

Management Practices in Digital World

Dr. Rinkesh Chheda

Dr. Sampurna Nand Mehta



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PREFACE

In recent years, the business world has entered a new era, the digital era. The digital transformation affects all sectors and management methods have evolved considerably. New working methods and tools have taken a large place in companies, allowing for better productivity and often good cooperation between employees. Today, managers play a key role, and it is they who are responsible for embodying this change and spreading the “digital culture” within their teams.

Faced with this digital shift, which imposes new challenges and forces managers to make real change, they feel overwhelmed by this digital evolution: they are led to renew themselves even faster than companies to adapt to new practices. However, it is important for managers not to neglect human relations, which remain paramount, and it is important to maintain these human contacts. This book covers the broad spectrum of research papers towards the line of the theme Management Practices in Digital World.

Dr. Rinkesh Chheda

Dr. Sampurna Nand Mehta

ACKNOWLEDGEMENT

We are happy to publish the first edition of our book on 'Management Practices in Digital World' to all the readers. This book is written on the lines of the above said theme that give a complete blend of research papers by various academicians, research scholars, faculties, corporates etc. for the academic year 2021-2022.

We would like to thank the almighty and then our family who has been our inspiration and motivation, so that we excel in everything we do. We would also like to express gratitude to our well-wishers, friends and teachers who have supported us in this endeavor. We shall appreciate and acknowledge all comments and suggestions aimed at improving the content of the book.

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Dr. Sampurna Nand Mehta

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IMPORTANCE OF E-COMMERCE IN AN INCREASINGLY DIGITAL WORLD**Shreya S. Vasavada**Research Scholar, Shree Swaminarayan Institute of Management & I.T, Porbandar, Gujarat
(Affiliated With Gujarat Technological University, Ahmedabad, Gujarat)**ABSTRACT**

E-commerce is a boom in the modern business era. E-commerce stands for electronic commerce. E-commerce (Electronic commerce) involves buying and selling of goods and services, it also includes the transmitting of funds or data, over an electronic network. Predominantly the Internet. E-commerce (Electronic commerce) is a paradigm shift influencing both markets as well as the customers. Rather, way more than other services ecommerce is another way to boost the existing business practices. It is leading to modernization, a complete change in traditional way of doing business. This significant change in business model is witnessing a tremendous growth around the globe and India is not an exception. A massive internet penetration has been added to growth of E-commerce and more particularly start-ups have been increasingly using this option as a differentiating business model for better business. Moreover, E-commerce has significant influences on the environment. Although the model is highly used in current business scenario but the option needs to be explored at its fullest. The current research has been undertaken to describe the past, present and future scenario of E-commerce analyze the potential.

KEY WORDS: *E-commerce, Digital, Business, Customer*

INTRODUCTION:

E-commerce is often referred to as e-commerce. It is a combination of communications, data management and security mechanisms that allow them to share information about the sale of goods and services and provide a platform for organizations. Electronic commerce refers to all types of business activities and transactions conducted via the Internet and other electronic technologies. E-commerce really started in the 1970s when large companies started setting up private networks for shared information with business partners and suppliers. This process, called Electronic Data Interchange (EDI), allows transmission to standardize data between companies so that paperwork and human intervention are virtually eliminated.

WHAT IS E-COMMERCE?

With the emergence of internet and its commercialization, a new form of commerce which is popularly known as “E-commerce” has emerged in modern global economy.

E-commerce is the use of internet and other networking technologies for conducting business transactions. Unlike physical exchange or direct physical contact such kind of business encourages business transactions electronically. Further e-commerce not only involve buying and selling but it also involves other activities like web promotion of products and services, invoicing and payment online, dealing with customers queries online etc. Technologies that are normally used for ecommerce include electronic data interchange (EDI), electronic catalogue, electronic form, finance and banking technology, electronic payment systems like smart card, fund transfer, digital cash etc. Therefore, e-commerce comprises wide variety of triggers and applications. Based on type of application e-commerce can be classified into following categories:

- 1) **Business to Customer (B2C)** – In B2C e-commerce companies sells their products and services to consumers who are the end users. For e.g., Amazon

- 2) Business to Business (B2B) – In B2B e-commerce commercial transactions takes place between two or more businesses without involving customers. For e.g. Alibab.com
- 3) Customer to Customers (C2C) – In C2C e-commerce, customer sell products directly to another customer. A popular example of this is eBay.
- 4) Customers to Business (C2B) – In C2B e-commerce which is also known as reverse auction or demand collection method. In this customer post their products and services online on which companies can post their bids. A customer reviews the bids and selects the company that meets his price expectations. Common examples include online blog, Fotolia, Google adword etc.

IMPORTANCE OF E-COMMERCE:

Through e-commerce, you can rest assured that your business will be more efficient, thus improving the value and services it provides to your customers and giving you a competitive edge over your competitors. These improvements make the performance more efficient. The immediate benefits for organizations engaging in e-commerce are better quality, better customer, better decision making, low cost, high speed and long-term engagement. Specifically, e-commerce can use interconnected networks to perform transaction information between two or more. From a business perspective the time per transaction is reduced and over transaction can be completed on the same day. For consumers, it will save more time in transaction. Thus, e-commerce steps in and replaces traditional business method where a transaction can consume a lot of time precious time of both parties. E-commerce is cheaper than traditional methods of trading. This is because through e-commerce, brokers can save money on selling products and transferring direct them to another dimension. About his business. For a e-commerce, the total cost required to operate a business is significantly less than for traditional methods of commerce. The reason is that this is where e-commerce can save most of its costs. Connectivity plays an important role for both consumers and businesses, as it is a key driver of overall business performance. From a business perspective, E-commerce offers better connectivity with potential customers. Indeed, every website can be accessed virtually anywhere via the Internet. In this way, more potential customers can reach companies and remove geo-restrictions. From the customer's point of view, the e-commerce is much more convenient because it makes it easy to browse the entire catalog of categories, compare prices between products and busy in other countries. You don't have to move an inch from your chair at work. Also, for consumers and businesses, commerce proves that online commerce is less bureaucratic and cheaper than traditional shopping methods. E-commerce is driving the global market. In short, without major obstacles, e-commerce will continue to grow in the world. They will eventually become an essential business plan for companies to survive and stay competitive in the ever-changing market. The e-commerce business has many advantages over offline stores and catalog operators. Consumers browsing the online store can easily search to find exactly what they are looking for. You can easily find what you looking for when shopping and easily compare stores with just a few clicks. Even the smallest online shopping sites can sell their products and make a profit with a very simple online presence. Web tracking technology allows e-commerce sites to closely track customer preferences, and provides highly personalized marketing to all customers. Businesses that don't use e-commerce will soon be considered members of the stone age. The economy today is very different that it was a few years, if not months, ago. Businesses are constantly adapting to change to stay relevant and one of the biggest changes to stay relevant and one of the biggest changes today is the assembly of e-commerce storefronts. From expanding your customer base to reducing costs, adding e-commerce to your website essentially

offers endless opportunities for your business. And in a world where human interactions can change forever, e-commerce is definitely the way to go.

E-COMMERCE IN INDIA:

From a catchword to realism, E-commerce in India has been undergoing an exponential growth. Conventionally India is a country where most of the shopping is done in shambolic markets and nearby store. The same Indian customers who were earlier satisfied with that, are nowadays looking for easy and comfortable mode of shopping-resulted in quick growth of e-commerce. Today people can shop from anywhere within minutes, be it home or workplace. The online market space in the country offers wide range of products and services ranging from travel, hotel reservation, matrimonial services, fashion accessories, electronic gadgets, virtual goods such as books and music download, software, games and even groceries etc.

STATUS OF E-COMMERCE IN INDIA:

Today e-commerce has developed an essential part of our daily life. There are e-commerce companies providing wide range of products and services then there are some which provide a specific product accompanied with allied service.

- Automobiles= Sale of automobiles in India is now going digital transformation. Many interesting start-ups have come up in India over the past few years in auto sector like used car marketplace, car insurance, online auto classified, roadside assistance and car review and rental services. Few examples include zigwheels.com, Gaddi.com, Carwale.com and OXL and quicker making the market for used car.
- Lifestyle= lifestyle also occupy a larger share in e-commerce industry. Offering various products such as apparel- Men, women and kids, accessories, home décor, mobiles, books, gifts etc. Some of the popular websites include Amazon, Myntra, Jabong, flipkart etc.
- Real estate = Real estate e-commerce websites provides information on new properties as well as for resale. Some of the services which are offered are housing finance, property management consultant services, home insurance, home loan etc. Example of real estate sites in India includes indiaproperty.com, 99acres.com, magicbricks.com etc.
- Stocks and shares= There are certain websites that allow the users to trade in various securities. Some of the services provided by these sites includes buying and selling of stocks and shares, market analysis and research, comparison of companies, research on equity and mutual funds, tracking market trends etc., few examples of such sites include www.equitymaster.com, www.5paisa.com etc.
- Travel and tourism = E-commerce is bringing new opportunities in the growth of travel and tourism. A major government of India portal, www.tourismindia.com has wide variety of information for tourist. Other services include passport and visa, weather information, festival dates, travel and accommodation information etc. The entry of online travel industries such as makemytrip.com, yatra.com etc. has revolutionized the travel industry by offering instant booking and comprehensive holiday packaging and choices.
- Matrimony= It is said that marriages are made in heaven, but in the world of e-commerce they are made on marriage portal. This website provides services such as match making, astrological services, information on rituals, legal issues etc. Few examples include shaddi.com, jeevansathi.com etc.

- Employment= In the field of employment e-commerce companies are providing employment to job seekers at the click of mouse for which nominal fee is charged. Few websites include monsterindia.com, Naukri.com, shine.com etc.

SO WHY DO BUSINESSES NEED E-COMMERCE NOW?

- E-commerce is more important to the success and stability of businesses than ever before. More than 300 million Americans have been affected by stay-at-home orders and while some people will eventually start going back to work, many will be permanently working from home.
- As consumers, we often buy things when we're already out of the house because it's convenient. But if millions of people are going to be staying home for the foreseeable future, those people are more likely to buy what they need online rather than leave the house, barring trips to the grocery store. Furthermore, any trip to a public place has now become a risk for contracting COVID-19 and potentially passing it on to those you live with.

FUTURE OF E-COMMERCE IN INDIA:

The Ecommerce market is thriving and poised for robust growth in Asia. There are players who made a good beginning. Their success depends on their understanding of the market and offering various types of features. Indian Ecommerce industry has been on an upward growth trajectory and is expected to surpass the US to become the second largest Ecommerce market in the world by 203. Retail market is expected to continue its strong growth—it registered a CAGR of over 35% to reach Rs.1.8 trillion (US\$ 25.75 billion) in FY20. India is developing rapidly towards ecommerce marketmen's day by day. The internet user base in India might still be mere 300 million which is much less as compared to the other developed countries but its surely expanding day by day. India has third largest internet population after US and amp; China. Indian internet population was 205 million in 2013 but projected to be second largest by 2016 with 330370 million users. As per the last three years there is a rapid change in the scenario of ecommerce in India. More than 200 million users have been added during last three years. Growth of internet users are increasing very rapidly in India.

IINDIA'S PROSPECTS IN E-COMMERCE:

1. **OPPORTUNITY FOR RETAILERS: MERCHANTS CAN** safeguard their presence by linking their business to online distribution. This way, consumers will have access to additional information on many things, respond to orders electronically and stay in touch with them. E-commerce is therefore a good opportunity.
2. **OPPORTUNITY FOR WHOLE SALERS/DISTRIBUTORS:** In the world of e-commerce, the presence of wholesalers is the greatest risk because manufactures can easily bypass wholesalers and sell their products to retailers and consumers. In these situations, wholesalers can take advantage of e-commerce with the ability to set up reputable manufactures and subcontractors and connect their businesses to online systems.
3. **OPPORTUNITY FOR PRODUCERS:** Manufactures can benefit Rome-commerce by going online, providing better information about their products to other links in the commerce chain and having a brand identity.
4. **OPPORTUNITY FOR PEOPLE:** As more people are getting linked with E-commerce, the demand for center providing internet facility or cybercafé is also increasing.

CONCLUSION:

The future of e-commerce is hard to forecast. There are various segments that will grow in the future, such as travel and travel, consumer electronics, hardware products and clothing. Several key factors also include the growth of the Indian e-commerce industry, including warranty exchange, M-commerce services, location-based services, multiple payment options, correct content, delivery options and legal obligations to generate transaction online invoices. Will greatly contribute to., Prompt service, general conditions should be clear and factual. The quality of the product should be the same as that shown on the portal. We need a 2/7 customer support center. We have found different type of opportunities for retailers, wholesalers / distributors, manufacturers and even individuals. Retailers need to process orders electronically and stay in touch with consumers at all times. Wholesalers can establish reputable manufacturers and subcontractors and take advantage of e-commerce that allows them to connect their businesses online. Manufacturers can also go online to better inform their products and give them a brand identity to other links in the retail chain. As more people access e-commerce online, the demand for internet service centers and network cafes also increases. So those who want to take advantage of it can set up network security and enjoy their benefits. People can find many job opportunities. Instead of the aforementioned reports and expert opinions, it has been pointed out that the future of Indian e-commerce is bright in the coming years if all the key factors are in place.

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IMPACT OF COVID-19 PANDEMIC IN VIRTUAL TEACHING AND LEARNING**S. Rathika**

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ABSTRACT

The COVID•19 pandemic has produced the prime interruption of education systems in human history, affecting almost 1.6 billion students' communities in more than 250 countries. Closures of Schools, Colleges, Universities, and other learning institutions have impacted more than 95% of the world's student community. This has brought far-reaching changes in every aspect of our lives. Social distancing and restrictive movement policies have drastically troubled established educational practices. Reopening of schools and other educational institutions after relaxation of constraint is an additional challenge with numerous new standard operating procedures put in place. Within a little length of the COVID•19 pandemic, many researchers have shared their pedagogy on teaching and learning in exceptional modes. Many schools, colleges, and universities have discontinued in person teachings practices. There is a panic about losing the 2020 academic year or even more in the upcoming future. The necessitate of the hour is to innovate and execute substitute educational system and appraisal strategies. The COVID•19 pandemic has provided us with an opportunity to cover the way for introducing virtual learning. This article aims to provide a comprehensive report on the impact of the COVID•19 pandemic on Virtual teaching and learning of various papers and indicate the way forward.

Keywords: Learning, Pedagogy, Virtual Teaching and Learning, Internet and online teaching

I. INTRODUCTION

The universal epidemic of the COVID•19 pandemic has spread worldwide, distressing all countries and territories. The epidemic was initially identified in December 2019 in Wuhan, China. The countries approximately the world cautioned the public to take approachable care. The community concern strategies have incorporated hand washing, wearing face masks, Social distancing, and avoiding group gatherings and assemblies [7]. Lockdown and staying home strategies have been put in place as the desired action to roll out the curve and manage the spread of the disease. Tamil Nadu first declared the closing of schools and other educational institutions and a decrease of trade hours during the second week of March 2020. The complete nationwide lockdown was implemented from 1st April 2020. In between, schedules were permitted, offices began functioning, schools and college reopened for selected levels, and sustained with online classes for others. The impact is far getting and has affected education during this academic year or even more in the future periods [1]. Many schools, colleges, and universities have discontinued classroom teaching. There is a critical necessitate to innovate and execute unconventional educational and evaluation strategies. The COVID•19 pandemic has provided us with a chance to pave the way for introducing virtual learning. This research study highlights certain scarcity such as the limitation of virtual teaching infrastructure, the partial exposure of teachers to online teaching, the information gap, non-conducive environment for

learning at home, equity, and academic excellence in terms of higher education. This article evaluates the impact of the COVID-19 pandemic on the teaching and learning process across the world.

II. MODE OF EDUCATION THROUGH VIRTUAL CLASSES (ONLINE)

Lockdown and social distancing measures due to the COVID-19 pandemic have led to closures of schools, other institutes, and higher education facilities in most countries. There is a model shift in the way educators deliver quality education—through various online platforms [2]. Online learning, distance, and continuing education have become a panacea for this unique global pandemic, despite the challenges posed to both teachers and the students. Transferring from traditional Classroom learning to online learning can be an exclusively different experience for the students and the teachers, which they must adapt to with tiny or no other alternatives available. The education system and the teachers, which they must adapt to with tiny or no other alternatives available. The education system and the teachers have adopted "Education in Emergency" through different online platforms and are required to adopt a system that they are not equipped for [11]. E-learning tools have played a vital role during this pandemic, helping schools and universities students learning during the closing of universities and schools. whereas adapting to the new methods, staff, and student readiness requests to be gauged and supported accordingly [8]. The students with a permanent approach find it difficult to adapt and adjust, whereas the learners with a growth approach rapidly adapt to a new learning background. There is no one-size-fits-all pedagogy for online learning [12]. There are a variety of subjects with varying requirements. Different subjects and age groups require a different mode of online learning. Online learning also allows challenged students with more freedom to participate in learning in the virtual background, requiring limited progress. As schools and colleges have been closed to cope with the worldwide pandemic, students, parents, and educators around the globe have felt the unpredicted wave effect of the COVID-19 pandemic [9]. Whereas Governments, front-line staff, and health officials are doing their best to slow down the outbreak, education systems are trying to prolong imparting excellent education throughout these difficult periods. A lot of students at home/living space have undergone Psychological and emotional distress and have been unable to keep effectively. The top practices for online homeschooling are yet to be explored.

The use of appropriate and significant pedagogy for online education may depend on the proficiency and exposure to Information and Communications Technology (ICT) for both teachers and the students. Some of the online platforms used so far consist of unified communication and collaboration platforms such as Microsoft Teams, Google Classroom, Canvas, and Blackboard, which allow the teachers to make educational courses, training, and skill development programs. They consist of options of workplace chat, video meeting, and file storage that keep classes organized and easy to work. They regularly support the sharing of a variety of content like Word, PPT, PDF, Excel files, Audio, videos, and many. These also permit the tracking of students learning and evaluation by using Google forms, Quizzes, and the rubric based assessment of submitted assignments. The flipped classroom is an easy strategy for providing learning resources such as a soft copy of notes, PPT, articles, pre-recorded videos, and YouTube links before the class. The online classroom time is then used to extend understanding through conversation with faculty and peers, this is a very efficient way of encouraging skills such as problem-solving, critical thinking, and self-directed learning. Virtual classroom platforms like video conferencing (Google Hangouts Meet, Zoom, Slack, Cisco, WebEx) and customizable cloud-based learning management platforms such as Elias, Moodle, Big Blue Button, and Skype are more and more being used.

III. ONLINE TEACHING CHALLENGES

With the availability of platforms and online educational tools, the users both Teachers and Students face frequent problems while using it or referring to these tools. Some of the challenges identified and highlighted are as follows: Generally identified challenges with E-learning are accessibility, affordability, flexibility, learning pedagogy, life-long learning, and educational policy [3]. Many countries have considerable issues with a dependable Internet connection and access to digital devices. While, in many developing countries, the economically rearward students are incapable to pay for online learning devices, online education poses a risk of exposure to improved screen time for the students. Therefore, it has become critical for students to engage in offline activities and self-exploratory learning [4]. Lack of parental guidance, especially for young students, is another challenge, as both parents are working. There are practical issues around physical workspaces conducive to different ways of learning. The essentially motivated learners are comparatively unaffected in their learning as they need the least supervision and guidance, while the weaker groups consisting of students who are weak in learning face difficulties. Some academically capable learners from economically disadvantaged backgrounds are unable to access and afford online classes. Student assessments and evaluations are carried out online, with a set of trial and error, and uncertainty among the teachers, students, and parents. The approach adopted to conduct online examinations varies as per the convenience and expertise among the educators and the compatibility of the learners. Suitable measures to check plagiarism are yet to be put in place in many schools and educational institutions mainly due to the huge student population. The lockdown of schools and colleges has not only affected internal assessments and examinations for the main public qualifications like SSLC, H. Sc, Board Exams. Various state-level board exams, recruitment exams, university level Semester wise exams, and entrance exams have been canceled and postponed across India due to the COVID-19 lockdown. The education system in schools, colleges, and universities across the country has been severely impacted due to the current situation.

School time also raises social skills and awareness besides being fun for the students. There are fiscal, social, and psychological repercussions on the life of students while they are left from the normal schedule of schools and colleges. A lot of these students have now taken online classes, spending extra time on virtual platforms, which have left students vulnerable to online mistreatment. Increased and unstructured time spent on online learning has shown students to potentially dangerous and violent content as well as a greater risk of cyberbullying. School closures and strict containment measures mean more families have been relying on technology and digital solutions to keep children engaged in learning, entertained, and connected to the outside world, but not all children have the essential knowledge, skills, and resources to maintain themselves safe online.

IV. TEACHING AND LEARNING OPPORTUNITIES

Although there have been great challenges for Teachers, Schools, Educational Institutions, and the government concerning online education from a different point of view, there are numerous opportunities produced by the COVID-19 pandemic for the unprepared and the plans of implementing an E-learning system [5]. It has forged a strong association between teachers and parents than ever before. Homeschooling requires parents to support the students' learning academically and economically. Students with disabilities need further and special support during this continuing emergency. The use of online platforms such as Google Classroom, Zoom, virtual learning environment, and social media and various group forums like Telegram, Messenger, WhatsApp, Instagram, Twitter, FB, LinkedIn, and We Chat are explored

and tried for teaching and learning for the first time to continue education. This can be explored additionally even after face-to-face teaching resumes, and these platforms can provide additional resources and coach to the students [6]. Teachers are grateful to develop creative initiatives that assist to overcome the limitations of virtual teaching. Teachers are dynamically collaborating at a local level to develop online teaching pedagogy. There are unique opportunities for cooperation, creative solutions, and willingness to learn from others and try new tools as educators, parents, and students share similar experiences. Almost many educational organizations are offering their tools and solutions for free to assist and maintain teaching and learning in a more interactive and attractive environment. Online learning has provided the opportunity to educate and study in innovative ways contrasting the teaching and learning experiences in the usual classroom background [10].

V. FINDINGS OF THE STUDY

As of July 2021, 98.6% of students globally were affected by the pandemic, in lieu of 1.725 billion children and youth, from pre-primary to higher education, in 200 countries (United Nations, 2020). Therefore, making learning possible and available from homeschooling has been the need of the hour [15]. Pedagogy available and used for face-to-face teaching is not feasible for online learning. Even if a range of pedagogy has been devised for online and distance learning, teachers who are technologically backward need proper specialized development and training to familiarize themselves with their students. Genuine appraisal and timely feedback are essential components of learning. A very crucial part of online learning is the availability of helpful influential evaluation and timely feedback to the online students [14]. This is found to be challenging for educators and the education system. It is more challenging in the Tamil Nadu context due to larger class strength, lack of online teaching infrastructure and professional development, and non-participative nature of the students.

Currently, there are varieties of online infrastructure that have been prepared by many educational firms and made free for learning during this pandemic. The affordability and accessibility to those online infrastructures for all learners of various economic backgrounds are still a challenge. Students with individual needs having learning difficulties, such as hearing impairment, visual impairment, and mobility disabilities, require additional training with support and guidance. Many caretakers and foyeys reception aren't ready to cater to such needs, hindering the training of this group of learners. Therefore, there's a requirement to take a position time and resources to explore and investigate the simplest alternatives for the special educational needs (SEN) of those learners. While all students' coursework, assignments, and examinations are carried out from home, it is challenging for educators to find the authenticity of the work and the actual learning taking place [13]. Furthermore, many parents guide and support their wards during their studying process, and the extent and degree of support vary significantly.

VI. CONCLUSION

The study on the impact of the COVID19 pandemic on virtual teaching and learning across the globe concludes that although various studies have been carried out, in the case of developing countries, suitable pedagogy and platform for different category levels of higher secondary, middle, and primary education need to be explored further. Internet bandwidth is relatively low with lesser access points, and data packages are costly as compared to the income of the people in many developing countries, thus making convenience and affordability insufficient. Policylevel intervention is required to recover this situation. Further study and investigation on efficient pedagogy for online teaching and learning is a neighborhood for research.

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E-LEARNING A GAME CHANGER IN FUTURE EMPLOYMENTS

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ABSTRACT

In the era of constant innovation and technological advancements, e-learning is a concept which covers all the people lives from studying and working to leisure activities thus creating a challenge for all educational stake holders. The paper will describe the structure of future learning process for higher education which helps in the increase in learn ability. As the industries are fully digitalized with the concepts like IoT, Artificial intelligence and so on the implementation of those concepts from the education system itself will create an impact in the Industry revolution 4.0. The system will be the online certified web courses like NPTEL, edX, khan academy etc., which is a fully self-based learning that can make students to create and innovate new ideologies by their own. These online courses involves webinars, assignment through websites and few process which can even be gradually taken care as an additional course in any streams. In addition to that many industries are coming forward for the same techniques with enormous practical sessions in any part of the world. Thus innovation through the adoption of digital teaching and learning can help improve learning outcomes embedded in clear teaching goals which should be linked to critical thinking and the ability to engage graduates positively and competently in the digital environment.

Keywords: e-learning, Artificial Intelligence, Employability.

INTRODUCTION

Digital age learning is an all-encompassing phenomenon in the epoch of everlasting progress and technological advancement that covers all aspects of people living from studying and working to leisure activities, creating new challenges for all educational stakeholders: educators, students and wider community [1]. E-learning or online learning is rapidly changing the scenario of education. Information and communication technology has opened up a new sky for teaching-learning projects to make education more interesting, versatile and wider. It is a broad term that includes different types of information and communication technology-based teaching-learning methods. Also face-to-face (classroom- based traditional teaching method) and distance learning are actively using the numerous e- learning platforms to boost their effectiveness. E-learning is a blend of software and learning content specially designed. Learning content must be focused on the medium so that special layout is required [2]. The benefits of e-learning include international networking, fast access, integration of different media, versatility, rapid development, updating and revision of course material, quick access to material support through hyperlink, ability to serve large numbers of students at low cost, delivery of quality material through digital classes, and so on. And discussing about the recommendation and suggestion from our side and make it as a new policies.

HISTORY OF E-LEARNING

Digital-age learning challenges have drawn the attention of a wide range of policymakers in developing educational and training programs to enhance key skills required for personal development, social inclusion, active citizenship and jobs. "A new skills plan for Europe" demonstrated the European employers' difficulties in recruiting highly skilled people with the right combination of technical knowledge, entrepreneurship and creativity.

About 40% of European companies are struggling with the shortage of experts willing to use digital technologies in today's collaborative economies [3]. Our key finding is that artificial intelligence—in the context of the practices of electronic computing developing over the past three quarters of a century—will never in any sense “take over” the role of teacher, because how it works and what it does are so profoundly different from human intelligence [4]. Online teaching is considered to help faculty members become more like facilitators, with clear articulations of their pedagogical intent in each teaching moment. There was a limitation in confidence about quality of teaching, due to a sudden transition to online teaching under the lockdown due to COVID-19. It is necessary to identify an alternative to support students to understand contents more deeply is essential, especially if a substitutive form of teaching is to be practiced [5].

AI has already been applied to education primarily in some tools that help develop skills and testing systems. As AI educational solutions continue to mature, the hope is that AI can help fill needs gaps in learning and teaching and allow schools and teachers to do more than ever before [6]. Despite increased demand for digital technology professionals, with an average annual growth rate of 4% in recent years, nearly 44% of European citizens lack digital skills and are therefore unable to capitalize on the opportunities that a digital economy provides. The concept of workplace-kinship moves the theoretical understanding of the workplace division beyond a focus on the imbalance of power to what binds teachers together [7].

As recorded by studies, nearly 11 percent of the EU's labor force lacked basic digital skills in 2016, although most of the jobs now need digital skills. As far as Romania is concerned, the Digital Economy and Society Index-DESI acknowledged low digital performance, particularly in the field of ICT skills, as the digital skills of the workforce are among the lowest in the EU, with only 26% of Romanian citizens having digital skills above the basic level, compared to 55% in the EU [8, 9]. Furthermore, despite some progress, Romania's digital readiness performance is below the EU average, taking advantage of the opportunities offered by the integration of digital technologies into business. While ICT technology and cloud services can be seen as tools for boosting productivity and creating growth, Romanian companies still see them as a major additional investment rather than a prerequisite for successful business development [9]. The "Renewed Agenda for Higher Education" highlighted the key role of higher education providers in addressing future skill discrepancies and promoting excellence in skill development in order to achieve relevant progress in the growing and interconnected digitalized world. The program encourages higher education institutions to design and develop digital preparation models to help teachers and students adopt online learning strategies and harness the potential of state-of-the-art technology [10]. In this regard, "The European Framework for Digitally Competent Educational Organizations" addressed the processes needed for any educational organization aimed at integrating and using digital technologies effectively in teaching and learning activities. The framework addresses seven thematic elements needed to capture new opportunities in the world of education and training provided by digital technologies and information: leadership and management practices; teaching and learning practices; professional development; assessment practices; content and curricula; teamwork and networking; and infrastructure. Such cross-sector thematic elements serve as enablers of progress in any educational organization and suggest a system of implementing improvements in all three basic dimensions of education: pedagogical, technical and organizational [11]. Several literature studies captured and examined various implications for the role of education in responding to current and emerging problems by providing a responsible and sustainable education essential for adapting and applying innovative information and technologies. Through a process-based engagement strategy, higher education entrepreneurs can link the pillars of

academia, research, business and society to a successful approach to the ever-changing environment, integrating sustainable development practices into all aspects of education and learning [12].

In order to turn the current educational ability into more creative frameworks, other studies have systematically examined relevant enablers for modernizing higher education, proposing useful models for embedding digital teaching and learning practices and expanding the use of ITC technology, especially in educational practices for entrepreneurship [14, 15].

In addition, useful research has focused on analyzing the level of digital skills and their impact on the labor market, highlighting the role of digital education in meeting the digital environment's expectations [16]. Looking at the digital transformation of Europe, exposure to and use of digital technologies will help to reduce the learning distance between education and the demands of a fast-moving, globalized and interconnected world. In this light, the "Digital Education Action Plan" recognized digital innovation in education systems as a way of improving the quality and inclusiveness of education systems. Using three clear priorities for action, education is needed to make better use of digital technology for teaching and learning, develop relevant digital skills and skills for digital transformation, and improve education through better data analysis and foresight [17]. It should be noted that digital skills are seen as a collection of information, attitudes and skills that all people need in a rapidly evolving digital society. The "Digital Competence Framework for Citizens" defined and described digital competence in five key areas through a useful conceptual model: information and data processing; communication and collaboration; creation of digital content; security and well-being; and problem solving. Taken together, these fields can provide in-depth reference models for digital transformation through policy development and support, education and training planning, and digital skills assessment [18]. The widespread implementation of digital teaching and learning throughout the entire educational value chain is therefore focused on the initial evaluation of students, teachers and other stakeholders' digital skills.

E-learning is being hailed all over the globe as a game changer [19]. The paper discussed the concerns of various areas of digital skills in this regard in order to provide timely and meaningful information on the experiences and accomplishments of student in the digital-age learning environment.

IMPACT OF E-LEARNING IN HIGHER EDUCATION

- E-learning has created a sense of obligation among students when they choose to study or not.
- It also allows students to use the World Wide Web to not only rely on textbook information, but also to expand their knowledge.
- Teachers were also able to take advantage of this by allowing them to learn different Computer skills as well as learners and this has allowed them to inspire students to apply their knowledge and skills. It has also helped at all times to connect with their pupils
- The willingness of students to research themselves has improved their critical thinking skills.
- E-learning eventually saves teachers a great deal of time. It may have some negative attributes as students are lazy due to lack of constant supervision, but overall it is a resource that is advantageous to both teacher and students if used well.

ARTIFICIAL INTELLIGENCE ADOPTED TO IMPROVE FUTURE E-LEARNING

Artificial intelligence (AI) has become popular in the recent years due to the increase in the computing power of devices, availability of massive amounts of training data via the Internet, and availability of less - expensive cloud data storage. With the emergence of autonomous vehicles, face recognition, and language processing, artificial intelligence has revolutionized our lives [20]. This approach to some of the problems that E-learners face by investigating the realization of a multi-agent e-learning system that is part of an artificial intelligence area that manages the acoustic parameters deduced from the e-learner's voice. Through evaluating the voice parameters, we can assess the emotional status of the e-learners. The findings of this study are important to help us solve many of the problems faced by most e-learners, such as loneliness and boredom. Based on the notion of agents, we can create a system called ASTEMOI (consisting of three agents and based on a client-server architecture using the well-known method, SVM, which can overcome classification problems in order to determine the appropriate and inappropriate conditions of the study, and use the Logistic Regression method to estimate the strengths and weaknesses of the learning process.

We will explain our process and how the emotions can be extracted from the voice input and evaluation. There are 3 ways AI can enhance Learning and Teaching [21]:

- Tackle Educational Challenges using AI;
- Prioritize Human Intelligence;
- Educate people about AI: Attention to Ethical AI for Education is essential

As with any transformative technology, some AI applications may raise new ethical and legal question, for example related to liability or potentially biased decision-making [22].

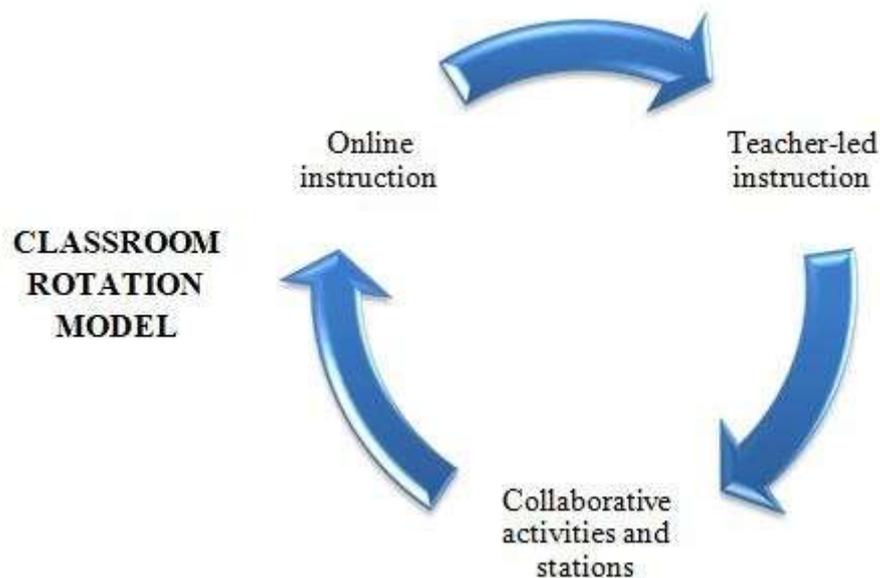
Feeling is a quick, event-focused process consisting of a trigger mechanism dependent on the significance that generates a multiple emotional response [23]. The feeling was seen for a long time as opposed to thinking. So many thinkers, including Plato, Descartes and Kant, consider this phenomenon as a cause disturbance that it was completely necessary to correct it. Rationalism and rationality should not give way to feelings for them. In this line of thinking, most academic theories focused on developing cognitive processes and neglecting the emotional aspect [24], but emotions shape life's events, give them meaning, and are an engine, a catalyst [25]. In fact, feelings will interact with all the elements and make a difference.

To ensure that the standard of distance learning is used in an emotionally intelligent tutorial system called ASTEMOI (“Advanced Sustainable Technologies for Mobility”) to present the idea of agents. AI developments should be an opportunity to increase the importance of data in educational system management. The fifth challenge is to make research on AI in education significant [26].

The ability to evaluate, learn, and adopt a dynamic strategy is the benefit of Artificial Intelligence. The problems that baffle most humans can be solved by Artificial Intelligence. Where, as the present educational techniques indicate that a human tutor that means one-on-one instruction leads to better understanding more than classroom or online lessons. But this is not possible for all the students who are not able to be in the environment. So the Artificial Intelligence places a major role in future learning process. It helps the students in out of box thinking and more effective way to learning from their place.

This multi-agent e-learning system helps us identify the emotions of the learners during distant training using automatic systems. Opening doors for future research that can incorporate other

frameworks and methods to produce more realistic outcomes, such as treating and analyzing facial expressions using sensors, or even adding other models to help detect an e-learner's psychological state through his / her contact with online courses such as webinars, online assignments, courses such as NPTEL, edX, etc. We can also enhance the predictive model, ASTEMOI, by adding more ideas to help direct the learners in their academic careers and even by choosing the topic of their research projects [27]. A biggest storm is hitting higher education. Decrease funding from traditional funding sources such as State Governments and transformative changes caused by artificial intelligence (AI) will revolutionize higher education [28].

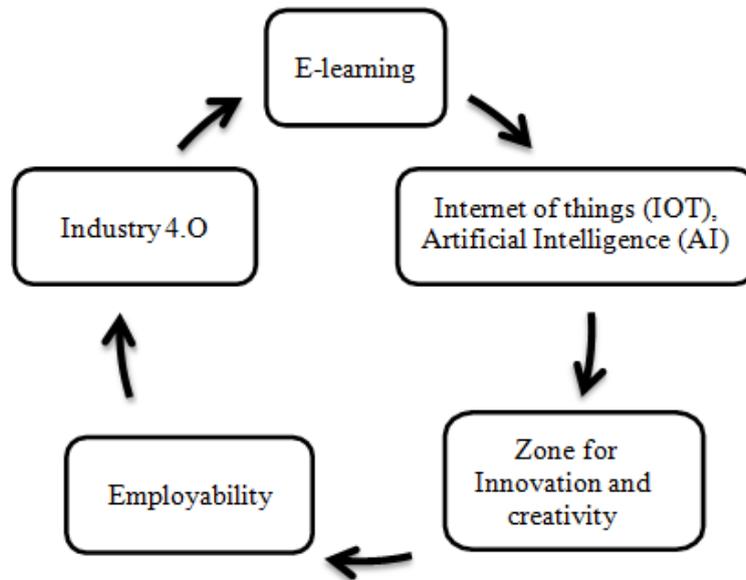


INDUSTRY 4.0 LEARNING FACTORY

Industry 4.0 is new industrial revolution of the 21st century, which enables companies to create “smarter” products and services by reducing costs and increasing efficiency, where the human factor is crucial for the application and the work is based on the existing literature in the area [29]. Concept for a modular Industry 4.0 technology plant, which is part of a research center with demo center, software center and training center components. The technology factory is based on the principles of action learning and social learning and focuses on training for industry 4.0 by realistic tasks such as RFID, artificial intelligence, additive manufacturing, robotics and virtual quality boards. Participants should not only learn about technology, but should also learn how to select the right technologies and how to incorporate industry 4.0 solutions in their own work spaces and factories. Industry 4.0's benefits and possibilities were discussed in a number of ways to facilitate this method. A training center is to be developed in addition to the learning plant, where some booths with actual workplaces and cyber physical system as well as equipment from popular industrial applications can be exhibited. Since the theory of the authors is still in the implementation stage, it is possible that there is still a need for adjustment to develop it after the first pilot training at several stages. The researchers were particularly interested in the expected monitoring of learning progress by identifying measurable goals for projects after the practice. It will be seen if the coaching and pilot projects approach outlined would work. It remains to be seen that special topics are taken up by trainees outside of the two basic courses on the production lines and where the future emphasis of the training courses will be. This is also very focused on the industrial needs of the future as one of

the main goals is to recruit trainees from the field. Different topics for particular industry 4.0 innovations such as 3D-printing or smart logistics are expected to be added. The extension of the learning factory by another facility within the same building is designed and envisaged after the successful completion of the learning factory described [30].

The structure of future of learning with the E-learning is given below:



RECOMMENDATION AND SUGGESTIONS FOR POLICY MAKERS AND REGULATORS OF EDUCATION:

1. Recommending to develop a training centers where all the trainees will be useful by the center.
2. The E- learning method need to be continue even after the covid-19 situations so that all the students will know who to handle the e learning platforms.
3. When regulator and policy maker recommend all the colleges through AICTE to implant the E-learning method, it will come under the practice so the employability of the entire upcoming graduate will be easy.
4. It will impact the future learning process, students or graduate will think more innovate and helps in out of box thinking.
5. Educating all the graduates with new technology and make learning them so that they can implant those in their projects.
6. Make them learn the essential tools like MS office (word, excel and access) and mother essential software, so that the employability of the graduates will increase.

RECOMMENDATION TO FRAME AN EDUCATIONAL SYSTEM:

1. If the institutions and university implements what policy makers and regulator of education say, it will take the education to the next level.
2. Funding from the state government side will be useful so that all the students even from the rural area and trainees will make use of it.

3. Making all the placements drives through online and training the graduates to attend the placements through online portals will help them.
4. University and intuitions make students to attends and learn new courses by their own so that it help them to move independent.
5. To take educations and learning to next level implementing AI in all the students learning and capturing their emotions to know what they want and what they wish to study so thatthe employability of the graduates will be more.
6. Every additional course which is going by the students in and outside the college need to be bring under curriculum so that points from that will help them in employability.

CONCLUSION

Digital-age technology has an immense untapped potential to improve education and reduce the learning gap between students of different socio-economic backgrounds. The changing nature of the career of business engineers needs young graduates to be able to combine research across various fields, laying the foundation for potential skills and learning motivation. Business technology training needs to take advantage of new and emerging digital technologies to promote the implementation of digital content in current educational practices in these circumstances.

The research examined the digitalization and digital-age education issues and evaluated the expectations of students regarding key areas of digital skills. The results and observations present the existing state of play in the area of engineering education in the particular case. Innovation in digital teaching and learning can thus help to improve learning outcomes embedded in specific teaching goals that should be related to critical thinking and the ability to engage students in the digital environment in a constructive and knowledgeable manner.

Through an integrative review, based on both a literature review and an empirical study, this paper identified several ways of defining effectiveness, with the most prominent definition of 'learning outcome'. The researchers discussed the benefits of focusing on and clarifying how these meanings are used in research and practice. The paper found that work primarily uses quantitative and comparative methodology. In this regard, this paper suggests that applying solely quantitative interventions to meet predefined learning objectives does not enable researchers and practitioners to uncover unexpected and unintended transfers to action and poses possible sources of error.

One of the many issues raised in the discussion was whether e-learning and conventional face-to-face learning should be evaluated on the basis of the same concepts of efficiency and approaches. The authors suggest that potential researchers and developers critically examine the concepts, measures and factors found when planning for successful e-learning in order to find correct answers to this question. Concluding this by suggesting few and new policies to make E-learning as a emerging and useful platform for the employments.

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A COMPARATIVE STUDY BETWEEN ONLINE EDUCATION AND OFFLINE EDUCATION**¹Bhavleen Kaur ²Hetvi Chheda ³Shweta Patel and ⁴Siddhi Maheshwari**^{1,2,3,4}S.I.E.S College of Commerce and Economics, Sion (E), Mumbai, Maharashtra**Falguni Mathews**

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ABSTRACT

A global pandemic (COVID-19) burst out in early 2020, adversely effecting educational development in numerous countries' academic institutions, while simultaneously promoting the expansion of online education. As the drive favouring virtual classrooms advances, concerns about the system effectiveness of online classes in comparison to their in-class remain. Closures of schools in response to the COVID-19 outbreak bought to light a number of challenges limiting educational access. The online learning framework has become increasingly popular as a dynamic platform for learning and teaching operations. India has understood that it would not stop even if the country is in lockdown, nor will the education system. The study's goal is to acquire a better understanding of students' attitudes toward online and offline education, as well as to compare which is one more suitable. The primary data for this study was acquired via an online survey form with a self-designed questionnaire and interview method, which was circulated to students from Maharashtra and other Indian states, narrowing down the important information. The study provides insight into how the educational process unfolded during a period of rapid and widespread changes in the educational system.

KEYWORDS: *Online education, Pandemic, COVID-19, Offline learning, Student performance*

INTRODUCTION:

The impact of the COVID-19 pandemic on the education sector resulted in extensive school and college closures around the world. On March 24, India imposed a nationwide school and college lockdown in order to prevent the spread of the coronavirus among students. Closures of schools in response to the COVID-19 outbreak bought to light a number of challenges limiting educational access. Thus, the students and teachers both were left with no option but to use the online teaching platform. The online learning framework has become increasingly popular as a dynamic platform for learning and teaching operations. The lectures can be repeated and the students can view in their own time, no transportation cost since students have to sit at home and attend the lectures, online lectures help employed people with flexible learning hours and students can get more technologically advanced. However, there are several characteristics that may be regarded hurdles in students' learning processes when using online learning platforms, such as decreasing motivation in students, delayed feedback or aid due to the fact that teachers are not always present when students need help. Online learning has a negative impact on student achievement because students may feel isolated, parents may be concerned about their children's social development, and students with language difficulties may be at a disadvantage in a text-heavy online environment. Another drawback is that there are technological issues. During online sessions, poor Internet connectivity difficulties occur often. The most challenging part of keeping a reliable Internet connection is in small towns/cities and metropolitan regions. The face-to-face engagement with the teacher is considerably superior to the internet option. There are basically no chances of copying the tests and exams because they are written on sheets under teacher's supervision. Being face to face allows for more participation and action

in offline learning, which is based on traditional ways of education. Students in traditional education are expected to develop a feeling of responsibility and discipline. If a student does not understand what is being taught, they can approach their teacher for clarification right away. Students learn how to behave socially and how to handle responsibilities through all of their interactions in class. Moreover, there are no technical issues faced by students which in turn leads to smooth learning-teaching. Extracurricular activities and leadership abilities are also emphasised. Offline study has its own disadvantages. The lectures cannot be repeated, transportation costs apply, and offline classes are not suitable for working people. Teachers have a habit of spoon-feeding students. Occasionally, there is a lack of practical expertise.

REVIEW OF LITERATURE

However, as a consequence of technical advancements, Finger, G., McGlasson, M. and Finger, P. (2007) noted that the advent of e-learning management systems and web resources revolutionised online education by increasing the speed at which knowledge can be delivered and processed. Videos and live broadcasting have been popular in current online learning trends. This is in accordance with Kaltura (2019) Video and Learning at Work, who claims that video is a better way to study online than papers since it is more interactive and interesting.

"The understudy might like to take an online course or a total online-based degree programme as online courses offer more flexible review hours; for example, an understudy who has some work could go to the virtual class watching educational video and web-based recordings of discussions following working hours," according to Lundberg et al. (2008).

In addition, more review time can prompt better class execution—more sections read, better quality papers, and more gathering project time. Studies on the connection between concentrate on schedule and execution are restricted; nonetheless, it is regularly expected the online understudy will utilize any overflow time to further develop grades (Bigelow, 2009). It is significant to make reference to the connection among adaptability and understudy execution as grades are the solitary exhibition pointer of this exploration.

However, according to Saghafi, Franz, and Crowther (2014), online learning will not be able to replace activities that take place in face-to-face settings in higher education. Rather, their findings demonstrate that both face-to-face and web-based learning settings have advantages and disadvantages.

Studies by Westermann (2014) and Gonzàles-Gómez et al. (2016) provide similar findings, stating that one of the benefits of a dual classroom environment integrating online and face-to-face learning is that it helps the development of certain abilities. Students in Westermann's study said that the online setting enhanced their critical thinking abilities since it was implemented to prepare oral peer discussion in an F2F classroom setting by publishing written peer and instructor responses in an online community (Westermann, 2014)

According to Gonzàles-Gómez et al., students were better prepared to solve general science problems during F2F classroom and lab activities during online video teachings and specifications defining the philosophical underpinnings of lab session that could be viewed at any time before or after in-class sessions.

Educators have a variety of problems when it comes to enabling teaching and learning in a digital environment, as they frequently struggle to transfer techniques that have worked well in face-to-face classrooms to an online one (Mills, 2015). Fletcher and Bullock (2015) argue that educators are particularly challenged in this regard because online interactive environments may obstruct the opportunities for positive relationships between the educator and her students, a

linkage that most teacher instructors consider to be central to meaningful teaching and learning. Their findings suggest that professional teaching programmes should not be solely centred on asynchronous instruction, but should also include synchronous online class periods and face-to-face contact.

Closure of educational institutions as a preventive and precautionary move against COVID-19 has all changed the manner of instruction from a traditional standard system to a virtual and online framework (Moawad, 2020). Online learning systems (Keis, Grab, Schneider, & chsner, 2017) are web-based tools for distributing, tracking, and managing courses over the Internet. Online classroom tools like Google Classroom, Zoom, and instructor podcasts are among the temporary solutions being developed for remote teaching. The main goal is to provide students with knowledge and allow them to learn at their own pace.(Wadhwa & Khatak, 2020).

According to students and past studies, online learning sessions have a shorter attention span than face-to-face sessions (Bradbury, 2016). Teachers were unable to assess students' understanding during online lectures due to a lack of timely response (Mukhtar, Javed, Arooj, & Sethi, 2020). Some teachers also claimed that students misbehaved and attempted to access online resources during exams while studying online (Mukhtar et al.,2020). According to studies, there is a direct link between parental involvement and student achievement. As a result, several studies have demonstrated that virtual schools are more effective when parents participate actively in their children's education (Jain, 2020).

OBJECTIVES OF THE STUDY

The objectives of the study are as follows:

1. To determine how efficient students are in online vs. offline schooling.
2. To gain a better understanding of students' attitudes regarding online education
3. To investigate the rise of online learning.
4. To compare and contrast students' attitudes regarding online and offline education.
5. To comprehend the difficulties that students confront during online lectures.

LIMITATIONS OF THE STUDY

1. Only students' responses have been taken into account (not teachers).
2. The findings can't be applied to other situations.
3. The study focuses solely on Indian students. There's a chance that the responses will vary from cities to cities.
4. Technical difficulties like poor connection, no smart phones, etcetera plagued some students, reducing the number of responses.
5. Some students appeared to have preconceived notions about online education.

RESEARCH METHODOLOGY

The difference between online education and offline education is investigated using a generic overview in this inquiry. The primary data for this study was acquired via an online survey form with a self-designed questionnaire and interview method, which was circulated to students from Maharashtra and other Indian states, narrowing down the important information. In terms of secondary data, many publications, articles, blogs, and journals about online and offline education were examined and explored on the internet.

A google form was distributed among the students of different colleges, states and classes. A total of 110 responses were recorded.

Statement of the problem

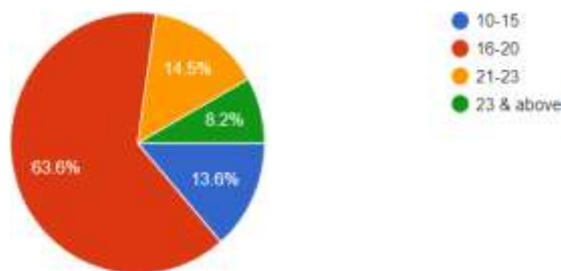
1. To improve understanding of online education in relation to traditional education.
2. The effect of online education on productivity.
3. Recognize the advantages and disadvantages of both systems.
4. Exposure of students towards technology.
5. Students' academic achievement under both circumstances.

Data analysis and interpretation

The Data collected for the study is analysed below

Q1. What age group do you belong to?

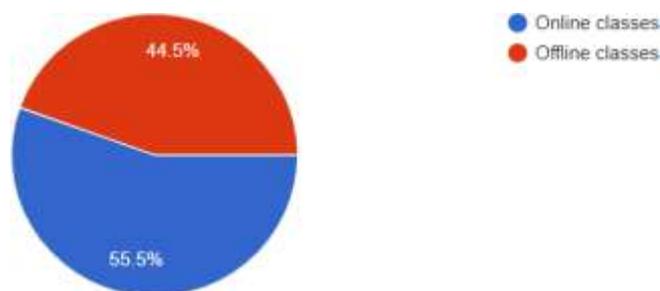
Responses:



Findings: We received 110 responses, with 63.6% of students in the 16-20 age range, followed by 14.5% in the 21-23 age group. The age groups 10-15 and 23 and above account for 13.6% and 8.2% of students, respectively.

Q2. Would you like to attend online classes at home or go out and attend offline classes?

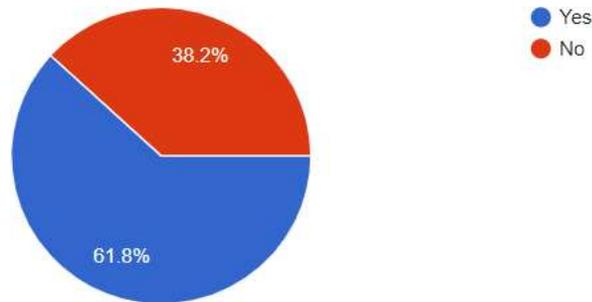
Responses:



Finding: Out of 110 respondents, 55.5 % preferred online classes, while 44.5 % preferred offline classes. According to research, online learning has become the favoured technique for the majority of students.

Q3. Do you find online learning to be demotivating or exhausting?

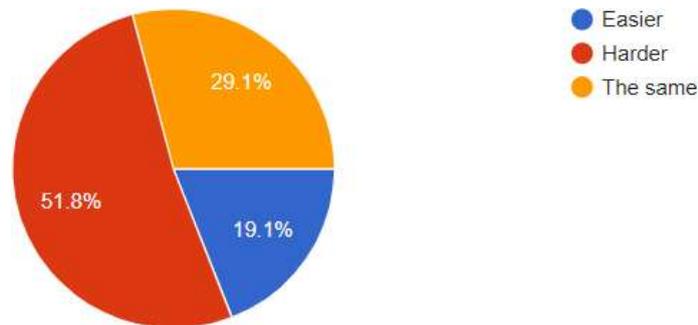
Responses:



Findings: Despite multiple benefits of online learning, 61.8% of students are demotivated by it, while the remaining 38.2% are not. With the new format for the classes, the academic performance of the students may suffer.

Q4. Compared to offline teaching, how online information processing is?

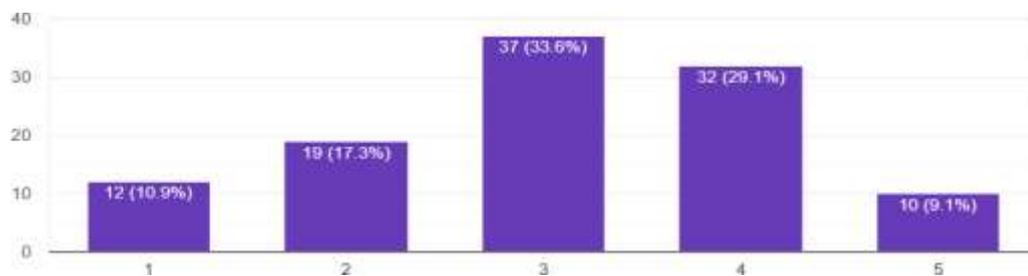
Responses:



Findings: When compared to offline teaching, 58.8% of students find it more difficult to process online information, while 19.1% find it easier. There is no difference between offline and online information processing for 29.1% of students.

Q 5. What are your general opinion towards learning in the online environment?

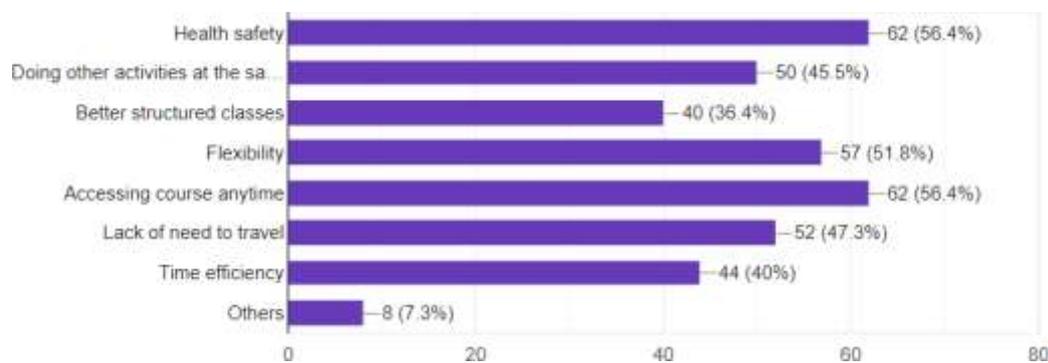
Responses:



Findings: On a scale, 1 and 2 points incline towards being satisfied with 10.9% and 17.3% respectively, suggesting that online learning is a very convenient and flexible option. As the middle number, 3 expresses a sense of balance. They're neither satisfied nor unsatisfied, which suggests they're indifferent. The 4 and 5 points show some signs of dissatisfaction with the percentage of 29.1 and 9.1 respectively, suggest that online learning is generally theory-based and lacking in practical application.

Q6. According to you, what is the main advantage of e-learning as opposed to face to face learning?

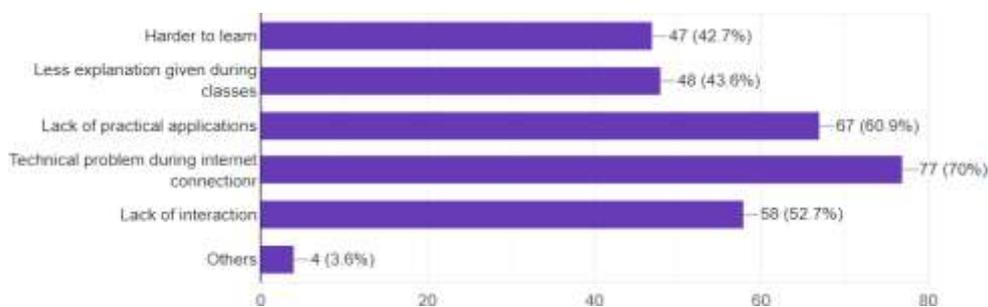
Responses:



Findings: Due to the fact that the answers are very similar, the category of those who saw “lack of need to travel” as important (47.3%) could be grouped in with those who saw “time efficiency” as a benefit. Despite the social distancing caused by covid-19, 56.4% of students stated online learning as a positive because of its safety and the opportunity to attend the course at any time. The second and fourth categories both relied on the idea that students can pursue other activities while they are studying (45.5%), which was backed-up by those who stated “flexibility” (51.8%) as an advantage.

Q7. According to you, what is the biggest disadvantage of e-learning as compared to face to face learning?

Responses:



Findings: When it comes to the disadvantages of online learning vs. offline learning, the first two categories of recorded responses are centred around the same idea, that it is more difficult

to learn in online classes (42.7%), which is backed up by those who said “less explanation given during classes” (43.6%). The sprimary disadvantage of online learning, according to 70% of respondents, is the technical difficulties faced due to the internet connection. Another factor to consider is the “lack of practical applications” (60.9%), which could provide a significant difficulty for students in terms of their long-term professional growth. Because 52.7% of respondents stated that the “lack of interaction” was the most significant disadvantage of online learning, it’s possible that they won’t be able to communicate with their peers.

Q8. On a scale of 1 to 10, what is your level of engagement during e-learning?

Response:

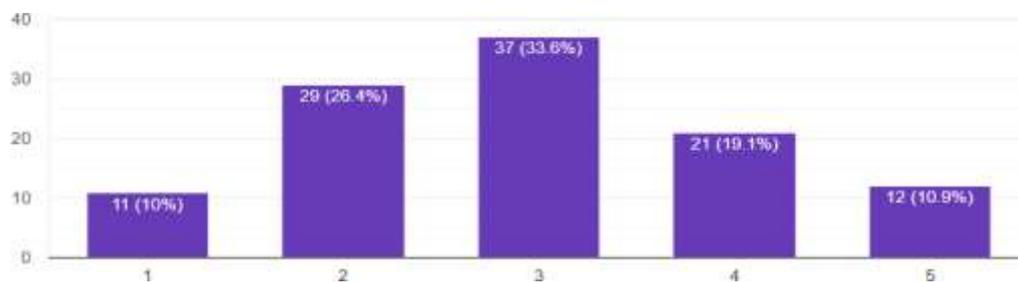


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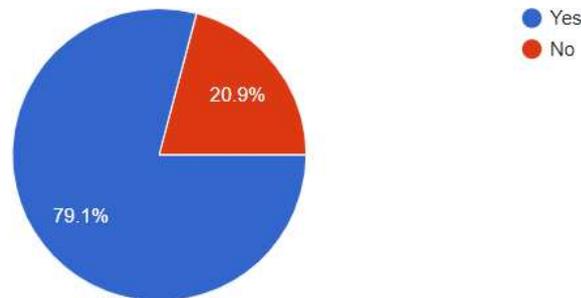
Findings: Students rated their level of engagement in online classes on a scale of 1 to 10, with 1 being the lowest and 10 being the highest. When comparing the amount of participation of students in online and offline classes, it may be concluded that offline classes have a higher level of engagement than online classes. When comparing the two groups, a modest difference can be seen in that the students who only had access to online learning within the university had lower percentages for levels of involvement during online learning. To put it another way, students who had access to both offline and online learning thought offline classes were more engaging.

Q9. How helpful your [School or University] has been in offering you the resources to learn from home?

Responses:



Findings: Students were asked to rate if their school or university provides resources to learn from home on a scale of 1 to 5. 1 and 2 indicate not at all useful with 10% and 26.4% respectively. The number three, being the midway number, indicates neutrality, implying that it is both unhelpful and beneficial. 4 and 5 indicates that they find the learning resources provided to be quite useful.

Q10. Do you think you were more productive and engaged in offline classes?**Responses:**

Findings: When it comes to student productivity and involvement, 79.1 percent of respondents believe they were more engaged and active during offline classes. The remaining 20.9 percent reported no difference in productivity or engagement.

SUGGESTIONS AND RECOMMENDATIONS

1. A set of steps that can stimulate and facilitate the education system's adaptation to this new style of teaching must be taken in order for it to effectively and completely adapt to online teaching and learning. In this context, universities could create training sessions for teachers or programmes whose goal is to boost teachers' ability and implicit motivation.

2. To compensate for the absence of interaction in the online environment, it is recommended that the assignments require teamwork.

3. Due to technical glitches, Teachers should propose solutions so that students can obtain the information received during courses (recording and uploading the course on the platform, offering instructional material), and if solutions cannot be found, the least teachers can do is be comprehensive and not impose students due to such issues.

4. Moreover, teachers must quickly provide feedback on students' completed tasks, provide support, diversify the tasks assigned to them, use a variety of teaching tools, provide information from multiple formats (audio, video, text), and come up with strategies to pique students' interest and help them focus during classes.

CONCLUSION:

Despite the fact that online education is the sole viable option during the shutdown, students are adjusting. India has understood that it would not stop even if the country is in lockdown, nor will the education system. It's worth noting that this is an intriguing, but an unsurprising observation, implying that the pupils in their study are indeed traditional learners who haven't yet owned up to online learning but this does differ in some cases. The study provides insight into how the educational process unfolded during a period of rapid and widespread changes in the educational system. As a result, it is probable that the quality of the educational process will increase after a longer period of adaptation and familiarisation of students and teachers with the online environment, and that students' perceptions of online learning would improve. This approach can be an advantage to students excelling academically if they have the right resources and assistance. The findings indicate that prior to the coronavirus, tutoring seem to be more effective than during the coronavirus.

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A STUDY ON OPERATION OF DIGITAL MEANS OF TRANSACTION BY VENDORS AND LOCAL SHOPS OWNERS IN MUMBAI

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ABSTRACT

The use of digital means of transaction which for the most part is also known as electronic payment systems is growing rapidly. Day after day, more and more users turn to online payment systems instead of using plastic coins like cash. Online Transaction are very convenient and time-saving. People can pay online not only to buy but also for different purposes because many applications can provide users with many services, which is quite significant. To understand, this research paper studies the awareness and usage of electronic payment known no age and it proves, it was observed, even people with the limited education background are comfortable to use modern means of payment.

Keywords: Digitalization, Electronic payment, UPI apps, Transactions, Online payment mode.

INTRODUCTION

On July 1, 2015, Indian Prime Minister Narendra Modi officially launched digital INDIA. The government's flagship plan to transform India into an empowering digital economy is ambitious, even bold. Only 19% of the population is connected to internet, and only 15% can use a mobile. India's digitals journey has encountered considerable setbacks, from multiple (and ultimately unsuccessful) petitions that challenged Aadhaar's constitutionality, that is, continued access to biometric technology for government projects, to obvious security vulnerabilities. During these years, we also witness the digitalization of banking services, which one could never imagine of. Five Years later, with the present economy and the whole world wide facing a pandemic, the term digitalization proved its abilities with flying colors. It became the major source for tracking the ups and downs of the situation. 8th November 2016, we witnessed the Demonetization of our economy's two major currencies were shut down which eventually gave rise to digitalization

OBJECTIVES: -

1. To study the awareness of digitals means of transaction and UPI apps among the vendors and shop owners.
2. To study the convenience of the apps from the vendors and shop owners' point of view.
3. To study the level of literacy of UPI apps among the vendors and shop owners.
4. To study whether the vendors and shop owners are comfortable with the concept of digital payment.
5. To study if they witness any frauds through cashless transaction.
6. To study why or why not they chose cashless transaction means.

SCOPE: -

Concerning our research, the study discusses specific street vendors and local shopkeepers. We collected data from unanimous shops and stalls such as general stores, local ration shops, fruits

and vegetable vendors and local dairy shops. We conducted our research on one-on-one responses verbally with the target audience.

RESEARCH METHODOLOGY: -

The research consists of primary and secondary data. In primary data we prepared a set of questions to ask manually by our target audience. We conducted the research verbally with the local shop owners and vendors. We communicated 100 in number with our target audience and manually collected their responses

LITERATURE REVIEW: -

Dr Shilpa Bhimrao Gaonkar (2018) Study revealed that various new instruments are emerging. Benefits of going cashless increased transparency, efficiency and convenience and easier tracking

Dr N. Rakesh, Dr K. Suresh Kumar, Dr S. Satheesh Kumar (2018) Electronic transactions have increased. This could happen only with extensive recognition and acceptance of popular instruments such as credit and debit cards, net banking and e-wallets by the Indian population. But surprisingly, UPI came out to be the real distinct advantage.

Dinesh, T. M., Kiran Kumar Reddy, and Suhasini, K. (2018) The study revealed that there was a considerable effect of demonetization on digital payments which are more visible in RTGS and mobile transactions.

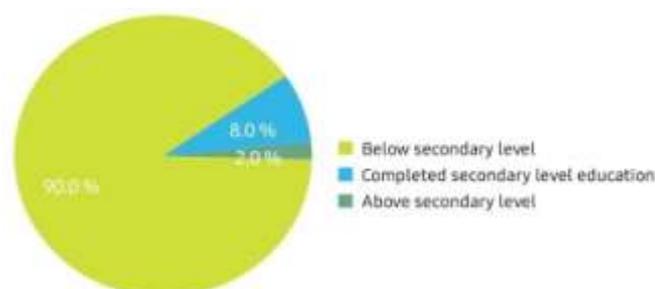
Alaknanda Lonare, Anukriti Yadav, Samiksha Sindhu (2018). The proportion of users in the metropolitan cities are more than tier-2 cities. ‘Simplicity’ or ease of use turned out to be the only significant variable for e-wallet adoption. Looking at the vendor point of view, the e-wallet adoption is considerably less then what had been expected.

DATA ANALYSIS/ DATA INTERPRETATION:

DISTRIBUTION OF RESPONSES	
Stationary Shop	3
Local Snack Stall	15
Ration Shop	15
Dairy Shop	2
Fruit Vendors	20
Vegetable Vendors	25
General Store	20
TOTAL	100

Based on the table above, the total number of respondents is 100.

EDUCATIONAL DATA BY THE RESPONDENTS

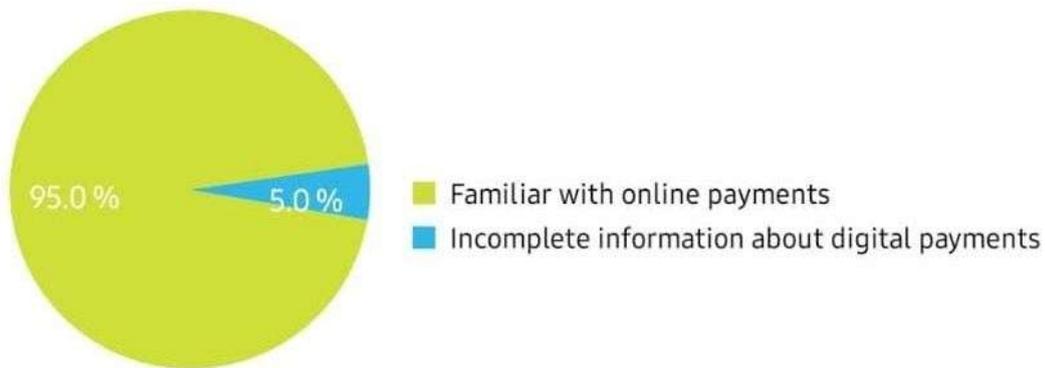


This observation was made to understand the impact and basis of the interviewee. The analysis was conducted to analyze. The framework of the respondents to the follow-up questions related to digital means of transactions and their understanding of the topics related to the same.

After careful consideration, the result was, 90% of the respondents have an education level below secondary school, and only 10% of the respondents have completed secondary education. And hardly one or two had a higher education certificate till 12th grade.

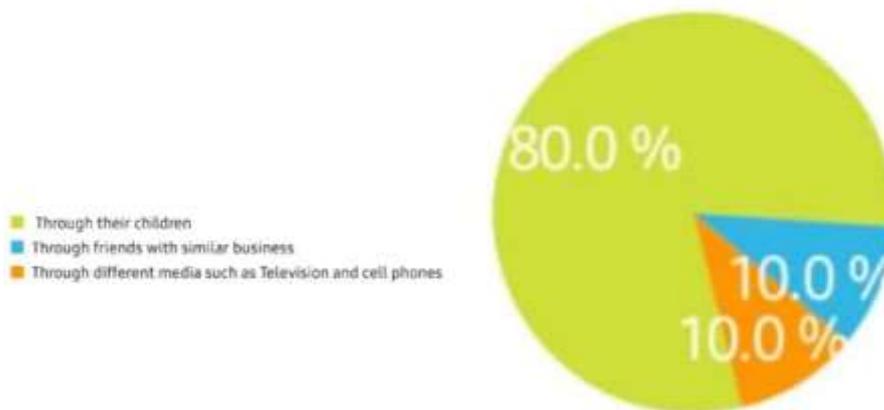
The surprising part was though more than half of the respondents not being highly educated, we came to know, each one of the respondents was aware of the term called Online Payments.

AWARENESS OF DIGITAL PAYMENT AMONG THE RESPONDENTS.



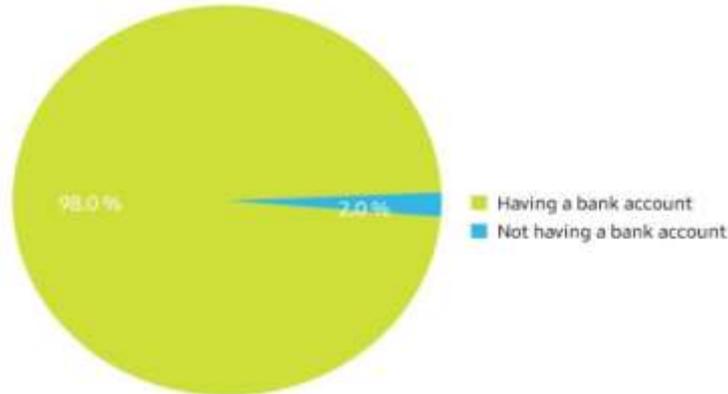
Through further communication, we also came to know that 95% of the Audience were familiar with different modes of online payment and other UPI Apps. And according to the responses of the remaining 5%, we found that these people had incomplete information about the different modes of the digital means of transaction.

DATA BY RESPONDENTS WHEN ASKED FROM WHERE DO YOU GET TO KNOW ABOUT DIGITAL PAYMENTS.

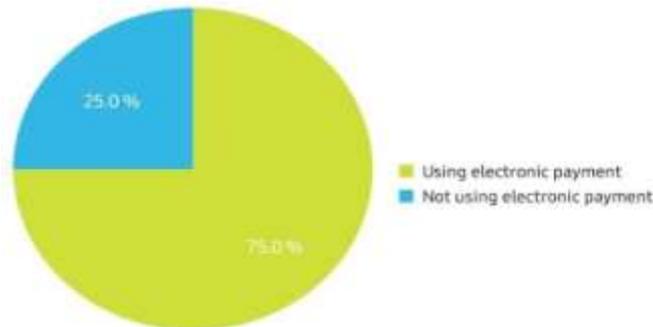


On further communication, we learned that almost 80% of the interviewees came to know about electronic payment via their children who are pursuing academics, 10% came across the digital payments through their friends and relatives and the other 10% through various electronic media modes

DATA FROM RESPONDENTS WHEN ASKED WHETHER THEY HAVE A BANK ACCOUNT



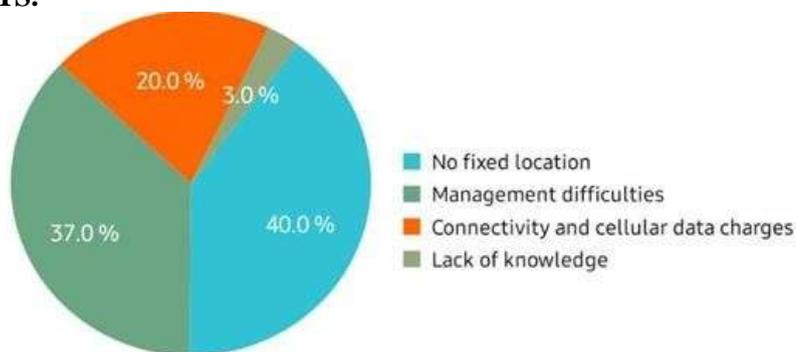
OPERATION OF DIGITAL PATMENTS BY THE RESPONDENTS.



It was observed that around 98% had a bank account and 2% of the audience didn't. Further analyzing, we observed 75% of the audience do use the digital means of transaction and 25% of them don't operate election payment mode.

We observed the Audience that falls under the percentage who don't use digital means of transaction are mostly the street vendors. Further scrutinizing it was observed there were 2 major reasons why they don't use digital means of transactions because the first was they don't have a fixed and situated location to operate their business and the second reason was the difficulty in management

REASONS WHY THE RESPONDENTS COULDN'T OPERATE ELECTRONIC PAYMENTS.



Further scrutinizing it was observed there were four major reasons why they couldn't use digital means of transactions because, the first was they don't have a fixed and situated location to operate their business, second reason was the difficulty in management, third was the connectivity issues and cellular data charges and lastly the lack of knowledge. But there was one such case where we came across that one or two of the respondents faced some fraud by the customers. They stated at the end of the day when they settle accounts and cash incomings it was found that the stock they sold and the amount they received for it was not tallying and later it was found out that during rush hours as the vendor's stalls being heavily covered with consumers, many buyers didn't make the payments which made them suffer losses. And this was the reason why few of the vendors quit digital payment methods

On further communication, when asked about the convenience of electronic payments to the 75% of the audience who operates the digital payment system, it was observed, most of the respondents were comfortable using the online payment modes. Adding to it, we also observed that most of the respondents were well informed about the various features provided by different UPI apps and other digital transaction platforms such as self-transfer, insurance and investment avenues, options for switching to a business account and much more, which was fairly significant.

CONCLUSION

This research aimed to identify the awareness and operations of digital payments among the vendors and local shop owners in Mumbai city.

In conclusion to all the interpretation and analysis, we observed that all of the respondents though with the limited educational background were aware of electronic payment methods, which is pretty notable. As a part of our objectives, we observed that the respondents who operate online payment methods are quite comfortable and are also well informed about the various options served by the different digital payment platforms. It was also observed that most of the respondents came across digital means of transaction through their family members specifically their children who are educated. We observed that the respondents who didn't choose to adopt electronic payment faced issues like fraud and limited resources for management. We would like to conclude that the concept of digital means of transaction is destined to make a difference and change, not in traditional buying and selling trade but also in other aspects as well. It was observed that electronic payment system is quite easier to understand and adapt regardless of the educational background, for the result of inconvenience during the use of digital payments, people need to educate themselves more and practice self-observation to avoid losses

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A STUDY ON THE IMPACT OF COVID-19 ON EDUCATION OF COLLEGE STUDENTS IN MUMBAI CITY

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ABSTRACT:

In this ever-evolving world, there is now a whole new opportunity of digital and online education system. Online education is a new opportunity for people to connect from any part of this world. In the pandemic time we have observed a huge shift to online education, unlike the traditional education system. This research paper was focused to give an insight on this new world of online education and how it has affected the college students specifically, all the pros and cons of online education and so on. With the help of an elaborate, precise and well-structured questionnaire and interview techniques, 100 college goers were asked on the impact of covid-19 on education of college goers in Mumbai city, From the responses received by us.

Keywords: Online education, impact, education system, covid-19.

INTRODUCTION:

This research paper investigates the impact of Covid-19 on college education in Mumbai. Covid-19's outbreak has wreaked havoc on the citizens' lifestyle all over the world. Almost everything and everyone has switched their way to the online world. For instance, work, education, commerce and digital payment to name a few. One of the most significant effects is on the educational system. Classes and tests are now conducted entirely over online platforms, with no personal contact. It has both positive and negative effects. One positive effect is that studying has become more convenient, but the downside is that students have lost the touch of real-world and contact outside this new digital world. According to the UNESCO report, it had affected about 73.8% student population in the beginning during mid-April. In India more than 32 crore students have suffered due to lockdown and restrictions.

As colleges and schools are shut for an indefinite period, and travelling to school and colleges is not possible, it led to conducting lectures online through various apps such as Microsoft Teams, Google Classroom, Zoom and various other apps. Covid-19 has now normalized online education all over the globe. Even though it being the easiest mode to teach and learn, it is not quite accessible to the majority of the population whose income is not sufficient enough to afford a phone, laptop/computer, internet facility. Even though Mumbai, being an advanced and modern city and financial capital of India, it faces network problems in various parts of the city which causes hindrance in attending classes online. Online classes also have many distractions because camera and audio are off for the majority of the time.

The technologies have been a ray of hope in these dark times for teachers and students to continue the educational activities. Thus, the online mode of education has various impacts on our lives.

LITERATURE REVIEW:

According to Meenal D. Patil, Rasika B. Ghadge, Suprimkumar D. Dhas, Annasaheb V. Moholkar (2021) in their study on the impact of covid-19 on education, they say that the Government of India initiatives such as SWAYAM, NDL, e-Pathshala etc. provide access to various e-content

from journals to e-books. But virtual learning cannot replace classroom learning, it is a good solution for this pandemic.

According to Dr. Naseer Ahmad Lone (2021) in his study states that it is the responsibility of teachers to use technology to everyone's advantage. He says virtual learning resources can revolutionize the teaching learning process, but they can't completely replace the teacher.

According to Preeti Tarkar (2020) in her study on pandemic impact on education states that closure of school, colleges and universities is disrupting the assessment for qualifications. Internal assessment should not be cancelled but postponed. To avoid longer unemployment period for fresher policies should be formed.

S Rashid and Sunishtha Singh Yadav (2020) through their study states that post pandemic educational institution need to identify the issue that they may face and prepare to take tough decisions.

According to Sumitra Pokhrel, Roshan Chhetri (2021) on their research on impact of covid-19 pandemic on teaching and learning states that teachers and students should be orient on use of online educational tools. After the pandemic ends, teachers and students should be encouraged to continue using online tools for enhance learning.

According to Dhawan (2020) he says the pandemic has given us the opportunity to pave the way for establishing digital learning. There is a need to innovate and bring in action alternative educational and assessment strategies.

Basilaia & Kvavadze (2020) in their study on the impact of SARS-COV-2 on online education in Georgia states that online education has been beneficial for physically challenged students with more freedom to participate in learning in virtual environment.

Sintema (2020) researched on performance of grade 12 students during covid-19 and found out that due to the reduced contact time of learners and the lack of consultation with teachers in the case of learning/understanding difficulties, students' academic performance levels may drop in the exam.

OBJECTIVES:

1. To understand the pros and cons of covid 19 on education of college goers.
2. To analyze the attitude of college goers towards purchase of study materials during covid-19 in Mumbai.
3. To evaluate the effect of further education of college goers during covid 19 in Mumbai.
4. To observe the ways and means of dealing with distractions in education due to covid 19.

LIMITATION:

1. Due to the pandemic situation going on right now, in person interviews with college goers was not possible.
2. Hence, there is a geographical limitation to our paper, it's limited to Maharashtra, specifically Mumbai.
3. College goers and mostly undergraduates between the age of 17 and 22 were polled for their opinions.
4. The research is limited to the colleges inside Maharashtra, Mumbai.

RESEARCH METHODOLOGY:

This research is based on the primary and secondary data. Primary data has been collected through custom designed questionnaire and interview method. The secondary data sources were literature review of other research papers, various blogs and vlogs, articles and newspapers etc.

STATEMENT OF PROBLEM:

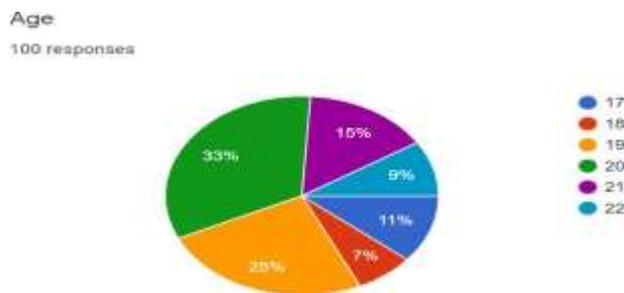
Online learning has gained popularity and have boosted since the outbreak of this novel coronavirus. In a short span of time, education has upgraded to online mode due to various restrictions imposed across the globe. Even though it being the gift during these tough times, the question arises how efficient it actually is. Traditional classroom is always preferred by students over online classes due to personal and physical contact between teachers and classmates. Students face a lot of disturbance like social media, sleepiness, noises in the home while studying online. It can also cause hindrance in future when students wish to apply for job after studying and giving exams online. Due to being in a closed environment it is causing a mental stress in students mind especially the college students. This research is undertaken to understand the problems faced by students due to online mode of education and how are they coping with it.

SCOPE OF STUDY:

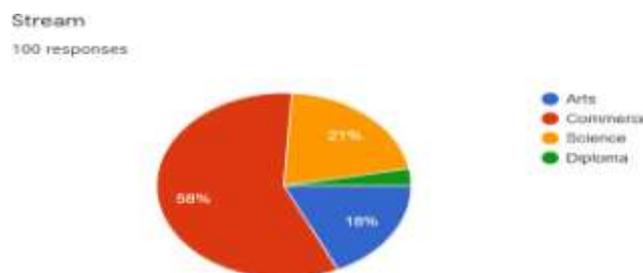
The purpose of this research is to determine the impact of covid 19 on education of college goers in Mumbai city. The age range of 17-22 is in focus. Some questions are been circulated through google forms to know how students are doing with online education. We have learned that people preferred offline learning over online and they been having problem since education is shifted to online platform.

DATA ANALYSIS & INTERPRETATION:

Survey was conducted among college goers of age group 17-22. Out of which 33% of people were of age group 20 and only 7% were of 18 age. Following chart shows other age group-



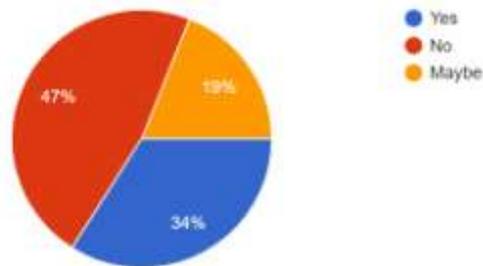
People from all stream contributed and highest were of commerce i.e., 58%.



Due to pandemic education has all shifted to online platform but everyone preferred offline learning.

Do you prefer online learning over offline learning method like pre COVID period ?

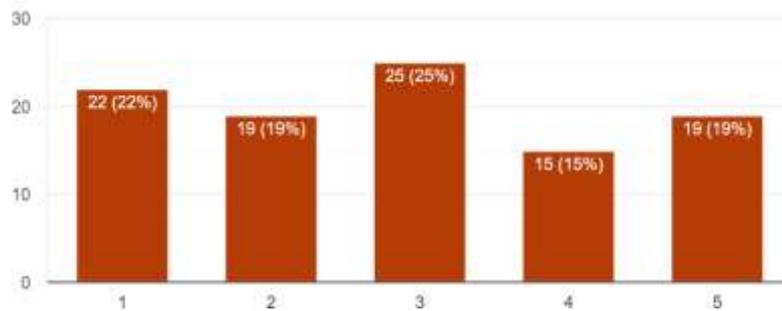
100 responses



Majority of the students on the linear scale from 1-5 indicating very poor to excellent thinks, education now is moderately effective as compared to pre pandemic era.

How effective do you think education is now compared to pre pandemic period ?

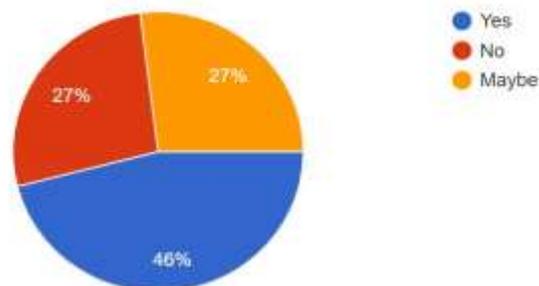
100 responses



When asked if they think online mode of education will survive post covid, 46% students feel it will survive and the rest 27% thinks it will not survive and remaining think it may survive.

Do you think online mode of education will survive post covid?

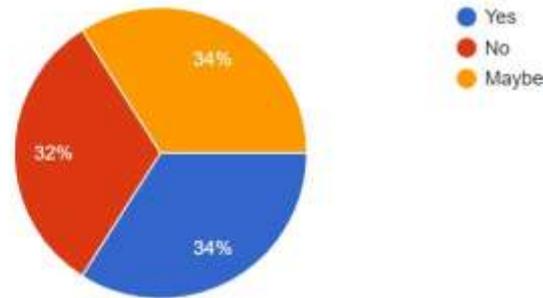
100 responses



Out of 100 students, 34% feels it is easy to understand concept vis e-learning and 32% feels the other way.

Is it easy to understand the concept via e-learning

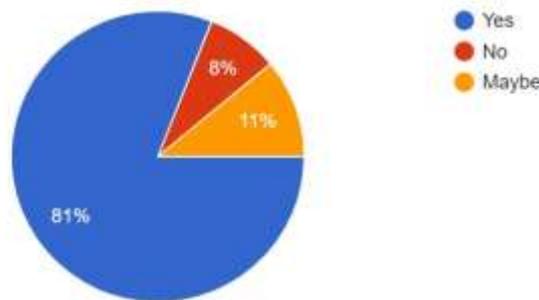
100 responses



Majority of the students i.e., 81% have been facing a lot distractions while learning online.

Do you face distractions while studying online?

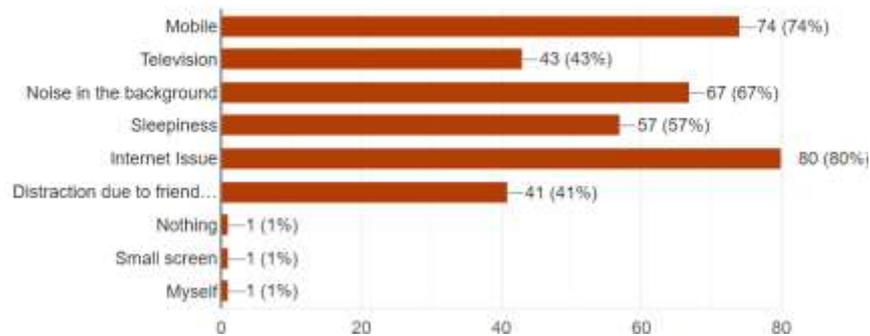
100 responses



Students get easily distracted by Internet issue(80%), mobile (74%), noise in the background (67%). The mobile and the internet issues are the greatest distraction of students during this time.

What are the distractions you are facing while studying online?

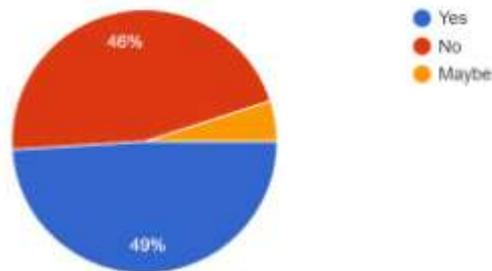
100 responses



The emergencies happening in the families during covid-19 has greatly affected the studies of the children. For majority this disease has caused disturbance in their studies. Either due to family member falling sick or they themselves.

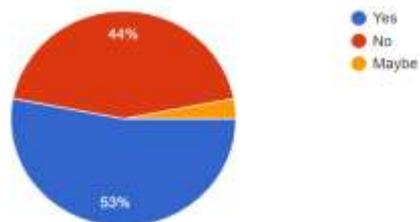
Have you faced any medical emergency related to covid 19 in your family which disturbed your studies ?

100 responses



In this pandemic situation have you ever fallen sick/contracted coronavirus which has made you miss important lectures or distracted you from studies ?

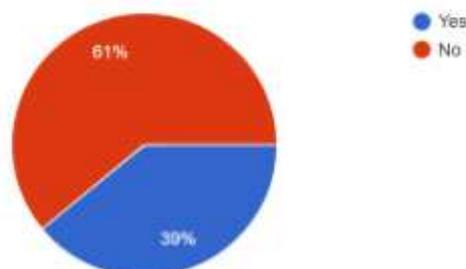
100 responses



As covid-19, has immensely affected the finances of people, some students weren't able to purchase the study materials. On being asked, if they ever faced financial problem for purchasing the study material during the pandemic, 67% have not faced any problem while the remaining 39% have faced.

Have you faced any financial problem for purchasing the study material during the pandemic?

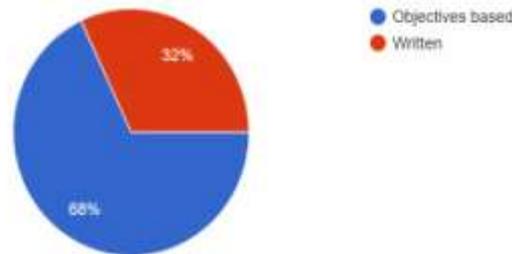
100 responses



Majority of the students preferred objective based exams (68%) over the written exams (32%), as it really test their knowledge towards the subject.

Do you prefer objectives based exams or the pre COVID pattern of written exams?

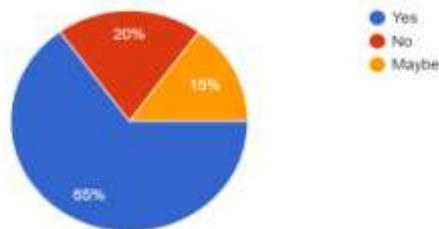
100 responses



Majority of the students feels negative about their future job opportunities since exams are conducted online and may not have any value. 65% feels negative, 20% feels are optimistic that it will not affect, while the reaming 15% are quite confused.

Have you ever felt negative about your future job opportunities since you would be getting marks only on the basis of online examination?

100 responses

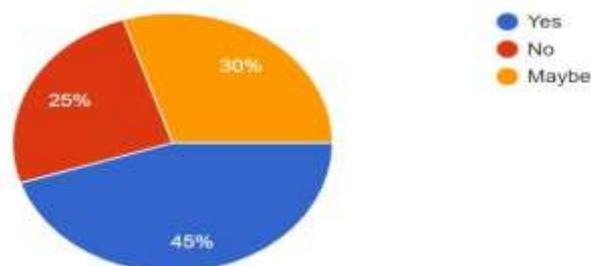


This pandemic has broken people’s self-esteem as they are always pack with negative thoughts about their future. Due to this examination pattern, they don’t know if they are capable of doing offline jobs or getting one. They don’t have any practical experience with anything and are they truly employable with the amount of knowledge they have gain.

On being asked if they are truly employable with the amount of knowledge, they gained through online learning 45% feels positive that are employable, 25% feels they are not, while the rest 30% are confused.

Do you think you are truly employable with the amount of knowledge you have gained through online education?

100 responses



SUGGESTION:

Being a student, we have a clearer understanding as to what could make online education better. Here are a few of our suggestions

1. Through our research and observation, we would recommend professors to counsel students from time to time to truly understand at base level the student's problems and issues as much as they can.
2. This will help develop the teacher student bond and will make it easier to have a mutual understanding, and help maintain perfect harmony between both of them.
3. They should make it easier for the students to reach out to them.
4. As we know not every household can afford buying expensive touch phones and laptops, College's should consider providing some amount of fee to children so that they can join the class through local cyber cafe's.

CONCLUSION:

The education in this pandemic has been little less effective and people said the chances of online mode of education surviving are less. Due to pandemic education has all shifted to online platform. As colleges are shut for an indefinite period, and travelling to school and colleges is not possible it led to conduct lectures online through various apps such as Microsoft Teams, Google Classroom, Zoom and various other apps. One positive effect is that studying has become more convenient, but the downside is that students have lost the touch of real-world and contact outside this new digital world. Even though Mumbai, being advance and modern city and financial capital of India, it faces network problem in various part of the city which causes hindrance in attending classes online. The concepts over e platform were little difficult to understand and they been facing a lot distractions while learning online. It is been observed that there is some impact on job sector as well for the students after graduation. Thus, online mode of education has various impact on our lives. classes and tests are now conducted entirely over online platforms, with no personal contact.

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ARTIFICIAL INTELLIGENCE IN TESLA CARS

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ABSTRACT

Visionaries dreamed of flying cars in the future. To be fair, that dream is still a few years away but what we have now are self-driving cars! Today's science-fiction is tomorrow's technology and rightly so, the concept of 'Artificial Intelligence' is what fuels these cars. The leading brand under this innovation is Tesla- founded by Elon Musk. This research paper covers the extent of automation in these cars, the automotive laws that rule this technology and the response of general public to self-driving cars.

Keywords: Cars, Self-Driving Cars, Science-Fiction, Artificial Intelligence, Tesla, Elon Musk.

INTRODUCTION

In a nutshell, artificial intelligence is a piece of coding which allows machine to learn and mimic tasks in a way which a human would do. The benefits are that the machine will never get tired and has the ability to adapt and improve to optimize efficiency. A few examples are:

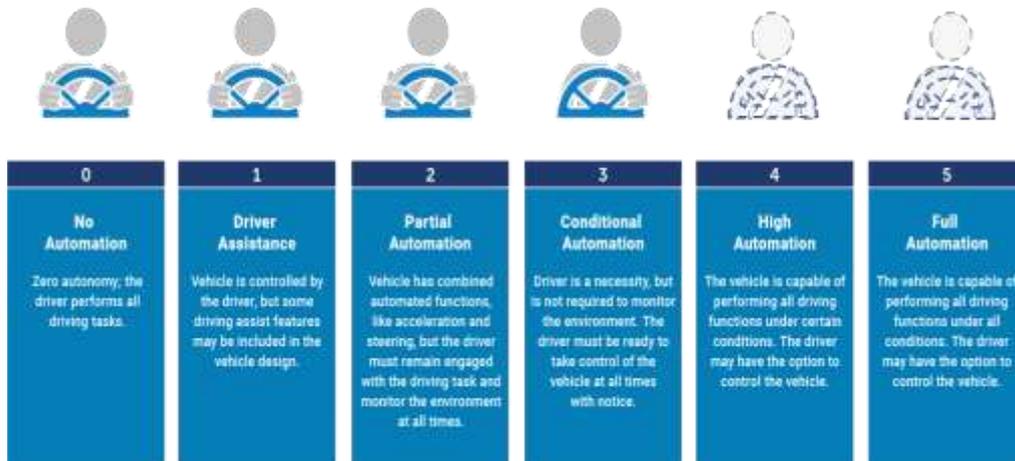
- Chatbots use AI to understand customer problems faster and provide more efficient answers.
- Intelligent assistants use AI to pass critical information from large free-text datasets to improve scheduling.
- Recommendation system can provide automated recommendations for TV shows based on users' viewing habits.

The above-mentioned tasks are the ones which a program samples based on the choices made by the user to enhance the user experience. Tesla thought of implementing the AI in cars and under the leadership of CEO Elon Musk. Tesla announced software enabling autopilot in mid-October of 2015. The aim of Tesla is to produce 20 million Tesla Model 3s each year by the end of 2030 because Model 3 is the most affordable out of all Tesla cars.



Source: <https://insideevs.com/news/518958/tesla-fsd-beta-9-launch/>

But the question that arises, can a machine be trusted? For now, yes! Because the Tesla autopilot does not fully take over the control from the driver. The software has achieved level 2 automation from 5 levels that are laid down by the Society of Automotive Engineers (SAE). The following image explains the 5 levels:



Source: <https://www.nhtsa.gov/technology-innovation/automated-vehicles-safety>

The aim of course, is to reach full automation (level 5) but that dream is still a few years away. Until then, the driver needs to be present and aware when the car is on autopilot.

REVIEW OF LITERATURE

This era is all about the technological revolution making our life more comfortable with Artificial intelligence and we are on it with full swing. It's a new decade start but a lot people were expecting to having flying cars by 2020 which we would say aren't far in near future! Taking a look at the advancement of cars we are right now at the development of self-driving cars and Tesla has been topping the charts with its innovation. From explaining the types of AI to understanding the manufacturing of tesla cars researcher Ankita Nagra (An overview of AI in Automobile Industry- A case study on Tesla cars, February 2021) tells us how tesla is busy building affordable and better electric vehicles to pace the world's reformation to electric diversity with the company's aim to speed up the move from an economy of hydro carbon into a solar electric company. Analyzing the effects of driverless future Nishith Desai Associates (Preparing for a driverless future, May 2019) describes the problems India would face and judges the legal ramifications but also sees a road of hope through examining all areas. Whereas, Rejwan Bin Sulaiman (AI based Autonomous Car, January 2018) talks about the Challenges faced by autonomous cars, how there are ethical issues in driverless cars and that most of the cars around the world will be autonomous by 2035. The current state of the art on deep learning technologies used in autonomous driving presented by AI-based self-driving architectures, convolutional and recurrent neural networks, as well as the deep reinforcement learning paradigm can be is also studied by Sorin Grigorescu, Bogdan Trasnea, Tiberiu Cocias, Gigel Macesanu. (A Survey of Deep Learning Techniques for Autonomous Driving, march 2020).

OBJECTIVES

1. To understand the level of automation achieved by Tesla's autopilot AI.
2. To see the awareness among the masses regarding the concept of Artificial Intelligence.

3. To look into the laws and regulations that govern such a technology.
4. To understand people's safety concerns as drivers and as pedestrians.
5. To establish if people prefer their own driving over autopilot.

LIMITATIONS

1. India has its own electric cars but the introduction of a level 2 autopilot is still a few years away. Thus, this research paper is for what you can 'expect'.
2. We had to limit the study to individuals who can afford or even plan to buy a car. Thus, we had to narrow our age group to 20 to 50 years.

STATEMENT OF PROBLEM

Many people are either unaware or afraid of by the concept of artificial intelligence. Thus, they are automatically doubtful about self-driving cars and see it just a fictional concept. People are ignorant about the efforts taken to bring this dream to reality and do not consider that there are strict laws that govern this technology.

So, this research paper is to target the ignorant as well as the curious so as to introduce people to the future of automobile and a new generation of cars.

RESEARCH METHODOLOGY

Primary Data:

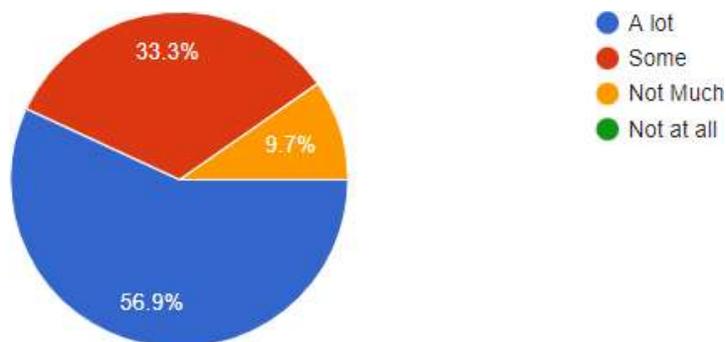
For this paper, we created a google forms and circulated among the age group of 20 to 50. Some of these people were also interviewed to solidify our observations as in India this is still a concept and a few years away from reality.

Secondary Data:

We referred to a few research papers that highlighted the benefits as well as the flaws of AI. We went to the official webpage of Tesla for the statistical data and referred to verified sources for the laws and regulations

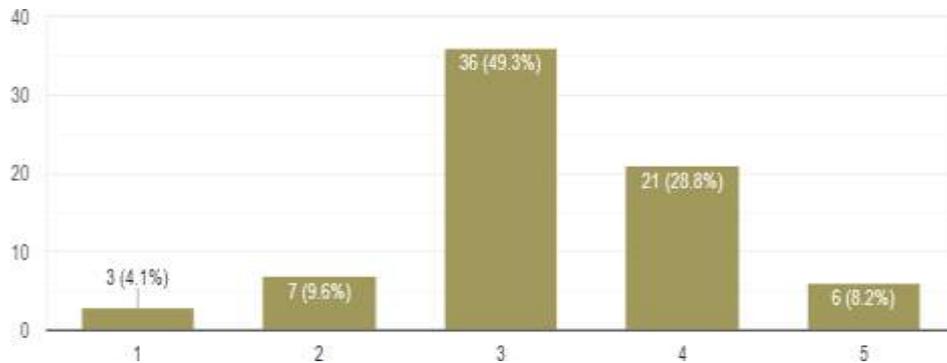
Data Analysis and Interpretation

How much have you heard about self-driving cars?



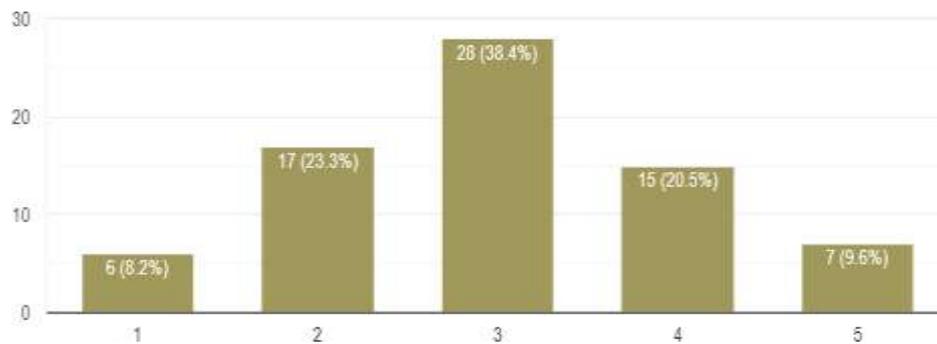
Interpretation: Majority of the people were indeed aware about self-driving cars through news and publications.

How safe would you feel being a passenger in a self-driving car?



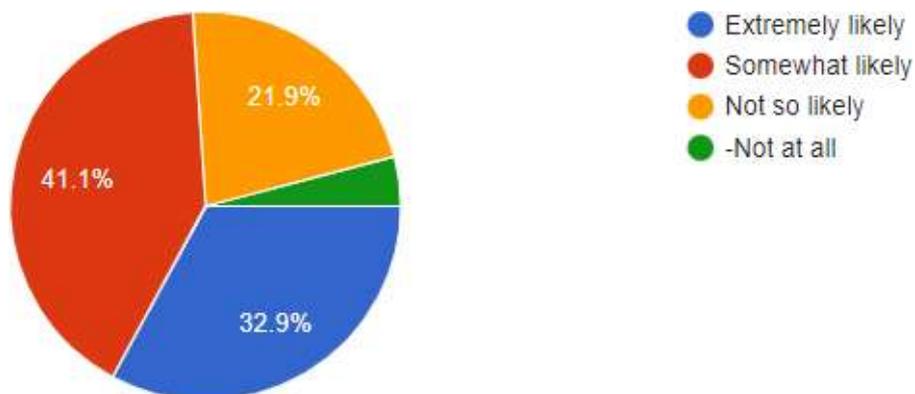
Interpretation: Most of the people gave a mid-rating, hinting that a few people would still prefer their own driving rather than an AI machine.

How safe would you feel as a pedestrian in an area with self-driving cars today?



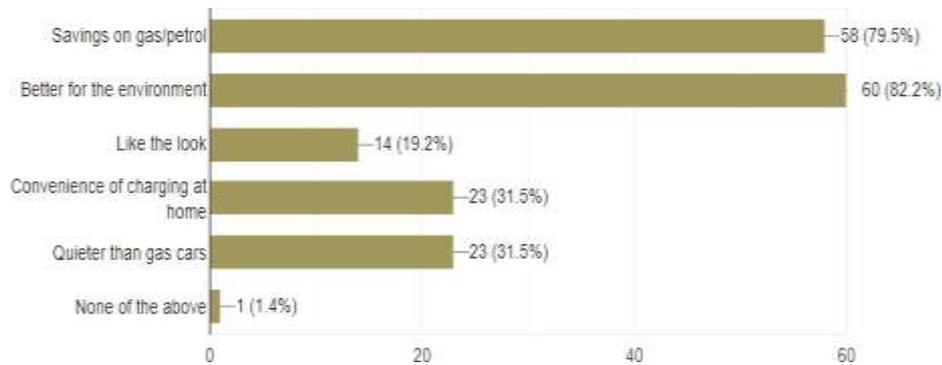
Interpretation: Our observation is that people would be skeptical to some extent when an AI machine will have the complete control of the vehicle.

How likely are you to purchase a self-driving car once the technology is fully developed?



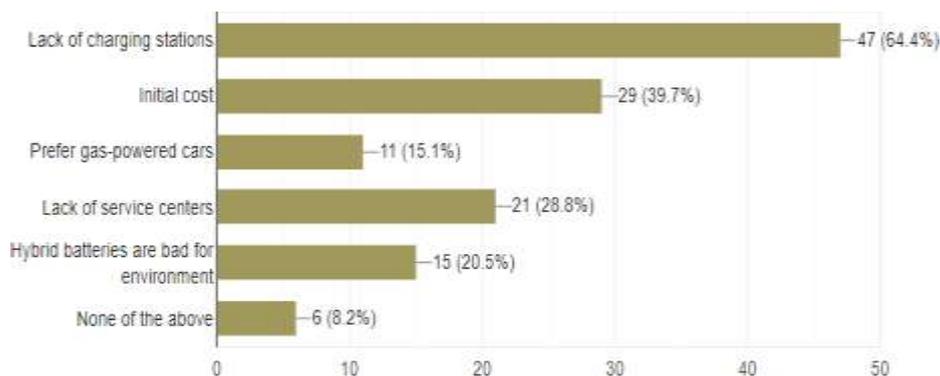
Interpretation: 41.1% people have a double-mind inclining more towards a yes for the purchase while 32.9% people are surely going to buy one.

Which of the following are reasons you would consider purchasing or leasing an electric car?



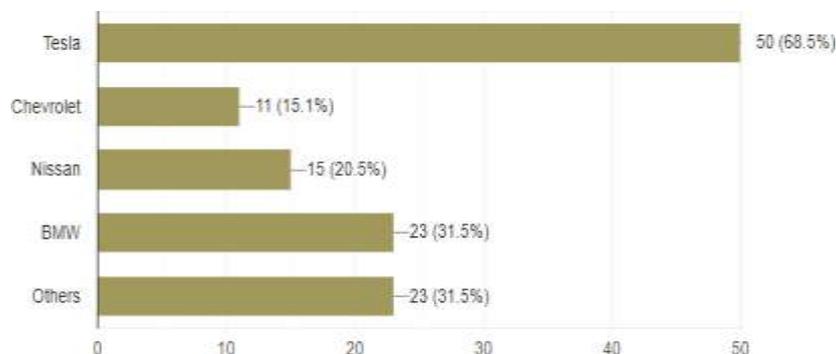
Interpretation: Majority of the people will consider buying an electric car as it has a very low toll on the environment. Following by the people who see it as a cheaper alternative.

Which of the following are reasons you would NOT consider purchasing or leasing an electric car?



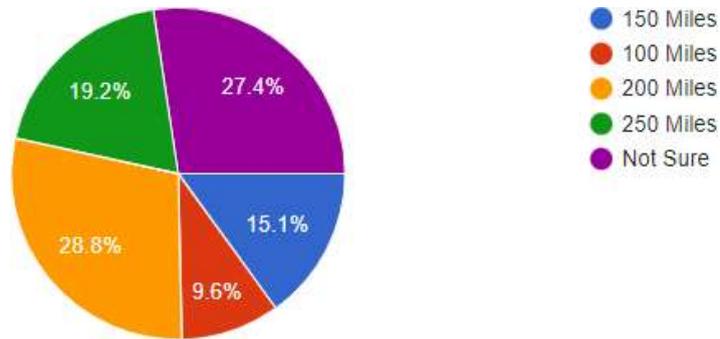
Interpretation: The observation was somewhat expected, keeping in mind that India will face a problem in setting up charging stations. It was followed by the hefty initial cost which shows us that Tesla’s cheaper model (Model 3) would perform well in India.

From which brand would you be most likely to purchase an electric car?



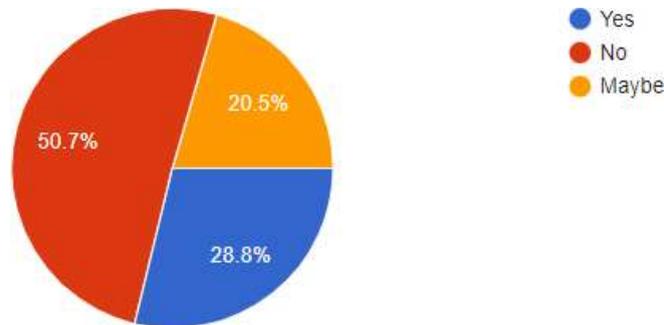
Interpretation: Tesla being a pioneer in this innovation has a cutting edge over its competitors.

What are your mileage expectations from an electric car? (On 100% charge)



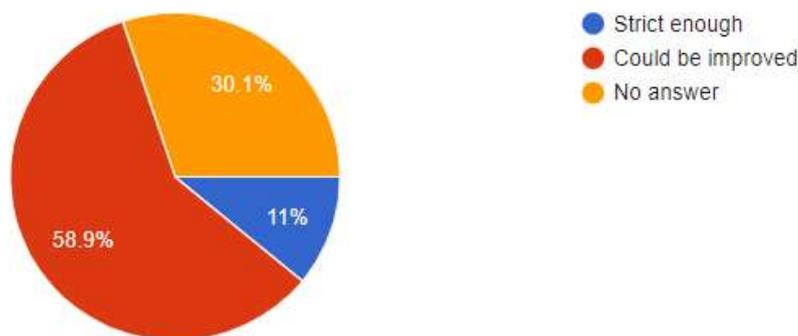
Interpretation: Most of the people kept their expectations at an attainable rate while a chunk was not sure about what to expect.

Are you aware about the automotive safety regulations pertaining to self-driving cars?



Interpretation: Half of the people were clueless about the safety guidelines. This makes us believe that lack of awareness about the safety protocol is the reason why many people are still skeptical about the AI in self-driving cars.

Do you think automotive safety regulations for self-driving cars are strict enough, or could be improved?



Interpretation: Due to lack of knowledge about the safety guidelines, majority of the people suggested that the ‘rule book’ could be improved.

CONCLUSION

Through this paper, we wish to send out the message that self-driving cars are going to be the new generation of automobile fueled by artificial intelligence. The human touch will not be obsolete but will conveniently be put to rest. Our observation solidify that more than half of the

people will be ready to put AI to the test in India and have confidence on the software. Artificial intelligence has been showing as a possible threat in a lot of science fiction but Tesla had faith and developed an AI that will definitely revolutionize motor work forever. The aim of achieving level 5 automation in self-driving cars will not be far-fetched in the coming future.

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**DIGITAL TRANSFORMATION: A STUDY ON USE OF DIGITAL PAYMENTS
AMONG COLLEGE STUDENTS IN MUMBAI CITY**

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ABSTRACT

In this era of the 21st century which is also considered to be the fastest driving century in terms of technology, has made individuals more and more reluctant on technology. World itself is going through a great transformation and shifting their focus from traditional means to digitalized methods of operations. Right from buying flight tickets/ hotel rooms to buying groceries, all are done through online mode . The same trend has also been followed in making and receiving payment and thereby making digital transactions a "go to option". As college going students would be creating near future , we attempted to study where and how often do college students use digital payment across the Mumbai region . It was observed that most of the students extensively use digital mode to make payments in their day-to-day life . The paper also sheds light on the fact that most of the students have used digital mode since pre covid times.

Keywords: Transformation, Digital transaction, habits and preferences, usage, evolution, pandemic, Covid-19, digitalization.

INTRODUCTION

Digital payments, also known as electronic payments, are transactions that takes place through digital or online mode, with zero physical exchange of money involved. It means both the parties are transacting money through an electronic means to exchange money. 10 years ago people preferred carrying paper currency due to the deep-rooted distrust towards the digital payment system. The main reason for such was because of an increase in number of frauds and scams conducted using the loop holes in system. The culture of online payment has become distinguished in past 5 years due to the constant efforts made of Government of India and the policies to correct loop holes in the system. The introduction of digital payment was to eradicate the disadvantages of paper currency and secondary reason to exterminate corruption. However the use of this system was prominently comprehended when there was a wide spread of Corona Virus-19 in the year 2020-21. It is observed that there has been a surge in individuals opting for payment applications like Google Pay, Paytm, RuPay, PhonePe, Amazon Pay etc., in order to avoid virus by making transactions through paper currency. The growth in installations of such apps projected the adoption of digital payment and the trust in the policies of formulated by the Government. The Government of India flagship programme known as ‘The Digital India’ (or #DigitalIndia) programme was launched on July 1, 2015 with a vision of transforming India into a digital empowered society and knowledge economy. Since then the Indian Government has been promoting and propagating online payment aggressively. The growth of digital payments has been seen as an opportunity and generated unexpected returns that were imagined by the Reserve Bank of India (RBI), Government of India and the State Governments. The fintech industry has seen a steep increase in the number of transactions during the lockdown. Year 2020 has had been a boom for the industry and things have been happening at a fast pace. To a certain extent, the pandemic has certified to be advantageous for the fintech industry participants to

enforce and accomplish their plans and try to augment reach of their offerings and services. With the constant efforts taken by the Government of India there has been a digital payment

revolution and the results are positive. IT companies launching their own payment applications or systems to government on the par with such companies is trying to provide the same to reach the masses in the semi urban and rural cities. With the aim of digitalising the country before 2030, the ruling government has undertaken to educate the commonality, they have launched campaigns and created advertisements. Companies are timely updating the applications to make usage easy and convenient and not where it is not comprehensible to the citizens. The Government of India has been keeping an eye on such companies encouraging them to promote the product also whether or not they are abiding by the policies, rules and regulations formulate by the government.

LITERATURE REVIEW

Reis, João & Amorim, Marlene & Melao, Nuno & Matos, Patrícia. (2018)

Digital transformations are a new concept introduced to people. The difference between terms of “Digital Transformation” and “Digitalization”. Digital Transformation is considered as management fashion. Digitalization is IT enabled.

Siby, Km. (2020)

The pandemic has increased the use of digital payments. Spread of virus through contact has inspired contactless payments. Majority students use digital payments compared to other age groups.

Szumski, Oskar. (2020)

Digital payments are a reliable source of payments. New branch of “Crypto Payments” is also becoming widely accepted. A small section of crypto community trades cryptocurrency in exchange for goods and services.

Civelek, Mehmet & Ključnikov, Aleksandr & Kloudová, Jitka & Vozňáková, Iveta. (2021)

Increase in sale of mobile phones and digital payments enabled instruments have given an increase in digital payments. Majority of students use digital payment apps and businesses use E- Banking methods to do online payments.

Raghunath, G.. (2020)

Google Pay is said to be most popular digital payment app in India. People in India are confident about the level of security provided by Google Pay. India is adapting digital payments rapidly and can go cashless in coming years.

OBJECTIVES

- To study the concept of digital payments
- To explore the various mode of digital payment application used by college students
- To analyse the factors encouraging the use of digital payment by college students
- To understand the future prospects of digital payments

SCOPE

The study is limited to the age group of 18-23 years. As we collected data from the college students who are graduate and undergraduate of Mumbai City. We have collected data from all three streams Commerce, Arts and Science. Total number of students surveyed is 83. We

conducted an online questionnaire to understand the view of college students on digital transactions. The survey includes 14 questions. The study focuses on transformation in digital transactions of the students.

RESEARCH METHODOLOGY

For the present study, the research was conducted using both primary and secondary data. Primary data is collected from structured questionnaire and interviews whereas secondary data are collected from journals, relevant websites, books, etc. The study is conducted in Mumbai city; the sample size chosen for the study is 83 college students, who opt for digital payment for banking transactions. Statistical tools used for the study is percentage and frequency.

DATA ANALYSIS/ DATA INTERPRETATION:-

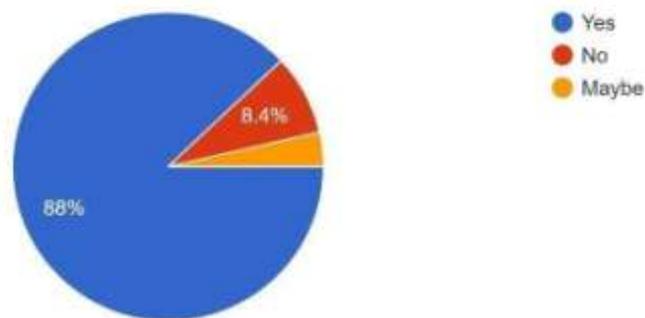
Demographics

Age	Arts		Commerce		Science	
	Male	Female	Male	Female	Male	Female
18	1	-	5	5	-	2
19	1	-	4	8	1	1
20	3	3	7	8	1	2
21	-	1	4	1	2	1
22	-	-	2	1	2	1
23	1	-	8	4	2	1

The above table shows the demographics of respondents who have participated in our survey

Do you use digital payments app?

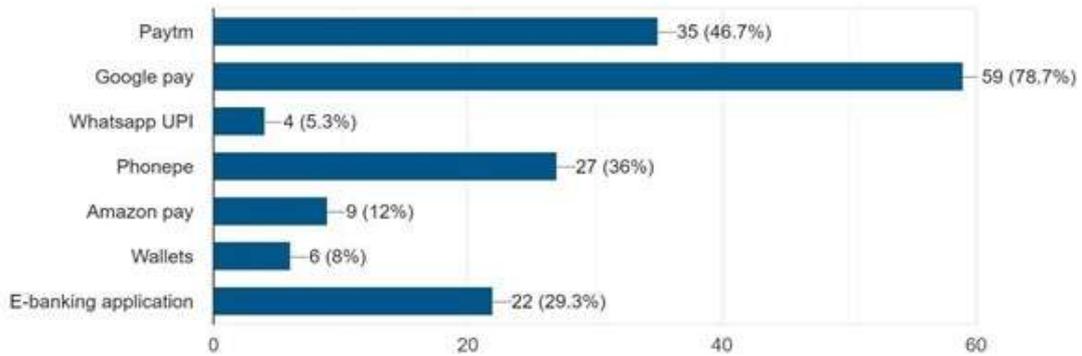
83 responses



In the above figure it is observed that 88% of the respondents use digital payments this could be due to the awareness created among the people for using different digitalized payment methodology. On the other hand, 8.4% of the respondents do not use digital payment. On interviewing it was observed that they did not believe in the ideology of digitalization due to frauds, connection issues etc. 3.6% of the respondents do not know whether they use digital payments or not. On interviewing it was observed that they had digital payment app installed on their phones but they do not use it frequently and hence they do not remember whether they use or not. Also, some respondents have their digital payment account made but due to lack of storage space on their mobile phones, they have kept it uninstalled.

If yes, which of the following digital payments applications do you use?

75 responses

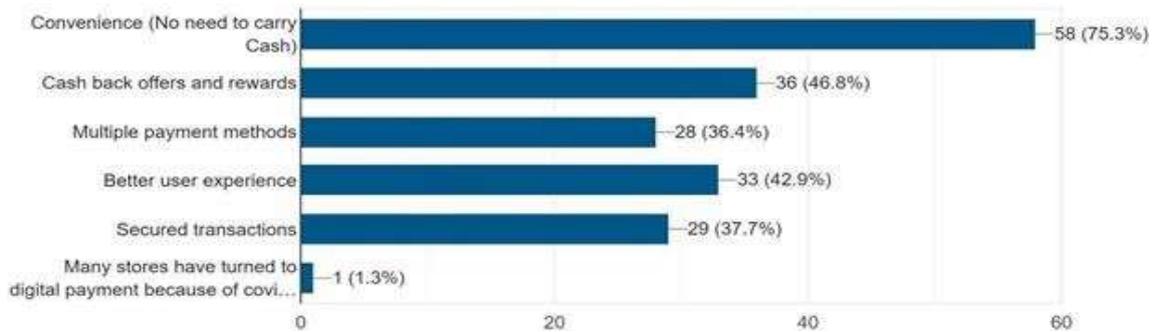


Following the above question this question was applicable only to the respondents who use digital payments. On asking the respondents about the various digital payments they use,

majority of the respondents i.e., 78.7% opted for Google pay, followed by 46.7% who use Paytm. The least percentage of response received were for wallets and WhatsApp UPI with 8% and 5.3% respectively. The major reason for this could be lack of awareness amongst respondents about the various applications being provided and even after so many positive responses there were respondents who did not opt for any payment methodology, on interviewing it was observed that majority of them were not aware and some of them also fear using these apps.

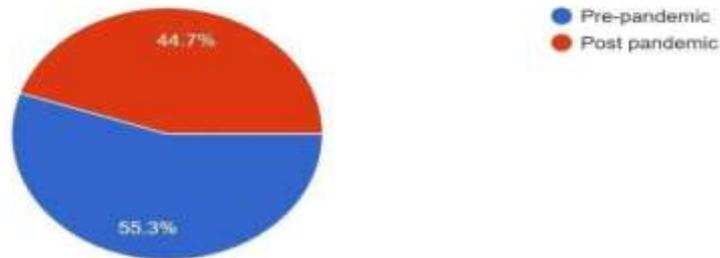
Why do you prefer these payment apps?

77 responses



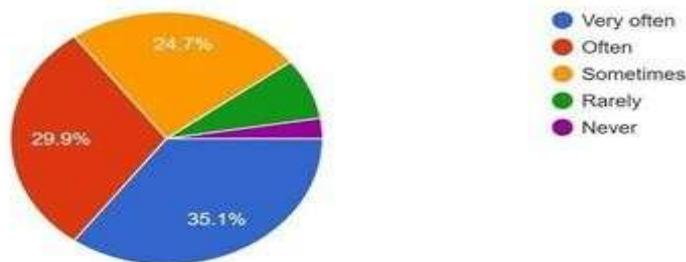
The main motive of introduction of digital payments was to eliminate the disadvantages of paper currency. 75.3% of our respondents have answered the main reason of their choice and shift to digital payments was due to the convenience in usage and less cash to be carried. They feel carrying less or absolute zero cash has reduced the burden of worrying about losing money by negligence or theft. They feel at ease and are able to keep a track of their transactions conducted and budgeting. Several respondents have expressed their selection of opting these payments was due to the cashback offers and rewards provided during purchases on their credit and debit cards. 46.8% respondents are satisfied with the cash back offers and rewards which have encouraged them to make payments and earn credits. With the Covid-19 pandemic people had been compelled to make payments using electronic means and applications which later become preferred alternative considering advantages like convenience, multiple payments methods, secured transactions, instant payments, low risk of theft, transparency etc.

When did you start using digital payment?
76 responses



Though the pandemic has been the driving force for adoption in digital payment system, but it is observed here that most of our respondents have been utilising this system prior to the Covid-19. Around 55.3 % of the respondents have been using electronic pre-pandemic. There is one more point to be noted that our respondents are students belonging to the ‘Gen-Z’ or also known as ‘Generation Z’. They are more interested in using this system compared to any other group. They are more comfortable with the dynamic changes around them and find it easy to adapt to substitutes. They are more satisfied and happier to use new digital payment and banking options rather than following the traditional providers. Gen Z are ‘more mobile-centric’ and prefer choices offered where everything is digitalised and with less hassle. While 44.7% respondents yet prefer to use the traditional method of payments. Factors like trust, adaptability, and knowledge can be conclude and driving force behind such selection of option by individuals.

How often do you use digital payments?
77 responses



35.1% of respondents have answered that they utilise this system very often. We can assume that they have been manoeuvring it on regular basis. While 29.9% respondents use it often. The respondents are using digital payment system in regular basis to satisfy their needs such as payment for travelling, purchases of books, entertainment etc.

Do you feel digital payments are revolutionary change in the payment method system?
78 responses



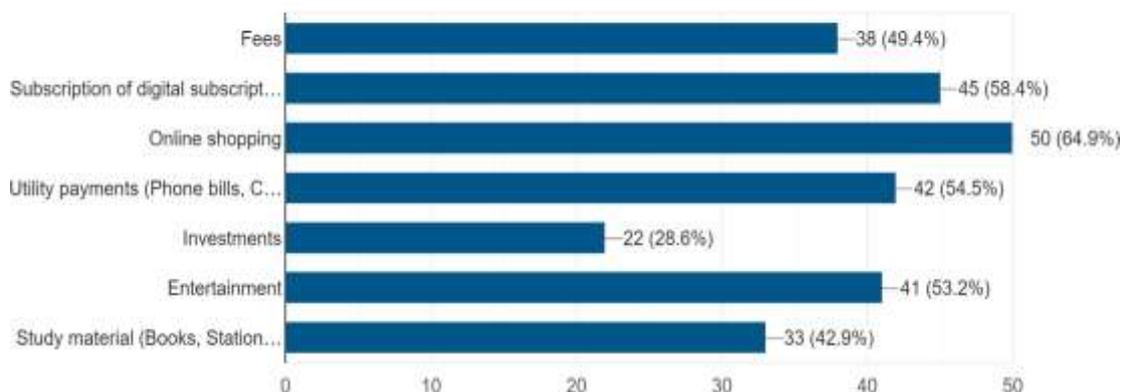
The respondents acknowledged that digital payment system is a revolutionary change in the payment method system. With the barter from paper currency and metals coins to digital currency, plastic cards and mobile application, there has been a considerable shift seen in last 10 to 15 years. Barter system to Unified Payments Interface (UPI), payment systems in India have come a long way. While many respondents are positive about the statement yet there are 14.1% who are not sure about it. There are few uncertainties regarding the present payment system and somewhat yet believe in the traditional means of exchange for their transactions. The volume of digital transactions in April tilted a bit due to the restrictions on movement. However, it started rising from May. The UPI and IMPS transactions touched an all-time high in July.

Do you like offers / rewards provided by the Digital payment apps?
77 responses



93.5% students have agreed that they like the offers which are provided by digital payment apps. On further investigation we found that most of the students who used offers used Google Pay and Paytm as their primary digital payment app. Rest others do not utilize the offers which are provided to them by the apps. Students said they use the offers majorly for spending at food stalls, movie theatres and online shopping

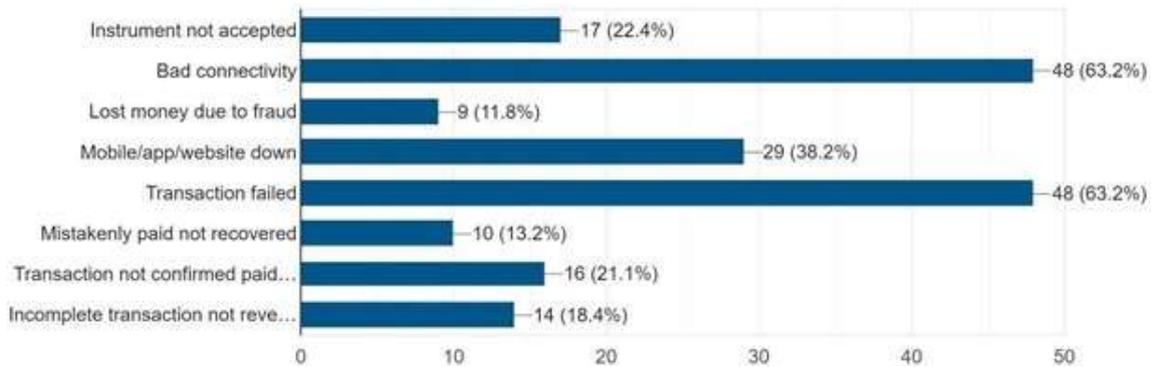
For what purpose do you use digital payments ?
77 responses



As we can see from the responses, we see 64.9% students use digital payments to buy products online. Followed by subscription of OTT platforms at 58.4%. 54.5% students use it to pay for utilities such as phone bills and electric bills. 53.2% students use it for entertainment purposes like buying movie tickets, spending on food stalls etc. 49.4% and 42.9% students spend on fees and buying study material respectively. Only 28.6% students use it for investment purposes.

Problems faced in using digital payments.

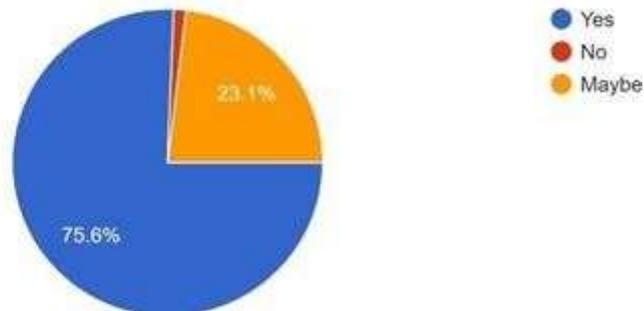
76 responses



It can be seen that failed transactions and bad connectivity are faced by most students (63.2%). 38.2% students face issues when the app or website faces several glitches. Sometimes not all places accept all modes of payments. This situation is faced by 22.4% students as they cannot make purchases without the use of digital payment apps in certain places. 21.1% students have faced the situation where the app showed failed transaction but payment was done twice when rechecked. 18.4% and 13.2% students have lost money due to issues in transaction and payment not recovered. 11.8% students have lost money due to fraud.

Would you recommend digital payment to everyone?

78 responses



75.6% of respondents have experience using online means of exchange and have been content with the services provided by the online applications and E-banking services. Thus their positive experiences are the driving force behind recommendations given to their peers, family members and acquaintances. The respondents are educating and encouraging others to use such services and to their optimal usage. While 23.1% of respondents are yet not sure whether they will recommend other to use, the reasons for such uncertainty might be due to past negative experience while usage of such services or uncertainty in the system and its policies. However, cash dependence is huge in the city. With massive digital illiteracy, low internet penetration and rising cybercrime there is yet a huge battle to be fought before complete dependency and adoption of new payment system and methods.

CONCLUSION:-

The main purpose of this research paper was to identify the usage of digital payments among the college students in Mumbai city. In conclusion to all the interpretation, we observed that most of the respondents use digital payment, we interpreted this on the basis of some basic questions

and the respondents responded very wisely. As a part of our first objective, it was observed that many of our respondents use digital payments for their day-to-day transactions. On interviewing our respondents, it was clearly observed that our respondents feel it convenient and time saving to use these digitalized applications as it saves time and also there is no need to carry liquid cash. Majority of the respondents were from the commerce background, a few from science followed by arts. On observation it was clear that commerce background has a greater knowledge of digitalization as compared to science and arts this could be due to lack of awareness among respondents about digital payments as commerce background emphasizes a lot on e-banking, digitalization. as compared to the other two. Majority of the respondents started using digital payments pre-pandemic, 44.7% started using it post-pandemic. Due to covid-19 majority of the stores were only accepting digital payments and hence it was necessary to opt for

digitalization in payment methodology. In conclusion there are respondents who are active and use digital payments whereas there were few of them who are still no into digitalization. Nevertheless, India is a developing country and hopefully one day it will be a developed and digitalized country very soon.

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STUDENTS' MENTALITY IN ONLINE EDUCATION DURING COVID 19**Vijay Devendra, Hardik Mahadik, Abinesh Nadar and Rohan Vig**

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ABSTRACT

In India, educational institutions (schools, colleges, and universities) are now based solely on conventional learning techniques, that is, they follow the traditional classroom setup of face-to-face lectures. Despite the fact that many academic units have begun to use blended learning, many are still using outdated processes. The abrupt emergence of Covid-19, a fatal disease caused by the Corona Virus (SARS-CoV-2) shocked the whole globe. It was labelled a pandemic by the World Health Organization.

This circumstance posed a challenge to the global education system, forcing instructors to switch to an online style of instruction overnight. Many academic institutions that had previously been hesitant to modify their traditional pedagogical method now have no choice but to fully embrace online teaching-learning. The relevance of online learning and a SWOC (Strengths, Weaknesses, Opportunities, and Challenges) study of e-learning modes in times of crisis are discussed in the essay.

Another appealing feature of online learning is the ability to organise or plan one's time for completing courses offered online. Blended learning and flipped classrooms are created by combining face-to-face lectures with technology; this sort of learning environment can help students learn more effectively. Students may learn at any time and from any location, gaining new skills and preparing for a lifetime of learning. In this fast-paced world, the government also acknowledges the growing relevance of online learning.

INTRODUCTION

The Internet has evolved from a practically non-existent store of information to the largest and most accessible database of information ever produced in the previous 20 years. It has altered how people interact, shop, socialise, conduct business, and consider information and learning. Online schooling is altering the look of traditional classrooms and making education more accessible than ever before. It is much more than simply a fresh spin on distant learning.

Online education is a type of education in which students utilise the internet to learn from their home computers. In the last decade, online graduations and courses have grown popular among many non-traditional students, including those who wish to continue working full-time or raising families. Online graduation and course programmes, some of which are performed utilising digital technology, are frequently given through the host university's online learning site.

The Pandemic has changed the education sector; it has pushed optimization in delivery methods. Schools and education institutions have been forced to move online. A new normal has been created and it is teaching online. While a lot of institutions have moved online by buying licenses for video conferencing tools, the question is, have they moved online?

If offline traditional methods of teaching are applied online, they can jeopardize (or limit) the success of the training.

When shifting from offline to online learning, a number of difficulties arise, including how to offer informal social connections, how to maintain student attention, and even how to ensure active involvement. Most schools and other institutions struggle with these issues since neither their instructional materials nor their training addresses them.

LITERATURE REVIEW

Dr. Bhupinder Pal Singh Chahal (August 2020) conducted a research on " CHALLENGES AND OPPORTUNITIES FOR ONLINE EDUCATION IN INDIA ". The major goal of this research study was to identify the obstacles of online education as well as the benefits of doing so.

Piyush Joshi performed study on " THE IMPACT AND DEVELOPMENT OF ONLINE EDUCATION (E- LEARNING) IN INDIA " in March 2021. The research paper's major goal is to investigate the hurdles, drawbacks, and limits of online education, as well as the advantages and effect of online education in India.

T.muthuprasad (2021) published a paper named " STUDENT'S PERCEPTION AND PREFERENCE FOR ONLINE EDUCATION IN INDIA DURING COVID -19 PANDEMIC ". The primary purpose or objective of this research study is to learn about students' preferences and perceptions of online education.

Zahoor Ahmad (2019) conducted research on " THE IMPACT OF ONLINE EDUCATION IN INDIA ". The primary goal of this research paper was to examine the idea of online education as well as the present condition and future prospects of online education in India.

Dr. Chanchal Sachdeva Suri, an assistant professor at Chandigarh University, published a paper titled " CHALLENGES TO ONLINE EDUCATION DURING COVID 19 PANDEMIC ". During this COVID pandemic, the major goal of this research was to discover any obstacles or problems encountered in online education.

OBJECTIVES

- To study students' mentality in online learning in covid 19
- To understand the problems and issues faced by students in online education
- To get the sample of students who has access of gadgets for virtual learning
- To understand students' opinion regarding online learning
- To study which mode of studies is effective for student

LIMITATION

This study focuses on students' mental health throughout the covid 19 pandemic. during this period, students rarely have face-to-face interaction among students. Students lose touch as a result of online lectures . Data is collected from students in the age range of 7 to 30 years old just within the city limits of Mumbai. No data is collected from outside Mumbai.

RESEARCH METHODOLOGY

This study's data is based on primary as well as secondary sources. acquired via questionnaire and also preferred several websites for preference purpose links for those sites are given in the bibliography. here data is collected from 53 students

STATEMENT OF PROBLEM

Due to covid pandemic the whole education shifted from offline mode to online mode. Our research is to get brief idea of how one can evolve in online learning. Moreover while we are

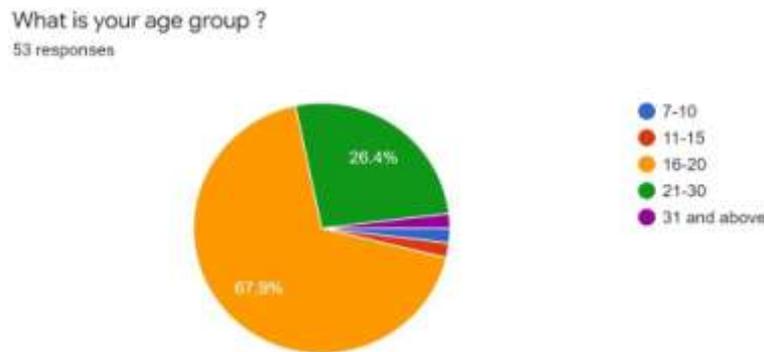
conducting survey we get to know how more or less people are interested into online mode of education. Online education has time and place efficiency through it people who are in their town too can attend class through online mode. Learning through online mode as in form of ppt gives more clarity to students mind. But still due to lack of face to face interaction students are under more pressure they won't be able to give their best and learn through online mode. From our survey we also came to know that people opt offline mode over online mode in terms of education.

SCOPE OF STUDIES

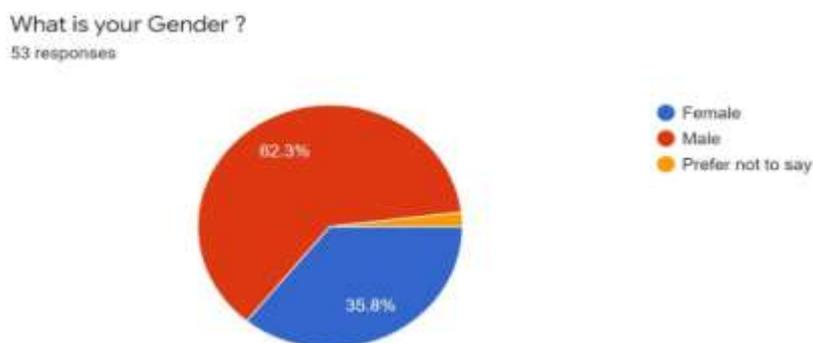
The main objective of the research paper is to study the mentality of students during this COVID pandemic. This research paper considers which mode of learning is better online or offline. This paper includes problems faced by students as well as teachers in online education. Online education is 53% cheaper than offline education. Furthermore, at the very least, which mode of learning method is most convenient for Indian residents is taken into account in this project.

DATA INTERPRETATION

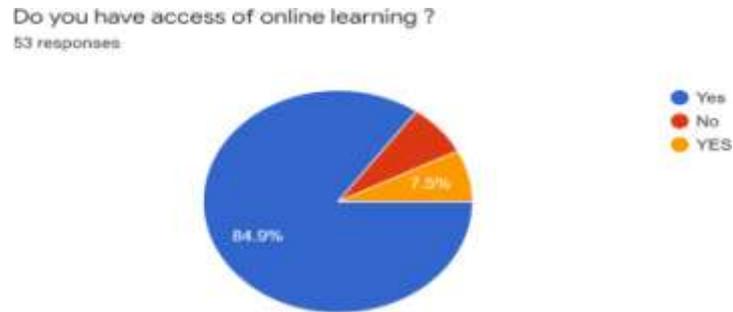
This information was gathered in the Mumbai region during Covid 19 with the goal of better understanding students' mental health towards online education. The number of samples are 53



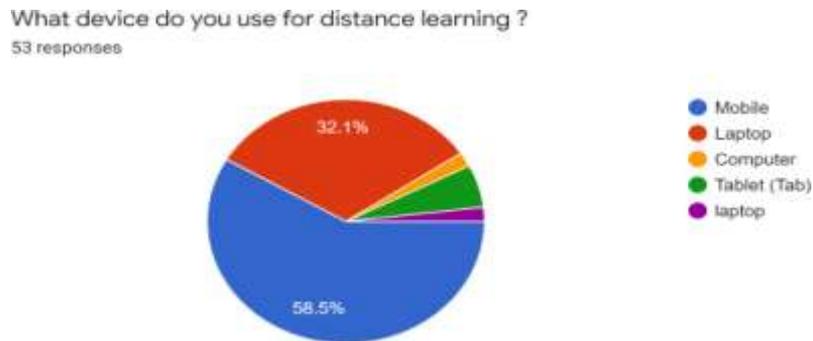
To gather information, I separated the students into age categories. According to the data gathered, 1.9 % of the pupils were between the ages of 0 to 7. A total of 1.9 percent of the population was between the ages of 11 to 15. 1.9 percent of persons were above the age of 30, 26.4 % were between the ages of 21 and 30, and 67.9% were between the ages of 16 to 20.



63.2 % in the survey are male, 35.8% are female, and 1% of students did not want to reveal their gender



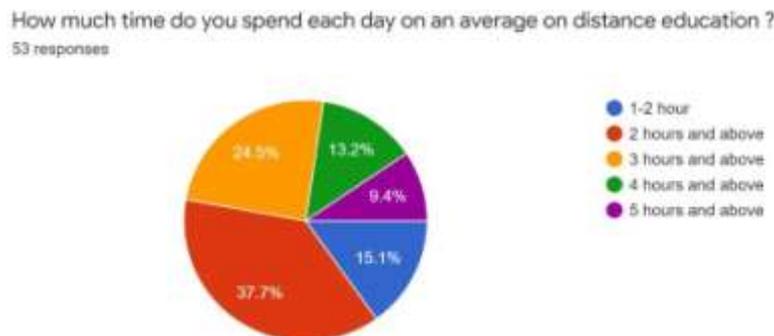
Out of the same size of 53 students , 88.9% (84.9% + 4%)students are having access to online education where as 7.5% of students are not access with online education



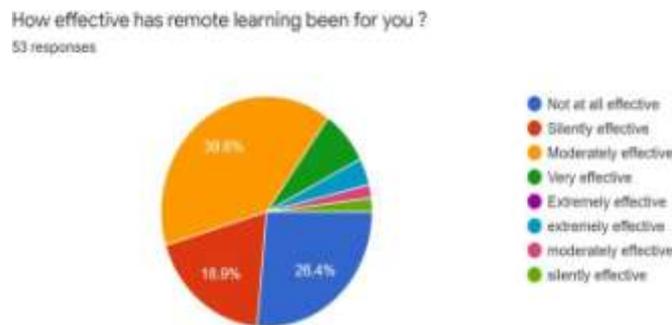
Here are the various types of gadgets that students use for online learning during covid pandemic: -

Gadget	% students using	No.of of students using
mobile	58.5%	31
laptop	33.1 % (32.1% + 1%)	18 (17+1)
computer	1.9%	1
tablet	5.7%	3

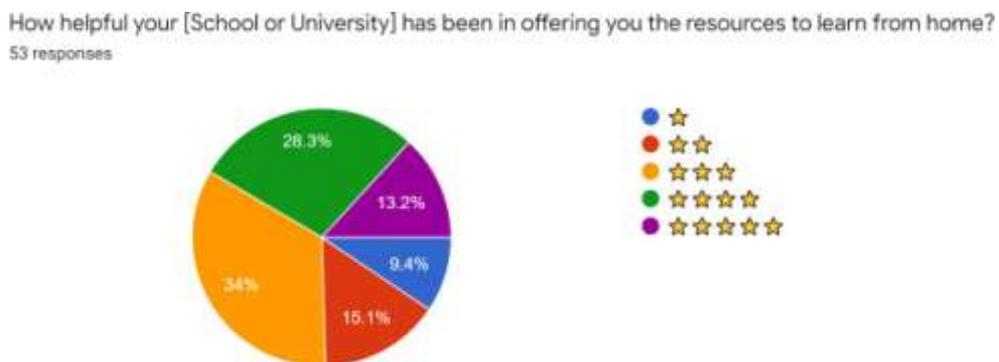
Its shows that maximum no. of students are preferring mobile for online studies and few people are using computer the reason was budget convenient the research shows that that



- 15.1% students studying for **1 to 2 hours** a day via online
 - 37.7% students are studying **2 hours and above** via online
 - 24.5% students are studying **3 hours and above** via online
 - 13.12% students are studying **4 hours and above** via online
 - 9.4% students are studying **5 hours and above** via online
- (The hours of study is based on students age group and studies)



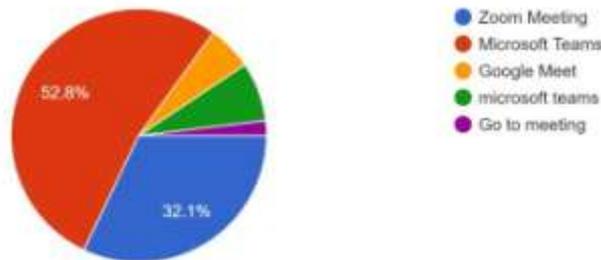
Out of a total of 53 students, 14 (or 26.4%) are dissatisfied with their online education. 73.6 % of students are satisfied, either partially satisfied, moderately satisfied, or completely satisfied.



Here is a review of the students' , How supportive has their [School or University] been in providing resources for them to learn from home?

% of students	Students stratification level
9.4%	★
15.1%	★ ★
34%	★ ★ ★
28.3%	★ ★ ★ ★
13.2%	★ ★ ★ ★ ★

Which platforms do you prefer for Online Learning?
53 responses



Here are the different meeting platform via which students are attaining their online lecture.

Meeting platform	% of students	No. of students
Zoom meeting	32.1%	17
Microsoft teams	60.3% (52.8% + 7.5%)	32 (28 + 4)
Google meet	5.7%	3
Goto meeting	1.9%	1

Do you enjoy learning remotely? (If no please mention the reason)
53 responses



69.8% of the 53 students in the survey appreciate online education, while the remaining 30.2 percent do not enjoy the online learning.

Here are some of the reasons why they dislike online education.

(Reason given by students)

- Its much difficult as compared to the concept of offline learning
- Online learning is boring
- Lack of interaction and learning become difficult
- Difficulty in understanding the concept
- Lose in interest in studies

Is online learning stressful for you ? (If Yes, please mention the reason)
53 responses

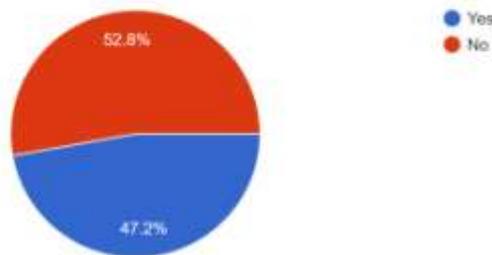


Out of 100 pupils, 50.9 percent find studying online difficult, while 28.3% do not. Here are some of the reasons why students find online learning stressful.

(Reasons given by students)

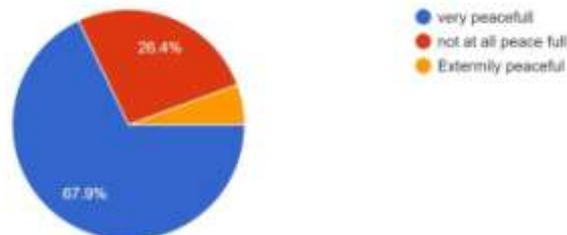
- Network issue lead to stress
- Stress level increase
- No friend’s interaction
- No conceptual clarity..... etc

Are you satisfied with Online Learning ?
53 responses

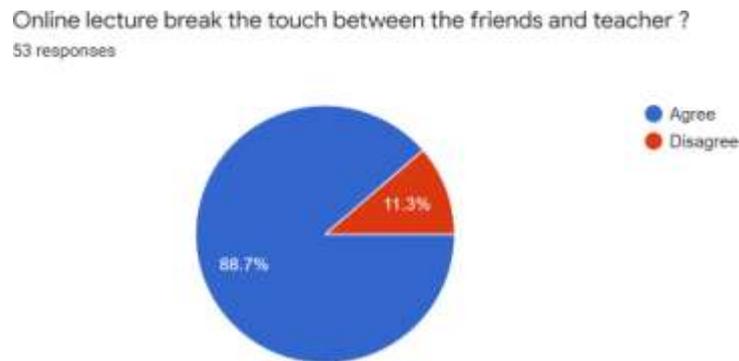


Online learning has dissatisfied 52.8 percent of pupils. Online education has benefited 47.2 percent of students.

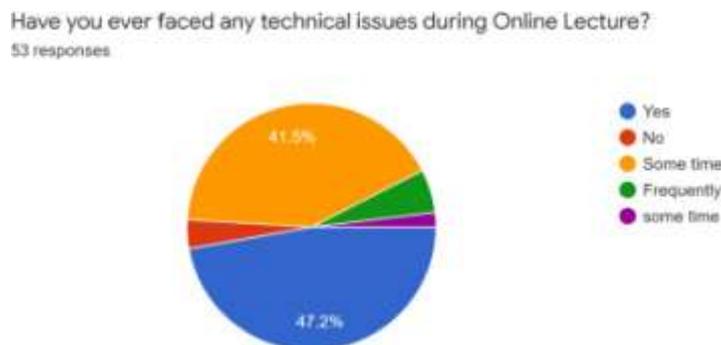
How peaceful is the environment at home while learning?
53 responses



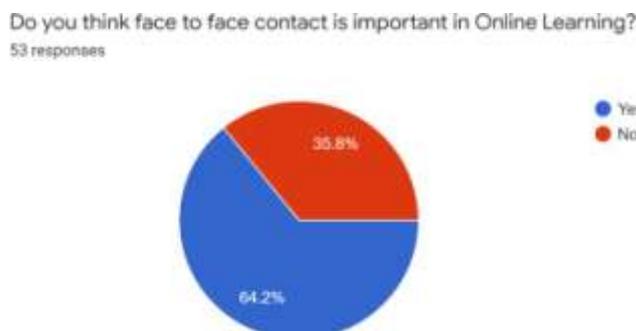
When students were questioned about their house's inside environment and whether it was comfortable for them to concentrate in online lectures, most said yes. 67.9% of students said their home environment is peaceful, 5.7 percent said their home environment is extremely peaceful, and 26.4 percent said it is not at all peaceful. not suitable for receiving a lecture from the comfort of one's own home



When questioned if they agreed or disagreed with the statement "Online education breaks the connection between friends and instructors," 88.7% of pupils said yes, while 11.3 percent said no. The majority of kids have lost connection with their instructors and peers.



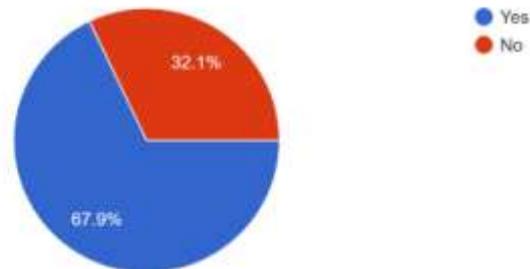
Out of 53 students, 51 stated that they had encountered technological difficulties during online studying, while just two stated that they had not encountered any difficulties. It appears that the vast majority of pupils are having technological difficulties when learning online.



Face to face contact is not important in online learning, according to 35.5 percent of students out of 53, but face to face contact is significant in online learning, according to 64.2 percent of students.

Does Online teaching is bringing an innovative chain in the field of Education and Learning?

53 responses



when we questioned the students "Does Online teaching is bringing an innovative chain in the field of Education and Learning?" 67.9% of the students said yes and 32.1% students said No Online teaching didn't bought any innovative chain in the field of Education and Learning

- **Here are some of the several reviews students have given about online education.**

It destroys face to face contract, there for teachers don't know whether students are understanding the concept or not

Online education is future we have to adopt yourself

It is an awesome experience for me in the pandemic to have distance learning which brings innovativeness.

Due to the pandemic online education is the only one option which govt can opt for the benefits of students. So, I coordinate and respect the decision of the government

Good but due to sometimes network issue not able to attend lectures

Offline education is way better than online education

ONLINE EDUCATION will degrade the quality of education and can also spoil the future generations, as there is no discipline of learning in online mode

Gets boring soon and distracted

Online education is need of the hour as we all know what are we been through for 2 years. But ever coin has two sides so as online education. Online education helps us to learn but it has some drawbacks such as lack of personalised feedback etc

SUGGESTION AND RECOMMENDATION

1. Students, particularly those from rural regions, should be provided with enough internet access. Installing WiFi connections in temples and panchayats will be very useful for them to access the internet and take online lessons.
2. The education system has changed drastically as a result of the pandemic scenario, and it is now entirely online. The most common applications used for online education or class are team, zoom, Google meet, and others, and many times students are unable to attend class due to technical issues or overload, so to solve this problem, online sessions should be recorded, and if anyone is unable to attend, they should be recorded.

3. It's difficult for the students as well the teachers for to give 100% attention without any distraction so to solve this problem online sessions should be conducted in a very interesting manner and a lot of creativity should be used to make the session interesting.
4. Every week, students must be given an assignment to assist them comprehend the topic.
5. Due to the lack of face-to-face interaction in online education, many issues arise, such as students' lack of confidence. To address this problem, so several group projects should be assigned so that students may communicate with one another.

CONCLUSION

Online learning is a growing and exciting new way to learn about almost anything. If there is a course you have always wanted to take or a skill you have always wanted to learn, but you have not had the time to attend a traditional face-to-face class or there hasn't been an opportunity near you, then online learning might be your answer.

Today's online learning opportunities offer everything from one-hour live workshops to online degrees. There is virtually something for everyone, all you have to do is find it.

However, learning online is different from learning in a face-to-face setting, and it is important to think about your goals, your needs and your interests before committing yourself to something. You also need to think about the time you have available, your comfort level with using technology and the equipment that is at your disposal. As we all become more familiar with computers and computer access becomes increasingly common, online learning will continue to open doors and offer learning opportunities for those who are interested.

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A STUDY ON GROWTH OF E-COMMERCE DURING COVID-19**Siddharth Bhardwaj, Vedant Rai, Shaunak Natraj and Sairaj Srinivasan**

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ABSTRACT

E-commerce has already changed the layout of retail market with a clash over e-commerce and brick and mortar shops over market share and with few of the brick-and-mortar shops as well now showing a presence online and future of this is upward with e-commerce as an industry set to reach a value of \$120 billion by 2025. Now with shopping being at the convenience of your fingertips, the buying behaviour of customers is very intriguing and with consumer data now being the new oil. Companies also offer some additional service to their premium customers through premium membership. With the Covid-19 pandemic hitting everyone globally, E-commerce was probably at its all-time high due to people not going out to purchase the product due to their own safety or the lockdown regulations. The study suggest that companies should try to work towards customer service and attract new customers while retaining the existing customers too.

INTRODUCTION:

Businesses have always operated with one goal in mind: to be market leaders and earn profits to run their businesses for the foreseeable future. Businesses are always looking for ways to improve their share in the market and make an Impactful presence so that they will be remembered for the years to come. With the sudden hit the pandemic had on the livelihood of many, they looked to the online world to help maintain business.

E-commerce has been around since the year 1999 and this shows that it is not a foreign concept. Veterans and new players as well have started using this method rapidly to improve their reach, reduce costs and expenses and for many other such benefits. Everything from groceries, poultry, to books and even furniture is available online from a plethora of options that a consumer can choose from according to their own comfort.

REVIEW OF LITERATURE:

1. Mishra & Kotkar (2017): E-commerce is one of the fastest growing methods of business in the Indian economy. With the increase in the development of the internet and networking techniques, there has been a boost in the growth of e-commerce in the country. Launch of 4G services and decline in the tariff rates of data plans and data cards/USB dongles have reduced the cost of effective internet connections. With the introduction of cheaper phones and connectivity sources, various remote places are also huge boosts to the development of the sectors. The paper studies and shows that the changes brought by the internet technologies in production, manufacturing, purchasing, selling, distributing, etc. And how the businesses have been able to maintain an up to date and updated products and market information. Speed of communication and increase in the quality of the customer services and relationships with the customers have also been rapidly increasing which is necessary for the business.
2. Abdul Gaffar Khan (2016): E-commerce has not fully reached its potential as many business organizations in by a country like India still follow relatively traditional method of conducting business. During Covid a lot of developing countries shifted a major of their

attention towards E-commerce to try to maintain a positive margin on trade. Due to the growing availability of electronic devices such as smart phones, tablets, computers and the growing access of these devices the bridge between consumer and company has shortened and has made trade more engaging. This in turn has shown the opportunities the platform has to offer. E-commerce is still evolving and still has a lot of flaws like internet coverage being limited, lack of trust in online portals, business following culturally traditional ways of conducting business, products sometimes are not as similar to the ones showed, one might face problems from the customer service due to it being heterogeneous, to name a few.

3. Bharti Aggarwal and Deepa Kapoor (2020): E-commerce websites have seen a huge spike in sales due to the dangers of going outside to shop for their wants and needs. Adding to this, having good internet coverage and people spending more time on the internet, E-commerce has gained a lot of importance in the modern world due to scarcity of some products in physical stores therefore people prefer to shop through E-commerce channels, a lot of small businesses have started to go online who do not have any offline presence. Growth of Indian market in electronic consumers is increasing at a faster rate than the predicted approximate of 200 billion USD by the year of 2026. Recent development since the epidemic indicates that the target can be accomplished much faster than the initially expected growth rate and with commerce evolving too much, even the local shops (Kiranans) have started to create their own websites or do business through a third-party app.
4. V.Nivethitha, S. Manjula & V. Mallika (2020): The coronavirus rigorously transformed worldwide trends and e commerce also felt the force of the same. A rapid change occurred in every form of business in the 205 countries that were affected and their economies as well. COVID had a vital impact on the e commerce both positively and negatively. The pandemic compelled several customers to use the internet and make it a habit of their daily routine. Retailers also felt the impact of this in the form of their shipment of stock arriving late, and in turn late delivery times for customers due to unavailability of products. The coronavirus being a virus spread by touch and contact, led to a lot of first timer e commerce users in India who were not accustomed or familiar with e commerce. Since people were terrified to shop offline and the surge in demand was so high that big players like Amazon were temporarily prioritizing the logistics and delivery of essentials like staples, packaged food, healthcare, personal safety and other such priority products. The paranoia of getting sick is the main reason why e-commerce made the growth it did. However, this came with a price to pay, even though there had been a pay raise for employees working in delivering said goods or warehousing of said goods and services, their life has been affected terribly with the surge in orders that were to be fulfilled leading to a hit in their physical as well as psychological health. This was especially evident in the case of Zomato and Amazon where delivery agents had to work throughout the day to keep up with the ever-rising demand.

OBJECTIVES:

1. To understand how startups use e-commerce to run their businesses.
2. To study growth in demand for e-commerce during times of pandemic.
3. To understand e-commerce compared to brick and mortar.
4. To understand purchasing patterns of consumers who use e-commerce platforms.

RESEARCH METHODOLOGY:

The methodology used for this research paper comprised of primary data in the form of a self-designed questionnaire and interviewing participants of the same regarding their views on E-commerce.

Secondary data was also used for this research paper in the form of various other research papers and articles available online pertaining to the topic of E-commerce and its various aspects.

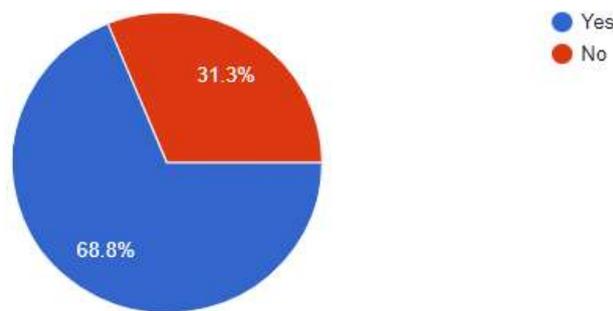
LIMITATIONS:

This study is limited to the E-commerce method of business and the data has been collected from the urban city of Mumbai. The total number of participants who provided their input was 70 in number.

DATA INTERPRETATION:

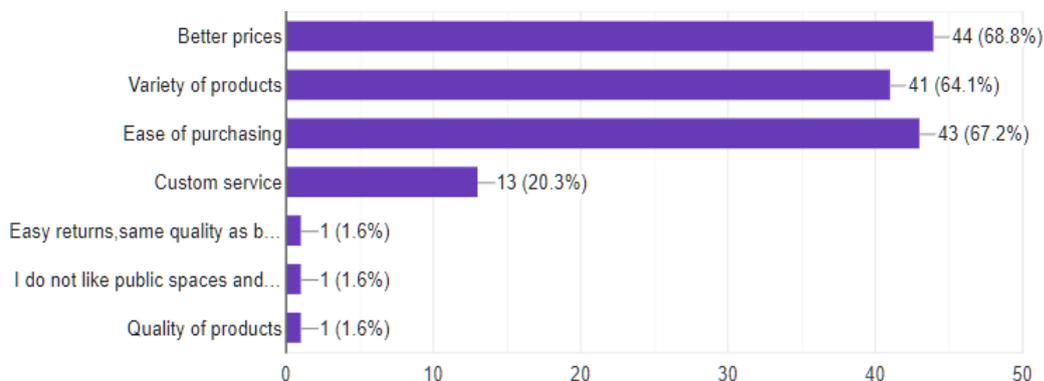
Upon collection of data from the questionnaires and interviews, we can interpret the following:

Q.1 Do you purchase necessities or wants online more than offline?



The responses show us that due to the current situations with the prevailing pandemic, people are paranoid to shop themselves and so, they prefer to shop online where there is absence of contact or touch with 68.8% of people using online shopping more than offline.

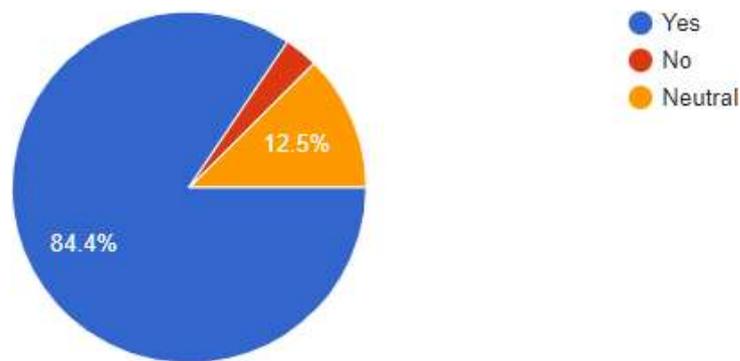
Q.2 Why do you prefer shopping online rather than brick and mortar?



With globalization and the advancement of technology, it is generally more cost efficient to set-up an E-commerce business than it is to start a traditional one. As a result, E-commerce businesses tend to forward the benefit of better pricing to its customers and also can provide

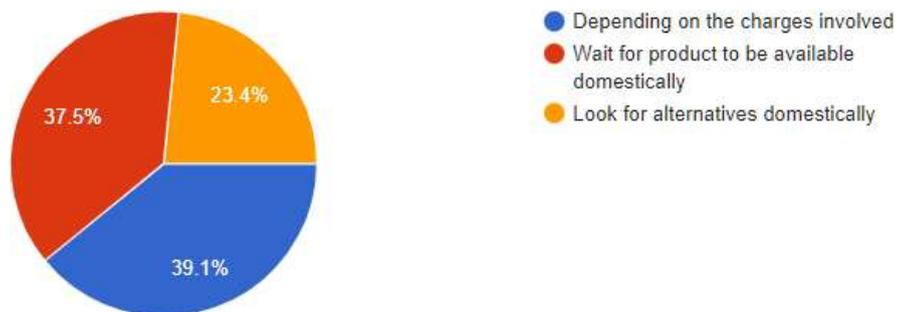
various other perks like convenience, variety of products, ease of access and trusted after sales services.

Q.3 Do you think E-commerce has been beneficial to startups in an emerging market?



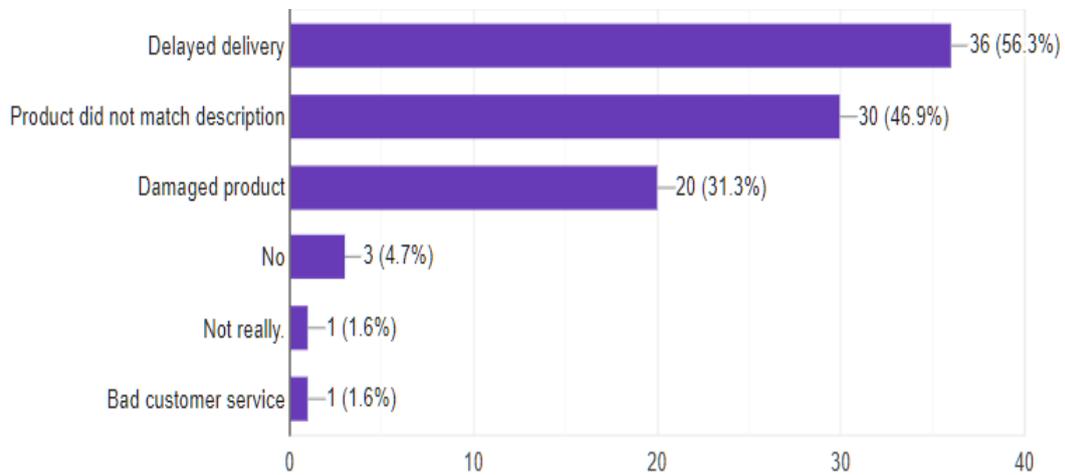
The current era we live in is a digital one, there are more than one way to setup and run a business as compared to how it was in the past. With the prices involved in establishing a physical business as well as other requirements like warehousing, wages, rent, and other such overheads, it becomes a leap of faith for those trying to start any form of business in a market as competitive as today's. With E-commerce, it becomes much simpler as it eliminates a lot of the requirements that physical businesses tend to require. Even an individual can go online and setup shop in their own localities like catering, baking and many others. The list is endless.

Q.4 Do you order products from abroad if they are not yet released domestically?



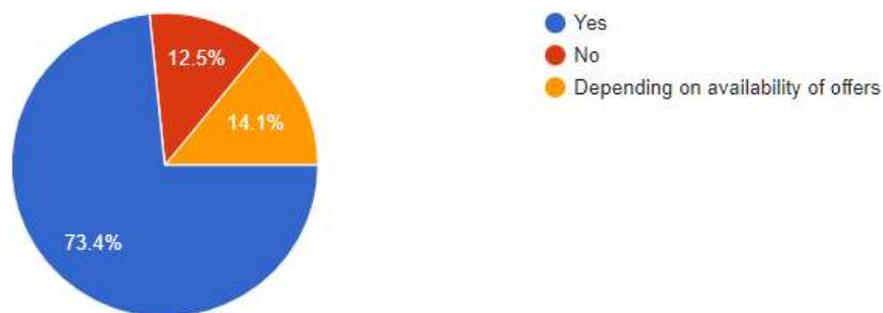
With how far globalization has come, it has become much easier to order products from abroad than it was in the past. This of course does not mean that, import duty, customs, freight duty and other such charges being absent, but we have reached a point of time where these costs have come down significantly. There are also various foreign companies who go as far as to offer free shipping based on the condition of a minimum order value being satisfied. This of course applies to people who want their hands on a product as early as it launches. Many respondents also tend to prefer to wait for said product to be available domestically because the domestic prices would also include the aforementioned charges and prefer to acquire the product at their own terms.

Q.5 Have you had any bad experience when ordering online?



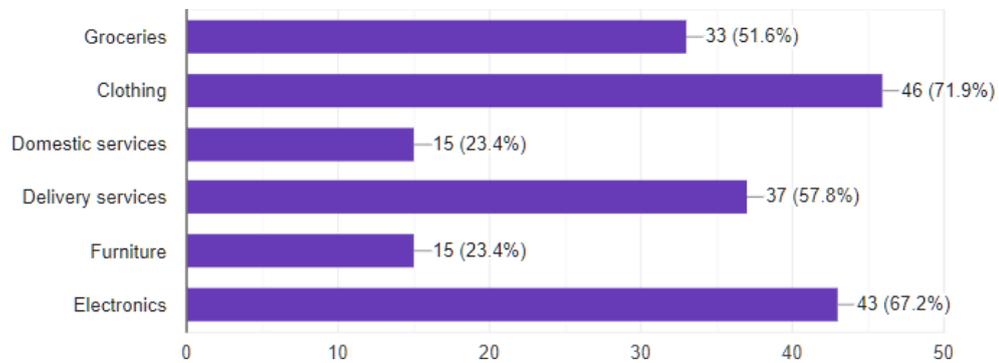
A majority of the questions that were asked reflected good sides of the E-commerce industry. But just like a coin has two sides, there are also various challenges that consumers go through to get a product from online avenues. The most common issue that people faced was respondents receiving their product beyond the date that was specified by the seller and this is a source of inconvenience and frustration to many. There are also incidents especially evident in products like clothing, electronics and the food industry wherein the product that one receives does not match the description that is provided with it. There has also been an increase in the frequency of frauds which take place online and so, people must proceed with great caution while ordering anything online and consumers must take their business only to people that are genuine and trusted.

Q.6 Have you subscribed to any premium plans E-commerce businesses tend to offer? (Eg: Amazon Prime, Zomato Gold, etc.)?



Businesses are always looking for ways to improve their brand image as well as customer to business relations. A great way for many to do that is by offering membership plans with added benefits that a regular customer would not get. A great example of this is Amazon Prime, which offers its members benefits like same day delivery, prime discounts that members get before regular customers, and even access to streaming platforms for media content. A few respondents also tend to wait for when said memberships go on discount to avail the benefits of the same.

Q.7 Which industry do you think has benefitted a lot from going online?



With everything going online, every industry has started to benefit by having a business online in more ways than one like reduced costs, not requiring a physical space and many others. E-commerce is definitely the future and it seems to be here for the long run.

SUGGESTIONS:

After collecting data and seeing the various opinions people hold towards E-commerce, we recommend the following suggestions:

1. With many companies entering E-commerce, companies should try to maintain or increase their market share online through better customer service and deals.
2. E-commerce has a major foothold in the current market and to maintain the same, companies should take into consideration the faults like customer grievances, late delivery, defective goods, etc.
3. When it comes to any business, the customer can make or break it. E-commerce is no exception. Companies should start considering customer feedback and opinions because those are concerns that a customer raises and they should be attended so that they do not take their business elsewhere. A great way to do this is by looking at the review's customers leave on the product page or to have insider programs wherein customers are given early access to products and can provide their own input as well.
4. E-commerce has become a contactless business and it has also become contactless to the point that even payments can be made at the click of a button. This also increases the chances of frauds happening. E-commerce platforms must use encryptions to make sure that people feel safe with their money and have no concerns or fears when it comes to their money.

CONCLUSION:

E-commerce as a form of business is here to stay for the long run. It has surely provided a lot of benefits to consumers and businesses alike. However, it's not always rosy for customers ordering products online. There has been a number of incidents where customers are fooled by paying for a product and not receiving the same product or receiving a defective product. There has also been a number of incidents wherein customers are lured in by heavy discounts not available at offline avenues and have been sent defective, spoilt, faulty goods as well, and the procedure to get a product replacement/refund for the same is also very troublesome with endless hours of following up. One should order products/essentials and others only from trusted sellers so that they are not deceived. Convenience should not come at the price of any inconvenience or a hassle to customers.

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A STUDY ON CUSTOMER'S PERCEPTION TOWARDS MOBILE BANKING**Sahil Karunakaran, Chaitanya Patil, Anu Murugan and Berwyn D'mello**

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ABSTRACT

Making financial transactions on a mobile device is known as mobile banking. This can range from a bank sending a fraud or use activity notice to a customer's mobile phone to a client paying an invoice to a vendor or sending money to family members who live abroad. Mobile banking reduces cost by providing customers with another means of accessing their accounts without physically visiting a bank. The present study aims at examining the customer perception towards different mobile banking services. The quality and reliability of research study are depending upon the information collected in a scientific and methodological manner. This study is based on descriptive research. The data has been procured through primary sources and secondary sources. The primary data is obtained from the designed Questionnaire and Interview method. This method has helped in obtaining data on factors such as satisfaction level, accessibility, usage level, purpose of usage, barriers, privacy and security etc. This research tries to close that gap by giving light on mobile service utilisation in general, as well as the impact of demographic variables on usage. Finally, it makes an attempt to give advice to the bank on how to better educate its consumers about mobile banking.

INTRODUCTION

This can range from a bank sending a fraud or use activity notice to a customer's mobile phone to a client paying an invoice to a vendor or sending money to family members who live abroad. Mobile phones have recently grown in importance as a delivery medium for providing financial services. This channel has become an essential platform for offering financial services to customers because of its quick rise in users and wider coverage of mobile phone networks. With the significant development in the number of mobile phone subscribers in India, banks have been looking into the possibility of using mobile phones to supply financial services as an alternative channel. Some banks have begun to provide information-based services such as balance inquiries, check stop payment instructions, transaction inquiries, and the location of the nearest ATM/branch, among others. Acceptance of funds transfer In a few banks, instructions for credit to beneficiaries of the same/or another bank in favour of pre-registered beneficiaries have begun. Because the technology is still new, the Reserve Bank has issued a set of operational norms for banks to follow in order to ensure a level playing field. Although a considerable corpus of recent research has focused on consumers who utilise these services, customer behaviour in the context of mobile banking has remained a relatively unknown area. This research tries to close that gap by giving light on mobile service utilisation in general, as well as the impact of demographic variables on usage. Other motivators for this study include the paradigm shift from traditional branch banking to electronic banking, newly emerging channels, and fast expanding mobile phone penetration rates. The method used is practical, and it yields results from a quantitative empirical survey.

REVIEW OF LITERATURE:

Siu and Mou (2008): Customers' perceptions of service quality dimensions and the impact of e-SERVQUAL factors on customer satisfaction in internet banking were researched. Customers' perceptions of service quality dimensions in internet banking were determined using factors

such as credibility, efficiency, problem resolution, and security. To determine customer perceptions, data from 195 bank customers was collected using an e-SERVQUAL questionnaire and methods such as factor analysis, t-test, one-way ANOVA, and multiple regression tests. Except for security, all three dimensions, such as credibility, efficiency, and problem handling, were found to be significant in shaping consumer impressions of overall service quality. Customer satisfaction is significantly influenced by credibility, problem handling, and security, according to the findings of the regression test.

Kumbhar (2011): Customers' satisfaction is influenced by a number of crucial elements. Overall satisfaction, system availability, e-fulfillment, correctness, efficiency, security/assurance, responsiveness, ease of use, convenience, cost effectiveness, problem handling, compensation, contact, perceived value, and brand perception were all included in this study. The information was gathered via a survey of 150 clients of public and commercial banks that use alternative banking methods. The data was analysed using descriptive statistics, multiple correlation, Kruskal Wallis, Mann Whitney test, and principal component analysis. Furthermore, there was a substantial association between all measures and overall consumer happiness, according to the findings.

Ramseook-Munhurrun and Naidoo (2011) :They looked into the many aspects of internet banking and their impact on client satisfaction. The study looked at five main aspects of service quality: reliability-responsiveness, security, ease of use, accessibility, and satisfaction. The information was gathered from 242 internet banking users using the SERVQUAL model questionnaire. The data was analysed using tools such as factor analysis, paired t-tests, and regression tests. The findings suggest that reliability-responsiveness and accessibility are essential factors in influencing total customer satisfaction, with accessibility having the greatest influence.

Prameela (2013): She analyzed consumer opinions of technology deployment at Andhra Bank and ICICI Bank. Tangibility, reliability, responsiveness, assurance, empathy, efficiency, accuracy, security, and easy and convenient banking were all factors considered in this study. The information was gathered from 500 clients via a well-designed questionnaire. The data was analysed using techniques such as chi-square, ANOVA, and the t-test. Customers' perceptions and experiences with technology deployment in Andhra Bank and ICICI Bank were in favour of technology upgrades, according to the findings.

OBJECTIVES

1. To see if incorporating Mobile Banking has boosted the customer base.
2. To determine whether Mobile Banking has improved the efficiency and productivity of bank operation.
3. To understand how different age groups perceive Mobile Banking.
4. To study the Customer awareness for Mobile Banking Services
5. To study the barriers for adopting Mobile Banking Services

LIMITATIONS

1. The research is based on an online survey and questionnaire.
2. The research is restricted to Mumbai City which is a major geographical barrier.
3. Despite the vast population of Mumbai city the research is only limited to a hundred people.

- There were respondents who gave vague as well as no responses to get complete information for the research study.

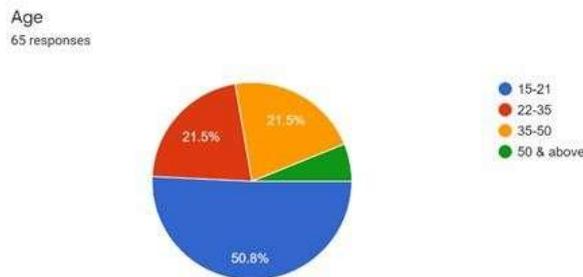
RESEARCH METHODOLOGY

The current research is based on Customer’s perception Towards Mobile Banking. The service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device such as a smartphone or tablet is Mobile banking. The data has been procured through primary sources and secondary sources. The primary data is obtained from the designed Questionnaire and Interview method. The target was to collect a maximum of 100 responses. On the other hand, the secondary data used is a review of a bunch of published articles, blogs, and sites from the Internet.

STATEMENT OF THE PROBLEM

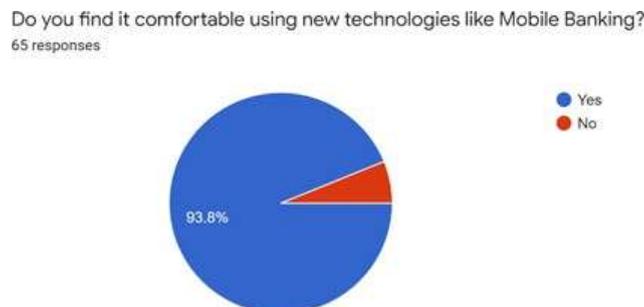
Customers can conduct various bank transactions at any moment using mobile telecommunication technologies. Many studies suggest that India is rapidly increasing the number of mobile users and mobile internet users, which gives the banking industry an advantage in promoting mobile banking. However, there are also disadvantages to using Mobile Banking, such as a lack of awareness, transaction costs, security concerns, difficulty in understanding, and information that is not always accurate. As a result, many customers choose not to use it.

DATA ANALYSIS & INTERPRETATIONS



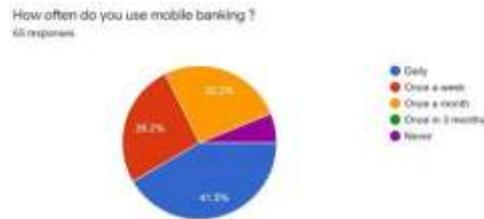
Findings: Out of the total respondents 50.8% were from the age group 15-21, followed by 22-35 and 35-50 at 21.5%. 7% of the respondents were from the age group of 50 & above.

2



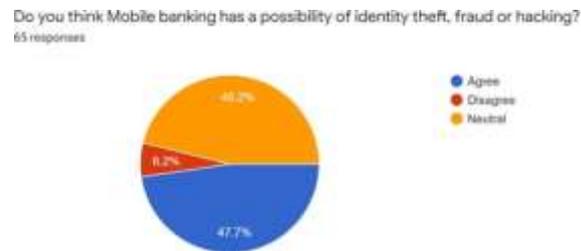
Findings: Majority of the total respondents are already familiar with Mobile Banking which is backed by 93.8% finding it comfortable to use such applications.

3.



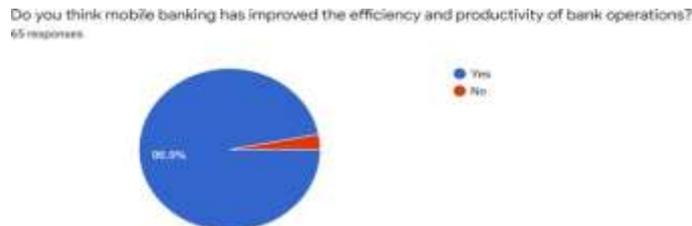
Findings: Out of the total respondents 41.5% use Mobile banking daily surprisingly 6% of the respondents have never used Mobile Banking.

4.



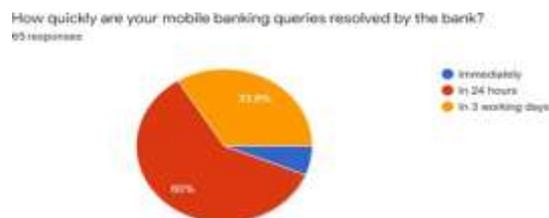
Findings: 47.7% of the respondents feel that Mobile Banking does have a possibility of identity theft, fraud and hacking with 6.2% disagreeing with it .

5.



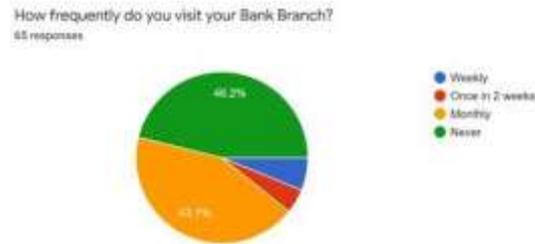
Findings: 96.9% of the respondents believe that Mobile banking is a good step by the Banks to improve their productivity and efficiency.

6.



Findings: It is seen that 60% of the respondents' queries are resolved within 24 hours and 6.2% respondents' queries are resolved immediately which reflects the efficiency of the Bank.

7.



Findings: Surprisingly, the majority of the respondents have never visited their bank branch or only visit it once a month which further proves that people prefer Mobile Banking over traditional Banking practises.

SUGGESTIONS & RECOMMENDATIONS

1. The study highlights several areas banks can improve upon with their mobile banking offerings
2. The banks should maintain the safety and security of transactions for the customers.
3. The banks should increase their service quality in means of accuracy of transaction, transaction speed, trustworthy, easily accessible services and reliability of services
4. Offering customer services tools on mobile can help banks enhance customer loyalty.
5. Banks should invest in these features to keep customers from jumping ship to neobanks and other third-party providers.

CONCLUSION

With a population of 120 million people and an annual growth rate of roughly 7%, there is no major rise in banking access. The growing advances in the modern financial system, on the other hand, can be used to predict India's progress. According to the World Bank, a 10% increase in broadband connectivity will result in a 1.38 percent gain in poor countries. Only by enabling digital infrastructure will the government's vision of a digital India and smart cities be fulfilled. Lowering e-transaction fees, offering discounts and waiving service tax on cashless transactions, promoting cashless infrastructure for merchants, making low-cost android phones available, and improving government gateways such as UPI, an open network, and BHIM, a local app will all contribute to a digital economy. As part of its financial inclusion policy, the government has also implemented JAM (Jan Dhan, Aadhar, Mobile) to reach out to the unbanked population. The RBI's tight adherence to mobile banking norms is critical in light of the digital world's escalating security concerns. Artificial Intelligence, a virtual reality and automation technology that is well-known in online transactions, is gaining traction, but the mobile manufacturer should keep an eye on decreasing costs and enhancing production. This will provide a richer customer experience for Gen Y customers, encouraging them to use banking on small devices in real time. Offering discounts, further discounts, cash back offers, and gift certificates on mobile-based transactions to encourage cashless purchases/sales can help to increase m-banking usage. Most banks just offer additional services in the hopes of increasing customer happiness. Users, on the other hand, are becoming increasingly unhappy with the complicated mobile banking features, as evidenced by statistics. What course should

banks follow to improve client happiness with their mobile banking apps if "more is better" isn't the best option?

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A STUDY ON OFFICE'S PEOPLE PERSPECTIVE TOWARDS STOCK MARKET AS AN INVESTMENT AVENUE

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ABSTRACT

Stock market has become an attractive investment avenue for most of the investors, and stock market has enormously grown over the years. But lot of investors fear to invest in stock market due to the volatility often seen in share market. The risk often undertaken by the investors in share market huge and there exist fear among the investors of losing their hard-earned income. Even though the return, the investors receive in stock market is high, the investors need to bear an equal amount of risk as well as moreover the investors must sure of which investment avenue, they are selecting in order to ensure high returns. This study was undertaken to understand the different personal factors affecting their investment decision and the different factors influencing various categories of investment. The was also conducted to know the source of investors awareness regarding stock market. Questionnaire and personal interview of the investors was conducted to understand the view point, behavior and attitude of the investors as well as their level of awareness. Chi square test was used as a tool to arrive at a decision regarding the association between the two variables. It was that there are many factors influencing the investor's decision such as risk return, tax benefits, maturity period, capital appreciation and safety of principal.

INTRODUCTION

The Stock Markets play a vital role in accelerating the economic growth of a country. The Stock Exchange is an institution that facilitates the exchange of stocks, commodities, currency and other valuable assets from one investor to another. It is a market that stimulates wealth creation and forms an essential part of capitalism in India. The Stock Exchanges in India are regulated by The Securities and Exchange Board of India (SEBI) under SEBI Act 1992. There are nine active Stock Exchanges in India, with Bombay Stock Exchange (BSE) being the oldest and National Stock Exchange being the largest (NSE). At present out of Indian's 1.39 billion population, hardly 2% of the population are active participants in the equity markets. The savings of an Indian household is around 30%, which is regarded the highest in the world, however unfortunately there is not much of funds channelized into the markets

OBJECTIVES

1. To analysis the people perspective towards stock market investment.
2. To understand the reason for the low participation level in the market.
3. To find out which salaried individuals mostly prefer to invest.
4. To identify factors influencing the investor while investing in market.
5. To identify certain factors that motivates the investors to invest in stocks.

SCOPE

The study is limited to the age group of 15- 46 & above years. As we collected data from the people who work in office who live in Mumbai City. We have collected data from people who work in any field in office Total number of candidates is 100. As, we conducted online

questionnaire to cover major areas of personal stock market knowledge and their perspective about investment avenues. The survey includes 18 financial questions. The study focuses on the level of financial literacy of the office people.

RESEARCH METHODOLOGY

The research consists of primary and secondary data. In the primary data we prepare a questionnaire to it was responded by office people out of 61 that we have spread to the college students and people who work in office in Mumbai city.

LITERATURE REVIEW

- Shanmnga Sundaram V (2011) explored in his study, the behavioral dimensions of an investor which can impact their investment decisions in the capital markets. These behavioral dimensions are highly influenced by a number of psychological factors like fear of losing money, anxiety of the markets crashing, fear of extreme volatility in the markets, fear of sudden decline in stock indices, lack of confidence in one's decision making capabilities. All these have a direct bearing on a person's investment decision in the capital markets.
- Prashanth Rao, Nabhi Bansal (2017) together performed a study on the perception of the General Public towards Stock Markets as a 'Gambling Den' (Satta Bazaar). According to the authors, investors aim for capital appreciation through the stock markets. However, most of the investors are unable to achieve their desired expected returns through the markets, and it is these investors who see the stock market as a gambling den. Gambling is an act where one party takes a risky action in the optimism of a desired result. The outcome is one party profits and another loses the entire share. A novice investor in the gluttony to make money, invest into the market with any prior research, they tend to lose and want to exit from the markets, however this is not the case with a prudent investor.
- Smita Mazumdar (2014) examined whether there exist a relationship between the levels of financial knowledge and investment behaviour. As per her study, she could not discover any association between the two variables. She further researched to find an association between financial risk preference and investment behaviour, however here too, there existed no relation between the two variables. From her research, she found that people who have rich financial knowledge generally tend to invest in risky avenues, in huge amounts
- Manish Mittal and Vyas (2008) observed in their study that investors are emotional driven when it comes to making financial decisions. An individual's behavioral biases impact their risk taking appetite and this makes them risk averse. Also various demographic factors such as age, income, education, marital status affect the investor's decision. The relationship between demographic variables and an individual's investment personality was studied. Raj Pokharel (2018) researched the investment behavior of investor on the Nepal Stock Exchange (NEPSE). On his research he derived that an investors' investment decision in the secondary markets is highly influenced by the movement in stock indices, and, on the recommendations and advices given by
- their stock brokers. Daily news and market sentiments are considered to be the least impacting factor.

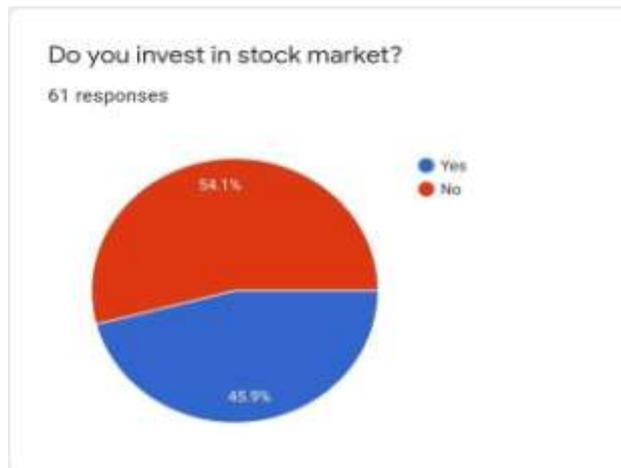
DATA INTERPRETATION/ DATA ANALYSIS

DISTRIBUTION OF RESPONSES	
Total no. of respondents	61

Total Current investors in the stock market	28
Total non – investors in the stock market	33
Total male respondents	27
Total female respondents	34

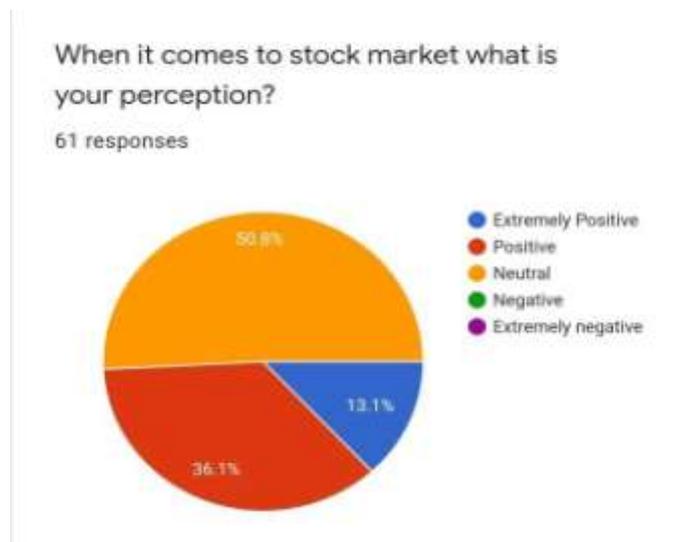
SURVEY RESULT

Survey Fig.1



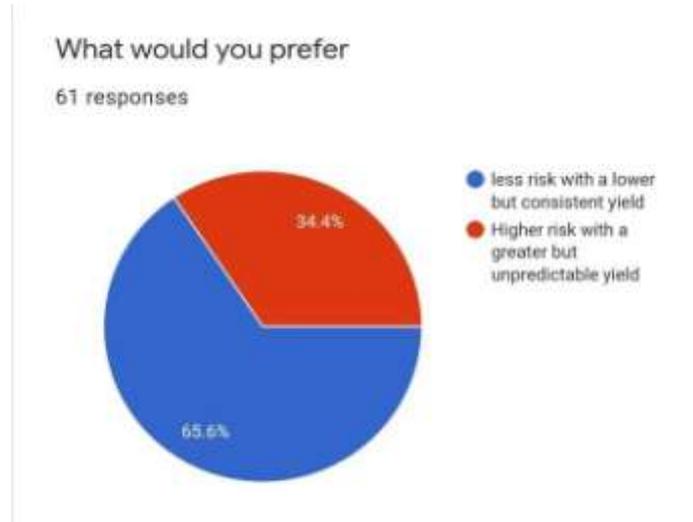
A total of 61 respondents were surveyed for this research. Out of the 61 respondents, 28 respondents (i.e. 45.9% of the sample population) invest in the stock markets and 33 respondents (i.e. 54.1% of the sample population) do not consider stock markets as their investment option, as depicted in survey fig.1

Survey Fig.2



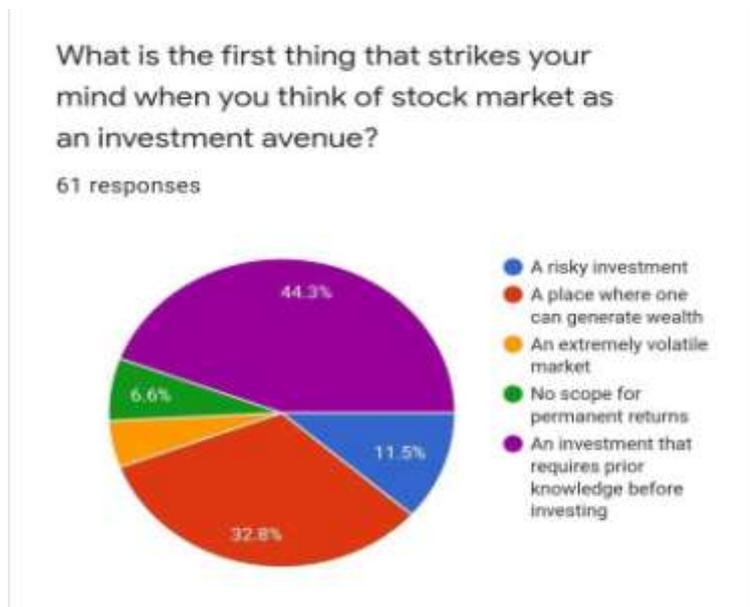
As per survey fig.2, nearly 36% of the sampled population had a positive perception on stock markets, as an investment avenue. 50% had a neutral perception (not supporting either of the sides specifically). None of the respondents had an extremely negative perception about the stock markets. 13.1% were extremely optimistic about stock markets.

Survey Fig.3



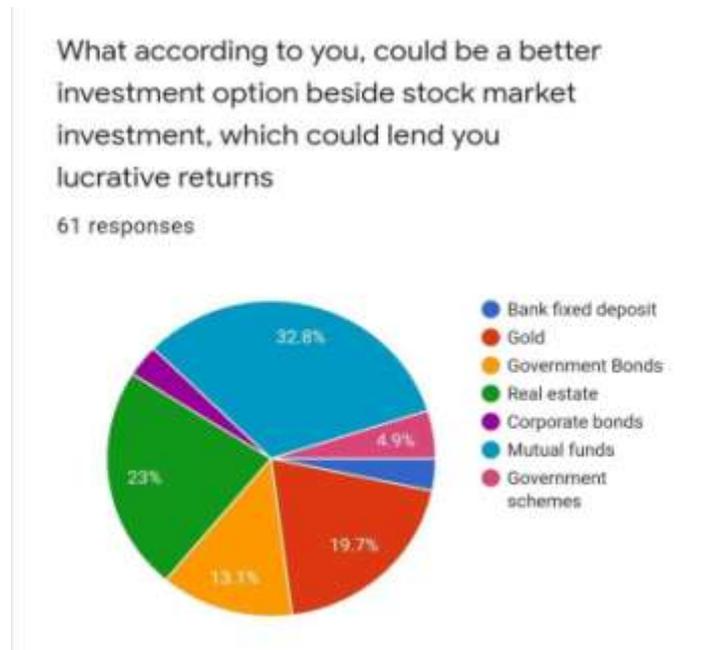
It is observed that most of the respondents do not mind earning lower yields, but would not want to undertake risk at any cost, as shown in survey fig.3. Nearly, 66% of the sampled respondents feel that stock market investments can be a golden opportunity if luck is on their side or else it can even lead to a grave misfortune.

Survey Fig.4



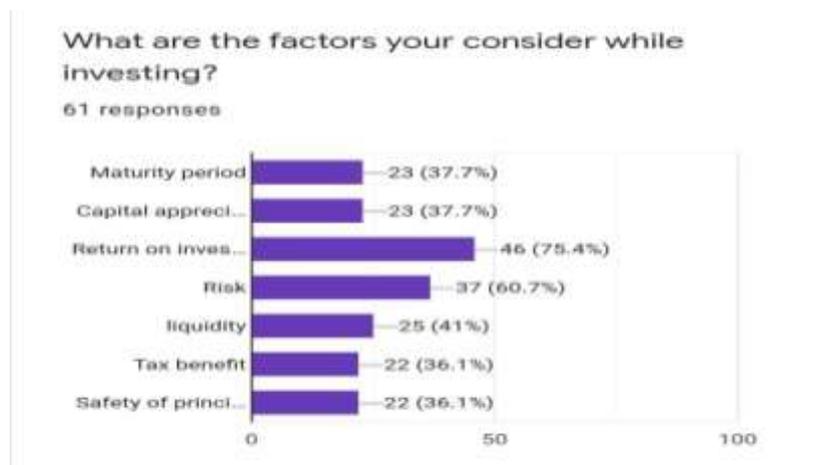
According to survey fig. 4, for 44% of the respondents, the first thing that strikes their mind at the thought of stock market investments is, the demand for thorough prior knowledge before making an investment in stocks. 32.8% feel that stock market is a place where one can generate wealth. 11.5% view stock markets as risky investment. 6% think of stock markets as an extremely volatile place. Thus, each respondent had their own set of thinking with regards to the markets. These set of thoughts could be based on prior/current experience or reviews from various sources.

Survey Fig. 5



According to survey fig. 5, besides stock markets, the non-investors are of the opinion that mutual funds can give the most lucrative returns. Besides MFs, non-investors prefer investing in safer options like real estate and gold. A common investment option preferred by nearly all or most of the respondents is Mutual Funds and Real Estate. The advantages of investing in a mutual fund is that portfolios of clients are professional managed, low levels of risk, flexibility to invest in small amounts (SIPs), safe and transparent investment avenue, these are some of the reasons for mutual fund investments being the most preferred among the respondents. On the other hand, the value of real estate keep appreciating over a period of time. Hence these are the two most opted investment avenues used by non-stock market investors. Bank fixed deposit and government bonds are the sort after options after MFs, real estate and gold, which most non stock market investors prefer, since these investment ensure stable returns.

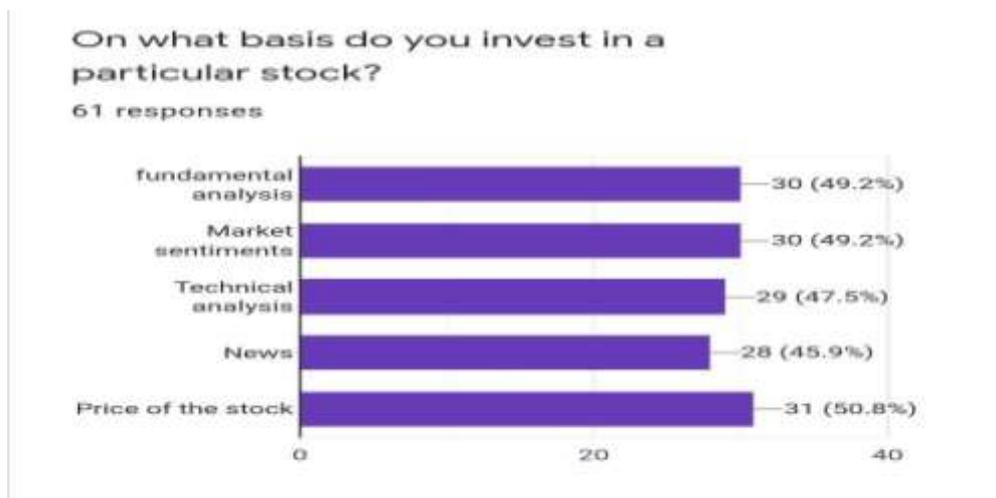
Survey Fig. 6



As per survey fig. 6, the common investment parameters that is highly considered by the respondents are return on investments, followed by risk and capital appreciation. Liquidity is important, but it is not given much weightage as compared to the other three factors. Risk factor is more important, good returns is what people will want to receive and

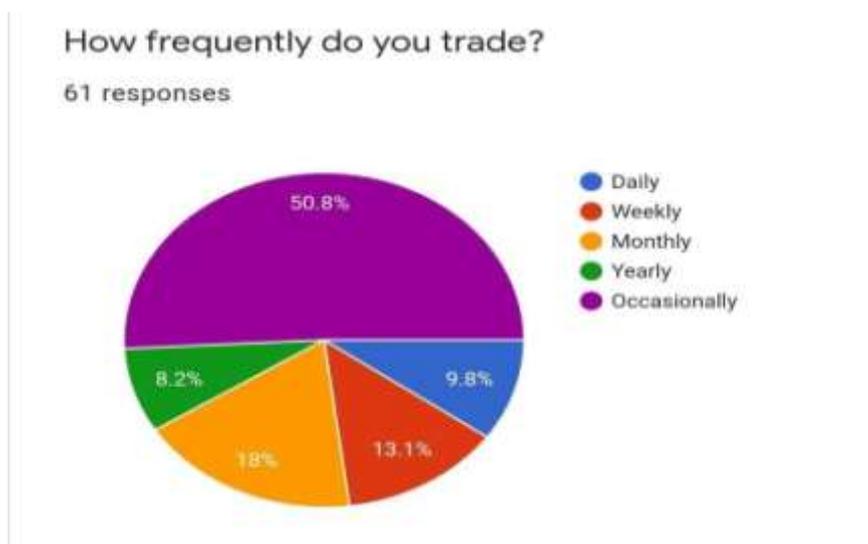
capital appreciation is what people prefer. If these three aspects are well considered, people will be ready to accept lower levels of liquidity. Lower levels of liquidity implies that people are ready to hold their investments for a longer term. The least considered factor is the tax period and safety of principal.

Survey Fig 7



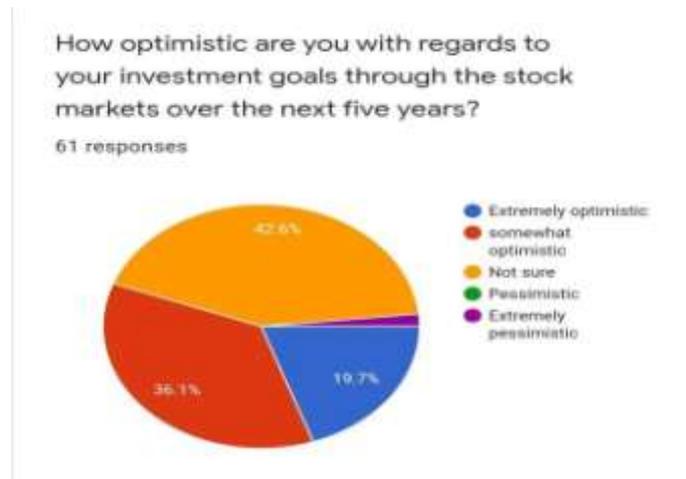
Besides the above investment parameters as seen in survey fig 7, 28 respondents who are investors in the stock market, also consider aspects like market sentiments, fundamental and technical analysis, market sentiments and price of a particular stock when investing in the stock markets. As per fig.7, most of the respondents rely on fundamental analysis followed by stock price and technical analysis. Very few go by news.

Survey Fig.8



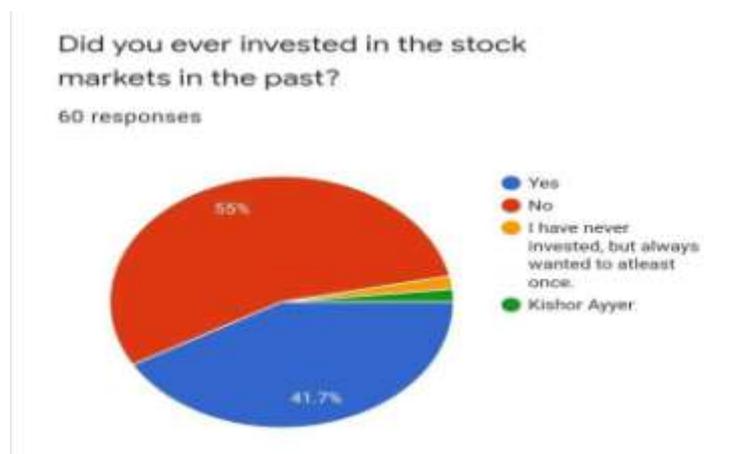
From survey fig.8, it is observed that 50% of these investors trade occasionally and 30% trade monthly. Only 9% of the investors trade on a daily basis. These 9.8% investors would have to present some levels of self-discipline and objectivity when it comes to day trading, or else there could be high chances of burning their fingers in the market. The data is skewed towards occasional trading. This behaviour indicates that people do not prefer going close to stock investment options, but they desire to reap the benefits of stock investments. They are not totally risk averse, but they are a bit conscious about the risk, they expect good returns and prefer capital appreciation.

Survey Fig.9



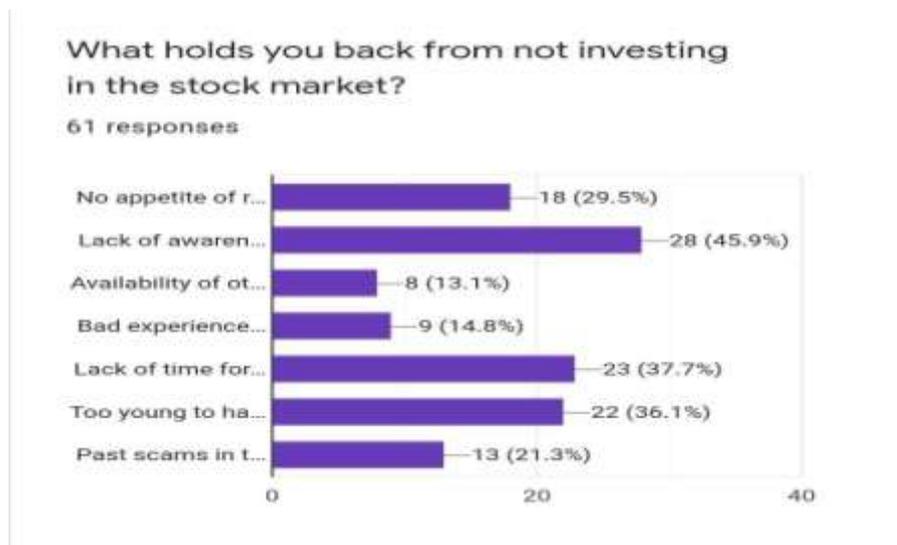
Among the 28 respondents who invest in the markets, 19% of them are somewhat quite optimistic, but unsure about their investments in the stock markets, as depicted in fig.10. The respondents seem somewhat optimistic since they believe that stock markets have the potential to grow as the Indian economy has progressed significantly over a period of time. They feel that the Indian economy is going to perform excellent in coming 5 years and substantial investments will be made by the developed countries in India. There is some sense of unsureness among them and this is due to the sudden unexpected fluctuations that could occur in the economy, which gets reflected through the market.

Survey Fig.10



As shown in fig.10, out of the 28 respondents who are currently non-investors in the stock market, 41% of them were investors at some time or the other in the past, but lost interest in the markets due to bad luck and losses, fluctuations in the market, extreme volatility, alternative wealth investment options in real estate etc.

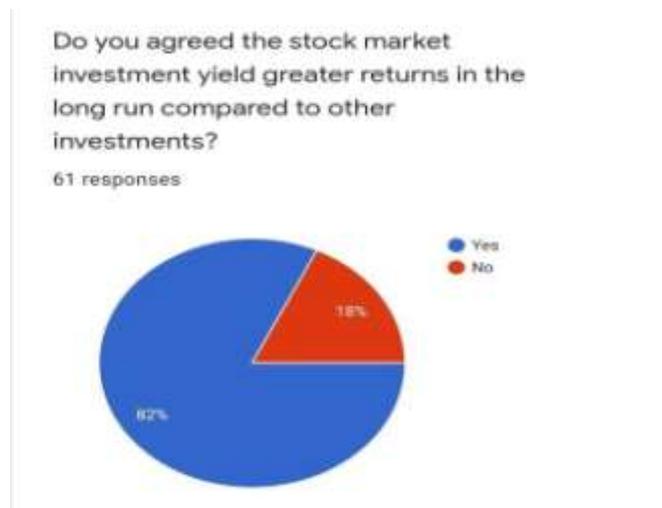
Survey Fig.11



On analysis of the response, it was found that, 33 respondents do not invest due to either lack of time for research, lack of knowledge and guidance w.r.t. the trading procedure, no appetite for risk, availability of other fixed income sources and many such reasons as depicted in survey fig.11.

The main aim of this research is to convert most of this set of 33 non stock market respondents into the herd of the 28 current stock market investors. In order to convert these 33 respondents into stock market investors, certain suitable keys have been prescribed in the solutions and recommendation section of this research study

Survey Fig.12



It was surprising to know that out of the 33 respondents who stay away from stock market investments, 82% of them, agree, that investments in stocks can yield greater returns in the long run compared to other investment options like Mutual Funds, Bank Fixed Deposit, Government Schemes, etc. as shown in survey fig.12. However even after being well aware of the attractive returns that stock markets yield, still these 82% do not attempt venturing into the markets, and this is either due to lack of awareness or no appetite for risk.

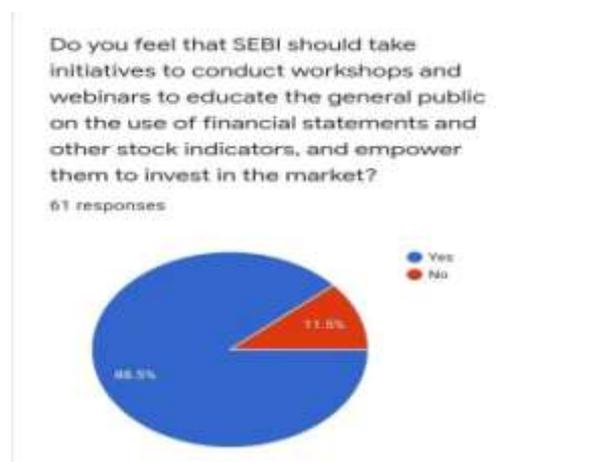
Survey Fig.13



33% of non-investors feel that the procedure to enter and invest in the stock markets is complicated, at the same time a similar percent of respondents feel that the trading procedure is simple. 13% of the respondents have a perception that the procedure is quite lengthy. It is surprising to observe that even after 44% of the respondents find the procedure simple, they still prefer to not open their demat accounts and begin trading. This indicates that there is some fear in their mind that restricts them from entering the stock markets. None of the respondents are conscious about the account opening charges or brokerage charges.

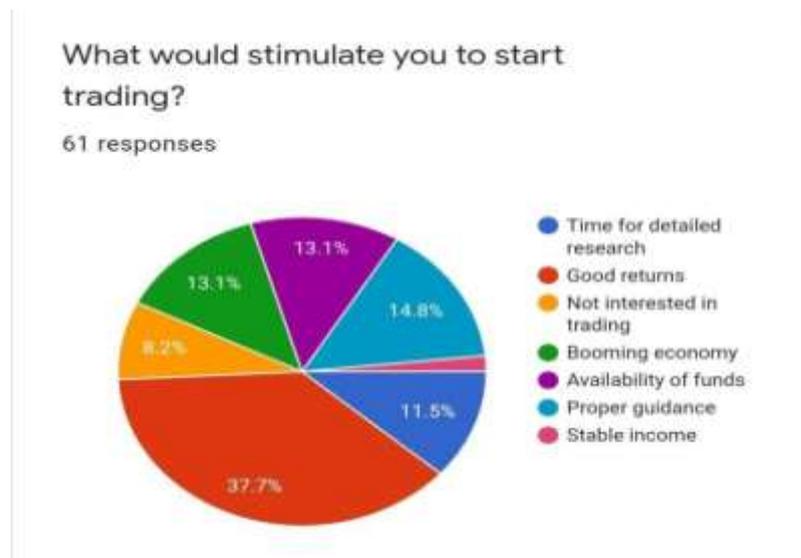
These Analysis are clearly evident in survey fig.13.

Survey Fig.14



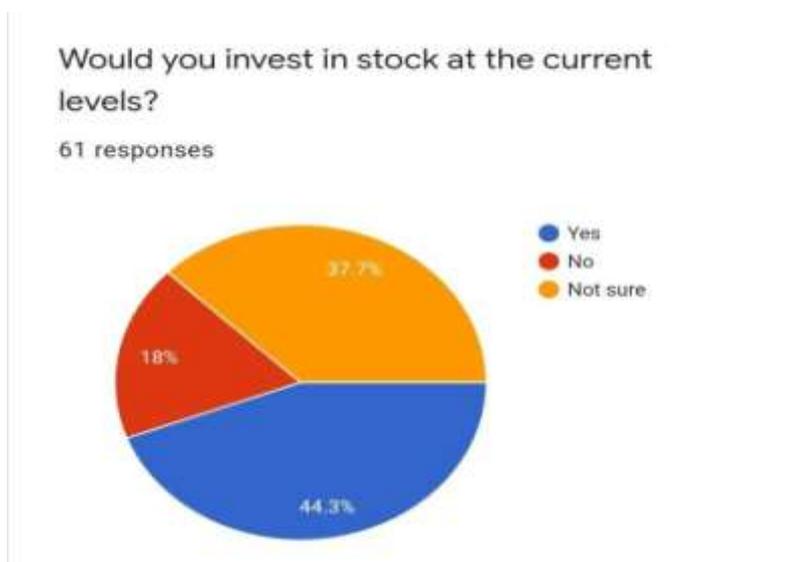
Around 88.5% of the non-investors require SEBI to intervene and conduct workshops, seminars and webinars so as to financially educate people and empower them to invest in the stock markets, as shown in survey fig.14. This indicates that the non-investors will be ready to invest if some level of guidance and support is provided to them

Survey Fig.15



From survey fig.15, it is observed that the non-investors would be stimulated to invest in the markets once they develop better understanding of the markets, have some guidance or support systems w.r.t stock investment advice, some respondents are waiting for a stable economy to invest, some feel that if SEBI guidelines are made stringent it could stimulate them to begin investing in the markets. Also since most of the respondents surveyed are students, they prefer to join the markets once they seek employment, so that they have a stable flow of earnings of their own to invest.

Survey Fig.16



From survey fig.16, it is very evident that nearly 37.7% of the non-investor respondents are unsure whether they plan to invest in stocks at the current levels. Very few i.e. only 44.3% are very sure of entering the markets soon, which would be in a span of a month, 3 months or 6 month time.

CONCLUSION

There seems to be a sense of fear and lack of financial awareness among the respondents when it comes to stock investments. But there can be a high chance of the general public being stimulated to invest in the markets, if the solutions and recommendations documented in this research paper are considered by the various institutions concerned. Moreover, the markets will definitely see higher levels of investor participation in the years to come, just like other stock market in the world, due to the Sudden surge in IPOs, Economic development and stock markets.

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EDUCATION TOWARDS THE FUTURE USING ARTIFICIAL INTELLIGENCE**Dr. M. Mohanasundari¹, Dr. P. Sundharesalingam¹ and Dr. P. Vidhya Priya²**¹Associate Professor, and ²Professor, Department of Management Studies, Kongu Engineering College, Perundurai, Erode 638060, Tamil Nadu, India**INTRODUCTION:**

The origins of artificial intelligence can be traced back to a two-month workshop held at Dartmouth College in the United States by John McCarthy in the 1950s. In 1956, McCarthy coined the word "artificial intelligence" in his workshop proposal ^[1].

Computers and computer-related innovations, such as the Web and the Internet, were accepted as artificial intelligence in advanced education. Computer-generated experiences, electronic stages, mechanical technology, video conferencing, general media documents, and 3-D innovation have all helped understudies learn more effectively.

Artificial intelligence conjures up images of a supercomputer, a machine with enormous processing power as well as adaptive behaviour, such as sensor integration, and other capabilities that allow it to have human-like cognition and functional abilities, improving the supercomputer's interaction with humans ^[2].

They go on to add that artificial intelligence is a broad phrase that incorporates a wide range of technologies. This umbrella term encompasses technologies and approaches such as machine learning, learning analytics, data mining, and algorithm creation ^[22].

i) Machine Learning:

The act of parsing based on a sampling data set known as "training data" to generate meaningful patterns and organised knowledge is at the heart of machine learning. For example, machine learning can assist students in making recommendations as they select classes and even institutions. It uses student success data, aspirations, and preferences to "match-make" schools where they can grow the most. Furthermore, this technology can assist educators in gaining a better grasp of how pupils are processing each idea ^[3]. In example, picture recognition and machine learning predictions can be used to evaluate student assignments and tests, providing faster and more trustworthy results than humans. It's worth noting that deep learning, a subset of machine learning, has gotten a lot of press recently. Decision tree learning, inductive logic programming, clustering, reinforcement learning, and Bayesian networks are all examples of this extensively used technique.

ii) Learning Analytics:

Learning analytics is concerned with data derived from student attributes and knowledge objects derived from the learner model and knowledge field model. Learning analytics is a notion that adds a new technology, namely machine learning. The goal is to adjust educational approaches to the needs and abilities of each individual learner, such as intervening with at-risk students or offering feedback and instructional content ^[4]. It employs machine learning, data visualisation, learning sciences, and semantics methodologies. For example, AI-based competency learning may successfully identify insights on students and forecast the essential competences they can pursue, allowing institutions to act proactively. Learning analytics, in addition to competency-based learning, make use of AI's varied learning capabilities. In terms of dropout difficulties, AI can take into account a variety of factors to designate new students as likely to drop out, resulting in early warning systems and actionable data for institutions. The next step for learning analytics is to broaden its reach to include interpersonal skills, the arts, and literature, among

other things, which adds a whole new level of complexity to the measurement and assessment of competencies and learning outcomes. Learning analytics face a dilemma in that they must be specific enough to be utilised in specific learning contexts while also being general enough to be used across different courses and institutions. Learning analytics will become more widely used, using advanced methodologies to aid students, instructors, administrators, and institutions in their learning.

iii) Data Mining:

Educational data mining aims to provide learners with systematic and automated responses. The goal of AI-based educational data mining is to establish intrinsic association rules and provide students with knowledge objects that are tailored to their specific needs. For example, a modest number of written assignments can be used to assess students' demographic characteristics and grading data ^[5]. A machine learning regression method that can also be used to forecast a student's future performance can be utilised to do this. Data mining is also becoming a significant tool for improving the learning process and knowledge acquisition, resulting in a better understanding of educational environments and learners. To put it another way, data mining is pattern discovery and predictive modelling applied to extracting hidden knowledge, allowing instructors to make changes to improve curriculum development in the educational system. One of the most significant uses is that data mining-based AI can achieve personalised learning from knowledge field data, allowing students to learn at their own speed and choose their own learning technique with the assistance of AI. Students choose what they're interested in utilising personalised learning, and teachers adapt teaching courses and approaches to the students' interests ^[6]. AI can more accurately create its intelligence (e.g., via machine learning) with data mining, and the results are more dependable.

iv) Algorithm:

a) Evaluation Of Student:^[7] It uses machine learning algorithms to assess student engagement in a social science course, including final results, assessment scores, and the number of clicks students make in the VLE (Virtual Learning Environment), which can alert instructors to the need for intervention. It also uses machine learning algorithms to check academic integrity, assessing the likelihood of student work being tampered with. This brings up the possibility of using fewer invigilators or gaining access to student accounts ^[8].

b) Evaluation Of Teaching: Many questions in the assessment questionnaire were useless since it used data mining methods to evaluate lecturer performance through course evaluations using four separate classification methodologies ^[9]. An algorithm was used to examine the effectiveness of alternative teaching approaches in a differential equations class, and it was discovered that online homework with rapid feedback was more beneficial than clickers ^[10]. While previous exam scores are often effective predictors of future exam results, they tell relatively little about students' projected performance in project-based assignments, according to the research.

METHODOLOGY:

1. Purpose of the literature review: The first stage in any review is for the reviewer to explicitly define the review's purpose and anticipated aims. For the review to be explicit to its readers, this is required.

2. Protocol and training: It is vital for every review that involves more than one reviewer to be entirely clear and in agreement regarding the detailed protocol to be followed. This necessitates a documented, detailed procedure document as well as training for all reviewers in order to ensure uniformity in the review's implementation.

3. Searching for the literature: The reviewer must be explicit in outlining the specifics of the literature search, as well as explain and justify how the search's comprehensiveness was ensured.

4. Practical screen: This phase, also known as screening for inclusion, requires the reviewer to be clear about which studies were considered for review and which were rejected without further investigation (a very necessary part of any literature review). For studies that were not included, the reviewer must explain why they were not included and how the resulting review can still be thorough given the practical exclusion criteria.

5. Quality appraisal: The reviewer must specifically state the criteria for evaluating whether articles are of insufficient quality to be included in the review synthesis, often known as screening for exclusion. Depending on the research methodology used in the articles, all of the included papers must be assessed for quality.

6. Data extraction: After all of the studies that should be included in the review have been identified, the reviewers must extract the relevant information from each study in a methodical manner.

7. Synthesis of studies: This process, also called as analysis, is synthesising the facts acquired from the investigations using appropriate quantitative, qualitative, or mixed methods methodologies.

8. Writing the review: In addition to the conventional guidelines for producing research publications, the process of conducting a systematic literature review must be described in sufficient detail so that the findings may be replicated independently.

Defining The Research Questions:

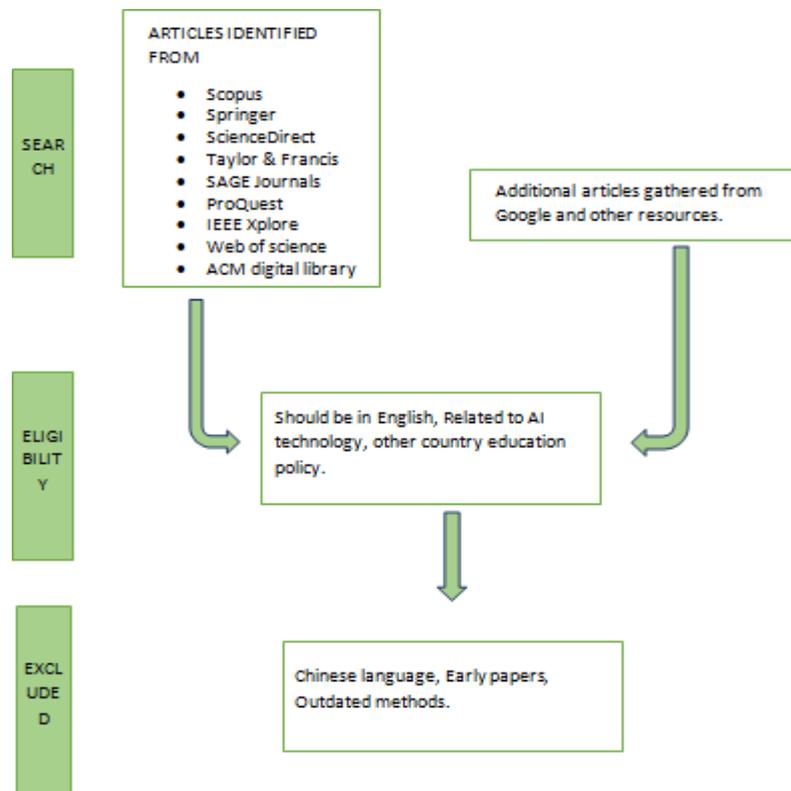
The research questions were formulated based on the objective of the study.

1. How higher education has been handled through a pandemic in China?
2. How has artificial intelligence impacted the higher education process through pandemic?
3. Recommendation for policymakers, universities and institutions.

Searching For Relevant Articles:

The process of collecting the articles relevant to the objective of the review involves searching for the research papers in major scientific databases like, ACM digital library, IEEE Xplorer, ScienceDirect, Taylor & Francis online, SAGE Journals, ProQuest, Springer and Web of Science. These databases are expertise and well-known for its high-quality articles. The date of last search ended June 2021.

Keywords: “AI”, “HIGHER EDUCATION”, “EDUCATION POLICY”, and “E-LEARNING”.



APPLICATION	ARTICLES
Modern approach of AI	Russel, S., & Norvig, P.
Dimensions of AI	Bill Cope, Mary Kalantzis & Duane Searsmith
Machine Learning	D. Kučak, V. Juričić, and G. Dambić
Learning Analytics	T. Yi-Shan and D. Gasevic
Data Mining	Y. Kim, T. Soyata, and R. F. Behnagh & Yi-Shan and D. Gasevic
Algorithm	Nehm, R. H., Ha, M., & Mayfield, E & Duzhin, F., & Gustafsson, A
Educational change in China	Jing, M & Zheng, Q. H., Qin, T., Shen, Q., Yi, G., Zhou, X. H., Zhao, J. B., Yi, W., & Cao, Y. M.
China education policy	Wensheng Li
Impact of AI	Olaf Zawacki Richter, Victoria I. Marín, Melissa Bond and Franziska Gouverneur
Survey based on online education	T. Muthuprasad, S. Aiswarya, K.S. Aditya, Girish K. Jha.

1. HOW HIGHER EDUCATION HAS BEEN HANDLED THROUGH PANDEMIC IN CHINA?

Why China?

730 million Chinese people have access to the internet. The government announced in 2016 that by 2030, it wants to be the world's largest AI development centre. The Chinese Ministry of Education mandated in 2016 that every educational branch of local governments devote at least

8% of their budget to digitisation. The internet is available in 95 percent of schools. As part of this technical vision, China developed a national AI education policy ^[21]. Figure 1.1 shows online education hike in China. The essay grading system is built on neural network AI and is developing its ability to interpret human language by ploughing through essays produced by Chinese students using deep learning algorithms. The government plans to accomplish this through expanding AI majors at universities, increasing enrolment in master's and doctoral programmes in AI, and incorporating AI content into other fields such as mathematics, biology, psychology, sociology, and law ^[24].

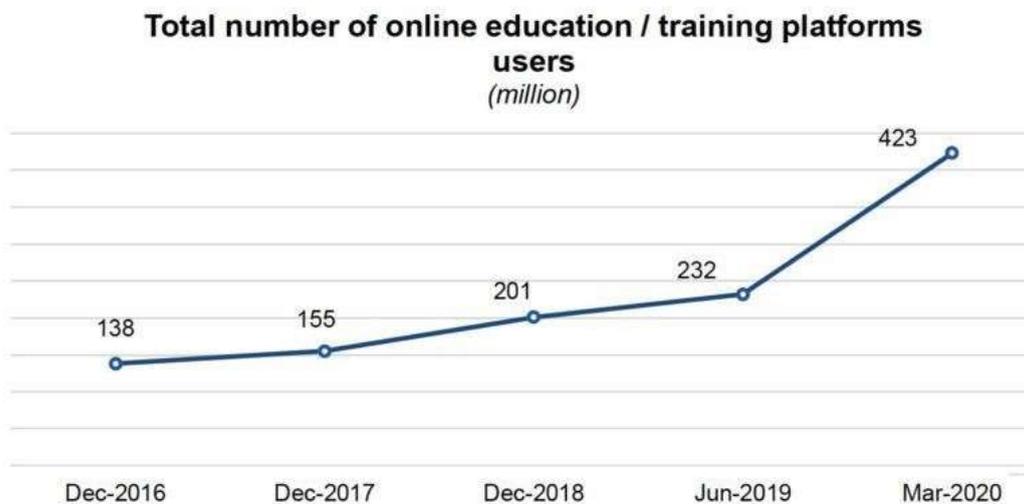


Figure 1.1: Increase of total number of online educations in China.

Education Response in China During Pandemic:

i) Forming Centralized Governance and Unified Leadership in China:

China has made full use of the institution's centralised and unified leadership features and benefits. The CPC Central Committee formally created a leading group on COVID-19 on January 25, 2020, which will work under the supervision of the Standing Committee of the CPC Central Committee's Political Bureau and serve as its core to completely coordinate epidemic prevention and control efforts. The CPC has a solid leadership team. The CPC has made timely and scientific decisions in the face of the pandemic catastrophe, conducted efficient and effective crisis response, and constructed a united and efficient command system. The CPC possesses great organisational coordination skills and social appeal, as well as the ability to quickly mobilise significant public and social resources. The State Council's joint preventive and control mechanism has performed a coordinating role among various government agencies and organised inter-ministerial joint meetings to track, assess, and determine the epidemic situation under the leadership of the Communist Party of China (CPC) ^[11].

ii) Building A Relationship Between Families and Institutions:

Home-based online learning became a popular policy endeavour across China during the COVID-19 outbreak. The management and instruction of education are also challenged by this new style of education. China has built a working method of tight interaction between the family and the school, promoting cooperation among school administrators, teachers, and parents, and collaboratively promoting the smooth growth of education and teaching to achieve this goal. ^[12] First and foremost, the school actively interacts and collaborates with parents regarding the usage and management of learning equipment and platforms, as well as providing

technical support to parents to ensure that students can complete online learning chores in a reasonable amount of time ^[13].

iii) Aware Of Internet Connectivity in Rural Areas:

Rural network conditions are relatively backward due to the development of urban and rural areas. Climbing to the top of the mountain, venturing into the wilderness, or even walking into the village committee to utilise the Internet and equipment for online study are all commonplace. Vulnerable groups' home networks and equipment are not in place, which has a significant impact on the effectiveness of online learning ^[14]. Other forces collaborate in a variety of ways to unblock broadband networks, popularise mobile Internet in general, instal networks in underserved and rural areas, and provide free online learning resources.

iv) Educational Platform in China:

To enable the investigation of group learning behaviours and processes, AI + education requires a diverse set of data mining technologies. Implicit assessment of learners and performance prediction are aided by more advanced natural language technologies and machine learning. Simultaneously, new technologies, such as virtual reality (VR), are required to create a more realistic and offline online teaching environment. 17zuoye is China's most popular online educational portal ^[15].

17zuoye, which translates to "doing homework together," is China's largest online educational portal. The company also has a large number of worldwide business colleagues from Korea, the United States of America, the United Kingdom, Japan, and other nations, propelling them to financial success in the field of AI educational technology as one of the world's top-ranking companies. For children, parents, and teachers, it is a three-party intelligent education platform. It provides homework help to teachers, students, and parents. The programme seeks to boost learning speed and effectiveness while also bringing student homework online. Through a process of streamlining, the organisation employs Artificial Intelligence algorithms to efficiently distribute assignments and school grades to pupils ^[16].

2. HOW HAS ARTIFICIAL INTELLIGENCE IMPACTED THE HIGHER EDUCATION PROCESS THROUGH PANDEMIC?

i) Teacher's Factors:

Instructors will benefit from AI systems since they will reduce their workload. Instructors can use AI systems to assess the curriculum and course materials and come up with tailored content [17]. After analysing, these systems can also generate and score exams. This would allow instructors to focus on more important matters, such as student performance, in the long run. AI technologies can better evaluate studying data in individualised teaching and autonomous learning, allowing instructors to design personalised learning programmes for each student. To eliminate prejudice, an AI solution can evaluate papers and examinations using present rubrics and benchmarks ^[18]. Computer vision-based AI systems that scan and detect images of handwritten papers can help with this. Such solutions, in addition to minimising bias, also protect students from cheating and plagiarism. Figure 2.1 shows the credential development of online education in upcoming years.

ii) Student Factor:

AI systems have recognised students' learning deficiencies and addressed them early in their schooling by evaluating student data. The traditional educational system treats most kids in the same way ^[19]. As a result, using the same teaching strategy with all kids will not result in the optimal teaching results. Based on each student's personality, capabilities, and complimentary skills, AI could assist in determining the best teaching approach for them. As a result, all pupils

will be able to improve and enjoy their academic performance. It helps students construct a knowledge system with increased learning capability, habits, and creativity while boosting their knowledge. Furthermore, AI algorithms gather study data to anticipate each student's career path, which then customises university course selection for pupils. Students can improve their grades and gain skills that are practical in the real world by taking into account their specific ability and career choice ^[23].

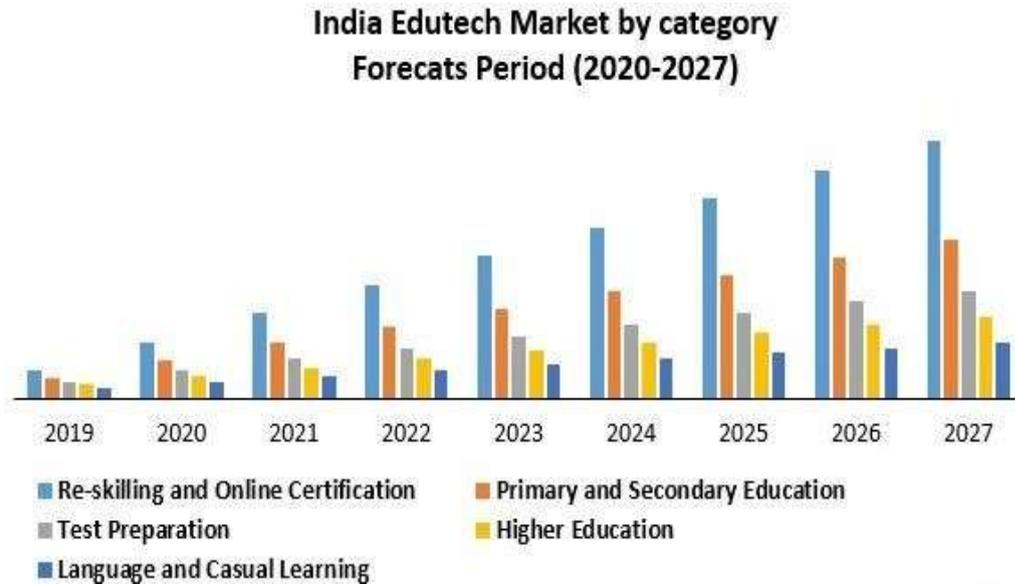


Figure 2.1: Forecast development of online education in India.

3. RECOMMENDATION FOR POLICYMAKERS, UNIVERSITY AND INSTITUTIONS:

POLICYMAKERS:

1. Forming Centralized governance and unified Leadership in India for make policy all-over the country uniformly and every local government should contribute 8% of fund towards education for proper development maintenance.
2. Every institute should have a web-based software with proper maintenance of Server for every process like online sessions and submission of assignments. According to institution the needs to be satisfied by private software developers.
3. Emotion AI, also known as affective computing, enables systems to detect, analyse, process and respond to emotional cues and moods — including love, fear, anger and shame. It teaches these systems to recognize and respond to emotional nuances that are fundamental to communication.
4. Using of chat box, polls, asking queries, unmuted speaking will automatically grade students using AI technology for Internals, which is possible by face expression and vocal inflection. Instead of written examinations presentation on research\review on subject related topic gives involvement of students into the particular subject.
5. Providing of laptops to students with authentication which is only assessable for Learning process and should be monitored by every institution. i.e., Cognizant, Infosys. Due to this, study material charge is reduced, so providing laptop charge can be add in the fees.

UNIVERSITY:

1. According to ^[20] Survey Paper, around 58% of the learners wanted online classes for twice in a week, 46% learners preferring 45 min duration for each class. Around 48% of the learners desired to spend only 2 to 4 hours in a day for online class and wanted a break of 15 min in between the two classes. So universities and institutions are recommended to follow this survey to maintain students psychological level which improves attention towards class.
2. Making of new curriculum and formative assessment for AI based education like assess student learning, personalize learning experience, find resource plan and resource, build a professional learning community and reward student positive behaviour.
3. Promote the innovation of key technologies for new generation AI. Focusing on the key algorithms, hardware, systems, etc. for grading, accelerate research into key technologies such as machine learning, computer vision, knowledge computing, deep reasoning, swarm intelligence, hybrid enhanced intelligence, unmanned systems, virtual reality, natural language understanding, and smart chips.

INSTITUTIONS:

1. Preparing teachers for AI-powered education and preparing AI to understand education.
2. Majority of the respondents prefers recorded classes and live classes that can be recorded since it gives them a flexibility in learning.
3. The institution should actively communicate and cooperates with parents on the use and management of learning equipment and learning platform, and provides technical guidance to parents to ensure that students can complete online learning tasks in limited time properly as transparent.

CONCLUSION:

At present, many technologies have evolved to learn that from basic to advanced level regular peer to peer classes can't help to learn. So online education is the only option to learn based on students interest in that AI helps students to learn efficiently. Attending AI based online sessions from home without face to face, saves a lot of time and energy. They can choose and attend many online sessions other than regular online classes. They get to hear and interact with many faculties, which excites them to learn more. AI capture all our emotions so that we can easily know what is the area of interest and work effectively. On use of blockchain technology, data of students' records are maintained, which is transparently viewed to the recruiters and industries. On implementing of above mentioned recommendations students and industries will get benefited and it takes the higher education to the next level.

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A STUDY ON DIGITALIZATION AND ITS IMPACT ON CONSUMERS BUYING BEHAVIOUR DURING COVID-19 PANDEMIC

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ABSTRACT

The COVID-19 pandemic has fundamentally changed the world as we know. It has also changed the perspective of human race in every way. In the current study, we aim to understand digitalization and its impact on consumer buying behaviour during the COVID-19 pandemic. The internet and trending technologies have created the change in consumer buying behaviour. The shift in customer behaviours driven by digital up- gradations as seen as offering the biggest opportunities and challenges that brands also need to deal with. An online survey was carried out between, 10th September 2021 to 15th September 2021. A total of 100 responses with age range from 18 years to 55 years were the participants of the study. The finding showed that 84% consumers feel they have decrease in frequency of shopping during the pandemic while 48% consumers opt for online shopping. It was also observed that increase in family monthly income increases the preference for online shopping. Even though there was a preference for online shopping; consumers opted to choose traditional shopping once the on-going COVID-19 pandemic is over.

Keywords- COVID- 19 Pandemic, Consumer buying behaviour, E-commerce

INTRODUCTION:

Digital era is the conversion of written and oral communication to electronic messaging that aims to reach people and make them understand about trend, fashions, preferences, education, etc. This transformation is actively done through business networks and wireless networks. Digital technologies have the power to boost more inclusive and sustainable growth by spurring innovation, generating efficiencies and improving services and standards of both consumers and business. They are also an important tool in helping business of countries to confront and recover from the COVID-19 pandemic that has disrupted economies and societies globally. When lockdown was declared consumers/purchasers entered in the market to purchase essentials and non- essentials and stock them. In addition, the way we live, work, and play has changed dramatically over the course of the past half-century. The 9 to 5 economies of years in past have been replaced with globally integrated and interactive 24/7 service offerings. Data that was previously only accessible to scientists and government officials are now freely accessible to masses irrespective of occupation.

At the present, digital age organizations look to consumers for innovation, ideas and immediate feedback on products and services on regular basis. This aims focus not simply on the fighting competition but also know what the users want and need and how they can be best meet these needs in a cost-effective and efficient manner.

Consumer Buying Behavior refers to the actions taken by consumers before buying a product or service via both offline and online mode. This process may involve browsing on search engines, engaging with active social media posts, or a combinations of other actions. It is valuable for companies to understand this process properly because it helps businesses grow better and tailor

their marketing initiatives to the marketing efforts that have positively influenced consumers to buy in the past.

Consumer's price sensitivity, value remains the primary reason for consumers to try new brands as well as new places to shop. (Barchet, 2020)

Factors are influencing consumer buying behaviour are:

- Cultural Factors - Culture is not always stated by a person's nationality rather it can also be defined by their various associations, their religious beliefs, customs or even their location.
- Social Factors - Elements present in a person's environment that impact the way they see products and grab attention towards it.
- Personal Factors - The individual's age, marital status, budget, personal beliefs, values, and morals, etc are involved.
- Psychological Factors – An individual's state of mind when they are approached with a product/ services will often determine how they feel and what is in their mind just not only about the item itself but the brand as a whole.

Online shopping has trended in the recent years due to the advancement and upgradation of technology and evolution of the internet. With the growth and evolution of the internet, e-commerce has been positively at a very high rate in recent years. From a one click on the computer to the tap on mobile screens, it has only become more ease, comfort and convenience, easier and closer than ever before. However, in a society where it has become so easy to reach the customer, it really became difficult and challenging at the same time for the e-commerce websites to attract the customers. Every small, medium and large sized business is practising online shopping business and are trying hard to be more innovative, reach more masses and attract the customers.

OBJECTIVE OF THE STUDY AND METHODOLOGY:

The study aims to understand the impact of digitalization during COVID-19 pandemic on consumers buying behaviour.

The objective of the study:

1. To study shift of consumer's buying behaviour during COVID-19.
2. To study post pandemic preference of consumer's for the purchase of the product.
3. To determine factors influencing preferences for online shopping during the COVID- 19 pandemic.

Data was collected online using a structured questionnaire, between 10th September, 2021 to 15th September, 2021. The questionnaire consisted questions related to demographic profile of the respondents; questions related to buying behaviour, e-commerce site used for shopping, products purchased online during COVID 19 pandemic. A 10-point Likert scale was used to get responses for preference for online shopping.

Simple random sampling and snowball sampling were used to collect data, and the respondents were contacted by sending survey link through social media platforms like WhatsApp, Facebook and Instagram. A total of 100 responses were collected; however the response rate was only 30% which is a limitation in doing online survey.

Statistical Analysis:

Data recording was done in MS Excel. Continuous data were expressed as mean \pm standard deviation (SD) and Categorical were expressed as frequency and percentages. For continuous variable differences between three groups were examined using one way ANOVA and for two groups by unpaired t test. Software used was “R software version 3.5.1” and a two tailed p value <0.05 was considered statistically significant.

Results:

Out of the 100 respondents, 55% were female, and 45% were male. The majority of the respondents that is 50% were in the age range of 18 - 25 years, 32% were between 26 – 35 years; 13% were in the range of 36 – 45 years and remaining 5% were above 45 years. Most of the responders (54%) had monthly family income above Rupees 30,000; 22% had an income between rupees 20,001 to 30,000; were as 18% responders had income between rupees 10,001 to 20,000 and rest 6% had below rupees 10,000. Regarding education and occupation of the responders most of them (89%) were graduates and post graduates and majority responders (46%) being a part of services sector. (Table 1)

Table 1: Demographic details of the responders

	Frequency	Percentage
Gender		
Female	55	55%
Male	45	45%
Age group		
18 – 25	50	50%
26 – 35	32	32%
36 – 45	13	13%
>45	5	5%
Monthly family Income (In Rupees)		
Below 10,000	6	6%
10,001 to 20,000	18	18%
20,001 to 30,000	22	22%
More than 30,000	54	54%
Education		
Below HSC	11	11%
Graduation	49	49%
Post-Graduation/Others	40	40%
Occupation		
Self Employed	21	21%
Services	46	46%
Student	26	26%
Others	7	7%

The survey found that due to the COVID-19 pandemic 84% of the responders said that they had a reduction in their frequency of shopping. As many as 48% of the consumers opt for online shopping and 52% still preferred traditional shopping. (Table 2)

Consumer who opt of online shopping where further analyzed and it was found that Grocery (68.75%) and Clothing (66.67%) were the most purchased products online with Amazon(91.67%) being the most preferred site followed by Flipkart(45.83%) and Myntra

(43.75%). It was further observed that discounts and offers (68.75%) attracted the consumers most while shopping online. (Table 3)

Table 2: Shopping behaviour during COVID-19 pandemic

	Frequency	Percentage
Reduce your frequency of shopping		
No	16	16%
Yes	84	84%
Mode of shopping		
Online shopping	48	48%
Traditional shopping	52	52%

Table 3: Shopping and E-commerce site preference as online buyers:

	Frequency	Percentage
Products purchased online		
Cooked Food	12	25.00%
Fashion Products	13	27.08%
Electronics	18	37.50%
Sanitizer/Mask	21	43.75%
Clothing	32	66.67%
Grocery	33	68.75%
E-commerce site use		
D-mart ready	14	29.17%
Big Basket	14	29.17%
Myntra	21	43.75%
Flipkart	22	45.83%
Amazon	44	91.67%
Influences the most in purchase during online shopping		
Advertisements	4	8.33%
Brand Ambassador	4	8.33%
Discounts and offers	33	68.75%
Pricing	18	37.50%
Value for money	23	47.92%
Other	3	6.25%

The study shows that only 27% of consumers were influenced by advertisement during COVID-19 pandemic to purchase products (Table 4). Out of these 27 consumers who were influenced by advertisement 19(70.37%) consumers actually brought the products and rest 8(29.63%) did not take any action.(Table 5)

Majority of these consumers who were influenced by advertisement mentioned that they saw the advertisement on social media 19(70.37%); where as 5(18.52%) saw it on television and rest 3(11.11%) saw it on newspaper or E-newspaper and Amazon (52.63%) being the most preferred site to buy that product. (Table 5)

Table 4: Influenced Advertisement to purchase products

Advertisement influenced you to purchase	Frequency	Percentage
No	73	73%
Yes	27	27%

Table 5: Influence for advertisement

	Frequency	Percentage
Purchase the product after getting influenced by its advertisement		
No	8	29.63%
Yes	19	70.37%
Where did you see the advertisement		
Social Media	19	70.37%
Television	5	18.52%
Newspaper/E-newspaper	3	11.11%
Purchase the product Site		
Amazon	10	52.63%
Flipkart	3	15.79%
Myntra	3	15.79%
Other Site	2	10.53%

This study shows that on the scale of 1 to 10; 64% of the consumers have given a score of above 6 for preference for online shopping. (Table 6)

Table 6: Preference for Online shopping

Preference for online shopping	Frequency	Percentage
1 – 3	7	7%
4 – 6	29	29%
More than 6	64	64%

Consumers with higher monthly incomes have higher preference for online shopping; with consumers with more than 30,000 rupees having higher preference as compare to others income group and it was also found to be statistically significant (p value =0.004). Age group, gender, education and occupation were not found to be statistically significant in terms of preference for online shopping. (Table 7)

Table 7: Correlation of demographics and preference for online shopping.

	Preference Score for online shopping	
	Mean + SD	p value
Age group		
18 – 25	6.94+2.3682	0.761
26 – 35	7.3750+2.2966	
36 – 45	7.2305+2.2966	
>45	6.40+3.0496	
Gender		
Female	6.7455+2.5836	0.100
Male	7.5111+1.8784	
Education		
Below HSC	6.5455+3.0451	0.674
Graduation	7.0816+2.3349	
Post-Graduation	7.25+2.0970	
Occupation		
Self Employed	6.6667+1.9833	0.085
Services	7.7174+2.1875	

Student	6.3846+2.6844	
Others	6.8571+1.8645	
Monthly income		
Below 10,000	5.50+2.8810	0.004
10,001 – 20,000	5.8889+2.8052	
20,001 – 30,000	6.8182+2.3429	
>30,000	7.7778+1.7980	

Although the preference for online shopping is higher (table 6), majority of the consumers preferred to do Traditional shopping (61%) once the COVID-19 pandemic is over.

Table 8: Preference for shopping after COVID- 19 pandemic

Shopping preference	Frequency	Percentage
Traditional Shopping	61	61%
Online Shopping	39	39%

DISCUSSION AND CONCLUSION:

The goal of this study was to understand the role of digitalization and its impact on consumer buying behaviour during COVID- 19 pandemic. Because of COVID-19, we infer that there was great decrease (84%) in shopping frequency of consumer's. There was almost equal preference given to both online and traditional shopping, 48% and 52% respectively.

During this tough time of pandemic which made the world come to a standstill and also had impact economic and business around the world, we observed that very few consumers were influenced by any kind of advertisement (27%) but we saw a positive response in consumer who were influenced by advertisement as 70.37% of them went on to purchase the product. It is seen that discount and offers influence the consumers the most.

In our study, we observed that majority of the online buyer preferred Amazon (91.67%) as their go to e-commerce site and most of them preferred to buy grocery (68.75%) and clothing (66.67%) during this pandemic. Advertisement on social media (70.37%) site had a great impact on consumer as compare to any other communication channel.

On a 10 pointer likert scale, it is observed that mostly consumers gave preference for online shopping, with score more than 6 (64%).

Consumer having high monthly income preferred online shopping more than lower income group. Although a high amount of consumer gave preference for online shopping but once the pandemic is over they want to move back to their traditional shopping method.

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**A STUDY ON PRIVACY AND SECURITY POLICY OF TWITTER AND FACEBOOK
IN MUMBAI CITY****Shruti Mahajan, Vaishnavi Rane, Sahej Makkad, Amisha Pawar and Hetal Tank**

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ABSTRACT:

Facebook and Twitter are two popular as well as beneficial platforms for every individual and organization's by connecting people. Twitter has shown itself more sensitive to the users' privacy concerns, so far. Facebook states its policies and terms more distinctly and covers all aspects of usage. Many privacy problems arise because the Terms of Use and Privacy Policies remain unread when a new user decides to join a network. The most obvious recommendation for users, therefore, would be to read the Terms carefully and decide whether they feel the benefits of the networks or outweigh the potential hazards. Facebook's terms are formulated more comprehensively, although that does not nullify the privacy threat. Rather, it means that Facebook promotes responsible decision-making among the users and provides them with all necessary information to make their network experience at least partially secure. This research paper was focused to give an insight on this that using internet for social media can be a problem if the applications do not have a proper privacy policy. People have a casual attitude of refraining to read the privacy and security policies stated by Facebook and Twitter. The Reason behind this is most of the people trust both the apps

. But at the same time they feel that the policies are very lengthy, has complex words too. By conducting this survey we got to know the expectations of the people in need for improvement in privacy and security policies of Facebook and Twitter regarding the protection of their databases. Keywords:- Privacy policies, Privacy problems, Facebook, Twitter, Databases, Potential Hazards, Casual attitude.

INTRODUCTION:

The Internet is a global communication system that links together millions of individuals through networks such as Facebook and Twitter. Facebook and Twitter are the most popular medium on digital media platform. Now, as we all know, the Facebook and Twitter are now something that connects every individual and serves them with every update across the globe. But at same time privacy and security are main concerns.

Twitter is one the platform where every individual has freedom to express his views and can criticize any individual or organization by raise his/her voice against them. Facebook is also an another platform for entertainment, getting updates and information, connecting with new people, etc. It serves as a beneficial medium for many business and start-ups. Everyone uses social media for a reason, and no one would like to leak their personal details. In the pandemic time we have observed a huge shift of users spending more time surfing the net for various purposes like education, shopping, social media, connecting with family friends etc. This research paper was focused to give an insight on this that using internet for social media can be a problem if the applications do not have a proper privacy policy. So a well-structured questionnaire was prepared for 75 respondents to whom we asked on their views on privacy policies and what do they expect. Every individual has a keen interest in checking messages, likes, tweets, trends, news, and memes, all kinds of information and keep themselves updated. Facebook and Twitter allows users to have conversations, share information and create web

content. Privacy policy means where in a social network's privacy policy will explain how the social network will collect and use information about people who visit the site. Privacy policy plays an crucial role as an individual will only enter his/her personal details if he/she is assured of some security. Keeping this in mind, every social media has their own privacy policy but they Usually differ from country to country.

Focusing on Facebook and Twitter's Privacy policy. Facebook's platform policy requests that you "give people control." In Facebook's words, control means gaining consent, using permissions, and not prefilling content. The current policy of the Facebook states that it specifies that third-party apps, like games or quizzes, can receive comments or links you send from the app on Facebook. Such apps may also access your public profile and any information you share with them. Twitter also demands that you share your Privacy Policy BEFORE the user downloads, installs, or signs up for an account. It's possible to interpret this as being similar to Facebook's request that apps add Privacy Policy URLs to their listing in app stores when possible. One of the differences you'll find in the Privacy Policy lies in the "Respect Users' Control and

Privacy" section.

LITERATURE REVIEW:

Protect your privacy(2011) :by Mogul & Rothman came up with a conclusion that if situation of social insecurity in communication and data risk are involved in the use of Facebook as a social communication tool. The majority of the population are likely to experience or face the same risks. It is evident that the private information available on Facebook can be used for many purposes without the consent or knowledge of the users, impacting on personal privacy leading to diminished trust.

Facebook privacy really be trusted will all the technological developments? (2014) : by Marwick and Boyd in their study found that articulate that the existing legal framework that guides privacy in the digital age is failing, the underlying impact of Facebook emerges as a force that renders obsolete a host of theoretical perspectives on legal protections.

These companies have the best and worst privacy policies(2015) :by Steinmetz .k. in their research paper concluded that Facebook, Twitter's Terms, and Policy lack clarity. Experts and observers state that it would be difficult for an average user to get to the bottom of the Policy, which is why they are likely to either skip it or cease using the network whatsoever.

To study how Facebook is playing games with our privacy and there's nothing you can do about it (2016): by Brewster. Came up with a conclusion that Facebook has continually made it possible for users to control their privacy settings to protect their personal data and limit that has access to this information; however users are not aware or do not always employ these safeguards. As one in control, Facebook can play around everyone's privacy settings and the users can do so little about it.

Facebook privacy settings ,(2018): by Smith. in their research paper concluded that For every privacy glitches Facebook encounters, they try to correct it. The amount of information available in the Facebook database has increased through other electronic media platforms .

OBJECTIVES:

1. To identify whether consumers should trust the privacy policy of twitter and Facebook.
2. To study consumers' behavior towards Facebook and twitter's privacy policies.
3. To analyse all possible changes to be made by Facebook and Twitter for their privacy and

security purpose.

SCOPE:

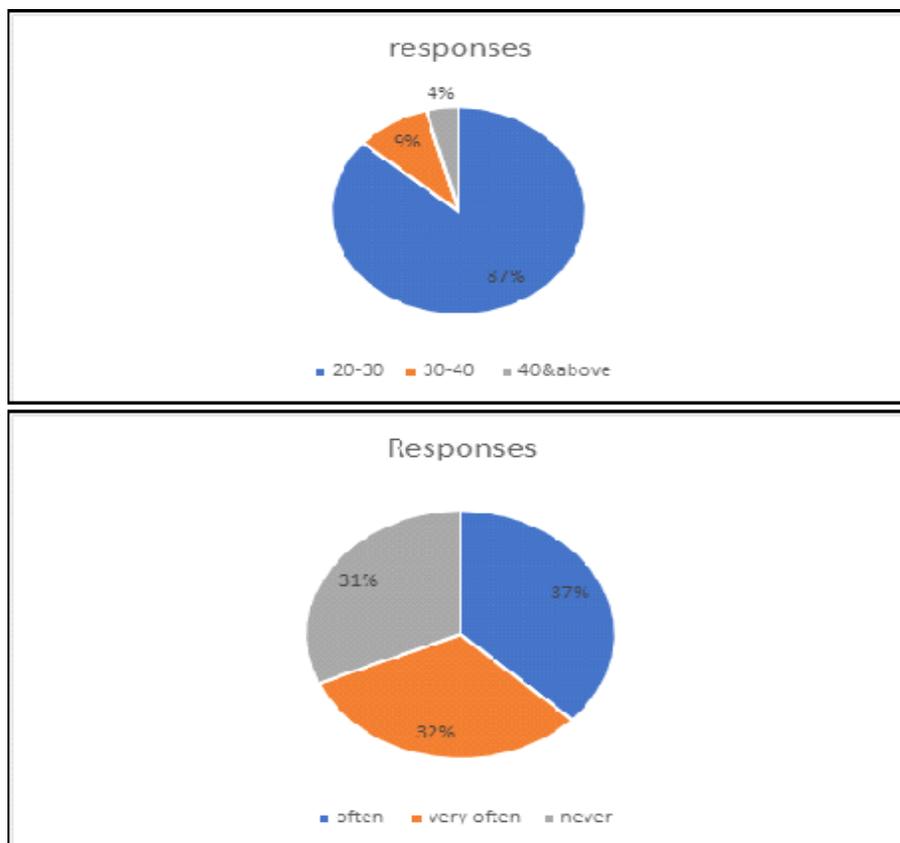
This study has focused on both primary and secondary data. The study is limited from the age group 20-30 up to 40 and above people who use social media apps i.e.; Facebook and Twitter. We have collected data from the college students, working class and neighbors who use such social media apps in Mumbai City. We collected the data by surveying 50 respondents. The study mainly focuses on consumer perception over privacy and security, encouraging and discouraging factors to use such apps and government policies and rules which promotes people to use these social media apps.

RESEARCH METHODOLOGY:

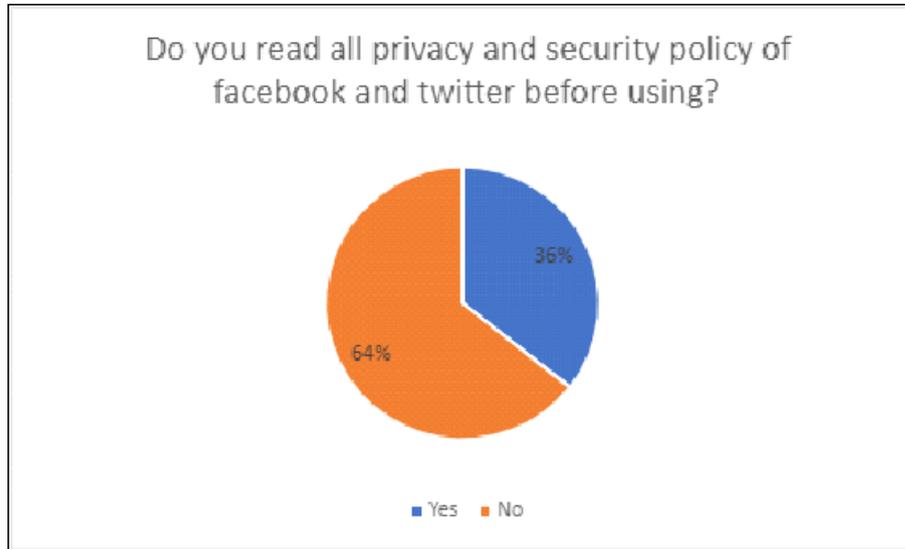
For the present study, we have used both primary and secondary data to collect the necessary information, primary data is collected from a survey method using self- designed questions and secondary data is collected from the relevant websites. The study is conducted in Mumbai City the sample size chosen is of 50 people who use social media apps i.e.; Facebook and Twitter. The survey has been specifically targeted towards the people's perception who use social media apps i.e.; Facebook and Twitter and also those who haven't used it due to privacy and security. Statistical tools like bar diagrams and pie charts were used for descriptive data analysis.

DATA ANALYSIS:

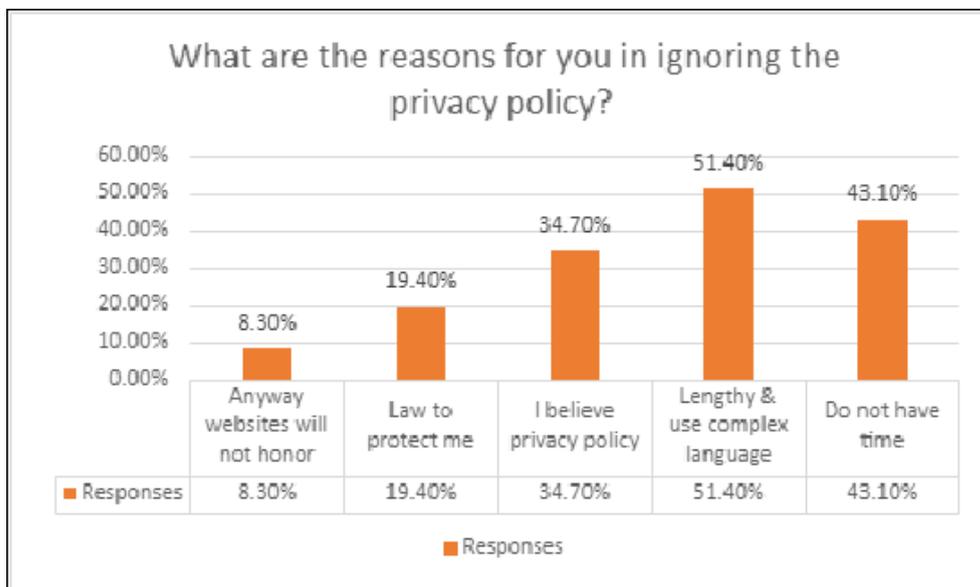
A survey was conducted through Questionnaire method to study the issues faced by people related to security and privacy policies of Facebook and Twitter. The sample size is 80 people out of which the majority of the people belong to the age group 20-30.



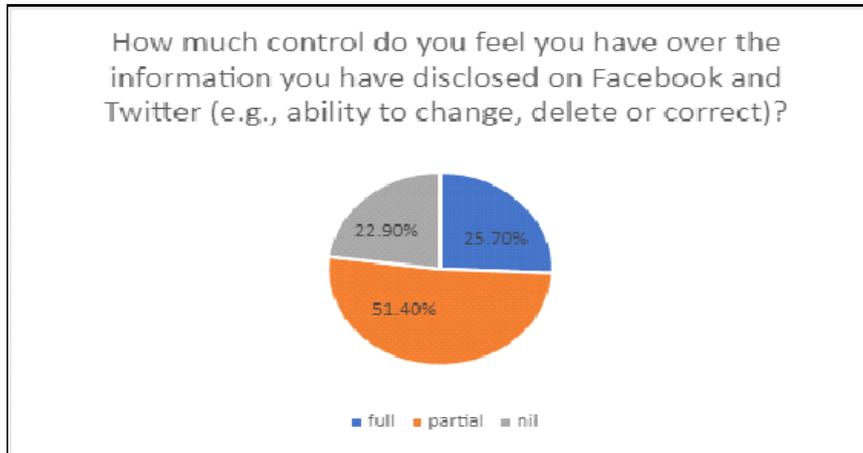
All of them use both Facebook and Twitter very often. According to the study, it has been noted that most of the people use Facebook and twitter very often as they found it to be a useful platform for getting updates around things happening in the world.



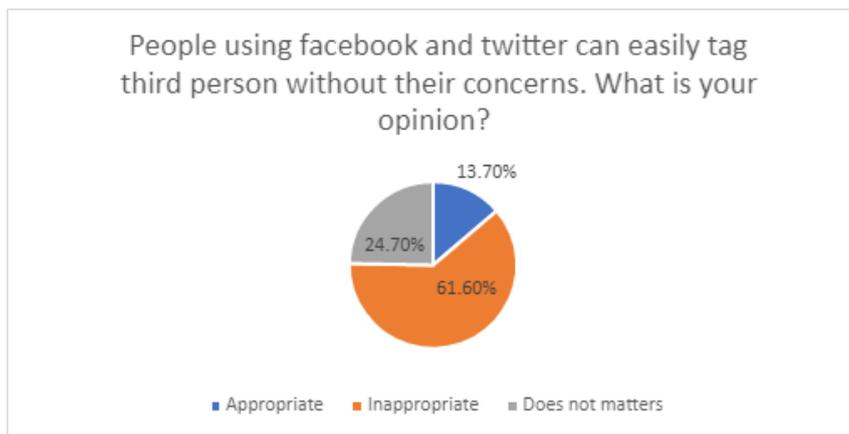
When the respondents were asked whether they read all the security and privacy policies of both the apps 64% of the people answered 'No' whereas 36% of people answered 'Yes'. That means in spite of the majority of people ignoring privacy and security policy there are some people who are actually aware of privacy and security policy of Facebook and twitter in Mumbai city.



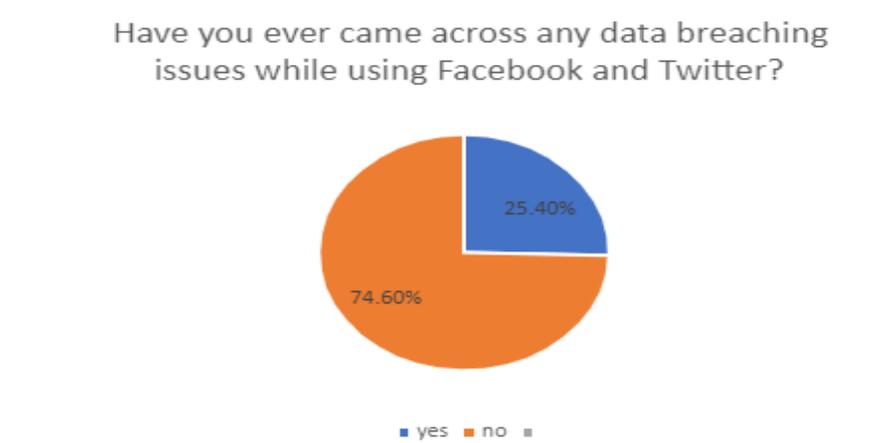
51.40% of the respondents feel that the language used in policies is complex to understand and even lengthy. People feel it takes too much of time to read such lengthy policies so they ignore it and agree to the conditions asked by the apps. According to our study, there is a need to modify policies and make them short and understandable to the people.



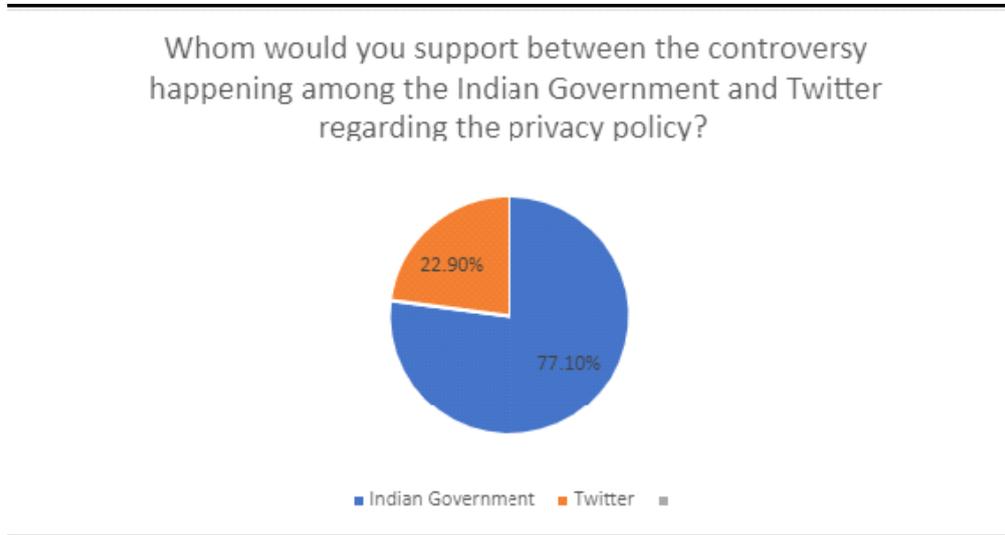
51.40% of the respondents feel that the information disclosed on the apps can be partially edited, deleted and corrected. Also, few people being very smart they do not disclose their real information and instead provide fake one to avoid misuse of data in future.



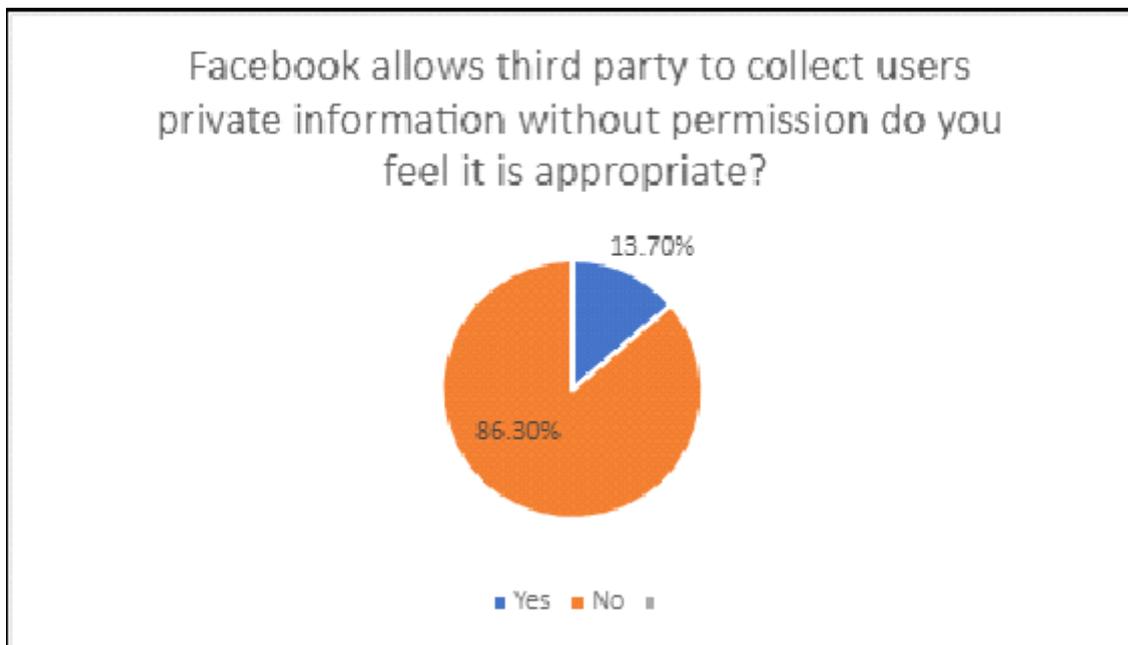
According to our study, the majority of people feel tagging without concerns is inappropriate. People feel tagging a person is not an issue, but Facebook and twitter should work on the person tagging each other is with concerns



According to the study people have rarely found data breaching issues related to Facebook and Twitter. Regarding This concern, Facebook and twitter should take strict actions and help the users for the same.

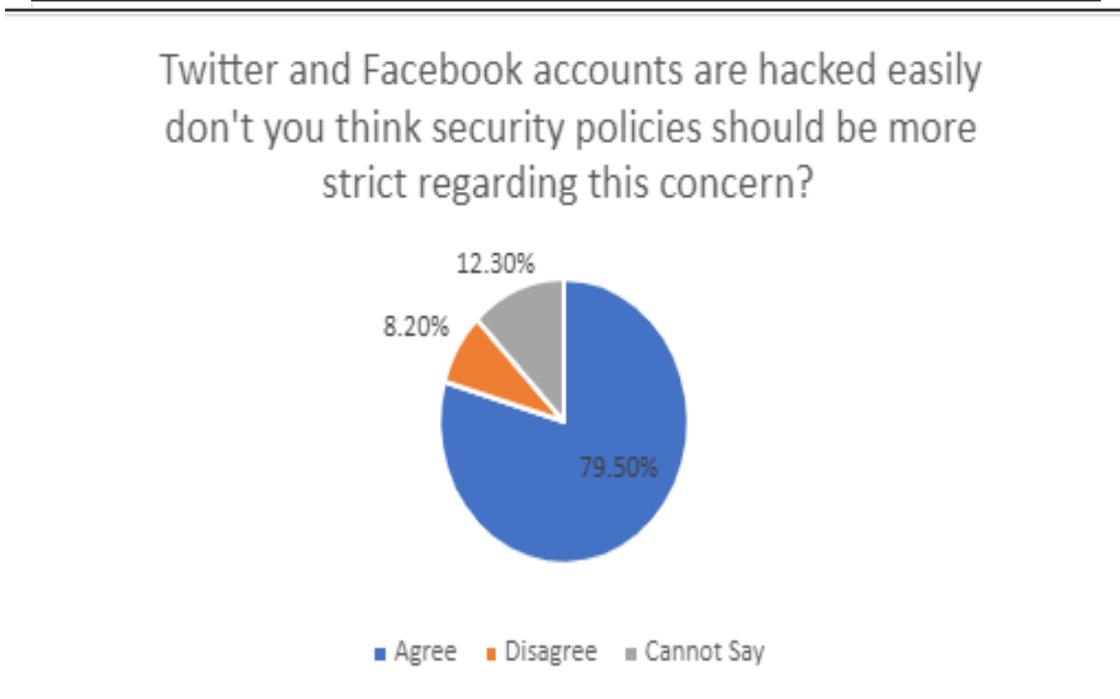
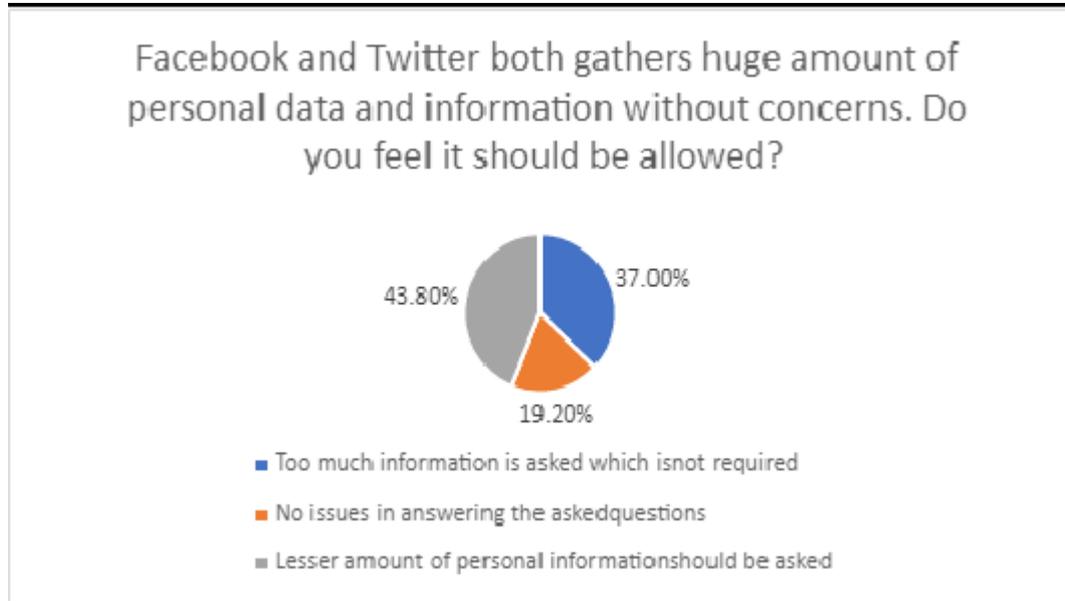


The respondents hereby state that the majority i.e., 77.1% of the respondents want to support the Government of India to make strict laws for the privacy of the people of India and 22.9% of respondents support the security policies of twitter. As we are aware of the controversy between Twitter and the Indian Government, according to the Indian Government twitter is defying the laws, rules and regulations majority of people have supported the Indian Government so Twitter should put an update over its privacy policy.

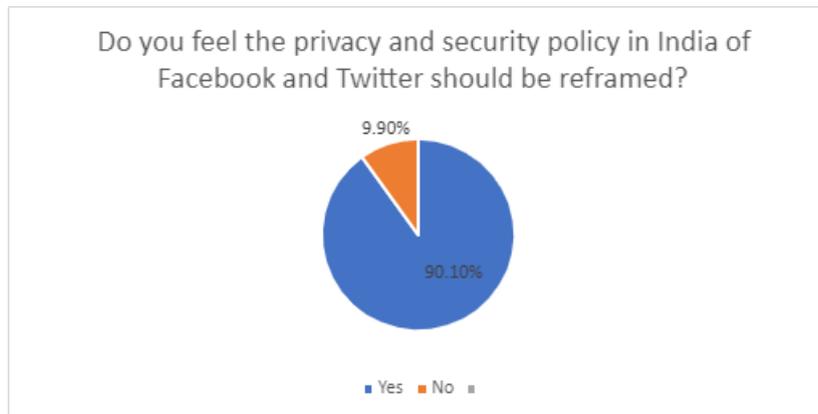


86.30% of the people find it inappropriate that Facebook allows third parties to collect users' private information without permission. According to our study this might be one of the reasons why people don't use Facebook in Mumbai City, but instantly Facebook has put an update over

its privacy policy nowadays people can lock their account in such a way that third person cannot be able to seek into others private information.



Majority of the people feel that a lesser amount of personal information should be asked while logging into Facebook as too much information to be disclosed is quite risky, which eventually leads to ease in hacking. People using Facebook and twitter are aware that adding personal information to use social media is necessary but Facebook and twitter should be aware that people's private information should not lead to hacking or any other unethical issues.



Majority of the respondents think and agree on reframing of privacy and security policies of the apps is a must. They should be made more strict, short and easy to understand.

SUGGESTIONS AND CONCLUSION:

Facebook collects a lot of data of the users without their consent and can use it in either way. So, it is always suggested and mandatory to go through the terms and conditions and the privacy policies of the social media applications so that they can help you in protecting your personal data and which will eventually create awareness among the users and they will get to know more about the apps and their usage. Research states that respondents strongly support the Indian government for making new strict guidelines for the security of users and preventing leaking of databases of the users. There can be no doubt that Facebook and Twitter should avoid selling the collected database of the users and the advertisers should make sure that they do not invade the personal space of the individuals. Twitter and Facebook should have the same policies in all countries rather than having different policies or at least Modify it when issues are faced. Twitter should also lessen its biasness in some aspects as it is popular for controversies especially, in India. The policies should be made short, crisp and easy to understand for the users who read it. Facebook has faced issues by hackers, collecting the personal data of the users and selling it to the advertising agencies and creating a chaos among the users due to such unethical operations. Though the research states that less people are affected by breaching of the data by Facebook and Twitter but still more firm policies are required for betterment of the users and to avoid such problems in the future.

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DIGITAL MEDIA: THE ASCENSION OF OTT PLATFORM & ITS FUTURE POTENTIAL IN INDIA

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ABSTRACT

The goal of this study is to look into the rise of OTT platforms during the Covid 19 pandemic. It's crucial to understand the level to which OTT platforms grew in popularity throughout the pandemic in order to understand their future potential. It is clear that OTT platforms have only grown in popularity and usage since their introduction, but due to the pandemic, there has been an exponential surge in their popularity due to a shift in people's entertainment consumption patterns across multiple media platforms. This study is based on a survey that looked into people's perceptions of OTT platforms, their consumption patterns, and how they compare to cinema. The goal was to assess if OTT platforms were gradually displacing the most popular traditional source of entertainment. According to the findings, respondents used OTT for entertainment more than any other platform, such as TV or YouTube. The majority of them noticed an increase in their consumption time and were eagerly anticipating the debut of films on the OTT platform. The majority of respondents preferred to view movies on an OTT platform. This study found that OTT platforms have a lot of potential in the future, and the pandemic has played a big part in that.

Keywords: OTT Platform, Covid 19 Pandemic, Entertainment, People's Perception

INTRODUCTION

The Covid-19 pandemic and nationwide lockdown has not only hindered business growth and financial outcomes, but it has also spurred a shift in people's attitudes regarding product and service consumption, including digital-based consumption. Because OTT players do not require any business or technical requirements from network operators in order to provide such services, they are frequently referred to as "Over-the-Top" players (OTT). These lean and nimble OTT players are seeing an ever-increasing appropriation rate, fueled by innovations such as smart phones, super-fast IP systems, new out-of-the-box technology, and a shift in buyer inclinations toward these platforms.

As homebound clients hunt for quality based material, revenue from membership in OTT and digital media has increased. The largest benefit derived by users from the OTT platform is the diversity of content available, which extends from Korean films to desi films, providing a huge selection of content tailored to fans of all genres.

In terms of the number of subscription TV households, India is the second-largest market in the Asia Pacific region, with 154.3 million subscribers in 2016. This is predicted to grow at a CAGR of 1.6 percent to 166.9 million by the end of 2021. (Alpana Kakkar, 2019). In comparison to the global market, India's OTT business is still in its early stages of development. In any case, the growing popularity of online media entryways in India makes the subcontinent an OTT showcase with enormous potential. India's OTT market is expected to grow to Rs 11,977 crore by 2023, according to PricewaterhouseCoopers (PwC) in its study "Worldwide Entertainment and Media Outlook 2019-2023 (Outlook)".

The goal of this study is to determine how consumers make judgments about material on OTT platforms by understanding and analyzing the type of content that are viewed, expected, and

desired by the target audience. The goal of this study is to better understand the elements that influence the uptake and consumption of OTT content.

REVIEW OF LITERATURE

Laghate (2019) discusses how the use of OTT has increased, particularly through handheld devices. People prefer to view movies and shows on OTT platforms instead of waiting for them to be released on linear media. With options like Hot Star, Voot, Amazon Prime, Sony Life, and Netflix, Indians have more OTT platform options than residents in any other country. Although a few organisations attempted to get into the Indian industry, it all began in 2015 when Hot Star was launched with a massive advertising and marketing budget.

Singh (2019) stated that the emergence of the Internet is rapidly changing the trend in Indian cinema. Reduced internet service prices have paved the way for the growth of OTT services such as Netflix, Hotstar, Zee5, Amazon Prime, and Alt Balaji. Many businesses are creating video content specifically for these OTT platforms. These innovative businesses are transforming Indian television and cinema. The OTT providers evaluate the video content that consumers watch and continue to serve them stuff from similar genres. People want to take advantage of free services.

According to Kaushal (2020), during the lockdown, the subscriber base of OTT players increased by 80 percent. People have been compelled to stay at home due to the lockdown, and because they are confined to their homes, they have no other options for amusement other than television and digital. People are compelled to search new channels for content now that movie theatres and shopping centres are closed. Subscriber bases for OTT players like ZEE5 and ALT Balaji grew. Amazon and Netflix, on the other hand, declined to divulge their data. We know that as a result of this, several high-profile films are slated to be released on OTT platforms rather than in theatres, demonstrating the platform's rapid growth.

Dixit (2020) has emphasised on the deification of Indian OTTs and the various strategies or methods they employ to develop and grow in popularity. In the article, there are four elements that were mentioned. Focusing on local content and needs- This suggests that OTTs should devote more resources to delivering local material, as individuals prefer to consume content in their own language. Pricing strategy - To attract customers, OTT operators have tried and adopted various pricing methods such as penetrative and strategic pricing. They use techniques like trials to turn temporary users into permanent customers. Collaboration - There have been a number of brand collaborations to acquire market share and produce high-quality content to audiences, such as the collaboration between Zee5 and ALT Balaji to co-create original content and make it available on both platforms. Technology and personalised experiences - Brands have begun to focus on offering personalised experiences for their customers by connecting with them on a personal level and engaging them with their content. Augmented reality and virtual reality have been introduced by OTT platforms as a tool to engage people on a deeper level.

Basu (2020) in his paper provides a quick overview of the link between television and over-the-top (OTT) services in the Indian market, as well as their potential. India is the second-largest market in the Asia-Pacific region for subscription television. By 2020, television advertising is predicted to increase by double digits. The number of TV channels has increased exponentially as a result of the digital revolution. In India, 61 percent of people have access to television. Because of the prospective breadth of the Indian television market, all kinds of content providers and entertainment platforms have turned their gaze to India.

According to Menon (2020), the restrictions imposed in the aftermath of the Covid-19 outbreak had a substantial impact on media and entertainment consumption patterns. As people were prevented from going outside for recreation or employment due to lockdowns, public activities shifted to online platforms. Web-based social networking allowed people to stay in touch with their families, friends, lovers, neighbours, and other acquaintances. As a result of the government's decision to shut down external channels of entertainment (Out of Home based entertainment), home based entertainment modes have continued to flourish and develop.

OBJECTIVES OF THE STUDY:

1. To study the shift in consumption viewing from old entertainment to new ones.
2. To understand the increase in consumption of OTT platforms during pandemic.
3. To know the future scope of OTT platforms.

SCOPE OF THE STUDY

The study's significance is that it highlights the spread of OTT platforms and the extent to which people use them. These studies will aid in comprehending how OTT platforms have dominated the digital entertainment sector amid a pandemic. It will assist in comprehending how OTT has grown and eventually taken over other forms of entertainment.

RESEARCH METHODOLOGY

The quantitative method was used to acquire primary data. A survey was carried out and the respondents from the age group 14 to 45 years old were questioned. The study took into account a total sample size of 110 respondents. Secondary data was collected from websites, journals, research papers and newspapers.

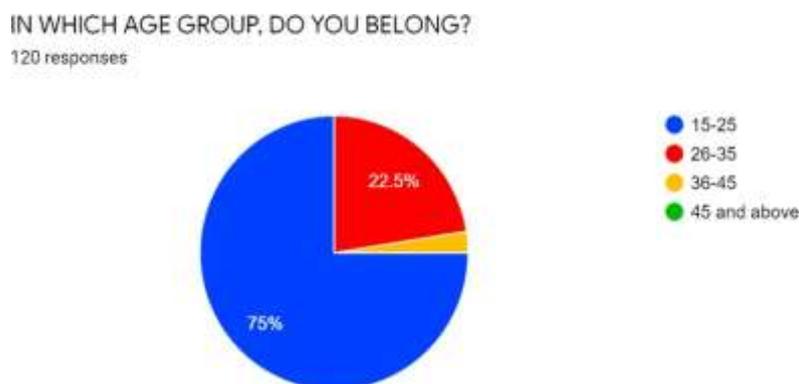
LIMITATIONS OF THE STUDY

The limitations of the study are as follows:

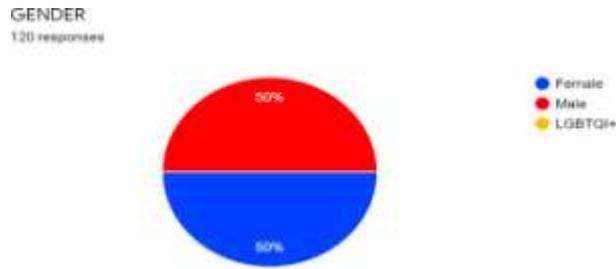
1. Data collection is restricted to people living in Mumbai.
2. The sample size taken is 110 respondents.

ANALYSIS AND INTERPRETATION:

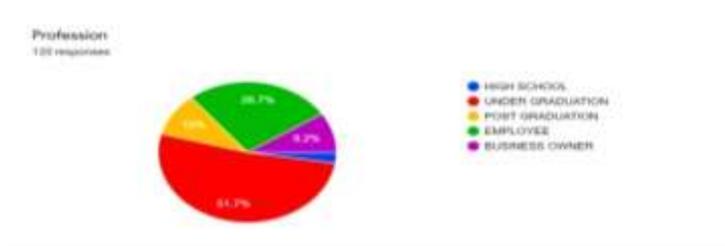
The responses to the questionnaire are stated below along with a figure.



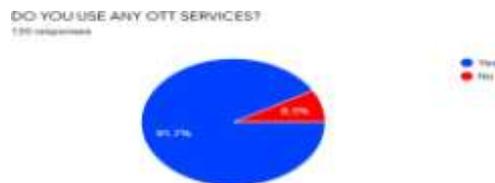
Out of the 120 people who responded, this is what the graph depicts. The age groups were divided into four categories. The majority of respondents (90) were in the 15-25 age group, followed by 27 respondents in the 26-34 age group, 3 respondents in the 35-44 age group, and no respondents in the 45+ age group.



The findings of the survey, in which participants were asked about their gender are shown in the graph. It can be noticed that 50% of responders are male, while 50% of users that completed the survey are female.



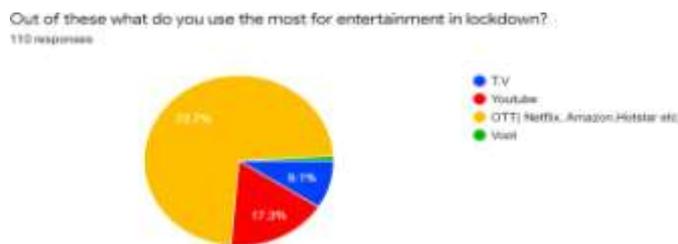
The professions of those who took part in the survey are depicted in the graph above. Nearly 52% of respondents are studying graduation, 10% are completing post-graduate work, 26.7 percent are working as employees, 9.2% are running their own business and the rest are in high school.



The graph reveals that 110 respondents (91.7%) use OTT, whereas 10 do not. This was a screening question to eliminate those who do not watch OTT and move on to the next set of questions. As a result, the researcher was able to reach the desired population of people who are eligible to participate in the study.

CONSUMERS WATCHING OTT PLATFORM

The respondents' OTT viewing habits and trends in lockdown were acquired in this section of the questionnaire. There were 110 people who qualified to take the rest of the survey. As a result, the total number of respondents in this study is 110.



As seen in the graph, 80 of the 110 respondents prefer to watch OTT, 19 choose YouTube, and the remaining 10 prefer to watch television for pleasure.

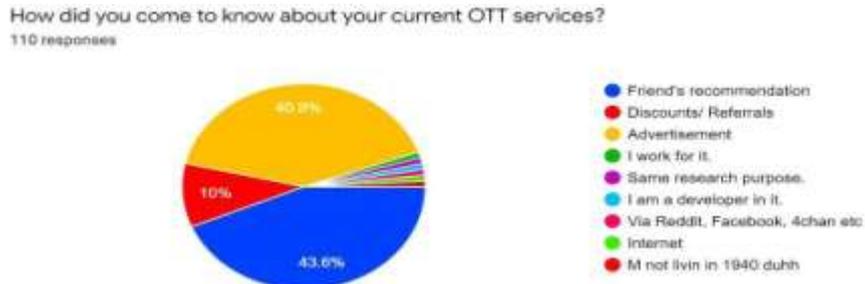
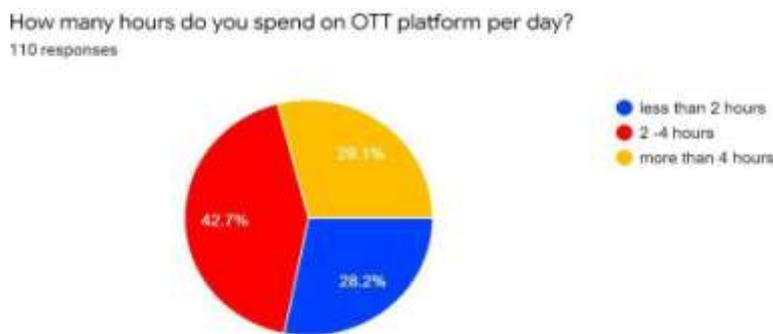
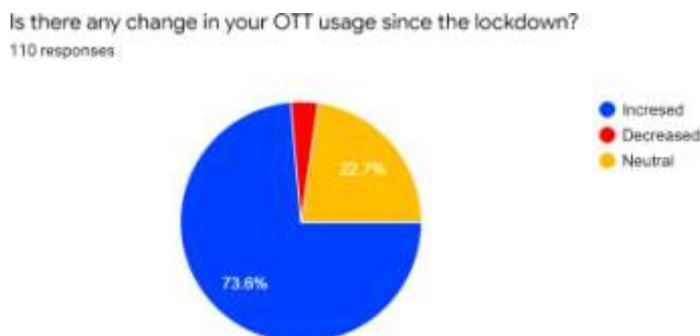


Figure investigates about the respondents' sources of knowledge about the OTT medium. The graph shows that 43.6 percent of respondents, or 48 out of 110, learned about OTT from their peers. While 40.9 percent, or 45 respondents, learned about the event through advertising. Discounts and recommendations are connected to 10% of responses.



To judge how appealing OTT Platforms are to users, look at the graph above. The above question was addressed, and the results show that 29.1% of people use it for more than 4 hours every day. Over 42.7 percent of them (48) use it for 2 to 4 hours. Only 29.1 percent of clients use it for less than 2 hours.



The percentage of respondents who said it had an influence on their OTT consumption is shown in the graph. 81 (73.6%) of respondents have noticed an increase, while 25 have not noticed a change, and the remaining four have noticed a drop in their usage.

Approximately by how many hours has your consumption increased?
110 responses

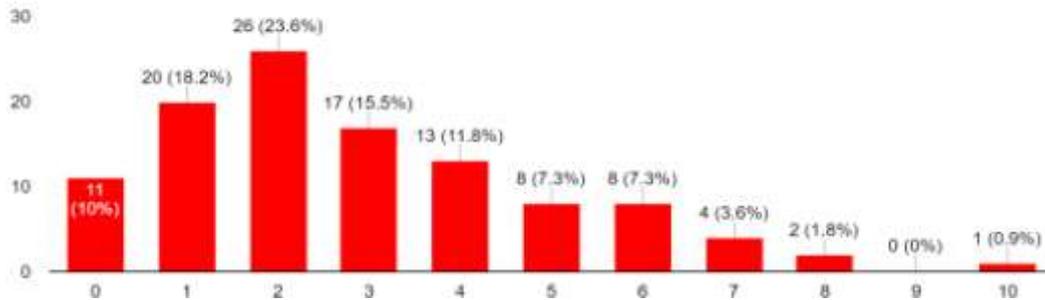
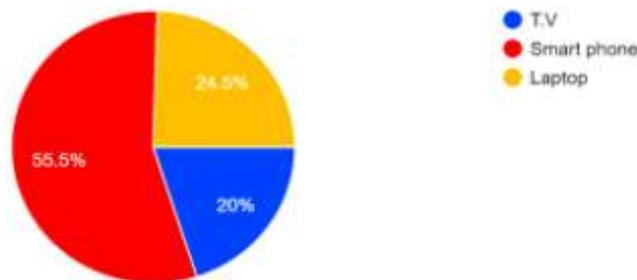


Figure shows that 26 people indicated their intake had increased by 2 hours. 20 said it increased by 1 hour, 17 said it increased by 3 hours, 13 said it increased by 4 hours, 8 said it increased by 5 hours, and the remaining 8 claimed it climbed by 8 hours.

How do you consume OTT most of the time?
110 responses



It is clear from the above image that the majority of respondents (67%) watch OTT on their smartphones. 27 respondents favour laptops, while the remaining 106 prefer to watch television.

Did you start using any new OTT platform during the lockdown?
110 responses

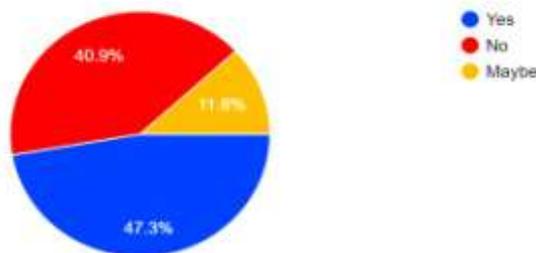


Figure depicts who chose a new OTT while under lockdown. It was approved by 47.3 percent of the population. No received 40.9 percent of the vote, while 11.6 percent of the population was undecided on whether or not they had begun using.

What do you watch the most on the OTT platform?
110 responses



The graph depicts the outcome of their OTT platform preferences. Out of 110 persons, 38.2 percent (42) prefer to watch TV programmes. While 30.9 percent of respondents prefer to watch originals on OTT, 23.6 percent prefer to watch movies. Documentaries and reality shows are split among the remaining responders.

Have you ever preferred waiting for a movie to release on OTT rather than watching it in the cinema?
110 responses

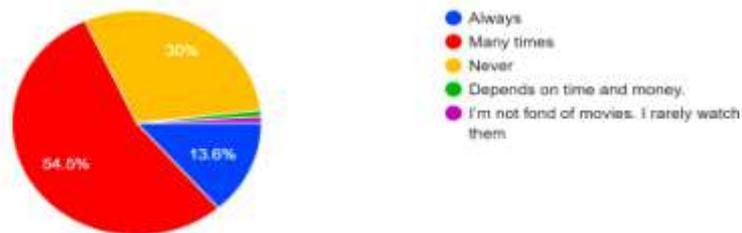


Figure shows distribution of respondents based on respondent’s preference of OTT. 54.5% (60) respondents responded said many times. While 30% (33) respondents responded said always. Then 13.6% respondents chose never.

Do you think mainstream movies should be released on OTT before or along with cinema?
110 responses

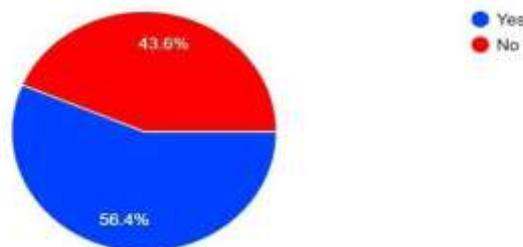


Figure displays how respondents felt about movies that were released on OTT as well as in theatres. We can see that 56.4 percent of respondents replied yes, while the remaining 43.6 percent said no.

FINDINGS

Over the last few years, the development of over-the-top video streaming services in India has resulted in the formation of diverse patterns of content consumption. According to the report,

over 91.7 percent of respondents are aware of the OTT medium, implying that OTT is a widely used medium in India. The majority of people (72.7%) use OTT for amusement, followed by YouTube (17.3%) and television (13.3%). (9.1 percent). OTT platforms are quite popular among users, with a large number of people using them. 42.7 percent consumes it for 2 to 4 hours. Only 28.2 percent consumes it for less than 2 hours, while 29.1 percent spends more than 4 hours on it. In light of this, the average user spends about 3 hours on the medium. Users' consumption patterns have changed as a result of the lockout. According to the study, 73.6 percent of people have increased their daily intake of OTT content. It also demonstrates that for the majority of individuals during lockdown, OTT is the preferred platform for entertainment, since they choose to spend more time on it than on any other medium. When it comes to mode of consumption, individuals prefer smart phones (55.5%) to laptops (24.5%) and television (25.5%). (20 percent). It's safe to conclude that as a result of the lockout, more individuals have begun to watch OTT content on television. During the lockdown, 59.1% of people started using a new OTT. This demonstrates how lockdown has aided OTT in attracting new customers. When asked if they had ever waited for a movie to be released on OTT rather than seeing it in a theatre, 70% replied yes.

The study found that 56.4 percent of respondents were in favor of movies being distributed on OTT platforms on the same day they were launched in theatres. Despite this, 44.6 percent of respondents were negative. Furthermore, when asked which they would prefer if a movie was released in both OTT and cinema, 48.2 percent picked cinema and 45.5 percent said OTT. Even said, a few replies stated that judgments are made based on the film's genre. Although a majority of people (48.2 percent) would prefer to see a movie in a theatre over OTT (45.5), this data suggests that a majority of people (48.2 percent) would prefer to watch a movie in a theatre. People will perceive OTT as an equally popular medium for watching movies in the not-too-distant future.

CONCLUSION :

This study was a unique attempt to examine the masses of Mumbai's acceptance of the new emergent digital superpower media. This new media platform is fast expanding and gaining traction by the day. Because of international content and video on demand, millennials are drawn to OTT platform services. The new generation has shifted away from traditional broadcasts and toward mobile devices.

India is a prospective market for the global expansion of OTT platforms. India's digital market will grow at an exponential rate, making it the world's second-largest platform behind the United States. The platforms' adoption was exceptional, indicating a larger shift in the near future. By 2022, the media and entertainment business will have undergone a significant transformation, with major firms transitioning to OTT platforms.

Finally, there is a pressing need in India to streamline the entire OTT market process. Content creators and technology providers must concentrate their efforts on developing a platform that can cut through the noise and integrate all available video.

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BIG DATA AND ITS APPLICATION**Dr. Pradhnya Wankhade**

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ABSTRACT

Big Data is a collection of data that is huge in volume, yet growing exponentially with time. It is a data with so large size and complexity that none of traditional data management tools can store it or process it efficiently. Big data is also a data but with huge size. The basic objective of this paper is to explore the potential impact of big data and its applications

Keywords: Applications of Big data, Travel and Tourism, Financial and banking sector, Healthcare, Telecommunication and media, Government and Military, E-commerce, Social Media

1. INTRODUCTION:

The quantities, characters, or symbols on which operations are performed by a computer, which may be stored and transmitted in the form of electrical signals and recorded on magnetic, optical, or mechanical recording media. Big Data is a collection of data that is huge in volume, yet growing exponentially with time. It is a data with so large size and complexity that none of traditional data management tools can store it or process it efficiently. Big data is also a data but with huge size. Examples of Big data is The New York Stock Exchange is an example of Big Data that generates about *one terabyte* of new trade data per day. The statistic shows that *500+terabytes* of new data get ingested into the databases of social media site Facebook, every day. This data is mainly generated in terms of photo and video uploads, message exchanges, putting comments etc. A single Jet engine can generate *10+terabytes* of data in *30 minutes* of flight time. With many thousand flights per day, generation of data reaches up to many *Petabytes*.

2. APPLICATION OF BIG DATA:

The term Big Data is referred to as large amount of complex and unprocessed data. Now a day's companies use Big Data to make business more informative and allows to take business decisions by enabling data scientists, analytical modelers and other professionals to analyse large volume of transactional data. Big data is the valuable and powerful fuel that drives large IT industries of the 21st century. Big data is a spreading technology used in each business sector. In this section, we will discuss application of Big Data.

3. TRAVEL AND TOURISMS:

Travel and tourism are the users of Big Data. It enables us to forecast travel facilities requirements at multiple locations, improve business through dynamic pricing, and many more

3. FINANCIAL AND BANKING SECTOR:

The financial and banking sectors use big data technology extensively. Big data analytics help banks and customer behaviour on the basis of investment patterns, shopping trends, motivation to invest, and inputs that are obtained from personal or financial backgrounds.

5. HEALTHCARE:

Big data has started making a massive difference in the healthcare sector, with the help of predictive analytics, medical professionals, and health care personnel. It can produce personalized healthcare and solo patients also.

6. TELECOMMUNICATION AND MEDIA:

Telecommunications and the multimedia sector are the main users of Big Data. There are zettabytes to be generated every day and handling large-scale data that require big data technologies.

7. GOVERNEMENT AND MILITARY:

The government and military also used technology at high rates. We see the figures that the government makes on the record. In the military, a fighter plane requires to process petabytes of data. Government agencies use Big Data and run many agencies, managing utilities, dealing with traffic jams, and the effect of crime like hacking and online fraud. Aadhar Card: The government has a record of 1.21 billion citizens. This vast data is analyzed and store to find things like the number of youth in the country. Some schemes are built to target the maximum population. Big data cannot store in a traditional database, so it stores and analyze data by using the Big Data Analytics tools.

8. E-COMMERCE:

E-commerce is also an application of Big data. It maintains relationships with customers that is essential for the e-commerce industry. E-commerce websites have many marketing ideas to retail merchandise customers, manage transactions, and implement better strategies of innovative ideas to improve businesses with Big data.

Amazon: Amazon is a tremendous e-commerce website dealing with lots of traffic daily. But, when there is a pre-announced sale on Amazon, traffic increase rapidly that may crash the website. So, to handle this type of traffic and data, it uses Big Data. Big Data help in organizing and analyzing the data for far use.

9. SOCIAL MEDIA:

Social Media is the largest data generator. The statistics have shown that around 500+ terabytes of fresh data generated from social media daily, particularly on Facebook. The data mainly contains videos, photos, message exchanges, etc. A single activity on the social media site generates many stored data and gets processed when required. The data stored is in terabytes (TB); it takes a lot of time for processing. Big Data is a solution to the problem.

10. CONCLUSION:

In recent years data are generated at a dramatic pace. Analyzing these data is challenging for a general man. To this end in this paper, we survey the various research issues, applications and tools used to analyze these big data. From this survey, it is understood that every big data platform has its individual focus. Some of them are designed for batch processing whereas some are good at real-time analytic. Each big data platform also has specific functionality. We believe that in future researchers will pay more attention to these techniques to solve problems of big data effectively and efficiently.

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MOOCS: CHALLENGES & PROSPECTS IN INDIAN HIGHER EDUCATION**Dr. Rajiv Kumar Agarwal**

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ABSTRACT

Massive Open Online Course (MOOC) movement is playing a pivotal role in the transformation of Indian higher education. It is an online course. Its aim is unlimited participation and open access via the web. It provides interactive user forums to build a community for professors, students and teacher assistants along with the traditional course material e.g., videos, problem sets and readings. It plays a major role in the enhancement of Gross Enrolment Ratio (GER). Since mostly MOOCs are closely related to industry demand and needs, hence it solves the problem of higher education which is relating to the lack of applicability for Industry. It is cost effective way of learning. India has started various projects to promote the MOOC courses e.g., NEPTEL, mooKIT, IITBX, EdX, Coursera and SWAYAM etc. In MOOCs, various diverse courses may be offered by the top universities along with the availability of various renowned professor and their lecture and material free of cost. In spite of this, MOOC can not be able to replace experience of real classroom learning as well as the physical presence of teacher. MOOC will also be not able to pay individual attention and personalised content by the teacher. Although MOOC will not replace the conventional and traditional system of education and learning yet it may bridge the gap between demand and supply. In this paper, we have tried to analysis the various challenges which are being faced in the implementation of MOOCS in India along with the future prospects of the same.

Keywords: Massive Online Open Courses (MOOCs), Higher Education, MOOC Platform, Challenges, Prospects

INTRODUCTION

Higher education definitely plays an important role in the economic development of countries like India. Information technology has reformed every sector of the economy and now changing the education with a rapid rate. Digitalization in the economy has totally changed not only the learning but also the teaching process to a large extent.

“A MOOC is an online course with the option of free and open registration, a publicly shared curriculum, and open-ended outcomes. MOOCs integrate social networking, accessible online resources, and are facilitated by leading practitioners in the field of study.” (McAuley, Stewart, Siemens & Cormier 2010, p.10)

The term MOOC was coined by Dave Cornier. MOOC, first generation, came from Manitoba University in 2008, and it relied mostly on web sources. Thereafter MOOC developed and pins one's more on Learning Management System, Video Lecture and Discussion Forums. Hence there was an advent of various well-funded Platform such as edX, Udacity, Coursera, Khan Academy, etc. has also witnessed high number of enrolments from India. some of them even joint attempts by US universities that promoted the New York Times named as “The Year of the MOOC”. 1

In MOOCs, course of few weeks is designed and transmitted on web. Given assignments are solved with the use of collaborative learning. Thereafter an exam is conducted and certificated is provided to the learner. In India, Professor Prabhakar of IIT, Kanpur and Dr. Balwinder Sodi of IIT, Ropar has been conceptualized and offered six weeks MOOC course on software architecture and cloud computing. This course was offered at all three levels as under: -

1. Open for everyone to browse
2. Learners need to be registered if they have to attempt for assignments
3. Learners need to pay Rs.900/- if they want to receive a certificate.

This third point make this MOOC partially open because various learners don't have money or want to pay the money for the certificate. Thereafter it has been observed that MOOCs have huge demand among Indian students as they are enrolling at a large number in foreign universities. It is certainly very tough to survive in those condition when elite colleges are offering these courses free of cost to students. Coursera being an eminent player in MOOC got the second highest enrolments form India. It is almost impossible to build a large no of traditional Institutes' building to provide or fulfil a huge increasing demand for higher education in India due to having a wide potential to access to life-long learning as well as to address key gaps in skill development so it ultimately enlarges the quality of life for millions. Therefore, it is also hoped in India that MOOC courses to meet out the huge gap of literacy inequality and to reduce the youth unemployment. The eminent institutes of India has also been started the MOOC courses. In budget 2017-18, Indian government has also decided to start 350 online courses through SWAYAM. Therefor it is a need of the hour to create or develop a solid systematic structure for the validation and recognition of accomplishment of the courses from online resources e.g., NEPTTEL, mooKIT, IITBX, EdX, Coursera and SWAYAM etc.

DISTINGUISHED FEATURE OF MOOCS

- **MASSIVE** - have a large no of participation as it may have more than one lakh participation in MOOCs.
- **OPEN** – everyone having a desire of learning may join MOOC without any formal qualification restriction. Indeed, it has the prerequisite for a particular course but it do not stop any learner to join the same.
- **Interactive** – MOOCs are highly dependent because students interact with instructor as well as fellow outfit. Hence, they collectively figure out answers.
- **Four Quadrant Approach** – It follow the four quadrant approach which enrich the instructional material by including content based lecture videos, animations or interactive simulations, supplementary resources like case studies, wiki development of the course, open content available on the internet, etc. and problems, quizzes and assignments. Information and communication Technology is used to its fullest capabilities to enrich the courseware and delivery.

OBJECTIVES OF THE STUDY

- Understanding the need of MOOCs as a alternative platform to achieve the Higher Education
- Analyse the current status of MOOCs in Indian perspective.
- Identify the challenges in implementation of MOOCs in Indian Higher Education
- Highlight the Future prospects of MOOCs in Indian Higher Education

SIGNIFICANCE OF THE STUDY

Aim of the study is to provide legitimate information for educators, parents and policy makers to contemplate different factors which may help the MOOCs to be a successful tool to enlighten learners. Therefore, they may be able to look into the possibility of launching those factors which may enhance learners' educational outcome, in their institution. This study may be

remarkable due to discovery of revitalizing the awareness on the significance of MOOCs and their blue print because of bringing down the negative effects of MOOCs on knowledge environment. The findings will also be fruitful to recognize the opportunities as well as the threats in relation to MOOCs. Therefore, it may be useful as starting position to the desired scholars in this area of research.

MAJOR PLATFORM OFFERING MOOCS

Some of the major players currently offering (either profit or non-profit) MOOC courses are:

1. **edX:** It is a non-profit effort which is being run jointly by MIT, Harvard, and Berkeley.
2. **Coursera:** It is a for-profit company which has been founded by two computer-science professors from Stanford.
3. **Udacity:** It is also for-profit company which has also been founded by a Stanford computer-science professor.
4. **Khan Academy:** It is a non-profit organization which has been founded by the MIT and Harvard graduate Salman Khan.
5. **Udemy:** It is also for-profit platform which elaborate that anyone may set up a course.

WizIQ (India and USA): It has been offered by IIT Delhi, India. It not only requires registration but also fees to study courses offered by IIT, Delhi.

8. **Open2Study:** The headquarters of this platform for online courses is based out of Australia.

MOOC PLATFORMS IN INDIA

1. **NPTEL (India):** This platform has been offered by seven Indian Institutes of Technology (IITs) and Indian Institute of Science (IISc.) in 2003. NPTEL stands for National Programme on Technology Enhanced Learning. This is MHRD funded projects. It initially offers courses on science and engineering. But now, it has been started courses on electrical, ocean engineering, computer science, management, music, mechanical and humanities etc. it offers courses free of cost but having a nominal fee for certification. Any one from the whole globe may join these courses. It uses open-source technology for offering courses which are powered by Google's open-source platform Course Builder that runs on App Engine and Compute Engine. It is the wide-reaching single storehouse of technical courses in the world in the streaming video format along with not only text meta data for videos, text transcription and subtitling, but also possible conversions to all Indian languages. Currently they are offering more than 1500 courses and planning to launch a large number of new courses so that it may be able to work as MOOC provider in the market by offering various assignments, lectures and tests.
2. **mooKIT:** It is a lightweight MOOC Management system based on open-source technologies. It has been developed in 2014 by IIT, Kanpur (IITK). Since it may offer online course at micro and massive level hence it is a powerful system. It has been designed to offer connectivist MOOC (cMOOC). It has been used with around one lakh registered learners in 15 courses. It has been specially designed to solve the problem of low-bandwidth as well as low computing power situations while using existing platform. It has been built only with the use of open-source technologies. Its core engine runs on the MEAN stack and use the technology based on java script. It put forward four type of solutions which are based on the requirement: -
 - **mooKIT Standard:** it may be used to run only a single course. Although it does not require local streaming of video, but YouTube videos may be used e.g., mooconmoc.org

- **mooKIT Enterprise:** it will be beneficial for running lot of online courses. Therefore, the learner will be a part of a portal in which he is going to enroll for desired course e.g., mooc4dev.org, agmoocs.in
 - **mooKIT Replicated:** It will be suitable for low bandwidth areas because it allows the content to be cached on local servers which may be sync periodically for updates.
 - **mooKIT Personal or Mobi-mooKIT:** it will be beneficial to run on the low storage capacity device such as mobile and with low computation because due to device constraint it does not provide forum or social networking.
3. **IITBombayX :** it has been developed by IIT Bombay in 2014 using the open-source platform Open edX. It has also been named as “Blended Learning - MOOC Model of IIT Bombay (BLMM). It is a non-profit MOOC platform due to funding from National Mission on Education through Information and Communication Technology (NME-ICT), Ministry of Human Resource Development (MHRD), Government of India. It offers more than 63 courses on various subject from various disciplines. It is implemented, with the help of edX organisation, as the basic version of the blended learning MOOC which is a combination of both face-to-face class room and online education. Course completion is compulsory in stead of being optional.
 4. **SWYAM:** Full form of SWAYAM is Study Webs of Active Learning for Young Aspiring Minds. It has been launched by MHRD as a MOOC platform for online and offline education together with. It has been developed as an individual platform to launch more than 2000 courses so that it may be the largest catalogue. Under this method, learners will acquire the credits for MOOC courses and they will be able to transfer their credits and recognise at the parent institution. It was not possible in the traditional methods. It offers courses for school, certificate, diploma, undergraduate and postgraduate. To deliver the course, responsibility has been assigned to Six type of institutions such as NCERT and NIOS to offer school education, IGNOU to offer for out of school learners, CEC to offer for under-graduate education, UGC to offer for postgraduation education, NPTEL to offer for engineering, and IIMB to offer for management studies. Although most of the SWAYAM content is same as NPTEL, videos and content of this platform will also be available on e-Acharya platform which already put on educational video content created by MHRD.

ADVANTAGES OF MOOCS

Expandability: In the traditional set-up it was not easy to enhance the number of learners easily because we have to move to a bigger classroom or refurbish the infrastructure. Whenever in case of online classroom it is easy to puff out the batch size with the help of few clicks.

Free: Mostly MOOCs are free or nearly free basically for students. It will be changed in near future as universities are trying to liquidate the heavy cost of MOOCs creation.

Self-paced: Various learner has various learning styles and capacity to pick up new concepts at varying footstep. It allows one to study and learn at their own comfortable rate.

Elimination of hindrance: opportunities to go to study in the Europe or foreign county due to lack of finance or other curtailment. The working persons have very few options to run after their academic interests which may unify their work-schedule. Therefore, online courses will surely be helpful to alleviate and diminish all such type of fundamental blockade hence it will be a universally available resources to all the learners.

Compel professors to upgrade lectures: In MOOCs, the best lecture assumes of one hour focusing and elaborating of a single topic hence professors are impelled to look into not only every segment of material but also their teaching methodology.

Map out to make sure students emulate: In real sense MOOCs are the college courses concluded with tests and grades which are acquired by filling multiple choice questions and discussions relating to the test and subject matter.

Putting forward the people simultaneously form the whole world: Undoubtedly, MOOCs assist in tremendous participation of various learners form the whole globe, it supports to put forward the people cooperatively.

Permit teachers to shape most of classroom time in blended classes: In what is called a "flipped classroom," teachers send students home with assignments to listen to or watch a recorded lecture, or read it, and return to the classroom for more valuable discussion time or other interactive learning.

To Provide fascinating business opportunities: various MOOCs companies launched in 2012, spotlight on science and technology such as edX by Harvard and MIT; Coursera, a Stanford company; and Udacity. They will certainly provide the fascinating of business opportunities.

Therefore, MOOCs are the courses which are running with the present job market in which any skill set off out dated within a decade or so on. Because fast moving of technological changes, everlasting learning is extreme need of the day. Undoubtedly, MOOCs are competently assembled to address and serve the same.

The Disadvantages of MOOCs:

- Absence of experience of real classroom learning and physical presence of a teacher.
- Lack of personalized content and individual attention by the teacher.
- Lack of internet connection and its speed specially in the remote areas
- Language is also a roadblock for MOOC as it is being basically offered in English.
- Hard to hold on to track assignments and participation of students
- More chances of plagiarism due to being based on web and lack of keeping an eye on students.
- Insufficient interaction with teachers and students which is necessary for overall development of personality as well as attitude.

CHALLENGES FOR MOOC IN INDIA

- Fabrication of tumultuous learning environment due to rely on user-generated material content
- Need of digital literacy of Indians to make proper use of online materials.
- Enhancement in the time and effort which are required from a participant which is being desired by the student to a online course.
- After broadcasting the course, content will be not only remodel but also reconceptualize by enormous student body. It will make flight path difficult for the instructors to control. Hence participant must self-regulate along with setting their own goals.
- Unavailability of worthwhile system to evaluate and authenticate the improvement of learners.

- Absence of clear guidelines how to integrate the course credits into the present system so that it counts towards a degree from a college,
- Lack of assurance of personalised enlightenment, counselling and mentorship.
- Costly affairs which include establishment and development of infrastructure, platforms, content creation, human resources and many more.
- Diversification of country having multicultural society and multi languages to be spoken. It needs the availability of MOOCs in Various languages.
- Huge unfilled teachers' vacancies in India
- Infrastructure deficit such as absence of laboratories.
- Lack of technical knowledge among the teachers to create the quality course content using the tools
- Lack of interaction with outside world because life of a learner may be confined with in a room having a internet connection and a laptop or a computer.

FUTURE OF MOOCs /Prospects for MOOCs in India

- MOOCs, particularly xMOOCs, deliver the high quality content from some of the world's best universities free of cost to anyone who has a computer along with Internet connection;
- MOOCs will certainly be beneficial for opening access to high quality content specially in the developing countries if government have a good deal of transformation and valuable investment with local support and partnerships.
- MOOCs may be worthy to develop fundamental conceptual learning as well as to create for-reaching communities of interest or practice;
- MOOCs will be an extra worthy form of long-lasting learning and ongoing education
- MOOCs have compelled traditional and extremely elite institutions to re-evaluate their blueprint in relation with online and open learning. Therefore, they have achieved the success to explore their brand image and status broadcasting their proficiency and supremacy in definite academic areas
- MOOCs are almost similar to online courses has been offered by various universities. The technology used in the MOOCs are similar as are being used in on-campus and distance students e.g., video lectures, tests, discussion forum etc
- • MOOCs main value proposition is to eliminate through computer automation and/or peer-to-peer communication the very large variable costs in higher education associated with providing learner support and quality assessment.
- • There's nothing particularly new about MOOCs. Most universities have offered online courses for many years and the basic technologies involved – video lectures, discussion forums, tests, and the like – are the same we have used with on-campus and distance students. The only difference is the scale.
- • By their very nature – large numbers of students, no direct faculty interaction with individual students, a “pre-programmed” course of study and assessments – MOOCs would appear to have what some have called limitations when compared with a traditional face to face course or smaller online credit course with high faculty involvement. However, these aren't limitations as much as features that make MOOCs unique.

- • MOOCs are built on efficiency of scale, giving access to the teaching of a world class professor to thousands of students at once. The lectures, assessments and activities for a course – especially an online course – and the expertise of the professor behind the content isn't cheap and, in many cases, is unique to a particular university. A MOOC throws open the door of the professor's classroom, allowing him to teach more than just a few dozen students at a time.

CONCLUSION

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CRM: COMPARATIVE IN BANKING SECTOR CASE STUDY OF SBI AND HDFC BANK

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INTRODUCTION

Customer relationship management is a broad approach for creating, maintaining and expanding customer relationships. CRM is the business strategy that aims to understand, anticipate, manage and personalize the needs of an organization's current and potential customers. At the heart of a perfect strategy is the creation of mutual value for all parties involved in the business process. It is about creating a sustainable competitive advantage by being the best at understanding, communicating and delivering and developing existing customer relationships in addition to creating and keeping new customers. So the concept of product life cycle is giving way to the concept of customer life cycle focusing on the development of products and services that anticipate the future need of the existing customers and creating additional services that extend existing customer relationships beyond transaction. The intense competition which banks have come to face, both as a consequence of growth of non-banking financial institutions as well as securitization has created the fear of high risk and has increased the attention towards customer relationship management. Customer relationship management is a multifaceted process, mediated by a set of inform technologies that focuses on creating two way exchanges with customers so that firms have an intimate knowledge of their needs, want and buying patterns. In this way, CRM is intended to help companies understand, as well as anticipate, the needs of current and potential customers. The project is a detail study of process involved in planning of customer relationship management and need for customer relationship management.

Market analysts squabble over the exact figures, but all agree that in the next few years company will pour billions of dollars into CRM solution software and service designed to help the business more effectively manage customer relationships through any direct or indirect channel a customer opts the use. Specially in banking CRM it is very important because bankers have to daily interact with their customers and provide value added services to them. By investing in CRM or e-CRM applications, companies are looking at retaining existing customers and converting potential customers into lifetime customers. In many industries, customer retention is a key driver for profitability.

This project answers to all the queries regarding what CRM is. In this project stress is not on the technology, which is a part of CRM but stress is on the customer preference on the needs, so that companies can please most of the customers all the time. There is no universally accepted definition of Customer Relationship Management. It is neither a product a product nor a service; it is an overall business strategy. It provides an integrated view of the customer. It is about a holistic view of the organization and holistic approach to business. CRM is an interactive process for achieving the optimum balance between corporate investments and the satisfaction of customer needs to generate the maximum profit. CRM is a comprehensive strategy and process of acquiring, retaining and partnering with selective customers to create superior value for the company and the customer.

CRM is a business strategy that spans your entire organization from front office to back office. It is a commitment you make to put customers at the heart of your enterprise. The right CRM strategy and solutions can help you securely, reliably and consistently, delight your customers every time they interact with your business by empowering them with anytime, anywhere and

channel access to accurate information and more personalized service. Reach more customers more effectively, increase customer retention and boost customer loyalty by leveraging opportunities to up-sell and cross sell and driving repeat business at lower cost.

Drive improvements in business performance by providing your customers with the ability to access more information through self-service and assisted service capabilities when it is convenient for them. Enable virtualization in your enterprise as more of your offices and around the world balance.

REVIEW OF LITERATURE:

In essence, a literature review identifies, evaluates and synthesizes the relevant literature within a particular field of research. It illuminates how knowledge has evolved within the field, highlighting what has already been done, what is generally accepted, what is emerging and what is the current state of thinking on the topic. In addition, within research-based texts such as a Doctoral thesis, a literature review identifies a research gap (i.e. unexplored or under-researched areas) and articulates how a particular research project addresses this gap. Literature refers to a collection of published information/materials on a particular area of research or topic, such as books and journal articles of academic value. However, your literature review does not need to be inclusive of every article and book that has been written on your topic because that will be too broad. Rather, it should include the key sources related to the main debates, trends and gaps in your research area. A review of literature presents much more than a summary of relevant sources. The act of reviewing involves evaluating individual sources as well as synthesizing these sources in order to gain a broad view of the field. At this 'field level', a literature review discusses common and emerging approaches, notable patterns and trends, areas of conflict and controversies, and gaps within the relevant literature. When you can clearly observe these things, you will be able to situate your own research and contribute to ongoing debates within the field. A literature review should not include every single source that you have read. It's important to be selective about the sources you choose to address. Ensure the sources you analyze are directly relevant to your research question(s) and topic. It's important also that you think critically about the Credibility and reliability of sources.

IMPORTANCE OF CRM IN INDIAN BANKS:

Indian banks had presumed that their operations were customer-centric, simply because they had customers. These banks ruled the roost, protected by regulations that did not allow free entry into the sector. And to their credit, when the banking sector was opened up, they survived by adapting quickly to the new rules of the game. Many managed to post profits. For them an unexpected bonanza came from government bonds in which most were hugely invested.

Ironically, the Reserve Bank of India's moves to cut aggressively the interest rates after 1999, pushed up the prices of bonds. So banks had a windfall doing almost nothing. The bond profits, like manna from heaven, improved the balance-sheets of all banks irrespective of their core performance. However, the era of lazy banking is soon to end. The mesh of rules that propped up the Indian banking industry is now being dismantled rapidly.

According to a RBI road-map, India will have a competitive banking market after 2009. As one of the most attractive emerging market destinations, India will see foreign banks come in, what with more freedom to come in, grow and acquire. Therefore, it is imperative that Indian banks wake up to this reality and re-focus on their core asset — the customer. A greater focus on Customer Relationship Management (CRM) is the only way the banking industry can protect its market share and boost growth. CRM would also make Indian bankers realize that the purpose

of their business is to "create and keep a customer" and to "view the entire business process as consisting of a tightly integrated effort to discover, create, and satisfy customer needs."

What is CRM, and what will it deliver to the banks? CRM is, probably, one of the least clearly defined business acronyms, as there is no single definition for it. It is probably easier to say what CRM is not. Unfortunately, CRM has also become a misnomer for a range of solutions from IT vendors, each providing its own spin on the idea.

E-CRM

E-CRM is an integrated online sales, marketing and services strategy that is used to identify, attract and retain an organization's customers. It describes improved and increased communication between an organization and its clients by creating and enhancing customer interaction through innovative technology.

E-CRM software provides profiles and histories of each interaction the organization has with its customers, making it an important tool for all small and medium businesses. E-CRM, is according to Paul Greenberg (2000), is CRM online. This definition dispels all the doubts people might be having about E-CRM.

E-CRM shares all the philosophy of CRM and the only difference is the underline technological architecture. New technologies mean availability of additional faster means of communication between the customer and the organization. E-CRM implies interactions with the customer using these new technologies. It provides organizations with tools for a high level of interaction communication with the customers with personalized messages. E-CRM provides a high degree of self service to the customers, using the internet technologies, by understanding customer's needs and personal preferences. E-CRM integrates all the communication from and to the customer from various channels both, the traditional and latest technology based. For e.g. if the customer prefers to use emails and not telephone, the organization will ensure this while dealing with the customer.

INTRODUCTION OF SBI

The State Bank of India, popularly known as SBI, is India's largest commercial bank with a glorious history of more than 200 years. **State Bank of India Introduction(SBI), Owned by The Government of India**, is categorized as an Indian Multinational, Public sector banking and Financial services company, with its headquarters located in Mumbai, Maharashtra. The chapter State Bank of India Introduction gives a brief introduction about State Bank of India With more than 14,000 branches in India, SBI is the largest and one of the premium banking and financial services company in India by assets, deposits, profits, branches, customers, and employees. SBI has also established and secured its roots globally with 191 foreign offices spread across 36 countries.

Ranking: SBI is one of the Big Four banks of India, along with ICICI Bank, Bank of Baroda and Punjab National Bank. As of 2016, SBI is ranked 232nd on the Fortune Global 500 list of the world's biggest corporations, and stands as the proxy for the Indian Economy. SBI was ranked 152nd in The Forbes list of Global 2000 firms in May 2015. The Government of India owns 58.60% of SBI and thus is the largest shareholder of SBI, a Fortune 500 company.

History: SBI, the oldest commercial bank, traces its ancestry to the 19th century (British India) when the Bank of Calcutta was founded in 1806. In 1921, the Bank of Calcutta, merged with the banks of Madras and Bombay to form the Imperial Bank of India. In 1955, when the Government of India nationalized the Imperial Bank along with the RBI, the Imperial Bank

acquired the name State Bank of India. Since its beginning, SBI has been constantly endeavoring to provide utmost customer satisfaction to the most ideal degree.

Recruitment: SBI provides several ambitious employment opportunities for young graduates as well as experienced professionals for accelerated career growth. SBI is prominently known for being one of the largest employers of probationary officers and special officers in India. According to the Google search trends, SBI jobs is one of the most searched keywords in 2016 as compared to other banks.

SBI ensures an amicable, collaborative, composed, dynamic, motivating, exciting, and a fast-paced work environment for both professional and personal development. Learning is a constant process for all the employees associated with SBI.

Positions: SBI offers excellent career opportunities and welcomes applications every year for different positions all over India. SBI believes in providing superior performance to all its customers and therefore takes the continuous initiative in hiring best and dynamic individuals aspiring to excel. To employ the most prominent individuals, SBI conducts exams and interviews for different roles. Once hired, SBI ensures the development and growth of all its employees by providing personal guidance and motivation. Following are the different career positions for which SBI Recruitment drive is conducted on a yearly/necessity basis primarily in the months of April and September. Interested Candidates who aspire to pursue a career with SBI are advised to visit SBI Current Openings. For a detailed information about the ongoing recruitments and notifications issued by SBI.

INTRODUCTION OF HDFC

HDFC Bank was amongst the first to receive an 'in-principle' approval from the Reserve Bank of India (RBI) to set up a bank in the private sector from Housing Development Finance Corporation Limited (HDFC), in 1994 during the period of liberalization of the banking sector in India. HDFC India was incorporated in August 1994 in the name of 'HDFC Bank Limited'. HDFC India commenced operations as a Scheduled Commercial Bank in January 1995.

HDFC India deals in varieties of products like home loan, standard life insurance, mutual fund, securities, credit cards, etc. HDFC has branch offices in all major cities in India like Calcutta, Chennai, Delhi, Bangalore, Hyderabad, Ahmadabad apart from HDFC Mumbai.

Organizational Goals

Develop close relationships with individual households.

- b) Maintain its position as the premier housing finance institution in the country,
- c) Transform ideas into viable and creative solutions.
- d) Provide consistently high returns to shareholders.
- e) To grow HDFC's main goals are
- a) Through diversification by leveraging off the Existing client.

Business Focus

HDFC Bank's mission is to be a World-Class Indian Bank. The objective is to build sound customer franchises across distinct businesses so as to be the preferred provider of banking services for target retail and wholesale customer segments, and to achieve healthy growth in profitability, consistent with the bank's risk appetite. The bank is committed to maintain the highest level of ethical standards, professional integrity, corporate governance and regulatory

compliance. HDFC Bank’s business philosophy is based on four core values – Operational Excellence, Customer Focus, Product Leadership and People.

DATA ANALYSIS AND INTERPRETATION:

TABLE:1 Gender

The tabular and graphical presentation of data is presented below.

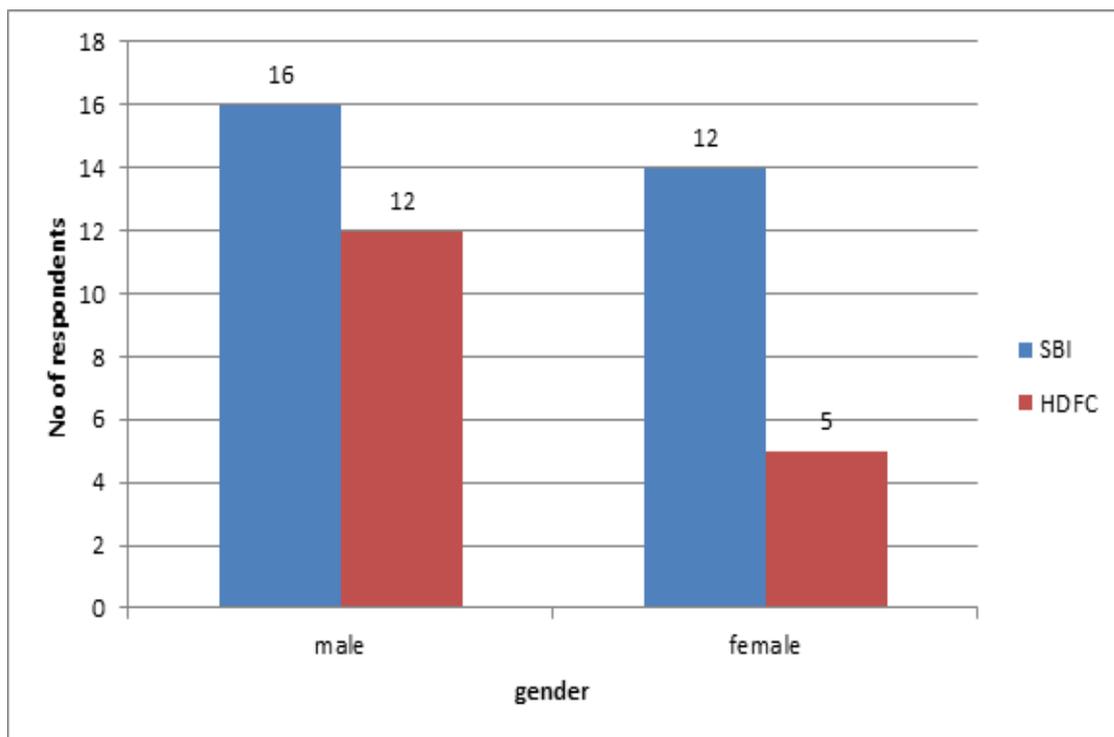
Table:1.

GENDER

Gender	SBI	HDFC	No of respondent
Male	16	12	27
Female	14	5	20
Prefer not to say	0	0	0
other	0	0	0
Total	30	17	47

Sources: Complied from questionnaire

Graph 1



The above table and graph:1 reveals that majority of respondents are from male in SBI i.e.16 respondents and 12 respondents belong from male in HDFC. 12 are from female in SBI and 5 respondents belong from male in HDFC.

Hence the majority of respondents are from male in SBI i.e.16 respondents

TABLE:2 Occupation

The tabular and graphical presentation of data is presented below

Table 2

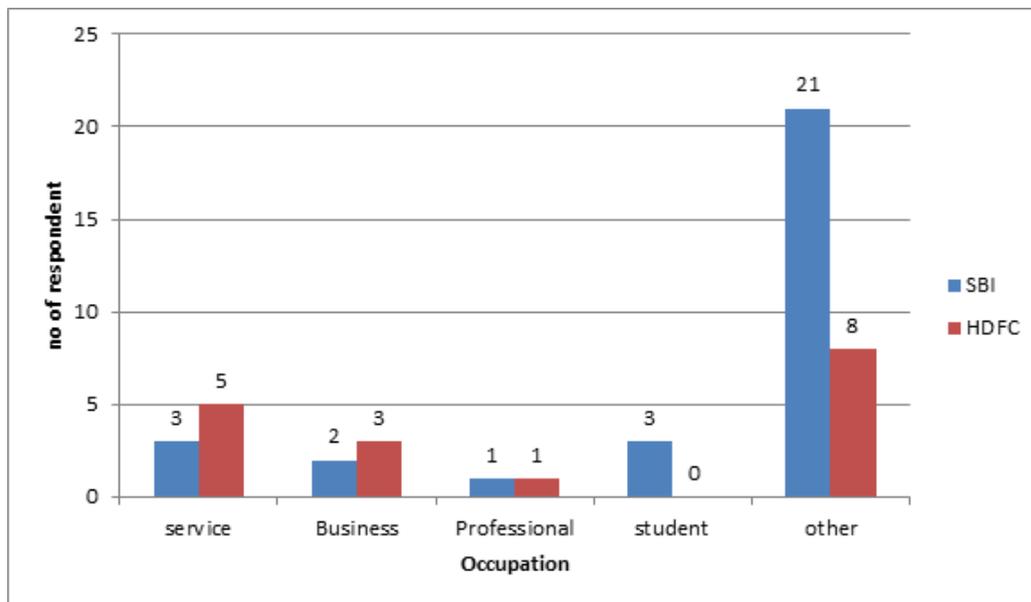
OCCUPATION

Occupation	SBI	HDFC	No of respondent
Service	3	5	8
Business	2	3	5
Professional	1	1	2
Student	3	0	29
Other	21	8	3
Total	30	17	47

Sources: Complied from questionnaire

GRAPH 2

OCCUPATION



The above table and graph 2 reveals that majority of respondents are from other in SBI i.e.21 respondents and in HDFC i.e 8 respondent, 3 respondent belong from the service group in SBI and in HDFC i.e 5 respondents, 2 respondent belong from the business group in SBI and in HDFC i.e 3 respondents, 1 respondents belong from the professional group in SBI and HDFC both and 3 respondent belong from the student group in SBI.

TABLE:3 In Which Of The Following Bank Do You Maintain As Account?

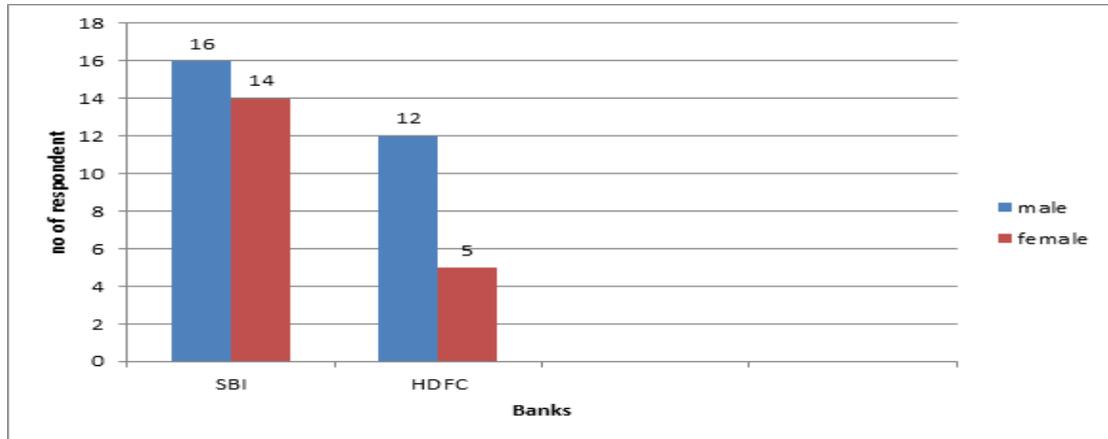
The tabular and graphical presentation of data is presented below

Table 3

Banks	Male	Female	No of respondent
SBI	16	14	31
HDFC	12	5	16
Total	28	19	47

Sources: Complied from questionnaire

GRAPH 3



The above table and graph 3 reveals that majority of respondents are from SBI in male i.e.16 respondents and in HDFC i.e 14 respondent and 12 respondent belong from HDFC IN female group in SBI and in HDFC i.e 5 respondents.

Hence the majority of the respondents are from SBI in male i.e.16 respondents and in HDFC i.e 14 respondent.

TABLE:4 What Kind Of Loan Would You Like To Have From Your Bank?

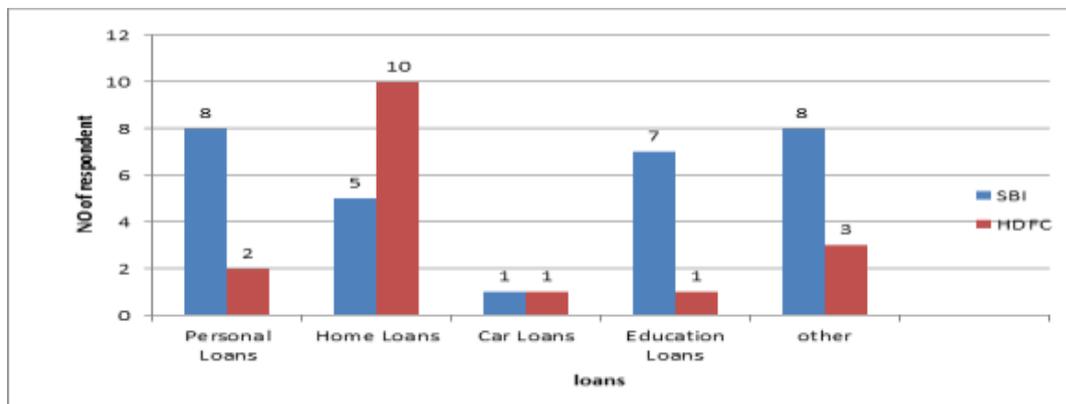
The tabular and graphical presentation of data is presented below

TABLE 4

Loans	SBI	HDFC	No of respondent
Personal Loans	8	2	10
Home Loans	5	10	15
Car Loans	1	1	2
Education Loans	7	1	8
Other	8	3	11
Total	30	17	47

Sources: Complied from questionnaire

GRAPH 4



The above table and graph 4 reveals that majority of respondents are from personal loan and other group in SBI i.e.8 respondents and home loan belong from HDFC i.e 10 respondent, 2 respondent belong from personal loan group in HDFC,5 respondent belong from home loan group in SBI, 1 respondent belong from car loan group in SBI and HDFC both, 7 respondent belong from education loan group in SBI and1 respondent belong from HDFC and 3 respondent belong from other group in HDFC.

Hence the majority of the respondents are from personal loan and other group in SBI i.e.8 respondents and home loan belong from HDFC i.e 10 respondent.

TABLE:5 What Was The Single Most Important Reason That You Chose This Particular Bank?

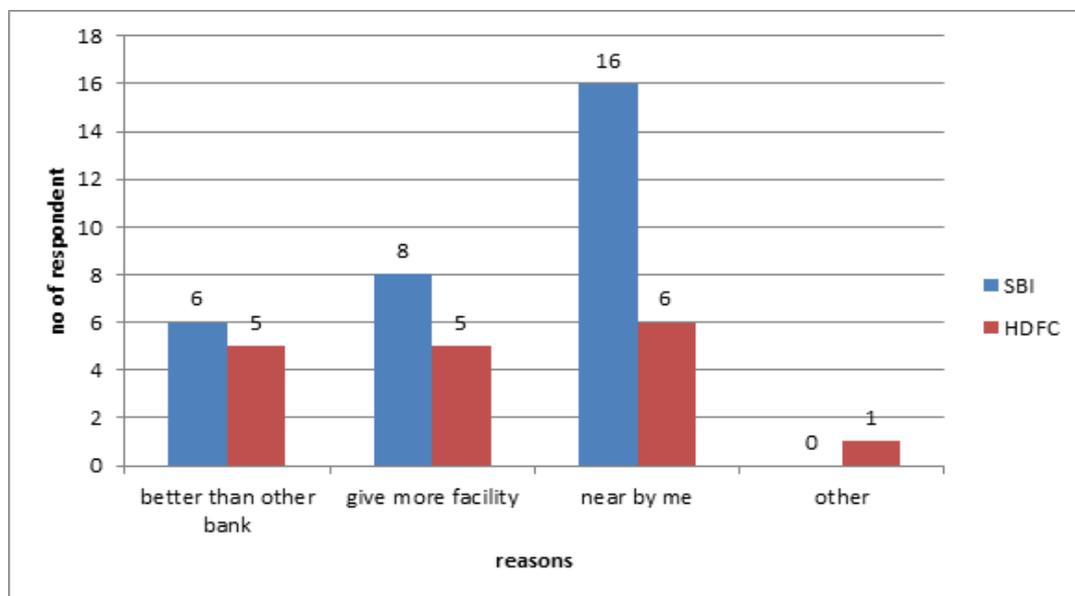
The tabular and graphical presentation of data is presented below

TABLE 5

Reasons	SBI	HDFC	No of respondent
Better than other bank	6	5	11
Give more facility	8	5	13
Near by me	16	6	22
Other	0	1	1
Total	30	17	47

Sources: Complied from questionnaire

GRAPH 5



The above table and graph 5 reveals that majority of respondents are from near by me group in SBI i.e. 10 respondents and HDFC i.e 6 respondent, 6 respondent belong from better than other bank group in SBI and HDFC i.e 5 respondent, 8 respondent belong from give more facility group in SBI and HDFC i.e 5 respondent, 1 respondent belong from other group in HDFC.

Hence the majority of the respondents are from near by me group in SBI i.e. 10 respondents and HDFC i.e 6 respondent.

CONCLUSION

From the above analysis the following outcomes are found on the financial performance of SBI and HDFC bank: The capital and capital adequacy ratio for both the banks are more than Basel norms for bank. So, they are satisfactory for both SBI and HDFC banks. SBI has higher debt equity ratio of than HDFC. SBI is trying to taking advantage of financial leverage and is also exposed to greater financial risk. HDFC is quite risk averse and trying to provide high margin of safety to the depositors. HDFC bank has higher asset turnover ratio. So, it has the ability to generate more revenue with respect to given amount of total assets. SBI bank is less efficient in utilization of their assets. The loan ratio of SBI bank is higher than HDFC bank. So, SBI is taking more risks compared to HDFC. The net NPA to net advance ratio is higher for SBI than HDFC. It can be concluded that efficiency in management of advances given to customers are not good for SBI. The credit deposit ratio for HFDC is higher than SBI. It means that SBI is providing more credits to their customers from their deposits. It is clear that SBI is taking advantages of leverage and also generating more risks for the depositors. Net Profit per Employee is higher in HDFC bank than SBI. It may be concluded that the efficiency and productivity of human resources of HDFC bank is better than SBI. HDFC bank has higher interest spread ratio than SBI. It may be commented that HDFC bank has higher net interest earnings over the given amount of assets. HDFC bank has higher result for all the liquidity ratios like Current ration, liquid asset to total assets ratio and liquid assets to total deposit ratio. It may be commented that the liquidity position of HDFC bank is much more than SBI bank.

**TO STUDY IMPACT OF COVID-19 ON LIFE INSURANCE DECISIONS OF PEOPLE
IN MUMBAI CITY**

Jothisakthi, Indira Konar and Abhijeet Bhosale
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ABSTRACT

Insurance is a means of providing protection against financial loss in great variety of situation. For example life insurance helps to replace income lost to a family if wage earning parent dies. Insurance business can be used as a peace of mind for individuals and business entities, loss control measures, social benefit, investment of funds and invisible earnings.

In covid situation the chances of getting hospitalized is highly possible. So a life insurance is a very helpful in such situations.

INTRODUCTION :-

Protection product are becoming the foundation of financial planning especially considering the impact of a deadly pandemic when insured household is always better equipped to deal with economic uncertainty. India has traditionally been an underinsured country, with private health insurance schemes covering only 18% of the population in urban areas and a little over 14% in rural areas. Although the gap has been bridged somewhat which has attempted to insure the poor and vulnerable, most of india continues to be underinsured when it comes to health. Due to the widespread covid-19 pandemic, health insurance companies are facing various challenges and are foreseeing an impact in the following areas.

1. claim payout and liquidity :

In order to dispel any general misconceptions about the applicability of health insurance policies to cases of covid-19, the irdai has instructed insurers to accept covid-19 related claims under active health insurance policies. Since the risk of covid-19 is not currently priced under active products, these claims may cause an additional burden on the books of insurers if treated outside government hospitals.

2. Product development :

In the wake of the pandemic, there has been greater concern and awareness about health, and enquiries about health insurance policies have increased by 30–40% the pandemic also provides an opportunity for insurance companies to innovate and serve the evolving needs of a more informed population. Several insurance companies have launched covid-19 insurance products in march 2020.

3. Reserves requirement :

Due to the pandemic, the government has taken actions towards reducing bond interest and repo rates, which will lead to challenges for insurers in terms maintaining higher reserves (higher for a life insurer compared to a health insurer) liquidity risk, credit risk.

The covid-19 pandemic is challenging for the health insurance industry on various fronts .at the same time, it represents an opportunity. Health insurance is expected to cushion the blow that this pandemic will deal. While being extremely relevant to society, using appropriate mitigation strategies, insurance companies may be able to support it further though product development activities and ensuring their reach is extensive.

OBJECTIVES :-

1. To study the loss of income of people in Mumbai due to Covid 19
2. To understand the role of life insurance during Covid- 19
3. To examine the benefits of life insurance policy in Mumbai

SCOPE :-

This Study Has Focused On Impact On Insurance Sector In Mumbai. The Study Is Limited From Age Group 18-25 Up To 31& Above. In This Research, Have Collected Data From The College Students, Their Parents And Neighbours who Lives In Mumbai City. In This Research, Collected The Data By Surveying 50 Respondent. The Survey Included 11 Questions. The Study Mainly Focuses On The Challenges Faced By People, During Pandemic Situation On Insurance Sectors.

RESEARCH METHODOLOGY :-

For the present study, we have used both primary and secondary data to collect the necessary information.. Primary data is collected from survey methods using self-designed questions and secondary data is collected from the relevant websites. The study is conducted in mumbai city the sample size chosen is of 50 people who have taken insurance policies and also those who are going to take an insurance policy in future. The survey has been specifically targeted towards the people who still haven't taken an insurance policy yet...statistical tools like bar diagrams and pie charts were used for descriptive data analysis.

LITERATURE REVIEW :-

- **Dr. P.k. gupta** , in the article named “exploring rural markets for private life insurance players in india” has tried to examine the present state of affairs of rural life insurance in india and attempts to explore the causes, which led to poor penetration of rural life insurance markets for which a survey of 2000 sample of rural customers was been conducted to examine their perception and attitude towards buying life insurance products.
- **Alok mittal &akash kumar**, in their study “an exploratory study of factors affecting selection of life insurance products” have attempted to identify the factors which are affecting the consumers in taking into consideration before selecting a life insurance product and determining the extent to which these factors are taken into consideration for choosing life insurance products. The study highlighted that consumers take into consideration factors like product attributes, customer delight, payment mode, product flexibility, risk coverage, grace period, professional advisor, and maturity period as important before making a decision on selection of a life insurance product but most important factors which are of vital importance was product attributes, and the least important was maturity period.
- **William h.greene & dan segal** , in their research "profitability and efficiency in the u.s. life insurance industry” have discussed the relationship between cost inefficiency and profitability in the u.s. life insurance industry. The life insurance industry is mature and highly competitive, and cost efficiency may be the main driver of profitability. The authors derive cost efficiency using the stochastic frontier (sf) method allowing the mean inefficiency to vary with organizational form and the outputs. In addition, the estimation of the cost efficiency measure takes into account the underlying accounting concepts. This study suggests that cost inefficiency in the life insurance industry is substantial relative to earnings, and that inefficiency is negatively associated with profitability measures such as the return on equity.

- **Tamzid ahmed chowdhury & masud ibn rahman** , in the article, “problems and Strategies in service marketing: bangladesh perspective”, present a conceptual framework of the problems and strategies in services marketing that derive from five unique characteristics of services. The framework is based on a review of the growing body of literature in services marketing. The article also reports the findings from a survey of service firms concerning problems they face and strategies they use. A combination of theoretical aspects and survey results in one article affords the opportunity to make a bridge between the empirical practices and theoretical aspects.

SIGNIFICANCE :-

1. Long term financial goal

Life insurance plans help you create a substantial financial corpus for your long term financial goals by helping save money with the protection of life cover.

2. Protect the child's future

Every parent wants to provide their child with the best possible future. Life insurance plans ensure your child to have the best possible future even when you are not around.

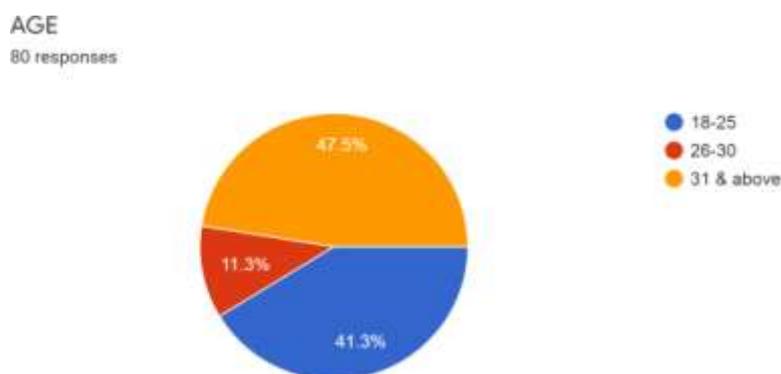
3. Loans and liabilities

If you have bought a loan then you should always consider buying a term plan. It makes sure that the burden of your loan doesn't fall up on your dependents in your absence. Term insurance plans are the most affordable way to protect home loan amount and safeguard the shelter of policyholder's family in case of his/her untimely death.

4. Child's education planning

Child education plans help you save and build a financial corpus for your child's future education expenses. These plans provide life cover so that the child gets the sum assured.

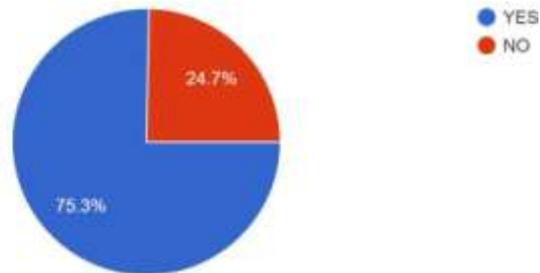
DATA ANALYSIS:-



The sample size is 80 people out of which 41.3% belong to the age-group 18-25 i.e., the majority of people who don't have life insurance . 11.3% of the respondents come under the age group 25-40. 47.5% of the total people were aged 31&above who is mostly insured in the policy.

Do you have an insurance policy?

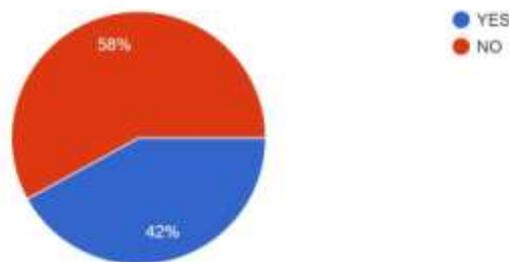
81 responses



Out of 81 people, 75% of people are having insurance policy & 24% of people are not having insurance policy.

Has any of your policies ever lapsed due to non-payment of premiums?

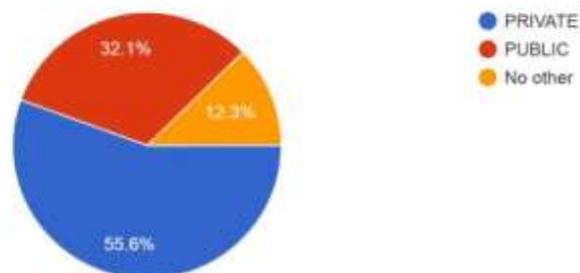
81 responses



Out of 81 people 42% of people are not facing any issue in non-payment premium & 58% of people are facing issue in non-payment premium

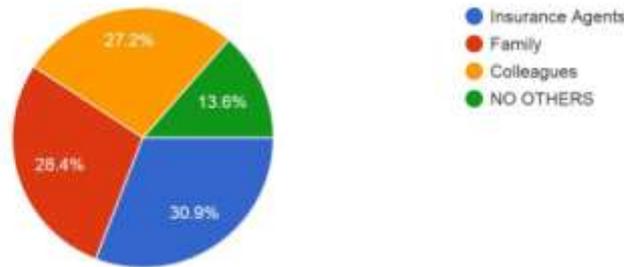
What type of insurance do you have?

81 responses



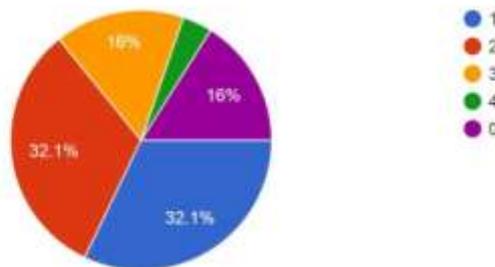
Out of 81 people 55% of people are insured under private sector, 32% of people are insured under public sector & 12% of people dont have any policies.

Who influenced you to get an insurance policy?
81 responses



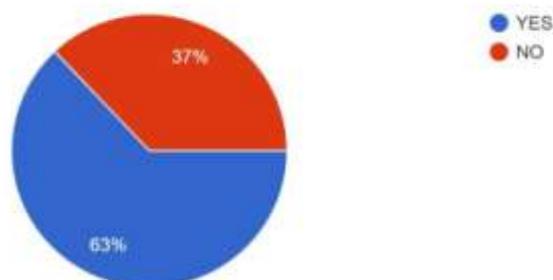
Out of 81 people, 27% people are insured by the insurance agents, 28% of people with their family,27% of people with the colleagues,& 13% have not insured yet.

How many insurance policies do you currently have?
81 responses



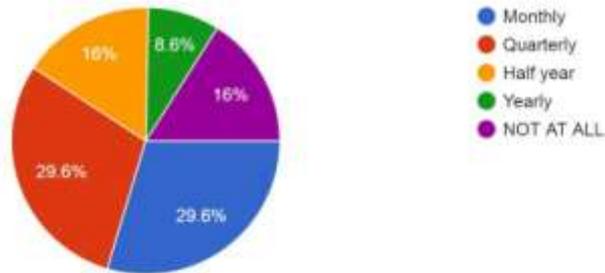
Out of 81 people, 60% of people having 1 or 2 insurance policies,16% of people having 3 policies.remaining 10% of 4 policies

Have you ever received any benefits from any of the policies you currently have?
81 responses



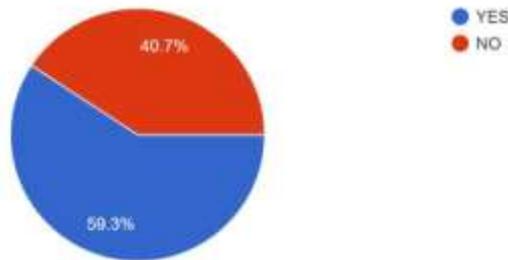
Out of 81 people, 63% of people has given some benefits in the policies but, 37% of doesnt receive any benefits in the policies

How regularly do you pay your premiums?
81 responses



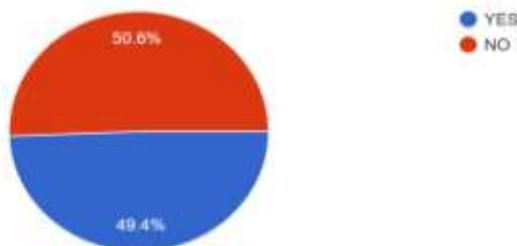
Out of 81 people, 29% of people are paying montly premium, 29% of people are paying quaterly premium, 16% of people are paying half yearly premium,8% of people are paying yearly premium,& 16% of people do not pay any premiums

Does any insurance helped you in covid times to manage finances
81 responses



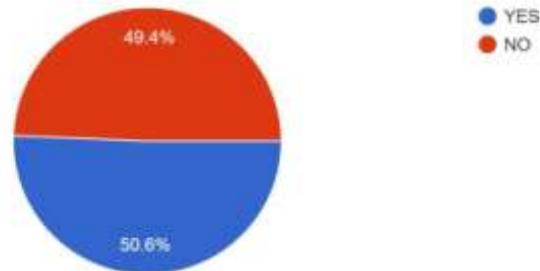
Out of 81 people, 59% of insurance company helped in covid times but, 40% of insurance company doesnt helped in covid times.

Did your bank provide any Consentions or reduce premium rate during Covid times
81 responses



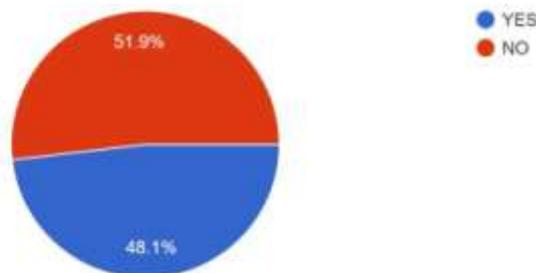
Out of 81 people,49% of company provided consentions or reduce premium rate,but 50% of company doesnt provided consentions or reduce premium rate

Was it difficult to pay the premium of the insurance policy you hold
81 responses



Out of 81 people, 50% of people had difficult to pay the premium, but 49% of people didn't have any issue to pay the premium.

Does Covid make you invest in any insurance policy
81 responses



Out of 81 people, 48% of people made to invest in insurance policy, but 51% of people didn't make to invest in insurance policy.

CONCLUSION:-

Current uncertain situation where life related risks are very high. People tend to invest in long term insurance in order to secure their family and loved ones. Both pure insurance and health insurance come out as a great opportunity for insurance providers. During covid-19 period, many changing trends have been observed that people get more aware with importance of life insurance plan, significant growth in the demand of health and pure life insurance, increased business of online insurance. The study was conducted with the aim of describing the insurance industry performance in the covid-19 pandemic in Mumbai city. The changing trends and challenges faced by life insurance providers are also being analysed under the study. To attain the stated objectives, researcher has used exploratory research design. Insurance industry plays a very crucial role in economy as it saves life, encourages investment, household's savings and also provides mass employment to youth of the nation.

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**A STUDY ON PRO'S & CON'S ON ONLINE EDUCATION DURING COVID-19
PANDEMIC W.R.F TO HIGHER EDUCATION****Dr. G. Sairekha¹ and Dr. A V L Varaprasad²**¹Associate Professor, CMRIT, Knadlakoya Village, Medchal Mandal, Hyderabad, Telangana²Associate Professor, Nalla Malla Reddy Engineering College, Divyanagar, Telangana**ABSTRACT**

*The COVID-19 pandemic has brought a new revolution in educational sector which is not expected in human history. Shutting down of schools colleges and universities has a overall affect on 98% of the students population. This pandemic has given an undue challenge to education sector. Running Institutions with social distance and COvid19protocols have made really challenging.. **Reopening of Educational institutions after relaxation of restriction is another challenge with many new standard operating procedures put in place.** A new trend of teaching has emerged where management tried to impart quality education through various sources which led to the foundation of new trend called ONLINE Education.. **The need of the hour is to innovate and implement alternative educational system and assessment strategies.** The COVID-19 pandemic has provided us with an opportunity to pave the way for introducing digital learning.*

Key Words: Pandemic, Higher Education, Online Education, Social Distancing, Innovative teaching.

INTRODUCTION

As world is looking forward for a new technology it unexpectedly got stuck in clutches of Covid 19. The COVID-19 pandemic has not stopped at national borders. It has touched each and every sector from National level to gross root level. Irrespective of gender, class occupation every citizen has faced discomfort financially and emotionally. The worst affected is Education sector. Complete shut down and a long break for academies left students and teachers distress. A new trend has got emerged. A complete change from conventional training to Digital Education. Educational. Teachers also need to learn a new pedagogical concepts and modes of delivery of teaching, for which need to be trained properly to handle network issues.

NEED FOR THE STUDY

Due to the Corona virus pandemic, many schools, colleges and universities have asked their teachers and professors to make use of online learning methods and tools - Google Video, Skype, Zoom, Face book live, YouTube etc. to deliver lectures and complete the course content. It cannot be said with certain that all teachers are familiar with this new paradigm However, there have been a few difficulties as the sudden change from classroom to the smart phone/computer has had its fallout as no one has a clear idea, as to exactly how to go ahead with this new paradigm, regarding impartation of teaching through the online mode. Further, the pressure on the teachers and students is high as the course has to be completed before examinations, which will be scheduled through the online route, via secured means or after the lock down is lifted.

The main purpose of the study is to identify the pros and cons of online education both from teachers and students perspective especially in higher education.

OBJECTIVE OF THE STUDY

1. To analyze the impact of COVID 19 on students and teachers in Higher education.

2. To highlight the advantages (pros) disadvantages (cons) of online learning faced by teachers and students in Higher education due to Covid 19.
3. To identify the factors which contribute satisfaction and dissatisfaction levels among teachers and students on online education

SCOPE OF THE STUDY

The main focus of the study was on students and teachers from Higher Education. The study is mainly on online education during a period of COVID 19. For the purpose of study only 18 months period during COVID lockdown was considered. The study is confined only to CMRIT group.

RESEARCH METHODOLOGY

Sample

The key purpose of this research study was to find the general attitudes of higher education students towards compulsory digital amid Coronavirus (COVID-19). 126 higher education students: 84 female and 42 male participants were selected for the study.. The participants included undergraduate 64, as well as postgraduate 62,) students..

The sample of the study included 100 higher education teachers: 63 female and 37 male participants. The participants included UG faculty (N = 75, as well as postgraduate Faculty (N = 25,) students. All the students participated in the survey were currently attending online courses or included those who finished their last semester virtually.

Survey

An online survey technique was used to gather data about the attitudes of higher education students regarding online teaching. A modified version of questionnaire was used to assess the effectiveness of online learning.

A pilot test of the survey was conducted at CMRIT. Appropriate revisions were made based on their comments and suggestions of experts.

Data Analysis & Research Tools.

The data obtained through an online survey were analyzed by frequency of common students' responses and Teachers. Demographic data were obtained using the Liker scale and is reported in pie diagram responses, Bar graphs and research was done using Chisquare.

Hypothesis Formulation

Ho: There is no significant impact of Covid 19 on Online education with refrence to following factors Health issues, Forgot basics, Decrease in quality, Syllabus Reduction, Discipline & Behavioral Issues, Demotivation, Lack of supervision & control.

H1: There is significant impact of Covid 19 on Online education with refrence to following factors Health issues, Forgot basics, Decrease in quality, Syllabus Reduction, Discipline & Behavioral Issues, Demotivation, Lack of supervision & control.

REVIEW OF LITERATURE

This research study examines the attitudes of Pakistani higher education students towards compulsory digital and distance learning university courses amid Coronavirus (COVID-19). Undergraduate and postgraduate were surveyed to find their perspectives about online education in Pakistan. The findings of the study highlighted that online learning cannot produce desired results in underdeveloped countries like Pakistan, where a vast majority of students are unable to access the internet due to technical as well as monetary issues. The lack of face-to-face interaction with the instructor, response time and absence of traditional classroom socialization

were among some other issues highlighted by higher education students.(Online learning amid the COVID-19 pandemic: Students' perspectives Muhammad Adnan¹ and Kainat Anwar¹
¹Department of Mass Communication, National University of Sciences & Technology, Pakista)

Biggest public health risk, the world today facing is leading to biggest and fastest restructuration or re orientation of the Indian education order. End of the month march 2020 recorded the spread of covid 19 pandemic to over 185 countries and resulted in closure of over 95 percent of all schools, colleges and universities impacting close to approx. 350 million students. The spread of the epidemic was so speedy and quick that there were hardly any plans for transition to online teaching or learning from higher education systems offline classes and no one could anticipate the associated potential risks and opportunities that a sudden change could bring in the sector. Entrance tests of several universities and many competitive examinations are held in such a crucial period that is affecting education system badly. The intrusion in the education system due to the incessant COVID-19 is a reminder that there is a prerequisite for revolution. The semester exams scheduled in May, in universities across India, is now all set to be deferred indefinitely. Academic eventschain and the academic calendars will be tempt fate if those are not completed in time. There is a stern threat that this academic year will eventually be shifted by a few months all over IndiaIndeed, the students in the final years of a course will suffer the most.(IMPACT OF COVID-19 ON EDUCATION SECTOR IN INDIA Prof.

PriyankaPanditaKoul¹ , Prof. OmkarJagdish Bapat²)

PROS&CONS – ONLINE EDUCATION

From Teachers point of View (Advantages)

1. Digital classes make teachers technical efficient.
2. Time saving in moving to other classes
3. Direct interaction with students and can clarify doubts instantly
4. Most of the teachers can afford for laptop, System

From Teachers point of View (Disadvantages)

1. It is difficult for teachers to know whether students are concentrating on class
2. More distractions while taking the class
3. Network issues will interrupt the flow of lesson
4. Completing the syllabus is a challenging task
5. Teachers should have sound knowledge on all the technical aspects of online classes
6. No physical interaction with the students will reduce intimacy and bond of teacher – student relationship
7. The quality of teaching will reduce specially for practical classes.
8. Conducting examinations through online will be challenging issues.
9. Online education makes students lazy.
10. Online education gives more freedom to the students as there are nobody to control or restrict behavior.
11. More importantly, the administrator should provide sufficient supports (training, administrative, monetary, and promotional), hire qualified faculty, and motivate faculty to provide effective online teaching.

From Students point of View (advantages)

1. Students can study from their own home (or any other location).
2. Students can complete independent assignments outside college hours allowing for more flexibility.
3. Problems like bullying are reduced.
4. Students can take more breaks when needed.
5. Students do not have to face outside distractions that are present in a college environment.
6. Students can learn with less fear/anxiety about others judging them.
7. Students can communicate with teachers through different methods (e.g., text, audio, video).
8. Students can clarify their doubts instantly.
9. A lot of time will be saved as no need of Journey
10. In online classes students will be under control of parents

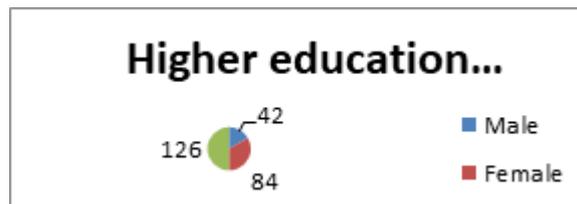
From Students point of View (disadvantages)

1. Depending on the age of the student, a parent needs to be home at all times
2. Some students need to be shown exactly how to do something via demonstration which may be challenging through a screen in some cases.
3. Screen light (blue light affect)
4. Some students need a lot of support which requires a person being physically present
5. Few students will learn with social interactions. –
6. As humans, most of us are used to in-person interaction.
7. Many students are in need of a hands-on/interactive approach to learning
8. Some students do not have access to computers/wifi, etc. As they are very expensive.
9. Some students have significant difficulty sitting or staying in one place for long periods (due to physical, medical, or emotional reasons).
10. Students without proper supervision or those who are not self-motivated can easily get off task in the home environment and start engaging in activities like watching YouTube videos, playing video games, texting friends.
11. Home is not the best place to study. It doesn't match with class atmosphere. Chances of distraction in classes are more.
12. As most of the students face network issues as they stay outside city limits.
13. Home is not a perfect place for education as there will be more distractions.
14. Most of the students may not be technical Savvy.
15. Students felt lost, frustrated, and isolated because there was lack of immediate response or no feedback from the instructor.

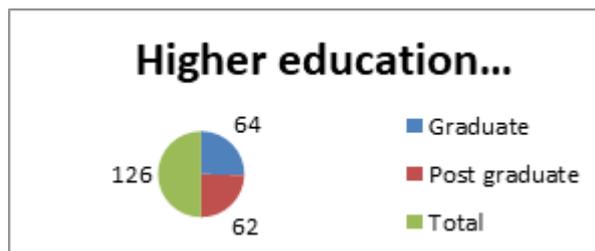
- 16. When participants encountered any technical problems, the instructors were not able to assist them. Even when the instructor could not help them, no other technical person could help the online learners either.
- 17. Students' learning was not effective.

CHAPTER: 4 DATA ANALYSIS & INTERPRETATION

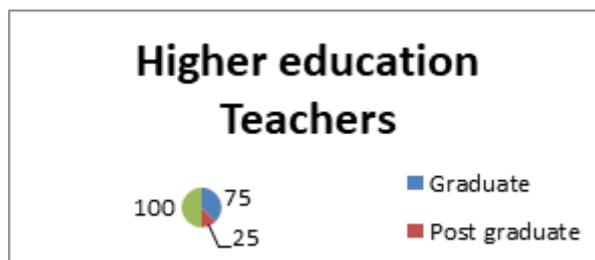
Particulars	Male	Female	Total
Higher education students	42	84	126



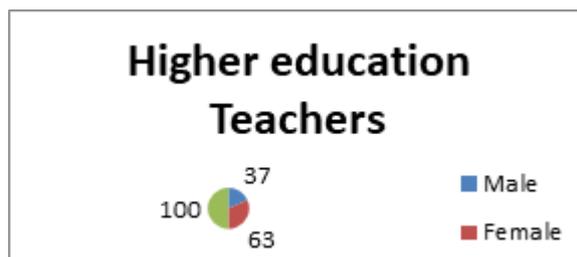
Particulars	Graduate	Post graduate	Total
Higher education students	64	62	126



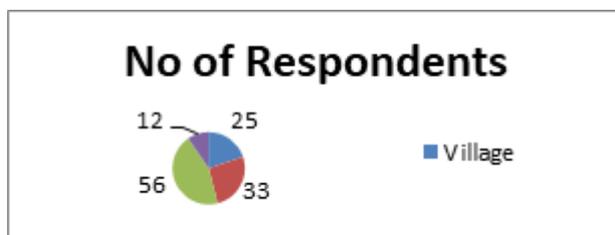
Particulars	Graduate	Post graduate	Total
Higher education Teachers	75	25	100



Particulars	Male	Female	Total
Higher education Teachers	37	63	100

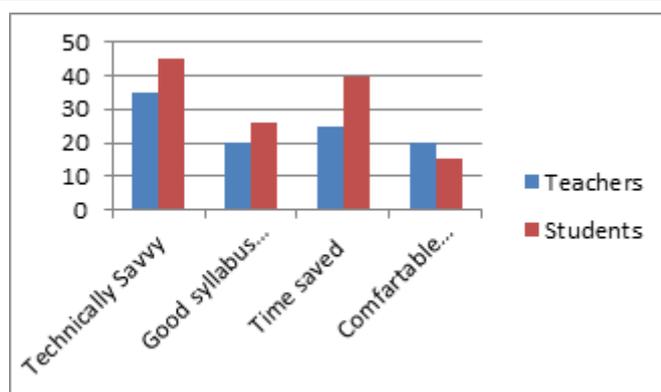


Higher Education students belong to area	Village	Town	City	Metropolitan City	Total
No of Respondents	25	33	56	12	126



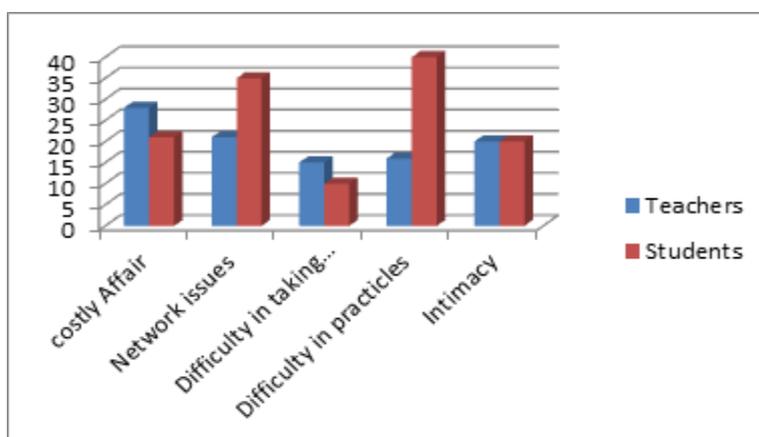
Factors which contributed high level of satisfaction for both teachers and students

Particulars	Technically Savvy	Good syllabus coverage	Time saved	Comfortable mode	Total
Teachers	35	20	25	20	100
Students	45	26	40	15	126



Factors which contributed low level of satisfaction for both teachers and students

Particulars	costly Affair	Network issues	Difficulty in taking exams	Difficulty in practices	Intimacy	Total
Teachers	28	21	15	16	20	100
Students	21	35	10	40	20	126



CHI –SQUARE

Attributes	Observed (O)	Expected(E)	O-E	(O-E) ²	(O-E) ² /E
Health Issues	22	18	4	16	0.88
Fogot Basics	33	18	15	225	12.5
Decrease in quality	18	18	0	0	0
Syllabus Reduction	16	18	(-2)	4	0.22
Discipline & Behavioural Issues	21	18	3	9	0.5
Demotivated	10	18	(-8)	64	3.5
Lack of supervision & control	6	18	(-12)	144	8
Total	126	126			25.6
L.O.S	5%				
D.O.F	n-1	6			
Chi square Tabulated value	12.592				
ChiSquare calculated value	25.6				
Ho Rejected.					

FINDINGS & CONCLUSIONS

The findings of this research will be grouped in two clusters:

Students showed high level of satisfaction regard to Technical knowledge, Good syllabus coverage, Time saved during pandemic and comfortable way of teaching & learning process during pandemic,

Low level of satisfaction regards to online teaching are: Pursuing online education is a costly affair. Because most of them cant afford for laptop/desktop. Difficulty in taking online exams and its authentication is also challengeable. Online education doesn't support for practical labs & Practical subjects. For which conventional teaching is only best. The intimacy between student and Teacher will be vanished.

Finally it can be concluded that Covid 19 has a significant impact on health issues , quality of content, refreshing basics, syllabus & behavioral issues due to online education.

SUGGESTIONS:

Online Education apart from above has also created opportunities

1. The Covid 19 has created a new opportunity for the 'Blended classroom': A 'Blended classroom' is an environment where learning is done using both the offline and online methods and techniques of teaching. This can be incorporated in the ordinary learning environment in the classroom, causing for the delivery of education to the students in a more holistic and interesting way.
2. The role of a teacher will improve in the future, due to their efforts to whether through the current crisis and not compromise on the expected levels of quality and excellence, with reference to the delivery of education to the students.
3. The extra time available with the teacher and the student due to the lock down, can cause for an increase in the overall quality of delivery of educational content as teachers will

utilize the opportunity afforded to them because of the lock down to enhance their skills as educators.

4. The role of the online portal for delivery of education will become more important in the post Covid 19 world
5. The new paradigm created by online learning opportunities in the current and post Covid 19 world, will remove the hindrance of time and place, when it comes to delivery of education as teachers and students will be able to interact with each other at any convenient time in the day through apps such as Google Hangouts and Zoom, increasing the potential for delivering education at a higher quality level to the student.
6. Good Time Management Skills will be imparted for both students and teachers

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BLOCKCHAIN TECHNOLOGY: ENABLING SUSTAINABILITY IN TRANSACTION BANKING**Dr. S. Padmavathy¹, Dr. M. Umasankar² and V.Pavithra³**¹Assistant Professor and ³Scholar, Kongu Business School, Kongu Engineering College, Erode, Tamil Nadu, India²Assistant Professor, Christ University, Bangalore, Karnataka, India**ABSTRACT**

In the era of the digital economy, everyone is forced to convert to a digital transaction and payment modes. Though it has many merits to its list, there is a critical element called security which is a significant concern for both the service provider and the end-user. But the technological development gave solutions for the problem through the Blockchain method. Hence this chapter provides a holistic understanding of the application of blockchain technology in the banking sector. Blockchain technology is a boon for the banking sector that mainly involves secured transactions. This chapter will discuss the meaning, steps, types, and application of blockchain technology in the banking sector. This also addresses banks' success stories in applying blockchain technology and challenges encountered during the implementation process. After reading this chapter, the learner will understand blockchain technology and its role in ensuring secured banking transactions.

Keywords: Blockchain, Banking, Secured Transaction, Financial sector, Payment system, Sustainable Banking

INTRODUCTION:

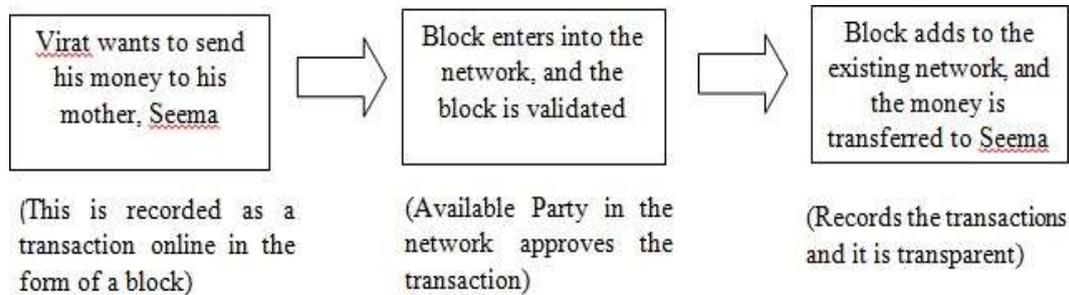
As the name implies, Blockchain is the individual blocks connected in series as a chain-forming network. It maintains the transactional records of individuals in blocks, and series of transactional blocks are connected. It is also known as a decentralized ledger because there is no need for any intermediaries, and it can be accessed like Google sheets, anyone can see the data, but no one can corrupt that (“Reilly, Mary Margaret,” 2007).

Blockchain makes faster transactions, and the process can be done efficiently, and it is transparent too. This is also referred to as Distributed Ledger Technology and follows peer-to-peer (P2P) topology. Information in this ledger is secured because the digital signature of the owner authorizes it. It is used to secure money, property, contracts, etc., without any intermediary like bank and government. Blockchain is a technology used in cryptocurrency from tracking daily records (Peters & Panayi, 2015).

Simple Steps for the Block to Be Added In Blockchain is transaction must occur. It is created as a block; this block is verified with the public records and added to the chain. The transaction is stored in a block, and after verification, a unique identifying code called hash is generated.

Blockchain technology relies on three criteria comprises of Decentralization, Transparency, and Immutability. Decentralization means everyone in the network access the information, and transparency reveals the transaction details without revealing the person's real identity. Finally, immutability, the tampering of information cannot be done once entered in Blockchain.

Three steps: How Blockchain works?



Every bank is adopting blockchain technology to transfer money, maintain transaction records, and other functions. This decentralized and paperless transaction increases efficiency and reduces the transaction cost of banks, making them more profitable and valuable. Another advantage is the waiting time to process the customers' transactions because the time taken is to add a block to the chain.

The key technologies which change the future of banking can be artificial intelligence, blockchain technology, automation, and cybersecurity. Banks are in the initial stage of adopting internet financing services, and this will spark the banks to move towards the digital world to enhance the existing operations. It brings innovation to traditional banking services (Seretakis, 2019).

BLOCKCHAIN IN BANKING

Variety of Blockchains

Public Blockchain – Decentralized system focusing on Bitcoin transaction. As the name implies, anyone can participate and leave the transaction having a load capacity of 3-20 times/second (Senarathne & Jianguo, 2020).

Consortium blockchain – Specific people, accepts to enter into this transaction. Faster information, document digitization, reduction in settlement periods are some of the merits of this semi-decentralized blockchain system. It has a load capacity of 1000-10000 times/second. It helps clear purpose in banking.

Private Blockchain – Transparency and traceability are the noticeable merits of this type of Blockchain, implemented for audits.

Hybrid Blockchain – Comprises both private and public Blockchain features, a specific set of data will be made public, and the remaining data will be kept secret in the private chain. It makes the blockchain network a secure and transparent one.

Modes of Blockchain

Public mode – Public mode ledgers are permissionless, non-restrictive type distributed ledger systems, and the user name cannot be traced. Anyone can enter into the blockchain platform and become an authorized node. It is used in Bitcoins and Lite coins. The disadvantage is, it is a risk to the people who are not adhering to the protocols of this technology.

Private mode – Private mode ledgers are permissioned and operated in the closed network. It will be used inside the organizations with a limited number of members in the blockchain network. It is helpful in networks like *supply chain management and digital identity*.

In the Indian banking sector, the potential users adopting the blockchain technology are 27 public sector banks and 23 private sector banks. Still, currently, one public sector and five

private sector banks are implemented with this technology. Awareness should be created in the banking environment in implementing this for the successful operations of the financial services (Patki & Sople, 2020). India is already moving towards the digital world, so adopting this technology will not be challenging for the banking industry.

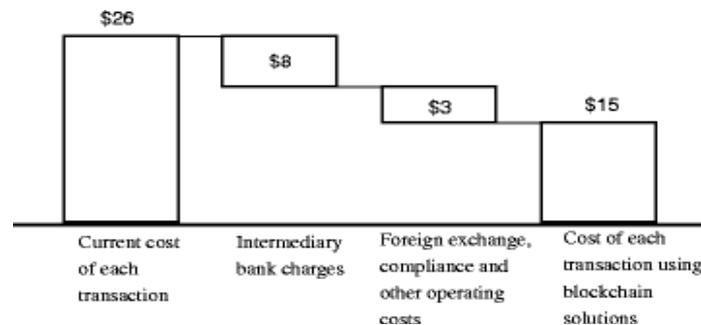
Application of Blockchain technology in Banking

Swift Payment System

Blockchain technology in payment systems is considered a faster and secure processing system. It would be helpful for traditional banks to reduce their operating costs and increase the transparency of the transactions. It is distributed over networks, it cannot be altered or manipulated, but the customers' data is secured. In 2019, Indian banks, including Yes Bank, Axis, ICICI, HDFC, Kotak Mahindra, RBL, and South Indian Bank, have formed a consortium to introduce and run a blockchain-linked loan system medium enterprises in the country.

Blockchain enables rapid, safety and less costly transactions and eliminates the need for intermediaries in the payment processing because the transaction occurs between two parties and is highly secured. Point to point payment transaction removes the intermediate financial players. This reduces the payment transferring time from several hours to seconds.

The principal merit is that the transaction cost of pursuing the payment process is minimal, so this system benefits domestic and cross-border payments compared to traditional banking services. The image below shows a reduction in transaction cost because of using Blockchain in cross-border payment activities. For example, a recent report by the innovation fund of Santander Bank predicted cost-savings of USD 15 to 20 billion by 2022 due to blockchain technology reducing financial infrastructure costs.



Source: Application of Blockchain in Cross-Border Payments. Source: McKinsey (Report by McKinsey: Blockchain—disrupting the Rules of the Banking Industry, 2016-05.)

Banks could introduce this highly transformative technological-based financial service to improve their performance by increasing the customer experience by reducing the time from hours to seconds. One major disadvantage is there will be a security risk when cryptocurrencies are exchanged between the countries with the help of blockchain technology (Munson & Kegelmeyer, 2013).

Trade finance & Trading platforms

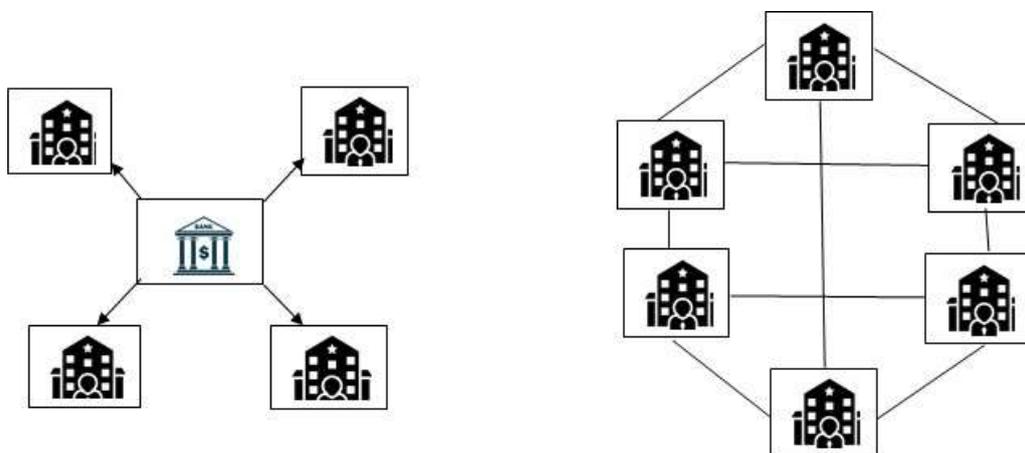
Blockchain technology removes the manual process and reduces the day-to-day trading finance; it can change the method of standard financial transactions. Transactions in trading with the

help of Blockchain reduce the information repetition, which means it eliminates the double-entry of transaction information. This promotes paperless transactions and reduces time-consuming manual work. A private sector bank in India and a leading banking group in the Middle East successfully executed transactions in international trade finance and remittance using Blockchain.

Financial trade activities rely on invoices, bills, and receipts, and this should be maintained periodically in databases and documents. Blockchain removes the complicated work by integrating it into a single digital form, and all the members in the network can access this. It helps track the movement of borrowed funds and their purpose, which leads to the reduction of non-performing assets. Mr. Ramachandran, head of innovation for commercial banking at HSBC, revealed that it would take five years to digitize the entire trade ecosystem. Still, blockchain technology has the potential to be "genuinely game-changing."

Blockchain looks towards the digital transaction between the trade parties. For example, the seller and buyer initiate trade, and the broker send a transaction to a stock exchange, and the transaction is paired with another party. It is sent to the Central Counterparty Clearing House blockchain. The buyer's or seller's representatives combine with the Central Securities Depository (CSD) to record the transaction. This increases the speed of the entire settlement cycle from days to minutes. The image bellows depicts the network of traditional and Blockchain settlement processes in the banking system.

Traditional vs. Blockchain Settlement process



The transaction information is informed to the Transfer Agent of Initial Trade to update the list of shareholders. This is the process involved in the traditional stock exchange, whereas Blockchain removes all the intermediaries because of its decentralized service system, and the final transaction alone is recorded. For example, ICICI Bank on-boarded over 250 enterprises on its blockchain platform for domestic and international trade finance in 2019 and SBI, plans to implement blockchain technology for remittances, reconciliation, and trade finance.

For example, in trade financing, when resources need time to ship from one country to another, the movement can be boosted by using smart contracts which digitalize the transactions. Even the documents used for the movement will be recorded and shared digitally. Transparent pricing, payment proof, transfer of stocks, and the considerable amount of math it takes to quantify stock prices in real-time could all be improved by Blockchain.

Credit and loans through Blockchain

Banks are offering their loans through the traditional process, which is a time-consuming process, and they are not thinking about the risk associated with the customer's creditworthiness. To seek the customer's information, they need to approach the agencies to get the details of the people. But by using Blockchain technology, alternative lending can be implemented to offer loans at higher interest rates than banks. Alternative lending can be Marketplace and Consumer lending, former for running the business and later is for personal loans. According to the FinTech reports, alternative lending had increased from 23 USD million to 432 million dollars in 2015-18. The rapid increase of this lending is because of its quick response, security, and cheaper processing of loan applications. It also helps the banking industry to provide loans to loyal customers through their performance in peer-to-peer lending loans. Customer's personal information is more secure and offers a high customer experience with personalized service(*THE USAGE OF BLOCKCHAIN IN DIGITALIZATION: CASE STUDY ON DOCUMENTARY CREDIT*, 2020).

Know your customers

Blockchain can be applied for sharing the credit data of the customers in the know your customer process. Banks should keep the customer data records, which can be made effectively when the storage unit is structured with blockchain technology. Automated Encryption technology is used for preventing the data and safeguarding from false information. It offers transparency and verifiable financial transactions. Distributed ledger system is maintained for saving the customer details and can be distributed to all banks nearby. Banks can implement this technology to transmit customer details to the central authority for checking the quality of process in the banks and eliminating the duplication of records(Rigaud, 2013). Due to the increase in KYC alliance, financial firms are increasing their employees to stop the crimes, but by implementing Blockchain, the data is safeguarded. Banks can verify the customer's identity by giving permission to access their data, making blockchain KYC an efficient one. State Bank of India is planned to adopt Blockchain in smart contracts and KYC by establishing a safe and secure network. Customers can update their information using the digital signature, and this makes the process easier. It should be standardized, so financial institutions across the globe can view the data. It increases security and trust and is transparent and time-saving; it reduces the administrative cost and enhances the operation (Lushta, 2018).

CHALLENGES IN ADOPTING BLOCKCHAIN

The Indian banking sector is in a nascent stage according to this field of technology. Thorough understanding and experience of people with technical knowledge will be required for implementation in the banking sector. Adopting the Blockchain in this era is essential, but there are many challenges in implementing blockchain technology; here, a few challenges are illustrated. By converting the challenges into opportunities, will take the current performance of the banking sector to the next level(Manda & Polisetty, 2018).

Initial setup – Implementing the Blockchain technology in India was arduous initially because of the lack of awareness about the new technology and its impact and usage. Building and framing the initial system should be impressive and logical for an efficient transaction(Guo & Liang, 2016).

Efficient Infrastructure – Huge volume of data must be stored and transacted in a day, so there should be a robust and strong infrastructure for processing extensive data. Current technology is efficient for smaller amounts of data, whereas for managing huge, the infrastructure for the transaction must be better. On meeting the efficient structure, centralized consortiums and

private blockchains are extracted from the decentralized public blockchains (De Quincey, 2003).

Integration – Due to the development of several industries like banking, automobile, aviation, etc., implementing the Blockchain is complex. Because every industry is processing with specific structured systems, the potential in adopting the whole sector or industry is not easy, and integrating the blockchain system into the existing system is challenging. It may affect the feasibility of the current banking system.

Legal issues – Rapid development of Blockchain can increase the adoption rate in their sectors, but understanding the legal framework is under process and uncertain. One significant advantage is international rules and regulations do not restrict it. Financial institutions face the lack of a proper regulatory framework because there are no regulations in the transaction of cryptocurrencies (Sharma, 2020)ii.

Security – Implementing this technology is complex, but the maintenance of the customer data is the major challenge faced by Internet adopting banks; people are depositing their money by trusting the bank. Banks have the responsibility of safeguarding since blockchain operations are transparent and members in the network can access the network. Encrypting and decoding of data must be done securely to prevent the personal data of customers from hackers. Blockchain is considered to be a payment system with high security.

BLOCKCHAIN IMPLEMENTATION IN THE INDIAN BANKING SECTOR

Banks in India are working with internet financing facilities so that blockchain adoption will be added value to their process. Here some of the banks incorporated this technology for increasing their operating efficiency. This is the perfect time for the Indian banks to showcase their performance potential to the market and the customers.

ICICI Bank

In 2016, ICICI Bank and Emirates NBD introduced the blockchain network for trade financing and remittances. It is the first bank to implement the Blockchain in cross-border payments and trade financing. The first transaction was executed between Dubai based supplier and Mumbai based import-export firm. The exchange of Letters between the banks is eliminated, reduced the settlement time, and transaction cost is eliminated. Both banks use smart contracts, the secure digital exchange of documents, and real-time monitoring systems to improve their efficiency. The primary advantage is its distributed structure and safest transaction system.

Yes Bank

Yes, the bank partnered with Bajaj electrical for invoice financing blockchain. The existing process undergoes four steps for distributing the working capital loans, but with the help of this technology, the bank will save time and cost. It reduced the bill discounting cycle and payment processing time from four to five days through digital Vendor Financing. For instance, for releasing the payments from Yes Bank, Bajaj electrical have to reveal the documents like invoice bill, transportation, and delivery information; it consumes more paperwork and time. The conventional approach that banks use will be removed to eliminate the customers' larger processing time and waiting time. Blockchain technology will be adopted for an efficient operation in terms of cost, speed, time consumption.

Kotak Mahindra Bank

Kotak reduced the time taking for the Letter of credit in trade financing; usually, it takes around 20 to 30 days, but by incorporating the Blockchain, the time reduced up to 2 hours. Letter of credit is the most important document that requires a lot of verification among multiple parties;

this increases the time and reduces the performance. This technology fastens the process by avoiding duplicating data and integrating the customer details in the cloud system. Corporate, Institutional & Investment Banking President of Kotak Mahindra Bank stated that they have been investing in technology solutions for creating value for customers by adopting the Blockchain for the benefit of Indian importers, exporters, and domestic traders(Jain & Jaisinghani, 2017).

State Bank of India

In February 2017, Bank Chain, a consortium of banks led by SBI, worked on the rise of blockchain-based solutions for banking in India. In 2019, they planned to deploy the Blockchain for remittance, trade financing operations, and reconciliation by reducing the costs by around 40 -50 %. Another primary reason can be the detection of fraud and the management of bad loans. This bank initiates for improving their operations in bill discounting, and the reason is a risk of frauds in terms of multiple discounting scams associated with the manual process. Christened Bank chain is the initiative made by SBI for incorporating the lenders and tech companies together in using blockchain technology to share information among banks regarding the frauds. SBI integrated IBM's Enterprise Service Bus with existing Application Programming Interface banking implementation, and it automates the transaction process without manual intervention.

Axis Bank

Axis Bank, India's third-largest private sector bank, launched cross-border payment activities with the help of blockchain technology. It helps transfer the payments from UAE to retail customers in India; this boosts the speed of the transaction and improves efficiency. Axis bank is working with more than 100 customers in the blockchain network, and they will be working for customer solutions in the near future. It partnered with the Fintech Company Ripple for adopting this in cross-border payments and remittances in trade financing. The time taken for processing international money transfers has been reduced from days to hours(Kianieff, 2019). Usually, the process will exist around 3 to 5 days, but it had been reduced to 3- 5 hours because of this technology.

BENEFITS OF BLOCKCHAIN TECHNOLOGY IN BANKING

Adopting blockchain technology in the banking sector offers several advantages to financial institutions by making the transaction process easier and quicker. Some of the key merits in banking sectors are as follows:

It allows people and organizations to track and monitor their money transactions without the support of a third party or the bank. The banking authority must verify every transaction, but this decentralized structure enables the blockchain network to validate the transaction. This eliminates the waiting time of the customer and improves the performance of the banks. For example, Bitcoin had never been hacked because the blockchain network is secured by several computers (nodes), and these nodes validate the transaction on a particular network.

This technology reduces transaction costs. Bringing smart contracts among the parties and bank to bank transactions minimizes the cost of maintaining executive contracts, overheads, and material costs. For instance, banks estimated that the infrastructure cost would be reduced by USD 20 billion in 2022 by merging this technology with banks. It also cuts the cost of initiating the Know your Customer activities (Kinyua, 2020).

The well-defined structure of this blockchain network is offering better security in safeguarding the customer's transaction details and enhancing the transparency of the operations. Though the people in the network access it, it is secured by using the security keys for every transaction. The public key is generated for every user, and a private key is shared between the parties of the

transaction, ensuring the safest transaction. It is the safest way and avoids money laundering, and the transactions cannot be manipulated or tracked by external parties.

Increases the effectiveness of the transaction operations by eradicating the risks and duplication of data in the process. It reduces the processing time from minutes to seconds, enables 24*7 transactions, and reduces the settlement time because the process takes place in blocks in the chain, so the manual data entering process is eliminated. This avoids the duplication of data and human error.

Complexity in handling multiple ledgers and documentation is managed effectively due to its automated infrastructure from payment to settlement. Data stored can be of any type, and it is accurate and more reliable when it is moved to a publicly available ledger. Payment activities through internet financing or online platforms increase the threat of losing money among people, and the fear of depositing money will be increased.

BLOCKCHAIN

Banks can benefit from Blockchain to complete a variety of transactions using digital currencies. With cryptocurrency, banks will be able to clear and settle financial trades faster and more securely easily. Banks have been investing in technological R&D in issuing Central Bank Digital Currency through blockchain technology because of its transparency. Banks also hope their currency will become the industry standard, which industry experts agree is much needed.

The auditing process of financial institutions is made more accessible due to its digital record of databases. It identifies the transaction activity which is misused and finds the errors in the process. So, it improves in tracing the transactions, and the auditing process will be pretty easy by saving time.

Verification of customer identity is done during the transaction by using their digital code, signature, etc. It obtains identity proof from the customers and makes the process more convenient and faster. After the verification process, the smart contracts between the parties will take place securely. Once the member is verified, future transactions are made more accessible because it is a one-time verification process.

CONCLUSION

Blockchain plays a vital role in the Indian banking sector by offering several features in its services. It provides numerous solutions to the existing problems in the traditional banking system, but it is suffered from several demerits. The limitations can be a lack of technical knowledge in adopting this technology because it is a newer technology. The people should be trained to become experts in this segment. Sharing of information between the parties raises the threat of confidentiality and security. Though it has a well-defined infrastructure, the cybercrime of the Indian system is weak and requires rigid norms and regulations. Lack of security can be the critical limitation in implementing this technology. Performance metrics like managing the database, performance, and scalability should be monitored regularly for improving the operations.

Power consumption is more when Blockchain is implemented because it maintains a real-time ledger, and the volume of data is more which creates nodes every time for every transaction. This consumes a lot of energy.

FinTech startups should join with Governmental bodies and regulating authorities to construct the legal and regulatory framework for blockchain applications. The application of this technology is not restricted to the banking industry. It founded its applications in different sectors such as digital advertising, forecasting, cybersecurity, Internet of things, supply chain

management, etc. It also helps the individuals or the organization to improve their standards by incorporating their products and services. Blockchain technology can be adopted in governmental organizations to make their operations more secure and efficient.

Finally, the adoption of blockchain technology in the banking sector has merits, demerits, and opportunities to expand its financial operations. This technology will be helpful for the banks in increasing their efficiency, reduces the cost, and saves the time between the transactions. Blockchain technology is bringing a revolution in the banking industry for the creation of secured customer databases. Despite its challenges, this will take the current system towards an efficient and fast financial system. Blockchain technology will be a key revolution in the banking industry in the upcoming years.

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GROWTH OF OTT PLATFORMS DURING COVID-19

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ABSTRACT

In India the people have started adapting the OTT platform and is increasing rapidly, it is bypassing the television, theatres. The foreign players like NETFLIX, AMAZON PRIME have steadily grown more than the Indian OTT players like JIO TV, HOTSTAR. The market share of foreign OTT platforms have seen a growing number of users during Covid-19 & post Covid-19. This paper explores the foreign OTT NETFLIX in India. We also present the various OTT platforms in these paper.

KEYWORDS: OTT Platform, NETFLIX, Indian market, Internet, Network, Broadcast.

INTRODUCTION:

Traditionally the video contents, movies were all used to be released in Theatres, Television. But due the OVER THE TOP (OTT) the people have started to adapt the online theatre with ease and as per their convenience. It is very easy to access at home or wherever or whenever you wish to. Due to the technological boom everything becomes very simple whether it might be shopping, eating, watching movies, etc. Viewers can access video content through OTT apps in any internet connected device like Smartphone, Smart TV, Tablet, Desktop, Computer, Laptop, etc. Unlike TV media, the OTT services are not censored or restricted. It provides the great improved viewing experiences like great sound quality and video who have the stable internet. With that new advancements the Direct-to-home (DTH) technology another better service emerged through satellite and dish connectivity that brought high quality broadcast on demand of the viewer.

RESEARCH OBJECTIVES:

1. To analyze the growth of OTT platforms
2. To analyze the choice of viewers on OTT and Television
3. To draw a conclusion on OTT platforms and Television

LIMITATIONS:

The higher age groups may present a different perspective to the use of streaming services compared to the younger age groups. The higher subscription cost of some OTT platforms can make the people choose cheaper ones which can cause biased reviews. Unavailability of a good Internet connection affects the picture quality of the movies, series, etc.

STATEMENT OF PROBLEM:

India has a population of 136crore people and barely 55% of Indians prefer OTT platforms v/s 41% that still prefer DTH: MoMAGIC survey, Marketing & Advertising News, ET Brand Equity.

The clear leader among all the players goes to the male members between 18 and 24,” the report said. Music *streaming platforms* also recorded.

RESEARCH METHODOLOGY:

PRIMARY DATA: Observing the fact that the youth vehemently contribute to the growth of OTT platforms, we prepared a questionnaire using google forms to track and interpret patterns. This form was circulated to all the age groups of people. We got more than 40 responses.

SECONDARY DATA: Taken in consideration were professionally written articles and papers pertaining to the growth of OTT platforms.

REVIEW OF LITERATURE:

1. Garima Gupta, Komal Singharia (2021) in their research paper “**Consumption of OTT Media Streaming in COVID-19 Lockdown**” stated that the study provides effective direction to service providers in understanding the changes in consumers’ media consumption habits and suggest practical ways in which streaming service offerings can be modified in accordance with behavioural change.

2. Jisha Gopi, Muhammed Faizal and H. Vipin 2021 in their research paper “An Analysis of the Impact of COVID-19 on OTT Movie Releases and Its Viewers in India” stated that Major releases delayed, film, TV and web series shootings stopped, theatres unable to screen movies, struggling daily wage workers, and due to the lockdown required by the coronavirus The rise of OTT networks has changed the entertainment industry. OTT film releases have had many adverse effects on Indian viewers and film.

3. Navsangeet Saini, Assistant Professor,

University Institute of Media Studies, Chandigarh University, Punjab, India 2020 in his research paper “USAGE OF OTT PLATFORMS DURING COVID-19 LOCKDOWN” states that The main reasons for OTT popularity are availability of cross- cultural content, a subscription to virtually unlimited content, accessibility of informative content of form of documentary/documentary series format indicates a paradigm change in the way informational content is made, distributed and consumed. Even though OTT is looking forward to capturing a new horizon, the habitual preference for TV media cannot be ruled out.

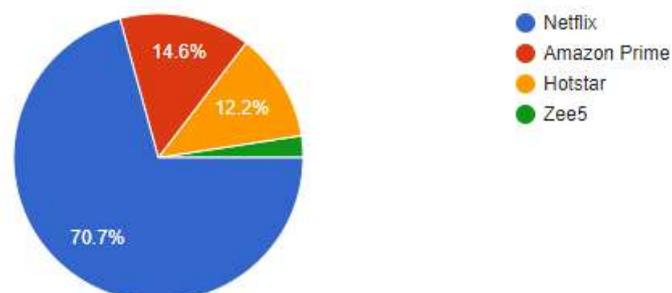
4. Garima Sharma Nijhawan, PhD scholar and Prof. (Dr.) Surbhi Dahiya, Professor and Course Director 2020 in their research paper “ROLE OF COVID AS A CATALYST IN INCREASING ADOPTION OF OTTS IN INDIA” stated that This imagination was tapped and explored by OTT players optimally during COVID 19 and the flexibility of accessing a range of content on personal devices including smartphones and tablets gave young India the freedom to watch what they desired. With just 40 OTT platforms and limited regional content, this medium has created a new niche for itself in urban India.

DATA INTERPRETATION AND ANALYSIS:

1.

Which among these OTTs would you prefer watching?

41 responses

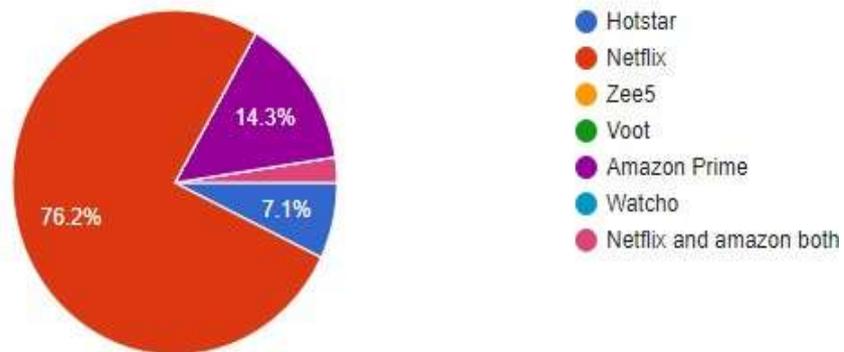


Interpretation: It was observed that most of the people preferred watching Netflix over other OTT platforms. Almost 70.7% of the people preferred watching Netflix, 14.6% of the people Amazon Prime, 12.2% of the people Hotstar and very less percentage of the people voted for Zee5.

2.

Which among these do you think has the most number of users?

42 responses

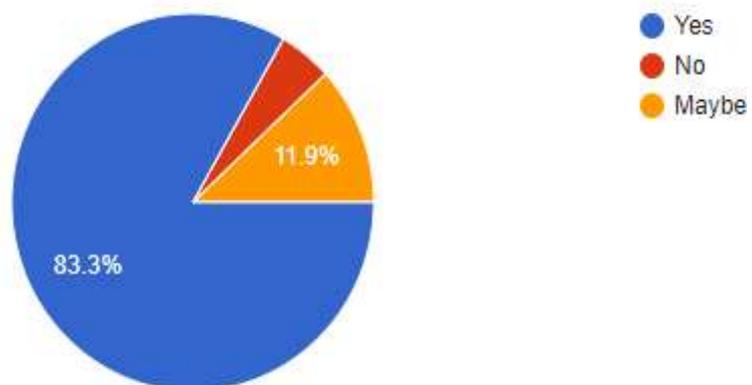


Interpretation: According to the sent survey, it was obvious that Netflix had the most number of users which was 76.2%, followed by Amazon Prime with 14.3%, HOTSTAR with 7.1% and some users preferred both Netflix and Amazon Prime.

3.

Do you think OTT platforms have now affected theatres post covid?

42 responses

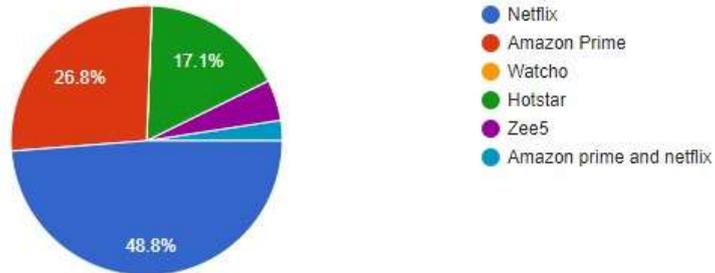


Interpretation: Theatres are mostly affected post Covid-19. Most of the people with a percentage of 83.3% think that because of the OTT platforms in India, most of the theatres are affected. 11.9% of the people think that it may have affected followed by very less people with a “No”.

4.

Which OTT platform do you oftenly use?

41 responses

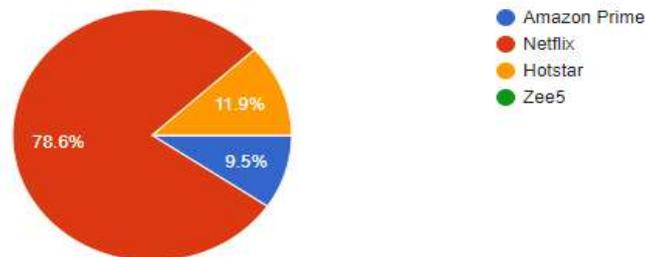


Interpretation: As the chart speaks for itself, most of the people use Netflix with 48.8%, followed by Amazon Prime with a percentage of 26.8%. Very few people watch Hotstar i.e.17.1% followed by Zee5 with a very less percentage and last but not the least with people watching both Netflix and Amazon Prime.

5.

Which according to you among these is the most expensive OTT platform?

42 responses

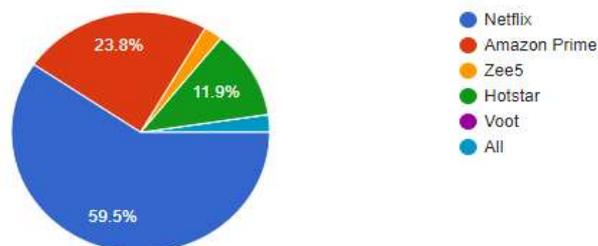


Interpretation: The fun part about the survey was though Netflix was the most used OTT platforms among all, people also thought it was expensive. 78.6% of the people thought that Netflix was expensive as compared to Hotstar with 11.9% and then Amazon Prime with a percentage of 9.5%

6.

Which OTT platform according to you have earned the most during Covid-19?

42 responses

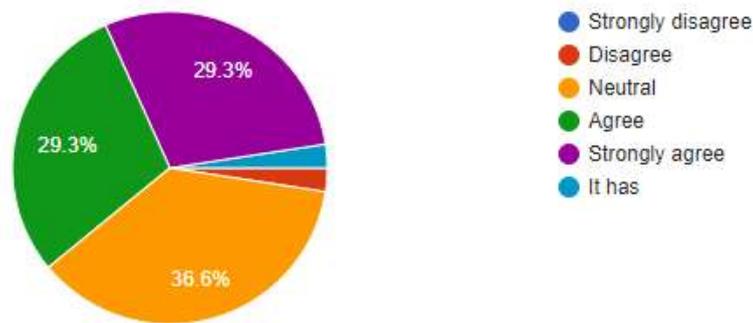


Interpretation: 59.5% of the people thought that Netflix had the highest earnings during Covid-19 followed by 23.8% from Amazon Prime, then Hotstar with 11.9% and neutral percentage for Zee5 and all.

7.

In the future, will OTT platforms take over Televisions?

41 responses

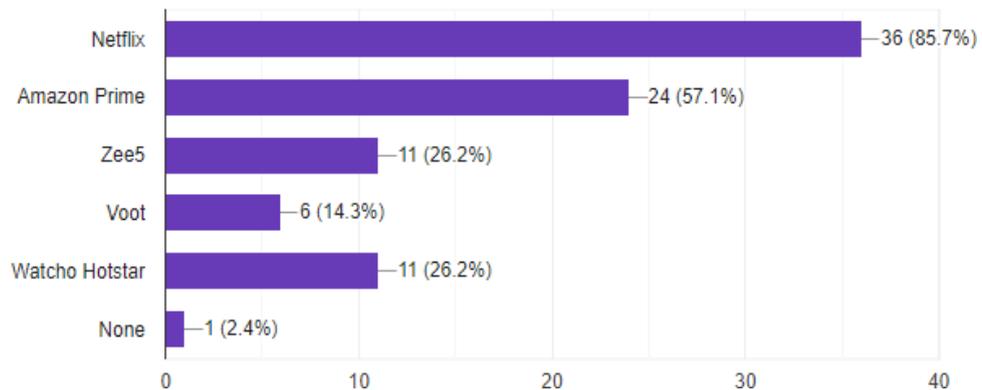


Interpretation: Most of the people with a percentage of 36.6% had a neutral opinion about OTT platforms taking over Televisions in the future. 29.3% of the people agreed and some strongly agreed with same percentage. Some people disagreed while some thought that OTT platforms have already taken over Televisions.

8.

Which OTT platforms among these according to you should always remain and should not be discontinued?

42 responses



Interpretation: 36 people with a percentage of 85.7% think that Netflix should always remain for entertainment and shouldn't be discontinued. 24 out of 42 with a percentage of 57.1% think that Amazon Prime should remain in the OTT market followed by 11 people with a percentage of 26.2 voting for Zee5 and 6 out of 10 people with a less percentage of 14.3 think Voot shouldn't be discontinued. Overall Netflix got the highest vote.

CONCLUSION:

India is a huge market for OTT platforms, so offering different plans to satisfy a diverse user base with different income levels is the only solution for faster absorption and growth. Focusing more on Indian-friendly content would be another plus point for OTT providers. While most of the people preferred OTTs over Televisions, it can be concluded that because of OTTs, people are just having me time instead of stepping out for going to theatres and spending time with their relatives, friends and family. OTT platforms have put a human being into a cage limiting its brain in a cubicle. While on the other hand, a person may gain a lot of knowledge watching amazing content on OTTs and simultaneously filmmakers can earn a lot through this.

IOT IN EDUCATION INDUSTRY AMIDST PANDEMIC COVID19**Dr. P. Sundharesalingam¹, Dr. M. Mohanasundari² and Dr. P. Vidhyapriya³**^{1,2}Associate Professor(s) and ³Professor, Kongu Engineering College, Perundurai, Erode., Tamil Nadu, India**1. INTRODUCTION:**

The IoT empowered change from instructor driven training to student-centric schooling is re-examining instruction in our nation. As indicated by UNESCO, there have been 177 impermanent nation wide terminations of instructive establishments across the globe. This has influenced almost 1.3 Bn understudies. While the quick wellbeing of understudies should be organized, we can't underplay the way that the pandemic is keeping down student advancement. Progressed economies have more vigorous innovation foundations they can use to make distant learning more practical. In any case, non-industrial countries are as yet battling with low web entrance and mechanical access that make far off adapting almost incomprehensible. We need to put time and assets in innovation to connect the current Education hole. IoT application is certifiably not a groundbreaking thought. It can possibly give a superior associated and more collective path for instructors to draw in with understudies – particularly with regards to sharing information, making correspondence more powerful.

2. COVID-19 AND EDUCATION SERVICE

With the lethal illness brought about by COVID-19, numerous nations really expand telecommute (WFH) and work framework changes. This doesn't imply that public administrations will be taken out, regardless of whether identified with the extent of products, administrations, or organization. There is a requirement for direct accentuation by those concerned while declaring the presence of extraordinary strategies identifying with the change of work frameworks and usage of COVID-19 anticipation conventions. In any case, it is inescapable that this flare-up will be one of the drivers of actualizing the framework. Then again, other than being requested to get innovation and data, positively, there are issues that emerge from sufficient framework (Zainurossalamia et al., 2020). For instance, understudies from oppressed families don't all have workstations and cell phones, so approaches should focus on this. Schools also, schools should give help to the individuals who have been recorded by acquiring sponsorships, uncommon help, and other critical thinking. Moreover, the public authority should guarantee that at any rate the web is accessible to far off territories, all together to contact them in the learning cycle (Munandar et al., 2020).

3. WHAT IS IOT?

The Internet of Things is essentially a network of many devices that area unit hooked up with miscellaneous software package, natural philosophy, and network property of distinct orientations, geared toward exchanging and assembling of any reasonably info. IoT is applied in several industries as well as finance, travel, teaching, telecommunication, and so on. once it involves implementing IoT within the education sector, the key reason is that the IoT enhances the education itself and provides advanced price to the structures and atmosphere. A smart college(a school that uses IoT), with the facilities operational swimmingly promotes a better level of customized learning. The sensible devices employed in a field utilize WLAN network for receiving directions and causation information. With its set of advanced tools, IoT may be thought to be a replacement technique of classroom management.

4. FRAMEWORK OPPORTUNITIES AND CHANGES :

Behind this episode, understudies are needed to have the option to adjust and exploit the instructive circumstance by implementing IoT. They can build up their imagination and development through coordinated effort, singular tasks, also, certain helpful tasks later on. Singular tasks by making banners and recordings about COVID-19 counteraction examination or doing tasks as indicated by the instructive educational program by using innovation and data, with the goal that they have numerous references and can use advanced innovation. Certain ventures, for instance, build up the capacity to make applications to help online public assistance frameworks (without requiring administration clients to go to support areas). This may be conceivable, for instance, the Online Single Submission (OSS) executed by a few nations. It isn't incomprehensible for understudies to acknowledge on the web applications that encourage the way toward giving public administrations. All things considered, the requests of the part of understudies are relied upon to have the option to bring positive change in the circumstance through the understanding given by the teacher. It is the ideal opportunity for the structure of joint effort to give open occasions to all gatherings, particularly from the schooling area

5. APPLICATIONS

5.1. Interactive Boards

The circumstances are different. The current day understudies appreciate brilliant sheets far more than boards. Savvy sheets are intelligent white sheets that ventures subject pictures. It empowers the educators and understudies to associate with it. How? By just composition on it or moving it around the class. It is significantly more fun and energizing than it appears right now. It isn't unexpected to think whether savvy sheets can supplant slates in all methods or not. The appropriate response is 'Yes'. Words and shown figures on a chalkboard or course readings, miss the mark now and again to communicate the idea of an exercise minutely. Insight conflicts become normal and henceforth the study hall winds up in a pool of disarray. Here, uses of IoT in instruction have figured out how to make training and the trading of data basic, fascinating and intelligent. With shrewd sheets, an educator can take a moan of alleviation. Data designs, instructional exercise recordings and complex formulae, be it for any subject and particularly of arithmetic, could be settled in more limited time periods.

5.2. Importance to attendance

Diverse schooling organizations have distinctive arrangement of rules. Some accept that a specific level of student participation is compulsory for permitting them to take the assessment. With IoT, the administration can pull out exact information of participation. That information stays liberated from human blunder. Wellbeing and personal satisfaction through ongoing area of lodging living understudies could likewise be followed. For the administration, it gets disappointing to compute the participation on occasion. With IoT based participation framework, figuring participation and creating routineness, dependability and character reports gets easy. The measure of time it recovers will tremendously affect representative fulfillment working for the establishment. Moreover, with the aim to make understudies more ordinary to the classes, IoT in schooling tried to carefully enroll the student's participation. In the event that the student is missing in any case from the organization, a snappy electronic message will go to the guardians. This is a serious excellent proportion of security that has been taken.

5.3. Security

Emergency indicators, audio enhancers, Wi-Fi clocks and hearing impaired notifications are tangible forms that generate security. In any case there's a brief circuit within the institute, the IoT sensors can straightaway find it and can channelise a second responsive to reverse true. just

in case somebody can mire within the carry, then additionally associate ‘automated’ real time alert are sent. On associate environmental note, the numerous impact of globalisation may well be seen in many forms on earth. the possibilities of earthquakes, unforeseen and fatal weather changes became common. this can be the explanation why colleges and different institutes of education square measure finance in IoT sensors and meters so as to decision it daily or a vacation if any danger of a natural bad luck gets detected.

5.4. Adjusting Disability

With the cutting edge innovative plans, learning new things and performing much the same as some other abled student has gotten conceivable. There is a piece of populace that has difficulties to the feeling of hearing. They can look for help from an arrangement of associated gloves and a tablet to create verbal discourse, interpreted from communication via gestures. Its greatness in changing over sound into composed language is imperative. The universe of incapacitated kids is more brilliant in light of the fact that IoT gadgets have taken the activities to give instructive help to the debilitated kids in a useful manner. This channelizes their knowledge and energy inconsequential accomplishments.

5.5. Mobile Applications and Tablets

There should be a limit to the device usage period time of students. But, sadly, the lives of those trendy student’s appear to revolve around smart phones, pill and alternative screen adjusted natural philosophy. IoT consultants have splendidly shifted this excess target gadgets for gambling and social networking to academic themes. Now, connecting to people across the world having similar goals and interests is presently simple. The sensors of information superhighway of Things in education collect data and automatically counsel tutorial topics of interest to the students sitting on the other facet of the screen. good phones and pill usage has been created useful for the student’s grade nearly long

6. CONCLUSION

Technology can improve education quite hiring and outlay on new workers for teaching services. There are several lecturers and students who want technological support to unleash the talent they have inside the sector of education. IoT solutions for education, understand this and have come back up with answers to bolster the quality of education across the globe. The scope that was once enjoyed by the healthy students is presently equally distributed to the disabled students conjointly. E-learning supports a better-connected and extra cooperative future for education. With students, politicians and academicians supporting the requirement for reinventing our education system, colleges presently turning into technologically advanced and equipped with new-age tools and techniques. this offers students higher access to learning materials, communication channels and to boot, permits the lecturers to measure student learning progress in amount. The pandemic that forced the termination of faculties has accelerated digital adoption by tutorial institutions across the country

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TO STUDY THE IMPACT OF M-BANKING ON CONSUMERS BEHAVIOUR**Ms. Abeda Shaikh**Assistant Professor, Reena Mehta College of Arts, Science, Commerce & Management Studies,
Mumbai**ABSTRACT**

This research is on the study of the “Impact of M-banking on Consumers”. The internet has changed the manner in which business is done in India. In this study we discuss the Future of M-banking in the near future and also to study the awareness of M-banking platform. The major focus of this study’s impact of M-banking on consumers.

The perception of business transaction has a tremendous change in payment factors. Almost small-scale business or large-scale business using an online payments app. This system enhances the user’s usage and business usage of App. This may increase the level of usage of M-banking among the consumers.

This research paper tries to study and analysis of the usage of M-banking and impact on consumers. It is easy and convenient once it’s updated by bank account.

Keywords: M-banking, Digital payments gateway, Consumer’s behaviour

INTRODUCTION:

In today world-banking has played a very important role regarding virtual payment or cashless payments. Due to increase in technology, Mobile banking is advanced technology, that find in smartphones application. Different gateway for payments tools app in your mobile phone. Smartphones users, used M-banking to make a money transaction or payment by using application in the phone-wallet is also known as “Digital Wallet”

Most leading sectors in the world is the banking sector, in today’s world’s banking sector also adopted the Mobile banking. India was to be the fastest growing mobile communications nation in Asia. At present banking industry of India has engaged the use of ICT as a platform for effective and efficient. Mobile banking is advantage for banks and customer.

An M-banking needs to be linked with the individual's bank account to make payments. It’s also highly protected with password. The main purpose of M-banking is to make cashless transaction easier-banking transactions quickly, safely and highly securely. It’s also help users to store receipts, history of transaction, view the account balance, etc. Due to growing E-commerce sector; Digital payments system has been adopted. After the demonetization period, the use of M-banking for digital payments is growing at very high rate.

Now banking is on tip on the finger, Mobile phones can be carried everywhere and used by large number of people. So, M-banking play important role in an individual life. It’s made banking easier and faster in present scenario. Mobile banking services is available by 24/7 for customers for transactions. The bank offered mobile banking services to their customers to increase more customers’. It provides a Quick and satisfaction of transactions for customers, no wastage of time, no queue, no interaction with bank staff and 24/7 customers service available. It’s also Reduce transactions of ATM machine.

REVIEW OF LITERATURE:

1. **Hayat (2009):** A study on Mobile payments: Will Colombo keep its leadership in South Asia? recommends that it is important for a banking regulator to provide adequate protection for consumers, guarantee security of transactions, ensure economic stability,

provide interoperability of electronic systems and to all mobile payments, the Anti Money Laundering, Know-Your Customer principles must be applied

2. **Dixit and Datta, (2010):** the banking sector are having an enormous effect due to the development of information technology that has developed more user-friendly banking services with flexible methods of payments.
3. **Krugel, G., Desai, S., Solin, M., Leishman, P., Davidson, N., Tellez, C., et al. (2010):** It found that even with the presence of the technology a large number of enrolments for the service were done, but had failed to translate into the actual usage and hence not serving towards its ultimate purpose.
4. **Dasgupta, S., R. Paul, and S. Fuloria, (2011):** “Factors affecting behavioral intentions towards mobile banking usage: Empirical evidence from India,” identified that the future of mobile banking in India had a great potential.
5. **Sunil Kumar Mishra &Durga Prasad Sahoo (2013):** This study “Mobile Banking Adoption and Benefits towards Customers Service” inferred that by giving right service at the right time the banks can not only create new customers but also retain the existing customers.

OBJECTIVE:

- 1) To study the impact of M-banking on Consumer’s attitude.
- 2) To study the awareness and preference of the consumers towards M-banking.
- 3) To study about the factors affecting the Mobile Banking services offered by the banks to customers.

PROBLEM STATEMENT:

- ✓ This topic is selected to research the effect and impact of M-banking on customers.
- ✓ To find out how M-banking has a tremendous impact on customers in this era.

LIMITATIONS:

1. Time spend on the study is limited and thus is a major constraint.
2. Area of research is limited to Mumbai places where the sample is collected and therefore cannot be taken as a universal sample is thus also a major constraint.

SIGNIFICANCE OF THE STUDY

Technology helps in the improvement of the services rendered by banking sector. M-banking is one such initiative taken by bank to increase they customers. This research work aims to understand the various factors affecting the mobile banking services towards the Customers.

RESEARCH METHODOLOGY:

- i. **Research design:** The research conducted was descriptive and analytical, so a Survey method was used. A Survey was conducted through a structured questionnaire tested for reliability and data was collected throughout Mumbai.
- ii. **Primary data:** Primary data was collected randomly through the structured questionnaire in Mumbai, by using simple random sampling.
- iii. **Sample size:** The study was limited to those participants who willingly elected to complete the instruments in their entirety. There was a total of 110 respondents.

The sample to which the questionnaire was administered was based on random sampling techniques. The sample distribution was given in Table 1. Socio-Demographic profile

Parameters	Classification	Sample (N)	Percentage (%)
Gender	Male	40	36.36
	Female	70	63.64
	Total	110	100
Age (in years)	18-30	57	51.81
	31-40	30	27.27
	41- and above	23	20.92
	Total	110	100
Occupation	Students	22	20.00
	Employed	43	39.09
	Self Employed	17	15.45
	House-Maker	18	16.36
	Retired	10	9.1
	Total	110	100
Income Group (In Rupees)	20,000 – 30,000	56	50.91
	31,000 – 40,000	25	22.72
	41,000 - 50,000	15	13.63
	51,000 – above	14	12.74
	Total	110	100
Types of Bank Account	Savings A/c	85	77.27
	Current A/c	15	13.63
	Recurring A/c	10	9.09
	Total	110	100

Table 1. Source: Primary data

- iv. **Sample design:** The researcher relied upon simple random sampling technique, considering the research methodology and research type as per guidelines. A caution was exercised during the study that the respondents who did not show inclination to be a part of the study were not covered.
- v. **Area of research:** Mumbai.
- vi. **Secondary data:** The secondary information or data was collected from newspapers, research articles, magazine and websites.
- vii. **Research instruments:** A summated closed end questionnaire was used with different viewpoints of respondents. In this questionnaire, all the questions were positively framed to study the impact of independent variables like age, gender and profession on the dependent variable.
- viii. **Statistical analysis:** Efficient and effective data analysis is the result of effective data preparation. This was found to be very crucial between the completion of the field work and the statistical processing of the collected data. On the basis of data sheet, tables and graphs were prepared for the analysis.

HYPOTHESIS:

1. Ho1: There is no awareness and preference of the users towards M-banking among the different age group. Ha1: There is awareness and preference of the users towards M-

banking among the different age group.

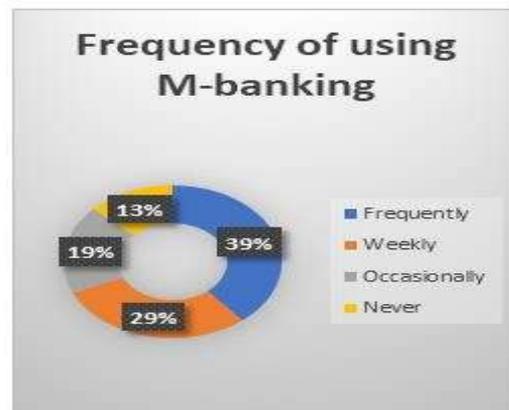
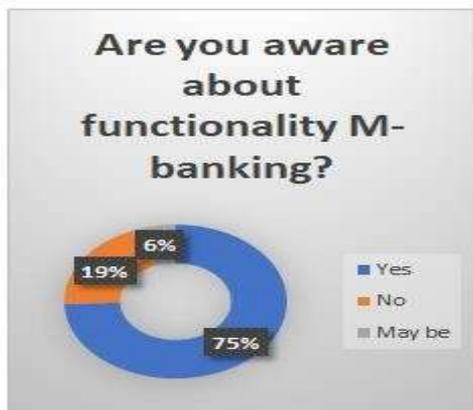
2. Ho2: There are no sources of awareness of M-banking among different age groups. Ha2: There are sources of awareness of M-banking among different age groups.
3. Ho3: There are no reasons in use of M-banking among the age group of respondents. Ha3: There are reasons in use of M-banking among the age group of respondents.

DATA ANALYSIS:

1. **There is no awareness and preference of the users towards M-banking among the different age group.**

Are you aware about functionality M-banking?			
Valid	Parameters	Sample (N)	Percentage (%)
	Yes	82	74.54
	No	21	19.09
	May be	07	6.37
	Total	110	100
Frequency of using M-banking			
Valid	Parameters	Sample (N)	Percentage (%)
	Frequently	43	39.09
	Weekly	32	29.09
	Occasionally	21	19.09
	Never	14	12.73
	Total	110	100

Table 2: Source: Primary Survey



Conclusion:

- There is no awareness and preference of the users towards M-banking among the different age group.
- The above stated hypothesis is rejected.

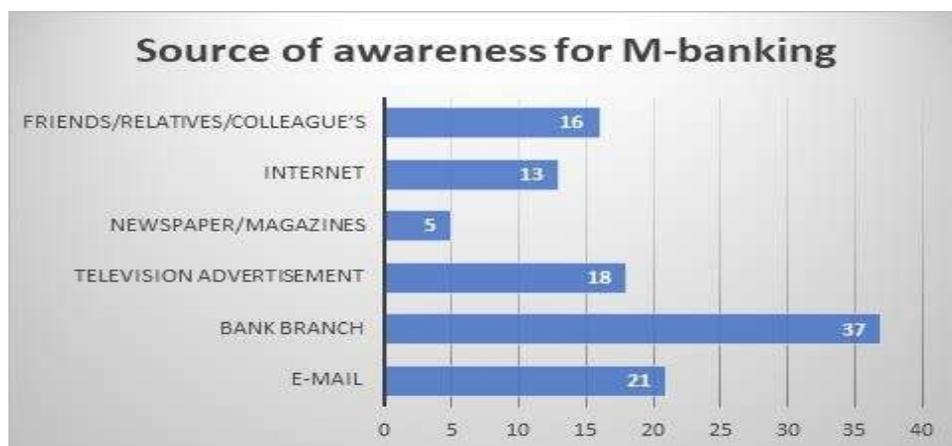
Interpretation:

According to the survey, it was analysis that most of the customers are aware about M-banking application of bank in which they have they account.74.54 % of the customers are aware about M-banking application. Almost,39.09% of the customers are frequently users of M-banking app due to easy and fast transactions. It is also observed 12.73% of the customer’s never used M-banking app. Most of the respondent are aware and frequent user of the M-banking app.

2. There are no sources of awareness of M-banking among different age groups.

Which M-banking payment application do you use?			
Valid	Parameters	Sample (N)	Percentage (%)
	SBI (Yono)	44	40.00
	ICICI (iMobile)	33	30.00
	HDFC(MobileBanking)	15	13.63
	AXIS (Axis Mobile)	08	7.27
	Others	10	9.10
	Total	110	100
Source of awareness for M-banking			
Valid	Parameters	Sample (N)	Percentage (%)
	E-Mail	21	19.09
	Bank Branch	37	33.63
	Television Advertisement	18	16.36
	Newspaper/Magazines	05	4.54
	Internet	13	11.81
	Friends/Relatives/Colleague's	16	14.57
	Total	110	100

Table 3: Source: Primary Survey



Conclusion:

- There are no sources of awareness of M-banking among different age groups.
- The above stated hypothesis is accepted.

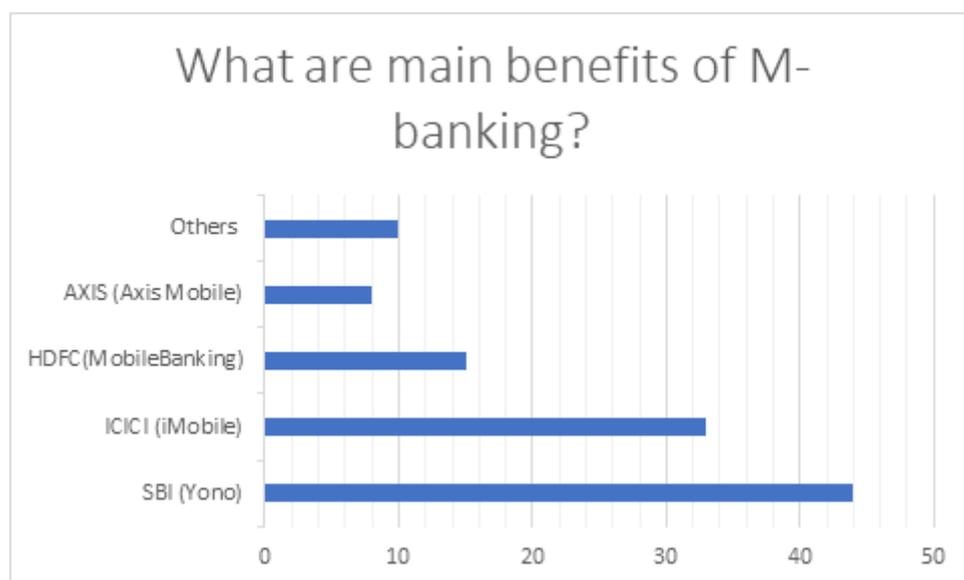
Interpretation:

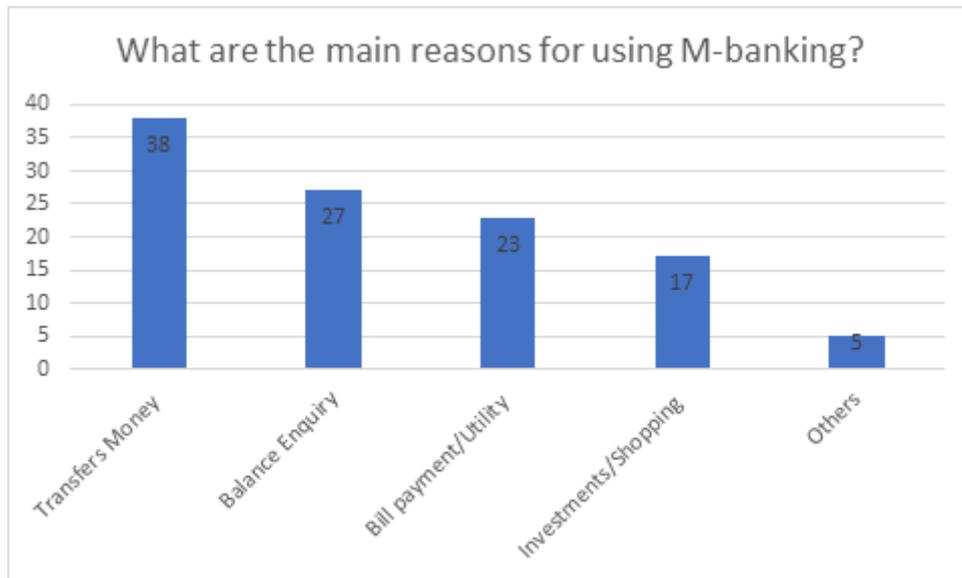
According to the analysis, it was observed that there is no correlation between the age group and source of awareness for M-banking app. 33.63 % of customers are aware about M-banking app from the bank branch. According to the survey it was also analysis that 16.36% of the customer’s come to know about the T. V advertisement about the M-banking app of different banks. 11.81% of the respondent agree that come to know about M-banking system from internet. It was also observed that 14.57% of the customers aware about the app from the friends/Relatives/Colleagues.

3. There are no reasons in use of M-banking among the age group of respondents.

What are main benefits of M-banking?			
Valid	Parameters	Sample (N)	Percentage (%)
	Convenience	13	11.81
	Safe and secure	17	15.45
	Quick and easy	25	22.72
	Discounts/offers/rewards	21	19.09
	24/7 services	34	30.93
	Total	110	100
What are the main reasons for using M-banking?			
Valid	Transfers Money	38	34.54
	Balance Enquiry	27	24.54
	Bill payment/Utility	23	20.90
	Investments/Shopping	17	15.45
	Others	05	4.54
	Total	110	100

Table 4: Source: Primary Survey



**Conclusion:**

- There are no reasons in use of M-banking among the age group of respondents.
- The above stated hypothesis is rejected.

Interpretation:

According to the survey there is a co-relation between advantages and reasons of using M-banking app among different age groups of the respondent. 30.93% of the respondent, they use M-banking app system because it is time saving and also available for 24/7 service and quick respondent. 15.45% respondent say, transactions have security and safety has it is confidential. It is also secured by the OTP and password. Facilities provide by the M-banking app is good as per the respondent. 19.09% of the respondent say, discounts are also provided by the M-banking on number of transactions.

RECOMMENDATIONS / SUGGESTIONS:

1. Today's M-banking has a positive impact on customers and ITC sector due to its efficiency to use.
2. It's also saved a time and make transactions quick and easier according to need and preferences of customers.
3. It's also benefit and security of transaction. It's increasing the usage among customers due to its efficiency level.

CONCLUSION:

The study concludes with an analysis and suggestion on different factors affecting Mobile banking- banking is largest platform of technology which promotes banking functions in India. Now a days, everyone has smartphone or tablet but there is also need to create awareness about the mobile banking services which is very secure and safe without any efforts.

M- banking is an electronic framework that gives most of the basic services available in banking. This study is undertaken to understand the perception of customers about mobile banking. Customers Perception regarding usage of M- banking are ease, safe and secured. It possible because of the advanced technology practiced by the bank that can ensure all the detail of customer is guaranteed safe.

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TO STUDY CONSUMER PERCEPTION TOWARDS ONLINE GROCERY STORES IN MUMBAI

Ms. Abeda Shaikh

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ABSTRACT

Internet have made tremendous contributions for business transformation witnessed nowadays all over the world. This research paper focus on “Consumer perception towards online grocery stores”. Due to pandemic, it changes direction of the E-business. The internet has changed the manner in which business is done in India. This research paper tries to study and analysis of the usage of online grocery stores and impact on consumers.

This survey also revealed positive attitude of consumers toward online grocery shopping. This research paper seeks to understand what influence consumers for online grocery shopping after post pandemic. Specifically, the research aims to understand the perception of consumers towards online grocery shopping and adoption E-grocery.

The results suggest that among family income and age is one of the significant factors while understanding behaviour dimension working members in the family can also help online marketers to develop positive tendency to online grocery product delivery factors and user-friendly factors are the most important variables for the respondents.

Keywords: E-grocery, Online Shopping, Consumer perception

INTRODUCTION:

Internet is changing the way consumers shopping and buying behaviours of goods and services, and has rapidly increasing in this era. Consumers do online shopping not only to buy the product, but also to compare prices, product features and after sale service facilities they will receive. Consumers are more likely to be adopted online shopping behaviour.

Now day consumers are adopting new technologies, there is a change in shopping behaviour in respect to E-commerce developing in India. Majority of companies in the small scale, medium scale and large-scale sectors own a website in order to improve their business and also increase a scale regarding the online business. Due to pandemic its change perception of consumers towards a E- grocery. Due to convenience, needs, wants and comfort of the consumers and their buying behaviour. Online shopping is growing very rapidly in today scenario. Consumers are changing the way they shop for goods or services. In Present shift from traditional shopping to online shopping. When it comes to online grocery shopping, due to consumers’ busy work schedule, the innovative shoppers or early to adopt the changing in technology in online shopping. The emerging online grocery shopping is being increasingly adopted by many consumers in urban areas. There are many factors which encourage consumers to shop for online groceries.

REVIEW OF LITERATURE:

1. **Ramus and Neilson (2005)**, the quantitative study on what consumers with different degrees of experience prefer, physical grocery shopping or online. Most of them liked the convenience and flexible aspect of online shopping, however were skeptical about the quality of the products.

2. **Sreeram and his team (2017)**, they studied the various factors that influence a consumer's decision of whether or not he would prefer online shopping over physical shopping. Some of the factors that they studied were physical effort, time pressure, entertainment value, product assortment, economic values, website design aesthetics, etc.
3. **(Accenture 2020)**, Another study showed similar results that the trends adopted by various consumers during this pandemic shall completely change the face of the retail market long after the pandemic is over.
4. **Forbes 2020(Lakshman and Karthik 2020)**; Another study analyzing the approach of people towards online shopping during pandemic with special reference to Flipkart showed that around 72% of people in India were using Flipkart for online grocery shopping, while since Pandemic the percentage has increased to 82.5% which is a substantial increase in a short span of 6-8 months.
5. **(Rachita, Sushree and Rahul 2020)**; There have been many studies on factors influencing the decision of the consumers to opt for online shopping. We aim at studying a shift in the behavioral patterns of the consumers towards online grocery shopping since lockdown and whether such patterns are likely to continue even after the end of the pandemic.

OBJECTIVE:

- 4) To study the factors that influence a consumer's perception to continue shopping even after the pandemic.
- 5) To study behavior of customers towards online shopping.
- 6) To identify the issues faced by the consumers while online shopping.
- 7) To determine whether online grocery shopping will be beneficial and on what factors.

PROBLEM STATEMENT:

- ✓ This topic is selected to research the effect and impact of E-grocery on customers.
- ✓ To find out how E-grocery has a tremendous impact on customers in this present situation.

LIMITATIONS:

3. Time spend on the study is limited and thus is a major constraint.
4. Area of research is limited to Mumbai places where the sample is collected and therefore cannot be taken as a universal sample is thus also a major constraint.

RESEARCH METHODOLOGY:

- i. **Research design:** The research conducted was descriptive and analytical, so a Survey method was used. A Survey was conducted through a structured questionnaire tested for reliability and data was collected throughout Mumbai.
- ii. **Primary data:** Primary data was collected randomly through the structured questionnaire in Mumbai, by using simple random sampling.
- iii. **Sample size:** The study was limited to those participants who willingly elected to complete the instruments in their entirety. There was a total of 135 respondents. The sample to which the questionnaire was administered was based on random sampling techniques. The sample distribution was given in Table 1. Socio-Demographic profile

Parameters	Classification	Sample (N)	Percentage (%)
	Male	48	35.55

Gender	Female	87	64.45
	Total	135	100
Age (in years)	18-25	27	20.00
	26-30	35	25.92
	31-35	33	24.44
	36-40	25	18.51
	41- and above	15	11.13
	Total	135	100
Occupation	Employed	35	25.92
	Self Employed	27	20.00
	House-Maker	53	44.16
	Others	20	9.92
	Total	135	100
Income Group (In Rupees)	20,000 – 30,000	35	25.92
	31,000 – 40,000	43	31.85
	41,000 - 50,000	33	24.44
	51,000 – above	24	17.79
	Total	135	100
Educational Level	Under Graduate	35	25.92
	Graduate	63	46.67
	Post Graduate	37	27.41
	Total	135	100

Table 1. Source: Primary data

- iv. **Sample design:** The researcher relied upon simple random sampling technique, considering the research methodology and research type as per guidelines. A caution was exercised during the study that the respondents who did not show inclination to be a part of the study were not covered.
- v. **Area of research:** Mumbai.
- vi. **Secondary data:** The secondary information or data was collected from newspapers, research articles, magazine and websites.
- vii. **Research instruments:** A summated closed end questionnaire was used with different viewpoints of respondents. In this questionnaire, all the questions were positively framed to study the impact of independent variables like age, gender and profession on the dependent variable.
- viii. **Statistical analysis:** Efficient and effective data analysis is the result of effective data preparation. This was found to be very crucial between the completion of the field work and the statistical processing of the collected data. On the basis of data sheet, tables and graphs were prepared for the analysis.

HYPOTHESIS:

4. Ho1: There is no awareness and preference of the users towards E-grocery among the different age group. Ha1: There is awareness and preference of the users towards E-grocery among the different age group.
5. Ho2: There are no issues regarding usage of E-grocery among different age groups. Ha2: There are no issues regarding usage of E-grocery among different age groups.

- 6. Ho3: There are no factors influencing for the usage of E-grocery among the age group of respondents. Ha3: There are factors influencing for the usage of E-grocery among the age group of respondents.

DATA ANALYSIS:

4. There is no awareness and preference of the users towards E-grocery among the different age group.

Are you aware about functionality E-grocery?			
Valid	Parameters	Sample (N)	Percentage (%)
	Yes	107	79.25
	No	21	15.55
	May be	07	5.20
	Total	135	100
What would like to prefer shopping for grocery items?			
Valid	Local Kirana	25	18.52
	Ration Shop	17	12.59
	Supermarket	10	7.40
	Departmental Stores	13	9.62
	E-grocery	63	46.67
	Others	07	5.20
	Total	135	100

Table 2: Source: Primary Survey



Conclusion:

- There is no awareness and preference of the users towards E-grocery among the different age group.
- The above stated hypothesis is rejected.

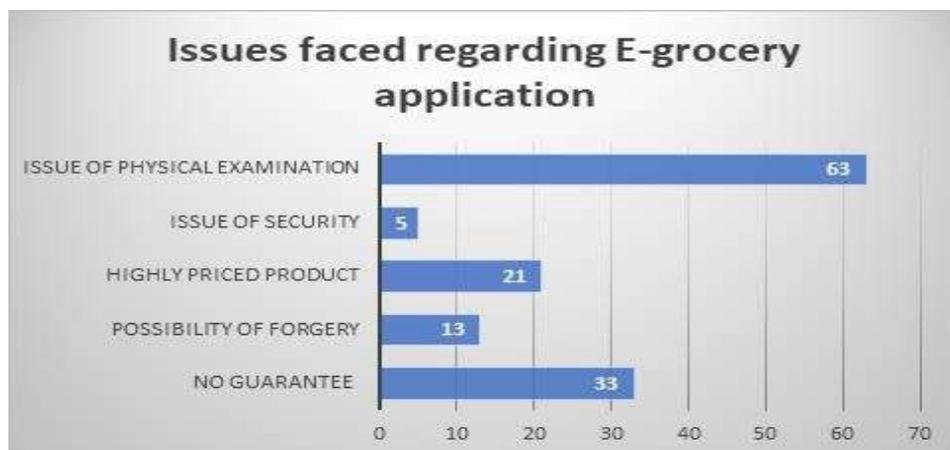
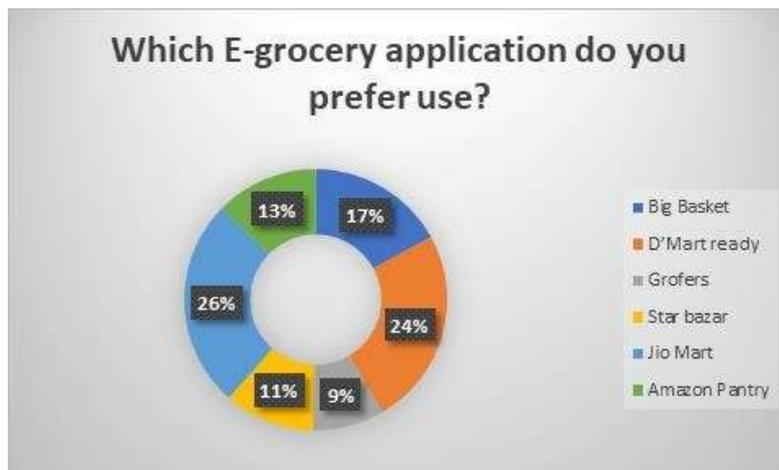
Interpretation:

According to the survey, it was analysis that most of the customers are aware about E-grocery.79.25 % of the customers are aware about E-grocery application. Almost,46.67% of the customers are frequently usage of E-grocery application due to easy and fast transactions. It is also observed 15.55% of the customer’s are not aware about E-grocery application. Most of the respondent are aware and frequent user of the E-grocery.

5. There are no issues regarding usage of E-grocery among different age groups.

Which E-grocery application do you prefer use?			
Valid	Parameters	Sample (N)	Percentage (%)
	Big Basket	23	17.03
	D'Mart ready	33	24.44
	Grofers	12	8.88
	Star bazar	15	11.11
	Jio Mart	35	25.92
	Amazon Pantry	17	12.62
	Total	135	100
What are issues faced regarding E-grocery application?			
Valid	No Guarantee	33	24.44
	Possibility of forgery	13	9.63
	Highly Priced Product	21	15.55
	Issue of Security	05	3.70
	Issue of Physical Examination	63	47.12
	Total	135	100

Table 3: Source: Primary Survey



Conclusion:

- There are no issues regarding usage of E-grocery among different age groups.
- The above stated hypothesis is accepted.

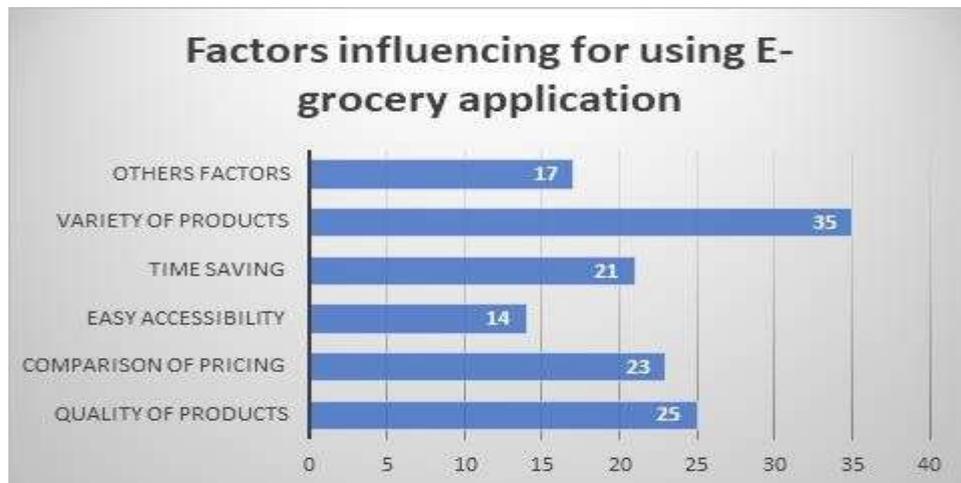
Interpretation:

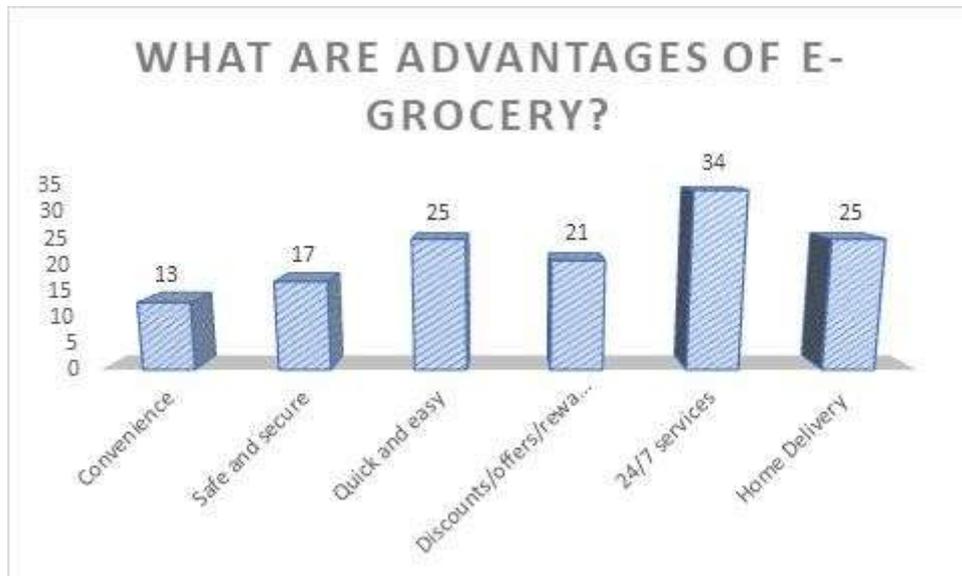
According to the analysis, it was observed that there is no correlation between the age group and issues regarding E-grocery .47.12 % of customers face issue regarding physical examination of the product. According to the survey it was also analysis that 24.44% of the customer’s say no guarantee about the goods and services given by E-grocery application.15.55% of the respondent agree that face the issue regarding the high price of the product. It was also observed that 3.70% of the customers face issued regarding the security.

6. There are no factors influencing for the usage of E-grocery among the age group of respondents.

What are advantages of E-grocery?			
Valid	Parameters	Sample (N)	Percentage (%)
	Convenience	13	9.62
	Safe and secure	17	12.59
	Quick and easy	25	18.51
	Discounts/offers/rewards	21	15.55
	24/7 services	34	25.18
	Home Delivery	25	18.55
	Total	135	100
What are the main factors influencing for using E-grocery application?			
Valid	Quality of products	25	18.51
	Comparison of Pricing	23	17.03
	Easy accessibility	14	10.37
	Time saving	21	15.55
	Variety of products	35	25.92
	Others factors	17	12.62
	Total	135	100

Table 4: Source: Primary Survey



**Conclusion:**

- There are no reasons in use of M-banking among the age group of respondents.
- The above stated hypothesis is rejected.

Interpretation:

According to the survey there is a co-relation between advantages and reasons of using M-banking app among different age groups of the respondent. 30.93% of the respondent, they use M-banking app system because it is time saving and also available for 24/7 service and quick respondent. 15.45% respondent say, transactions have security and safety has it is confidential. It is also secured by the OTP and password. Facilities provide by the M-banking app is good as per the respondent. 19.09% of the respondent say, discounts are also provided by the M-banking on number of transactions.

RECOMMENDATIONS / SUGGESTIONS:

4. Today's E-grocery has a positive impact on customers and ITC sector due to its efficiency to use.
5. It's also saved a time and make transactions quick and easier according to need and preferences of customers.
6. It's also benefit and security of transaction. It's increasing the usage among customers due to its efficiency level.
7. The E-grocers must provide clear and very detailed information about products.
8. It also facilitates consumers with the ease and feeling of getting the product that they are looking for with price comparisons.
9. It is also suggested to the E-grocers, should allowed the consumers 'to place their orders though telephones and also via-email.

CONCLUSION:

The study concludes with an analysis and suggestion on different factors affecting E-grocery. It was observed that consumers frequency using E-grocery shopping, due to time spent on the internet and awareness about the online grocery shopping. With regard to overall study

perception of customers are accepting to adopt E-grocery. It might be due to change in current condition; that they do not have enough time to shop for the routine, low involvement and low risk task and they are ready to adopt online grocery shopping-commerce is largest platform of technology which promotes business functions in India. Now a days, everyone has smartphone or tablet but there is also need to create awareness about the E-grocery services which is very secure and safe without any efforts.

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A STUDY ON GST (GOODS AND SERVICE TAX): THE WAY FORWARD

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ABSTRACT

India's GST (Goods and Services Tax) that finally arrived in India as part of the 122nd amendment to the constitution, since July 1, 2017. It has transformed the whole country into one single market with 1.3 billion people. The guiding principle behind GST i.e. "One Nation, One Market, One Tax" has proved worthy for the development of our country. Many indirect taxes imposed by the centre and states, such as VAT, central excise duty, central sales tax (CST), service tax, and others, have been absorbed into this single indirect tax, which also eliminates all inter-state trade barriers and allows smooth movement of goods and services within and across the states. The major change is that it is destination based tax rather than earlier system of origin based tax. The GST is collected by the businesses selling the goods and services from the customers and remitted to the Government. However, as many predicted at the time of its implementation, this tax will be a game changer for businesses and manufacturers, removing several taxes, minimising tax cascading effects, and lowering tax rates. GST is one such innovation in Tax regime that facilitates easy compliance and administration, uniformity in tax structures, and efficiency in revenue generation thereby boosting economic progress of the nation.

Keywords: Indirect Taxes, VAT, CGST, SGST, IGST

INTRODUCTION

GST (Goods and Service Tax), which went into effect on July 1, 2017, is an indirect tax that combines 17 central and state taxes, such as service tax, VAT, octroi, tariffs, and other charges, to establish a common market in India's \$ 2.6 trillion economy (HT April 20, 2018). GST is a destination-based, multi-state tax paid on the manufacture, sale, and consumption of goods and services throughout India (excluding J&K) to replace various indirect taxes levied by the national and state governments. It is imposed at the site of origin of the commodities. GST has been applied in 160 countries throughout the world so far. The majority of countries have a single GST system, however India, like Canada, has a dual GST system. West Bengal's finance minister is working on a GST scheme. It was meant to go into effect on April 1, 2010, however it was delayed owing to political concerns and competing interests. Finally, the Lok Sabha passed the 122 constitutional amendment bills in May 2016 and the president of India launched it in the joint session of parliament at midnight on July 1, 2017. GST's advantages as enumerated by the experts.

- It would introduce the concept of "**One Nation, One Market, and One Tax.**"
 - It would combine all indirect taxes levied by the federal and state governments into a single tax, eliminating tax cascading effects.
 - It would rationalise the tax structure and make compliance easier.
 - Automation of compliance procedures would reduce errors and increase efficiency.
 - It would broaden the tax base by including all sectors, including unorganised ones, thereby increasing tax revenue for the government.
 - It would provide credit for taxes paid by the producer earlier in the goods and services exchange chain, encouraging producers to buy raw materials from a variety of registered dealers and bringing more vendors and suppliers under taxation.

REVIEW OF LITERATURE

Because the study's research topic was 'Indirect taxation,' the researcher also looked into the reports of numerous tax committees appointed by the Indian government from time to time. The L.K.Jha committee (1976), established by the government of India on July 19, 1976 to review India's indirect taxation system, conducted a comprehensive study on the incidence of indirect taxes, the problem of multiplicity rates, and other issues, and recommended a set of four excise rates, as well as the introduction of MODVAT (Modified Value Added Tax) at the manufacturing stage to address the problem of excise taxation cascading effects.

On August 29, 1991, the government of India created the **Raja J. Chelliah committee** to investigate the structure of direct and indirect taxes. The committee's reports were delivered in three parts: an interim report and two portions of final reports. Personal income tax, corporate income tax, wealth tax, excise charges, import tariffs, tax administration, and enforcement machinery were all restructured and rationalised in these reports.

In July 2002, the Indian government created the **Kelkar committee** to recommend solutions for the simplification and rationalisation of direct and indirect taxes. As a result, two task forces were formed. The committee proposed a number of direct tax initiatives, including a qualitative and quantitative increase of tax payer services. Easy access to tax payers via the internet and e-mail, as well as the expansion of facilities such as tele-filing and tele-refunds. In the case of indirect taxes, the task force recommended that custom clearance be based on trust and applied uniformly to all importers and exporters, that the multiplicity of levies is reduced, and that service tax be implemented on a comprehensive basis.

The Empowered Committee on Goods and Service Tax was established in 2007 to develop a path for the implementation of GST in India. On May 10, 2007, a joint work group was formed, and in November 2007, after extensive internal debates and contact with experts and representatives from business and industry, it submitted its report to the empowered committee.

Objectives of the Study

- To understand the concept of GST
- To study the features of GST in India
- To find out the weaknesses in the present GST model of India
- To suggest the measures to correct these weaknesses

RESEARCH METHODOLOGY

This research is exploratory in nature. It is based on secondary data taken from journals, articles, newspapers, internet, research papers and feedback from manufacturers and businessmen. Keeping in view the objectives of the study the research design is descriptive and analytical in nature

SIGNIFICANCE OF THE PRESENT STUDY

This study will assist in examining the problems and challenges that have arisen as a result of the implementation of GST, as well as recommending ways for the government and policymakers to ensure that GST is implemented effectively.

LIMITATIONS OF THE STUDY

Due to time and manpower constraint limited number of manufacturers and businessmen Have been talked about. If number could have been increased more problems would have been identified.

Key Features of GST in India.

- It is destination based Consumption Tax. as against the earlier principle of origin-based taxation.
- The Taxable event is “Supply of Goods or Services” as against the earlier concept of manufacture of goods or on sale of goods or on provision of services.

- It has subsumed 17 taxes at Central/States level.
- It follows basic principle of *One Tax rate across the country*.
- There is no differentiation between goods or services.
- It a Comprehensive tax on Goods & Services that is charged on value addition at each stage
- It allows free flow of Credit and eliminated double taxation.
- India is federal country so both Central Government and State Government have powers to levy taxes. India has adopted a dual GST Model, which is made up of the following components: State Goods and Services Tax (SGST) and Central Goods and Services Tax (CGST). Centre would levy and collect Central Goods and Services Tax (CGST), and States would levy and collect the State Goods and Services Tax (SGST) in case of Intra state sale of goods and services.
- An Integrated GST (integrated tax- IGST) would be levied on inter-State supply (including stock transfers) of goods or services It is levied & collected by the Central Government under Article 269A (1) of the Constitution. IGST is the combination of SGST and CGST. The tax amount collected as IGST will later be distributed to respective State Governments. The IGST mechanism has been designed to ensure seamless flow of input tax credit from one State to another.
- Import of goods is be treated as inter-State supplies and is subject to IGST in addition to the applicable customs duties.
- Import of services is treated as inter-State supplies and is subject to IGST.
- The list of exempted goods and services would be kept to a minimum and it would be harmonized for the Centre and the States as well as across States as far as possible.
- Credit of CGST paid on inputs may be used only for paying CGST on the output and the credit of SGST/UTGST paid on inputs may be used only for paying SGST/UTGST.

Problems in the Present GST Mode

GST was expected to provide the much-needed stimulus for India's economic growth, which had been hampered by demonetization, by transforming the existing indirect taxation system into a free flow of goods and services within the country and removing the cascading effects of taxes, given India's important role in the global economy in the years ahead. Not only in India, but also internationally, there were huge expectations for GST. GST has failed to produce the intended results. Instead, businessmen, manufacturers, and merchants face a slew of issues on a daily basis, juggling with the GSTN portal, a slew of returns, and several slabs, to name a few.

According to the World Bank's Biannual Report. Exporters are not receiving refunds, resulting in a working capital difficulty, and manufacturing production is suffering as a result. (April 15, 2018 DJ) Due to a technical issue with the GSTN site, exporters' data does not match with the GSTN portal, and they are unable to receive their IGST refund on time, causing them a slew of troubles.

Major Issues of GST in India may be summed up as follows:

1. Complex GST Structure with multiple tax rates (viz. 0%, 5%, 12%, 18% and 28%). High number of taxes increases the confusion for the tax payers.
2. Frequent Changes and Amendments done to GST in India has resulted in increased complexity and uncertainty amongst tax payers.
3. There are lots of Exemptions given in India's GST Structure that increases the complexity. Tax Evaders take benefit of these exemptions for tax evasion resulting in poor Tax to GDP ratio of the nation. According to (Ernst and Young, 2018) data that India has one of the highest threshold limit in the world for GST.
4. Indian GST tax rates are the highest among Asian countries; and second highest in the world. (World Bank, March 2018)
5. GST in India has many Ambiguous provisions which are very difficult to interpret. Also large number of provisions being misplaced or omitted has increased the ambiguity of GST.

6. There are some products which do not have any clear classification that leads to confusion and thus it can lead to litigation. This unclear classification of products leads to confusion and thus it can lead to litigation
7. Compliance and Technical Problems: - The GSTN portal has lot many glitches and to file the GST returns is a very tedious process. For improving tax revenue, it is very much important on part of government to simplify the GSTN portal and give tax payers a more

SUGGESTIONS

The procedure for filing GST returns should be simplified, and the number of GST forms should be reduced to a minimum, or a simple one-page form should be available to file the returns in order to provide a user-friendly GST return filing process to tax payers.

Controversial GST concerns should be handled in timely and efficient way so that business people have a simplified GSTN Environment. GSTN's IT programme should include an automatic tax computation mechanism so that taxpayers are not confused about the amount of tax they owe.

Tax base should be expanded by removing the exemptions and adding more products under the GST ambit

Tax Rates should be rationalized by merging two slabs and also slowly phasing out the highest tax slab in future thus paving way for one nation one tax.

Areas of tax leakages should be identified by analysing GST data and proper action must be taken to curtail these leakages.

CONCLUSION

It is undeniably true that change is never easy. When a new thing is adopted, it causes a slew of complications, which is exactly what is happening with the GST implementation in such a large country with 1.3 billion people and a diverse population. The present GST system in India is facing a series of Challenges and issues and it is encouraging to see the government striving hard to overcome these challenges by constantly monitoring the GST progress through the GST council and making the necessary changes as and when needed. In the coming years, it is expected that most of the issues will be addressed and the process will be simplified paving way for economic development of the nation.

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