance policy, then you would like to check along with your insurance underwriter if it covers coronavirus treatment expenses. However, if your group health insurance policy is either corona Rakshak or corona kavach then you're sure lined for the COVID-19 hospitalization in India.

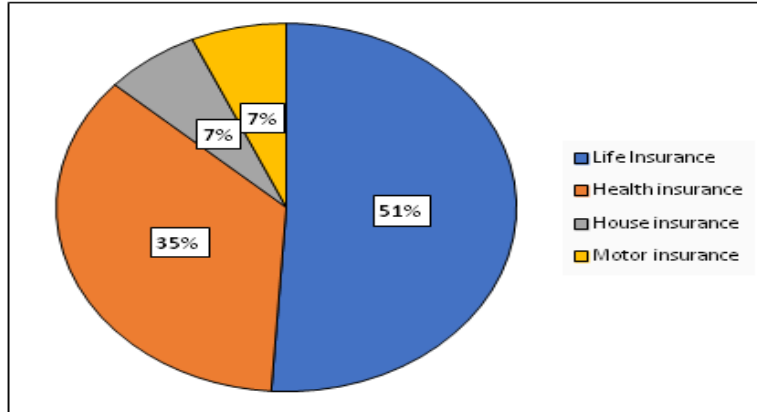
ESIC COVID-19 Relief Scheme Post Pandemic:

The employees of state Insurance Corporation have launched **ESIC COVID- 19 Scheme**. Through this scheme money relief is provided to the dependents of the insured person just in case of his or her death because of COVID-19. The periodic payments beneath the scheme can pay directly into the bank accounts of the eligible dependent members of the family. Currently the dependents of the insured person aren't needed to depend upon others for his or her financial desires. As ESIC can give them financial benefits. This scheme is impact for an amount of 2 years with effect from 24th March 2020. The minimum quantity of relief provided under the scheme are Rs1800 per month.

DATA ANALYSIS AND INTERPRETION

We have conducted a survey of 45 Consumers to understand the current perspective towards various schemes

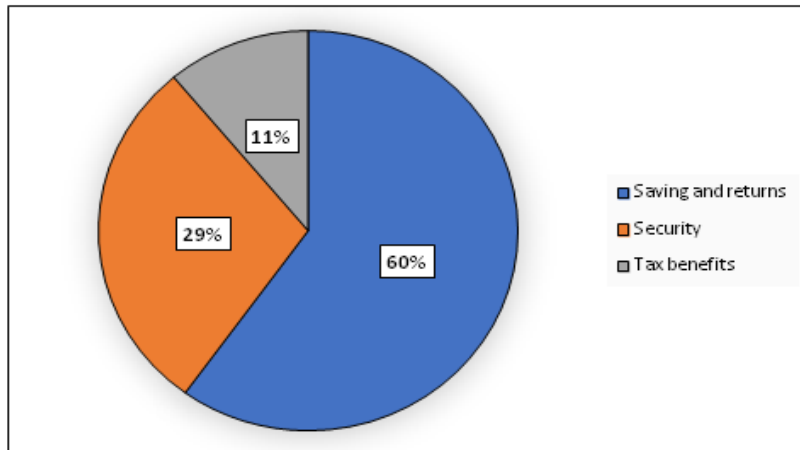
1) What type of insurance do you have?



In the above pie chart:

51% of consumers have life insurance, 35% of consumers have health insurance, 7% of consumers have house insurance, and 7% of consumers have motor insurance.

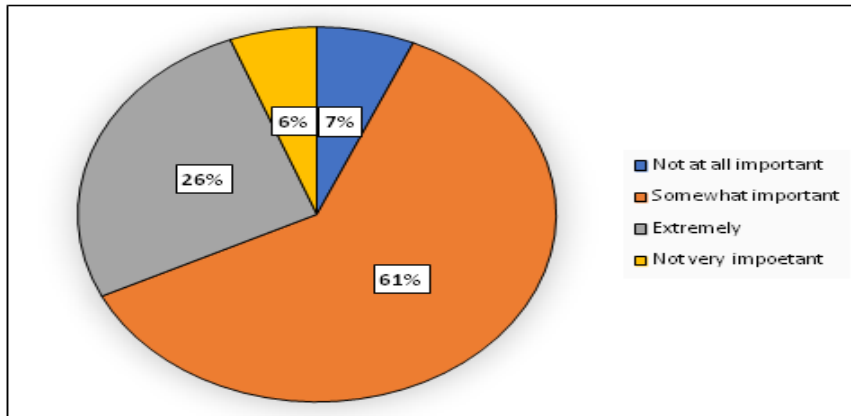
2) What is your intent to gain from the investment?



In the above chart:

60% of consumers intent to gain saving and returns from investment, 29% of consumers intent to gain security from investment, 11% of consumers intent to gain tax benefits from investment.

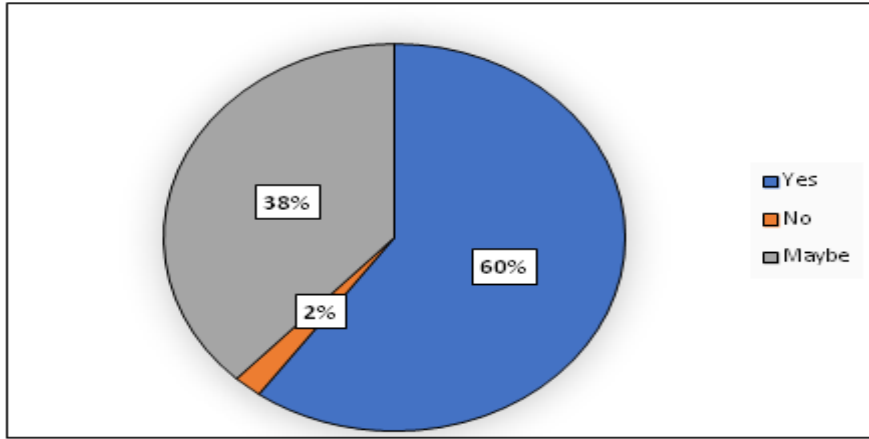
3) In COVID-19 how important is giving financial security to you and your family?



In the above chart:

61% of the consumers somewhat give important to financial security, 26% of the consumers extremely give important to financial security, 7% of the consumers not at all give important to financial security, 6% of the consumer not very give important to financial security.

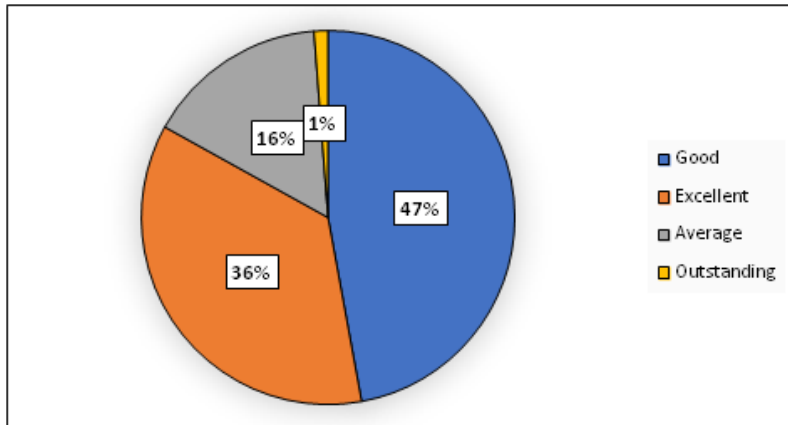
4) Do you think the corona kavach policy and corona rakshak policy is helpful for you?



In the above chart:

60% of the consumers said Yes it is helpful, 38% of the consumers said Maybe it can be helpful, 2% of the consumers said No it is helpful.

5) How would you rate new insurance schemes?



In the above chart

Consumers rate 47% Good to new insurance schemes, Consumers rate 36% Excellent to new insurance schemes, 16% consumers rate Average to new insurance schemes, 1% consumers rate Outstanding to new insurance schemes

CONCLUSION

The study was conducted with the aim of describing about the insurance and new insurance schemes offered in post pandemic. In current scenario, insurance have often taken advantage of growth in the market to offer new insurance schemes because every people perception has change during pandemic they all want to buy new insurance policy for their future financial problems. The new schemes which have been offered many customer had already taken for them and theirs family.

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DRONES IN AGRICULTURE: A TECHNOLOGICAL ADVANCE IN PRECISION FARMING**Ms. Tanuja Bharat Solkar and Mr. Ashutosh Subhash Yadav**

Student (SYBScIT), Chetana H.S College, Bandra

ABSTRACT

Unmanned aerial vehicles (UAVs), sometimes known as drones, are most commonly linked with military, industrial, and other specialized operations. However, with recent advances in sensor and information technology over the last two decades, the scope of drones has been expanded to include various applications such as agriculture. Agriculture. Drones are growing smarter as more technology is integrated into them. increased flight time, tracking, open source technology, smart sensors, better integration for catching criminals, recognizing catastrophe zones in the forest, and so on The goal of this research paper is to highlight the value of drones in agriculture and to describe the best drones currently on the market for agricultural monitoring and observation in order to increase crop quality and safeguard fields from harm Drones.

INTRODUCTION

Unmanned Aerial Vehicles (UAVs) are aircraft that are not piloted (UAVs) Drones, sometimes known as pilotless aircraft systems, are employed in a wide range of applications. Industrial monitoring, photography, warfare surveillance, air ambulance, package delivery, and a multitude of other uses are just a few of the possibilities. Short-distance drone flights are defined as flights conducted by a single pilot. Long-distance flying drones, on the other hand, are accessible. The ability to fly at a high height is well-known. There has been a huge growth in the number of varieties in recent years. In the realm of drones for all purposes, there has been a lot of advancement. In terms of enhanced benefits, drones exceed anything else. Unmanned Aerial Vehicles (UAVs) are planes that don't have a pilot (UAVs) Drones, also referred to as pilotless aircraft systems, are used in a variety of situations. Industrial monitoring, photography, wartime surveillance, air ambulance, package delivery, and a slew of other applications are just a few examples. Drone flights over a short distance are characterized as flights undertaken by a single pilot. Drones that can fly long distances, on the other hand, are available. It is commonly known that humans have the potential to fly at great heights. In recent years, the number of variants has increased dramatically. There has been a lot of progress in the field of drones for all purposes. Drones outperform everything else in terms of increased benefits. Users use GPS-enabled smartphones and even portable LCD monitors to fly the drones over extended distances The remote controls were turned on. Person View (FPV) drones can be installed with HD cameras such as GoPro, DJI, Parrot, and other firms will transmit real-time video of flight with the incorporation of Wi-Fi technology in the form of First Person View (FPV) drones. Using a smartphone or tablet as a means of communication. Currently, the military uses almost 85 percent of drone technology, with the remaining 15 percent being employed by civilians for a variety of purposes. 509 AGRICULTURE DRONES, ON THE OTHER HAND.

**A Rotary Copter Drone**

In other regions, drones are also illegal, with particular limits and no-fly zones. Drones have been deployed to fly above public spaces and government buildings in countries such as India. Annual increase of 85-92 percent every year, according to the Association of Unmanned Aerial Systems International, especially in emerging markets. There are a lot of researchers and firms that make drones. Agriculture is a profession that is about to release or is in the midst of releasing numerous models of agricultural drones. Drones are divided into two categories: fixed-wing aircraft and helicopters with rotary motors. Each of these drones has its own set of benefits and drawbacks. Drones with fixed wings can travel faster. Drones with fixed wings may travel at speeds of up to 60 miles per hour. Drones using rotary motors, on the other hand, may hover and focus on a specific location. This is not a problem in the actual world, and it can fly at a constant pace. They're influenced by They have a short battery life and can only take off and land in tight spaces, making them perfect for

beginners learning to fly a drone. We will largely focus on the significance of- What are the benefits of implementing and employing drones/UAVs in agriculture? in this Research Paper.

Drones may be able to help farmers increase crop yields. The second section will cover the uses and advantages of drones in agriculture The top agricultural drones are highlighted . The conclusion and future scope are included.

Agriculture Drones

Drones' practical applications are quickly spreading beyond enthusiasts to industries and other fields such as photography. It's going to happen. By 2020, the drone market could be worth \$200 billion. Agriculture is recognized as one of the most essential and promising areas among the various. Areas where a variety of cultivars with a variety of features are needed to overcome different farmer obstacles in order to increase crop output. Drones are being used for day-to-day farming chores in the following ways:

1. **Farm Analysis:** Drones are high-end, dependable equipment in agriculture. Drones can be used by farmers to inspect their farms while in the air. Drones produce three-dimensional images at the start of every crop year. Soil analysis maps, which farmers can use to make note of during the growing season. Data is also provided by drone-based soil and field analysis. Irrigation and nitrogen management in fields to boost yields and crop development.
2. **Time Management:** It is tough for farmers with thousands of hectares of land to manage their time. On a regular basis, investigate every nook and cranny of the field. Drones are capable of performing this duty as well as farmers on a daily basis. Field air monitoring is used on a regular basis to keep track of the status of their crops.
3. **Intervals of time Agriculture Yields Have Increased:** Drones will be used to monitor pesticide application, water use, and fertilizers use. As a result, yield can be enhanced while maintaining overall quality.
4. **GIS Mapping Integration:** GIS Mapping has already demonstrated its worth. Increase cost-cutting methods, enhanced business management, and more in the agriculture industry to better manage resources and yields. Farmers can employ drones in conjunction with GIS mapping. To achieve a precise flight pattern, draw field borders.
5. **Crop Health Imaging:** Drones can be used to photograph the health of crops. To do so, infrared, NDVI, and multispectral sensors will be used. Crop health, transpiration rates, and yield may all be tracked more easily. Absorption rates of sunlight, for example.

Precision Agriculture Drones

This section discusses the current crop of agricultural drones on the market, as well as their technical specs.

Ag Drone Honeycomb System:-

The Honeycomb Company's Ag Drone System is the most advanced drone for agriculture, capable of covering 600-800 acres per hour while flying at 400 feet. The wings of the drone are made of Kevlar.



Honeycomb Ag Drone

Honeycomb Ag Drone Technical Specifications

Parameters	Values
Drone type	Fixed Wing
Material	Material Kevlar Exoskeleton
Wingspan and Battery	49in; 8000 mAh LiPo
Coverage	858 Acres
Trigger Method	Automatic Dual Camera Electrical signals
Flight Specifications	Cruise Speed: 46 km/hr. Max Speed: 82 km/hr.

The drone is made of fiber composite, the same material used in bulletproof vests, making it sturdy, adaptable, and powerful in all conditions. Due to its dual battery support, which extends flying time by over 40 minutes, the DJI Matrices 100 is considered as the Best Quadcopter-based Drone for Agriculture. GPS, a flight controller, and the DJI Lightbridge, an Advanced Flight Navigation System capable of executing complicated tasks while staying easy to operate in all environmental situations, are among the drone's unique characteristics.



DJI Matrices 100 Quadcopter Drone

Parameters	Values
Drone type	Fixed Wing with Intelligent Flight Battery
Battery	5700 mAh LiPo 6S
Video output	USB, HDMI-Mini
Flight Specifications	Max Speed: 5m/s (Ascent) Max Speed: 4m/s (Descent)
Operating Temperature	-10°C to 40°C



DJI T600

The DJI T600 Inspire Quadcopter is a powerful agriculture drone with a carbon fiber finish that is well-known for its quick charging. It features 4K video recording, individual flight and camera control, and straightforward navigation.

Parameters	Values
Material	Carbon Fiber
Interface Type	Detachable
Battery	4500 mAh LiPo 6s
Camera Features	Image: 4000x3000 ISO Range: 100-3200 (Video) 100-1600 (Photo) Modes (Photography): Single, Burst, Auto Exposure, Time-Lapse Modes (Video): UHD, FHD, HD File Formats: JPEG, DNG, MP4, MOV Memory Card: 64GB (Max)
Flight Operation	Max Speed: 5 m/s (Ascent) Max Speed: 4 m/s (Descent)
Flight Time	18 min / 40 Min with Additional Battery

DJI is the world's most advanced octocopter, developed to help farmers spray herbicides, insecticides, and fertilizer over wide expanses of farmland. The MG-1 is unique in that it may be used to carry a camera. It can carry up to 10kg of liquid payloads and spray an area of 4000-6000 m² in just one hour and ten minutes, making it 70 times faster than manual spraying. The MG-1 is made up of efficient, integrated components and

has a totally sealed body. To maintain air moving to all components of the machine, a centrifugal cooling system is used. The drone is in flight. For pinpoint accuracy, the MG-1 features four nozzles. Fertilizer spraying in the field with three types of equipment depending on the flight mode: Modes Smart, Manual, and Plus



Agra’s MG-1-DJI

Parameters	Values
Material	High Performance Engineered Plastics
Liquid Tank	10 Kg (Payload), 10 L (Volume)
Nozzle	4
Battery	MG-12000
Flight Parameters	Max Takeoff Weight: 24.5 Kg Max Operating Speed: 8m/s Max Flying Speed: 22 m/s Operating Temperature: 0 to 40 o C

The EBEE SQ is a high-performance agriculture drone developed to help farmers increase crop productivity by monitoring crops from planting through harvest. This drone is incredibly precise and well-integrated. It also has a multispectral sensor that can capture data in four non-visible bands as well as RGB imagery in a single trip. The unmanned aerial vehicle has autonomous threedimensional flight planning and provides more coverage than conventional quadcopter drones. The drone and Pix4dmapper AG mapping software are totally interchangeable, and the software is used to make NDVI maps for crop fields and highlight trouble areas while flying.



EBEE SQ-Sense Fly

Parameters	Values
Drone type	Detachable Wings with Low-Noise, Brushless and Electric Motor
Flight Operations	Max Flight Time: 55 Minutes Linear Landing with ~ 5m Flight Planning Software: emotion Ag
Sensors	4 Spectral Sensors, GPS, IMU, Magnetometer, SD Card
Camera	4-1.2 MP Spectral Camera 1fps 16MP RGB Camera

The Lancaster 5 Precision Hawk is one of the autonomous drones designed exclusively for agriculture and environmental monitoring, with the ability to improve flight paths for the most complex data collection. Thanks to the incorporation of clever flight controls, the drone adjusts itself. It's all about bringing back the most up-to-date flight data Plug and Play due to payloads and unpredictably changing ambient circumstances. Sensors to deliver more information to the user based on their preferences. The drone is equipped with humidity, temperature, and other sensors. Both incident light and pressure must be considered. Because the drone is open source, scholars can contribute their expertise in a variety of ways, such as writing code for your own sensor.



Lancaster 5 Precision Hawk

Parameters	Values
CPU	720 MHz Dual Core Linux CPU
Interfaces	Analog, Digital, Wi-Fi, Ethernet, USB
Wing	Fixed Wing with Single Electric Motor
Battery	7000 mAhr
Flight Parameters	Altitude: 2500 m Max Speed: 79 km/hr. Survey Span: 50-300 m
Operating Temperature	40o C

To date, the SOLO AGCO Edition is the greatest drone solution for better farm management. The drone is self-flying and provides higher-resolution aerial maps to assist farmers in better monitoring agricultural conditions. It uses intuitive mission planning and cloud-based highresolution mapping tools to improve flying efficiency. For precision agriculture, Drone employs Agribotix imaging and analysis software.



SOLO AGCO Edition

Parameters	Values
Flight Controller	PIXHAWK 2
Material	Self-Tightening Glass-Fortified Nylon Props
CPU	1 GHz Onboard Computer
Video	Full HD Streaming to Mobile Device
Flight Parameters	Max Speed: 55 mph Flight Time: 25 Minutes Auto Take Off and Landing
Camera	2 Cameras- GoPro 4 Hero4 Silver for RGB NIR GoPro
Others	Field Health Mapping (NDVI)
	Management Zone Mapping

4. CONCLUSION

Since the previous two decades, the market for drones has grown at a rapid pace, bringing substantial changes to industries such as industry, military, agriculture, and many others. The importance of drones in agriculture was studied in this study, which highlighted the many drones accessible for various farm uses, as well as technical requirements. The report is being hailed as a game-changer for industry and agriculture in terms of the development and integration of more drones to improve agriculture activities and, as a result, yield the best crop quality in the near future. future for industry and agriculture for the development and integration of more drones to improve agriculture activities and yield the greatest crop quality in the near future.

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Chart 1:-

Honeycomb agdrone technical specification :- parameters and values

Chart 2:-

DJI Matrices 100 Quadcopter Drone: - parameters and values

Chart 3:-

Agars MG-1-DJI: - parameters and values

Chart 4:-

EBEE SQ-Sense Fly: - parameters and values

Chart 5:-

Lancaster 5 Precision Hawk: - parameters and values

Chart 6:-

SOLO AGCO Edition: - parameters and values

OPPORTUNITY AND CHALLENGE WITH REGARDS TO MERGER OF PUNJAB NATIONAL BANK AND UNITED BANK**Ujwala Subhash Chari and Shiwangi Vindhyachal Tiwari**

Chetana's Self Financing Courses

ABSTRACT

In the gift state of affairs, Merger is that the path of business to realize optimum growth, once 2 entities close to figure however additionally still generate one space of interest. In today's cut-throat competition, the bank cannot consider long run survival, to realize competitive advantage, it's to structure its activities as per the demand of your time by exploitation any kind of company restructuring like through mergers. This analysis article sheds light-weight on however synergies arise through mergers and acquisitions (M&As) within the Indian Banking sector. Mergers being wide used, for rising fight of banks, gaining market share and increasing potency. This study highlights the vital factors that might have an effect on bank once the merger, in terms of enterprise worth and market capitalizations. The results counsel that there several focus areas wherever the performance of the bank improved once the merger significantly in relevance operational potency, solvency, and enterprise worth and business performance except the profitableness of the bank, that doesn't modified considerably once the merger. scientist additionally shows that PNB money performance is considerably modified in terms of Total financial gain, Total Expense and income by distributed a comparative static analysis of merger.

Keywords: Merger, Banking, capitalisation, Enterprise worth and profitableness

INTRODUCTION

In the world, news regarding combinations, appropriations and marketable control make review captions daily. Combinations and marketable have come motifs of great significance in the global marketable area. They represent a major force in modern financial and profitable terrain. In this period where the technology changes continue to accelerate, more and more companies are chancing combinations to be a compelling strategy for growth. Whether in times of smash or bust, combinations continue to be the favored option for businesses seeking to grow swiftly. In the globalized economy, Merger acts as an important tool for the growth and expansion of the junction at tough times. Junction helps the companies in getting the benefits of lower request share and cost effectiveness. Companies are defied with the data that the only big players can survive as there is a cut throat competition in the request and the success of the junction. Junction is a century old phenomenon in the global history; the present world script is analogous that it's the profitable prowess of a country which tends to determine its standing in the world order than its military power. The product centers are no longer localized with the emergence of transactional pots which have got products centers sprawled all over the world economy. The main motive behind the junction is to produce community, that is one plus one is farther than two and this explanation beguiles the companies for junction at tough times. Junction helps the companies in getting the benefits of lower request share and cost effectiveness.

REVIEW OF LITERATURE

After going through the available applicable literature on M&As and it comes to know that utmost of the work high lightened the impact of M&As on different aspects of the companies. **Anand and Singh (2008)** studied the impact of merger banks of five banks in the Indian Banking Sector on the shareholder bank. These combination were the Times Bank intermingled with the HDFC Bank, the Bank of Madurai with ICICI Bank, ICICI Ltd with ICICI Bank, Global Trust Bank intermingled with Oriental Bank of commerce. **Delong and Deyoung (2007)** analyzed the long-run financial performance of 216 M&As of publicly traded U.S. banking companies those were lunch and completed between 1987 and 1999, as well as the ability of the stock market to long run performance. On average, the data were widely consistent with the previous literature on bank merger and stock market performance: The bank merger did not improved post-merger fiscal performance, and investors were not able to accurately predict the future performance of the bank merger. **Sinha and Gupta (2011)** calculated a pre and post inquiry of firms and end that it had positive effect as their profitability and in most of the other cases it has liquidity. After few years of Merger and Acquisitions(M&As), it came to the point that companies may be able to leverage that arising out of the merger and Acquisition that have not been able to manage their liquidity. It also indicated the positive effects on the basis of some financial like Earnings before Interest and Tax (EBIT), Return on shareholder funds, Profit margin, Interest of Coverage, Current report and Cost Efficiency etc. **Kouser and Saba(**

2011) seen the effect of merger on the financial performance of Pakistan banking sector, as well as they investigated the effect of merger on profitability of the banks by using six different financial ratios. 10 commercial banks were selected that faced merger and acquisitions (M&As) during the period 1999-2010. All the data were collected from the annual reports of the banks.

OBJECTIVES OF THE STUDY

- To examine the Profitability, Solvency, Operational efficiency and Asset utilizations capacity of banks to know whether the Mergers and Amalgamations led to the profitable situations for the merging and the merged Banks.
- To identify the value change through merger by comparing the Enterprise value of Banks before and after the merger.
- To check the Business Performance of Banks before and after Merge and acquisitions

RESEARCH METHODOLOGY OF THE STUDY

For the study, the data have been collected from various secondary way such as Annual Reports of Banks, Newsletters, reports, surveys, websites and public report. The financial Data of Banks has been controlled from the Center for Monitoring Indian Economy (CMIE) which is containing database since 1991 of Indian Banking Sector.

Independent sample Test of significance of mean (t-test) for the hypothesis testing is being used by the Researcher for the test of equality of two means. Following limitation are used for the study:

1. Profitability parameters

- Net Profit Margin (NPM),
- Earning per Share (EPS),
- Price to Earnings Ratio (P/E)
- Enterprise Value to Profit before Depreciation, Interest, Taxes and Amortizations (EV/PBDITA).

2. Operating efficiency and Asset utilization capacity parameters

- Total Asset Turnover Ratio (TATR)
- Return on Assets (ROA)

3. Solvency parameter

- Interest Coverage Ratio (ICR).

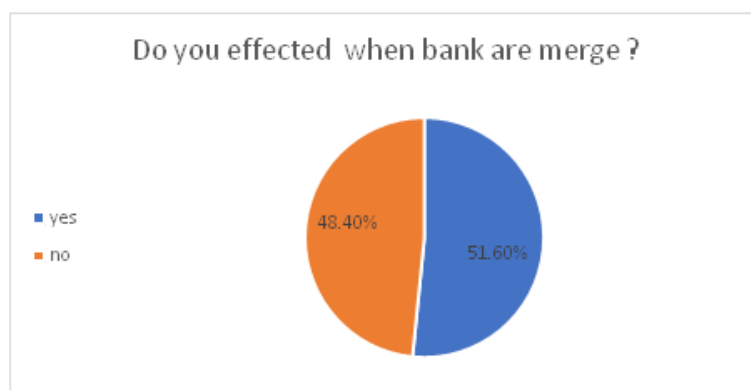
4. Enterprise value (EV)

5. Business performance parameters are

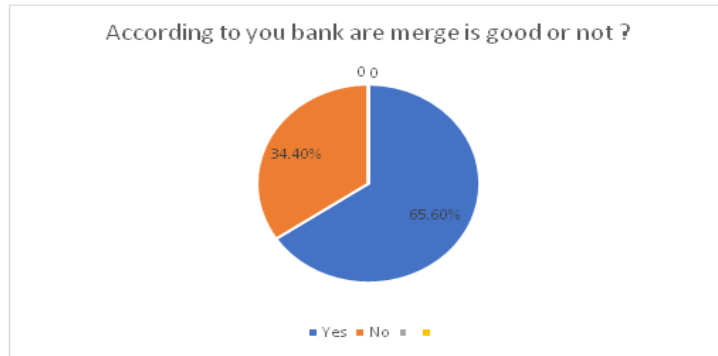
- Market Capitalization (MC)
- Total Income (TI)
- Total Expense (TE)

DATA ANALYSIS

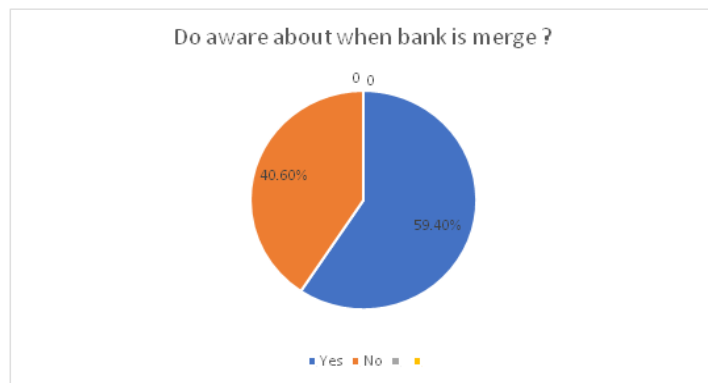
To understand the impact of merge and acquisition, challenge and opportunity with regards to Punjab National Bank and United Bank .We have collected survey from student above 18, bankers and working person to study their views. We received 33 responses from our research survey.



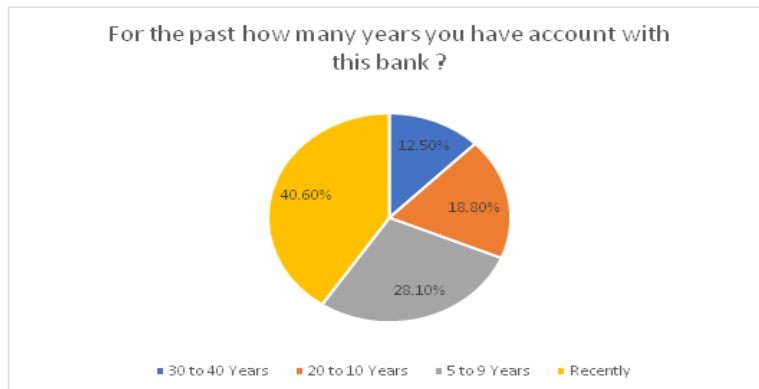
According to survey reports, as we can see in the graph 51.6% of them say **Yes**, 48.4% of them say **No**. Hence most of them are affected.



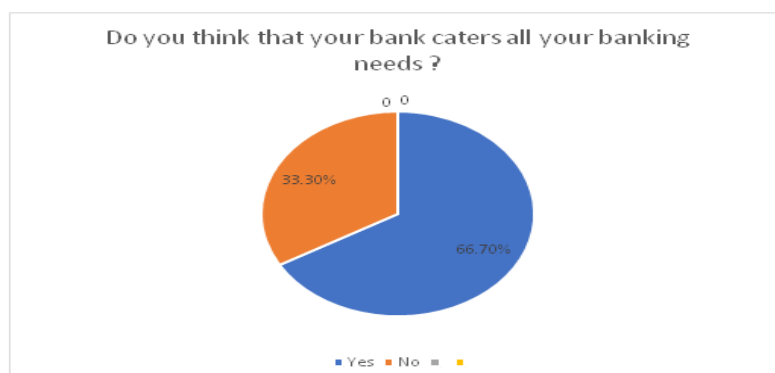
According to survey reports, as we can see in the graph 65.6% of them said **yes** and 34.4 % of them say **No**. Hence most of them said good.



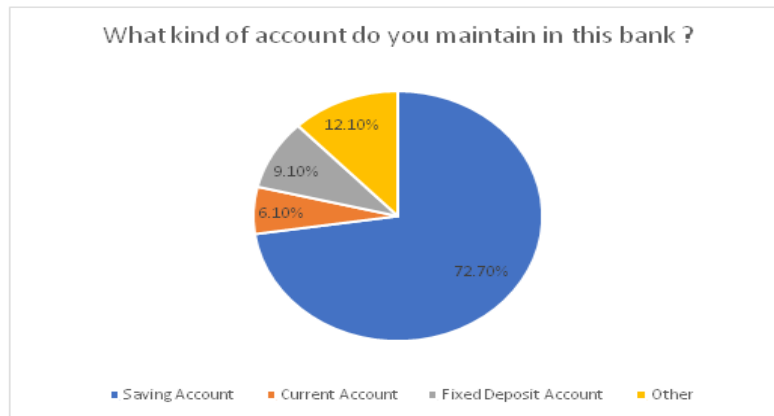
According to survey reports, as we can see in the graph 59.4% of them say **Yes** and 40.6% of them say **No**. Hence most of them said yes that they are aware about that.



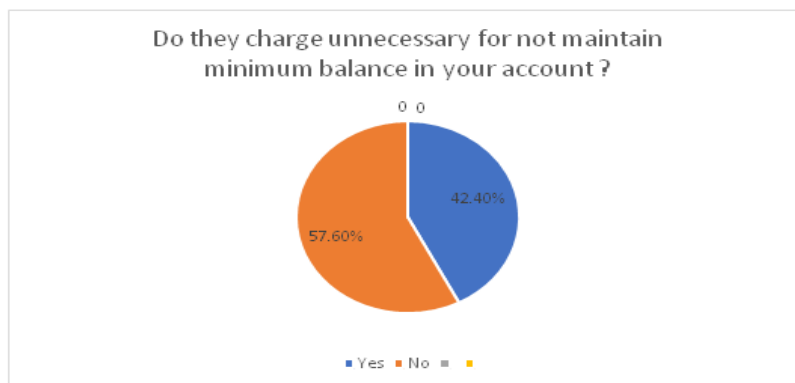
According to survey reports, as we can see in the graph 12.5% of them say last 30 to 40 years, 18.8 % of them say 20 to 10 years , 28.1% of them say 5 to 9 years and 40.6% of them say recently created account in bank . Hence most of them have their account in bank.



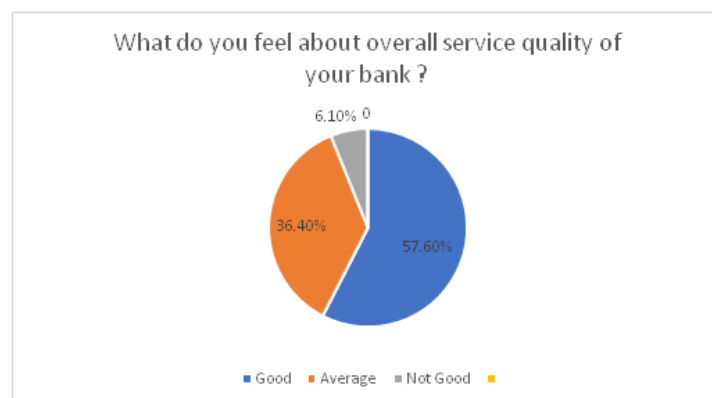
According to survey reports, as we can see in the graph 66.7% of them say Yes , 33.3% of them say No . Hence most of them think that bank caters are there banking need.



According to survey reports, as we can see in the graph 72.7% of them have Saving Bank , 6.1% of them have Current Bank , 9.1% of them have Fixed Bank and 12.1% of them have Others. Hence most of them have the account in the bank



According to survey reports, as we can see in the graph 42.4% of them say **Yes** , 57.6% of them say **No**. Hence most of them do not charge for maintain minimum balance in the account.



According to survey reports, as we can see in the graph 57.6 % of them say **Good** , 36.4% of them say **Average** , 6.1% of them say **Not Good**. Hence most of them have said its good and average .

CONCLUSION

The study was undertaken to test whether the Mergers/Amalgamations led to the profitable situation or not for the Indian banking sector. The case of bank mergers was examined and compared pre and post mergers financial performance in terms of profitability, asset utilization and operational efficiency, solvency, enterprise value and business parameters.

Profitability: The result shown by independent sample t-test reveals that after the merger, the profitability of PNB has increased in terms of Net Profit Margin (NPM) and Earning Per Share (EPS). The p-values were 0.000 and 0.011 which are less than 0.05 at 5% level of significance and leads to statistically significant position. But the Price to earnings (P/E) and Enterprise Value to Profit before Interest, Depreciation, Tax and Amortizations

(EV/PBIDTA) has not significantly differed with the p-values 0.399 and 0.584 which are more than 0.05 at 5% level of significance and it is statistically insignificant.. Therefore the profitability of PNB has not significantly differed after the merger.

Assets utilization and Operational efficiency: After using independent sample t-test, it has been found that the post-merger performance of PNB has increased after the merger in terms of assets utilization and operational efficiency. The total asset turnover ratio (TATR) and return on asset (ROA) have increased and shown the t-values as 7.98 and -3.383 with the p-values and 0.000 which are statistically significant and lead to the conclusion that the after the merger the bank assets utilization and operational efficiency have significantly changed..

Solvency: The result shown by independent sample t-test reveals that the solvency position of PNB has also improved after the Amalgamations / Merger, the Interest Coverage ratio (ICR) has significantly upgrade in the post-merger with the t-value -6.478 and p- value 0.000, which is less than 0.05 at 5% level of significance, therefore its leads to the close that solvency situation of PNB has improved after the merger.

Enterprise Value (EV): After using independent sample t-test, it has been found that the EV of PNB has significantly improved after the merger. The result reveals that the EV of PNB shows the t-value -3.684 and the p-value 0.005 which is less than 0.05 at 5% level of significance and makes it statistically significant.

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**TRANSFORMATIONAL CHANGES IN POLICY PROVISIONS OF LIFE INSURANCE SECTOR
POST COVID****Angelline Anthony and Sneha Hegde**

Chetana's H.S College of Commerce & Eco, Self-Financing Courses

ABSTRACT

COVID-19 had changed the strategic ways of businesses in India including the operations of insurance sector and changes in the policy as well. Insurers have experienced changes in this pandemic, one of the main changes would be the policy holders who are switching in the digital modes. Due to COVID-19 life insurance sector has grown to new heights. This pandemic has opened eyes of many people so has as a result they started to buy insurance. To maintain financial security, insurance firms sell a variety of life insurance plans. As per an article, insurers had faced tremendous challenges during this pandemic stating the factors "coverage, settlement, claims, flexible terms & conditions and addressing overwhelming queries. Insurance industry has been going into transformational and challenging which is growing rapidly in India

Keywords: "life Insurance" "New trends" "COVID-19" "Pandemic" "policies"

INTRODUCTION

The coronavirus outbreak was a Behavioural change. Millions fell sick, people lost their family, and hospitalizations led to huge amount of bills. It was then people ended up buying life insurance premiums for their secured future.

The covid-19 pandemic had changed the strategic ways of businesses in India including the operations of insurance sector and changes in the policy as well. Insurers have experienced changes in this pandemic, one of the main changes would be the policy holders who are switching to digital modes. The insurance industry is transforming into digital methods in various ways to decrease composite challenges it is facing from consumers, administrative and digital environment. Due to this, this had ended up digitally systems and proper online platforms of insurance companies. Digital platforms are growing due to the pandemic reasons, insurance sector has become one of the primary factors. In Challenging times, pandemic had taught people the importance of life insurance and the policies of it. Covid 19 has transformed the life insurance industry as Customers are looking for transformational changes in the policy plans of the insurance sector, customers are looking for better and customized products, with the increasing social distancing and decreasing contact meetings, people are looking for digital modes of transactions both for insurer and the policy holders. While interviewing Mr. Mahesh Suvida, he said during the first wave the sector had seen 16% YOY business premium growth since to protect themselves from future growth. Insurers as well as the policy holders have faced immense challenges in this pandemic. As per an article, insurers had faced tremendous challenges during this pandemic stating the factors "coverage, settlement, claims, flexible terms & conditions and addressing overwhelming queries. Insurance industry has been going into transformational and challenging which is growing rapidly in India.

METHODOLOGY

Primary data was collected by taking interviews of insurers and holding a survey for insurance policy holders. There are two parts in this research paper i.e., first part consists of surveys held for the policy holders and the second is the interview done with insurers. Charts are being included in this research paper.

REVIEW OF LITERATURE**Title: Covid 19 Transformations in Indian Life Insurance Sector.****Author: L. Terina Grazy & Parimalarani Ganesan.**

As per the transformations in Indian life Insurance Sector due to Covid 19 by: L. Terina Grazy & Parimalarani Ganesan (October 2021). It enumerates the recent changes in life insurance industry regarding the policies (plan). The finding of the paper is life insurance industry in covid 19, their decline because of covid 19, changes made in the policies. Methodology used for this research paper is secondary and the data is collected from IRDAI Annual report, IBEF and Bloomberg Quint's Calculation. Conclusion defines the advanced and updated trends have evolved to meet the needs of consumers.

Author: Dr. Babita Yadav & Dr. Pushpa Suryavanshi. (April 2021)

The paper is aimed at the covid 19 pandemic and lockdown impacts at almost all the industries and sectors. The objective was to understand the changing trends and challenges in insurance sector during covid 19.

Methodology used for this paper is exploratory design. The study was concluded with the aim of describing the insurance industry performance before Covid and after Covid19 pandemic in India.

OBJECTIVES

-To understand the inclines of people buying life insurance policy in the wake of COVID-19.

-To know about the growth of life insurance sector post pandemic.

-To understand the transformational changes made for digitalization in the insurance sector.

•To understand new trends and challenges faced by life insurance sector:

The pandemic crises continue to be an impact on not only life insurance but also every sector of business. There are number of trends and challenges that the life insurance sector has faced during the crises.

Trends:

From february 1, 2022 after the covid crises, LIC has changed its annuity plans LIC's Jeevan Akshay VII (Plan 857) and LIC's new Jeevan Shanti (Plan 858). Good news would be, in this policy of LIC, we can get a pension of 20 thousand rupees every month by paying premium once. new Jeevan Shanti According to the sale details of the plan available on the LIC website, we will be getting 2 options in this plan, first Immediate Annuity and second Deferred Annuity. According to new Jeevan shanti we will be getting 2 options in this plan i.e immediate annuity and second deferred annuity. In Immediate Annuity, the investor gets paid quickly. Whereas, in Deferred Annuity, we can invest in the plan by paying a single premium and get paid after a certain number of years. Digitalisation will also be on top priority. Digitalization will not be making everything smoother but also will make operations serene and trouble free. Some of the global trends that have also shifted to digitization, almost all the industries have now figured and implemented ways of operations to be smoother and seamless.

CHALLENGES

As per the interview: the offices were shut for 2-3 days due to lockdown and the entire system was working from home that is digitally. But then the insurers realised that working only through digitally would not help, this was one of the main challenges faced during the lockdown and was also proved while conducting the survey. The challenges were to focus on settling claims, making efforts to increase sales for policies, and fighting a monetary pressure that might continue to grow significantly if not looked upon. However, in 2020 that suddenly went into a crash.

•To understand the incliness of people buying life insurance policy during covid:

Covid had gotten the people to think about their family. Pandemic have changed many lives. The need for life insurance was upcoming in people's mind. To protect their families, people are in an urgency to buy life insurances so that they won't be in search for funds from other places. The devastation created in the few months had made people more cautious and aware of their insurance needs as more people are buying life insurances now in covid. The second wave of the pandemic swept India and caused an increase in life insurance sales among young Indian adults. Thus, the pandemic had led awareness for the need of financial protection and insurance coverage.

• To look over the growth of insurance sector after the pandemic:

"Policybazaar", the largest online insurance aggregator in the country, has seen a 40% stake in term and life insurance policy sales in March and April compared to the same period in 2019 and consumer interest is growing. Insurance companies are trying their best to ensure services and to support their client. Now, the sector has received around 21,840 claims between April 2020 and March 2021, of which around 21,300 were paid off.

•Analysing the digital transformation of life insurance sector:

Since everything has become digital/online, there has been a shift, positive one and documentation and other procedures have become easier. Online Insurance sector is easy but at the same time it could be risky as well due to frauds or proxy illegal websites. It has become quite helpful because most of the time people forget to pay premium or don't have enough time for making it, online makes it easier as you don't have to go anywhere, and you can pay premium within minutes. It has been made on your fingertips with the same amount of accuracy. Even insurers had experienced digital changes with respect to covid19 pandemic. Hence, companies are now focussed on upgrading to register renewed growth rates.

DATA ANALYSIS

We had conducted a survey in form of questionnaire to have an idea of people's perspective related to insurance sector. Also, the survey is based on two factors i.e the policy holders and the insurers to understand the

perspective of both. Target audience were the policy holders who generally buy premiums and the insurance agents.

1. For policy holders:

a. Age group

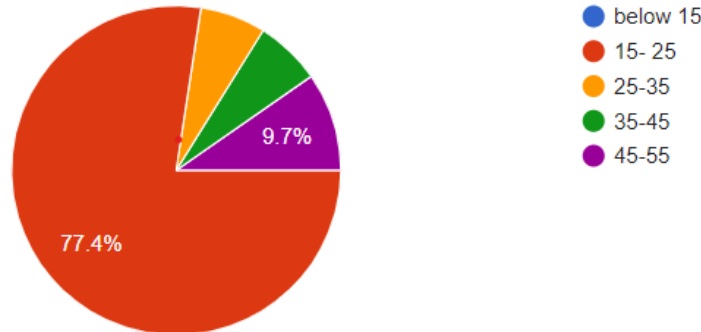


Figure 1.a

Out of 100%, 77.4% were aged between 15 to 25. This helps us to know that even the students have knowledge about life insurance these. In olden days, students didn't have much knowledge about life insurance sector. But things have changed, many of the students know about life insurance and are also investing in it for a better future.

b. Which life Insurance do you have?

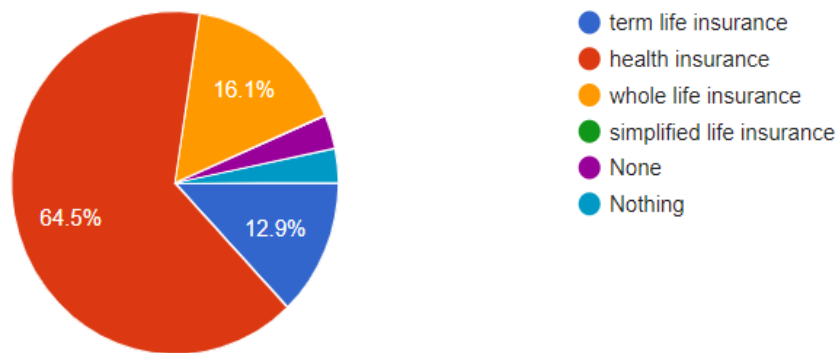


Figure 1.b

64% of the respondents have health insurance. Then comes whole life insurance with 16.1%. And last but not the least term life insurance with 12.9%. It gives us knowledge about which type of life insurance are bought now a days.

c. Which company is your life insurance policy from. This question was asked to get an idea of the highest number of people trusting which company.

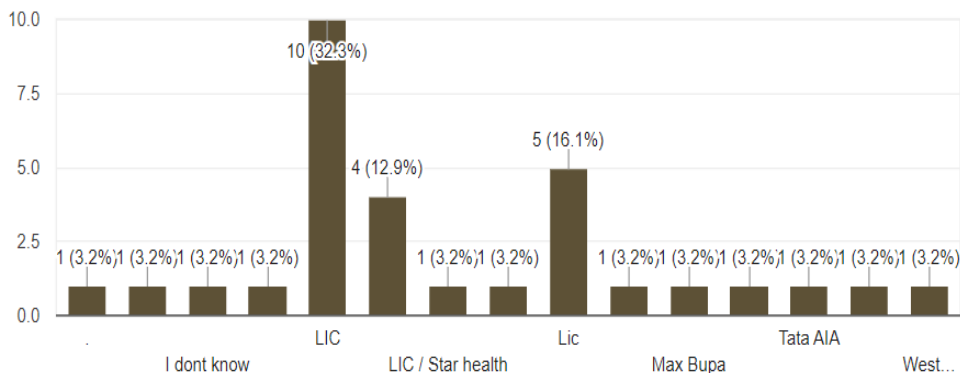


Figure 1.c

As we can see in this figure, LIC is the most trusted company for life insurance policy. Many new companies have come up but still LIC has its head up till now.

d. Did any new policies come after lockdown?

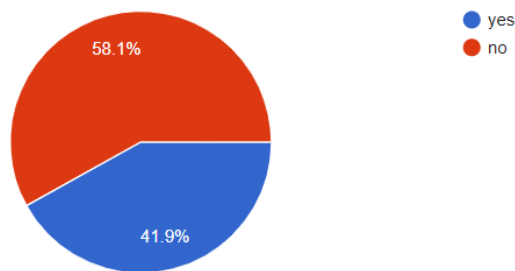


Figure 1.d

due to 58.1% people are unaware of the new policies, insurance companies must focus more on the marketing strategies of the policies.

e. Which insurance company do you prefer?

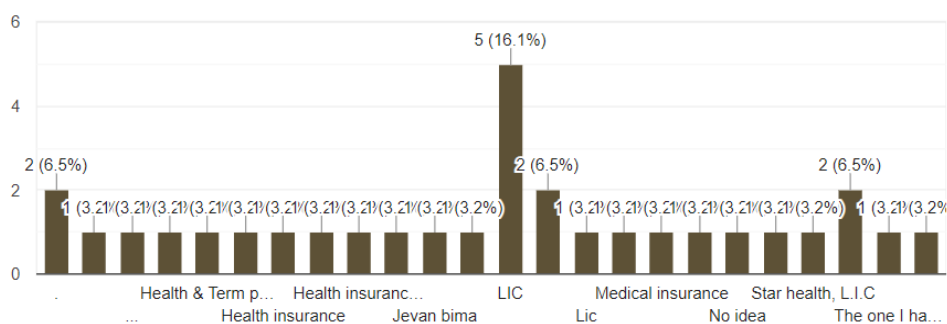


Figure 1.e

In the figure too we can see that most of the people opted for LIC over other companies.

f. what are your thoughts regarding online transformations of the life insurance sector?

Most of the responses were about being able to pay premium easily, the mobility, artificial intelligence, live chats with the insurer, analytics, and many more. Digital transformation has made it easier for the people to pay and buy life insurance.

g. Your views on new trends and policies post covid?

A lot of concerns were shown like insurance companies refusing to pay covid positive patients has it was a new concept for them too, and more of all lot of people were getting infected, so it was more difficult for the companies to pay all their clients. But also, many think that post covid trends and policies were influential.

h. what expectation do you have from life insurance sector?

The responses for this question were all about safe returns, hassle free claim settlement, stability of premium, fast claim procedures, etc. These are the few expectations that the clients have from their insurance companies.

2.The second survey was conducted for the insurers and agents who sell policies and provide service to the policy holders

a. The increase in sales of life insurance was higher after or before covid?

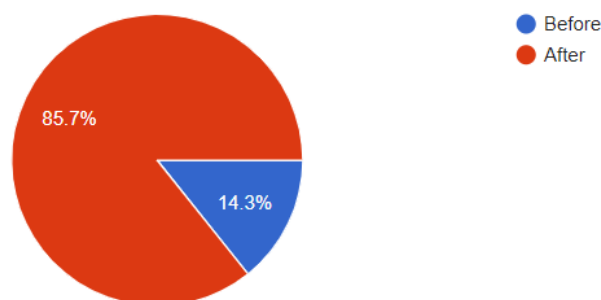


Figure 2.a

In this figure, it clearly shows that life insurance sector has grown more now due to COVID-19. There was a hike of about 85.7% in the sales after COVID-19.

b. What mode was used for custom meeting?

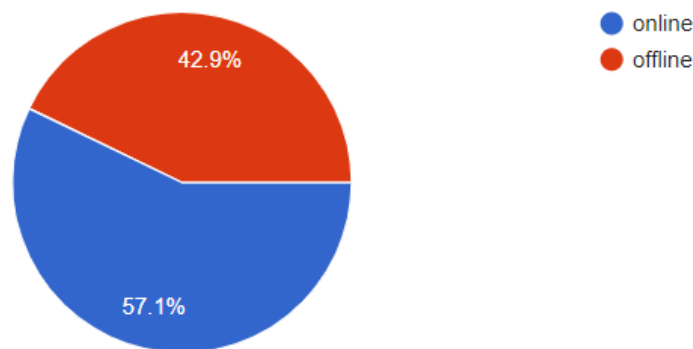


Figure 2.b

Due to lockdown, physical meetups had become low. The insurers faced challenges during the lockdown. The insurers couldn't meet their clients, so this impacted on their performance too. Due to pandemic people were also afraid for offline meeting, this increased the demand for online modes of meeting.

c. New policies bought after pandemic?

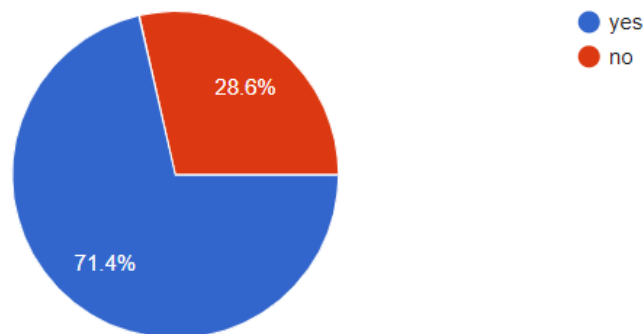


Figure 2.c

The urgency of life insurance was higher due to covid, so life insurance sector had to bring up new policies after covid. Like the waiting period for Covid infected people. Insurer will be giving waiting period of 3 months to the people who were infected by coronavirus to buy a new policy.

d. What were the challenges faced during covid?

The concerns of the insurers were that they couldn't meet people offline. They couldn't solve queries of their clients as it was an online mode of communication. Due to lockdown many of had lost their jobs, and the number of their insurance holders were also decreasing.

e. What will be the marketing trends when it comes to life insurance sector in 2022?

Most of the responses were about growth in digitalization, changes in policy and many more.

Digitalization has become the normal and it may continue for a longer period.

CONCLUSION

The paper was based on the transformational changes on life insurance sector and the results of the current study gave us a depth idea of the current situation, challenges faced by insurers, growth of the life insurance sector and the changes that has come with it, also the growth of digitalization. There were two surveys which was been conducted for the policy holders and the agents to have two perspectives related to the sector.

Thus, the conclusion stays that insurance sector in India has seen tremendous growth in the market, but it still needs to put more efforts in marketing strategies.

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ELECTRIC MOBILITY ADOPTION CHALLENGES IN INDIA

Mamta Mariappa and jugal Soni

Chetana’s H.S Commerce & Eco Self Financing Course

ABSTRACT

Pollution of the environment is currently a global concern. Toxic emission from a heat engine in which the combustion of a fuel occur is one of the primary air pollutant. In order to reduce the effect of fossil fuel emission and address environmental issue , electric vehicle (EVs) are being upgrade aggressively all over the world. Various government are encouraging people to switch to EVs by incentivizing the transition , previous studies specify that the high value of the electric car , non-availability of charging infrastructure , range anxiety and charging time act as issue to consumer adoption. This article examines the different factors that affect a consumer adoption of a electric vehicle. In this time period, Electric Vehicle is a green transportation tool. Electric vehicle has won immense attention from researchers which is leading to a series of intensive and extensive studies

Keywords: Electric vehicle, Environmental Concern, Economic Benefit, Green Transportation, Eco-friendly.

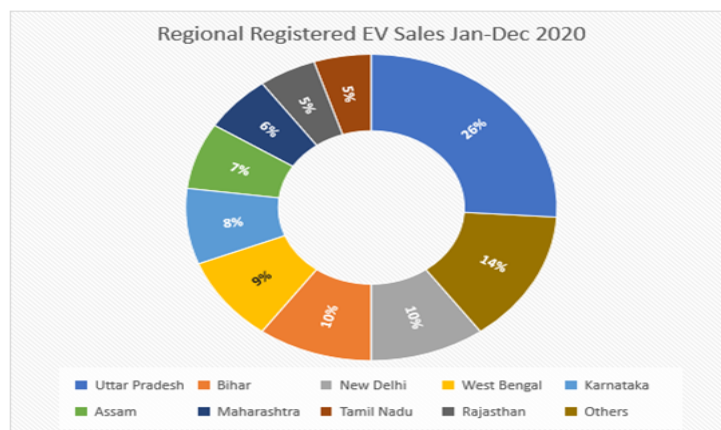
INTRODUCTION

The over – a – century – old automobile industry is growing up for transformation. The price of fuel is at their spike level and it has negative impact on environment and very harmful for nature but now there is a major changes in this industry because of the introduction of ‘ electric vehicle’ in the market and people are getting attracted towards electric vehicle. The electric vehicle (EV) is a new concept in the world of the automotive industry. EV vehicles are partially or fully on electric power. Electric motors and the rechargeable battery and other portable energy storage device maintain power supply. These all vehicle runs on electricity so it is reducing emissions, noise pollution and generating less green house gas.

Types of electric vehicle

- BEV – Battery electric vehicle or BEVs. These are cars that are powered only from an electric battery.
- PHES – plug-in hybrid vehicle or PHEVs. These are cars that have both an electric battery and a combustion engine. The electric battery is recharged from a plug
- Hybrid – Hybrid cars have electric battery a combustion engine. The electric battery is charged by using combustion engine.

Government taking various measures to convert in electric vehicles. The government at 10% of newly registered vehicles in its major cities to be electric ones by 2025. It also target to have around 1500 charging station in Mumbai itself by 2025 and companies like Tata power is playing major role in it but apart from this there are many challenges we are facing such as lack of availability of public EV charging station, lack of service option, range anxiety etc. The government is inspecting the battery swapping option model to overcome the challenge in EV adoption. Israel and china has introduced the swapping model. The challenge are the battery size and power. These may vary according to model (Eg Maruti Alto and Honda City) . This model demands a similar vehicle design to accommodate the same battery, which is difficult to achieve, this is a complicated situation. Another alternative could be battery leasing that could reduce the ownership cost.



Here is the data of regional EV sale across the India in different states according to data UP has more sales as compare to other

OBJECTIVE

1. To study the Challenges faced by customer towards electric vehicles.
2. To study measures taken by a government towards electric vehicles.
3. To know current expectations of consumer with respect to electric vehicles.
4. To study the maximum price consumer can afford for buying an electric vehicle.

METHODOLOGY

The data of this research paper is collected on the basis of primary and secondary data. Primary data collection was done through a questionnaire basis. Secondary data will be collected from articles, websites, etc.

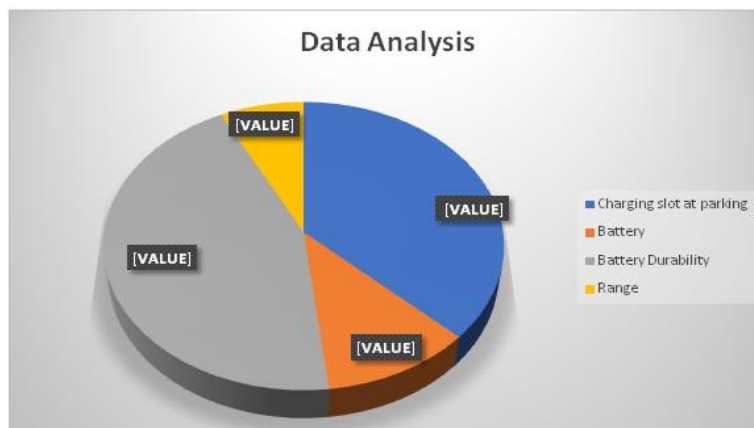
REVIEW OF LITERATURE

Vishal Singh Patyal, Ravi Kumar, Shikha Kushwah

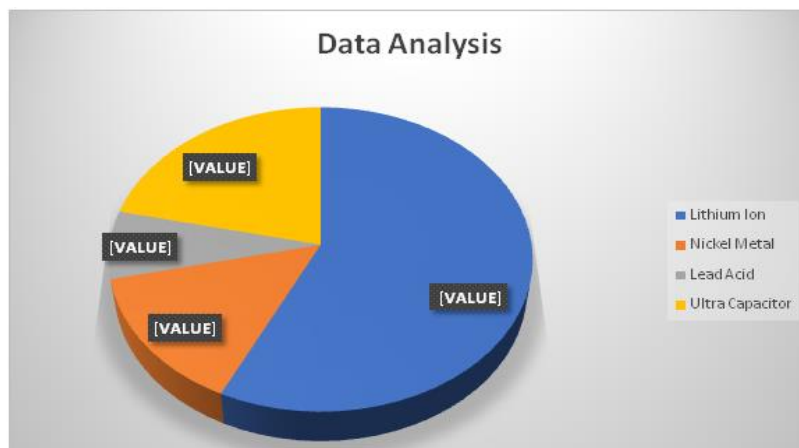
In there articles they have addressed issue of a transportation which is the top energy consuming industries and creating the major problems like emission, Air pollution and many other environment issues and how to overcome this barrier. So according to them electric vehicles can be the game changing solution and best alternative renewable resources. Electric vehicle is transport system which have no negative impact on environment and have several benefits like cost efficiency, more convenient, safe to drive. Despite of having so many benefits why their demand is not upto the mark.

P Sanjay, Rahul Hiremath:

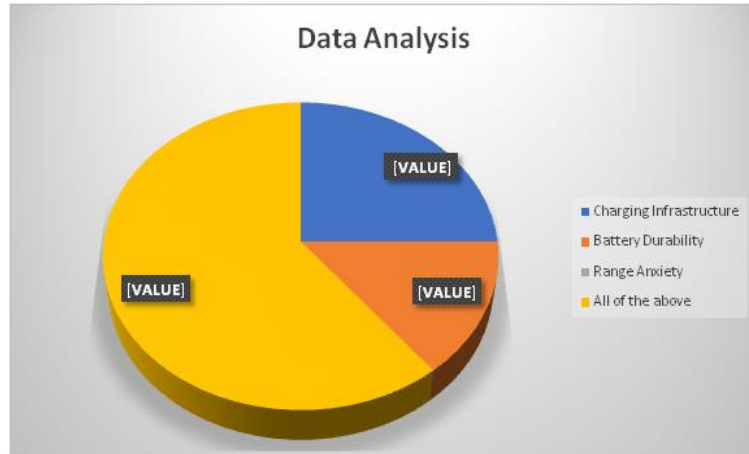
According to author world is recognised electric vehicles because the the world are trying to protect environment from various problems. In their paper they have identified the barrier for adoption of electric vehicle, and they have classified in four important categories which is technology, infrastructure, market, policy and reforms. And their main aim is to educate India about the barrier for electric vehicles adoption.



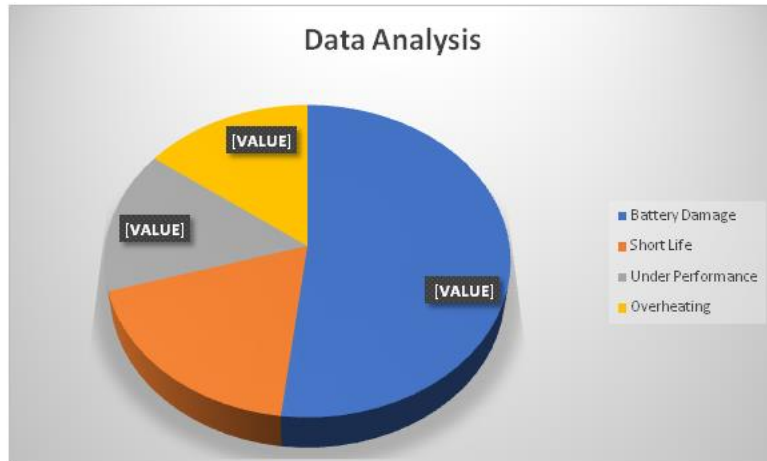
According to survey the main challenge is the battery durability which is 44.4% and slot for parking which is 37%. It is observed that people are more concern about battery durability.



According to survey it is observed that lithium-ion is more suitable battery for Electric vehicle as 57.1% people has voted for lithium ion which more than half and nickel metal and ultra capacitor has 15.4% whereas lead acid is 7.2%.



According to survey it is observed charging infrastructure, battery durability and range anxiety all will be the main focus area for electric vehicle and 26.7% people think only charging infrastructure will be the main focus because charging infrastructure is one of the main part of Electric vehicle



According to survey data it is observed that the main risk factor for electric battery that battery can get damage and the percentage of vote is 51.9 which more than half and next big risk can be short life span which 18.5% and underperformance and overheating is 14.8% respectively.

ADVANTAGES

1. No Gas Required

Electric vehicle completely works on electricity, so we don't need to buy any fuels. The prices of fuels are so high which can burn a hole in the pocket. Electricity is less expensive than gasoline.

2. More Convenient

As electric vehicles are rechargeable, we will no longer need to run to the fuel station to recharge. Even a normal socket could be used for charging an electric car.

3. SAVINGS

These vehicles will offer great incentives for us to get money back from the government for going green in the form of subsidy. Electric vehicle can also is a great way to save money in your own life.

4. No Emissions

Electric vehicles are environment friendly as they run on electrical powered engines. It does not emit toxic gases in the environment as it runs on a clean energy source. We will be contributing to a green climate.

5. POPULARITY

EV's are futuristic. It is nearly thrice times as efficient as cars with an internal combustion engine, according to Wikipedia.

6. Safe to Drive

Electric vehicles are safer to use, as they are lower center of gravity, which makes them more stable on the road in case of a collision. Electric cars undergo testing procedures test as any other fuel-powered cars.

7. Cost-Effective

Previously owning an electric vehicle was costly, but with more technology development the cost is effective now. The mass production of batteries and available tax incentives further brings down the cost, thus, making it much more cost-effective.

8. Low Maintenance

Electric vehicles run on electrically powered engines, so there is no need to lubricate the engines or a ton of maintenance tasks that are usually associated with a gas engine.

9. Reduced Noise Pollution

Electric vehicles are much quieter. Electric motors are capable of providing smooth drive with higher acceleration in longer distances too.

10. Battery Life & Cost

Batteries are an integral part of an electric vehicle which are made of lithium, and their costs is improving every year. With advance technologies, the cost of these batteries is expected to come down even more.

11. Easy Driving

In the world of automobiles, electric vehicles have the simplest driving method. We can operate an electric car with just the accelerator pedal, brake pedal and steering wheel.

LIMITATION**1. Recharge Points**

Electric fueling stations are still in the development stages, so a lot of places will not have electric fueling stations. That means if you are on a long trip and you run out of charge, it would be difficult to find a charging station.

2. The Initial Investment is Steep

As EVs are new, we may be surprised when we take a look at the sticker price for EVs. Even the more affordable brand would be quite expensive. If you're looking for a luxury options, it would be more than that.

3. Electricity isn't Free

Electric vehicle can also be a hassle on your energy bill if proper research is not done before buying an electric vehicle. Sometimes electric cars require a huge charge to function properly, which can reflect poorly on your electricity bill.

4. Short Driving Range and Speed

Electric vehicles are limited by range and speed. Most of these cars have a range of about 50-100 miles and has to be recharged again.

5. Longer Recharge Time

An electric vehicle can take about 4-6 hours and sometimes even a day to get fully charged, while it takes a couple of minutes to fuel your gasoline-powered car.

6. Silence as a Disadvantage

Silence can be a bit disadvantage as people won't be able to hear the noise if you are coming behind them. Electric vehicles are however silent and can lead to accidents in some cases.

7. Batteries are non-disposable

When the batteries come to the end of its life, its green benefits fade as it ends up in landfill. Its cells can emit toxins including heavy metals. Recycling this battery can be a dangerous business, if we cut too deep in the wrong place, it can cause short-circuit and release toxic fumes.

8. Battery Replacement

Depending on the type and usage of battery of an electric vehicle, batteries of most of the electric cars are required to be changed every 3-10 years.

9. Not Suitable for places, facing shortage of power

As electric vehicle needs to charge up, the places that already facing acute power shortages are not suitable for electric vehicles.

10. Lower Amount of Choices

The market today for electric vehicle is expanding, so there are fewer options to customize and choose the aesthetics of your EV.

11. Minimal Amount of Pollution

Electric vehicles are not 100% emission free; they can cause a little amount of pollution indirectly. The batteries and electricity needed for charging are not generally generated from renewable energy sources.

12. Some Governments model do not support subsidy to buy an Electric Car

Not all vehicles are comes under subsidy model. So, it is important to make a decision choice before selecting and electric vehicle.

Charging Infrastructure

The charging infrastructure industry has come up with a common standard called the Open Charge Point Interface (OCPI) protocol with this structure for charging stations that includes location, electric vehicle supply equipment (EVSE) port, and connector.

The Alternative Fuels Data Center and the Station Locator use the below charging infrastructure which defines:

Station Location- A station location is a site with many EVSE ports at the same location. Like it can include a parking garage or a mall parking lot.

EVSE Port- An EVSE port provides power supply to charge only one vehicle at a time even though it has multiple connectors. The unit that provides EVSE ports is also called as charging post, which can have multiple EVSE ports.

Connector: A connector is something which is plugged into a vehicle to charge it. Multiple connector types (such as CHAdeMO and CCS) can be available on one or many EVSE port, but only single vehicle will be charged at a time. Connectors are also called as plugs.

Charging equipment for PEVs is categorized by the rate at which the batteries are charged. Charging times may differ based on how much energy it holds, how depleted the battery is, the type of charging equipment and the type of battery (e.g., charging level and power output). The charging time can vary from less than 20 minutes to 20 hours or more, depending on the factors mentioned previously. Charging the growing number of PEVs which are in use requires a robust network of stations for both consumers and fleets.

Leading Electric Vehicle Companies in India

- MAHINDRA ELECTRIC
- TATA MOTORS
- OLA ELECTRIC
- ATHER ENERGY
- KABIRA MOBILITY
- ULTRAVIOLETTE AUTOMOTIVE
- REVOLT MOTORS
- SRIVARU MOTORS
- SIMPLE ENERGY
- HERO ELECTRIC
- BAJAJ-CHETAK

CONCLUSION

According to survey information it is proof that there will be many challenges and barrier for electric vehicle in present as well as in future. The biggest challenge can be the charging infrastructure, battery durability and battery life span according to survey and the major risk factor is battery can get damage but it can be solve by doing new innovation and update the electric vehicle in timely manner. Government are taking initiatives to make awareness about it and making tie-up with private companies to grow this sector on new level but as of now there is lack of knowledge about electric vehicles but In future people will adopt electric vehicle. According to the survey the developing nation like India electric vehicle can bring major changes in economics and also help to solve environmental problems there will be many challenges and barrier but government tie up with various private companies can find the best alternative solution and it can be fastest growing industry and will make a great impact on whole world.

SCOPE FOR FUTURE RESEARCH

The limitation of the current study provides enough scope for future research. This study by means of observation tested the proposed conceptual model in India. It is advisable to carry similar studies under different conditions and in different regions.

But, intention to adopt may not lead to an actual buy. More research and investigation can suggest whether intention converts to adoption. As noted, the relationship between intent to adopt and purchasing behavior requires detailed modelling, which is more pronounced for buying environmentally friendly products that are complex, as stated by the authors. The research measured four types of varieties: EC, perceived economic benefit, IM and SoC. In. Further studies could examine the influences of other types of varieties. These may include perceived consumer information, skepticism, effectiveness, safety, risk, interest and experience.

In coming days, it would be meaningful to test this model with actual EV owners. With global concerns on environment increasing day by day, this area offers immense scope for future research.

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AI's ROLE IN TRANSFORMING THE FINANCIAL SECTOR**Agney Bhandary and Nikhil R. Sabbarpu**

Students of (Second year B.M.S) Chetana H.S. College of Commerce & Eco, Bandra (East)

ABSTRACT

Technology around the Globe in the past few years has progressed from television to Internet and now little by little is remodelling into the world of Artificial Intelligence (AI). Artificial Intelligence is the need of the hour for Small, Medium, Large, all types of Firms and Companies who deal with an enormous amount of Data and for all those who have a huge userbase with whom they have to interact with on a regular basis. This thus presents a huge transformational opportunity towards the financial sector as the financial sector deals with immeasurable amounts of data and vast groups of people on a day-to-day basis. In this paper we take a look at different aspects of Artificial Intelligence and how it can help in transforming the financial sector, and how the financial sector can benefit from Artificial Intelligence.

Keywords: Artificial Intelligence, Transformation, Benefits, Financial Sector.

INTRODUCTION

Artificial Intelligence (AI) is intelligence that is exhibited by mechanisms as to imitate inborn intelligence present in all living beings. Artificial Intelligence can further be elaborated: as any operating system that understands and grasps its surrounding environment and then responds accordingly to amplify its odds of executing a task and to accomplish its goal. John McCarthy was the man who first gave us the term AI (Artificial Intelligence) in 1956.

The Financial sector is a part of the economy consisting of financial institutions, firms, companies, banks and etc that deliver financial services to retail and commercial consumers.

Artificial Intelligence in Finance cites the approach of Artificial Intelligence's technology in the profession of finance. Many Financial institutes apply Artificial Intelligence in different innovative ways, some use it for: Online transactions, Automated messages, Automatic renewal system, Entries with the help of AI etc. Besides it also saves a lot of time as compared to before the use of Artificial Intelligence. Artificial Intelligence also increases customer satisfaction by easy accessibility and quick operations.

OBJECTIVES

- To study the influence and impact of AI on the financial sector.
- To study the various financial functions in which Artificial Intelligence (AI) is being implemented.
- To study how Banks can benefit from the use of Artificial Intelligence.
- To study the challenges faced while implementing Artificial Intelligence.

RESEARCH METHODOLOGY

The data for the following research paper has been collected on the basis of secondary data collection methods

The secondary data has been collected through the internet from Financial and Technology related online articles, journals, reports and websites.

REVIEW OF LITERATURE

The National Business Research Institute in the year **2016**, published a paper titled, "**The Rise of Artificial Intelligence in Financial Sector.**" Had conducted the research with the aim to analyse the use and growth of Artificial Intelligence in the financial sector and to analyse the possible change brought by Artificial Intelligence. The National Business Research Institute conducted an online survey from 25th April to 27th May 2016, when the survey was completed, a total of 112 responses were collected. After which it was concluded that Artificial Intelligence is still in its early days in the finance industry but the technology is increasingly going to be more important to organisations in order to innovate and to maintain and competitive edge over others.

Mr. Rohan Potumsetty in the year **2020**, in his paper titled, "**Implementation of Artificial Intelligence and Machine learning in Financial services.**" Conducted the research with the aim to look at various finance functions in which Artificial Intelligence (AI) is being used. The research was conducted by wholly focusing on secondary data. The data was collected from different websites and magazines. The conclusion was that there is no doubt that Artificial Intelligence software will be able to handle most of the monotonous accounting and

auditing tasks faster when compared to human beings but there will always be a need for human beings to interpret the data that will be generated by Artificial Intelligence.

Influence & Impact of Artificial Intelligence on the Financial Sector

- 1. Personalised services:** Artificial Intelligence has the ability to add individualised interactions with customers by Artificial Intelligence supported Chatbots. Chatbots are a type of software programme that is used to have a chat online via text communication that provides human like responses: it feels exactly like having a conversation with a human being. AI's personalised services helps companies to give consumers a personal attendant that is formulated while taking into consideration the consumers spending habits and desires. Customers can have insights to saving, spending and investing their money accordingly.
- 2. Reduction in costs:** The addition of Artificial Intelligence has automated many manual processes this has helped many companies to lessen the costs drastically. One of the main sectors this has affected is the customer services as AI has replaced many customer service employees. This has not only reduced costs but also made the process more comfortable and more effortless.
- 3. Advanced decision making:** Artificial Intelligence can grasp huge amounts of different types of data from different sources and store it. AI is competent in processing the data stored precisely and even give appropriate response and advises that is logical and data-driven. The data is so accurate and precise that even financial experts can take recommendations from this and improve their forecast predictions and to make it more reliable by being even more data oriented. Customers can use this instead of going to financial advisors and even avoid paying extra to them.
- 4. Fraud detection & prevention:** All exchanges done online need to be safe and secure. Fraud has been growing tremendously due to everything made available online. Artificial Intelligence is proved to be good at preventing frauds as the system analyses its client's location, behaviour and buying habits then, by taking all these into consideration the AI can identify suspicious activity and not only stops it but it also notifies the customer before the crime is committed making all exchanges on online platforms safe and trustworthy.
- 5. Reduce human errors:** Changing manual process into automated ones the machine dependency can make the process less vulnerable to errors. The large amounts of data stored online helps provide dependable suggestions with minimal error. Artificial Intelligence helps bring in automation in areas that need utmost clarity thus preserving the trust of their consumers.
- 6. Predictive modelling:** We use Artificial Intelligence to process enormous amounts of data. As the amount of data increases day by day, the systems should be better organised so that it can process more amounts of data each day. Artificial Intelligence quickly processes the data that gets collected from emails, social media channels, websites, online markets, market trends and many more. The collected details can help with creating better marketing strategies, buying strategies, etc by learning and re-learning with the help data already stored and make more efficient choices each coming day.

Various Financial functions in which Artificial Intelligence (AI) is being Implemented.

- 1. AI and Credit Decisions:** Artificial Intelligence supplies a speedy and more precise evaluation of a potential borrower at low price, which results in better information feeding which then results in excellent data driven decisions. Credit scoring which is provided by Artificial Intelligence has more compound and sophisticated rules in comparison to the traditional credit scoring systems. Another benefit of Artificial Intelligence is objectivity: a machine isn't biased unlike humans; this also saves humans a lot of time.
- 2. AI and Risk Management:** With the help of Artificial Intelligence big chunks of data can be handled in a short time and cognitive computing helps manage unstructured and structured data, this would take too much time if done by a human. AI algorithms identify signs of future issues and also analyse history of similar cases to help reduce risk. AI's predictions are on point and it makes detailed forecasts which are based on various variables which greatly helps in reducing the risk involved.
- 3. AI and Trading:** Data driven investments are also known as quantitative, algorithmic or high frequency trading. Artificial Intelligence processes data faster which in turn means faster decisions and transactions. The stocking performance predictions are faster and more precise; thus, many Finance companies use Artificial Intelligence systems to handle their portfolios. Artificial Intelligence also recommends the fundamentally strongest stocks, currency, etc.
- 4. AI and Process Automation:** Artificial Intelligence can automate a lot of time taking and repetitive tasks. Artificial Intelligence software and verify data and make reports accordingly to the mentioned criteria,

documents, etc. Employing AI removes the risk of human error, this allows institutions, companies, firms, and others to focus on processes that require human implication.

5. **AI and Personalised Banking:** Artificial Intelligence has chatbots in the banking sector to provide self-help to clients. Artificial Intelligence can also check bank balance, check account activity, schedule payments, and etc. Many mobile banking apps track income, essential expenses, spending habits, and then make individualised reports and then offer financial tips and plans. Banking apps also give reminders to pay bills. Banks can employ Digital Employees (digital employees is a type of AI software). Digital employees deliver very good customer-service, help to optimize inner systems, is very well organised with case handlings. Digital employee is open 24/7 and also provides quick replies, is very easy to install and also to maintain. Digital employees and help at the front desk, back office, can handle documentation and even provide loan assistance.

Banks who already use Artificial Intelligence

1. **State Bank of India:** Has SBI intelligent assistance (SIA) it has chat assistance, which responds almost immediately.
2. **HDFC:** Has an AI chatbot named 'Eva' which is compatible with google assistance and it has a reliability rate of 85%.
3. **ICICI:** ICICI has over 750 Artificial Intelligence software robotics that handle almost 20% of their overall transactions.
4. **Axis Bank:** Has an IVR (interactive voice response) system, called AXAA.
5. **Kotak Mahindra:** Has an AI chatbot called 'keya' with IVR system.

Challenges faced while Implementing Artificial Intelligence

1. **Localization:** The AI model needs to be designed keeping in mind different types of markets.
2. **Explainability:** AI software's are very difficult to educate general people on how to use the given data.
3. **Computing power:** High intensity AI algorithm software needs very powerful GPU's and multiple numbers of processing cores. They require supercomputers to work properly.
4. **Limited knowledge:** Small and Medium Enterprises (SMEs) don't know much about AI, there's only a finite amount of people actually know about the implementation and benefits of AI.
5. **Privacy:** The population is concerned about their private information being used for unethical purposes.
6. **Financial Literacy:** The majority of the population lacks even general financial knowledge (mutual funds, stock market, ETFs, retirement planning, TFSA, estate planning, cryptocurrencies, RPSP etc.) To educate them is a very big ask.
7. **Biasness in Data:** The biasness in data is due to human interference, humans don't tend to fill out data genuinely due to the fear of your data being leaked.

CONCLUSION

The financial sector is reconstructing their conventional practices and is trying to adopt Artificial Intelligence for a stronger and healthier infrastructure which is also very economical. Artificial Intelligence is transforming the financial sector by providing personalised services, reducing cost, helping in advanced decision making, detecting and preventing fraud, while also reducing human errors, Artificial Intelligence is modelled to be predictive to help make better and faster credit decisions, also helps in managing risk, trading, and also with process automation.

Artificial Intelligence even helps with personalised banking. Many of the leading banks have already started to adopt and work with Artificial Intelligence software.

Artificial Intelligence does have its fair share of obstacles it needs to overcome but the positives by far overpower the challenges faced. Artificial Intelligence industry is also working really hard to overcome the obstacles and challenges faced and to also fulfil the ever-increasing demands of the financial sector. Artificial Intelligence still hasn't reached its full potential yet and it might take more than a few years to reach it. The companies in the financial sector do need to adopt Artificial Intelligence as soon as possible to maintain a competitive edge in the financial business.

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TECHNOLOGICAL ADVANCEMENT IN ITR E-FILINGS AND THE CHALLENGES FACED BY THE TAX PAYERS

Gaikwad B. Aditya and Chaurasiya M. Aditi

Students, (Second year B.Com A&F) Chetana H.S. College of Commerce & Eco., Bandra (East)

ABSTRACT

The overall purpose of this study was to investigate the influence tax payer toward e-filing of itr on tax administration. The impact of itr e-filing increased tax productivity as well as the link between e-filing of itr and tax implementation. After it results presents that the variable application of the e-filing system partially significant effect on taxpayer compliance while the Internet understanding variable have no effect on taxpayer compliance. While Internet understanding cannot moderate the effect of the E-Filing System Implementation on Taxpayer Compliance. Exclusively that the application of the e-filing system and internet understanding have a substantial effect on taxpayer compliance planning were especially studied in this study. In this overall study, a descriptive research approach was adopted, with a questionnaire being used to collect data, which was then analysed using multiple regression. The overall findings and studies have revealed that information technology (online tax filing, online tax registration and online tax remittance) has a positive impact on efficient tax management

Keywords: E filings, income tax return, tax payers, tax administration.

INTRODUCTION

The human beings of this U. S. A. have a proper to recognize each public act, the whole lot is finished in a public. The time restricts to get records inside 30days from the date of application. The proper to records is in enacted via way of means of the parliament of India which units out the regulations and processes concerning resident's proper to records. The ITR invoice become surpassed via way of means of parliament of India on 15 June 2005. Although proper to records isn't always blanketed as an essential proper withinside the charter of India. The act applies to all states and union Territories of India besides the Jammu and Kashmir. All the charter government come beneath this act, making it one of the maximum crucial legal guidelines of the u. s. a. The proper consist of proper of maintaining public opinion and to seek, receive the records and thoughts from the general public government.

OBJECTIVE

- ✓ To study the satisfactions of the taxpayers.
- ✓ To know the obstacles faced by an assess related to income tax with respect to e filing.
- ✓ To know the different slab rates adopted by an assess for income tax purpose.
- ✓ To determine whether e filings system is compatible for an assess or not.
- ✓ To determine the perspective of the tax payers towards e filings.

METHODOLOGY

- 1) Primary data will be gathered by approaching to the tax payers by taking their opinion.
- 2) Secondary data will be collected from articles, journals.

REVIEW OF LITERATURE

Richard M. Bird and Eric M. Zolt (2008) as he discussed in his paper Charge frameworks in agricultural nations, similar to those in more evolved nations, face both new difficulties and additional opportunities because of innovative change. In non-industrial nations, citizens and assessment organizations should adapt to more troublesome conditions with less assets. A few issues (like protection, the advantages and expenses of public/private associations, and debasement) are normal to both creating and created nations, yet contrast in relative significance specifically nations. Different issues, (for example, how new innovation may or should impact the manner in which a nation's assessment framework or specific charges are planned and managed) might be more significant in emerging nations

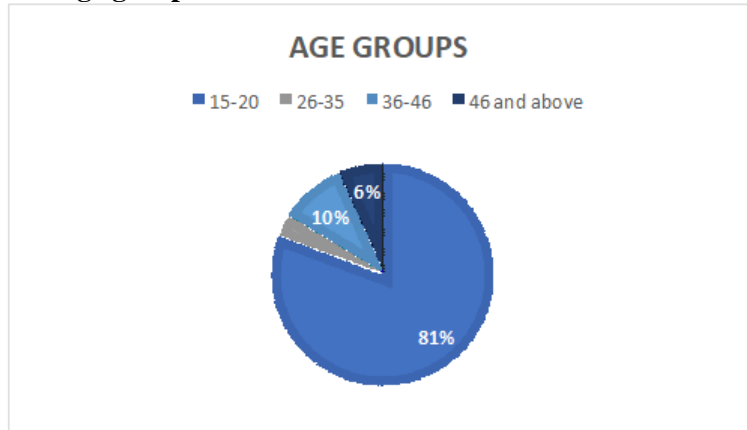
Mukesh Kumar volume 6 number 4 (2014) as he said in his paper with the advancement of technology and the widespread use of the internet in financial and fiscal issues around the world, e-filing of income tax in India has become necessary-filing has gained popularity due to its advantages and timeliness. The purpose of this article is to discuss why making electronic filing mandatory for a company is a good idea. A certain group of

assesses. In addition, the study includes into account the advantages of electronic filing, as well as certain impediments encounter during the changeover process. The information source has unique perspective. In terms of the number of intermediaries performing, it has been a distant second.

Data Analysis

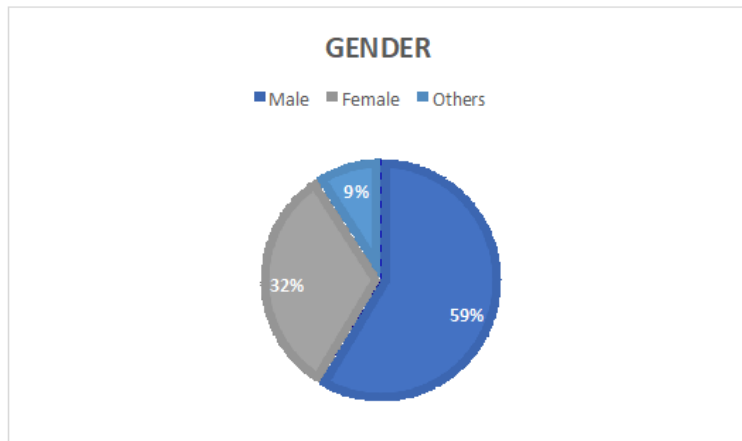
To understand the satisfaction of the taxpayers we have collected a data of an individuals.

Data of taxpayers between age groups



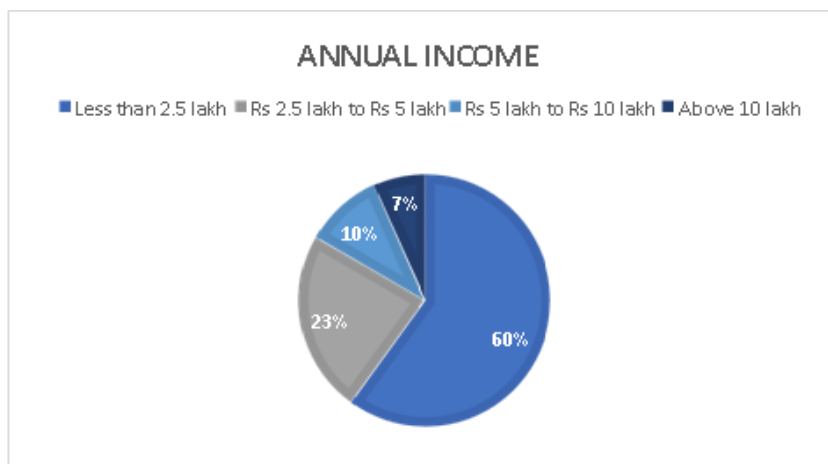
INFERENCE

According above pie chart age group between 15-20 says 81% age between 26-35 3% , 36-46 10% , 46 and above says 6% however, age group between 15-20 represents a more percentage of e- filing of income tax return.



INFERENCE

According to above pie chart gender represents increased number of 59% in male and female 32% in other category of people represents of 9%



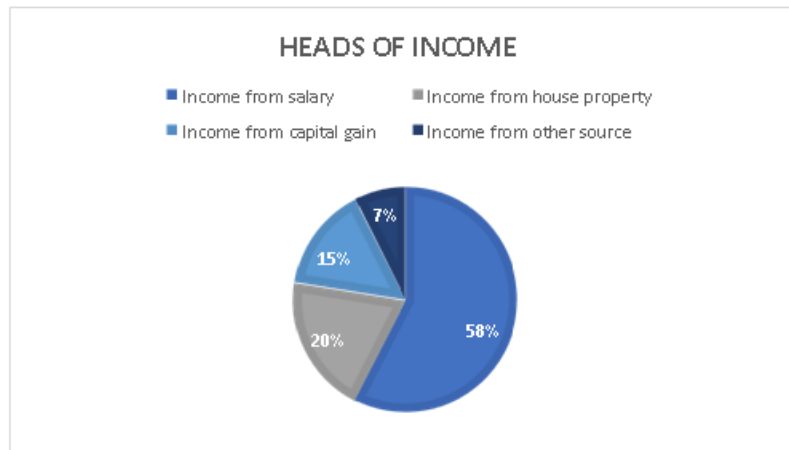
INFERENCE

According to above pie charts annual income category of less than 2.5 lakh says 60% , income between 2.5 lakh to 5 lakh 23%, and between 5 lakh to 10 lakh 10% we as in category of above 10 lakh says 7 % hence, in category of less than 2.5 lakh represents more of taxpayers.



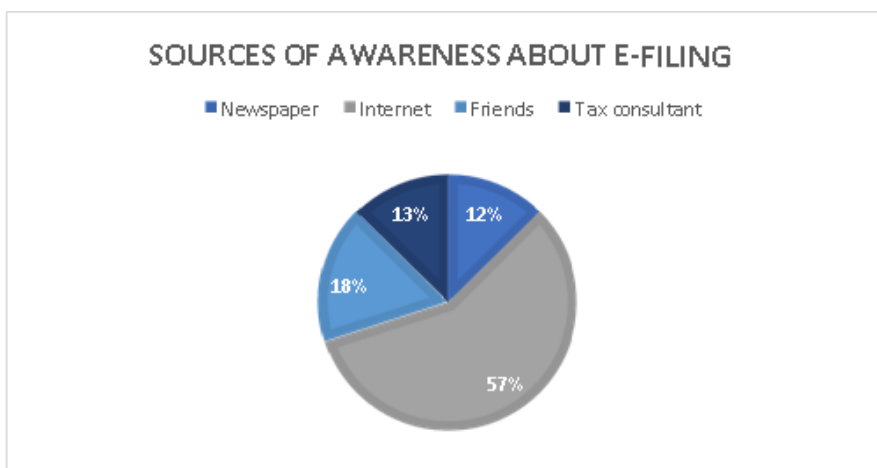
INFERENCE

According to above pie charts varies in service of category represents a more of income to generate by way of other sources as 64% and after it employment comes through salary employee by 23% then professional comes with 9% ,coming to end 4 % through various business, however a more of e-filing is done by people of other category



INFERENCE

According to above pie charts under various heads of income more of income generates under the head of salary which is of 58% and income under house property indicates 20% of income ,income from capital gain says 15 % of income and by other sources of just 7% hence, aggregate income is generated under the head salary.



INFERENCE

According to above pie charts sources through which it helps in creating the awareness among people is by leading and traditional way that is through newspapers which indicates 12 % and by of modern mean adopted technology that is internet which is aggregate 57 % and through friends and other tax consultant it says 18 % and 13 % however it shows that aggregate awareness is through internet high % in all.

LIMITATIONS

- ✦ People have been obsessed with the brand-new Income Tax internet site whilst it became first launched, however in view that then, they've encountered some of problems with it. People are getting disappointed due to the lengthy listing of problems, which incorporates problems with ITR submitting. ITR submitting is, without a doubt, one of the maximum crucial capabilities of the Income Tax internet site. However, the internet site's major function is now unavailable.
- ✦ Errors are circulating at the portal at the same time as submitting earnings tax returns as numerous taxpayers are complaining thru Twitter
- ✦ ITRs for extraordinary economic years aren't being downloaded in PDF format
- ✦ Filed ITR receipts aren't being downloaded
- ✦ ITR economic 12 months 2021, i.e., the evaluation 12 months 2021-22
- ✦ Old Outstanding Demand is likewise now no longer displaying
 - ✦ Refund requests aren't being made
 - ✦ There is a trouble in viewing the 26AS form, which may be very crucial.
 - ✦ If I attempt to do ITR verification with the aid of using selecting 'self' withinside the capacity, then the call disappears and displaying a validation error

CONCLUSION

As coming to conclusion agencies of government of tax authorities, are strongly turning to e-filing solutions such as electronically tax filing on the grounds that it improves and makes things more convenient and the same delivery of public services and fiscal efficiency. Around globally there are several tax authorities who are too implementing and has already adopted this e-filing system this concludes administration to interact with the taxpaying public in tax collection, administration has revealed that a system that combines various spatial and attribute data management capabilities, such as geographic information systems, this is a most effectively and accurate method for planning and managing . However, the use of electronically sources has been used carelessly by involved parties payer as well authority because accuracy in the system of internet which has facilities an advantage of the ignorance of the public or the tax security of the system

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CHALLENGES FACED BY HUMAN RESOURCES PROFESSIONAL IN THE PRESENT DIGITAL ERA (WORK FROM HOME)**Rutika Ravindra Nikade and Afroz Multan Ali Shah**

Chetana H.S. College of Commerce & Eco Self-Financing Courses

□ ABSTRACT

In this research has explain that which barriers are faced by the human resources professional in this digital era. India has seen a rapid growth in the use of digitalization and the new technology and the internet over the last decade. All organizations were shaken by Covid-19, creating a complex and challenging environment for managers and human resource management (HRM) practitioners, needing to come up with inventive solutions to ensure the continuity of their companies and to help their employees through these difficult times. There are few studies that deal with the impact of this crisis on human resources management. This paper is a literature review, which aims to broaden the scope of management research by exploring the impact of the COVID-19 on HRM. It identifies the main challenges facing human resource management today. Managers and HR professionals can gain insights into possible future organizational directions that might result from these opportunities and problems resulting from this new pandemic. 70% of the researchers believe they would be equally or more efficient if they could spend more of their work time at home in the future, based on their personal experience. In today's world most of the managers and HR professionals are working digitally.

Keywords: COVID-19, Crisis, Human Resource Management, Remote work, Work From home.

□ INTRODUCTION

This unprecedented health crisis has plunged the world into great fear and uncertainty since COVID-19 was discovered. Economic, social, and workplace issues have been greatly affected. The first outbreak was in December 2019 in Wuhan, China, due to an outbreak of severe acute respiratory syndrome coronavirus has had an incredible rapid spread, putting it on track to become a global pandemic, according to the World Health Organization (WHO, 2020).

Since COVID-19 has spread rapidly in these countries, nonpharmaceutical measures such as social distancing has been implemented to restrict its spread. The local government has imposed lockdown measures; people have been quarantined; schools, universities, nonessential businesses and nongovernmental organizations have been closed; travel arrangements have been restricted; flights cancelled; and mass public gatherings as well as social events are prohibited. As a result of these measures and the COVID-19 outbreak, the global economy was severely slowed, which increased unemployment rates in many countries. In a short time, COVID-19 could result in 50 percent or more of the workforce not being able to work, according to Gourinchas. The economic crisis has forced companies to reopen during this ongoing pandemic, but with extraordinary rules and new practices (e.g., physical distance within the workplace) that no one can predict when it will be over. Therefore, this pandemic has inevitably created a complex and challenging environment for managers and HR professionals, who needed to come up with innovative ways to cope with the challenges of this unprecedented situation and to sustain the business of their organization. Despite this, very few studies have been conducted on the impact of COVID-19 on HRM or the challenges and opportunities it may offer HRM in organizations, while managers and HRM practitioners need relevant information that will help them deal with this crisis effectively and efficiently, to be able to support their employees and to continue to do business. When crises occur, organizations are generally not well prepared, which is why scientists need to provide relevant information about this new pandemic to organizations. In this study, the purpose is to identify the main challenges and opportunities for HRM in the context of COVID-19, as well as to provide insight into future directions for HRM. By addressing the gap in management research, this paper examines the topic from a scientific perspective.

□ OBJECTIVE

- I. To study recruiting in the digital Era
- II. To study personalizing the employee experience
- III. To study the importance of digitalization in today's world.

□ METHODOLOGY

- The data of the above research had been collected on primary and secondary database.

- In primary data collected by google survey from thirty people living in Bandra area who are educated enough to answer the questions related to HR profession.
- Also, the other required secondary data is been collected from articles, websites and magazines on challenge faced by hr professional in this digital.

➤ **REVIEW OF LITERATURE**

- **Cambridge University Press 2021**

Human resource management facing: implications and challenges

HRM ‘is regarding but of us unit of measure used, managed and developed in organizations. it has been grandly compacted by COVID-19, generating important challenges for managers and HRM practitioners. This impact and these challenges unit of measure explored throughout this section, in affiliation strategic HRM and dealing conditions, what is more as HRM functions, specifically, staffing, performance management, employment and development, compensation management, safety and health management, and employees' relations. each HRM operate is mentioned severally, however, they are lacy. this means that any modification in one HRM operate will have an effect on the selection operate.

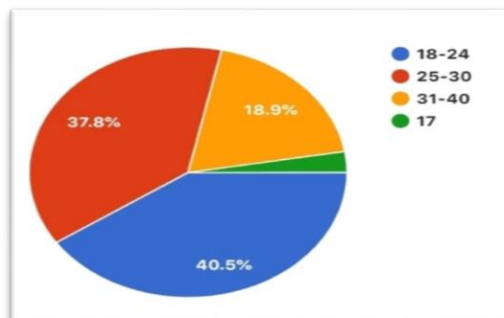
- **Iza Gigauri 2000**

Effects of Human Resource Management from the of treatment and work-life balance. this crisis of the new coronavirus pandemic initiated dramatic changes around the world. throughout this context, every corporation and customers switched instantly to digital models. The Covid-19 has intense digital transformation for companies, and much of employees around the world ought to be compelled to be compelled to be compelled to possess the required skills to use technologies so on perform their jobs remotely. Digital technologies modification virtual work what is more as alter tasks and build alternatives. The pandemic has created it visible that the foremost demanded skills for the employees' unit of measure digital, but to boot cooperative. live managers ought to be compelled to facilitate their workers to handle the speedy changes inside the aim and society.

□ **DATA ANALYSIS ON the premise OF SURVEY**

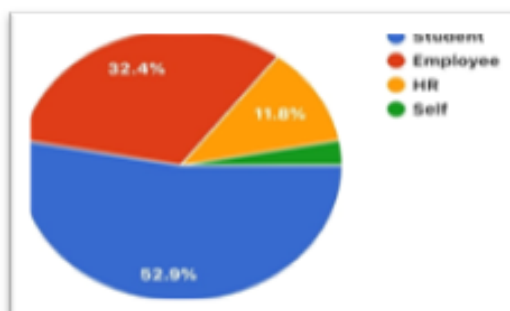
Concerns of individuals concerning human resources professionals within the digital era. From our form we've got a most of thirty-five responses, the responses of every question area unit elaborate below.

- **Your age?**



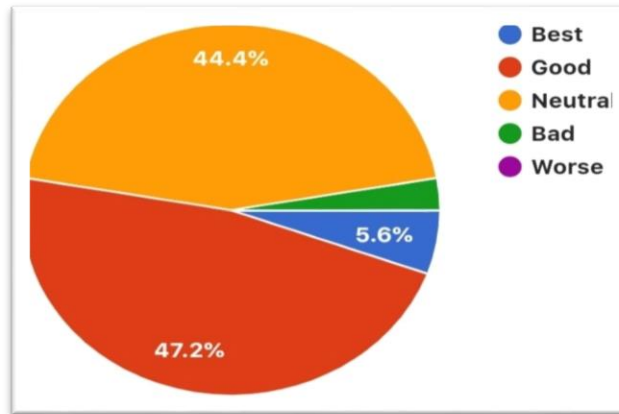
The on top of bar chat portrayed the info of comprehensibility and adoption. This primary information was collected from folks with completely different age teams, and it's known that from a gaggle of 18-24 their area unit thirty-seven.1% people, from 25-30 their area unit four-hundredth and from 31-40 their area unit two hundredth folks et al area unit the age of seventeen severally.

- **Profession**



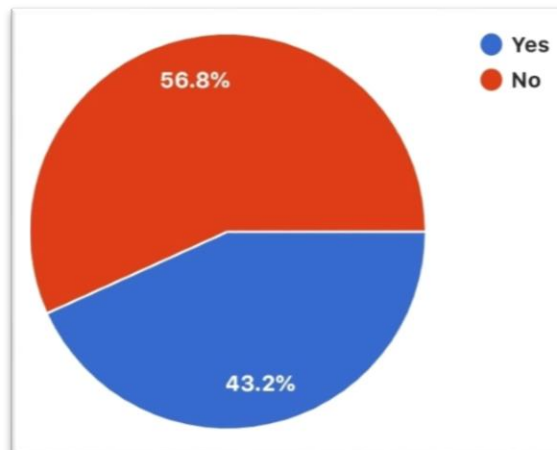
The on top of bar chat portrayed the info of comprehensibility and adoption. This primary information was collected from folks from completely different professions. The education is found i.e., postgraduate-14.7%, graduate- twenty.6%, undergraduate- twenty-three.5%, HSC-17.6% and SSC-23.5% and no different education qualification is found severally.

- **How did you discover achievement and choice method within the digital era?**



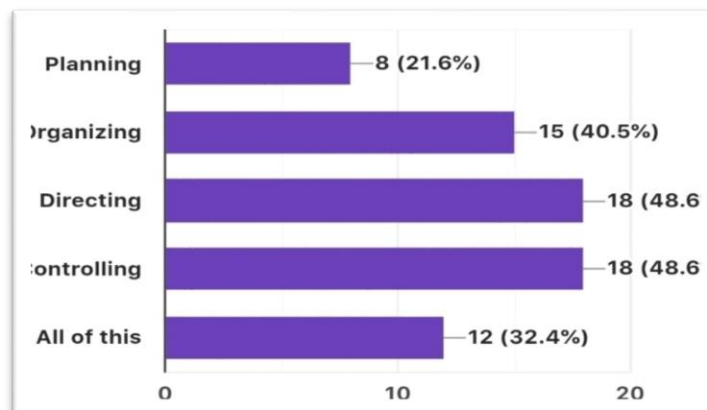
The on top of bar chat portrayed the info of comprehensibility and adoption. This primary information collected from folks it's found that fifty folks found achievement and choice method within the digital era is nice, 47.1% found it neutral and rest two.9% found it unhealthy severally.

- **Can you wish to figure from target the future?**



The on top of pic chat portrayed the info of comprehensibility and adoption. This primary information collected from folks it's found that four-hundredth folks can like acting from target future and hr folks can dislike acting from target future.

- **What area unit the four major functions in HR?**



The on top of bar chat portrayed the info of comprehensibility and adoption. This primary information collected from nearly half dozen folks assume that coming up with operate is vital, fifteen folks assume that organizing

operate is vital, eighteen folks assume that guiding operate is vital, different eighteen assume that dominant operate is needed, whereas twelve folks assume that every one of the on top of operate is needed within the time unit profession.

➤ **Challenges for HR and Impact of COVID-19 Pandemic thereon.**

HR professionals aren't ready to manage the challenges posed by COVID-19. The economy is in shambles, workers square measure stressed, and hour professionals try their best to stay everything in perspective.

HR professionals face new challenges because of the sharp shift in work culture. they need to rank crisis response, providing the proper communication channels, and providing remote-working tools so as to stay workers engaged.

● **Wellness and mental state**

There are stress, anxiety, and different mental state problems for years; this can be not a replacement incidence. The sharp shift in work culture took a toll on overall worker health and eudaemonia. The COVID-19 occurrence has brought the mental issues of workers to the forefront of management's attention with its sharp occurrence of eudaemonia programs and health edges. however, organizations have continuously offered their workers the power to beat their health challenges with security, health edges, and suppleness. Across the world, hour professionals voted health and eudaemonia of staff as their biggest concern within the COVID-19 pulse survey.

● **Agility downside**

Due to lack of lightness, hour groups struggle greatly. There square measure an oversized range of hour groups whose style doesn't give lightness. This has huge consequences for hour professionals United Nations agency should respond and move quickly throughout crisis things. However, there square measure several approvals required to proceed.

Therefore, turning into additional agile and re-prioritizing company goals square measure the key steps, in conjunction with effective communication between government and middle management.

● **Communication among workers**

In addition to communication challenges, there square measure different problems on the priority list. However, despite whether or not a force works remotely, communication is Associate in Nursing integral facet that has got to be addressed. A force cannot be managed effectively while not correct communication channels.

HR professionals were unbroken on their toes throughout the COVID-19 crisis. they'd to look for the proper remote operating tools tailored to their culture and values. Despite the actual fact that tools like Zoom or Slack square measure unremarkably used, obtaining everybody on a similar page isn't attainable with these strategies.

● **An unsure scenario**

We square measure all additional or less laid low with uncertainty. once you do not know what the long run holds or a way to sustain structure operations, the sensation will paralyze you. Human Resources groups have issue transfer everything along, managing the crisis, and developing effective measures and techniques for all. workers square measure wedged mentally, not knowing what the long run holds for them.

➤ **SUGGESTIONS**

Across all industries, business sectors and organizations, we have seen an increase in data-driven decision making. Workforce analytics is one of the ways HR can evaluate employee experience, engagement, and satisfaction. Especially as a result of COVID-19, organizations should continue to rely on analytics to forecast their workforce requirements, optimize revenues, and reduce costs, so they can remain competitive in the modern and complex business landscape.

In order to measure and monitor workforce performance and productivity, businesses need to rely more on analytics.

HR can make strategic talent acquisition, development, and management decisions by periodically analyzing and monitoring employee performance and engagement metrics. This will assist the organization in preparing for the challenges it will face post-COVID-19.

➤ **LIMITATIONS within the STUDY:**

- The study is proscribed to Bandra space taking under consideration around thirty-five folks.
- The responses square measure solely collected from thirty-five qualified those who square measure primarily school students or employee as there's considerably lack of data concerning Human resources among folks.

- The information we tend to get by the thirty-five responses is accustomed get acceptable plan for a large-scale analysis share wise.

□ CONCLUSION

This paper examines the impact of the COVID-19 crisis on human resources likewise as digitalization and also the blessings and challenges of performing from home. Since work from home has enlarged throughout the pandemic, it absolutely was necessary to adapt to the digital era. Communications were important to adapt quickly to challenges in the past. Today, the most aim of the organization in association with hour professionals is to arrange on-line mode in order that workers will work from home, to take care of company protocols, and to recruit new workers. As a result, organizations of late square measure operating with hour professionals to arrange on-line modes, in order that workers will work from home, to take care of company protocols, to rent folks performing from home, and to make digital offices.

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E-FILING OF INCOME TAX RETURN: AWARENESS AND SATISFACTION LEVEL OF SALARIED EMPLOYEES

Anvaya Vijay Kamble and Shrutika Datta Shinde
Chetana's Self Financing Courses

ABSTRACT

The Income Tax Department has established a system for centralized return processing and the introduction of the e-filings system for income tax is one of the most notable e-government initiatives. The department desired a system that would make the process of filing of Income Tax Returns (ITRs) easier for taxpayer as well as reduce the time required for data entry at their end on receipt of ITRs. The biggest impediment to the proper functioning of the IT department is the severe shortage of officers and staff. It is widely accepted that a significant portion of potential tax revenue is not collected because of poor tax administration and high tax evasion in India. The public may discover whether any-service system is simple and useful after using it over the Internet.

Keywords: Income taxes, e-filing.

INTRODUCTION

Public service delivery and the disseminating government information the public within formation as a result, the achievement The value of e-government is determined by its importance that citizens place on things like The use fulness and convenience of such services. The government has taken several steps. The administration of taxes has been simplified.

E-government services that are more advanced. It satisfies taxpayers' convenience for tax purposes Payments and assessments. The internet makes it possible customers to perform transactions in a secure environment only a few mouse clicks. This convenience maybe beneficial. There are numerous advantages to electronic filing. Hence it is time to file, where to file, simplicity of use, information searching, and online transactions to a level not previously available by conventional means. E-filing is also available allows for more time flexibility and lowers costs. On the tax return form, there is a math error the taxpaying public furthermore, filing provides several advantages. To the assistance of E-filing reduces their workload as a service provider as well as operating costs incurred as a result to the submission in apparel Ess environment of tax returns It also lowers the cost of processing and storing data and the preparation of tax returns the current situation. The amount of awareness of a person was covered in this article .120 paid employees were chosen as a sample in Sivakasi e. Filing of in comet returns

OBJECTIVES

1. To inspect the level of gratification among the taxpayers towards E-filing tax return.
2. To investigate the problems faced by the responder

To inspect the level of gratification among the taxpayers towards E-filing tax return.

Satisfaction can be an attitude scale. Some important components are identified, and a comprehensive study has been made by measuring the level of satisfaction to investigate the problems faced by the responder

Technical and managerial constraints and problems related to e-filing and options of filing pattern will be incomplete without going into the attitude towards e-filing. Respondents a requested to share the ironpinions on specific issues that they face when making filing in order to investigate the problems they confront. There are ranks available, and a Weighted average has been generated It is well known The first is during peak hole and these condos during computer hours illiterate, and hence reliant onothers.Other important problems faced by the Delay in lakhs free sources are among het respondents expertise and experience with e-filing Digital Thecosto free new in gassings significant and it is unsuccessful attempting to defilement trusting e-filing..One is the Reg.No/, which his difficult to recall Password

REVIEW OF LITERATURE

Naveen Kumar C and Dileep Kumar SD (2018):- Research has collected the data one filling action in respect of problem and perspective modern world has taken new technologies for income tax not only adapted technologies but also improve it drastically in every field filling technology is a gift for taxpayer as a result of filling tax is being effective and easier taxpayer filling income tax through online it creates transparency.

Elisabetta, (2015):-This study aims to focus on filing effect in taxation field its how’s that significance of deference in new technology method and modern method adapted by taxpayers consequently awareness about tax play significant role to get inspire towards tax mean while modern technology of tax also encourages taxpayers to do work inefficacious manner.

Anna Che Anmi and Yasnizar Kamarulzaman (2007):-The researcher analyzed of tax-filing E-government is enlarged into day world day by day it brings efficiency and acutely in the field of taxation this new technology adopted by various developed countries in their profession public convey modern technology of e-filing towards government through online tax efilling.

METHODOLOGY

We have conducted a survey in form of questionnaire.

1.Primary Data: The Primary data is collected by conducting survey of taxpayers through questionnaire method i.e., survey method. Charts have been included in this research paper.

2.Secondary Data: Secondary data is collected by old research paper.

DATA ANALYSIS

1.GENDER

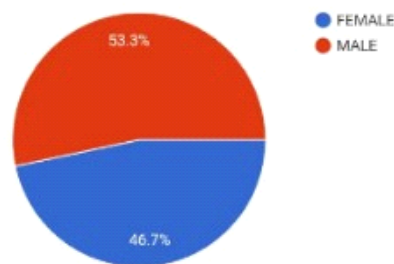


Fig1.1

In the figure 1.1 we can observe that majority of the taxpayers are males (53.3%) as compared to women (46.7%)

2.STATUS

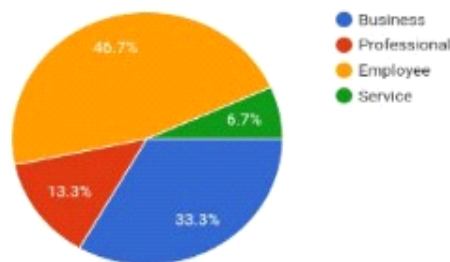


Fig1.2

In the above figure, it is observed that 46.7% of taxpayers are employees followed by Businesses which is 33.3%, followed by professionals which is 13/3/5 and the minimum is by service which is 6.7%.

3.Annual Income

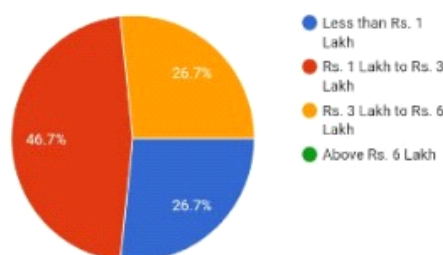


Fig1.3

In the above figure, it is observed that 46.7% populations income is between 1lakh to 3 lakhs 26.7% people earn less than 1 lakh and remain 26.7% people earn between 3 to 6 lakhs.

4.Head of income taxable

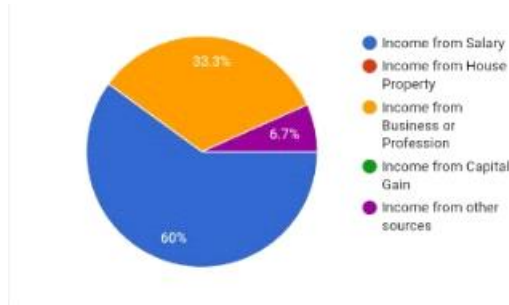


Fig1.4

In the above figure, it is observed that majority 60% of the income comes from salary followed by 33.3% which is from business or profession, the income earned from other sources is 6.7%.

5.Your source of awareness about e-filing?

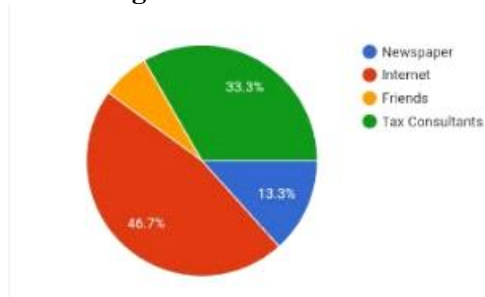


Fig1.5

In the above figure, it is observed that majority of the please aware of filing through internet, 33.3% from tax consultant and 13.3% through newspaper.

6.After furnishing the document, time taken by tax consultant to file return

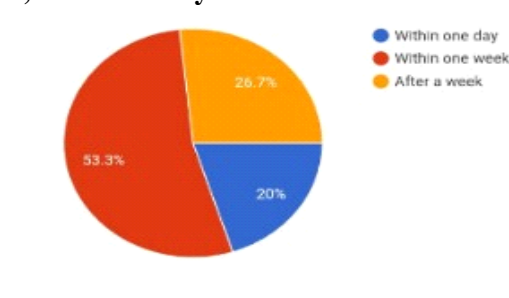


Fig1.6

In above we observed that the maximum time taken is one weekend 20% is within day.

7.When do you prepare for E-filing return

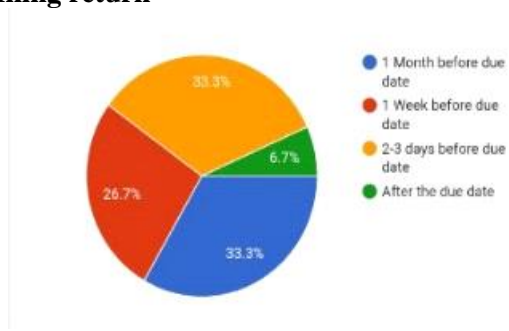


Fig.1.7

In the above figure, it is observed that 26.7% people prepare for e-filing 1 week before due date 33.3% prepare before 2-3 days or 1 month before due date and 6.7% people prepare after due date.

8. Dependability about the documents provided in E-filing.

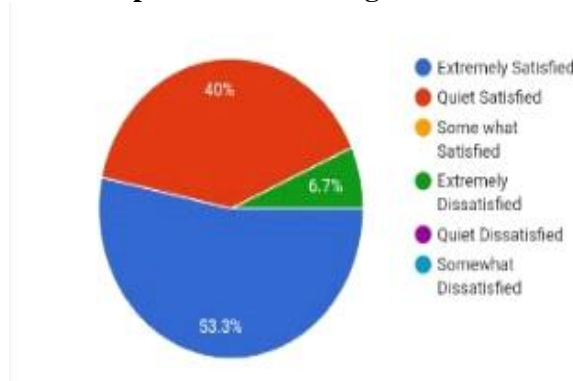


Fig.1.8

In the above figure, it is observed that majority of the people are extremely satisfied with the security of the documents provided in E-filing,

9. Easy to use tax E-filing and payment system?

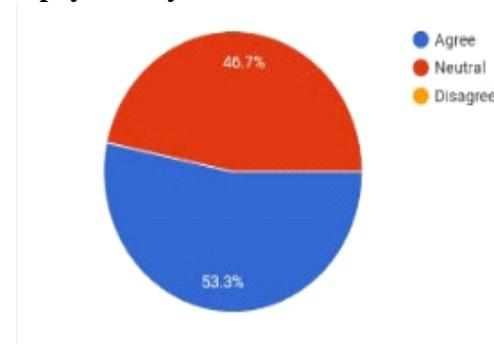


Fig.1.9

In the above figure, it is observed that majority of the people agree and 46.7% are neutral.

10. Reasons for facing the problem in process of E-filing

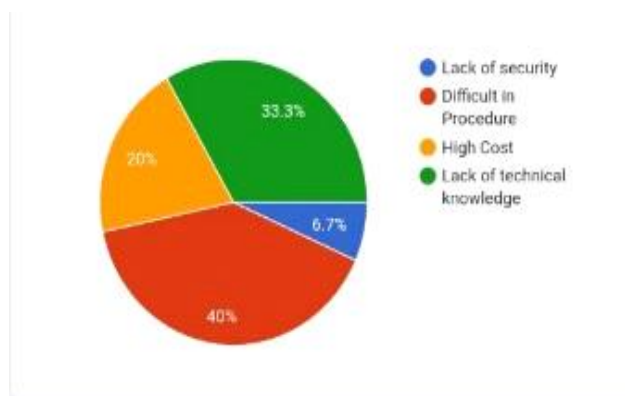


Fig.1.10

In the above figure, it is observed that the main problem is faced by difficulty in procedure, followed by the problem of lack of security.

‘CONCLUSION’

After Studying on "E-filing of Income Tax Return: Awareness and Satisfaction Level of Salaried Employees" we got to know that our Income Tax Department has established a system for taxpayers i.e. E-filing of income tax due to which E-government services are become more Advanced and the payment of tax has become more easier and quicker. As E-filing is become more in advancement for. To study more on it we had conducted a survey on it through which we concluded that the main problem in process of e-filing is faced by he problem of lack of security.

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OPPORTUNITIES AND CHALLENGES FACED BY INDIAN POST OFFICE DUE TO DIGITALIZATION**Rutuja R. Patil and Siddhi V. Korgaonkar**

Chetana H.S College of Commerce & Eco. Self-Financing Courses

ABSTRACT

Indian Post Office has played a very important role in the country's socioeconomic development for around more than 160 years and also providing financial services to more than 650 million bank account holders across its large network of post office services. For promoting greater access to financial services for its consumers, India Post has implemented digitization of its services, replacing the manual paper based account processing methods. Through this modernization India Post was able to digitalize more than 650 million accounts across post offices in India. This study presents a detailed analysis regarding the opportunities and challenges faced by post office due to digitalization. As compared post office schemes are safe, more reliable and cost effective but most of the people are not aware about the schemes and services offered through traditional as well as modernized post. Because of that it has become a challenge for the India Post to retain its consumers. To cope with the increasing changes in digital transformations India Post need to be matching with the new innovations and technology timely. The India Post is still following age old traditional methods though bringing a few recent innovations but at a very slow rate. The post offices due to its capabilities can work as best alternative for banking services and for the betterment and future of financial inclusion. Through this study an attempt has been made to examine the problems and challenges faced by Post in financial inclusion.

Keywords: Indian Post Office, Digitalization, Financial Services, Problems, Challenges.

INTRODUCTION

Indian Post Office is one of the largest government operated system in India. It has the largest postal network in the world with around 1,56,669 post offices out of which 89 percent are in rural areas. The Department of Posts are the ones who operate the post office saving services and functions on behalf of Ministry of Finance and under this scheme, around 20.5 crore savings account are serviced and maintained.

Indian post office found its origin back during the British ruling. The first post office was established in Mumbai and the act was enacted in the year 1854. At present, India is largest country providing the maximum number of post offices. Post offices play a crucial role in promoting financial inclusion.

Due to growing digital transformations in finance sector, most of the banking and other financial industries including post office banking services have started to revolutionize their services and made them available on online portals and applications. To help its consumers have an easy access to their services with respect to ongoing crisis, post office has made their financial and other services available on digital platforms.

Innovative Digitalized Saving Schemes Adopted by Post Offices:

• Saving Account Schemes

Post Office Saving Bank Account can be opened by Single or Jointly (2 Adults) having minimum balance of ₹500. ATM, E-banking and mobile banking facilities are made available for the account holders of post office saving bank account.

• Recurring Deposit Account (RD)

National Savings Recurring Deposit Account can be opened by single person or jointly (upto 3 Adults) with a minimum deposit of ₹100 per month and any amount further with a multiple of ₹10 for a period of 5 years. RD Account can be further extended for upto 5 years.

• Time Deposit Account (TD)

National Savings Time Deposit Account can be opened by a single person or as a joint Account (upto 3 Adults) holders by depositing a fixed amount initially for a period of 1,2,3 or upto 5 years with a minimum of ₹1000 without any maximum investment limit. TD Accounts can be pledged as security while availing loan from banks or financial institutions.

• Monthly Income Account (MIS)

National Savings Monthly Income Scheme Account can be opened by a single person or jointly (up to 3 Adults) by depositing a fixed amount for a period of 5 years with a minimum deposit of ₹1000 and maximum deposit of

₹4.50 Lakhs in a single account and ₹9 Lakhs in a joint account. MIS Accounts can be closed prematurely after completion of one year from the date of opening of account.

• Senior Citizens Saving Scheme Account

Senior Citizens Saving Scheme Account can be opened on attaining the age of 60 years or on voluntarily retirement above the age of 55 years but below 60 years or retired defense service personnel on attaining the age of 50 years as a single or joint (with spouse only) for a fixed sum of 5 years with minimum deposit of ₹1000 and maximum of ₹15 Lakhs for the first holder of the account.

• Public Provident Fund Account (PPF)

Public Provident Fund Account can be opened by one person for a period of 15 years with a minimum of ₹500. Only one individual PPF Account can be opened either in post office or bank. Partial withdrawal is permissible from the 7th financial year from the date of opening of account.

• Sukanya Samriddhi Account (SSA)

Sukanya Samriddhi Account can be opened by guardian of a girl child from the date of her birth till she attains the age of 10 years with a minimum deposit of ₹250 and a maximum of ₹1.5 Lakhs in a financial for a period maximum upto 15 years from the date of opening of Account. The date of maturity is after 21 years after opening the account. However, account can be closed at the time of marriage of girl child after she attains the age of 18 years.

• National Saving Certificate (NSC)

National Saving Certificates can be purchased individually on behalf of a minor or person with unsound mind or with another adult as a joint account with a minimum investment of ₹1000 and without any maximum investment limit. When availing loans from banks or any other financial institutions you can pledge NSCs as securities.

Review of Literature:

Mr. Sanjay Mirchandnani in their research study “**Role of Technology for Post Systems and Challenges for India**” described the different ways to manage the postal sector business by the way of using information technology as a key enabler. Digitalization supports the main pillars required for a strategic change and development of post offices. In this era of globalization, it has become difficult for Indian Post to provide services at a similar level to the standards maintained by banks, insurance, express industry, etc.

M. Mala & Dr. G. Vasanthi in their research “**Problems and Challenges of Indian Post in Financial Inclusion**” focused on the technologies changes and the challenges faced by the post offices because of them. The paper aims to focus on utilizing Indian Post and making it more efficient and user friendly to the interests of rural and urban sectors. It analyzes different opportunities by the way of which post can overcome its problems due to growing digitalization in different sectors and improve its services.

OBJECTIVES

- 1) To analyze the perception of customers on digitalization of post offices.
- 2) To study the problems faced by consumers due to increasing financial innovations in services offered by post offices.
- 3) To examine the various challenges and opportunities faced by Indian Post and the steps taken to deal with them.

METHODOLOGY

This study is based on primary and secondary data basis. To gather primary data, the principal methods which has been used are Structured questionnaires and interviews with few of the customers using postal services. Secondary data will be collected with the help of various news articles and journals and also by referring to reports issued on websites.

Challenges and Difficulties

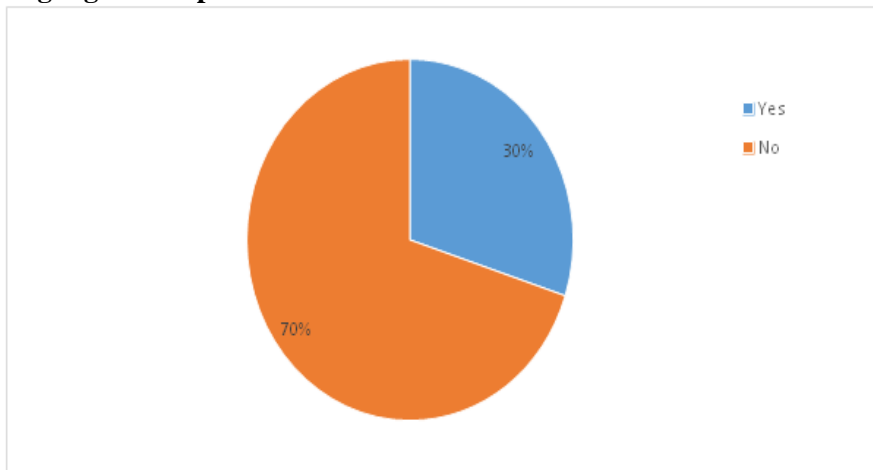
- **Slow Progress in Innovations:** To cope with the fast changing digitalization Indian Post also need to match with the increasing innovations and technology timely. Since Indian Post is following the age old practices, the technological progress is coming but at a very slow speed.
- **Restrained from Lending:** To provide loans is one of the major aspects of the financial inclusion but Indian Post until today not taking it as a part of business which can be a major drawback and can narrow down its operations.

- **Lack of Awareness:** Even though the digitalization of postal services is improving at steady pace, it is still lacking in terms of spreading awareness among its consumers. Due to this there is a chance Indian Post might face problems in retaining its customers.
- **Increasing Competitions:** It has become a serious challenge for Indian Post to sustain in the financial sector due to the ever-increasing competitions with banks and other financial institutions. Due to growing urgency in digitalization with respect to current circumstances, post offices need to improve their speed and bring about innovative change to cope with its competition.
- **Problem of customer satisfaction:** Due to the loopholes, customers are not quite satisfied with the modernized version of Indian Post. Even though digitalization has made it convenient to access the postal services, lack of coordination and flexibility has made it difficult in receiving a positive consumer feedback.

DATA ANALYSIS

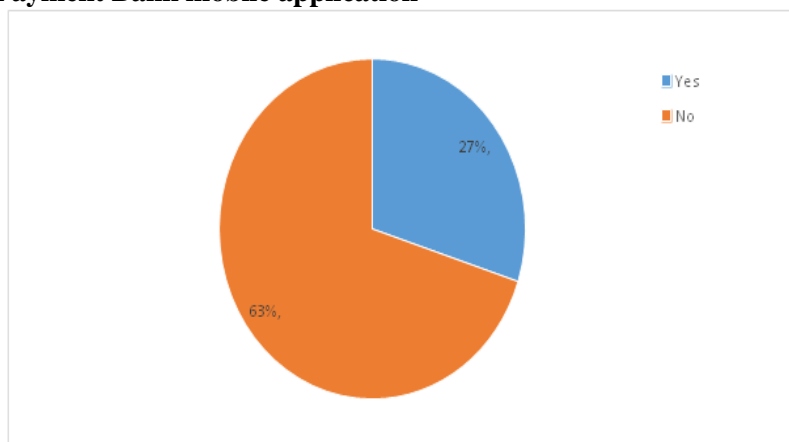
Even though Indian Post is playing a major role in financial inclusion of the country, there are many backlogs which are faced by the post in respect of retaining its customers and increasing competition in financial sectors. The following charts analyzes the challenges faced by the Indian Post with respect to digitalization.

Awareness regarding digitalized post office schemes



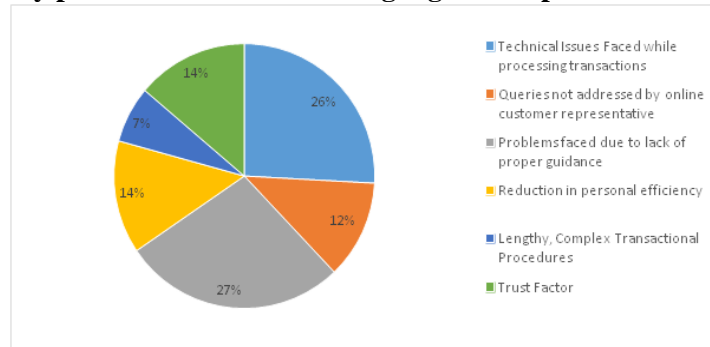
Interpretation: According to the chart, it is clear that around 70% of the users have responded with not being aware about the digitalized postal services. Whereas, there are 30% of the consumers who are aware of this transformation. This shows a gap of lack of promotion for the new services available and Indian Post must work on it.

Usage of India Post Payment Bank mobile application



Interpretation: As per the above chart, the analysis shows that on an average around only 27% of the consumers are aware with respect to usage of mobile application of post office services. The ratio of respondents who are using the application for accessing the digitalized services is quite less as compared to those who do not use the application for the same.

Analysis of Respondents by problems faced while using digitalized post office services



Interpretation: With respect to the above data, the most common issue faced by most of the respondents is problem due to lack of proper guidance i.e. 27% out of other issues. Following that the second most issue faced by the users is the technical problems while processing the transactions. This reveals that even though digital transformation has made it easy and convenient there are still loop holes which need to be addressed.

LIMITATIONS OF THE STUDY

- The study is limited to Dadar Area taking into account around 30 consumers using the services on regular basis.
- Due to lack of awareness, the study examines the challenges and their possible solutions taking into account the recent changes in digitalization.

FINDINGS

- Post offices schemes are mostly preferred by the middle income group to cover their future benefits and also because they are much cheaper as compared to banking services.
- Even though the India Post is modernizing in response to increasing innovations, still most of the people are not quite aware about the growing change.
- Consumers are satisfied with the easy accessibility of the services with the help of online mode but there are still many loop holes which are needed to be addressed.
- In order to sustain in the market and retain its customers, Indian Post need to adopt innovative schemes and strategies to survive the increasing challenges.

SUGGESTIONS

- Advertise the services and the products which they are offering.
- To make improvements in customer care services
- Postal banks should provide higher rate of interest on deposits as similar to banks in order to attract to new customers
- Reviewing the feedback given by its customers and working on those grievances to improve customer satisfaction
- Tie up with banking networks to provide services on a larger scale.

CONCLUSION

Indian Postal Services needs a dynamic change with respect to increasing digital trends in the financial market. With the help of growing innovations and a little awareness it can easily create monopoly in the market. The post offices should adopt adequate promotional techniques to make people aware about its digitalized schemes. The post office and its capabilities can work as a best alternative to banking services for the better improvement of financial inclusion. It should explore new ways and ideas to increase the efficiency and retain the existing customers they have.

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A STUDY OF THE CHALLENGES FACED BY SELF-EMPLOYED WOMEN'S

Manjusha R. Phalke and Maithili M. Warde

SYBAF Chetana H. S. College of Commerce & Eco, Self-Financing Courses

ABSTRACT

In this paper we are going to do research on self-employment. Business is considered to be an important foundation in the coming times. Many businesses have sprung up and women have a significant role to play. The name of such self-employed entrepreneur is Mrs Sujata Sawant Ma'am. She is self-employed and she is doing a job with due importance in the business competition even in today's fast-paced world, women are cleverly working in different fields. The important thing is that such a self-employed woman, Mrs Sujata Sawant has been providing sanitary napkins with the help of 20 women at the low cost. The most important thing for women is their cleanliness!!! Mrs Sujata Ma'am is doing this cleaning for women through her work. Sanitizer napkins are very important for women and this an important business that ma'am is doing for women. Also, these napkins are supplied to women in villages in Dalit areas. The special thing is that this business is operating at Umar Wadi Road, Kurla East Mumbai. At the same time ma'am has started another important task is to give the food to the needy people(mess). Employees work hard but they do not have enough food so ma'am also made an important decision considering that we started the facility the hunger of the workers and they also started this business. Around 1000 home meals are provided for employees.

Keywords: Self-employment, Proper training, Poverty, Female workers, informal work

INTRODUCTION

Self-employment women's association is a "movement" of self-employed women in rural and urban India, and is the largest union of the country. Self-employed women are those women who do not receive a salary like that of formally-employed workers and therefore have a more precarious income and life. SEWA is framed around the goal of full employment in there a woman secures for her family, income, food health care, child care, and shelter. India is a traditional country and there is diversity in religious, culture and customs. Some women in India mostly is household and limited to domestic issues. In some cases women can find employment as nurses, doctors, teachers of the caring and nurturing sectors. But even if well qualified women. Engineers or managers or geologists are available, preference will be given to a male of equal qualification. Further the study try explain the real condition of Indian working women and also make an effort to clear main problems of working women.



Figure 1



Figure 2

OBJECTIVES

1. To study the working patterns of self-employee women.
2. To study the challenges of facing self-employee women.
3. To study the development of self-employee women.
4. To study how are proving the home-made food to the needy people.

REVIEW OF LITERATURE

Apparaya (5, May-2015)

Women and self-employment opportunities and challenges: -There are many challenges and opportunities for self-employment women's in their occupations still there are many opportunities for this woman even to provide employment to other women in their occupations. Further self-employed women not only develop themselves but also develop other necessary skill and even support economically. In this way it is essential to

encourage self-employment women by providing loans, subsidies and other needed recourses and also open training centre for self-employment so that they can learn new skill and open their own enterprise.

Block, Kritikos (19 Jan 2021)

Emergency Aid for self-employed in the covid pandemic: -The self-employed are among those facing the highest probability of heavy income losses during covid-19 pandemic. Governments in many countries introduce support programs to support the self-employed women. In these contributions we investigate the impact of this program using a real time offline survey data total more than 20 self-employment women. We observe that government helps to the self-employed women's for giving different types of schemes for example- Mahila Udyam Nidhi Yojan, Bhartiya Mahila Bank Business Loan etc...

METHODOLOGY

The study is limited only to the analysis of the women's who are self-employed about their challenges they faced for making their own business. The study is based on secondary data available from website as primary data was not accessible. The study is limited by the detailed study of the "Khanna chahiye" foundation.

➤ Types and sources of data: -

- **Primary data:** -no primary data used.
- **Secondary data:** -for present study, the secondary data was collected from various sources like from reports, news, articles etc. Some of the secondary source of information collected from active owner and women's working there. Some data was collected from the internet and their website.

SELF EMPLOYMENT WOMEN'S IN WORKING SECTOR

Mrs Sujata Sawant she has the founder and also chairmen of noble foundation and one of 'Khaana Chahiye' Foundation grassroots partner. She truly strives towards empowerment women and she has managed from organization approximately 3000 women from economically deprived communities. Sujata Sawant efforts have been recognized by the office of the Vice president of India. Sujata Sawant is truly an inspiration and shining hope for the women from the marginalised sections of the society. In their incredible filed work of serving meals, supplying essentials and groceries against a fight for hunger during covid times, she is glad to contribute in whatever way we could and we remain committed to help in the generous efforts they have been doing.

She has fortunate to contribute to the noble work that ISKON was doing. Our intension is not to promote social work but to spread around, that we would be ready to help in our capacities for everyone who is in need of our support.

Sujata Sawant and her team in Kurla (Adarsh Sanstha) who are helping thousand in multiple way and Lakshman das who fights hard to ensure 50 people in his 'community' 'don't go hungry' are the real whopping 50000 plus meals a daily basis by activating the kitchens on several Mumbai routes. heroes of They lead the fight. she supports through our food ninjas and food angels. We are not wining thousands sleep hungry in the city and lakhs around it, the fight is hard but Mumbai will fight.

She shared grocery kits with 29 families at Noor ki Chawl, Behram Nagar in Bandra. These are residents of the building that collapsed last week. The drive was coordinated by parth sarthi Shukla with the help of locals. and also, team "Khaana Chahiye" has built a capacity of preparing and distributing over area.

CORONA'S TIME LIFE-SAVING FACILITY

Is another initiative under 'Khaana Chahiye' to provide relief to those who need roof above their heads in order to survive next few months monsoon against heavy rainfall, flooding and land slides. The voluntaries will reach out to the absolute needy through there network of ground partners and provide tarpaulins to 1000 people who are in dire need of shelter. Each tarpaulin measures 12*15 feet and will protect one family.

FOOD DISTRIBUTIONS AREAS IN MUMBAI BY KHAANA CHAIYE**1. To beggars & homeless**

- Below the flyover's between Bandra to Dahisar on western express highway.
- Between Juhu to Dahisar on link road.
- Below the flyovers between Ghatkopar to CST.
- Under privileged pockets between man Kurd to Kurla on Eastern express highway.

2. To labour camps

- A cluster of 1100 labour camp near Mumbai central.
- A cluster of 3000 labour camp near Govandi.
- A cluster of 2000 labour camp near Mahul.
- A cluster of 750 labour camp in Colaba.

SANITARY NAPKINS AND VOCATIONAL TRAINING

Our women group trained in production packaging and sale and sanitary napkins 40 women's 40 women's are engaged in this business.

Garments: - Our women's take up stitching order for petticoats, gowns and mask in our community. 50 women engaged in this activity.

COMMUNITY KITCHEN

- The community kitchen project supported and employed near by 50 women at staff to run the kitchen operation. they were Involved in the cooking, packing cleaning and last mile distribution to our beneficiaries residing in the communities near by.
- Additionally small scale production units of masalas atta making supporting the kitchens requirement along with keeping our products for sale at an affordable price.

DATA ANALYSIS **Constraints and challenges faced by self-employed women:-**

Self-employed women's have greater difficulties accessing finance then men women are less likely then main to indicate that they can access the financing needed to start business. This gender gap has been examined by a large number of studies providing evidence that women face higher hurdles in financing in their business.

This road block is generated by the fact that a lower percentage of self-employed people face gender-biased credit scoring and stereotyping in the hiring process. consequently, women's self-employed typically start their business with less money and are more reliant on self-financing.

 Some challenges are described below

- **Social culture barriers:** -The tradition and customer prevailing in Indian societies something stand as an obstacles before women which stop them from growing and prospering caste and religions dominate our society and hinder self-employed women too.in rural areas, they face even greater social barrier. They are always seen with an eye of suspicion
- **Balance between family and career:** -women in India are very emotionally attached to their home and families. They are supposed to attend to all the domestic work, to look after the children and other family members. They are overburdened with family responsibilities like taking care of husband, children and in laws which takes away lot of their time and energy which results in making it difficult for them to concentrate and run an organization successfully and efficiency.
- **Inadequate marketing skills:** -The ability to top into new markets requires expertise, knowledge and contacts. Women often lacks access to training and experience in on how to participate in the market place and therefore unable to market goods and services strategically.
- **Mobility constraints:** -women mobility in India is highly limited and has become a problem due to traditional values and limited driving skills. Moving alone and asking for a room to stay out night for business purposes is still looked upon with suspicious eyes. sometimes, inexperienced women feel uncomfortable in dealing with men who show extra interest in them other than work related aspects.
- **Lack of self-confidence:** -women's are self-employed because of their inherent nature, lack of self-confidence which is essentially a motivating factor in running an enterprise successfully
- **Training and management skills:** -data was collected to established whether the self-employed women had done some training to managerial skills. The women's most self-employed had not undergone management training essential skills as some women entrepreneur's expressed these skills were not of any significance.

SUGGESTIONS

1. Some women need some technical training.
2. Some women need the support from the financial institution.
3. Gender specific trainings are important to the self-employed women to adjust themselves according to changing market requirements.
4. The government needs to give an awareness programme for women's.
5. A welfare organization for self-employed women should be organized.
6. Vocational training to acquire practical knowledge should be provided to self-employed women.

FINDING

As per data collection it is clear that women have to face many challenges to set up their own business. But by overcoming these challenges, they continue their business in the best way and consistently. But women start their business in today's competitive and bring it forward. Also understand from this paper that women can face any challenge to sustain their business. so be it financial or domestic or market.

CONCLUSION

In this research paper concludes how our women's empowerment is growing. Self-employment has become just as important in today's fast paced life. How women are making progress in this business. The paper concludes that your business is surviving in market competition. Also in our country many women run their own hose by their self-employment but hope women never come forward. Therefore the main objective of this paper is to empower women and bring them forward. The important thing is that women to all the work they do with great pleasure and unwillingness. That's why it is so good. This is exactly what has been extracted from this paper.

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FINANCIAL DISADVANTAGE AMONG THE SINGLE WOMEN OF MUMBAI**Sheikh Anam Tamizuddin and Vishaka Hiralal Bagade**

Chetena H.S College of Commerce & Eco Self Financing Courses

ABSTRACT

As we prepared a research paper on single women's problems and challenges in terms of finances, we came across a study on single women's problems and challenges. Couples are more prone to have problems with their relationships, and other situations takes place in other matters. which might lead to a separation situation. We observed that societal behavior often creates problem for single women. in addition single women face unemployment crisis which lead to poverty .poll to learn about the obstacles that women experience after separation. primary data was acquired from 28 women who were members of an NGO, as well as the general public. Our goal was to collect 50 women, but we were unable to do so owing to a lack of data.

Keywords: financial difficulty, stigma, society.

INTRODUCTION

Single women stands for separate women ,divorce women and widows whether their husbands are missing or some reason they couldn't persist their marriage with them. One factor also takes place that unfortunately husbands were expire. Comprehensive 4 in 5 single women's have worry about their financial problems .having multiple children would be difficult to survive. As we analyzed that women have more likely to suffer with unemployment as compared to men. Lack of saving and confidence are holding many women's back . Being single women has to tolerate enormous harassment, massive abuses and social stigma

OBJECTIVE

- To investigate how different women have deal with financial difficulties.
- To assist them through a financial programmed.
- To provide them with the opportunity to be financially secure.
- To determine whether or not single women should face discrimination at employment.

METHODOLOGY

The data is based on both primary and secondary sources.

- The primary data was collected from 30 single women through a personal survey and a visit to a non-profit organization.
- Secondary data was gathered through the Google website and books.

REVIEW OF LITERATURE**Jalili, et at (2017)**

The purpose of this study was to discover the effects of single women's mental health. There were some reasons that could have harmed the mental health of single women. In terms of personal finance, society, peer pressure, lack of family support, and housing challenges, certain mental health-related issues were discovered there. These issues were related to the prevention of women's mental health issues in society.

Andrew S, dewilde C and muffles R social science research V78 Feb 2019

The goal of this study was to look into the housing issues that single women face. According to research, a home is both a basic requirement and an economic investment for everyone. After a single , women must leave their homes, which can be stressful. Changes in lodging are being made. Women may have been put in awkward positions as a result of this.

Hill, P.B and K opp, J (2015)

This study focused on the mental health of women and discovered that the majority of people suffer from anxiety, depression, and car accidents. Even if people succumb to drugs and alcohol, the impact of varied factors may be harmful, and life changes may lead to suicide . In addition, women are confronted with challenges. In a nutshell, men are more likely than women to be the perpetrators of deception.

Financial problem

Money is important in almost every face of life. Consider what would happen if you were reliant on someone else, but that person did not show up the next day? It is a terrible circumstance for everyone, and according to studies, the same predicament would occur in the case of a deceiver. She must take care of all financial matters.

Women who have experienced single reliant on their parents. Women in India spend much of their time with their children and husbands. She spends half of her days caring for her family. It is difficult to be a single woman. She owns no property and has made no investments in any financial instruments. Being Single , on the other hand, is a costly process.

Financial difficulties that women confront

- 1) Issues with saving and investing
- 2) Discrimination based on gender and single
- 3) Providing for the child's needs.
- 4) The cost of remuneration.
- 5) There is a difficulty with accommodation.
- 6) The cost of health care.

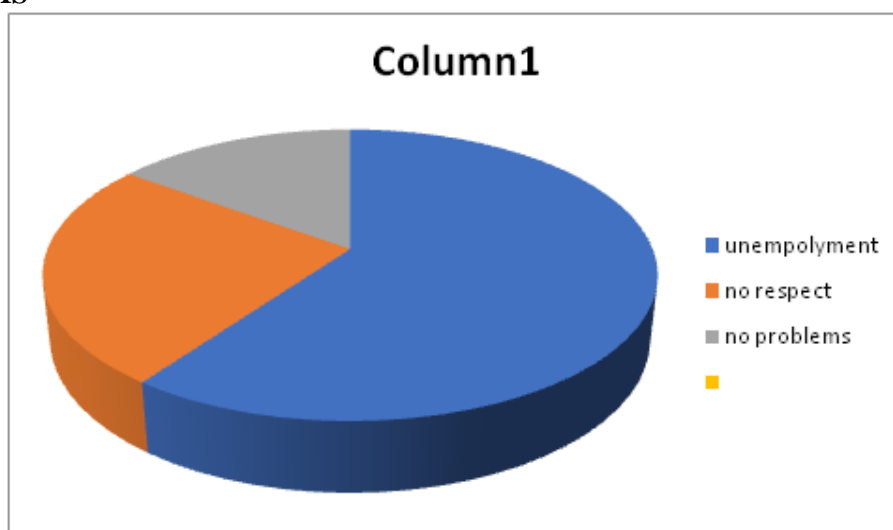
Housing problems

Individuals are required to relocate from one residence to another, which could be a relative's or a friend's residence. Circumstances may alter, putting financial strain on women. Reduces the ability to save and divides assets. Typically, women must choose between home ownership and renting a home. It's difficult to adjust to new conditions when you have children. After deciding to separate , they want to get away from each other as quickly as possible because they have an urgent financial need. There is a possibility of excessive rental costs and gender discrimination. In the second situation, if a woman has the bravery to purchase a new home for herself, she will need to borrow money from a bank or friends and will be required to pay monthly instalments.

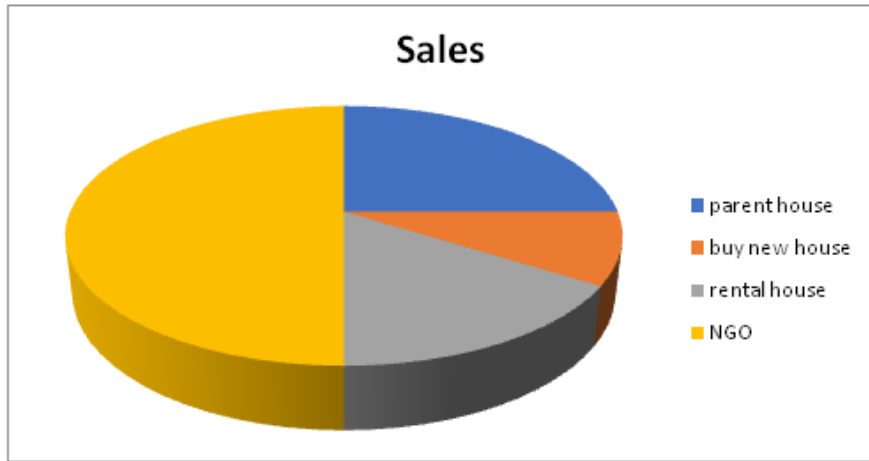
Social problems

How could we possibly ignore the fact that society has a substantial impact on every part of our lives? Being a single parent, especially a single woman, comes with its own set of obstacles when it comes to parenting their children. Single women have obstacles not only in caring for their children but also in securing a stable future for them. As a result, the situation may be worse than we believe. The second circumstance has also occurred, in which women have lost all hope of continuing their matrimonial life. She's trying to break out from her suffocating existence. At that time, our normal social never assisted her in escaping this situation This is a huge problem for us, and society has begun to criticise us in a variety of ways. In order to get separation, societal stigma is a worry. Women frequently take a step back to consider social stigma. Women confront enormous challenges, while society refuses to let go of any form of female enjoyment.

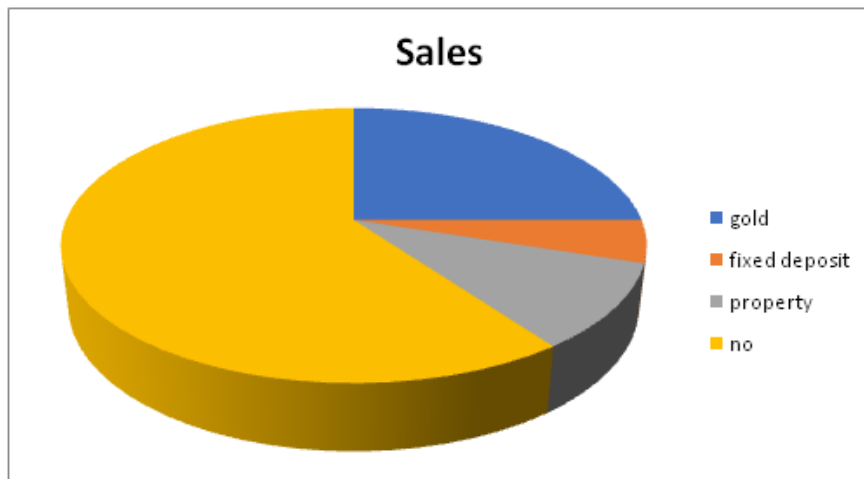
DATA ANALYSIS



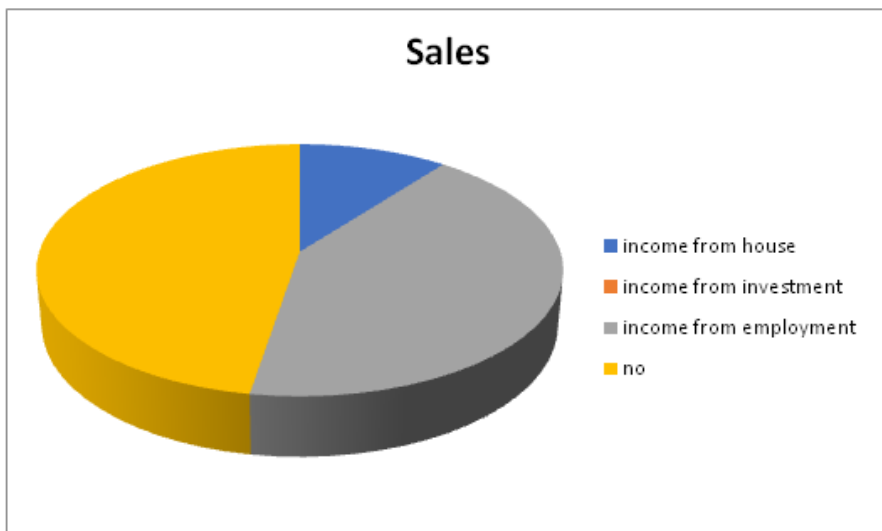
According to the graph above, 60% of women have experienced financial hardship as a result of unemployment opportunities. Approximately 25% of women are financially disadvantaged as a result of society's lack of respect, while 15% of women are lucky enough to be financially secure.



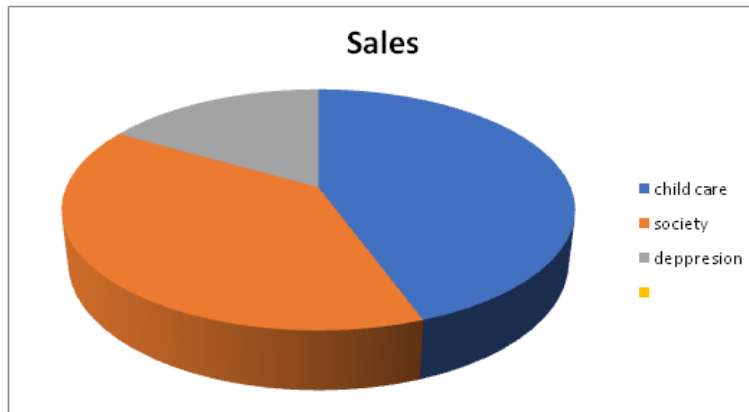
As seen in the graph, various women's housing problems accounted for precisely 50% of the total, while 25% remained in their parents' homes. The rental house has been relocated by 16%. The remaining 9% buy a new home for themselves



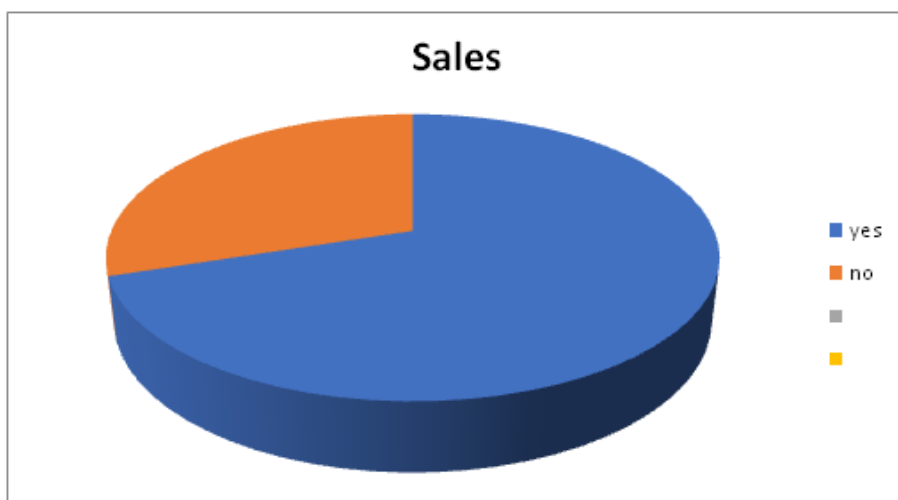
The future financial planning of deceiver women is depicted in this pie chart. Sixty percent of women have no investments. 5% of women have a fixed deposit for their future plans, and 10% of women have property for their future plans. Gold is where 25% of women put their money.



Finally, after conducting study on potential sources of income. We are surprised to learn that 45 percent of women do not have a source of income. To obtain revenue, which accounts for half of the total 40% from Job. Then, it only accounts for a little portion of the overall 10% revenue from residential property. The remaining g earned money as a result of their investment.



As we can see from the percentages in the pie chart, 55 percent of women confront obstacles in society, and society has a key role in creating challenges for varied women, accounting for slightly less than 35 percent of women who find differences in the raising of their children. Exactly 10% of women suffer from depression.



The number of women who are aware of financial information is 70%, whereas 30% of women are aware that their financial needs are not being met.

SUGGESTION

- 1) In our society, social stigma should not exist.
- 2) Instead of intuition, we should produce positive energy when speaking with single ladies.
- 3 We should not include children in family disputes.
- 4) We must cultivate positive energy and cooperation.
- 5) Single women should be encouraged to be self-sufficient.

CONCLUSION

We conducted study on a variety of women. There are different challenges in gathering data from various women in order to obtain perspective data. There was evidence that women are still suffering from financial hardships, as well as housing and mental health difficulties. We discovered that the majority of women do not have any savings or financial instruments, implying that they are unable to build financial awareness in themselves, which could lead to problems. the majority of women Due to societal revelations, the majority of women live in their parents' homes; nevertheless, the main source of cash for women is revenue from employment; as a result of their frail position, women entirely overlook their health.

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CONSUMER PERSPECTIVE TOWARDS ELECTRIC VEHICLES

Omkar S. Sakharkar and Yash R. Mainkar

Chetana CSFC College

□ **ABSTRACT**

As the world today is evolving to use new technology on a daily basis there is rising pollution levels and global warming, it is imperative to switch to conventional energy sources. So electric vehicles should be the means of transportation for eco friendly nature. Some of the reasons for promoting electric vehicles are pollution, increasing demand for fuel, global warming and promoting environmentally friendly means of transportation. In this research we have found the innovative ideas or themes, new schemes introduced by the government and we have conducted a short survey form the people on electric vehicles .The aim of this survey is to know the perspective of customers towards the electric vehicles.

□ *Keywords: electric vehicle, fuel powered vehicle, government policies .*

□ **INTRODUCTION**

Increasing urbanization, the number of vehicles is increasing day by day and at the same time the pollution caused by vehicles is also increasing. However, with the increase in the number of vehicles, the level of pollution will increase as much as before. It has exacerbated the health problems of the citizens. Vehicle pollution in India has exceeded the danger level. As a concrete solution to all this, our government has adopted a policy of giving a boost to zero polluting electric cars. Just as the change in the electric car is inevitable, So the subject of 'electric cars' is going to be a curiosity for young and old as well as a challenge for manufacturers as well as a concern for some traditional things and businesses. The use of electric cars is expected to grow a great impact on ecofriendly environment. The government has been making continuous efforts to promote the use of electric vehicles in the country. Now the government has taken initiatives to make it easier for people to access electric vehicles. The government of Road Transport It is proposed to exempt battery powered vehicles from issuing registration certificate (RC) or paying a fee for renewal and Tax benefits on Electric vehicles as the Consumers are turning their attention to electric vehicles due to rising prices of fuels like petrol and diesel. Not only are electric vehicles cheaper, but if you buy an electric vehicle in India, you are also getting tax benefits. Vehicles use are for personal considered luxury products under Indian tax law.

The use of electric cars is expected to grow exponentially over the next decade. The government and car manufacturers are working for this backdrop, for a look at the future of this car in India.

□ **OBJECTIVES**

- To study the consumer satisfaction towards the electric vehicles
- To study the adoption of electric vehicles towards the powered fuel vehicles.

□ **METHODOLOGY**

The data for this research paper will be collected by two methods Primary data and Secondary data

We have prepare a set of questionnaires and send it to the people has this will be treated as the primary data

Where as the secondary data will be collected from articles, websites, magazines, etc on the electric vehicle.

□ **REVIEW OF LITERATURE**

Prof.shweta Kishor and Dr. Arloph johnieira in their journal “ **consumer perception of electric vehicles in India**” published in **February, 2021 (volume 7, Issue 8 ,2020)** in their paper had explained the current scenario of rising fuel prices and Exhaustion of fossil fuels in India so there is a need of different source of energy. According to the author of view point is the automotive industry is having solution of electric vehicles because it's is conventional to eco- friendly to nature because the cost for maintainece of electric vehicle is very less and the government has taking initiatives and bring new policy for more adoption of the electric vehicle.

Anil khurana , V.V. Ravi Kumar and Manish Sidhpuria in their research paper “**The adoption of electric vehicles in India**” published in **December 5,2019**, in their paper explained has the pollution on environment is on the highest peak of the global level. the omission of toxic gases from vehicle is dangerous to environmental hazards. So, to have control on environment pollution we have to Adoption of electric vehicles .the author has studied the difficult faced by the customer in electric vehicles and the to overcome from lack features of electric vehicles . Has the electric vehicle has big scope in market as per the upcoming sistung.

- Data analysis on basics of survey
- Would you have a plan to purchase an electric vehicle in future ?

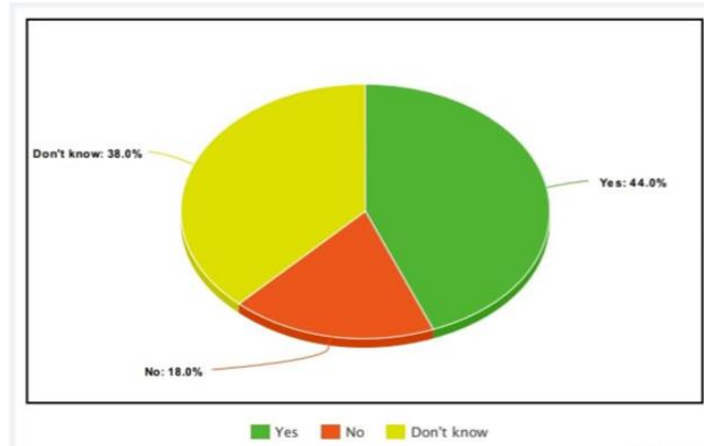


Figure 1

According to the survey in Fig :1 maximum people didn't think about to buy a electric vehicle in future but the maximum people have a plan to purchase an electric vehicle in future.

- Would you think EV reduce your expenditure in compar to fuel powered vehicles?

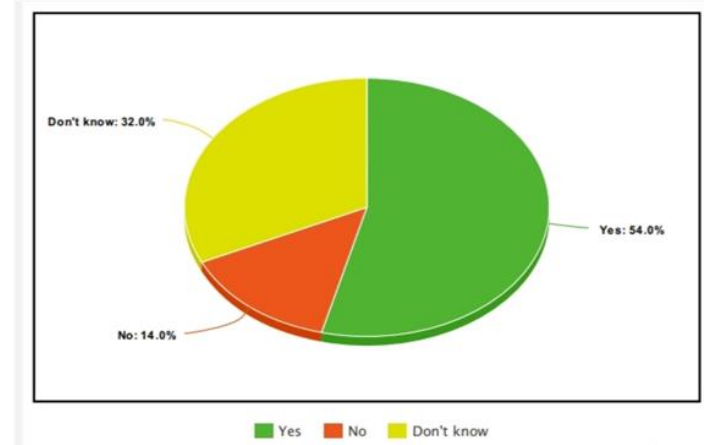


Figure 2

According to the 54% people think the electric vehicle reduce expenditure in compare of fuel vehicle as the 14% people think it can't reduce expenditure in compare of electric vehicle and rest 32 % don't have an idea hence majority people think EV reduce the expenditure.

- Would you think government need to take steps to encourage electric vehicle ?

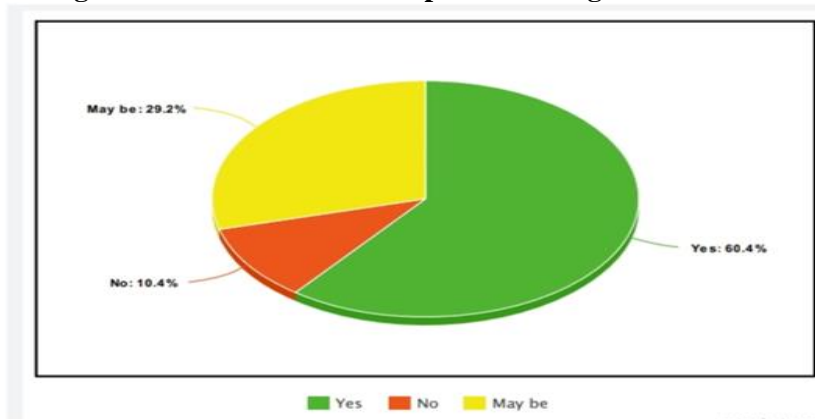
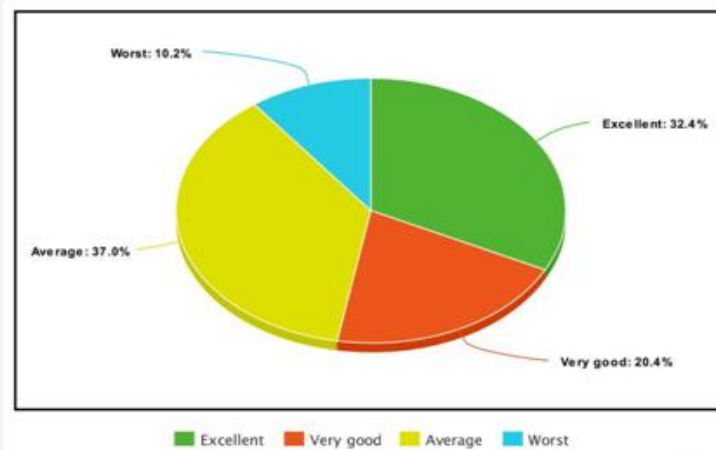


Figure 3

According to the Fig 3 : 60.4 % people think government should take steps to encourage the electric vehicle as 10.4 % think government should not encourage electric vehicle as rest of 29.2% people doesn't have any idea about it hence, majority people think government should support the electric vehicles.

- How much would you give ratings to electric vehicle in compare of powdered fuel vehicles?



Figur : 4

As per the customer ratings towards the electric vehicle is 32.4% people give it is excellent ratings. 20.4 % people give it very good ratings and 37 % people give it average and 10.2% worst hence the electric vehicle is average to the customer in compare of fuel Vehicles.

- **Innovative Methods adopted by government for electric vehicles.**

➤ **TAX DEDUCTION**

Electric car buyers can now get income tax relief. In addition to subsidies, income tax exemptions are being offered to promote electric mobility. In various states, the government is offering huge discounts on the purchase of electric vehicles. Also, you can now get 1,50,000 tax exemption relief on loan on the purchase of an electric car Under section 80EEB Income Tax Act.

➤ **SUBSIDY PROVIDED**

The government has implemented Frame-2 Policy. Accordingly, the government has announced a large subsidy on the purchase of electric vehicles. According to the government, a minimum subsidy of Rs 5,000 will be given on the battery backup of these vehicles should be 2KWH. The subsidy of Rs 20,000 will be given for backup of 5KWH. In this way, consumers will benefit from the purchase of electric vehicles by the government maximum subsidy is upto 1.5 lakhs.

➤ **INTEREST AND LOAN BENEFIT**

The government Commitment to financial institutions and banks to offer special interest rates for loans on electric vehicle. The SBI has introduced 'Green Car Loan' scheme for electric vehicles. Under the scheme, the bank will provide loans at lower interest rates for the purchase of electric cars than cars on petrol-diesel. The interest rate on electric car loans will be 0.20 per cent lower than other loans. In addition, green car loans can be taken for 3 to 8 years. Also, loans up to 90% of the on-road cost of the electric car will be available.

➤ **NO REGISTRATION FEES**

Earlier, the Union Ministry of Road Transport and Highways had decided to waive the registration fee for such vehicles to promote electric vehicles. The government believes that this will encourage people to drive electric vehicles. The Union Ministry has said that registration fee or registration renewal fee will be waived for any electric vehicle purchase. This means that if you buy a new electric vehicle. So, you don't have to pay registration fee for it.

➤ **LICENCE POLICY**

The Union Ministry of Road Transport and Highways has removed the requirement of licensee permits for two-wheelers running on batteries. According to the ministry's order, the low power electric vehicles that are having a motor of 250 watt can run at the top speed of 25 kmph not more than that can be able to drive without a license and as without insurance except that all electric vehicle need licensee to drive.

□ **Challenges faced by consumer while adopting electric vehicles**

➤ **High purchase costs**

The biggest disadvantage of electric cars is that they are quite expensive. Electric cars are generally more expensive than diesel or petrol cars. People have the option to buy another powerful car at the same price. But you may be surprised to know that the starting price of an electric vehicle starts from just ten to twelve lakhs. Due to the high purchase price in such a situation not everyone can affordable it.

➤ . Inconvenience of service station

The biggest problem with electric vehicles at the moment is that the infrastructure involved is still in its infancy. As a result, sales of electric vehicles are being seen only in big cities. The biggest problem is that there are not enough charging stations. The government is trying to increase the number of service stations from charging stations as soon as possible, The expansion of electric vehicles is still not at the right level. Due to which very few stations have been built to serve it and had a Lack of charging station

➤ Not properly pollution free

According to the critics of EV, the electric vehicle is not as beneficial to the environment as it is said to be. In fact, the EV's emission is zero pollution from cars. However, the power plant from which the cars are getting electricity is spreading pollution. A country like India meets most of its energy needs through coal-based power plants. That is cars that are not spreading pollution on the roads. The energy produced in plants are spreading pollution to give them electricity. According to experts, EVs will be considered completely pollution free on if the plants supplying them power become green energy plants.

➤ . Speed of Electric Vehicles

If we talk about the speed of electric vehicles, they are not able to cover the distance faster than the vehicles running on engines. Also, the driving range is very short, you will not be able to travel long distances by electric vehicle. The electric vehicle is not convenient compared to petrol and diesel vehicles. The range of electric cars of less than Rs. 20 lakhs in India is less than 400 kilometres on a single charge. On the other hand, the single charge range of some cars abroad is between 500 to 600 kilometres.

➤ Slow charging

Just as engine-powered vehicles take a few seconds to refuel, electric vehicles, on the other hand, take several hours to charge. The biggest drawback of electric vehicles is that they have to be charged frequently. In addition, overloading these vehicles reduces their capacity. Electric vehicles with significantly lower power and capacity sometimes cannot compete with fuel-powered vehicles.

❖ The customer benefits towards the Electric vehicle**➤ Environment friendly**

Protecting the environment is the first priority of every human being. We all know how every vehicle running on fuel that harms the environment. The Exhaust toxic gas has come from vehicles have a direct effect on the environment. But now we have found a solution or an alternative. So The best feature of electric vehicles is that they are completely environmentally friendly. Such vehicles do not cause any harm to the environment.

➤ Free from Noise pollution

A good feature of electric vehicles is that none of them make any noise. Noise pollution can be reduced by using electric vehicles. Compared to ordinary vehicles, of course, electric vehicles do not make much noise nor do they vibrate much. Electric vehicle rides are quite smooth.

➤ Free from rising fuel prices

Rising petrol and diesel prices have become a matter of concern for every driver. But electric vehicles do not need to use any fuel to run. With the help of electric vehicles, you can free from the rising petrol or diesel prices day by day. It just has to be charged. It does not even need to go to the petrol pump again and again to refuel. Compared to other vehicles of today's age, these fuel-free vehicles are a very economical option.

➤ Saving natural resources

By using engineless vehicles, we are not only saving our money but also helping to decontaminate nature. Consider that if such a population continues to use the earth's natural resources at any given moment, there may be a shortage of resources over a period of a few centuries. Electric vehicles are playing a vital role in conserving natural resources. Doing so helps not only nature but also future generations.

➤ Benefits of Subsidy Government Subsidy on Electric Vehicles

If you buy an electric vehicle with cash, you can get a huge discount. The government is also subsidizing the purchase of electric vehicles. so the customer get more benefits of buying electric vehicle .

➤ More convenience

The design of electric vehicles is simpler and more comfortable. When it comes to fuel-powered vehicles, it takes a lot of effort to get rid of them. Fuel-powered vehicle are more complicated to handle. Electric vehicles are one of the convenient inventions of modernity. They are very easy to handle and convenient to the customer.

❖ CONCLUSION

As per the study of the present research paper we can conclude As the increasing in pollution the by fuel powered vehicle people started adopting electric vehicle as there alternative for a ecofriendly environment. As per our research the customer is facing problem in electric vehicle. So, to overcome the problem the government in coming through new innovation and new schemes to get attention of people towards electric vehicles. Electric vehicle has wide a scope in India. the customer will slowly start to adopting electric vehicle so it's will definitely succeed in future.

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BLOCK CHAIN - OPPORTUNITIES AND CHALLENGES IN BANKING SECTOR**Shafaqat Fatima Shaikh and Ms. Riya Gupta**

Chetana H.S. College of Commerce &Eco, Self-Financing Courses

ABSTRACT

Purpose Block chain is a distributed ledger, in which the blocks containing transaction details are connected chronologically to form a series of chains. The purpose of the research is to identify the challenges faced by banking sector by adopting the block chain technology and also the benefit of block chain. We will also look at the awareness of the society about block chain.

New technologies are playing a prominent role in transformation of economic and social systems. This technology are getting more attention from business and international institution. The applications of block chain technology can be easily adopted. Block chain is an emerging technology, and is relevant in all sectors. This technology has ability of performing transactions without a central entity.

Keywords: Block chain, banks, technology, transforming.

INTRODUCTION

A Chain Block could be a provide out information that's divided among the nodes of a network. As an information, a block chain keeps data electronically in processed format. Block chain area unit best known for his or her major role in crypto currency systems, such as Bitcoin, for continued a secure and disperse record of transactions. The alteration with a block chain is that it assures the loyalty and security of a record of knowledge and creates trust while not the requirement for a trustworthy third party.

One key similarity between a typical information and a block chain is however the info is type. A block chain gathers data along in teams, best known as blocks that hold body of data. Blocks have bound accommodation and once stuffed, area unit closed and coupled to the antecedental stuffed block, forming a sequence of knowledge called the block chain. All new data that follows that freshly more block is place along into a new-fashioned block that may afterward even be more to the chain once stuffed.

In the simplest terms, Block chain is referred to as a knowledge structure that holds transactional records and whereas securing security, clarity, and dissolution. You'll be able to conjointly expect of it as a sequence or records keep within the sorts of blocks that area unit managed by no single authority. A block chain could be a distributed ledger that's all hospitable any and everybody on the network.

OBJECTIVE

- To find the importance of block chain technology
- To find the benefit of block chain technology in banking sector
- To find the impact of block chain in banking sector

LITERATURE REVIEW

A report made by Mr. Roshan Khadka in the year 2020 on "the impact of block chain technology in banking. How can block chain revolutionize the banking industry?"

The objective of the thesis was to study the possible impacts of block chain in banking industry and Challenges of bock chain in banking industries. Data collect in this data was from magazines, articles etc.

The result shows that the block chain technology is about to cause a big transformation in banking industry. As the technology seems promising to solve the inefficiency problems by banks by removing the third party which will automatically reduce the cost.

The areas where block chain is going to impact are cross border payment, trade finance, knowing your customer, capital market, and regulation & compliance (Khadka, 2020).

RESEARCH METHODOLOGY

The data for this research is collect on secondary data basis. The secondary data is collected from various website and articles.

LIMITATIONS

- The data is collected secondarily.
- The research includes articles published in major online data base.
- The research reports not related to block chain technology are not included

TYPES OF BLOCK CHAIN

There are a unit four styles of block chain structure:

1. Public Block chain:

Public Block chain are method in nature permit anyone to affix, and area unit completely decentralized. Public block chain permit all nodes of the block chain to own equal rights to approach the block chain, creates new blocks of knowledge, and certify blocks of knowledge. You'll have listened of widespread public block chain like Bitcoin, Ethereum, and Litecoin. Reciprocally for this tough work, the labourer nodes receive a little quantity of cryptocurrency.

2. Personal Block chain

Private block chain, which might be mentioned as managed block chains, area unit permissioned block chains managed by a sole organization. In an exceedingly personal block chain, the central authority determines UN agency is a branch. The central authority conjointly doesn't essentially permit every node with equal rights to perform functions. Personal block chains area unit solely partly decentralized as a result of public access to those block chains is restricted. Some samples of personal block chains area unit the business-to-business virtual currency exchange network Ripple.

3. Consortium Block chains:

Consortium block chain area unit permissioned block chain ruled by a bunch of organization, instead of one organization, as within the case of the personal block chain. Consortium block chain, therefore, like a lot of decentralization than personal block chain, leading to higher level of security. However, putting in consortiums is a packed with method because it needs collaboration between variety of organization, that presents masterminding challenges also as potential just probability

4. Hybrid Block chain:

Hybrid block chain area unit block chains that area unit controlled by a sole organization, however with grade of mistake performed by the general public block chain that is needed to perform bound dealing confirmation. Associate in nursing example of a hybrid block chain is IBM Food Trust, which was created to enhance productivity throughout the entire food provide chain.

Importance of Block chain

- Block chain helps within the confirmation and detectability of multistep transactions needing verification and traceability needing verification and traceability.
- Block chain will provide secure transactions, reduce compliance prices and rush knowledge transfer process.
- Block chain technology will facilitate contract management and examine the beginning of a product
- Block chain is main because it could be a clear technology. There are a unit differing kinds of block chain networks and protocols.
- This sort of block chain is extremely useful for rising several features of our gift society also as playing electronic elections.
- Block chain confirmed knowledge is highly safe and trustworthy which means transactions is done abundant quicker than in today's world while not compromising safety. Moreover the longer term of block chain in finance conjointly brings United States opportunities to method transactions 24\7

Impact of Block chain Technology on banking sector

Some reasons how block chain technology is impacting the banking industry are given below:

1. Saving on Transaction Costs

Block chain technology has the capability to enable banks to save a lot of money. It is offering the option of transferring fund from one region to another without any paperwork and extra costs that banks apply. The savings on transaction cost can result in profits of millions.

2. Fraud Reduction

Normal transactions are being exposed to fraudulent activities. By the removal of intermediaries this technology has the capability of reducing fraudulent activities. Money laundering is one of the most fraudulent activities

which happen within the transaction system where intermediaries, such as the stock exchange, plays a major role

3. The New Millennial Customers

The young generation of clients is growing in a well-networked environment with enough knowledge of online transactions and crowd sourced funding. This has made the banking industry adjust to Fintech in order to deal with millennial. With block chain technology in banking sector, millennial will be able to perform their business transactions easily.

4. Trade Finance

Trade finance activities are mainly composed of paperwork transactions in the banking industry. This area is witnessed to be most efficient when transactions are done with block chain technology. The movement of trading and financial transactions all around the world can be quickly accelerated using block chain technology under the smart contracts that overpowers the role of documentation and digitizes the transactions.

Application of block chain in banking industries

- **Faster payments:** Block chain creates a decentralized channel. This provides a secure way of sending payments with a lower processing fee. The implementation of block chain will help banks to reduce the need for third-party verification it will offer more security, faster payment and quick processing
- **Credit and loans:** while the traditional banks offer loans by using a system of credit scores, block chain focused on faster, efficient, and more secure peer-to-peer loans. Block chain helps in reducing loan processing rate and time.
- **International money transfer:** In traditional banks, when an international bank is done, it may take few days to settle it. While using block chain banks can settle transaction directly and with transparency. They can also keep a better track of them than traditional protocol like SWIFT.
- **Buying and selling assets:** block chain eliminates the middlemen and reduce the information redundancy in the system. Thus, block chain can help in speeding up the processing significantly.

CONCLUSION

- Block chain technology is the future of banking sector
- It has reduced the cost of transferring funds.
- It removes intermediaries
- It does not consume time

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TRANSFORMATION AND SOCIAL INNOVATION FOR SUSTAINABLE RURAL DEVELOPMENT

Vaishnavi Arvind Mandke and Rasika Vasant Bhalekar
Chetana CSFC College

ABSTRACT

The top-down structure in the implementation on of regional development policies and projects are complex in theoretical and practical are complex in theoretical and practical terms. Using concept such as transformation and social innovation, adaptive governance, and bridging institutions we developed an analytical framework to enhance understanding of the process by which local top-down and bottom-up Forces enhance sustainable rural development by co-developing bottom-up linked governance. This conclusion is drawn from comparative study outcomes of two government of social policies for poverty reduction, namely the livelihood empowerment against poverty and the rural enterprise program. Social innovation is generally regarded as a normative concept and practice, in that it is meant to improve society.

Keywords: Social Innovation, Bridging Organization, Development Policies, Bring Sustainability, Sustainable rural development.

INTRODUCTION

A constant challenge in regional planning practice is how to effectively implement development policies and projects that bring Sustainability to rural regional. The aim of this paper is to improve rural structure and understanding about how political structure and governance level can be better connected in theory and practice. The insights our analytical framework planning for the theory and practice of rural planning and regional development. The debate regarding social innovation has rapidly gained pace over the last decade. Considerable expectations exist for the potential of social innovation in addressing urgent societal challenge. Forests provide numerous benefits to people, and are vital for the well-being of forest dependent communities(FDC). We follow the approach developed in the Horizontal 2020 project Social Innovation in Marginalised Rural Areas and present an original definition of social innovation for Marginalised rural areas, as well as a preliminary explanation of the SIMRA transdisciplinary framework for defining and understanding social innovation in FDC. The approach is informed by a set of social science theories to understand social innovation as the process of institutional changes and social ecological transition that produce output, underpinned by novel ideas, which are transformed into product and services that meet social demand and potentially enhance social well-being.

REVIEW OF LITERATURE

Karina Castro-Arce, Frank Vanclay (2020), in their paper “**Transformative and Social Innovation for Sustainable Rural Development : An analytical framework to assist community-based initiatives**” explained about the Innovation done by sustainable rural development. Social innovation has the potential to be transformative, but to do this, it has to be able to scale-up and provoke changes in the governance system.

Gamel Abdul-Nasser Salifu

In This paper presents a summary of the international Literature published on the thematic area of the political economy analysis of income diversification related to the activities of rural households with emphasis on the importance of these activities in economic growth, poverty reduction and sustainable development over time. The review provides information about the overall effect of income diversification on economic welfare of rural households.

OBJECTIVE

- To improve wages of rural people.
- To provide the basic needs for example healthcare, roads, complete education.
- To destroy unemployment.
- To improve standard of living of the underprivileged.

METHODOLOGY

The data for this paper will be collected through primary and secondary sources.

- **Primary Data:** The primary data is collected conducting survey of 30 customers of Rural Area and Urban Area by applying simple random sampling method
- **Secondary Data:** For secondary data we have referred articles, official website, etc.

Region, social-ecological systems and adaptive governance

The term, region, is somewhat doubtful, can be indefinite, and does not necessarily imply a precisely-demarcated area. Nevertheless, similar to the concept of territory, region refers to geographical location and to all the relationship among the social, economic, ecological and physical processes that comprise it. Understanding that region consist of social as well as natural domains and, that the internal processes between them are intertwined implies that regions are dynamic complex territories thus, a region can be considered as social-ecological system.

Adaptation is defined as the capacity of a SES to learn, combine experiences and knowledge, and adjust its responses to changing external and internal pressure and processes, while continuing to develop, thus resulting in overall improvement.

Transformative social innovation

We introduce social innovation, not even as a remarkable thought to advance the speculation of adaptation governance of SES, however additionally as a apply that encourages the governance system and regional attending to adapt. Social innovation is usually considered a normative thought and apply, there in it’s meant to boost society. Social innovation is regarding the satisfaction of social innovation is regarding the satisfaction of social desires and also the accomplishment of common wishes and aspirations. To deeply have an effect on the governance system by dynamical socio-political roles and routines, beliefs, knowledge, power flows and resources, and by encouraging the system to adopt and bounce forward.

Base-linked governance and bridging institutions

Base-linked system of governance Provide a middle ground that emerges when social innovation deals with the tensions and mismatches between level, scales and sectors. Base-linked governance can be seen as both an outcome of social innovation, and as socially-innovative space of action.

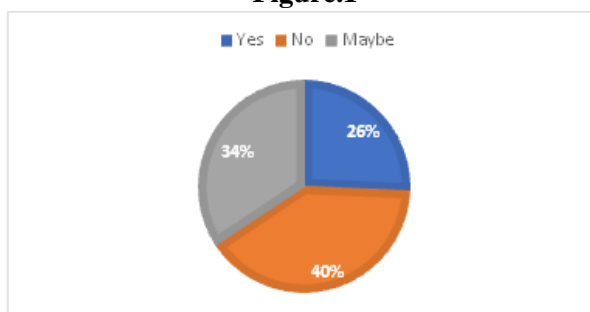
Innovation governance systems that connect base-linked with top-down regional concern are more likely to develop collaborative and flexible initiatives oriented towards regional sustainability. Not all social innovation initiatives have the ability to Trigger base-linked system of governance.

Data Analysis

According to the survey, majority (48.6%) people say that the government and its function are not working properly.

Are there sufficient sources of income in the rural area?

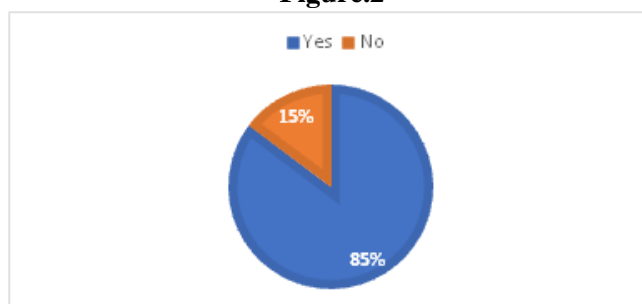
Figure.1



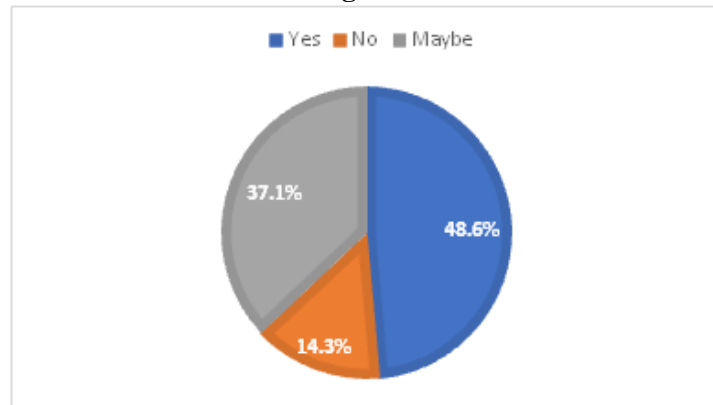
The following table shows the importance of social innovation in rural development

Whether Rural Development is needed?

Figure.2



According to the survey, majority (85%) of people say that there is not enough income source available

Are there problem in government policies & Regulations is Rural Area?**Figure.3****LIMITATIONS**

The rural areas are lack of educational because they don't have enough resources to construct educational building such as school. This can be as a result of there's less instructional introduce within the rural areas.

CONCLUSION

We consider our framework to be roadmap for planning practitioners, policy makers and social innovation initiatives to guide their efforts and resources in fostering transformative social innovation. When social innovation initiatives develop base-linked governance and acknowledge these factors they will have the potential contribute to Sustainable rural development.

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(vancla, transformative social innovation for sustainble rural development, 2013)

A STUDY OF HR INTERNS' CHALLENGES, SOLUTIONS AND OPPORTUNITIES

Mr. Harsh Sonu Suji and Miss. Gauri Rajesh Sonavane**ABSTRACT**

The research was conducted to study and examine the challenges and opportunities faced by interns in Mumbai City, located in Maharashtra, India. After the pandemic, most difficult part is getting internships in Human Resources Management (HRM) for students. The environment, culture, behaviour, circumstances, aims, vision, and goals of the organisation affects the work system a lot by making it more difficult as the work should be done on time by putting in all the required skillset and thereby moving further in the competition. To study more factors, we have executed the survey in Mumbai City for which we have received 100 responses. Here we have analysed the intern's perspective and experiences during their internships. This research data was collected on a primary basis. We have jotted down all the challenges faced by a HR intern and there by adding solution for solving the challenges faced by the HR intern and have even listed all the current and upcoming opportunities.

Keywords: Challenges, Opportunities, Solution, Time Management, Competitions, Skillset, Human Resource, Internship.

INTRODUCTION

HRM refers to the rules, procedures, and processes that impact employees' behavior, attitudes, and performance. Human resource management is often referred to as "people practices" by many businesses.

Analysis and design of work, determining human resource needs, attracting potential employees, selecting employees, teaching employees how to perform their jobs and preparing them for the future, rewarding employees, evaluating their performance, and creating a positive work environment are all examples of HRM practices.

Several HR team members, such as HR analysts or HR coordinators, work together in every company's human resources department to ensure that all people-related concerns are addressed. When a human resources department is well-established, it is common to hire a human resources intern. Internships in HR are sometimes intended to provide experience while the HR department uses their talents to follow up on duplicate work.

HR interns give administrative support to the HR department under the supervision of the HR manager. They post and remove job ads as appropriate, organize interviews with shortlisted individuals, and collect payroll information.

REVIEW OF LITERATURE**Goplani, Gupta, Sabhani: March 2020**

The intention was to study and understand the impact of internship on regular studies of undergraduate students. Students ongoing their three-year degree faced time constraint issues to complete their internships. But on the other hand, the internships helped them to achieve professional competencies and higher excellence in their field of interest. The study suggested that students should must go for internship programs because it elevates their practical knowledge. This eventually leads to them implementing it at their workplace. It also recommends that all educational institutions include internships as part of their curriculum. Companies that offer internships benefit because they are aware of their intern. As a result, they are able to easily place the right person in the right job. The study examines both the positive and negative effects of internships on undergraduate students.

Maertz, Stoeberl, Marks: February 2014

The study intended to list some potential benefits and pitfalls of internships for interns, school and employers. It is experiential and vocational learning towards school which is very much significant. For employers, it leads them to saving towards areas like recruitment and selection for hiring an intern for a full-time position after the assignment. The implication of research suggests that there is also a need for research on changing economic patterns and historical norms around internship experience.

Jackel: December 2011

An immersive experience often improves a student's link between academic information and "real world" applications, whether for personal development or civic involvement. Bridging the disparity between "real world" and classroom scenarios highlights the need for the knowledge put into practice. The primary goal of this study was to look into the student's internship experience. It also assesses whether it aided in his or her capacity to attain the expected results the internship programs outcomes a mix of quantitative and qualitative data. For empirical analysis, techniques were deemed adequate. An internship program enhancing outcomes

were examined, and potential was rationalized. The designs for undergraduate sociology majors and minors, as well as undergraduate criminology majors and minors

RESEARCH METHODOLOGY:**OBJECTIVE**

- To study the challenges faced by HR interns in Mumbai
- To gain solution for the challenges faced
- To study the opportunities given to HR interns in Mumbai

DATA PROCESS

- After observing all about jobs and internships, we have created a questionnaire form and conducted the survey
- Then we have forwarded the survey form through online platforms to students who are doing internship
- At the end we have examined the questions and made a final report

COLLECTION OF DATA

- Our Research Paper is based on primary data. We have collected the data from miscellaneous interns who are working in Mumbai City
- For Secondary Data we just follow research paper only related to the topic

SAMPLE SIZE

For our research sample size is 100 interns, who are currently doing internship.

SAMPLE AREA:

Mumbai city is the targeted sample area for our research

SCOPE

- The research has been performed on interns who have done/doing internship/s in Mumbai City
- This research is more useful in understanding the intern's perspective
- We have circulated the survey on online platforms
- This research will show you the favourable and unfavourable few visions of internships
- The data collected is mainly primary and for reference secondary

SIGNIFICANCE

- This research reveals all challenges and opportunities encountered by interns
- This research is beneficial for discovering not only how they overcome challenges but also how they grab the opportunities

LIMITATIONS

- Mumbai is one of the vast cities therefore it's very challenging to cover each and every area like Bandra, Santacruz, Andheri, Borivali, Goregaon, South Mumbai, Chembur and so on of Mumbai City.
- Hence, it was not quite possible to cover/reach each and every intern who are working in Mumbai City

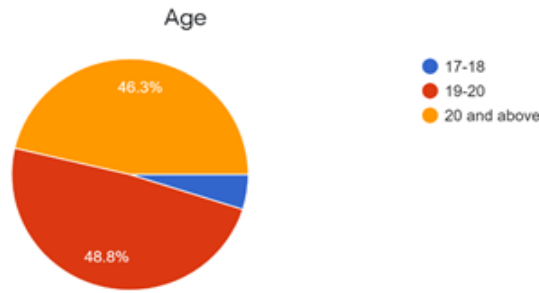
TOOLS OF DATA ANALYSIS

- We have created the questionnaire in Google Form
- After the data collection, we have analysed every single question
- Then we have divided the data and presented in Pie Chart

DATA ANALYSIS AND INTERPRETATION

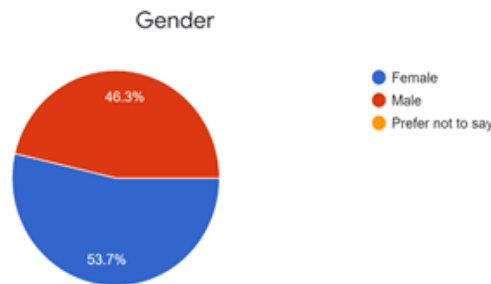
To understand the issues and developments faced by those interns who have worked/ working in Mumbai City. We have performed the survey with the close-ended question. Plus, we have received 80/100 responses. These questionnaires are interrelated with each other.

The Following Questions and Their Interpretations Will Guide Us About The Challenges and Opportunities Encountered By Interns:



INTERPRETATION

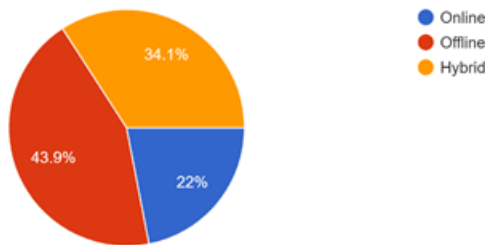
As the above pie chart describes intern ages starting from 17-18 which is 4.9%, 19-20 is 48.8% and 20 and above is 46.3%. Therefore, it shows that the age limit of interns 19-20 is more



INTERPRETATION:

The above pie chart represents interns’ genders. The Male Percentage illustrate 46.3%, whereas The Female Percentage illustrate 53.7%. Henceforth, Male interns are more active in the market now.

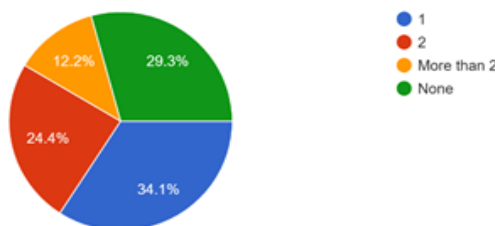
Q1. Which mode do you prefer to complete your internship?



INTERPRETATION

The further pie chart expresses the completion modes of internships, The online percentage shows 22%, whereas the offline percentage shows 43.9%, although the hybrid percentage shows 34.1%. Thus, offline mode is preferred more followed by hybrid and online mode of doing internship

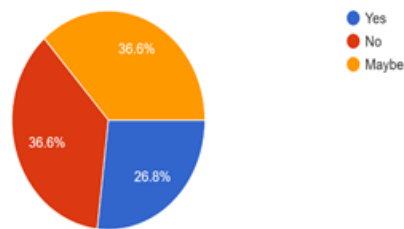
Q2. How many internships have you completed?



INTERPRETATION

The added question will clarify about number of internships completed by the intern. 34.1% designate only 1 internship, 24.4% designate for 2 internships, 12.2% designate for more than 2 internships, whereas 29.3% designate for none. Hence, most of the interns are done/doing the for the first time, while minimum percentages are exemplified for second and more than 2 internships and remaining percentages exemplified no internships.

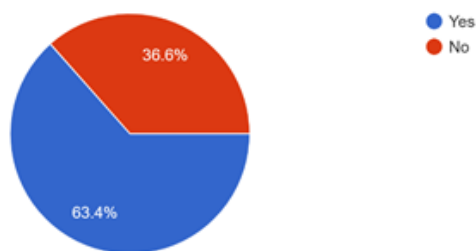
Q3. Was it difficult to find an internship related to your academics or career goals ?



INTERPRETATION

The next added question's pie chart defines the difference between academic and career goals. 26.8% have agreed with this, while 36.6% have disagreed and the remaining 36.6% are not sure. As a result, agreed percentages find some difference, whereas disagreed percentages don't find any difference and remaining may or may not any difference.

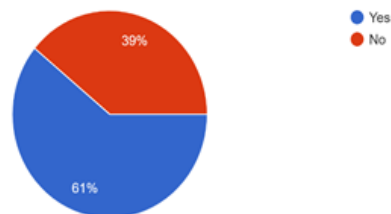
Q4. Was your work recognized by the organization?



INTERPRETATION:

The next further question's pie chart describes the work recognized by the organization. 63.4% of interns have agreed, where as 36.6% of interns disagreed. Hence, most of the intern work are recognized by the organizations.

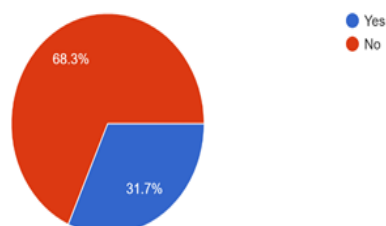
Q5. Was your mentor/head/leader coordinating with you on daily basis?



INTERPRETATION:

The following pie chart describes the coordination with the mentor/head/leader. 61% of interns have communicated, 39% of interns haven't communicated. Thereupon, the highest percentage interns have been coordinating with their mentor/head/leader on regular basis.

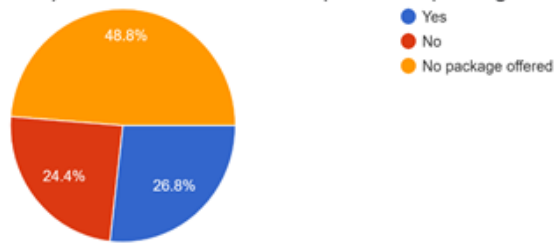
Q6. Did you face any time management issue between your college and internships?



INTERPRETATION:

The next following pie chart describes the issue of time management. 31.7% of an intern has faced time management issues, but 68.3% of an intern haven't faced time management issues. On this account many interns don't face any time issue as compared with others due to which they can't maintain balance with college and internships.

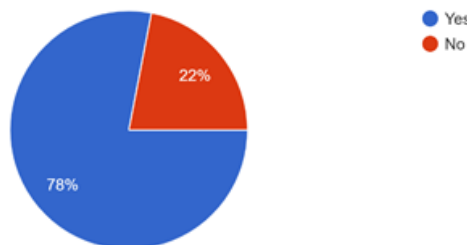
Q7. Were you satisfied with the compensation package?



INTERPRETATION

The subsequent question's pie chart describes satisfaction with the compensation package, 26.8% of interns are satisfied with the compensation package, whereas 24.4% of interns are not satisfied with the compensation package, and the remaining 48.8% didn't receive any compensation package. Therefore, very few interns are satisfied by the compensation package as compared to other interns.

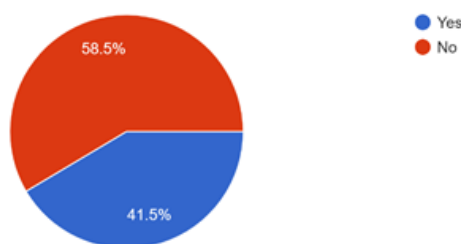
Q8. Were you confident enough to ask questions or clear your doubt with your head?



INTERPRETATION

The next subsequent question describes the confidence level of the intern while clearing their doubt with the head. 78% of interns are confident enough to get their doubts cleared, while 22% of interns aren't confident enough for clearing their doubts. Majority of interns are confident in clearing their doubts as compared with others interns due to lack of confidence.

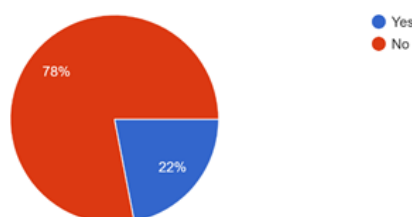
Q9. Did you face any competition amongst your co-interns ?



INTERPRETATION

The next following question describes the competition in the workplace. 41.5% faced competition, whereas 58.5% encountered no competition.

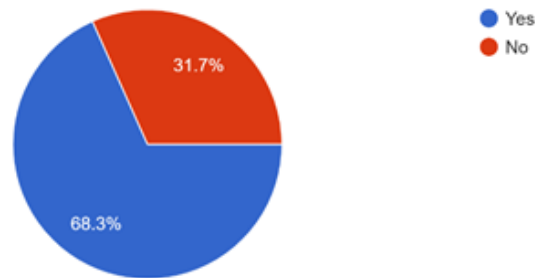
Q10. Did you face cultural shock on your first day of internship?



INTERPRETATION

The Pie chart describes issues faced in culture during the 1st day of the internship. 22% of interns didn't face any cultural shock, where as compared to the remaining 78% of interns face some cultural shock. Therefore, many interns have faced cultural shock as compared with rest of the interns on their day first.

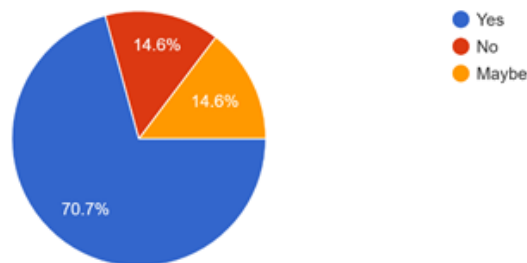
Q11. Did Internship help you to guide your career goals?



INTERPRETATION

The second last question's pie chart describes the carrier guidance gained out of internship. 68.3% of interns have gained a lot of guidance for setting their career goals. Meanwhile, 31.7% of interns didn't receive help to set career path from the internship.

Q.12. Did Internships helped you to build strong network with people?



INTERPRETATION

The Last pie chart describes the networking with people. 70.7% of interns have built a strong network while doing the internship, on the other hand 14.6% of interns haven't built any network while doing the internship and another 14.6% of interns are not sure whether they have built a network or not while doing the internship. Henceforth, the Majority of interns has built a strong network during their internship.

CHALLENGES

1. Unnoticed Work:

As a HR intern, you might be doing very good but still, find yourself in a position where your part is hardly appreciated. That can clearly be somewhat discouraging.

2. Uncooperative Mentor:

How much you learn from your internship varies greatly from mentor to mentor. Your internship is really productive if your mentor takes you seriously and helps you learn. But, on the contrary, if they are not cooperative, this can be one of your biggest internship challenges.

3. Issues with Time Management / Self-Management:

It's your first job kind of experience. Delaying class or delaying homework was tolerated by a university professor. However, time management can be very difficult, as this is unacceptable in a professional workspace. It seems that balancing work, study, and personal life is also an issue.

4. Allotment of trivial work:

This is one of the commonest HR internship challenges faced by a large number of interns. While you might expect to be an important part of the organisation, you are often offered just assisting jobs to your seniors and mentors.

5. Inadequate Compensation:

I accepted the internship because I thought there wasn't much pressure and the rewards were sufficient. But after you actually start, you realise the pay is far lesser than the work deserves.

6. Hesitant to Ask Questions:

Communication is one of the internship challenges that can actually hinder the internship time. You might land a really good internship but upon starting you realise that the work environment is excessively grave and professional. In such an environment, it is difficult to ask questions because of fear of judgment.

7. Competitive Co-interns:

Your co-interns are high-spirited and work really hard. You are scared because you didn't expect the internship to be this competitive.

SOLUTIONS**A. How to get your work recognised:**

The solution to these internship problems is to understand that the effort goes unnoticed for long. The first and second are negligible, but persistence is key. If you consistently perform well, you cannot overlook your work.

B. How to make Cooperation with mentor:

If your mentor is not very fond of spreading knowledge, you may need to extract it from knowledge. Make a list of questions and doubts and ask them all at once. Worrying too often is because it can change how you feel about yourself. However, if this method does not work, you can request a new mentor from the competent authority.

C. Time management:

This isn't something you can learn overnight. Self-care can only be achieved by forming habits and adopting a more organized lifestyle.

To develop self-management skills we need to:

1. Setting goals:

You can manage your work well only if you know exactly what your work is. Goal setting is not just for life, but for example 10 years. You can set goals for the weekend or the day. Have a list of goals and things that you need to cover within a day, a week, or a month. Helps manage tasks efficiently

2. Prioritisation:

Many tasks may need to be done at the same time, but this isn't feasible in practise. As a result, prioritise the tasks that must be completed first, and so on. It not only aids in effective work management, but it also keeps your attention focused on a single activity at a time.

3. Develop listening habits:

How many times have you gotten a question wrong on an exam because you didn't read the question or try to grasp it fully the first time? How many times have you made a mistake because you didn't fully comprehend the task at hand?

That's exactly what you need to change. Develop good listening skills to help you reach your full potential at work. It aids in completing a work correctly the first time so that you do not have to correct it repeatedly. It may take an extra two minutes to grasp the assignment, but it will save you hours of re-doing or correcting previous work.

4. Do not procrastinate:

This is a behaviour that we establish more sharply throughout our college years, but it is also the habit that takes up a lot of our work capacity. Procrastination makes your tomorrow more hectic and, as a result, messed up. Self-management is defined as doing the correct work at the right time. Make it a habit to complete your chores as quickly as possible.

5. Work out your stress:

Being able to regulate your stress is essential for getting things done on schedule. This is one of the main reasons why businesses want candidates with self-management abilities. There will be instances when you have a lot of tasks to do in a short amount of time. Stress might exacerbate the problem. As a result, even in challenging conditions, you must learn to manage your stress.

D. Overcoming trivial work:

You may believe that your task is trivial, yet nothing is unimportant if it is important anywhere in the company's work cycle.

E. Overcoming compensation:

Even if you and a full-time employee appear to be doing the same amount of work, you are paid far less. Interns, on the other hand, are nearly always on a short-term contract and are paid less. If you're having enough learning experiences and they're helping you advance in your career, there's no harm in giving up some of them. However, if you believe it is insufficient to cover your daily expenses, contact HR and request a raise.

F. Clear your doubts:

Don't worry! Everyone is aware that you are a student intern. They take their work seriously, but don't expect you to know everything. So, keep your cool and focus on your own tasks. But major tips are that don't bother someone every time you have a query. Make a list of your questions and ask when you've got a good number of them.

G. Competition:

You will be under actual pressure to work harder and get noticed, rather than just doing random stuff and finishing your internship. To get the most out of your internship, enter the competition.

OPPORTUNITIES:**1. Learning outside the classroom:**

The finest aspect of the internship is the knowledge gained outside of the classroom. Working, in general, entails putting your education to use. As a result, classroom education is never complete unless pupils put what they've learned into practice. For example, a Human Resource (HR) student may be taught about performance management and industrial relations in class, but these concepts are meaningless until the student can actually manage performance and resolve industrial issues. Practical classes may be offered in schools and classrooms, but they will never be as real as an internship with a human resources organization.

In this situation, the HR student can learn in a professional setting while applying what they've learned in class.

2. Specialising

You undoubtedly have a number of notions in your head, which are the result of your concentrated and narrowed college classes. You will not use the entire set of skills you learned in the workplace. Similarly, you may be required to perform a few tasks that you were never taught. An internship can help you focus your knowledge in order to specialise in HR. HR is more than simply hiring and firing; it also involves talent managers, recruiters, coaches, morale-boosters, training, remuneration, and grievance handling, among other things. Typically, people in HR stick to one single field, but having a generalist profile allows you to execute all of the roles in the HR department, which takes time.

3. Team Work

An internship teaches you how to work as part of a group rather than entirely on your own. When you have a disagreement with another teammate, you develop patience.

A HR internship will teach you how to work as part of a team, as you will need to collaborate with everyone around you rather than working alone. These internships allow you to meet new people while also allowing you to gain and share information. Working in a group also improves our communication skills because we share work-related information with the entire group.

4. Work ethics

You won't really comprehend work ethics unless you're in a real-life situation. In college, we're accustomed to making excuses for late assignments, poor attendance, and so on! However, it is only during our internships that we are exposed to the real world that we learn work ethics.

5. Understanding the working of a business:

Interning at a business firm can help you learn a lot about how a company works, such as what the revenue model is, how the company produces and distributes its goods and services, as well as how they are consumed by the market. You will be a follower who will work for others as an intern, but you will also be someone who is learning to be a leader. As a result, an internship can be a great way to learn about a business and improve your skills, or even start your own.

6. Building networks:

Your net worth is determined by your network. If you work in an office or a firm, you will meet a lot of co-workers and seniors who will eventually work in the same field as you. These resources will be beneficial to you throughout your career, not just during your internship. Why not consider the possibility of long-term collaboration with your fellow interns? As a result, an internship can be a good approach to get to know the industry's players and how they operate. Do not be an intern who accomplishes nothing except what the employer says before leaving home. Interact with your co-workers and bosses. Learning is aided by interaction and networking.

7. Building your CV:

Even a brief encounter will not be unimportant in your life. If you have past internship experience in the HR department, you will undoubtedly be given preference over those who do not. If you do well during your

internship, you could be able to earn a job offer from the same company. Internships can help you construct an attractive curriculum vitae (CV) that will set you apart from your peers by making you more practical, desirable, and job-ready. Nobody wants to work for a neophyte.

CONCLUSION

Practical skill has increasingly become a key aspect in students' ability to compete and flourish in the future. Under the current educational environment, the characteristics of this study based on the above thinking are satisfied to satisfy the reform and innovation objective of practical activities to promote students' professional practise skills and professional literacy. The reform of undergraduate HRM internships and practical instruction brings both opportunities and challenges. Students have the opportunity to make a significant impact improve their practical abilities However, with this opportunity comes a great deal of responsibility and accountability. Future internship and practical teaching duties, rather than a formality, must be operated.

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NEW FEATURES INTRODUCED BY GOOGLE PAY AND IT'S IMPACT ON THE USERS

Maithili Manoj Sawant and Aishwarya Vijay Hegishte
Students, SYBMS, Chetana's Self Financing Courses, Mumbai

ABSTRACT

Digital payment is the most important segment of our economy of our economy. Also the digital campaign has brought digital payment system. Google pay is one the digital payment application which is the most simple and safe app to transfer and receive money. Accordingly this research paper has made to study about the new features of Gpay. Also to study about the awareness among the society about the new feature of Gpay. The research was done based on questionnaire with 50 respondents. This survey concludes that the majority of respondents are in the favour of Google pay and almost of them are aware about the new features and are satisfied with them.

Keywords: Google pay, Awareness, Satisfaction, New features.

INTRODUCTION

Now-a-days people like to go digital rather than being a typical person. Digitalization has made the life of the person easy and simple. With one click we can transfer or receive money within a seconds. There are many apps used in the market for payment. Google pay is one of them, which is used for payments like Mobile recharge, DTH payments, Hotel bills, bank transfer, ticket booking, electricity payment etc.

Rather than saying the Google pay, Gpay is the term that is often used by the people. Gpay has the made the payment method easy and safe. We can make payments through android phones, tablets, smart watches, etc. Not only youngsters but older generation has also found gpay has the most convenient and safest method of payment. Google pay helps people to save their time, money and helps them to go cashless. It gives various offers and discounts on every payment.

OBJECTIVES

- To study the awareness among the people about the New Features of the Gpay
- To understand the satisfaction level of consumers using a Gpay.

REVIEW OF LITERATURE

Dr. G. Pasupathi, G. Reka (2019) "A study on consumer perception towards mobile wallet with special reference to Google Pay". This study shows that the perception, awareness and preferences of the users towards Google pay services. The result showed that the majority of respondents were female and almost all were aware about gpay. Out of 150 respondents half of the respondents were belonging to younger generation. The study suggest that the user should not share Pin Number and Password and the user should also be the technology friendly.

Dr. S. Sangeetha, K. Myilswamy (2021) "Exploration of Consumer Satisfaction towards Google Pay Application" shows the customer satisfaction relating to GOOGLE PAY transaction. This research presents that the younger generation is more attracted towards the mobile banking and there are equal male and female respondents. This paper concludes that the younger age group has been more attracted towards mobile banking. It also states that the majority of respondents are satisfied by the services provided by Gpay and also have positive response while using it.

Dr.S. Poongdi , Dr.P.Jayanthi , Ms.R.Ramya (2021) "User Perception Towards Google Pay". In their research paper they have stated the socio-economic profile of customers and also the attributes that impact the utilization of Gpay. They have also used snowball sampling method, simple percentage, weighted Average Ranking and Chi-square test had been used to examine the data which was collected from 150 customers. This research also reveals that the most of the correspondents are female with age under 30 years and most of them are undergraduate employed in private sector with earning up to Rs. 20,000 and all of them aware about gpay through their friends, social media, advertisements, relatives etc.

RESEARCH METHODOLOGY

The research is mainly based on primary data. The primary source of data was collected through self-constructed questionnaire. A sample of 50 respondents from all over Mumbai was taken for the research. The research also contains the secondary data i.e the data from the online articles and websites for the latest updates just to gain some knowledge.

PRIMARY DATA:

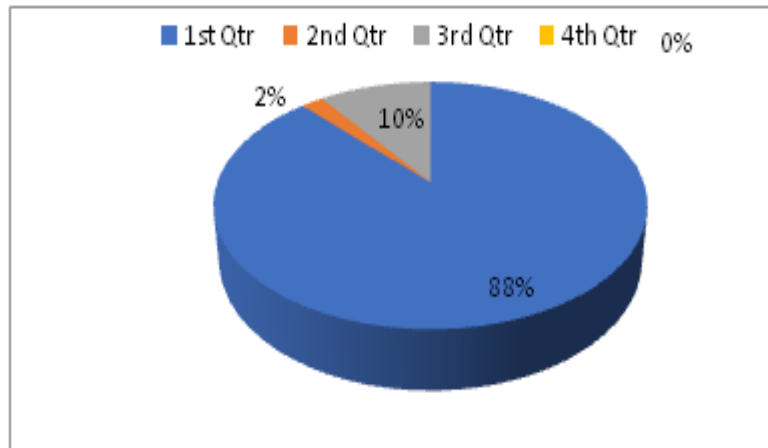
- Questionnaire
- Communication

SECONDARY DATA

- Internet
- Articles

DATA ANALYSIS

Question 1: Age



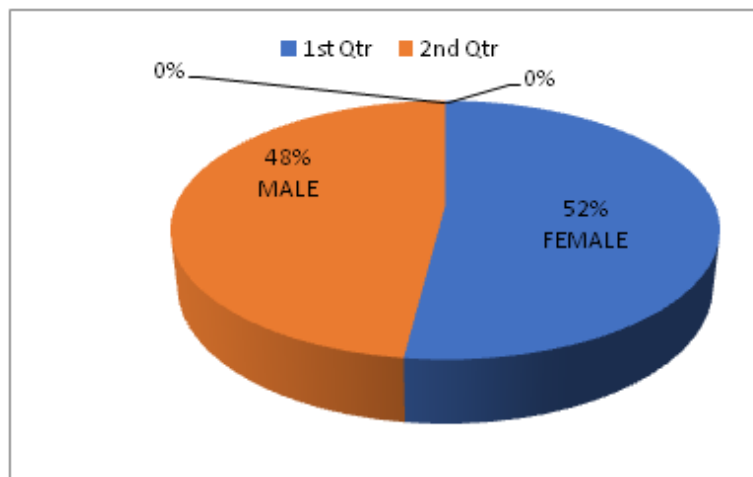
Out of 100%, 88% of respondents were belonging to 18-25 age group.

2 % were belonging to 26-35 age group

10% were belonging 36-50 age group.

It shows that the younger generation is more attracted towards the digital payment system. And now older generation is also moving towards the digital payment system.

Question 2: Gender

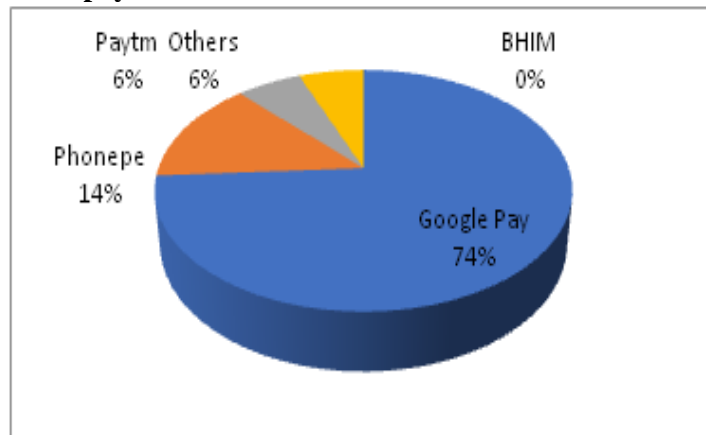


Out of 100%, 52% of respondents were female

48% were male.

This shows that the female are more attracted and satisfied with Gpay features and services.

Question 3: Do you use online payment?



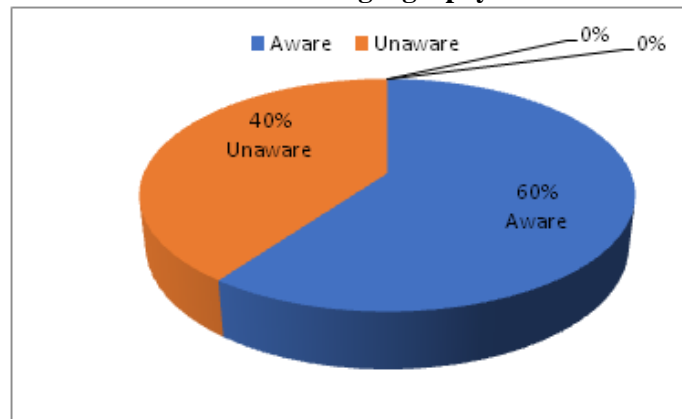
Out of 100%, 74% almost majority of people use Google pay for their payments.

14% of respondents are using phonepe.

6% of respondents are using Paytm and other digital payment system.

This shows that the Google pay is the most used digital payment application.

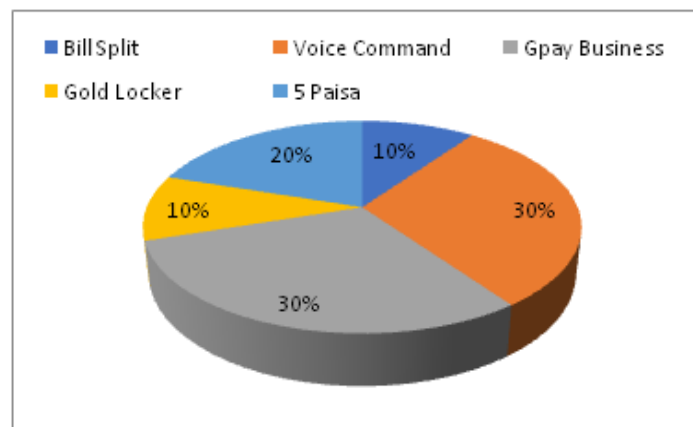
Question 4: Are you aware of the new features of the google pay?



Out of 100%, 60% respondents were aware about the new features laid down by the Gpay.

40% respondents were unaware.

Question 5: Among these features which features are you aware of?

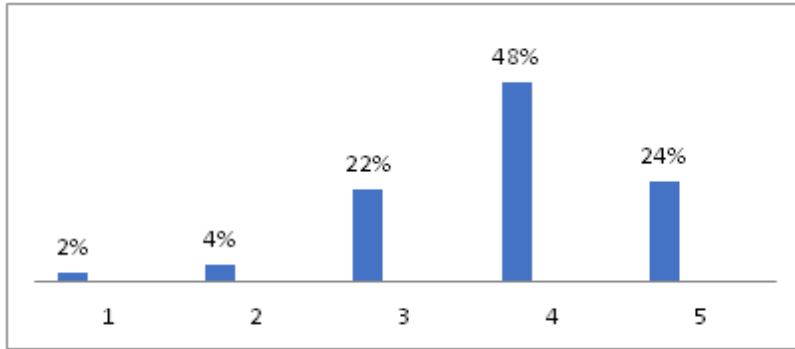


Out of 100%, 30% of respondents are aware about Voice command and Gpay Business respectively.

20% of respondents were aware about the 5 Paisa.

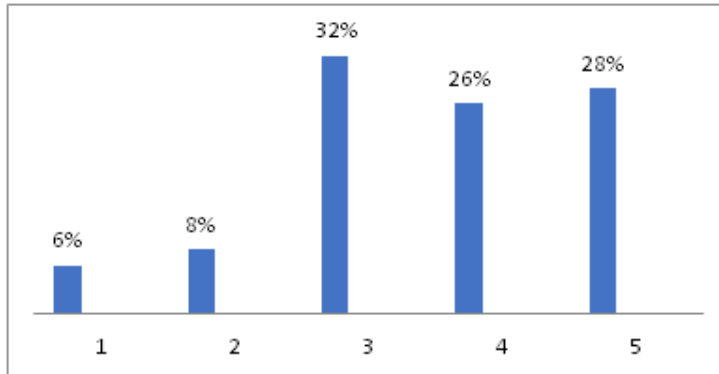
10% of respondents were aware about the Gold locker and Bill split respectively.

Question 6: On The Scale of 5,What will you rate the “Bill Split” Feature?



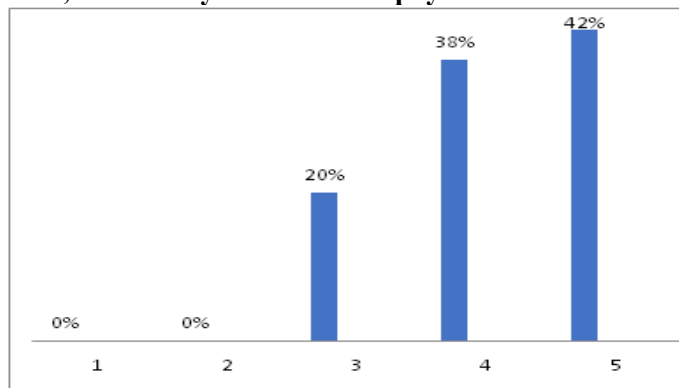
Out of 100%, 24% respondents rated 5.
48% respondents rated 4 on the scale of 5.
22% respondents rated 3 on the scale of 5.
4% respondents rated 2 on the scale of 5
And, 2% respondents rated 1 on the scale of 5.

Question 7: On The Scale of 5,What will you rate the “Voice Command” Feature?



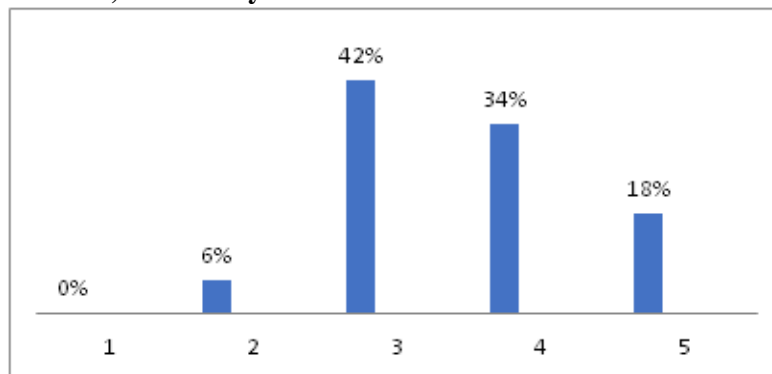
Out of 100%, 28% respondents rated 5.
26% respondents rated 4 on the scale of 5.
32% respondents rated 3 on the scale of 5.
8% respondents rated 2 on the scale of 5
And, 6% respondents rated 1 on the scale of 5.

Question 8: On The Scale of 5,What will you rate the “Gpay Business” Feature?



Out of 100%, 42% respondents rated 5.
38% respondents rated 4 on the scale of 5.
20% respondents rated 3 on the scale of 5.

Question 9: On The Scale of 5,What will you rate the “5 Paisa” Feature?



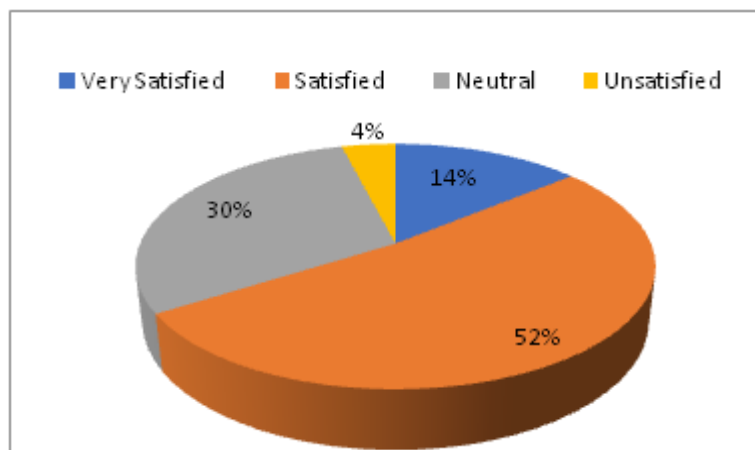
Out of 100%, 18% respondents rated 5.

34% respondents rated 4 on the scale of 5.

42% respondents rated 3 on the scale of 5.

6% respondents rated 2 on the scale of 5

Question 10: Overall, Are You Satisfied With The New Features Of Gpay ?



Out of 100%, 52% of respondents are satisfied with the new features of gpay

14% of respondents are very satisfied with the new features of gpay.

4% of respondents are unsatisfied with the new features of gpay.

And remaining are neutral.

CONCLUSION

Google Pay is the online payment application which helps in transferring money, mobile recharge, DTH payments, Hotel bills, ticket booking, electricity payments, etc. In the survey conducted, most of them were aware of the new Gpay features and they find it more preferable as it is not much difficult to use. More than half respondents are satisfied with the new Gpay features. This survey concludes that the majority of people are having positive response towards the new features of gpay.

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THE INDIAN UNICORN STARTUPS: CHALLENGES AND PILLARS OF SUPPORT

Nikunj A. Kapadia and Vishram N. Parab**ABSTRACT**

The study below focuses on the challenges faced by the unicorn startups also the support they get from the global entrepreneur and also the investors in this phase. With the reference of Sir Minsun Lee, in their research paper they mentioned the government and the non-governmental problems over new startups. To fill the gap in their research we prepared this paper highlighting the Challenges and the support towards unicorn Startup double.

Keywords: Current Challenges, Fundings, Unicorn Startups

INTRODUCTION

The term unicorn start-up refers to a company which has reached at a valuation of \$1 Billion. In Finance, 'Unicorn' is the term that defines a private company ie a Startup. The term was introduced by venture capital investor, Aileen Lee, in 2013 to describe rare tech startups that were valued at more than \$1 billion. This term was initially used to lay emphasis on the certainty of the startup. Though the number of the startups have grown up.

Today in India there are many Companies which are being launched every day in India. Many fails because they did not learn from the success of other companies who've managed to rise above.

OBJECTIVE**1) To know all the challenges faced by the startups**

- 1.1) Management-** As the business grows and starts making profit in the market it requires proper awareness to maintain the flow. Where a company needs proper management since the beginning. A company don't look for a dip in profit graph and it also looks for expansions, so managing all the activities orderly is necessary.
- 1.2) Recruitment-** Recruitment is one of the toughest tasks in a startup. As a startup needs professional individual employees who top the skills, these skilled individuals do not look up to a startup where they see the risk of falling of organization.
- 1.3) Mentor-** A business had to run on a straight line for years and also has to be flexible at the same time. this can be defined as something more serious and sensitive than financing. A mentor helps an organization to create a path to focus on their abilities, strategies and persistence.
- 1.4) Lack of Marketing Skill-** India is a country with multiple cultures with people having different tastes following different languages in many states. So, an advertisement created for Gujarat can't create the same impact in West Bengal. Where it can also lead to spreading of misinformation and may also lead to many consequences
- 1.5) Peer Pressures-** Peer Pressure faced by a Unicorn Startup company is nothing more than a Competition with other company over similar product and services. To deal with this problem they need a mentor who can resolve their problem and bring them at apoint of making rapid decisions
- 1.6) Financing-** The assortment of funds be subject on over few conditions. It differs from business to business, size of the business, looking up into the business with all dedication adding the investors time into the project. As it is a challenging task for companies to raise funds while investors only invest into profitable startups who carries best ideas and plans.
- 1.7) Unstuffiness Talent-** The talent in India is not low class but many startups can't afford their fees at that level of professionalism. Although successful Startups manages to find the skilled professional at their desired requirements who leads the company over their projects.

2) To know the support from Global Investors for startups

In general terms it all depends on the skills and the experience of the entrepreneur and the team. The total strength and weaknesses of the team and the growth of the startups will determine what that product would be.

A company can find great and progressive employees for their startup to make it look representative, though multiple skills are required to bring a solution to a problem.

2.1) Finance- When a Startup reaches at the valuation of \$1 Billion it is known as a Unicorn Startups. There are several series of round where companies are shortlisted according to their sector of service. In each series the companies get funding from investors according to their expansion plans and other requirements.

2.2) Organization- Every firm needs a system to work on where the internal data does not mismatch to errors. An organization is a framework which makes easy to other employees to work in the same flow towards their aim. Also adding Development to personnel, Administration of expansions with Human Resource experts who makes total utilization of all the resources. Clarity and visibility between the management.

2.3) Recruitment- A proper Recruitment strategy is required in a startup so that the investment of the company over that employee should not get wasted without get the desired outcome. So, many Human Resource Recruitment experts come forward to help these startups at a cost but they show up to their desired outcome

2.4) Planning- According to the theory of Management Of Principles, 'Planning' defines that if planned well that means half work is already done. The companies who enter into Unicorn Startups with one of foundation it shows that they have a very strong Plan for their future and present.

3) To introduce new startups 2021

The Companies mentioned below are the companies who entered into Unicorn Club in year 2021. As these all companies are founded in year 2021 and these companies made it up to enter into Unicorn Club.

Companies	Sector	Fundings (in \$)
Trinker	Capital Marketing	66,00,000
Zorro	Social Network	3,20,00,000
UltraVoilette	Automotive	15,00,00,000
FanAnyWhere	FinTech	Disclosed
Pingo Learn	E-Learning	20,00,000
SPRY	Music	15,00,00,000
Shop My Looks	Digital Platform	20,00,000
Byte Learn	E-Learning	95,00,000
Zepto	E-Commerce	10,00,00,000
Perfora	Consumer Goods	2,60,000
Skippi Ice Pops	Food Production	1,30,000
Globalbees	E-Commerce	11,10,00,000
Pay Glocal	FinTech Solutions	49,00,000
MoEVing	Electric Mobiltiy	50,00,000

Table 1

- **Source: StartupTalkly**

REVIEW OF LITERATURE

'Minsun Lee' in their study has investigated that unicorn startups had received much more attention and examined the following effects of governmental policy in order to understand the aspects of startups. She have also mentioned that there is an increase in number of global startups, with an increase in development of technology. It also contains the exit valuation of accumulating resources and also the contingent factor that effects the exit valuation.

'Nishant Arora/IANS' in their study "Indian Startup roll: 82 unicorns, 39BN funding and counting" stated the number of new Unicorns and Startups in India and also mentioned the wrong decision they carry forward for the company and make it a loss for the investors. In their research paper they also mentioned the IPO launches and the distribution, new Ecosystem, SaaS Co.'s and Hospitality businesses.

RESEARCH METHODOLOGY

Secondary Data: Articles and research helped us to collect secondary data. It is the data collected from someone other than the primary user. Secondary data is a data which is known as second hand data, where a person gather the data for their personal use and then the same data that is taken by other people for their use.

CONCLUSION

The term 'unicorn' has gotten to be a portion of every day news we listen approximately the Indian startup environment. Unicorn new businesses have developed complex to cater to wants of their focused on customers and create incomes with their products/services.

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Lee, M. (2020). Investment, Unicorn Startups' Duration, Foreign Investors, Government Policy, and Exit Valuation. Business Venturing and Entrepreneurship, 11.

A STUDY ON INNOVATIVE INVESTMENT AVENUES AVAILABLE FOR THE SALARIED EMPLOYEES**Ms. Simran Deepak Dicholkar****ABSTRACT**

The foundation for planning a safe and secure future is investment. An individual's income is either spent or kept for future use. When a portion of newline income is saved or an individual's savings are turned into a monetary asset or a claim on future newline income for a return, they can be converted into newline investments. Portfolio management is an integral part of any investor's financial life cycle. A portfolio of investments is essentially a collection of various newline investments undertaken by a single investor in order to spread risks and optimize rewards. The goal of this study was to see if salaried people are aware of the many investing options available to them, as well as the risks involved.

Keywords: Investment, Portfolio management, savings, income

INTRODUCTION

Investment companies have emerged as the most dynamic part of the Indian financial system in recent years. The huge rise in the Indian ADR has been attributed to reforms in the Indian economic system and the opening up of the economies. The ever-changing picture in terms of income, expenditure, and saving reflects changes in the employees' standard of living and quality of life. Investing can help boost overall economic growth and prosperity by increasing personal wealth. Investing contributes to the development of financial markets where businesses can raise funds. This contributes to economic progress and prosperity as well. Other societal benefits are also provided by certain sorts of investments.

The commitment of money or capital to purchase financial instruments or other assets in order to earn advantageous returns in the form of interest, income, or appreciation in the instrument's value is referred to as investing. Saving and delaying consumption are both tied to investment. Investors have a variety of options for where to put their money. Each of these investment options has a different risk and return profile. Investors demand a higher return with less risks.

The following investment options are available for the investors:

1. Deposits in Banks

Term deposits, fixed deposits, recurring deposits, and other bank deposits are among the options available to investors. It has a low risk and a low reward.

2. Equity Shares

Investors can put their money into the stock market through various plans that corporations create from time to time. It has a higher risk and a higher reward.

3. Savings at the post office

In India, post office savings encourages small investors to save for traditional investing opportunities. In terms of risk, it is the most popular and safe investment. The majority of people put their investible surplus into various post office programs. It also has a low return risk. It is quite popular among middle-class and upper-middle-class salaried individuals. It's also a good way to save money on taxes.

4. Provident fund

It is a type of traditional investment for individuals. The investment has a 1 year maturity. The investment strategy is advantageous in terms of tax savings.

5. Gold and silver are both precious metals.

Gold and silver are the most popular investment options among the middle and higher middle classes. It is also regarded as a secure and profitable investment.

6. Investing in a mutual fund

A mutual fund is a collection of funds pooled together by a number of shareholders for the purpose of investing in shares, debentures, bonds, short-term investment instruments, and other similar assets. When compared to a direct stock market investment, the mutual fund has provided a moderate return with lower risk.

7. Investing in real estate

Real estate is a type of investment that pays out a high rate of return to investors. It necessitates a large amount of investment.

8. Life insurance

Life insurance is a type of tax-saving strategy that also protects investors' lives. It is a different type of investment opportunity that investors have.

OBJECTIVES

1. To determine whether the paid persons are aware of the many investment options available to them, as well as their investing strategy.
2. To recognize the preferred investment strategy.
3. To examine the different forms of behavioral biases that people have and how they affect investment decisions.

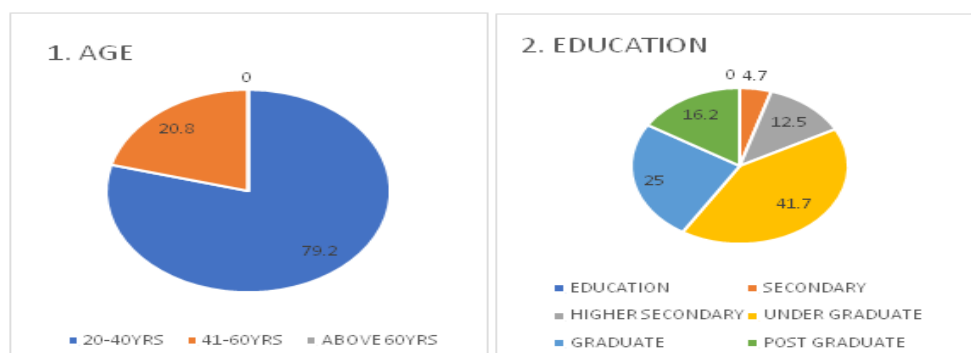
RESEARCH METHODOLOGY:

A sample size of 30 respondents was chosen using a simple random sampling method to conduct the survey. In this study, both primary and secondary data were collected. The majority of the survey is based on primary data. Secondary data was also gathered from a variety of sources, including newspapers, magazines, and websites.

REVIEW OF LITERATURE

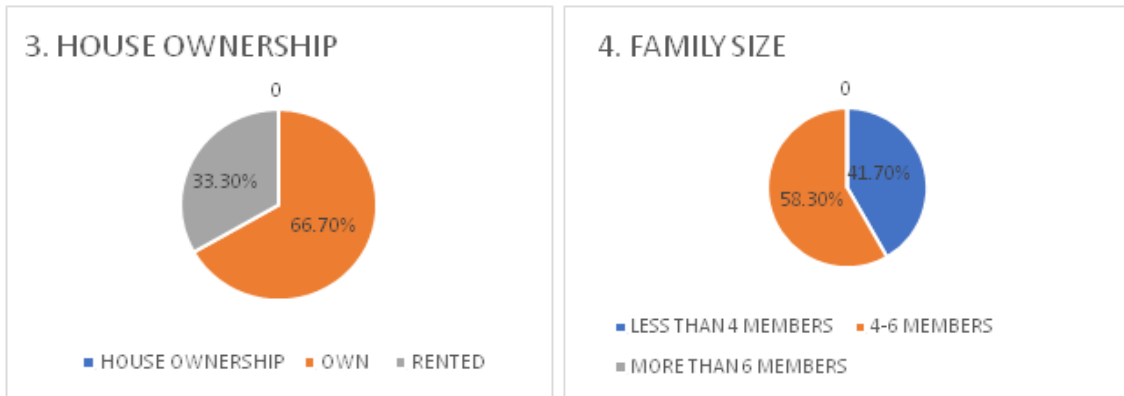
1. Budhiraja, Kanan (2018) in his paper titled “A Study of Pattern of Investment Strategy and Preferences of Investment Avenues among Salaried Individuals” has conducted her research with the aim of determining whether investors are aware of the risk, liquidity, and tax implications of their investments and whether these factors influence their choice of investment route. The quantitative data that was collected from the respondents has been analyzed and interpreted through quantitative techniques. And it can be argued that demographic considerations have an impact on the investment process. This includes, but is not limited to, age, education level, marital status, occupation, and other criteria. The majority of the respondents (90%) invest on a regular basis, while the remaining 10% do not. Mutual funds have grown in popularity as a means of investing. They provide better returns than traditional investing avenues while also posing a lower risk than direct stock market involvement. Mutual funds not only diversify the risk of many investment possibilities, but they are also managed by professionals who are knowledgeable about the market.
2. Sriraj, P in his research paper titled “A study of the investment patterns of salaried employees in private sector with special reference to Chennai” has conducted the research with the aim of knowing how salaried people make investing decisions in order to see if there are any prudential benefits. It was found that the cause for the drop in life insurance productivity in 2003-04 was found to be primarily due to a substantial increase in the number of active agents over the previous year and the strong presence of private participants in the market. For the fiscal year 2013-14, the Indian economy faced significant hurdles, including an unfavorable global environment, local structural constraints, GDP slowdown, and inflationary pressure. It can be concluded that Investors are advised to be cautious about the routes they prefer to pursue and to invest only in socially responsible investments if they can earn a fair return. Most investors choose an advisor who considers and combines all aspects of their financial lives over one or two specialists.
3. Kathavarayan, P (2017) in his paper titled “A study on investor’s preferences towards different investment avenues with special reference to Puducherry region” has conducted the research with the aim to look into investor preferences for specific investment avenues. To determine the relationship between demographic characteristics and risk carrying capacity of investors in the Puducherry region, as well as to analyze investors' perceptions of investment nature in relation to their demographic profile. On the basis of the foregoing research and findings, the study concludes that demographic variables of respondents have a substantial impact on investors' preferences for various investment options in the Puducherry region.

DATA ANALYSIS AND INTERPRETATION:



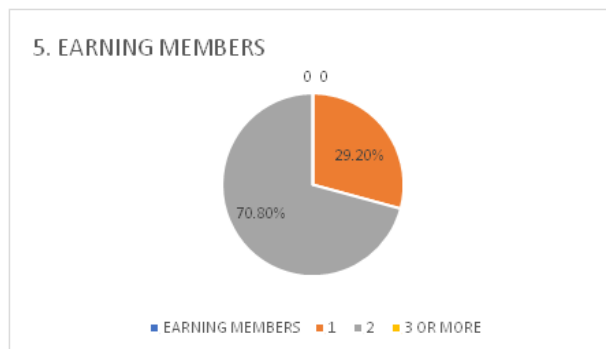
In the above figures,

1. It is observed that 79.2% people belongs to age group of 20-40 years and 20.8% people belongs to 40-60 age group. And therefore, the highest response is of 20-40 age group people.
2. It is observed that 4.7% of the people have Secondary education, 12.5 have Higher secondary education, 41.7% are Under Graduate, 25% are Graduate 16.2% are Post Graduate. Hence, the higher response is of Undergraduate people.



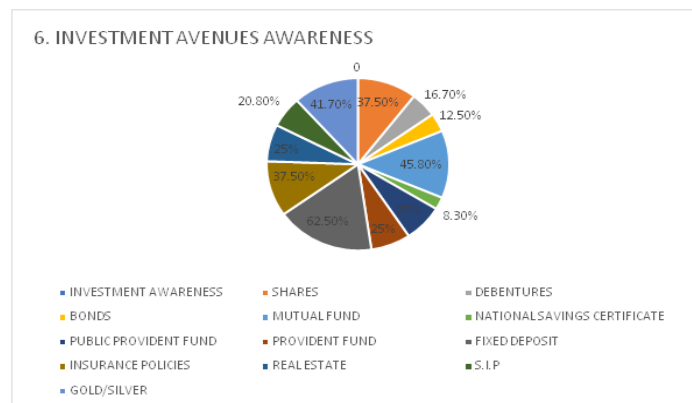
In the above figures,

3. It is observed that 66.70% have their own house and 33.30% are on rent.
4. According to the chart, 41.70% have less than 4 members and 58.30% have 4-6 members in family.



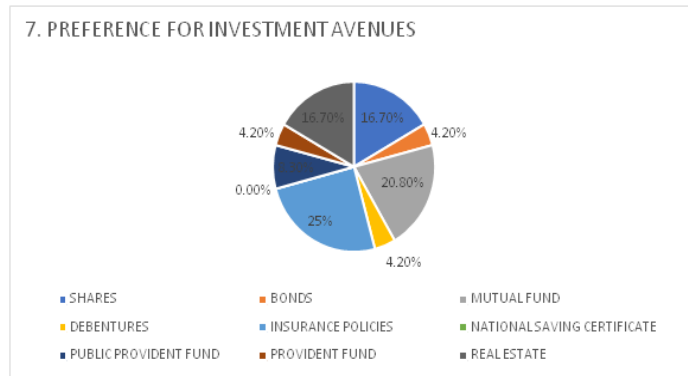
In the above figure,

It is observed that 70.80% have 2 earning members in family and 29.20% have only one earning member in family.



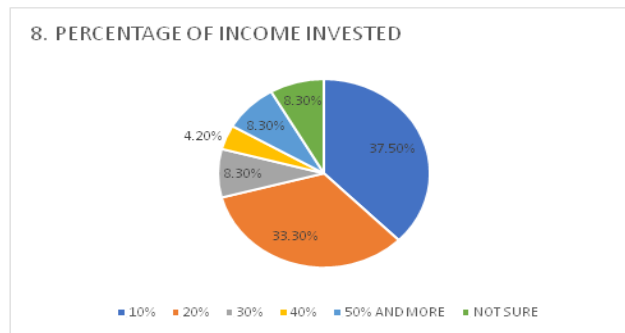
In the above chart,

It shows that 37.50% have known about shares, 16.7% people have known about debentures, 12.50% people have known about bonds, 45.80% people have known about mutual fund, 8.30% have known about NSC, 25% people have knowledge about public provident fund, 25% people have known about provident fund, about 62.50% people know about fixed deposit, 37.50% people know about insurance policies and 25% people are aware about real estate, 20.80% people know about S.I.P and 41.70% people are aware about Gold/Silver.



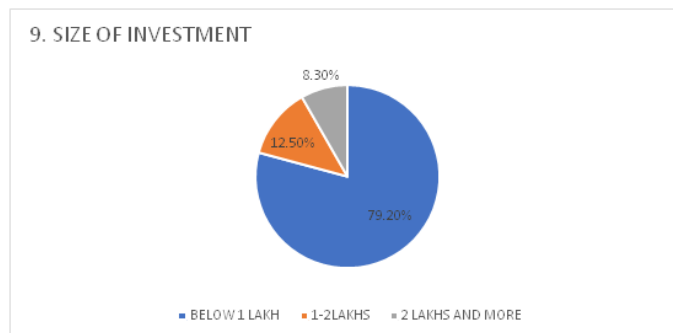
In the above chart,

This figure shows the preference for investment avenues of the people, so 16.70% people have the preference to invest in shares, 4.20% have the preference to invest in bonds, 20.80% have the preference to invest in mutual funds, 4.20% people have the preference to invest in debtures. About 25% people have the preference to invest in insurance policies, 8.30% people have the preference to invest in public provident fund, 4.20% people have the preference to invest in provident fund and 16.70% people have the preference to invest in Real estate.



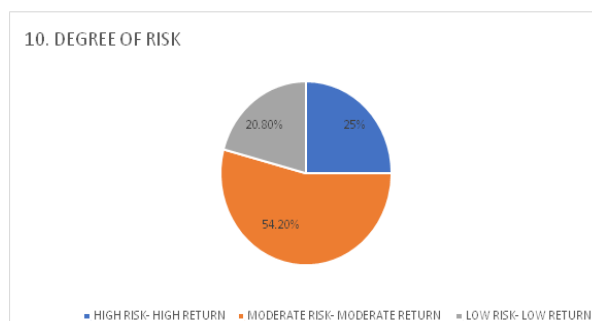
From the above figure,

It is observed that 37.50% people invest 10% of their income for investment, 33.30% people invest 20% of their income, 8.30% people invest 30% of their income, 4.20% people invest 40% of their income, 8.30% people invest 50% and more for investment and 8.30% people are not sure about how much part of their income is invested for investment.



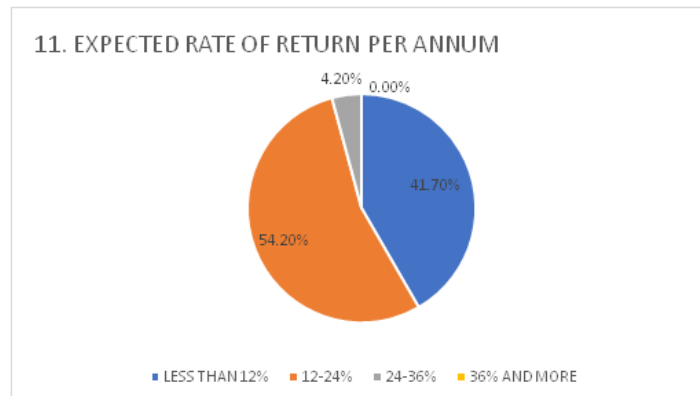
In the above figure,

About 79.20% people invest below 1 lakh, 12.50% people invest between 1-2lakhs and 8.30% people invest 2 lakhs and more.



In the above figure,

It shows that 54.20% people goes for moderate risk- moderate return, 25% people goes for high risk- high return and about 20.80% people goes for low risk- low return.

**In the above figure,**

It is shown that 54.20% people expect 12-24% of return on investment, 41.70% people expect less than 12% return on investment and about 4.20% expect 24-36% of return on investment.

LIMITATIONS

1. Despite the fact that great care was taken while performing the study and collecting samples for it, the study's conclusions were constrained by a number of issues. Because the sample was chosen using basic random sampling and it is possible that it is not totally representative of the entire population.
2. While entering responses to the questions, respondents may have been influenced by some behavioral biases, and so results may have been distorted to some level.
3. Due to limitation of time, it was not possible to collect enough information.
4. Limited coverage of area.

CONCLUSION

Based on the facts, it can be concluded that investment patterns are influenced not only by age and income, but also by individual savings, because investment avenues are controlled by savings, whereas this is not the case in practise. Investors consider investments solely for the sake of their own future safety and security. During the current market conditions, the majority of investors prefer income plans.

Investors prefer to put their money in banks or mutual funds, while fixed deposits, People Provident Funds, and Insurance have a lower response rate than banks and mutual funds.

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STUDY ON IMPACT OF ONLINE BUYING ON OFFLINE BUSINESS**Danica Monterio**

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

ABSTRACT

In the past few years, there has been a significant rise in different online shopping platforms. In India the first e-commerce site was started back in the 90s, K Vaitheeswaran started India's first e-commerce website Fabmart.com back in 1999. Before the emergence of Flipkart, Myntra, and Snapdeal, there was Fabmart. The purpose of this study is to investigate the impact of online buying on offline business. To conduct this research a survey was used circulated and 102 responses were collected from the survey. Since the emergence of various online platforms of shopping there has been a major impact on the offline business especially on financial ground. To conduct this research effectively, a survey was conducted in which we asked the consumers various questions to understand their preferences and the impact of online buying on offline business.

Keywords: online shopping, offline shopping, retail market and products.

INTRODUCTION

The increase in technology provides good opportunities to the seller to reach the customer in much faster, easier and in economic way. Online shopping is emerging very fast in recent years. Now a day the internet holds the attention of retail market. Millions and millions of people shop online. On the other hand, the purchasing of product from traditional market is continuing since years. Many customers go for purchasing offline so as to examine the product and hold the possession of the product just after the payment for the product. In this contemporary world customer's loyalty depends upon the consistent ability to deliver quality, value and satisfaction. Some go for offline shopping, some for online and many go for both kind of shopping. The focus of the study is how online shopping has impacted the offline business. Consumer should decide the channel for them which can best suit to their need and wants and which can satisfy them.

Purchasing products or services over the Internet, online shopping has attained immense popularity in recent mainly because people find it convenient and easy to shop from the comfort of their home or office and also eased from the trouble of moving from shop to shop in search of the good of choice.

Retail is a process of selling goods and services to customers through multiple channel of distribution. Retail stores may be small or big but they mostly operate in the same line as "purchasing to sale". Retail form of business is as old as civilization and is the most basic form of business. Types of Retail Stores are like- Departmental Stores - A department store is a retail store which offers wide range of products to the end-users under one roof. In a department store, the consumers can get almost all the products they aspire to shop at one place only Discount Stores - Discount stores also offer a huge range of products to the end-users but at a discounted rate. The discount stores generally offer a limited range and the quality in certain cases might be a little inferior as compared to the department stores. Supermarket - A retail store which generally sells food products and household items, properly placed and arranged in specific departments is called a supermarket. A supermarket is an advanced form of the small grocery stores and caters to the household needs of the consumer. The Internet has many advantages over retail stores. Firstly, the choice, whereas the bookstore at the corner of the street or the nearby cloth store hardly offers 5000 references on its stalls or 20 designs of a particular garment of same size, Amazon has got hundreds of thousands of variety. Internet is full of online retailers offering 10 times or even 100 times more products than the average retailer can possibly dream of. From the customer satisfaction and availability of services, online shopping is creating a major impact upon the retail stores.

OBJECTIVE OF THE STUDY

1. To analyze the significant difference in offline business after the online shopping started in pace in terms of technology, people's preference, availability and attitude of customer.
2. To analyze the change in business pattern to achieve customer satisfaction.
3. To study the effect on profitability of offline business due to online shopping.
4. To study the pricing structure of the offline businesses in recent times.
5. To study the impact of online shopping on offline businesses.

RESEARCH METHODOLOGY

The research is conducted to study the impact on effect of online buying on offline businesses during the COVID -19 Pandemic. The research is utilized both secondary and primary data collection methods. The secondary source of data are research paper, articles and newspaper.

The primary data is sourced from sample survey technique. The data collected using questionnaire method. The questionnaire comprises of seventeen questions out of which two questions are based on personal information and fifteen questions are framed in order to collect their view about the effect of online buying on offline businesses during the pandemic.

PRIMARY DATA AND INTERPETATION

Primary Data – Conducted a survey regarding topic- **IMPACT ON EFFECT ON ONLINE BUYING ON OFFLINE BUSINESSES.**

We circulated the survey form and were able to collect 100 honest responses. From the responses we collected the Primary Data. According to the survey collected the majority of the respondents are between the age group of 18-35, followed by the age group of 36-60 and 60&above and they all of have seen impact on effect of online buying on offline businesses.

GENDER

According to the responses we know that 42.2% peoples are male and 56.9%are female which means in this survey form more respondents are females than males.

AGE

Out of all respondents we have received a mixed respondent. In which 5.09% respondents are below the age of 18 years and 87.3% peoples are in the age group of 18 to 35 years. And almost 5.09% people are in the age group of 36 to 60 years and 1%above 60 years that means the mostly peoples are in the age group of 18 to 30 years. which means mostly respondents are adults and matured and not a teenager.

FINDINGS

- According to the survey conducted 52.9% consumers prefer buying clothes offline. 47.1% of consumers prefer online shopping in this pandemic situation.
- 82.4% of the respondents agree that online shopping has affected offline shopping but 17.6% respondents disagree and feel that online shopping has not affected their offline shopping.
- 76.5% of the respondents which is the majority think that there is more variety of products available on online platform. The remaining 23.5% of the respondents feel that offline platform has more variety of products available.
- 66.7% of the respondents have been comfortable with online transaction to their online shopping. Online transaction has been a hindrance to 33.3% of the respondents to their online shopping.
- 83.3% of the consumers have changed their mode of shopping preference from offline to online shopping in the current pandemic situation. Whereas only 16.7% consumers feel that there is no change in their shopping preference in the current pandemic situation.
- 68.6% of the consumers feel that there is a slight change in the quality of the product. Whereas 21.6% of the consumers feel that there is always a change in the quality of the products in different modes of shopping. 9.8% of the consumers feel that there is never a change in the quality of products with different modes of shopping.
- Majority of the consumers which is 87.3% feel that online is the safest mode of shopping in this current pandemic situation. 12.7% consumers feel that offline shopping is safe during this current pandemic situation.
- 70.6% of the consumer have a say that there are offers and deals which is a perceived benefit. Whereas 64.7% of the consumers feel that time efficiency is perceived benefit. 55.9% of the consumers feel that there is a great diversity of products in the online shopping over offline shopping which is a perceived benefit.
- 75.5% of the consumers feel that quality confirmation is the perceived benefit of offline shopping. Whereas 44.1% of the consumer feel that safe transaction is the perceived benefit of offline shopping. 34.3% of the consumer feel that the offers in the store are a perceived benefits of offline shopping over

online shopping. Lastly 1% of the consumer feel that variety check and negotiations is the perceived benefits of offline shopping over online shopping in this pandemic situation.

- Half of the consumers which mean 57.8% sometimes compare deals and offers available between online and offline platforms before purchasing. Whereas 39.2% of the consumers always check and compare deals and offers before purchasing. 2.9% consumers which is the least never check or compare deals and offers available between online and offline platforms before purchasing.
- 64.7% of the consumers have been satisfied in offline purchasing in terms of quality of the product. 35.3% of the consumers are satisfied in online purchasing in terms of quality of the product.
- 67.4% of the consumers have been satisfied in online pricing system for a product. Whereas 32.6% of the consumers have been satisfied offline in terms of price of the product.
- 55.9% of the consumer strongly agree that the buying tendency increases in online shopping. Whereas 32.4% consumers think maybe it increases impulsive buying. 11.8% firmly disagree that impulsive buying increase in online shopping.
- Rating was conducted on the scale of 1 2 3 4 5. Out of which most of the consumers have rated 3 which is 29.7%. The second highest rating of consumer is 4 which is 24.8%. 20.8% of the consumer have rated 1 and 18.8% of the consumers have rated 2 on the scale. Lastly only 5.9% of the consumers which is the least have rated 5 on the scale of overall experience of online shopping.
- Rating was conducted on the scale of 1 2 3 4 5. Out of which 28% of the consumers have rated 4 on the scale which is the highest. 20.4% of the consumer have rated 3 on the scale whereas 19.4% consumers have rated for 1 on the scale. 18.3% have rated 5 on the scale and only 14% of the consumer have rated 2 on the scale which is the lowest on the scale of overall experience of offline shopping.

REVIEW OF LITRATURE:

Xue Yan 2020 In this study we can see how consumers pointed out to some advantages and disadvantages of both online and offline shopping for example advantage of offline shopping is that consumers can save the waiting time by taking the products right after buying .Whereas for offline shopping the advantage of offline shopping is that consumers can save the waiting time by taking the products right after buying. You can also try on clothes in physical stores to find the most suitable clothes to reduce the possibility of returning and changing and waste time and energy.

MUHAMMED MUNTAQHEEM , SATISH D RAIKER October 2019 , this research focuses on Consumer Behavior towards Online and Offline Shopping through this research we can see that many men prefer shopping online and in order for safer financial transaction offline shopping is preferred . As per the study flipkart is considered the best online platform for shopping as it provides more deals and offer.

Maximilian Philip Matz 22nd of January 202 this study identifies what affects consumers' decision to shop online vs. offline as well as the influence of Covid-19 on this process , in this study we can see that consumers strongly value the physical interaction with the desired products. Statements concerning physical interaction with products have got high response , the answer to the research question is that convenience factors influence the consumers' decision to shop online, and physical factors influence the consumers to shop offline.

Ms. Sukhwinder Kaur, Dr. Vikramjit Kaur 1 January 2018. This research is a comparative study on online and offline shopping. In this study we can see that different age group prefer different options the ones for tech savy tend to adapt to online shopping whereas the older age group who have time would like to follow the traditional way of shopping.

Rajdeep Singh , Ramandeep Kaur October 2017 . the focus of this research is factors affecting online and offline shopping In this study once again we see Flipkart is a preference it also reveals that young generation is more often purchasing from online sites because of the revolution in the technology among the youth population and they are able to use this technology for their well-being more than other age group category

Amit Saha (2015): In this study the researcher talks about how not only online shopping but also offline shopping has Significant importance. Advancement in technology is one of the primary reason for E stores. They both have to survive, none at the cost of other.

RECOMMENDATION

Based on the findings of research, following recommendations can be made for offline businesses to sustain the current market:-

- The firm should provide 24/7 availability: In these days the online market is available all time for a customer to shop anytime at their convenience. The offline firms should manage a convenient availability.
- The offline organization should work hard on the unique variety ranges to avoid price comparisons from online, as from the research we most of the buyers verify the prices before buying.
- The offline firms should be paying more attentions towards sanitization & hygiene and maintaining social distances, as majority of the customer don't feel safe to buy offline in the current situation of pandemic.
- Enhanced company reputation owing to better customer service: A good customer service can always attract for more valued customers as everyone expect good service when paying for the product.
- Reducing the operational costs should be more in focus: It will help the organization to meet the prices compared to the online market and manage to achieve a decent profit.
- The modern market should be make it easily accessible for customers and spread awareness about the existence of the presence to sustain the impact of offline markets.

LIMITATIONS

Due to the time, the number of response collected is only 102 , which is not enough to represent the views and experiences of the majority of consumer. The study has been conducted over a period of 2 months which is not enough time to conclude the result on a larger scale .

CONCLUSION

Based on the research conducted,

- The offline business firms faced a great impact in terms of technology due to online businesses, and lately the attitude of customer changed a lot due to a big variety in online markets. The change in trends became faster then before which made it challenging for offline firms to keep up.
- Due to the exceeding offers and schemes given by online markets the profit margin is highly affected even in offline firms, with high operational costs and expenses, the margins haven't been stable.
- In recent times the pricing structure is constant in most brands and products, the pricing differences are minimized. Though the offers and discounts still make it uneven
- At current times the customers are conscious due to the pandemic and avoiding to get in crowded offline firms. Most of the people are preferring online modes for shopping to avoid social contacts. This has a major impact on offline organizations.

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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:**

Khan, M. R., Islam, A. F. M. M., & Das, D. (1886). A Factor Analytic Study on the Validity of a Union Commitment Scale. *Journal of Applied Psychology*, 12(1), 129-136.

Liu, W.B, Wongcha A, & Peng, K.C. (2012), “Adopting Super-Efficiency And Tobit Model On Analyzing the Efficiency of Teacher’s Colleges In Thailand”, *International Journal on New Trends In Education and Their Implications*, Vol.3.3, 108 – 114.

- **Text Book:**

Simchi-Levi, D., Kaminsky, P., & Simchi-Levi, E. (2007). *Designing and Managing the Supply Chain: Concepts, Strategies and Case Studies* (3rd ed.). New York: McGraw-Hill.

S. Neelamegham," Marketing in India, Cases and Reading, Vikas Publishing House Pvt. Ltd, III Edition, 2000.

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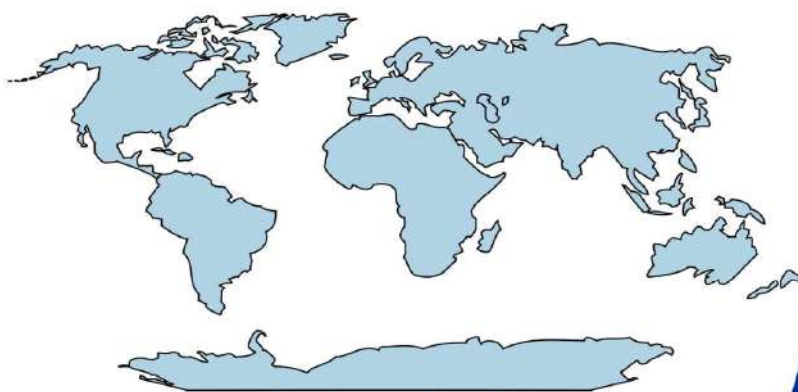
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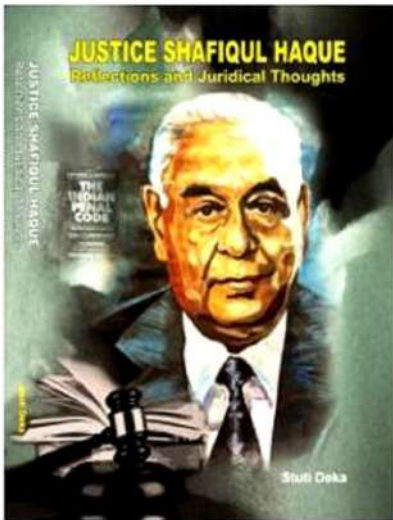


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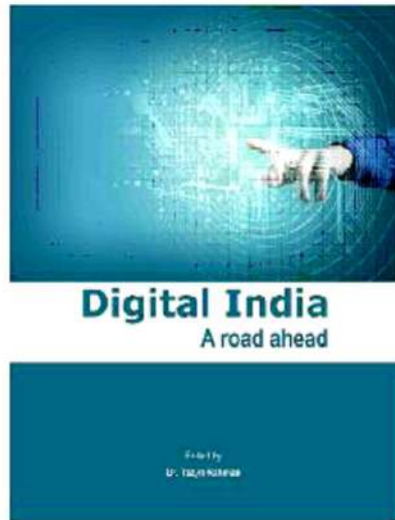
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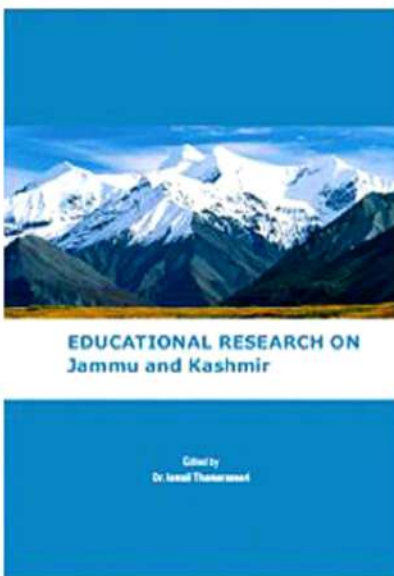
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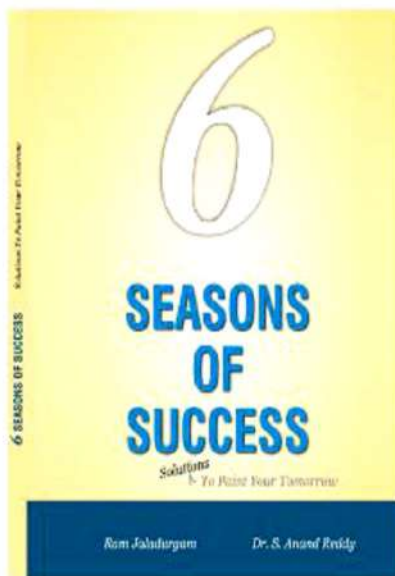
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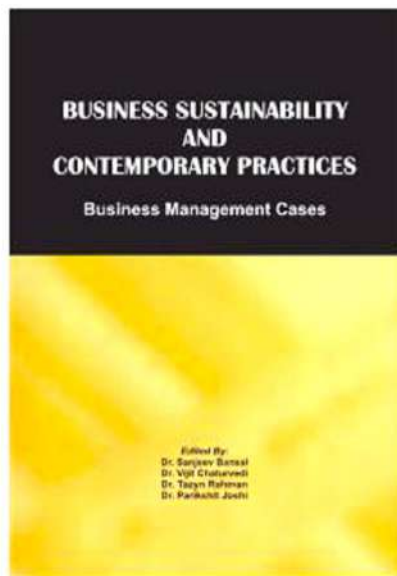
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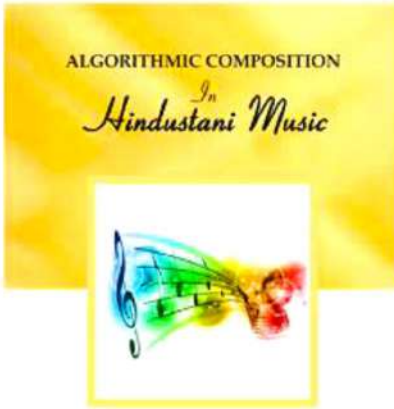
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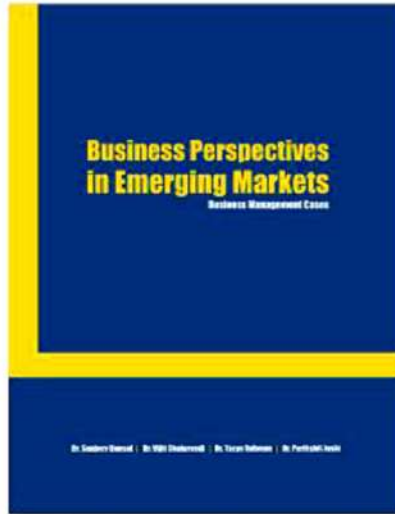
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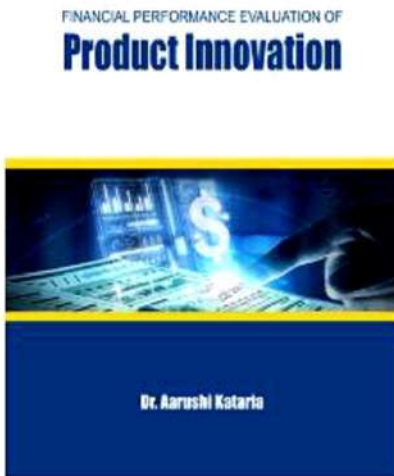


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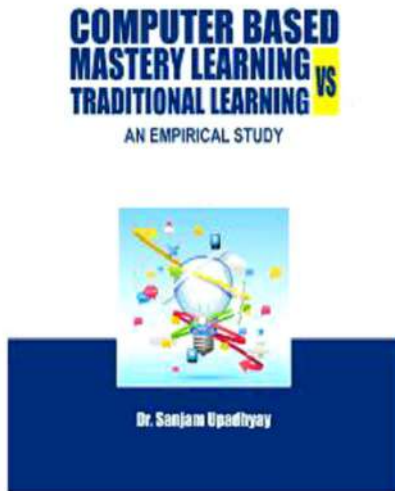
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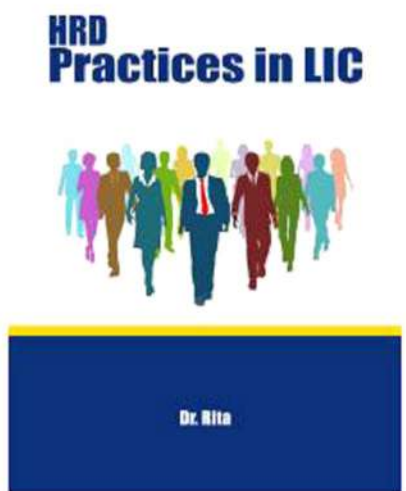
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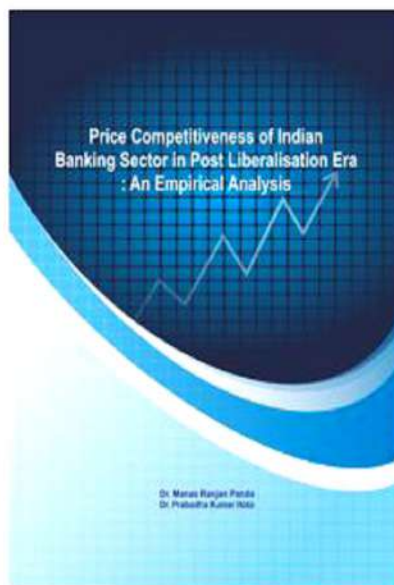
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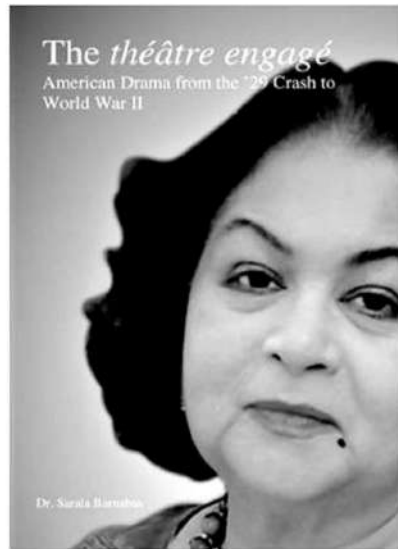
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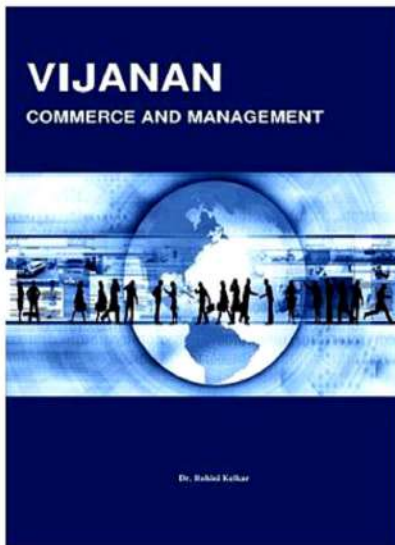
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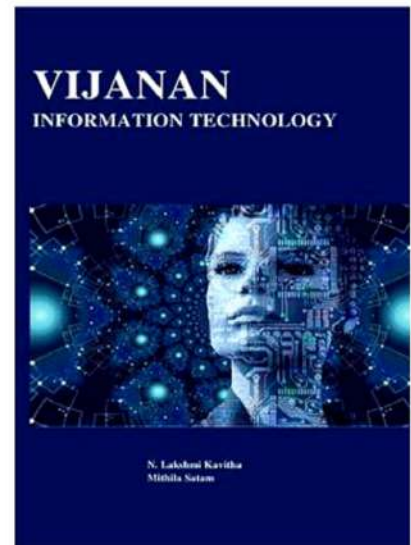
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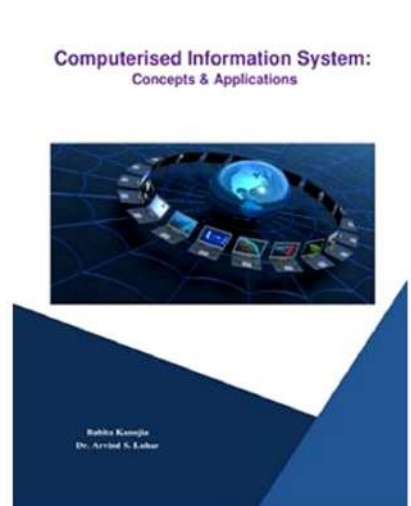
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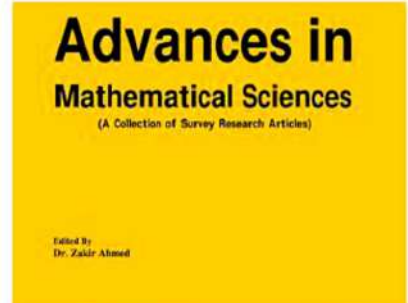
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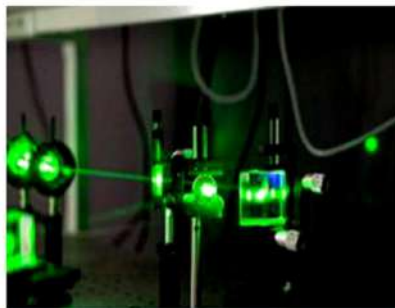


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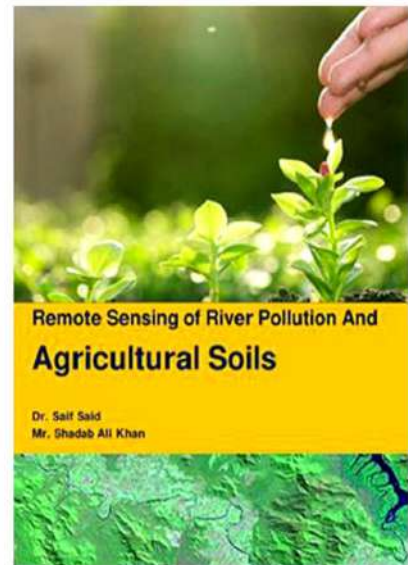
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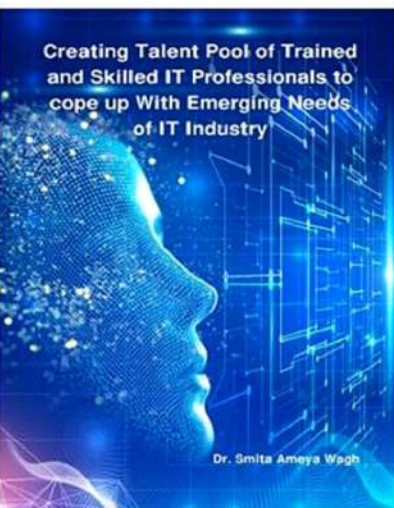
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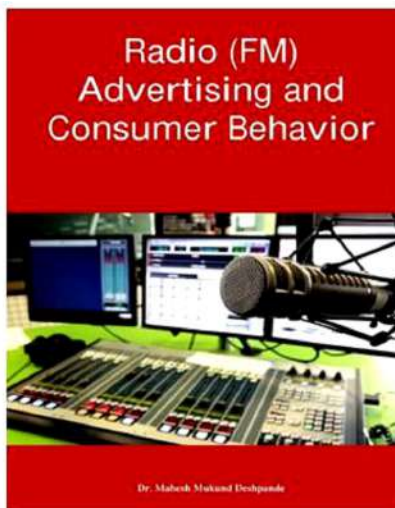
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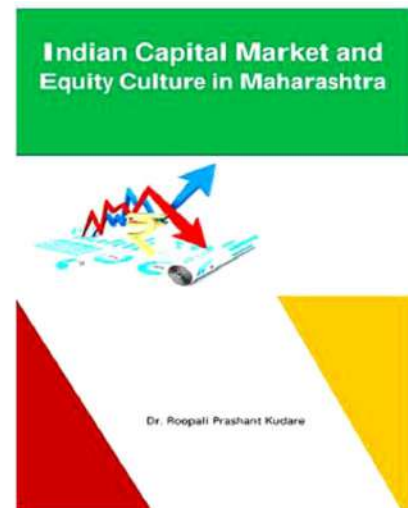
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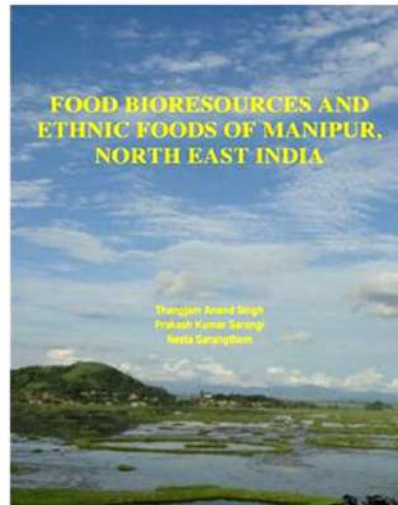
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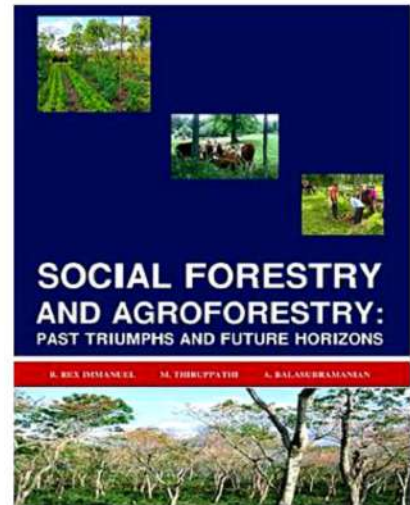
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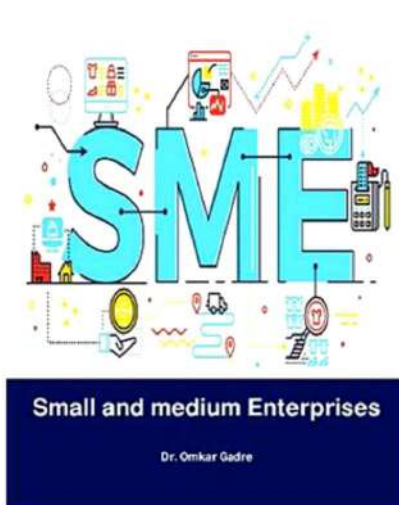
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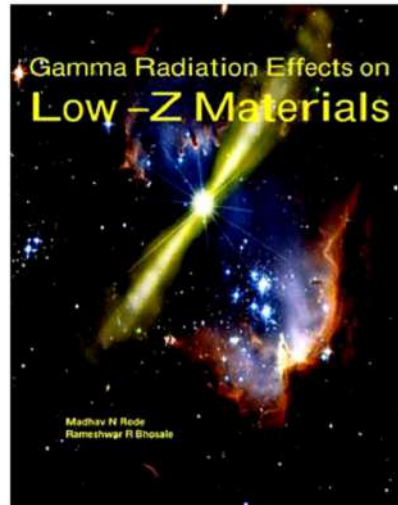
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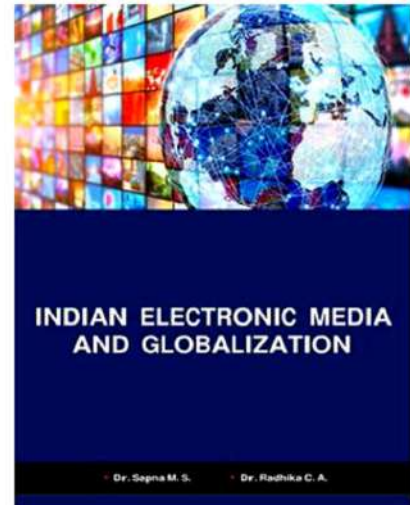
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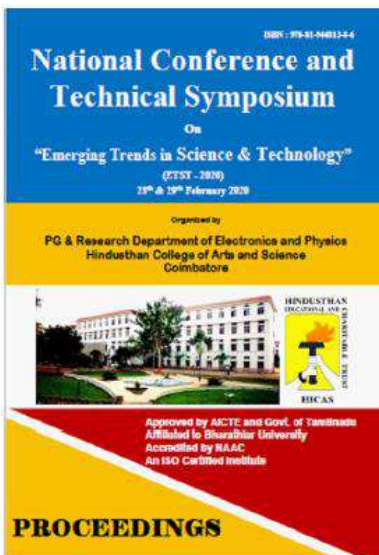
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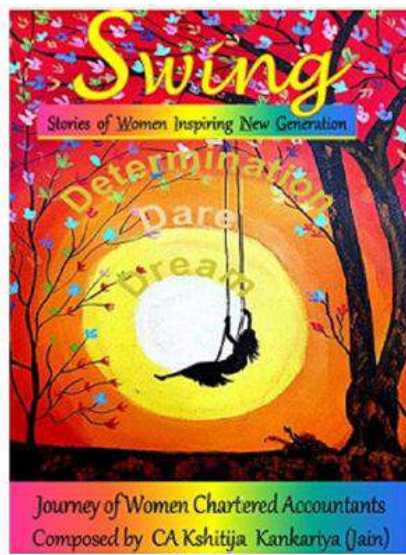
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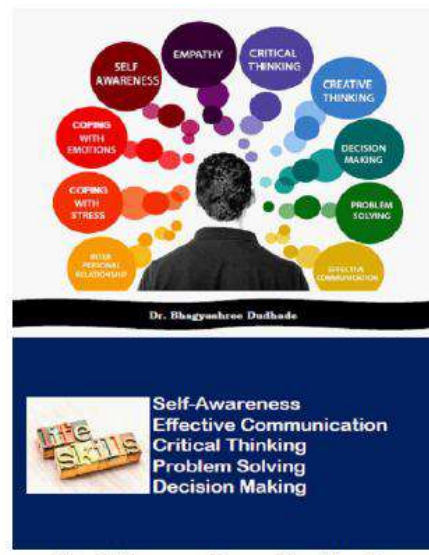


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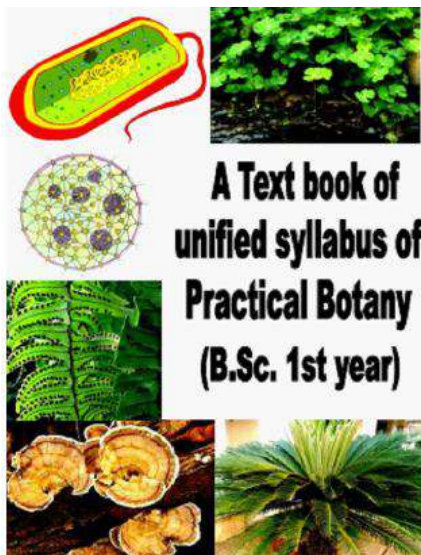
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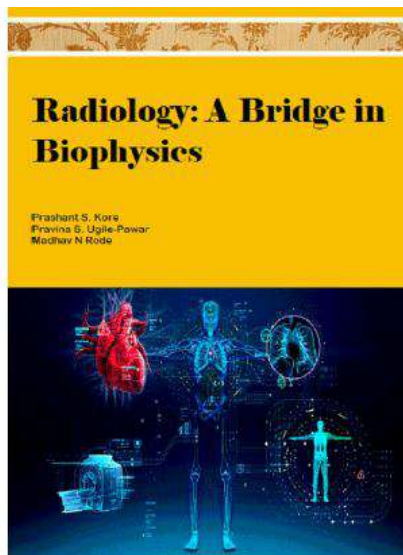
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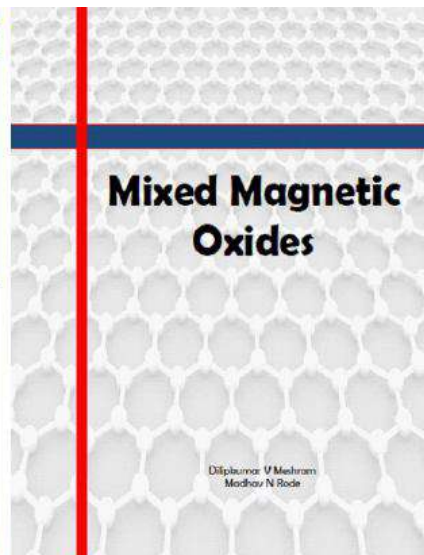
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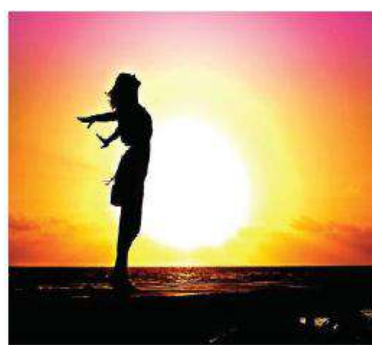
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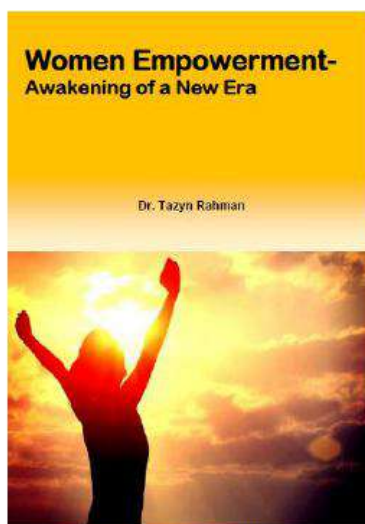
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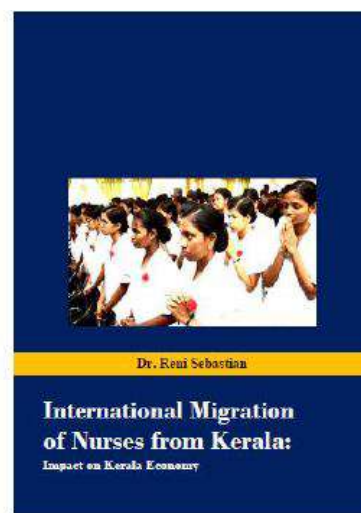
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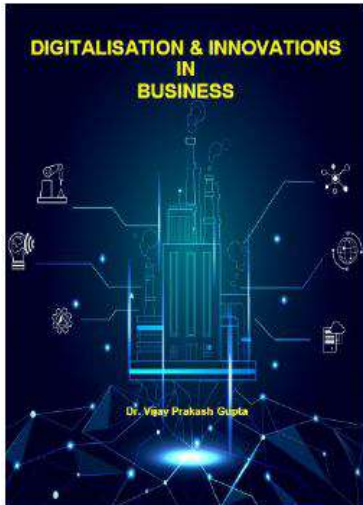
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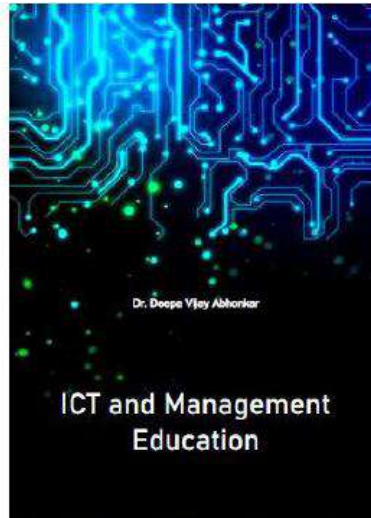


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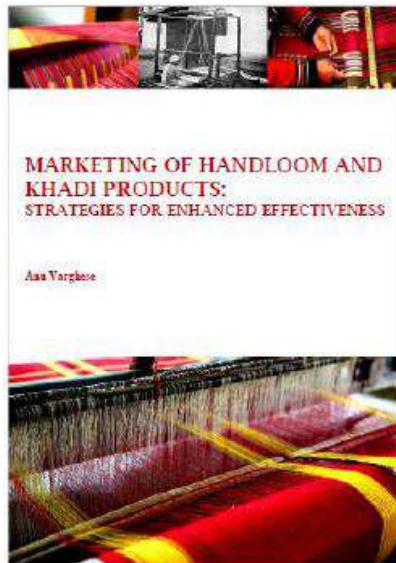
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