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## From the desk of Hon. President and Founder Trustee



ज्ञानसाधना ठाणे (सोसायटी) याची वर्षानुवर्ष होणारी उत्तुंग प्रगती बघून मला आज खूप आनंद होत आहे. एका वृक्षाचे वटवृक्ष कसा होते याचा उत्तम उदाहरण ज्ञानसाधना परिवार आहे. विद्यार्थ्यांना सतत मिळणारा वाव आणि गुरुजनांचे मार्गदर्शन यामुळेच ज्ञानसाधनाला महाविद्यालयाला ज्ञानाचे उत्तम साधन म्हणून ठाणे आणि मुंबईच्या परिसरात सर्वच लोक ओळखतात. यात राष्ट्रीय पातळीवरची परिषद उत्तमरीत्या आयोजित करण्याची जबाबदारी यशस्वीरीत्या पार पाडल्याबद्दल सतीश प्रधान ज्ञानसाधना महाविद्यालयाच्या स्वयं वित्त विभागाचे मी मनापासून कौतुक करतो.

या राष्ट्रीय परिषदेत सादर केलेले संशोधन पेपर वेगवेगळ्या नावीन्य विषयावर आहेत याचा मला विशेष कौतुक आहे. कोरोनाच्या प्राधुरभावामुळे जग थांबलं. मात्र कोरोनाला घाबरून आपण किती काळ बसणार हा हि एक प्रश्न आहेच. अश्या परिस्थितीमध्ये या राष्ट्रीय परिषदेवर कॅव्हिडनंतर आयुष्य पूर्णपदावर येण्याकरिता होत असलेलं मंथन हे नक्कीच कौतुकास्पद असून त्यात देशभरातून आलेला सहभाग नक्कीच संस्थेवर असलेल्या विश्वासाचे प्रतीक आहे. १०० च्या वर गेलेला सहभाग हा नक्कीच अभिमानास्पद आहे.

जगात परिस्तिथी गंभीर आहे. लोकांचे स्वस्थ जपायला सर्व ठिकाणी लॉकडाऊन घोषित करण्यात आला होता. मात्र अर्थकारण थांबू शकत नाही आणि म्हणून लॉकडाऊन हा एकमात्र पर्याय नसून इतर पर्यायाची चाचपणी करणे गरजेचे आहे. आपले केंद्र व राज्य सरकार, जागतिक आरोग्य संस्था, डॉक्टर्स आणि वैद्यकीय क्षेत्रातील लोक हे सर्व यावर विचार करत वेगवेगळे लोकहिताचे निर्णय घेत आहेतच. मात्र देशाचे भविष्य असणारे आपले विद्यार्थी यांचं काय? त्यांनी या बदल विचार करायला नको का? आणि विचार केला असैलच तर त्यांना विचार मांडायला व्यासपीठ

नको का? मला खत्री आहे कि या सवीचे उत्तर हो आहे. आणि म्हणूनच सतीश प्रधान ज्ञानसाधना महाविद्यालयाच्या स्वयं वित्त विभागाने आयोजित केलेल्या या राष्ट्रीय परिषदेचे महत्त्व अजून वाढत आहे. या राष्ट्रीय परिषदेमध्ये अंगोलिया मधून सुद्धा सहभाग असल्यामुळे हि परिषद आता राष्ट्रीय नसून आंतरराष्ट्रीय झाले आहे.

संस्थेची हि वाटचाल नक्कीच अभिमानास्पद असून येणाऱ्या काळात ज्ञानसाधनाची अशीच प्रगती होत राहिल याची मला खत्री आहेच. मुंबई विद्यापीठाने आम्हाला केलेल्या मोलाचे मार्गदर्शन आणि सहकार्याबद्दल मी संस्थेचा अध्यक्ष म्हणून सदैव त्यांचा ऋणी राहीनच.

ज्ञानसाधनाच्या पुढील वाटचालसाठी माझ्या शुभेच्छा आणि आशीर्वाद.

जय महाराष्ट्र !!!!!!!

श्री सतीश रामचंद्र प्रधान

अध्यक्ष व संस्थापक विश्वस्थ

ज्ञानसाधना (ठाणे) सोसायटी

## From the desk of Hon. Secretary Shri. Kamlesh S. Pradhan



LIFE can only be understood backwards; BUT it must be lived Forwards

- Soren Kierkegaard

COVID – 19 pandemic has not only disrupted our daily life. It has brought the entire world to stop and re-think about our future and also fight for survival. The waves of COVID-19 not only took many of our near and dear ones, but it also made us follow social distancing norms, where ever we are now going. But, LIFE cannot stop here.....

Therefore, Satish Pradhan Dnyanasadhana College, Thane saw an opportunity to be POSITIVE, the word, which is now feared by all, and make the academicians, students and young and dynamic researchers to review the Phase to Recovery, in the Post – COVID period. Hence, the Department of Self – Finance Courses of Satish Pradhan Dnyanasadhana College, in association with Board of Studies in Banking and Finance, University of Mumbai organized a One Day National Conference on 20<sup>th</sup> January 2022, on the Theme - **Building Back Better: Accelerating Sustainable Recovery Post COVID – 19.**

While we can never claim that recovery in Post – Pandemic period can be immediate, we, through this National Conference have injected the source of motivation, or you may call it a vaccination, to immune the thoughts of young researchers to explore the possibilities and ways to ensure that we are on the recovery path in the post –pandemic period.

The overwhelming responses from various parts of our country and particular enthusiasm shown by students in the Theme of our Conference and the desire to present the Research Papers, justifies the relevance of the Theme of the Conference with reference to today’s situation. The Titles of research Papers are the evidence of the anxiety and willingness to take up the opportunity to explore positivism in the Post – COVID Scenerio.

On behalf of Dnyanasadhana Thane (Society), I express our deepest gratitude to Board of Studies in Banking and Finance, University of Mumbai for providing us this

opportunity to associate with them for all the support and encouragement for organizing and successfully conducting this National Conference. We are confident that this association shall continue for years to come in future too.

I also take this opportunity to congratulate the entire Department of Self-Finance Courses for all the hard work and efforts in organizing this National Conference.

**Shri. Kamlesh Satish Pradhan**  
Hon. General Secretary and Trustess  
Dnyanasadhana Thane (Society)

**From the desk of Dr. Sunil Karve – Chairman Board of Studies in  
Banking and Finance**



Kudos..!! for organizing one day online national conference on ‘‘building back better : accelerating sustainable recovery post covid 19’’ Such topics are to be discussed at micro level which is a need of time.

About 2 years into the COVID-19 pandemic, uncertainties around its duration and longer-term impacts remain extremely high. While we can be certain that societies will change, we cannot be certain about the nature and dynamics of such change, the time-horizon for new normalities to emerge, the outcomes of far-ranging transformations, or the costs and trade-offs involved in transitioning societies.

This situation allow decision makers to test and measure the outcomes and effectiveness of their recovery plans and allow policymakers to adjust or make new and more robust policies

The World Remade by COVID-19 offers a view of how businesses and society may develop over the next three to five years as the world navigates the potential long-term implications of the global pandemic.

As Significant uncertainty surrounds, I hope through conference proceedings participants will know what the ‘‘new normal’’ could look like for economy beyond the COVID-19 crisis, particularly in terms of accelerating sustainable recovery.

**Dr. Sunil Karve**  
Chairman BOS, Banking & Finance  
University of Mumbai

## **From the desk of I/c Principal Dr. Bhushan Langi**



It is indeed a great pleasure that we are organising One Day National Conference on “Building Back Better: Accelerating Sustainable Recovery Post COVID-19 ” on 20<sup>th</sup> January 2022 by the Satish Pradhan Dnyanasadhana College, Thane, Department of Self Finance Courses in association with the Board of Studies in Banking and Finance, University of Mumbai.

Formerly known as Dnyanasadhana College, this magnanimous institute was started in the year 1983 by a visionary founder President Shri. Satish Pradhan. He was also the first Mayor of Thane city. This institute was started to cater the need of higher education and provide affordable education for low-income group. Because of such a foresight, today our college is much sought after for traditional courses as well as self-financed courses. His innovative ideas have enthused all of us to keep moving forward by introducing new courses in both PG and UG Section.

The mission of our college is to strengthen the students academically, socially and economically. There are nearly 8000 students in the college. Students are encouraged to take part in all the activities including academics, sports and cultural. It is with this view that we are organising this National Conference on the above theme.

The purpose of the conference is to provide a platform for academicians, research scholars, corporate professionals and students. This conference is aimed at evaluating ways and means for sustainable recovery post COVID.

I am looking forward to productive and healthy discussion among all the participants including both speakers and audience.

I would like to place on record my sincere gratitude and appreciation towards the Management of Dnyanasadhana Society, Thane, Resource Persons, Participants, Faculty Members of Self-Finance Courses and the Organisers for putting in their untiring efforts. I am sure their efforts will bear the fruits of hard work.

I hope this conference will go a long way in enlightening one and all.

**Dr. Bhushan Langi**  
I/c Principal

## **ABOUT THE COLLEGE**

The aim of the college is to encourage and promote education to all sections of the society, especially the socially and economically backward and weaker sections.

This premier education institute is spread over a plot of 2.2 acres.

The College has faculties of Arts, Science and Commerce on aided basis and B.Sc CS, B.Sc IT, BAMMC, BMS, BAF, BBI and BAFTNMP on unaided basis. The college has fully qualified and competent teaching staff. It offers all modern amenities needed for all-round development of the students' personality, such as library, reading room, internet club, auditorium, well-equipped computer labs with digital overhead projectors, gymkhana, gymnasium, and Audio-Visual room, to mention a few.

The students can also pursue their M. Com in Management, Advanced Accountancy, Banking and Finance and M.Sc in Chemistry and Botany. The college also has a research centre for Ph.D. in Chemistry and Commerce. The college is also a centre for Yashwantrao Chavan Maharashtra Open University.

## **ABOUT THE CONFERENCE**

Due to the pandemic scenario, the world is undergoing a massive transformation in all the aspects of existence. The game of 'Survival of the Fittest' has once again proven to be the winner. Every area, including Education, Health, Management, Marketing, Finance, Operations IT, Human Resource Management, and others, is coming up with innovative solutions to address this problem. In light of the significant changes that have already begun to occur, the current conference offers a unique chance for Academic Members, Researchers, Students, and Corporate Professionals and Students to join together and discuss their sustainable ideas.

## **OBJECTIVES OF THE CONFERENCE**

- To provide a platform for academicians, research scholars, corporate professionals & students to suggest and contribute to the theme of the conference
- To discuss the recent trends and innovations in the field of Commerce, Management and Technology
- To evaluate ways and means for sustainable recovery in post COVID era



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SJIF 2018 = 7.363

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**IMPLICATION OF INTELLIGENT RETRIEVAL ON UNBORN PANDEMIC**<sup>1</sup>Miss. Ansari Hifza Asif and <sup>2</sup>Miss. Simran Akhlaque Shaikh<sup>1</sup>Research Scholar, Department of Computer Science, B.N.N College, Bhiwandi<sup>2</sup>Assistant Professor, Department of Information Technology, B.N.N College, Bhiwandi**ABSTRACT**

*The series of pandemic is around the world from 430 BC till today in which the world has evolved since then and experiencing some of the epidemics and pandemics till today. As per the history, it is observed that the existing pandemic or epidemic is amalgamating the newly occurring pandemic which is worsening the outbreaks more infectious and widespread. This situation can get even worse in future if the necessary implications are not applied accordingly. Currently, Intelligent Retrieval is playing a crucial role in affecting the present circumstances of the world in every field as it is in a balance of contrary forces during this pandemic situation. The study here enlightens the significance that intelligent retrieval can play in shaping the unborn pandemic which may be a result of our current technologies and methods in use over different fields during this generation can have after effects on upcoming generation.*

*The technologies currently in use and their main feature in the current pandemic, focusing on the way they are being used to monitor and contain the rapid search of the disease and ensure that public health institution maintain their capacity to meet average increasing disease. This analysis also illustrates the main legal and regulatory challenges and the key ethical solutions that these technologies aren't used in a public-healthcare context such as the current one. According to the previous public health crises, this is transforming the citizens from objects of surveillance and epidemical analysis into subjects of data-tracking, self-sharing.*

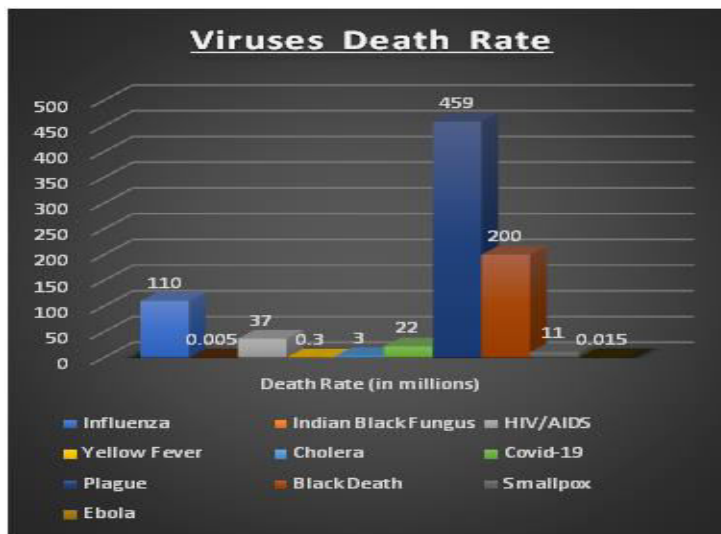
*In spite hardware and software technologies, there are several types of major "cross using" technologies such as Internet of Things, Artificial Intelligence, Computerized tomography, Virtual Reality, and Internet of Medical Things in which we can combine the hardware and software technologies to monitor, surveillance, detect and prevent from the outbreak. All these techniques may prove to be obliging or un-obliging to the "unborn pandemic" as we imply in future.*

*Keywords: History of pandemic, Intelligent Retrieval, Unborn Pandemic, Factors Resulting to Unborn Pandemic, Intelligent Retrieval Future Roleplay.*

**HISTORY OF PANDEMIC**

The epidemic is affecting the large number of people disproportionately in a Specific community. The epidemic is affecting or tending to affect a disproportionately large population within a community or specific region. Whereas pandemic is an epidemic that affects a large geographical area, over multiple countries or globe which results in infecting a significant population. A pandemic can also be a result of two or more integrated epidemics. The origin of pandemic gave rise from 430 BC when the Plague of Athens was detected and since then the series of various epidemics, endemics, outbreaks and pandemics came into existence over the globe in which some affecting specific region or a country whereas some of them spread all around the world infecting considerable amount of people which led to increase in death rate all over the world. All of these pandemics and epidemics are caused due to various zoonotic pathogens that were transmitted to humans because of the increased contact with animals through breeding, hunting and global trade activities also water-borne pathogens and vector-borne diseases. The changes from hunter-gathers to agrarian societies have favored the spread of infectious disease. The process of cross-species transmission was also dramatically enhanced with increasing interaction with animals through hunting, animal farming, animal-based food trade and exotic pet trade. Another factor is the biological weapon where microorganism that was engineered to be more virulent, highly transmissible or resistant to therapy. Various pandemics that afflicted humankind and swept massive populations in history are 7 Cholera epidemics, Influenza, 3 pandemics of Plague, Black Death, Spanish flu, Smallpox, Ebola, Lassa Fever and Coronavirus. In which, most of the pandemics and epidemics are still in existence such as influenza, cholera, HIV/AIDS, Lassa Fever, Nigeria Yellow Fever, Indian Black Fungus, NDM-CRE outbreak, MERS-CoV, Covid-19 and its variants. The whole functioning of the world results or prevents the origin of a pandemic or an epidemic which includes biological, technological, environmental, agricultural, healthcare and globalization of the world. Below given chart below signifies the death rate of the population in various extremely infectious epidemics and pandemics in history till 2021.

Given below data source approximate death rate over history of pandemic.



Viruses	Death Rate (in millions)
Influenza	110
Indian Black Fungus	0.005
HIV/AIDS	37
Yellow Fever	0.3
Cholera	3
Covid-19	22
Plague	459
Black Death	200
Smallpox	11
Ebola	0.015

**Intelligent Retrieval**

Intelligent Retrieval is the application of Artificial Intelligence(AI), Machine and Deep Learning, Expert systems, Knowledge Engineering, Development of “thinking” in computer systems, and Natural Language Processing techniques. Technological engagements in the fight against the pandemic using Intelligent Retrieval currently holding the grip of the situation, unlike earlier public health crises, transforming citizens from objects of surveillance and epidemiological analysis into subjects of data generation through self-tracking, data sharing, and digital data flow. All the technologies existing are may not be in use mainly in the healthcare context but are in use around various fields also, numerous data-collection and location-tracking technological applications are produced under the testing process which is based on emergency laws that involve the temporary suspension of medical devices mainly and vaccines via the fast procedure. There are several applications developed using intelligent retrieval techniques and algorithms that provide different solutions to curb the pandemic-related problems such as Artificial Intelligence impacts on the healthcare sector detecting coronavirus virtual scenario using different techniques which gives accurate detection of changes in human body temperature using wearable sensors. Using open-source data platform to detect the disease, applications that can deliver medical supplies using a drone, scan approved drug databases of medicine, detecting fake news around the world and can fight info-demic using machine learning, exposing false review of information about covid-19, facial recognition of people not wearing masks. Also, Blockchain Technology monitors disease outbreaks over time by creating “ledgers” that are secure as well as updated hundreds of times per day also, provide diagnostic accuracy and treatment effectiveness. Various Blockchain-based platforms are developed to meet the worldwide medical supplies need and overcome their shortage. Recently an application has been launched with the use of blockchain based algorithm which to give access to symptomatic and non-symptomatic users to directly report any information they wish about the virus by filling a survey coined as iReport-Covid. Open-source technologies have developed various applications and platforms in which one of them is coined as “NextStrain” an open-source application that tracks the evolution of viruses and bacteria, collects data around the world from labs that are sequencing the SARS-Cov-2 genome, centralizes them at one place in a genomic tree. Emerging Telehealth technologies are two-way interaction platforms developed to diagnose patients remotely via audiovisual and real-time applications or software. The remote delivery of clinical care services including

audiovisual conferencing is of crucial advantage. Three-dimensional printing is a manufacturing technique based on digital models. Currently, 3D technologies proved useful for printing N-95 masks designed to filter out airborne particles that could carry viruses and Personal Protective Equipment(PPE) in healthcare during this pandemic situation. 3D-printed quarantine rooms and 3D-printed ventilators are also launched using this technology. Gene editing technologies are introduced to help fight against increasingly resistant bacterial infections and rapid mutation of the virus by a better understanding of pathogen-host interaction which improves diagnosis or provides a new way to treat the disease in a faster and inexpensive manner. Nanotechnology is uses the nano-sized particles and devices for various applications including diagnostic applications and detection of viral particles for instance. Nanoparticles act as an anti-viral drug delivery system as it interacts and binds to a virus which thereby prevents them from attaching and entering into host-cell, which can exhibit antiviral effects.

Major Technologies used in COVID-19				
Technology type	Healthcare	Education	Work	Daily Life
Hardware	Computerized tomography machines	Webcam-enabled computers	Mobile phones	Drones
	Computers	Mobile devices		Computers
	Robots			Robot
	Sensors			
	Wearable devices			
Software	Video-based communication platform	Video-based communication platform	Tele-work technology	Social media
	Zoom	Zoom	Dataset technology	Twitter
	Google Apps	Webex	Google sheet	Instagram
	Online survey	google meet	Online survey	Whatsapp
	Information & dataset	GitHub	zoom	Email
	Computer & mobile application	Google cardboard	Whats app	Tracking and control
	Youtube		LINE	Google Trends
	Twitter		Facebook	Geographics Information System
	Facebook			
	Email			
	Chest X-Ray			
Mix use	Artificial intelligence	Artificial intelligence	Artificial intelligence	Artificial intelligence
	Internet of things	Virtual reality	Internet of things	Internet of things
	Virtual reality			

**Unborn Pandemic**

The term “Unborn Pandemic” signifies the upcoming pandemic in future which can be a result of existing pandemics and diseases around the globe that may emerge out as more dangerous upcoming pandemics. Recent pandemic i.e. Corona Virus, for people around the world has not appeared unexpectedly but the scientists have been ringing the alarm about it. Further, this pandemic is still giving a sign about a potential pandemic from coronavirus. As per the record, various variants of coronavirus are observed around the world which came out more infectious and highly destructive. The most recent variants of coronavirus that spread are Alpha, Delta, Various fungus, Omicron these are the variants of concern and the variants that are being monitored are Beta, Gamma, Epsilon, Eta, Mu, Zeta, Kappa, Lota. As per the information, most of the new variants are the combination of covid-19 and the existing pandemic or epidemic such as Influenza which was emerged in 1918. This study is an eye-opener that the existing pandemic that may be originated since 100 years are still present can prove to be destructive in future and can give rise to more pandemics by mutating or combining. An idea on what could be this unborn pandemic, Nipah Virus detected in 1998 has Hendra virus in it and is caused by fruit bats and has the tendency to kill three out of four people it infects. Fruit Bats carrying this virus, coming in contact with humans can prove to be dangerous. Similarly, the Ebola virus has infected till now only African countries but could mutate and spread among people easily making it more of a pandemic threat. The Chikungunya virus carried by tiger mosquitoes are moving to new habitat is also an indication of pandemic threat. Another is the various mutations of influenza-like H5N1(Influenza A Virus) and H7N9(Avian Influenza A), its combination with coronavirus as Omicron variant risks of spill-over of Avian influenza from poultry to human beings. Yellow Fever which originated in the 19th century is a mosquito-borne disease that could spread at any movement. Ebola’s deadly cousin Marburg which has the calibre to kill nine out of ten it infects tends to increase due to globalization. Lassa Fever carried by a type of rat that has no symptoms can prove to be as

hazardous as Ebola or Covid-19. Similarly, Crimean-Congo Hemorrhagic Fever and Hantavirus are caused due to climatic changes, recreational activities, trade of infected animals, changes in land use and can be sporadic cases of person to person transmission which is strong enough evidence to fear pandemic potential.

### **Factors Resulting to Unborn Pandemic**

As the world is facing under the Covid-19, apart from its origin there are and have been several factors contributing to this pandemic. Similarly, there are several factors in different fields that are playing a crucial role to give rise to an unborn pandemic in future. Highlighting some very common yet major technological development in different fields disturbing the world's natural cycle, may prove to be harmful. In weapon system, recently developed a type of weapon called High-Frequency Active Auroral Research Program(HAARP) is a super powerful ionosphere based heater which strikes the atmosphere with focused and steerable electromagnetic beams that result in global warming as well as climatic change that is likely to reduce the yield of crops basically in India. The I-phone having magnetic accessories which have electromagnetic fields can interfere with medical devices when coming in close contact i.e. the implanted pacemakers and defibrillators contain sensors that respond to magnets and radios and this might prove to be dangerous to healthcare. Info-demic also played a very important role to take missteps which is again a failure of information retrieval and data security that affected mental peace over the globe during pandemic situations. Considering these technological projects and their dangerous impacts on the atmosphere, agriculture, healthcare and economics contributes to worsening the condition of the world which increases the magnitude of a virus or disease is expanding. In general, most existing, processing, in use and failed technologies possess approximately 5-10% harmful effects in some or the other manner towards the environment that out-turns to disease and later into a pandemic.

### **Intelligent Retrieval Future Roleplay**

Intelligent Retrieval is playing a major role to get through the pandemic situation but as discussed in the above section of this analysis there are some non-obliging as well as side-effects of technological development. There have been catastrophic failures of the science-policy interface and the delay of early precautions to prevent the current pandemic. Machine Learning and Deep learning can prove to be a boon in several communities of the world by predicting approximately accurate upcoming threats and disasters. Proper application of Intelligent Retrieval such as the use of renewable resources and its replacement in existing technologies that are emitting any kind of harmful effects towards the world. Information management, data privacy techniques and its monitoring using various existing as well developing algorithms will eliminate info-demic which is also an important concern. Use of Electrification and Power-to-X renewable technologies and eliminating the technologies over the globe and especially in the healthcare system which are emitting harmful rays or electromagnetic waves. Firstly, sweeping off the current technology failures with the help of Intelligent Retrieval and Distributed Database across the globe and early planning of operational model and its testing mechanism. Then replacing or combining the renewable technologies with existing ones to balance the environment-friendly development. Maintaining the tech-driven yet people-friendly by secure telehealth. Using 3D printed rooms for likely to be hazardous research experiments so that it has no side effects on the atmosphere or surroundings.

### **CONCLUSION**

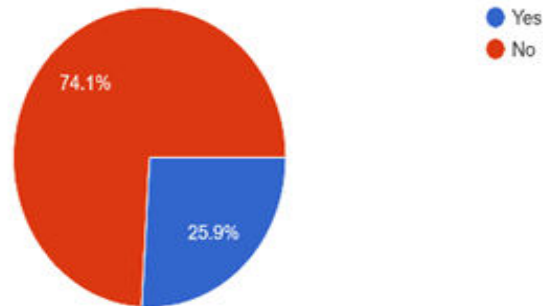
For this research, we have conducted a questionnaire survey to get an idea about youth's thoughts on current technologies and in use are satisfy their basic expectations or not, from the data record it can be concluded that there are 50% who are not very much happy with our technological application during this pandemic situation. Intelligent retrieval application in a correct and to the end of its capacity should be made primarily on healthcare technology advancement and increasing its availability around the world rather than just focusing on economic outcome from it as the life of people is crucial factors to developer the world in every aspect. Replacing and eliminating harmful present technology is also an important concern to avoid unborn pandemics that the world can experience also curbing the current pandemic. Keeping the current failure records and analysing the earlier database future accurate pre-plan should be made with more seriousness should be taken into consideration and Intelligent Retrieval can play the core role in this situation unless and until used correctly with complete efficiencies of existing techniques and algorithms.



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Do you think any of the technology are the cause for pandemic?



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**TECHNOLOGY SOLUTIONS AND DATA PRIVACY CONCERNS IN THE COVID-19 PANDEMIC:  
THE INDIAN EXPERIENCE**

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**Dr. Rommani Sen Shitak**Assistant Professor, Department of Multimedia and Mass Communication, K.P.B. Hinduja College of  
Commerce, Mumbai, India**ABSTRACT**

*COVID-19 is much more than just a health crisis; the devastating impact of this global pandemic on the social, economic, and psychological well-being of individuals is being felt the world over. As the virus shows no signs of waning, governments and health authorities in many countries have sought help from technology to contain its spread. Such efforts have led to the design, development, and use of contact tracing apps and other surveillance tools. While these surveillance measures help governments to curb the pandemic, they also raise concerns about the privacy of users. This research paper examines privacy concerns arising out of the use of contact tracing apps and other surveillance technologies used during the COVID-19 pandemic in India.*

*Keywords: privacy, personal data, COVID-19, contact tracing apps, health governance*

**INTRODUCTION**

The COVID-19 pandemic is perhaps one of the greatest challenges the world has seen ever since the Second World War. At the time of writing this paper, there were more than 210 million confirmed cases since the outbreak of the disease and more than 4 million people have succumbed to the deadly virus across the globe (WHO website, 2021). Governments and public health officials across the world are struggling to manage and control the spread of this highly infectious and potentially fatal disease (Boudreaux et al., 2020).

As the coronavirus pandemic started claiming more and more human lives and impacted the global economy; governments, public-health agencies, and other institutions the world over had to resort to extraordinary measures. To save the lives of people, governments and other administrative bodies imposed restrictions on their movement and implemented mechanisms for health tracking and reporting. These mechanisms include contact-tracing and self-reporting apps, many of them recording and sharing personal health information (Mikkelsen et al., 2020).

Most of the technologies used during health pandemics raise a variety of sociological and legal concerns. By their very nature, all the technologies deployed during the present pandemic collected sensitive personal data that no one would have been willing to share had it not been for the disastrous consequences unleashed by this contagious disease (Matthan, 2020). This research paper examines privacy concerns arising out of the use of contact tracing apps and other surveillance technologies being used during the COVID-19 pandemic in India.

**The COVID-19 Pandemic and the Response in India**

The controversy in India over the collection of personal data for this public health crisis began with the launch of the 'Aarogya Setu' app by the Union Government on April 02, 2020. The Aarogya Setu app is essentially a contact tracing and self-assessment app which was launched to help people assess their risk of getting infected by the coronavirus (Singh, 2020). Within a short span of time it was downloaded by millions of Indians. The app functions by keeping track of other Aarogya Setu users that a person came in contact with using the phone's global positioning system (GPS) and Bluetooth capabilities, and notifies him or her if any of the contacts tests positive for COVID-19 (George, 2020).

Contact tracing is a fairly old and established public health technique which has often been used to combat the outbreak of such contagious diseases. Traditionally, it involved trained public health practitioners interacting with infected individuals and others who may have been identified by an infected person (Ahmed et al., in press; Bagchi et al., 2020). In the case of India, this is perhaps the first time that technological solutions have been used to limit the spread of an infectious disease (Matthan, 2020). The COVID-19 pandemic came at a scale not seen before and the infection spread at an alarming rate. Consequently, a number of countries may have been left with no other option but to use technological solutions to automate the contact tracing process so that infected people could be identified and isolated quicker than was possible with traditional contact tracing methods (Ahmed et al., in press).

The data collected by the Aarogya Setu app can broadly be divided into four categories: demographic data such as name, age, gender; contact data giving details of individuals who came in contact with a person; self-assessment data and location data (Mukul, 2020). The Aarogya Setu app was made mandatory first for public

sector employees, and then for private sector employees. Heads of private companies were liable to ensure their employees download the app. (Mukherjee, 2020; The Telegraph, 2020; The Hindu Business Line, 2020). As soon as the app was made mandatory, experts raised concerns over the amount of data collected by the app as well as the privacy implications of the same.

In the first week of May 2020, French ethical hacker and cyber security expert Elliot Anderson claimed that the ‘privacy of 90 million Indians was at stake’ (Outlook, 2020). A day later, the Union government assured that no data or security breach was noticed in the Aarogya Setu app. The then Union Minister for Information Technology Mr. Ravi Shankar Prasad claimed that the data submitted to Aarogya Setu by users was in an encrypted form. He explained that routine data remains for 30 days, this period is extended to 45 to 60 days for someone who is infected, and then automatically it will be deleted (The Print, 2020). Matthan (2020) too affirms that no data was retained beyond its requirement for the main purpose of contact tracing in the Aarogya Setu app (ibid).

It is important to note here that not just the Union Government but various state governments across India as well as local administrative bodies introduced their own apps and other technological solutions to tackle the crisis of the pandemic. The researcher found more than 40-apps related to COVID-19 tracking, quarantine enforcement and e-passes on the Google Play Store in November 2020. Many of these mechanisms were without any privacy safeguards while some of them directed the users to the privacy policy of state health departments’ web portals.

### **Technologies used during the Pandemic in India and associated Privacy Concerns**

In this section, the paper examines five key privacy concerns associated with the use of health tracking and reporting systems used in the wake of the COVID-19 pandemic in India:

Sharing data of users without consent

Mandatory use of contact tracing app

Quarantine enforcement and data privacy issues

Lack of a data protection law

Vague privacy policy of contact tracing and other apps used during the pandemic

### **Sharing users’ data without consent**

In some instances during the pandemic, state governments in India have been accused of drawing in data without even taking people’s consent or having them download apps. Two such case studies are the states of Kerala and Delhi. The Kerala government which had won international acclaim in the early stages of the pandemic for effectively dealing with COVID-19 soon faced allegations of compromising health data of nearly two lakh people. This data was collected as part of the state government’s effort to combat the pandemic and was being fed to the databases of a US-based company (Deccan Herald, 2020).

In the first week of April 2020, the state Information Technology department signed an agreement with the US-based software firm Sprinklr, to process a huge volume of data that was originally collected by grassroots health workers of the state. While the government claimed that there was no money exchanged, the opposition parties were critical of the pact on account of privacy breach concerns (Babu, 2020). As per local media reports, all the local bodies in Kerala were directed to enter the health data collected to ‘Software as a Service (SaaS)’ application owned by Sprinklr, a social media analytics firm based in the US (Deccan Herald, 2020).

The matter soon became controversial and reached the Kerala High Court which passed an interim order ‘restraining the US-based firm from breaching confidentiality of data’ and directed the state government to acquire consent of the people whose data was being shared (Babu, 2020). Finally, the state government had to cancel the agreement. After the cancellation of the agreement, the state government entrusted the state-run Centre for Development of Imaging Technology (C-DIT) to manage health data of patients affected by COVID-19 (Jacob, 2020).

In the national capital, Delhi Chief Minister Arvind Kejriwal, publicly spoke about a programme wherein ‘the state was administering individualised location tracking’. The objective was to ensure that those who had been ordered to quarantine themselves were adhering to the official guidelines. It was also reported that the state government handed over more than 25,000 phone numbers to the Delhi Police to seek their help in quarantine enforcement (Deb 2020, Venkataramakrishnan, 2020).

**Mandatory Use of Contact Tracing Apps and the Resultant Misuse**

Ever since the launch of the Aarogya Setu app, it has been mired in controversy. It was first made mandatory for employees to work from their offices, domestic travel, for people within containment zones and later extended to food delivery workers (The Telegraph, 2020; The Hindu Business Line, 2020; Johari, 2020). In response to criticism on this aspect, the government maintained that data from the app enable authorities to identify virus hotspots and implement more targeted containment approaches (The Telegraph, 2020). Eventually though the order making the app mandatory had to be recalled, thus converting this requirement into an appeal (Matthan, 2020).

However, at some places local authorities went overboard in compliance. For instance, in the state of Uttar Pradesh the local authorities in Gautam Budhh Nagar district, asked its residents in early May 2020 to download the Aarogya Setu app on their smartphones (Vishwanath, 2020). As per the official order, ‘anyone who had not downloaded the app could be jailed for six months or pay a fine up to Rs. 1000’. Few residential societies in the district directed their residents to compulsorily download the app else they could be denied access to the society (Pandey, 2020). Aggrieved by such diktats, a group of residents in the Noida and Greater Noida satellite cities of the district submitted a letter before the police commissioner and district magistrate to protest against the government order making the Aarogya Setu app mandatory (ibid). In the national capital Delhi, a public interest litigation (PIL) was filed by a citizen who was denied access to a store inside a shopping mall as he had not downloaded the app (Narain & Mishra, 2020).

Such orders were criticised by many; experts claimed that contact-tracing apps were not mandatory in many other countries. This was at a time when Aarogya Setu app’s source code was also not made publicly available. The source code ‘contains the foundational structure of an app’ and allows anyone to independently check and assess it (Johari, 2020). Responding to the criticism, on May 10, 2020 the ‘Aarogya Setu Data Access and Knowledge sharing Protocol’ was issued by the Union Government, outlining guidelines for the collection and processing of data (Vishwanath, 2020). According to the protocol, the data collected by the app was to be shared by the app’s developer with the Union Health Ministry, Health Departments of State/ Union Territories/ local governments, National Disaster Management Authority, State Disaster Management Authorities, and other departments or public health institutions of the central and state governments. It further specified that such data should be shared only when this is utmost necessary to devise or implement appropriate health response to the pandemic (Mukul, 2020). Matthan (2020) reasons that this protocol did not provide the kind of legislative support required to introduce the app in the first place. Retired Supreme Court Judge B.N. Srikrishna, who led the committee that formulated the draft of the Personal Data Protection Bill, was highly critical of the protocol and believed it would be insufficient to secure the data privacy of citizens. He compared the protocol to an ‘inter-departmental circular’ (Vishwanath, 2020). Facing heat from activists and privacy experts who raised pertinent concerns, the Union government publicly released Aarogya Setu’s source code in late May 2020. It further announced that henceforth the app would not be mandatory for domestic travel or at workplaces. Despite such assurances, misuse of the app continued to be reported for a long time (Johari, 2020).

**Quarantine Enforcement and Data Privacy Issues**

By March 2020, many Indian states were frantically trying to reduce the spread of the virus through several measures, one of them was by enforcing quarantine of people who were at risk of either contracting the virus or had history of international travel.

Tamil Nadu’s ‘Quarantine Monitor App’, for instance kept vigil on the movement of people who were supposed to be in quarantine. More than 15,000 people under home-quarantine were asked to download the application and follow its instructions. The app used Artificial Intelligence and geo-tagging to ensure that the quarantined person remains at home. In case the quarantined person violated the rules, the local police received an alert who would then call the person and tell him to remain indoors. The company which developed the app argued that it was to be used for quarantine enforcement alone (Shekhar, 2020).

In another district of Tamil Nadu, the local police of Tiruvallur used an Android application called ‘CoBuddy’ that combined facial recognition technology with geo-fencing to monitor people under quarantine. To ensure that the quarantined people do not violate the guidelines or leave their premises, people were asked to share a photo of their face two-three times (at random) which was verified against the original photo (Deb, 2020). While the app developer claimed that no personal data was stored by the company, the use of such technologies raise concerns about the privacy of citizens who may not even possess adequate knowledge to safeguard themselves.

The southern states of Karnataka and Telangana followed a similar approach for quarantine monitoring in the early stages of the pandemic. People who were under home quarantine had to download the government's app and send photographs of themselves i.e. selfies to prove that they were staying at home. The geotags in the photographs would then be analysed to check if any of the quarantined person violated the quarantine norms. In Karnataka, non-compliance of this order by quarantined individuals could land them up in a mass quarantine centre (Venkataramkrishnan, 2020).

Matthan (2020) reasons that in theory it may seem that the users have to download the app on their own will, accept its terms and conditions, keep location service turned on etc. all of which may be under the control of the user. However, in practice, the individuals being monitored are left with little choice but to install these apps and keep them on at all times (as discussed above) along with their real time location (Matthan, 2020).

### **Lack of a Data Protection Law**

One of the major concerns in India in the light of these challenges is that there is no comprehensive law till date to protect the online privacy of citizens. Indian citizens face a major disadvantage here in comparison to their global counterparts as the country lacks a comprehensive personal data protection framework (Deb, 2020). The draft Personal Data Protection Bill, 2019 is still pending with the Joint Parliamentary Committee and it may take some more time before it is presented before the Parliament for ratification (Matthan, 2020).

In 2017, in a landmark judgment in *Justice K.S. Puttaswamy (Retd.) vs. Union of India*, the Supreme Court of India held that 'privacy is a constitutionally protected right' which not only emerges from the right to life and personal liberty in Article 21 of the Constitution, but also derives from other freedom guaranteed to citizens under the Fundamental Rights of the Indian Constitution (Bhaskar, 2017).

In the K.S. Puttaswamy case, the Supreme Court clearly stated that 'when it comes to public health epidemic, authorities may use health records, provided they ensure the anonymity of the patients' (Deb, 2020). The Court further noted that the right to privacy is not an absolute right. However, it cautioned that any restriction on the right to privacy must be accompanied with legal safeguards. Since there isn't any data protection law in India, it is difficult if not impossible to put meaningful restrictions on data that can be collected, the purposes for which it can be used, the duration for which it can be stored and the manner in which citizens can seek justice in case their privacy rights are violated (Matthan, 2020). This is one of the major challenges when it comes to the collection and processing of health data as was done by the various apps and other technological measures during the pandemic.

Globally, as the pandemic started claiming more and more human lives and health facilities came under strain, drastic steps had to be taken many of them impacting hard-fought human rights and freedoms such as the right to privacy. The European nations tried to address some of these issues by providing assistance to governments and private organisations. Consequently, many national Data Protection Authorities and the European Data Protection Board published detailed guidelines on the limits of collecting, sharing and using personal data especially health data (Deloitte, 2020).

### **Privacy Policy of Apps used during the Pandemic**

As the cases began to swell in India in the first wave of the pandemic, a number of state governments, local municipal corporations as well as police departments launched more than 40 apps for COVID-19 by June 2020 for contact tracing, quarantine monitoring, providing health related information and to generate e-passes for the movement of people and goods. An analysis by the researcher of 41 apps found on the Google Play Store in November 2020 showed that 14 were in the category of information provision, 12 for quarantine monitoring, 10 for contact tracing, three for generating e-passes and two for self-assessment/evaluation.

These apps had garnered several million downloads within a short span of time, but many lacked a clear privacy policy although as privacy researchers have reported they collected deeply personal information such as photos, other media, location data, call information, Wi-Fi connection information, and device ID (Mandavia, 2020). An analysis of these apps by the researcher in November 2020 revealed that most of them direct users to the privacy policy of state health department/ ministry websites, which are not the same as COVID-19 related apps. Further media reports suggest that many of these apps are not updated regularly which pose a cyber-threat (ibid).

Sharma & Bashir from the University of Illinois at Urbana-Champaign analysed 50 COVID-19 related apps from India on the Google Play Store from a privacy perspective. According to their research some of the common features of the apps used in India were 'live maps and updates of confirmed cases; real-time location-based alerts; mechanisms for monitoring home quarantine, and self-reporting of symptoms' besides raising

general awareness about COVID-19 and health and hygiene aspects. Their research further revealed that most of the apps demanded access to users' personal data, however, only 16 of such apps in their sample specified that such data will be 'anonymous, encrypted, secured, and reported only in aggregate form' (Sharma & Bashir, 2020).

### **The Global Experience**

Critics argue that the coronavirus crisis has negatively impacted privacy rights and led to an increase in the acceptability for invasive surveillance methods (Venkataramakrishnan, 2020). There are instances of data abuse or misuse reported from a number of countries across the globe (Bagchi et al., 2020). This section presents a brief overview of the same.

Some of the East Asian countries such as Taiwan, Japan, China, Singapore, South Korea and Hong Kong were more successful than Western countries in limiting the spread of the virus in the early days of the pandemic (Klein, 2020; Stancati & Yoon, 2020). Taiwan whose success model was often quoted in this regard was perceived to have been quite liberal in deploying surveillance technologies in its fight against the coronavirus (Deb, 2020). Quarantine monitoring was done vigorously, Taiwan made use of telephone signals and government-issued mobile phones to create an 'electronic fence' to ensure people follow quarantine rules (Deloitte, 2020, Venkataramakrishnan, 2020). Further, the government was reported to have integrated the national health care database with customs and travel records (Deloitte, 2020).

South Korea was another nation that earned praise for effectively controlling the spread of the virus in its early phase through 'extensive testing, monitoring and publicly sharing detailed information on the movements of infected citizens' (ibid). However, there were many concerns. Tracing in South Korea was done at such a scale that even anonymous patients could be identified and faced harassment due to extensive data made public by the authorities. A strong data protection law eventually helped in curbing the extensive data disclosure that was being done (Mukherjee, 2020). Further, the LGBTQ community in the capital city Seoul was subjected to extensive tracking and even got blamed for the virus outbreak (Bagchi et al., 2020, p. 25). However, there are others who suggest that it is only due to such extensive contact tracing, testing and isolation directives that the nation was able to achieve success in reducing the spread of the virus. Akinbi et al. (2020) further claim that South Korean citizens supported the government initiatives during the pandemic.

China, where the virus was first reported in late 2019, increased surveillance of its citizens in the wake of outbreak of the virus. Citizens had to download health apps issued by the government which generated a score for each individual based on risk of contagion. This information was then shared with the police (Deloitte, 2020). One such app is the 'Alipay Health Code' which had to be mandatorily downloaded and enabled to access public spaces. Citizens were assigned a colour code – green, yellow or red – that indicated their health status (Mozur et al., 2020). Someone with a green code could move about unrestricted, a yellow code would mean a 'stay at home' order for seven days, and a red code ensured a two-week quarantine. Researchers who studied the Chinese experience noted that the surveillance was so massive that people with the red code were tracked on public transport systems and sent back to their homes in Wuhan – the epicentre of the pandemic. At home, a police tape was put over their doors and neighbours were asked to inform the authorities if they saw anyone leaving the sealed premises (Naughton, 2020).

In Hong Kong, citizens had to compulsorily download the 'Stay Home Safe' app. The government also provided geo-fencing electronic tracker wristbands to people which were mainly used for quarantine tracking (Akinbi et al., 2021) while in Russia, facial recognition technology was deployed for the same purpose (Deloitte, 2020).

In Singapore, the government introduced 'Trace Together' whose use was initially voluntary but later required for going to the workplace and general movement (Deloitte, 2020; Illmer, 2021). The government later admitted that data collected through this app and a (physical) Bluetooth token would be accessible to the police for some criminal investigations. It later introduced legislation to formally sanction the use of data from the 'Trace Together app' for criminal investigations (Brown & Toh, 2021) causing resentment among citizens who felt cheated by the government despite assurances (Illmer, 2021).

In Bahrain, the 'BeAware Bahrain' app, developed by the Information and e-Government Authority, relied on location data to alert users when they were in proximity with an infected person. This app was also used for quarantine enforcement besides providing information about testing and safety measures (Boudreaux et al., 2020, p. 112). Further, this app was also used for generating content for the state-run television network. The host of the game show 'Are you at home' called app users on-air to check if they were adhering to social distancing guidelines. The human rights activist organisation Amnesty International found out in Qatar that its

compulsory exposure notification app 'EHTERAZ' was prone to hacking due to security vulnerabilities; consequently hackers could get access to sensitive personal information of more than one million Qatari citizens' (Bagchi et al., 2020, p. 29).

Meanwhile, countries such as Israel leveraged prevalent counterterrorism cyber technologies for the pandemic. These measures included the monitoring of location data of citizens (without their consent) to track their movement particularly those infected with the virus, alert people of new cases in their vicinity and implement quarantine regulations. The measures went so overboard that the Supreme Court had to intervene ruling that only who tested positive for coronavirus should be subject to such digital review and quarantine orders (Deloitte, 2020, p.4).

In another part of the world, some of the European Union countries sought collaboration with telecom companies to monitor citizen movements and to send notifications through mobile phones. In Spain, the government had launched a free application to track COVID-19 cases similar to the ones developed in some of the Asian countries. In Poland, similar to what happened in some of the Indian federal states; the government developed an app that directed COVID-19 patients to send regular selfies to prove that they were confined to their homes (Deloitte, 2020, p.4). In Norway, the data protection authority ordered the country's public health body to discard its contact tracing app due to serious privacy issues arising out of the app's collection of location data (Bagchi et al., 2020, p.25).

In some other instances of abuse of personal information during the pandemic, in Indonesia and Philippines, sensitive personal data of contact-tracing app users including location data have been exposed to the government and unauthorised users (Brown & Toh, 2021). Akinbi et al. (2021) argue that it would be wrong to assume universal acceptance of such invasive approaches which were quite successfully adopted in East Asian countries but might be met with resistance in liberal countries such as USA, UK, France, and Germany with very different political and cultural systems. Privacy perceptions vary from one country to another, while some such as those in East Asia may accept state surveillance more readily whereas European nations with strong data protection safeguards may be more sceptical in implementing such approaches (ibid).

#### **The Future – Digitisation of Health Records in India**

The pandemic induced by COVID-19 has given a major impetus to digitisation in the healthcare system in India (Mabiyani, 2020). On August 15, 2020, the Indian Prime Minister Narendra Modi announced the launch of the National Digital Health Mission (NDHM) in his Independence Day speech (ND, 2020, Patnaik & Kaur, 2020).

The National Digital Health Mission seeks to give every Indian citizen 'a unique health identification which will serve as a digital repository containing all their health data such as clinical tests, illness, medical prescriptions, and reports' (Mabiyani, 2020; ND, 2020). The Ministry of Health and Family Welfare sent a letter in June 2020 to the principal secretaries (Health) of all states and union territories asking them to extend full support to this initiative. It further directed the states to send the details of healthcare professionals including doctors without breaching the norms of data privacy (Chandna & Dutta, 2020).

While the initiative deserves credit in some respects as India's healthcare data is much fragmented and scattered, considering that citizens interact with the healthcare system at multiple levels such as diagnostic centres, hospitals, private clinics, medical practitioners including traditional forms of medicine, and pharmacies (Deo & Jash, 2020). Private healthcare providers in India have long demanded digitisation so that issues such as duplication of diagnostic and consultation records, escalated costs as well as general inconvenience experienced in accessing timely and quality healthcare are resolved (Chandran, 2020; Mabiyani, 2020; Patnaik & Kaur, 2020). When a patient goes from one hospital to another in India, chances of digitally transferring his or her records from one to another are minimal.

While the actual implementation and success of the NDHM remains to be seen, critics have voiced concerns of this policy initiative being misused as a surveillance tool (ND, 2020). These fears are further augmented considering that there is no data protection law yet and in case of violation of privacy rights, citizens will have limited recourse to justice (Chandran, 2020). As mentioned earlier, India has been debating the draft Personal Data Protection Bill, 2019 whose ratification from the legislature is still pending. Under the Bill, health data is designated as 'sensitive personal data' as its disclosure can adversely impact individuals (Patnaik & Kaur, 2020).

A report published in *The Hindu Business Line* in September 2020 suggested that more than one lakh health IDs were created in six states besides being made mandatory for doctors in public hospitals in one city (*The Hindu Business Line*, 2020). Further, people who received their first dose of vaccination against COVID-19 early this

year might have been surprised to find a Unique Health ID (UHID) on their vaccine certificates or most would have ignored it as there was hardly any public discussion on the same. A report published on *India Today's* news website in May 2021 reported that a number of critical social media posts had appeared wherein people argued that their consent was not taken before the generation of this health ID nor were they given any prior information (Dogra, 2021). This raises a question over the need for public debate on a sensitive subject such as this.

To take feedback from the public, the National Health Authority (NHA) invited suggestions on the draft Health Data Management Policy for the NDHM in August 2020 (Chandran, 2020; Mabiyan, 2020; ND, 2020). The stated objective of the draft policy was 'to provide adequate guidance and to set out a framework for the secure processing of sensitive personal data of individuals who are a part of the national digital health ecosystem in compliance with all applicable laws and international standards' (Mabiyan, 2020).

Experts have flagged issues in the draft Health Data Management Policy pertaining to data security, inadequate consultation with all stakeholders, and mandatory registration of individuals (patients and doctors) without their explicit consent (ND, 2020). Critics argue that though noble in its stated objectives, the NDHM should not be rushed through and ideally be introduced after the enactment of a strong data protection law and with a robust independent regulator in place (Chima as quoted in Bakshi, 2020).

One can argue that many of the protective measures governments the world over are planning and introducing may be well intentioned and acquire popular support. However, concerns remain about their intrusiveness on personal privacy (Mikkelsen et al., 2020) and possibility of misuse once the pandemic is over. Bagchi et al. (2020) reiterate that health agencies must adopt best practices for cyber security so that the databases they produce during this pandemic and beyond are secure. While the idea of centralised digital health records may not be a bad idea in terms of decreasing costs of healthcare services and removing inefficiencies, the associated risks of digitisation need to be taken care of.

## CONCLUSION

The global coronavirus pandemic has brought about a disruption in status quo in almost every sphere of human life. India witnessed a devastating second wave of the pandemic this year causing tremendous loss to both life and livelihoods. In such a scenario, it would be difficult to not support any public health initiative that aims to contain the spread of the virus or prevent loss of human lives. However, considering that any potential misuse of health data can have serious long-term impact, any policy initiative having implication for data privacy must be accompanied with adequate public debate and consultation with various domain experts. Care must be taken that technological solutions designed and implemented to check the spread of the coronavirus should not compromise the data security and privacy of citizens.

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## COVID-19 PANDEMIC AND PERSONAL HEALTH: AN EXPLORATORY STUDY IN INDIA

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**Purpose:** This research paper analyses various ways in which Covid-19 pandemic has affected the lives of people. It aims to find out the influence of pandemic on mental as well as physical health of individuals. Also, it makes an attempt to study the behavioral changes with respect to pre-covid and post/during-covid activities.

**Design/Methodology/Approach:** A cross-sectional examination was done by circulating a self-constructed questionnaire online. A total of 157 usable responses were received which were then used for further analysis to conclude about the aforesaid objectives. Descriptive statistics and other statistical tools like frequencies, percentages, cross-tabulations, chi-square tests were applied in order to investigate the impact of pandemic on personal health of people.

**Findings:** The findings suggest that respondents' mental and physical well-being was affected in several ways due to unavailability of medical equipment, extensive work-load burden, salary cuts and home confinement. People gradually developed the significance of being physically and mentally fit. Furthermore, it was found that people are enlightened and are taking steps to improve their overall health.

**Originality/Value:** This research paper is authentic in its own ways despite the fact that a lot of research articles have been written about Covid-19 and mental health. This paper primarily aims to bring out factors having an impact on personal health of people, where personal health includes both, physical and mental health. Additionally, it also examines the differences in practice between pre and post/during covid times. The originality of this paper is mainly that it focuses on both, mental as well as physical health of people whereas; previously written papers concentrate more on mental health only.

**Keywords:** Mental health, Physical health, Covid-19, Psychological distress, Physical activity, Pre-Covid, Post-Covid.

**Impact of Covid-19 Pandemic on Personal Health of People in India****1. INTRODUCTION**

In December 2019, first case of the infectious Coronavirus Disease 2019 (COVID-19) was discovered in Wuhan, the capital of China and since then it started spreading to the rest of the world. Covid-19 is caused by Coronavirus. Coronaviruses (CoV) are a large family of viruses that cause illness ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS-CoV) and severe acute respiratory syndrome (SARS-CoV) asserts (Ammar et al, 2020). In January, China was the first country to have a large-scale outbreak of this virus. The first few cases of Covid-19 in India were reported on 30<sup>th</sup> January, 2020 in Kerela. Concerned about the rising number of confirmed cases and about the personal health of individuals, the World Health Organization (WHO) declared Covid-19 a global pandemic on 11<sup>th</sup> March 2020. Then on 25<sup>th</sup> March 2020, a complete lockdown was announced in the country.

Personal health accounts for both, mental health and physical health and they both are indeed inter-connected. Mental health in very basic sense is a state of well-being in which people comprehend their own potential, are able to subsist their normal stresses of life, can perform their roles fruitfully and are competent to make contributions to the society. Mental well-being is extremely crucial as otherwise it can adversely affect an individual's daily life, relationships and physical fitness. Physical health, on the other hand, comprises of a list of elements, namely, strength, flexibility, perseverance, having adequate nutritional and fluid intake, taking periodic rest and high-quality sleep and reduced consumption of addictive substances. Having a proper daily routine which includes physical activity and a balanced diet can help in maintaining good physical as well as mental health. Therefore, it is equally essential to take active steps to improve both, physical and mental health as they both collectively are two crucial constituents of overall health.

Covid-19 pandemic posed a number of hindrances in the ways people used to live their lives. It oppressed people to re-asses the manner in which they used to work, travel, relax and basically had an adverse impact on all these activities. It not only affected the society but the entire economy as a whole. (Hamouche, 2020) quotes that after financial crisis, Covid-19 pandemic propounds society with its greatest instability. Apart from the economic standstill, pandemic negatively affected personal health of all the residents in the country. WHO

announced worldwide lockdown to emphasize on primary health-care measures like social distancing and self-isolation. Mitigation of social contacts further resulted in stress and depression, thus, affecting the mental health of people. Moreover, to break the chain of spreading virus, it was necessary to stay indoors as lockdown was imposed due to which all the physical activities came to a halt.

The outside environment was very fatalistic. It was advisable to be positive all the time despite of the fact that the situation was very disturbing. Since substitutes were being adopted for most of the things, be it, taking online classes to adopting work from home as a new culture or attending virtual events, (Giorgi *et al*, 2020) emphasized on the fact that organizational characteristics also play an essential role in aggravating an individual's mental health. As work from home has become the 'new normal', it is furthermore significant to pay attention to maintain work life balance while working from home which otherwise could result in psychological distress.

### **1.1 STATEMENT OF PROBLEM**

This research paper is written to examine the impact of covid-19 pandemic on personal health of people. Since 2019, covid-19 pandemic has been a very relevant topic as it led to widespread disruption of economy and society. Currently in 2021, it would not be correct to say that we have overcome this disastrous virus. Despite having been started with vaccination drives and having about 31.3% of fully vaccinated population, there is still a need to be cautious and continue to take all preventive measures as before. A number of research papers were studied to observe and analyze the topics on which research studies have been conducted till now.

The first and foremost reason to write a research paper on this topic is to deeply investigate about the factors impacting personal health of people and to know how certain disrupting situations had a toll on people's mental health. Secondly, to point-out differences in practice between pre-covid times and post/during-covid times. And lastly, to investigate the importance of social media in covid times and the effect of work from home on an individual's life.

The vision behind choosing this topic was also to highlight the positive aspects. Every coin has two sides, and so it is important to focus on positives of a situation when everything else happening in the surroundings is unfortunate. The aim is to understand how well aware people are and what steps are being taken to improve their physical and mental health.

Although a lot of papers are being written about Covid-19 and mental health but very few focus on physical well-being and about different patterns in pre and post/during covid times. Therefore, keeping all the above-mentioned points in mind this topic was finalized for writing the research paper.

### **2. REVIEW OF LITERATURE**

To gain in-depth knowledge and to examine the already done research work related to covid-19 and personal health, a literature review analysis was undertaken and a database was assembled from various sources such as Google Scholar, Research Gate, SSRN, Emerald Insight, Jstor, Science Direct, etc. Some of the most frequently quoted studies in relation to the topic of this research report have been reviewed below.

(Ammar *et al*, 2020) believes that mental health issues are not given due importance and during an outbreak of a pandemic, mental health problems are being overlooked. It is also believed that during these unprecedented times, stress and anxiety increases due to number of deaths happening. Media reporting also plays a significant role which in turn, affects the mental health. Intensity of media coverage and information overload are other factors which unfavorably affect an individual's mental health.

Significance of health literacy is being mentioned by (Hermans *et al*, 2021). Health literacy, the term means being aware about the happenings in surroundings and not letting those things have a negative impact on ones mental as well as physical health. People with adequate health literacy were believed to be less affected and hardly suffered from any stress, anxiety, depression or insomnia. It is advised that people should be more aware and should start giving due importance to personal health.

It is of utmost essence to have a sound sleep for adequate hours. (Robillard *et al*, 2020) talks about sleep issues. It is pretty evident that due to prevalent stress levels, people are facing sleep disorders which indirectly affects an individual's overall health. With the sleep duration reducing along with prolonged sleep latency, few individuals started to take medicines in order to alter their sleep patterns which additionally affected their health severely.

(Baran *et al*, 2021) says that worsened health behaviors were witnessed during lockdown which affected sleep quality and sedentary behaviors adversely. During lockdown, people were at home all the time and hence, there

was an increased risk of eating larger amounts of food at higher frequencies. It is believed that it is crucial to focus on an individual's health behaviors, physical fitness and mental health and so, people should adopt physical activities and regular exercise routines for themselves in their daily routines.

Emergence of pandemic led to a lot of uncertainties and business disruptions and hence, job insecurity and work rights exploitation further had a negative impact on an individual's mental health which in return affects the productivity at work. (Giorgi *et al*, 2020) in addition suggests solutions to eliminate the unfavorable impact which includes, adopting alternate new-normal ways, understanding the needs of employees and providing them with necessary training programs.

(Abbas *et al*, 2021) posits that though social media helped people get reconnected with their loved-ones during these difficult times and made them feel that they have their emotional support even if their family and friends are not around. People relied on social media more than usual during this time. They used to seek health information from social media as well. But since there are pros and cons of each and everything, spreading of rumors and overload of information are some of the aspects having harmful effects.

Be it in covid times or non-covid times, work-life balance is extremely important and should be maintained. During covid times, since the new-normal, work from home is being adopted, therefore, there is an alarming need to understand the relevance of work-life balance as individuals now need to manage both, household activities along with official work assigned to them, establishes (Devadhasan, 2015).

(Griffiths *et al*, 2020) expresses concern about lack of awareness. It is believed that people should be aware and should educate themselves about the happenings through reliable sources. Media coverage usually over hypes the situation. Mis-information and sensational headlines then, in return trigger anxiety and fear levels among population and so, there is a need for government agencies to undertake measures such as virtual counselling sessions to address mental health concerns.

The emerging role of telecommunication, telepsychology and technological devices has been highlighted by (Saladino *et al*, 2020). As self-isolation and social distancing measures started to have an impact on relationships, adapting alternate ways and learning to communicate in the new-normal norms of living became essential. Such tools not only helped people to stay connected but also made psychological treatments possible by developing virtual relation between therapists and patients.

(Alonzi *et al*, 2020) examined that as covid-19 considerably changed our lives, people who most adversely affected their mental health are the young adults. Since they are not yet settled and are struggling to figure out career opportunities, with the onset of pandemic are hampered by policy changes. Hence, it is advisable for them to cope with psychological distress to get away from the unfortunate affects.

Physical inactivity is a major concern for (Ahola, 2018). Despite the fact that everyone is aware about benefits of adopting regular exercise routines in their daily life, people still fail to adopt such measure seriously, maybe due to lack of motivation or due to some psychological problems and hence, results in problems related to physical well-being.

(Al-Faouri *et al*, 2020) throws light on the fact that the most severely affected personnel were those working in the health-care sector. They were exposed to the infection by default and certainly didn't have the option to back out. They were even more disturbed as they couldn't even come in close contact with their families. They were victim of sleep disorders and faced physical discrimination as they were in direct contact with infected personnel.

(Bhumika, 2020) comments on relation between work life balance and gender specific roles. This study reflects that work family conflict persists and work and family are considered as key areas for women whereas work is said to be of key importance for men. It is a double-edged situation for an employed women when work and family demand equal attention. In such cases, emotional understanding and support offered by family members really turns out to be fruitful for women who are trying to balance work and family. Psychological assistance from family would help women to keep away from unnecessary tension and stress and thus, would increase productivity of work and quality of family time.

Prioritizing requisite programs in order to assist the mental well-being of general public is the aim of (Cecyli and Yuvarani, 2021). Their study displayed that there was moderate stress-level in common inhabitants and to get over the psychological distress caused by Covid-19, diverse strategies were utilized.

The circumstances were disturbing for the entire population but (Lyons *et al*, 2021) emphasizes on the fact that people already dealing with psychosis are comparatively more vulnerable and the situation is a little more

testing for them. Psychosis is a condition of mental disorder. In addition, it was also found that not all people suffering from psychosis reported inferior mental well-being. There were cases where witnessing psychological distress in advance turned out to be like a benefit for people and hence, they manifested it as their supremacy.

### **3. RESEARCH METHODOLOGY**

This part of the research paper helps in knowing the techniques being used in critical evaluation of the overall data and then pointing-out inferences about the same. In order to conduct research analysis, a cross-sectional questionnaire was circulated online through the medium of social-media platforms. The data was gathered at a specific point of time and not in various stages.

#### **3.1 OBJECTIVES**

The objectives of this research report are enumerated as follows:

- To evaluate differences in behavioral change during pre-covid and post/during-covid times.
- To analyze the impact of pandemic on both, mental and physical health of people.
- To understand about the awareness level of people with regard to the distressing situation and assimilating the steps being taken by them to boost their personal health.

In addition to the above-mentioned intentions, this research paper puts an effort to accentuate the positive aspects of pandemic as well.

All the data analytical tools used to estimate the results of these objectives are stated further, in point 3.4.

#### **3.2 HYPOTHESIS**

Following are the objectives for which hypothesis testing will be used to interpret the results:

- To assess whether or not there is any association between one's vaccination and employment status. This would help to know whether it is true that employed people are more aware about vaccination drives and are particular about taking vaccines or not. For this, the proposed hypothesis is:

$H_1$  = An individual's self-vaccination status and employability are dependent factors.

- To examine whether there is any affiliation between gender of an individual and the effect of TV news and media coverage on mental health or not. This will help in determining whether intense media coverage have similar effects on mental health of male and female or not. For this, the suggested hypothesis is:

$H_2$  = Gender and effect of TV news and media coverage on mental health are not independent of each other.

- To understand if there is any inter-connection between employability and adherence of covid guidelines. This will help to ascertain whether employed personnel are more peculiar about community guidelines related to Covid-19 or not. For this, the hypothesis brought forward is:

$H_3$  = Conformity of covid guidelines and employment status of an individual are associated with each other.

#### **3.3 RESEARCH DESIGN**

The research being conducted is primary and quantitative in nature. First-hand responses have been collected by disseminating the questionnaire through the medium of online platforms. Supplementary, the data is investigated and analyzed quantitatively by applying various statistical tools to conjecture the results about the data submitted by respondents. It is a descriptive study as the data accurately describes the characteristics of the sample without any modifications to display honest results.

#### **3.4 SAMPLE DESIGN**

An online questionnaire created on Google forms was circulated online. The responses were collected through convenience sampling. The questionnaire was circulated to as many people as possible and 157 usable responses were received. The study was administered in a scenario incorporating respondents of all age brackets, ranging from below 18 to 65 or above. Majority of the respondents in the study are students, followed by private-sector employees, then government employees and so on.

#### **3.5 DATA ANALYTICAL TOOLS**

Statistical analysis of the results was operated on SPSS (IBM), a statistical software. To carry out the data analysis of the sample responses of the respondents, firstly, the reliability and the validity of the data is being scrutinized. Then, descriptive statistical tools like frequencies, sum, percentages, mean, etc. are being applied. Descriptive charts like, pie charts, simple bar graphs and clustered bar graphs are also being incorporated to

visualize certain results. Microsoft Power bi, a data analytics software is also employed to make clustered bar graphs to anticipate findings. Cross-tabulations are also used to understand the interaction between two variables and to make interpretations about the hypothesis testing, cross-tabulation chi-square tests are applied.

**4. DATA ANALYSIS AND DISCUSSION**

In this section of the research paper, detailed inspection and interpretation of the responses will take place.

**4.1 Demographic Details**

Demographic details represent the basic characteristics of the respondents, for example: gender, age, educational qualification, occupation, etc. Table 1 (below) portrays these details in a tabular manner of 157 respondents.

**Table 1:** Demographic characteristics of respondents.

	<b>Characteristics of Respondents</b>	<b>Frequency (n)</b>	<b>Percentage (%)</b>
Gender	Male	73	46.5
	Female	84	53.5
	<b>Total</b>	<b>157</b>	<b>100</b>
Age	Below 18	34	21.7
	18-24	54	34.4
	25-34	9	5.7
	35-44	14	8.9
	45-54	34	21.7
	55-64	11	7
	65 or above	1	0.6
	<b>Total</b>	<b>157</b>	<b>100</b>
Educational Qualification	Below matric	12	7.6
	Matric to 12 <sup>th</sup> grade	25	15.9
	Graduate	54	34.4
	Post-graduate	41	26.1
	Professional Degree	21	13.4
	Others	4	2.4
	<b>Total</b>	<b>157</b>	<b>100</b>
Employment Status	Yes	74	47.1
	No	83	52.9
	<b>Total</b>	<b>157</b>	<b>100</b>
Occupation	Student	73	46.5
	Government employee	16	10.2
	Private sector employee	43	27.4
	Business	15	9.6
	Home-maker	3	1.9
	Others	7	4.4
	<b>Total</b>	<b>157</b>	<b>100</b>
Self-vaccination Status	Not applicable	22	14
	Not vaccinated	18	11.5
	First dose	17	10.8
	Fully vaccinated	100	63.7
	<b>Total</b>	<b>157</b>	<b>100</b>



**4.2 Reliability and Validity**

Reliability is a measurement used to analyse the consistency and precision of data, whereas Validity is a test that let us know the extent to how accurately a test measures what we actually wish to measure.

To check the reliability of a data, a Cronbach’s alpha test is conducted in SPSS. The result of this test are as follows:

**Table 2: Results of Reliability test**

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.796	.799	18

A reliability test is considered good enough if the value of Cronbach’s Alpha is 0.70 or above. The interpreted value of Cronbach’s Alpha is 0.796, which is greater than 0.70. Hence, it is concluded that the data is Reliable.

To check the validity of a data, a validity test (correlations) is conducted on SPSS.

A data is considered to be valid if, the Significance value ( $\alpha$ ) of all the Likert-scale statements with the total column is less than 0.05. The interpreted values of  $\alpha$  in total column against the Likert-scale statements are all less than 0.01, as showcased in the results of Validity test. Therefore, the data is said to be Valid.

**4.3 Analysing Awareness of Respondents**

During these unprecedented times, besides taking all necessary precautions it was also very crucial to be well informed about the happenings in the surroundings and be aware about the community guidelines. Spreading awareness was also equally essential. In order to determine the awareness and preparedness levels of respondents to fight against Covid-19 pandemic, the following analysis were conducted:

**Table 3: Self-vaccination status of respondents**

Self-vaccination status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not applicable	22	14.0	14.0	14.0
	Not vaccinated	18	11.5	11.5	25.5
	First dose	17	10.8	10.8	36.3
	Fully vaccinated	100	63.7	63.7	100.0
	Total	157	100.0	100.0	

The above table displays that 63.7% (100 out of 157) respondents are very well aware and understand the importance of getting vaccinated.

Let us further investigate the awareness of respondents in relation to community guidelines.

**Table 4: Statistics related to obedience in following covid guidelines by respondents.**

Did you follow all covid guidelines from beginning?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	139	88.5	88.5	88.5
	Partially	18	11.5	11.5	100.0
	Total	157	100.0	100.0	

**Table 5: Statistics related to obedience in following covid guidelines by family members of respondents.**

Did your family members follow all covid guidelines from beginning?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	137	87.3	87.3	87.3
	Partially	20	12.7	12.7	100.0
	Total	157	100.0	100.0	

Table 4 and Table 5 (above) indicates that a majority of 88.5% of respondents and 87.3% of the respondents’ family members earnestly follow all the covid guidelines. They are pretty much up-to-date regarding the norms of social-distancing, usage of sanitizers and wearing face masks whenever going to public places. They are enlightened and very particular about all the necessary protective measures and also believe in spreading awareness about the significance of adherence of all these measures.

**4.4 HYPOTHESIS TESTING**

To infer about the results of hypothesis testing, cross-tabulation chi-square tests are applied on the hypotheses stated above (in section 3.2). If the value of significance is less than 0.05, then we reject the null hypothesis ( $H_0$ ), and if its value is greater than 0.05, then we fail to reject  $H_0$ .

- To assess whether or not there is any association between one’s vaccination and employment status. For this,  $H_0$  = Self-vaccination status and employment status are independent factors.

$H_1$  = Self-vaccination status and employment status are dependent on each other.

The results of cross-tabulation chi-square tests are as follows:

**Table 6:** Chi-square test results for vaccination and employment status.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	34.365	3	<b>&lt;.001</b>
Likelihood Ratio	39.683	3	<.001
Linear-by-Linear Association	30.960	1	<.001
N of Valid Cases	157		

Here, it can be concluded that at 5% significance level, there is significant association between self-vaccination and employment status of respondents ( $\chi^2=34.365$ ,  $df=3$ ,  $p<0.001$ ). Hence, null hypothesis ( $H_0$ ) is rejected.

- To examine the affiliation between gender of an individual and the effect of TV news and media coverage on mental health.

$H_0$  = There is no inter-dependence of effects of TV news and media coverage on gender of respondents.

$H_2$  = Gender and effect of TV news and media coverage on mental health are not independent of each other.

The results of cross-tabulation chi-square tests are as follows:

**Table 7:** Chi-square test results for effect of TV news and media coverage & gender.

Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	2.412	1	<b>.120</b>		
Continuity Correction	1.710	1	.191		
Likelihood Ratio	2.419	1	.120		
Fisher's Exact Test				.145	.096
Linear-by-Linear Association	2.397	1	.122		
N of Valid Cases	157				

From this result, the conclusion developed is that at 5% significance level, there is no inter-dependence between gender of an individual and effects of TV news and media coverage ( $\chi^2=2.412$ ,  $df=1$ ,  $p=0.120$ ). There were adverse effects of TV news and media coverage on mental health of both, male and female in almost equal proportions due to many deaths and prevailing severe conditions. Hence, we fail to reject null hypothesis ( $H_0$ ).

- To understand if there is any inter-connection between employability and adherence of covid guidelines.

$H_0$  = There is no association between employability and adherence of covid guidelines by an individual.

$H_3$  = Conformity of covid guidelines and employment status of an individual are associated with each other.

The results of cross-tabulation chi-square tests are as follows:

**Table 8:** Chi-square test results for employability and conformity of covid guidelines

Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.059	1	<b>.808</b>		
Continuity Correction	.000	1	1.000		
Likelihood Ratio	.059	1	.808		

Fisher's Exact Test				1.000	.505
Linear-by-Linear Association	.059	1	.809		
N of Valid Cases	157				

The results outline that at 5% significance level, there is no significant association between employability of an individual and their conformity to covid guidelines ( $\chi^2=0.059$ ,  $df=1$ ,  $p=0.808$ ). Both, employed and unemployed individuals are very well prepared and adopt the necessary courses of action in their lives. Hence, we fail to reject null hypothesis ( $H_0$ ).

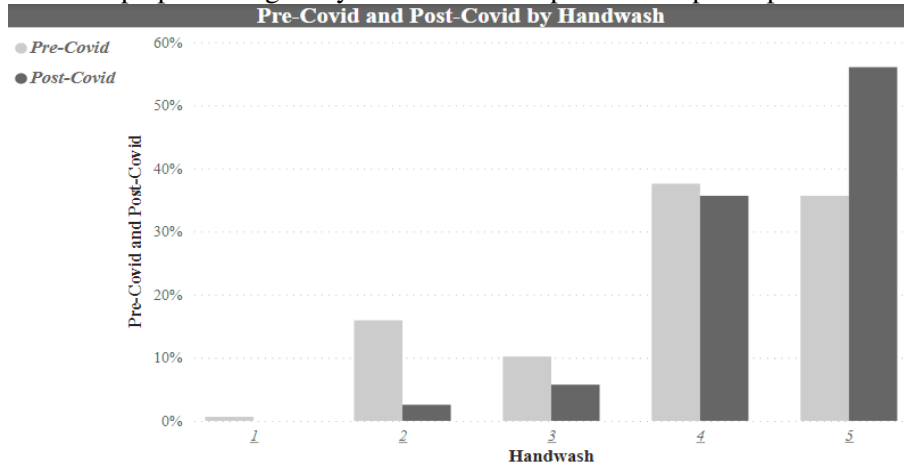
**4.5 Pre-Covid and Post/During-Covid Analysis**

Covid-19 pandemic surely bought a number changes in the ways people used to live before the onset of pandemic. In this section, differences in behavioural conduct of individuals are being highlighted and how people adapted themselves or changed their habits in order to sustain during the dynamic environment is being evaluated. Bar graphs have been created in order to study the changes in manner of conduct.

Abbreviation key for all the following graphs is:

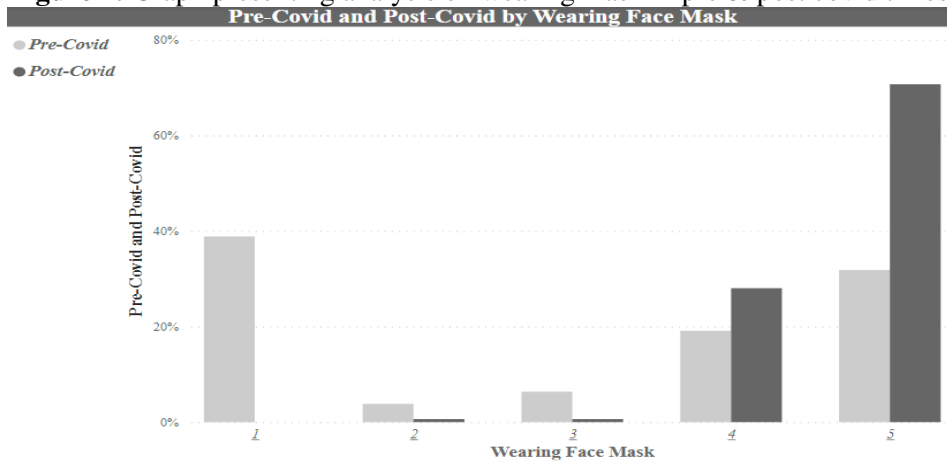
1=Least Followed, 2=Partially Followed, 3=Neutral, 4=Followed and 5=Most Followed

**Figure 1:** Graph presenting analysis on handwash practices in pre & post covid times.



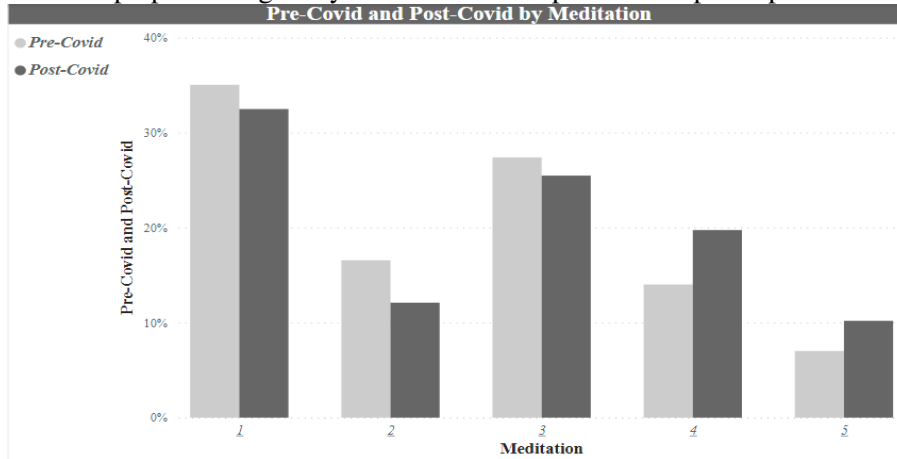
Handwashing is a very basic hygiene practice. People used to wash hands even prior to covid times but this practice was not given a notable mark. Post the onset of covid, it became a necessity to wash hands at frequent intervals for at least twenty seconds, therefore, 56.5% (88 out of 157) respondents very particularly followed hand-washing practices and 35.67% (55 out of 157) followed this norm, as evident in figure 1.

**Figure 2:** Graph presenting analysis on wearing mask in pre & post covid times.



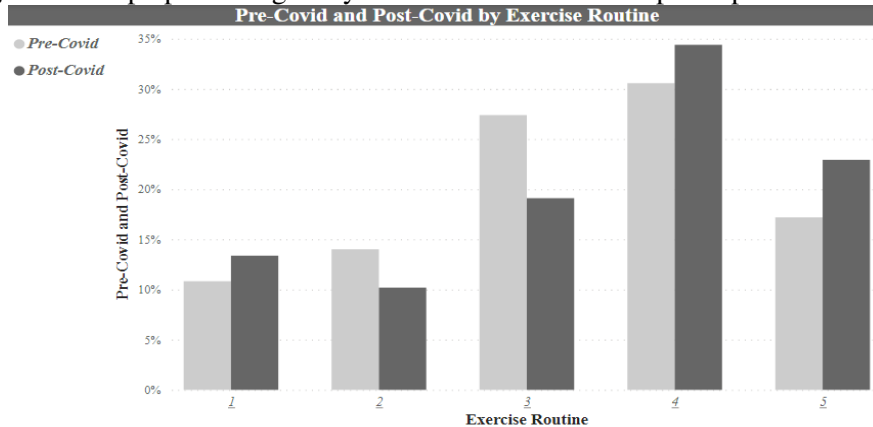
Wearing masks is the most important aspect to curb the spread of infection. As depicted in figure 2, 38.85% (60 out of 157) respondents didn't use to wear face masks prior to the pandemic whereas, 70.70% (110 out of 157) respondents significantly follow wearing face masks post the outbreak of pandemic. And as it is very evident that almost zero percent of respondents partially follow wearing masks as and when required, indicating that all the individuals are responsible enough and very well understand their duties and practices to terminate the effects of disastrous virus.

**Figure 3:** Graph presenting analysis on meditation practices in pre & post covid times.



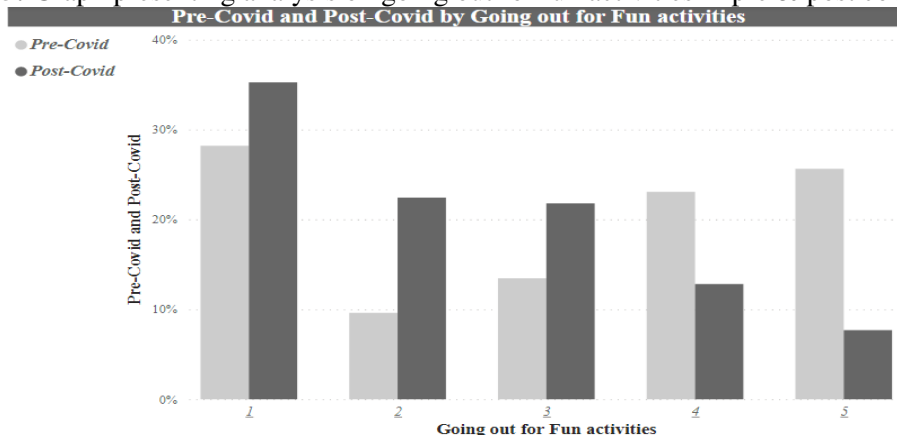
Meditation is believed to be extremely effective in relieving stress, supports in getting quality sleep and creating mental clarity. During covid times, it was very crucial to maintain peace and have balance between mental well-being and the overall health. Meditation also promotes emotional health, which was severely affected during pandemic times. As analysed in figure 3, 19.75% (31 out of 157) respondents follow meditation in pandemic times and only 10.19% (15 out of 157) respondents comprehend the consequences of meditation and effectively follow it post pandemic.

**Figure 4:** Graph presenting analysis on exercise routine in pre & post covid times.



Physical health is equally important as mental well-being. A lot of articles are written about mental health during covid, but pandemic also had a toll on people’s physical health. Due to the imposed lockdown and self-isolation, people were forced to be at home all the times, which in turn had a negative effect on regular exercise routines of individuals. As displayed in figure 4, 34.39% (54 out of 157) respondents followed a regular exercise routine even during lockdown. They started to practice their routines at home only as it was the only possible solution at that time. Moreover, 22.93% (36 out of 157) respondents productively followed exercise routines even when they were confined to be at home.

**Figure 5:** Graph presenting analysis on going out for fun activities in pre & post covid times.



Social gatherings were prohibited as the growing number of covid-19 cases didn't come to an end. People were repeatedly educated about not crowding at public places and maintain social distancing norms. Figure 5, portrays the differences in going out for fun activities in pre and post covid times. 35.26% (55 out of 157) respondents are reluctant enough to go out for fun activities like adventure parks with family or friends post the onset of spreading of virus.

**4.6 Analysing effects of Work from Home**

The 'New Normal' Work from Home became a common name with the onset of pandemic. People slowly and gradually started accepting the changes that were necessary to adopt and became habitual of them. People can conveniently sit at home and work comfortably with flexible work timings, connect with people and take important decisions by sitting at home only, save the unproductive commuting time and better work productively are certain plus-points of working from home. But as it is said that there are positives and negatives linked to everything, there are few unpleasant effects of work from home as well. This section aims at examining the effects of work from home on overall health of individuals.

**Figure 6:** Pie-chart showcasing respondents' views on work-load during work from home.

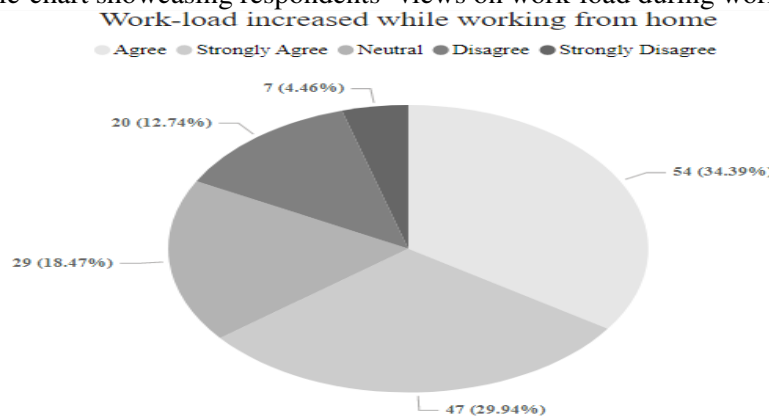
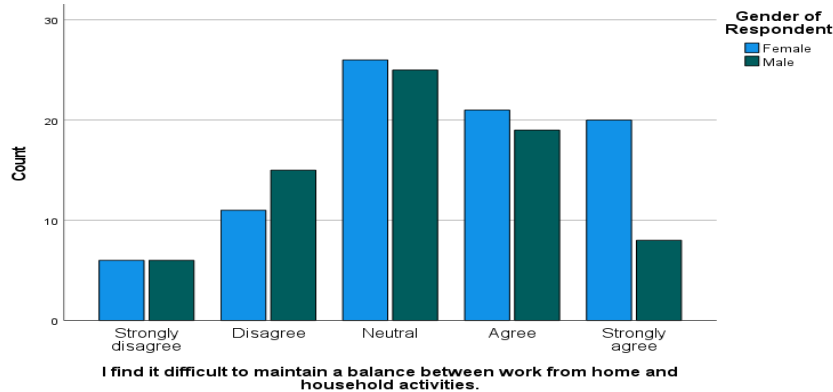


Figure 6, depicts the percentages of respondents and their thinking about work load during pandemic. 34.4% (54 out of 157) respondents agree and 29.9% (47 out of 157) respondents firmly agree that work load has increased during work from home. Excessive work load, that too in the time of a pandemic, definitely have adverse repercussions on mental well-being of individuals, thus affecting the overall health. Furthermore, as there were no fixed working hours, 26.1% (41 out of 157) respondents agree and felt stressed due to extensive working hours.

Work life balance is a situation where an individual is able to effectively strike a balance between professional work and household activities. As during the pandemic, all the individuals to some extent had to do perform household chores, therefore, it is essential to study the relation between gender and work life balance.

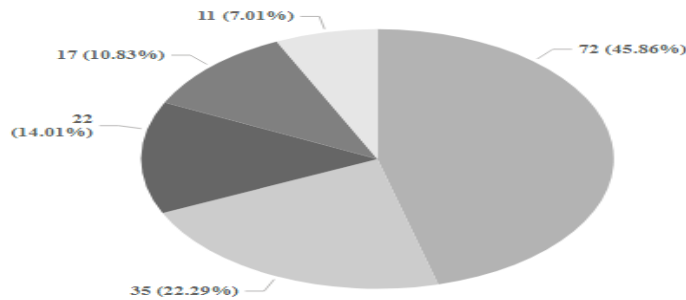
**Figure 7:** Graph indicating relation between gender of respondent and work-life-balance.



As noticeable in figure 7, 23.8% (20 out of 84) female respondents actively agree that they find it difficult to maintain work life balance. This situation is called Work life conflict, where professional work and household activities demand equal attention. Such situations are very common to occur in any female's life, where they are expected to prioritise family over work. Emotional assistance and support offered by family at such times can turn out to be extremely fruitful, which will in return help employed female respondents to give equal importance to work and family.

**Figure 8:** Pie-chart showcasing respondents’ views about salary cuts.

Felt stressed due to Salary cuts and other Financial obligations



As we all are aware that pandemic made us think to re-assess the ways of living lives, in addition, it also adversely affected the economy as a whole. Due to all these factors, salary cuts were witnessed by most of the employed individuals. It is another factor which would have an unfortunate effect on mental well-being of people.

People already worry a lot and take a lot of tension about financial obligations, and salary cuts during these unhealthy times, further worsened the situation. As exhibited in figure 8, 22.3% (35 out of 157) respondents agree that salary cuts during these challenging times worsened the mental health conditions. However, there are 14% (22 out of 157) respondents who do not consider salary cuts to have an impact on mental health of an individual.

**4.7 Analysing effects of Pandemic on Mental Health**

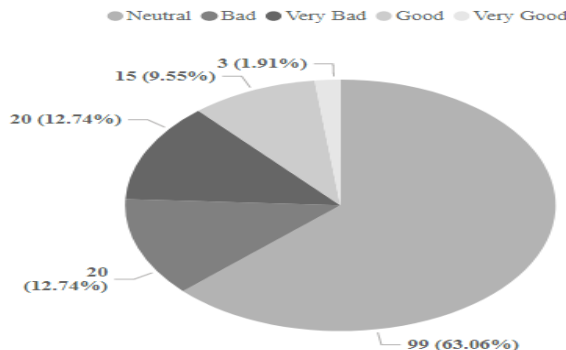
Mental Health, as discussed earlier also is a state of well-being where an individual realises his/her capabilities and can cope with daily stresses of life. In general terms, it basically includes psychological, social and emotional well-being. Prior to the pandemic, there were instances of people not being in correct mental state, or having anxiety issues, or dealing with depression. With the outbreak of pandemic, it can be said that the situation worsened further.

Even those individuals who used to be pleasant and happy, maybe for some time only, but witnessed psychological distress at some point or other of the pandemic. Therefore, it was the need of the hour, to understand the importance of mental well-being.

This section would investigate the factors that might have impacted mental health of respondents during pandemic and the extent to which they were affected.

**Figure 9:** Pie-chart showcasing respondents’ experiences in arranging oxygen cylinders.

Experience in arranging Oxygen Cylinders



There was a time during second-wave of covid-19 pandemic, where there was a lot of panic among people to arrange medical equipment like oxygen cylinder, pulse-oximeter, etc. Most of the hospitals were occupied and very basic medical consultation was not available very easily. Such unpleasant factors, that too during a health crisis, drastically have distressing effects on an individual’s mental well-being.

Figure 9 shows, 12.7% (20 out of 157) respondents faced extreme difficulty in arranging oxygen cylinders. This might have also resulted in something unforeseen happening with their family members or closed ones and

could cause a permanent loss to the family. Unavailability of basic medical requirements during a health crisis, is really an alarming situation and causes distress and worry among individuals. 42% (66 out of 157) respondents agree that they used to get worried during pandemic. However, 9.6% (15 out of 157) respondents are such who says that they didn't face any difficulty.

Next discussion in relation to the factors affecting mental health is based on the role of social media. A surge in the usage of social media was witnessed amidst the covid-19 pandemic. As people were locked-down in their homes therefore, a lot of spare time was spent by individuals on social media only, either by playing some games, or by spending time on other apps or by using various social media platforms.

As on one hand, social media really helped in connecting a lot of individuals with their loved ones during lockdown, on the other hand, social media and TV news and media coverage had a devastating effect on an individual's mental peace. Intense media coverage and information overload and spreading of rumours are certain determinants of negative effects of social media on mental well-being of people.

**Figure 10:** Graph portraying effects of TV news and media coverage on mental health.

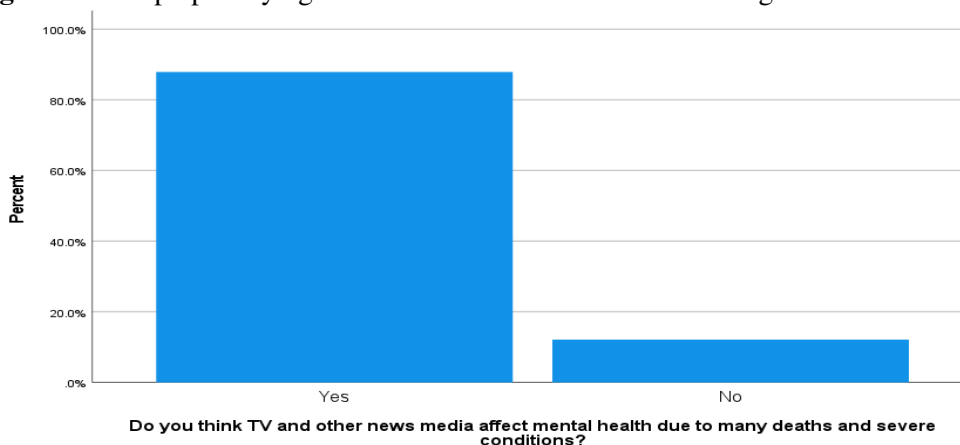
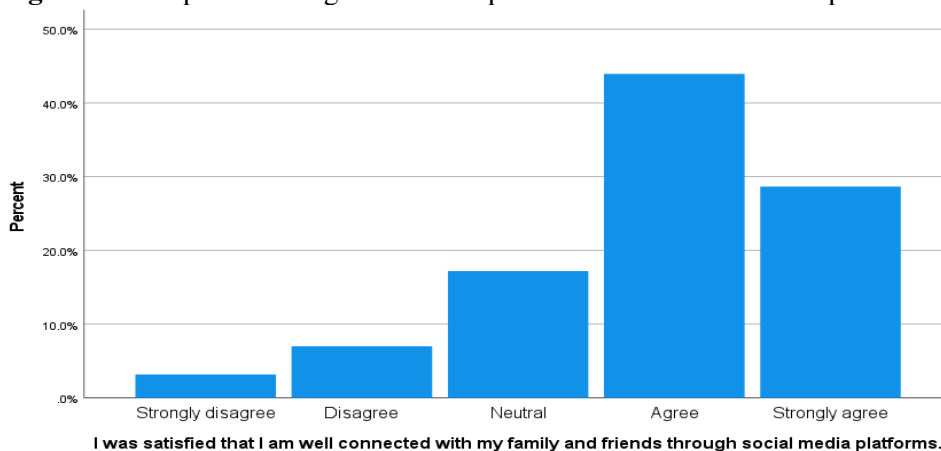


Figure 10 exhibits that 87.9% (138 out of 157) respondents agree and acknowledge the fact that intense media coverage did have a severe impact on an individual's mental stability. Due to the prevailing unpleasant environment and many deaths taking place, it is natural to be affected by such circumstances. It was found that 38.9% (61 out of 157) respondents accord about feeling restless and anxious. It is not wrong to watch news channels, but one should attentively be aware and deeply investigate about certain facts and should not be a victim to rumours and information overload and not let anyone's mental balance be affected due to such broadcasts.

**Figure 11:** Graph exhibiting views of respondents about social media platforms.



43.9% (69 out of 157) respondents agree and 28.7% (45 out of 157) respondents firmly agree that it was through social media because of which people were still connected with their families and friends during the pandemic period, as demonstrated in figure 11. As people were confined to be at homes, video calls were the sole option to be in touch with our loved ones. During such unusual times, emotional support offered by family and friends really helps an individual to be positive and satisfied and also results in overall mental health balance. The study reveals that 42.7% (67 out of 157) respondents solidly concede with the fact that they understood the substance

of moral support offered by family and friends during these difficult times. Moreover, 45.2% (71 out of 157) respondents confessed that they started to value relationships more post pandemic.

**4.8 Analysing effects of Pandemic on Physical Health**

Physical health and fitness, a state of well-being to be healthy and active enough to perform daily routine activities flexibly. Benefits of having a good physical health includes having strong bones, muscles and core strength, lowers the risk of various diseases and helps to manage wight in a better way. It is said that physical health and mental health are inter-related and therefore, a good physical well-being also helps in maintaining mental peace and hence, improves the overall health of people.

But due to the emergence of pandemic, it became a challenging task to maintain physical health while being at home all the time and not able to go out for morning walks, jogging, etc. Since there was no other alternative available, people started to practice their exercise routines at home only in order to maintain their physical well-being. Also, yoga, pranayams, meditation and breathing exercise practices were most commonly adopted post the onset of covid.

**Figure 12:** Graph representing relation between age and becoming lethargic.

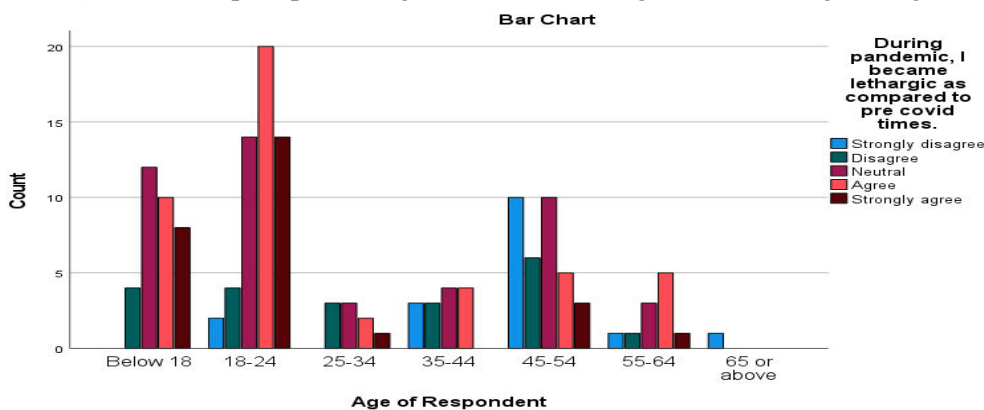
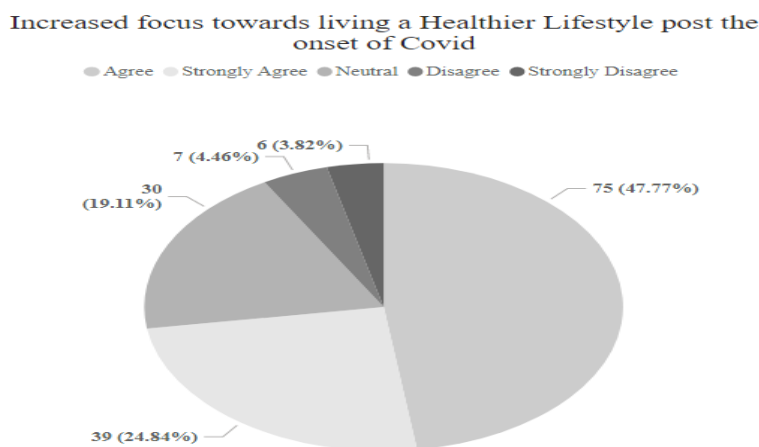


Figure 12, clearly depicts that a lot of respondents in almost all age brackets agree that they became lethargic as compared to pre-covid times. However, it can be seen that a majority of 37% (20 out of 54) respondents in the age group of 18-24 coincide with the fact that they became impassive during lockdown. Since initially, people were struggling to cope with the dynamics of pandemic and there were no fixed schedules and schools and teaching also came to a halt, hence, individuals became lazy and relaxed during those times.

**Figure 13:** Pie-chart analysing respondents’ views on increased focus to a healthy lifestyle.



As there were no instances of pandemic coming to an end, individuals gradually started to accept this fact and understood that a lot of permanent changes would need to be implemented in order to adapt to these challenging times. Hence, people started to incorporate exercise routines and started to work-out at homes only. As described in figure 13, 47.8% (75 out of 157) respondents agree and 24.8% (39 out of 157) respondents strongly agree that they increased their focus towards living a healthier life post pandemic.

Covid-19 is a health crisis and it opened our eyes about the significance of personal health. Post its outbreak, people started to be more particular about their overall health and well-being. As evaluated, 34.4% (54 out of



157) respondents began to follow and incorporate regular exercise in their daily routines. In addition, 37.6% (59 out of 157) respondents started to have more of home-cooked food during pandemic. Also, people increased their focus towards including more of healthy fruits and vegetables and immunity booster elements in their diet.

## 5. CONCLUSION AND SUGGESTIONS

Coronavirus Disease 2019 (Covid-19) emerged in Wuhan, China led to the wide spread of deadly virus throughout the world and hence, was declared a global pandemic. To get hold of the worse happenings throughout the world, national lockdown was imposed. Self-isolation and social distancing resulted in the adoption of alternate practices to perform all other activities virtually. Physical inactivity and psychological distress became very common during pandemic. This section further includes conclusive statements about impact of pandemic on personal health of people and additionally, cites steps being taken to further embrace physical and mental well-being. The data collected that was used to interpret the results of data analysis is considerably reliable and valid.

The best way to deal with this health crisis is to be aware about the recent happenings and community guidelines. It was found that majority of the respondents are fully vaccinated and most of them and their family members sincerely follow all the necessary protective measures to curb the effects of pandemic.

### The findings of hypothesis testing highlight that:

- There is significant association between employability and self-vaccination status of respondents. Those who are employed are majorly fully vaccinated as compared to unemployed respondents.
- There is no inter-dependence between adverse effects of intense media coverage and gender of respondents. Both, male and female respondents' mental stability is affected due to TV news broadcasts.
- There is no inter-connection between conformity of covid guidelines and respondents' employment status. Irrespective of being employed or unemployed, all individuals understand their duties pretty well and follow necessary guidelines sincerely.

With the assistance of pre and post/during covid analysis, it can be inferred that all the essential precautionary measures like self-sanitization, handwashing, wearing face masks are being observed earnestly post the emergence of pandemic. Gradually, as people are understanding the importance of mental and physical fitness, yoga and meditation are being adopted slowly and steadily. Moreover, exercise routines are being assimilated to maintain proper physical fitness. Post pandemic, people also avoided to attend family functions and prevented themselves from going out for fun-activities as was done in pre-covid times.

Work from home, the new-normal and very prevalent during covid had unpleasant effects and in return affected mental stability of individuals. The results indicate that respondents felt that work-load was increased during work from home and extensive working hours disturbed the work life balance. As also commented in (Bhumika, 2020)'s research, Work life Conflict persisted for female employed respondents. Emotional assistance offered by family members would encourage female employees to take-up more opportunities and would help them in striking work life balance. This will also open lines for other women to take-up jobs as work from home enables them to manage both, work and family collectively. Also, it was found that some respondents were stressed and worried due to salary cuts and other financial obligations during these unprecedented times, thus having a toll on their mental peace, as also mentioned in (Giorgi et al, 2020)'s study.

Mental well-being is very crucial to be maintained especially during such unusual times. But due to certain factors, mental health was severely affected. There was a time when basic necessary medical equipment was scarcely available. This extremely influenced respondents' mental normality when oxygen cylinders were not readily available. Moreover, some of those respondents claim that their mental health was further affected as they felt that people were unfriendly and felt lonely and depressed. However, majority of them also felt that they were loved during such times and were well-connected with their closed-ones during such challenging times. Social media here plays a very significant role. With technology driven gadgets, video calls really made this time fruitful for all of us. But, intense media coverage and TV news about deaths and severe prevailing conditions influenced respondents' mental peace negatively, as also believed by (Ammar et al, 2020). One should be aware about recent happenings, but should take all the necessary information from trust-worthy sources and should stay away from rumours.

Physical fitness was hampered in lockdown. Most of the respondents agree terms on saying that they became lethargic. However, as and when realised that this pandemic is not going to end so soon and these alternate ways are permanent changes to be adopted, they understood the importance of physical well-being and started giving prominence to living a life in a healthier manner. As stated earlier also, regular fitness routines were followed

and more of immunity boosters included in meals, as also stated in (Baran et al, 2021)'s study. Home-cooked food and eating a balanced and a wholesome diet were more preferred.

It is suggested to keep calm and think positive even during such unfortunate times. As the situation was uncontrollable but its impact on our overall health is very well in our hands, as also mentioned by (Hermans et al, 2021). The study also elucidated that there were respondents who were happy to be at home. As lives in metropolitan cities is very fast-moving and people hardly get any time out of their work schedules, pandemic enabled them to spend that quality time with their family. Also, people used to keep themselves occupied by doing various activities and gave their respective times to follow their hobbies. People started to value relationships more and understood the importance of emotional support offered by family and friends during such extra-ordinary times. Also, most of the individuals became selfless and started offering support to economically weaker sections of the society.

This research paper encompasses impact of pandemic on personal health of people in India and nowhere else in the world. Also, convenience sampling was followed and responses were collected accordingly. These two factors are certain limitations associated with this report. Further research could be conducted on impact of pandemic on personal health of people in other parts of the country. Also, random sampling techniques could be followed in future.

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**A STUDY ON IMPACT OF COVID-19 ON STUDENTS' PERFORMANCE IN HIGHER EDUCATION****Dr. Himmanshi, D. Mansukhani, Prof. Manisha Nehete and Jayesh Shantaram Auti**

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**ABSTRACT**

*The Impact of COVID-19 can be seen worldwide. When it comes to education; this is the biggest sector that has been adversely affected by this crises. We had collected data of the students from different colleges of Mumbai and Thane belong to medical, commerce and other specialized courses. The educational sector has been fighting to survive the crises. The teaching learning and evaluation methodologies have been completely altered by this pandemic. The Digitalization of education became a fundamental in order to provide seamless education. It forced many great nations to enforce lockdown thereby bringing everything to an abrupt halt for a certain period of time. We can talk about right from the big businesses to educational institutions this Pandemic has literally altered and devastated the traditional ways of carrying out these things. This paper would be discussing the problems faced by the students who are pursuing higher education during this pandemic. This paper also tries to find out the positive & negative impact it had on the teaching, learning and evaluation methodologies at undergraduate level & what steps our policymakers have taken in order to provide seamless education to the students who are pursuing higher education in India. Some suggestions have also been pointed out in this paper with regard to how we can further revolutionized the teaching & learning process to improve the experience of both teachers and learners during the pandemic.*

*It has raised multiple problem right from the health to the Education also affecting the day to day functioning of the life due to its rampant spread across the world. The economy has suffered severe setback which can be reflected in different sectors at larger extend. One of the major and devastating impact this pandemic affected in the global education is it led to sudden change of education style from classroom teaching to the virtual mode of teaching and learning that has affected the teaching and learning activities in Universities, colleges and schools and thus it has significantly disrupted the higher education sector in India. This shift in education has brought a great change in the pattern of learning with certain good and bad impacts.*

*Keywords: Co-vid, Pandemic, Academic performance, Learning habits, Learning efficiency*

**OBJECTIVE OF THE STUDY**

- To understand Impact of co-vid on Education in Higher Education class
- To analyses the effect of Pandemic on students efficiency
- To study and Understand about impact of covid on students learning ability and performance.
- To understand about Various measures of E-Learning

**RESEARCH METHODOLOGY**

The data collection is done through Primary source and secondary tools for the study. The Questioners and books, journals, articles and newspaper are used for data collection.

**INTRODUCTION**

The outbreak of COVID-19 has forced many countries to enforce lockdowns that brought everything to a standstill including the teaching and learning procedure. The educational sector hurt the most due to this pandemic. This pandemic has made the world to note social distancing in the public space. COVID-19 was first identified in Wuhan, China and then it gradually started spreading in other parts of the world. It was only in 2020 the WHO declared it as pandemic. It has claimed millions of lives across the world. As per the UNESCO report more than 90% of total student population in the world was affected due to the pandemic during the initial phase of its outbreak. It has caused a serious and very deep rooted impact on the social, economic and also psychological life of people in different parts of the world.

The guidelines that were issued by the WHO which were ratified by the most of the countries across the world compelled the governments to shut down the institutions of mass gatherings. So along with the educational institutions the academic year end exams and also competitive exams were postponed indefinitely. This step was taken in order to slow down and contain the spread of Corona virus in India by segregating the people who were infected with COVID-19. This process came to be known as Lockdown wherein the Govt. had imposed severe restrictions on the movement and the gatherings of the people in order to control the spread of this airborne disease. So ultimately in this process all the educational institutions suffered a massive setback in India.

All the educational institutions in India had to be shut down Right from the primary schools to the universities. The regular classes were suspended citing threat to the lives of the learners and the teachers. It also affected the lives of the aspirants who were preparing for competitive & entrance exams.

This online teaching has registered devastating impact on the lives of those students who are very needful and coming from very poor section of the society. In India it has also brought certain severe effects on the conventional learning process of face to face interaction even when some technical aids were introduced in the classrooms. However also it is important to note that there are still certain educational institutions in India which are not provide modern technological facilities in the classroom. Thus we can say that with the introduction of new method of learning through digital mode of learning, learning became very easy to the students as they can sit at home and get access but at the same time some students also had to face problem due to the poor internet connectivity which brings to the notice that even after India is adapting to online learning methods, still there lies an obstacles as entire population do not have access to internet and E-learning facility. Rural people are still facing of technological issues. Therefore it is important to understand that there is positive as well as negative effect on the society.

### **Impact on Higher Education**

As we all know that this was the difficult time for students of different universities as well as colleges examination are usually held during this period and also different entrance test of various universities and competitive examination was to be held during this period. And since there found to be no immediate solution to prevent the outbreak of COVID 19, college, school and university closure had to be made compulsory to prevent the spread of virus. It has affected more young learners in India. Students had to face major issues as they were not aware of the future examination especially students who were in the final year and also those who were to answer entrance test. This closure of educational institutions disrupted the structure of learning; assessment and examination which made the Indian education system go through an unrepeatabe teaching & learning problems. And therefore sudden shift was made from traditional face to face classroom method to the online mode of education. However there were several issues that also started coming up along with the introduction of online mode of teaching in higher educational institutions.

One of severe problems arises regarding online learning that whether it is acceptable by the students or not ? The answer is that it is acceptable for those who have right access to the technology. Internet plays important role for better learning in higher education. Most of the students cannot be expected to have all the required facilities due to different socio-economic background which might cause discomfort and frustration to students which might give the student the feeling of segregation and thus create digital divide between the rich who can avail all the facilities and the poor who cannot afford to purchase the equipment's that are required for E-Learning. So in most of the time lot of people are not completely well equipped with all the facilities and many times they cannot get access to fast internet which is needed at the time of Teaching & learning process. Therefore most of the colleges in the countries especially India is still facing this challenge of digital divide. Lack of student involvement during the online classes has increased absenteeism and poor performance.

Mobile applications or virtual meeting platforms like Zoom, Google meet became the virtual meeting hubs and play vital role at this pandemic. Educational institutions directed teachers to engage classes through online mode using the virtual meeting platforms like Zoom & Google meet. The teachers who were not techno friendly with modern technology and mobile applications had to struggle a lot to engage online lectures due to the sudden shift from face to face teaching to virtual teaching. Some teachers were just conducting classes because they were asked to do so. A lot of students were just joining the classes to mark them present. They hardly paid attention towards what was being taught by the teacher as the factor like class control doesn't exist.

Many other examination like entrance tests, job recruitment too got cancelled which created a negative impact on the mind of the students. All these lead towards increase in unemployment in India. Thus with the increase of unemployment situation, there were enough chances of diminishing interest for education due to the struggle for food. This growing issue has caused mental stress amongst the youngsters and youths who are the future of India. These were certain problems which affected the people in India who were severely affected due to the pandemic which created threat to the future of India.

### **Other Negative Impact of Pandemic apart from student performance**

- Unemployment
- Lack of interaction
- Lack of academic interest

- Techno challenge
- Lack of connectivity
- Health issues

### Measures for learner friendly educational system

Though COVID-19 created many negative impacts on education, at the same time it has brought new innovative dimension to the teaching learning process. Though there are many drawbacks of online learning, it became survivor during the critical situation. It increased the digital literacy. People started learning and using digital technology at a larger extend. Electronic platform was used for sharing information worldwide so that students and teacher got good opportunities to interact with different people around the globe improving the communication and skills

Some of the online platforms are listed below:



- 1. E-Gyankosh**, - One of the initiative taken by national government to share digital learning resources which is developed by the open and distance learning institutions . Study material is also made available for the learners.
- 2. Gyandhara**- It is internet service where students can listen live discussions made by experts and also can interact with them through telephonic conversation. E-Adhyayan,
- 3. Swayam**- It is said that SWAYAM covers over 1900 courses are available which covers school and higher education.
- 4. DISHTAVO**- The Government of Goa decided to take up Herculean task by creating a new E-Learning platform called as DISHTAVO (Digital Integrated System for Holistic Teaching & Virtual Orientation)the E- Learning platform called Dishtavo was especially developed during the COVID crises. It is very complex and holistic as it extraordinarily addresses the different study packages that consists of; B.A, B.COM, B.Sc. and so forth under the Goa University at the UG and PG degree level. It has been designed as per the guidelines prescribed by SWAYAM for MOOCS to enhance the experience of the learner and to make that platform more learners centric.

All this above platforms provides the students with lectures both in online mode as well as in offline mode where Students can directly watch the lecture videos and download the reading material related to it from the DISHTAVO portal if they have access to the internet. If they do not have access to the internet then they can ask the college to provide them with the lecture videos which they can copy in their devices & take those videos at home and study as per their conveniences. So at the end blended learning is demand of the future in education field at least.

The creativity & innovation of educational institutions is being challenged in these times. The consequences of the Covid-19 pandemic has required educational leaders to be creative in the way they provide and offer their services, causing an acceleration of digital transformation plans in all education institutions around the world. Access and affordability are also central ingredients for students and learners to be able to reap the benefits of these services. According to the study it inculcate and offer practical advice to education leaders to carry out a SWOT analysis to decide whether an e-Learning solution is right for their education and institution and its should be more efficient and accurate which concern with the student performance.

**DATA ANALYSIS AND INTERPRETATION**

As per the data collected from 500 students from higher education of different colleges and specialization like commerce, management, accounting finance and medical.

- Out of total 500 Respondent 61.50% are female whereas 39.50 % are male. whereas 15% students are from Medical, 35% from finance and rest from finance and commerce
- 62.50% were considering online learning as helping hand nature and acceptable for virtual learning whereas rest other are having negative approach towards E-learning.
- Wi-fi connection is viable during online lectures for 33.20% Respondent whereas 68.80% are finding very difficult due to internet connectivity.
- 64% of Respondents are facing problems while attending online lectures due to technology challenges rest are comfortable.
- 61% Respondents are within the favors that the e-learning is Advantageous as it is a time and cost saving method as compare to traditional one where as rest of 39% are not comfortable and preferring offline learning to get into more interactive approach.
- 59.20% of the respondent are preferring to have offline learning for better concept understanding and interactive learning as we can say face to face learning approach whereas rest of 40.80% are preferring to have virtual learning as they are working and find it convenient and time saving.
- 54% Respondent are find there is problem of interaction during between Teacher and Student through online learning and teaching just because of connectivity issues or technical glitches it might create problem whereas rest of 46% are find more techno friendly with E-learning.
- 68.80% of the respondent stated that the seriousness of studies is decreasing Day-By-Day due to online lecture whereas rest of 31.40% the respondents are having constant touch with the studies as that had offline method.
- 59.60% of respondents are not having any health issues with online learning whereas rest of the respondent they have to stick to computer /laptop/ mobile for Online lecture affecting your health like spin problem, eyes issues, concentration issues etc.
- 58.20% Respondent are preferring to have Blended Learning should be further continued and rest of 41.80% of Respondent demanding offline learning and teaching method.
- 59% of Respondents are having positive approach towards Online Learning as they are find it cost saving and techno friendly whereas 41% are consider it as impacting negatively like health issues .
- 85.50% of Respondents are having access to a device for learning online whereas as 14.50% are not having technical assistance.

**SUGGESTIONS OF THE STUDY**

- The suggested methods like that are generally followed for internship, research programs, assignment and field work etc.
- Methodology, certification, assessment parameters have to be revised and based on conceptual skills and practical learning.
- In order to strengthen the backbone of e-learning the government should deploy the necessary infrastructure facilities at remote places where people don't have access to internet; thereby fixing the internet gap which would facilitate students to learn digitally.
- Important platform should be provided with free of cost if possible or else minimal cost
- Every college and universities should come up with creative strategies to make the education accessible to each and every student especially for those who come from marginalized, underprivileged and remote sections of the society.
- Technological training must be provided to the learners as well as teachers who are in real need.
- Free training programs, webinar and workshops can be conducted by the colleges to avoid technical challenges faced by the students as well as teachers also.
- Teaching Strategies can be formulated with the keep in mind students Psychology also think about teaching plan and learning methodology.

**CONCLUSION**

- According to the survey data collected from respondent concluded that students are now accepting blended method of learning and comfortable with virtual learning .Mode of teaching should be based on demand of the subject and concept of the context .The purpose of education is to enable oneself to better the world in which they live. Technology today has become need of an hour. It is difficult to imagine colleges and university education without the use of digital resources which has provided different educational and academic information. However it is also necessary to understand that it shouldn't reinforce structures of power and inequality. It should not create digital divide between rich and poor. Online mode of learning can be the best mode of teaching if it can be accessed by all the sections of the society however it can pose threat if certain section of society cannot avail this facility and thus exclusion. It is therefore important to take cognizance of online education and plan for interventions that will prioritize greater inclusivity, connectivity and equitability. It is important that colleges and universities also understands the experience and issues of the students and prepare according the further and design the study pattern in such a way that all students should get benefits. Free training programs, webinar and workshops can be conducted by the colleges to avoid technical challenges faced by the students as well as teachers also. Teaching Strategies can be formulated with the keep in mind students Psychology also think about teaching plan and learning methodology. The Offline method of teaching and learning has its own importance which can't be ignored even though we are in Digital era.

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**IMPACT OF COVID-19 ON HOSPITALITY SECTOR WITH SPECIAL REFERENCE TO MUMBAI REGION**

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**ABSTRACT**

*The outbreak of COVID – 19 pandemic was unexpected and has affected the whole world at its core. In addition to the health risks to guests and employees and the concern for the well- being of all, travel restrictions have hit the hospitality industry worldwide particularly hard.*

*The second wave of the pandemic caused by the variant of the COVID- 19 virus, which was first identified in the United Kingdom, has been the most severe in India. As a result, travel and tourism have been halted across the country, and the impact on the hotel industry is immense, especially in major cities such as Mumbai.*

*There are approximately 300 hotels in various classes across the Mumbai. Majority of the hotels are Luxury class hotels. Prior to the pandemic condition, 77% of the Hotels in Mumbai were occupied in the year 2019, which was highest full year level on record back to 2013.*

*Keywords: Covid- 19, Hospitality Sector, Hotel Industry.*

**INTRODUCTION**

Mumbai is one of the largest mega cities with an urban development of over 12 million people. High – rise buildings, Commercial Complexes, Industrial Township, IT hubs, Educational Institutes, Hospitals along with entertainment parks and so many other things attract the large number of people, which creates good market for the Hospitality Sector in Mumbai. This has led to the evolution of many micro markets like North Mumbai, Central Mumbai, Western Mumbai, South Mumbai and Navi Mumbai. Thus, the demands of this Multiplying population are increasing and the Traditional markets are unable to provide the same. Now many MNCs , TNCs and IT Companies entered in the market. Due to that the demand of Hotel rooms is rising.

The past decade saw an exponential growth with an addition of around 4000 rooms in the city’s hotel market. Many luxury hotel chains began mushrooming in the city, the major ones being Grand Hyatt, ITC Grand Central, Trident and Sofitel in BKC, Courtyard by Marriott, Holiday Inn, Great Maratha, The Leela and many others in Andheri, Ibis Mumbai Airport and so many others. Currently the city has more than 14,000 rooms.

The second wave of Covid-19 across parts of India is taking a toll on the hospitality sector. The sector was already suffering from the impact of the first wave, with the resurgence of pandemic, things are likely to get worse. City hotels in markets like Mumbai, Pune, are expected to take the biggest hit. A lot of business locations have been affected. In Mumbai Corporate, especially the IT sector had decided to work from home. These decisions affects a lot to the branded city hotels, they were running at 30 – 50 percent occupancies which have suddenly dipped.

Hoteliers were expecting recovery till the first quarter of Financial Year 2022 but the Second wave has turned out to be a dampener. Most of the Luxuries hotels close with net loss in the Financial Year 2021. That’s because despite taking severe cost cutting measures over the past year, the hotel industry suffers from weak demand. A majority of costs of the Hotel industry is Fixed (70% of the total cost), with power, lighting, and employee costs having major share. With a drop in room rates, hotel players have re- aligned their cost base to tackle this exceptionally challenging environment.

**LITERATURE REVIEW:****1. Mr. P. Manikandan, Mr. R. Abilash, Dr. T. Milton, A Study on impact of ‘Covid-19’ On Hospitality Industry In Mumbai, Vol. 63 No. 6 (2020),**

The hospitality industry in India is declined very sharply in the earlier quarters in 2020 as the outbreak of covid-19 which has larger impact on different areas of hospitality sector. Because of partial stoppage of traveling and containment actions, there is a drastic decline in tourists and business traveling activities. The results indicate that the owners of hospitality firms are agreed with hospitality industry is having poor business activities, unable to pay salaries to employees, generating low liquidity, unable to repay loans and other dues, engaging minimum quantum of employees, not getting sufficient financial support, not receiving future contracts and losing their regular revenues.

**2. S. Praveen Kumar, Madurai Kamraj University, Impact And Recovering Strategies For Tourism And Hotel Industry- Post Covid-19 In India, September, 2020:**

Tourism and Hotel industry is one of the world largest industries. It contributes 10% to India's GDP. Recently Corona Pandemic affect all over the World and first affected industry is Tourism and Hotel Industry, because there won't be any tourist movements within and outside the country. After the Second World War the world is facing huge crisis because of this Corona Pandemic. 10% of GDP contribution is not a small one. So it is important the tourism and Hotel sector people should open the eyes and look over the strategies for recovery as soon as possible. The labelled self-contained hotels makeup 1.4 lakhs beds, which are only 5 percent of the entire rooms available. The surviving 95 percent are cheap hotels with no brand identity. Because of another covid-19, the hotel industry faces huge casualties, and many experts believe that the Sierra Nevada epidemic will end throughout the second week of July 2020, but it is not clear. The company picks up for the second half of the year the pandemic would have triggered only 18-20 per quarter deterioration of household tenancy. At the same time, the daily average rate will drop by 12-14 per quarter.

**3. Mr. Dilip Chenoy, Hotels And Tour Operator's Survey On The Impact Of Covid-19 On The Travel & Hospitality Industry,**

Much of the impact of the pandemic is on the mind of the traveller. It has created a fear which cannot be wrestled with without a vaccine. Yet, if we are to speculate about the recovery of the sector, we must make some fundamental changes in the way the industry works in various aspects of service. Fear of the virus must be strongly countered by instilling measures which make the traveller feel safe without being foolhardy. For this to happen, certain conditions must be met.

**HYPOTHESIS:**

$H_1$  : Covid-19 Impacted to hospitality sector.

$H_0$  : Covid-19 does not affected to Hospitality Sector

$H_1$  : Hospitality sector have been recovered from Covid impact.

$H_0$  : Hospitality sector have not been recovered from Covid impact.

**LIMITATION OF THE STUDY:**

This study is subject to limitation of time period and also unreliable data. As there are no any certainty about Covid, when we are feeling that it have been over at the same its getting new variant, which also created uncertainty at the time of data collection and prediction.

**IMPACT OF COVID -19:**

**1. Impact on Employment Sector:** The second wave of Covid- 19 has dealt another blow to jobs in the hospitality sector, with uncertainty over the duration of lockdowns and curfews across states. The uncertainty is forcing them to sack employees, cut salaries and put workers on leave without pay. Many have no option but to go back to their hometowns and villages. Roles of housekeeping, maintenance, food and beverages, sales are going to be under stress again, they don't have many options available.

**2. Impact on Income of Hotels:** Many hotel owners have decided to shut down or suspend operations till the health crisis sees an end. Many hotels want to reopen for the parcel service but there are no adequate staffers since they have returned to their native places. There is no income but there are a lot of expenses arising from maintenance, Salaries to employees, electricity bill, Rent of Hotel premises, etc.

**OBJECTIVE OF THIS STUDY:**

1. To understand the impact of Covid-19 on hospitality sector.
2. To understand the recovery process of hospitality industry from Covid-19.
3. To predict the losses of hospitality sector from Covid-19.
4. To understand the attitude of people towards hospitality sector after covid-19.
5. To understand the measures taken by Government for Covid-19.
6. To understand the future prospects after Covid-19 for hospitality sector.

**METHODOLOGY**

Research can be based on Primary data or Secondary data. Primary data related to the data, which is directly collected data from primary sources, however secondary data are the data which is collected and used by someone else.

For this study researcher using secondary data and also mentioned link in the reference.

### **SCOPE OF THE STUDY**

This study includes the impact of Covid-19 on hospitality sector with reference to Mumbai region. This study includes the various aspects of Covid-19 towards hospitality industry. This study includes the study of people and their attitude towards hospitality sector. In this study we also cover the measures taken by the government for the same, And also taken consideration that how this sector may recover in future. Specially in Mumbai where always Covid-19 have impacted more than other part of the country.

### **Measures Taken by the Government**

The hospitality sector in the Maharashtra State is struggling badly to rise above huge losses being faced by its post- Covid lockdowns, has received a much needed boost.

The Maharashtra Government's energy and revenue departments have offered electricity duty and non agricultural (NA) tax to the state – registered hotels at industrial rate instead of their present commercial rates. Since electricity duty for the industrial sector is charged at 9% as against 21% for the commercial sector the overall electricity charges for hotels will slide down giving them a major relief.

Similarly, the Non- Agricultural tax for the commercial sector is twice as against one and half times for the industrial sector. Inclusion of the hospitality industry in the industrial sector will thus further bring down the cost for hoteliers.

These series of decisions in line with the new policy will not only help reduce the hotel tariffs for tourists, but will also help hotels add to their tourism infrastructure.

All the star hotels registered with the tourism ministry have been able to enjoy tariffs and duties on electricity, water as well as property, development and non-agricultural taxes at industrial rates. To formally achieve this respective governments have to issue GRs.

The tourism sector can play a major role in economic recovery after the Covid-19 pandemic as it has the potential to grow at an annual rate of 8.5% and add rupees 5,500 crore to the state's GDP. However, the sector is currently losing about 2.8 lakh jobs due to the global pandemic, and hence the need to strengthen the sector.

Interestingly, under the new policy the state government has also directed the energy department to shift the hotels electricity tariffs to industrial rates.

### **CONCLUSION**

From the above we got conclusion that still there are uncertainty in the market for the hospitality industry but at the same the rapid growth in vaccination is also positive site for this industry. And government is also in the mood of giving relaxation to these industries. But at the same time the various new variant are creating doubting in the mind of this industry and owner of this sector. Which continuous cause of losing their confidence in this industry and also some time treat to their further survival.

### **SUGGESTION**

In this situation from our study we can suggest to hospitality sector that to keep patience for some time and we hope that everything will be normal very soon and they will again come back to their track very soon but till the time you should have patience and be safe.

### **RECOMMENDATION FOR FURTHER STUDY**

In this study we have only considering the Mumbai region which is highly concentrated for Covid-19 but at the same time we observed that many part of country was not so badly impacted by Covid-19, so further we can do study that why they were safe. At the same time it not only hit to hospitality sector but also hit to IT sector, FMCG sector and other many sector. So we can extend our study there also.

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**A STUDY OF STRESS LEVEL ON SELF HELP GROUPS DURING COVID-19 IN THANE CITY****Shakinakhatun Ansari**

Student TYBBI, Satish Pradhan Dnyansadhna College

**ABSTRACT**

*Pandemics in general are not merely serious public health concern, rather these trigger disastrous socio economic crises in many countries. As it is implied in the name-COVID-19, CO stands for corona, VI for virus, and D for disease. The Nationwide lockdown announced on 24<sup>th</sup> March 2020 had the impact on millions of people, their livelihoods and income generating activities especially among disadvantaged women.*

*This paper focus on the reasons for stress by the members of Self Help Group during the pandemic. It also focuses on impacts on household income due to the outbreak of COVID-19.*

*The samples of 25 SHG members were taken as a sample from the Thane city. The data was collected on phone with the help structured interview questions. The study found that Covid-19 has increase the stress level of SHG members due to food security; loss of income health, loss of social connections etc were major factor to increase the stress level.*

*Keywords: SHG, Covid 19, stress*

**INTRODUCTION**

Self-Help Group (SHG) program is a pragmatic approach to eradicate poverty. It is initiated as a self-employment program in the jargon of poverty eradication measures as well as empowerment program in the country.

Since the establishment of Grameen Bank in Bangladesh in early seventies, micro finance has emerged as an important tool to alleviate poverty and Self Help Group (SHGs) have become the key delivery Channels of microfinance service. Various agencies, non-government organization (NGOs), government bodies are promoting SHGs to achieve their objectives.

The SHG program was initiated in Belgaum District of Karnataka State in 2000 by the Govt. with a view to bring more poor women under this program to make them empowered politically, socially and economically.

As per the report “India has the second highest number of recorded covid cases across the globe. In India states Like Maharashtra, Andhra Pradesh, Tamil Naidu, and Delhi have recorded a much higher cases in comparison to other states. The self -help group are being considered as an important delivery channel of micro financial services and to implement poverty alleviation programmers. This study attempt to examine the reasons of stress and the impact amongst the self -help group members during Covid -19 in Thane city in Maharashtra state of India.

**OBJECTIVES OF THE STUDY:**

1. To find out the reasons for the stress among self-help group member during Covid-19 in Thane City.
2. To find out reason why members relied on Self Help Group during crisis.

**REVIEW OF LITERATURE:-**

Lok capital (2010) Microfinance serves as the last-mile bridge to the low-income population excluded from the traditional financial services system and seeks to fill this gap and alleviate poverty. Microfinance loans serve the low-income population in multiple ways by: (1) providing working capital to build businesses; (2) infusing credit to smooth cash flows and mitigate irregularity in accessing food, clothing, shelter, or education; and (3) cushioning the economic impact of shocks such as illness, theft, or natural disasters. Moreover, by providing an alternative to the loans offered by the local moneylender priced at 60% to 100% annual interest, microfinance prevents the borrower from remaining trapped in a debt trap which exacerbates poverty.

Moses Emerlson (2011) discuss that although, the Government also launched several subsidized wage and self-employment programmes for the benefit of the poor and the cooperatives weaker section of the society could not be turned around. Of late, micro finance has emerged as a catalyst of rural development, especially in the overpopulated country like India. The impact of micro finance programme especially through Self-Help Groups.

The main objective of the study was, to investigate the economic impacts of covid-19 on microfinance institutions and small businesses. In the findings of research, the social distancing restrictions and demand shifts from COVID- 19 are likely to shutter many small businesses and entrepreneurial ventures owing to the

economic downturn caused by the pandemic corona virus known as covid-19. The study found income losses, and future economic inequality that are associated with the lifecycle of the population in Benadir region. The research postulated that the economic and financial impacts flowing from lockdowns to control the spread of COVID-19 have been severe in most of Somali country, with substantial declines in the incomes of people at the base of the economy, many of whom rely on microfinance institutions to manage their households.

Nor Afrah, Abdullahi Mire (2021), the study was done to investigate the economic impacts of covid-19 on microfinance institutions and small businesses. In the findings of research, the social distancing restrictions and demand shifts from COVID 19 are likely to shutter many small businesses and entrepreneurial ventures owing to the economic downtime caused by the pandemic corona virus known as covid-19.. It was found economic and financial impacts flowing from lockdowns to control the spread of COVID-19 have been severe in most of Somali country, with substantial declines in the incomes of people at the base of the economy, many of whom rely on microfinance institutions to manage their households.

B Seetha Devi Balakrishnan, V. Kalyani (2021) SHGs not only change the outer form of a community or a society but also the social institutions as well as ideas of the people living in the society. But due to the sudden outbreak of Corona virus pandemic the whole situation for the members of SHGs changed. The Covid-19 pandemic has totally shuttered the activities of the SHGs. But it is also a positive sign that all the members of the SHGs are following the directions of the government sincerely to stop spread of Covid-19. It was found that they were working individually to aware people to use mask, maintain social distancing and to wash hands frequently as the safety measures to remain safe. The challenges faced by utilizing the opportunity like online marketing, social Medias, e-banking etc.

#### RESEARCH METHODOLOGY:-

1. The primary data was collected through well -structured telephonic Interview. 2. Secondary data was collected from newspaper, books and articles.
3. A sample of 25 SHG members was taken for the study.
4. Snowball technique was used to select sample for the collection of data.

#### LIMITATIONS OF STUDY:-

1. Due to limitation of time the responses from the city of Thane is selected for study.
2. Due to Covid the data is collected through phone, physical meeting was one of the limitations.

#### DATAANALYSIS AND INTERPRETATION:-

##### 1. Distribution of Members by Age:

Age Group(inYears)	No of Respondents	Percent age
18-30	13	52%
31-45	8	32%
45-60	3	12%
60 & above	1	4%

Majority of the Members i.e 50% were in the age group of 18-30 years followed by 31-45 years were the number of respondents were 8 that constitute around 32%.Only 1 respondent falls in the age of 60& above.

##### 2. Main source of income for SHG members:

Source of income	Response	Percentage
Service	6	24%
Domestic work	14	56%
Daily work	4	6%
Other	1	04%

The above the table clearly depicts that around of respondents are having the main source of Income through domestic work like Cleaning Utensils, Floors and other household work ,24% of the respondents are working with the private companies , as a helper with the small vendors like Grocery shop, Gift shop, Jewelry Shop etc. Very few respondents found to be work on daily basis. i.e 6%.

**3. Years of association with SHG:**

Association with self-help	Response Percentage group
Less than 1 year	8 32%
Less than 2 year	9 36%
4 to 6 year	5 20%
More than six years	3 12%

The above table shows that around 32% of the members are associated with SHG from last 1 year. 36% of the respondents are associated with SHG from 2 years. Whereas 20% of them are associated for more than 4 years.

**4. Type of ration card:**

Type of ration card.	Response Percentage
Yellow ration Card.	18 72%
Saffron ration card	5 20%
White ration card	2 08%
Don't have card	0 0%

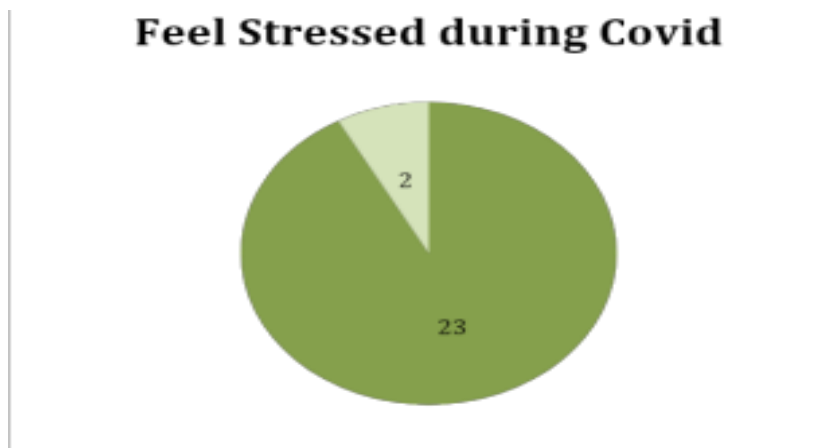
The above table clearly depicts that out of 25 ; 18 respondents have the Yellow Ration card which indicates that majority of the respondents falls under Below Poverty Line (BPL).

Table Show that 5 respondents have Saffron Ration Card which means 5 SHG members have the income above Rs. 15,000 p.a. but less than RS.1 lakh p. a. and 2 respondents have the White card which indicated that their family income is Rs 1 lakh p.a.and above whereas none of the respondents found to be without the ration card.

**5. Feel stressed during Covid:**

	Respons Percentage
Yes	23 92%
No	2 8%

The above table clearly shows that 92% of the respondents were stressed during Pandemic.



**6.Reasons for Stress amongst SHG Members:**

Reasons	Response Percentage
Loss of income	22 88%

EMI	17 68%
Health	15 60%
Loss of Social Connection	5 20%
Other	2 8%

The above table clearly shows that 88% of the respondents had the impact of covid due to loss of income , 68% of the respondents were stressed as they were not able to pay their EMI, 60% of the members were stressed due to health issue and 20% of them were stressed due to loss of social connection due to covid .

**7. Reasons why women relied on SHG during Crisis:**

The table below depicts the reasons why members relied on group during crisis:

Purpose	Responses	Percentage
For Emergency Loan	18	72%
Employment	2	8%
Social reason	5	20%
Others	0	0%

The table clearly shows that 72% of the respondents relied on SHG for Emergency loan during pandemic whereas are 20% of the respondents relied for social reason and 8% for employment support .

### FINDINGS FROM THE STU

1. Majority of the respondents' i.e 50% are in the age of group of 18-30 years. 2. Majority of the members are having the main source of Income through domestic work like Cleaning Utensils, Floors and other household work,
2. 24% of the respondents are working with the private companies, as a helper with the small vendors like Grocery shop, Gift shop, Jewelry Shop etc.
3. Very few respondents found to be work on daily basis. i.e 6%
4. 20% of the members are associated for more than 4 years.
5. 118 respondents have the Yellow Ration card which indicates that majority of the respondents' falls under Below Poverty Line (BPL).
6. 5 SHG members have the income above Rs. 15,000 p.a. but less than RS.1 lakh p. a.
7. 2 respondents have the White card which indicated that their family income is Rs 1 lakh p.a. and above
8. None of the respondents found to be without the ration card.
9. 92% of the respondents were stressed during Pandemic.
10. 88% of the respondents had the impact of covid due to loss of income, 12. 68% of the respondents were stressed as they were not able to pay their EMI, 60% of the members were stressed due to health issue and 20% of them were stressed due to loss of social connection due to covid .
11. 72% of the respondents relied on SHG for Emergency loan during pandemic whereas a 20% of the respondents relied for social reason and 8% for employment support.
12. The regular meetings were stopped. Therefore the groups faced difficult to mobilize the savings.

### CONCLUSION

The sudden outbreak of Corona virus pandemic had impacted the members of SHGs changed. They never think such a situation will emerge. The Covid-19 pandemic has totally shuttered the activities of the SHGs. It was found that lockdowns had the impact on SHG members as the members income reduced .SHG members were stressed as they were not able to pay their EMI, due to loss of social connection. Members relied on SHG for Emergency loan, social reason and for employment support.

The regular meetings were stopped. Therefore the groups faced difficult to mobilize the savings. But its also a positive sign that all the members of the SHGs are following the directions of the government sincerely to stop spread of Covid-19.

### SUGGESTIONS

SHG members can be imparted online training in respect of technology usage financial/digital literacy where they can use e-banking for transferring the amount and for EMI.

They can meet their peers through social/digital media without meeting in person; SHGS can market their products through Amazon, Flipkart, etc., thereby generating more revenue to repay their bank loans on time.

SHG members should be given flexibility in repayment of bank loans - for instance, instead of daily, weekly repayment schedule, based on their cash flows.

There exists an opportunity for SHG women to make masks, sanitizers, etc., to supply for online customers, and, thereby, maintaining their bank loan accounts healthy.



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**A STUDY TO UNDERSTAND WHICH OTT PLATFORM WAS MOST WATCHED DURING COVID-19 TIME BY STUDENTS****<sup>1</sup>Satish Pradhan, <sup>2</sup>Sakshi Chavan, <sup>3</sup>Roshani Kadwaikar and <sup>4</sup>Dr. Sarika Sagar**<sup>1-3</sup>Department of BMS, Dnyanasadhana College, Thane<sup>4</sup>Guide**ABSTRACT**

OTT is the software platform which stands for Over the Top. It is connected with the internet for delivering entertaining Content to the viewers. In India, there are 350 million OTT users, and nearly 96 million active paid OTT users. The students are also included in the subscriber list of OTT. During the Covid-19 pandemic time the Students were not able to go out & not even able to watch movies in theatres, Cinemas, etc. OTT gave new contents, new platform, entertainment, etc. which satisfied the audience. Amazon Prime Video, Netflix, Disney+ Hotstar, Sony LIV, ZEE5, Voot, etc. are some of the major OTT platform in India. This paper is objected to understand which OTT platform was most watched by the students during pandemic.

Keywords: OTT, Pandemic, Students, entertainment.

**INTRODUCTION**

Due to pandemic whole world was forced to stay home which resulted in switching to online mode. OTT is a result of modern technology but, it gain boost during pandemic. OTT is the software platform which stands for Over The Top. OTT is connected with the internet for delivering entertaining Content to the viewers. It streams videos not through the traditional cables but through the internet. The devices such as laptop, smart TV, tablet and mobiles which are connected to the internet get access to the OTT platform. It simply means you're able to get access to your favorite entertainment programs wherever you are and whenever you want. So viewers started choosing OTT platforms rather than streaming videos on traditional cables.

In India OTT platform started with Bigflix, which was launched by Reliance Entertainment early in 2008. Bigflix was India's first OTT platform. In consequence from 2013 onwards ZEE5 and Sony LIV entered into the OTT world. Disney+ Hotstar was launched in 2015 and its viewers are increasing right from its launch. Later, Netflix entered in India in 2016 and gave competition with other platforms like Amazon Prime and Mx player. Even though OTT has been introduced early in 2008 in India, it gains importance during pandemic in 2020.

OTT platform gave a huge platform to those with the entertaining as well as informative contents. Students i.e. the youth became the major audience for the OTT platform. And as every individual is different from one another, the taste for the entertaining content differs from person to person. During pandemic as everyone was stuck into house, and majority of them turned towards OTT platform for their better entertainment.

**STATEMENT OF PROBLEM:**

To study which OTT platform was most watched during COVID-19 time by students

**OBJECTIVES**

To study which OTT platform was most watched by students during pandemic.

To understand the preference for OTT platform over traditional cable.

To find out what type of contents students have the most interest in.

**REVIEW OF LITERATURE****Prof. Ria Patnaik and .etal (2021)**

From this research we understand majority of the population is aware of what OTT platform refers to. And the data collected shows that it is widely spread medium in India. Due to pandemic people are constantly switching different kinds of platform for their entertainment. (55%)smartphone over (24.5%)laptop and only(20%)T.V. are the mode of consumption people preferred during pandemic period. Over 59.1% of the population started using OTT platform during Covid-19 pandemic. The study says 'the day is not far when the people will see OTT platform as an equally popular platform for watch movies'. The known OTT platforms such as Disney+ Hotstar, Netflix, Amazon Prime, etc. have become households, for every age group of people.

**Dr. S. Anbumalar and .etal**

This research finds that the young India has restricted because of limited number of channels in traditional television. Thus OTT platform became more popular during COVID-19 pandemic period with its wide range of

entertainment options. Majority of the film makers are happy because of this invention of OTT platform. Apart from that one of the family member is enough for everyone in a family to save a lot of money and time. People now have options at their fingertips by the way of OTT technology.

**Navsangeet Saini (2020)**

This study finds that the main reason for popularity of the OTT platform is availability of cross-cultural content, informative contents in Documentary/ docu-series formant. OTT platform is looking forward to capture a new horizon , but the habitual preference for traditional TV media cannot be ruled out completely. Web series has emerged as one of the favorite program format. The study finds that the use of OTT platform such as Netflix, Disney+ Hotstar, Amazon prime, etc. has seen a rise mostly among the youth from the overall population. OTT platform also contains global content from the diverse culture which attract the youth more.

**Reshma and Chaithra (2020)**

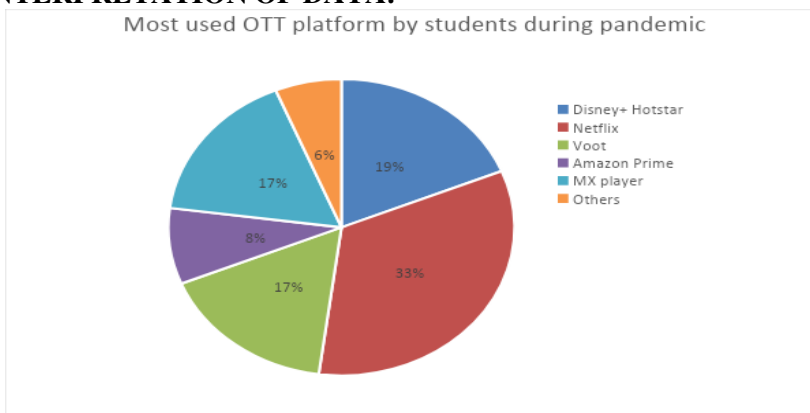
In this study it is concluded that the students are using OTT platform for both their personal entertainment and academic purpose. The finding of this research shows that the streaming movies and shows online have become a culture among the students i.e. among the youth. All this aspect are based on the kind of services provided by the OTT platform to the customers and gaining more and more subscribers day by day as the competition among the OTT platform has increased . OTT platform will reach and remain at the top option when it comes to entertainment and spending leisure time. OTT platform clearly represent the future media. People also prefer regional television shows but when it comes to teenagers they prefer foreign shows more over the regional shows.

**RESEARCH METHODOLOGY**

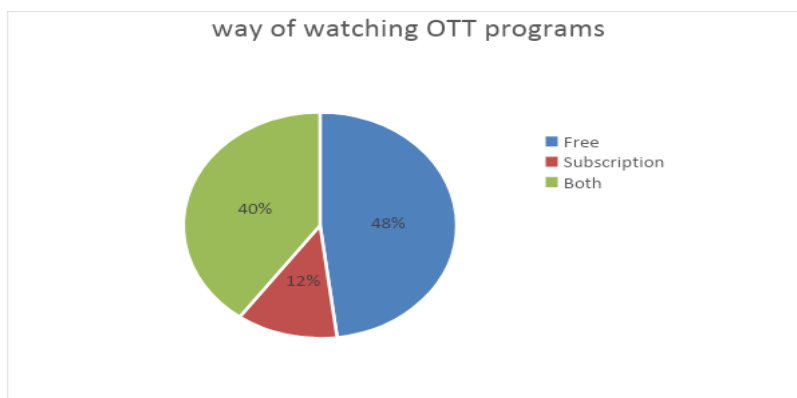
The information for this study has been collected from secondary sources like different websites and research papers.

The method used for this research is Questionnaire method. The data is collected from the 50 sample students through the google form.

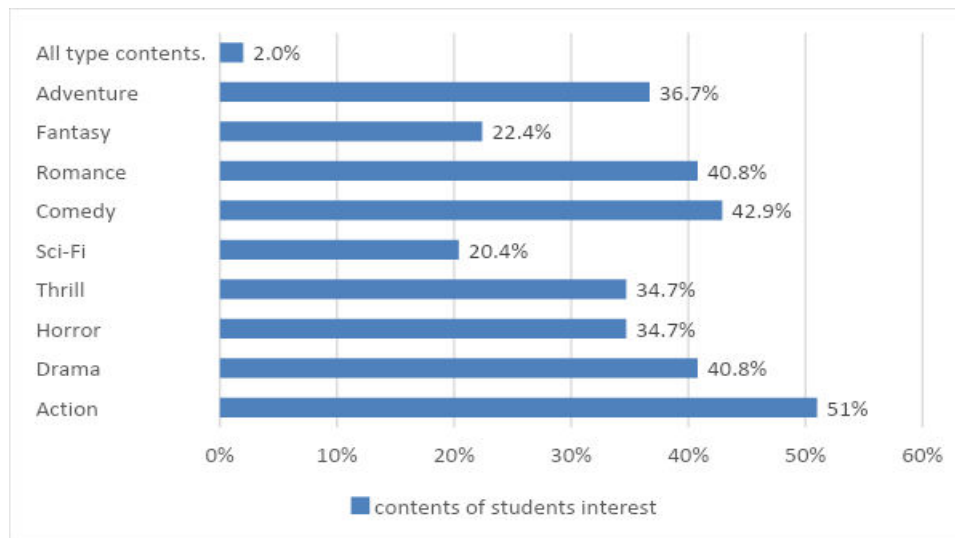
**ANALYSIS AND INTERPRETATION OF DATA:**



1.From the above collected data it is easy to identify Netflix was most watched OTT platform over the pandemic period with 33% of voting because of it’s contents and some other features. Disney+ Hoststar has 19% of voting for its content as well as its affordable subscription rate. MX Player and Voot goes hand in hand with 17% of vote for each followed by Amazon Prime with 8% of votes for it’s Exclusive contents. Our youth also prefer other OTT platform for their better entertainment.



2. Through the survey we came to a conclusion that 48% of our sample students prefer free contents of OTT platform. While 40% of them go for both free and subscription based content of OTT platform accordingly. And only 12% of the crowd switch to subscription based contents.



3. From the collected data we understand programs containing action based content has gain most 51% interest of students. Then comes comedy programs with 42.9% of interest closely followed by dramatic and romantic contents of 40.8% interest selected by our youth. Then comes adventurous programs with 36.7% of interest and thrill and horror category with 34.7% of interest. Very few of our sample students have interest in fantasy and sci-fi contents with 22.4% and 20.4%. and very countable have interest in all types of contents.

#### FINDING AND CONCLUSIONS:

OTT platform is gaining momentum day by day by providing entertaining contents of their audience's choice in affordable rate of subscription and sometime free of cost. Some of the OTT platforms also provide Exclusive contents which catches attention of the audience. The majority of the OTT audience is the youth i.e. students. Everyone has their own taste of entertainment. They choose the OTT platform according to the contents, their interest, sometime based on the paid subscription and sometime free of cost. In this study, which was held to find out 'which OTT platform was most watch during COVID-19 pandemic time by students' we understand that the students/ the youth selects the contents of their interest from the OTT platform which provides them it in affordable rate of subscription and many a time free of cost.

#### RECOMMENDATIONS:

OTT platforms also contains informative and educational contents which are highly avoided by the audience, mostly by the youth i.e. students. Everything has its pro's and con's, so it is necessary to draw limitation for watching OTT platform.

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**A STUDY ON PREFERENCE OF DEGREE COLLEGE STUDENTS WITH RESPECT TO ONLINE LEARNING OR OFFLINE LEARNING IN THANE CITY COLLEGES**

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**ABSTRACT**

*The world have closed due to the COVID-19 Pandemic. Because of covid-19 pandemic situation the most of schools and colleges shifted to online learning platforms to keep the academic activities going. The purpose of this research was to know which learning method is more effective among degree college students . To adopt online learning method it's a great task. Online classes in digital platform have been chosen to avoid disruption in studies for students. Degree college students have experienced both the learning method online or offline. Therefore, a study has attempted to know the preference of degree college students with respect to online learning or offline learning in Thane city colleges. We circulated questionnaires through Google forms to collect the data from the degree college students. Most online courses are great to say the least, especially when it's with live instructor but nothing beats face-to-face learning facility.*

*Keywords: Degree college, Learning methods, students preference, platform*

**INTRODUCTION**

As the coin has two sides, each thing in the world has two sides of advantages and disadvantages.

Due to the pandemic situation of corona virus, the whole world was going online. Children were doing study from home and job seekers were doing work from home. There were many students who were working as well as studying online. Such students were benefited because of online mode. But the interaction between the teachers and students was quite low. Many students were not even knowing there new friends in degree college. Some news channel showed the situation where is kid is sleeping, keeping the online lectures on. Or else students are facing some or the other network issues .So, here the question arises did the online mode really benefited the world?

This research paper contains the answer to some of the questions regarding preferences of online learning or offline learning of degree college students. Very few students were benefited by there learning lessons. But the practical experiences of the students was not possible due to pandemic. After the pandemic , the world is taking time to build back all its previous position. Students are trying to recapture there learning capacity. Some students completed there certificate courses in the online mode during the pandemic. Students gained at least 50% knowledge by attending lectures, webinar , activities or quizzes online. This will help in acquiring the practical knowledge of the theory learning.

**OBJECTIVES:-**

1. To analyse the satisfaction of degree students towards online learning.
2. To know the preference of application for online learning.
3. To study the benefit of degree students while online learning.
4. To understand the most effective way (online /offline) to learn for degree students. 5. To collect the reviews of degree students regarding online or offline learning mode.

**REVIEW OF LITERATURE**

In research conducted by Dhawan (2020), learning online is a need in times of covid-19 situation and some colleges for school still stuck to with offline system Dhawan (2020) has reported that some online platforms are growing rapidly in delivering online learning and integrating multimedia. This is the most important challenge for online education with the help of online learning platforms teachers and students are more comfortable to learn digitally while sitting at home. According to Rachmah (2020), most of the students are in favour to offline lectures, because that students preference is to understand better in materials being taught through offline teaching method. Their personality will grow better in offline learning. The gate opportunity to boost their skills and performance in offline lectures.

In a research conducted by Allen, Bourhis, Burrell and Mabry (2002) , the students performance level will decrease, if the teaching method is online the student get low satisfaction, because they are not able to do some

activities which will help them to achieve more. However, they said that distance learning is usually just effective as offline learning. IJTHAP (2021) , they stated that method of learning is shifted to online learning process due to covid-19 pandemic. In this situation many of students and teachers are forced to use online learning tools. They also stated that teaching online is more beneficial in this pandemic situation. However, the network problem becomes the main problem while learning of online the quality of internet networking is very beneficial on the success of the online method.

Khafit , Sulastrri and Fauzan (2020) found that self confidence, perceived usefulness, perceived ease of use have a significant positive effect on the use of e-Learning in students. Some important features in the online process must be implemented to maximize learning in certain situation.

**DATA COLLECTION PROCESS :-**

Primary data collection process:-

- Through questionnaires.
- Interviewing some degree students through virtual mode.

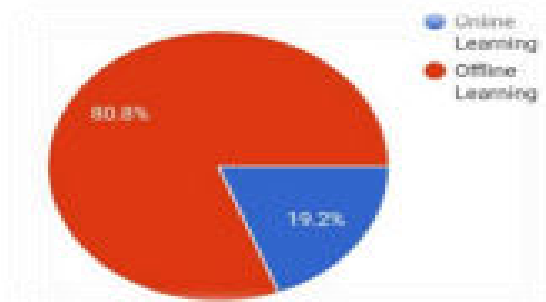
**RESEARCH METHODOLOGY:-**

Research universe	Thane city
Sampling method	Simple random sampling

Sample size	50
Method of data collection	Primary data collection Method
Primary data collection	Pre- structured questionnaire

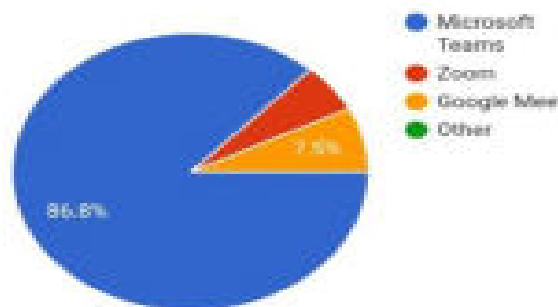
**DATA ANALYSIS AND INTERPRETATION:-**

Q.1. Which learning mode is comfortable for you?



**Analysis:-** The pie chart above shows the highest response towards **offline** learning mode. Interpretation:- we can interpret that offline learning mode is the best and comfortable way of learning.

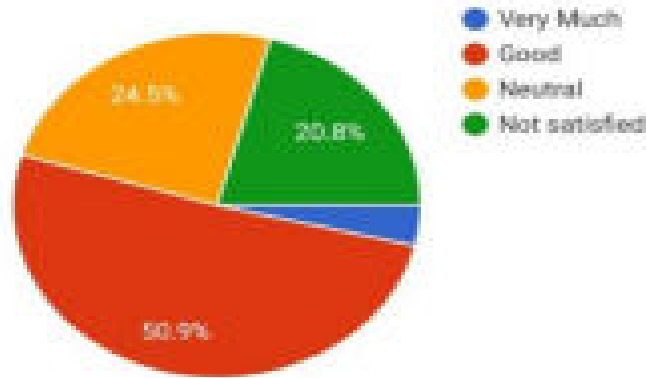
Q.2. Which online platform do you use for your online lectures?



**Analysis:-** The pie chart above shows the highest response towards **Microsoft Teams** application.

**Interpretation:-** So we can interpret that degree college students are satisfied with the features of Microsoft teams

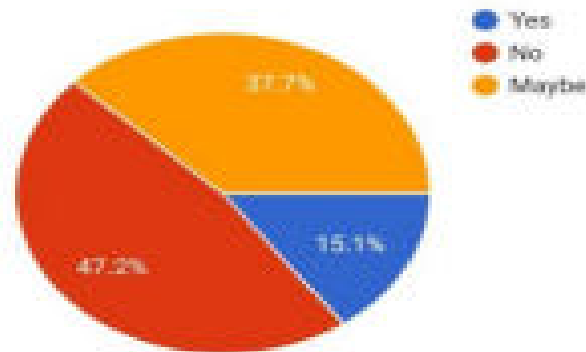
Q.3. How much you were satisfied with online learning?



**Analysis:-** Analysing the above pie chart maximum respondents feels online lectures are good, while some can't respond a proper answer, and some respondents are not satisfied with the online mode

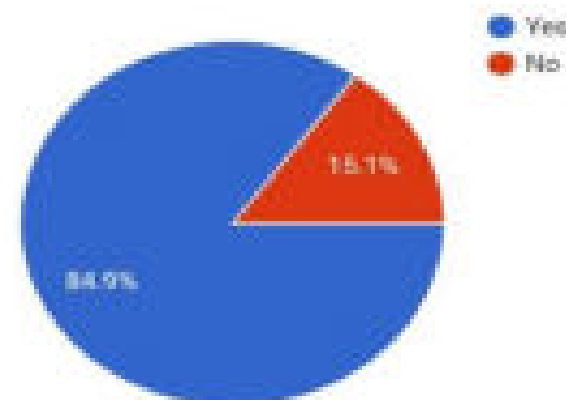
**Interpretation:-** we can interpret that education system in post COVID period will be online and offline parallel.

Q.4. Do you think learning online is good for your academic?



**Analysis:-** The above pie chart is showing the response concluding not satisfied. **Interpretation:-** we can interpret that for better education and understanding offline mode is most preferred by degree college students while some supports online learning mode because one can attend the lectures from anywhere as some students are working on Part-time or full time basis.

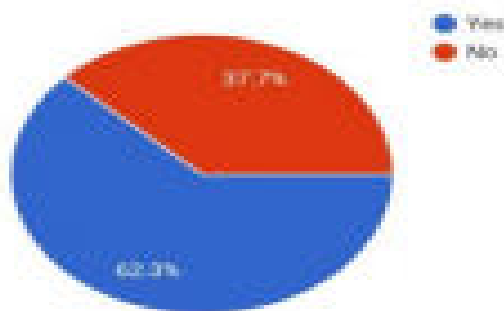
Q.5. Was you a regular attendee of online lectures?



**Analysis:-** This pie chart is showing that our lots of respondents attend the online lectures regularly.

**Interpretation:-** we can interpret that due to the lockdown for the pandemic situation of COVID- 19 respondents were interest fully attend the lectures with fail.

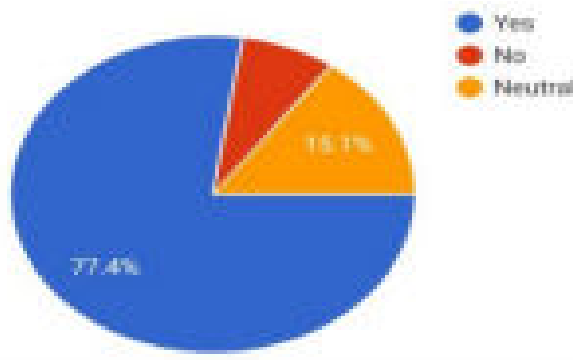
Q.6. Did you face any health issues like body pain, laziness, obesity headache, eyes defect etc. While learning in online mode.



**Analysis:-** This pie chart shows that the lots of respondents faced a various health issues while attending online lectures

**Interpretation:-** we can interpret that even if online learning saves time and cost of travelling, respondents are more in favour of offline learning.

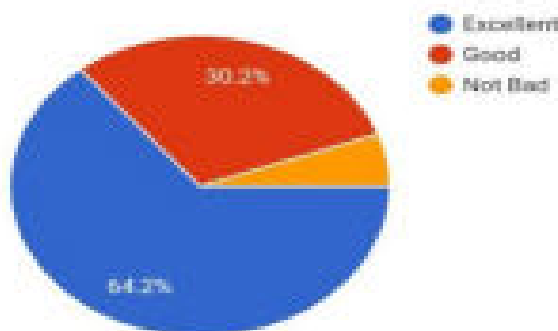
Q.7. Did you find going for offline lectures are more suitable or more understandable than online learning?



**Analysis:-** The above pie chart shows the feedback of degree students regarding online and offline learning modes

**Interpretation:-** we can interpret that degree students are more understandable with the practical knowledge which is taken during lectures conducted offline

Q.8. What was your experience of learning offline?



**Analysis:-** The above pie chart shows the satisfaction of degree students regarding online v/s offline learning.

**Interpretation:-** we can interpret that even if online mode wasn't so comfortable still the instructors and students contribution in lectures used to satisfy the degree students.

**HYPOTHESIS:-**

H0 =Education doesn't depend upon learning offline or online

H1= Education depends upon learning offline or online



**FINDING & CONCLUSION:-**

Through this research we can conclude that degree students are more in favour of offline learning than online learning. As the offline learning mode has various practical knowledge and understandings effectively with discussion among friends and with the Professor.

We can also conclude that post COVID education will be parallel- online + offline learning.

**Scope for further research:-**

- ✓ Finding the reasons why the students felt offline learning is more better than online learning.
- ✓ Research on the problems faced by students as well as on the instructors during online mode.
- ✓ Absence components in online and offline learning.

**REFERENCES:-**

- 1) Online Learning: A Panacea in the Time of COVID-19 Crisis Shivangi Dhawan First Published June 20, 2020 Research Article <https://doi.org/10.1177/0047239520934018>
- 2) Effectiveness of Online vs Offline classes for EFL Classroom : a study case in a higher education. May 2020 Journal of English Teaching Applied Linguistics and Literatures (JETALL) 3(1):19 DOI:10.20527/jetall.v3i1.7703
- 3) Comparing Student Satisfaction With Distance Education to Traditional Classrooms in Higher Education: A Meta-Analysis June 2002 American Journal of Distance Education 16(2):83-97 DOI:10.1207/S15389286AJDE1602\_3

**SAMPLE COPY OF QUESTIONNAIRE:-**

Questionnaire for Research Paper

Questionnaire for Research Paper for A study of preference of degree college students with respect to online learning or offline learning in Thane city college's

5. Which learning mode is more comfortable for you?

Mark only one oval.

Online Learning

Offline Learning

6. Which online platform do you use for your online lectures ?

Mark only one oval.

Microsoft Teams

Zoom

Google Meet

Other

7. How much you were satisfied with online learning?

Mark only one oval.

Very Much

Good

Neutral

Not satisfied

8. Do you think learning online is good for your academic education?

*Mark only one oval.*

- Yes  
 No  
 Maybe

9. Was you are a regular attendee of online lectures?

*Mark only one oval.*

- Yes  
 No

10. Did you face any health issues like Body pain, lazy ness, obesity, headache , eyes defects while online learning ?

*Mark only one oval.*

- Yes  
 No

11. Did you find going for offline lectures are more suitable or more understandable than online learning ?

*Mark only one oval.*

- Yes  
 No  
 Neutral

12. What was Your experience of learning offline?

*Mark only one oval.*

- Excellent  
 Good  
 Not Bad

13. Do you feel that your performance is increased in offline lectures than online lectures?

*Mark only one oval.*

- Yes  
 No  
 Maybe

14. Do you think you are less active in online classes ?

*Mark only one oval.*

- Agree  
 Disagree

## A STUDY OF INCREASE IN THE USE OF "AUDIO BOOKS" POST COVID

<sup>1</sup>Bhakti Vishwas Gavankar and <sup>2</sup>Dr .Varsha Mayuresh More<sup>1</sup>Student, TY.BMS/ Marketing<sup>2</sup>Assistant Professor, BMS Department

Satish Pradhan Dnyanasadhana College of Arts, Science &amp; Commerce – Thane

**ABSTRACT**

*In recent years, audiobooks have become more popular in the book industry despite the common misconception that listening is less beneficial than reading a physical book. Marketers used technology as a channel to target consumers and convince them to listen to the audiobook for multitasking and productivity purposes. Through transmedia, author branding and influence culture, the audiobook market has proven its elasticity in response to the coronavirus pandemic. It was assumed that audio-books would not perform as planned in 2020 since COVID 19 seized most travel; therefore, consumers stopped listening to audiobooks as part of their travel routine. Instead, digital audiobooks continued their upgrowth trajectory and thrived as a method of relaxation during the pandemic*

*Keyword: Covid-19, Audiobook, Smartphone, Growing Industry*

**INTRODUCTION**

Audiobooks have taken several forms over the years, most notably from a physical product purchased at a store to a digital downloadable code on your smartphone, but have never been as favored as the hardcover format. Since print books were much easier and less expensive to create at the time audiobooks were recorded for the phonograph in the late 1800s, the audiobook industry was not as successful as the print books due to availability and convenience.<sup>1</sup> Yet, there's a misconception that the hardcover is not only superior but that audiobooks are cheating the print book. Some feel they don't retain as much information when they listen than when they read; others feel that listening is more pleasurable, especially if it is a common practice

**CHALLENGES FACED BY AUDIO BOOKS IN " COVID"**

1	Members have no information
2	Marketing problems
3	Weak Financial Management

**RESOLVING CHALLENGES**

Provide information through social media about new stories seasons and premium package · Offer different premium package to compare competitor

**REVIEW OF LITERATURE OF OF "AUDIO BOOKS****JD Sanders Jr – (2016)**

A library's collection development decisions are made using a variety of criteria, depending on the character of the library and the intended audience which it serves. One decision that libraries must face in deciding how best to meet the goals of their institution is to determine

**Jessica E. Moyer December 5, 2011**

This paper reviews the current state of the research literature for audiobooks and e-books and discusses the implications for library services and collections. As audiobooks increasingly come in digital formats and e-books provide text-to-speech functions, the lines between these two once distinct formats is blurring. Additionally, several of the key studies in these areas use both audiobooks and e-books, either individually or together in the same study.

**Chen, Shu-Hsien L.2004**

Chen\_SLMAM2004.pdf Begins with a brief overview of the history of audiobooks and audiobook publishing for children, and then discusses some of the ways in which children have reading difficulties: insufficient reading strategies; text complexity; and lack of personal interest, prior knowledge, or background information. The article then discusses the benefits of audiobooks for young readers, including motivation, increased access to repetition, and active listening, among others. It also includes strategies for audiobook use generally, such as listening with accompanying text and by providing directing questions before and after listening to encourage critical thinking, and more specifically in school settings. Finally, the article discusses narration considerations and gives suggestions of how to find good audiobook recordings.

**Marchionda, Denise. (2001)**

article\_archive/BridgetoLiteracy\_Optimized.pdf This article discusses how audiobooks can be used to improve literacy from a very young age, beginning at the same time that parents read aloud to their child (but not supplanting that experience). As children become older, the author says that audiobooks can be used to model good reading out loud, helping them see how punctuation, enunciation, and emphasis can be used to improve a narrative experience. She also discusses how audiobooks can improve vocabulary, encourage active listening and critical thinking, aid in comprehension of stories set in unusual locations or including humorous writing, and generate excitement for reluctant readers. Throughout the article, the author includes quotes and anecdotes from teachers, authors, and students

**Wellner, Molly. 2010**

This capstone study by a student getting her MA in ESL at Hamline’s School of Education examines the influence a home/school audiobook program had on the home reading experiences and retell abilities of three ESL kindergarteners. In addition to the observations and data collected by the author in her own study regarding the use of audiobooks by ESL kindergarten students, the capstone paper includes a useful literature review of several previous studies regarding use of audiobooks to support reading for English language learners (p. 22- 24).

**N.Srivastava, 2021**

Audiobook genre on the process? the audiobook genre was found to positively affect the relationship between PEOU/PU, in agreement with the views by Lee 31 and Li 32 for the adoption of e-books. This paper offers practical implications for developers to design audiobook

**Miranda Cueva – ( 2020 )**

This paper reviews the current state and say about the use of audiobook is increasing Virtual entertainment media have become essential for children, especially in times of confinement where some study virtually and others give their studies a break, a situation that is occurring worldwide due to the spread of COVID-19. This article shows the systematic.

**OBJECTIVE:**

To understand why audiobooks are increasing these days

To explore customer preferences of audiobook

To understand the advantage and limitations of audiobook

**RESEARCH METHODOLOGY**

**PRIMARY DATA** - For this research the data is collected from **20** existing self-help group members who are operating their own SHG in Thane city .

**SECONDRY DATA** - The paper is also based on Secondary Data collected from various sources like journals and websites

**DATA ANALYSIS & INTERPRETATION**

**Table 1** : Particular Frequency Yes 41.9%: No 58.1%

**INTERPRETATION :**

The above graph states that People are know about the audio books and they mostly use it

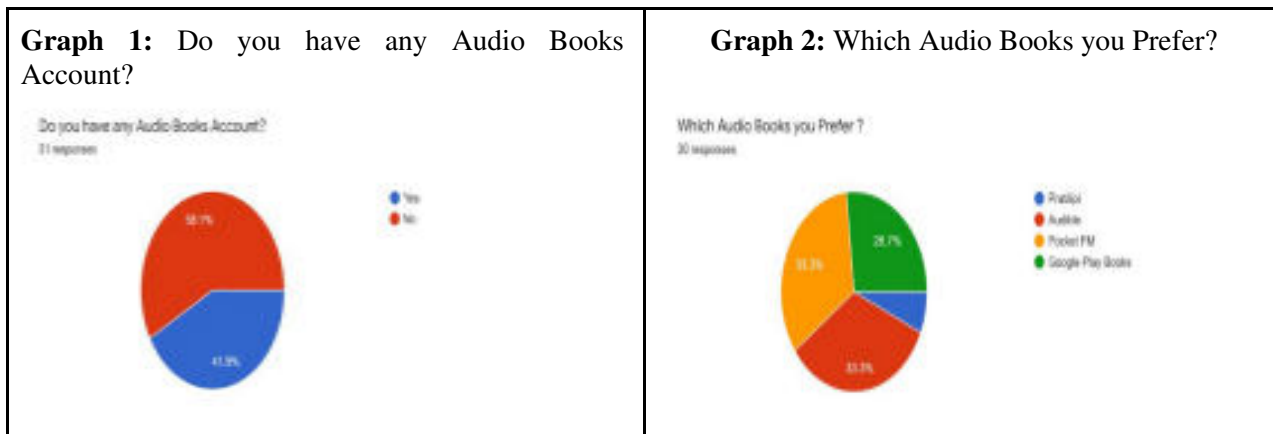


Table 2:

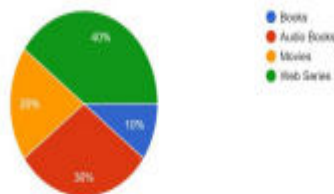
Particulars	Frequency
Pratilipi	6.5%
Audible	33.3%
Pocket FM	33.3%
Google Play Books	26.7%

**INTERPRETATION:**

The above graph represents that the majority of respondents like to listen Pocket FM and audible or they are aware about pratilipi and google play book.

**Graph 3:** Which Following mode do you prefer when you have insufficient time.

Which Following mode do you prefer when you have insufficient time.  
33 responses



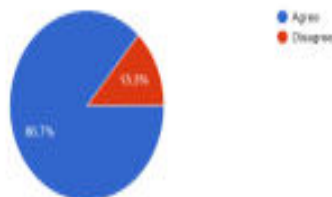
**Graph 4:** Which type of genre you like in audio book?

Which type of genre you like in audio book?  
33 responses



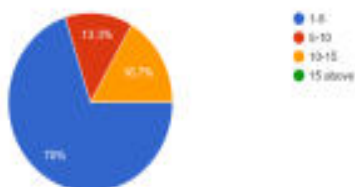
**Graph 5 :** Do you think Audio Books improve your vocabulary ?

Do you think Audio Books improve your vocabulary ?  
33 responses



**Graph 6:** How many Audio Books you listen in a month?

How many Audio Books you listen in a month?  
30 responses



**Table 3:**

Particulars	Frequency
Book	10%
Audio book	30%
Movies	20%
Web Series	40%

**INTERPRETATION**

The above graph represents that the majority of respondents like to watch web series most of the time

**Table 4:**

Particulars	Frequency
Horror	30%
Romantic	16.7%
Self Help	33.3%
Mystery Thriller	20%

**INTERPRETATION**

The majority of listeners like to hear self help and the horror Mystery Thriller most and 16.7% people only like romantic audio books .

**Table 5:**

Particulars	Frequency
agree	86.7%
disagree	13.3%

**INTERPRETATION**

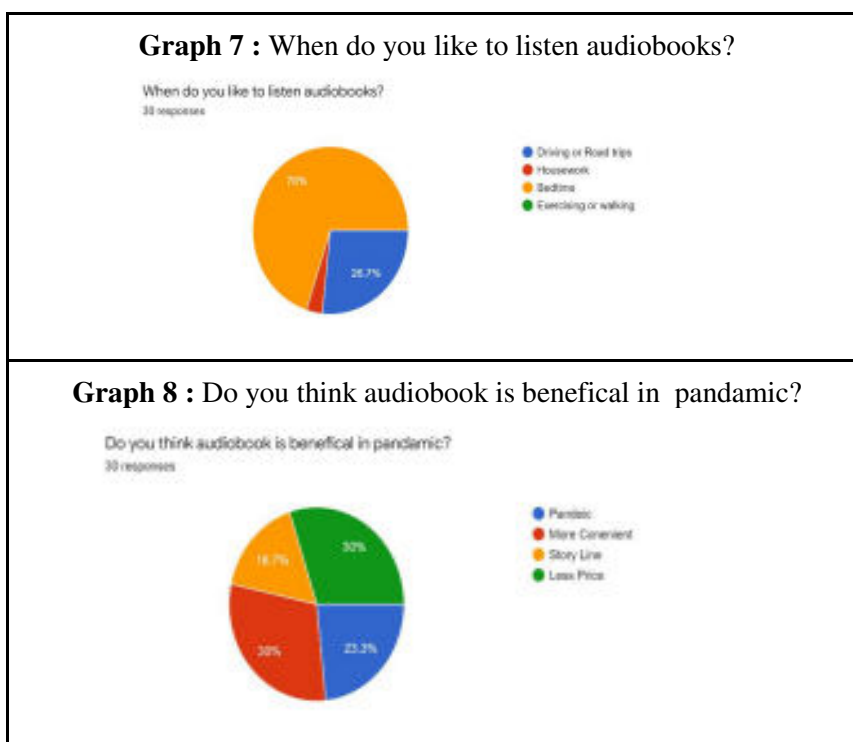
They are majority people think that the use of audiobook improve their vocabulary

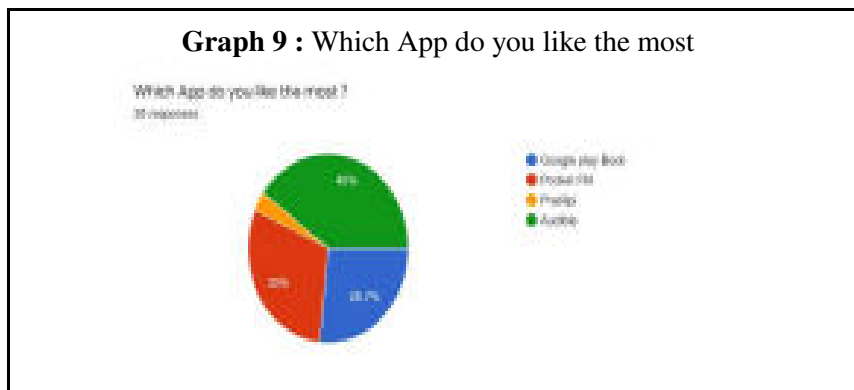
**Table 6:**

Particulars	Frequency
1-5	70%
5-10	13.3%
10-15	16.7%
15	0%

**INTERPRETATION**

The majority of people here only one to five audiobooks in a month





**Table 7:**

Particulars	Frequency
Driving or Road trips	26.7%
Housework	3.3%
Bedtime	70%
Exercising or walking	0%

**INTERPRETATION**

The most of people like to hear audiobook driving car best time and house work

**Table 8**

Particulars	Frequency
Pandeic	23.3%
More Conenient	30%
Story Line	16.7%
Less Price	30%

**INTERPRETATION:**

In this graph most of people thing pandemic and less price and more convenience that reason the audio book is beneficial for them

**Table 9**

Particulars	Frequency
Google play Book	26.7%
Pocket FM	30%
Pratilipi	3.3%
Audible	40%

**INTERPRETATION**

In above graph we can see majority of like to listen pocket FM and audible

**FINDINGS & CONCLUSIONS**

1. The Majority of respondents are Know about the audiobook.
2. The majority of respondents like to listen Pocket FM and audible or they are aware about pratilipi and google play book.
3. The Most of responder traffic watching web series when they have insufficient time 4. They are mostly people like self-help and horror mystery thriller in audio books 5. The 86.7% people think that the use of audiobook improves their vocabulary 6. People only hear 1to5 and 5 to 10 audio books in a month
4. The most of people like to hear audiobook bedtime and housework and long drives
5. The majority of people think the audiobooks is beneficial for their because they are more convenient than the physical book and their have to pay a less price and can you more audiobooks in that amount
6. The most people prefer audible and pocket FM and only 26.7% people like to use Google Play books and 3.3% people use pratilipi

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**SUGGESTIONS**

- Announce About Your Audiobook Launch on Your Digital Platforms · Go By Adding Audiobook Retailer Links To Your Website
- Create Inventory of Audiobook Photography
- Open audio platform for all. It lets anyone upload their own music or audio. On their audio book account
- frequently update your, positive reviews and ask for opinion for user

**REFERENCES**

**A) JOURNALS**

- **JD Sanders Jr** – ( 2016 )audiobook selection in the public libraries of North Carolina.PO Box 2108, Andrews, Texas ( ISSN797-14 )
- **Jessica E. Moyer** (2011) Audiobooks and E-booksReference & User Services Quarterly, (vol.4, pp. 340–54)2012 American Library Associatio
- **Chen, Shu-Hsien L.**( 2004 )Audiobooks and E-books. (McEwen 110-26-14) · **Marchionda, Denise. (2001)**Use of Audiobooks in a School Library (ISSN: 2165-1019)
- **Wellner, Molly. (2010)** How an audiobook library program influences book interactions of three ESL kindergarteners (ISBN: 978-1-61544-102-0 )
- Miranda Cueva – (2020) Benefits of using an audiobook application as an educational entertainment tool for children ( cov-1398-260 )
- **N.Srivastava, (2021)** Investigating Antecedents of Adoption Intention for Audiobook Applications (ISBN: 178-179-20)

**B) WEBSITES**

<http://www.audiofilemagazine.com/>

<http://www.hamline.edu/WorkArea/linkit.aspx?LinkIdentifier=id&ItemID=2147491053>

<http://www.audiopub.org/resources/>



**A STUDY OF GROWTH OF ONLINE EDUCATIONAL TEACHING APP “BYJU’S” POST COVID****<sup>1</sup>Atul Laxman Yewale and <sup>2</sup>Dr. Varsha More (Guide)**<sup>1</sup>Student, TY.BMS/ Marketing<sup>2</sup>Assistant Professor, BMS Department<sup>1,2</sup>Satish Pradhan Dnyanasadhana College of Arts, Science & Commerce – Thane**ABSTRACT**

*Due to this Covid situation many students are in lockdown, they are in him attending online lectures. In this situation Byju's giving platform to students for online learning. Byju's e-learning App is one of the most used online learning mobile app in India. Byju's app brings new and innovative trends in education, specifically in online education. The application's main segment is to provide an electronic learning platform with numerous examples to improve students' concentration. It is focused only on learning the concept by various methods and through various animated videos. This paper is attempted to study of growth of BYJU'S after covid and Students behaviour on that.*

*Keywords: Online Education, Students response towards e-learning, teaching.*

**INTRODUCION**

Learning styles have significantly changed over the years. Gone are those days when we memorized the concepts and put it down during exams. The current teaching-learning environment prefers personalized learning. The teacher is now a facilitator, a mentor and a guide. He/she is not just a content provider. The teacher constructs knowledge through interaction with the students. . The facilitators construct the knowledge through the active participation of learners. Learning is student-centred and the students are autonomous. Teachers promote critical thinking of the students. They guide their students to find solutions to a problem. The modern learning is highly technology oriented. Teachers make use of modern amenities like smart boards, projectors, audio visual aids, and online sites for teaching. Teaching and learning materials are available at the click of a button. The internet, which is the largest network, has become a major tool for teaching learning process. Multimedia resources, blogs, online forums, online libraries and various websites, provide information necessary for the user. Educational apps like vedantu, Unacademy, Byjus: The Learning App, etc. are designed keeping the learner in mind. Byjus for instance is one of the biggest educational apps in the world.

Once a startup Byjus now caters to almost 300 million students in India. The app uses 3-D animation, motion graphics and visual effect technique to provide an immersive learning. Started by Byju Raveendran from Kerala, Byju's is now the most valued Edtech Company in the world. This paper helps to understand their growth after pandemic.

**OBJECTIVE**

1. In this paper, we analyse Byju's app's influence on students during the COVID-19 pandemic. 2. This paper also analyses how e-learning apps can focus on enhancing the experience of students.

**REVIEW OF LITERATURE****Singh and Sangeeta [2015]**

States that in the constructive learning process students do not sit idly remain as passive gainers of knowledge but are active constructors of “knowledge through experience, observation, documentation, analysis and reflection.

**Shumaila Bhutto and Imran Umer Chhapra [2013]**

In the paper, "An Exploratory View," opines that teachers who are part of the constructive process “should receive appropriate training with awareness of overall progress and the quality and quantity of support and practical suggestions. The training the teachers undergo and qualitative and quantitative assessments they make increase the validity of Constructive methodology.

**Sarrab, Laila and Hamza [2012]**

M-learning access as a handy system that interact with the learner and teacher and facilitates teaching-learning process. Both teachers and students need a proper and handy system to interact with each other and facilitate the teaching-learning process. “M-learning systems are not to replace the traditional classrooms, but they can be used to complement the learning process in our schools and universities

**Adnan Majeed [2015]**

In the paper, "Survey Paper on Mobile Learning and Education," explicates that Mobile Learning transforms the entire educational scenario and it has lot of business and education applications. Students increasingly use smartphones, tablets, iPads, PDAs, online education apps to improve productivity in their studies.

**Ansari [2017]**

Studies show that students have adequate knowledge, awareness and know how of mobile technology and the Internet. Students highly agree that mobile learning apps are very important for their learning and research purposes. Modern educational scenario expects that learners and instructors should prepare themselves for the next generation of teaching and learning.

**Renu Yadav (2016)**

In "Role of Constructivism in Learning," opines that in the Constructive classroom, scaffolding helps the students to “develop the ability of reflection,”

**Ann Marie Casanova (2018)**

In her paper, "Case study - Cultivating a love of learning in K 12: BYJU’s: How a Learning App is Promoting Deep Conceptual Understanding that is Improving Educational Outcomes in India (English)," elucidates that Byju's App “wants to revolutionize the way millions of students think and learn”

**Nayak (2013)**

Constructive techniques ensure that students learn difficult subjects with effectiveness and ease. Constructivism enhances the students to be critical learners.

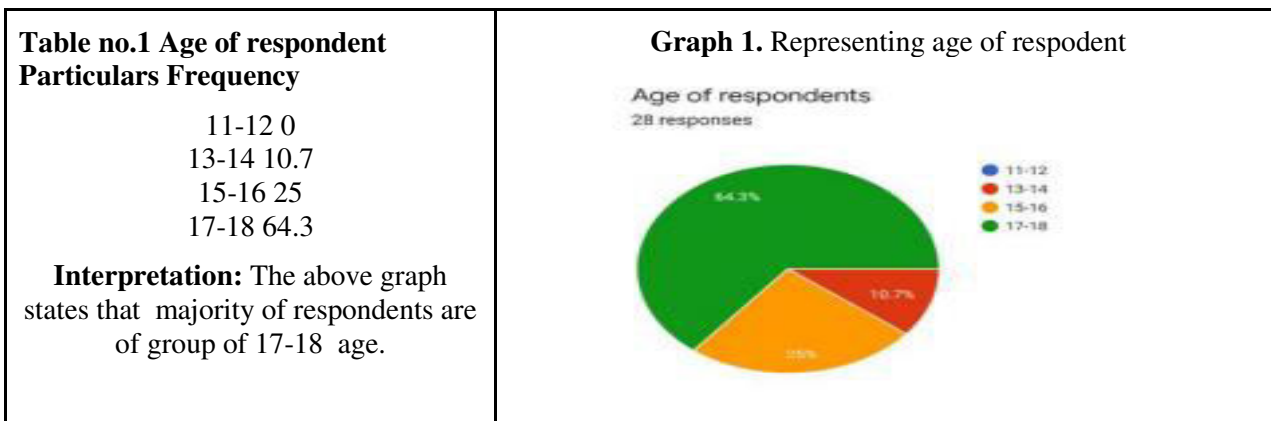
**RESEARCH METHODOLOGY**

**Primary Data-** A survey is conduct for students related to online education through Byju’s app during COVID 19 pandemic.

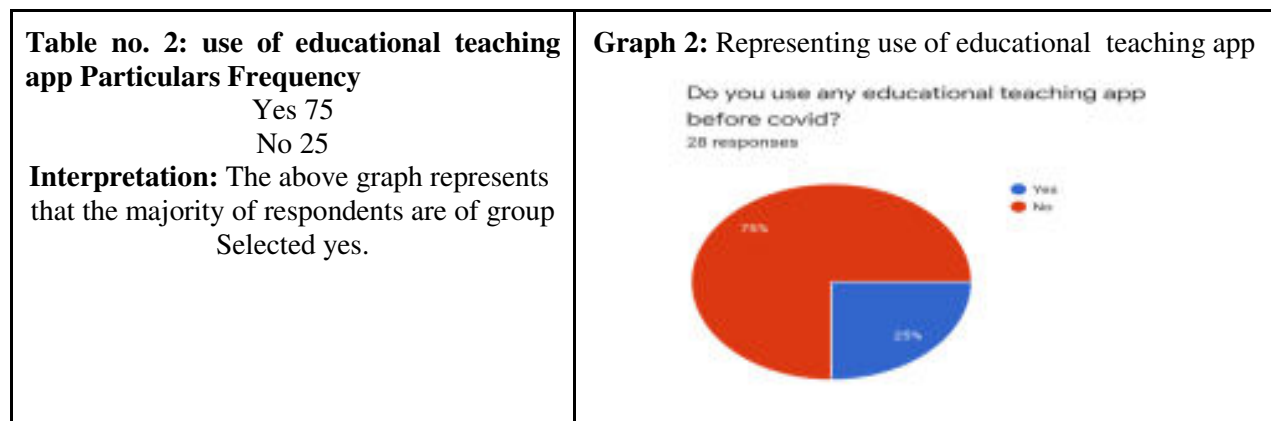
**Secondly Data-**In addition, analyze the information collected from the survey and from various scholarly articles.

**DATA ANALYSIS AND INTERPRETATION**

**Q. 1 Age of respodent**



**Q.2 Do you use any educational teaching app before covid?**

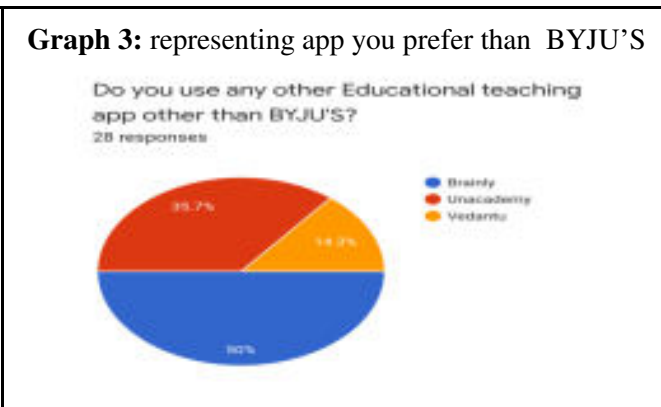


**Q3. Which other app you prefer other than BYJU’S?**

**Table no. 3: App prefer other than BYJU’S**

**Particulars Frequency**  
 Brainly 50  
 Unacademy 35.7  
 Vedantu 14.3

**Interpretation:** The above graph represents the majorly students prefer to brainly app other than byju’s.

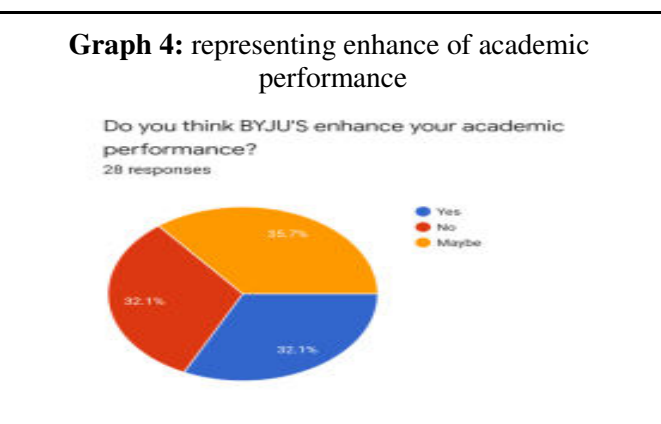


**Q.4 Do you think BYJU’S enhance your academic performance?**

**Table no. 4: BYJU’S enhance your academic performance?**

**Particulars Frequency**  
 Yes 32.1  
 No 32.1  
 Maybe 35.7

**Interpretation:** The above graph represents that most of students voted for maybe on byju’s enhance their academic performance.

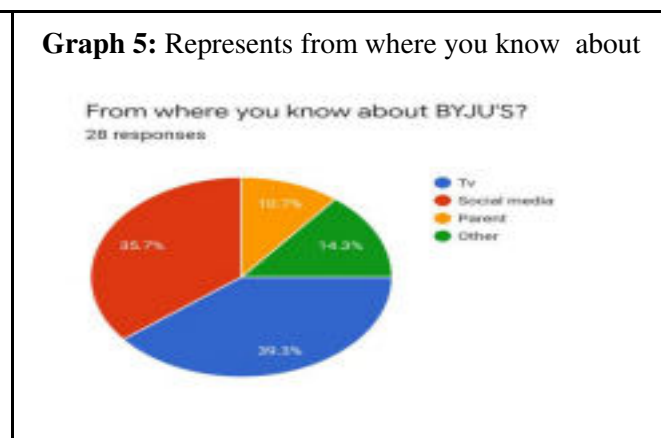


**Q.5 From where you know about BYJU’S?**

**Table no. 5: where you know about BYJU’S**

**Particulars Frequency**  
 Tv 39.3  
 Social Media 35.7  
 Parent 10.7  
 Other 14.3

**Interpretation:** The above table shows that 39.3% of students know about BYJU’S from medium of television.

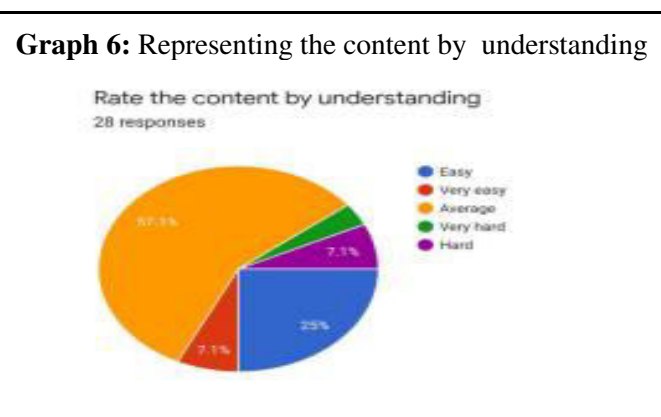


**Q.6 Rate the content by understanding**

**Table no. 6: rate the content**

**Particulars Frequency**  
 Easy 25  
 Very easy 7.1  
 Average 57.1  
 Very hard 3.7  
 Hard 7.1

**Interpretation:** The above table shows that 57.1% student voted for average for rate of content



**Q.7 Will you recommended BYJU’S to others?**

<p><b>Table no. 7: recommended BYJU’S to others</b></p> <p><b>Particulars frequency</b>                  Always 32.1                  Might be 53.6                  Never 14.3</p> <p><b>Interpretation:</b> The table represents that most of the students might be recommended app to others.</p>	<p><b>Graph 7: Representing recommended BYJU’S to others</b></p> <p>Will you recommended BYJU’S to others?                  28 responses</p> <table border="1"> <caption>Data for Graph 7</caption> <thead> <tr> <th>Response</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Always</td> <td>32.1%</td> </tr> <tr> <td>Might be</td> <td>53.6%</td> </tr> <tr> <td>Never</td> <td>14.3%</td> </tr> </tbody> </table>	Response	Percentage	Always	32.1%	Might be	53.6%	Never	14.3%
Response	Percentage								
Always	32.1%								
Might be	53.6%								
Never	14.3%								

**Q. 8 is BYJU’S need some additional content?**

<p><b>Table no. 8: Need some additional content</b></p> <p><b>Particulars Frequency</b>                  Good presentation 28.6                  Graphics quality 17.9                  Different Languages 53.6</p> <p><b>Interpretation:</b> The above table shows that majority students want additional different languages in the app.</p>	<p><b>Graph 8: Represents need some additional content</b></p> <p>Is BYJU’S need some additional content?                  28 responses</p> <table border="1"> <caption>Data for Graph 8</caption> <thead> <tr> <th>Response</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Good presentation</td> <td>28.6%</td> </tr> <tr> <td>Graphics quality</td> <td>17.9%</td> </tr> <tr> <td>Different languages</td> <td>53.6%</td> </tr> </tbody> </table>	Response	Percentage	Good presentation	28.6%	Graphics quality	17.9%	Different languages	53.6%
Response	Percentage								
Good presentation	28.6%								
Graphics quality	17.9%								
Different languages	53.6%								

**Q. 9 Do you prefer e-learning?**

<p><b>Table no. 9: Do you prefer e-learning?</b></p> <p><b>Particulars Frequency</b>                  Always 21.4                  Sometimes 64.3                  Never 14.3</p> <p><b>Interpretation:</b> The graph shows that 64.3% students prefer e-learning for sometimes.</p>	<p><b>Graph 9: Represent you prefer e learning</b></p> <p>Do you prefer e-learning                  28 responses</p> <table border="1"> <caption>Data for Graph 9</caption> <thead> <tr> <th>Response</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Always</td> <td>21.4%</td> </tr> <tr> <td>Sometimes</td> <td>64.3%</td> </tr> <tr> <td>Never</td> <td>14.3%</td> </tr> </tbody> </table>	Response	Percentage	Always	21.4%	Sometimes	64.3%	Never	14.3%
Response	Percentage								
Always	21.4%								
Sometimes	64.3%								
Never	14.3%								

**FINDINGS AND CONCLUSION**

1. Majority of students are in group of 17-18 years.
2. Majority of students are using e-learning app before from covid.
3. Other than BYJU’S 50% students prefer brainly app.
4. Majority students are selected maybe for e learning enhance their academic growth.
5. Majority of students get aware of BYJU’S from television media.

6. Students majorly responded average for rate of content of BYJU'S.
7. Majority of students might be recommended BYJU'S to others.
8. Most of students selected different languages for additional feature.
9. Majority of students prefer e-learning for sometimes.

**SUGGESTIONS**

- Develop Artificial Intelligence in Byju's app, also integrate augmented reality (AR) and virtual reality (VR) in online education.
- It is suggested to reduce the subscription cost of Byju's app. Then only ordinary people can use it
- Provide offers to loyal customers, and introduce scholarships to advanced students. • Make offline video available to the students, then they can use the app while there is no internet.
- Produce more original content lecture videos on regional languages

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- <http://www.ijsrp.org/research-paper-1213/ijsrp-p2406>

**A STUDY OF STARTUP DURING PANDEMIC WITH REFERENCE TO THANE****Ms. Krutika Mahajan and Mr. Mihir Salkade and Dr. Sarika Sagar (Guide)**

Department of BMS Satish Pradhan Dnyansadhana College, Thane

**ABSTRACT**

A *start-up* is a company or project undertaken by an entrepreneur to seek, develop, and validate a scalable business model. While entrepreneurship refers to all new businesses, including self-employment and businesses that never intend to become registered, startups refer to new businesses that intend to grow large beyond the solo founder. At the beginning, startups in **Thane** faced high uncertainty and have high rates of failure, but minorities of them do go on to be successful and influential. **The COVID-19 pandemic** is unparalleled and needs to look upon with a different lens. During the pandemic period various facilities were shut down, as to overcome those shut down start ups were initiated with the help of technology

*Keywords: Start-up, Pandemic, Thane.*

**INTRODUCTION**

Start up is bases of company and its initial stage where a company tries to build its set up and then try to expand. During pandemic much such small business emerged as there were shut down of many big industries and companies. These small start up also got supported at local level and because of technology facilities, products and services have been provided all over. Due to digital marketing and technology consumer has been experiencing and able to get facilities which were shut during the lockdown. 192 successful starts up have been done during covid period.

This start up not only giving boost to economy but also giving rise a modern form of business which can practice during emergency such like covid. Start up in food, clothing and service industry has been made. This start up also created job opportunities as unemployment has been experienced throughout lockdown stage in districts.

However, there is no compilation of information one year wise contribution made by start up in gross domestic production (GDP) of the country. Some of the efforts government has taken to promote startup culture in district.

**Here are the Top 5 Government Schemes for Startups and MSMEs, which can help them, trigger growth, and more business:**

**1. Pradhan Mantri Mudra Yojana**

PM Modi launched Pradhan Mantri Mudra Yojana, wherein Micro Units Development and Refinance Agency Bank or MUDRA Banks provide loans at low rates to micro-finance institutions and non-banking financial institutions, which in turn provide low-interest loans to startups and MSMEs. Hence, Pradhan Mantri Mudra Yojana is one of its kind fund of funds, devised and conceptualized to empower Indian entrepreneurs. Loans up to Rs 10 lakh can be availed under the MUDRA scheme.

**2. Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTSMSE)**

CGTSMSE is one of the biggest Startup Loan Schemes launched by the Ministry of MSME in India.

Under this Government scheme, a collateral-free loan of up to Rs 1 crore is provided to eligible startups and MSMEs. The loan is dispersed via a trust named Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTSMSE), which is powered by the Ministry of MSME and Small Industries Development Bank of India (SIDBI).

**3. Financial Support to MSMEs in ZED Certification Scheme**

Focussed on existing and new manufacturing units, ZED or Zero Defect and Zero Effect mission is to encourage manufacturers to create better products, with high quality and zero defects. The focus is to enable manufacturers to embrace world-class manufacturing processes, and use technology to ensure that their products are the best in the class.

The government scheme will provide both financial support, and technology and tools to ensure zero defects in their products.

**4. Credit Linked Capital Subsidy for Technology Upgradation (CLCSS)**

Govt is clearly aware that technology is the tool that can propel Indian startups and MSMEs to compete with global competitors.

This is the reason for the creation of the Credit Linked Capital Subsidy for Technology Upgradation (CLCSS) Government scheme, wherein Govt provides financial help to MSMEs to upgrade their technology and implement state of an art technological platform for their business.

Under CLCSS, Govt provides a 15% subsidy for investment up to Rs 1 crore for upgrading technology for startups and MSMEs in India. More than 7500 products/services are covered under this Government scheme.

Startup India is about creating prosperity in India. Many enterprising people who dream of starting their own business lack the resources to do so. As a result, their ideas, talent and capabilities remain untapped – and the country loses out on wealth creation, economic growth and employment. Startup India will help boost entrepreneurship and economic development – by ensuring that people who have the potential to innovate and start their own business are encouraged – with proactive support and incentives at multiple levels.

Indian government is serious in promoting entrepreneurship at the startup level and has taken a number of initiatives to ensure appropriate support. In this aspect it is relevant to mention ‘Make in India’ campaign introduced in September ’14 to attract foreign investments and encourage domestic companies to participate in the manufacturing sector.

The government increased the foreign direct investment (FDI) limits for most of the sectors and strengthened intellectual property rights (IPRs) protection to instill confidence in the startups. In order to make the country as number one destination for startups, Government of India (GoI) has introduced a new campaign called ‘Standup India’ in 2015 aimed at promoting entrepreneurship among women and to help startups with bank funding. International Journal of Financial Management and Economics ~ 45 ~ Another commendable and far reaching initiative is ‘Digital India’ introduced in 2015 to ensure government services are made available to every citizen through online platform that aims to connect rural areas by developing their digital infrastructure which translates into a huge business opportunity for startups.

#### **Advantages of Start-ups**

##### **• Startups will creates more jobs**

Yes. If you are going to become an entrepreneur then you can create more jobs. Thus the rate of unemployment in our nation also decreases. So employment creation is one of the main advantages from startups

##### **• Creation of wealth**

Since entrepreneurs are attracting investors by investing their own resources, the people of the nation would get benefit when startups grow. Since the money is sharing with the society, wealth is creating within the nation.

##### **• Better standard of living**

Startups can implement innovations and technologies to improve the living of people. There are many startups who are working for rural areas to develop the community.

##### **• INCREASE IN GDP**

GDP (Gross Domestic Products) plays a vital role in enhancing the economic growth of a country. World Bank says that India will become the fastest growing country as economic growth in the world. By supporting and encouraging more startups, it is possible to generate more revenue domestically and consumer’s capital will also flow around the Indian economy.

#### **REVIEW OF LITERATURE**

##### **1. Meenakshi bindal, bhuwan gupta and sweety dubey(October 2018)**

The main objective is to analyze initiative for startup India, to understand the problems faced by the start-ups , to study the impact of startups on people, to study the awareness about the startups. It is based on secondary data. It is found that the government must help startups promote themselves, not just in India but across the global, as well as create policies that are startups friendly so that Indian startups get a major boost and they can further create better employment.

##### **0. Arihant Jain “Startups Restoring The Indian Economy(2017-18)**

This paper give the fundamental points of interest to put the present startups environment in which is innovative inside the Indian setting and feature portion of the related difficulties confronting India today by contrasting policies of various nation and states to discover which of t is most positive and depicts endeavors that is made by the legislature of India towards innovation and ecosystem of startups. The main objective of research paper is established relationship between GDP and startups registered, comparing across the states and countries, measuring the effectiveness of various scheme

**0. Hans Westlund (2011)**

The current empirical entrepreneurship literature mainly shows a positive correlation between entrepreneurship (measured as the number of startups) and economic growth. However, the mechanisms by which entrepreneurship exerts its positive influence are not obvious. The net result of startups on employment or GDP can be negative, at least in the short run, since efficient, new companies may lead to closures of less efficient ones. Based on an assumption that economic entrepreneurship in the form of startups creates unobserved supply side effects on the firm level (Fritsch & Mueller 2004) and entrepreneurial social capital on community level (Westlund & Bolton 2003) this paper studies the connections between startups and local development at the municipal level in Sweden between 2000 and 2008. We use a unique database including not only total startups, but data on startups divided in six branches to study the impact of entrepreneurship on population and employment growth. Analyses are performed on all municipalities as well as by municipality type and by growth rate

**0. Narendra Modi (2016)**

Stated that, the Startup India is a revolutionary scheme that has been started to help the people who wish to start their own business. These people have ideas and capability, so the government will give them support to make sure they can implement their ideas and grow. Success of this scheme will eventually make India, a better economy and a strong nation.

**0. Grant Thornton (2016)**

Define, the startup business as an organization which is an entrepreneurial venture/a partnership or a temporary business organization engages in development, production or distribution of new products/services or processes. Institute for Business Value (IBV) (2018) [3] , India is booming with young entrepreneurs and start-ups but more than 90 per cent of start-ups in the country are failed because of, lack of innovation, non-availability of skilled workforce and insufficient funding are the main reasons for the high rate of failure.

**0. Nipun Mehrotra (2018)**

“The Indian start-up community, ranked third globally in terms of number of start-ups, has been creating new job opportunities and attracting capital investment. We believe that start-ups need to focus on societal problems, including healthcare, sanitation, education, transportation, alternate energy management and others, which would help deal with the issues that India and the world face. These require investments in deep technology and products which are built to scale globally.

**RESEARCH METHODOLOGY:****1. Research statement:**

**Startup during Pandemic with reference to Thane.**

**0. Objectives of the Study**

1. To examine the various issues and challenges of startups
2. To identify various government initiatives for the development of startups.
3. To analyze the growth and opportunities of startups.

**0. Research design:**

This research is an exploratory research design.

**0. Sources of data:**

There are two types of data: primary data and secondary data.

In this research I have taken secondary data for the study.

**0. Data collection tools:**

I have used research publication, newspaper, a set of questionnaire, etc. for the study.

**0. Sample size:**

Sample size have taken are start up based on food industry, services agency and thrift online stores. Sample traits are basically shows certainty of technology, ease facilities and customer accommodations. Research has done on 10 to 12 sample startup's which shows such traits. These sample come under a particular geographical area limit which has been taken as thane district. Generalizations have been done according to ideas and process of start ups. As there were population of similar traits but different idea start ups so different business were taken which are similar to other



**ANALYSIS AND INTERPRETATION OF DATA**

Below is the list of start-ups we collected as sample:-

<b>Start-ups</b>	<b>Service it provides</b>
star service	Electronic Repair
Divya classes	Academic Classes
Fortigo veggi Mart	Vegetable store
Akshara Book Store	Book store
Kala creation	Drawing ,music and dance classes
Vidarbha express	Food joint
Cake palace	Bakery
Dariy Mart	Dariy products
Village katta	Food joint
P.V consultancy	

**1. Star service**

Star services started by 2 electrical engineer didn't have any job due the lockdown situation. This services provide repairing of TVS laptops AC and other home electrical appliances both of them ensure to follow the covid-19 norms during work into the client place

**0. . Divya classes**

During the situation regular classes close to the method of online these classes started this process was started in two small scale which are growing into small speed by the end of January 2022

**0. Fortigo veggi Mart**

Rajesh Maheshwar the initiator of this start-up , started this to provide natural and fresh vegetables and fruits on home delivery demand.

**0. Akshara Book Store**

The local school started by the online method during the lockdown period as in this situation all of the store was close to overcome this Akshar 7 started this book store where he gave an online Google form to place an order book store give these altis as home delivery service by taking care of all the covid-19 norms.

**0. Village katta**

Village katta as the names suggest something related to Village well yes it's a food joint which specializes into village special food . This was a new and unique idea started by a family . In the beginning it had a number of customer which made this start up a quick succession but as the time went the old food joint in that area also started home delivery service which resulted into loss of customer .

**0. Kala creation**

During the pandemic condition there was no such fun and learn method so to provide such quick fun and learn demand kala creation was started. It deals with online teaching of various activities which were forced into various age groups starting from drawing craft music and arts programs .

**0. PV consultancy**

The people who initiated this company suffered financial loss during the pandemic period solution related to all hr problems. It had a remarkable progress at as there was there was no such as such other handy and productive service during the lockdown period

**0. Vidarbha express**

This food joint server's special food in Vidarbha . It is start by Manas pendulkar who shifted from Nagpur to thane for job purpose . Vidarbha express is been start into a area having no as such other food joint which resulted into quick succession.

**0. Dariy Mart**

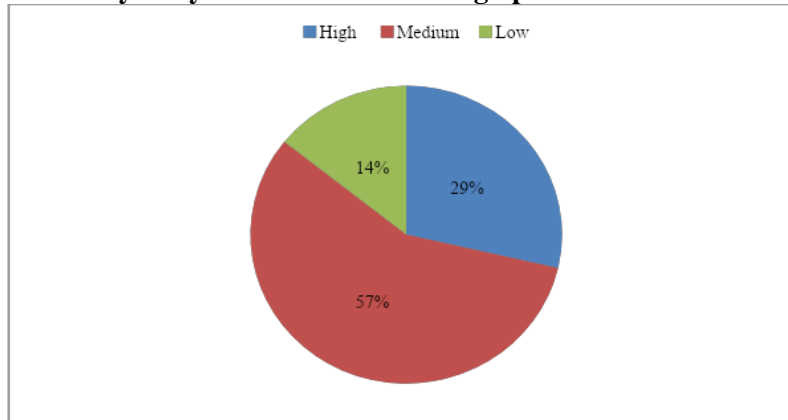
This pandemic situation forced all the stores to shut down due to it there was no regular supply of fresh dairy products. This Mart was a solution to this problem which provided fresh products at the door step in less time.

**0. Cake palace**

This was initiated by a teenager girl who loved baking cakes but never really got time to bake . At the initial stage she got really good response from the customer but unfortunately the area she was carrying on this was declared as red zone are . Due to this she faced a great problem to carry out which eventually got shut down as an unprofitable results.

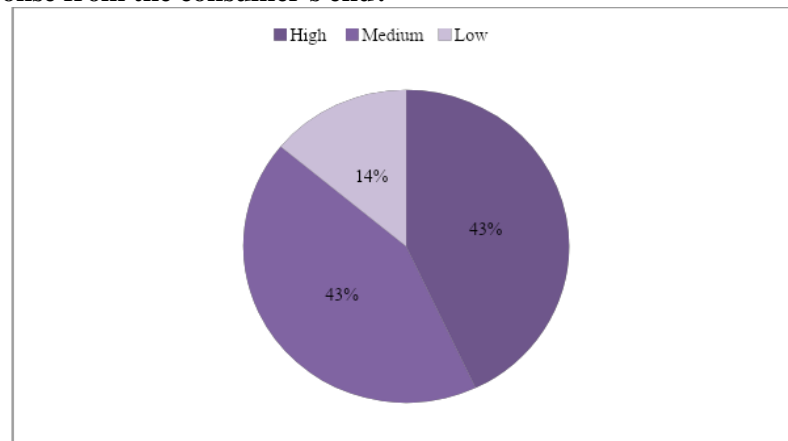
**Review of the People Incorporate a Small Start-Up during the Pandemic Period**

**1. How much level of difficulty did you faced while starting up the business?**



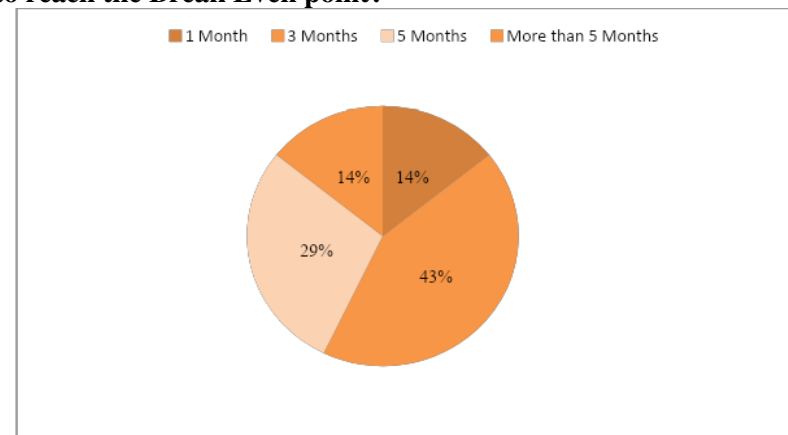
This above pie diagram represents the difficulty faced by the start-ups while starting up the business. As during the period of pandemic the start-ups faced a lot problems. Such as delivery service , raw material shortage, labor issue , problems such as declaration into red zone area this all problem made difficulty in a major scale.

**0. How was the response from the consumer's end?**

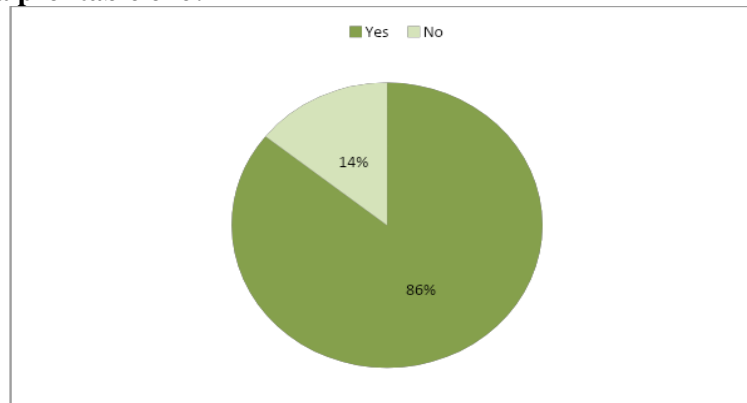


This above show tells how the response by people towards startups was . As in those situations people were scared to allow some to enter their home , eat outside food or allowing enter to deliver packages. It took few months to people to believe back again into these services .which resulted into slow start .

**0. How long it take to reach the Break Even point?**



The pie diagram above represents the time that these start-ups took to reach the breakeven point . It's is almost important that a business reach the breakeven point . While studying it had been seen that 43% of start-ups reach this point in span of 3 months and there were 14 % start-ups which took even time more than 5 Months. 29% of start-ups required time of 5 months and only 14% of start-ups reach the point in to a short span of a month

**0. Was this initiative a profitable one?**

This above diagram shows how many actually made to be a profitable startups . It's is always said and asked by everyone was this a profitable one or not. Considering the all samples we collected 14% of the start-up failed to show profitable results , rest 86% were successful to carry on there initiative to grow.

**SUGGESTIONS**

- Organizing events to promote entrepreneurial activity and create more innovation.
- Government should provide more incentive for startups.
- Promote more awareness about startup initiative
- Real time implementations of policies and incentives announced by government.
- Promote startups and give more incentives which are providing more employment opportunity

**CONCLUSION**

Startups can change the world and in coming years more and more startups will grow with innovation and creativity. Entrepreneurship is the only way to enhance the economic growth. And a small idea can be termed into big innovative solution which can change your future. During the period of pandemic there is a need of various ideas to be the base of start-ups. This start-up leads a path of development of initially a city into a metropolitan city .As result start-ups during the pandemic helped people into various services, which also gave people opportunities to work for.

**SCOPE FOR FURTHER RESEARCH:**

Government has been coming up with new policies for start-ups which includes RS1000 crores of funds as venture capital for the small, medium enterprise [MSME] sector , allocating RS 20,000 crores to set up specialized bank for the SME sector [ mudra bank ] and earmarking RS 1000 crore to support start-ups.

This will lead to motivate for many business start up as per as start ups to expand . The scope for this study is recurring as start-ups will be leading to takeover business sectors in upcoming years

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**A RISE IN THE BUSINESS “HOME KITCHENS & BAKERY SHOPS” DURING THE PANDEMIC****<sup>1</sup>Dakshita Vijay Bhandare and <sup>2</sup>Dr. Varsha More (Guide)**<sup>1</sup>Student, TY.BMS/ Marketing<sup>2</sup>Assistant Professor, BMS Department Satish Pradhan Dnyanasadhana College of Arts, Science & Commerce, Thane**ABSTRACT**

*With the onset of the Covid 19 pandemic and normal life thus coming to a halt, the concept of home kitchen and bakery shops gained momentum. The purpose of this study is to ascertain the preference of home kitchen and bakery shops over restaurants during the pandemic. Food delivery globally has been experiencing massive growth, alongside rapid advancement in technology has given a further push to home kitchens and bakery shops. Additionally, the factor of hygiene and safety as a priority and changing sales strategy can further establish the vitality of home kitchens overall.*

*Keywords: Life in lockdown, home kitchens, bakery products.*

**INTRODUCTION**

The concept of home kitchens and bakery shops is not a fairly new phenomenon, but has a high amount of investment that has steadily increased over the years. Pre pandemic, food orders and delivery were managed by synchronous modes of communication like over the phone, personal references, advertisements and flyers in local newspaper and online food applications. (Kitchens et al., 2021) As technology took over, the operations were mainly managed online, which provided an opportunity to anyone having a kitchen facility home cater to the demand through websites, online applications and food delivery partners. The virus that took the globe in its grasp since its inception in early 2020 and the subsequent lockdown measures have seen a substantial shift in demand, from in-restaurant dining towards home-delivered food. Home kitchens and bakery shops have been key to facilitating this move

**IMPACT OF PANDEMIC ON HOME KITCHENS AND BAKERY SHOPS****Making Hygiene and Safety a Priority**

With maintenance costs further reduced, home kitchens and bakery shops have been investing more to ensure the hygiene and quality of the food and packaging, since the beginning of the pandemic (India Today). Kitchens are equipped with infrastructure and the staff is well trained to follow the guidelines provided by the governing authorities. Daily temperature checks for kitchen staff and delivery staff along with regular cleaning, and sanitization of equipment and workstations is undertaken to ensure that the food is not contaminated in any manner. In order to meet the timely and systematic delivery to the customers, home kitchens and bakery shops make use of FSAs or their own employees for a personalised touch. This coupled with the advent of contactless delivery has enhanced the safety not only of customers, but staff as well

**Suitable Conditions**

The restrictions on dine-in facilities for restaurants have completely changed in favour of food delivery. Customers are heavily relying on food delivery apps for their needs. This is a growing opportunity for home kitchens and bakery shops, which can further expand to combine variations like standalone restaurants, multi-brand kitchens, or kitchens where restaurants can have the whole thing outsourced. The pandemic environment provides for a perfect opening to increase the market share of the Food and Beverage industry by making informed decisions taking into account the choices and needs of the customers. They can easily familiarize to changing customer preferences, which can lead to the rapid growth of home kitchen and bakery shops.

**A Change in the Sales Strategy**

The universal strategy of offering coupons and discount codes is being changed with the assurance of the delivery of hygienic and safe food. In the current Covid-19 fright, customers look for the trust that can be guaranteed by restaurants if they can guarantee them that the food is made in the most hygienic conditions and is delivered to them with no scope for infection. Customers do not falter in paying the extra amount if brands can ascertain to them that their safety needs are the first priority of the restaurants and delivery agents (Jones, 2020).

**Lower Costs and Better Margins**

The Food and Beverage industry has suffered economic losses like most industries during these troubled times, which is only getting worse with eminent lockdowns. Kitchens have to cut down on staff to maintain operations and are therefore preferring the cloud model since it only requires a minimal back-end staff, which is

advantageous for both employers and employees in the present conditions Besides, operating cloud kitchens in the lockdown period is optimal, rather it has higher margins given the severe cost cuts in infrastructure and other dine-in facilities. With these margins they can redirect investments to increasing menus and offer competitive rates, leading to more revenue.

### **Change in Customer Demands**

Home Kitchens and bakery shops can adapt to change in demands much faster than restaurants that have been switching to online delivery in the face of this pandemic. Home kitchens and bakery shops have an edge in providing facilities like better packaging and contactless delivery. With families spending time together in lockdowns, the ordering pattern has shifted towards cost effective meals (Choudhary, 2019). Healthy and nutritious foods have also seen a swell in demand, with people trying to live a healthier lifestyle. Home kitchens and bakery shops find it easier in giving in to such demands as compared to other restaurants that will lose out on income if they don't keep up with the changing demands. Food items that were earlier exclusive to the dine-in menu are now added to home delivery menus to attract more customers.

### **REVIEW OF LITERATURE**

#### **(NiteshChouhan, 2019)**

Social media has been used most often is the entire home kitchen and bakery shops undertakings. This rise in use of social media has delivered an opportunity for the growth of home kitchen and bakery shops and the rise in number of potential customers. Home kitchen and bakery shops are known to attract customers for its unique dishes, the taste and quality of food, the variety in the number of fast food items offered and the hassle free availability at the doorstep.

#### **(Kumar, 2019)**

The home kitchen and bakery shops concept is cost effective, no fuss and the eminent future is for home delivery food and takeaway with the rise in restrictions put forth by governments for containing the pandemic. Home kitchen and bakery shops enterprises advertise through social media marketing which is less costly as compared to big hoarding and bill boards.

#### **(H.M.Moyeenudin, 2020)**

Home kitchen and bakery shops as a concept is an emerging trend and modern phenomenon accepted around the globe quite readily. Compared to restaurants and fast food outlets CAGR (compound Annual Growth rate) is very noteworthy for cloud kitchen operations. Multi cuisine restaurants and chain of restaurant have started implementing the concept of home kitchen and bakery shops to be in the competition. Takeaway food outlets that don't have the facility of dine-in within the premises now have an option of setting up cloud kitchens. Home kitchen and bakery shops works as food production team with space for food preparation and delivery at doorstep of customers or takeaway by customers.

#### **Chavan, S. (2020)**

The Qualitative Analysis Of home kitchen and bakery shops Emerging as a Viable Food & Beverage (F&B) Alternative Post COVID-19. International Journal of Analytical and Experimental Modal Analysis, XII (IX), 463-471.

#### **(Choudhary, 2019)**

Home kitchen and bakery shops have an edge in providing facilities like better packaging and contactless delivery. With families spending time together in lockdowns, the ordering pattern has shifted towards cost-effective meals .

#### **(Loomba, 2019)**

Healthy and nutritious food have also seen a swell in demand, with people trying to live a healthier lifestyle. The hospitality industry has witnessed and because of introduction of the technology in the sector. Online ordering agencies and cloud kitchen concept is one of the same.

#### **(Colpaart, 2019)**

home kitchen and bakery shops is a commercial space which is used to prepare the food it is a concept which is known by different names such as, ghost kitchen, virtual kitchen, shared kitchen and satellite kitchen etc.

#### **(Moyeenudin, R., et al, 2020)**

The home kitchen and bakery shops concept is an emerging trend for smart food delivery and has been a contemporary phenomenon across the world, which is a prominent contributor to the CAGR when it comes to other hospitality businesses.

**OBJECTIVE**

- To apprehend the need of a home kitchens and bakery shops during the lockdown phases of the Covid 19 pandemic.
- To explore customer preferences of home kitchens and bakery shops.
- To identify and analyse the limitations of home kitchen and bakery shops.

**RESEARCH METHODOLOGY**

**Primary data**-The primary data has been collected from people who order food online and take away, phone call and websites. A questionnaire was circulated which featured relevant questions for analysis of the topic chosen by me.


**Secondary data**-The primary data has been collected from the internet from websites, pages, research papers and social media.

**Sample size**-The sample size of this research report involves 33 people who have been selected completely based on convenience and relevant to the study.

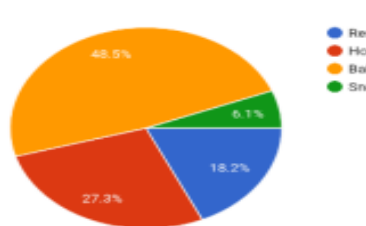
**Sampling method** - Random sampling method has been used to collect the data through a medium of questionnaire

**DATA ANALYSIS & INTERPRETATION**

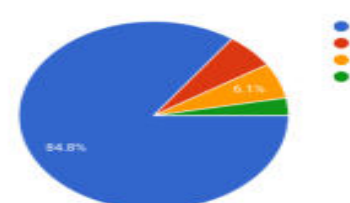
**Table.1:** Do you like eating food from home kitchens and bakery shops?

<p><b>Interpretation:-</b>the above data it is analysed 97% participants agree to the question and responded positively. 3% participants responded negatively and saying no.</p>	
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**Table.2:** where do you prefer ordering food from?

<p><b>Interpretation:-</b> Majorly participants prefer ordering food from bakery shops. According to the data collected 48.5% of the participants order food from bakery shops. 27.3% people order food from home kitchens, 18.2% people order food from restaurants and less 6.1% people ordering food from snacks centre.</p>	
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**Table.3:** preferable mode of ordering home kitchen food and bakery products?

<p><b>Interpretation:-</b> The highest number of participants i.e., 84.8% prefer ordering food through mobile applications. The other 6.1% prefer food take away from their favourite food joints. 3% participants prefer phone calls for ordering food, The remaining 6.1% participants prefer ordering food directly from the home kitchens or bakery shops website.</p>	
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**Table. 4:** How often do you order food online from home kitchens and bakery shops?

<p><b>Interpretation:-</b> Looking at the responses above 60.6% of the participants once a week ordering food from home kitchens and bakery shops because of their liking for a particular cuisine and because the home kitchens and bakery shops food is according to their personal preferences for taste 27.3% of the participants order food once a month. 9.1% participants prefer ordering food less than a month. The remaining 3% of the people order food any time on a phone call</p>	<p>4. How often do you order food online from home kitchens and bakery shops ? 33 responses</p> <table border="1"> <thead> <tr> <th>Frequency</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Every day</td> <td>3%</td> </tr> <tr> <td>Once a week</td> <td>60.6%</td> </tr> <tr> <td>Once a month</td> <td>27.3%</td> </tr> <tr> <td>Phone calls</td> <td>9.1%</td> </tr> <tr> <td>Less than once a month</td> <td>0%</td> </tr> </tbody> </table>	Frequency	Percentage	Every day	3%	Once a week	60.6%	Once a month	27.3%	Phone calls	9.1%	Less than once a month	0%
Frequency	Percentage												
Every day	3%												
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Less than once a month	0%												

**Table.5:** Post lockdown do you think there will be any change in you ordering pattern ?

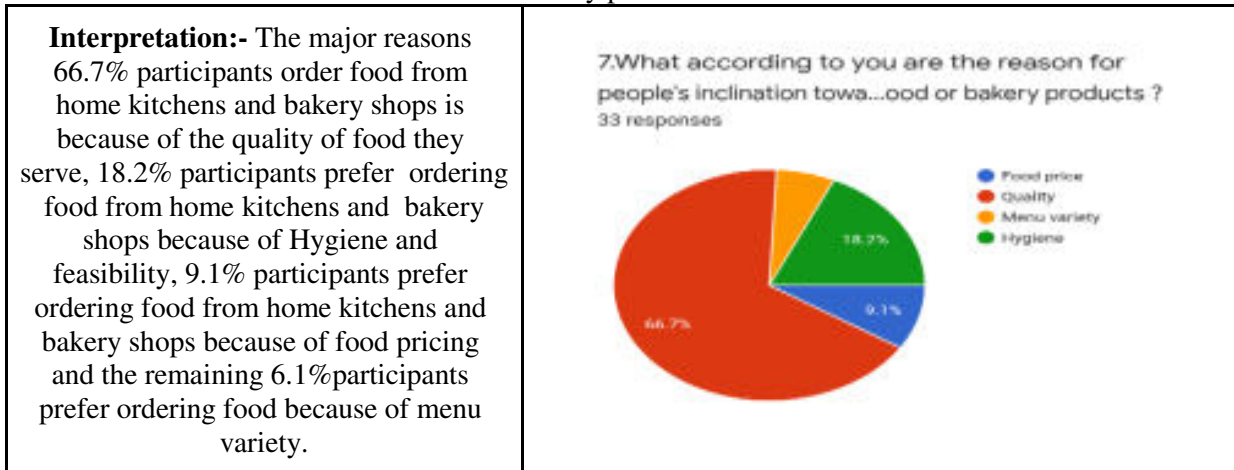
<p><b>Interpretation:-</b> From the above data it is analysed 54.5% participants agree to the question and responded positively. 39.4% participants responded negatively and saying no, the remaining 6.2% participants not confirm and say may be.</p>	<p>5. Post lockdown do you think there will be any change in you ordering pattern? 33 responses</p> <table border="1"> <thead> <tr> <th>Response</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Yes</td> <td>54.5%</td> </tr> <tr> <td>No</td> <td>39.4%</td> </tr> <tr> <td>May be</td> <td>6.2%</td> </tr> </tbody> </table>	Response	Percentage	Yes	54.5%	No	39.4%	May be	6.2%
Response	Percentage								
Yes	54.5%								
No	39.4%								
May be	6.2%								

**Table.6:** why you prefer home kitchens and bakery shops for ordering food? If you choose home kitchens and bakery shops

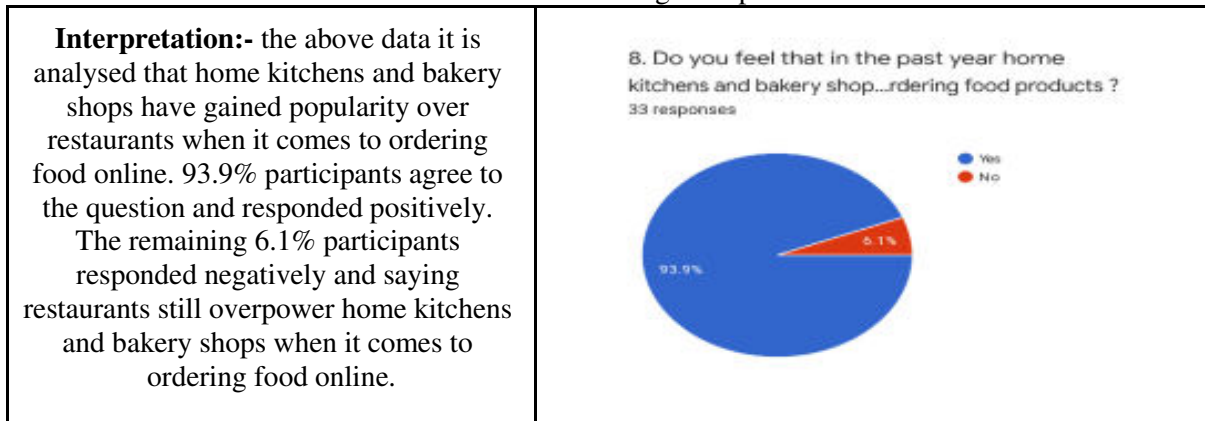
<p><b>Interpretation:-</b> Looking at the responses above 75.8% of the participants prefer ordering food from home kitchens and bakery shops because of their trust factor.18.2% participants order food from home kitchens and bakery shops because of food is according to their personal preferences for taste 3% participants order food from home kitchens and bakery because they liking for a particular cuisine. The remaining 3% of the people order food from home kitchens and bakery shops because they have been visiting a particular restaurant for quit a long time and are loyal customers.</p>	<p>6. Why you prefer home kitchens and bakery shops for ordering food?...itchens and bakery shops 33 responses</p> <table border="1"> <thead> <tr> <th>Reason</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Trust factor</td> <td>75.8%</td> </tr> <tr> <td>You are a loyal customer</td> <td>3%</td> </tr> <tr> <td>Your liking for a particular cuisine</td> <td>3%</td> </tr> <tr> <td>Taste is according to your preference</td> <td>18.2%</td> </tr> </tbody> </table>	Reason	Percentage	Trust factor	75.8%	You are a loyal customer	3%	Your liking for a particular cuisine	3%	Taste is according to your preference	18.2%
Reason	Percentage										
Trust factor	75.8%										
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Your liking for a particular cuisine	3%										
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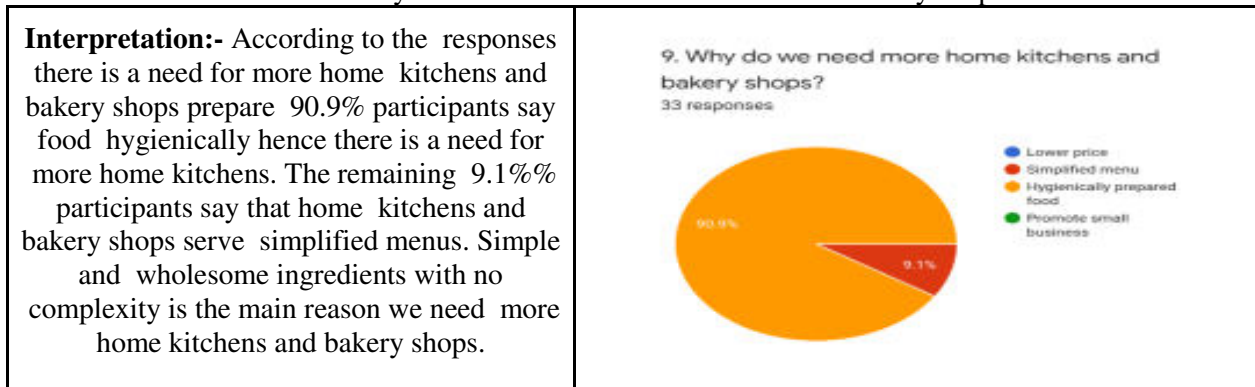
**Table.7:** what according to you are the reason for people’s inclination towards ordering from home kitchens or bakery products?



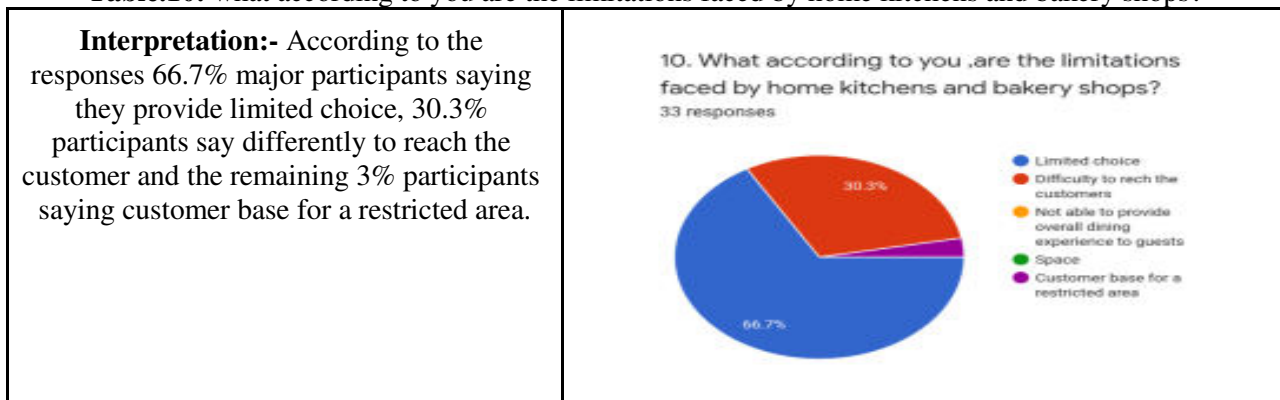
**Table .8:** Do you feel that in the past year home kitchens and bakery shops gained popularity over restaurants when it comes to ordering food products?

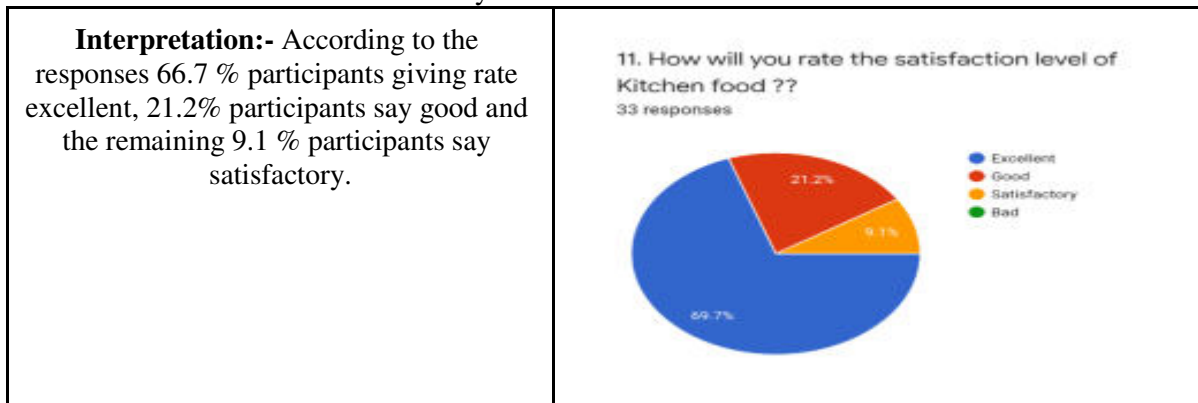


**Table.9:** why do we need more home kitchens and bakery shops?



**Table.10:** what according to you are the limitations faced by home kitchens and bakery shops?



**Table.11:** how will you rate the satisfaction level of Kitchen ?

## FINDINGS

1. Majority of respondents are know about home kitchens and bakery shops. 2. Majorly participants prefer ordering food from bakery shops.
3. The highest number of participants i.e., 84.8% prefer ordering food through mobile applications
4. Looking at the major responses above 60.6% of the participants once a week ordering food from home kitchens and bakery shops
5. From the above data it is analysed 79% participants agree to the question and responded positively.
6. Looking at the responses above 78% of the participants prefer ordering food from home kitchens and bakery shops because of their trust factor..
7. The major reasons 66.7% participants order food from home kitchens and bakery shops is because of the quality of food they serve.
8. From the above data it is analysed that home kitchens and bakery shops have gained popularity over restaurants when it comes to ordering food online. 93.9% participants agree to the question and responded positively.
9. According to the responses there is a need for more home kitchens and bakery shops prepare 90.9% participants say food hygienically hence there is a need for more home kitchens.
10. According to the responses 66.7% major participants saying they provide limited choice. 11. Major participants giving rate excellent for home kitchens and bakery shops.

## CONCLUSIONS

To conclude, home kitchens and bakery shops are a concept prepare food and deliver it through online delivery applications to their customers. home kitchens and bakery shops have become popular during the pandemic as people had no dining options available. home kitchens and bakery shops serve food with good quality, taste and that too at a reasonable price. home kitchens and bakery shops have lower operational costs, lesser number of staff required, no restriction of space, no dining area to maintain and hence can offer products of the same quality but at a lower price than that of restaurants. Setting aside all the odds home kitchens and bakery shops have emerged to be a tough competition for the restaurant business in the world and in India. They have made a space for themselves in the market and are serving customers. All this to the extent that restaurants started following their business model during the pandemic to vail away their daily operating expenses and earn minimum profits. This shows that every difficult time gives us an opportunity to upgrade and innovate ourselves and the one who changes with the time is sure to sustain in any given situation

## SUGGESTIONS

1. A limited choice of menu is a concern with customers, entrepreneurs can add menu variety for more customer satisfaction
2. Since the customers have no access to kitchens there is a concern on the hygiene, entrepreneurs need to give customers the assurance of quality and hygiene, through ways of packaging and use of non-reusable containers, and vacuum packaging as this is need of the pandemic.
3. Feedback from customers are important and implementing them gives an assurance to them and increases profitability.

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- Models And How They Work. [online] Available at: <[https://limetray.com/blog/cloud kitchenbusiness-model/](https://limetray.com/blog/cloud-kitchen-business-model/)> [Accessed 28 August 202

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**A STUDY OF CHANGED BUSINESS SCENARIO OF ONLINE FOOD DELIVERY APPS PRE & POST COVID**

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**<sup>1</sup>Pankaj Rajendra Mistry and <sup>2</sup>Dr. Varsha Mayuresh More (Guide)**<sup>1</sup>Student [BMS Marketing]<sup>2</sup>Assistant Professor [BMS Department]<sup>1,2</sup>Satish Pradhan Dnyanasadhana College of Arts, Science & Commerce – Thane**ABSTRACT**

*The year 2020 & 2021 had been a challenge for not only India but for the whole world. The pandemic has almost changed every business scenario and every kind of business was affected. Many people were usually avoiding to get out of their house during the phase of pandemic but there were many services which continuously kept on working. One of the services which was kept on working throughout the pandemic was online food delivery service. Online food delivery apps play an important role to connect the restaurants with the consumers. A consumer can easily order the food at home through the official apps or website.*

*Keywords: Online food delivery, Challenges in business & Post covid scenario.*

**INTRODUCTION**

In a modern generation Online food ordering is a mobility of food delivery or takeout from a local restaurant or food cooperative. Now days the rapid growth in the use of internet and the technologies associated with it, the several opportunities are coming up on the web or mobile application. This is made possible through the use of electronic payment system. The payment can be done through the customer's credit card, debit card. It is possible for everyone to order any goods from anywhere the internet and have the goods delivered at his/her home. Almost everyone around us uses food delivery app to order their food. And in the pandemic the food delivery app has gain huge popularity. Because everyone wants to be safe and avoid crowded place therefore ordering online was the best and safest way. During pandemic, some food delivery apps have come up with very innovative idea of delivering instant groceries, so that their consumer can stay safe at home and order easily what they need. There are many food delivery apps but Swiggy and Zomato are the two most used apps in India. Swiggy and Zomato have more than 100 million downloads on play store.

**Challenges Faced by the Food Delivery Businesses Amid the COVID-19 Pandemic**

1. Upholding Safety Standards
2. Changing Order Preferences
3. Adopting Multiple Delivery Options
4. Cashless Payment Methods
5. Unpredictable Food Quality
6. Managing Logistics
7. Building a Stable Customer Base
8. Partnering With the Right Experts in the Market
9. The Threat of Bigger Players
10. Identifying the Most Suitable Marketing Strategy
11. To Cope with Customer Expectations

**Pros & Cons on online food delivering during covid – 19****PROS CONS**

Food Delivery Is Quite Convenient Quality of Food May Suffer Using Food Delivery Can save You Time Food Delivery Services Are Often Late

Good for Old People Who Cannot Leave the House Anymore

Food May Get Cold

Suitable For People with Disabilities Not the Same Personal Touch As In A Restaurant

Ordering Food Online or On the Phone Is Quite Simple

Person Who May Delivers Food May Not Be Trustworthy

Less Risk to Get Infected by Diseases Food Delivery May Cost Money Restaurants Can Win Many New Customers Excessive Waste Production

## REVIEW OF LITERATURE

### 1) Ashoutosh bhargve (2013):

Food panda an online food ordering apps has been launched in the Indian market since May 2012. Food panda first major move was acquisition of TastyKhana, which was started in Pune in year 2007. With acquisition of TastyKhana and JUST EAT, it is now available in over 200 cities and delivery partner with over 12,000 restaurants. JUST EAT which was launched in Denmark in 2001 and was listed publicly on the London Stock Exchange is also mentioned. Their Indian venture was come as Hungry Bangalore in 2006. It was reintroduced in 2011 when JUST EAT acquired a majority share in the business. Today, the company partners with over 2,000 restaurants.

### 2) H.S. Sethu & Bhavya Saini (2016):

Their idea was to analyse the student's perception, behaviour and satisfaction of online food ordering and delivery applications. Their study shows that online food ordering apps secure their time due to easily availability. It is also found that visibility of their favourite food at any point of time and always access to internet, free data are the main reasons for using the apps.

### 3) Sheryl E. Kimes (2011):

His study found that perceived control and convenience associated with the online food ordering services were important for both users and non-users. Non-users need more personal attention and also had high uncertainty towards use of early technologies. Volume 9, Special Issue, April 2019, 4th International Conference on Recent Trends in Humanities, Technology, Management & Social Development (RTHMS 2K19); KIET School of Management, Ghaziabad, UP, India. International Journal of Research in Engineering, IT and Social Sciences, ISSN 2250-0588 Page 15 <http://indusedu.org>

### 4) Leong Wai Hong (2016):

The technological advancement in many industries has changed the business model to grow. Efficient systems can help improve the productivity and profitability of a restaurant. The use of online food delivery system is believed that it can lead the restaurants business grow from time to time and will help the restaurants to facilitate major business online.

### 5) Varsha Chavan (2015):

The use of smart phone mobile interface for consumers to view order and follow has helped the restaurants in delivering orders from consumers immediately. The increase in uses of smart phones and computers are giving platform for service industry. Their Analysis concluded that this process is convenient, effective and easy to use, which is expected to better day by day in coming times.

### 6) E. kimes, s. (2011):

A survey of 470 internet users found that slightly under half of them have ordered food online by mobile app, or with a text message. The chief reason for electronic ordering given by those have ordered (users) is that they gain convenience and control. The major factor that inhibits those who have not ordered via an electronic channel (non-users) is a desire for interaction (although technology anxiety is also a factor). Users are on balance younger than non-users, and users generally patronize restaurants more often than non-users.

## OBJECTIVE

- To understand the changed business scenario of online food delivery apps.
- To understand the various effect of covid-19 on food delivery apps.
- To discuss the concept of online food delivery apps.

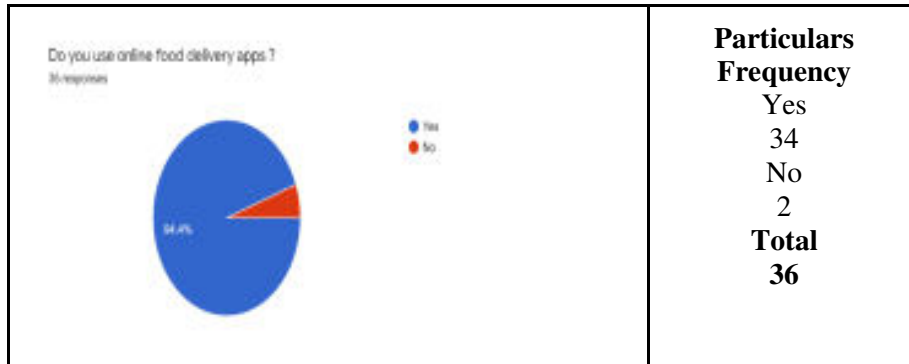
## RESEARCH METHODOLOGY

**PRIMARY DATA** – For this research the data is collected from 36 active user of online food delivery apps.

**SECONDARY DATA** – The paper is also based on Secondary Data collected from various sources like journals & websites.

**DATA ANALYSIS & INTERPRETATION**

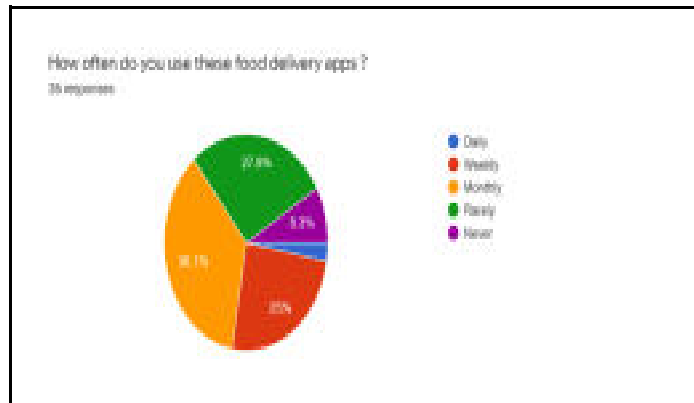
1) Do you use online food delivery apps?



**INTERPRETATION**

The above graph states that majority of respondents use online food delivery apps.

2) How often do you use these food delivery apps?



Particulars	Frequency
Daily	1
Weekly	9
Monthly	13
Rarely	10
Never	3
<b>Total</b>	<b>36</b>

**Interpretation:** The above graph represents that most of the respondents use online food delivery app monthly.

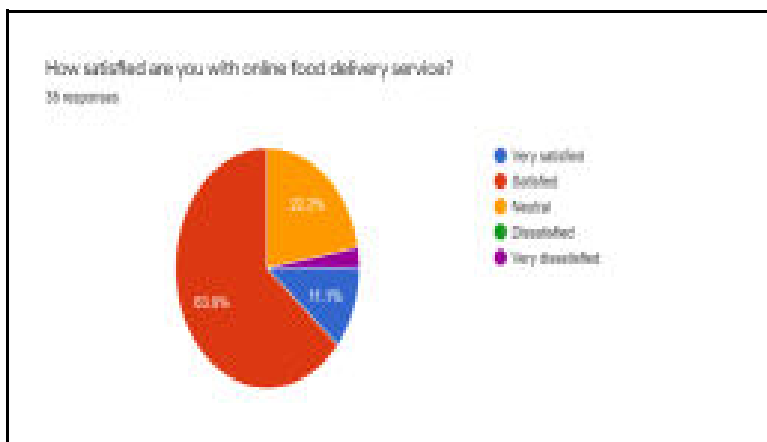
3) Which online food delivery app, Do you prefer using?



**INTERPRETATION**

The above graph represents that Zomato and Swiggy are two apps that are prefer using most by almost by every respondent.

4) How satisfied are you with online food delivery service?



Particulars	Frequency
Very Satisfied	4
Satisfied	23
Neutral	8
Dissatisfied	-
Very Dissatisfied	1
<b>Total</b>	<b>36</b>

**INTERPRETATION**

The above graph represents that more then 50 percent of the respondents aresatisfied with the online food delivery service.

Friendly does the online food delivery apps are to use ?

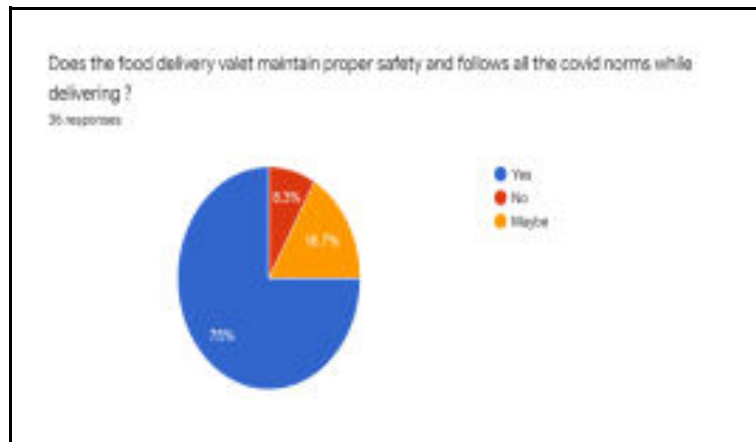


Particulars	Frequency
Extremely	8
Very	19
Moderately	5
Slightly	1
<b>Total</b>	<b>36</b>

**INTERPRETATION**

The above graph represent that the online food delivery apps are very friendly to the user.

6) Does the food delivery valet maintain proper safety and follows all the covid norms while delivering?

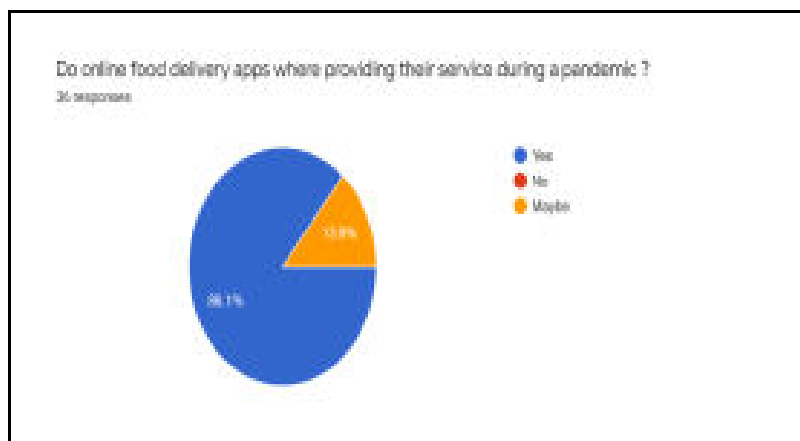


Particulars	Frequency
Yes	27
No	3
Maybe	6
<b>Total</b>	<b>36</b>

**INTERPRETATION**

The above graph represents that the food delivery valet was used to maintain proper safety and follow the covid norms.

7) Do online food delivery apps were providing their service during a pandemic?



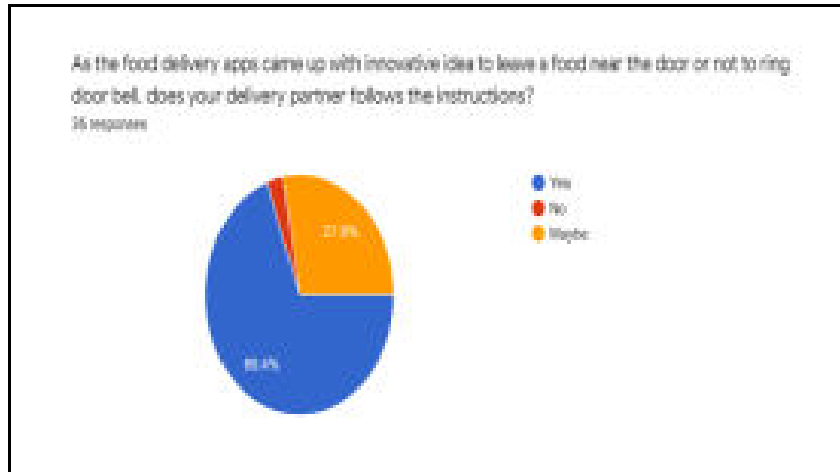
Particulars	Frequency
Yes	31
No	-
Maybe	5
<b>Total</b>	<b>36</b>



**INTERPRETATION**

The above graph represents that according to respondents the online food delivery apps were providing their service during pandemic.

8) As the food delivery apps came up with innovative idea to leave a food near the door or not to ring door bell, does your delivery partner follows the instructions?

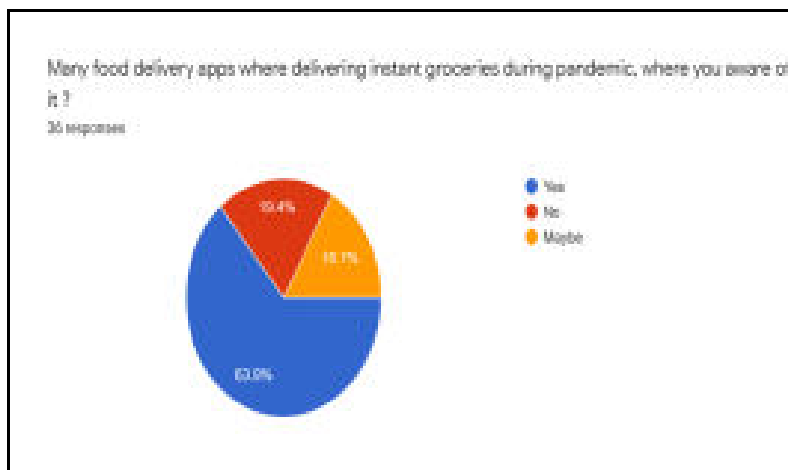


Particulars	Frequency
Yes	25
No	1
Maybe	10
<b>Total</b>	<b>36</b>

**INTERPRETATION**

The above graph represent that the food delivery partner was use to follow the instructions.

9) Many food delivery apps were delivering instant groceries during pandemic, where you aware of it?

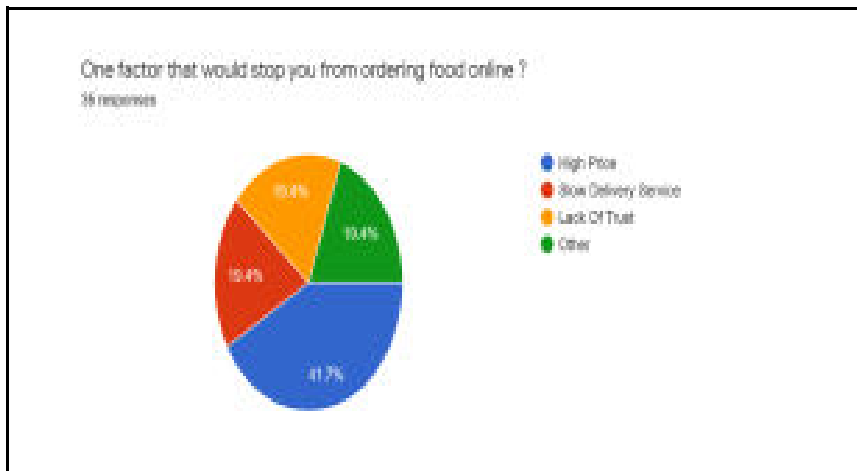


Particulars	Frequency
Yes	27
No	7
Maybe	6
<b>Total</b>	<b>36</b>

**INTERPRETATION:**

The above graph represents that majority of respondents were aware of instant groceries delivery service.

10) One factor that would stop you from ordering food online?

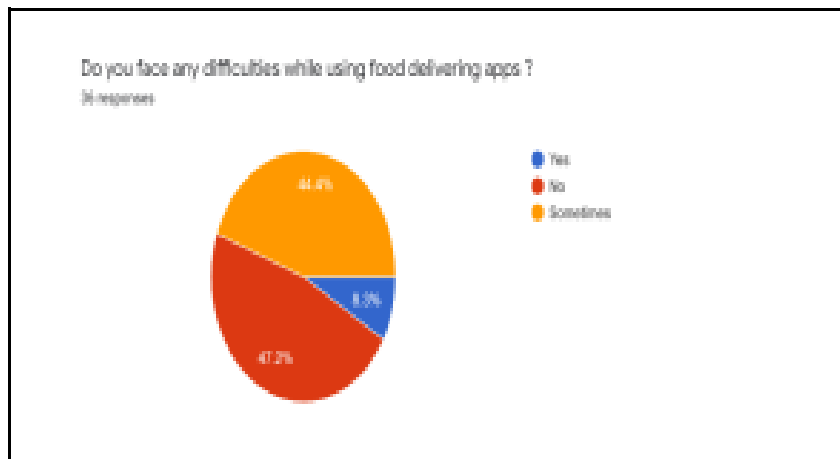


Particulars	Frequency
High price	15
Slow Delivery	7
Lack of trust	7
Other	7
<b>Total</b>	<b>36</b>

**INTERPRETATION**

The above graph represents that every different factor can stop the respondent from ordering online.

11) Do you face any difficulties while using food delivering apps?

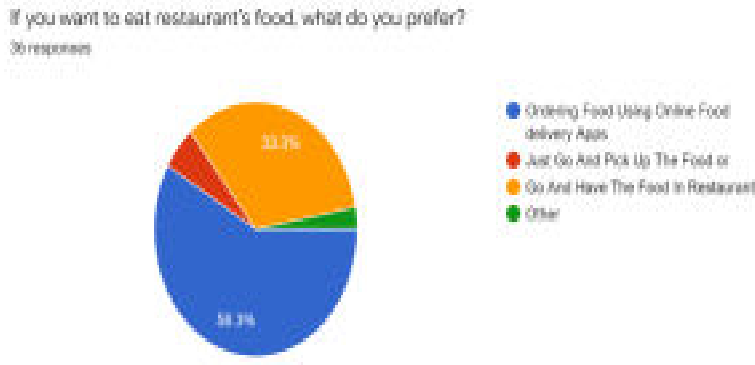


Particulars	Frequency
Yes	3
No	17
Sometimes	16
<b>Total</b>	<b>36</b>

**INTERPRETATION**

The above graph represents that some of respondent don't face any difficulties but some of them face some difficulties sometimes while using the app.

12) If you want to eat restaurant's food, what do you prefer?



Particulars	Frequency
Ordering food using online food delivery apps	21
Just go and pick up the food or	2
Go and have the food in restaurant	12
Other	1
<b>Total</b>	<b>36</b>

**INTERPRETATION**

As the graph represent that more than half of the respondents would prefer ordering food online through app.

**FINDING & CONCLUSIONS**

- 1) Majority of respondents use online food delivery apps.
- 2) Most of the respondents use online food delivery app monthly.
- 3) Zomato and Swiggy are two apps that are prefer using most by almost by every respondent.
- 4) More then 50 percent of the respondents are satisfied with the online food delivery service.
- 5) According to majority of respondents online food delivery apps are very easy to use.
- 6) The food delivery valet was used to maintain proper safety and follow the covid norms during delivery.
- 7) Majority of respondents have received the online food delivery service during pandemic.
- 8) The food delivery partner was use to follow the instructions.
- 9) Majority of respondents were aware of instant groceries delivery service provided by food delivery apps.
- 10) There are different factor can stop the respondents from ordering food online.
- 11) Some of respondent don't face any difficulties but some of them face some difficulties sometimes while using the app.
- 12) Majority of respondents would prefer ordering food online through app.

**SUGGESTIONS**

- 1) Make it easy for customers to order food anywhere, anytime.
- 2) Maintain transparency.
- 3) Use data to adjust your schedule and delivery radius.
- 4) Pay special attention to food presentation and packaging.
- 5) Introduce various payment and fulfillment options.
- 6) Come up with new marketing materials and promotions.

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- 6) E. kimes, s. (2011) - Customer Perceptions of Electronic Food Ordering. Cornell HospitalityReport, pp.6-15.
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**B) WEBSITES**

<http://foodpolicystudy.com/methods/>

<https://www.peterbackmanfs.com/delivery-the-disruptor>

<http://www.upmenu.com>

<http://www.deliveryhero.com>

<https://www.statista.com/study/40457/food-delivery/>

<http://www.cscanada.net/index.php/css/article/view/8464>

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**A STUDY ON STUDENT'S LEVEL OF ACCEPTANCE TOWARDS ONLINE LEARNING DURING THE COVID-19 PANDEMIC: A SURVEY STUDY OF DEGREE COLLEGE STUDENTS****Pratiksha Milind Natekar**

Student, Satish Pradhan Dnyanasadhana College

**ABSTRACT**

*The pandemic Corona virus disease popularly known as COVID – 19 has impacted not only the developing countries but the whole world. It has affected each aspect whether it is education, tourism, real-estate etc.*

*The COVID-19 pandemic has disrupted teaching in a various colleges has shifted itself from traditional medium to virtual classroom. Electronic learning (e-learning) became the core method of teaching the curriculum during the pandemic, a survey was conducted to investigate perception of this type of learning among the college students.*

*A survey was conducted by distributing an online questionnaire to the students. Collected the data from 160 students. The findings of the study reveal that majority of students found online teaching useful as it helps them to learn at their own space, access to online materials. On the other hand, more than half of students stated that they had at least one issue during e- learning, Internet disconnection was the most common one. The study was aim to find out the level of acceptance of e-learning i.e online class with the help of Likert Scale from 1 to 5 (1= extremely enjoyable , 5= extremely unenjoyable The findings of the study have been analyzed and discussed in details in the paper.*

*Keywords: e –learning, Pandemic*

**INTRODUCTION**

Education is considered to be one of the most important part of human life. Parents try their best to provide the best of educational facilities to their children. But in the current scenario a COVID-19 has affected the education sector at school and College levels. As a safety measure to prevent the spread of Corona virus, it has become the biggest challenge to provide education.

Online education is not a new team/ methodology even the concept of ICT in education has been adopted for a long time now. Online education is just a substitute of traditional classroom learning or we can say it is the need of hour. As we have no other option to adopt virtual learning because we don't want to compromise with studies. That is why online education market is increasing at a very high speed. Various applications like Zoom, Teams, Google Class room, Teachmint etc are being used to teach students online.

The present study will help to find out the level of acceptance of Degree .students towards online education and the different problems faced by the students .

**OBJECTIVES OF THE STUDY**

1. To find out the advantages of e-learning amongst the students.
2. To analyze the acceptance of e –learning amongst the degree students during the pandemic.
3. To identify the problem faced by students during online education.

**LIMITATIONS OF THE STUDY**

- Due to time constraint only 160 students are taken as a sample .
- The study was limited only to Degree college students only.

**REVIEW OF LITERATURE:**

Although videoconferencing allows participants to see each this is not considered a face – to – face interaction because of the physical separation (keegan1980).

Warner (1998) proposed the concept of readiness for online learning in the Australian vocational education and training sector. They described readiness for online learning mainly in terms of there aspects (1) The preference of student's for the way of delivery opposed to face -to – face classroom instruction (2) student's confidence in the utilities the electronic communication for learning with includes competence and trust in the use of the internet and computer based communication.

The concept was further refined by several researchers like MC vay (2000,2001) who developed a 13 -time instrument which measured student behavior and attitude as predictors. Subsequently , Smith et Al (2003)

conduct an exploratory study to validate the readiness and came up with a two – factors structure, “ comfort with e-learning”.

Many, quantitative studies ( Bennett and Bennett, 2002) How do students computer skills affect perceptions of online quality? Do students computer skills also affect students learning outcome ? How does the communication within the online environment affect students perception and learning outcome?

According to Thurmond, Wambach , Connors and Frey (2002) these are just a few of the questions that are often ignored or under investigated in research that has assessed the quality of online learning themselves in a very different atmosphere.

Dr.Chanchal Suri (2021):In her study highlighted the problems faced by students,instructors and parents.Many of the students were from low-income group families face difficulties in getting the education and knowledge which is technology dependent nowadays. The technical issues like switching off laptop/ gadget in between the classes, poor connectivity also creating a mess in the mind of students. Due to which they get anxious as a result of this, distraction is quite natural. We can overcome these challenges by making some changes in teaching learning process. The teacher should interact with students by his/ her content delivery. The instructor should include quizzes. Puzzles, videos, games, presentation to make the class active. The teacher should try to make students active participants. They should keep in mind that the teachers are adopting this new pedagogy only to teach them. The students are deprived of face-to-face interaction, deprived of campus life, technical issues, lack of social interaction, poor time management increased the stress, anxiety and frustration. So the teachers should understand their psychology and should be flexible hours for teaching . The institutions should provide proper training to teachers to make the learning more effective, interesting and interactive. We all are bound to adopt this digital environment that is very different from traditional classroom .The government should also provide some aid to schools in getting gadgets.

Constantine, Lazariobu and Helde (2006) compared online and traditional classroom delivered versions of an environmental education program. The purpose of their study was to compare knowledge and attitudes of Junior high school students before and after their participation in an environmental education program delivered in the two different ways.

McBrienet (2009) “most of the term ( online learning ones learning , web-based learning , computer- mediated learning , blended learning, m- learning from ex.) Have in common the ability to use a computer connected to a net work, that offers the possibility to learn from anywhere, anytime ,in any rhythm, with any means”.

Cojocariu (2014) online learning can be termed as a tool that can make the teaching – learning process more student – centered, more innovative , and even more flexible online learning is defined as “ learning experiences in synchronous or asynchronous environments using different devices ( eg mobile phone, laptops etc.) With internet access.

Although there are different types of this research focuses on online learning. The following types of online learning will be investigated synchronous, asynchronous, blended, massive online open courses , and open schedule online courses. In synchronous instructions, teachers and learner’s meet (usually online) from a session at a predetermined time. According to Watts (2016) live streaming video and or audio are used for synchronous interaction.

**RESEARCH METHODOLOGY:**

- Primary secondary data is collected through well-structured questionnaire through G- from .
- Secondary data was collected from library records, books , newspaper, journals and magazines.
- The sample for the study is 160 students studying in 1<sup>st</sup> year, 2<sup>nd</sup> year and Final year is taken.
- Convenience sampling techniques is used to select sample for data collections.

**DATA ANALYSIS AND INTERPRETATION:**

**1. Demographic Details of the students:**

**Table showing simple percentage analysis**

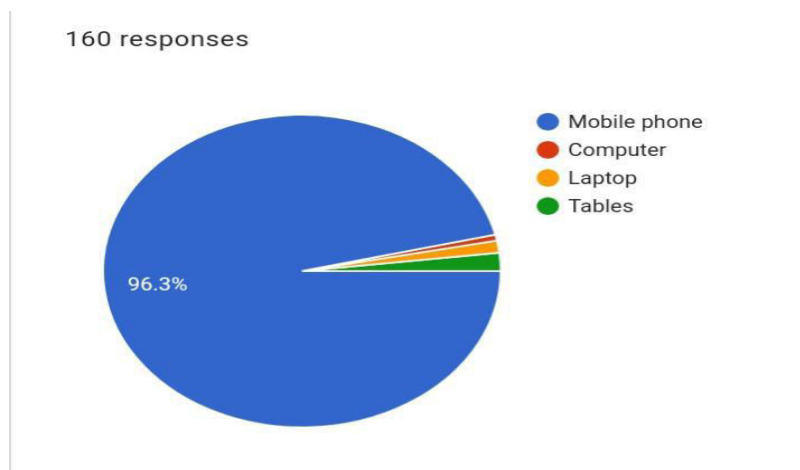
Variables		No of respondents (160)	Percentage (%)
Age	Below 18	20	12.6%
	18 to 25	140	88%
Gender	Male	61	38%

	Female	98	61%
	Other	1	1%
Online education is good	Yes	89	55.3%
	No	71	44.7%
Online education is difficult	Yes	6	3.5%
	No	55	34.2%
	May be	49	30.8%
Able to Arrange your time during online education	Yes	99	61.6%
	No	26	16.4%
	May	35	22%

The above the table clearly depicts that around 12.6% of respondents are below 18 years group. 85%of the respondents are 18to 25 years group.2%of the respondents are 25to 35 years group. The 38% of the respondents are male and 61% of the respondents are female 1% of the respondents are other. 55.3% of the respondents find online education is good. 35%of the respondents are finding online education difficult. 61.6% of the respondents are arranging the time in during online classes and 16.4% of the respondents were not able to arrange the time during online classes.

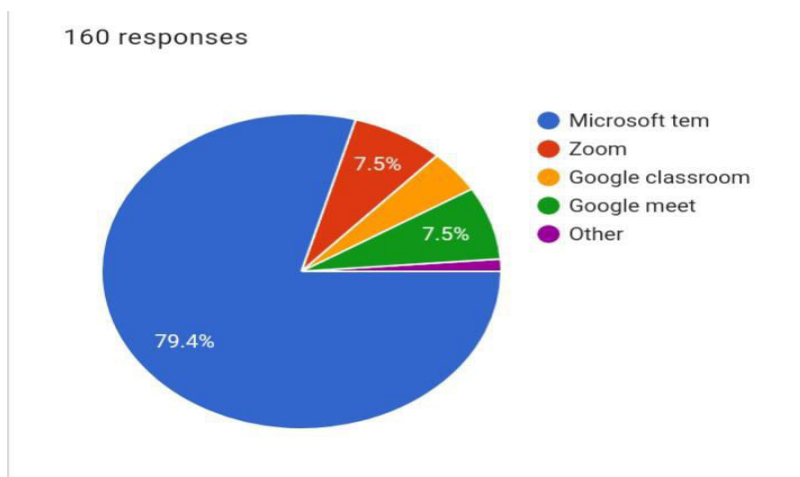
**2. Device Used for online education:**

The below pie chart clearly depicts the around 96.3% of respondents are use mobile phone in online education . 2.7% of respondents are use tablets in online education.



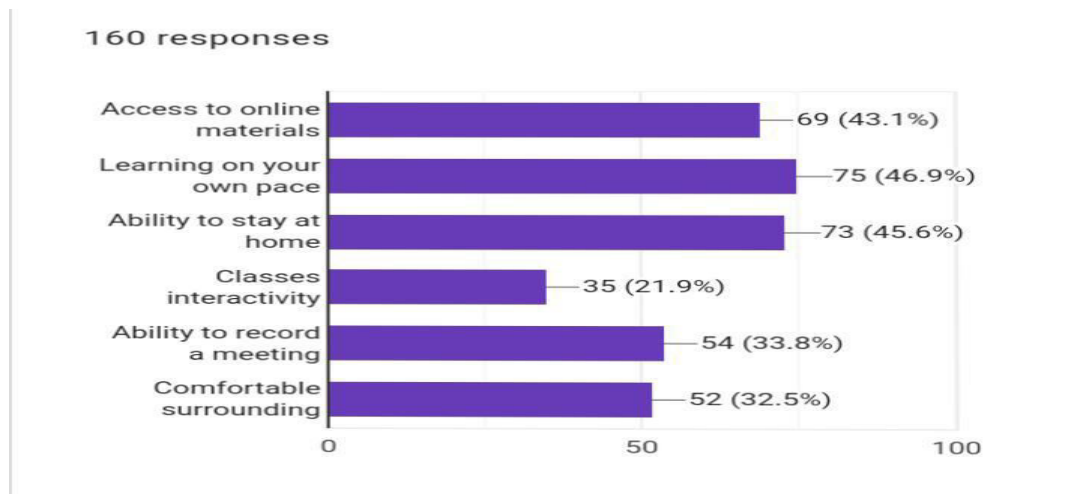
**3.Application used for attending the online lectures:**

The below pie chart clearly depicts that around 79.4% of respondents used Microsoft team app 7.5% of respondents use zoom app and 7.5% of respondents used. Google meet to attend the online lectures.



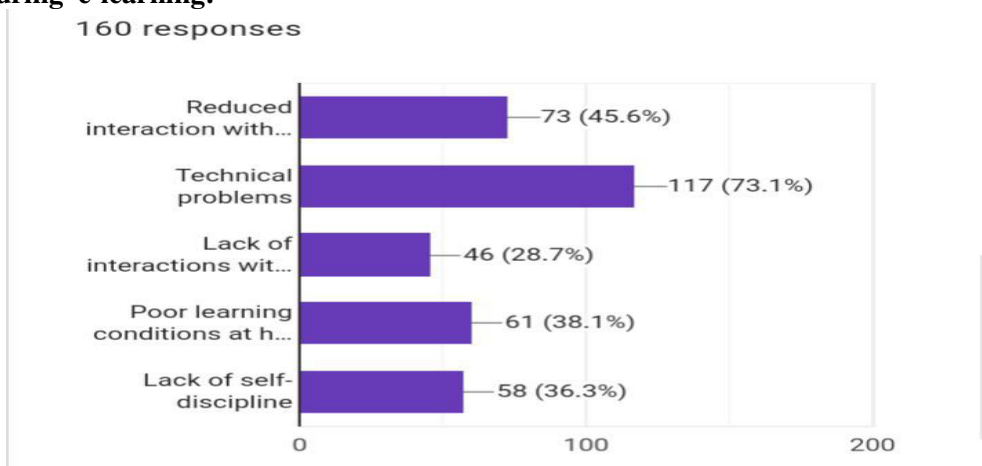
**4 Advantage of online education**

Following are the advantages of online education for the students:



Out of 160 students 75 students finding the e-learning use full as i.e 46.9% of the respondents are learning with their own pace. 45.6% of respondents are learning on ability to stay at home. 43.1% of the respondents founding online learning useful as it give easy access to online materials. 33.8% of respondents found useful as they are able to see the recording of a meeting for solving their doubts and when they were not able to attend the lectures due to some reasons.

**5.Problem during e-learning:**



The above bar graph clearly depicts that More than 100 students i.e 73.1% of the respondents faced technical problem like network issue, voice connectivity during online class .28.7% of the respondents faced the problem of lack of interaction with classmates.45.6% of respondents are actually face in reduced interaction with the teacher.38.1% of respondents are actually faced problem due to earning conditions at home.

**6 .Level of enjoyment during e -learning:**

Acceptance level	No. Of Respondents	Percentage
Extremely enjoyable	11	6.9%
Enjoyable	32	20%
Neutral	58	36.2%
Unenjoyable	40	25.6%
Extremely Unenjoyable	19	11.3%

The above table shows that 20% of the respondents are actually enjoying the e-learning classes whereas 40 students were not able to enjoy e-learning classes due to connectivity issue, lack of interaction with teachers as well as they are not able to clear their doubts.

**FINDINGS OF THE STUDY :**

- Majority (88%) of the respondents are in the age group of 18 to 25 years.
- Majority (61%)i.e 98 of the respondents are female.



- Majority (55.3%) of the respondents find online education is good.
- Majority (96.2%) of the respondents are using mobile phone in online classes.
- Majority (35%) of the respondents not finding online education difficult.
- Out of 160 students 75 students finding the e-learning use full as i.e 46.9% of the respondents are learning with their own pace.
- 45.6% of respondents are learning on ability to stay at home.
- 43.1% of the respondents founding online learning useful as it give easy access to online materials.
- 33.8% of respondents found useful as they are able to see the recording of a meeting for solving their doubts and when they were not able to attend the lectures due to some reasons.
- More than 100 students i.e 73.1% of the respondents faced technical problem like network issue, voice connectivity during online class.
- 28.7% of the respondents faced the problem of lack of interaction with classmates.45.6% of respondents were not able to with the teacher.
- 38.1% of respondents faced problem due to Poor learning conditions at home.
- Majority (79.9%) of the respondents are using the Microsoft team app for attending the online lectures.
- Majority (61.6%) of the respondents are able to arrange the time for online classes.
- 46.5 % of the respondents are actually enjoying the e-learning classes
- 30 students were not able to enjoy e-learning classes due to connectivity issue, lack of interaction with teachers as well as they are not able to clear their doubts.

### CONCLUSION

From the results , it can be concluded that students are using different application for online learning like Zoom, Teachmint, google classroom and Teams is one of the major app which is been used by the majority of the students. The study confirmed that students prefer online education, but cannot replace the classic face-to-face method as the technical problem was one of the major problem faced by the students along with real –time doubt solving. The other major problem faced by the students is the poor learning condition at home as majority of the time they get distracted because of the distraction created by the parents and other family members.it was fond that majority (61.6%) of the students are able to arrange the time for online classes those who are not able to arrange the time they are studying through the recorded sessions.

Maximum students are enjoying the online lectures due to various advantages like students are respondents as it give easy access to online materials, the recorded meeting for solving their doubts and when they were not able to attend the lectures due to some reasons.

### RECOMMENDATIONS

- Uninterrupted and fast speed internet is a basic need for attending the smooth online lectures.
- Majority of the students are attending the lectures through Mobile phone as they are not having the provision of laptop or tablet.
- The students should inform their parents and siblings or other famil members if ny about the time of online lectures so that there will be no distraction from their side,as students facing the poor conditions at home .
- The problem of lack of interaction with teachers can be solve, here the students are supposed to participate in online discussions.
- The faculty should give group activity order to overcome the problem of connecting with classmatess .
- Time Management is the most important factor in online education; the students who are not able to arrange the time for online lectures should schedule time for learning.
- As many students face the problem of real –time doubt solution so the teachers should keep an extra lecture for doubt solving.
- Students finding difficult to understand the concepts can communicate with teachers in private to clear the doubts either through virtual learning platforms or call

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**NON-FUNGIBLE TOKEN (NFT): OVERVIEW, EVALUATION, OPPORTUNITIES AND CHALLENGES****<sup>1</sup>Jui Sawant, <sup>2</sup>Shubham Gothankar and <sup>3</sup>Dr. Shraddha Mayuresh Bhome (Guide)**<sup>1</sup>Student- TY BAF / B<sup>2</sup>Student - TY BAF /A**ABSTRACT**

*The Non-Fungible Token (NFT) market is mushrooming in recent years. The concept of NFT originally comes from a token standard of Ethereum, aiming to distinguish each token with distinguishable signs. This type of token can be bound with virtual/digital properties as their unique identifications. With NFTs, all marked properties can be freely traded with customized values according to their ages, rarity, liquidity, etc. It has greatly stimulated the prosperity of the decentralized application (DApp) market. At the time of writing (May 2021), the total money used on completed NFT sales has reached 34,530,649.86 USD. The thousandfold return on its increasing market draws huge attention worldwide. However, the development of the NFT ecosystem is still in its early stage, and the technologies of NFTs are pre-mature. Newcomers may get lost in their frenetic evolution due to the lack of systematic summaries. In this technical report, we explore the NFT ecosystems in several aspects. We start with an overview of state-of-the-art NFT solutions, then provide their technical components, protocols, standards, and desired proprieties. Afterwards, we give a security evolution, with discussions on the perspectives of their design models, opportunities and challenges. To the best of our knowledge, this is the first systematic study on the current NFT ecosystems*

*Keywords: NFT, smart contracts, blockchain, price analysis*

**INTRODUCTION**

The origin of the concept which led to the creation of today's NFTs can be traced back to 2012 when "colored coins" were being discussed in the bitcoin community. The idea of colored coins was simple yet novel, as we all know that bitcoins are fungible, that is, one bitcoin can't be differentiated from another. However, it was observed that by meticulously tracing back the origin of a particular bitcoin, it was feasible to distinguish it from others by assigning a 'color'. The use cases of this new concept included digital collectibles, community currencies, corporate currencies, smart properties, and issuing shares of a company. Through various research papers were written on it, including one from Vitalik Buterin, Ethereum's founder, the idea of colored coins didn't materialize due to the reluctance of the bitcoin community, but it certainly laid the foundation for NFTs. Later in 2017 with the release of the new ERC721 token (Ethereum Request for Comment) on the Ethereum blockchain, NFTs got their first major traction, some of the most popular projects being Cryptopunks and Cryptokitties. The main idea of Cryptopunks revolved around creating a maximum of 10,000 characters on the Ethereum blockchain as a reference to the Cypherpunk community members who were among the rust ones to experiment with an electronic peer-to-peer currency much before the formation of bitcoin. CryptoKitties was the first blockchain-based game where users could trade, breed, and collect virtual cats. The game got significant media attention and went viral, to the point that some of the rare collectibles were sold for more than 100,000\$. It was due to successes like these that investors started giving attention and funding NFT projects. In 2019, NFT marketplaces, or exchanges launched, the popular ones being Opensea.io and Rarible. Users could trade using smart contracts, allowing trustless transactions to happen securely, and a record of the ownership of the NFT is maintained on the blockchain. Further, the creator of the NFT gets royalties whenever it is re-sold to a buyer. With the features of scarcity, high liquidity, valid ownership, royalties to the creator, secure trustless transactions, and ease of exchange NFTs tend to have the potential to become intellectual properties. This is what ascribes value to it. As a result of which the artist Beeple was able to sell their digital art as an NFT for about \$69 million and Twitter's CEO Jack Dorsey sold the first-ever tweet for about \$2.9 million. Even though NFTs have gained a lot of attention in a short period, one should not take it for granted, it is still in the initial stages of its development. There are many challenges yet to be overcome and many opportunities to be explored. Through this paper, we intend to provide a one-stop-shop for anyone looking to grasp this new concept by going through the overview of what an NFT is and how it is made, going into the technical details of it, explore the potential use cases, point out the challenges and lastly correlate the price action of NFTs and the active wallet addresses to the market price of Bitcoin and Ethereum.

**OBJECTIVE OF STUDY**

- To identify the future of NFTs in India.
- To Evaluate NFTs
- To find what are the Challenges in NFTs

**• RESEARCH METHODOLOGY**

The research paper is totally based on secondary data. Various reports of national and international agencies on NFTs are searched to collect data for current study. As it is not possible to go outside for data collection due to lockdown, information are collected from different authentic websites, journals and e-contents relating to NFTs.

**• ANALYSIS AND INTERPRETATION OF THE DATA**

**How to create an NFT:** The process of creating and then trading an NFT can be a hectic one for a newcomer, here we will give an overview of the process. There are main tasks involved. First, The actual creation of art, as in a photograph, digital art, audio, and so on. The NFT creator uploads the, writes a description and title, sets the percentage of royalty they desire on the resale. The owner then stores the data into the database of the exchange where they are listing their NFT, this database is outside the blockchain. The owner also has the option to store the data in the blockchain but it will require them to pay some gas fee. A transaction is sent to a smart contract, this transaction includes the signature of the owner and the hash of the NFT data. This is when the NFT is minted and the trading process begins, on the conformation of the transaction by the smart contract the minting process completes. Meaning that now the NFT is stored at a unique address inside the blockchain forever.

An NFT is a unique digital asset that is not directly replaceable with another digital asset (thus the name "non-fungible"). Many physical assets are also non-fungible. Real estate, for example, is non-fungible since each piece of property is unique from others.

A "fungible" token, by contrast, is one that is replaceable with another one identical to it. Ether is the fungible token that trades on the Ethereum network, meaning one Ether is identical to another. The same goes for Bitcoin. One Bitcoin can be exchanged for another Bitcoin because they have the same value. Physical currencies work this way, too. One physical dollar bill is the same as another dollar bill, and thus each are "fungible." But each NFT is unique; there isn't another one exactly like it out there, so they are non-fungible -- or unable to exactly replace another.

Code is written into this digital token and recorded using the blockchain network it's based on (again, usually on Ethereum) to prove a list of historical ownership and the current owner of a unique digital asset. An NFT can represent any digital creation -- art, music, videos, writing, etc.

**How many NFTs are there?**

At the end of October 2021, there were nearly 7,000 different types of cryptocurrencies worldwide. Most NFTs are built on Ethereum, but many of these tokens utilize a different blockchain or were built on a proprietary NFT platform. As a result, there are innumerable individual NFTs representing works of art, videos, video game content, music, and more. As more artists and creators make use of NFTs to secure and monetize their work, this number will only increase over time.

**How do NFTs work?**

How exactly are NFTs used? Digital art collections, for one. In March 2021, an NFT representing an image, "Everyday: The First 5,000 Days," by artist Beeple was auctioned by Christie's for \$69 million. The purchaser of the NFT now has ownership of the digital art attached to it. Digital creators Larva Labs auctioned off individual CryptoPunks characters in 2017; some of the NFTs are now worth millions of dollars.

These are some extreme examples of ballooning NFT values. For common functionality, though, artists can use NFTs to sell their creations to collectors and other digital creators. An owner or creator of an NFT can also collect royalties for the art's copy or use online. NFTs hold promise as a way to enforce digital copyright and trademark law.

Real-world use cases abound, too. Nike (NYSE:NKE) owns a patent on NFTs to authenticate sneakers as unique items. But outside the realm of collectors' items (a form of modern fine art speculation), NFTs could have some practical, everyday value. Remember the aforementioned titling of physical assets such as cars or real estate? Blockchain-based tokens could be used to guarantee ownership of physical property and cut out expensive intermediaries who traditionally handle titling services and related legal documentation. It's still early days for NFTs, though, so more ideas could emerge in the years ahead.

**Why are non-fungible tokens important?**

Besides representing a way for digital artists and other creators to monetize their work, NFTs are imagined as the evolution of art investing and collecting and as part of a new cryptocurrency investment asset class. Since an NFT is unique, there's always a slim chance an NFT collection could balloon in value (like Beeple's digital

artwork). If you're an art collector, NFTs are easy to buy and sell on an online marketplace such as Open Sea. Cryptocurrency trading app Binance is launching an NFT marketplace, and Coinbase Global (NASDAQ:COIN) might do the same (it has invested in several NFT marketplaces, including Rarible).

But, for the average investor, NFTs represent a highly speculative class of investment that should probably be avoided. NFTs don't gain in value because of their utility but are based on the value of the media they represent (digital art, video, music, etc.). Sticking a value on something like art is incredibly difficult and subjective and unlike valuing a share of stock, which represents an ownership stake in a business and a claim on future profits generated by the business.

Investors who want some indirect exposure to NFTs anyway might consider adding a little Ether to their portfolio since most NFTs utilize the Ethereum network's blockchain. Ether is also a highly speculative investment, although it could increase in value if Ethereum network use rises over time. (It's important to note there is no cap on how many tokens of Ether can exist, but a recent change to the way transactions are validated from proof of work to proof of stake should decrease the supply of Ethereum over time.)

Even so, non-fungible tokens could be an important technological development. In a new digital era that blurs the lines between the physical and virtual worlds, a new way to track digital asset ownership and distribution online will be increasingly important. These blockchain-based tokens could also disrupt financial intermediaries and lower the cost of buying and selling big-ticket items such as autos and real estate. That doesn't necessarily mean you should invest in highly speculative NFTs, but, at the very least, their development is worth keeping an eye on.

#### • CHALLENGES:

Here we will describe the challenges or the pitfalls that the NFT ecosystem faces, these are the barriers that have to be overcome to grow further. These challenges range over various eldest and are described below. High gas price - This is the price that the users have to pay on any transactions that they make on a blockchain network, the gas price increases with the higher congestion in the network, which poses a major problem for the NFT exchanges, as it becomes not feasible to mint a collection of NFT. This fee is charged as every transaction related to the blockchain requires computation and storage resources. Art Theft - This is a big pitfall of the NFT ecosystem as any user could steal someone else's artwork that hasn't been published on the blockchain yet and turn it into an NFT to claim its ownership. Processing time - Whenever minting or exchanging NFTs transactions go through the smart contract which involves interaction with the blockchain, which currently has a low transaction per second, making the processing time consuming and a bad user experience. Some of the new Proof of Stake (PoS) blockchains like Algor and have Fixed this issue to quite an extent, but there is a long way to go. Anonymity - Currently most of the NFT projects are based on Ethereum, Flow, and Tezos which do not provide total anonymity to their users. They provide pseudo-anonymity, where every transaction of every wallet address is visible to anyone, including the wallet balances. This information can be used by bad actors such as hackers to get access to some of these wallets. Though solutions like zero-knowledge proofs, multi-party signatures are already developed, but they haven't been implemented on most of these blockchains. Carbon footprint - We live in a time where environmental impact and energy crisis are some of the biggest problems that our planet faces. In such a situation using computational resources to secure our digital art isn't seen as an important issue and it's even condemned for increasing the carbon footprint. Legal issues - It has been observed that many of the NFT exchanges do not have a KYC (know your customer) policy. As it involves trading commodities and even cross-border transactions, it is important to know the regulatory stance of a country before investing any amount of money in the space. Also, as of now the sales of NFTs aren't considered as a taxable event, this can give rise to huge sums of Financial scams in the system. Hence governments should consider regulating and taxing to protect its citizens from any potential danger.

#### • OPPORTUNITIES:

NFTs has potential to replace the traditional monetary system. In order to adopt this phase of NFTs it must first evolve and accept a secure network of currency exchange. According to the findings of the present study, if crypto currencies are in the form of Lakshmi Coin then the society can be motivated to make investors adapt gradually which will in turn pave a way towards rapid progress in usage of NFTs. This will help India to reach to the next platform of E commerce. Indians are to be benefited by Bitcoin, but it may not be the same for the nation as the whole.

#### • LIMITATIONS:

NFTs are interesting, there's no doubt about it. But there are some serious drawbacks to sinking your money into them. Some of the most significant drawbacks include:

### 1. Physical Art Can't Be Digitized

The reasons to own physical art and the reasons to own digital art are often different. You can't digitize physical art. There's an allure to seeing a one-of-a-kind painting with your own eyes that these tokens simply can't provide.

### 2. Uncertain Value

Even for experts, NFTs are confusing assets. When you purchase one of these non-fungibles, you're not necessarily purchasing the copyright to the art.

People are still able to find copies on the Internet of the art for which you own the token, and there's nothing stopping them from copying and pasting these files on social media, essentially showing off and sharing what you may have paid millions of dollars for.

Essentially, when you buy these assets, all you really own is a record saying you own the token behind the original asset. The real question here is, "How much value is there in owning an asset you don't actually control?" Depending on how collectors answer this question in the future, those who invested all that scratch into these tokens may be left holding a digital record that's not worth much.

### 3. Environmental Cost

The environment is a hot topic of debate as of late. Any record entered into the Ethereum blockchain takes significant computing, which requires the use of significant amounts of energy. So, widespread trading in NFTs and other blockchain-based assets isn't necessarily an environmentally friendly process.

In fact, a recent Cambridge University study suggests just about everything having to do with the blockchain is highly unsustainable from an environmental standpoint because of the amount of energy used.

### • CONCLUSION

To conclude, non-fungible token (NFT) is an exciting technology in the blockchain ecosystem. We discussed how to create an NFT and the mechanics which work in the background, like the blockchain, smart contracts, web3 wallets, and token standards. Further, we also discussed the state of security in the space, the potential vulnerabilities, the potential use cases which can transform industries, and the barriers which can hinder the progress. Lastly, we analyzed the influence that the change in prices of Ethereum and bitcoin can have on the NFT ecosystem as a whole. Overall, we can safely say that NFTs are a nascent asset class that has the potential to become an uncorrelated asset class in the future, when it matures, which is a highly desirable aspect for investors who are

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**TRANSFORMATION OF SMALL BUSINESS INTO EMINENT INTERNATIONAL BRAND****<sup>1</sup>Andrea Miranda and <sup>2</sup>Dr. Yashesh Ranpura**<sup>1</sup>Students of Bachelor of Management Studies, Don Bosco College<sup>2</sup>Assistant Professor, Don Bosco College**ABSTRACT**

*Business plays a crucial role in the community based on a lot of alluring factors. As the business contributes so much to the society, they themselves witness their fair share of profit and losses. Based on the analysis, we will study the transformation of small businesses into eminent international brands. The study also highlights the importance of financial strategies in making a business achieve a position in international markets. It also gives emphasis on considering brand as an intangible asset in business.*

*Keyword: Small Business, International brand, intangible asset.*

**INTRODUCTION****Small Business**

Small business is described as a business functioning on a small-scale level that involves limited amount of labour, capital investment and minimal machinery to wield. Industries that produce goods and services on small scale. Small businesses play a notable role in the economic advancement of a country. Less than one crore invested businesses are acknowledged as small businesses. As per legal terminology, a small business can be stated as an autonomous possessed and operated organization that is not renowned in its field and also conforms to parameters set by law in regards to employees and income earned yearly.

**BRANDS**

The word 'Brand' indicates a trade and marketing conception that helps individuals recognize a specific product, being and company. Brands are abstract that means they can't be seen or touched. An individual's impression can be shaped about a specific product, individual or company. Brand provides a massive value to a being or company providing them a gamesmanship over the others. International business means the trade of goods, services, technology, capital and/or knowledge that transcends beyond national borders and that place takes at a worldwide or exchangeable scale. It is an abstract marketing concept that helps individuals recognize a firm, commodity or person. Brand is the most valuable company asset.

**BRAND MANAGEMENT**

Brand management plays a very important role in an organization and especially when a company enters international market. It involves the analysis of the image a brand holds, involves planning of how further a company wants its brand to be perceived. This also involves setting up goals for the same. Developing good relationships with target consumers is the key. One needs to understand how a consumer associates with the brand and what are its expectations for the future. Brand management comprises of associations, attitude, trust, awareness, recognition, equity, image, loyalty and personality. Effective brand management brings loyal customers who not only purchase the products but are also advocates for the brand that are the flag barriers for mouth publicity. It also helps in keeping up with changing trends and helps cater to these needs and demand. For effective brand management a company must that their brand positioning and value is aligned, brand reputation is actively monitored, brand materials must be centralized analysing everything in totality.

**OBJECTIVES OF THE STUDY**

1. To understand whether brand can be considered as an intangible asset of the company.
2. To study the different financial strategies that help a business to grow internationally.

**SCOPE OF THE STUDY**

1. The research seeks to appear the question how to successfully adapt a national brand in foreign markets.
2. The objective of the research is to analyse the role of finance while introducing the national brand in international market.
3. The research seeks to determine whether brand can be considered as an intangible asset of the business.



**LITERATURE REVIEW****House History: The Louis Vuitton Timeline.**

A blog on Louis Vuitton transformation into a one of the world's most sought-after fashion brands by Haute History.

Louis Vuitton which now has more than 460 stores worldwide, was founded in the year 1854 by Mr. Louis Vuitton a master known for creating custom boxes and designer trunks. Louis Vuitton introduced new flat-top Trianon canvas trunk that was suitable for long voyages which were quick to get copied by imitators. Louis Vuitton witnessed early success which provided a house for his family and headquarters for the company. Louis Vuitton as a brand catered to wealthy people right from the beginning and so 'safety' was their primary and paramount concern led to the invention of the unpickable lock which till date has an undisputed effect associated with the brand. One of the brand's longest lasting signatures: the LV monogram canvas was created in the year 1896 by Louis Vuitton's son Georges. Amusingly, introduced to prevent counterfeiting of the brand's designs, it has become one of the most acclaimed and widely imitated patterns in the world. Over the years, with its rising success, Louis Vuitton has also grown as a brand in variety ranging from travel bags to personal bags and from accessories to ready to wear clothing items.

**Samsung Rising****Inside the Secretive Company Conquering Tech- Book by Geoffrey Cain**

Positioned after years of reporting on Samsung for the Wall Street Journal, the Economist and Time from his base in South Korea, countless sources in and out the company, Geoffrey Cain proposes the first deep look behind the scenes of one of the biggest company. The company's growth was a result of timely investments made by them in booming sectors and industries. During the 1970 -80's, Samsung began to focus on establishing itself in the international markets. They introduced a concept termed as "new management" which stressed on quality over quantity, efficient communication between the levels of management. Despite the heralds and difficulties, Samsung as a company kept striving to establish its position in the global markets. Introduction of gadgets well equipped with the latest technology, superior quality and right strategies helped Samsung to achieve its position globally.

**The Wal-Mart Effect – Book by Charles Fishman.**

The book talks about Samuel Walton the Founder of the retail chain Walmart, the establishment from one to hundred of its retail stores and how it has become a brand known and used by almost every household in the US. The writer shares an incident from the many examples of how Walmart was able to establish as a brand its known today. During the 1990s, perfumes and deodorants were sold in boxes made of paper. This led to a huge wastage of paper for which thousands of trees were cut down. Walmart raised a very valid question saying that 'are all these trees cut to make paper boxes which are eventually going to land up in the dumpsters?' 'Why are we wasting so much of our inventory cost and on what?' Walmart offered their customers a variety of perfumes and deodorants to choose from and also cut down the use of paper boxes and saved a huge amount there. Also, the brand that Walmart is today is because they understood their customers demands and preferences. Walmart opened its outlets where the customers were making it easy and accessible for their customers to grab in the essential items whenever they wanted. Through many strategies like the above-mentioned Walmart has touched the life's of many American people every single day. It has re-shaped the economy of the towns and cities whenever it has opened its outlet. With steady steps Walmart has become the most influential company in the world.

**RESEARCH METHODOLOGY****Type of Data**

There are two types of data used in the research, they are Primary Data and Secondary Data. Most of the data used in the research study came from Primary data sources.

- Primary Data: Primary data consisted of the data that was collected from google forms that were sent out to people. Sample frame includes people of all age groups.
- Secondary Data: Secondary data was collected from reading news articles and other research papers that were pertaining to the research topic.

**SAMPLE SIZE**

The sample size consisted of 32 people and all were part of different age groups and had different occupation status.

**DATA ANALYSIS AND INTERPRETATION**

**INTRODUCTION**

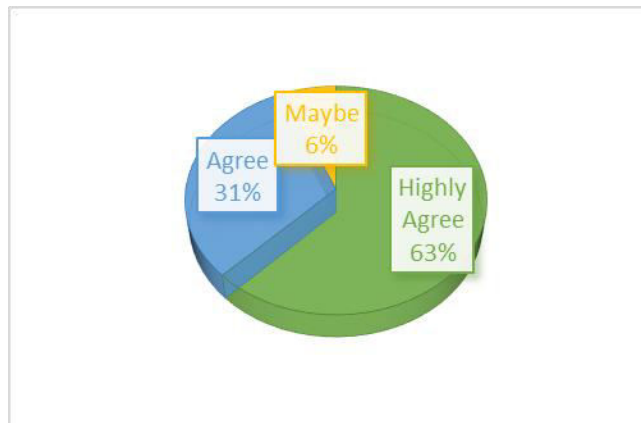
The data collected are analysed and interpreted according to study purposes. Data are classified and appropriate tables and diagrams are formed for data analysis. For the analysis and conclusion of the project, the tool used for statistical analysis is percentages and graphic representation using bar, column and pie diagrams.

**7.2 DATA ANALYSIS**

**1. Do you think 'brand' plays an important role in the long-term sustainability of the company?**

Sr. No	Options	Percentage
1.	Highly Agree	62.5%
2.	Agree	31.3%
3.	Maybe	6.3%

**Table No:1**



**Figure 1**

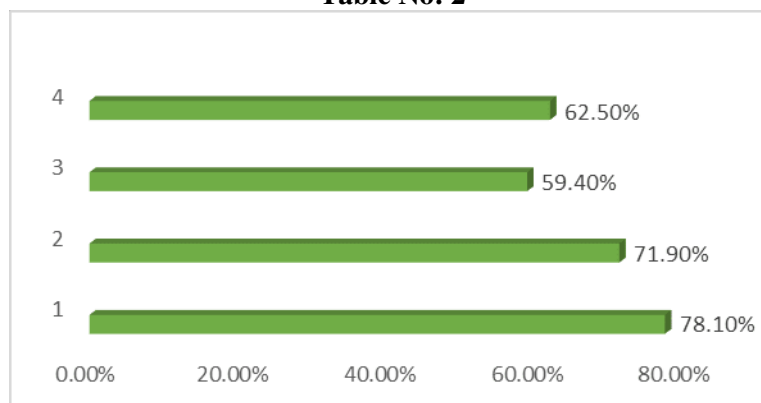
**INTERPRETATION**

From the above diagram, we can clearly state that 61.3% of the respondents highly agree that brand can be considered as an important role in the long-term sustainability of the company. 32.3% people agree that brand plays an important role in the long-term sustainability of the company. 6.5% acknowledge brand as a influence in long term sustainability of the business.

**2. What are the ways in which an organization can increase its branding?**

Sr. No:	Options	Percentage
1.	Partner with companies that emit strong trust signals.	78.1%
2.	Make the most out of influencer marketing.	71.9%
3.	Harness the power of content marketing.	59.4%
4.	Be aware of the surrounding.	62.5%

**Table No: 2**



**Figure No:: 2**

**INTERPRETATION**

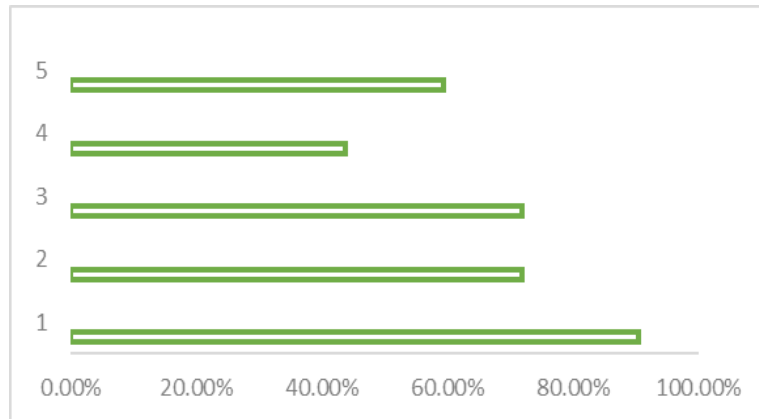
The above chart shows the different ways in which a company can increase its branding. People think that partnering with companies that emit a strong trust can help a company up-to 76.7%. Influencer marketing is

73.3% beneficial. Harnessing the power of content marketing will provide 60% advantage to the company. Being well versed with the surrounding will provide 60% benefits to the company.

**3. Why is branding important?**

Sr No.	Options	Percentage
1	More people will recognize your business.	90.6%
2	Help building trust.	71.9%
3	Improves advertising.	71.9%
4	Great for employees.	43.8%
5	Loyal customers.	59.4%

**Table No: 3**



**Figure No: 3**

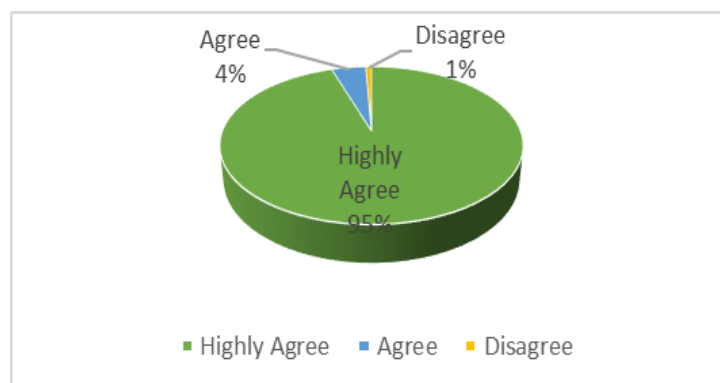
**INTERPRETATION**

People have rated the importance of branding to a company. They have stated that if a company gives emphasis on branding it can reach out to more customers. Trust and reliability can be achieved up-to 70%. Improvement in advertising can be achieved up-to 43.3% from branding. People also agree that it can be aa benefit to the employees and will create a happy environment at work. By effective branding, a company can gain up-to 56.7% loyal customers.

**4. After analysing the above importance that branding plays, can it be considered as an intangible asset of the company.**

Sr. No	Options	Percentage
1.	Highly Agree	56.3%
2.	Agree	37.5%
3.	Disagree	6.3%

**Table No: 4**



**Figure No: 4**

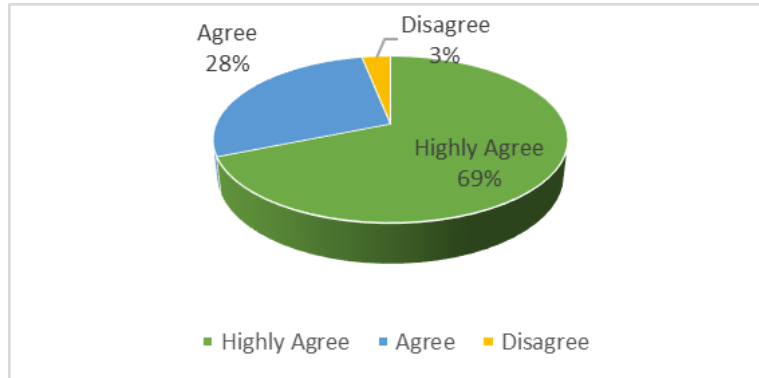
**INTERPRETATION**

Having brand play an important role in the growth of business we asked people whether brand can be considered as an intangible asset of the company. 56.7% people highly agree that brand can be considered as an intangible asset of the company. 36.7% affirm that brand can be considered as an intangible asset of the business. 6.7% disagree with considering brand as an intangible asset of the business.

**5. Do you think financial strategies can help a business grow internationally.**

Sr. No	Options	Percentage
1.	Highly Agree	68.8%
2.	Agree	28.1%
3.	Disagree	3.1%

**Table No: 5**



**Figure No: 5**

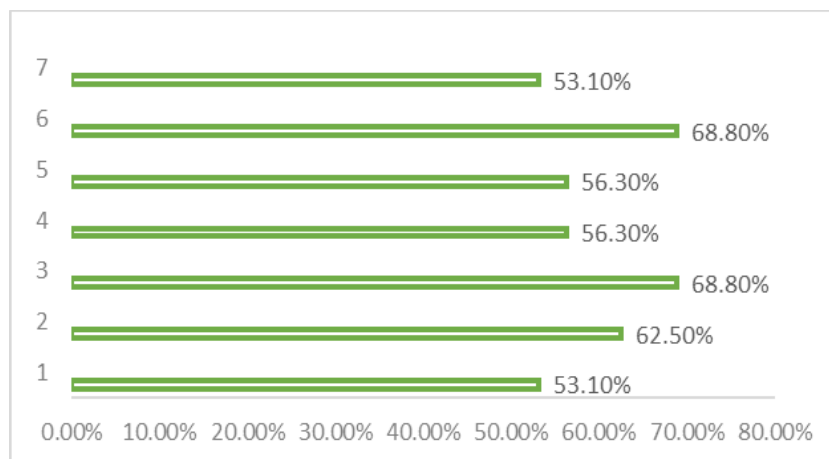
**INTERPRETATION**

Finance plays a prominent role in growth of any business and so we asked people whether financial strategies can help a business grow globally. 66.7% people highly agree that financial strategies play an important role in business growth in foreign markets. 30% of the people agree that financial strategies can help a business grow internationally. 3.3% disagree on the role of finance played in growing business in international market.

**6. From the following, which financial strategies are effective for a company in international markets?**

Sr No.	Options	Percentage
1.	Balance your goals.	53.1%
2.	Explore financial alternatives	62.5%
3.	Control cost.	68.8%
4.	Manage liquidity and risk.	56.3%
5.	Comply with regulatory requirements from the very beginning.	56.3%
6.	Advantage of technology.	68.8%
7.	Corporate social responsibility.	53.1%

**Table No: 6**



**Figure No: 6**

**INTERPRETATION**

There are many financial strategies that are effective for a company in international markets. Here, in the above table you can observe that controlling cost and advantage of technology are the two most suggested financial strategies. Exploring financial alternatives is the second most suggested. Managing liquidity and complying with regulatory requirements from the very beginning are suggested next. Finally, balancing goals and corporate social responsibility are also highlighted as important financial strategies.

7. What are the financial strategical questions that a company should ask themselves?

Sr No:	Options	Percentage
1	Do you know what drives your business growth.	81.3%
2	Do you have the KPI's you need to make data-driven decisions.	59.4%
3	Do you have a smart back office.	43.8%
4	Do you have a control on cash flow management.	71.9%
5	Do you think strategically about how your people drive the performance of your business, profitability.	68.8%

Table No: 7

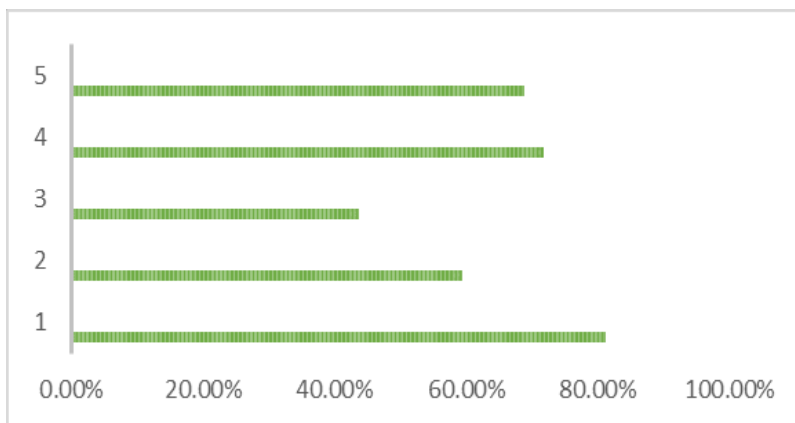


Figure No: 7

INTERPRETATION

It is highly suggested that companies should consider internal analysis on a regular basis or smooth functioning of the business. Here, in the above table you can observe that 'Do you know what drives your business ' should be the most asked question. ' Do you have control on cash flow management ' and 'Do you think strategically about how your people drive the performance of your business and as a result, profitability ' holds equal weight. 'Do you have the KPI's you need to make data driven decisions is next suggested to be the most asked. Few people also think that 'Do you have a strong back office's is a relevant question to ask.

8. According to you, will a strong financial management help a small business transform into an international brand.

Sr No:	Options	Percentage
1	Highly Agree	68.8%
2	Agree	31.3%
3	Disagree	-

Table No: 8

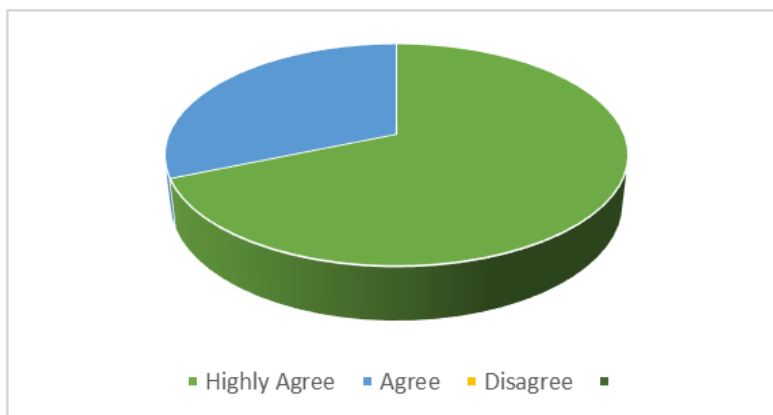


Figure No: 8

INTERPRETATION

According to the table, 67.7% people highly agree that a strong financial management will help a small business transform into an international brand. 32.3% people agree that a strong financial management will help a small business transform into an international brand.

Statement	Approved / Not Approved
H1: Brand can be considered as an intangible asset of the company. H0: Brand cannot be considered as an intangible asset of the company.	Approved Not Approved
H1: Financial strategies help a business to grow internationally. H0: Financial strategies do not help a business to grow internationally.	Approved Not Approved

**CONCLUSION**

From the above mentioned literature reviews, we can understand that a business can establish itself as a brand by taking into consideration factors such as customer need and demand, accessibility of your products and services and the most importantly finance. Even if the company is reaching out to public but doesn't have a proper control on its finance it won't be able to establish its self in the international markets. Long term sustainability comes from well management of your finances and investment decisions. Optimal usage of the inventory a company holds with minimum to no wastage is essentials. Cutting down on un-used inventory and finding alternatives which provide the same output with less cost is important. When a business organisation sets out to establish itself as a brand it must make sure that they are well-versed with their environment and market which will help them sustain for a longer time.

From the data collected and research done, the researcher can understand that brand and financial strategies do provide a growth opportunity to small business to transform themselves into international brands. From the research conducted we can also say that people are aware about how important a brand is to a company and how it can effect the company's growth. Similarly, accurate and precise financial strategies also provide an edge to business organizations. Therefore, we can conclude that brand can be considered as an intangible asset of the company and financial strategies do help a business to grow internationally.

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**A STUDY ON STUDENTS' PERCEPTION TOWARDS INTERNSHIP EXPERIENCES IN COMMERCE INDUSTRY****Ms. Shruti S. Pawar**

MCom (Part- I), Karmaveer Bhaurao Patil College (Autonomous), Navi Mumbai

**ABSTRACT**

*In the modern competitive business world, most employers favour those employees who have done an internship. Both organisations and employees are satisfied with the 'Internship' factor. Therefore, few organisations provide an opportunity to students to gain experience by working professionally in their field and also bring an importance of internship amongst the students. Multiple organisations hiring Graduate / Undergraduate students for an internship. Internships impact students' personality productively. The largest number of students explore their career path and build up confidence and evolve their skills by working as an "Intern"; but while doing the same, some of the students face troubles while working as an "Intern" too. Most of the employers allot mindless work that does not help in growing their skills and can waste their time and also this can lead to exploitation of their efforts. Traditionally, internships have provided a unique way for commerce students to gain work experience while earning academic credits. Questions remain, however, as to whether a student's educational experiences adequately reflect the realities of internship (and other work-related) experiences. As part of a larger study, we sought to explore student views and attitudes regarding their undergraduate curriculum and its relevance to their experiences at the agencies. Moreover, (1) students felt their undergraduate curricula adequately reflected the practical realities of operations and (2) internships were regarded as invaluable in preparing students for the future. This paper aims at studying & reviewing the students' attitude towards internship experiences in the commerce industry and also this paper aims at understanding satisfaction levels of students towards internship & studies relationship between their curricula & industry. For this purpose, primary data was collected. A sample of nearby 100 students was collected using a random sampling & was further analysed. A structured questionnaire was prepared & circulated amongst the students to gather responses.*

*Keywords: Commerce, internship, curriculum, experience, attitude, etc.*

**1. INTRODUCTION**

An internship is a professional learning experience that offers meaningful practical work related to a student's field of study or career interest. An internship gives a student the opportunity for career exploration and development and to develop new skills at the same time. It offers the employer the opportunity to bring in new ideas and energy into the workplace, develop & nurture talent and potentially build a pipeline for the future in the form of full-time employees. In Modern competitive business environment, the organisations are seeking young graduates, undergraduates for internships. Students are expected to easily adapt to the new technology and execute it and help with the projects at hand at relatively a lesser cost. However, students also get the opportunity to work in industry and use their curriculum & knowledge while implementing the work. Largest number of students build confidence and gain valuable experience from internships. As every coin has two sides, so do internships. Employers tend to impose a burden of work on interns, which being beginners gets cumbersome for them, at least in their initial phase of internship. Some employers tend to take undue advantage of interns, by exploiting them, without even recognizing their work. Whenever an intern is assigned a specific job role or a task most of the occasions it is time bound so it becomes very difficult to prioritise their work for interns. Employers allot mindless work that may waste their time and exploit their efforts. There is a gap in what students are looking for and what they actually experience in their internship. So, this research is focused on the perception of such students towards internships and reviewing the satisfaction level of interns regarding the same.

**2. REVIEW OF LITERATURE**

o **Michael Hergert (2009)** asserted that the value of internship will be maximized if educators can provide the appropriate structure and integrate the experience with the academic background of the student. It is clear that students appreciate the benefits of

internship programs, particularly when designed to meet their needs. These programs should be a key element of business education in the 21st Century.

o **Madurapperuma, P.M.C Thilakarathne and H.A.P.L Perera (2015)** Students' Perception of Internship Programme in Accounting, revealed that In general, that the interns perceive the internship training as not able

to give them the expected benefits. However, the internship is regarded as successfully providing guidance to them in choosing their career path as well as in enhancing their knowledge of accounting and Auditing.

o **Nadia Albu, Daniela Artemisa Calu and Gina Raluca Guse (2016)** asserted that internships are perceived to have significant benefits for students in terms of career analysis and planning, understanding the role of accounting within an organization and integrating into a professional network.

o **Kingsley Karunaratne , Niroshani Perera (2019)** studied Students’ Perception on the Effectiveness of Industrial Internship Programme . They concluded that both industry and university should work together to make a comprehensive internship programme for students. It is required to have overall training for some period of three to six months and balance for the specialized training. Therefore, it is suggested that the internship programme period be the twelve months’ time instead of six months.

**3. RESEARCH METHODOLOGY**

The research is engaged to review the satisfaction levels of students with respect to internships in the commerce industry. Primary data was collected using a questionnaire via tool of google form.104 responses were collected and analyse eventually.

**3.1 OBJECTIVES OF THE STUDY**

- o To understand the effectiveness of the internships in commerce from the students’ perspective.
- o To measure the satisfaction levels of the students towards internship.
- o To know about the challenges faced by students during internships in the commerce industry.
- o To highlight the benefits of an internship from the students’ perspective.

**3.2 RESEARCH DESIGN:**

Primary data was collected via a structured questionnaire using ‘Google forms’& responses were collected from a sample of 104 respondents. Simple random sampling (convenient sampling) was used while selecting a sample. Data was collected & analysed by using MS excel for the research purpose.

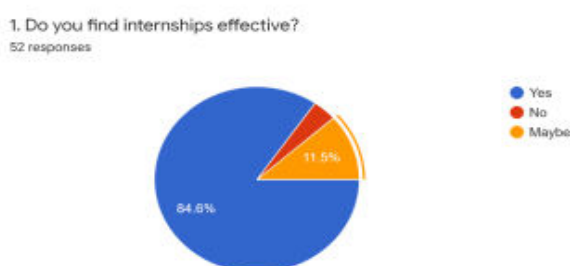
**4. DATA ANALYSIS**

**H0:** There is no significant relationship between the usefulness of curriculum, skill upgradation & healthy working environment and satisfaction level of students on internships in the commerce industry.

**H1:** There is a significant relationship between the usefulness of curriculum, skill upgradation & healthy working environment and satisfaction level of students on internships in the commerce industry.

	Usefulness of curriculum	Skill upgradation	Healthy working environment
Healthy working environment	0.984040861	0.956756952	1
Usefulness of curriculum	1		
Skill upgradation	0.896960206	1	

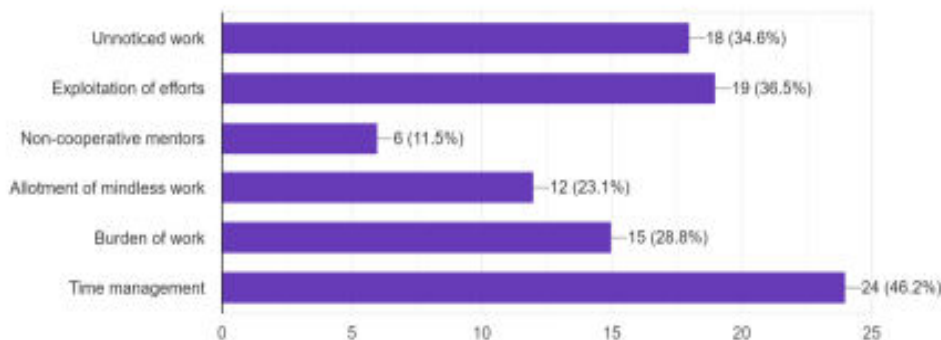
As it can be seen that we have a positive correlation among all 3 variables, we can say all these have a direct relationship with satisfaction level of students on internships in the commerce industry & hence, we can reject H0. As correlation between skill upgradation & healthy working environment is greater than 0.90, it exhibits multicollinearity amongst the two variables.





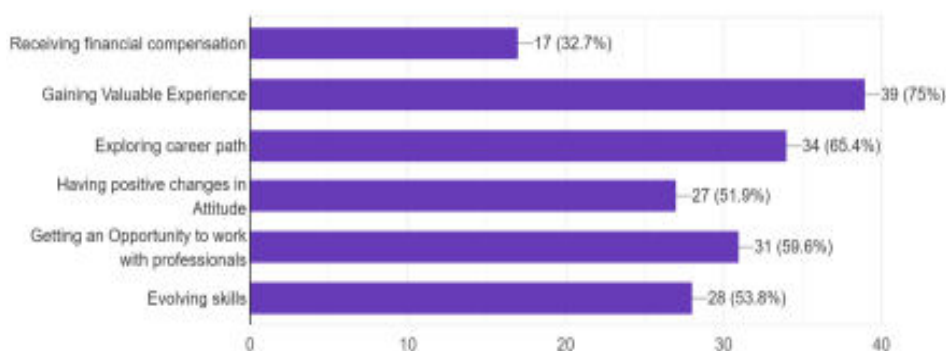
12. According to you, these are the constraints of Internships

52 responses



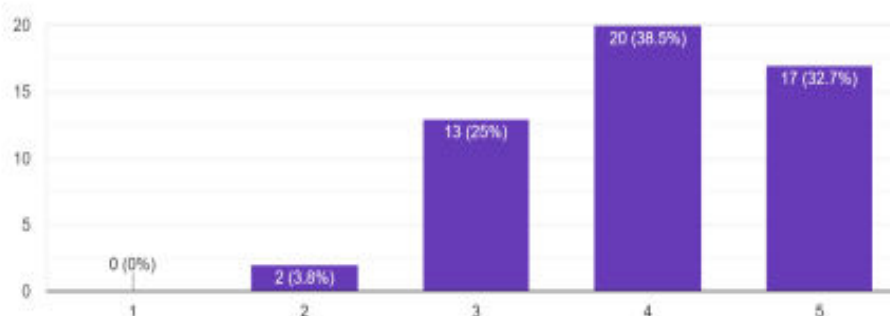
11. According to you, these are the benefits of Internships

52 responses



13. How satisfied are you with internships?

52 responses



## 5. FINDINGS & CONCLUSIONS

o Book-keeping, auditing, and taxation are majorly preferred areas of work for internships in the commerce industry.

o Around 38.5% respondents are satisfied towards the internships in commerce industry. o Out of the total respondents, 36.5% of respondents felt exploitation of efforts while working and also the majority of students faced time management issues.

o It was concluded that, approximately 75% of respondents felt gaining valuable experience is the vital benefit of internship and also 65.4% of respondents let out that internship is helping towards exploring their career path.

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**ROLE OF IPO IN WEALTH CREATION FOR RETAIL INVESTORS WITH REFERENCE TO INDIAN STOCK MARKET****Vishal Arun Gupta**

Assistant Professor, Laxmichand Golwala College of Commerce &amp; Economics, M.G.Road Ghatkopar East, Mumbai

**ABSTRACT**

*IPO refers to Initial Public Offer. When a company issue shares in the primary market, then it is known as IPO. There may be various reasons for issue of IPO. It may be raised fund for expansion of business, for releasing capital of previous promoters or may be due to statutory guidelines provided by SEBI as well as Companies Act.*

*In our research we will cover the point of view of retail investors with reference to Indian Stock Market. In India there are lot of craze of people toward IPO, because it is very attractive for the listing date gain, so many small investors and retailers attract towards IPO. In our research we will discuss how the retail investors can increase their chances of IPO allotment to them. We will also discuss the common mistakes done by the people, which make them always prohibited from allotment and don't get IPO.*

*In IPO there may be two prices one is cap price and other is floor price, but normally IPO is allotted at CAP price due to over subscription only.*

*In our study we will cover the fair prices.*

*In our study we will cover why many times investors are attracted for IPO's*

*In our study we will cover that, is it actually that much useful for the investors.*

*Keywords: IPO, CAP PRICE, FLOOR PRICE, FAIR PRICE, SEBI, INDIAN STOCK MARKET.*

**INTRODUCTION**

Initial Public Offer (IPO) is also known as stock launch. Under IPO company offer shares to QIB,s (Qualified Institutional Buyers), NII (Non institutional investors), Retail investors, Anchor Investors etc. There is separate quota decided for different types of investors. It may differ from company to company as per norms. Normally IPO is underwritten by one or more underwriters, who take the responsibility of issuing shares in the market, which reduce the risk of under subscription, if still any share got undersubscribed, then balance share will be taken by the underwriter, which is known as net liability of underwriter. So ultimately the underwriting reduces the risk of under subscription.

Underwriter takes the responsibility to issue the shares in the market. In short underwriter is like a broker, who does their job for the commission purpose only. Underwriter can be any individual or institution also. In India there are various underwriter e.g. ICICI securities, AXIS Capital, Share Capital Advertiser Private Limited, Big Share Pvt. Ltd. Etc.

Deciding the price of IPO while issuing shares is very important part for any IPO. There may be various ways to decide the price of IPO. Normally when a company plans to issue IPO appoints a lead manager, who is known as a book runner. They help to arrive at a conclusive price of the shares in the market. They may fix prices in two ways 1<sup>st</sup> they may fix as per their expertise which is known as fixed price method and 2<sup>nd</sup> they may determine the prices through analysis of confidential investors demand.

As in most of the cases the IPOs are underpriced which normally give chance to the retailer to earn good return in short term or we can say on the day of listing. Especially this is the reason for attraction of retail investors towards IPOs.

In this study we will focus overall the investor's attraction, objective, return and risk in IPO for the investors and we will also give opinion of the investors regarding IPO through primary data sources.

**LITERATURE REVIEW****1. Initial Performances of IPOs in India: Evidence from 2010-14, 25 Jul 2016, Sweety, Disha Harshadbhai Mehta:**

Under this study researcher says that most of the IPO was undervalued. The study suggests that investors can do their investment in IPO, which are underpriced in initial days. People could make profit on listing of the shares, which attracts the investors to invest in IPO due to short range capital gain in the share market.

**2. Valuation Analysis of Initial Public Offer (IPO): The Case of India, K.S. Manu, ChhaviSaini, 28th May, 2020:**

This study also says that 70% IPO's are underpriced in short term. Study states that IPOs are underpriced in short run, and it said that short run is not influenced by the time of the company, issue size or ownership sectors etc.

**3. Post Listing IPO Returns and Performance in India: An Empirical Investigation, 18th January, 2021, T. Ramesh Chandra Babu and Aaron Ethan Charles Dsouza:**

In this study researcher studies the performance of IPOs in Short term. They determine the abnormal return of the IPOs. In this study researcher also studies the impact of over-subscription, Profit after tax, Promotor's holdings, market returns and issue prices etc. Researcher states about the behaviour of retail investors towards IPO. It also concentrated about the overall performance of IPO.

**4. Pricing and performance of IPOs: Evidence from Indian stock market, Iqbal Thonse Hawaldar, 4th May, 2017:**

In this study the research studies about listing day performance of IPOs. In this study researcher also examine the long term performance of the IPO with reference to Indian stock market. In study researcher studies listing day pricing as well as post listing pricing of share in stock market of India.

**HYPOTHESIS**

H<sub>1</sub> : IPO is good for the Retail Investors.

H<sub>0</sub> : IPO is not good for the Retail Investors.

H<sub>1</sub> : IPO is beneficial in long term.

H<sub>0</sub> : IPO is not good in long term.

H<sub>1</sub> : IPO is good for listing gain.

H<sub>0</sub> : IPO is not good for listing gain.

**LIMITATION OF THE STUDY**

This study is subject to limitation of time period and also ignorance of the respondent upto certain limit. It was very difficult to collect the data from primary sources regarding share market because a large number of people are not aware about share market.

**OBJECTIVE OF THIS STUDY**

- To understand the benefit of IPO to Retail investors.
- To understand the attitude of retail investors towards IPO for listing gain.
- To understand the attitude of retail investors towards IPO for short term holding.
- To understand the attitude of retail investors towards IPO for long term holding.
- To understand the threat in IPO for retail investors.
- To understand the expected return of investors in IPO regarding listing gain.
- To understand the role of IPO in wealth creation for retail investors.

**METHODOLOGY**

Research can be based on Primary data or Secondary data. Primary data related to the data, which is directly collected data from primary sources, however secondary data are the data which is collected and used by someone else.

For this study I am using Primary as well as secondary data for the study purpose. Most of the study is based on primary data only; however secondary data is used for only for Literature review. For this study I have taken responses from 220 respondents.

**SCOPE OF THE STUDY**

This study includes the study about IPOs in Indian Stock Market. This study includes the expectations of the retail investors, while applying for IPOs. It also includes the role of IPO in wealth development of the people. It looks after the attitude of investors in short term and long term towards IPOs. It also includes the opportunity or threats included in the IPO. In short this study covers over attitude of retails investors in India in respect of return, risk, trap etc.

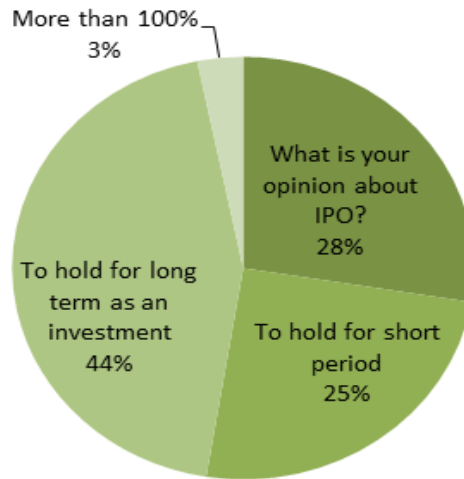
**DATA COLLECTION AND INTERPRETATION:**

**Number of Respondents = 220**

**Data Interpretation:**

**1. Age:**

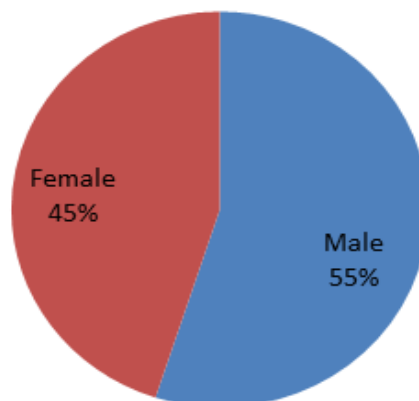
Age in years	Number of Responses	Percentage (%)
Less than 20	65	29%
20 to 30	129	59%
30 to 45	21	10%
More than 45	05	02%
<b>Total</b>	<b>220</b>	<b>100%</b>



In this research total number of respondent are 220 out them 29% are less than 20 years, 59% are between 20 to 30 years, 10% are between 30 to 45 year and 02% above 45 years. In short, in this research majority of the respondent are young generation between 20 to 30 years. Ultimately they are the future of the country as well as stock market, so special focus has been given on them in this study.

**2. Gender:**

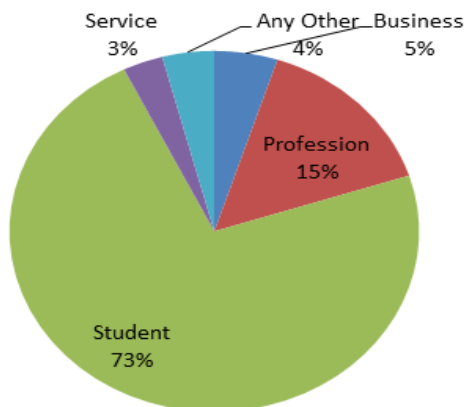
Gender	Number of Responses	Percentage (%)
Male	120	55%
Female	100	45%
Other	Nil	Nil
<b>Total</b>	<b>220</b>	<b>100%</b>



Out of total respondents 55% are males and 45% are females, which show that males are more active than females in Indian stock market.

**3. Occupation:**

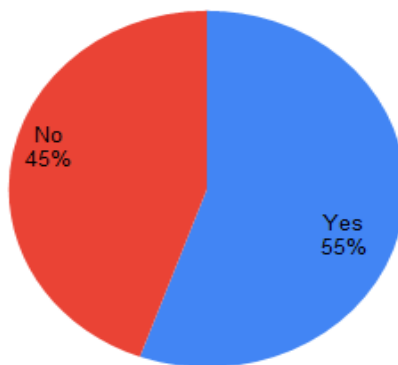
Occupation	Number of Responses	Percentage (%)
Business	11	05%
Profession	33	15%
Student	160	73%
Service	07	03%
Any Other	09	04%
<b>Total</b>	<b>220</b>	<b>100%</b>



Out of total respondent 05% are businessmen, 15% are Professionals, 73% are student, 03% are service provider and 04% are from other fields.

**4. Do you trade or invest in Share Market?**

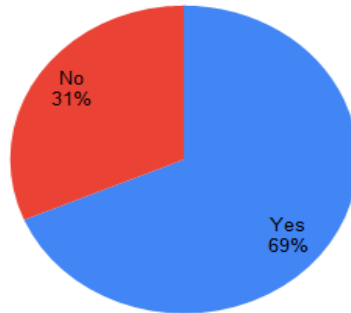
Do you trade or invest in Share Market?	Number of Responses	Percentage (%)
Yes	122	55%
No	98	45%
<b>Total</b>	<b>220</b>	<b>100</b>



Above research shows that only 55% population invest in the share market however balance 45% do not invest in share market.

**5. Do you have knowledge about IPO? (If your answer is no then don't proceed further and thanks for attempting)?**

Do you have knowledge about IPO?	Number of Responses	Percentage (%)
Yes	151	69%
No	69	31%
<b>Total</b>	<b>220</b>	<b>100%</b>

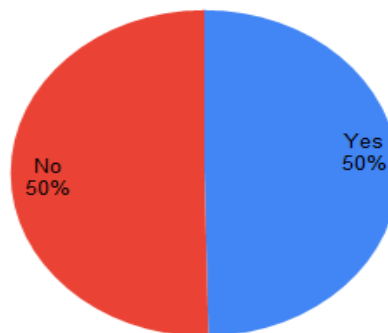


In our research 69% people are aware about IPO, however 31% people are still unaware about IPO. So it represent that a large number of population are there, whoever 31% is not aware about the IPO.

So for further analysis and interpretation I am considering only the response of 69% (151) respondent, because further questions are related to IPO, so if the respondent is not aware about IPO then there response will not be fair for the study. So I have exempted the response of 31% (69) respondent from further study.

**6. Have you applied for IPO in past?**

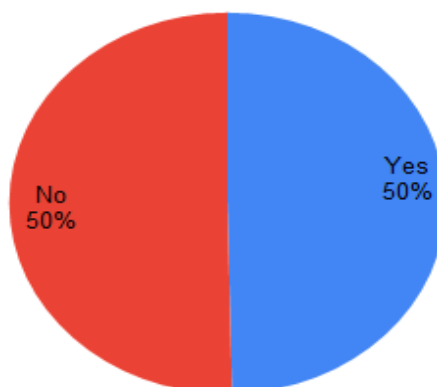
Have you applied for IPO in past?	Number of Responses	Percentage (%)
Yes	75	50%
No	76	50%
<b>Total</b>	<b>151</b>	<b>100%</b>



As per this study out of 151 respondent who are aware about IPO only 50% have applied for IPO in past and remaining 50% have never applied for IPO in past. So it shows that still a large part of population is not applying for IPO.

**7. Do you think IPO is riskier?**

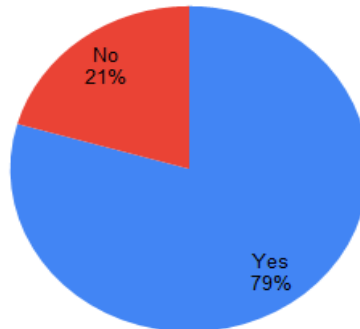
Do you think IPO is riskier?	Number of Responses	Percentage (%)
Yes	75	50%
No	76	50%
<b>Total</b>	<b>151</b>	<b>100%</b>



In our research out of 151 people, almost half of the people think that IPO is riskier. So it may be causes that many people do not apply in the share market. In our research 50% people think that it is riskier to apply in IPO however balance 50% think that it is not riskier.

**8. Do you think some time big players create trap for Small Retail investors in IPO?**

Do you think some time big players create trap for Small Retail investors in IPO?	Number of Responses	Percentage (%)
Yes	120	79%
No	31	21%
<b>Total</b>	<b>151</b>	<b>100%</b>

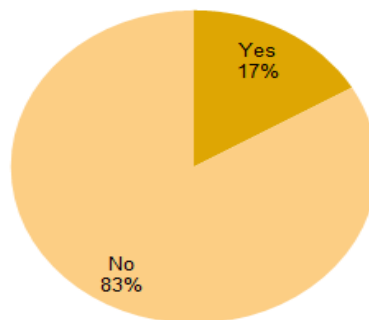


In my research a large population thinks that in IPO also big player and operator create trap for the small retail investors. This also may cause of loss for the small retail investors.

In our study out of 151 people 79% people think that big players create trap for small retail traders. They think that these big players create trap, which may harm to their wealth.

**9. Do you think IPO is beneficial for small retail investors?**

Do you think IPO is beneficial for small retail investors?	Number of Responses	Percentage (%)
Yes	25	17%
No	126	83%
<b>Total</b>	<b>151</b>	<b>100%</b>

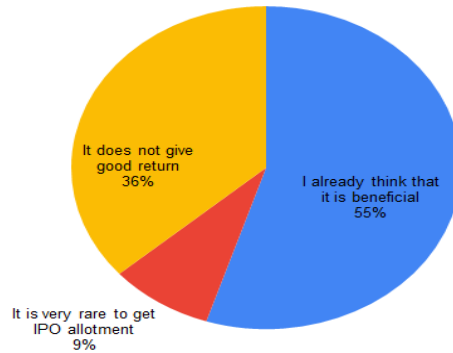


It is very surprising to see that out of 151 respondents a majority part of people say that there is not sufficient benefit to the retail investors in IPO. In our study 83% people says that IPO is not that much beneficial for the small retail investors.

**10. If you think that IPO is not beneficial for small retail investors, if yes then what are reason behind it?**

If you think that IPO is not beneficial for small retail investors, if yes then what are reason behind it?	Number of Responses	Percentage (%)
I already think that it is beneficial	83	55%
It is very rare to get IPO allotment	13	09%
It does not give good return	55	36%
<b>Total</b>	<b>151</b>	<b>100%</b>

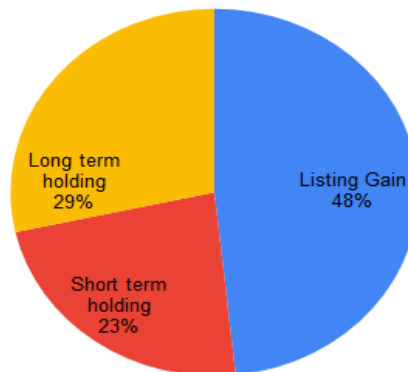




The people who do not apply for IPO, i also tried to mention reason behind that, why they are not interested to apply for IPO. So we got that 09% people think that IPO is very rare to get it and other 36% people think that it does not give good return. So they do not apply for IPO.

**11. Do you invest in IPO for:**

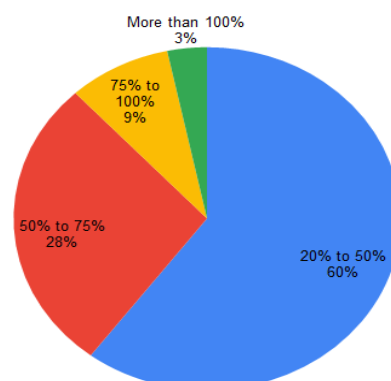
Do you invest in IPO for:	Number of Responses	Percentage (%)
Listing Gain	73	48%
Short term holding	35	23%
Long term holding	43	29%
<b>Total</b>	<b>220</b>	<b>100%</b>



Out of 151 respondents we got that 48% people apply for IPO for listing gains, 23% apply for Short term capital gains and 29% apply for long term holding. So it shows that most of the people apply in IPO for listing gain. They apply in IPO for listing gain and run away after taking listing gain on the date of listing.

**12. How much return do you expect from IPO at the time of Listing? (As a retail investor):**

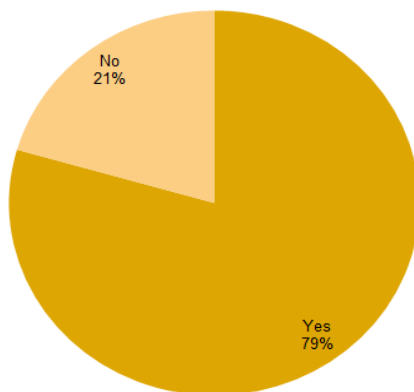
Do you invest in IPO for:	Number of Responses	Percentage (%)
20% to 50%	91	60%
50% to 75%	42	28%
75% to 100%	13	09%
More than 100%	05	03%
<b>Total</b>	<b>151</b>	<b>100%</b>



Regarding expected rate of return, majority of investors expect 20% to 50% gain at the time of listing. 60% investors expect 20% to 50% listing gain, 28% people expect 50% to 75%, 9% people expect 75% to 100% and only 5% people expect more than 100% listing gain in IPO.

**13. Do you think many times IPOs are overpriced?**

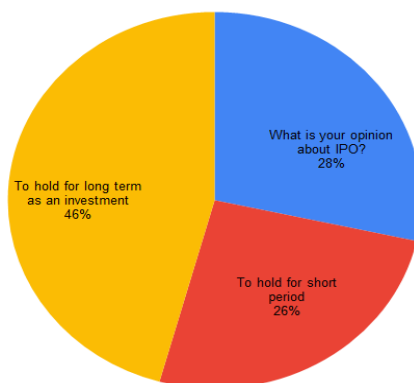
Do you think IPO is beneficial for small retail investors?	Number of Responses	Percentage (%)
Yes	120	79%
No	31	21%
<b>Total</b>	<b>151</b>	<b>100%</b>



As per my study one of the negative points is also there that most of the people think that many time IPOs are overvalue. Here 79% people say that IPOs are overvalued so it again can harm to their wealth.

**Q.14. What is your opinion about IPO?**

What is your opinion about IPO?	Number of Responses	Percentage (%)
To take listing gain and get away	43	28%
To hold for short period	39	26%
To hold for long term as an investment	69	46%
<b>Total</b>	<b>220</b>	<b>100%</b>



In our study 28% people think that we should run away on the day of listing after taking listing gain, 26% think that we should wait for short term however large number of people thinks that it should be kept for long term as investment i.e. 46%.

**CONCLUSION**

From the above study it is very clear that a large number of population are not involved in IPO because of various reasons, which may be treat of large investors and operators, threat of risk of uncertain market conditions and also very less chance of getting IPO in bidding. There are so many people who start to invest in IPO but after many attempt then don't get even single success attempt and they left the idea to apply in IPO in future.

And at the same time many people think that many times IPOs are overvalued so that they don't want to invest in IPO and they try to avoid it.

**SUGGESTION**

As per the study I suggest that SEBI should always keep monitor on the following matters regarding IPOs:

- Fair price fixation method of IPO and avoid any manipulation in it.
- To take care of Retail investors
- To keep strict watch on large investors
- To create awareness among investors and also bring confidence in the mind of small retail investors.

**At the same time I would like to suggest to small retail investors also:**

- Should not keep over expectation in short term
- Avoid believing on unofficial information and rumors.
- Study about the share before applying and see the fundamentals of stocks rather than believing on any tips and all.

**Suggestions to improve the chance of getting IPO:**

- Don't apply more than one lot from a single demat account.
- Don't apply from your two own demat account, because ultimately PAN number will match and both will be rejected.
- Open many demat accounts of your family members and friends apply one only lot from each account.
- Avoid waiting for last date and time because sometimes it creates technical problems.
- Take care of all steps and processing likes blocking of funds in account etc.
- Either bid at cap price or cut-off price.
- Purchase the shares of the parent company in advance

**RECOMMENDATION FOR FURTHER STUDY**

In this study I have observed that the number of female is less than as compared to male so we can do further study behind the reason for less number of females are involved in the share market.

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**A COMPARATIVE STUDY ON ROLE AND IMPORTANCE OF INSURANCE COMPANIES IN SETTLEMENT OF CLAIMS IN PRE COVID-19 PERIOD AND POST COVID-19 PERIOD WITH RESPECT TO MUMBAI REGION****Trusha Shinde**

Assistant Professor, RAV's Laxmichand Golwala College of Commerce and Economics

**ABSTRACT**

*The Insurance Policy is taken by the customers to compensate them on the occasion of an unexpected event. It is a hedge against unavoidable circumstances. There are two parties involved- the Insurer and the Insured. There are various types of Insurance one can get secured against the risk of financial losses- Life Insurance, General Insurance- Travel Insurance, Marine Insurance, Home Insurance, Health Insurance, Auto Insurance, Disability Insurance, Fire Insurance. If insured does not suffer any loss then no claim shall be provided to them. Only if there is loss due to the factors which are mentioned and the policy which the insured has taken then only the claim can be approved. However the case is different for Life Insurance Policy. Here if the insured dies during the policy period then he i.e. the nominee will get the sum assured along with the bonus accrued under the policy. But if the insurer survives the policy period he gets the maturity amount accrued under the policy. To sum up, Life Insurance has three types of claim settlement- Survival Claim, Maturity Claim, Death Benefit Claim. Claim is the final obligation of the policy holder (Insured) in terms of Insurance contract since he has been paying premiums as per the conditions mentioned in the policy document. Before the pandemic the Insurance Policy was not so in demand since very few were aware about the importance and need of the policy. Not only the person's loss but also the financial loss has been suffered by many of the people. With the increasing number of policyholders the claims also need to be cleared. And the process of settlement must be also simple and easy. The study will help to know the role and importance of the Insurance Companies in Settlement of Claims in Post Covid-19 Period compared with the Pre and during the Covid-19 period. It has developed an interest to examine the settlement process and the satisfactory level among the customers.*

*Keywords: Insurance, Claim, Settlement, Management, Service, Awareness*

**INTRODUCTION**

Insurance is one of the booming and fast spreading businesses in India. It is a contract where Insurer promises to protect and take the risk of the financial losses of the Insured ones.

There are two parties involved- the Insurer and the Insured. The one who protects the interest and provides the insurance cover is called the Insurer, basically an Insurance Company. And the one who is being protected and covered against the risk is called the Insured. The Insured one has to pay the insurance premium amount for an insurance policy to the insurer. The Insurance Premium depends upon the Insurer based on the risk and credit worthiness of the insured party. Once earned, the premium amount is the Income for the Insurance Company.

There are various types of Insurance one can get secured against the risk of financial losses- Life Insurance, General Insurance- Travel Insurance, Marine Insurance, Home Insurance, Health Insurance, Auto Insurance, Disability Insurance, Fire Insurance. One can opt for insurance as per their requirement.

One can claim to the insurer against the loss which is incurred to them against the insurance policy which they have opted for with the necessary requirements and details to the insurer for further process. Claiming process must be effective, efficient and timely to retain the interest of the customers for a long term.

**REVIEW OF LITERATURE**

Suresh KP (2021): IRDA Claim Settlement Ratio 2019- 20. The study suggested claim for settlement is one of the key parameters for the policyholders. Further added, Higher the claim settlement ratio higher is the acceptance of the claims and vice versa.

Yadav and Mohania (2013): the study entitled claim settlement of life insurance policies and revealed management framework regarding the claim settlement, impact and process followed by LIC of India. Awareness among the customers about the claim settlement and analysed the quality of services for claim settlement.

**OBJECTIVE OF THE STUDY**

1. To understand the management framework of Insurance Company regarding Claim Settlement
2. To understand the role of insurance companies in Post Covid-19 period

3. To study the awareness of Claim Settlement among the customers
4. To analyze the quality services provided by Insurance Companies for Settlement of Claim

**SCOPE OF THE STUDY**

The study will help us to understand the framework of the Insurance Company with respect to the settlement of claims. The quality services delivered to the customers can be identified. The role of the insurance company in settlement of claims in the post covid-19 period. The scope is limited upto the Mumbai Region for the process of claim settlement satisfaction level of the customer for the services they had opted for.

**RESEARCH METHODOLOGY**

The study was conducted by collecting primary data through a questionnaire. The data was collected from the Mumbai Region. The questionnaire consisted of 15 includes both open ended, closed ended questions and demographic questions. Sample size is 50. Also, data is collected from secondary sources.

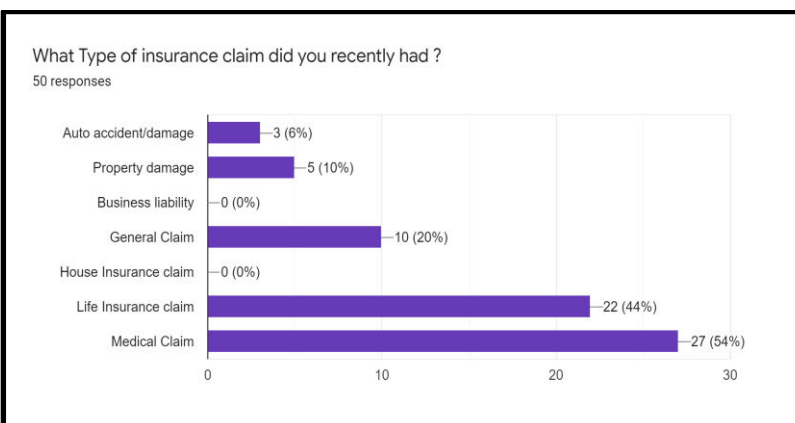
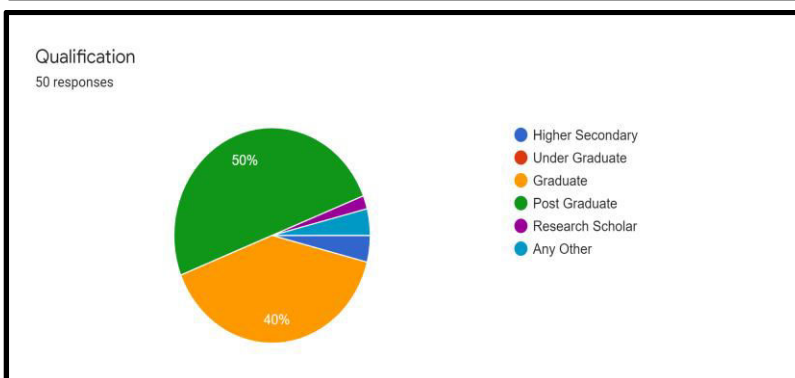
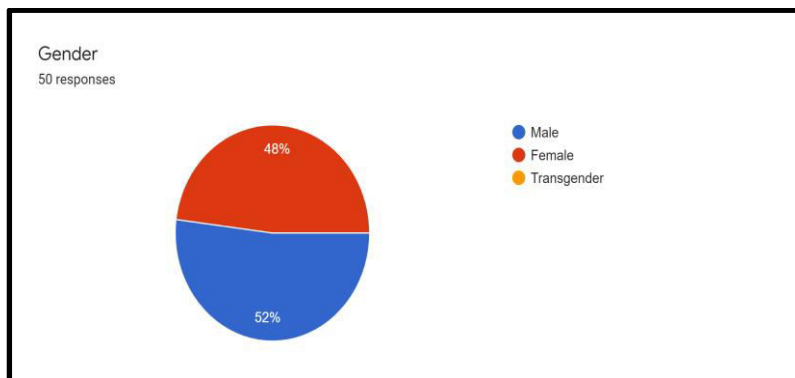
**HYPOTHESIS**

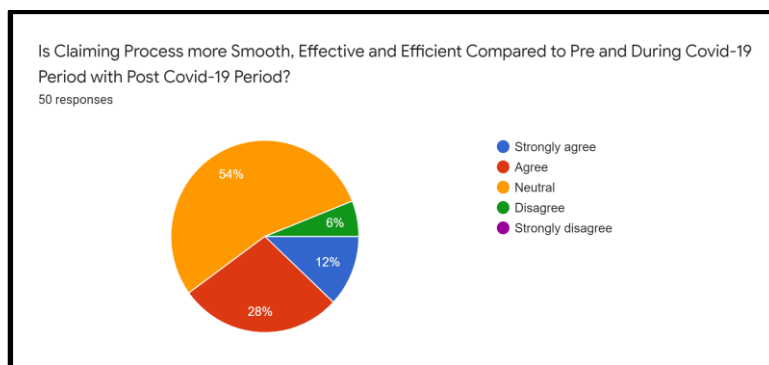
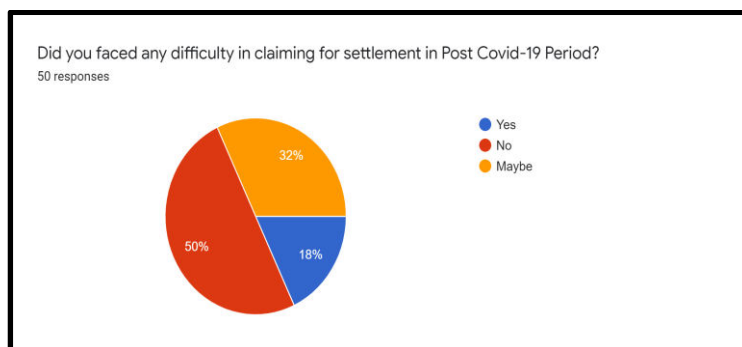
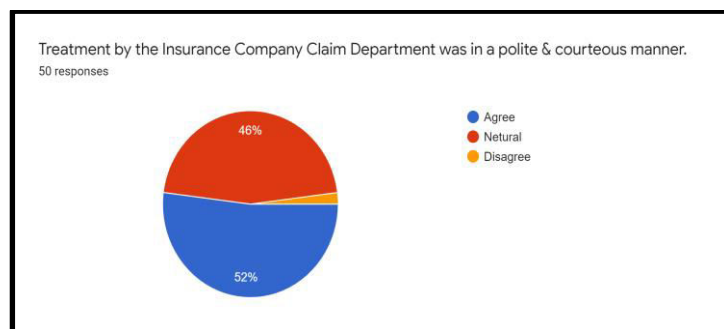
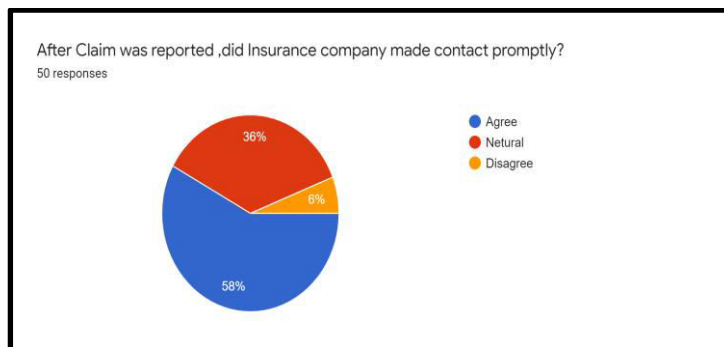
**For the purpose of the study, the below given hypothesis is framed-**

- Null Hypothesis- Customers are satisfied with the Claim Settlement in Post Covid-19 Period
- Alternative Hypothesis- Customers are not satisfied with the Claim Settlement in Post Covid-19 Period

**DATA ANALYSIS AND INTERPRETATION**

The data collected with the help of a questionnaire has been analyzed and interpreted. The questionnaire comprised three main sections covering the awareness, perception and factors encouraging and discouraging in the process of Claim Settlement. The interpretation of data has been presented in diagrammatic format.





**FINDINGS**

On the basis of interpretation of the data collected it is clear that customers are satisfied with the service of Claim Settlement in the Post Covid 19 period. The responses were collected from three genders male, female and transgender out of which male were 52%, 48% Female and remaining Transgender. The maximum response is from the age group who belongs between 20- 30 years which is 86% and 12% between 30- 50 years. Among these they are further classified based on qualification. 50% are post graduates, 40% are graduates, 4% have qualified Higher Secondary and 4% belong to other professions.

The main objective for the policyholder is to get secured by the Insurance Company and get timely response for their queries and settle the claims. Recently, 6% has claimed for Auto Accident, 10% for Property Damage, 20% General Claim, 44% for Life Insurance and highest is for Medical Insurance Claim which contributes 54%. If one wants to claim for the damage they need to report it to the Insurance Company. There are various ways to report for the claim- Phone Call, E-mail, Fax, Office Visit, Letter or Insurance Agent. Out of which 30% prefer to give a Phone Call to the Insurance Company, 34% choose Email Option and the rest 34% contact Insurance Agent. After reporting 58% agreed that the Insurance Company contacted promptly, 36% were neutral to the

statement and 6% completely disagreed with the statement. According to the research, 36% claims that their claim is settled within 2-4 weeks, 28% agrees to less than one week, 20% for 1-2 months, 8% for more than 2 months and the rest 8% says that they received their claim in less than 24 hours. While in the process of claim settlement 80% agrees that they have been informed and updated with the details. 86% also agree that their claim has been resolved in a timely, efficient and effective manner and the rest 14% are not satisfied that the reason might be delays, lack of communication. 40% are satisfied with the experience of the settlement process of claim, 50% are neutral and 10% are not satisfied with the process. However, 52% agreed that treatment by the Insurance Company Claim Department was in a Polite and Courteous manner. In the Post Covid 19 period, 50% of the respondents did not face any difficulty in claiming for settlement, 32% are not sure, and 18% still did face difficulty. The claiming process is more smooth, effective and efficient as compared to the Pre and during the Covid 19 period with the Post Covid 19 period and is strongly agreed by 12% of the respondent, 28% agrees, 54% are also on positive note but does not disagree as well, 6% does not agree to the statement.

Therefore, with the above findings it is clear that Null Hypothesis which is 'Customers are satisfied with the Claim Settlement in Post Covid-19 Period' is accepted and the Alternative Hypothesis 'Customers are not satisfied with the Claim Settlement in Post Covid-19 Period' is rejected.

### **SUGGESTIONS**

Following are few suggestions provided by the respondent for more efficient, effective and smooth conduction of Claim Settlement.

- To develop smooth mechanism, system can be improved by developing in the areas of coordination and communication
- Proper disclosure of the hidden facts in the policy shall be explained to the policyholder to avoid less confusion at the time of settlement of claim
- Future credibility shall be improved
- Less documentation process

### **CONCLUSION**

The Insurance helps to cover the loss and damage caused to the policyholder due to uncertain reasons. But there is a reasonable time required for the settlement of the claim. It is an obvious indicator as per consumer oriented approach to settle the claim as soon as possible. Although one can presume reasonable time as a week considering the time to scrutiny and process of claiming. By adopting various strategies Insurance companies can develop more trust among the consumer for settlement of claims ensuring good coordination and support to the customer. However, due to the digitalisation era and pandemic occurrence the process has become more efficient and effective to conduct and the claim settlement ratio has also increased. The data is as per the IRDA reports, the industry's claim settlement ratio for year 2020- 21 has increased to 98.39% from 96.76% in 2019-20, but the repudiation ratio has decreased to 1.14% in 2020-21 compared to 2019-20 to that of 1.28%. To conclude, there is still requirement of developing the measures to bridge the gap between the not satisfactory claim settlement process by adopting strategies towards the suggestions provided.

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**A STUDY ON CUSTOMER'S PREFERENCE TOWARDS GREEN BANKING PRACTICES IN PUBLIC AND PRIVATE SECTOR BANKS IN THANE REGION AS SUSTAINABLE TOOL IN POST COVID SCENARIOS****<sup>1</sup>Dr. Shraddha Mayuresh Bhome and <sup>2</sup>Mrs. Mansh Pradhan**<sup>1</sup>Vice Principal, Satish Pradhan Dnyasadhana College, Thane<sup>2</sup>Jt. Secretary, Dnyasadhana Thane Society**ABSTRACT**

*Change is the need of hour to for survival in all spheres. Green banking is a component of the global initiative by a group of stakeholders to save environment. Green banking means promoting environmental friendly practices for reduction of carbon footprint. It has resulted as faster and cheaper mode of communication and transaction business to the customers. This comes in many ways such as 1. Green loans forms. 2. Using online banking instead of branch banking 3. Green credit cards 4. Paying bills online 5. Green mortgages 6. Mobile banking 7. ATMs 8. Online banking etc. In this paper the researcher has tried to find out the preference of customers towards green banking services. The data is collected by pre-structured questionnaire method by convenience sampling and analysed through chi-square test, in public and private sector banks in Mumbai region.*

*Keywords: Green banking, customer's satisfaction, chi-square tes*

**INTRODUCTION**

Society is facing most complicated issues of climate change. People nowadays are more conversant with global warming and its inherent consequences on human life. So change is the need of the hour for the survival and continuous efforts should be made for the environmental management in a sustainable manner. It is not only the concern of the government and the direct polluters but also of other stakeholders like financial institutions such as banks, which are playing a fundamental role in the development of the society. Banking activities are not physically related to the environment, but the external impact of their customer activities is substantial. So there is need for banks to adopt green strategies into their operations, buildings, investments and financing strategies.

Green banking refers to the banking business conducted in such areas and in such a manner that helps the overall reduction of external carbon emission and internal carbon footprint. To aid the reduction of external carbon emission, banks should finance green technology and pollution reducing projects. Although, banking is never considered a polluting industry, the present scale of banking operations have considerably increased the carbon footprint of banks due to their massive use of energy ( e.g. lighting, air conditioning, electronic/electrical equipments, IT etc.), high paper wastage, lack of green buildings etc. Banks should adopt technology, process and products which result in substantial reduction of their carbon footprint as well as develop a sustainable business.

Green banking means promoting environment friendly practices and reducing carbon footprint from banking activities. This comes in many forms viz. using online banking instead of branch banking, paying bills online instead of mailing them, opening of commercial deposits and money market accounts in online banks etc. Green banking helps to create effective and farreaching market based solutions to address a range of environmental problems, including climate change, deforestation, air quality issues and biodiversity loss, while at the same time identifying and securing opportunities that benefit customers.

Green Banking comes with a bundle of benefits such as - (i) Cash back will be credited to all existing account holders shifting into Green. (ii) Cash back will be credited to all new customers opening „Green accounts “. (iii) Rationalization of paper use by giving free access to do all the banking transactions through Internet Banking, SMS Banking, Phone Banking and ATM Banking. (iv) Free Electronic Bill Payment Services.

**REVIEW OF LITERATURE**

1. Nayak Pravakar Sahoo Bibhu Prasad, (2008) Banks in India have significant influence over the safeguarding of fragile social groups and environments in Asia. At this time they must seriously consider their attitudes towards responsible lending both nationally and globally. This shows the ignorance in the part of Indian banks about the green banking initiatives at international level. There has not been much initiative in this regard by the banks in India though they play an active role in India's emerging economy.
2. Sahoo, Pravakar and Nayak, Bibhu Prasad (2008), in their research article on "Green Banking in India" highlighted that banking sector is one of the major stake holders in the industrial sector; it can find itself



faced with credit risk and liability risk. Further, environmental impact might affect the quality of assets and also rate of returns of banks in the long run. Thus the banks should go green and play a pro-active role to take environmental and ecological aspects as part of their lending principle, which would force industries to go for mandated investment for environmental management, use of appropriate technologies and management systems.

3. Bihari, Suresh Chandra (2010), in his research article analyzed the social responsibility of banking sector. He concluded that the role of banks in controlling the environmental damage is extremely important. As per relatively indirect nature of their environmental and social impacts, banks need to examine the effects of their lending and investment decisions. Incorporating environmental and social criteria into business decision making can reduce the adverse impacts of operating activities. Financial institutions can do a lot to assist efforts for corporate social responsibility and achieve sustainability.
4. Goyal and Joshi (2011) highlighted social and ethical issues such as social banking, ethical banking, green banking, global banking, rural banking and agri-banking etc. which facilitate the achievement of sustainable development of banking and finance. They concluded that Banks can act as a socially and ethically oriented organization by disbursement of loans only to those organizations, which have environmental concerns. Even though, this can slow down the economic and industrial growth but human race cannot afford the fast pace of growth at the cost of environmental depletion.
5. Nanda, Sibabrata and Bihari, Suresh Chandra (2012), in their empirical study on “Profitability in Banks of India: An Impact study of Implementation of Green Banking” tested the relationship between the implementation of green banking along with two other variables, net income and expenses, and the profitability in India using a fast data panel regression. The result of the study revealed significant relationship between net income and expenses with profitability, whereas no significant relationship between the implementation of green banking and profitability was proven.
6. Khawaspatil, S.G. and More, R.P. (2013), in their research article concluded that in-spite of a lot of opportunity in green banking and RBI notifications, Indian banks are far behind in implementation of green banking. Only few banks have initiated in this regard. There is a lot of scope for all banks and they can not only save our earth but also transform the whole world towards energy consciousness. Banks must educate their customers about green banking and adopt all strategies to save earth and build bank’s image.

After reviewing the studies done in India and abroad, it is very evident that many banks are putting their best endeavours to achieve sustainable development by initiating green practices. This study is a modest attempt to clearly identify the overall satisfaction amongst public and private sector customers as a innovative tool.

#### **STATEMENT OF PROBLEM**

Many banks in public and private sector are putting their best endeavours to achieve sustainable development by initiating green practices. The private sector banks are first to adopt this techniques over public. So researcher would like to compare the green banking services and its usage level.

#### **LIMITATIONS**

1. As data is collected from customers, the opinions can be bias.
2. Time and area was another limitation to collect the data.

#### **OBJECTIVES**

1. To understand the gender and use of green banking services in public and private sector banks.
2. To understand the profession and use of green banking services in public and private sector banks.

#### **HYPOTHESIS OF THE STUDY**

1. Ho: Gender and use of green banking services of public and private sector banks are independent of each other.

H1: Gender and use of green banking services of public and private sector banks are dependent of each other.

2. Ho: Profession and use of green banking services of public and private sector banks are independent of each other.

H1: Profession and use of green banking services of public and private sector banks are dependent of each other.

**RESEARCH METHODOLOGY**

<b>Universe</b>	Mumbai region
<b>Sample Size</b>	273 for nationalised banks and 283 for private sector banks
<b>Sampling method</b>	Convenience Sampling
<b>Method of data used</b>	Primary and Secondary data
<b>Method of data Collection</b>	Pre-structured questionnaire
<b>Tools to analyse data</b>	Chi-square test

**ANALYSIS AND INTERPRETATION OF DATA:**

**Gender against Type of bank**

Ho: Gender and use of green banking services of public and private sector banks are independent of each other.

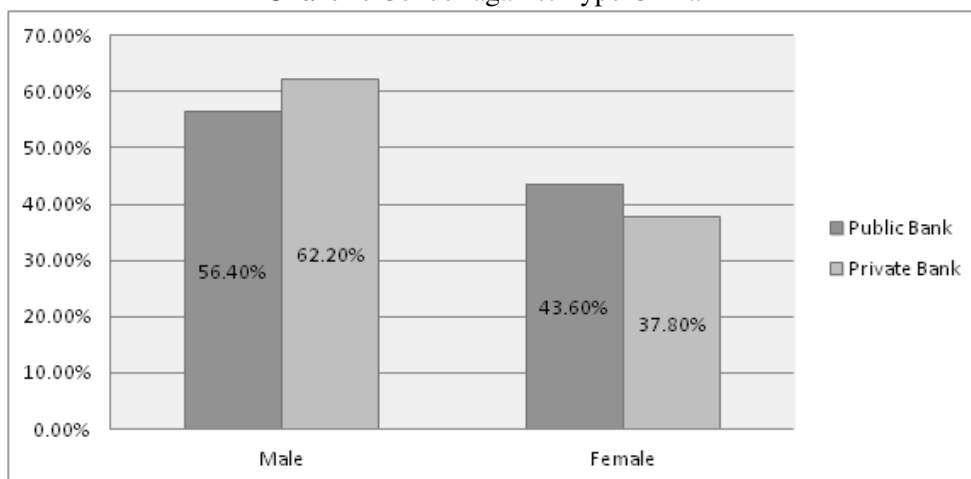
H1: Gender and use of green banking services of public and private sector banks are dependent of each other.

**Table 1:** Gender against Type Of Bank

	Public Bank		Private Bank	
	Count	Column N %	Count	Column N %
<b>Male</b>	154	56.4%	176	62.2%
<b>Female</b>	119	43.6%	107	37.8%

*Source: Primary Data*

**Chart 1:** Gender against Type Of Bank



*Source: By Researcher*

	Value	df	P-value
Pearson Chi-Square	1.925 <sup>a</sup>	1	.165
Continuity Correction <sup>b</sup>	1.692	1	.193
Likelihood Ratio	1.925	1	.165
Linear-by-Linear Association	1.921	1	.166
N of Valid Cases	556		

**INTERPRETATION**

Here, null hypothesis is rejected. From the table and graph it is clear that, the male respondents are towards the use of private sector green banking services as compared to female respondents. This is because of faster approach of settling the things of private sector banks. Since p-value for the chi-square is greater than that of 0.05 indicates significant association between gender and type of the bank for account

**Profession against Type of bank**

Ho: Profession and use of green banking services of public and private sector banks are independent of each other.

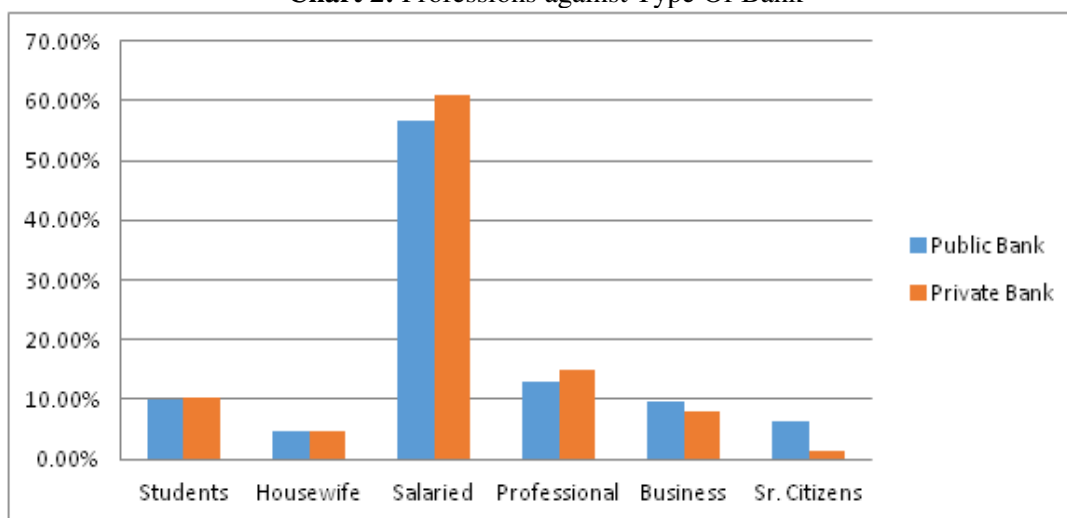
H1: Profession and use of green banking services of public and private sector banks are dependent of each other.

**Table 2:** Professions against Type Of Bank

	Public Bank		Private Bank	
	Count	Column N %	Count	Column N %
Students	27	9.9%	29	10.2%
Housewife	13	4.8%	13	4.6%
Salaried	155	56.8%	173	61.1%
Professional	35	12.8%	42	14.8%
Business	26	9.5%	22	7.8%
Sr. Citizens	17	6.2%	4	1.4%

Source: Primary Data

**Chart 2:** Professions against Type Of Bank



Source: By Researcher

Chi-Square Tests			
	Value	df	P-value
Pearson Chi-Square	9.900 <sup>a</sup>	5	.078
Likelihood Ratio	10.513	5	.062
Linear-by-Linear Association	3.027	1	.082
N of Valid Cases	556		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 10.31.			

**INTERPRETATION:** From the above table and chart it is clear that, to avail the services of green banking, people of salaried class and profession are using private sector bank as compared to public sector bank. Here, the null hypothesis is rejected. Since p-value for the chi-square is greater than that of 0.05 indicates association between profession and type of the bank for account. People of profession which is salaried, business class, professional are using or are favouring more of green banking over traditional banking system. Salaried class is the highest preferred group for green banking services.

**FINDINGS**

1. The researcher has analysed 273 public sector customers and 283 private bank respondents.
2. The professions of respondents are categorised as students, housewives, salaried, professionals, business and sr. citizens.
3. It is observed as in both public and private sector banks the salaried class is using more of green banking activities over traditional banking system.
4. The preference of male respondents is more to green banking over female respondents irrespective of type of bank whether public or private.

**CONCLUSION**

This concept of "Green Banking" will be mutually beneficial to the banks, industries and the economy. Not only "Green Banking" will ensure the greening of the industries but it will also facilitate in improving the asset quality of the banks in future. Also it will grow as a innovative tool for doing sustainable business. Green Banking has been boosting to improve the environment and promoting economic growth. Until a few years ago, most traditional banks did not practice green banking or actively seek investment opportunities in environmentally-friendly sectors or businesses. Indian banks are far behind their counterparts from developed countries. If Indian banks desire to enter global markets, it is important that they recognize their environmental and social responsibilities. Only recently have these strategies become more prevalent, not only among smaller alternative and cooperative banks, but also among diversified financial service providers, asset management firms and insurance companies. Further, those industries which have already become green and those, which are making serious attempts to grow green, should be accorded priority to lending by the banks. This concept of "Green Banking" will be mutually beneficial to the banks, industries and the economy. Not only "Green Banking" will ensure the greening of the industries but it will also facilitate in improving the asset quality of the banks in future. There are lot of opportunities and challenges for Indian banks in adopting 'Green Banking' as profitable business. Green banking if implemented sincerely will act as an effective ex ante deterrent for the polluting industries that give a pass by to the other institutional regulatory mechanisms. Therefore, for sustainable banking, Indian banks should adopt green banking as a business model without any further delay.

**SCOPE FOR FURTHER RESEARCH**

The researcher will try to find out service quality dimensions towards green banking services and do a comparison between public and private sector banks.

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**A STUDY ON THE IMPORTANCE OF EDUCATION FOR WOMEN EMPOWERMENT WITH REFERENCE TO ANGOLA****<sup>1</sup>Mr. Fabio RR Da Costa Henriques and <sup>2</sup>Dr. Prachi Beriwal**<sup>1</sup>Research Scholar and <sup>2</sup>Professor Presidency University, Bangalore**ABSTRACT**

*An educated woman can contribute much better in the development of the country. Women education has a major preoccupation of the Government in Angola. Education is milestone of women empowerment because it enables them to responds to the challenges, to confront their traditional role and change their life. Importance of education can't be neglected in reference to women empowerment. Angolans are working towards making their nation a developing country and in recent years. The most important tool to change Society's position is Education of Women. Women education in Angola has been a need of the hour, as education is a foundation stone for the Women empowerment. Education also brings a reduction in inequalities and functions as a means of improving their status within the family and develops the concept of participation.*

*Keywords: Education, Preoccupation, Milestone, Empowerment, Participation*

**INTRODUCTION**

Education is a primary need and right of any citizen anywhere in the world and does not depend on gender, religion, etc. Education begins at home with the first teachings that determine the conduct of the individual in society since any individual is born neutral of negativity. Education helps the individual to have the capacity to face the challenges of life depending on the training process acquired by these individuals.

Today the empowerment of women is a challenge for different countries looking at the intellectual and physical capacity of women which is definitely essential for decision-making and world revolution and with that the Angolan Government has invested heavily in the education of women in different ways for the strengthening of Angolan women. Education is the greatest weapon for the empowerment of a country and for the innovation of ideas that help in gender equality and women's empowerment.

Education is the viable means for understanding and teaching the childhood of any individual. Understanding that we are all equal and without discrimination between genders, which helps in the framing of the Angolan woman, this is the great power of education within any society.

**LITERATURE REVIEW**

The quality of education and professional training for women is the basis for building society. The lack of social progress has to do with the reduction of gender equality. Many women only attend primary school and thus it is almost impossible to achieve gender equality, respect for human rights and a fair sharing of social and economic benefits. (Pimenta 2020)

As for the geographic distribution of the female population, the 2014 Census reveals that national total of 52% of women, 62.4% or 8,293,373, reside in urban space, while that 37.6% or 4,996,610 reside in rural areas. Angola has more than 25,289 locations rural compared to 2,352 urban locations<sup>1</sup> (2014 Census, p.28).

The fertility rate in Angola shows variations depending on the characteristics of the women, namely, the level of education and the area of residence. So this is higher in women in rural areas, with 8.2 compared to women in rural areas. Urban (5.3) and in women without any level of education, with 7.8. Between 2014 and 2016, the fertility rate in rural areas increased from 6.5 to 8.2. (Angola Newspaper 2018)

Normally, when the diagnosis of education is made, illiteracy always remains in a considerable number, with women being the most affected. Women are still not well prepared for the new technological challenges because they stopped studying early on to dedicate themselves to the home. For this reason, training and education must be the priority. We must also invest in professional training. (Angola Newspaper 2018).

The education and training of women in the family and at school are the prerequisites for ending poverty. We are going to pay more attention to the education of women in Africa around the world, only then things will change course and everyone will win.

It is necessary to include gender equality and women's rights within the agenda of new challenges, because women are responding to the failures seen today and have solutions for tomorrow's success. A gender-sensitive approach, based on human rights, is needed to eliminate violence, a scourge forgotten by the Millennium Development Goals, to educate and train for free, and to eradicate poverty. ( Bank Millennium 2021)

**RESEARCH GAPS**

- Women who do not enjoy the right to education because separation of gender “Due to Gender discrimination, women are not able to enjoy the Right to education”
- Improving the quality of education as a priority for all Angolan women;
- The discrimination on the part of some women in being submissive to men.

**OBJECTIVE OF THE STUDY**

- Understand the integration of Angolan women in Angola's education system;
- Understand the factors that contribute to education strengthening the empowerment of Angolan women;
- To review correlation between Socio-Politics variables and education participation of women;
- Understand how the Government has helped women in education with educational policies in Angola.

**RESEARCH METHODOLOGY**

Data Collection Primary and Secondary data	Qualitative Research Method
Structured Approach Questionnaire	Questionnaire ( 1 Section & 10 question)
Contact Method	Online Interview
Random Sample From Angola Population	Simple- Random Sample ( Based on interviews)

**Measures taken for education for the empowerment of women**

**Equity in access to education:** Education is a right for all and the Angolan Government specifically required in rural areas in which women only performed the role of the field and household chores that since childhood the child has the right to school or education like any other citizen and helps in the future not to separate gender due to lack of opportunities.

**Inclusion and gender issues:** Today any individual depends on their ability and effort and not on their sex for inclusion in society.

**The eradication of illiteracy:** Due to the civil war in Angola many women did not have access to education and as the majority of Angolan women are women the Government has made a great effort to reduce the illiteracy of Angolan women which helps in gender equity and that Increases the credibility of other women

**Learning national languages:** All Angolans under the constitution have the same rights, which in recent times has made the Angolan Government implement national languages in the teaching of Angola, which facilitates communication in areas of difficult access where women exercise large amounts of decision making.

**Initiation into Entrepreneurship:** Today the objective of schools is to explain and teach any citizen to undertake specifically women since after several studies the best entrepreneurs in all decision-making are women, so the Angolan Government believes that investing now in teaching about entrepreneurship is a safe measure.

**Ensure the professional training of young women and rural women:** Rural women have the same rights as urban women, so one of the Government's measures is to empower women to better fit within society and diversify the economy since most production depends on the countryside.

**FINDINGS**

- Promote equal opportunities between men and women, with the recognition and appreciation of the role of women in all domains of society, political, economic, business, labour, personal and family through information and awareness in communities about the gender issues;
- Ensuring more significantly, the empowerment of young women and rural women, through the reinforcement of their qualifications professional;
- Promote the integration of Gender concepts in public institutions, private companies and civil society organizations;
- Implement the priority recommendations coming out of the National Forum for Auscultation of Rural Women, in particular with regard to combat from illiteracy and the development of female entrepreneurship;
- Expand the School Network improve the Quality of the Teaching-Learning Process reinforce the Effectiveness of the Education System and improve the Equity of the Education System.

**CONCLUSION**

However, based on the concept that education is a process that consists in the formation of an individual in order to make him useful and sufficiently capable of inserting himself in society, it can be said that education is the decisive sector for the development of any country. Education is undoubtedly a lever for the sustainable development of a country, and Angola is certainly no exception, on the contrary, Angola needs, and very much, to promote education for its citizens. The power of education is clearly reflected in the intellectual development of people, in good habits and customs, in the practice of their professional activities and in the way in which they must live with other people within the same society.

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**A STUDY ON CHANGES, EFFECTS, UPDATES AND RECOVERIES AFTER COVID IN FINANCE AND BANKING INDUSTRY****Mr. Manoj Shivdas Wagh**

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**ABSTRACT**

*This research includes all the effects, outcomes and sustanaibilities after covid waves India. Researchers thinks that most of the people started thinking a creative aspects in lockdown and that created into many good and new innovations. Numbers in the market of supply, stocks and demand got fluctuated after the waves. Most of the innovations got into manufacturing sector. Some are for temporary basis and some are new and for long term. Jobs loosing were too many in the time of lockdowns but after two waves now companies are welcoming new talent and acquiring many employees onboard. International market for India is becoming freeway for exports more and also acquiring offshore clients for service which explains the communication channels. Insurance sector in finance got more response post covid which is the most important checkpoint. Banks growing towards more digital less paper formats now. Researcher have explained many points regarding the changes in the current market.*

**INTRODUCTION**

In industries from healthcare to education to finance to manufacturing, quarantine and extended work-from-home forced companies to use technology to reimagine nearly every facet of their operations. As the world reopens in fits and starts, we analyse the industries poised to thrive in a post-Covid world.



In the wake of the outbreak, everything from doctors' appointments to schooling to workouts went online. As more people have worked, learned, banked, exercised, relaxed, and even sought medical care from home during Covid-19, they have gotten a crash course in just how much can be accomplished at home.

Almost two years into the pandemic, some countries have resumed daily life, while some have seen resurging cases and renewed lockdowns. As vaccines are doled out, a complete return to normal still remains uncertain for many, but what's certain is the fact that the pandemic has fundamentally impacted several industries.



In some cases, the technological changes inspired by Covid-19 will come in the form of an acceleration of existing trends — for example, industrial automation and contactless payments. In other cases, like virtual reality, 3D printing, or telehealth, the crisis may change the course of the industry, enabling companies to demonstrate value that, until now, consumers have been unable or unwilling to see.



In this report, we'll explore some of the trends created or accelerated by the onset of Covid-19 that are likely to change the way we live, work, learn, and relax long after the pandemic is over and how the future of those innovations is likely to unfold.

The transition to digital has been a long time coming in the finance industry. Fintech innovations, including contactless payments, mobile financial services, and loan and insurance tech have all been climbing steadily for years.

With social distancing being enforced across the world, fintech has had a chance to demonstrate its value to consumers still on the fence about entrusting an app with their finances.

Regulation will play a significant role in how opportunities in the fintech space take shape in a post-Covid world. In March 2020, South Korea announced plans to temporarily ease regulations on fintech as part of an effort to accelerate economic recovery as the virus receded in the country. If similar measures go into effect in other countries, it could greatly increase activity and innovation in the space.

The country's Financial Services Commission is also launching a digital sandbox program. The sandbox ecosystem enables fintech to test new products and engage consumers in a monitored and controlled environment. New products are tested independently of other services companies offer.

In any event, given the mixture of convenience and peace of mind that digital financial services offer, it's likely that they'll sustain their growth after lockdowns end.

#### ○ **Contactless Payments**

Contactless payment options were already on the rise before Covid-19. Apple, Google, and Samsung began adding virtual wallets to their mobile products as early as 2014. Amazon has also been moving toward implementing contactless payment processes in its physical locations. The company deployed Amazon One, its palm-pay contactless tech, in an Amazon Go location in New York City in May 2021. The Amazon One tech is already used in several Amazon Go locations in Washington state.

Given heightened concern around physical contact as a result of the coronavirus, long-term adoption of contactless payment options seems more likely. Two-thirds of retailers accept some type of no-touch payment, according to a survey conducted by Forrester.

Public sentiment has shifted dramatically in favour of contactless payment options in the wake of Covid-19. Surveys have found that an increasing share of consumers consider contactless payments to be a basic, required feature of products.

Businesses are already taking steps to align with customer demand, with grocery stores, restaurants, and other essential businesses quickly adopting contactless payment options.

Businesses that had not already incorporated contactless payment options into their point-of-sale (POS) systems prior to Covid-19 have moved to do so. For example, grocery chain Publix announced that it is now accepting Apple Pay and other contactless payment methods. 7-Eleven has also deployed contactless payment options to over 3,000 stores in the US.

Tech companies are also moving to augment their contactless options. Fit bit expanded support for contactless payments, announcing in April 2020 that a prepaid wallet feature will come standard in the Fit bit Charge 4 after previously being available only on premium models.

The small business sector has also seen an increase in adoption of contactless options. While 40% of small businesses remained non-operational due to the pandemic, 27% of those that continued to accept on-premise payments reported an increase in contactless payments made through smartphones and contactless cards.

The proportion of SMBs deploying contactless payment tech jumped to 39% at the end of 2020 from 20% in June, per Visa. Further, 65% of consumers surveyed by Visa said they'd prefer to use contactless payments as much as, or more, than they are currently.

With the infrastructure already in place and consumers afforded ample opportunity to test-drive the new technology due to Covid-19, it seems likely that contactless payments will emerge as a societal norm.

#### ○ **Branchless Banking**

Branchless banking was already on the rise prior to Covid-19, with nonbanks and fintech start-ups like Chime, Simple, and Revolute aiming to replace traditional brick-and-mortar financial institutions altogether.

The opportunity in branchless banking is substantial enough that fintech in other areas are expanding to offer banking services as well. In October 2019, robot-advisor Betterment introduced a series of cash-management products, including high-yield savings and checking with ATM. In May 2020, micro-investing app Acorns followed suit, adding a Spend Account alongside its investment and retirement products.

JPMorgan also made a major move in the space with the launch of its UK-based digital bank, Chase, in September 2021. It was the first international expansion of JPMorgan in its 222-year history.

Shortly after, London-based Standard Chartered partnered with Starling Bank to join the digital space with its first UK-cantered digital savings platform called Shoal.

Standard Chartered CEO Bill Winter said that Shoal's purpose is to allow Standard Chartered to funnel more money toward investments related to climate and sustainability. Shoal lets investors choose what climate-related projects they would like to support with their money, all on a user-friendly digital interface. It's the first branch-banking exercise for Standard Chartered in the UK since it shuttered its network of branches in the 1990s.

The rise of digital banks is also moving into developing markets. For example, Philippines-based Voyager Innovations raised \$167M to support additional financial services for its payment and services app, Pay Maya. Some of the new funding will be used to launch a digital bank. Meanwhile, Egypt got its first digital bank with the launch of Telda's new service.

Branchless banking is attractive to banks because it means less capital spent on people and physical locations, and more available for customer acquisition and engineering.

Now that consumers have gone through a lengthy pilot program in digital-first banking, demand for digital banking solutions is likely to continue. Digital-only banks were projected to manage 6.5 out of every 10 digitally opened accounts in 2021, according to Insider Intelligence. Incumbent banking players will have to take steps to meet that demand — or risk losing market share to their younger, smaller, more digitally savvy competition.

#### ○ **Parametric Insurance**

##### **Formerly Niche Insurance Products Could Soon Become Mainstream**

While some organizations routinely invest in specialized insurance policies to protect themselves from outlier events, these policies are not commonplace. The Covid-19 pandemic may change that.

As the severity of the pandemic and the costs of the response continue to intensify, parametric insurance policies may soon become more attractive to a wide range of businesses, particularly if the cost of parametric insurance premiums falls as more insurers enter the market.

Parametric insurance — also known as index-based coverage — is relatively new. Unlike traditional insurance policies, parametric insurance plans cover policyholders only when specific conditions are met.

For example, a policy might stipulate that an insurer is liable to pay policyholders only if an earthquake of a minimum magnitude were to strike in a specific geographic area within specific time constraints. If one or more of those criteria are not met, the insurer is not liable to policyholders.

Parametric insurance policies have historically been challenging to underwrite due to the difficulties inherent in accurately modelling financial risk during natural catastrophes. However, the pandemic has brought the value of and need for parametric insurance into sharp focus.

The 2020 Wimbledon event illustrates this point. After announcing the event would have to be canceled, reports emerged that the organizers of Wimbledon had paid approximately \$1.9M every year since 2003 for pandemic insurance following the SARS outbreak. In exchange, Wimbledon was expected to receive a hefty pay out of approximately \$142M for the cancellation of the 2020 event. The claim was later settled for an undisclosed amount.

Demand for Covid-19 insurance coverage has intensified in recent weeks and months. However, underwriting these policies is difficult for insurers, as they do not currently have access to reliable data concerning rates of infection or death, making accurate risk calculations almost impossible.

The inaction of individual governments may also present a challenge, because not having detailed response plans in place complicates insurers' efforts to calculate the costs of providing pandemic insurance in specific regions. Even relatively comprehensive insurance policies often include language or clauses stipulating that

damages or losses incurred as a result of viruses or “contamination” are not covered. This type of clause was introduced by many insurers following the SARS outbreak of 2003.

Still, the highly specific and often nuanced conditions under which payments are made often preclude policyholders from making claims. Several developing nations participating in a \$320M “pandemic bond” program devised by the World Bank have not yet seen any pay-outs from bondholders, despite suffering heavy casualties from Covid-19. Risk modellers ruled that the total number of cases in countries that receive World Bank funding did not meet the exponential growth criteria to qualify countries like Ethiopia and South Africa for payments.

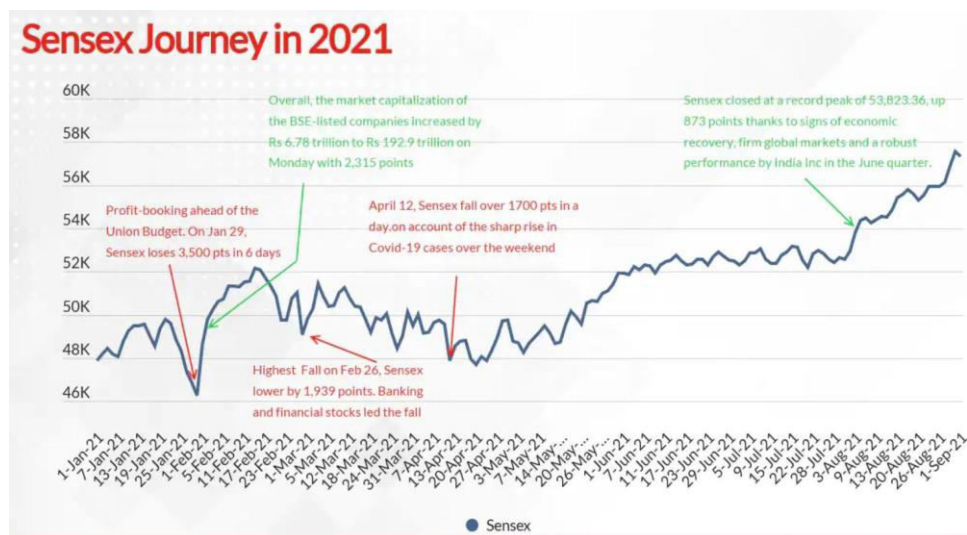
Going forward, insurers can expect to face litigation from policyholders seeking to recoup losses incurred by events such as pandemics. Several lawsuits have already been filed in federal court by plaintiffs whose business-interruption claims were denied by a Wisconsin-based insurer. Similar lawsuits are likely to become common as insurers adjust the terms of their policies to shield themselves from additional liability.

In addition to primary qualifying triggers, such as the emergence of a viral pathogen, it is almost inevitable that insurers will include other criteria for policyholders to be eligible for pay-outs, such as minimal casualty thresholds or industry-specific indices such as decreases in the value of individual commodities.

Interest in parametric insurance has sparked efforts to carry its principles into a wider variety of industries. Startups across a variety of industries are exploring this sector, including:

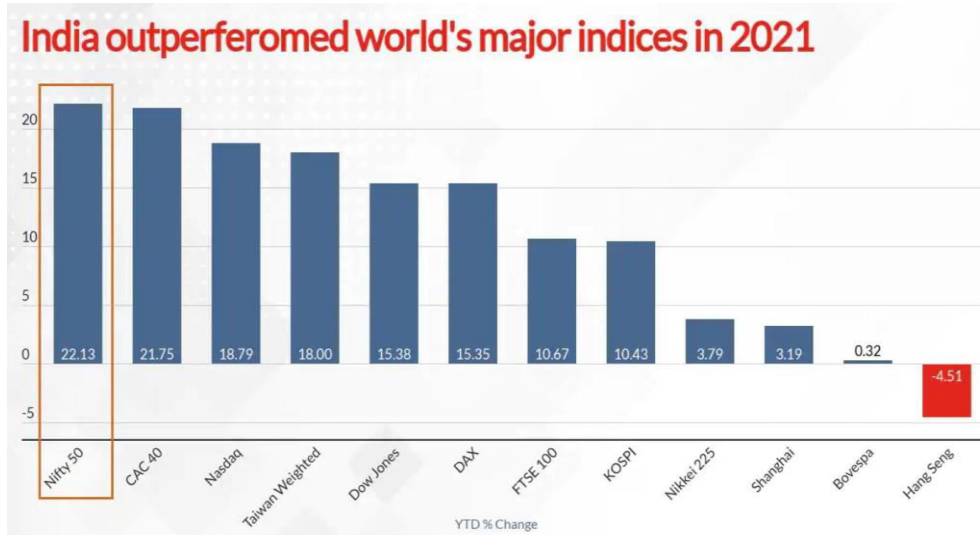
- **Arbol** — This Company takes on the inherent risk of the weather as it pertains to agriculture and other businesses.
- **Blink** — CPP Group purchased Blink for its ability to provide real-time data to expedite claims and pay-outs. It focuses on travel, climate, and energy spaces.
- **Setoo** — A \$25M merger with Pattern Insurance Services strengthened its ability to offer travel companies wider varieties of travel insurance products.
- **Kover** — this company uses a block chain-based infrastructure to help gig economy workers avoid financial disaster through remediation of “high-frequency, low-severity” risks.

## ANALYSIS AND INTERPRETATION



2021 has been a good year for investors in Indian equities. So far this year, the benchmark Nifty 50 index has gained over 22 percent, outperforming many global peers. Foreign institutional investors continue to be bullish and fund managers continue to be optimistic about Indian markets, as our recent survey showed. Here’s a look at the market’s journey in 2021 through charts.

The benchmark index Sensex has gained about 20 percent, or 9,500 points, in just the last eight months. On August 31, 2021, the total market-capitalisation of BSE-listed companies crossed Rs 250 lakh crore for the first time.



Nifty outperformed its global peers as the index gained about 22 percent year-to-date as against France's CAC 40, which gained 21.75 percent, and US Nasdaq, which was up nearly 19 percent

The banking industry in India had been jostling with NPL issues since 2016 following the disallowance of any sort of restructuring in advances from RBI. The ratio peaked in the year 2018 to 11.18%. As the banks began to write-off all bad loans and began recovering some of their past dues, their NPL ratio began to improve. However, FY2020 came as another shock for the banking industry due to the slowdown and losses caused by the Covid-19 pandemic.

Indian banks managed to maintain their asset quality because of the relief measures provided by the Indian Banking regulator, Reserve Bank of India (RBI) as well as the Indian Government and the Supreme Court. The quick and bold measures like injection of liquidity, reduction in cost of funds, regulatory forbearance, consumption supporting stimulus packages, relief in loan default classification, instalment moratorium and other measures contained the immediate adverse effects of the COVID-19 pandemic.

**OBJECTIVES**

1. To understand the growth of the economy
2. To analyse the finance and banking sector growth towards sustainability.

**FINDINGS OF THE STUDY**

It was very difficult for a industry to go in a full negative and come up with the growth with new and innovations. In the period of or amid corona virus period there were massive downfall in the economy and employment but only because of the concern of health and safety people thought about the investment and insurance also because of the lockdown many more start-ups came along. Currently the economy is performing well as per the market performance and also it is giving good investment returns to the investors. Many ideas for investments and also for businesses came out from the people’s mind and now they are taking place into the market.

In coming future researcher sees the better growth of the economy and more and more export business in the loop.

**A STUDY OF CHALLENGES FACED BY SELF HELP GROUPS OF WOMEN’S IN POST COVID -19 SCENARIOS WITH RESPECT TO THANE CITY**

**Dr. Varsha Mayuresh More**

Assistant Professor, BMS Department, Satish Pradhan Dnyanasadhana College of Arts, Science & Commerce, Thane

**ABSTRACT**

*The year 2020 had been a challenge for not only India but for the whole world. The loss in terms of finance, economy, people, opportunities and emotions is enormous, and which will take a long time ahead to cover up. People and business from all walks of life are affected, but the most suffered is the lower middle class and the poor section of the society. This paper is an attempt to study the impact of pandemic on the small businesses undertaken by the SHG (Self Help Group) women’s and how they are surviving through the situation.*

*Keywords: Self Help Group, Challenges of SHG & Resolving challenges of SHG.*

**INTRODUCTION**

The concept of SHG has gained momentum in developing Asian countries, in particular, India and Bangladesh. High levels of poverty in many developing countries have prompted governments, international donors, and development agencies to focus on programs that can reach rural women through small-scale programs. Governments and non-governmental organizations (NGOs) have played a key role in reducing poverty and empowering women in India.

Self Help Group is a group of 10-20 women from the same background who come together for the same purpose. The main goal is to save money and start a small business. It leads women to gain more power and control in their lives. The empowerment of women can also be seen as an important process of achieving gender equality, which is understood to mean that “the rights, obligations and opportunities of individuals will not depend on whether they are born male or female”.

**CHALLENGES FACED BY SELF HELP GROUPS**

1	Members have no information	5	Lack of unity among women
2	Insufficient Training Institutions	6	Exploitation by influential members.
3	Availability of raw materials.	7	Weak Financial Management
4	Marketing problems.	8	Low profit.

**RESOLVING CHALLENGES OF SHG**

**The following suggestions for resolving SHG's challenges:**

1. SHG should try to use new materials in a new way to reduce procurement costs.
2. SHG’s from the same area may jointly attempt to organize various exhibitions or marketing promotion campaigns to reduce sales costs.
3. NGOs can play an important role in providing training for employees, and providing information about government programs that can help members in creating new jobs.
4. Financial Institutions must come forward to provide members with credit facilities without discriminating against their category or domain.

**REVIEW OF LITERATURE**

**Amtul Waris & B.C.Viraktamath [2013]**

States that many women’s area of work is limited only to their households and they do not have any knowledge of the outer world. Even women’s get a chance to improve the standard of their lives, they first think of their family and their happiness before taking any decisions.

**N. Nagaraja & H.S. Kongalappa [2014]**

Mentions that the real empowerment of women is said to be undertaken only when she can take her own decisions, access to the financial resources and becomes self-confident. The power of women must be identified at each section of society.

**Sreemoyee Das et.al [2015]**

States that the women entrepreneurship is an effective strategy to solve many problems related to poverty in urban and rural areas. It promotes the sense of self confidence and a quality life among the women’s.

**S.P.Premaratne & Gamini Kudaliyanage [2016]**

States those women’s are usually less educated than men and due to this their business skills are not as sharp and developed as men. This reduces their morale and the confidence level to start up any business activity of their own.

**Nisha Gujar [2019]**

Mentions that SHG are helping women’s to grow financially and become independent in their life. The group of women’s in an SHG help and support each other in times of need and also help other women’s who are not a part of SHG to solve their problems.

**Faraz Ahmad [Jan - 2020 ]**

States that the role of women entrepreneur in the development of economy is an important factor . The women’s contribute half of the population ,so their involvement in the shaping the economic scenario of India is very important.

**OBJECTIVE**

1. To understand the challenges faced by SHG.
2. To understand the various ways of resolving the challenges of SHG.

**RESEARCH METHODOLOGY**

**PRIMARY DATA** - For this research the data is collected from **20** existing self-help group members who are operating their own SHG in Thane city .

**SECONDRY DATA** - The paper is also based on Secondary Data collected from various sources like journals and websites.

**DATA ANALYSIS & INTERPRETATION**

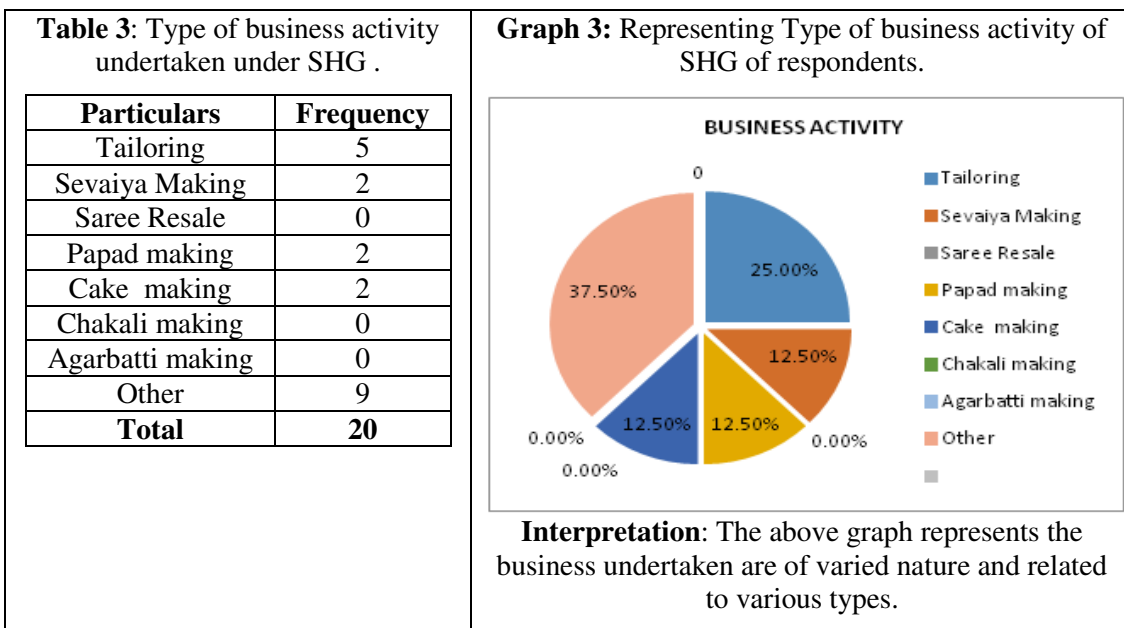
**Q1. Age of respondents. (Source: By Primary Data)**

<p><b>Table 1:</b> Table representing Age of respondents.</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="text-align: left;">Particulars</th> <th style="text-align: left;">Frequency</th> </tr> </thead> <tbody> <tr> <td>20-25</td> <td>2</td> </tr> <tr> <td>26-30</td> <td>2</td> </tr> <tr> <td>31-35</td> <td>8</td> </tr> <tr> <td>Greater than 36</td> <td>8</td> </tr> <tr> <td><b>Total</b></td> <td><b>20</b></td> </tr> </tbody> </table> <p><b>Interpretation:</b> The above graph states that majority of respondents are above the 30years of age.</p>	Particulars	Frequency	20-25	2	26-30	2	31-35	8	Greater than 36	8	<b>Total</b>	<b>20</b>	<p><b>Graph 1:</b> Representing Age of respondents.</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center; margin-top: 10px;"> <caption>AGE</caption> <thead> <tr> <th>Age Group</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>20-25</td> <td>12.50%</td> </tr> <tr> <td>26-30</td> <td>12.50%</td> </tr> <tr> <td>31-35</td> <td>37.50%</td> </tr> <tr> <td>Greater than 36</td> <td>37.50%</td> </tr> </tbody> </table>	Age Group	Percentage	20-25	12.50%	26-30	12.50%	31-35	37.50%	Greater than 36	37.50%
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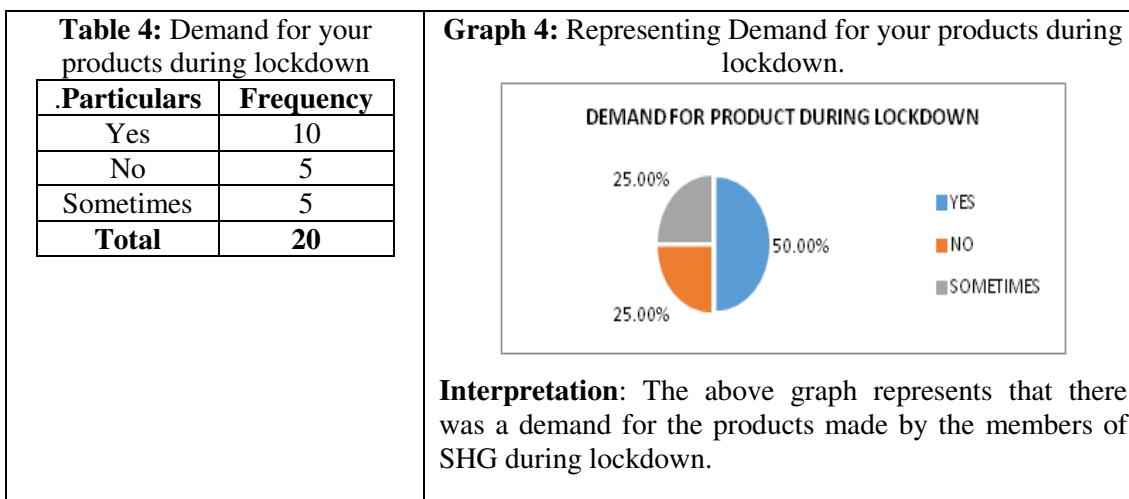
**Q2. For how many years you have been a member of SHG? ( Source: By Primary Data)**

<p><b>Table 2:</b> Years of membership of SHG of respondents.</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="text-align: left;">Particulars(Years)</th> <th style="text-align: left;">Frequency</th> </tr> </thead> <tbody> <tr> <td>1-2</td> <td>3</td> </tr> <tr> <td>3-4</td> <td>2</td> </tr> <tr> <td>5-6</td> <td>5</td> </tr> <tr> <td>More than 6 years</td> <td>10</td> </tr> <tr> <td><b>Total</b></td> <td><b>20</b></td> </tr> </tbody> </table> <p><b>Interpretation:</b> The above graph represents that the majority of respondents are a member of SHG for greater than 5 years.</p>	Particulars(Years)	Frequency	1-2	3	3-4	2	5-6	5	More than 6 years	10	<b>Total</b>	<b>20</b>	<p><b>Graph 2:</b> Representing Years of membership of SHG of respondents.</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center; margin-top: 10px;"> <caption>YEARS OF MEMBERSHIP</caption> <thead> <tr> <th>Years of Membership</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>1 TO 2</td> <td>12.50%</td> </tr> <tr> <td>3 TO 4</td> <td>12.50%</td> </tr> <tr> <td>5 TO 6</td> <td>25.00%</td> </tr> <tr> <td>MORE THAN 6</td> <td>50.00%</td> </tr> </tbody> </table>	Years of Membership	Percentage	1 TO 2	12.50%	3 TO 4	12.50%	5 TO 6	25.00%	MORE THAN 6	50.00%
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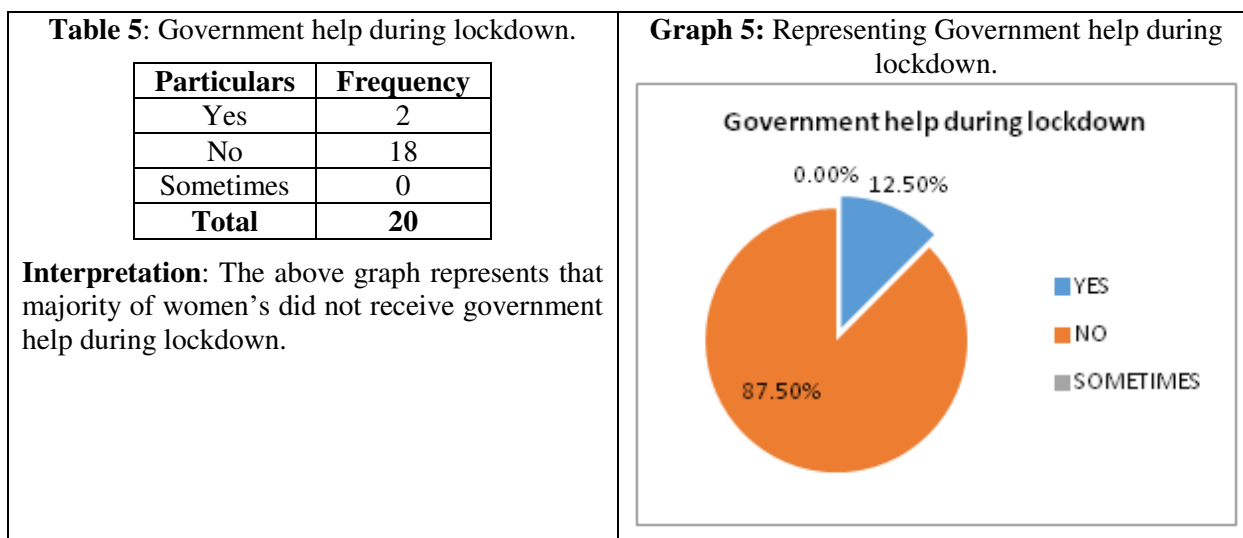
**Q3. Which type of business do you undertake under SHG ? (Source: By Primary Data)**



**Q4. Was there a demand for your products during lockdown? (Source: By Primary Data)**



**Q5. Did you receive any Government help during lockdown? (Source: By Primary Data)**



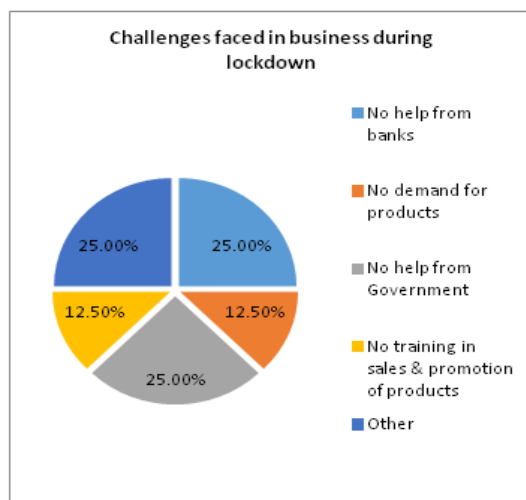
**Q6. What type of challenges did you faced in your business during the lockdown?(Source: By Primary Data)**

**Table 6:** Challenges faced in business during lockdown.

Particulars	Frequency
No help from banks	5
No demand for products	2
No help from Government	5
No training in sales & promotion of products	3
Other	5
<b>Total</b>	<b>20</b>

**Interpretation:** The above graph represents that the lack of government & bank help was the severe challenged faced by the SHG members.

**Graph 6:** Representing Challenges faced in business during lockdown.



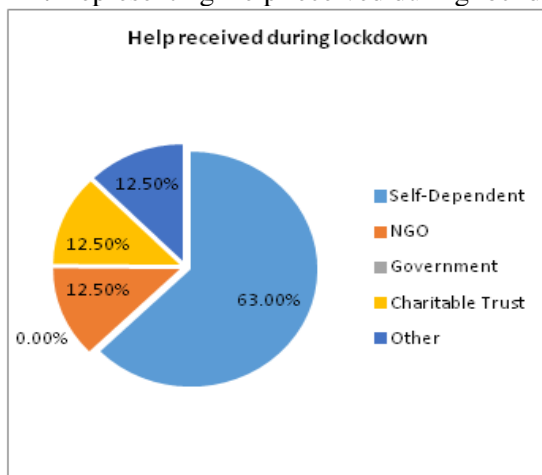
**Q7. Who helped you during the lockdown? (Source: By Primary Data)**

**Table 7:** Help received during lockdown.

Particulars	Frequency
Self-Dependent	14
NGO	2
Government	0
Charitable Trust	2
Other	2
<b>Total</b>	<b>20</b>

**Interpretation :** The above graph represents that majority of the SHG members were striving on their own and trying to survive.

**Graph 7 :** Representing Help received during lockdown.



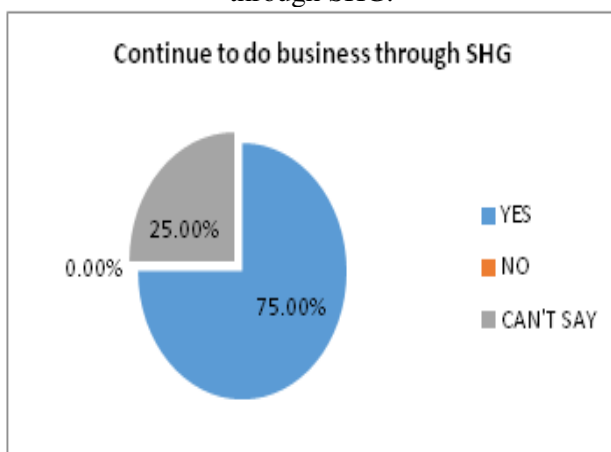
**Q8. Do you think you can continue to do business through SHG?(Source: By Primary Data)**

**Table 8:** Continue to do business through SHG.

Particulars	Frequency
YES	15
NO	0
CAN'T SAY	5
<b>Total</b>	<b>20</b>

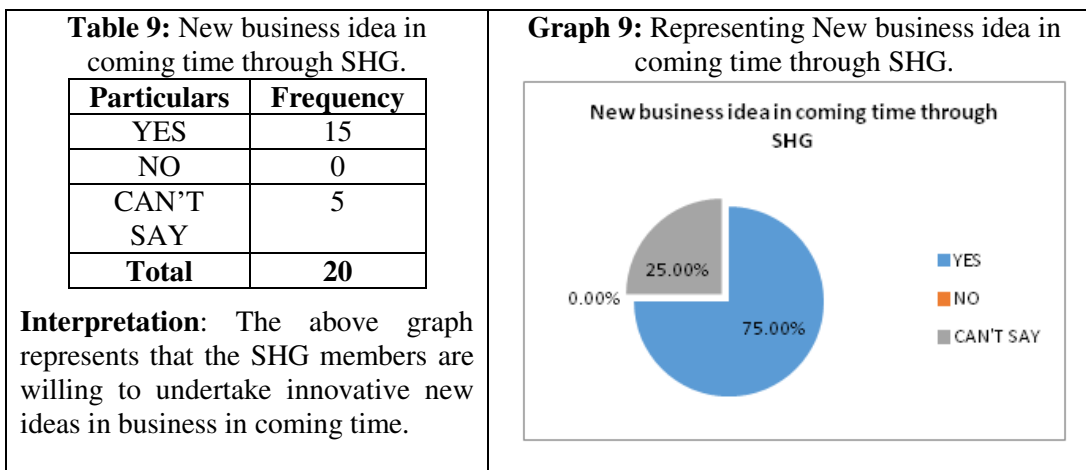
**Interpretation:** The above graph represents the majority of members are willing to continue the business through SHG.

**Graph 8:** Representing Continue to do business through SHG.

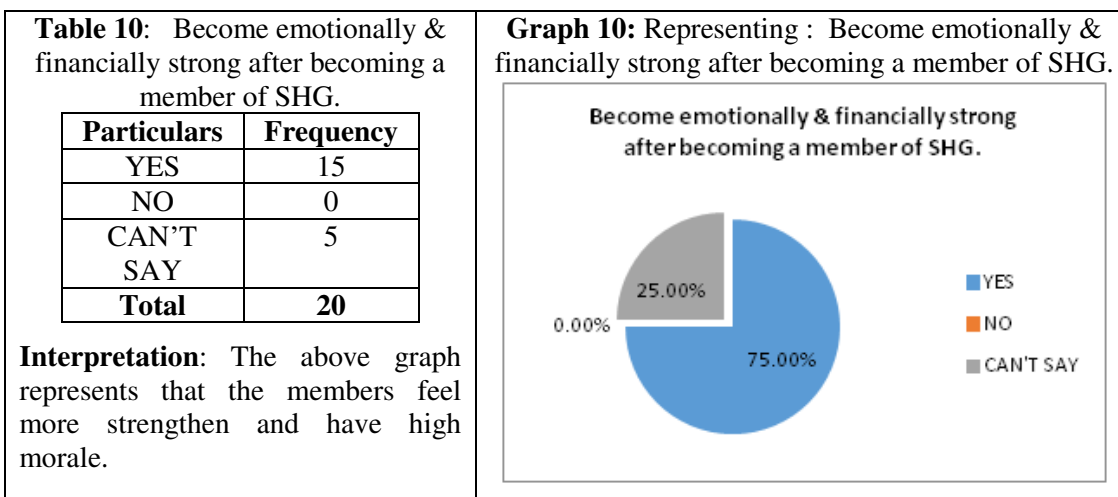




**Q9. Do you plan to undertake new business idea in coming time through SHG?(Source: By Primary Data)**



**Q10. Do you think you have become emotionally & financially strong after becoming a member of SHG?(Source: By Primary Data)**



**FINDINGS & CONCLUSIONS**

1. Majority of respondents are above the 30years of age.
2. Majority of respondents are a member of SHG for greater than 5 years.
3. The businesses undertaken are of varied nature and related to various types.
4. There was a demand for the products made by the members of SHG during lockdown.
5. Majority of women’s did not receive government help during lockdown.
6. The lack of government & bank help was the severe challenged faced by the SHG members.
7. Majority of the SHG members were striving on their own and trying to survive.
8. Majority of members are willing to continue the business through SHG.
9. SHG members are willing to undertake innovative new ideas in business in coming time.
10. SHG members feel more strengthen and have high morale as they work together in a group.

**SUGGESTIONS**

**Forms of Digital Marketing That Can Be Used By Shg.**

**1. MOBILE PHONES**

The SHG manufacture items like handicrafts, hand bags, flower vases, decorative baskets, ornaments etc. The women’s can create a whatsapp group and send the images and description of the product to their customers and request them to further forward them.

**2) FACEBOOK**

The SHG can create their Facebook account and make small video of their products like chocolates , cakes, cookies etc. in an attractive manner and post on it.

**3) WEBSITES AND POP UPS**

The SHG that are manufacturing large number of products can start their own webpage , so that the customers can see all their products at one place

**4) TIE UPS WITH AMAZON OR FLIPKART**

This option is used by many local vendors, they post their product on various online shopping sites and get national and international orders.

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6. Faraz Ahmad [Jan - 2020 ] - An Overview of Women Entrepreneurs in the Country. [eISSN : 2581-5792 ] - International Journal of Research in Engineering, Science and Management .PP 369-372.

**B) WEBSITES**

1. <http://www.selfgrowth.com>
2. <http://www.womensempowerment.org>

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**RISE IN AWARENESS OF HEALTH INSURANCE POST COVID-19 OUTBREAK WITH REFERENCE TO DOMBIVLI AREA****Ms. Sweta Patel (Lecturer) and Mr. Tejas Risbood**

Assistant Professors, DSPM's K.V. Pendharkar College (Autonomous), Dombivli

**ABSTRACT**

*Covid-19 virus has spread widely in many countries including India and has proved dangerous to the human health. As Covid-19 continues to evolve and its new trends are emerging; there is a sudden increase in awareness and demand for health insurance. Individuals are opting for health insurance post experiencing a situation of medical crisis. India is soaring high in most fields' science, technology, healthcare etc. but when it comes to buying a health insurance, Indians are still lagging behind by miles. This research paper is to analyse the awareness among the population to buy health insurance and its acceleration during Covid-19. It also focuses on the reasons to increase the premium amount or the sum insured during Covid-19 and also the level of satisfaction after receiving the claim. This study will be used by insurance industry, researchers and by general public.*

*Keywords: Covid-19, Health Insurance, Awareness, Premium Amount*

**INTRODUCTION**

World Health Organization in January 2020, declared that a new virus has been spreading from Hubei region in China and this is not going to be limited to the region itself. It was made clear by WHO that this spread of virus could turn into a pandemic situation and a matter of international concern with regards to public health. It is an unfortunate fact that the virus entered India as well and the first case of Covid-19 was witnessed in the state of Kerala on 30<sup>th</sup> January 2020.

The symptoms of Covid-19 were quite common and this was the greatest challenge given by the disease. People with common cold and cough were diagnosed to be infected by the deadly virus and many people had severe health complications mainly who were aged or had previous medical history relating to diabetes, cardiovascular problems, respiratory diseases etc. Many patients of Covid-19 had minor respiratory illness and they recovered with few home remedies. However, some patients were badly targeted by the virus and required special medical treatment. Many people lost their lives in this battle against the virus as they were not able to afford its costly medications.

One of the areas of major discussions during this ongoing pandemic period has been about insurance and particularly the focus has been on buying health insurance. Fear of lives have grappled the entire human race since the outbreak of the virus but another challenge which people have been facing is to manage their finances to bear the cost of medical treatment related to Covid-19.

There have been instances where people with least awareness about insurance have paid huge amounts of bills to the healthcare facility providers such as hospitals. In this scenario, the person would recover from Covid-19, however the loss in savings would lead to other mental health related issues such as anxiety and depression having its own severe consequences and disturbing the balance of human life.

With the rise in footfalls of people in hospitals for getting the right treatment against Covid-19, it was expected that people understand the importance of health insurance and take necessary steps to insure themselves. This will help them to tackle the rising medical treatment cost and not to worry about finances to take care of themselves and their family.

**REVIEW OF LITERATURE**

1. Ravi Philip Rajkumar (2020), The study has highlighted about the mental health issues faced by people during the challenging times since Covid-19 outbreak.
2. Pushpa Suryavanshi (2021), The study highlighted about how insurance industry was affected due to disinterest shown by people in new policy, delay in payment of premiums of existing policies and other issues.
3. Xianhang Qian (2021), The study discussed about rise of awareness among people in China to have insurance coverage considering rising medical expenses especially during covid. The study also highlighted the rise in number of insurance providers in China.

4. Pranali V. Nawkhare (2020), The study attempts to understand the buying behaviour of consumers towards health insurance policy and comparative analysis of health insurance companies. It suggests that companies should focus on product development and ensure extensive reach.
5. Ruba M. Jamer (2021), The study has discussed about degree of awareness and perceptions of people about covid-19 pandemic. It suggests that concerned authorities need to take more steps to increase the awareness through various campaigns and other platforms.

### OBJECTIVES OF THE STUDY

1. To study about the awareness of health insurance among the people.
2. To study the growth of health insurance sector during Covid-19.
3. To study the level of satisfaction after receiving the claim amount.

### HYPOTHESIS

1.  $H_0$  (Null Hypothesis) - There is a no association between age and period of buying health insurance.  
 $H_1$  (Alternate Hypothesis) - There is an association between age and period of buying health insurance.
2.  $H_0$  (Null Hypothesis) - There is no association between income and period of buying health insurance.  
 $H_1$  (Alternate Hypothesis) – There is an association between income and period of buying health insurance.

### SCOPE OF THE STUDY

The study is focused on the increase in the awareness of buying health insurance during Covid-19. It also highlights about the increase in awareness of health insurance among people of Dombivli vicinity after the outbreak of Covid-19. People have been more serious about their health and also about the importance of health insurance to ensure their investments are not affected in case of medical emergency.

### RESEARCH METHODOLOGY

The methodology adapted for the study is based on primary data and secondary data. The study has tried to assemble the data from different age groups via structured questionnaire method in the city of Dombivli and have received 164 respondents.

### TOOLS AND TECHNIQUES USED FOR ANALYSIS

The statistical analysis carried out in the study is being done by using Ms-Excel. The statistical techniques Chi Square Test and Simple Percentage Analysis is being used. The analyzed and interpreted data have been presented in the form of tables.

### LIMITATIONS OF THE STUDY

1. Time and resource constraint.
2. The responses of the study are confined to geographical region of Dombivli city only.
3. The study is restricted to only health insurance.

### RESEARCH ANALYSIS

**Table 1:** Demographic profile of respondents

Sr. No	Demographic Profile	Attributes	Frequency	Percentage
1	Gender	Male	66	40.2
		Female	98	59.8
2	Age	18-40 years	80	48.8
		41-60 years	46	28
		Above 61 years	38	23
3	Qualification	SSC/HSC	53	32.3
		Graduate	67	40.9
		Post-graduate	44	26.8
4	Monthly income	Up to 25,000	83	50.6
		25,000 to 50000	58	35.4
		Above 50000	23	14
5	Period of buying health insurance	Pre- Covid	77	47
		During- Covid	87	53

(Source - Primary Data)

Table 1 exhibits that 40.2% are male and 59.8% are female. It also indicates 48.8% belong to 18-40 age group, 28% belong to 41-60 age group and the remaining 23% belong to above 60 age group. It also indicates 47% respondents bought health insurance in Pre-covid period and 53% respondents bought health insurance during covid-19 period.

**Table 2: Premium Amount and Claim**

Particulars	Yes/No	Frequency	Percentage
Increase in sum insured/premium during covid	Yes	74	45.1
	No	90	54.9
Claimed amount in case of premium amount increased During Covid-19	Yes	35	47.3
	No	39	52.7
Claimed amount in case of premium amount not increased During Covid-19	Yes	32	35.6
	No	58	64.4

(Source - Primary Data)

Table 2 indicates that 45.1% respondents have increased the premium amount/ sum insured during Covid-19 and 54.9% respondents have not increased the premium amount/sum insured. Amongst those who have increase the premium, 47.3% people have filed their claim with the insurance provider and 52.7% people have not filed any claim. In case of people who have not increased their premium, 35% people have filed their claims and 64.4% people have not filed any claim with the insurance company.

**Table 3: Reasons to increase the sum insured/premium (If yes)**

Particulars	SA	A	N	D	SD
Financial coverage	15	36	17	5	1
Fear of Pandemic	23	33	14	2	2
Children or Elderly members in the family	17	39	11	5	2
Government Network Hospitals not available	13	21	21	16	3
Proper Treatment	23	34	10	3	4

(Source - Primary Data)

Table 3 shows the various reasons for increasing sum insured/premium. Fear of pandemic and assurance of getting proper treatment are the key reasons of increasing the premium amount. Since, elderly population had many victims from the start of outbreak, that was also the reason to increase sum insured to protect the elderly and children. People have also increased the sum insured of their policy to ensure adequate financial coverage.

**Table 4: Level of satisfaction after receiving the claim**

Particulars	SA	A	N	D	SD
Financial Security	14	40	13	0	0
Good Treatment	13	36	15	2	1
Mental Peace	11	28	19	8	1

Source - Primary Data

Table 4 shows the level of satisfaction from the services provided by the insurance provider in case of any claim filed with the company. Majority of people agreed that they received the claim amount on time which ensured financial security due to which the patients got good treatment at the hospitals. This also resulted in peace of mind for the patients and their family.

**Table 5: Chi-Square Calculation**

**a. Age and period of buying health insurance**

Calculate Value	Table Value	Degree of Freedom	Level of Significance
6.98	5.9914	2	5%

(Source - Primary Data)

Calculated value of chi-square is 6.98 which is greater than the table value 5.9914 at 2 degree of freedom and 95% level of confidence. The calculated value is greater than critical value therefore alternate hypothesis is accepted. Hence, it can be concluded that there is an association between age and period of buying health insurance. Period of buying health insurance is affected by different age groups.

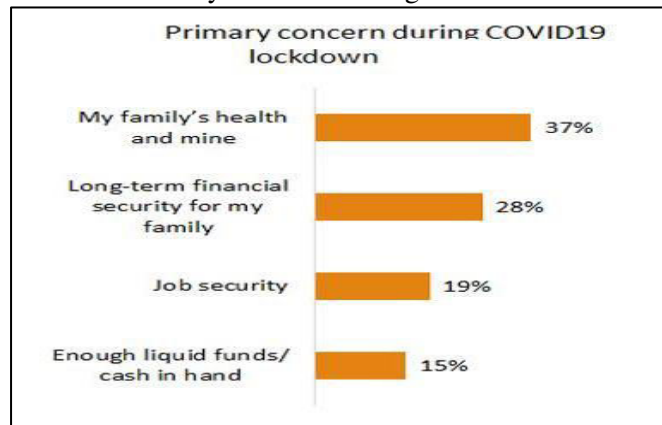
**b. Income and period of buying health insurance**

Calculate Value	Table Value	Degree of Freedom	Level of Significance
1.17	5.9914	2	5%

(Source – Primary Data)

Calculated value of chi-square is 1.17 which is less than the table value 5.9914 at 2 degree of freedom and 95% of level of confidence. The calculated value is less than the critical value therefore null hypothesis is accepted. Hence, it can be concluded that there is no association between income and period of buying health insurance. Period of buying health insurance is not affected by different income groups.

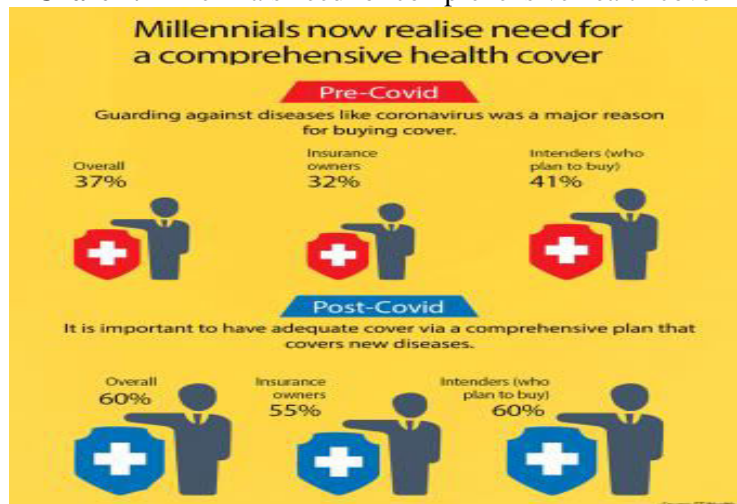
**Chart 1: Primary Concern During Covid-19 Lockdown**



Source- <https://www.google.com/search?q=growth+of+buying+health+insurance+pre+and+post+covid>

The above chart shows that people were primarily concerned about health of their family including themselves. The second major reason of concern was to ensure financial security post covid as well so as to maintain the same standard of living. Job security and adequate liquidity were to reasons to follow.

**Chart 2: Millennials need for comprehensive health cover**



Source - <https://www.google.com/search?q=growth+of+buying+health+insurance>

The above chart clearly indicates a wave of realization that spread across millennials due to which they took up the initiative to insure themselves and their families post covid outbreak to have adequate cover that includes new diseases as well.

**FINDINGS**

1. The awareness about the health insurance amongst all the age groups have increased due to the outbreak of Covid-19 and therefore most of the people have opted for buying health insurance policy during this pandemic period.
2. People have increased their sum insured/ premium amount of their existing health insurance policy during Covid-19 because of fear, ensuring the financial security and to get a proper treatment.
3. Most of the people who claimed for their medical coverage to get treated with this disease are satisfied as they were able to protect their savings which gave them and their family mental peace.

4. Insurance is not an expense but an investment has been the ideological change among people.
5. There is an association between age affects the period of buying health insurance whereas it is not affected by different income groups

**SUGGESTIONS**

1. Insurance industry is expected to take initiative to make people aware about health insurance products and its importance by proper promotional techniques.
2. Innovative health insurance products should be developed by general insurance industries to attract people towards buying health insurance.
3. Government should arrange certain campaigns for general public to explain the features and importance of health insurance.
4. Bancassurance which is a growing concept should be popularized by banks as well.

**CONCLUSION**

The study concludes that awareness regarding health insurance is on rise after the outbreak of covid-19. Rising cost of medical expenses and draining of savings in case of sudden medical emergency has been a common trend during the spread of covid. To avoid this scenario, people have been taking initiative to buy insurance policy and they also ensure that the necessary diseases are covered under the policy. Also, people have been taking additional coverage of specific diseases and are trying to know more about the policy before actually buying it.

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2. The Economic Time, July 27, 2020, "Majority consider health insurance cover as a necessity in post-COVID era, says survey"

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**AN OVERVIEW OF DIGITAL BANKING SYSTEM IN INDIA****Dr. S. S. Naikwadi**

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**ABSTRACT**

*The banking sector plays a significant role in the financial system of an Indian economy. It enables the strong payment system to meet the requirements of various business organizations such as government bodies, semi-government and the general public at large. The Indian banking sector is heading towards digitalization. The internet and IT have transformed the functioning of banks.*

*The recent modernization of the banking sector, after the introduction of IT and the internet has benefitted both the customers as well as banks. Banking is not just limited to transactions in the branches; Banks have reached into handheld devices like smartphones and tablets. The current phase of banking may be aptly called 'Digital Banking'. Thus, this research paper studies the evolution of the digital banking system in India.*

*Keywords: Digital Banking, Demonetization, Banking system, Information Technology, Payment Gateways,*

**INTRODUCTION**

In the traditional banking systems, all the transactions took place in all the bank branches. With the emergence of Information Technology, the banking and financial sector has witnessed various innovations in delivering banking products and transformation in banking functions to fulfill the needs of the customers.

The digital banking wave has been driven mainly through mobile phones after 2011. The increased users of smartphones and availability of high-speed 4G internet services and the huge number of young, tech-savvy users, give clear indications of starting of digital banking.

Customers got familiar with the term known as Online Banking or Virtual Banking or Internet Banking. In Digital Banking, users are enabled to do banking transactions like transfer of funds, payment of loans and EMIs, deposits and withdrawals of cash virtually with the help of the internet and without physically needing to visit the Bank branches. Customers availed several benefits of services such as Internet banking, SMS banking, ATMs, Mobile banking, debit cards and credit cards through digital banking platforms. (Dr. Vipin Jain, 2020).

The Indian economy has witnessed a Demonetisation of the Rs.500 and Rs.1000 notes on 8<sup>th</sup> Nov. 2016 by the Central Government of India. Demonetisation in India was implemented with the objectives to curb the black money market and promote digital banking (A. C. Priyanka, 2018).

According to the RBI pilot survey report post demonetization on retail payment, cash remains the preferred mode of payment. (PTI, 2021).

**Some of the initiatives taken by the RBI towards the digital banking system in India -**

1. **National Payments Corporation of India (NPCI)**, Operating retail payments and settlement systems in India, is an initiative of the Reserve Bank of India (RBI) and Indian Banks' Association (IBA).
2. **Immediate Payment Service (IMPS)**: It provides a real-time fund transfer that offers interbank electronic fund transfer services such as Mobile, Internet, ATM, SMS. IMPS allows the fastest transferring of money instantly within banks.
3. **Aadhar-enabled payment system (AePS)** - The Reserve Bank has initiated the Direct Benefit Transfer (DBT) scheme. State-Level Bankers' Committee (SLBC) Convenor Banks were advised to coordinate with the government functionaries for the implementation of Aadhar-enabled payments. The verification is based on the Aadhaar number and biometrics process. These forms of payments are being promoted by the government specifically for the underprivileged sections of society.
4. **Unified Payments Interface (UPI)** – UPI is a system that powers of connecting multiple bank accounts into a single mobile application, merging several banking features, seamless fund routing & merchant payments into one hood.
5. **RuPay – RuPay** is India's indigenous card scheme created by the National Payments Corporation of India. It was conceived to fulfill RBI's vision to offer a domestic, open-loop, multilateral system that will allow all Indian banks and financial institutions in India to participate in electronic payments.



6. **Mobile Banking** - Mobile banking is one of the major developments in the digital banking industry. There are various uses of a smartphone to exercise various banking services like checking account balance, money transfer, and bill payments, without the need of visiting the branch physically. **(RBI Annual Report 2020).**

### **RESEARCH OBJECTIVES**

1. To study the emergence of the Digital Banking system in India
2. To study the RBI initiatives towards digital banking systems
3. To study the impact of demonization on the Indian economy.
4. To study the challenges in the digital banking system.

### **REVIEW OF LITERATURE**

1. Sana H. Sumra et. al. (2011). In the research study, the researcher has explained the efficiency of banks has grown as a result of the introduction of e-banking, and labor expenses have decreased. Due to the increase in digitalization, the employees are either a layoff or reduced to a minimum staff to do the required services. All the banking transactions and maintenance are taken care of by information technology and the internet in place of humans, thereby reducing human errors. Procedures and services are now also becoming fast and reliable, saving time and money.
2. Saluja et. al. (2012), examines the impact of e-banking on Indian banks' profitability, efficiency, and service quality. E-banking has considerably enhanced profitability while also lowering its expensive costs.
3. Dr. R. Samundeswari (2019), Banks have brought many changes in their operations and directed towards universal banking along with the increased uses of technology. The majority of the banks are focusing on cashless and paperless payment modes systems. A variety of services is being presented by banks through digital banking.
4. K Veerakumar (2017), the impact of demonetization on the people of Coimbatore district, due to the sudden announcement of demonetization by the Central Government in 2016, has severely affected the people economically and forced the people to adopt alternative payment methods such as e-wallets, online transactions using e-banking, There is increased in the usage of debit and credit card.
5. Virendra B.Shahare (2017), Rural villages people have faced various problems and difficulties due to the demonetization. The people were having lack financial literacy knowledge and it is necessary to implement a large-scale training program on financial literacy. This will help people to adopt the new digital payment system and more and more people brought into the ambit of the digital banking system.

### **Some of the Biggest Challenges in the Digital Banking System in India**

1. **Lack of Digital Literacy:** It is difficult to understand the digital banking system by the Senior citizens, rural villages and uneducated people in India. In India, only a meager population possesses digital literacy. They are fearful of doing wrong digital transactions due to a lack of digital knowledge and fear of losing hard-earned money.
2. **Cash Dependent Economy –** In India, more than half of the population belongs below the poverty line. The majority of people are depending on cash transactions because they feel more convenient and safe in handling cash dealing. The rural Indian people are not well aware of the digital mode of banking transactions due to the lack of modern technology and illiteracy.
3. **Security Risk:** The majority of the banks' customers are refuse to opt for digital banking facilities due to high uncertainty and security worries. many internet users are not using digital banking due to security concerns.
4. **Low Internet Penetration:** Availability of the internet in rural India is still one of the biggest challenges faced by the digital banking industry. So the penetration of the internet and knowledge related to the internet are major hurdles that can be overcome with the joint effort of various stakeholders.
5. **Cyber Crime:** Most banks and financial institutions are subject to cyber fraud attacks. Hackers are very innovative in their actions to do financial frauds. There is a risk of losing money directly and also the threat of customers' data is being compromised. (Shahabas Ahmed C.B, Sreeju V. V., January 2020).

### **RESEARCH METHODOLOGY:**

The research methodology adopted for the present research can be seen below

- (1) Research Design: The research design adopted for the research is the Descriptive research design which is useful in describing the current situation.
- (2) Sources of Data: While secondary data is data taken from the available published sources. In the present research, the data is taken from the available literature on the subject of research.
- (3) Data Analysis: In the present research the data analysis is done in terms of simple trend analysis and growth rate. Data analysis is obtained from the secondary data.

**Limitations: Some of the limitations of the present research are:**

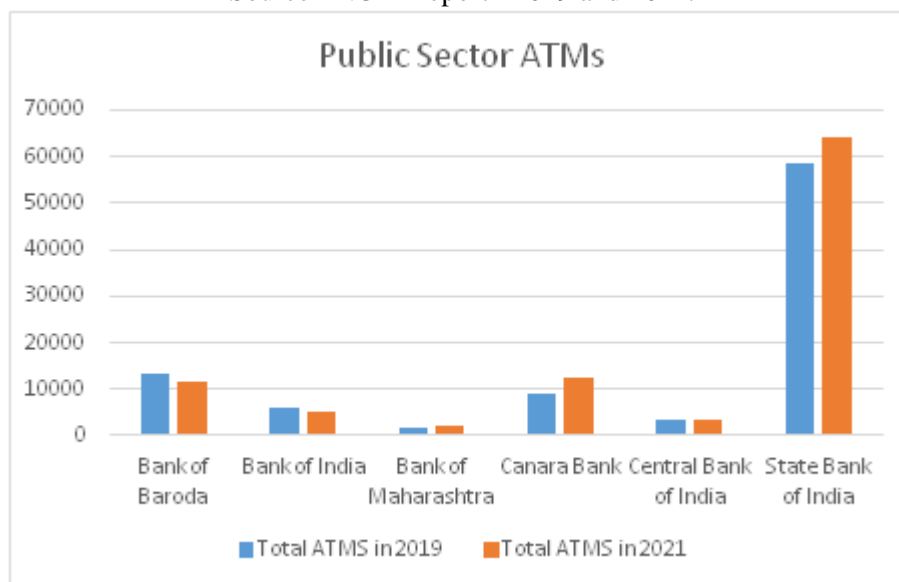
- (1) The research is based on the available secondary data only. The primary data is not considered.
- (2) The research has focused on the quantitative data and not on the qualitative aspects of the data.
- (3) The research has covered the subject from the macro level and not from the micro-level or at the company level.

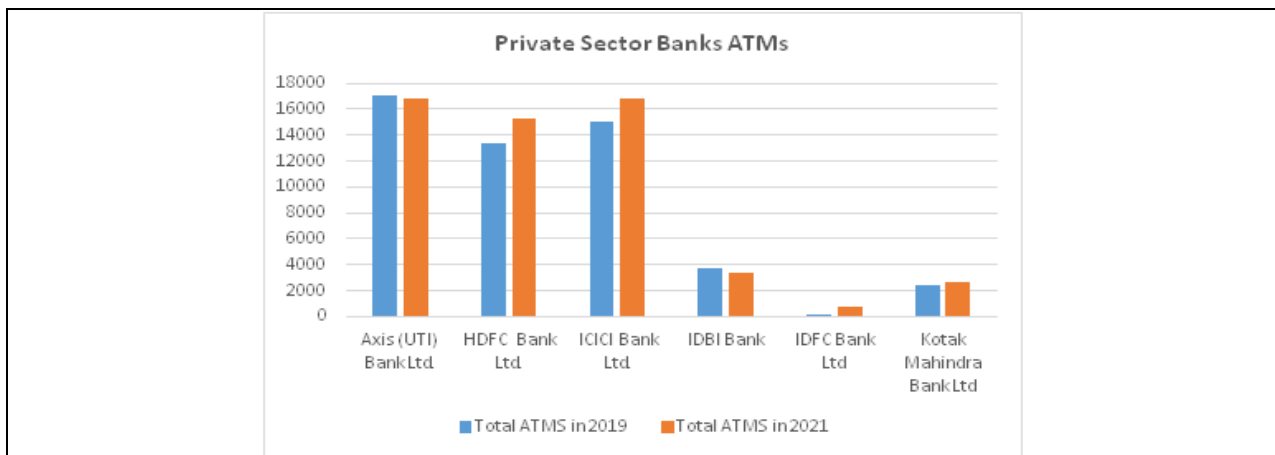
**DATA ANALYSIS:**

1. Analysis of Deployment of ATMs by the Public Sector banks and private sector banks between June 2019 and September 2021

Analysis of Deployment of ATMs by the Public Sector banks and private sector banks between June 2019 and September 2021			
Table No. 1			
SCHEDULED COMMERCIAL BANKS			
Sr. No.	Public Sector Banks	Total ATMS in 2019	Total ATMS in 2021
1	Bank of Baroda	13158	11631
2	Bank of India	6061	5247
3	Bank of Maharashtra	1860	2023
4	Canara Bank	8837	12360
5	Central Bank of India	3304	3392
6	State Bank of India	58495	64122
	<b>Total ATMS</b>	<b>91715</b>	<b>98775</b>
PRIVATE SECTOR BANKS			
Sr. No.	Private Sector Banks	Total ATMS in 2019	Total ATMS in 2021
1	Axis (UTI) Bank Ltd.	17016	16853
2	HDFC Bank Ltd.	13395	15312
3	ICICI Bank Ltd.	15101	16812
4	IDBI Bank	3695	3387
5	IDFC Bank Ltd	171	725
6	Kotak Mahindra Bank Ltd	2394	2601
	<b>Total ATMS</b>	<b>51772</b>	<b>55690</b>

Source - NCPI Report - 2019 and 2021.





**INFERENCES**

- From the above table, it can be seen that there is a gradual increase of ATMs services both by the Public Sector Banks and Private Sector Banks from the year 2019 to 2021. = 8% to 10%.
- In public sector bank, State Bank of India has the highest ATMs services in the country, Canara Bank is ranked 2nd in ATMs services providers, after SBI. Bank of Baroda is ranked 3<sup>rd</sup> ranked public sector bank providing ATMs services in the country.
- In Private Sector banks – AXIS Bank has the highest ATMs in the country. ICICI Bank has ranked the second position and HDFC ranked 3<sup>rd</sup> in providing ATMs services in the country.

**2. Electronic Payment Systems - Representative Data (Updated as of March 06, 2018)**

Electronic Payment Systems - Representative Data (Updated as of March 06, 2018)												
Volume in million, Value in Rs. billion												
Data for the period	IMPS*		NACH*		UPI*		Debit and Credit Cards at POS &		Mobile Banking		Total	
	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value
Dec-16	52.8	431.9	198.7	626.8	2.0	7.0	311.0	522.2	70.2	1365.9	957.5	10405.5.3
Dec-17	98.0	871.1	183.0	714.0	145.5	131.4	263.9	528.7	113.3	921.5	1064.2	12553.1.5
Feb-18	99.2	882.7	199.1	850.9	171.2	191.0	247.1	465.9	102.5	945.0	1098.0	11549.0.3

IMPS – Immediate payment service, NACH – National automated clearing house

UPI - Unified Payments Interface, POS – Point of sale

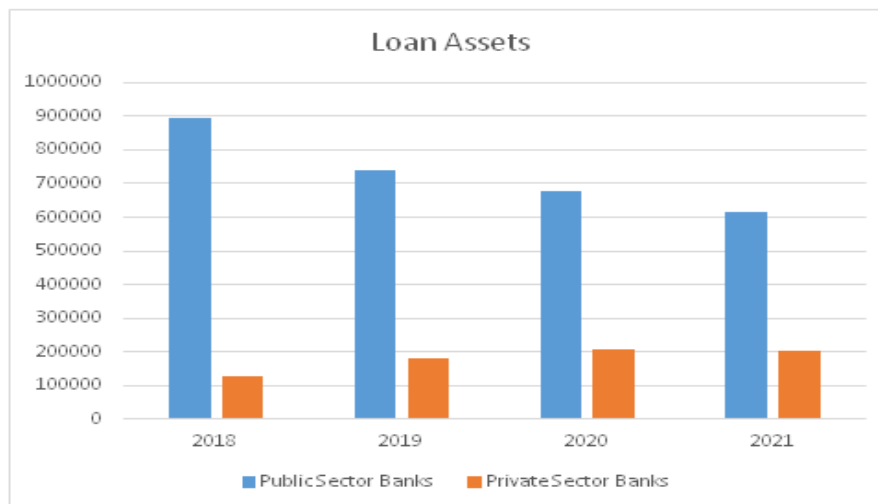
Source – RBI Report- 2018 –

**INFERENCES:**

- Mobile Banking and IMPS values are the highest among the other digital payment mode in India.
- UPI has the lowest value of transactions in the digital payment system in India.
- Bank Group-Wise Classification Of Loan Assets Of Scheduled Commercial Banks

	Gross Amount	Gross Amount
Years	Public Sector Banks	Private Sector Banks
2018	895601	125863
2019	739541	180872.44
2020	678317	205847.82
2021	616615.56	202266.14

Source: Source - RBI Report- 2021 - Database on Indian Economy  
[https://dbie.rbi.org.in/DBIE/dbie.rbi?site=statistics#!2\\_42](https://dbie.rbi.org.in/DBIE/dbie.rbi?site=statistics#!2_42)



### INFERENCES

1. From the above table, it can be seen that the Public Bank Sector has the highest loan assets as compared to Private Bank Sector.
2. There is a decrease in loan assets by the public sector banks year-wise. Contrary, Private sector banks have increased loan assets.

### SUMMARY AND CONCLUSIONS

1. The Indian banking sector is heading very fast towards digitalization.
2. Banks have reached into handheld devices like smartphones and tablets.
3. Demonetisation in India was implemented with the objectives to curb the black money market and promote digital banking.
4. Various initiatives have been taken by the RBI towards the digital banking system in India such as NCPI, IMPS, Aadhar Enabled Payment System, UPI, RuPay and Mobile Banking.
5. The efficiency of banks has grown as a result of the introduction of e-banking or digital banking and earned huge profitability and reduced expenditure cost.
6. The sudden announcement of Demonetization by the Central Government has affected the common man livelihood and enforced people to switch over to alternate payment systems such as e-banking, digital banking, or mobile banking.
7. There is a need for an introduced financial literacy program in the rural villages so that more people are brought into the ambit of the digital banking system.
8. The biggest challenges faced by the customers in digital banking systems are lack of digital literacy, still, many people preferred cash transactions compare to online transactions. High-Security Risk, Low internet penetration in rural India. Increased in cyber frauds.
9. In public sector banks, the State Bank of India has the highest ATMs services in the country.
10. Mobile Banking and IMPS values are the highest among the other digital payment mode in India.
11. The Public Bank Sector has the highest loan assets as compared to Private Bank Sector

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**STUDY ON GREEN BANKING PRACTICES IN INDIA****<sup>1</sup>Dr. Vaishnavi, <sup>2</sup>Rahul Bagul and <sup>3</sup>Mr. Chiranjiv Ravi Karkera**

Lecturer in Vivekanand Education Society College of Arts, Science and Commerce

**ABSTRACT**

The “Green banking” is an umbrella term referring to practices that make banks sustainable in economic, environmental and social dimensions. Green banking is nothing but more environment friendly practices in banking over traditional banking. Concept of green banking is not only about online banking and paying bills through mobile apps but it has much more to offer. The main aim behind the green banking is reduction in carbon footprint. This study emphasises on the processes, products and strategies of green banking in India. Further study also covers recent development in green banking by four selected banks and challenges faced for implementations.

*Keywords: Carbon footprint, Green banking, Sustainable development.*

**INTRODUCTION**

The climate emergency has arrived, and its fast acceleration has the potential to have catastrophic consequences across the world. As a result, reducing emissions has become a global concern. The focus on climate change has brought sustainable financing to the forefront in the banking and financial services industry, with banks embracing sustainable options. In daily customer interactions, service offerings, and back-office operations (account opening, lending, payments, card statements), banks use a significant amount of paper. As a result, going green by avoiding paper has become a top priority for them. Not only will paperless banking help preserve the environment and decrease carbon footprint, but it will also help banks save operating cost while improving client experience.

Banks have progressed from keeping massive ledgers to record transactions to delivering real-time solutions and allowing online and digital experiences for clients. Today's client expects banking transactions to be faster, more secure, and to provide a superior and customised experience equal to that provided by the retail sector's online purchasing. As a result, green banking is rapidly emerging as one of the pillars of digital transformation.

**REVIEW OF LITERATURE**

*IDRBT Publication (August 2013)* “Green Banking” includes initiatives by banks to propagate green banking, environmentally friendly practices that banks can adopt in the banking arena. The report touches on areas such as (i) Greening Processes, Products, Services, and Strategies (ii) Greening Infrastructure. The report includes the concept of green coin ratings for green efficient banks and banking practices among Indian Banks. It includes a case study approach for adoption by other banks.

*A.N. Sarkar (2014)* Book on “Green banking” highlighted green banking initiatives with ethical, social and sustainable development dimensions. The book attempts to link green banks with the potential green investors by exploring ways and means to bring it under the gamut of financial inclusion.

*Douglas (2008)* found four key findings: (a) banks are increasingly discussing climate change business opportunities in their annual reports, (b) twenty eight of the forty banks have calculated and disclosed their greenhouse gas emissions from operations, (c) growing demand for climate friendly financial products and services is leading banks into new markets, and (d) investment banks have taken a leading role in supporting emissions trading.

*Dipika (April 2018)* concluded in a research paper that, green banking if implemented sincerely will act as an effective ex ante deterrent for the polluting industries that give a pass by to the other institutional regulatory mechanisms. Therefore, for sustainable banking, Indian banks should adopt green banking as a business model.

*Anu Sahi and Anurag Pahuja (January 2017)* This paper focuses on the awareness of green banking initiatives, frequency of usage of green services and the perceived benefits of using green banking services among customers of selected public and private sector banks in Punjab. The results revealed a high level of awareness about the green banking concept and the most widely used green product found to be plastic money (debit and credit cards). The results highlighted that irrespective of the education level of the customer, there is no difference in usage of green banking services.

*Meenakshi Sharma, Akanksha Choubey (April 2020)* Findings of this study based on interview conducted with 36 middle-to senior-level managers of selected banks. The findings of the study revealed that 63% of the total

respondents were of view that their bank indulges in development of several green banking products and services, 53% of the bankers said that their bank incorporates green internal processes in their daily activities, and 78% respondents said that their bank undertakes several green corporate social responsibility initiatives

**OBJECTIVES**

To study ‘Green Banking’ products and process

To understand the green initiative by selected Indian banks.

To know the future aspect of green banking in India.

**RESEARCH METHODOLOGY:**

This research paper is based on literature review and secondary data. Research is carried out in two phases. First phase includes literature review to understand green banking in Indian context further it extends to identify results, and suggest future steps. The second phase includes data collection related to the initiative of green banking in the last three years by four selected Indian banks.

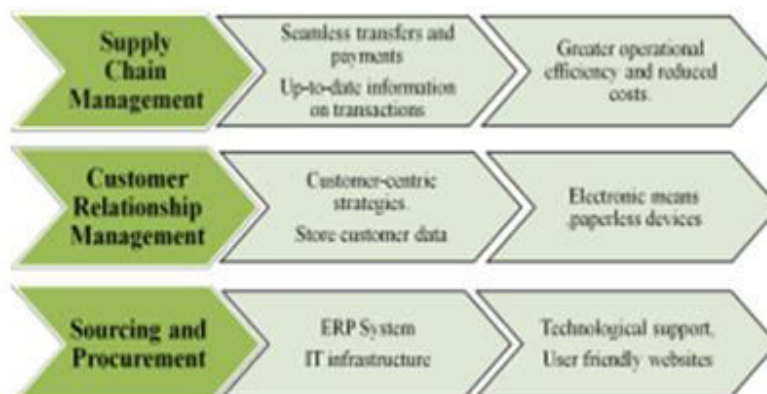
**GREEN BANKING PRACTICES:**

Green Banking is an umbrella term encompassing eco-friendly products, services and processes being adopted by the banks. It may take the form of online banking, online bills, online account opening, Solar Powered ATMs, Energy-efficient branches, etc. The benefits of green banking are numerous like reduction of carbon footprint, efficient utilization of resources and cost cutting etc. Some of the newly invented green banking products, services and processes are explained below: **Green products:**

- Solar ATMs : It operates on the same principle, with a solar panel mounted on the roof connected to an inverter, a machine, and finally a battery for storing extra energy.
- Green Mortgages: A green mortgage is borrowing to meet specific environmental standards.
- Green Loans : A green loan is a form of financing that enables borrowers to finance projects that have an environmental impact.
- Green Credit Cards : When Green Credit Card members buy eco-friendly items, take public transportation, conduct paperless transactions, and use less power, water, and gas, they are rewarded with points that may be turned into cash or given to environmental funds.
- Green Car Loan: A green car loan is a type of vehicle financing that is available for cars that are environmentally friendly or have lower emissions.
- Remote Deposit Capture : Remote deposit capture (RDC) is a technology-based method that allows banks to accept checks for deposit using electronic images rather than the original, physical paper versions.
- Green Certificate of Deposit : A green deposit is a fixed-term deposit for investors who want to invest their additional funds towards green initiatives.
- Green Bonds : A green bond is a fixed-income product designed primarily to raise funds for climate and environmental projects.
- Cash on mobile : Without the use of your Debit or Credit card, cash can be withdrawn from an ATM with the help of a mobile phone.

**GREEN PROCESS:**

Green process may include daily banking activities through IT infrastructure.



**Green Initiatives by selected banks: State Bank of India**

- In 2019-20, SBI was able to avoid approximately 300.71 tonnes of paper consumption through the YONO app, thereby saving an estimated 7,900 trees.
- In 2018-19, more than 28.40 lakhs Digital Saving Account were opened. ● Paper saved through Green channel transactions in SBI was 445 tonnes and paper saved from generation of Green PINs was 307.71 tonnes.
- The projects funded by SBI's Green Bond helps in reduction of more than 1.6 million CO<sub>2</sub>e annually.
- SBI has received certification from the Indian Green Building Council (IGBC) for eight of its establishments that have incorporated eco-friendly initiatives have received certifications from the IGBC.
- SBI has organised 11943 Financial literacy camps with 3.64 lakhs plus Participants. ● The Bank's aim is to become carbon neutral by 2030 is a key tenet of its climate strategy.

**BANK OF BARODA**

- In 2021-22, Bank of Baroda (BOB) joined hands with National Payments Corporations of India (NPCI) to launch bob World Wave partnered with GOQii, a wearable line of products for payments, integrated with a complete health ecosystem.
- Bank of Baroda Rolls out Baroda Tabit to digitize its current account customer on-boarding process through tablets for instant account opening to save paper. ● Bank of Baroda started with 'Whatsapp Banking' feature for their customer aims to provide convenience in availing banking services with safety and security.
  - Bank of Baroda launches Digital Lending Platform aimed at Paperless Process for Retail Customers. It has launched the Digital Lending Platform, which enables prospective retail loan seekers to get loans digitally through a paperless process at the convenience of their place and time of choice.

**HDFC**

- In 2018-19, there has been a decrease of about 11% in absolute combined Scope 1 and Scope 2 emissions due to the implementation of EnMS and various other energy saving initiatives through the Bank offices and branches. ( Scope 1 emissions include CO<sub>2</sub>, N<sub>2</sub>O and CH<sub>4</sub> emissions from HDFC Bank's owned vehicles, Scope 2 emissions include MTCO<sub>2</sub>e emissions from electricity consumption and diesel consumption by gensets at HDFC Bank.)
- In 2018-19, there has been a decrease of about 11% in absolute combined Scope 1 and Scope 2 emissions due to the implementation of EnMS(Energy Management System) and various other energy saving initiatives through the Bank offices and branches. ( Scope 1 emissions include CO<sub>2</sub>, N<sub>2</sub>O and CH<sub>4</sub> emissions from HDFC Bank's owned vehicles,

Scope 2 emissions include MT CO<sub>2</sub>e emissions from electricity consumption and diesel consumption by gensets at HDFC Bank.)

- In 2020-21 HDFC has adopted the business model to ensure low-carbon transformational growth across the entire value chain. Thus, 17.23 lakh KWH of energy is saved. ● HDFC Bank collaborated with Energy Efficiency Services Limited (EESL), an energy service company (ESCO) of the Government of India to use their super-efficient ACs at its branches and ATM premises which would help to save an additional 10-15% energy. ● HDFC in order to control its environmental footprint has introduced solar ATMs. They use rechargeable Lithium Ion batteries which use solar energy for their functioning, thereby reducing the consumption of conventional energy.

**ICICI BANK**

- In 2020-21, 7% of our total electricity consumption in ICICI bank was sourced from renewable sources.
- In 2019-20, 11 branch offices spread over 22.8 lakh sq. ft. have been certified with the highest possible, 'Platinum' rating in various categories by the Indian Green Building Council (IGBC).
- In 2018-19, SIRF proposed the commissioning of an oxygen generation plant at Siachen which was commissioned in 2019. The plant has a capacity of generating 225 litres of oxygen per minute.
- 130 Employees of ICICI bank were IGBC Accredited Professionals. This large number of accredited professionals is a reflection of the Bank's commitment to building internal capability to ensure consistency and sustainability of our efforts.



**Green Banking - Way Forward:**

- Funding Green Projects: Green funds might invest in companies engaged in green transportation, alternative energy, and sustainable living.
- Transparent Reporting of Data: A major factor that makes a green bank truly green is honest and transparent reporting of sustainability data.
- Green Ratings: Introduction of standard rating for green efficient banks and banking practices among Indian Banks. Under this rating system, both the infrastructure and operations of the banks will be considered.
- Incentives and Rewards: Making the switch to Green banking is not without cost. The process takes both time and monetary resources. As a result, financial incentives used for promoting green initiatives will likely become a major trend in green banking.
- Green Buildings: Building designed according to trees on site for preserving more trees. Good interior design for better ventilation, proper daylight penetration, energy saving appliances etc.
- E- Waste Policy at Bank: The policy will aim at generating awareness amongst all the working staff for proper maintenance of electrical and electronics equipment.
- Smart Wearables: With smartwatch technology, the banking and financial services technology is aiming to create a wearable for banking customers and provide more control and easy access to the data.
- Satellite Banking: It is expected to help in solving the problems of weak terrestrial places by connecting the communication links in many parts of the country.
- Chatbots or Artificial Intelligence Robots: These technologies are made up of machine learning, chatbots, robotic process automation, and intelligent analytics.

**CONCLUSION**

Green Banking is a key issue concerning the development of the nation. Digital billing and paperwork are not just trends but are a cornerstone for achieving green banking. For India there is a huge lot of opportunity available which they can exploit and move towards their goal of economic development. Green Banking is a multi-stakeholders' endeavour where banks have to work closely with government, NGOs, regulator, consumers, and business communities to reach the goal. Strict steps are needed if we actually want to practice Green Banking.

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**A STUDY ON AWARENESS OF GREEN BANKING PRACTICES FOR SUSTAINABLE DEVELOPMENT****<sup>1</sup>Dr. Manisha and <sup>2</sup>D. Bhingardive**<sup>1</sup>Head, Commerce and <sup>2</sup>Associate Professor S.P. Dnyanasadhana College of Arts, Commerce & Science Thane (W)**ABSTRACT**

Now days, "Go Green" is a phrase is widely used to encourage to attain a rational environment as well as sustainable development by almost every sector. Banks under take activities that hardly cause any harm to the environment as compared to other sector activities, still the use of paper, energy consumption strike the environment. In order to curb such activities that raise the carbon foot prints banking sector has started with new initiative called Green banking. The use of such initiative by banks is extended to all sectors to help in conservation of ecosystem. The goal of this study is to determine how well-informed inhabitants are across the Thane district about green banking. The data for research is collected from primary and secondary resources as the study is qualitative in nature. Every corporation is extending unmediated and deviant endeavors to reduce pollution in their corporate environment in order to put this "Go Green" concept into action. The hypothesis is tested based on parameters like time and cost involved in banking transactions, quickness and safety, convenience and green finance. Undoubtedly, green financial practices and drives are currently being practiced broadly by banks as a promising solution with the attitude of coordinating green monetary items to standard banking, and further conservation of environment and sustainable development.

*Keywords: Green Banking, Carbon footprints, conservation of Environment, sustainable development*

**INTRODUCTION**

Global warming is a main cause of worry of India as well as of all nations across the globe. Our ecological community's rising carbon footprints is now alarming for humans to avert health problems. It is critical to transform our ecological community into an ozone-free ecosystem by extending public awareness. This awareness may be created by informing the public about the severe changes in the weather caused by global warming. This climatic disaster has now created insecurity for future generations. As a response to the global climate issue, every organisation must foster innovation and creativity by manufacturing and promoting environment-friendly products. The word "green" is slowly but steadily becoming a global emblem of environmental awareness. It's currently being employed in marketing as a means of attracting a large amount of attention. "Go Green" is the motto. Every sector is now limiting its ambitions, which were previously focused on maximizing profits for the company, to now include administering ozone-safe operations in order to foster a symbiotic environment.

**CONCEPTUAL FRAMEWORK:**

1. **Global warming:** Global warming is the constant increase in temperature of the air and oceans. The main reasons of it are harmful activities of human being such as burning coal, oil, natural gas and deforestation.
2. **Carbon footprints:** A carbon footprint is the result of emissions of greenhouse gas by human beings and firms while producing goods and services, organizations of events and so on.
3. **Green banking:** Green banking means promotion of eco-friendly practices and focusing on decreasing carbon footprints from day to day banking transactions. It is a bank that coordinates its efforts in order to achieve continuous growth and a healthy environment. It includes paper-less banking.

**RATIONALE OF THE STUDY**

Banks are not just bare institutions. They have not confined their activities to mobilizing of resources and encouraging savings among the inhabitants. They have now extended their efforts to gain sustainable growth along with conservation of ecosystem, which has led to a radical change in banking sector expanding leaps and bounds. The key drivers for the growth of Green banking are, time saving, reducing the carbon footprints from the environment, economical, boosting use of eco-friendly products, conservation of energy, etc. One such project is Green Banking. Hence, in this regard, an attempt is made to study the effectiveness of Green banking practices for sustainable growth and development.

**OBJECTIVES**

1. To understand the concept of green banking and its practices.
2. To highlight the awareness among customers about Green banking practices.

3. To evaluate the benefits of Green banking practices leading to sustainable development.
4. To study and evaluate Green banking products in banking sectors.

### RESEARCH HYPOTHESIS

In the light of the above objectives the researcher has framed following hypothesis of the study:

H<sub>1</sub>: “Bank customers are benefitted with green banking practices.”

### REVIEW OF LITERATURE

1. **V. Kanchana Naidu and Dr. C. Paramasivan, (2015)**, The researcher has analyzed that Green banking concept is gaining popularity now a days leading to change and growth in financial system of the country. Green banking is a captivating effort by financial institutions to create awareness about global warming. The author states that each individual should be responsible and contribute to make our environment clean in order to make the earth a better place to live. The author concludes that the concept of going green will mutually benefit each of us including banks, industries and economy.

#### 2. **Dipika, (2015)**

This paper likewise covers difficulties looked by banks in execution of Green financial drives and the new improvements started by Indian banks for manageable turn of events. The examination depends on the auxiliary information. The specialist finishes up, that there is a need to make mindfulness about Green financial drives, advance its execution and follow green banking as much as practical in the present business universe of dynamic advances to enhance our current circumstance, make it human agreeable and feasible for present and people in the future.

#### 3. **Bibhu Prasad Sahoo & Amandeep Singh, (2016)**,

The researcher has made an endeavor to concentrate on the connection between the reception of green financial items among clients with various instructive capability and distinctive age gatherings. This exploration paper clarifies that youthful age is more disposed towards green financial items when contrasted with middle age and senior age gatherings. The scientist infers that there is a greater amount of need to attempt mindfulness creating programs about Green financial items. This will propel reception of Green financial items among the center and senior age bunch people.

### RESEARCH METHODOLOGY

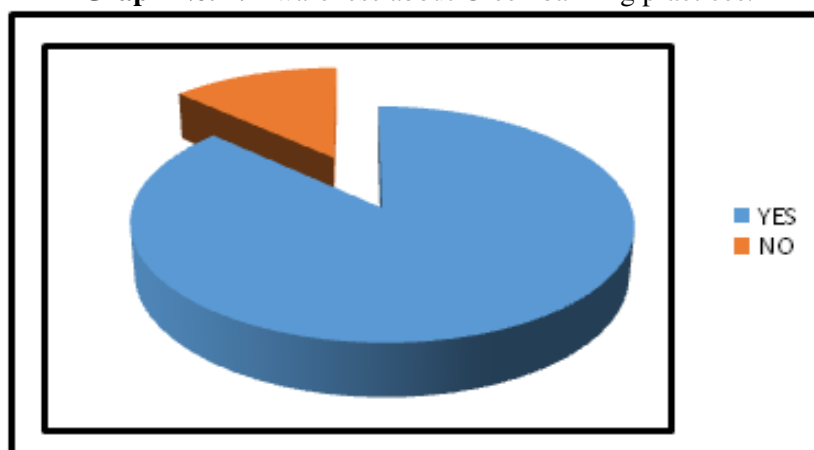
The research is qualitative in nature and based on both primary and secondary data sources. Random method of sampling is used to select the respondents. Primary data is collected with the help of structured e-questionnaire from 427 respondents from various cities of Thane district. Secondary sources include articles, research papers, journals on websites, e-books etc.

### DATA ANALYSIS AND INTERPRETATION

Every sector is now limiting its ambitions, which were previously focused on maximizing profits for the company, to now include administering ozone-safe operations in order to foster a symbiotic environment.

A global warming is the condition when carbon dioxide and other air pollutants accumulates in the atmosphere and absorb sunlight and solar radiation. Hence, question was asked to respondents about how they know the concept of green banking practices, the details of responses are as follows:

**Graph No. 1.** Awareness about Green banking practices.



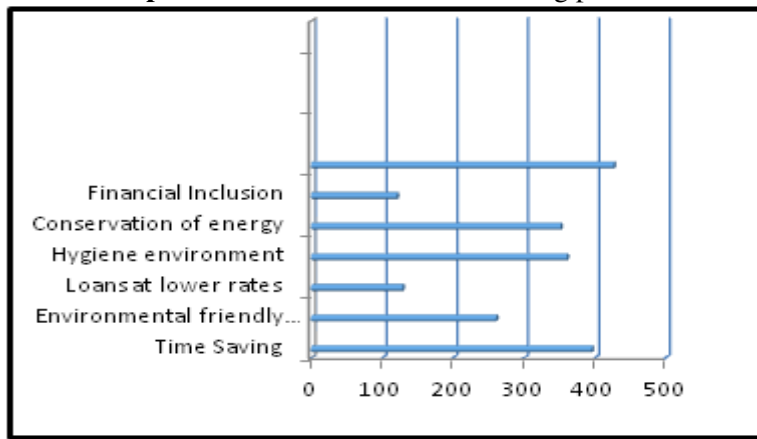
The above Graph No. 1 states that Out of total respondents 81.96% (350 respondents) from Thane district is now aware about Green banking practices initiated by banks, while remaining 18.04% (77 respondents) of the respondents have no idea about Green banking policies and practices. It reflects that more promotional measures need to be taken to encourage Green banking practices.

**2. Benefits of Green banking practices**

The key drivers for the growth of Green banking are, time saving, reducing the carbon footprints from the environment, economical, boosting use of eco-friendly products, conservation of energy, etc. One such project is Green Banking. The green banking is beneficial to customers as it offers benefits such as time saving, cost effective, less energy involved in banking transactions, ease and safety, convenience and online buying of financial products etc.

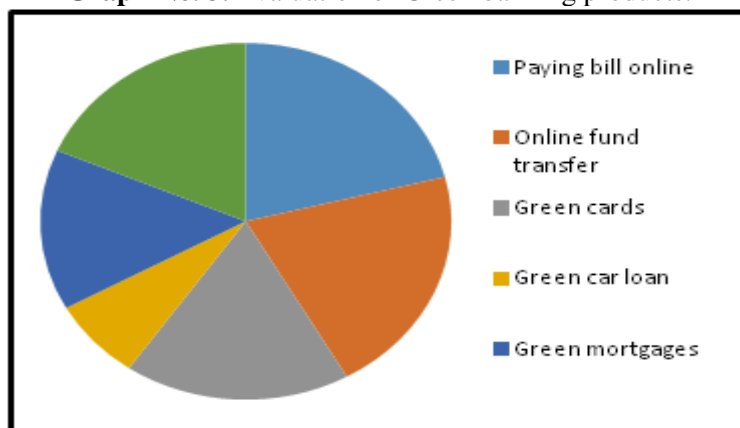
Hence, question was asked to respondents about how they are benefitted with green banking practices, the details of responses are as follows:

**Graph No. 2 Benefits of Green banking practices**



The above Graph No. 2 explains that out of 427 respondents, majority of the respondents around 396 access Green banking practices because it is time saving, whereas only 129 respondents have enjoyed the benefit of gaining loans at lower rates through Green banking policies. 352 respondents feel Green banking may lead to conservation of energy and least number of 121 respondents feel that Green banking may lead to financial inclusion.

**Graph No. 3. Evaluation of Green banking products.**



The above Graph No. 3 states that out of total sample, 262 respondents pay bills online, 259 respondents transfer funds online, Green cards are used by 223 respondents, Green car loan is hardly being accessed by 97 respondents, Green home loans and Green mortgages are rarely being used.

**GREEN BANKING PRODUCTS INITIATED BY BANKS**

**ONLINE ACCESS:**

Internet banking, mobile banking, tab and phone banking, transfer of funds through RTGS, NEFT are examples of online banking. Paying bills and depositing funds online, creation of online account statements are few

activities undertaken by banks which reduce the use of paper, consume less energy and reduces consumption of natural resources.

**Transactions using cards:**

Green Channel Counters have been deployed by a varied range of banks to encourage the use of Green banking practices. The use of card based transactions will minimize paper consumption and help in energy conservation to reduce carbon foot prints from the ecosystem, saves time and makes banking economical.

**Green finance:**

Manufacturing of eco-friendly products and installation of environmentally rich projects should be provided with financial assistance such as concessions in processing charges and loans as concessional rate of interest. Projects such as installation of solar equipments, recycling machineries, etc should be given financial support.

**Green Finance:****Encouraging Green infrastructure:**

IT infrastructure such as Data Centers, green buildings with enough natural light and air to conserve energy generate power for their own usage, waste recycling equipments that facilitate the recycling of their own trash are all examples of green infrastructure. Self-Service Passbook Printers, multi functioning and self-service Kiosks, Cash Deposit Machines, and Contact Centers are examples of green infrastructure. It makes it easier for banks to lower their internal carbon foot prints impact.

**Green Infrastructure:****CONCLUSION**

Green banking is one of the well known ideas, extensively adopted by business visionaries. This drive should be advanced across all terrains for guaranteeing amazing development in the monetary improvement of the country. Green banking is a decent method for creating mindfulness at global level among people in order to bring about worldwide temperature alteration. Every business visionary contributes a great deal to the climate by getting to Green financial items to make this globe a protected and better spot to live for the present and people in the future. Many years back Green financial practices were not supported by conventional banks, neither these banks prior examined harmless to the ecosystem sources and openings for speculations. Actually, practically all agreeable banks small and large including all monetary foundations now embraced the advanced techniques for banking. Green financial practices and drives are currently being practiced broadly by banks as a promising drive with the attitude of coordinating green monetary items to standard banking. Therefore, concentrated efforts of the government, banks, NGOs are required to come up with measures to promote green banking activities in order to ensure healthy and sustainable environment and sustainable development of nation.

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**A STUDY ON IMPACT OF COVID 19 IN CONSUMERS' BEHAVIOUR FOR DIGITAL PAYMENTS VIA DIFFERENT DIGITAL WALLET PLATFORMS IN THANE AREA****<sup>1</sup>Ms. Bhakti R. Pawaskar and <sup>2</sup>Ms. Sweta R. Patel**<sup>1</sup>Assistant Professor and <sup>2</sup>Lecturer, K.V.Pendharkar College (Autonomous), Dombivli, India**ABSTRACT**

*The purpose of this study is to examine the impact of the Covid-19 pandemic in India on Digital payments via various digital wallet platforms. It also emphasizes the optimum usage of digital wallet platforms by consumers. The study restricts itself to the Thane area only. We have focussed on the usage of various digital wallet platforms like Google Pay, Pay TM, Amazon Pay, Mobikwik, Whats App pay, etc. The increasing use of digital wallets for multiple platforms has given rise to competition amongst them. This is resulting in continuous updates in the features provided by these mobile applications. The proficiency of the services rendered by these applications is the actual challenge. Usage of these digital wallet platforms by different age groups has increased. The data collected in the study belongs to 110 respondents. With the growth of several digital e-wallet transactions by the people of thane, a tremendous rise has been seen in payments of electricity bills, mobile bills, tax payments, online shopping, etc. through this mode of payment. The purposes of usage, as well as various factors affecting the inclination of people of the Thane area towards digital wallet platforms, are studied here.*

*Keywords: Covid-19, Consumers' Behaviour, Digital Wallet Platforms*

**INTRODUCTION**

As a preventive measure against the Covid-19 pandemic in India, the Government of India ordered the first nationwide lockdown for 21days limiting the movement of the entire 138 crore population of India. The lockdown was gradually lifted with the decrease in the number of Covid-19 cases across the country. But this pandemic has affected the country on a larger scale in various ways. The outbreak of the pandemic of Covid-19 made it difficult for the consumers to conduct various transactions like transfer of money, purchase of goods, paying bills & utilities, shopping of essentials, etc. These days, consumers' preferences & purchasing behavioral patterns was affected.

As per the government norms, consumers were asked to maintain social distance which made many retailers provide the delivery facility by following safety measures. The payment to them still was an issue as cash transactions would have paced the spread of the virus. Therefore, it became necessary to accept the digital modes of payment & thus paved to increasing the payments through digital wallet platforms.

Digital wallet platform is a horizontal, global solution that manages the movement of payments (inbound and outbound) for both payer (remitter) and payee (beneficiary) & also helps in the transfer of funds. One can use these Digital wallet platforms through their smartphones by installing the application of the required platform. It is the most popular mode of payment due to its flexibility and mobility.

The main benefits the consumer has using these applications are the easy transfer of money, secured & speedy effective transactions not only within the country but also across borders. Transactions can also be made by scanning the QR Code without actually sharing account details or Mobile numbers. Various kinds of payments like paying electricity bills, telephone bills, gas bills, mobile recharge, payment of taxes, payment for bank charges became very popular. Therefore, Digital wallet Platforms & their mobile applications played a major role in this difficult situation of Pandemic.

Currently, in India, about 40 billion digital transactions worth more than Quadrillion Indian rupees are transacted through digital wallet platforms.

**REVIEW OF LITERATURE:**

Review of Literature understands the previous research findings of the topic through scholarly articles, journals, papers, thesis, etc. In the current research paper, we have reviewed and studied the findings of the following research articles.

Oliver in the year 1980, conducted a study on 'Customer satisfaction' explained the feeling of the satisfaction that arises when customers compare their perception of the actual product or service performance with expectations.

Neeharika P and V N Shastry (2014), conducted a study on ‘A Novel Interoperable Mobile wallet model with capability-based access control framework’, wherein they explained the development and operations of digital wallets across various platforms. The study addressed the security issues concerning financial transactions.

G Sudha & Dr. V. Sornaganesh (2019). Presented a research article, where the study explained the buying behavior of consumers after demonetization. The findings also revealed the increasing consumer preference towards digital cash transactions.

Dr. C Vijay (2018) conducted a study on, ‘Mobile wallets & its future in India’, the study discussed the development of Mobile wallets concerning their development in future India. It explained the reduction in usage of paper resulting in to increase in digital cash transactions through mobile wallets, mobile applications, Internet Banking, etc. for multiple utility reasons.

#### OBJECTIVES OF THE STUDY:

1. To study the different digital wallet platforms for payments.
2. To study different reasons for using digital wallet platforms.
3. To investigate the most used digital wallet platform for digital payment.

#### HYPOTHESIS:

1.  $H_0$  (Null Hypothesis) - There is no association between demographics and period of usage of digital wallet platforms.
- $H_1$  (Alternate Hypothesis) - There is an association between age and period of usage of digital wallet platforms.
2.  $H_0$  (Null Hypothesis) - There is no association between income and period of usage of digital wallet platforms.
- $H_2$  (Alternate Hypothesis) – There is an association between income and period of usage of digital wallet platforms.
3.  $H_0$  (Null Hypothesis) – There is no significant differentiating between occupation and reasons for usage.
- $H_1$  (Alternate Hypothesis) – There is a significant differentiating between occupation and reasons for usage.

#### SCOPE OF THE STUDY:

The study is focused on the growth of payments through digital wallet platforms during Covid-19. It also focuses on the digital wallet platform that is mostly used.

#### RESEARCH METHODOLOGY:

The methodology adopted for the study is based on primary and secondary data. The study has tried to assemble the data from people of all age groups and both genders. The data from 110 respondents are received via a structured questionnaire method from the area of Thane.

#### Tools and Techniques used for analysis:

The statistical analysis carried out in the study is being done by using Ms-Excel. The statistical techniques applied are simple percentage analysis, Chi-square test, and One-Way ANOVA test. Analysis and interpretation of data have been presented in the form of tables.

#### LIMITATIONS OF THE STUDY:

1. The responses for the study are limited to the Thane area only.
2. Time and resource constraints.
3. Not all digital wallet platforms are considered.
4. Fewer respondents of the 61-80 age group as they lack technical knowledge.

#### RESEARCH ANALYSIS:

**Table 1** Demographic Profile of Respondents

Sr.No.	Demographic Profile of Respondents	Attributes	Frequency	Percentage %
1	Gender	Male	57	51.80%
		Female	53	48.20%
2	Age	18 – 40	79	71.80%
		41 – 60	26	23.60%
		61 – 80	05	4.50%

3	Qualification	SSC	3	2.70%
		HSC	4	3.60%
		Graduation	42	38.20%
		Post-graduation	44	40%
		Professional	17	15.50%
4	Occupation	Service	63	57.30%
		Business	12	10.90%
		Profession	14	12.70%
		Housewife	3	2.70%
		Others	18	16.4%
5	Income	up to 25,000	48	43.60%
		25,000 - 50,000	35	31.80%
		50,000 - 75,000	15	13.60%
		Above 75,000	12	10.90%
6	Have you ever used digital wallet platforms for payments	Yes	91	82.70%
		No	19	17.20%
7	Digital Wallet Platforms are you aware of	PayTM	66	72.50%
		Google Pay	84	92.30%
		Bharat Pay	49	53.80%
		Amazon Pay	50	54.90%
		Phone Pay	63	69.20%
		Mobikwik	32	35.20%
		Whatsapp Pay	41	45.10%
8	How many digital wallet platforms do you use?	One	28	30.80%
		More Than one	63	69.20%
9	Digital Wallet Platform mostly used	PayTM	32	35.20%
		Google Pay	82	90.10%
		Bharat Pay	19	20.09%
		Amazon Pay	26	28.60%
		Phone Pay	42	46.20%
		Mobikwik	06	6.60%
		Whatsapp Pay	04	4.40%
10	The period you started using Digital Wallet Platform	Pre-Covid	76	83.50%
		During Covid	15	16.50%
11	Different purposes of using Digital Wallet Platforms	Money Transfer	55	60.40%
		Mobile recharges	55	60.40%
		Utility and Bills	55	60.40%
		Entertainment	34	37.40%
		Shopping	51	56%
		All of the above	59	64.80%

Source: Primary Data

Table 01 indicates the demographic features that show 51.80% are male and females are 48.20%. The table indicates 57.30% are service-oriented, 10.90% are businessmen, 12.70% are professionals, 2.70% are housewives, and the remaining 16.40% belong to other categories. The 71.80% respondents are of 18 to 40 age group, 23.60% belong to the 41 to 60 age group & the remaining 4.50% belong to the 61 to 80 age group. The table also shows 82.70% are aware of Digital Wallet Payments & 17.20% of respondents are not aware. 69.20% of respondents are aware of Google Pay & 90.10% of respondents prefer using the same. The table exhibits the Digital Wallet Platforms are used for multiple purposes.



**Table 2** Reasons for using Digital Wallet Platforms

Reasons for using Digital Wallet Platforms	SA	A	N	D	SD
Easy to use (User friendly)	70	20	1	0	0
Quick payments (Timesaver)	67	23	0	1	0
Promote Digital India	49	32	8	1	1
Gift Vouchers, Discounts, and Bonuses	21	26	33	8	3
Easy transfer of money (Payments, as well as Funds, received)	62	25	4	0	0
Reduce theft risk	31	36	21	3	0

*Source: Primary Data*

The above table indicates that more than 95% of consumers agree that the Digital Wallet Payments are easy to use, time-saving & easy in making the payments as well as receiving the funds.

**Table 3** Frequency of using different types of digital wallet platforms

Types of Digital Wallet Platforms	N	AN	O/S	AE	FU
PayTM	31	11	32	8	9
Google Pay	4	2	25	30	30
Bharat Pay	51	13	18	5	4
Amazon Pay	49	9	25	3	5
Phone Pay	32	9	25	9	16
Mobikwik	69	12	8	2	0
Whatsapp Pay	72	7	11	0	1

*Source: Primary Data*

The table exhibits that out of the different types of Digital Wallet Payments, Google Pay is most frequently used and PayTm, Amazon Pay & Phone Pay are used occasionally.

**Table 4** Reasons for not using Digital Wallet Platforms

Reasons for not using Digital Wallet Platforms	SA	A	N	D	SD
Not trustworthy	4	3	10	0	2
Procedure is lengthy	3	5	8	2	1
Lack of technical knowledge	5	3	7	3	1
The habit of cash transactions	5	5	6	2	1
Transparency (Every transaction is tracked)	6	4	6	3	0

*Source: Primary Data*

From the above table, it is highlighted that 19 respondents out of 110 respondents are not using the digital wallet payments which belong to different age groups. The major reasons for not using are due to its transparency and the habit of cash transactions.

To look at different dimensions of the research problem, the following hypothesis has been tested:

**Table 5** Result of Chi-Square test for Demographics

**A. Age and period of usage of digital wallet platforms**

Calculated Value	Critical Value	Degree of Freedom	Level of Significance
16.37	5.9914	02	5%

The Critical value of the problem is less than the calculated value at the degree of freedom of 2 and 95% level of confidence. Since the critical value is less than the calculated value, the Null hypothesis is rejected, and the alternate hypothesis is accepted. It can be concluded that there is an association between age and usage of digital wallet platforms. From the above analysis, it can be stated that all the age groups were using the digital wallet platforms for daily transactions during Covid 19 period.

**B. Income and period of usage of digital wallet platforms**

Calculated Value	Critical Value	Degree of Freedom	Level of Significance
0.24	7.81	03	5%

The critical value of the problem is greater than the calculated value at the degree of freedom of 03 and 95% level of confidence. Since the critical value is greater than the calculated value, the Null hypothesis is accepted, and the alternate hypothesis is rejected. It can be concluded that there is no association between income and usage of digital wallet platforms. Irrespective of difference in income groups usage of digital wallet platforms are not affected.

**Table 6** Result of ANOVA Test

Source of Variation	Sums of Squares	Degrees of Freedom	Mean Squares	F	P-value
Between the samples	SSB = 244.5833	k-1 = 5	MSB = 48.9167	0.2675	0.926
Within the samples	SSW = 4022.6667	n-k = 22	MSW = 182.8485		
Total	SST = 4267.25	n-1 = 27			

H<sub>0</sub>: There is no significant differentiating between the samples.

H<sub>1</sub>: There is a significant differentiating between the samples.

F(5,22) at 0.05 level of significance = 2.6613

As calculated F = 0.2675 < 2.6613

So, H<sub>0</sub> is accepted.

Hence there is no significant differentiating between the samples.

**FINDINGS**

1. The research reveals that maximum people are using digital wallet platforms as they are user-friendly, save time, and are convenient to perform transactions.
2. Irrespective of different income groups of respondents, usage of digital wallet platforms was not affected.
3. People prefer using multiple digital wallet platforms for various purposes like money transfer, mobile recharges, bill payments, entertainment, and shopping.
4. The research has found that maximum people prefer using Google Pay.

**SUGGESTIONS**

1. Every citizen should use digital wallet platforms instead of cash transactions to promote ‘Digital India’ as it will reduce unethical practices and help in the overall nation’s development.
2. Government should organize awareness campaigns to showcase the benefits of using digital wallet platforms.
3. The new digital wallet platforms should focus on promotional activities to build confidence amongst the consumers.

**CONCLUSION**

The prime intention of this research is to study the usage of Digital wallet platforms for making Digital payments in the Thane area. It includes usage of Digital wallet mobile applications for the payment of Electricity bills, mobile bills, etc. The study includes the data collected through primary data as well as a few references from the research articles. The responses collected through the questionnaire helped to identify the usage of Digital wallet platforms Pre covid & during the period of covid – 19. It was observed from the data that during the pandemic as everyone followed the government norms concerning social distancing and avoiding contact with others, people preferred using Digital wallet platforms like GooglePay PayTM, etc. through Mobile applications. Thus, using digital wallet platforms became the need of the hour.

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**EMPLOYEE PRODUCTIVITY DURING COVID 19 PANDEMIC****<sup>1</sup>Ms. Deepali Amol Toraskar and <sup>2</sup>Ms. Kankana Ghosh**<sup>1</sup>Assistant Professor, K. J. Somaiya College of Arts and Commerce Vidya Vihar, Mumbai<sup>2</sup>Head, Department of Economics, Thakur College of Science and Commerce Kandivali, Mumbai**ABSTRACT**

*Now that many people are working from home and many employers have to track their employees' performance from far, employee productivity has become an important issue. Increasing employee productivity is not about making people in the organisation work for long hours. Many industries and companies have given options to their employees to work online as a matter of Covid 19 protocol. Hence measuring employee productivity becomes very significant where employer cannot personally keep an eye but can still get into output by engaging with the employee and providing them with proper facilities at home like internet facility, laptop, personal computer and other related gadgets required to complete the task. Our research paper collects primary data from employees belonging to different fields and tries to gather inputs on whether, during the pandemic, their employers had provided them enough of support facilities to carry out their assigned work with fullest capacity. The paper also sheds light on the amount of stress which people have to face due to the sudden change in the pattern of work which explains the quality of work and hence measures productivity.*

*Keywords: Employee Productivity, employee engagement, Covid 19 pandemic, Work From Home(WFH)*

**INTRODUCTION**

Employee productivity can be defined as the amount of work produced by an employee in a stipulated period of time. As the employer, one has the power and responsibility to check-in on their employees and empower them with the tools and best practices they need to do their best work. During the pandemic, amid lockdowns, the employers had no options but to give work from home options, checking productivity of the employees was difficult. Employees in Work From Home(WFH) options worked for small as well as long working hours, sometime without taking a break which had led to boredom, monotony and hence low productivity. However we could see that managers would still appraise the performance of the staff and would monitor their work through mails or by installing some software into their computer. The study was conducted using primary data of 100 respondents using google form. Respondents from different field both private and public sectors have been covered. Respondents belonging to different job profiles working in diverse areas like education industry, public sector units, private companies, income tax dept, financial institutions etc have given their opinions. Majority of the respondents have agreed that the quality of work has been poor in the online mode. The employer has not provided with support facilities like computer or laptop, internet facility at home. Training programmes from the organization were not even sufficiently provided as agreed by 42% of the respondents. In spite of this, the organization appraises the performance of the employees.

**OBJECTIVE**

1. To study employee productivity during Covid pandemic.
2. To study the support facilities provided by the employer during work from home environment
3. To study if work from home has increased stressed among the employees the whereby affecting the productivity.

**LITERATURE REVIEW**

A study has been conducted by Rayees Farooq and Almaas Sultana(July 2021) titled "The potential impact of covid 19 pandemic on work from home and employee productivity". The study aims to find out the relationship between work from home and employee productivity during covid pandemic. The study also examines the moderating role of gender in the relationship between the WFH and employee productivity. The study is based on 250 respondents from hospitality, banking and information technology from National Capital region and Punjab state. The pilot study was conducted in which the questionnaire used for data collection was pre- tested on 50 respondents. The findings of the study provide negative relationship between WFH & employee productivity. Employees who are working from home are struggling to adapt to their new workplace and they are more likely to report ineffective communication. Ensuring working from home productivity is a major concern during a pandemic because there is a lack of employee monitoring tools in place to track the productive and non-productive working hours as many organisations were not used to it.

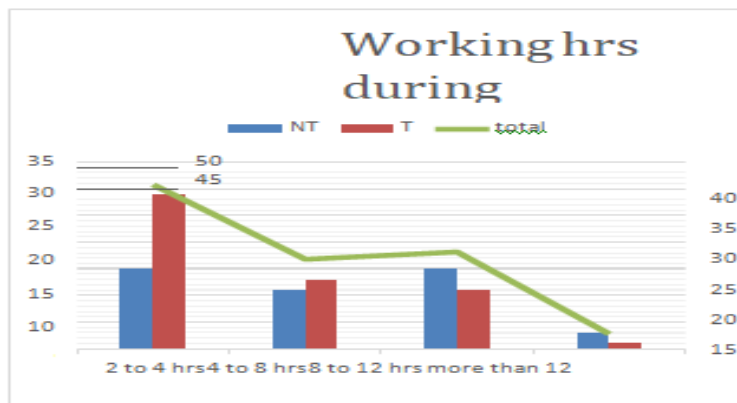
Another paper on “Work from Home & Productivity: Evidence from Personnel & Analytics Data on IT Professionals by Michael Gibbs, Friederike Mengel, and Christoph Siemroth(July 2021) analysis the effects of WFH in a large Asian IT services company, the organization abruptly switched all employees from WFO to WFH during the pandemic. The study covers a whole range of 10,000 employees over a period of 17 months. It analysis how employee productivity changed with given no. of children at home, commute time, type of work, networking, supervision etc.. It was observed that employees spent more time on an average finishing the office task, there was decline in productivity by 8 -19%. The employer has used a software called Sapience analytics to measure the productive work time and it is installed into employees computer. Time spent on social media is recorded as non-work time. The paper analysis effectiveness of such tools which helped the company in measuring productivity of the employees

A research paper on “Work Productivity in the Period of COVID-19 Pandemic and Lockdown: A Developing World Perspective” by Aderonke Busayo Sakpere, Ifedolapo Olanipekun, Wilson Sakpere, Ifeoluwatayo Adeseye Ige( October, 2020) studies the direct effect of pandemic on workers and their productivity. This paper examines how work output and career of some workers and professionals in Africa (Nigeria) are affected by the COVID-19 crisis especially workers in quarantine, or sick and infectious conditions. Other conditions like closure of offices and schools have also affected productivity. The paper suggest for policy formulation to prepare the workers for the uncertain times. A case study(Nigeria) approach has been used, online survey was used for data collection and A five-point Likert scale ranging from Strongly Agree to Strongly Disagree was used. Analysis showed that five impact factors namely boredom, remuneration, internet availability, fear of COVID-19 and depressing news of COVID-19 have a significant impact on workers’ productivity

**DATA ANALYSIS**

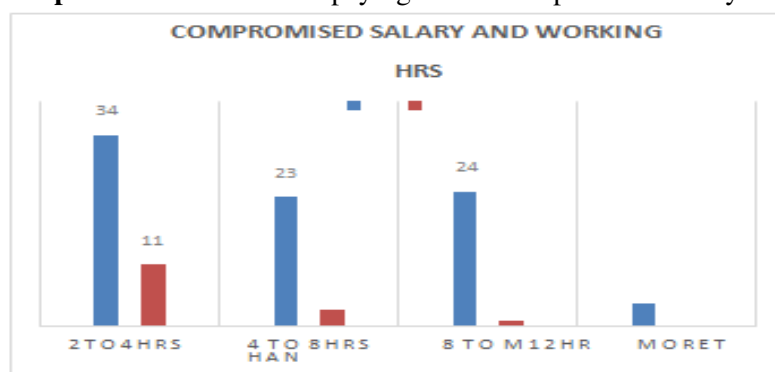
Based on the questionnaire that was used for the primary survey, we could come out with the following observations using charts and tables.

**Table No.: 1/Graph No.: 1. Working hours during pandemic.**



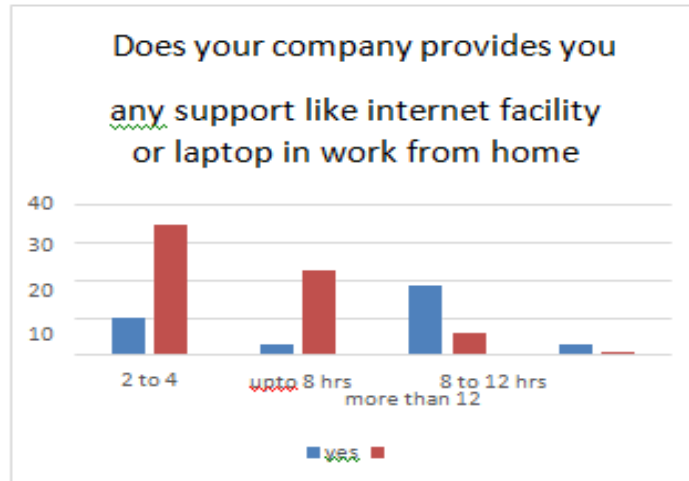
Hours worked	Non Teaching(NT)	Teaching(T)	Total
2 to 4 hrs	15	29	44
4 to 8 hrs	11	13	24
8 to 12 hrs	15	11	26
more than 12 hrs	3	1	4

**Table No.: 2/Graph No.: 2: Decision on paying half or compromised salary during pandemic**



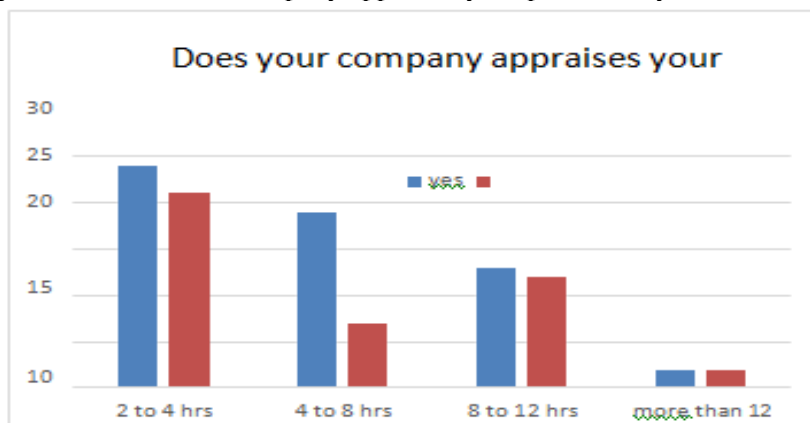
Decision on paying half or compromised salary during pandemic		
Hours worked	NO	YES
2 to 4hrs	34	11
4 to 8hrs	23	3
8 to m12hr	24	1
more than 12hrs	4	0

Table No.: 3/Graph No.: 3. Does your company provides you any support like internet facility or laptop in work from home arrangement?



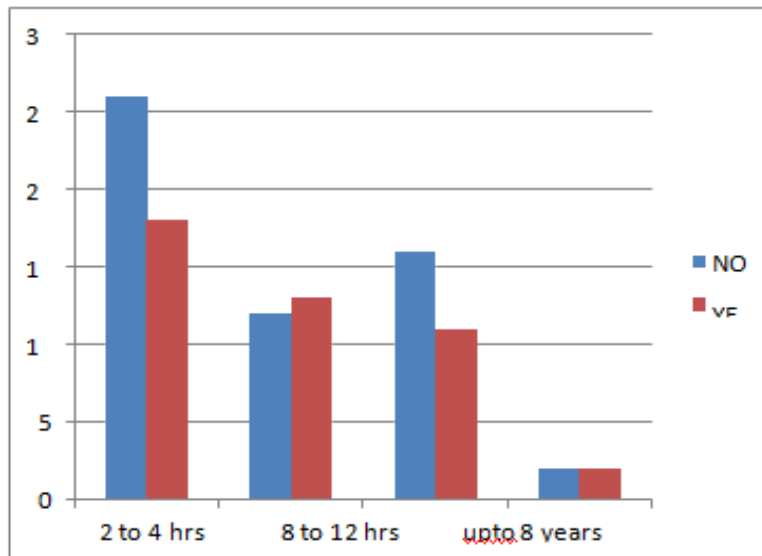
Does your company provide you any support like internet facility or laptop in work from home arrangement?		
working hours	yes	no
2 to 4	10	35
upto 8 hrs	3	23
8 to 12 hrs	19	6
more than 12 hrs	3	1

Table No.: 4/Graph No.: 4. Does the company appraises your productivity in this lockdown period or not?



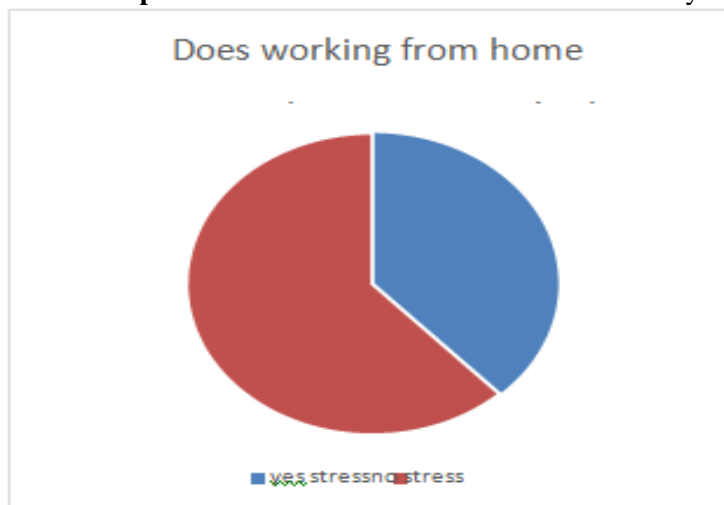
Does the company appraises your productivity in this lockdown period or not?		
working hours	yes	No
2 to 4 hrs	24	21
4 to 8 hrs	19	7
8 to 12 hrs	13	12
more than 12	2	2

**Table No.: 5/Graph No.5:** Does work from home option enhances the quality of work?



working hours	Does work from home option enhances the quality of work?	
	NO	YES
2 to 4 hrs	26	18
8 to 12 hrs	12	13
upto 8 years	16	11
more than 12	2	2

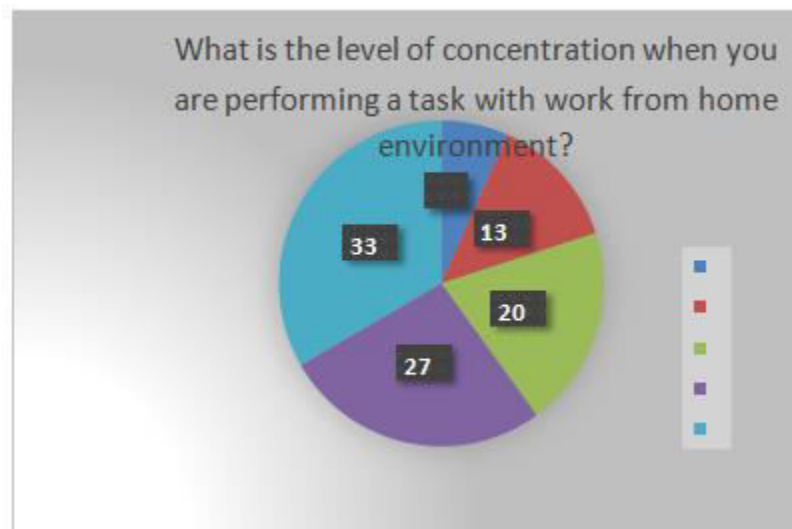
**Table No.: 6/Graph No.6 :** work from home increased stress in your body?



Response	Number of respondents
YES	38
NO	62

Level of Concentration(C)	response
Very low (C )1	6
Low (C) 2	16
Average(C)3	40
High (C) 4	21
Very high (C) Y5	17

**Table No.: 7/Graph No.: 7 :** What is the level of concentrations when you are performing a task with work from home environment?



### OBSERVATIONS

- In this study sample respondents are divided in teaching and non-teaching working professionals; 44% of the respondents are working in 2 to 4 hours slot where as 24 % are working for 4 to 8 hour and 26% are working for 8 to 12 hrs. in a day.
- During Pandemic 75 % respondents of the sample have not faced any kind of salary deduction. More specifically people who are working for more than 8 hours need not compromise with salary whereas 20 % of people working for 2 to 4 hrs. have compromised in their salary part.
- 72% of the samples have not received proper support facilities required for online job like internet facility or laptop from their company and 38% have received.
- The percentage of employer support is significant in case of people working for more than 8 hours in a day.
- In spite of working in completely different and challenging situation, 58 % of respondents have passed through Work appraisal requirement during pandemic and 42% have not. People working for lesser hours without company providing facilities have also gone through performance appraisal formalities.
- 57% of sample respondents have found themselves unsatisfied with the quality of work they have delivered in online mode. Whereas 43% are happy with online mode without reduction in job quality. Again, the percentage of people unhappy with job quality is more for the people who have faced a reduced working hours may be due to pandemic.
- 62 % of this sample have confirmed that work from home online mode was not generating any extra stress on their body and mind and also not hampered their work productivity, where as 38 % have agreed that working online from home have mounted stress and hence negatively affected their productivity.
- This study wants to analyze level of concentration in work among employees in online mode. 37% are found to be well focused on their work where as 40% are in medium level of concentration, the rest were not able to concentrate well. 40% of the respondents have declared to have a medium level of concentration in online working mode, which can interpret as both willingness to work and unavoidable distractions during work.

### SCOPE OF THE STUDY:

The primary data collected in this research could be used for different working population with various socio economic background and for different sectors. Data can be further used for comparative analysis between offline mode of work and online work for different sectors and for different factors to analyse.

### LIMITATIONS

Due to covid situations, field work was not possible and hence data was collected through google form. Majority of the data comprises of one particular segment of population that is of teaching faculties. Result may vary, if data is drawn from different economic segments.



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**CONCLUSION**

- With 44% of respondents found in 2 hours to 4 hours of job schedule we can interpret a reduced work productivity during pandemic.
- Majority of the sample has not received any kind of support facilities from company to switch work in online mode but has to pass through appraisal requirements what can raise a question on the acceptance of online working mode.
- With respect to feeling stressed, most of the respondents are fine with the stress level and were able to cope with dual duties of handling office work as well as shouldering family responsibilities but at the same time level of concentration in work is found to be less.
- A higher percentage of people believed that work from home is not able to increase quality of work, which reflect their preference for going back to work in physical mode or offline mode as considered normal in pre pandemic era.

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## A STUDY ON IMPACT OF COVID-19 ON BEHAVIOUR OF CONSUMERS IN MUMBAI

<sup>1</sup>Ms. Sitalakshmi Ramakrishnan and <sup>2</sup>Dr. Rinkesh Chheda<sup>1</sup>Satish Pradhan Dnyanasadhana College, Thane: Assistant Professor, SIES College of Commerce & Economics, Sion East<sup>2</sup>PhD Research Scholar, JJT University & Research Guide-JJT University, Assistant Professor**ABSTRACT**

*Pandemics like COVID-19 result in a disruption in the lifestyle and buying pattern of a consumer and adversely impact the global economy. Consumer purchase of country's own brand and the products manufactured in their own country plays a vital role in the GDP of that country and help in revival of the country's economy. The pandemic has impacted virtually all aspects of our lives. Some developments have been sudden and involuntary, such as social distancing, wearing masks, stopping public transport, restrictions on travel, etc. For others, it has merely accelerated the adoption of behaviours already gaining traction, such as the digitalisation of shopping, banking and more. Present study results reveal that during pandemic consumers have realized the importance of hygiene products, environment-friendly products, regional (local) products, and satisfaction beyond shopping; these factors determine their willingness to buy Indian brands (WBIB)/made-in-India products. Further, post lockdown and post COVID era, consumers feel that buying Indian-made products and encouraging others to buy them would impact and revive the Indian economy constructively.*

*This study focuses on understanding the factors that influence consumer's buying behaviour and can aid marketing managers in planning appropriate promotion strategies to stimulate ethnocentric tendency, and cues can be provided to invoke a sense of economic nationalism in consumers when they buy products or services.*

*Keywords: Buying Behaviour, Covid-19, Economic Nationalism, Consumer Ethnocentrism, Sustainable Approach*

**INTRODUCTION**

The world faced a unique challenge due to the COVID-19 pandemic. China was the first country to face the mass spread of novel Coronavirus (Bennett, 2020) and promptly, the virus started spreading across the world. On 11 March 2020, the coronavirus epidemic was declared a 'pandemic' by the Director-General of the World Health Organization (WHO, 2020). In the absence of a vaccine to curb the spread of the highly contagious virus COVID-19, countries around the world were forced to take preventive measures in the form of imposing social distancing and declaring country-wide lockdowns (Kaplan et al., 2020). This restricted cross border travel, suspended production, and the global supply chain came to a halt. Social distancing was a very challenging task in India as it is the second most populated country in the world. To protect the population of 1.3 billion from infection, the Prime Minister of India announced 21 days of nationwide lockdown on 24 March 2020. The decision taken after 14 hours of voluntary public curfew on 22 March 2020, known as Janata (people) Curfew (The Economic Times, 2020).

During the first phase of coronavirus lockdown in India, citizens experienced unprecedented situations, leading to an unparalleled preference shift among consumers. Goods were classified into essential and non-essential goods; only essential goods were available to citizens, and there was no demand for lifestyle products (Enormous, 2020). Another unique behaviour was noticed when people across the world expressed their emotions against China because of their belief that China had not undertaken adequate preventive measures to avert the pandemic from spreading around the globe. In addition, China was reopening its businesses while other regions of the world, including India, were forced to follow lockdown, which adversely affects the economy.

Moreover, Indians became apprehensive of losing their jobs due to the economic slowdown. A feeling of nationalism was observed across many countries globally. People started talking about the importance of being self-reliant and reducing dependency on China, which is considered the global manufacturing hub. Even before this pandemic, the world seems to have started shifting from globalization to localization. Changes in the choice of purchase destination, type of goods purchased and adoption of digital payment, especially in developing countries such as India, were observed during the nationwide lockdown (Enormous, 2020). Consequently, there is a need to understand the new consumer behaviour in terms of new theories, marketing strategies in the post-COVID-19 situation and factors influencing consumers while buying goods or services post lockdown.

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**STATEMENT OF THE PROBLEM**

All consumption is location and time bound. Consumers develop habits over time about what to consume, when and where (Sheth, 2020a, Sheth, 2020b). Of course, this is not limited to consumption. It is also true of shopping, searching for information and post consumption waste disposal. And consumer behavior is highly predictable, and we have many good predictive models and consumer insights based on past repetitive buying behavior at the individual level.

While consumption is habitual it is also contextual. Context matters and there are four major contexts which govern or disrupt consumer habits. The first is change in the social context by such life events as marriage, having children and moving from one city to another. The social context includes workplace, community, neighbours, and friends. The second context is technology. And as breakthrough technologies emerge, they break the old habits. The most dramatic technology breakthroughs in recent years are smart phones, internet and ecommerce. Online search and online ordering have dramatically impacted the way we shop and consumer products and services.

A third context that impacts consumption habits is rules and regulations especially related to public and shared spaces as well as de-consumption of unhealthy products. For example, consumption of smoking, alcohol, and firearms are regulated consumption by location. Of course, public policy can also encourage consumption of societally good products and services such as solar energy, electric cars, and mandatory auto and home insurance services and vaccines for children.

The fourth and less predictable context are the ad hoc natural disasters such as earthquakes, hurricanes, and global pandemics including the Covid-19 pandemic we are experiencing today. All of them significantly disrupted both consumption as well as production and supply chain. The focus of this paper is to examine both the immediate as well as the long-term impact of Covid-19 on consumption and consumer behaviour.

**OBJECTIVES OF THE STUDY**

**The objectives of the study are:**

1. To understand the impact of Covid-19 on Consumer Behaviour.
2. To understand the factors that influence Consumer's Buying Behaviour.
3. To aid marketing managers in planning better promotions.

**REVIEW OF LITERATURE**

Through various updates from different parts of the world, it was observed that people started expressing their gratitude towards healthcare workers (Lane, 2020) and neighbourhood kirana (grocery) stores for providing them with essential goods for survival. A feeling of nationalism was reflected in the behaviour of citizens. The emphasis was on saving money during the pandemic (Holz, 2020) because of increased fear of unemployment due to a major downfall in the global economy.

**Consumer Ethnocentrism**

The concept of consumer ethnocentrism is based on three views: first, the consumer's fear of economically harming his/her own country by buying foreign products; second, the morality in buying imported products; and third, a personal prejudice against imports (Sharma et al., 1995). Thus, ethnocentric consumers believe that purchasing imported products is unpatriotic, causes loss of jobs, and hurts the domestic economy. On the other hand, consumers who are non-ethnocentric judge foreign products based on their merits, without consideration of where those products are made (Shankarmahesh, 2006). Consumer ethnocentrism plays a significant role in the purchase of domestic brands but has a moderate effect on consumer purchase intentions for foreign brands. Product advertisements that display ethnocentrism may not encourage the purchase of domestic brands but can discourage foreign brand purchases (Han & Guo, 2018). In developing and emerging economies, consumers prefer foreign brands because of their attraction towards foreign countries and self-identification with global consumers. This context plays an important role in behaviour towards the foreign product.

**NATIONALISM**

Wang (2005) refers consumer nationalism to consumers' invocation of collective identities based on their nationality to accept or reject products or brands from other countries. Consumer nationalism also refers to efforts to define buying and using it as a political statement through the non-consumption of things from an offending country or countries and consuming one's own nationally produced goods and services (Gerth, 2011).

**Economic Nationalism**

Economic nationalism is linked with support to the national economist policy, and foreign competition is perceived as an economic threat that can lead to personal job insecurity (Baughn & Yaprak, 1996). This specific subtype of nationalism gives primacy to economic practices such as selling, buying, and consumption as key markers of nationhood (Castelló & Mihelj, 2018). The authors contended that—to boost the national economy—corporate houses and political institutions are forced to adopt the language and practices of the market and use national brands to sell goods and services. It was found that if consumers have a feeling of hostility towards a particular country, they tend to show bias against the products of that foreign country. Later, Baughn and Yaprak (1996) reported economic nationalism as adopting an ‘us first’ stand and a common feeling of discrimination against foreign products, influenced by ethnocentrism, national identity and economic nationalism. Blending the concepts of consumer and economic nationalism, the authors argued that commercial players such as manufacturers and retailers opt for marketing strategies in packaging, product design and advertising in such a manner as to help consumers link the products and services to the nation. Castelló and Mihelj (2018) further explained that individuals involved in consumer nationalism start engaging in consuming nationalized goods; they wear fashion products that have national symbols or colours; they choose national television shows, and prefer to buy domestically produced goods.

**Impulse Buying**

Stern (1962) termed impulse buying as unplanned buying—purchasing a new product without any prior experience. Impulse buying behaviour is a complex behaviour and is influenced by factors such as consumer’s demographic characteristic (Dittmar et al., 1995) and in-store stimuli in the form of point of purchase posters and other elements of the retail store environment that create a positive emotional response (Abratt & Goodey, 1990; Zhou & Wong, 2004). Emotions at the time of shopping (Youn & Faber, 2000) and product-specific impulse buying are affected by involvement in the product. Peck and Childers (2006) found that at the point of purchase, signs, displays and packaging encourage a touch of the product, which play a crucial role in impulse purchase and the availability of money. During the pandemic, impulse buying could be seen in panic buying, resulting in stockpiling of goods including food (Wang & Na, 2020), cleaning and hygiene products and medicines in many countries (Islam et al., 2020). Looking at the emerging behaviour due to the pandemic where ‘touchless or contact less’ shopping is becoming more relevant due to the social distancing norms (Chhabra, 2020) and frequent washing of hands to prevent infection, impulse buying may need to be studied with new dimensions. Based on the study by Ganesh (2020), it can be assumed that consumers may not have high disposable incomes or maybe very cautious in using disposable incomes. Thus, consumers may not opt for impulse buying immediately after the lockdown is lifted. Instead, they may choose need-based planned shopping in the short term. However, in the long run, they may again shift to aspirational buying.

**RESEARCH METHODOLOGY**

This study is based on Secondary data collected from books, journals, research paper, newspapers, other Government Survey Reports and related websites.

**CHANGES IN CONSUMER BEHAVIOUR DURING PANDEMIC**

With lockdown and social distancing, consumers’ choice of the place to shop is restricted. This has resulted in location constraint and location shortage. We have mobility shift and mobility shortage. Working, schooling and shopping all have shifted and localized at home. At the same time, there is more time flexibility as consumers do not have to follow schedules planned for going to work or to school or to shop or to consume. Shortage of space at home is creating new dilemmas and conflicts about who does what in which location space at home. As homosapiens, we are generally more territorial and each one needs her or his space, we are all struggling with our privacy and convenience in consumption.

**There are 8 immediate effects of Covid-19 pandemic on consumption and consumer behaviour:****1. Hoarding**

Consumers are stockpiling essential products for daily consumption resulting in temporary stock-outs and shortages. This includes toilet paper, bread, water, meat, disinfecting and cleaning products. Hoarding is a common reaction to managing the uncertainty of the future supply of products for basic needs. In addition to hoarding, there is also emergence of the grey market where unauthorized middlemen hoard the product and increase the prices. This has happened with respect to PPE (personal protection equipment) products for healthcare workers including the N95 masks. Finally, the temporary extra demand created by hoarding, also encourages marketing of counterfeit products. There is scope for empirical research on the economic and the psychology of hoarding in consumer behaviour.

**2. Improvisation**

Consumers learn to improvise when there are constraints. In the process, existing habits are discarded and new ways to consume are invented. The coronavirus unleashed the creativity and resilience of consumers for such tradition bound activities as weddings and funeral services. Sidewalk weddings and Zoom funeral services substitute for the traditional location centric events. Improvisation to manage shortage of products or services is another area of future research. It leads to innovative practices and often leads to alternative option to location centric consumption such as tele-health and online education. One of the ways of improvisation is Jugaad in India. It means developing solutions that work by overcoming constraints imposed by social norms or government policy. Jugaad also means doing more with less, seeking opportunity in adversity and thinking and acting flexibly and following the heart (Radjou, Prabhu and Ahujo, 2012).

**3. Pent-up Demand**

During times of crisis and uncertainty the general tendency is to postpone purchase and consumption of discretionary products or services. Often, this is associated with large ticket durable goods such as automobiles, homes, and appliances. It also includes such discretionary services as concerts, sports, bars, and restaurants. This results in shift of demand from now into the future. Pent up demand is a familiar consequence when access to market is denied for a short period of time for services such as parks and recreation, movies, and entertainment.

**4. Embracing Digital Technology**

Out of sheer necessity, consumers have adopted several new technologies and their applications. The obvious example is Zoom video services. Just to keep up with family and friends, most households with the internet have learned to participate in Zoom meetings. Of course, it has been extended to remote classes at home for schools and colleges and to tele-health for virtual visits with the physician and other health care providers.

Most consumers like social media including Facebook, WhatsApp, YouTube, WeChat, LinkedIn, and others. The internet is both a rich medium and has global reach. The largest nations in population are no longer China and India. They are Facebook, YouTube, and WhatsApp. Each one has more than a billion subscribers and users. This has dramatically changed the nature and scope of word of mouth advices and recommendations as well as sharing information. One of the fastest growing areas is influencer marketers. Many of them have millions of followers. Impact of digital technology in general and social media in particular on consumer behaviour is massive in scale. It will be interesting to see if technology adoption will break the old habits.

**5. Store Comes Home**

Due to complete lockdown in countries like India, South Korea, China, Italy, and other nations, consumers are unable to go to the grocery store or the shopping centres. Instead, the store comes home. So does work and education. This reverses the flow for work, education, health and purchasing and consumption. In home delivery of everything including streaming services such as Disney, Netflix, and Amazon Prime is breaking the odd habits of physically going to brick and mortar places. It is also enhancing convenience and personalization in consumer behaviour.

**6. Blurring of Work-Life Boundaries**

Consumers are prisoners at home with limited space and too many discrete activities such as working, learning, shopping, and socialization. This is analogous to too many needs and wants with limited resources. Consequently, there is blurring of boundaries between work and home and between tasks and chats. Some sort of schedule and compartmentalization are necessary to make home more efficient and effective.

**7. Reunions with Friends and Family**

One major impact of the coronavirus is to get in touch with distant friends and family, partly to assure that they are okay but partly to share stories and experience. This resembles high school or college reunions or family weddings. What is ad hoc event to keep in touch is now regular and scheduled get-togethers to share information and experiences. Symbolically, we are all sitting on our porch and talking to our neighbours globally. The global reach of the social get-togethers through social media such as Zoom and WhatsApp is mind boggling. We should expect dramatic changes in consumer behaviour as a consequence of speedier and universal adoption of new technologies accelerated by the Covid pandemic.

**8. Discovery of Talent**

With more flexible time at home, consumers have experimented with recipes, practiced their talent and performed creative and new ways to play music, share learning, and shop online more creatively. With some of them going viral, consumers are becoming producers with commercial possibilities. YouTube and its counterparts are full of videos which have the potential for innovation and commercial successes.

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**CONCLUSIONS**

The lockdown and social distancing to combat the covid-19 virus has generated significant disruptions on consumer behaviour. All consumption is time bound and location bound. With time flexibility but location rigidity, consumers have learned to improvise in creative and innovative ways. The work-life boundaries are now blurred as people work at home, study at home, and relax at home. Since the consumer is unable to go to the store, the store has to come to the consumer.

As consumers adapt to the house arrest for a prolonged period of time, they are likely to adopt newer technologies which facilitate work, study and consumption in a more convenient manner. Embracing digital technology is likely to modify existing habits. Finally, public policy will also impose new consumption habits especially in public places such as airports, concerts, and public parks.

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**POST COVID 19: STRATEGIES FOR SUSTAINABLE BUSINESS.****Dr. Sandhya Joshi**

Doon University

**ABSTRACT**

*In this paper an attempt has been made to study the impact of Covid 19 on business in India and strategies for sustainable business model. Covid pandemic hit India in mid February 2020. In March 2020 onwards all sectors of economy were affected badly by Covid 19 due to lack of demand, shortage of supply, poor logistics etc. Micro and small enterprises were the most acutely affected.*

*Keywords: Indian Economy, Strategies, Covid 19*

**INTRODUCTION**

Covid 19 has hit the India in February 2020. Covid has badly affected the business and , the pandemic has hit companies, forcing them to respond to, cope with, and look beyond the crisis. Together with our customers and partners, business can shape the next normal.

At this difficult times business have an opportunity and duty to demonstrate the power of corporate purpose to help the world run better and improve people's lives.

**OBJECTIVES OF THE STUDY**

- 1 To study the impact of Corona virus on business in India.
2. To study some strategies to deal with post pandemic.
- 3 To study the opportunities which business can target.

**RESEARCH METHODOLOGY**

Research paper is based on secondary data. Data is collected from various books, journals, articles, government reports, newspapers and websites which focus on different aspects of Covid and its impact on Indian economy and Strategies to deal with.

**Challenges and Opportunities during Pandemic****1 Focus on Supply chain and regional production**

Companies that earlier used to depend on supplies from distant sources have struggled to maintain operations during the pandemic. This is especially true for manufacturers, retailers and ecommerce sellers that source from faraway places such as China – which supplies 50% to 70% of the world's copper, iron and nickel.

In future, businesses might seek production and supply chain closer to home. By doing so will not only help protect against future disruptions but it would also result in cost savings due to reduced shipping and transportation expenses. Saving money and securing against potential disaster are benefits that many companies are likely to explore and at the same time revitalized market for regionalized production and sourcing presents new opportunities for entrepreneurs to pivot towards or start manufacturing facilities, warehouses, online sourcing platforms and other related businesses..

**2. Increased delivery**

No longer the exclusive domain of pizzerias and Chinese takeout, delivery and services have expanded to other types of restaurants and indeed, other industries too– during the corona virus crisis. The safety measure is likely to outlast the pandemic as people are falling in love with the convenience of McDonald's on their doorsteps.

Services such as Zomato and Swiggy were already bringing favorite treats to homes but there's room for more players and new markets. From nationwide franchises to local restaurants and hardware stores, every retailer and eatery can identify opportunities to boost sales with delivery and curbside pickup – and other entrepreneurs can enter the game by offering third-party delivery services that will eliminate overhead for business..

Opportunities also exist for companies that can support or augment delivery and pickup services. For example, software and app developers can build platforms that make it easy to order, fulfill orders and track order status.

**4. Contactless shopping**

Customers are likely to seek shopping options that limit or eliminate contact with other people and surfaces. This presents an opportunity for certain companies to develop new solutions that cater to contactless demand or boost sales for existing products in new markets and with new customers.

Automatic doors, Contactless credit card machines are a simple example, especially since many businesses do not have them installed. Necessity is the mother of invention and contactless idea presents excellent opportunities for innovative companies to cash in.

### **5. Greater reliance on E-Commerce**

There was excellent growth in Ecommerce during pandemic. It grew by 14% in span of one week, which clearly tells how pandemic has shifted buying to online platform. It really makes social distancing and stay at home successful.

Greater reliance on ecommerce presents multiple opportunities for companies that can cater to specific segments – for example, simplified shopping platforms for seniors or parent-restricted access for minors – and it underscores the importance of having a strong online presence. Web designers, app developers, social media and online sellers have an opportunity to grow their businesses by reaching out to those who need their services now more than ever.

### **6. Focus on Cleanliness**

During pandemic everyone has become conscious about cleanliness and nobody wants to shop in a dirty store. Retailers, restaurants and other companies that have foot traffic must convince their customers they won't get sick if they shop at their facilities.

Sanitizing wipes, hand sanitizer are required to clean. It also presents an opportunity for manufacturer to produce such products' sanitizer dispensers at the door and checkout lane wipe-downs between customers are a start. Such measures also present opportunities for entrepreneurs to manufacture, distribute and sell sanitizing products.

### **7. Consumer trust is important**

There's no doubt many companies already give importance to consumer trust, but the very real health risk of COVID-19 takes the need for transparency and authenticity to new heights. Maintaining a clean facility is part of the equation, but on a broader level it's likely customers will choose to buy from businesses they view as ethical and that have their best interests in mind: quality service over profitability.

### **8. Involvement in group entertainment**

When restrictions like and social distancing will end, many people will not be interested to attend events packed with large crowds.

Businesses will need to adapt and innovate. Already, online concerts featuring top performers have commanded millions of views.

Entrepreneurial minds will prevail, however: bars can position stools and tables at least six feet apart. Concerts could be held in outdoor venues with dedicated seating and spacing. Performers can continue online shows, but with new levels of interactivity: live video viewer streams or software that controls in-home lights, speakers and other devices. Sporting events can institute interactive fantasy games or online betting (perhaps for charity). And of course, companies will be needed to develop the technology needed to make events more interactive.

### **9. More Focus on health and wellness**

The corona virus crisis has brought public and personal health to the forefront. The threat itself is scary enough, but people understand they're more vulnerable if they're in poor health. Moreover, the act of visiting the doctor or going to the hospital is considered risky. Post-pandemic, that means many are likely to place greater emphasis on their personal wellbeing and healthcare companies will invest additional resources into providing remote care.

Enterprising companies can launch interactive health and fitness classes so people can work out at home. Companies can work with doctors and hospitals to develop remote care platforms. Though video doctor visits are available now, its possible opportunities exist to develop devices that take key medical measurements at home. Companies that innovate new medical technologies that cater to remote care could usher in a new era of healthcare accessibility.

### **10. Quality life**

Post-COVID-19, there is a prediction that employees will be more interested in quality life rather than only new work opportunities. Now people will be more interested in moving to rural areas where they can enjoy great outdoors.



If that happens, businesses would be wise to consider the need for employees to lead quality lives when they make their hiring and policy decisions. It lends credence to the idea that companies that allow remote work will be best positioned for success post-pandemic; otherwise, they risk losing top talent that deems a pay decrease acceptable in order to achieve better lives.

It also represents an opportunity for businesses to provide quality of life-related products and services. Real estate companies can market city-to-suburbs relocation services. Moving companies might see a boon. Communications and technology firms can provide the connectivity needed to maintain operations from afar.

### **11. Another baby boom**

Many are predicting a baby boom resulting from the corona virus; if that occurs, companies that sell products and services to parents can expect surging sales.

A baby boom could affect businesses that do not sell children's products, too: now might be the time for companies to reevaluate their maternity and paternity leave policies so they can cater to top talent. It also makes a good case for remote work training, as many parents could continue performing their jobs – even part-time – if they can work remotely. Cross-training is also important: when multiple employees can perform the same job, it makes it easier for companies to adopt ample leave policies for pregnancy and child rearing.

### **13. Digitalization of classroom**

The corona virus crisis has disrupted education across the board, from elementary schools to colleges and universities. Many have quickly adapted by employing digital classroom apps to maintain learning in the absence of face-to-face instruction – but there is room for improvement.

Post-pandemic, some schools might recognize the cost-savings associated with digital classrooms and move part of their formal curricula online. Perhaps students and parents will have a choice between learning online or off, or in-person school sessions will be reduced to three days per week with the other two held online.

No matter what the future holds for education, opportunities exist for companies to develop products and services that cater to a digital classroom generation. Interactive online learning platforms, video streaming, tutors and more. Companies in the educational technology field – and those who want to enter it – would be wise to survey students, parents, educators and administrators to discover pitfalls in current solutions and identify ways to enhance the digital classroom experience.

### **14. Reduced travel**

The corona virus pandemic has proven it's not necessary to meet face-to-face to accomplish many business goals. Once the crisis ends, that might cause some companies to put the brakes on business travel and lot of reduction in expenses. Taking that a step further, even business conferences could be held remotely in the not-so-distant future.

At the consumer level, many people are taking virtual tours of famous landmarks. That trend might continue beyond the corona virus not only due to safety concerns, but also due to reduced disposable income.

### **15. New Outdoor Recreation**

Gyms are closed, yet people have plenty of time to pursue personal fitness. That means many are taking to the great outdoors for recreation. Though playgrounds might not be open, hiking and jogging in parks and along trails is quickly becoming the daily norm for those who would otherwise find themselves in the gym – as well as those who are using the COVID-19 crisis as inspiration to jump start their personal wellness programs.

Innovative companies might see this as an opportunity to keep people outdoors once the gyms reopen. Outdoor training equipment, obstacle courses and water stations could be sought by public entities; businesses that are prepared to offer such enhancements could find themselves in a prime position. Moreover, outdoor athletic clothing, accessories and devices could see a boon post-pandemic.

### **16. More focus on financial planning**

Not just a health issue, the corona virus pandemic is an economic crisis that has put a stranglehold on the average household as unemployment has recorded

Now Post-pandemic, it's likely that many people will focus on financial planning so they're prepared to face if disaster like this happens again. That presents opportunities not only for financial planners, but also businesses that can develop online financial education suites and self-help financial platforms that help people stay on track with their budgets, savings and emergency fund goals.

### 17. Discovering new passion

Afforded extra time, many people are rediscovering their passions like reading, cooking, writing, photography, knitting, dancing, music and bicycling, to name a few. That interest is unlikely to wane once things return to “normal,” so companies that cater to such hobbies could experience a surge in sales.

Moreover, new opportunities might exist for startups and existing businesses to help people enjoy their hobbies. Online tutorials, for example, or subscription boxes packed with items enthusiasts will appreciate. Another idea might be a mentor matching service, where new hobbyists can directly interact with and learn from experienced practitioners to enhance their skills and capabilities.

### 18. More online employment opportunity

It's likely many top employees will want to continue working from home once the pandemic ends. Companies that offer such flexibility are well-positioned to attract and retain top employees – but they might not be employees at all.

Unemployment, layoffs and outright terminations have caused many former employees to seek remote work online. Some are likely finding they prefer the freelancer role over the corporate 9-to-5: it offers diversification, so they might feel more secure in knowing they're not necessarily out of a job if another disaster strikes.

Businesses should consider how they're going to keep such employees in-house; or, whether they're better off hiring contractors instead of employees. That said, companies that are willing to hire online workers can tap into top talent pools as needed and avoid the overhead associated with maintaining a full-time staff as well as related taxes and benefits.

### 19. Focused disruption

Though companies such as Amazon offer nearly everything under the sun and probably at the lowest price, it doesn't stop other companies from competing and earning greater market share in their respective sectors. So it opens up doors for other companies to come and compete.

The common thread between each of these companies is a focus on doing one thing and doing it better than anyone else. Customers respond well to authentic companies that deliver on their promises, and having a singular focus makes it much easier for small business to cater to targeted segments and out compete large enterprises that are too big to maintain such focus. While it's difficult to predict what, exactly, customers will clamor for post-pandemic, it stands to reason that businesses that are able to focus have a better chance of success once the crisis ends.

### 20. Business disaster planning

More than 40% of businesses closed after the pandemic. Unfortunately, many businesses do not and were forced to close their doors permanently due to COVID-19. Once the pandemic ends, businesses that survived should place a new emphasis on disaster planning: those that do not have plan will create one, and those that have a plan will reevaluate it to ensure its adequate.

That means businesses must dedicate time and resources to developing a strong emergency planning. Every business is impacted by the need for disaster planning; however, it's also an opportunity for B2B businesses to develop disaster planning resources: emergency plan workbooks, for example, or disaster plan audits and consulting services.

### Strategies to Overcome Post Covid affect

After the end of lockdown, businesses need to move on and ensure continuity and sustainability. The pandemic has brought on new challenges for every industry and reports say that businesses should keep themselves open to new opportunities. As a provider of business transcription services, there are some changes that business should prepare for in the post COVID-19 scenario.

- **Focus on digitalization:** Businesses should embrace digital transformation and those won't, will be left behind. IT is already looming in importance. IT has enabled seamless communication ever since the pandemic struck, the most vivid example being the support for work-at-home policies. High-speed internet, analytics and predictive tools, mobile, and cloud are the buzz words of these challenging times, allowing businesses to remodel their workplace arrangements and strategies and collaborate with their team. Virtual meetings have become the new normal.
- **Emphasis to meet consumers' new needs:** Proactive businesses will attempt to anticipate and adapt their products, services and strategies to meet consumers' new and changing needs. For instance, a survey by Accenture suggests three long-term trends: an ever-increasing focus on health, mindful shopping or a rise in

conscious consumption, and a growing preference for local. Businesses need to take stock of their resources and see if they are equipped to expand or diversify to meet new needs. They should focus on strengthening connections with their existing customers by showing them that they are ready to meet their new needs, including connecting with them remotely, taking online orders and offering no/low contact services. Here are four recommendations from [www.ey.com](http://www.ey.com) for communicating with customers:

- Reach out to consumers via multiple channels to ensure your message is widely received and reinforced.
- Show that customer interests are a priority and address their concerns directly.
- Create and share an FAQ document outlining specific questions around your supply chain, your health and safety practices and also potential risks to customers if they continue to patronize your business.
- Contact affected customers and offer assistance where appropriate.
- **Adjust to a virtual working strategy:** Many companies now have a new virtual workforce. Millions of people worldwide have adapted to working virtually and many more plan to do so more frequently in the future. Challenges involved with remote work include task-related problems, interpersonal challenges that can emerge among remote coworkers, distractions at home, and social isolation. Managers need to understand the needs of their virtual workforce. Reimagine people, as people, not employees, says David Holme, Exigent Founder and CEO. Managers need to ensure their virtual workforce has the right tools and environment for remote work. Strategies to support remote employees include established structured daily communication, video conferencing opportunities, and seamless communication with rules of engagement among teams.
- **Optimize efficiencies:** Cost optimization is crucial to mitigate the negative impact of the pandemic. Businesses will need to reassess their operations strategies and restructure their business plans to minimize costs and optimize efficiencies in the long run. Cost-cutting is essential for businesses struggling to survive economic impact of the pandemic. Businesses should consider reach out to their financing partners and ensure that their lines of credit remain open, or identify new or additional options that they can utilize if required.

Building agility, flexibility, and resilience are necessary to adapt to consumers' new and evolving needs. Assess your budget, space/location – whether it is adaptable for social distancing – supply chain, products and services, and revenue impact. Consider things from the customer's perspective and alter strategies to win their trust. If needed, get expert help to prepare your business for the new normal and optimize your workflow. You may also need to communicate your expectations clearly with those who interact with your business, such as employees, customers and vendors. They need to know what to expect from you as you implement your reopening plan.

## CONCLUSIONS

A lot of things are going to be different once the corona virus crisis subsides. Right now, it's important for businesses to consider how those changes will affect their companies and how they should respond. It's also critical to consider how customers' lives will change and what opportunities exist within those predictions. In doing so, companies can identify ways to improve their businesses, provide what their customers need, innovate new products and services, and position themselves for success post-pandemic.

Even when this pandemic is over, we will not return to the way things were before. We know that we must learn to live with the virus and its impact on people, business, and society. And we want to do our part by helping companies bring employees back to their workplaces, provide travel recommendations, and identify potential risks for employees for. Customers can predefine local capacity thresholds and allow employees to simply book their workspace and return to work safely.

Perhaps most important is long-term adaptability and resilience. We will undoubtedly face new challenges caused by geopolitical events, climate change, health crises, and the like. Companies must be able to actively manage continuous change and adapt to new circumstances – here SAP can and will always help our customers to cope with the next normal.

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**A PARADIGM SHIFT IN HUMAN RESOURCE MANAGEMENT PRACTISES POST COVID-19****Priyanka Rajesh Mourya**

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**ABSTRACT**

*Human resource management is the strategic approach to the effective and efficient management of people in a company or organization such that they help their business gain a competitive advantage. It is designed to maximize employee performance in service of an employer's strategic objectives. Given the unusual circumstances of covid 19 pandemic there is paucity of clear solutions on how a business organisation and its HR professionals should confront the global pandemic. This research aims to study the fundamental HRM practices that the organisations have adopted in order to survive and sustain themselves.*

*Objective of this study is to bring together some of the best practices together which can be used by the organisations to prepare themselves for unexpected shocks, overcome adverse impacts on work organisation, employees & the economy. The objective of the study is achieved by reviewing past research papers and their findings, newspaper articles and relevant information available at various sources.*

*Keywords: HRM practises, HR solutions, HR strategy to confront covid 19*

**INTRODUCTION**

Human Resource Management is forced to adapt to the sudden changes brought by Covid19. As many companies were taken aback by the pandemic at the global level. The goal of every human resource manager is to improve and develop hrm policies and practices in such a way which enhances the efficiency of the employees and enables them to survive in the market.

For instance, new and quite popular method of working during covid19 is work from home i.e., remote working etc.

Challenges are sure to arise in every business and every job role. It is well illustrated in HR's challenges, making it one of the most demanding corporate positions. However, it is also essential since it provides us with the motivation to learn more and hone our abilities.

The hurdles that HR personnel face differs every day and helps them be better professionals. These can range from company norms, employee grievances new hires, etc. However, amidst these numerous obstacles, some HR challenges are more distinct.

One can address these problems as fundamental that every person in this field needs to master. After all, the success of a company depends a lot on the human resource department. This is because they are in charge of the most valuable asset in business; the workforce.

Therefore, to handle this enormous responsibility, an HR professional must understand the job's everyday challenges and solutions.

**SCOPE OF STUDY**

This study will help to understand what measures managers have adopted to overcome the problems posed by covid 19 pandemic especially to the HR department. Also, will help to know whether these practises are beneficial or not for the growth of the organization. Employees are the key resources or centre of focus area of the study. The study tries to provide an overview of how HR managers were handling their employees pre covid and what changes have carried out post covid.

**IMPORTANCE OF STUDY**

Every crisis offers opportunities to explore and evolve which should be explored using innovative tools and techniques. The coronavirus pandemic has caused tremendous disruption in lives and in business, and human resources is key to supporting companies and catalysing changes in the workplace. Organizations must rethink, reimagine and reconsider how they foster talent, deliver services and strengthen their organizations through a forward-thinking HR strategy – how they deliver the most compelling work experience.

The issues are complex – including employee support, leadership development, pay and benefits and shifts and strategic partnerships across the organization. Here are some of the most important ways HR can lead, partner and drive for the best in their organizations.

**OBJECTIVE OF THE STUDY**

- To study the shifts in HRM practises.
- To understand how organizations have tried to survive during Covid 19. ➤ To analyse various measures HR department implemented.
- To know how HR managers responded to challenges posed by Covid 19 Pandemic.

**Changes in Human Resource Management Practices****➤ Culture of Remote Working**

Organizations have switch to remote working. A recent study by Gartner shows that 48% of workers will opt to work remotely even after the pandemic is over which was 38% prior to covid 19. Managers need to critically examine and shift focus from performance goal setting to enhancing employee experience to remote working.

**➤ Rise in Employee Monitoring Using AI**

Many studies e.g., Gartner has observed rise in employee monitoring using digital tools like trackers, watch on employee emails, record of log in and logout timings etc. but there are companies who choose employee engagement, improving employee experience and their well being over monitoring their employees every detail. These new monitoring tools were used positively by organizations for collecting and maintain the data or record of health status of their employees. In return such practise helped the managers to plan policies and activities for the employees as per their needs and requirements.

**➤ Growing number of contingent / gig workers**

Pandemic has resulted in job losses at a massive scale. Covid 19 has impacted severely the economic aspects of the organization. Because of which it is observed a trend of increasing contingent, gig or temporary workers in the workforce. Inclusion of such types of workers in the workforce provides flexibility to the organization in managing the workforce efficiently.

**➤ Employer role has broadened as social safety net**

The role of an employer has widened because of pandemic they have to look after each employee as family member rather than just an employee. Human resource managers have achieved this by providing various facilities for instance, flexible working hours, financial assistance, counselling, health care services etc.

**➤ Focus on Inclusivity**

Covid 19 can be termed as a humanitarian disaster. Many managers have changed their outlook towards their employees e.g., prior to covid employees were treated as workers first and then considered as people. Now, more attention is paid to promote team culture and inclusivity among the workforce of the organization

**➤ Developing Transparency**

A lot of developing organizations communicated openly and frequently in order to convey the measures the company is taking to support their employees despite cost cutting measures being implemented. The employees will also have to realize that even they will have to work to contribute their share in supporting the organization to survive pandemic. Few organizations also considered to organize talent sharing partnerships with other organizations to relocate employees being displaced during covid.

**➤ Change in Training and development**

Ultimate job of human resource manager is to motivate and increase performance of its employees. Which is possible only through training and development of the employees. Due to remote working, Human resource managers found that there was a gap in skills of their employees because many employees were unable or faced difficulty in operating business software and IT systems. Such gap can be decrease by promoting reskilling and upskilling activities or programs conducted the managers for their employees.

**ANALYSIS**

➤ Once the pandemic is over employees will return back to the workplace. Managers should not think that everything can be reversed to pre pandemic period. During covid employees spend a long time can say a whole year working remotely and after facing lot of struggles learnt to adapt to changing environment. So, looking back to the traditional methods of Human Resource Management practises will definitely prove to be inefficient decision for the organization.

➤ Companies have to constantly strive to be appealing to the employees by providing facilities like flexibility, resolving issues of workplace, policies, etc. Today flexi working is no more considered to be a luxury but has turned in to basic need criteria which employees are looking for in every job they opt. So, managers will have to make sure that they take efforts meet the expectations of their employees.

- The organizations will have to update skills of their existing employees by heavily investing resources in learning and development programs which will also assist manager in identifying new people for emerging roles and leadership opportunities.
- In order to adapt to changing environment organizations will have to reimagine their recruitment process because of the following reasons
  - ✓ Era of remote working
  - ✓ Conducting interviews online will add to goodwill of the organization indicating that the company promotes transparency culture
  - ✓ Push for inclusivity and diversity
  - ✓ Dependence on traditional recruitment methods may not provide competitive edge over competitors
- Employees have kept wellness especially mental health of the employees on priority which needs to be continued further. While moving in post covid era managers need to understand the employees will once again undergo change and may face issues regarding job security, anxiety, worried about health of their loved ones etc which needs to be taken care of by ensuring continuation of such wellness activities even after covid.
- Onboarding, performance management using the task management software, training and development virtually have become norms and efforts to make easy the process of the same.

#### **LIMITATION OF THE STUDY**

- Due to time constraints in-depth study was not feasible
- Purely based on secondary data
- The research study focuses on a macro level changes in HRM

#### **CONCLUSION**

Challenges are sure to arise in every business and every job role. It is well illustrated in HR's challenges, making it one of the most demanding corporate positions. However, it is also essential since it provides us with the motivation to learn more and hone our abilities.

The hurdles that HR personnel face differ every day and help them be better professionals. These can range from company norms, employee grievances, new hires, etc. However, amidst these numerous obstacles, some HR challenges are more distinct.

One can address these problems as fundamental that every person in this field needs to master. After all, the success of a company depends a lot on the human resource department. This is because they are in charge of the most valuable asset in business; the workforce. Therefore, to handle this enormous responsibility, an HR professional must understand the job's everyday challenges and solutions.

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**A STUDY ON PERCEPTION OF COMMERCE STUDENTS TOWARDS MODES OF LEARNING  
(PRE AND POST PANDEMIC)**

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**ABSTRACT**

*According to Thomas Groome “One mark of a great educator is the ability to lead students out to new places where even the educators have never been.”*

*This is what the situation faced by all most all the teachers, educators at the time of pandemic. Pandemic occurred and brought havoc in all over the world. It leads to collapse of the economic, political, and educational structure. Lockdown announced by government and the whole system stopped. In this period of time it became essential to bring continuity in daily life. Every teacher and learner has followed the change and tried to make the process as smooth as traditional learning even the pattern of examination also changed during this period. Internal assessment of learner is the main objective of the teaching and it became possible through the adopting the change. Thanks to Government and Education institutes who make continuation in education process. Then the online work from home concept adopted by Teachers and learners both have gone through the change in mode of teaching and learning.*

*Different online platforms like Microsoft team, Zoom, Google meet etc. are used for conducting official meetings, teaching and learning process. This paper throws the light on what is the difference between the traditional mode of learning and the online mode learning. The pros and cons of both the methods as well as demand of students for Hybrid or combined mode of learning have been discussed in this paper. Survey method by sharing Google form questionnaire through online mode, such as email and what's app is preferred for this study.*

*Keywords: Traditional Mode of learning, On-line mode of learning, Hybrid mode of learning.*

**INTRODUCTION**

The year ending days of 2019 introduced COVID and after that the whole world revolved around it like an orbit. The impact of virus was troublemaking to human lives as well as all the other sectors have been affected adversely. What we suffered and what we are going too cannot be predictable. Shut down announced by country COVID -19 has changed education forever. It led to shut down of physical classroom. Sudden shifting from traditional learning to online learning creates lots of doubts and questions in minds of parents, teachers and students. This online education might be there after pandemic or not depends up on the situation.

**Traditional Learning**

We also called it classroom learning where teachers moderate the flow of information and knowledge. It is face to face, with daily attendance, fixed schedules, fixed classroom timings etc. Students are with their peer groups a sort of interaction takes place every day. It allows them to form human connections outside of the classroom and curriculum. It is sort of development of socialization. They build a kind of support system outside the home. They learn to maintain discipline even set up of college infrastructure, labs, library, grounds, auditorium etc. also plays important role in their growth and development.

**ONLINE LEARNING-**

Online learning is taken place via online classes. No need to travelling, infrastructure is limited up to gazettes with internet connection only. No peer group, No direct interaction. Flexible schedule as compared to traditional classroom learning and students can access unlimited number of educational resources. Videos, audios, white boards, animations, and virtual conference rooms can be accessed by students and teachers.

Blended Learning is the combination of both the modes of learning.

**REVIEW OF LITERATURE-**

**Veena Shenoy et.al (2020)** they focused on the issue related with online learning like Technology adoption, involvement of teachers and found that the engagement of students is positive for this learning during Lockdown.

**Naman Wadhava and Sunita Katak (2020)** explained the essential architecture for online learning for country like India and also point out the need of online teaching.



Hashatullah Tarren and Mohhaamd Thahir H. (2020) they emphasised on the changes in environment and weakness of online mode of learning. And suggest the points for the improvement of online learnings.

Mahima Rohtagi et.al (2021) The study was focused on the effectiveness like convenience, flexibility, freedom of usage, skills and technical enhancement, and barriers like administrative issues and lack of interaction/motivation of the online learning platforms that affect the intention of the students of using online platforms.

With this reviews it is cleared that the online learning is essential in pandemic situations and it is the alternate in lockdown so researcher wanted to know the students view on online learning.

**STATEMENT OF PROBLEM**

Traditional learning and online mode of learning having its pros and cons, comparison between these two modes and finding out the students perception is become necessary.

**LIMITATIONS**

1. Data collected from degree students to collect their responses so opinion can be bias.
2. Due to time constraint not possible to collect large sample size.

**OBJECTIVES**

1. To study the pros and cons of traditional learning and online learning
2. To study perception of students towards both the method of learning

**RESEARCH METHODOLOGY**

The study is descriptive in nature data collected from Primary and secondary source

Primary data: Responses collected through survey method with closed ended questionnaire contained the questions based on Likert scale, multiple choices.

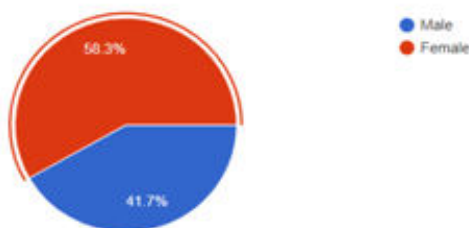
Secondary Data: Information collected from google websites and published research papers in journals.

Sample size: 206 respondents from degree courses BAF, BMS and BBI final year students by stratified random sampling method

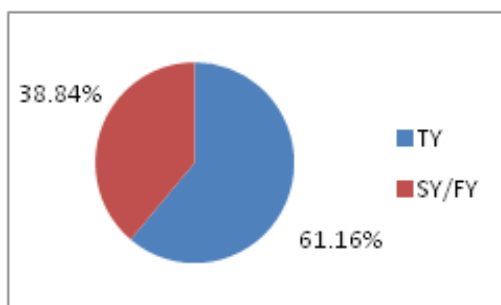
**Data analysis and Interpretation:**

**Demographic Details**

**1. Gender**



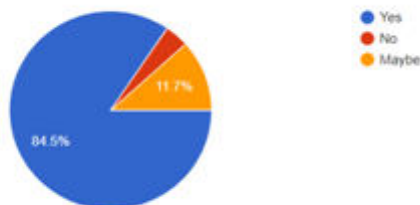
	Total Count	Percentage
Male	120	58.3%
Female	86	41.7%
<b>Total</b>	<b>206</b>	<b>100 %</b>



2. Class

Class	Total Count	Percentage
TY	126	61.16
SY/FY	80	38.84
<b>Total</b>	206	100 %

1. Do you find Traditional classes are interesting?



Response	Total count	Percentage
Yes	174	84.5%
No	08	3.9%
May be	24	11.5%
<b>Total</b>	206	100 %

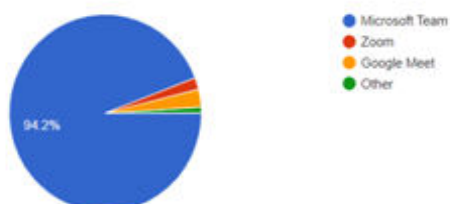
2. Do you find interaction with teacher is possible in offline lectures?



Response	Total count	Percentage
Yes	174	84.5%
No	08	3.9%
May be	24	11.5%
<b>Total</b>	206	100 %

3. Which online platform you used for learning process?

Response	Total count	Percentage
Microsoft Team	194	94.2%
Zoom	4	1.9%
Google Meet	6	2.9%
Other	2	1%
<b>Total</b>	206	100%



**INTERPRETATION**

1. Most of the students gave preference to traditional learning.
2. Students are agreed that teacher-students interaction is possible in offline learning the most.
3. Most of the students use Microsoft Team App during Pandemic for online learning.
4. Rate the following statements related with Offline Learning

No	Question	Strongly Agree 1	Agree 2	Neutral 3	Disagree 4	Strongly Disagree 5
		%	%	%	%	%
1	Do you think you are less active in class?	6.80	21.36	31.07	27.18	13.59
2.	Do you feel that your performance increases?	45.63	36.89	15.53	0.00	1.94
3.	Do you think you are involved in other activities?	26.21	47.57	20.39	4.85	0.97
4	Do you interact less with your classmate?	6.80	25.24	33.98	18.45	15.53
5.	Do you think teachers give more attention in class	55.34	25.24	14.56	0.97	2.91
6.	Subjects like Accounting, Taxation and math can easily understood in class]	66.99	19.42	9.71	0.00	3.88
7.	Your memorizing power increases during the class?	46.60	34.95	13.59	0.97	3.88
8.	Do you think the concept of last bencher is there in class?	30.10	27.18	33.01	4.85	4.85
9.	Completion of assignments is possible in time.	50.49	33.01	13.59	0.97	1.94
10.	You can fully attentive during the class.	49.51	39.81	7.77	0.97	1.94

Source: Primary data

**INTERPRETATION**

Most of the students are strongly agree in traditional learning that their performance increases, they complete their assignments, they can remain attentive in the class, their memorizing power increases, they can understood the subjects like maths, accountancy, and Taxation, they can interact with other classmate, they can participate in other co- curricular activities and they can pay more attention in class. They agreed that the concept of last bencher is developed in off line class.

**5. Rate the following statements related with on line learning.**

No	Question	Strongly Agree 1	Agree 2	Neutra3	Disagree 4	Strongly Disagree 5
		%	%	%	%	%
1	Online classes are convenient and flexible	13.59	38.83	33.01	8.74	5.83
2.	You save your travelling time and cost	40.78	41.75	13.59	1.94	1.94
3.	A shy student can interact well in class.	19.42	31.07	31.07	7.77	10.68
4	It may create a sense of Isolation	13.59	42.72	31.07	7.77	4.85
5.	Live quizzes, google quiz gives understanding of the concept	18.45	34.95	34.95	6.80	4.85
6.	Technical difficulties are the main	48.54	29.13	16.50	4.85	0.97

	hurdles in education					
7.	More screen time create health issues	45.63	32.04	15.53	5.83	0.97
8.	Heavy spending of money on internet connection and Gazettes	43.69	25.24	19.42	8.74	2.91
9.	It requires additional training for students and Instructors	20.39	42.72	26.21	7.77	2.91
10.	Easy to view E-content displayed by the teachers	20.39	37.86	33.98	3.88	3.88

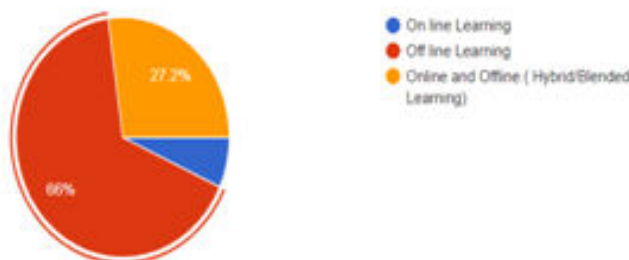
Source: Primary data

**INTERPRETATION**

More than 40 % students are strongly agreed that online learning saves travelling time and cost, 38 % respondents are agreed that this mode is convenient and flexible. 31% agreed that even a shy student can participate, 37.86 % agreed that it is easy to view E- content displayed by the teachers, 34.95% students agreed that Live Quizzes, Google quizzes gave understanding of the concept. More than 43 % students are strongly agreed that there are technical difficulties in online earning, more screen time creates health issues, heavy spending is there in internet connections, and gazettes, it creates a sense of isolation and additional training is must according to some respondents views.

**6. Which is the best method of learning according to you after pandemic?**

Responses	Total count	Percentage
On line Mode	14	6.8%
Off-Line mode	136	66%
Combined Mode	56	27.2%
Total	206	100 %



**INTERPRETATION**

66% Respondents demanded off-line learning after the pandemic period, 27.2% respondents give preference to combined mode of learning, only 6.8% students demanded for on line learning after pandemic.

**FINDINGS AND CONCLUSIONS**

From the above statistics it is cleared that both off line and online modes of learning having their pros and cons, respondents are given preference to traditional learning than On-line learning.

Traditional learning has its own plus point such as face to face study, availability of teacher for doubt solving, easy communication, collaboration, strict discipline etc. whereas during the pandemic when offline learning was not possible students selected online to continuation of education. It provides pace, free from fixed location, flexibility, easy access of study materials but creates loneliness. So both mode of learnings offer some good points and vice versa.

**SUGGESTIONS**

1. Teachers can adopt mixed learning mode for theory subject which can be taught by online learning by showing power point presentation.
2. For practical subjects like Accountancy teachers can make videos of their own or by use of some software application, educational game which can create interest among students.
3. Teacher should improve online interaction during the class by the way of question-answer round, quiz, activity, joint project etc.

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4. Teacher should increase interaction with students during the class and try to improve their active participation in teaching and learning process.

**SUGGESTIONS FOR STUDENTS**

1. Students should maintain self-discipline such as regular attendance, keen interest, timely submission of assignment, active participation in daily task given by the teachers.

Overall teaching and learning process is interdependent with teacher and students so mutual understanding and faith is most important.

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**STUDY ON EFFECT OF COVID-19 LOCKDOWN ON PSYCHOLOGICAL WELL BEING OF MANAGEMENT STUDENTS**

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**ABSTRACT**

*Introduction: The increasing risk of Covid-19 pandemic worldwide developed a challenging situation even in India as the numbers of infected/positive cases are increasing day by day. Indian Government took a decision of nationwide lockdown, as preventive measure to protect the citizens and prevent spread of infection. Lockdown of months together has restricted routines of youths and risk of career is resulting in psychological and emotional reactions.*

*Methodology: The study conducted by the researcher is a descriptive cross sectional study in Pune city on 256 final year MBA students included by using snowball method to distribute questionnaire on WhatsApp social networking application and SPSS19 software was use for analysis of data.*

*Results and Conclusion: This study concluded that various predisposing factors such as loneliness, spread of threatening information on social media, financial insecurity due to unavailability of jobs, fear of exam due to closure of institutes, low placement opportunities and repayment of education loans are affecting the psychological and emotional well-beings of MBA final year students.*

*Keywords: Covid19, Management Education, Perception, Psychological Well Being*

**INTRODUCTION**

The CORONA Virus or COVID 19 has drastically spread in the majority countries of the world, which has raised from China, Wuhan and the rising concern over the COVID-19 has affected many ongoing activities. WHO has declared it as a Global pandemic in March and over the month it has infected over billions of people and resulted in over 254,199 Deaths (World Health, 2020). Taking this in to condition Govt. of India decided to take precautionary measures under which important decision of nation-wide lockdown was implemented on 25<sup>th</sup> March 2020. Looking at the statistics of COVID19 infected, recovered, and death cases of Italy and other countries. Indian government knew that drastic measures were needed in India to stop the numbers from rising exponentially.

The world biggest lockdown has resulted in closure of majority factories and businesses; this has cost the Indian economy around 7-8 lakh crore said by industrialist bodies. Investment, export and discretionary standstill apart from only essential services to be functional in the country. The GDP estimates of FY21 also trends to fall from 5.2% to 3.1% (April 13, Economic Times). Industries such as tourism, retail, automobile, entertainment will suffer a lot. This global Pandemic has enforced global economy and humanity into crisis and since the great depression. In developing countries and low income jobs, will be inflicting two kind of shocks to the country: a health shock and economic shock, many industrialists have already called it as a Black-Swan on the global economy. Talking about rural economy and agriculture business it is going to be a tough time ahead for them, if same continues these families would likely to go under stress.

In this competitive business environment, deciding on pursuing a management programme in order to pursue a corporate career. while students choosing a B-school do look at placements opportunities, profile and salary offered by the companies. All the top management school which includes IIM, JBMS, XLRI, SIBM have excellent track record of placements, offering average salary up to 24 lacs. Understanding this scenario, the business schools across India put a lot of emphasis in attracting good companies to campus. The following are considered regarding the job placements in a B-School; first of all, the industry-wise bifurcation of companies visiting campus, number of student placed industry-wise, highest-average-lowest package industry-wise et al. Beside the salary, students also understand the placement process of a B-school time and period of placements, majority of the students in this category. Students look for good salary packages and a profile while in placement process, as of the current situation final year students are left staring at an uncertain future as companies are showing little interest in college recruitment, while those already hired are either seeing offers rescinded or deferred. Companies have been cancelling interviews, around 60 % interviews are getting delayed or dropped due to lockdown in the country. While many top B-school's students are being placed as these

colleges complete their placement during December to February, but many students are struggling to get opportunities and get placed as placement's are put on hold. Not all colleges have had the chance to commence the recruitment process. The placement coordinator of a leading arts college in Chennai said that a majority of the students had been waiting for job interviews before the disruption. "We don't guarantee 100% placement, but we try to secure our students as many jobs as possible. (Citizen Matters, March,13)

With unemployment soaring during these tough times, recent graduates waiting in the wings and looking for their first job feel marooned. Many students took education loan to complete their education and are now pined hopes on the job they get, to help them to repay the loans and help to reduce the financial burden on their families.

With uncertainty tightening its grip over the job market, the next few months will be crucial in ascertaining how the prospective employers and graduates respond to the changing situation. It is observed that students are commonly reporting stress and anxiety relating to their exams and securing good marks. Meanwhile due to lockdown in the country colleges are closed down and while practicing social distancing it have caused disruptions to daily routine life. college and university students are stressed about cancellation of anticipated events such as exchange studies, placements services. Majority students are also concerned about their academics with problem of concentration and time management as they are spending most of the valuable time on social media. Impact of mass media and social media on psychological attitudes and behaviours towards the COVID-19 emergency. Depression, anxiety, behavioural problems, irritability, etc. are few of the many problems reported in students with high academic stress. Student and parents are worried about their future in immediate context, likelihood job opportunities going down is a great concern among them. The health and risk behaviours of college students, including substance use and abuse, are all important determinants of their current and future health and well-being status in this pandemic situation. Students with higher perceived stress are likely to have lower academic achievement. Academic-related stress and burnout includes exhaustion, depersonalization, cynicism and inefficacy or reduced accomplishment The effect of stress in damaging psychological well-being and the mediating mechanism of self-esteem of students. (Walburg,2014)

### **STRESS AND PSYCHOLOGICAL WELL-BEING**

Lazarus and Folkman (1984) defined stress as a pattern of negative physiological responses occurring in situations where people perceive threats to their wellbeing which they may be unable to meet.

Mrugesh Vaishnav, president of the Indian Psychiatric Society said, "Stress, anxiety disorder, depression, personality disorder, all these result in mental illness that leads a student towards suicide. This happens when the students are not familiar/satisfied with his or her surroundings." Relationship breakdown is another leading cause.

Stress has been described as a two-edged sword that can either stimulate and motivate the students to peak performance or reduce the students to ineffectiveness. Research on stress in students has developed from investigating the perceptions of stress to experiences of burnout and general psychological well-being stress has been linked to serious side effects such as emotional exhaustion, anxiety, or depression. These side-effects can lead to alcohol abuse, drug consumption, and even thoughts of suicide. Perceived stress can also affect students' well-being and academic performance.

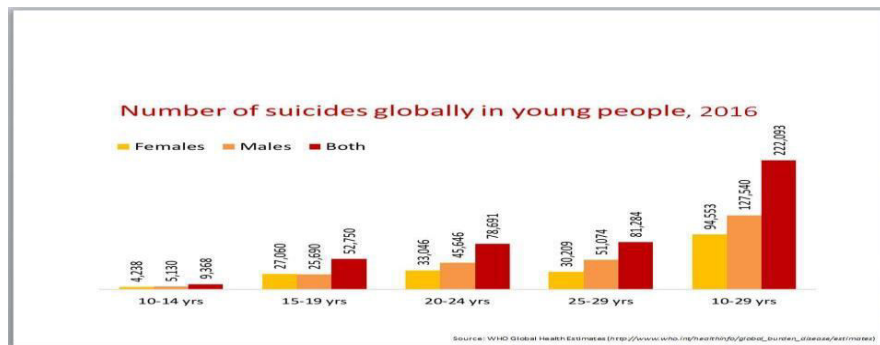
To obtain a comprehensive understanding of stress, investigators have begun to further explore the relationship between dental students' stress and subjective wellbeing status using the Emotional Intelligence scale, the Brief Symptom Inventory. Subjective well-being comprises contentment, satisfaction, happiness, hope, and good feelings about one's past life, present life and one's presumed future life. M. Anushri, R. Yashoda, Manjunath P. Puranik (May,13,2020)

Psychological stress which is an adaptation to the fight-or-flight response during evolution, can induce a constellation of physiological responses (including nervous, endocrine and immune systems) which otherwise could be harmful under some conditions

Stress not only causes physical illnesses including cardiovascular disease, but also has an impact on mental health. In particular, researchers have reported that stress can cause mood or anxiety disorders and suicidal ideation. According to health insurance statistics released by the Korean National Health Insurance Service, the number of patients diagnosed with a "stress illness," which is classified as F43 in the International Classification of Disease.(J Korean Med Sci. 2017 May)

A high level of anxiety interferes with concentration and memory, which are critical for academic success. Without any anxiety, however, people would lack the motivation to study for exams, write papers, or do daily

homework, among others. Disorders such as anxiety and depression affect scholar performance and students might not be appropriately attended. Comorbidity of 30–75% of anxiety disorders and depression is reported in adolescents, which is associated with severe anxiety symptoms and greater suicidality, Blandina Bernal-Morales (November, 2014)



(Suicide occurs throughout the lifespan and is the second leading cause of death among 15-29 year olds globally, WHO)

According to data compiled by the National Crime Records Bureau (NCRB). The NCRB data shows that 10,159 students died by suicide in 2018, an increase from 9,905 in 2017, and 9,478 in 2016. Survey which showed that 4 out of 10 students went through depression. The survey conducted in the age group 15-34 years also found that one out of every four youth moderately suffered from depression, loneliness, worthlessness and suicidal thoughts. Six per cent of them got suicidal thoughts at least once.

## LITERATURE REVIEW

Reddy K. J, Menon K. R, Thattil A (2018), in their study, they have mentioned stress has become part of students' academic life due to the various internal and external expectations placed upon their shoulders. Adolescents are particularly vulnerable to the problems associated with academic stress as transitions occur at an individual and social level.

Agrawal, R.K., Chahar (2007), in his study explores the extent and types of role stresses present among the engineering and management students in India. The findings reveal that students are experiencing role overload, role stagnation and self-role distance. Male students experience higher levels of role stagnation than Female Students.

Peterson Ozili, Central Bank of Nigeria (Nov. 2020), found how did a health crisis translate to an economic crisis? Why did the spread of the coronavirus bring the global economy to its knees? The answer lies in two methods by which coronavirus stifled economic activities. First, the spread of the virus encouraged social distancing which led to the shutdown of financial markets, corporate offices, businesses and events. Second, the exponential rate at which the virus was spreading, and the heightened uncertainty about how bad the situation could get, led to flight to safety in consumption and investment among consumers, investors and international trade partners.

Sunil Kumar (Apr. 2020), in this article it has mentioned that Globally coronavirus has produced an unstable environment for people. It has spread all over the world and called as a pandemic by World Health Organization. This pandemic has stopped many of economic activities due to contagious disease and has no cure till date to fight with corona. It has produced economic impact on globe and India. It may produce recession in many part of the world. In every sector in India most of the products are imported from China, especially in medicine and manufacturing industry.

Giri Jogaratnam, Polly Buchanan (Jun. 2004), concluded in their study as stress can be viewed as a positive or negative experience in the lives and performance of today's college students. This study examined exposure to stressors among student-employees (i.e. those enrolled in hospitality programs while concurrently employed in the hospitality industry). Results could not only help employers, but also hospitality program administrators and faculty more aptly meet the needs of this group by providing services that would help manage student stress and thus enhance well-being and increase retention.

## MATERIALS AND METHODOLOGY

Researchers conducted a cross-sectional, observational study including only final year management students studying in various management institutes in Pune city, India. The data was collected using semi-structured questionnaire which was developed by using google forms. A Snowball sampling technique was used to



identify prospective respondents and the google form questionnaire was shared through WhatsApp social media through the available contacts of management students as well faculty members in those management institutes in Pune city. The total number of questionnaires which were circulated was unknown as researchers encouraged their identified respondents to share the google form questionnaire to as many contacts of final year management students they have. A completely filled questionnaire received used for data analysis were 256 obtained from final year management students from different management institutes in Pune city. The data thus obtained is sorted, tabulated, and analysed using graphical method and statistical tests were applied such as ANOVA and one sample t-test using SPSS19 statistical tool.

### OBJECTIVES OF THE STUDY

- 1) To explore the concept of stress related to fear of Covid 19 infection among management students in Pune city.
- 2) To review the various reasons of fear of Covid 19 pandemic among management students in Pune city.
- 3) To understand impact of Covid 19 pandemic on psychological wellbeing on final year management students in Pune city.
- 4) To provide probable solutions for managing stress related psychological wellbeing due to Covid 19 pandemic to final year management students in Pune city.

### HYPOTHESIS STATEMENT:

**H<sub>1</sub>:** Psychological well-being of final year management students during Covid 19 pandemic is related to uncertainty of their career.

**H<sub>2</sub>:** Psychological well-being of final year management students during Covid 19 pandemic is related to affected placement opportunities in the market.

**H<sub>3</sub>:** Psychological well-being of final year management students during Covid 19 pandemic is related to stress of uncertainty of repayment of education loan due Covid 19 pandemic.

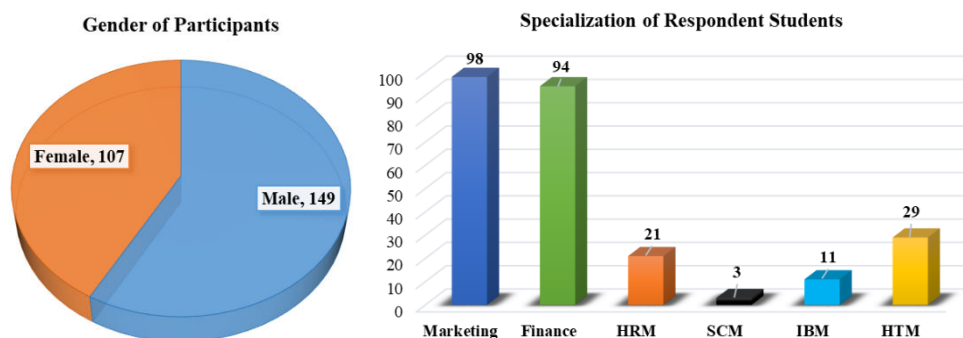
### SCOPE AND LIMITATIONS OF THE STUDY

The study targets only to the final year management student, who are studying in different private management institutes only in Pune city, hence the perception of respondents may vary from the perception of final year students from other higher education courses. Study is conducted with the view of psychological well-being of the students due to affected job market and other career opportunities lost due to Covid 19 pandemic.

### RESULTS AND DISCUSSION

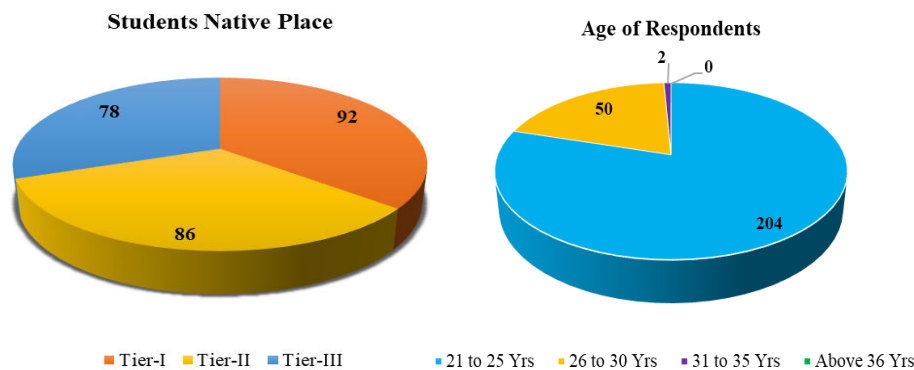
The data collected using google form semi-structured questionnaire, extracted in the form of excel sheet and graphical form as generated by google doc system, used for result and discussion as follows.

The study included a total of 256 respondents, comprising of 149 (58%) were the male respondents and 107 (42%) were female student respondents, including 98 students from marketing stream, 94 students were from Finance stream, 21 students were from HRM stream, 3 from supply chain specialization, 29 students were from hospitality and tourism stream and 11 students were from international business specialization students.



Since Pune is called as Oxford of East, students comes from different parts of country, based on their native place, 92 student respondents (36%), were from Tier-I city and remaining students 86 (34%) were from tier-II & 78 (31%) were from tier-III cities. Students who come from small cities, carries a big dream of getting good job after doing management course, so that they can manage financial needs of their family.

Majority of student respondents (80%) were from 21 to 25 years of age category, 50 respondents i.e. 20% were falling in age category of 26 to 30 years, while only 2 respondents were above 31 years of age.



Thus the data obtained from the student respondents also reveals the same that decision of lockdown and rule of article 144 by government has drastically affected their routine.

**TABLE NO.1:** Descriptive Statistics On Government Decision Of Lockdown & Affected Routine

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
GovtDecsn144	256	2.00	5.00	4.5820	.63331
AfctRoutne	256	2.00	5.00	4.1211	.84307
Valid N (listwise)	256				

This lockdown has detached students from their institutes, campus and library as well as peer study circle, that’s why 227 students (89%) mentions that their study has got affected, even though institute is taking efforts to conduct lectures online, lack of classroom experience and informal learning environment being at home has affected the effectiveness of studies.

Spread of negative news on social media platforms like WhatsApp (168) and eagerness of knowing rise in number of Corona infected patients in Pune and other Metro Politian cities has affected stress condition. As if number of infected patients in Pune remains to be increasing, the lockdown period will also increase accordingly and due to which the restrictions on educational institute and industry will affect their study, exams and career opportunity due to affected placement activities, remains to be the biggest fear resulting in rise of stressful conditions. When asked about University final examinations, 138 students (54%) were in the opinion that University should cancel their examinations whereas 58 students (22.5%) were unable to decide on examination and 60 students a significant proportion of respondents (23.5%) were in the view that University must conduct their main examinations, as it may affect their career on long run.

The stressful conditions, loneliness feeling, detached from world and fear of career in future were the major reasons that affected the psychological well-being of student respondents (39%). Majority of the respondents (164) related their stressful condition and affected psychological well-being is due to affected placement activities.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.512 <sup>a</sup>	.562	.247	.90613
a. Predictors: (Constant), ProfileOffered, AffctdPlcmnt, NoCompnyVisit, PackageOffered, FreqPlcmtMalis				

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	72.839	5	14.568	17.742	.000 <sup>b</sup>
	Residual	205.270	251	.821		
	Total	278.109	256			
a. Dependent Variable: CovidAffectedCareer						
b. Predictors: (Constant), ProfileOffered, AffctdPlcmnt, NoCompnyVisit, PackageOffered, FreqPlcmtMalis						

Here, the calculated significance value (p) is less than 0.05 (0.000 < 0.05), which indicates that, overall, the regression model is statistically significant predicting the outcome variables included in the study. (i.e., it is a

good fit for the data). One of the reason for affected psychological well-being of students is affected career, which are related to affected placement activities, affected profiles offered by the incoming companies, reduction in number of companies for campus placement, affected package offered by the companies and reduction in number of mails related to placement from the institute.

Even during this Covid 19 lockdown and affected life, parents are also thinking about careers of their child. 162 student respondents (64%) mentioned that their parents frequently discuss about college placement and affected career due to this lockdown, is another big reason for affected psychological well-being, as situation is known to everyone, nothing is hidden and it clearly seems to be uncertain. Out of 256 student respondents, 76 (30%) have borrowed education loan and repayment of education loan is a biggest worry on the students as well as for their parents.

Thus the one sample t-test conducted on data related to stress of repayment of education loan, if it is related to their affected psychological well-being, the calculated significance value (p) obtained is 0.000, which is lesser than 0.05 significance value, thus, it can be clearly seen that there is a significant relationship between stress of repayment of loan and affected psychological well-being of management students.

<b>One-Sample Test</b>						
	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Loan Repayment	49.533	256	.000	3.68898	3.5423	3.8356

When the respondents were asked on how often they get sleepless nights and the reasons for it, then out of 256 respondents, 93 have complained about the sleepless nights due to fear about career and repayment of education loan and uncertainty in coming years, due to lack of job availabilities and packages currently offered by the companies.

**FINDINGS & SUGGESTIONS:**

- Effect of Lockdown on Studies: Since most of the students has strongly agreed that lockdown has affected their daily routine and studies even tough effective steps are taken by institutes, as most of the students come from Tier-III cities where there is lack of technology and informal environment to study. Hence, institutes shall develop the learning content where learner engagement is must in studies, so it can be more effective.
- Effect of Negative News: Since students are home quarantined and spend most of the time on social on social media, they have eye on negative news spreading on social media, it observed that due this stressful condition arise in student which affect their health condition, it would be suggestable to students that they should spend less time on social media and they can opt for online certifications, various webinars related to their course/career.
- Effect on placements and career opportunities: stressful conditions, loneliness feeling, detached from world and fear of career in future were the major reasons that affected the psychological well-being of student, students are worried about their placements and career

As this this lockdown would severely affect the placements of students. We suggest to students that don't be panic rather spend time with others do not isolate yourself for job search speak and communicate with family members, friends who are working in industry seek their help and take guidelines regarding job search. Universe gives you what you want, if you want to success you need to visualize it exactly the you.

- Effect on psychological well-being: It was observed that there is difficulty in concentrating, low motivation and a state of distraction, Negative emotional spirals and Apprehension about Future, it is suggested that Planning the daily routines helps in adapting quickly and managing anxiety, Learn something new every day. Keep your mind engaged, Pen down your thoughts and emotions regularly. It is a good idea to meditate. Meditation improves concentration and reduces mental stress. It is common to have apprehensions and panic regarding the future. However, worrying does not help.

**CONCLUSION**

Covid 19 has drastically affected all industries, whether it is a manufacturing industry or supply chain or any other segment, which in turn has affected requirement of manpower due to reduced demand of products of

certain category and in case of essential products, the unavailability of manpower due to fear of life threat and social distancing regulations. This resulted in affected placement market, which is seen from reduction of number of incoming companies for campus placement as well as the offered profile and package for the management students. This study is concluded with the findings that placement, a major objective of management students has affected by Covid 19 lockdown and stress of repayment of education loan, if no job during and after lockdown period, as job opportunities are available mostly in affected areas like Pune and Mumbai. This uncertainty in coming many years has affected the psychological well-being of final year management students.

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**A STUDY ON SCENARIO OF REALTY BUSINESS SECTOR WITH REFERENCE TO RERA ACT****Prof. Sujata J. Gada**

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**ABSTRACT**

*This Paper is majorly studies the development tendency of the real estate sector. The real estate industry was functioning in a more hazardous way where the developer was not able to stick to their commitment of quality and delivery of the project. Due to this the customer used to face many problems. Due to such behavior of the developer it leads to a trust gap observed between the stakeholders. As many other industries are dependent on the real estate industry, it was of utmost necessity to resolve the issue. For this, the Government of India came up with a RERA bill which put some restrictions and supervision on all the stakeholders of the industry. This study is done to analyze the act and suggest some of the changes that can be implemented in order to make the system more business effectively and efficient.. This study is anticipated to present various tribulations and challenges those buyers, developer, Promoter and stakeholders of the realty sector are facing today.*

*Keywords: RERA Bill, Foreign Investment, Developers, Promoters, Mechanism, Accountability*

**INTRODUCTION**

The real estate sector in India implicit superior importance with the liberalization of the economy, as the resulting augment in business opportunities and labor immigration led to mounting demand for commercial and housing space. There was no mechanism to check the credibility of the developer and have to rely on the market image of the developer. There was no specific redressal mechanism for the sector for delay in delivering and other related project. In other ways RERA was also needed from the side of developer as it can keep the check on inventory and will filter out the non-capable developer in the sector so that there remain companies which see larger stake in the business and indulge more professionalism.

A regulation like RERA was needed in order to revive confidence in our country's real estate sector. It is one of the leading revenue generators in our country and it is needed some transparent government authority to keep a check on developers. RERA will provide a common ground for both buyers and developers and will reduce the risks which were faced by the people before. RERA is of extreme significance as it will be applicable to most of the Real estate companies.

This act mandates a number of things like registration of projects and real estate agents which have become mandatory now. A buyer will have all the rights to know each and every detail about a real estate project and will also have the right to get all the necessary documents related to the project. RERA establishes a state authority which will govern and control both residential and commercial real estate transactions. RERA will ensure timely delivery of the project which is a big sigh of relief to home buyers or allottees. RERA will guarantee more precision between the developers as well as buyers thereby ensuring transparency in the deal.

One of the greater challenge was a trust gap between the developer and the buyer. Real estate sector as and when seen the recession, one of the major factors had been trust. Buyers were always in the fear that the developer will not give possession on time or he will not provide the required documents or he will not give the said quality of property. There was a fear that developers would fly-by-night. India's real estate sector has been one of the world's largest markets.

**OBJECTIVES OF THE STUDY**

- To study the progressions in real estate market after RERA Act
- To understand RERA Bill and its legalities
- To understand Impact of RERA Act on Real estate sector
- To study the diverse impacts of real estate regulatory bill

**RESEARCH METHODOLOGY**

The Data used for this paper is derived research. Secondary data from assorted sources like RERA website, Reports, websites of government, conglomerates, trade unions, newspapers, realty magazines etc. have been referred.

**LITERATURE REVIEW**

To curb all these RERA act 2016 was introduced in parliament. However, the prices are not stabilized even after

the implementation of the RERA act. Our study is done to recognize the loopholes that still the developers are using to use the law in favor of them. Our study is done to know what can be done to make this law more effective in terms of both developer and buyers. And can this act be implemented on a wider base and more transparency.

As per Indian Express (Dec 26th, 2012) Dr. Reena Vasishta – additional secretary to the Govt. of India (26th March 2016) in her studies shed titled that this was indeed to make a call in favor of customers, buyers, promoters and agents. The reform of the act implemented due to the economic crisis, fraudulent activities happened in the Indian real estate sector this step was taken and implemented in favor of customers to stop unnecessary incidents. It has been facing a lot of problems since 2012. This could lead to decrease demand for property further. This reduced demand is causing a slowdown in recovery of investment for builders. The RERA act is initiated by the central as well as state government to spread awareness and bring transparency to maintain the real estate field safe and secure.

### **OVERVIEW OF INDIAN REAL ESTATE SECTOR**

Real estate is a quality class that stipulates expert skills. The intricacy adjoining this sector is increasing in the Indian context. Compared to the full-grown real estate markets in the urbanized nations, buyers in India must have a higher level of conscientiousness before inflowing into property contracts (Christopher Crowe et al, 2011). India has its own distinctive and vital complexities and business is not an exemption to it. Real estate is an essential component in the configuration and development of all businesses and gradually growing into an immense business itself. As such the performance of the realty sector depends mainly on the performance of the market and the commerce in particular.

The Real Estate Sector plays a catalytic role in fulfilling the demand for housing and infrastructure in the country. While it has expanded over the years, it has been highly unregulated coupled with lack of standardization and adequate measures for protection of consumers interest. The major problems faced by the consumers was the unavailability of complete and authentic information in respect of the property they were dealing into, lack of accountability on the part of developers and builders and absence of effective regulation. The irregularities affecting the sector were delay in project completion, diversion of funds collected from buyers; renegeing on contractual commitments by both the developers and the buyers; and constraints in financing and investment opportunities available to the sector, thereby affecting its long-term growth. Thus, the need for regulation of the real-estate market was never more than it was now: to ensure transparency and fix accountability.

RERA was necessary to streamline the developer and to boost up the sentiment of the buyer so that the real estate sector can revive and can be capable of facing the tough times in the economy. RERA is implemented in order to look after the issues like quality of construction, price, delays etc. RERA will forced the developer to do the business in a disciplined manner and deliver the project on time with the said qualities. If this ACT is implemented successfully than it can bring revolution the real estate sector and this sector can be the driver for Indian economy

### **Real Estate Advancement and Boom Era**

The Initiated act of Foreign Direct Investment (FDI) was allowed, the realty market is at a great peak and there were many fluctuations in the sector before and after FDI initiative. Below are the key reasons for the boom and downfall of Indian real estate sector.

According to JLL India, the Indian economy grew at 7.3% during the financial year (FY) 2014-15, which is higher than the predicted GDP rate of 6.8%, and is scheduled to make a growth rate in the range of 7-7.5% in the next financial year i.e. 2015-16. If this propulsion continues, supported by a promotive business environment and government policies, the country will balance to achieve a two digit growth rate in the upcoming years.

- Flourishing economy; improved GDP (Gross Domestic Product) up to 7.8% per annum.
- India's materialization as a striking off shore place and accessibility of team of well capable engineers and managers.
- Development of giant confined units of key companies including TCS, ICICI, Google, HDFC, KPMG, EY and American Express.
- Enhancement in the demand for eminent residential housing and property as an investment option.
- Admittance of proficient companies outfitted with capability in real estate development.

- Professionalism in Real estate sector
- Liberalization of legal verdicts and processes by the leading bodies, promoting investments in real estate.
- Advances in infrastructure services.

### **Ruinination of Indian Real Estate Sector**

The three policies that were introduced together were Demonetization, GST and RERA which had multiple effects on the Indian economy at that time and now from past two years the Covid Pandemic hits Real estate sector very badly in many ways to major cities specifically in case of Small Developers, Promoters and Authorized Dealers as well. Demonetization hit the middle class and the lower class the most. After six months of demonetization, RERA was put into effect which again affected the real estate market detrimentally. Implementation of RERA with the aim of regulating the real estate market

turned out to as an impediment to its growth since its inception. RERA directly affected the small-scale developers and contractors badly in the metropolitan areas due to the lack of employment opportunities for the laborers as a lot of proposed development of real-estate projects were either closed or adjourned until it were registered with the RERA. The shift of liability and increased accountability of the builders in terms of delivery of the properties and other regulatory policies.

### **Affirmed below are the causes that have led to real estate downfall in India:**

- Loan interests on houses are exceptionally high.
- Timely possessions of projects are not given by a large number of developers.
- Agreement and approval processes after completing several obstacles prove to be awfully lengthy.
- A largely throttled supply line and of scheduled lack of appropriate organizational funding are some of the chief looming factors.
- Record deflation of Indian rupee against dollar and political impasses.
- Due to extreme competition in prime cities, quality of construction is also getting poor.
- Housing demand is increasing day by day due to extensive migration of people from rural to urban areas (Urban Sprawl) and supply is restricted.
- Illegal practices by several real estate players regarding promotion of projects.
- Absence of national real estate policy or regulatory bill.

### **REAL ESTATE (REGULATION AND DEVELOPMENT) BILL 2016**

The Bill, which was initiated in the Union Cabinet in August, 2013, got granted by the Parliament in June 2016.

#### **Real Estate Bill**

A bill to set up the real estate regulatory authority for ruling and endorsement of the real estate sector and to make sure sale of houses, apartment or building in a competent and apparent manner and to defend the interest of consumers in the real estate sector and establish the jurisdiction to hear petitions from the verdicts, directions or commands of the authority and for issues connected therewith or subsidiary thereto.

#### **Highlights of Real Estate Bill**

The bill offers a consistent regulatory atmosphere, to protect buyer interests, help quick arbitration of disputes and ensure methodical growth of the real estate sector. It aspires at reinstating buoyancy of the common public in the real estate sector by instituting lucidity and liability in real estate and housing businesses.

#### **Comprehensive key features**

##### **● Pertinence of the bill**

The planned original bill was valid for residential real estate. It is now anticipated to enclose both residential and commercial real estate.

##### **● Formation of real estate dictatorial authority**

The bill provides for the founding of one or more real estate regulatory authority in each state for supervision of real estate operations. It also recommends employing one or more arbitrating officers to settle quarrels and oblige reimbursement and interest.

##### **● Listing of real estate projects and mediators**

Developers have to compulsorily register all projects with the concerned real estate regulatory authority of the

state. Real estate mediators who plan to sell any plot, apartment house or building also have to get themselves listed with the authority.

- **Mandatory public revelation of all project information**

The bill intends obligatory public revelation norms for all recorded projects such as details of advertisers, project, outline plan, plan of progress works, property status, status of legal approvals and disclosure of performed concords, names and official addresses of real estate mediators, freelancers, contractors, designers, structural engineer, consultants etc.

- **Responsibility of promoter**

The bill brings out the jobs of developers including confession of all appropriate information of project, devotion to official plans and project designs, responsibilities regarding reality of the classified ad for sale or catalog, refinement of structural faults and repayment of capital in cases of evasion.

- **Obligatory security deposit of 70 per cent**

Constructors will now have to put down at least 70% of the sale progresses, counting land cost, in a separate bond account to meet building cost. As per the former proposal, it was 50 per cent or less of sale progresses. This is intended at avoiding developers from averting money raised from allottees.

- **Obedience to declared plans**

Under this bill, developers are debarred from changing plans, structural blueprints and condition of the plot, dwelling or building without the approval of two-third allottees after revelation. However, small additions or variations are permissible on architectural and engineering basis.

- **Roles of real estate mediators**

The bill makes it compulsory for real estate mediators to sell assets registered with the governing real estate authority. They are also requisite to maintain account books, evidences and certificates and are banned from getting implicated in any iniquitous trade practices.

- **Rights and jobs of allottees**

The bill brings out the right of the allottee to attain phase-wise time agenda of project and claim ownership as per promoter assertion. Allottee is also permitted to compensation with interest and reimbursement for default by the promoter. On their part, allottees must make imbursements and perform responsibilities as per contract.

- **Role of real estate dictatorial authority**

According to the bill, the authority must act as the central agency to organize attempts concerning development of the real estate sector and give essential guidance to the suitable government to make certain the development and encouragement of a transparent, competent and spirited real estate sector.

- **Fast track quarrel resolution system**

The bill also sets up a fast-track quarrel settlement mechanism through arbitration and institution of a specialized real estate matter court. The courts will now have to pass judgment of cases in 60 days as against 90 days planned before and regulatory authorities to arrange complaints within 60 days only.

- **Penalizing measures in case of disobedience**

The punitive stipulations under the planned law comprise a fee of 10% of project cost for non- registration and imbursement of additional 10% of project cost or three-year custody or both if still not obeyed with. For incorrect revelation of information or for not obeying with the confessions and requirements, payment of 5% of venture cost will be requisite. The bill provides dictatorial authorities the control to abandon project registration in case of constant breaches and settle on further strategy regarding conclusion of such projects.

## **CHALLENGES**

- With many ventures in the higher stages of construction, or at the stage of possession, more lucidity is needed on the relevancy of the vital phrases of the bill on current projects.
- Apparent procedures are necessary on whether projects newly approved, but not officially commenced, would be directed by the bill or not.
- The fiscal penalty for any breach of the stipulations of the law is 5 to 10% of the projected project cost/construction cost. Thus, clearness on the explanation of the project cost/construction cost could help shun uncertainty at a later stage.
- There is still a call for an apparent definition of the term ‘structural faults’ to avoid any vagueness or delusion in the future.



- Structural defect is the responsibility of the developer, developer has to ensure that there are no such defects before the handling of project, and even after handling the project any such defects occur than he has to rectify it. Structural defects and workmanship are two different things, but in the act, it is mention under same section. The start date for both the thing is same, whereas the start date for structural defects should be on the date of completion certificate, whereas the start date for workmanship should be the date of the possession and should be only for one year, unlike the structural defects which the developer has to maintain for five years.
- RERA specifically draws attention about the rights and duties of the developer but does not mention much about the rights and duties of the real estate agent who is an equally important link in this industry. Clauses must include defining roles and duties of the real estate project.very clearly.
- As RERA is a central law, it requires the cooperation of the states. Every states and UT needs to establish their own real estate regulatory authority and have to frame the rules. So, every state has fabricated the rules according to their convenience and therefore the act to much extent is diluted. Due to change in the system by the states many developer and agents have to wait for the registration number.
- This is the current status of the projects registered under RERA and the states or YT which are yet to notified RERA or yet to launch the website. After the act became the law in 2016, all the states and UT were asked to notified the law in their assembly within six months and establish a regulatory body by May 2017. However, many states have failed to meet both the deadlines.
- Real estate industry is a very capital-intensive industry, RERA ask the developer to block 70% of the money into escrow account and can only be withdrawn in accordance with work done. This rule restricts the developer from expanding his business as he will not have as many funds as he may require to expand the business.
- After the implementation of RERA the number of launches of real estate project in the country has decreased, because of clearance that are the developer need to get and also their money is block in escrow account, they thus does not have enough liquidity to purchase new land for new projects and have to wait until their ongoing projects get the clearance certificate and they can withdraw the money from escrow account, this has hamper the real estate sector in many ways.
- The price which were expected to become stable or go down, after the implementation of RERA has actually gone up, because now the developer has to sell the property at carpet area and so they have increased the per square f price of the property. Also, the broker and real estate agent have to register under RERA and have to pay respective fees, their brokerage fees have also gone up.
- The developer has to take care of all the structural defects for 5 years, so developer will also try to cover that cost from the cost of the property and so the price of the property has gone up.
- Due to higher penalties on missing the deadline of completing the project, developer tends to write a completion date much longer than the actual in order to be safe. This also give time to developer to perform the construction activity slowly when they do not have enough money to continue with the projects. Buyers may get misguided due to the completion date given by the developer.

### **RECOMMENDATION AND SUGGESTIONS**

- Provision for punishment should be intact in all states, according to central RERA imprisonment upto 3 years or fine to the amount of total estimated cost of the project or both is applicable to developer, buyer, and real estate agent, whosoever does not comply to rules and regulation. But except kerala all other states and UT have added a clause to compound the offence to avoid imprisonment.
- Currently the law states that 10% advance is taken when signing a sale agreement, but no further clarification is made on payment of the rest 90% of the payment. Gujarat and Maharashtra have linked all the payment instalments with the stages of construction. Similar model should follow in central RERA law and all the states should be notified to link the payment schedules with the stages of construction.
- The percentage of the amount that should be deposit in escrow account should be reduce to40% - 60%, this will give more cash to developer on hand to invest in different project and the growth of the market will not be sluggish. If the demand exceeds the supply than the rates of the real estate property will increase and may go out of the reach of the middle class people. And also, states should not allow to dilute this clause.
- Structural defects should be clearly defined in the central law. Some states have diluted the clause by removing the DEFECT LIABILITY word from the clause, and hence make developers less vulnerable to

the trouble from the members after they hand over the project.

- According to RERA Act that any change to the plan, design or anything should be done after getting the permission of the 2/3rd allottees. But this same law does not specify the time by which the allottees should collectively come to a conclusion on allowing the developer to do any alteration. This may lead to the delay in the construction of the project. Any such delay which is out of control of the developer should be noted at correspondence time and should be extended for the completion of the project.
- The RERA Bill should act as a support to the real estate industry, the biggest issue in this industry is always about Liquidity, RERA should provide incentive to REIT and pension funds to invest in the real estate projects. By this way industry will always be available with the cash and thus developers will be encouraged to expand their business. All the legal complications or barriers should be abolished through this act.
- Set up the IT network to monitor all the projects register under RERA and for quick redressal of the complaints. as far as possible.
- Land title insurance should be available to the developers, the primary issue in this sector is land dispute. By providing land title insurance the developers can be assured about the ownership of the land which plays a vital role in documentation procedure.

### CONCLUSIONS

The year 2021 was slated to be a year of recovery, and the confidence was seconded by the vaccination drive rolled out by the Union Government. However, the recent upsurge in various pockets of India (especially Maharashtra) has compelled the investor community to remain in a cautious mode. The availability of credit for the real estate sector has emerged as one of the key factors hampering the expansion. The already uncertain environs fueled by the recent resurgence of the pandemic have compelled the financial institutions to avoid risky investments. The real estate sector has been among the sectors nastiest hit by the universal economic recession, which together with high interest rates in the countenance of continual inflation and holdups in securing obligatory government approvals, has kept suspicious home purchasers absent for the last couple of years (G.S. Popli et al, 2013). The immense disparity between the decelerate cycles of then and now is that, nowadays, its buyer's feelings issue. Developers have more admittance to diverse sources of assets now but consumers just don't desire to buy. After real state bill 2016, the small sets of optimistic developments gradually flowing into the economy have also started creating curiosity amongst customers. Some giant developer have recently observed an improving status in terms of demand of real estate in some selected cities.

The government of India is also loyal to the real estate sector. The central ministry granted the 100 smart cities project in India; the government has also elevated foreign direct investment (FDI) frontiers to 100% for large integrated townships and other real estate projects together with special economic zones (SEZs). It was necessary that some type of discipline is injected in real estate sector so that they can help government in fulfilling the dream of giving house to every Indian. Even from the developer point of view this act was necessary so that they do complete projects timely and does not face any judicial difficulties and also become more agile before launching the projects. There is a benefit to the buyer as this new act has become the trust bridge between buyer and developer. But there are some issues which need to be addressed and also the scope of this act should be modified as it can become more business friendly to the sector. There are some challenges which are faced by various stakeholder due to implementation of this act. Buyers should be made aware about their rights; this can bring more transparency to the transaction. RERA add a greater accountability to the developer as they have to deliver project on time and with the said quality and size of the unit. Some changes to this act can make this act a transformation tool of real estate sector.

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**“YES FOR SHARING” “NO FOR LEARNING”: USAGE OF SOCIAL MEDIA IN ACADEMICS****Dr. Sarika Sagar**

Department Of Bammc, Satish Pradhan Dnyanasadhana College

**ABSTRACT**

*Social media refers to various websites and applications that enable the users to share the content in terms of messages or pictures or audio video etc. through various social networking sites. The most commonly used social media sites are WhatsApp, Facebook, Instagram, twitter etc. A common observation about these platforms is that there is a lot of information sharing done through these platforms but very rarely there is learning done by students. The paper concludes that students are well versed in using social media but they don't want to study using social media as they feel, using social media platforms for studies leads to distraction and lack of concentration. Still students have a feeling that the traditional method of studies is far better than the usage of social media.*

*Keywords: Sharing, learning, social media*

**INTRODUCTION**

Social media or social networking sites is an international trend and is spread globally. Over the years the social networking sites have evolved into platforms where people create content, share content, bookmark those contents. The most prominent usage of social media is by students. The major reason for usage of social media is to share information like notes, study material pictures, homework assignment projects etc. The other reason for usage of social media is to be connected with fellow learners and with their old friends.

**Objectives**

1. To study the most frequently used social media platform
2. To understand which platform is the most used platform for the study
3. To know if students can learn on social media.

**REVIEW OF LITERATURE**

1. **NurulSyazwani** ,et.al(2013) in the research paper suggest that social media deals with online interaction where people interact build, share and change their ideas regarding any information. Engaging ourselves in social media has become an important activity as it is beneficial and leads to enhanced communication, social connection and even enhances technical skills.
2. (Mensah, 2016)in the paper states that abnormal use of social media platforms by students is an issue if the students are educated to use these platforms effectively they would turn out to be boon for educational purposes which would eventually result in the positive impact of the students performance.
3. P.S.Jeesmitha (2019) in the research paper studies the effect of social media on youth . to understand the attitude of youth about the usage of social media on youth
4. Hakim Khalid Mehraj,et.al;(2014)in his research paper talks about various types of impact with which social media is affected be it individual, family and society .The article is trying to establish a relationship about how social media has brought together many families and the family members who were far off.
5. (Amankwaa, 2016)the study implored a qualitative approach of assessing these impacts it clearly indicates that social media is widely used by students of higher institutions and that the participants support the idea that social media contribute a significant quota to the development of their academic life
6. (MuiJoo, 2017) The results show that social media like Facebook brings positive impact towards family members. It helps to build a better and harmonic relationship in the society and improved communication among the society.
7. (Ogwueleka, 2018) The paper states that there is a relationship between time spent by students and their academic performance. It very clearly signifies that social media does not have any significant impact on the students' performance. it is also clearly stated that gender does not play any role in usage and activities.

**STATEMENT OF PROBLEM**

A lot of studies have been conducted to study the impact of E –learning on learners. The time spent by learners on social media ,but no study of this sort has been done where students are willing to share information on

social media but unwilling to study through social media as they feel that there is a lot of interference when they study thereby leading to lower concentration.

**RESEARCH METHODOLOGY**

<b>Universe</b>	Students of BMS
<b>Sampling method</b>	Convenience method
<b>Sample size</b>	120 BMS students
<b>Method of data collection:-</b>	
<b>Primary method</b>	Structured questionnaire using google form
<b>Secondary method</b>	Research papers / Articles
<b>Data analysis and technique</b>	Chi square test

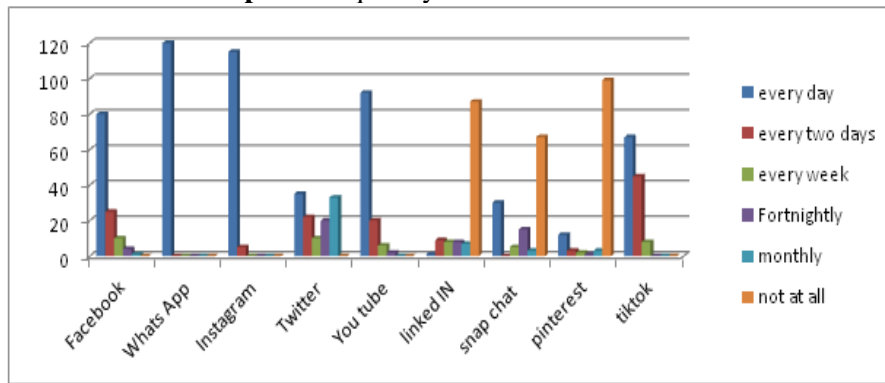
**Data analysis and Interpretation**

**Table 1: Gender and Preference**

	Girls	Boys	Total
<b>Yes</b>	45	75	120
<b>No</b>	0	0	0
<b>Total</b>	45	75	120

A total of 120 students have been selected for the purpose of study, of which 45 are girls and 75 are boys.

**Graph: 1** frequently used social media sites



**Interpretation**

As is evident from the chart the most likely used social media is Facebook followed by Instagram. It's very clear from the chart that Facebook, WhatsApp, Instagram, YouTube are being used every day by students

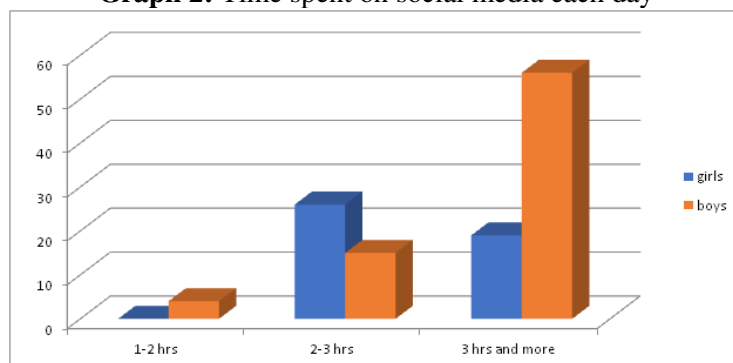
**Analysis :** p-value less than that of 0.05 indicates significance of association between frequency of use and different social media.

**Table 2: Time spent on social media each day**

	1-2 hrs		2-3 hrs		3 hrs and more	
	Count	Percent	Count	Percent	Count	Percent
<b>Girls</b>	0	0.00	26	63.41	19	25.33
<b>Boys</b>	4	100.00	15	36.59	56	74.67
<b>Total</b>	4	100	41	100	75	100

chi-Square test value=18.885, p-value=0.000

**Graph 2: Time spent on social media each day**

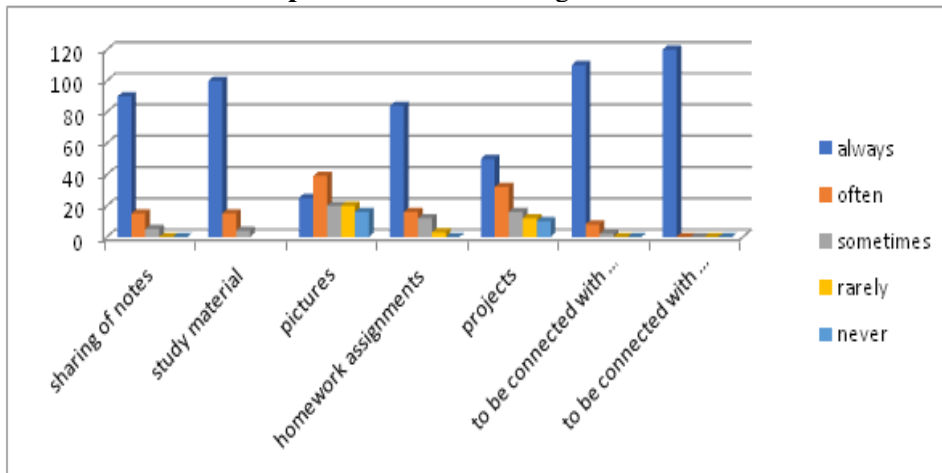


**Interpretation:** Of the 120 students surveyed its quite evident that boys spend more than 3hours and more, Maximum girls are seen spending around 2-3 hours daily on social media

**ANALYSIS**

P-value less than that of 0.05 indicates significance of association between Gender and time spent on social media. It is observed that proportion of male is significantly more than female who are spending 3 hrs and more on social media.

**Graph 3: Reasons for using social media**



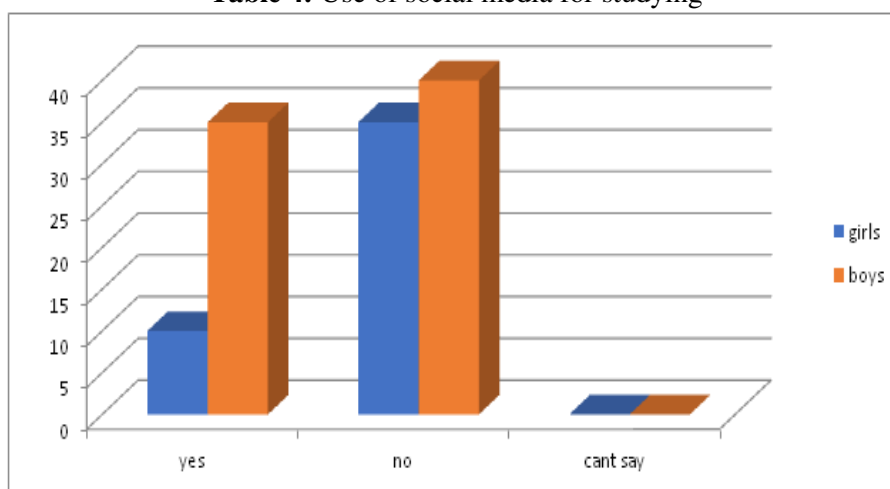
**INTERPRETATION**

the above table very clearly signifies that majority of the respondents use social media to be connected with college friends, or to be connected with school friends, for sharing of notes, or passing on the study material or homework assignments. As can be seen social media is being used for sharing purpose. Very few respondents said that they use social media for sharing of pictures etc.

**Table: 3** Use of social media for studying

	yes	no	cant say
girls	10	35	0
boys	35	40	0
chi-Square test value=7.117, p-value=0.007			

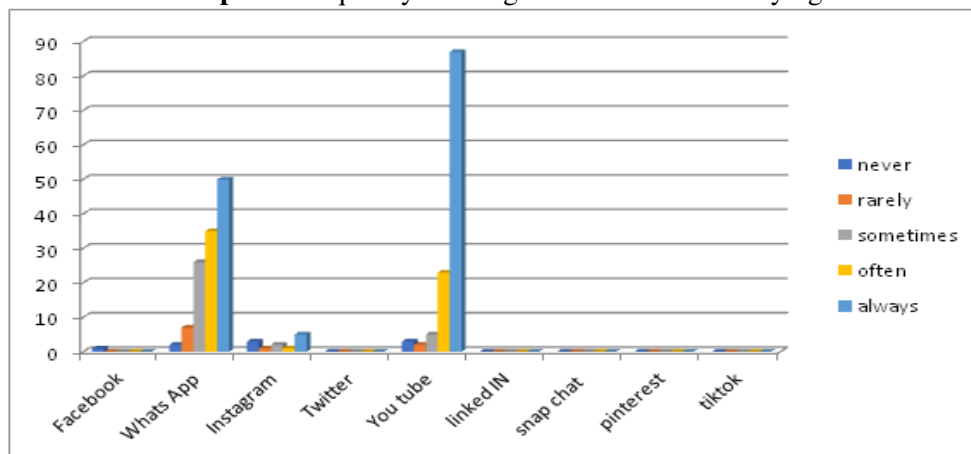
**Table 4:** Use of social media for studying



**INTERPRETATION**

As can be seen from the graph most of the respondents studied very clearly say that they don't use social media for studying.p-value less than that of 0.05 indicates significance of association between Gender and response to social media can be used to study. Girls are significantly saying no.

**Graph 5:** Frequency of using social media for studying



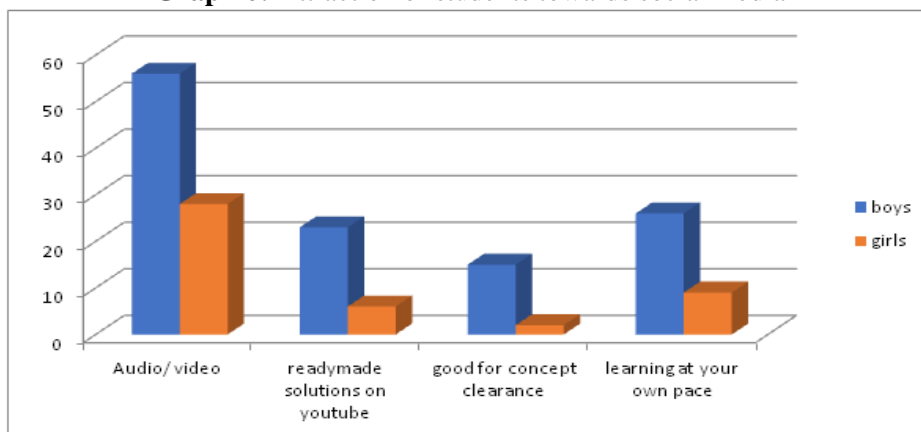
**INTERPRETATION**

Though a lot of social media sites are present the mainly the social media site used by respondents is WhatsApp and YouTube. Facebook, Instagram, LinkedIn, Pinterest, are rarely used by respondents.

**Table 5:** Attraction of students towards social media

	Boys		Girls	
	Count	%	Count	%
Audio/ video	56	46.7%	28	62.2%
Readymade solutions on Youtube	23	19.2%	6	13.3%
Good for concept clearance	15	12.5%	2	4.4%
Learning at your own pace	26	21.7%	9	20.0%
chi-Square test value=4.293, p-value=0.231				

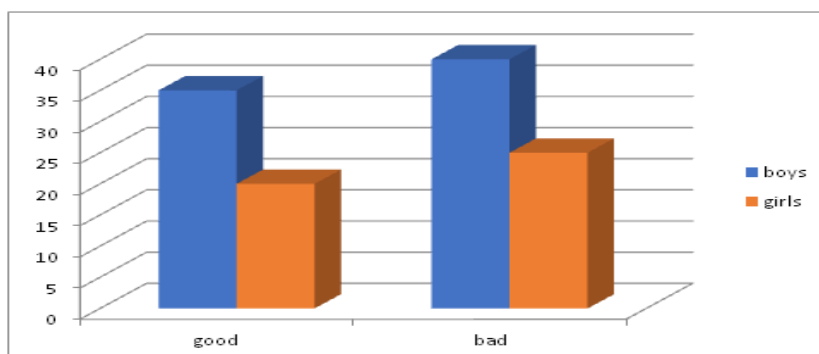
**Graph 6:** Attraction of students towards social media



**INTERPRETATION**

**Analysis:** p-value greater than that of 0.05 indicates no significance of association between Gender and different social media.

Social media and learning



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Interpretation: From the graph its quite evident that majority of the students have said that social media cannot be use for learning

**CONCLUSIONS**

1. It can be concluded that Facebook, WhatsApp's, Instagram are the most commonly used social media apps followed by Youtube.
2. From the study it is clearly evident that boys are the maximum users of social media app and use them for more than 3 hours every day.
3. Major use of social media is for being connected to their old friends or to be connected to their college friends or for sharing of notes or homework assignments
4. Whether social media can be a good way to study, most of the girl respondents studied said that they would not prefer it and boys too were not too keen on using of social media for studies.
5. it is also observed that majority of the respondents use Youtube for the study as the audio video plays a significant role for understanding of the concept followed by ready made solutions which they get on Youtube

**SCOPE FOR FURTHER RESEARCH**

The researcher will further try to analyses the reasons for sharing and not sharing with Mann-Whitney U test. Also study can be done to understand how each type of social media can be used for learning.

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**A STUDY ON THE IMPACT OF DIGITAL MEDIA ADVERTISEMENTS ON THE GROWTH OF FANTASY SPORTS IN INDIA****<sup>1</sup>Ms. Sarita Gopinath Nair and <sup>2</sup>Dr Shraddha Mayuresh Bhome**<sup>1</sup>Research Scholar and <sup>2</sup>Research Supervisor/ Guide, Shri JJT University, Rajasthan**ABSTRACT**

*Fantasy Sports refer to online gaming where users participate in various virtual sporting contents that emulate real- world conditions of the game. In the past two decades there has been a growth in Organizations that provide a platform for users to participate in various sports of their choice. The early excitement in 2008 was in cricket and Indian Premier League (IPL) matches .The growth in internet reach across India has led to wide acceptance of Fantasy Sports in Tier II and III cities too. Digital advertising refers to the communication made by the company to advertise and promote the brand using various online platforms and digital channels like social media apps, blogs etc. Over 20 million people play Fantasy sports in India and it is expected to reach 150 million in the year 2022.*

*Keywords: Fantasy Sports, digital media, advertisements*

**INTRODUCTION**

According to Kotler’s definition, advertising is “any paid form of non-personal presentation and promotion of ideas, goods and services through mass media such as newspapers, magazines, television or radio by an identified sponsor”

Fantasy sports allow users to create their own teams with their favorite players. Digital media bridges the gap between players and fans. It influences how fans think, see and interact with sports team and players. According to India Social Media Statistics 2021, Indians on an average spend 2,25 hours daily on social media and the number of internet users in India has grown to 624 million. A report by NITI Aayog, estimates the potential of Fantasy Sports Industry to attract more than 10000 crores in FDI in the coming years. According to an article in ForbesIndia.com Ace2three spent close to Rs150 crore on digital advertising in the year 2019.

**LITERATURE REVIEW**

(Fu & Chen, 2012) According to the authors study, 40% of customers are highly influenced by positive blog advertising which results in a purchase. They have used the Elaboration Likelihood Model to study the motivational factor of consumer involvement. 176 undergraduate students were the sample size where focus group interviews were used to study the impact of blog advertising. They suggest that organizations can use blog advertising to communicate as well as influence consumers.

(Thamaraiselvan, Janarathanan, Balasubramanian, & Manickavasagam, 2014)The authors have attempted to study the perception of Indians towards various social media websites. According to them 3 major negative beliefs towards social media advertisements is materialism, falsity and value corruption. LinkedIn is considered to be with high product information, Twitter and blogs were more used for a high hedonic pleasure, perception towards You Tube advertisements were more negative and Facebook was found to collect more information of the users and also curated advertisements for promoting product attractiveness were advertised.

(Kotler & Keller, 2006)According to the authors Internet advertising has a huge advantage as it reaches maximum number of customers within a short period of time and also provides an opportunity for two –way communication with the prospects. Organizations can use internet for customized offering and send advertisements, coupons etc based on customer profiling which will definitely improve the process and save money too.

**RESEARCH OBJECTIVES**

- To understand the impact of digital media advertisements of Fantasy Sports Organizations in increasing awareness of the sport
- To find the most preferred media vehicle of the respondents with reference to the advertisements of Fantasy Sports Organizations.

**HYPOTHESIS**

H0- There is no impact of demography on choice of digital media as a media vehicle

H1- There is impact of demography on choice of digital media as a media vehicle

**RESEARCH METHODOLOGY**

**Primary data-** Questionnaire method was used to collect primary data

Data analysis was done using Ms. Excel and Chi-square test.

**Secondary data** – Journals, press articles and websites.

**SCOPE**

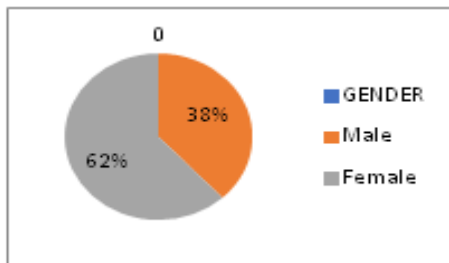
The study is mainly to understand the overall impact of digital media advertisements of Fantasy sports organizations. The study does not include the cumulative impact of advertisements using different media vehicles. There is further scope of understanding impact of individual digital media campaigns.

**LIMITATIONS OF THE STUDY**

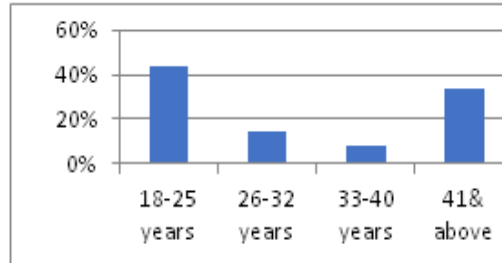
The study is limited to respondents majority residing in Mumbai and Thane and sample size is only 119. The study is limited to only the awareness of digital media, further study needs to be done to see the impact on purchase behavior of the respondents .

**DATA ANALYSIS**

**GENDER (Graph1)**

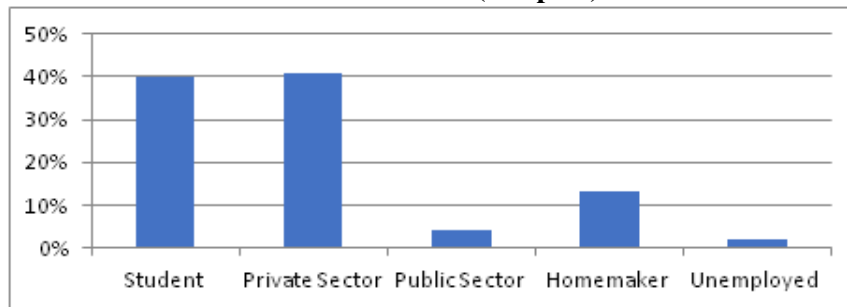


**AGE (Graph 2)**



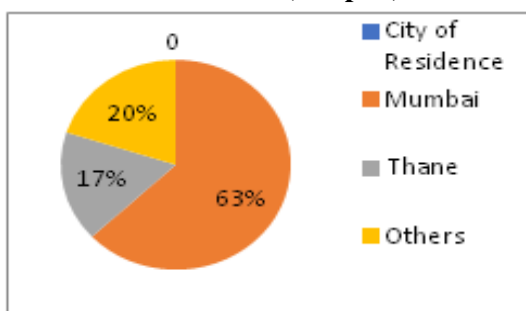
- 62% of the respondents were females and 38% were males
- 44% of the respondents were from the age group of 18-25 years, 14% from the age group of 26- 32 years, 8% from 33-40 years and 34% from the age group of 41 years and above

**OCCUPATION (Graph 3)**

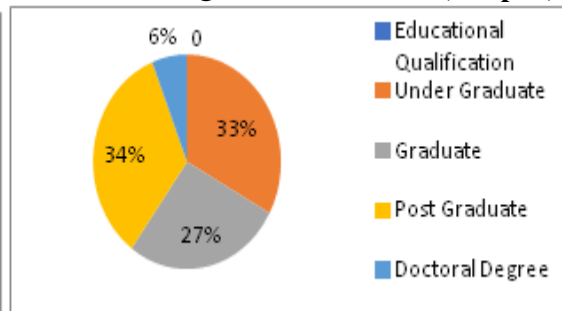


- 40% of the respondents were Students, 41% employed in Private Sector, 4% in Public Sector, 13% are Homemakers and 2% Unemployed.

**CITY OF RESIDENCE (Graph4)**

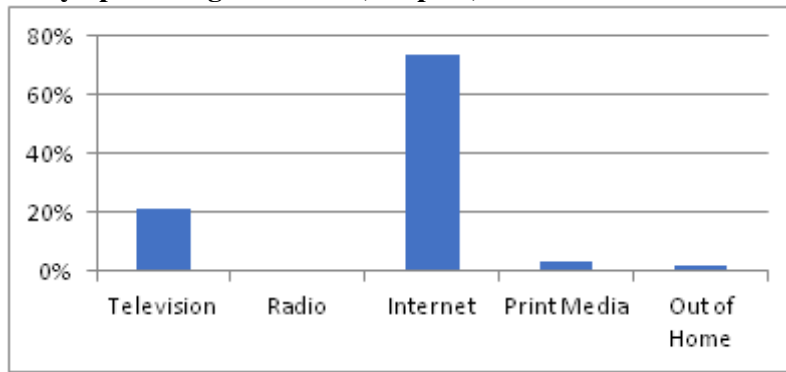


**EDUCATIONAL QUALIFICATION (Graph5)**



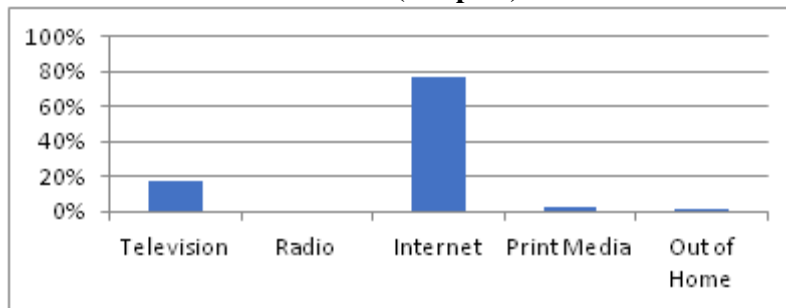
- 63% of the respondents are from Mumbai, 17% from Thane and 20% from other parts of the country.
- 33% of the respondents are Undergraduates, 27% are Graduates, 34% are Post Graduates and 6% have a Doctoral degree.

**Advertisements of Fantasy Sports Organizations (Graph 6)**



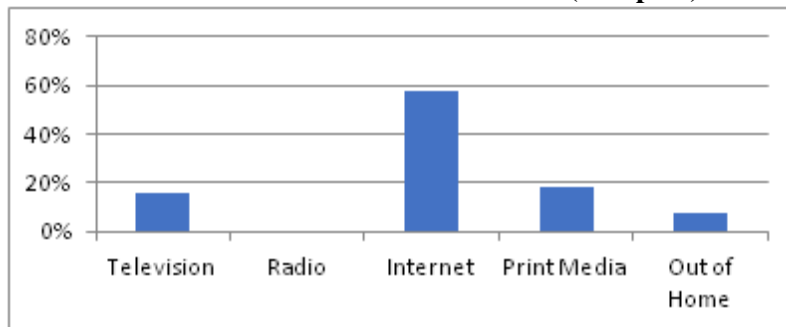
- 74% of the respondents have come across advertisements of Fantasy Sports on Internet, 21% through Television advertisements, 3% from Print media advertisements, 2% from Out of Home advertisements and none for Radio advertisements.

**PREFERRED MEDIUM OF ADVERTISEMENTS (Graph 7)**



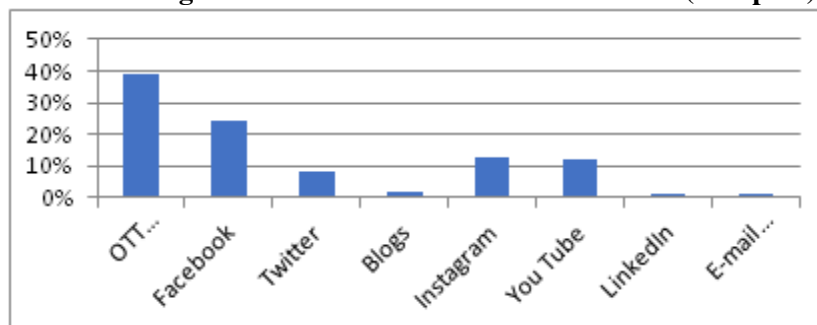
- With reference to the preferred media choice, 77% of the respondents prefer Internet, 18% prefer Television, 3% prefer Print Media, prefer Out of Home advertisements and none preferred Radio advertisements.

**Most Trusted Medium of Advertisements For Purchase Decisions ( Graph 8)**



- 58% of respondents trust Internet advertisements while making a purchase choice, 18% trust Print Media advertisements, 16% trust Television advertisements, 8% Out of Home advertisements whereas none of the respondents chose Radio advertisements

**Preferred Digital Media Vehicle For Advertisements ( Graph 9)**



- Among the preferred digital media vehicle for advertisements, 39% respondents prefer OTT platforms, 24% prefer Facebook, 8% of Twitter, 2% prefer Blogs, 13% prefer Instagram, 12% prefer You Tube advertisements, 1% prefer LinkedIn and Email advertisements.

**Hypothesis**

H0- There is no impact of demography on choice of digital media as a media vehicle

H1- There is impact of demography on choice of digital media as a media vehicle

		According to you, which type of advertising channel is the most preferred means of advertising to increase awareness of Fantasy Sports				
Gender		Internet (social media and websites)		Television		Total
Female		61		11		72
Male		30		11		41
Total		91		22		113

χ <sup>2</sup> Tests						
		Value	df	p		
χ <sup>2</sup>		2.22	1	0.136		
N		113				

- Degree of Freedom is 1 and at 5 % level of significance our calculated χ<sup>2</sup> is 2.22 which is less than the table value of χ<sup>2</sup> is 3.841. of Hence we fail to reject H0

		According to you, which type of advertising channel is the most preferred means of advertising to increase awareness of Fantasy Sports				
Age		Internet (social media and websites)		Television		Total
18-25		39		10		49
26-32		13		2		15
33-40		7		3		10
41& above		32		7		39
Total		91		22		113

χ <sup>2</sup> Tests						
		Value	df	p		
χ <sup>2</sup>		1.15	3	0.764		
N		113				

	According to you, which type of advertising channel is the most preferred means of advertising to increase awareness of Fantasy Sports			
Age	Internet (social media and websites)		Television	Total

Degree of Freedom is 3 and at 5 % level of significance our calculated  $\chi^2$  is 1.15 which is less than the table value of  $\chi^2$  is 7.815. of Hence we fail to reject H0

	According to you, which type of advertising channel is the most preferred means of advertising to increase awareness of Fantasy Sports			
Educational Qualification	Internet (social media and websites)		Television	Total
Doctoral Degree	7		0	7
Graduate	21		11	32
Post Graduate	33		5	38
Undergraduate	30		6	36
Total	91		22	113

$\chi^2$ Tests				
	<b>Value</b>	<b>df</b>	<b>p</b>	
$\chi^2$	7.37	3	0.06	1
N	113			

Degree of Freedom is 3 and at 5 % level of significance our calculated  $\chi^2$  is 7.37 which is less than the table value of  $\chi^2$  is 7.815. of Hence we fail to reject H0

	According to you, which type of advertising channel is the most preferred means of advertising to increase awareness of Fantasy Sports			
Occupation	Internet (social media and websites)		Television	Total
Homemaker	9		5	14
Private Sector	40		8	48
Public Sector	3		1	4
Student	37		8	45
Unemployed	2		0	2
Total	91		22	113

$\chi^2$ Tests					
		Value	df	p	
$\chi^2$		3.24	4	0.518	
N		113			

- Degree of Freedom is 4 and at 5 % level of significance our calculated  $\chi^2$  is 3.24 which is less than the table value of  $\chi^2$  is 9.488. of Hence we fail to reject H0

**CONCLUSIONS**

- There is no impact of demography and choice of advertising medium for Fantasy Sports Organization.
- Internet is the preferred medium for 77 % of the respondents and also the medium which has helped to increase awareness of Fantasy Sports Organization. 44% of the respondents were from the age group of 18-25 years and 40% are students.
- 58% of the respondents trust information available on Internet while making a purchase decision.
- In terms of digital advertisements, 39 % of the respondents prefer OTT platforms followed by 24% of respondents preferring Facebook advertisements.
- It was found that Radio advertising had no impact on either increasing awareness or helping in purchase decisions. Print Media too had very little impact.

**RECOMMENDATION**

- Internet penetration has increased in India, hence using digital media advertisements will help Fantasy Sport organization to a cost effective method of reaching consumers.
- Digital media has an option to curate advertising message which makes it more personal and will appeal to customers.
- People spend more time online now so increasing advertising spends on digital media will lead to better reach.

Digital media is growing with more platforms which engage consumers in different ways. Technology is the future and hence all organizations have to work on new methods to reach their consumers. There is further scope to understand how different apps and platforms appeal to the youth. Fantasy Sports is growing in India and understanding the scope of individual media and its impact will help them plan their campaigns more effectively.

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<https://www.forbesindia.com/blog/storyboard/storyboard-gaming-and-esports-brands-hooked-to-ads-spend-over-rs-1000-crore-in-2021/>

**MORAL COMMITMENT THROUGH HIGHER EDUCATION****<sup>1</sup>Dr. Sanjay Jagtap and <sup>2</sup>Dr. Shrinivas V. Joshi**<sup>1</sup>Joint Director, Konkan Region, Higher Education, Panvel, Raigad<sup>2</sup>Principal, G.E.S.'s Arts, Commerce & Sci. College, Shriwardhan, Raigad**ABSTRACT**

*The financial market crisis that began in early 2007 is almost unprecedented in its impact, having resulted not only in losses in markets and for financial institutions, but also in an erosion of public confidence in the financial sector and among the institutions themselves across the industrialized world.*

*Improving the operating environment for education especially higher education which calls for a shift in the role of the government from managing the administrative aspects of higher education institutions to becoming an architect of education standards and regulations including improving and monitoring the quality of academic program, establishing accreditation standards and procedures, ensuring equity and coordinating a system with multiple players and multiple pathways to learning.*

**I) INTRODUCTION**

The subprime mortgage crisis and the ensuing credit crunch, combined with rising inflation worldwide and the consequent slowdown in demand in many advanced economies, has engendered significant uncertainty about the short-term outlook for the world economy. Global growth is slowing, and it is not yet clear when the effects of the present crisis will subside. The financial market crisis that began in early 2007 is almost unprecedented in its impact, having resulted not only in losses in markets and for financial institutions, but also in an erosion of public confidence in the financial sector and among the institutions themselves across the industrialized world. In the meantime, rising energy and commodity prices are having a dual effect on emerging and developing economies; on the one hand, boosting growth; on the other hand creating inflationary pressures that raise the basic cost of living, thus poverty levels.

After several years of rapid and almost unhampered growth, the global economic landscape is changing. Rising food and energy prices, a major international financial crisis, and the related slowdown in the world's leading economies are confronting policy makers with new economic management challenges.

**II) NEED OF THE STUDY**

In order to meet the global challenges there is the need of following global competitiveness, which can only be achieved through right university education.

- 1) **Institutions:-** The institutional environment forms the frame work within which individuals, firms, and government interact to generate income and wealth in the economy. The institutional framework has a strong bearing on competitiveness and growth. It plays a central role in the ways in which society's distribute the benefits and bear the costs of development strategies and policies, and it influences investment decisions and the organization \ of production.
- 2) **Infrastructure:-** Extensive and efficient infrastructure is an essential driver of competitiveness. It is critical for ensuring the effective functioning of the economy, as it is an important factor determining the location of economic activity and kinds of activities or sectors that can develop in a particular economy. Well-developed infrastructure reduces the effect of distance between regions, with the result of truly integrating the national market and connecting it to markets in other countries and regions.
- 3) **Goods market efficiency:-** Countries with efficient goods markets are will positioned to produce the right mix of products and services given supply and demand conditions, as well as to ensure that these goods can be most effectively traded in the economy. Healthy market competition, both domestic and foreign, is important in driving market efficiency and thus business productivity, by ensuring that the most efficient firms, producing goods demanded by the market, are those that thrive.
- 4) **Labour market efficiency:-** The efficiency and flexibility of the labor market are critical for ensuring that workers are allocated to their most efficient use in the economy, and provided with incentives to give their best effort in their jobs. Labour markets must therefore have the flexibility to shift workers from one economic activity to another rapidly and at low cost, and to allow for wage fluctuations without much social disruption.

### III) SIGNIFICANCE OF THE STUDY

- 1) **Financial market sophistication:-** The present global financial crisis has highlighted the critical importance of financial markets for the functioning of national economies. An efficient financial sector is necessary to allocate the resources saved by a nation's citizen as well as those entering the economy from abroad to their most productive uses. It channels resources to the entrepreneurial or investment projects with the highest expected rates of return, rather than to the politically connected. A thorough assessment of risk is therefore a key ingredient.
- 2) **Technological readiness:-** This pillar measures the agility with which an economy adopts existing technologies to enhance the productivity of its industries. Therefore information and communication technologies access and usage are included in the pillar as essential components of economies' overall level of technological readiness.
- 3) **Market size:-** The size of the market affects productivity because large markets allow firms to exploit economies of scale. Traditionally, the markets available to firms have been constrained by national borders. In the era of globalization, international markets have become a substitute for domestic markets, especially for small countries.
- 4) **Business sophistication:-** Business sophistication is conducive to higher efficiency in the production of goods and services. This leads, in turn, to increased productivity, thus enhancing a nation's competitiveness. Business sophistication concerns the quality of a country's overall business networks as well as the quality of individual firms' operations and strategies.
- 5) **Innovations:-** The last pillar of competitiveness is technological innovation. Although substantial gains can be obtained by improving institutions, building infrastructures, reducing macroeconomic instability, or improving the human capital of the population, all these factors eventually seem to run into diminishing returns. The same is true for the efficiency of the labor, financial, and goods markets. In the long run, standards of living can be expanded only with technological innovation.

### IV) OBJECTIVES

- 1) To increase higher labours efficiency in the market.
- 2) To adopt advance technology for enhancing productivity.
- 3) To develop the Business sophistication for Nation's competitiveness.
- 4) To create the innovation attitude towards technologies.

### V) RESEARCH METHODOLOGIES

Researches analyze and criticizes the data through observations, schedule and Govt. publications.

**There are a number of issues involved in strengthening India's higher education system which needs to be addressed immediately. They are as follows:-**

- 1) Make the education system as a whole more responsive to market needs.
- 2) Ensure expanded access to education that fosters critical thinking and learning skills for all, not just the elite.
- 3) Correcting teaching and learning processes. The learning materials have to be revised to ensure consistency between the skills taught in primary and secondary education and the needs of the knowledge economy introducing material and methods to teach students how to learn rather than stressing occupation specific knowledge.
- 4) Enhancing the quality of primary and secondary education including tackling issues related to quality and relevance, with special emphasis on ameliorating teacher vacancies and absenteeism and reversing high dropout rate.
- 5) Aising there quality of all higher education, not just a few world class ones such as IITs and IIMs
- 6) Reforming the curricula of tertiary education institutions to include skills and competencies for the knowledge economy- (Communication skills, problem solving skills, creativity and team work) that do meet the needs of the private sector also.



**VI) FINDINGS OF THE STUDY**

- 1) Improving the operating environment for education especially higher education which calls for a shift in the role of the government from managing the administrative aspects of higher education institutions to becoming an architect of education standards and regulations including improving and monitoring the quality of academic program, establishing accreditation standards and procedures, ensuring equity and coordinating a system with multiple players and multiple pathways to learning.
- 2) Embracing the contribution of the private sector in education and training by relaxing bureaucratic hurdles and putting in place better accreditation systems for private provider of education and training.
- 3) Restructuring higher education is a world-wide phenomenon. The USA, the UK, Australia, China, Pakistan etc. either have restructured or are restructuring their respective higher education systems with the object to match their systems in order to negotiate higher education under GATS regime. For example, Australia/ The USA, the UK, Canada, New Zealand are restructuring higher education for marketing higher education for marketing higher education as commodity and services with their prospective buyer- students from India. China and many other developing countries. For this, the USA has major plans for investment in higher education and invested \$ 134 billion in higher education over the next 10 years; the JK has injected a new dynamism in higher education sector through competition and incentives performance-based funding for teaching and research and portable students’ aids ). China has undertaken a package of comprehensive reforms in higher education for over last two decades and has looked education.. science and technology as the strategic driving forces of sustainable economic development and has already opened door to private universities and they are working good jobs. In Australia government funding has been significantly enhanced along with increased provisions for subsidized loans and scholarship for students and also quality audit and control mechanisms. Even Pakistan replaced her U6C by the Higher Education Commission (2002) and increased public funding in higher education from Rs.3.8 billion on 2002 to Rs.33.7 billion in 2007 and has envisaged bringing in transparency and accountability, recurrent funds to the universities on the basis of a new finding formula. Therefore, the general conclusion is: though primary and secondary education is important, it is the quality and size of the higher education system that will differentiate a dynamic economy from a marginalized one in the global knowledge based economy. Enormous cross country data reveal that national economic growth and growth in quality higher education bear a high correlation.
- 4) The rapid growth of private institutions and deemed universities has created concern about equity, quality, exploitation, distribution of learning across disciplines, transparency and public accountability. However, students and parents expect much and also pay much for purchasing better education but finally many of them become frustrated for getting mediocre services, and unemployable skills as these institutions fail to give guarantee as generally done by the private sector corporate houses as profit as well as quality are integrated in corporate culture.
- 5) Accreditation mechanism is not a daily menu in the universities and the affiliated colleges. Evaluation by external body like NAAC looks fearful and it is never a professional outlook that evaluation, accreditation and grading are the stimuli to growth. The system likes to keep its information system hidden and fears self assessment and display the self of the system to the public. Naturally, accountability is almost a nonentity in higher education institutions. As of now only 31% of the universities and 9% of the college are accredited by NAAC.

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**A STUDY ON STRESS FACED BY TEACHERS DUE TO HYBRID TEACHING****Sadhana Chhatlani**

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**ABSTRACT**

*With the spread of COVID-19 pandemic the students were deprived of teachers and academic instructions. This scenario demonstrated a significant amount of learning loss with respect to knowledge, skills, and competencies on the part of students which further led to stress among both government and private education institutional teachers. It is evident that the future of teaching after the epidemic has turned out to be difficult, ambiguous, and dependent on governmental decisions. The paper is an attempt to analyze the difficulties confronted by the teachers in educational sector at all levels which led to stress affecting their personal life and productivity at work place. The pandemic has adversely impacted the personal lives of teachers which made it impossible for them to shoulder their dual responsibilities. The paper is an attempt to pivot lenses on the hurdles that teachers come across due to hybrid teaching (that is managing students online and off line in a classroom) after the reopening of educational institutions and suggesting ways to overcome such occupational stress due to hybrid teaching. The research is empirical in nature, based on primary data and secondary data both. Data was collected from the sample of 374 teachers from Thane District through random sampling. It was observed that Hybrid teaching was a challenging task reconciled by the teachers on the reopening of government and private educational institutions during post pandemic. The level of occupational stress varied from teacher to teacher depending on selective parameters. It is also found that teachers who would manage to cope up with occupational stress and adapt themselves with the upcoming demands put forth by the educational institutions are able to survive in this sector others are forced to switch their profession for their survival.*

*Keywords: Teachers, COVID-19, educational institutions, stress, students.*

**INTRODUCTION**

The 2020-2021 scholastic years was not normal throughout the world. Later cross country educational institutions were terminated throughout the spring of 2020, educational institutions returned with the fall utilizing mixes of face to face, half and half, and remote learning models. Instructors needed to adjust to unforeseen conditions, educating in extraordinary ways, utilizing coordinated and non concurrent guidance, while additionally being tested to set up associations with understudies, families, and partners. Wellbeing concerns included with the existing blend as certain educators returned to face to face instruction during the stature of the pandemic. Thus, educators' degrees of stress and burnout have been high all through these uncommon pandemic occasions, raising worries about a likely expansion in instructor turnover and future instructor deficiencies.

A larger proportion of teachers approaching retirement age reported having considerable leaves or even retired during COVID-19 because of overwhelming consequences which forced them to adapt the modern technology. This resulted in great loss of experienced teachers. Most teachers had to change instructional mode at least once during the year which would recalibrate the teachers to divide their teaching time between interactive sessions, administrative tasks, engaging students for pedagogical teaching. This scenario demanded more flexibility and time from the teachers leading to increased probability of considering leaves.

It was observed that many educational institutions are encouraging hybrid method of learning, this has exposed many teachers with physical, mental, psychological stress. Teacher's turnover is often bad for students. Even if teachers do not leave, higher levels of job dissatisfaction due to decrease in pay and increase in job responsibilities and intentions to leave could affect teachers effectiveness and could harm students' academic progress.

The educational institutions are now open considering health concerns of the students and teachers while trying to minimize school disruptions. According to the government protocols measures are taken by the colleges to set up vaccine drives within college premises for students above 18yrs of age. Approval of a COVID-19 vaccine for children under 12 would allow a much larger share of the school-age population to get vaccinated.. In the meantime, we should work together to control community spread and facilitate a supportive work environment to help teachers navigate the uncertainty of yet another school year in the pandemic.

**REVIEW OF LITERATURE**

**1. Andy Hargreaves, 2021, What the COVID-19 pandemic has taught us about teachers and teaching, Journal of the Royal Society of Canada's Academy of Science, Volume 6, Number 1.**

The paper highlights that children are deprived of teachers and instructions due to online teaching so a great deal of learning is lost. The author examines how learning can take place without teaching, as the COVID-19 pandemic has demonstrated, especially among the most marginalized and vulnerable children. This article examines the actual and likely pandemic repercussions of remote access and digital interactions, as well as the insights gained from them.

**2. Samta Jain, Marie Lall, Anviti Singh, 2021, Teachers' Voices on the Impact of COVID-19 on School Education: Are Ed-Tech Companies Really the Panacea?, Contemporary Education Dialogue, V 18 (1), pp: 58-59.**

The researcher had examined the views of affected teachers on three parameters: access, usage and pedagogical skills through online survey by administering 550 Delhi and National Capital Region (NCR) teachers, of which 288 responded. The research highlighted sharpened inequalities between private schools and government schools by the move to online education. The study further explored that it was hard for the teachers to reach students from economically weaker sections of society during the time of pandemic.

**3. Saravanan, K. & Lakshmi, K, 2017, A Study on Occupational Stress among Teachers of Higher Secondary Schools in Nagappattinam District, Journal of Teacher Education and Research (JTER), Volume 12, Number 2, pp: 144 – 156.**

The researcher compared the levels of occupational stress experienced by government and private high school teachers. The study was completed using a sample of 60 private school instructors and 60 government teachers who were chosen at random. The study found that occupational stress was a very personal issue for teachers, and that their view of the circumstance helped them manage effectively. According to the findings, private school teachers experience less occupational stress than government school teachers.

**4. Parray, Waqar & Kumar, Sanjay & Awasthi, Purnima, 2016, Stress among Teachers: A Theoretical Examination. Stress among Teachers: A Theoretical Examination, The International Journal of Indian Psychology, Volume 3, Issue 4, No. 57.**

This study was attempted by the researcher to determine the stress levels of instructors employed by various educational institutions. According to the findings of the study, teaching was no longer a low-stress vocation. In the age of globalization, head-to-head rivalry is now the norm in all sectors including education sector.

**5. Alfred Solomon, D., David Robinson, P. and Thephilah Cathrine, R., 2017, ISSN: 2230- 9926 International Journal of Development Research, Vol. 07, Issue, 11, pp.16456-16458.**

The researcher investigated the level of stress among school teachers in a few schools in Vellore using a suitable sample technique. The study's research design was experimental and descriptive

in nature, with only a few demographic factors. According to the findings, the majority of instructors, 34 (42.5 percent), were under moderate stress, followed by 23 (28.75 percent) who were under light stress, and 28.75 percent who were under severe stress. The findings of the study highlighted the necessity of being self-aware of stress and taking actions to manage it.

**OBJECTIVES**

1. To evaluate the level of stress among teachers post pandemic revival.
2. To highlight measures to deal with factors causing stress due to hybrid teaching.
3. To determine the factors causing stress due to hybrid teaching.

**RESEARCH METHODOLOGY**

To attain the research objective data was substantiated through both primary and secondary sources. The primary data has been collected from 260 respondents from Thane city. A structured e-questionnaire based survey was conducted and data was gathered from teachers of various schools and colleges within Thane city. Secondary data has been collected from different sources after referring journals, books, articles, websites etc.

**DATA ANALYSIS AND DISCUSSION**

Post pandemic the educational institutions have revived now and operating as per the protocols but forth by the Government. It has been observed that the students of college under the age of 18 years are not permitted to report in colleges due to which many of them are still accessing education through online method on the contrary there are some students who report to colleges for offline education. Same method is being used at

school level. Government schools are open but education in private schools is still being conducted online for lower primary standards. Parents of few secondary school students do not find it safe for their child to report to school due to the fear of being contracted. This has given rise to a new concept of learning called Hybrid Learning. The teacher in the class has to be prepared with online and offline content before conducting lectures. This is demanding more time and effort from the teachers leading to stress which adversely impacts the efficiency and effectiveness of a teacher's performance at work.

#### Factors leading to stress among teachers due to Hybrid teaching

**1. Access to resources:** Teachers and students utilize technology in hybrid teaching. Not every learner as well as a teacher has equal access to resources. This makes online learning a difficult part for those with limited resources and impossible for those with no resources.

**2. Absence of support to individual learners:** No catch- all approach is absent in hybrid teaching. Not all the students find online literacy based access to education interactive and interesting. Many students have started avoiding the quality of education based learning.

**3. Bottom - up approach:** The teachers have to take an initiative all the time to keep the students interactive and motivated during the lectures. There is a need for constant professional development to support hybrid learning.

**4. Time constraints:** Moving towards hybrid teaching environment takes a lot of time. Necessary set up, training skills, material preparation is required often. This becomes difficult for the teachers to manage alongside current teaching requirements.

#### Analysis of primary data

Teachers often find it difficult to cope up with teaching requirements due to hybrid teaching. It is challenging for the teachers to adapt to the ever changing technological environment to survive in the educational sector. The information collected from the sample respondents is reflected with the help of below table:

#### Reasons that lead to stress among teachers due to hybrid teaching.

Sr. No	Factors	No of respondents	Percentage
1.	Converting activities to Online	213	57.10
2.	Engaging Students	331	88.73
3.	Technology Adaptation	173	46.38
4.	Online Content Preparation	297	79.62
5.	Increased Workload	313	83.91
6.	Offline Content Preparation	186	49.86
7.	Technical glitches	149	39.94

**Source:** Compiled from primary data

It has been observed that 88.73% of teachers encounter stress due to failure, finding and adapting new ways to engage the students during lectures. 83.91% of the teachers face stress due to increase in workload to maintain balance between online and offline students attending lectures. It is evident that teachers have become flexible to adapt technology since the table reflects only 46.38% of teachers who face stress in adapting technology in teaching.

#### CONCLUSION

On the basis of above discussion and previous studies it can be concluded that hybrid teaching is leading to stress among teachers of schools and colleges from government and private institutions. Pandemic has changed the education scenario worldwide. It is important to analyze stress generating factors among teachers to avoid adversely impact on quality education, or else it would deliver incompetent, unskilled, incapable, inexperienced youth to the society further hampering the success of the entire nation as a whole. Measures should be taken by the government to ensure safety of the teachers as well at work place. Hybrid teaching has also enhanced multiple skills among teachers and given them an opportunity to be technosavy.

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**A STUDY ON DYNAMICS OF DIGITAL PAYMENTS IN INDIA – PRE AND POST COVID-19 PANDEMIC ERA**

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**INTRODUCTION**

The Government of India had launched the Digital India Programme Hon. Prime Minister Shri. Narendra Modi on 1<sup>st</sup> July, 2015 to bring about digital inclusiveness that covers electronic services, products, devices and varied job opportunities, with a vision to transform the nation into a digitally empowered society and knowledge economy<sup>1</sup>. The programme highlighted three key vision areas namely described in table 1 –

**Table no. 1**

Vision areas	Key Highlights
i. Digital Infrastructure as a Core Utility to every citizen	i. High speed internet availability ii. Unique digital identity for every citizen iii. Mobile Phone & Bank account for digital financial inclusion iv. Safe and Secure Cyber Space – digital lockers
ii. Governance & Services on Demand	i. Making financial transaction electronic and cashless ii. Portability & availability of all citizen entitlements on the cloud iii. Services across departments & jurisdictions to be seamlessly integrated and digitally transformed
iii. Digital Empowerment of Citizens	i. Universal digital literacy ii. Universal accessibility and availability of digital resources/services in Indian Languages iii. Phasing out physical document submission of government documents/certificates by citizens

To promote comprehensive financial inclusion of all households in the nation, the ‘Pradhan Mantri Jan-Dhan Yojana’ (PMJDY) was launched as a national mission which anticipated universal access to banking facilities with the prime focus on atleast one bank account per household, financial literacy, credit access, insurance and pension. Table no. 2.1 highlights the number of accounts opened under PMJDY as on 31<sup>st</sup> January, 2015

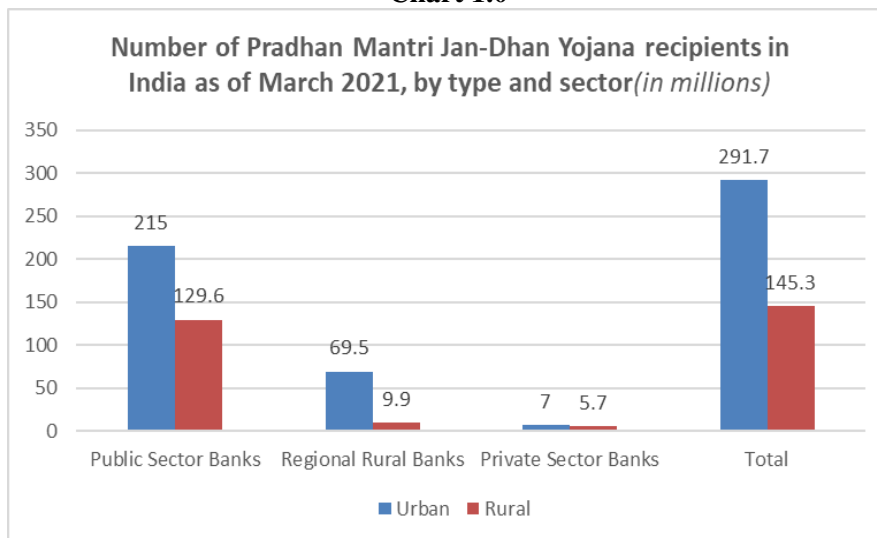
**Table no. 2.1**

Bank Name / Type	No of Accounts opened under PMJDY as on 31.01.2015 (Summary)			No of Rupay Debit Card (in crore)	Balance In Accounts(In Lacs)
	Rural (in crore)	Urban (in crore)	No Of Accounts (in crore)		
<b>Public Sector Bank</b>	5.330	4.514	9.844	9.123	817463.04
<b>Rural Regional Bank</b>	1.848	0.329	2.177	1.496	159948.08
<b>Private Banks</b>	0.322	0.201	0.523	0.459	72551.50
<b>Grand Total</b>	7.5	5.044	12.544	11.079	1049962.62

Source: PMJDY Statistics - <https://pmjdy.gov.in/><sup>2</sup>

The following chart shows the number of Number of Pradhan Mantri Jan-Dhan Yojana recipients in India as of March 2021, by type and sector(in millions) which clearly states that Of a total nearly 440 million Pradhan Mantri Jan-Dhan Yojana recipients as of October 2021, about 290 million recipients came from rural/semi-urban areas in India.<sup>4</sup>

Chart 1.0



Source: <https://www.statista.com/statistics/>

Table no. 2.2 highlights the beneficiaries under PMJDY as on 05<sup>th</sup> January, 2022 which shows a significant rise in the number post the covid-19 pandemic era.

Table no. 2.2

Bank Name / Type	Number of Beneficiaries at rural/semiurban centre bank branches	Number of Beneficiaries at urban metro centre bank branches	No Of Rural-Urban Female Beneficiaries	Number of Total Beneficiaries	Deposits in Accounts (In Crore)	Number of Rupay Debit Cards issued to beneficiaries
Public Sector Banks	21.84	13.12	19.28	34.95	120562.52	26.77
Regional Rural Banks	7.07	1.02	4.68	8.09	29664.83	3.43
Private Sector Banks	0.7	0.59	0.7	1.29	4689.12	1.1
Grand Total	29.6	14.72	24.66	44.33	154916.47	31.3

Source: PMJDY Statistics - <https://pmjdy.gov.in><sup>3</sup>

This achieved a significant boost with the increase in number of mobile internet subscribers, as the country's digital population increased approximately to 624 million users as of February, 2021.

**DIGITAL PAYMENT METHODS**

As part of promoting cashless transactions and converting the nation into less-cash society under the Digital India Programme following modes of digital payments are made available<sup>5</sup>:

Table 3 – Modes of Digital Payments

Sr. No.	Mode:	Key features/services:
1.	Banking Cards	- Debit/Credit/Cash/Travel Cards - Used 24/7 for online, instore shopping, cash withdrawals, etc - PoS (Point of Sale) machines, ATMs, microATMs, Shops, wallets, online transactions, and for e-commerce websites
2.	USSD - UNSTRUCTURED SUPPLEMENTARY SERVICE DATA	- *99# - Common number across all Telecom Services Providers - No need for mobile internet data facility - Interbank account to account fund transfer, balance enquiry and mini statements
3.	AEPS – AADHAAR	- bank led model which allows online interoperable

	ENABLED PAYMENT SYSTEM	financial transaction at PoS through the Business Correspondent (BC)/Bank Mitra of any bank using the Aadhaar authentication
4.	UPI – UNIFIED PAYMENTS INTERFACE	- Merged Banking Features with seamless fund transfers and merchant payments under the Banks own UPI App across all platforms
5.	Mobile Wallets	- Bank account linked to digital wallet to load money/fund transfers and use it for payments
6.	Banks Pre-paid Cards	- Pre-loaded with required amount used for varied payments/e-commerce
7.	Point of Sale (PoS)	- Place where customer executes the payment for purchasing goods/services
8.	Internet Banking	- Online Banking for Banks or Financial Institutions - Range of Financial Transactions – National Electronic Fund Transfer (NEFT), Real Time Gross Settlement (RTGS), Electronic Clearing System (ECS), Immediate Payment Service (IMPS)
9.	Mobile Banking	- Use of Mobile Phone or Tablet for financial transactions - Usually Done through Apps of banks or financial Institutions
10.	Micro ATMs	- enable Business Correspondents to conduct instant transactions – cash withdrawals and deposits

**Factors aggregating to the growth of Digital Payment System in India**

**a) Mobile Phones and Internet –**

Witnessing a sharp increase by 47 million users (+8.2%) between 2020 and 2021, there were 624.0 million internet users in India in January 2021. Whereas internet penetration in India stood at 45.0% in January 2021.

There was a gradual increase by 23mn (+2.1%) in the number of mobile connections between January 2020 and January 2021 which lead to 1.10 bn mobile connections in the country in January 2021

- b) **Bank Accounts Under PMJDY**– as of October 10, 2021, reached 43.57 crore and deposits in the Jan Dhan bank accounts aggregated over Rs. 1.45 trillion.
- c) **UPI** - Unified Payments Interface (UPI) recorded 4.21 billion transactions worth Rs. 7.71 trillion in October, 2021
- d) **IMPS** - The number of transactions through immediate payment service (IMPS) reached 430.67 million and amounted to Rs. 3.70 trillion (US\$ 49.75 billion) in October 2021.
- e) **POS and ATM** - As at December 2019, there were around 49 lakh PoS terminals across the country. The ATMs and PoS terminals across the country have grown at a CAGR of 4% and 35%, respectively over the past 5 years.
- f) **Millennials and Gen. Z** customers are more comfortable with digital payments. Ignoring this segment can negatively impact businesses in the future.
- g) **Debit Cards & Credit Cards** – as per RBI data for the month of November, 2021 the total number of debit cards issued were 93,40,07,125 and credit cards were 6,75,82,583 as shown in the below mentioned table:

**Table 4 - ATM, Acceptance Infrastructure and Card Statistics for November 2021**

Credit Cards					Debit Cards				
No. of outstanding cards as at the end of the month	No. of Transactions (Actuals)		Value of transactions (Rupees Lakh)		No. of outstanding cards as at the end of the month	No. of Transactions (Actuals)		Value of transactions (Rupees Lakh)	
	ATM	PoS	ATM	PoS		ATM	PoS	ATM	PoS
7	8	9	10	11	12	13	14	15	16
67582583	545710	201116167	27588	8921681	934007125	566368018	340395788	27101546	6660218



**Arguments For and Against Digital Payments:**

	<b>For</b>	<b>Against</b>
1.	Convenience to the users	Greater risk of identity theft or fraud
2.	Discounts, cashbacks/reward points and Freebies across platforms	Difficult for those not tech-savvy as requires digital literacy
3.	Digital hence carrying cash is ruled out	Sometimes may lead to overspending
4.	Universal applicability – transfers/payments	Constant need of internet connection

**REVIEW OF LITERATURE**

1. Rashi Singhal (2021)<sup>7</sup> in her research paper titled ‘IMPACT AND IMPORTANCE OF DIGITAL PAYMENT IN INDIA’ discussed the framework of digital payments in India and highlighted the different types of digital payment systems in the nation. She also expressed the importance of digital payments for the country’s economic viability.
2. K. Suma Vally and K. Hema Divya (2018)<sup>8</sup> in their paper titled, ‘A Study on Digital Payments in India with Perspective of Consumer’s Adoption’ discussed about the driving factors for growth of digital payments. Further in their survey of 183 respondents examined the effect of adoption of digital payments and its impact on banking consumers in India. They placed emphasis on banks for the need to create awareness on effective use of technology and security.
3. Dr Kota Sreenivasa Murthy (2019)<sup>9</sup> in the research paper titled ‘A Study On Digital Environment – Mode Of Payments In Digital Banking System In India’ discussed about the presence of digital environment in the economic system and the different modes of digital payments in a digital economy. He further analyzed the digital environment in India in the post demonetization era and highlighted the benefits of digital payments to consumers.
4. Malusare Lalita Babulal (2019)<sup>10</sup> in her paper titled ‘Digital Payments Methods in India: A study of Problems and Prospects.’ focused on problems of digital payments in India and gave a broad overview about the statistics of different modes of digital payments .It concluded discussing the future prospects of India’s digital payment system.
5. Dhruvi Bhagat (2020)<sup>11</sup> in the paper titled ‘Digital Payments System in India and Its Scope in The Post-Pandemic Era’ highlighted the significant role of digital payments and its growth during the covid-19 pandemic in 2020. Further impetus was given to gauge consumer adoption of various digital payment systems and their expectations regarding the same in the post-pandemic times through a survey of 220 respondents. The study proved the hypothesis that (i) Pandemic has led to an increase in the adoption of digital payments in India (ii) Hygiene concerns in handling and (iii) Security Concerns are important drivers for accelerating digital payment adoption.
6. Mamta, Prof. Hariom Tyagi and Dr. Abhishek Shukla (2016)<sup>12</sup> in their article titled “The Study of Electronic Payment Systems” targeted to enlist the issues and challenges of electronic payment systems and suggest quality improvement measures for the same. They further attributed the security and protection dimensions and its perception by consumers for success of digital payment systems.
7. Vidya Shree DV, Yamuna N. and Nitua Shree G (2015)<sup>13</sup> highlighted the effect of the new digital payments systems on clients and issues experience. The research found that, individuals are more mindful about the online payments through portable applications. The researchers believed, both Paytm and Pay U cash are offering payment structures contrary with Digital payment system
8. Gochhwal, R. (2017).<sup>14</sup> Unified Payment Interface—An Advancement in Payment Systems Believes that UPI can be a great enabler for financial inclusion in India and allow a huge set of population to be a part of the digital economy.

**RESEARCH METHODOLOGY**

The study is based on secondary data sourced from research papers, journals, news articles and official publications by RBI, NCPI, Government bodies covering Pre and Post Covid Era

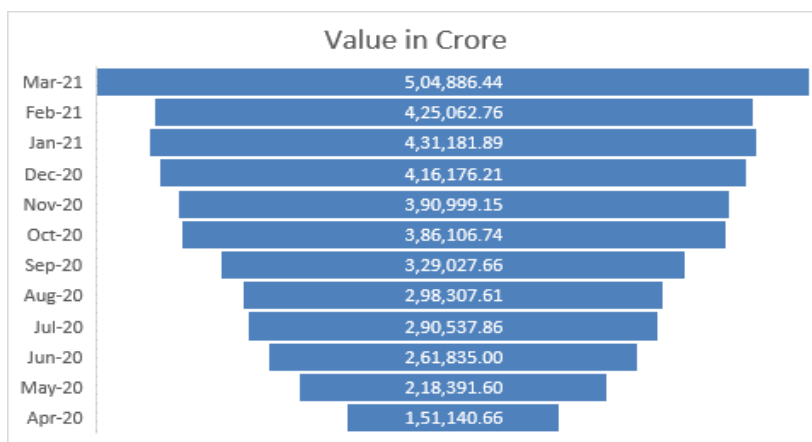
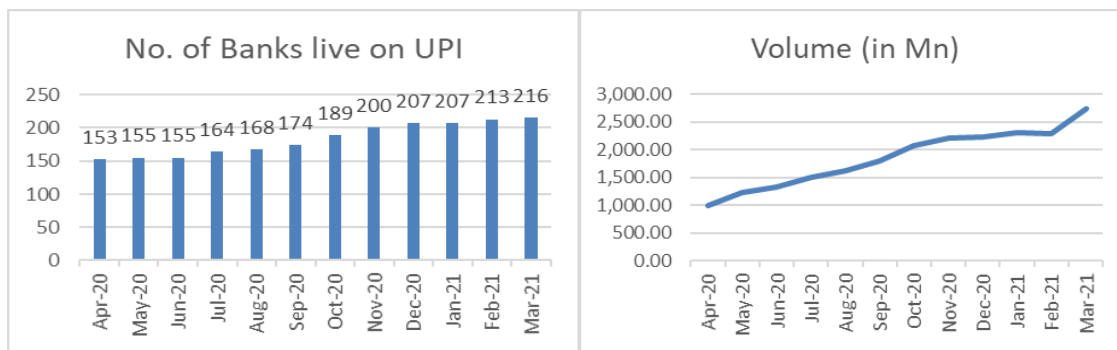
**OBJECTIVES OF THE RESEARCH**

1. To understand the framework of Digital India programme and digital payments in India
2. To study the factors impacting the growth of digital payments in India
3. To analyze the growth in digital payment transactions in India post covid-19 era

**DATA ANALYSIS, INTERPRETATION AND FINDINGS:**

**1. UPI Payments in India<sup>15</sup>**

The progress in UPI payments in the Post Pandemic Era can be seen from the following charts:



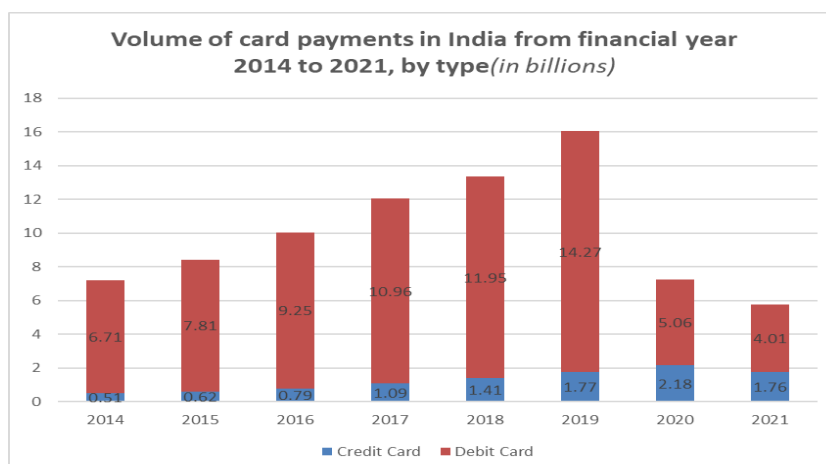
The number of banks live on UPI in March 2021 were 216, which saw a steep rise to 282 in December 2021, whereas the volume (in Mn) increased from 2731.16 in March 2021 to 4566.30 in December 2021. This shows the increasing trend in UPI payments and its popularity in the Indian Digital Payments Systems

**2. Debit Card & Credit Card Payments In India**

Due to increased UPI transactions and Covid-19 Pandemic the volume of card payments in India from financial year 2014 to 2021 has seen a decline from 16.04 bn in volume in FY 2019 to 7.24 bn FY 2020 and further to 5.77 bn in FY 2021 stating that consumers have shifted from the traditional plastic money payment mechanism to a card free payment mechanism.

Financial Year	2014	2015	2016	2017	2018	2019	2020	2021
Credit Card	0.51	0.62	0.79	1.09	1.41	1.77	2.18	1.76
Debit Card	6.71	7.81	9.25	10.96	11.95	14.27	5.06	4.01
Total	7.22	8.43	10.04	12.05	13.36	16.04	7.24	5.77

Source: RBI



### 3. Other Digital Payment Statistics

The following table clearly states the dynamics in payment infrastructure. Payment through UPI QR and Bharat QR shows a massive 56.50% and 49.50% respective rise in September, 2021.

PART III - Payment Infrastructures (Lakh)					
System	As on March	2020	2021		% CHANGE
	2021	Sep.	Aug.	Sep.	Sep. 2021 over
	1	2	3	4	Sep. 2020
Payment System Infrastructures					
1 Number of Cards (1.1 to 1.2)	9602.51	9241.29	9777.46	9853.28	6.21
1.1 Credit Cards	620.49	586.94	639.34	650.25	9.74
1.2 Debit Cards	8982.02	8654.35	9138.11	9203.03	5.96
2 Number of PPIs @ (2.1 to 2.2)	21952.60	19960.47	24099.33	22461.77	11.14
2.1 Wallets	20052.10	18287.99	21927.39	20203.10	9.48
2.2 Cards	1900.51	1672.48	2171.94	2258.68	25.95
3 Number of ATMs (3.1 to 3.2)	2.39	2.34	2.41	2.41	2.90
3.1 Bank owned ATMs \$	2.14	2.10	2.14	2.13	1.41
3.2 White Label ATMs \$	0.25	0.24	0.27	0.28	14.29
4 Number of Micro ATMs @	4.04	3.28	4.94	5.13	36.06
5 Number of PoS Terminals	47.20	44.23	48.16	49.77	11.13
6 Bharat QR @	35.70	22.99	52.47	52.85	56.50
7 UPI QR *	925.22	604.07	1133.11	1196.08	49.50

Source: RBI

### CONCLUSION

Both cash and non-cash payment instruments fulfil distinguished needs of the users. Electronic/Digital Payments are increasing in popularity, but the country's diverse ethnic and economic patterns show mixed inclinations towards digital payments. However, the economic sphere shows more openness towards digitization.

The growing utility of retail digital payments is realized in its steep increase over the past years, and it indicates a gradual shift from the cash based economy. In the past a large population of the nation lacked access to personal bank account and credit. Digital payment methods (AePS, UPI, Direct Benefit Transfer (DBT)) have played a major role in helping manage personal finances and bring financial inclusion.

**UPI and BHIM along with QR payments will play a significant role in the future of digital payments in India**

### LIMITATIONS OF THE STUDY

1. The study is based on secondary data sourced from research papers, journals, news articles and official publications by RBI, NCPI, Government bodies
2. Studies with regards to respective regions or states can be conducted by researchers as per need.

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**A STUDY ON IMPACT OF CELEBRITY ENDORSEMENTS ON CONSUMER BUYING BEHAVIOR TOWARDS RETAIL / CONSUMER GOODS****<sup>1</sup>Mrs. Shravani S. Mandalkar and <sup>2</sup>Mr. Prathamesh R. Bobhate**<sup>1</sup>Ph.D. Scholar, Assistant Professor, Department of Accounting and Finance, Changu Kana Thakur Arts, Commerce and Science College, New Panvel, (Autonomous), Raigad, Maharashtra, India<sup>2</sup>Assistant Professor, Department of Commerce, Mulund College of Commerce, Autonomous, Mulund College of Commerce Road, Mulund (West), Mumbai, Maharashtra, India**ABSTRACT**

Today, celebrity endorsements have become a multi-million industry in the world. Marketers endorse celebrities with their products and brands in the advertisement to increase their sales and change the perception of the viewers regarding their brand, which positively impacts their buying behavior. The practice of celebrities being used for rendering services other than performing their actual job as either an actor or an athlete have proliferated over time. Despite the cost and the risks involved with this technique of advertising, it has been used quite extensively in the present era. The instrument of celebrity endorsement has nowadays become a pervasive element in advertising and communication management. India as a country is known for loving its stars and has a larger population of youth. The Indians idolize their Bollywood actors and cricketers more than anybody. The advertisers see this as an opportunity to grab and work on so as to expand their operations and promote their product. The purpose of this study is to explore the impact of celebrity endorsements on consumers' buying behavior by analyzing the different characteristics of the celebrity endorsements with respect to consumers' buying intentions. In this study we reviewed the former literature present on the topic of celebrity endorsement. In order to discover the impact of different attributes of celebrity on consumer buying behavior, a quantitative approach is applied. It is concluded that celebrity endorsed advertisements are more attractive than the non-endorsed advertisements. The data has been collected from a sample of nearly 100 respondents with the help of a structured questionnaire and further analyzed by using MS-Excel. It was found that some aspects of celebrity endorsements like gender, attractiveness, credibility, endorser type & multiple celebrity endorsements proved to be effective with respect to buying intentions. Moreover, the tested attributes of celebrities showed a positive relationship with the buying behavior and brand perception as well. It was also proved that there is a significant impact of celebrity endorsement on the buying behavior.

*Keywords: Celebrity endorsements, buying behavior, influence, consumers, attractive etc*

**1. INTRODUCTION**

The rapidly evolving market conditions and intense competition between the firms, force marketers to adopt competitive strategies to promote their product to the right customers. Recent developments in consumer behavior and marketing studies emphasize various elements which impose an influencing impact on consumers and persuade them towards purchase intentions. The celebrity endorser who possesses attributes such as likability, attractiveness, credibility and personality has a positive influence on consumer's purchase intentions. Moreover, celebrity endorsements create a positive impact on consumers' attitudes towards endorsed brands and products which stimulate the purchase intention. Using a celebrity is a very good idea because consumers have a higher association with the celebrity and through celebrity attraction; the consumers can recollect the brand and the product in a better way. Moreover, social media has an important role in consumer's making decisions and buying behavior. Social media is the platform or interface that can be used by celebrities to advertise the organization's products, aiming to convince those consumers to buy such a product. Individuals who stand out in the world of movies, modeling, sports, and entertainment industry have always stood out in the world of product endorsements. Popular personalities can convert into excellent salesman. Giving the world a familiar and well-known face is considered to be the fastest and safest way for brands to develop an association and a bond in the mind of its consumers. It is a known fact that most of the top brands in the world have '**brand ambassadors**' who endorse the brand. These celebrities need not to necessarily be international superstars, but they should be extremely familiar to their target audience. We see celebrities on televisions, in films, on radios, in magazines and where not? Celebrity endorsements get about billions and trillions yearly and are highly recommended in the dreamy world of advertisements to promote their products. And from consumer's perspective, they want to own that brand which enjoys a good reputation in the market and then when it is involving a well-known celebrity with that brand, it becomes all the more alluring and consumers feel that by using such brands they will gain some status because celebrity endorsed products satisfy this longing of enjoying a brand that comes with symbol of status. As consumers, we are surrounded by brands; we get exposed to millions of personalities in billboards and television. Every brand tries to capture our time to inform us about

what they have to offer to us and teaches us about the different attributes of the product. And this is where the challenge lies. The marketers have to delve into what will retain our attention. In order to achieve this, celebrity endorsements are put into effect.

However, this entire process of hiring celebrities and doing the product-celebrity match is not as simple as it seems. The design of such kinds of campaigns and then planning how to make these campaigns a success; requires a long procedure of an in-depth understanding of the product, the choice of a celebrity, the objective of the brand and then associating the celebrity with the brand. Celebrities not only serve the purpose to create some kind of attention and also to attain the objective of high recall and recognition. And for that to happen, marketers should keep in mind the image of their product because consumers only want to consume that product or brand which has the maximum fit with their own personalities/image and the celebrity endorser fits in between these two connections and binds the image of the product close to the consumers by transferring meaning to the product. Also marketers believe that, they succeed in creating an aspiration in this glamorous celebrity world, when hiring celebrities & influencing consumers' minds to purchase what their favorite celebrities endorse.

## 2. LITERATURE REVIEW

**Pughazhendi and Ravindran (2012)** from their study concluded that celebrity plays a crucial role in impacting the pre-purchase attitude of the consumer thus, making the brand more visible. The study had following purposes: to study the impact of celebrity endorsement on consumer buying pattern; to examine the impact of demographic variables like gender, income, and age on buying behavior; to study the fruitfulness of non-celebrity endorsement against celebrity endorsement; to study the effect of multiple celebrity endorsements.

**Daneshvary and Schwer (2000)** worked on the association endorsement and consumer intention to purchase. They found a positive relationship between incomes with association-endorsed products. High-income group people are more likely to buy than low-income groups. Women were more tendered to purchase association-endorsed products than men. Education has a negative relationship with association-endorsed products.

**Roy, Jain, Daswani, and Sudha (2010)** examined the use of celebrities in Indian TV commercials. The study aimed at identifying the mode used to depict celebrity television commercials. They also inferred the relationship between the type of celebrity and the category of product endorsed. Four models (Explicit model, Implicit model, Imperative model and Co-present model) as proposed by (McCracken, 1989) were used to achieve the objectives.

**Deepika Chhajer, Kanchan Naidu, Neeta V. Shah, 2015** examined the relationship between Celebrity endorsements and consumer buying behavior. They also analyzed whether celebrity endorsements affect buying behavior of the people and checked whether there is a shift in their behavior because of celebrity endorsements. They collected data using Questionnaires as the primary source of data and surveys magazines etc. as the secondary source. They concluded that People don't believe much in such ads because the celebrities these days are endorsing any product if it pays a lot. The popularity and the credibility of the actors play a very important role in convincing people. Since, actors these days endorse a lot of products people are losing their faith in them. Even though the impact of celebrity endorsements focuses on business growth, the brands without celebrities and popular personalities have been equally received by the customers. The attractive advertising campaign and product taglines and captions have a major influence on the customers to avail these products.

**Abdussalam and Johnson (2016)** conducted their research to analyze the trends and pattern of celebrity endorsement in INDIA. The study also attempted to measure the extent to which celebrities are used in television advertisements based on product categories. Five product categories like medicine and toiletries, drinks and confectionery, personal appearances, home appliances and miscellaneous items were created to categorize the products. All the advertisements covering five categories of items were recorded when they were telecasted on the TV.

**Gauns, Pillai, Kamat, Chen, and Chang (2018)** examined the impact of the effect of demographic variables like education, gender, location, age, etc. on consumer purchase intention. They also measured the effect of familiarity, expertise, trustworthiness, and meaning transfer attributes of a celebrity on purchase intention of the consumer.

## 3. RESEARCH METHODOLOGY

This research is a quantitative study as a theory is intended to be tested. Thus, the study is cross-sectional research and explanatory in nature. To conduct the research and for data collection, a survey method is used wherein a structured questionnaire using Google forms is prepared & responses collected therefrom are studied

& concluded upon i.e. the primary source of data is used to collect information. Whereas the type of investigation in this research is causal (cause and effect) as the impact of celebrity endorsement on consumers' buying behavior and attitude is investigated. The sample size of this study is 100 whereas the sampling frame was formulated with the help of the simple random sampling technique / convenience sampling technique.

**3.1 OBJECTIVES OF THE STUDY:-**

To understand, observe & find out

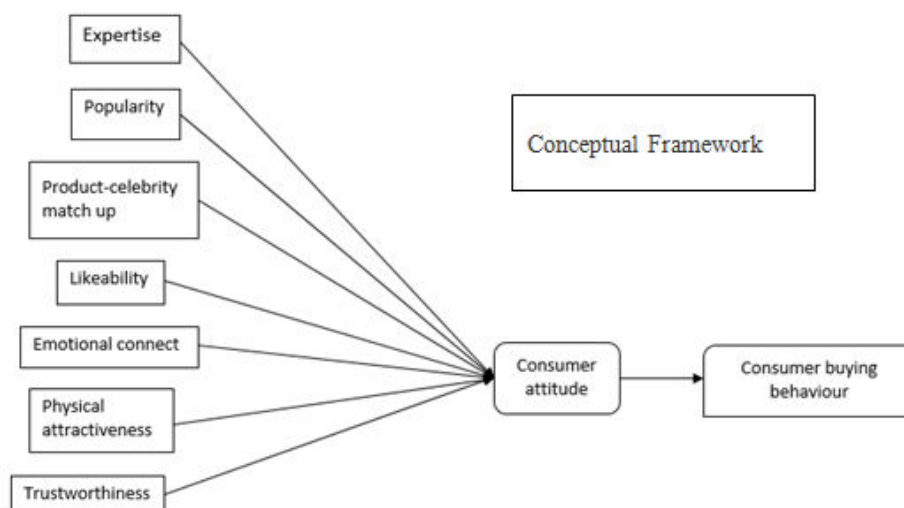
- a. the impact of celebrity endorsements on the consumers buying intentions
- b. the impact that expertise of the celebrity endorsing good has on its consumers buying behavior
- c. the impact that popularity of the celebrity endorsing good has on its consumers buying behavior
- d. the impact that product-celebrity match ups create on its consumers buying behavior
- e. the impact that trustworthiness of celebrity has on its consumers buying behavior

**3.2 LIMITATIONS OF THE STUDY**

This study conducted is based on certain assumptions and limitations. The study has limitations, thus, it confines to a larger population from generalizations of the findings. Similarly, due to certain assumptions, it is constructive to conduct similar studies on diverse groups of respondents with varied variables so as to understand the phenomenon under study, more rigorously. Following are few assumptions and limitations of this study that restrict its scope:

- A different celebrity endorser of a different gender or different race may produce different results on consumer buying behavior.
- Results would differ if respondents were exposed to a celebrity-endorsed advertisement for a longer period of time and more repeatedly.
- This study is focused on limited variables of celebrity endorsement that are expertise, popularity, product-celebrity match-up, likability, emotional connect, physical attractiveness & trustworthiness towards consumer attitude and buying behavior. These variables were able to explain to a certain extent the attitude and buying behavior of consumers.

**4. DATA ANALYSIS**



**4.1 HYPOTHESIS**

- 1. **H0: The consumer attitude mediates no relationship between expertise of the celebrity and consumer buying behavior**  
 H1: The consumer attitude mediates direct relationship between expertise of the celebrity and consumer buying behavior
- 2. **H0: The consumer attitude mediates no relationship between popularity of the celebrity and consumer buying behavior**

H1: The consumer attitude mediates direct relationship between popularity of the celebrity and consumer buying behavior

**3. H0: The consumer attitude mediates no relationship between product-celebrity match up and consumer buying behavior**

H1: The consumer attitude mediates direct relationship between product-celebrity match up and consumer buying behavior

**4. H0: The consumer attitude mediates no relationship between trustworthiness of the celebrity and consumer buying behavior**

H1: The consumer attitude mediates direct relationship between trustworthiness of the celebrity and consumer buying behavior

The following table 4.1 represents the results of the inter-correlation amongst the variables. **All the correlation statistics values are positive**, indicating that these variables **move in the same direction** as consumer purchasing behavior. Hence, on the same grounds, we can reject the null hypothesis & accept the alternative hypothesis claiming expertise, popularity, product-celebrity match up & trustworthiness mediate direct relationship with consumer buying behavior. It is also observed that ‘**expertise & popularity**’ and ‘**popularity & product-celebrity match up**’ in relation to consumer purchasing behavior exhibit multicollinearity, since it has correlations in excess of 0.90 in both those independent variables.

Particulars	Expertise	Popularity	Product-celebrity match up	Trustworthiness
Expertise	1			
Popularity	0.929983	1		
Product-celebrity match up	0.886951	0.944033	1	
Trustworthiness	0.599027	0.362891	0.280629	1

**Table 4.1**

Particulars	Male	Female	Total
Yes	2	4	6
No	24	22	46
Sometimes	16	40	56
Total	42	66	104

**Table 4.2**

H0: The celebrity endorsements mediate no relationship with male consumer buying behaviors

H1: The celebrity endorsements mediate direct relationship with male consumer buying behaviors

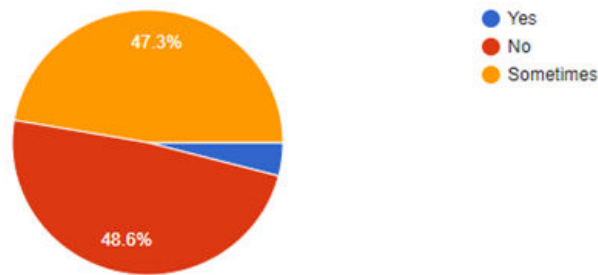
Anova: Single Factor						
SUMMARY						
Groups	Count	Sum	Average	Variance		
2	2	10	5	2		
24	2	68	34	288		
16	2	96	48	128		
42	2	170	85	722		
ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	6628	3	2209.333	7.752046784	0.038349	6.591382
Within Groups	1140	4	285			
Total	7768	7				

**Table 4.3**

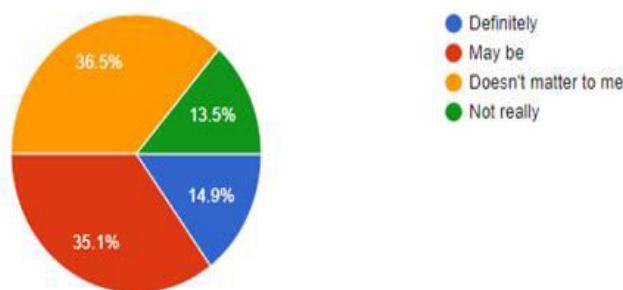
To judge the impact of celebrity endorsements on male respondents (refer table 4.2), a ‘Single factor ANOVA’ was used (refer table 4.3) & it was observed that it has a ‘p-value’ of 0.038349, which is less than critical ‘p-value 0.05’ suggesting rejection of the null hypothesis.



Do you trust celebrity endorsed advertisements?



Do you think that ads having celebrities are more effective, than those which don't?



## FINDINGS & CONCLUSIONS

- It is proved that factors like price, quality of the good, brand image, packaging, after sales service & need of the good will be a priority of the consumer than celebrity endorsements.
- Expertise, popularity, product-celebrity match ups & trustworthiness all have a positive correlation with consumer buying behavior, i.e. it definitely leaves a mark on consumers.
- Almost around 51.4% consumers (as per the sample selected) trust the celebrity endorsements more often than not.
- Exactly 50% consumers (as per the sample selected) think advertisements having celebrities like sportspersons, Bollywood actors / stars, politicians, social media influencers & fashion bloggers etc. are more effective than the other advertisements.
- It was also observed that even male buying behavior is influenced by celebrity endorsements to certain extent.

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## **7. APPENDIX**

Attached a questionnaire herewith, through which responses were collected under the study.

<https://forms.gle/xELq6yQhKvtgj5gg6>

**A STUDY OF STRESS LEVEL ON SELF HELP GROUPS DURING COVID-19 IN THANE CITY****Shakinakhatun Ansari**

Student TYBBI, Satish Pradhan Dnyansadhna College

**ABSTRACT**

*Pandemics in general are not merely serious public health concern, rather these trigger disastrous socio economic crises in many countries. As it is implied in the name-COVID-19, CO stands for corona, VI for virus, and D for disease. The Nationwide lockdown announced on 24th March 2020 had the impact on millions of people, their livelihoods and income generating activities especially among disadvantaged women. This paper focus on the reasons for stress by the members of Self Help Group during the pandemic. It also focuses on impacts on household income due to the outbreak of COVID-19. The samples of 25 SHG members were taken as a sample from the Thane city. The data was collected on phone with the help structured interview questions. The study found that Covid-19 has increase the stress level of SHG members due to food security; loss of income health, loss of social connections etc were major factor to increase the stress level.*

*Keywords: SHG, Covid 19, stress*

**INTRODUCTION:-**

Self-Help Group (SHG) program is a pragmatic approach to eradicate poverty. It is initiated as a self-employment program in the jargon of poverty eradication measures as well as empowerment program in the country. Since the establishment of Grameen Bank in Bangladesh in early seventies, micro finance has emerged as an important tool to alleviate poverty and Self Help Group (SHGs) have become the key delivery Channels of microfinance service. Various agencies, non-government organization (NGOs), government bodies are promoting SHGs to achieve their objectives. The SHG program was initiated in Belgaum District of Karnataka State in 2000 by the Govt. with a view to bring more poor women under this program to make them empowered politically, socially and economically. As per the report “India has the second highest number of recorded covid cases across the globe. In India states Like Maharashtra, Andhra Pradesh, Tamil Naidu, and Delhi have recorded a much higher cases in comparison to other states. The self -help group are being considered as an important delivery channel of micro financial services and to implement poverty alleviation programmers. This study attempt to examine the reasons of stress and the impact amongst the self -help group members during Covid -19 in Thane city in Maharashtra state of India.

**OBJECTIVES OF THE STUDY**

1. To find out the reasons for the stress among self-help group member during Covid-19 in Thane City.
2. To find out reason why members relied on Self Help Group during crisis.

**REVIEW OF LITERATURE**

Lok capital (2010) Microfinance serves as the last-mile bridge to the low-income population excluded from the traditional financial services system and seeks to fill this gap and alleviate poverty. Microfinance loans serve the low-income population in multiple ways by:

- (1) Providing working capital to build businesses;
- (2) Infusing credit to smooth cash flows and mitigate irregularity in accessing food, clothing, shelter, or education; and
- (3) Cushioning the economic impact of shocks such as illness, theft, or natural disasters.

Moreover, by providing an alternative to the loans offered by the local moneylender priced at 60% to 100% annual interest, microfinance prevents the borrower from remaining trapped in a debt trap which exacerbates poverty. Moses Emerlson (2011) discuss that although, the Government also launched several subsidized wage and self-employment programmes for the benefit of the poor and the cooperatives weaker section of the society could not be turned around. Of late, micro finance has emerged as a catalyst of rural development, especially in the overpopulated country like India. The impact of micro finance programme especially through Self-Help Groups. The main objective of the study was, to investigate the economic impacts of covid-19 on microfinance institutions and small businesses. In the findings of research, the social distancing restrictions and demand shifts from COVID- 19 are likely to shutter many small businesses and entrepreneurial ventures owing to the economic downturn caused by the pandemic corona virus known as covid-19. The study found income losses, and future economic inequality that are associated with the lifecycle of the population in Benadir region. The

research postulated that the economic and financial impacts flowing from lockdowns to control the spread of COVID-19 have been severe in most of Somali country, with substantial declines in the incomes of people at the base of the economy, many of whom rely on microfinance institutions to manage their households. The main objective of the study was, to investigate the economic impacts of covid-19 on microfinance institutions and small businesses. In the findings of research, the social distancing restrictions and demand shifts from COVID19 are likely to shutter many small businesses and entrepreneurial ventures owing to the economic downturn caused by the pandemic corona virus known as covid-19. The study found income losses, and future economic inequality that are associated with the lifecycle of the population in Benadir region. 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It was found economic and financial impacts flowing from lockdowns to control the spread of COVID-19 have been severe in most of Somali country, with substantial declines in the incomes of people at the base of the economy, many of whom rely on microfinance institutions to manage their households. B Seetha Devi Balakrishnan, V. Kalyani (2021) SHGs not only change the outer form of a community or a society but also the social institutions as well as ideas of the people living in the society. But due to the sudden outbreak of Corona virus pandemic the whole situation for the members of SHGs changed. The Covid-19 pandemic has totally shuttered the activities of the SHGs. But it is also a positive sign that all the members of the SHGs are following the directions of the government sincerely to stop spread of Covid-19. It was foud that they were working individually to aware people to use mask, maintain social distancing and to wash hands frequently as the safety measures to remain safe. The challenges faced by utilizing the opportunity like online marketing, social medias, e-banking etc.

### **RESEARCH METHODOLOGY**

1. The primary data was collected through well -structured telephonic Interview.
2. Secondary data was collected from newspaper, books and articles.
3. A sample of 25 SHG members was taken for the study.
4. Snowball technique was used to select sample for the collection of data.

**LIMITATIONS OF STUDY**

1. Due to limitation of time the responses from the city of Thane is selected for study.
2. Due to Covid the data is collected through phone, physical meeting was one of the limitations.

**DATAANALYSIS AND INTERPRETATION:-**

1. Distribution of Members by Age : Age Group(inYears) No of Respondents Percent age 18-30 13 52% 31-45 8 32% 45-60 3 12% 60 & above 1 4% Majority of the Members i.e 50% were in the age group of 18-30 years followed by 31-45 years were the number of respondents were 8 that constitute around 32%. Only 1 respondent falls in the age of 60& above.

2. Main source of income for SHG members: Source of income Response Percentage Service 6 24% Domestic work 14 56% Daily work 4 6% Other 1 04% The above the table clearly depicts that around of respondents are having the main source of Income through domestic work like Cleaning Utensils, Floors and other household work ,24% of the respondents are working with the private companies , as a helper with the small vendors like Grocery shop, Gift shop, Jewelry Shop etc. Very few respondents found to be work on daily basis. i.e 6%.

3. Years of association with SHG: Association with self-help group Response Percentage Less than 1 year 8 32% Less than 2 year 9 36% 4 to 6 year 5 20% More than six years 3 12% The above table shows that around 32% of the members are associated with SHG from last 1 year. 36% of the respondents are associated with SHG from 2 years. Whereas 20% of them are associated for more than 4 years.

4. Type of ration card: Type of ration card. Response Percentage Yellow ration Card. 18 72% Saffron ration card 5 20% White ration card 2 08% Don't have card 0 0 % The above table clearly depicts that out of 25 ; 18 respondents have the Yellow Ration card which indicates that majority of the respondents falls under Below Poverty Line (BPL). Table Show that 5 respondents have Saffron Ration Card which means 5 SHG members have the income above Rs. 15,000 p.a. but less than RS.1 lakh p. a. and 2 respondents have the White card which indicated that their family income is Rs 1 lakh p.a.and above whereas none of the respondents found to be without the ration card.

5. Feel stressed during Covid: Respons e Percentag e Yes 23 92% No 2 8% The above table clearly shows that 92% of the respondents were stressed during Pandemic.

6. Reasons for Stress amongst SHG Members: Reasons Response Percentage Loss of income 22 88% EMI 17 68 % Health 15 60% Loss of Social Connection 5 20% Other 2 8% The above table clearly shows that 88% of the respondents had the impact of covid due to loss of income , 68% of the respondents were stressed as they were not able to pay their EMI, 60% of the members were stressed due to health issue and 20% of them were stressed due to loss of social connection due to covid .

7. Reasons why women relied on SHG during Crisis: The table below depicts the reasons why members relied on group during crisis: Purpose Responses Perce ntage For Emergency Loan 18 72% Employment 2 8% Social reason 5 20% Others 0 0% The table clearly shows that 72% of the respondents relied on SHG for Emergency loan during pandemic whereas are 20% of the respondents relied for social reason and 8%for employment support .

**FINDINGS FROM THE STUDY**

1. Majority of the respondents' i.e 50% are in the age of group of 18-30 years.
2. Majority of the members are having the main source of Income through domestic work like Cleaning Utensils, Floors and other household work,
3. 24% of the respondents are working with the private companies, as a helper with the small vendors like Grocery shop, Gift shop, Jewelry Shop etc.
4. Very few respondents found to be work on daily basis. i.e 6%
5. 20% of the members are associated for more than 4 years.
6. 18 respondents have the Yellow Ration card which indicates that majority of the respondents' falls under Below Poverty Line (BPL).
7. 5 SHG members have the income above Rs. 15,000 p.a. but less than RS.1 lakh p. a.
8. 2 respondents have the White card which indicated that their family income is Rs 1 lakh p.a.and above
9. None of the respondents found to be without the ration card.

10. 92% of the respondents were stressed during Pandemic.
11. 88% of the respondents had the impact of covid due to loss of income ,
12. 68% of the respondents were stressed as they were not able to pay their EMI, 60% of the members were stressed due to health issue and 20% of them were stressed due to loss of social connection due to covid .
13. 72% of the respondents relied on SHG for Emergency loan during pandemic whereas a20% of the respondents relied for social reason and 8%for employment support.
14. The regular meetings were stopped. Therefore the groups faced difficult to mobilize the savings.

### CONCLUSION

The sudden outbreak of Corona virus pandemic had impacted the members of SHGs changed. They never think such a situation will emerge. The Covid-19 pandemic has totally shuttered the activities of the SHGs. It was found that lockdowns had the impact on SHG members as the members income reduced .SHG members were stressed as they were not able to pay their EMI, due to loss of social connection. Members relied on SHG for Emergency loan, social reason and for employment support. The regular meetings were stopped. Therefore the groups faced difficult to mobilize the savings. But its also a positive sign that all the members of the SHGs are following the directions of the government sincerely to stop spread of Covid-19. SUGGESTIONS: SHG members can be imparted online training in respect of technology usage financial/digital literacy where they can use e-banking for transferring the amount and for EMI. They can meet their peers through social/digital media without meeting in person; SHGS can market their products through Amazon, Flipkart, etc., thereby generating more revenue to repay their bank loans on time. SHG members should be given flexibility in repayment of bank loans - for instance, instead of daily, weekly repayment schedule, based on their cash flows. There exists an opportunity for SHG women to make masks, sanitizers, etc., to supply for online customers, and, thereby, maintaining their bank loan accounts healthy.

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<https://www.researchgate.com> <https://pubs.sciepub.com>  
<http://www.microfinancegateway.org/gm/document-1.9.43423/05.pdf>  
[https://www.researchgate.net/publication/350897214\\_Economic\\_Impacts\\_of\\_COVID](https://www.researchgate.net/publication/350897214_Economic_Impacts_of_COVID)

## A STUDY OF INCREASE IN THE USE OF PHARMACY APPS DURING THE PANDEMIC

<sup>1</sup>Mr. Rohit Ratnakar kadam and <sup>2</sup>Dr. Varsha Mayuresh More (Guide)<sup>1</sup>BMS Student and <sup>2</sup>Assistant Professor, BMS Department, Satish Pradhan Dnyanasadhana College of Arts, Science & Commerce - Thane**ABSTRACT**

Due to COVID-19 pandemic, peoples don't want to go out of their home. Peoples want to order online and receive their pharmacy products at their home. An online pharmacy app allows to peoples that they can get delivery of pharmacy product at their doorstep. An online pharmacy app is the game-changer in the pharmaceutical industry. Customer can use the pharmacy delivery app to browse different types of categories of pharmacy products or medicines and proceed to checkout order, make instant payment and get delivery at their doorstep.

Keywords: Pharmacyapp , Online medicine & Pharmacists

**INTRODUCTION**

Healthcare is constantly evolving. Modern technologies offer scope for more effective ways to manage disease. Over the course of the last two decades of pandemic , the Internet has transformed the way in which information is accessed. Mobile devices (i.e. smartphone and tablet platforms) took this a step further by allowing users to have remote access to the World Wide Web at their fingertips. Such devices now outnumber personal computers and will soon become the most common way to access data. Interest generated in this technology may be ascribed to the availability of over one and a half million applications, or 'apps', available for download. Apps may be described as software packages that are used to enhance the efficiency of a device or to add functionality. Mobile apps can provide the healthcare professional with opportunity for a quick, user-friendly way of accessing important medical information to support patient care.

**Challenges faced by pharmacy apps**

1. Failure to maintain the quality of medicines	2. Re-ordering of drugs in the same prescription
3. Storage facility of drugs	4. Self-medication

5. The sale of substandard and falsified medicines	6. Consumer fraud and lack of data privacy
7. Deliver medicines at the time	8. Order allocation

**Advantage& Disadvantage of pharmacy apps**

**Advantage:** pharmacy apps offer better pricing than offline stores, with increased access, lower transaction and product costs, convenience and greater anonymity for consumers. They offer accessibility to people with limited mobility and people in remote areas.

**Disadvantage:** One of the disadvantages of Pharmacy apps is that there is no one you can contact face to face. When patients want to ask questions about the drugs they are taking, it is very difficult for them to reach a licensed pharmacist. For this reason, it may not be possible for patients to access their medication on the same day.

**REVIEW OF LITERATURE**

1. According to (Shankar et al. 2011) now customers are using social media like Twitter, Facebook, MySpace, and LinkedIn etc. and depend on them for taking marketing shopping decisions, thus promotion through these media has become important.
2. Curran et al. (2011) opined that social media sites such as Facebook is much better option than other advertising processes as it stores information of its users thus. Web marketing has several benefits to boost up their performance like "24 hours online; multimedia compatible; globally available; interactive; micromarketing compatible; integration ready" (Rowley, 2004).
3. Winer (2009) highlighted the opportunity of advertising on blogs also.

4. (Lu et al.2010) Internet advancement today has introduced new systems in business one such good example is social media such as online communities.
5. (Gruzd et al.2011) Accessibility of internet has given individuals immense opportunity to use social media and they can use and interact through email, Twitter and Facebook without physical meetings.
6. (Jacobian,2014) Now a day companies sell through website both prescription drugs as well as other products related to healthcare and buying medicines through online is a popular phenomenon. However, few rogue stores are available which promotes illegal medication & unapproved drugs.
7. (Anand& Sethi, 2010) Purchase of medicines through online is also cost saving due to lower overhead costs.
8. (Siegel,1997) WHO already cautioned about purchasing medicines if there is no competent rules and regulations available for that because of endangering public health and risk for individuals.
9. According to (Ovaskainen,2001) WHO is really concerned with internet sales which may bypass national drug regulatory authorities, allow medical products on to the market which are unapproved, fraudulent, unsafe or ineffective even.
10. George (2009) studied on internet pharmacies and recommended regulation approach on global basis.
11. (Priyanka & Ashok, 2016) Increasing internet and smart phone users prove that India have a bright future of online pharmacy, although this will bring few challenges with opportunity.

**OBJECTIVES**

1. To understand the challenges faced by the pharmacy apps in india.
2. To understand the advantages & disadvantages of pharmacy apps.

**RESEARCH METHODOLOGY**

**Primary Data :-**For this research the data is collected from 30 peoples who are actually using these apps.

**Secondary Data :-** The paper is also based on secondary data collected from various sources like reports and websites. **Data Analysis**

<p><b>Table no. 1</b> satisfaction of users ?</p> <p><b>Particular Frequency</b></p> <p>Very satisfied 33.3</p> <p>Satisfied 44.4</p> <p>Neutral 22.2</p> <p><b>Interpretation :</b> The above graph states that majority of respondents are of group of satisfied.</p>	<p><b>Graph 1.</b> How satisfied are the users with these pharmacy apps ?</p> <p>1. How satisfied are you with these online pharmacy apps ? 18 responses</p> <table border="1"> <thead> <tr> <th>Satisfaction Level</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Very satisfied</td> <td>33.3%</td> </tr> <tr> <td>Satisfied</td> <td>44.4%</td> </tr> <tr> <td>Neutral</td> <td>22.2%</td> </tr> <tr> <td>Dissatisfied</td> <td>0%</td> </tr> <tr> <td>Very dissatisfied</td> <td>0%</td> </tr> </tbody> </table>	Satisfaction Level	Percentage	Very satisfied	33.3%	Satisfied	44.4%	Neutral	22.2%	Dissatisfied	0%	Very dissatisfied	0%
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<p><b>Table no. 2</b> how often users using these apps ?</p> <p><b>Particular Frequency</b></p> <p>Daily 11.1</p> <p>Monthly 38.9</p> <p>Rarely 44.4</p> <p>Never 5.6</p> <p><b>Interpretation :</b> The above graph states that majority of respondents are from the group of rarely.</p>	<p><b>Graph 2.</b> Representing how often users using these pharmacy apps ?</p> <p>2. How often do you use these pharmacy apps ? 18 responses</p> <table border="1"> <thead> <tr> <th>Frequency</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Daily</td> <td>11.1%</td> </tr> <tr> <td>Monthly</td> <td>38.9%</td> </tr> <tr> <td>Rarely</td> <td>44.4%</td> </tr> <tr> <td>Never</td> <td>5.6%</td> </tr> </tbody> </table>	Frequency	Percentage	Daily	11.1%	Monthly	38.9%	Rarely	44.4%	Never	5.6%
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<p><b>Table no. 3 :</b> How friendly is these apps to use ?</p> <p><b>Particular Frequency</b></p> <p>Extremely 22.2</p> <p>Very 44.4</p> <p>Moderatel 27.8</p> <p>y</p> <p>Slightly 5.6</p> <p><b>Interpretation :</b> The above graph represents the majority of people find it very friendly to use these pharmacy apps.</p>	<p><b>Graph 3 :</b> Representing how friendly is these apps to use ?</p> <p>3. How friendly is these apps to use ? 18 responses</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Extremely</td> <td>22.2%</td> </tr> <tr> <td>Very</td> <td>44.4%</td> </tr> <tr> <td>Moderately</td> <td>27.8%</td> </tr> <tr> <td>Slightly</td> <td>5.6%</td> </tr> <tr> <td>Not at all</td> <td>0%</td> </tr> </tbody> </table>	Category	Percentage	Extremely	22.2%	Very	44.4%	Moderately	27.8%	Slightly	5.6%	Not at all	0%
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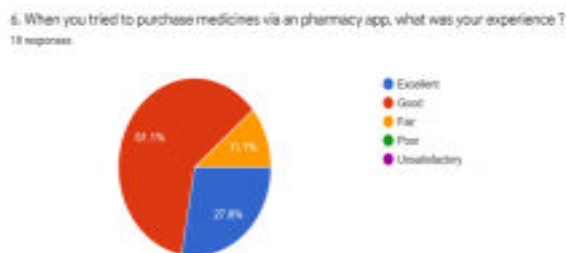
<p><b>Table no. 4:</b> How effective was these pharmaceutical apps in service ?</p> <p><b>Particular Frequency</b></p> <p>Excellent 27.8</p> <p>Good 55.6</p> <p>Fair 16.7</p> <p><b>Interpretation:</b> The above graph represent that majority of app users find it good in service.</p>	<p><b>Graph 4 :</b> Representing the apps in service</p> <p>4. How effective was these pharmaceutical apps in service ? 18 responses</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Excellent</td> <td>27.8%</td> </tr> <tr> <td>Good</td> <td>55.6%</td> </tr> <tr> <td>Fair</td> <td>16.7%</td> </tr> <tr> <td>Poor</td> <td>0%</td> </tr> </tbody> </table>	Category	Percentage	Excellent	27.8%	Good	55.6%	Fair	16.7%	Poor	0%
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<p><b>Table no. 5 :</b> Pharmaceutical apps like to use by users</p> <p><b>Particular Frequency</b></p> <p>Netmeds 16.7</p> <p>PharmEasy 44.4</p> <p>Medlife 11.1</p> <p>Apollo pharmacy 16.7</p> <p>Practo 5.5</p> <p>Other 5.6</p> <p><b>Interpretation:</b> The above graph represent that majority of people use PharmEasy app to buy pharmacy.</p>	<p><b>Graph no. 5 :</b> Represent the apps prefer by users</p> <p>5. Which pharmaceutical app you like to use ? 18 responses</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Netmeds</td> <td>16.7%</td> </tr> <tr> <td>PharmEasy</td> <td>44.4%</td> </tr> <tr> <td>Medlife</td> <td>11.1%</td> </tr> <tr> <td>Apollo pharmacy</td> <td>16.7%</td> </tr> <tr> <td>Practo</td> <td>5.5%</td> </tr> <tr> <td>Inq</td> <td>0%</td> </tr> <tr> <td>Other</td> <td>5.6%</td> </tr> </tbody> </table>	Category	Percentage	Netmeds	16.7%	PharmEasy	44.4%	Medlife	11.1%	Apollo pharmacy	16.7%	Practo	5.5%	Inq	0%	Other	5.6%
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**Table no. 6 :** Purchase experience of app users  
 Particular Frequency  
 Excellent 27.8  
 Good 61.1  
 Fair 11.1

**Interpretation :** The above graph represent that the majority of users experience find it good in purchasing medicine online through app.

**Graph no. 6 :** Represent the purchase experience of app users

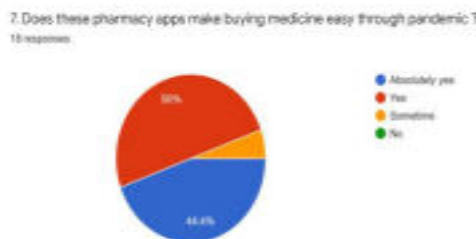


**Table no.7 :** Pharmacy apps make buying medicine easy through pandemic  
 Particular Frequency

Absolutely yes 44.4  
 yes 50  
 sometime 5.6

**Interpretation:** The above graph represent that majority of app users say yes that pharmacy apps make buying medicine easy through pandemic.

**Graph no. 7 :** Representing pharmacy apps make buying medicine easy through pandemic

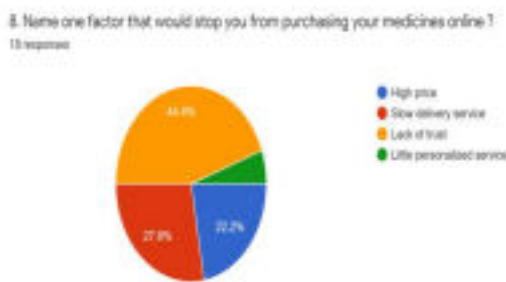


**Table no. 8:** the factor that will stop app users from purchasing medicine online.  
 Particular Frequency

High price 22.2  
 Slow delivery service 27.8  
 Lack of trust 44.4  
 Little personalized service 5.6

**Interpretation :** The above graph represent that majority of app users feel lack of trust while purchasing medicine online.

**Graph no. 8:** Representing the factor that will stop app users from purchasing medicine online.



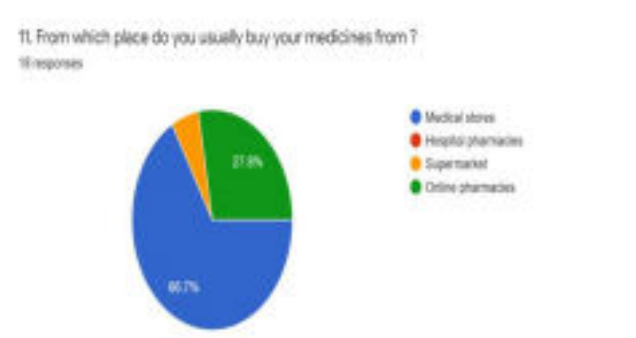
**Table no.9:** The factor users consider the most while purchasing medicine online.  
 Particular Frequency

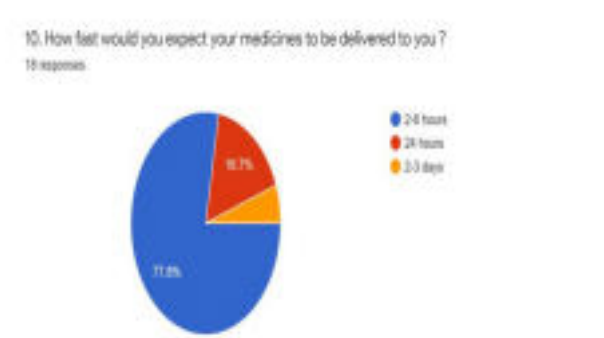
Price 33.3  
 Packaging 22.2  
 Quick delivery 44.4

**Interpretation:** The above graph represent that majority factor people purchase online medicine is quick delivery.

**Graph no.9:** Representing the factor users consider the most while purchasing medicine online.



<p><b>Table no.10:</b> Representing the place from people usually buy medicines.  <b>Particular Frequency</b>                  Medical stores 66.7                  Online pharmacy 27.8                  supermarket 5.5  <b>Interpretation :</b> The above graph represent that majority of peoples purchase medicines from medical stores.</p>	<p><b>Graph no.10:</b> Representing the place from people usually buy medicines.</p>  <p>11. From which place do you usually buy your medicines from? 19 responses</p> <table border="1"> <thead> <tr> <th>Place</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Medical stores</td> <td>66.7%</td> </tr> <tr> <td>Online pharmacies</td> <td>27.8%</td> </tr> <tr> <td>Supermarket</td> <td>5.5%</td> </tr> </tbody> </table>	Place	Percentage	Medical stores	66.7%	Online pharmacies	27.8%	Supermarket	5.5%
Place	Percentage								
Medical stores	66.7%								
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<p><b>Table no.11 :</b> The time of medicine delivery  <b>Particular Frequency</b>                  2-4 hours 77.8                  24 hours 16.7                  2-3 days 5.6  <b>Interpretation:</b> The above graph represent the majority of people expect medicine in -4 hours.</p>	<p><b>Graph no.11:</b> Representing the time of medicine delivery</p>  <p>10. How fast would you expect your medicines to be delivered to you? 19 responses</p> <table border="1"> <thead> <tr> <th>Time</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>2-4 hours</td> <td>77.8%</td> </tr> <tr> <td>24 hours</td> <td>16.7%</td> </tr> <tr> <td>2-3 days</td> <td>5.6%</td> </tr> </tbody> </table>	Time	Percentage	2-4 hours	77.8%	24 hours	16.7%	2-3 days	5.6%
Time	Percentage								
2-4 hours	77.8%								
24 hours	16.7%								
2-3 days	5.6%								

**CONCLUSION**

1. At present the leading e-Pharmacy players are- 1mg, Netmeds, pharomeasy, practo, Medlife, apollo pharmacy etc.
2. Today around 150 startups are currently operating as online pharmacy.
3. India needs an effective regulatory mechanism regarding this aspect.
4. The objective should be implement online pharmacy without further delay because delay will not beneficial for these service providers and customers.
5. Both the AICOD and IIPA have right to demand.
6. Government should come with proper solution so that both the parties are benefitted. India is a vast country and online pharmacies need to operate.
7. At present e-Pharmacy is at its initial stage in India, but it has the great potential in the near future. 8. The factors leading to the demand for e-Pharmacy in India is mainly because of unsatisfied medical needs due to larger population and increase the usage of internet.
9. As the consumer behavior in India is fast changing, there is a huge demand to access wide range of products at the click of computer, and at competitive prices.
10. We need to think that most of the rural places there are no internet facilities even today.

**SUGGESTIONS**

1. It is suggested that these app should give multi language option so that everyone can use this app. 2. It is also suggested that these app should improve their security path of the app which will reduce frauds and hackers.

3. Pharmacy companies should optimize their app so that it can avoid users from virus, bugs and glitches.
4. Pharmacy companies should add order tracking features in their apps so that users can have a detail of transportation of his/her products.
5. Pharmacy companies should provide detail information of their products.
6. It is most important to these pharmacy apps to not to give products to the users without medical prescription.

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**RECENT TRENDS IN E-COMMERCE****Ms. Unnati Kamble**

Student, Satish Pradhan Dnyanasadhna College, Thane West

**ABSTRACT**

*Today the internet and E-commerce are a daily routine in our life . Nowadays its very popular amongst all people from rich to poor , scientist to students, businessman to employees every one use e-commerce . E commerce consists primarily consist of the distribution , buying, selling, marketing, advertising and service with the help of networking. Now E-commerce is growing rapidly because of smartphones , computers, tablets .E-commerce is a types of business where goods and services are offered directly to customers.*

**This paper discusses the recent trends in e-commerce and the different types of e-commerce model:**

- Business-to-Business (B2B)
- Business-to-consumer ( B2C)
- Consumer-to-Consumer (C2C)
- Business-to-Business (C2B)
- Business-to-Administration (B2A)
- Consumer-to-Administration (C2A)

**INTRODUCTION**

E-commerce is the activity of electronically buying and selling of products on online services all over the internet. E-commerce is not about the technology itself it is about doing business using the technology .it is an electronic business applications and involved electronic fund transfer , online transaction , e-marking etc it is new new opportunities created in market for profit .it promotes advance technology for different groups , business so that they maintain good relationship with their customers.The Change the way of business it replaced from paper cheque to electronic cheque , change payment system , digital marketing etc .

In the recent years innovative technologies emerge the E commerce market is gradually changing and getting more and more attractive for consumers by offering them new advantages and unmatched conveniences and unmatched conveniences

The e-commerce is one of the biggest things that take have the e-business Strong. It is creating an entire new economy which has huge potential and fundamental changing the way businesses are done. The present study helps to analyse the recent trends in e-commerce .

**OBJECTIVES OF THE STUDY**

- To study the different types of e-commerce.
- To study recent trends in e-commerce.

**REVIEW OF LITERATURE**

Shaji Thomas (2015) The world around has significantly changed- mobile phones, social networking, blogs, style of shopping, and also style of business. E-commerce is changing the shape and the concepts of business. New technologies that could significantly bring paradigm shift in the e-commerce. In the recent years innovative technologies emerge the E commerce market is gradually changing and getting more and more attractive for consumers by offering them new advantages and unmatched conveniences. In his study analyzed the recnt trends in e-commerce like “mobile – friendly app, , faster service , always on shopping, more personalization.

Abdul Gaffar Khan (2016); The advancement of Information and Communication technology has brought a lot of changes in all spheres of daily life of human being. E- commerce has a lot of benefits which add value to customer's satisfaction in terms of customer convenience in any place and enables the company to gain more competitive advantage over the other competitors. In the study highlighted the challenges of e-commerce like security , culture of buying product by negotiating price with the seller .

**RESEARCH METHODOLOGY:**

The present study is purely based on secondary data which is collected from books, journal and website.

**TYPES OF E-COMMERCE MODEL**

- **Business to Business (B2B)** : In B2B is the exchange of products services or information between business rather than between business and consumer ( e.g A business firm selling products or services to other business firm)
- **Consumer-to-Consumer (C2C)** : When a consumer sells a good or service to another consumer (e.g you sell your old furniture on eBay to another consumer)
- **Consumer to Business (C2B)** : When a consumer sells their own products or services to a business or organisation (e.g marketing including reverse affiliated marketing and advertisement space)
- **Business to Consumer (B2C)** : In a B2C model a business sells a goods or services to an individual to consumer (e.g purchasing of books from an online retailers)
- **Consumer to Administration (C2A)** : Consumer to Administration platform is meant for consumer who may use it for requesting information or posting feedback concerning public sector directly to the government administration ( e.g. all taxes filling in government office)

**BENEFITS OF E-COMMERCE**

- **Shopping cart**

The shopping cart allow to customer to choose to products according to their choice if interested. Add to cart option can be used to add products to our shopping cart

- **User interface**

The user interface allows us to search for the product easily and can order for the product in a lesser time. The customer can ever filter their products based in price, color, top brands and so on.

- **Direct sales**

Companies can directly sell their goods and services to customers through e-commerce website. Making order for purchase, invoicing and payment is done using internet. The delivery of goods will be through a physical channel.

- **Quick service**

The ordering of the product payment and delivery of the product will be be completed in one week. Online shopping is a type of shopping that helps to customers to reduce time and amount of money also.

- **App helps to increase sales**

Retail app makes three times more sales than mobile website and in app sales are growing 46%year on year. Once the app id downloaded on customer phone it's icon reminds them of the brand every time they which helps the customer of the notifications.

**RECENT TRENDS IN E-COMMERCE**

- **Connecting through social media**

Now days social media play important for customer because as customers can choose the product according to their choice. Many more product available in social media they have getting information into social media

- **Video based marketing**

Video based marketing is effective marketing system because they attract to the people through the video and also helps in convincing the people to purchase a product .

- **Online story-telling to boost the sales:**

Storytelling is essential to any E-commerce business for great way of selling. In the present time E-commerce sellers found this truth, more of them will incorporate stories around their products, by way of written text or videos, reviews and other suitable format on their online stores. Its helps to boost up sales and confidence in e-business.

**CHALLENGE OF E-COMMERCE:**

- **Data security**

When it comes to e-commerce one of biggest challenge faced is security. There is a lot of information is involved in dealing with e-commerce.

- **Facing competition**

The internet offer everyone having equal opportunity . This makes competition with possibly hundreds of other business offering the same product or service to the same target people. E-commerce space is set to get increasingly competitive over the year.

- **Converting Shoppers into Paying Customers:**

One of the biggest ecommerce challenges is to convert visitors into paying customers. An eCommerce website might have a lot of traffic, a lot of clicks and impressions but they aren't making the sales they anticipated.

- **Refund Policies:**

According to ComScore, more than 60% of online shoppers say that they look at a retailer's return policy before making a purchase. When an eCommerce site says "no returns or refunds" it makes a shopper nervous and less likely to trust the retailer. When shopping online, customers want the flexibility of making a mistake that doesn't cost them

- **Being consistent**

Consistency is most critical element while building a successful. Customer having multiple platforms to search item before purchasing the product. However, understanding customer interaction across interaction across all touchpoints and using it to build consistent. Changing Customer experience is one of major e-commerce challenge for retailers.

## **CONCLUSION**

E-commerce play a important role now a days . E-commerce change the way business before e-commerce people use traditional marketing now people using technology i.e smartphone which helps the customers to have the whole market in there mobile or computer. The number of people who are using e-commerce website has widely increased . e-commerce offers huge number product then save time and getting quick delivery of products and officers discount to the consumers.

The e-business in e-commerce industry will be a leader in the upcoming years. The e-commerce revolution has fundamentally changed the business of transaction by giving new opportunities and breaking borders easily.

Qucik service, Convenience,Apps are few benefits that attract customer for e-commerce and thus increasing company sales. The merit of Convenience helps customer to purchase or place an order from anywhere with internet connection. E-commerce business provider should give importance on every customer by giving smooth service and many options for payment and have more functions available online. Other benefits are expanded product offerings and expanded geographic reach. But e-commerce business faces a lot of challenges in flourishing their business.

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**A STUDY ON SATISFACTION LEVEL OF CUSTOMERS AND THEIR PERCEPTION TOWARDS USAGE OF E PAYMENT APP GPAY WITH SPECIAL REFERENCE TO THANE CITY****Neelima Dilbahadur Singh**

Student, Satish Pradhan Dnyansadhana College

**ABSTRACT**

*The mobile wallet is reflective of the expanding presence of mobile devices in daily Life. Google Pay is a digital Wallet platform and online payment system developed by Google to power in-app and tap-to-pay purchases on mobile devices, enabling users to make payments with Android phones, Tablets or watches. The study is attempted to analyse the factors influence the customers to use Gpay over other apps and their perception. The Primary data of 55 customers were collected with the help of well-structured questionnaire with consumers respondents in Thane.*

*Keywords: G-pay, factors, perception*

**INTRODUCTION**

As part of the “Digital India” campaign, the government aims to construct a “digitally empowered” economy that is “Faceless, Paperless, Cashless”. There are different types and modes of digital payments. Some of these include the use of debit/credit cards, internet banking, mobile wallets, digital payment apps, Unified Payments Interface (UPI) service, Unstructured. The mobile wallet, which is called M- wallet, digital wallet, or E wallet, refers to a mobile technology that is used identical to a real wallet. It helps the customers to purchase their products online with greater ease.

The outbreak of coronavirus pandemic has made people rush to adopt the digital payments option. Now, people are keeping very less cash in their wallets and prefer making payments online.

Google Pay is one of the more mobile payments sources in India. As of September 2021 ,67 million are the active users in the country.

It's a digital wallet platform and online payment system developed by Google. Google pay makes it easy to keep track of purchases, redeem loyalty points and get personalized suggestions to help the customers to save time and money. Google Pay is a digital wallet and payment platform from Google.

Users link credit or debit cards to their Google Pay account, which is used for making the transactions for in-store or online purchases. On Android devices, Google Pay uses near field communication (NFC) to interact with payment terminals.

**CONCEPT OF DIGITAL WALLETS**

A digital wallet is a software based system that allows an individual to make e-commerce transactions. By Using a digital wallet, e-transactions can be done easily through computers, tablets or smartphones. The Bank accounts of individual users are linked with their digital wallet. Digital wallets are not used only for Online purchases but also for authentication of user. Digital wallet can store complete user information Including credentials, transaction history and personal details. They can be used in combination with other Mobile payment systems.

**OBJECTIVES OF THE STUDY:**

- To know about the factors which influence customers to who use Gpay?
- To analyse satisfaction level of customers while using the Gpay.
- To analyse the problem faced by the consumer towards Google pay.

**REVIEW OF LITERATURE**

**RoopaliBatra , NehaKalra (2016)** "Are Digital wallets The New currency?" in this investigations let us know in a period of digitalization, the examination intends to contemplate the client recognition, utilization design inclinations and satisfaction level with respect to advanced wallets in view of an investigation of 52 respondents. It additionally recognizes the hindrances and difficulties to the selection of the same.

**Abhijit and Harmeet (2017)** studies about the Gpay usage by smartphone users and also attempts to analyse the varied obstacles faced by the Gpay users. A structured questionnaire was distributed to 230 smartphone users but only 151 responses were valid and thought of for data analysis. The researchers“



have used the descriptive method so as to urge the statistical results. The findings conclude that Gpay has got to work upon the payment gateway to enhance the transaction efficiently and to figure upon transaction time, discounts and offers.

**FE Bureau (2017)** It is states that according to RBI, Demonetization has increased to the growth of Gpay, Paytm, Phone pe, UPI; which is known as the digital payment of companies.

**S.Nazimsha and Dr.M.Rajeshwari (2018)** To study the importance given to Gpay by people in their daily life. The purpose of this paper is to study the satisfaction level of customers and the flexible service presented by Gpay. For promoting the Digital India and to study the opinion of the people for adopting Gpay as the solution to the India Demonetization, to examine the importance of Gpay in market in India Digital.

**Saviour F (2019)** in his study analysed the varied factors which results in consumer satisfaction. The researcher’s main focus is on the satisfaction level of paytm users. Researcher has identified the explanations for dissatisfaction of consumer towards the ewallet services and also the researcher made an effort to seek out suggestions to enhance the paytm services. Study concluded that the majority of the respondents are satisfied with the services of paytm, due to simple access, increased usage of smart phone and cashless economy.

**RESEARCH METHODOLOGY**

- The primary data is collected through well-structured questionnaire with the help of G-form.
- Secondary data was collected from Newspapers, websites and Articles.
- A sample of 55 respondents from Thane City has been selected and analysed.
- Convenience sampling is used for data collection .

**LIMITATIONS OF THE STUDY**

**The study subject to the following limitation:**

- Due to limitation the respondents from the city of thane are selected, Hence it cannot be claimed as a comprehensive study of population.
- The same size is restricted to 55 Respondents.

**DATA ANALYSIS AND INTERPRETATION**

**1.Socio Economic – Profile:**

Variables		No of Respondents (n=55)	Percentage (%)
<b>Age</b>	18-30 years	34	61.8%
	31-40 years	11	20%
	41-50 years	6	10.9%
	Above 50 years	4	7.3%
<b>Gender</b>	Male	27	49.1%
	Female	28	50.9%
<b>Occupation</b>	Student	45	82%
	Self Employed	8	14.54%
	Professional	1	1.81
	Home Maker	1	1.81%
<b>Monthly Income</b>	Below Rs 10,000	4	7.3%
	10,000- 20,000	5	9.7%
	21,000- 30,000	12	22%
	41,000-50,000	11	20%
	Above 50,000	23	41%
<b>Are using G pay as a mode of Payment</b>	Yes	52	94.5%
	No	1	2%
	Maybe	2	4%
<b>Frequency of G -pay Usage in a month</b>	1-5 times	24	43%
	5- 10 times	22	40%
	More Than 10 times	9	17%

2. The reasons for using the G-pay :

Name for using this app	Respondents	Percentage
Payment of EMI	23	23/55= 41%
Settlement of hotel bills	18	18/55= 32%
Money transfer	41	41/55= 74%
Mobile recharge	34	34/55= 61%
Ticket booking	22	22/55= 4%
Online Purchase	35	35/55= 63%
Payment of electricity bills	25	25/55= 45%
Payment of insurance premium	10	10/55= 18%
DTH recharge	20	20/55= 36%

From the above table its found that More than 75% of the respondents are using Gpay for Money transfer, 35 respondents are using Gpay for online purchase i.e payment for grocery, clothes , medicines etc. Followed by mobile recharge, payment of electricity bill, payment of EMI etc. Only 10 of the respondents are using the Gpay for Payment of Insurance Premium.

3. Factors that influence to use G-pay :

Reasons	Respondents	percentage
Save time	48	48/55= 87%
Easy to use	51	51/55=92%
Low risk of theft	5	5/55= 9%
Advantage of Reward points &Discounts	46	46/55= 83%
Easy Refund of Money to Bank	7	7/55= 12%
Availability and Acceptance at Different stores/ Vendors	52	52/55= 94%

**Inference:** In the above table it’s clearly show that **54.5%** of respondents are using G -pay because it’s easy to use, **32.7 %** of respondents are using this app because it’s saves their time, and they get different rewards points & discounts like cash back while using the G-pay..

4.SATISFACTION LEVEL OF CONSUMERS TOWARDS (Gpay)

Satisfaction of consumers	Respondents	Percentage
Highly satisfied	34	61.8%
Satisfied	20	36.4%
Neutral	0	0%
Dissatisfied	1	1.8%
Highly Dissatisfied	0	0%
<b>TOTAL</b>	<b>55</b>	<b>100%</b>

**INFERENCE**

The above table clearly show that 61.8% of the respondents are highly satisfied ,36.4 % of customers are satisfied, where as 1.8% of respondents are dissatisfied.

5. Problems Faced by the customer while using G-pay:

Problems	Respondents	Percentage
Transaction Declined	5	5/55= 9%
Transaction Declined and Amount Debited	20	20/55=36%
Limited Transaction Amount	53	53/55= 96%
Request Money Limitation	45	45/55= 81%

It’s found that Majority of the users are having one Major problem while using Gpay is that of Limited Transaction Amount of Rs 1,00,000. It means that app allows to transfer money up to Rs 1 lakh using the application. Whereas 36.36% of the respondents faced the problem of Transaction Declined and Amount Debited. Where as 45 of the respondents feels that the Request money Limitation should increase to more than Rs 2000

**FINDINGS OF THE STUDY**

- Majority of the respondents are in the age group of 18-30 years.
- Majority i.e 27 of the respondents are male.

- Most of the respondents are Professional who are using the G-pay.
- Majority of the respondent's monthly income is more than Rs50,000.
- 44 of the respondents out of 55 are using G-pay.
- 24 of the respondents are using G-pay for more than 1- 5 times in a month. Followed by 22 respondents are using the G pay for more than 5 times in a month.
- 54.5% of respondents are using G -pay because it's save time .
- 32.7 % of respondents are using this app because it's easy to use.
- More than 75% of the respondents are using the Gpay for Money transfer.
- 35 respondents are using Gpay for online purchase i.e payment for grocery, clothes , medicines etc
- Consumers satisfaction level is 98.2%.
- **54.5%** of respondents are using G -pay because it's easy to use.
- **32.7 %** of respondents are using this app because it's saves their time, and they get different rewards points & discounts like cash back while using the G-pay.
- They have the problem by using E-payment is Transaction declined and Amount declined.

### **SUGGESTION**

#### **Following are the suggestions related to the study**

- The Maximum limit to be increase from Rs 1, 00, 000.
- Gpay has to solve transaction decline problem and credit the amount the same day or max 1 day if the transaction declined and amount got debited.
- Focus on server regarding on transaction problem.
- To increase the request money more than Rs 2000.
- Training to be provided to homemaker and Senior citizens for using the app.

### **CONCLUSION**

The present study has tried to understand the customers satisfaction regarding G-pay. The age group specially 18-30 years of the user has also influenced the usage of G-pay. It is observed that the users in the age group of 18 to 30 are using G-Pay for various purpose like money transfer, online bill payment, online shopping etc.It was found that very few homemakers are making the use of G-pay as they don't know how to use G-pay.

The use of these apps for making online payments has made a huge growth in few years. The number of users using these apps is increasing significantly day by day. Even the smaller vendors have introduced G-Pay to promote cashless payment methods. Therefore, we could generalize the trends that we are moving to a cashless economy .The apps saves the time of the users along with getting rewards and coupons which attracts them to use the app. Google Pay is highly preferred for making high value transactions as it makes payment directly from the bank account as compared to other apps. The transaction amount limit to be increase from Rs 1,00,000 for the user-base further in future.

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**A STUDY ON THE IMPACT OF SOCIAL MEDIA ON CONSUMER BUYING BEHAVIOUR IN PANDEMIC W.R.T. THANE CITIZENS**

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**<sup>1</sup>Jay Shinde, <sup>2</sup>Vedanti Yesaware, <sup>3</sup>Amogh Joshi and <sup>4</sup>Dr. Shraddha Mayuresh Bhome (Guide)**<sup>1,2</sup>Student - TY BAF / B<sup>3</sup>Student - TY BAF / A**ABSTRACT**

*Social Media have given plenty of opportunities to consumers in adapting different aspects in life. Facebook, Twitter and Instagram have played significant roles in expanding consumers' Online Purchases . Social media is becoming a new trend. Over the last decade, the World Wide Web has seen a burgeoning in user generated web technologies like blogs, social networks and social media websites . Social media has given rise to the online platforms like Facebook, Instagram, YouTube, Twitter, where people can connect with each other, share thoughts and the content*

*This is a little research on the impact of a pandemic on Consumer Online Buying Behaviour. To achieve these objectives we created a questionnaire through Google form and Circulated among the citizens of thane region*

*Keywords: Consumer Buying Behaviour, Social Media, Online Shopping*

**INTRODUCTION**

Social media is the online communication medium on which we can interact with each other, share content and get the information from. The various sorts of Social media can be social networking, forums and social book marking etc. Facebook, Instagram, LinkedIn, Wikipedia, Pinterest, Google plus and twitter are included in Social media and no doubt that it has become an integral part of our life. In businesses, Social media is generally used to spread the awareness about the products and services, promoting brands, to retain the existing customers and to find new prospects. In this way Social media marketing definitely takes the benefit of Social networking, increasing the brand awareness, brand value and to increase the customer reach. Social Media is playing significant roles in different aspects of our lives. Consumers today are progressively utilizing technology and particularly Social Media as an effective tool in their online shopping process. This process can be defined as is an electronic process that allows consumers to deal with business people and meet their purchases' needs. Social Media have played important role in spreading this phenomenon faster.

With the increase in use of social media, companies are now considering the value of it in shaping the consumer perception, increase in brand value and to influence the buyer's decision. Now companies also know that they can have a strategic approach to use the Social media to get the advantage over those that don't use it. To access the impact of Social media on Consumer Buying Behaviour, the literature review and the data analysis on its use and perception of the customers can be used in identifying the best strategies for making an improvement in consumer engagement through Social media

**OBJECTIVES OF THE STUDY**

- To study the impact of social media on consumer buying behaviour in pandemic.
- To study that Buying through Social Media is Future Or not.
- To study that Shopping through Social Media is Safe or not.
- To study online Shopping is good or Offline Shopping.

**REVIEW OF LITERATURE**

1. **Nasir, S., Vel, P., & Mateen, H** . This article says that Social media doesn't always need some language or the words to spread the message to the consumer. When a product and the services is marketed then the context can be interpreted by the potential buyer. On the basis of that, the buyer gives the response. It can be in the way of purchasing a product, repurchasing a product or it can be in the form of not purchasing a product. So, this process is based on the customer need, his knowledge and liking towards the product, brand loyalty & brand value, word of mouth and its demand.

2. **Nima Barhemmati et al.**, finds that the best and the successful way of advertising is Social Media Marketing. The study focuses on knowing the factors how the buying pattern of those consumers change who are on Social media through Social Network Marketing. This study also finds the relationship between the selling activities of the companies and the customer engagement and their purchase behaviour. In this, a survey was conducted among the 50 students in Malaysian National University. The result of the study shows the positive relation in between consumer buying behaviour and Social media engagement.

3. **Liu, Q., Zhang, X., Huang, S., Zhang, L., & Zhao, Y** Social media is giving an opportunity to the consumers to get the feedbacks and reviews about a product and services. Result from the primary and the secondary data shows that the product recommendations can lead to an impulse buying behaviour. This impulsive buying behaviour is decided on the basis of the trust on the recommender and an affection towards that particular product. In simple words, it is influenced by both the recommender and the product itself.

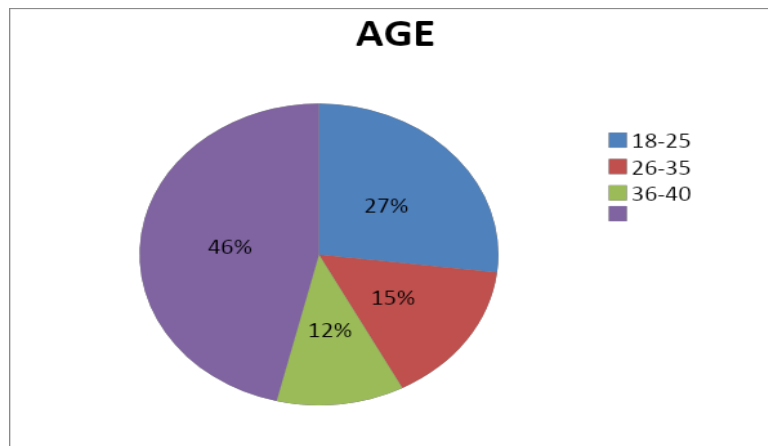
4. **Varghese, S., Nandhini M** in their article speaks about the influence of demographic factors towards the purchase intention of customers. Article also reveals about the internet usage pattern among the customers. This can be related as an opportunity for the increased engagement of companies with customers through social media.

**RESEARCH METHODOLOGY**

Research Universe	Thane Region
Sampling Method	Random sampling Method
Sample Size	52
Method Of Data collection	Primary & secondary Data
Method Of Primary data Collection	Questionnaire
Method of Secondary Data collection	Research Papers
Data Analysis Techniques	Pie Diagram

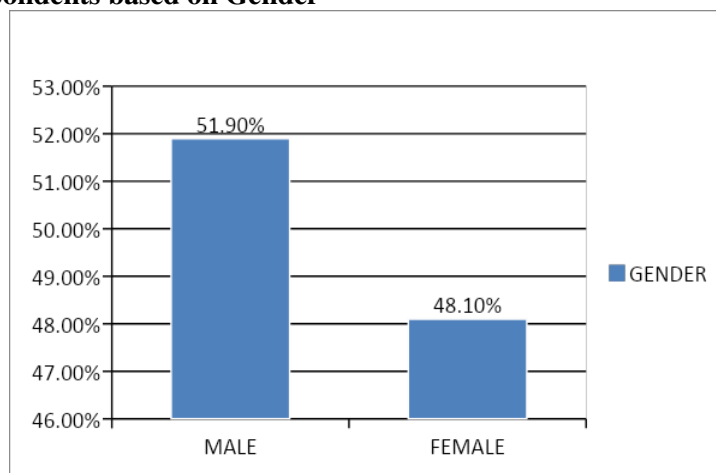
**ANALYSIS AND INTERPRETATION**

**1. Distribution of respondents based on Age**



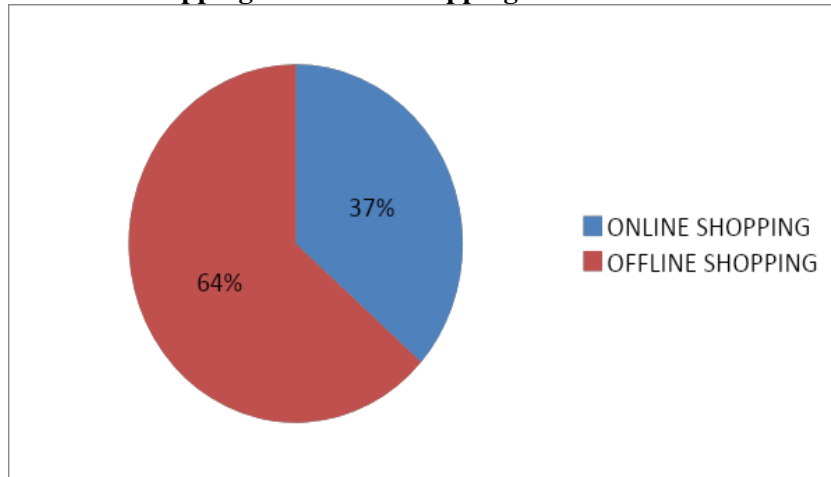
As Shown in the above Pie Diagram, 27 % respondents are from the age group of 18-25, 15% respondents are from the age group of 26-35, 12% are from the age group of 36-40 and the remaining 46% are from the age of group of above 40.

**0. Distribution of respondents based on Gender**



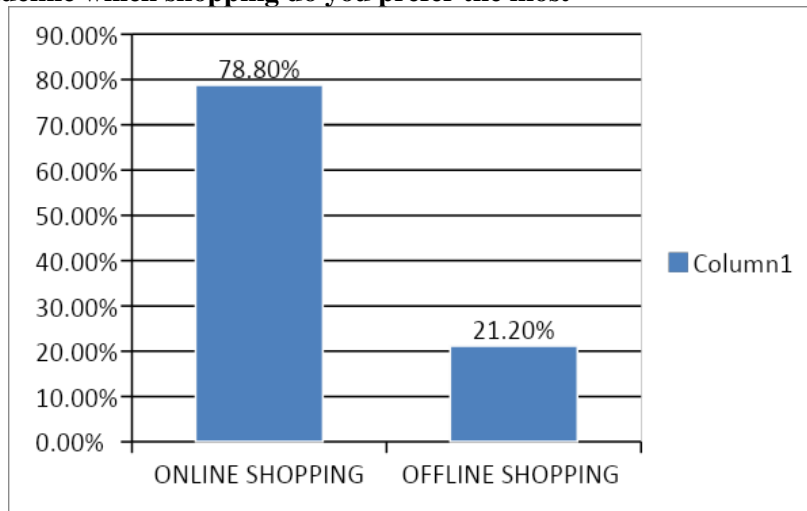
As shown in above Pie diagram, 52 % are the Male respondents and the remaining 48% are the Female respondents.

**0. Do you prefer the Online Shopping Or Offline Shopping**



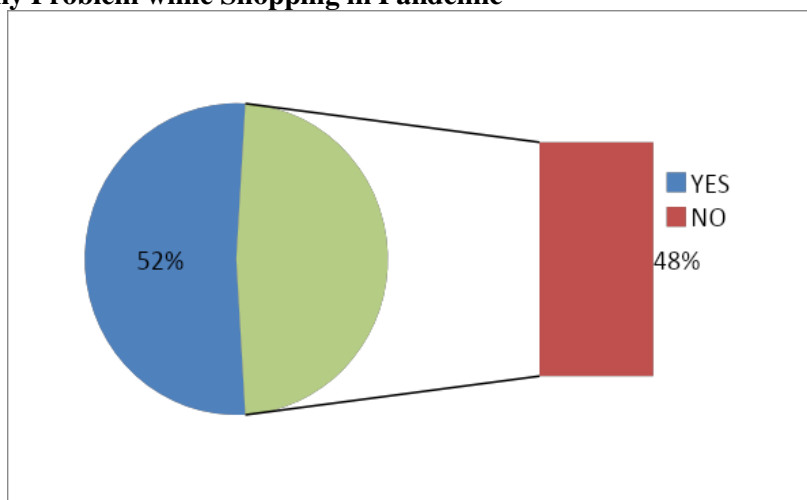
As shown in above Pie diagram, 36% respondents prefer to shop Online and 64% respondents prefer to shop Offline.

**0. During this Pandemic which shopping do you prefer the most**



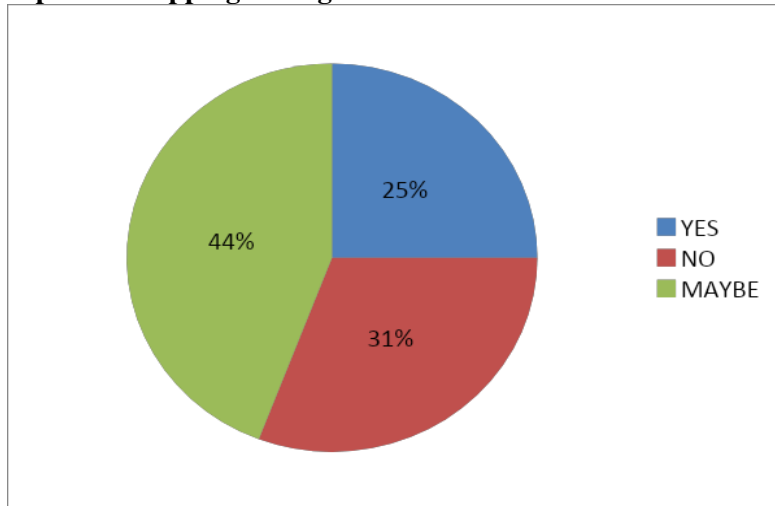
As shown in above Pie diagram, 79% respondents prefer to shop Online and 21% respondents prefer to shop Offline during this Pandemic.

**0. Do you faced Any Problem while Shopping in Pandemic**



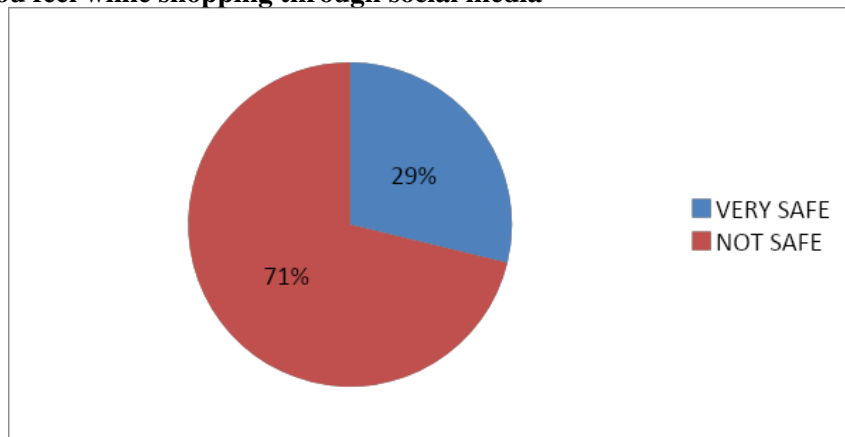
As shown in above Pie diagram, 52% respondents faced problem while shopping in the pandemic but, 48% respondents did not faced any problem while shopping in the pandemic.

**0. As a Buyer will you prefer Shopping through social media?**



As shown in above Pie diagram, 25% respondents prefer to shop through Social Media, 31% respondents does not prefer to shop through Social Media and remaining 44% are not sure about it .

**0. How safe do you feel while shopping through social media**

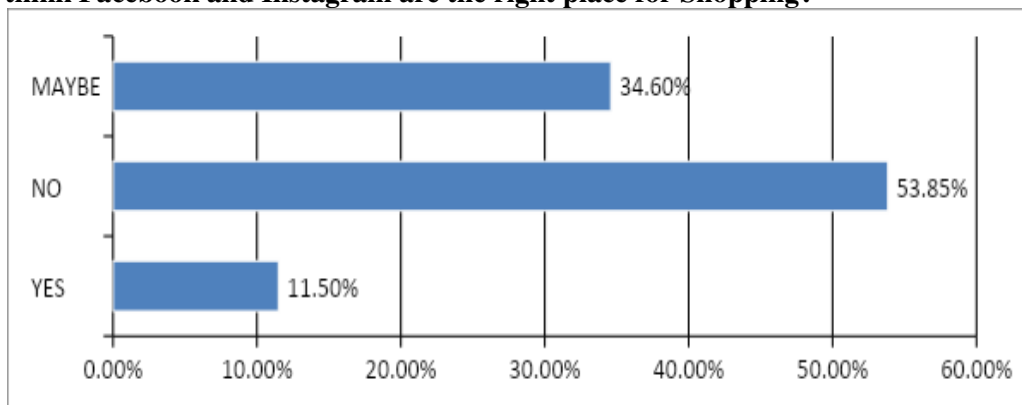


As shown in above Pie diagram, 29% respondents feel safe while shop through Social Media but, the remaining 71% respondents does not feel safe while shop through Social Media.

**0. Do you feel Shopping through Social Media is easy?**

Asper the data analysis researcher interprets that, 40% respondents feel that shopping through Social Media is easy, 14% respondents feel that shopping through Social Media is not too easy and the remaining 46% are not sure about it.

**0. Do you think Facebook and Instagram are the right place for Shopping?**



As shown in above Pie diagram, 11% respondents think that facebook and Instagram are the right place for Shopping, 54% respondents think that facebook and instagram are not the right place for Shopping and 35% respondents are not sure about it.



**0. Do you think Shopping through Social Media is increasing day by day**

As per the questions responded by the respondents, 73% respondents think that Shopping through Social Media is increasing day by day, 4% respondents think that Shopping through Social Media is not increasing day by day and the remaining 23% respondents are not sure about it.

**0. Do you think Shopping through Social Media is the future**

As per the views of the respondents, 33% respondents think Shopping through Social Media is the Future, 17% respondents think Shopping through Social Media is not the future and the remaining 50% respondents are not sure about it.

**CONCLUSION**

- Shopping through social media is like supporting a small business but there are many disadvantage also like we have to pay online payment first, sometime we don't know the person, so through looking through social media we can't get the quality of the product.
- Before pandemic most of people used to shop offline but because of the pandemic most of the people shifted towards online shopping.
- Online shopping is risky where the offline shopping is safe.

**SCOPE FOR FURTHER RESEARCH:**

Studies can be done in future to measure the actual change in behaviour. These are unprecedented times, and further studies from different countries are required to obtain insight into consumer feelings and understand if the behaviour displayed by consumers in different countries is the same or different. The study faces some limitations that can be improved later on to provide additional successful opportunities for a future study. Initially, definite limitations increase from selecting the sample and the way variables were measured and used. According to the way of distributing online surveys, this research showed big gap among male and female responses because online surveys are uncontrollable in term of specifying number of males and females. Therefore, there is a shortage of reflecting consumer believes and behaviors associated to Social Media compared to other countries.

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**ACKNOWLEDGEMENT**

This paper is completed under the able guidance of Dr. Shraddha Mayuresh Bhome, BAF co-ordinator and Vice Principal, SFC, Satish Pradhan Dnyanasadhana College, Thane.

**ANNEXURE**

1. Name : \_\_\_\_\_
2. Age: \_\_\_\_\_
3. Gender: \_\_\_\_\_
4. Do you prefer the Online Shopping Or Offline Shopping?
5. During this Pandemic which shopping do you prefer the most?
6. Do you faced Any Problem while Shopping in Pandemic?
7. As a Buyer will you prefer Shopping through Social Media?
8. How safe do you feel while shopping through social media?
9. Do you feel Shopping Through Social Media is easy?
10. Do you think Facebook and Instagram are the right place for Shopping?
11. Do you think Shopping through Social Media is increasing day by day?
12. Do you think Shopping through Social Media is the future?
13. Any Suggestions

**A STUDY ON INFLUENCE OF COVID 19 PANDEMIC ON CUSTOMER'S ONLINE BUYING BEHAVIOR**

<sup>1</sup>Bhakti Nilesh Kolge, <sup>2</sup>Sarika Digambar Golatkar, <sup>3</sup>Jagruti Jayvant Wadekar, <sup>4</sup>Vaishnavi Vaibhav Mohire and <sup>5</sup>Dr. Shraddha Mayuresh Bhome (Guide)

<sup>1,2,4</sup>Student: SYBAF/A

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**ABSTRACT**

2020 will be remembered for covid 19 pandemic and also the complete lockdown which took place from 23<sup>rd</sup> of March 2020. Every market and shop was closed except medical store so there was a huge difficulty to buy grocery or any other product. Also risk factor was more in offline shopping mode. Hence, customers prefer online shopping over offline shopping. Therefore this research is necessary to know consumer's most preferred shopping mode, most preferred app for online shopping, most preferred products and also problem faced during shopping online. The study will be helpful to know consumer's opinion, online buying behaviour and problem faced and therefore will help to make changes and find solutions on various problems faced during shopping online.

*Keywords: covid 19 pandemic, online shopping, consumer.*

**INTRODUCTION**

Covid 19 pandemic resulted in a disruption in the life style and buying pattern of a consumer & adversely impact the global economy. The world faced a unique challenge due to covid 19 pandemic. As a world responds to the corona virus (Covid 19) pandemic we're seeing drastic shift from offline mode to online mode. Due to pandemic the world has shifted more towards digitalization. This resulted in increase in customer's online shopping behaviour. Due to lockdown all shops, stores, markets, etc; were closed hence it was difficult for consumers to buy anything this resulted in increase in online buying behaviour.

To prevent physical interaction with peoples, there has been rise in online shopping & the usage of e-commerce for buying product and services. Consumers also prefer digital mode of payment to avoid spreading of viruses. Due to increasing risk of corona virus customers are avoiding public places hence offline shopping is being decreasing gradually and customers are shifted more towards online shopping. But online shopping also includes various risk and problems. The study aims to know consumer's preference, habit and problem they face during online shopping. According, to our survey above 90% of consumers are aware of online shopping and about 70% among them prefer online shopping. E-commerce Companies have to make better policies to meet changing needs of customers. They have to solve the problems faced by the customers to make online shopping more effective.

**REVIEW OF LITERATURE**

1. Bharti Aggarwal has written a research paper in 2020 on influence of covid on consumer's online buying behaviour in which all the reasons of increasing online buying behaviour of consumers due to pandemic, preferred product and services and also expectations of consumers through e-commerce are mentioned. She has also mentioned strategies and suggestion to e-retailers.
2. Shengyu Gu and Beata Slusarczyk has written a research paper in 2021 on impact of the covid-19 pandemic on online consumer purchasing behavior in which he did a survey among the online shoppers in the top 10 countries in terms of E-commerce market growth. The research revealed what changes in online consumer buying behavior are typical in the covid-19 pandemic.
3. Amit Ranjan, Jitendra Yadav and Madhvendra Misra had written a research paper in 2021 on online shopping behavior during covid-19 pandemic: An Indian Perspective in which the study focused to inspect the main component to determine the behavior of customers towards online shopping. The study tells about the rapid the use of internet, mobile, etc. in lockdown.

**OBJECTIVES**

1. To know the impact of covid-19 pandemic on consumer's online buying behavior.
2. To know the awareness of online shopping among the consumers.
3. To know which app do consumers prefer the most for online shopping.
4. To know which product or services do consumers prefer the most while shopping online.
5. To understand the problems faced by the consumers while online shopping.

**RESEARCH METHODOLOGY**

The study is empirical in nature. The empirical data will be collected for analyzing the information from teachers and students. To attain the objectives and to know more about online shopping during the pandemic, the researcher has used secondary data which includes published articles, research papers, etc. The researcher has also used questionnaires collected from students and teachers of our college as primary data.

**HYPOTHESIS**

H0: There is no influence of COVID-19 pandemic on customer's online buying behaviour.

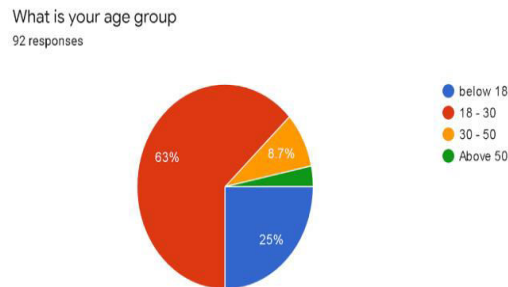
H1: There is an influence of COVID-19 pandemic on customer's online buying behaviour.

**LIMITATIONS OF STUDY**

1. The study is limited among students and teachers of Dnyansadhana College Thane.
2. The research paper is limited due to the limitation of time to collect data.
3. The research paper is limited to 92 respondents.

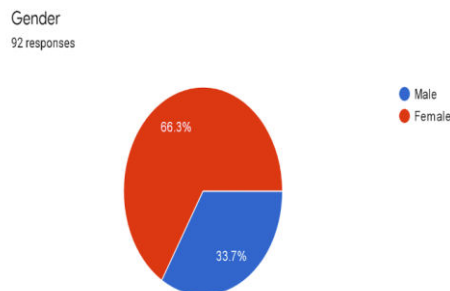
**ANALYSIS AND INTERPRETATION OF DATA:**

**1. Age of respondents:**



Interpretation: From the above chart, it is understood that 25% of people are in the below 18 age group, 63% are in the 18-30 age group, 8.7% are in the 30-50 age group, and there are very few people who are above 50 years of age.

**0. Gender**



Interpretation: Thus, the above chart explains about gender, where we can see that 66.3% are female respondents and 33.7% are male respondents, so we can say that the majority are female respondents.

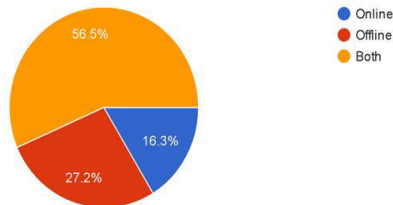
**0. Awareness about online shopping:**



Interpretation: Thus, the above chart explains that today most respondents are aware about online shopping i.e., 90.2 % respondents know about online shopping and 9.8 % respondents are not aware about online shopping.

**0. Mode of online shopping:**

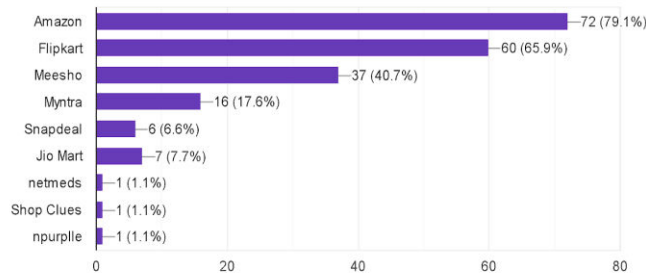
Which mode do you like to prefer for shopping?  
92 responses



Interpretation: From the above chart, it is stated that 27.2% respondents prefer offline mode of shopping and 16.3% respondents prefer online shopping mode and 56.5% of respondents prefer both modes for shopping.

**0. Preference for app:**

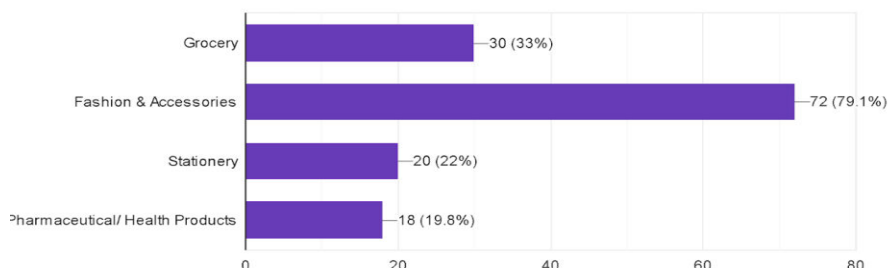
Which app do you prefer the most for online shopping?  
91 responses



Interpretation: Above graph shows us that nowadays respondents are preferring which app the most for online shopping. In which 79.1% respondents are using Amazon, 65.9% respondents are using Flipkart, 40.7% respondents are using meesho, 17.6% respondents are using Myntra, 6.6% respondents are using Snapdeal, 7.7% respondents are using jio Mart, 1.1% respondents are using netmeds, 1.1% respondents are using shop clues, 1.1% people are using npurple. So we can say that majority people are using Amazon for online shopping.

**0. Pandemic and app preferred for online shopping:**

Which things do you prefer the most to buy through online shopping during pandemic?  
91 responses

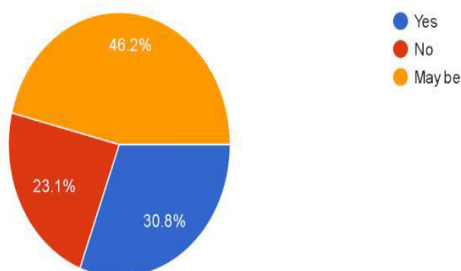


**INTERPRETATION**

The above graph shows us that in this pandemic situation what kind of product or services respondents prefer the most. 33% people prefer buying grocery through online shopping, 79.1% respondents are purchasing fashion and accessories, 22% respondents are purchasing stationery, 19.8% respondents are purchasing Pharmaceutical and health products. We can say that most respondents are purchasing fashion and accessories through online shopping.

**0. Cheaper and convenience in Online vs Offline shopping:**

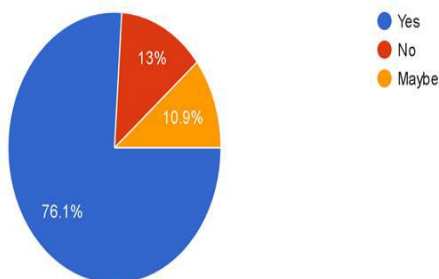
Do you think online shopping is cheaper and more convenient than offline shopping?  
91 responses



Interpretation: From the above chart we can explain that 30.8% respondents think that online shopping is cheaper and more convenient than offline shopping, 23.1% respondents do not think that online shopping is cheaper and more convenient than offline shopping and 46.2% people think maybe it is convenient.

**0. Increase in online purchase habit:**

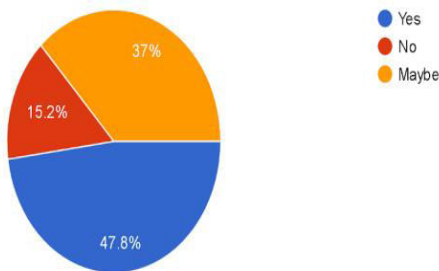
Do you think habit of online buying product has increased during lockdown period?  
92 responses



Interpretation: From the above chart it is stated that 76.1% respondents think that habit of online buying has increased during lockdown, 13% respondents do not think that habit of online buying has increased during lockdown and 10.9% respondents think that maybe habit of online buying has increased during lockdown.

**0. Safety about online shopping:**

Do you think buying online products is safe and secure?  
92 responses

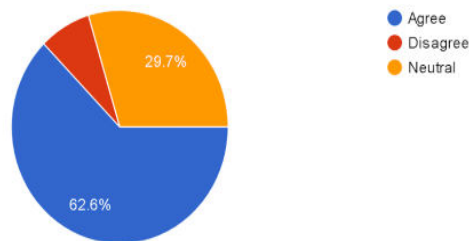


Interpretation: From the above chart we can say that 47.8% respondents think that buying online products are safe and secure, 15.2% respondents think that it is not safe to buy online products and 37% think that maybe buying online is safe and secure.

## 0. Latest styles in online trends:

Do you like to search various online shopping websites just to find out more about the latest styles?

91 responses



Interpretation: Thus, the about chart explains that do people like to search various websites just to find out more about the latest styles. 62.6% respondents are agree to the statement, 29.7 % people are neutral about the statement and very less peoples disagree to the statement.

### FINDINGS AND CONCLUSION

1. Most of the respondents think that habit of online shopping has maybe increased during lockdown.
2. According to the research most respondents are aware of online shopping.
3. Majority of respondents prefer both online and offline shopping.
4. It is conclude that majority of respondents use Amazon app for online shopping.
5. Most of the respondents buy fashion and accessories through online shopping.
6. Majority of respondents think that shopping online is safe.
7. Most of the respondents think that the images showed while shopping online maybe fake or real.
8. Majority of respondents think that they get defective product sometimes while shopping online.
9. Majority of respondents agree to the statement that they search various online website just to find out more about latest styles.

### SUGGESTION

#### Based on the research we can suggest:

1. To make online shopping more efficient by making it totally safe and secure.
2. Avoide posting fake images of the products.
3. Giving more offers and discounts sometimes especially on fashion and accessories to make the customer happy.
4. Make better policies to meet changing needs of customer.

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3. <https://journals.sagepub.com/doi/full/10.1177/02560909211018885>
4. <https://www.sciencedirect.com/science/article/pii/S244488342100>
5. [https://www.researchgate.net/publication/342764476\\_Covid-19\\_Impact\\_On\\_Online\\_Shopping](https://www.researchgate.net/publication/342764476_Covid-19_Impact_On_Online_Shopping)

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1. What is your age group?
0. Gender
0. Are you aware about online shopping? Maybe

- 
- 
0. Which mode do you like to prefer for shopping?
  0. Which app do you prefer the most for online shopping?
  0. Which things do you prefer the most to buy through online shopping during pandemic? Grocery Fashion and accessories
  0. Do you think online shopping is cheaper and more convenient than offline Shopping?
  0. Do you think habit of online buying product has increased during lockdown period?
  0. Do you think buying online products is safe and secure? Maybe
  0. What do you think about the images of the products in online shopping?
  0. Do you had got any defective product while online shopping?
  0. Do you like to search various online shopping websites just to find out more about the latest styles?



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**A STUDY OF CONSUMERS PERCEPTION TOWARDS OTT PLATFORM OVER TRADITIONAL THEATER IN PANDEMIC SITUATION**

<sup>1</sup>Shruti Kishor Sarangule, <sup>2</sup>Ajinkya Chandrankant Mahadik, <sup>3</sup>Raj Anand Nakti and <sup>4</sup>Dr. Shraddha Mayuresh Bhome (Guide)

<sup>1</sup>Student - SYBAF / B

<sup>2,3</sup>Student - SYBAF / A

**ABSTRACT**

Currently numerous OTT video platform are available for consumers to encourage them. These OTT video platforms are developed to reach customers easily through advanced provision and technology. With the rapid advancement of technology, OTT services are advancing at a rapid rate. Consumer content choices have shifted as a result of the COVID-19 pandemic. Many consumers have subscribed to OTT video platform services to receive high-quality content in large quantities and without commercials. In this situation, OTT video platforms are a practical choice for consumers. OTT platforms serve as a way for people to spend quality times with their friends and family. Even professionals who work from home have a flexible schedule and can spend time on OTT platforms. There are so many factors are influencing the satisfaction of OTT video platform users. The main purpose of this study is to find out the perception and satisfaction of consumers or users of OTT video platforms with special reference.

*Keywords: COVID-19, OTT, Perception, Satisfaction, streaming.*

**INTRODUCTION**

Today, As fast as technology is changing, The faster we are also changing our habits. Talking about television, there would have been a television in the entire locality and everyone used to sit and watch it at the same time, whereas today it is the age of OTT where every person has a Smart phone in which he can watch any kind of content any time. In pandemic, The streaming the platforms will be the one who will benefits the most in covid – 19 situation. Movie which previously distributed by only theater, Now finding new way to make mark through various OTT platform. Technique attract peoples more throughout their various features and varieties of content they offer like movies, series etc. Platform covers the entire spectrum. These lockdown could lead to a near 60% rise in the amount contain people are consume. But still people some people want to watch movies in theater. Because they want to spend quality time with their family members or friends and also want to watch 3D effects, Thriller movies, Suspense movies in theater. The main purpose of the study is found out the perception and satisfaction of consumers about the OTT video streaming platform.

**REVIEW OF LITERATURE**

**1. KPMG [2017]** on ‘The digital first journey’ listed down the announcements regarding original content investment by OTT video platform in India.

**2. Menon [2020]** states that limitations forced in the wake of COVID-19 pandemic significantly changed the consumption for media.

**3. Mann et al., [2015]** in repost ‘Digital video and the connected consumer’ notified that with 50% of the smartphone app users used between 18-24 years, The OTT media platforms are targeting a younger demographic.

**4. Deloitte [2017]** report on ‘Digital media’: rise of on-demand content ‘ stated that the availability of affordable smartphones, more people are now spending time on digital media compared to the cable or dish network.

**5. Erost and young [2016]** in the report ‘future of digital content consumption in India ‘stated that an increase in the usage of smartphones in India has stirred a new era of video consumption on the personal media devices.

**6. Kalagato report [2017]** presented a breakdown of the market share in India video OTT industry for the respective players.

**OBJECTIVE OF STUDY**

- To know perception of viewers towards changes in traditional platforms. i.e. Television or films industry due to over the top applications.
- To find the impact that OTT has on the traditional platforms.

- To identify the factors affecting consumers choice for OTT platforms.
- To measure consumer’s level of satisfaction towards OTT platforms.
- To analyzes consumer’s consumer preference towards OTT platforms and traditional platforms i.e. DTH Services.

**RESEARCH METHODOLOGY**

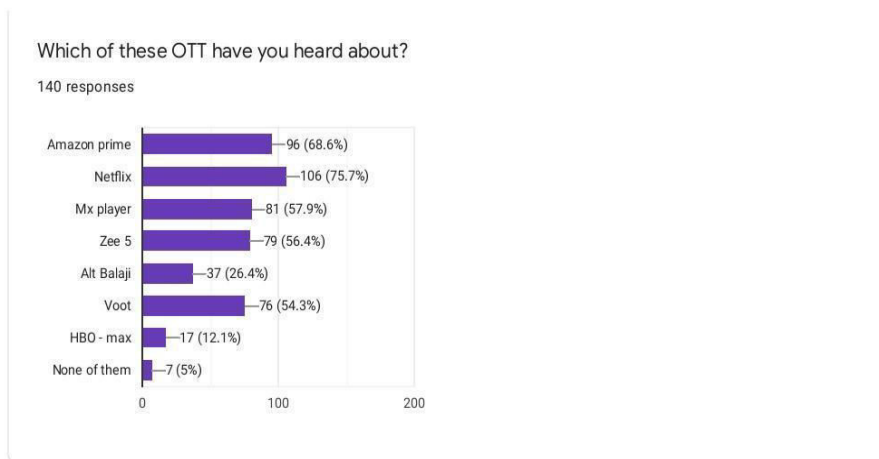
This study is based on primary as well as secondary method of data collection. The primary data is collected through survey method. Questionnaire was used for data collection. Online survey through google forms was conducted to know the OTT and traditional theatre watching habits of Indian Youth. Simple random sampling method technique is adopted by the researchers here. Total 140 respondents have been selected as sample for data collection. Data is analyzed through simple percentage analysis.

**ANALYSIS AND INTREPRETATION OF DATA:**

**1. AGE GROUP OF RESPONDENTS**

Age Group	NUMBER Of Respondent in %
Below 18	10
18-30	78.6
30-50	8.6
Above 50	2.8

**2. AWARENESS OF OTT PLATFORM**



**INTERPRETATION**

According to the above diagram, it is observed that most of the respondent are aware with Netflix, Amazon prime, and MX player and Average Awareness about Zee 5, VOOT, very few peoples are aware with Alt-Balaji end HBO-MAX. Also, there are only 7 respondent are not aware with OTT platform. Netflix is most OTT preferred platform by the respondents followed by Amazon Prime.

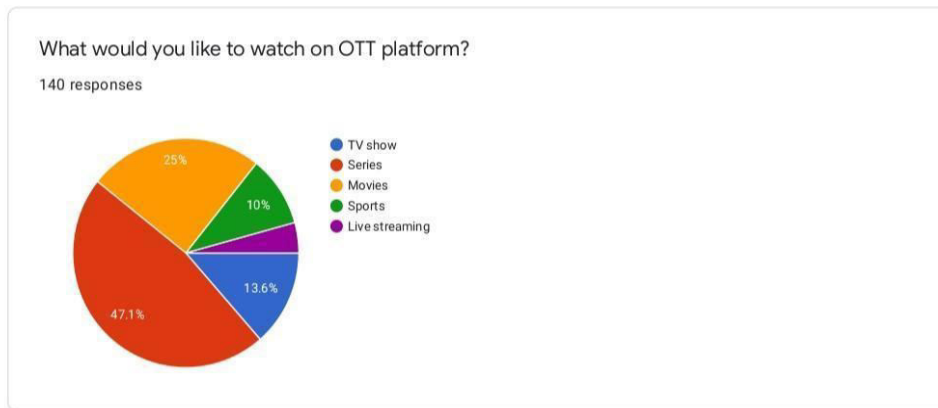
**3. TRADITIONAL V/S OTT OR BOTH :**

Platform which people prefer to watch	Number Of Respondent
OTT	30.7%
Traditional theater	10.1%
Both	57.1%

**INTERPRETATION**

According to respondents, most of the people like to prefer to watch both medium that is OTT as well as theteres. 30.7% respondents prefer OTT platform as against only 10.1 % are preferring to watch Traditional Theater. This shows that covid has resulted in emergence of OTT platform well on mindset of people.

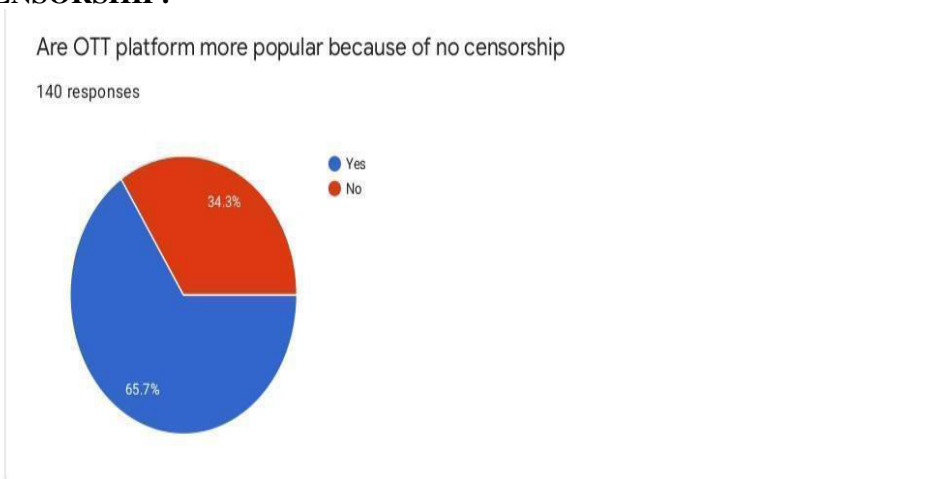
**4. PREFERENCE TO WATCH OTT PLATFORM**



**INTERPRETATION**

The researcher has observed that 47.1% respondents do watch series on OTT which is almost half of the respondents we met during primary data collection. Later respondents love to watch Movies over OTT are 25% of being surveyed. TV shows are preferred by 13.6% and sports by 10% having average viewership from people, and very few people are watching live streaming.

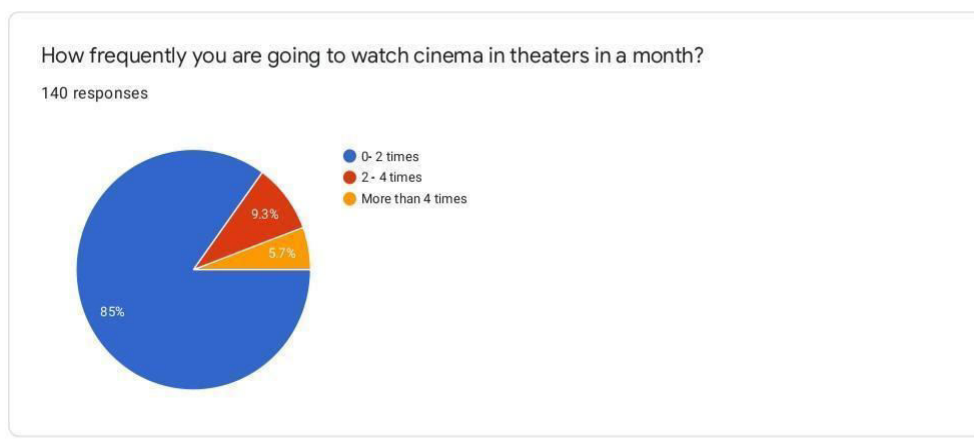
**5. OTT and CENSORSHIP:**



**INTERPRETATION**

From the above pie-diagram, It is referred that the most people are agree with OTT platform more popular because of No censorship. And few people are disagree with these statement.

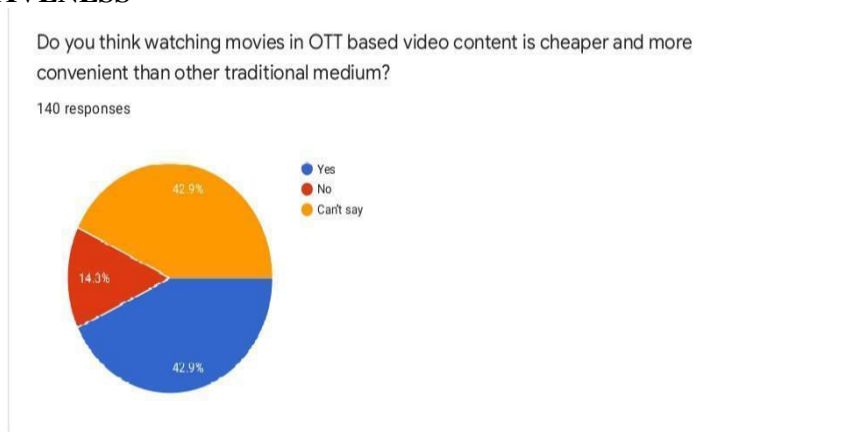
**6. FREQUENT OF WATCHING CINEMA ON OTT:**



**INTERPRETATION**

From the above pie- diagram, It is understood that that the 85% of people respondents are hardly watching 0-2 times cinemas on OTT and prefer to go outside to watch movies. watch 9.3% respondent preferring 2-4 times and 5.7% respondents prefer more than 4 times.

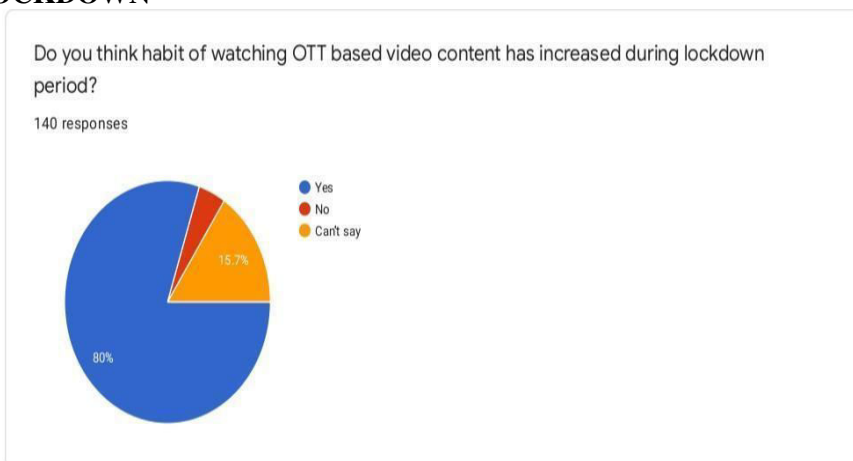
**7. COST EFFECTIVENESS**



**INTERPRETATION**

From the above pie-diagram, it is referred that the Equal no .of people are agree and can't say anything about OTT based video content is cheaper and more convenient than Traditional method. And 14% peoples are disagree with the statements.

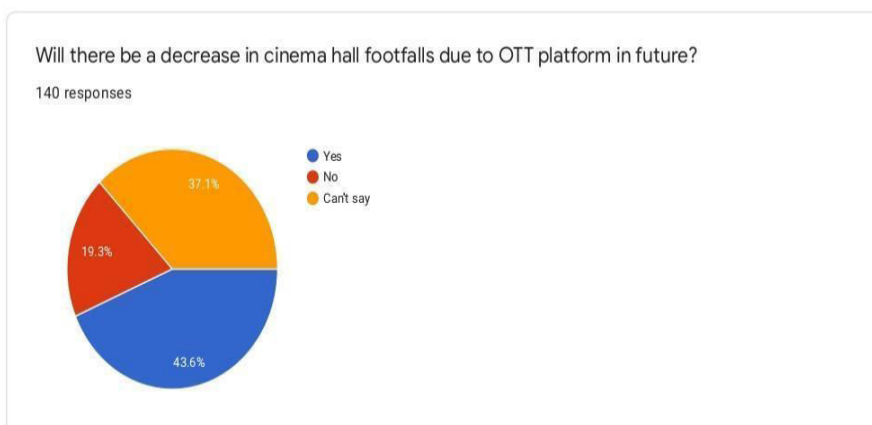
**8. IMPACT IN LOCKDOWN**



**INTERPRETATION**

From the above pie – diagram, It is refereed that the 80% people agree with the habit of watching OTT based video content has increased during lockdown period . And others are in can't say and disagree categories.

**9. FOOTFALLS DUE TO OTT**



**INTERPRETATION**

From the above pie-diagram, it is referred that the 43.6% people are agree with statement that decrease in cinema hall footfalls due to OTT platforms in future. 37% peoples are can't say anything. 19% saying no to this statements.

**CONCLUSION**

- This study was analyzing the acceptance of OTT platform among the consumer.
- The OTT platform is growing rapidly. The new generation has moved on from the traditional broad casting system to the mobile gadgets.
- The survey was conducted from goggle form. The data which was collected through questionnaires was analyzed.
- Most of the respondents in our study were aware of the OTT platforms. The acceptance of the platforms was remarkable in near future, among the people of Mumbai, Navi – Mumbai, and Thane had a wider range of connectivity with its contents.
- Most of the people preferred free subscription instead of paid subscription. Netflix on the other hand had a great support from a student because of original content and foreign language web series along with movies but when it comes to overall performance Amazon prime, VOOT, MX player and Zee 5 ahead marginally. MX player can play almost any video file in existence.

**SCOPE OF FURTHER RESEARCH:**

- Study possibilities of innovative and targeted advertisement on OTT platforms like narrow casting
- Study of international best practices and business models to OTT platform effectively.

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**STUDENT'S PERCEPTION OF ONLINE LEARNING DURING THE COVID-19 PANDEMIC****Pratikash Milind Natekar****ABSTRACT**

*The pandemic Corona virus disease popularly known as COVID – 19 has impacted not only the developing countries but the whole world. It has affected each aspect whether it is education. The education sector has also adopted new paradigms for imparting knowledge and skills. It has shifted itself from traditional medium to virtual classroom.*

**INTRODUCTION**

Education is considered to be one of the most important part of human life. Parents try their best to provide the best of educational facilities to their children. But in the current scenario a COVID-19 has affected the education sector at school and institutional levels. As a safety measure to prevent the spread of Corona virus, it has become the biggest challenge to provide education.

Online education is not a new term/ methodology even the concept of ICT in education has been adopted for a long time now. Online education is just a substitute of traditional classroom learning or we can say it is the need of the hour. As we have no other option to adopt virtual learning because we don't want to compromise with studies. That is why the online education market is increasing at a very high speed.

**OBJECTIVE**

To identify the problem faced by students during online education.

To identify the difference between males and females students regarding the problem faced during online education.

The purpose of this study was to determine the perception of students towards e-learning during the lockdown.

**REVIEW OF LITERATURE**

In analyzing the relevant literature I looked for studies that showed how students performed based on online education.

Warner (1998) proposed the concept of readiness for online learning in the Australian vocational education and training sector. They described readiness for online learning mainly in terms of three aspects (1) The preference of students for the way of delivery opposed to face-to-face classroom instruction (2) student's confidence in the utilities of electronic communication for learning which includes competence and trust in the use of the internet and computer based communication.

Constantine, Lazariobu and Helde (2006) compared online and traditional classroom delivered versions of an environmental education program. The purpose of their study was to compare knowledge and attitudes of Junior high school students before and after their participation in an environmental education program delivered in the two different ways.

McBrien (2009) "most of the term (online learning, online learning, web-based learning, computer-mediated learning, blended learning, m-learning from etc.) have in common the ability to use a computer connected to a network, that offers the possibility to learn from anywhere, anytime, in any rhythm, with any means".

Cojocariu (2014) online learning can be termed as a tool that can make the teaching – learning process more student – centered, more innovative, and even more flexible. Online learning is defined as "learning experiences in synchronous or asynchronous environments using different devices (e.g. mobile phone, laptops etc.) with internet access.

Littlefield (2018) synchronous learning can provide a lot of opportunities for social interaction (McBrien 2009). Amidst this deadly virus spread such online platforms are needed where (a) video conferencing with at least 40 to 50 students is possible, (b) discussion with students can be done to keep classes organic, (c) internet connections are good, (d) lectures are accessible in mobile phones also and not just laptops.

Singh and Thurman (2019) The synchronous learning environment is structured in the sense that students attend live lectures, there is real – time interaction between educators and learners, and there is a possibility of instant feedback, whereas asynchronous learning environments are not properly structured. In such a learning environment, learning content is not available in the form of live lecture classes.

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**Sample size**

**The sample size selected for the study is 160 responded.**

Questions

1. Age

1. Bellow 18

2. 18 to 25

3. 25 to 35

4. Above 35

2. Gender

1. Male

2. Female

3. Other

2. Is online education is good ?

1. Yes

2. No

2. Which devices do you during online education?

1. Mobile phone

2. Computer

3. Laptop

4. Tables

2. Do you find online education difficult ?

1. Yes

2. No

3. May be

2. What are the advantages of e-learning? Pick all that you consider true

1. Access to online materials

2. Learning on your own pace

3. Ability to stay at home

4. Classes interactivity

5. Ability to record a meeting

6. Comfortable surrounding

2. What are the disadvantages of e-learning? Pick all of true

1. Reduced interaction with the teacher

2. Technical problems

3. Lack of interactions with patients

4. Poor learning conditions at home

5. Lack of self – discipline

2. Which app do you use during online education?

1. Microsoft tem

- 2. Zoom
- 3. Google class room
- 4. Google meet
- 5. Other
- 2. Do you able to arrange your time during online education?
  - 1. Yes
  - 2. No
  - 3. May be
- 2. Your satisfaction level during online education?
  - 1. Strongly agree
  - 2. Agree
  - 3. Untrue
  - 4. Disagree
  - 5. Strongly disagree
- 2. Did you enjoy e-learning classes during the pandemic
  - 1. extremely unenjoyable
  - 2. Very unenjoyable
  - 3. somewhat enjoyable
  - 4. Very enjoyable
  - 5. extremely enjoyable

**Table 1 Age**

Age	Responded	Percentage
A. Bellow 18	20	12.5%
B. 18 to 25	136	85%
C. 25 to 35	3	2%
D. Above 35	1	1%
Total	160	100%

The above table clearly depicts that around 85% of the respondents are higher the group of 18 to 25 age 1% of the respondents are lowest the group of above 35

**2 Table**

Gender	Responded	Percentage
Male	62	38%
Female	97	61%
Other	1	1%
Total	160	100%

The above table clearly depicts the higher the respondents are 61% in female

**3. Is online education is good ?**

	Responded	Percentage
Yes	89	55.3%
No	71	44.7%
Total	160	100%

The above table clearly depicts that around 55.6% of respondents are actually aware about the online education is good 44.4% of the respondents are complete online education is no good.

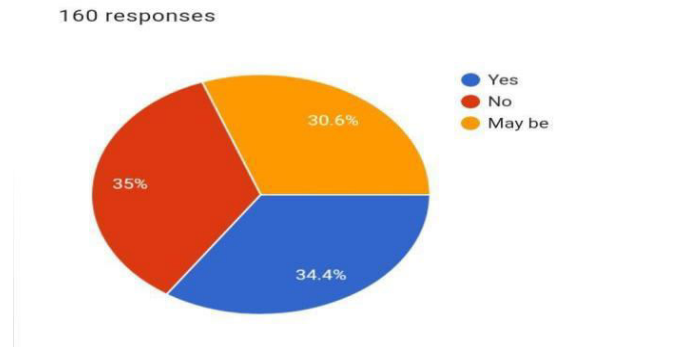


4 which device do you during online education?

Device	Responded	Percentage
Mobile phone	154	95%
Computer	3	2%
Laptops	1	1%
Tables	2	2%
Total	160	100%

The above table clearly depicts that around 95% of respondents are use in mobile phone 1% respondents are use laptops 2% of respondents are use computer and 2% of respondents are use tables.

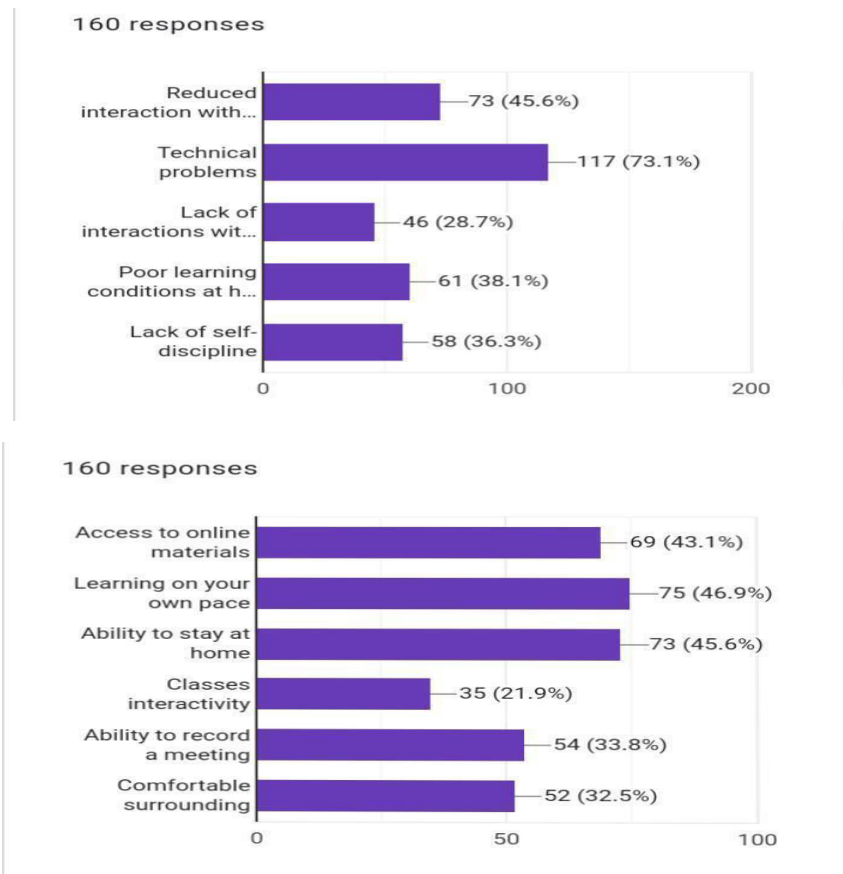
5. Pia chart



The above pie chart clearly depicts that around 35% of respondents are No difficult find in online education 34.4%of respondents are yes find the difficult in online education.

6. Bar graph

The above bar graph clearly depicts that around 75 number of respondents are advantage of e-learning is learning on your owe pace 73 number of respondents are ability to stay at home is advantage of e-Learning



7 Bar graph

The above bar graph clearly depicts that around 73.1% of the respondents are actually face in technical problem in online class 28.7% of the respondents face the lack of interaction with patients

8 Table

App	Responded	Percentage
Microsoft tem	128	79.9%
Zoom	12	7.5%
Google classroom	8	5.7%
Google meet	10	6.9%
Other	2	1%
Total	160	100%

The above table clearly depicts that around 79.9% of higher the respondents are use Microsoft tem app

9 Table

	Responded	Percentage
Yes	99	61.6%
No	26	16.4%
May be	35	22%
Total	160	100

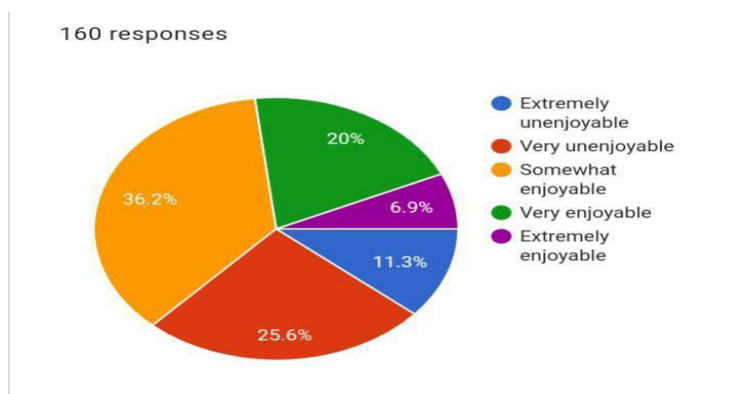
The above table clearly depicts that around 61.6% of respondents are yes arrange the time on online class 16.4% of the respondents are No arrange the time of online class

10.Table

Satisfaction	Responded	Percentage
Strongly agree	24	15.1%
Agree	76	46.5%
Untrue	24	15.1%
Disagree	30	18.9%
Strongly disagree	6	4.4%
Total	160	100%

The above table clearly shows that only 46.5% of the r respondents are actually agree with the satisfaction during online education where as 4.4% of the respondents with the strongly disagree with the satisfaction during online education

11. Pia Chart



The above pia chart clearly shows that only 36.2% of the respondents are actually somewhat enjoyable in e-learning classes where as 6.9% of the respondents with the extremely enjoyable in e-learning classes

**SUGGESTION**

Accord to my suggestion online and offline both the mode of education his good in online education system there are lot of advantages and disadvantages in offline also there are some advantages and disadvantages. offline education is more comfortable for student to understand and solve their do but online student neglect the study and concentrate and other activity so in my suggestion offline education system is more reliable and more beneficial for student in their future.

**CONCLUSION**

In the research I concluded that based on the analysis of the perception of online education. The technical issue like switching off laptop , mobile phone, gadget in between the classes. Every one is not computer literate or

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every one cannot own a computer and smart phone . The students are deprived of face to face interaction, technical issue, lack of social interaction. The study showed that online education is difficult than offline classes.

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**ROLE OF MASS MEDIA DURING COVID-19 PANDEMIC**<sup>1</sup>Ms. Akshata Rajendra Salunkhe and <sup>2</sup>Ms. Akshata Rajendra Salunkhe<sup>2</sup>TYBAMMC Student, Satish Pradhan Dnyanasadhana College, Thane**ABSTRACT**

*It has been observed over one year of time that covid-19 pandemic have highly affect the world. Due to this Pandemic many people have suffered through lots of trauma. Media played an important role during this pandemic and act as a powerful tool at both levels individual as well as social.*

*Looking at the above situation media had made a great impact on people around the world. On one hand broadcast media help government in dissemination of news to general public. Broadcast media kept people update on current scenario of world as well as informing public about guidelines and on the other hand social media help people to emotionally connect with each other as well as making people more aware about this situation. Media made coverage of corona virus news during lockdown, extended quarantines and financial hardship induced fear and cause stress in people. The media played a worldwide role during this pandemic and kept people updated. Even it was seen the mass media help in marketing of sanitizer, face mask and hand wash. It was observed that the print media supply was declined due to the fear about covid-19 spread.*

*This study will help to make people understand about the impact of mass media during the pandemic.*

*Keywords: role of media, pandemic, mass media*

**INTRODUCTION**

COVID-19 is a global infectious disease that emerged from Wuhan in the Hubei province of China in December 2019. It has spread to 210 countries throughout the world. World Health Organization (WHO) declared it a pandemic on Jan 30, 2020, and raised international public health concerns for it. As of Jul 15, 2020, more than 13 million people have been affected by this disease. To date, around 0.6 million deaths have been reported. It has proved far more fatal than other corona virus family members, with a fatality ratio of 1.4% (varying slightly among countries). Between Dec 31 2019, when the Chinese authorities declared their first case of pneumonia of unknown etiology to until Jan 3 2020, a total of 44 cases were reported to WHO. However, the causal agent was not identified during this reported period. Subsequently, the novel corona virus was identified on Jan 7, 2020, and its genomic sequence was shared with the world. WHO named the disease as 'COVID-19' and causative virus as 'SARS-CoV-2' on Feb 11, 2020. It has been named due to its genetic resemblance to the corona virus that caused the SARS outbreak of 2003. The other members of the family include SARS corona virus SAR - COV and MERS corona virus MERS - COV.

There is news of viruses staying viable on surfaces from a few hours to many days. This heterogeneous spectrum of disease is concerning and one of the reasons for the increased fatality of the disease.

These aspects create a public worry and force the general public to seek help from the most accessible ways available to them. For most people, it's either the internet or world-wide media. In an epidemic or pandemic, controlling the spread of disease is a basic requirement. It requires early recognition of symptoms, prompt diagnostic measures, effective home and hospice management, and appropriate preventive steps. This in turn, requires the role of varying departments ranging from government to healthcare, to the media, to the general public itself.

Media plays a crucial role at each step. The method of news reporting modifies the behavior of people and their attitudes. With advancements in technology and an increase in the accessibility of the internet to the common man, public awareness increased manifold, thus urging better adherence to essential public health measures. The role of social media in the MERS epidemic in 2012 and the H7N9 epidemic in China was studied, showing a stronger reaction in the H7N9 epidemic. It further delineates the importance of the topic of discussion. This article will examine the role of the media in this COVID-19 pandemic and its impact on the general public.

**OBJECTIVES OF STUDY**

**The Objectives of this study are**

1. To understand the role of mass media in pandemic.
2. To analyse how different media platforms contributed in pandemic.
3. To study why print media was declined.

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**REVIEW OF LITERATURE****ANJALI CHAUHAN (2020)**

In this research paper, the author used the primary research method for the study. The study says that, India is highly affected by corona virus disease and mass media played an important role by sharing and connecting to people. The objective of this study was to understand the role and impact of mass media during pandemic. This research was done by online survey through Google spreadsheets and the semi-structured questionnaire was circulated among the known. Duration of the data collection was from June 23<sup>rd</sup> to July 3<sup>rd</sup> 2020.

The study resulted that use of social media was highest compare to television news before and after lockdown , as of the used of print media was totally declined during the lockdown .In the age group of 40-49 anxiety of disease was highest while on the other side in the age group of 20-29 the level of anxiety was lowest. Most of the people felt panic due to hype of the corona disease shown all over the news in India.

Media was used to provide positive environment in public but also many misleading information was spread simultaneously.

**AYESHA ANWAR. .et al (2020)**

In this study role of mass media and public health communication in the covid-19 pandemic states that how covid-19 has been a huge crisis in world. In this research paper , there is discussion on the positive and negative impacts of media and proposed steps that can be taken to use media effectively in outbreaks and how media played an important role in spreading the awareness and help to influencing the public behaviour. It is further also discussed about how media played an important role in different sector like health education etc.

**VINEET CHAUHAN.et al (2021)**

According to this study mass and social media outlets played major role supplying knowledge regarding corona virus. Mass media have long been recognized as a powerful forces shaping how we experience the world and ourselves. This recognition is accompanied by a growing volume of research that closely follows the footsteps of current media technologies. Also in this research paper, there is a discussion on how the lack of knowledge, fake news, and numerous disinformation lead people to create panic conclusions. How the each nation responded to the critical situations, understanding of danger, environment, health care. The objective of this research was to explore the role of different media across the India. What has been role of mass media channels in our lives on an individual, social and societal levels?

The data for the study was collected through questionnaire and polling on social media. Key results of this research was that how the social networking sites had the beneficial effect on the public health and safety.

**R Ng (2021)**

In this research, it is said that how online news media narratives played an important role along global pandemics. How the societal perceptions were shaped and influenced the public of the society to the core by media .Economy as well as elections were affected by these narratives.

How the news narratives of covid-19 were analyzed to the framework laying to evaluate policy and risk communications.

**RESEARCH METHODOLOGY**

This study is based on the data collected from different research papers, news report, other government surveys and websites related to it.

**ROLE OF MASS MEDIA DURING PANDEMIC:**

Media works as a bridge between government and society. Media have been recognized as robust power to form how we experience this world. Whether a viewer or a reader, we just close our mind and open our eyes. In this crisis, media played a very significant role in making people aware about the situation, calm the junta and encourage them to do positive action. Media has the power to calm the people as well as encourage people for positive action, and vice versa, terrorize people and make chaos. The media have been following every step of the pandemic journey, with multiple stories, information, incessant headlines and continuous updates since the Covid-19 started. Media acted as a communication key throughout the pandemic. Each media played its role significantly. The media played a worldwide role in tracking the corona virus disease and gave updates through its different platforms to the people.

Electronic media are loaded with dual responsibility in not only entertaining the audience but also providing with relevant and genuine data. In this pandemic time, television can be used as the source of information as

media plays a valuable role in everyone's life. The initial role of media in this time or anytime is to educate, inform and entertain.

Various media channels from traditional to new/emerging media has played different roles during this pandemic like print media was least useful as people were afraid that it might spread the corona virus, broadcasting media created the awareness among mass audience about the situation of corona virus the guidelines issued by government, various health care companies got more advertising slots to promote their products. Many brands like Dettol, Lifebuoy created awareness of their hand wash and even introduced their new products like hand sanitizers and mask. Broadcast media like television brought back the old serials like Ramayana and Mahabharata and many more to entertain people during the tough times and keep them safe. Though print media was declined at the start of pandemic but through internet they managed to share news and awareness to the people. During this crucial time, electronic media such as television and radio could bring a change in attitude and belief of people by sharing the positivity, as it is most impactful on elders as well as youngsters. As per law, journalism should be practiced as ethical communication but private ownership diverted the self-governance of the press freedom and journalism. News which is broadcasted, struggles in the filter of conflict of interest. During this pandemic outbreak many counter voice have picked up the genuine problem of social concern.

Also there was a rise for OTT platform during the pandemic which actually got the huge response from the audience. There were around 40 OTT platforms in India in 2020 including regional languages. OTT video streaming platforms like Netflix, Amazon prime video, Disney Hotstar, Voot, etc gained huge popularity during this pandemic time. As with the extended lockdown and current situation of the world OTT seems to be next normal to the people for entertainment. The releases of the movies now a days are switching due to the lockdown which gave the rise of popularity for the OTT. Filmmakers seem to be quite happy with the deal they are getting from video-streaming platforms. One membership is all that is needed for the entire family to watch several films, and that too within the confines of their homes, saving them a lot of time and money.

Now apart from print media, broadcast media, there's the social media which grabbed the most of the public's attention in this pandemic. Social media gained huge demand during this Covid-19 time. Social media worked differently than other media, unlike other media platforms it created its own identity like the media gave opportunities to the people to embrace themselves, to start their career through their talent by sharing videos. Also enable and amplify the current information that continues to undermine the global response and jeopardizes measures to control the pandemic. During the pandemic social distancing was the major rule people have to follow in that social media became a place to interact with each other. Since many people were asked to stay home, they have turned to social media to maintain their relationships and to access entertainment to pass their time and to relief their mind. Social networking services have been used to spread information, and to find humor and distraction from the pandemic via Internet memes. Memes helped people to cope up with their stressful mental health during quarantine. It's important to have the type of media content on this platform. However, social distancing has forced lifestyle changes for many people, which put a strain on mental health. Many online counselling services that use social media were created and began to rise in popularity, as they could safely connect mental health workers with those who need them.

Also, many challenges spread across social media, potentially to link individuals to one another and to bring entertainment of the individual's attempts. One of the challenge was #see10do10 which was about doing any physical activities like 10 push-ups and then recreating it , then there were some creative activities challenges like dancing or some voting games and etc which kept the people engage and mind off from covid-19.

Multiple media platforms reported a sharp increase in usage after social distancing measures were put into place. Messaging and video call services played by social media became the main form of communication to maintain the connection. For example, Facebook's analytic department reported over 50 percent increase in overall messaging during the last month of March 2020. WhatsApp has also reported a 40 per cent increase in usage. Moreover, there has been a noticeable increase in the use of Zoom since the start of the pandemic. Global downloads for TikTok went up 5% in March 2020 compared to February. A new service called Quarantine Chat that connects people randomly reported having over 15,000 users a month after its launch on 1 March 2020.

As we know social media is spreading its foot day by day, and becoming one of the most popular online activities for entertainment, but in these days it has become most popular for getting information about the world .Apart from the entertainment , social media is also use for the spreading the information. Social media has been used by news outlets, organizations, and the general public to spread both valid information and

misinformation about the pandemic. Health care organizations have been updating and spreading information across numerous platforms with partnerships with Facebook, Google Scholar, reels and Twitter. Doctors are also joining groups on social media to spread information about treating the disease. The groups have allowed medical professionals to collaborate with one another, gather information and help direct supplies to hospitals that need them. Social media was also used by the celebrities to raise awareness for the charity purpose during pandemic. The media played a worldwide role during this pandemic and kept people updated. It is true that majority of people are using social media for information.

### CONCLUSION

Media is a powerful tool which shapes the opinion of others. Mass Media plays a huge role in circulating information influences the public behaviour and cut curtail the spread of the disease. Media act as a link between government and people during pandemic. Its basically a communication tool which helps to spread information worldwide. India having a high use of social media than the broadcast media. As an advantage people stay motivated and inspire by each other through it. But everything has its pro's and con's ,sharing misleading content or information related the covid-19 /pandemic created the anxieties among the people especially for the age group of 40-49. The mass media shall be promoted but there should rechecking for every information before sharing it.

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**A RISE IN THE BUSINESS “HOME KITCHENS & BAKERY SHOPS” DURING THE PANDEMIC****<sup>1</sup>Vijay Bhandare and <sup>2</sup>Dr. Varsha More (Guide)**<sup>1</sup>TY.BMS/ Marketing and <sup>2</sup>Assistant Professor of BMS Department, (Satish Pradhan Dnyanasadhana College of Arts, Science & Commerce – Thane**ABSTRACT**

*With the onset of the Covid 19 pandemic and normal life thus coming to a halt, the concept of home kitchen and bakery shops gained momentum. The purpose of this study is to ascertain the preference of home kitchen and bakery shops over restaurants during the pandemic. Food delivery globally has been experiencing massive growth, alongside rapid advancement in technology has given a further push to home kitchens and bakery shops. Additionally, the factor of hygiene and safety as a priority and changing sales strategy can further establish the vitality of home kitchens overall.*

*Keywords: Life in lockdown, home kitchens, bakery products.*

**INTRODUCTION**

The concept of home kitchens and bakery shops is not a fairly new phenomenon, but has a high amount of investment that has steadily increased over the years. Pre pandemic, food orders and delivery were managed by synchronous modes of communication like over the phone, personal references, advertisements and flyers in local newspaper and online food applications. (Kitchens et al., 2021) As technology took over, the operations were mainly managed online, which provided an opportunity to anyone having a kitchen facility home cater to the demand through websites, online applications and food delivery partners. The virus that took the globe in its grasp since its inception in early 2020 and the subsequent lockdown measures have seen a substantial shift in demand, from in-restaurant dining towards home-delivered food. Home kitchens and bakery shops have been key to facilitating this move

**Impact of Pandemic On Home Kitchens And Bakery Shops****Making Hygiene and Safety a Priority**

With maintenance costs further reduced, home kitchens and bakery shops have been investing more to ensure the hygiene and quality of the food and packaging, since the beginning of the pandemic (India Today). Kitchens are equipped with infrastructure and the staff is well trained to follow the guidelines provided by the governing authorities. Daily temperature checks for kitchen staff and delivery staff along with regular cleaning, and sanitization of equipment and workstations is undertaken to ensure that the food is not contaminated in any manner. In order to meet the timely and systematic delivery to the customers, home kitchens and bakery shops make use of FSAs or their own employees for a personalised touch. This coupled with the advent of contactless delivery has enhanced the safety not only of customers, but staff as well

**Suitable Conditions**

The restrictions on dine-in facilities for restaurants have completely changed in favour of food delivery. Customers are heavily relying on food delivery apps for their needs. This is a growing opportunity for home kitchens and bakery shops, which can further expand to combine variations like standalone restaurants, multi-brand kitchens, or kitchens where restaurants can have the whole thing outsourced. The pandemic environment provides for a perfect opening to increase the market share of the Food and Beverage industry by making informed decisions taking into account the choices and needs of the customers. They can easily familiarize to changing customer preferences, which can lead to the rapid growth of home kitchen and bakery shops.

**A Change in the Sales Strategy**

The universal strategy of offering coupons and discount codes is being changed with the assurance of the delivery of hygienic and safe food. In the current Covid-19 fright, customers look for the trust that can be guaranteed by restaurants if they can guarantee them that the food is made in the most hygienic conditions and is delivered to them with no scope for infection. Customers do not falter in paying the extra amount if brands can ascertain to them that their safety needs are the first priority of the restaurants and delivery agents (Jones, 2020).

**Lower Costs and Better Margins**

The Food and Beverage industry has suffered economic losses like most industries during these troubled times, which is only getting worse with eminent lockdowns. Kitchens have to cut down on staff to maintain operations and are therefore preferring the cloud model since it only requires a minimal back-end staff, which is



advantageous for both employers and employees in the present conditions Besides, operating cloud kitchens in the lockdown period is optimal, rather it has higher margins given the severe cost cuts in infrastructure and other dine-in facilities. With these margins they can redirect investments to increasing menus and offer competitive rates, leading to more revenue.

### **Change in Customer Demands**

Home Kitchens and bakery shops can adapt to change in demands much faster than restaurants that have been switching to online delivery in the face of this pandemic. Home kitchens and bakery shops have an edge in providing facilities like better packaging and contactless delivery. With families spending time together in lockdowns, the ordering pattern has shifted towards cost effective meals (Choudhary, 2019). Healthy and nutritious food have also seen a swell in demand, with people trying to live a healthier lifestyle. Home kitchens and bakery shops find it easier in giving in to such demands as compared to other restaurants that will lose out on income if they don't keep up with the changing demands. Food items that were earlier exclusive to the dine-in menu are now added to home delivery menus to attract more customers.

### **REVIEW OF LITERATURE**

#### **(Nitesh Chouhan, 2019)**

Social media has been used most often is all of the home kitchen and bakery shops undertakings. This rise in use of social media has delivered an opportunity for the growth of home kitchen and bakery shops and the rise in number of potential customers. home kitchen and bakery shops are known to attract customers for its unique dishes, the taste and quality of food, the variety in the number of fast food items offered and the hassle free availability at the doorstep.

#### **(Kumar, 2019).**

The home kitchen and bakery shops concept is cost effective, no fuss and the eminent future is for home delivery food and takeaway with the rise in restrictions put forth by governments for containing the pandemic. home kitchen and bakery shops enterprises advertise through social media marketing which is less costly as compared to big hoarding and bill boards.

#### **(H.M.Moyeenudin, 2020)**

home kitchen and bakery shops as a concept is an emerging trend and modern phenomenon accepted around the globe quite readily. Compared to restaurants and fast food outlets CAGR (compound Annual Growth rate) is very noteworthy for cloud kitchen operations. Multi cuisine restaurants and chain of restaurant have started implementing the concept of home kitchen and bakery shops to be in the competition. Takeaway food outlets that don't have the facility of dine-in within the premises, now have an option of setting up cloud kitchens. home kitchen and bakery shops works as food production team with space for food preparation and delivery at doorstep of customers or takeaway by customers.

#### **Chavan, S. (2020).**

The Qualitative Analysis Of home kitchen and bakery shops Emerging As A Viable Food & Beverage (F&B) Alternative Post COVID-19. International Journal of Analytical and Experimental Modal Analysis, XII(IX), 463-471.

#### **(Choudhary, 2019).**

home kitchen and bakery shops have an edge in providing facilities like better packaging and contactless delivery. With families spending time together in lockdowns, the ordering pattern has shifted towards cost-effective meals .

#### **(Loomba, 2019)**

Healthy and nutritious food have also seen a swell in demand, with people trying to live a healthier lifestyle. The hospitality industry has witnessed and because of introduction of the technology in the sector. Online ordering agencies and cloud kitchen concept is one of the same.

#### **(Colpaart, 2019)**

home kitchen and bakery shops is a commercial space which is used to prepare the food it is a concept which is known by different names such as, ghost kitchen, virtual kitchen, shared kitchen and satellite kitchen etc.

#### **(Moyeenudin, R., et al, 2020)**

The home kitchen and bakery shops concept is an emerging trend for smart food delivery and has been a contemporary phenomenon across the world, which is a prominent contributor to the CAGR when it comes to other hospitality businesses.

**OBJECTIVE**

- To apprehend the need of a home kitchens and bakery shops during the lockdown phases of the Covid 19 pandemic.
- To explore customer preferences of home kitchens and bakery shops .
- To identify and analyse the limitations of home kitchen and bakery shops .

**RESEARCH METHODOLOGY**

**Primary data**-The primary data has been collected from people who order food online and take away, phone call sand websites. A questionnaire was circulated which featured relevant questions for analysis of the topic chosen by me.


**Secondary data**-The primary data has been collected from the internet from websites, pages, research papers and social media.

**Sample size**-The sample size of this research report involves 33 people who have been selected completely based on convenience and relevant to the study.

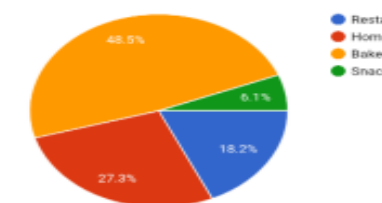
**Sampling method** - Random sampling method has been used to collect the data through a medium of questionnaire

**.DATA ANALYSIS & INTERPRETATION**

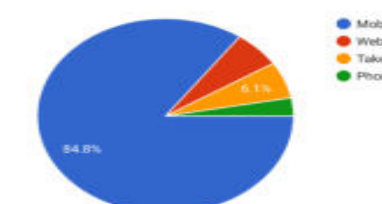
**Table.1 :** Do you like eating food from home kitchens and bakery shops?

<p><b>Interpretation:-</b>the above data it is analysed 97% participants agree to the question and responded positively. 3% participants responded negatively and saying no.</p>	
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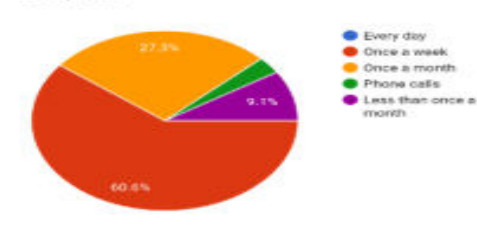
**Table.2 :** where do you prefer ordering food from ?

<p><b>Interpretation:-</b> Majorly participants prefer ordering food from bakery shops. According to the data collected 48.5% of the participants order food from bakery shops. 27.3% people order food from home kitchens, 18.2% people order food from restaurants and less 6.1% people ordering food from snacks centre.</p>	
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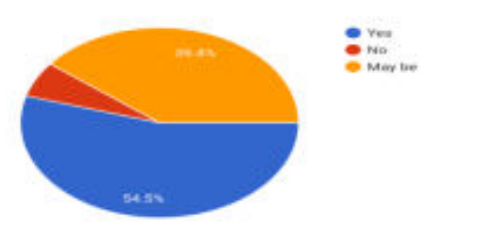
**Table.3:** preferable mode of ordering home kitchen food and bakery products?

<p><b>Interpretation:-</b> The highest number of participants i.e., 84.8% prefer ordering food through mobile applications. The other 6.1% prefer food take away from their favourite food joints. 3% participants prefer phone calls for ordering food, The remaining 6.1% participants prefer ordering food directly from the home kitchens or bakery shops website.</p>	
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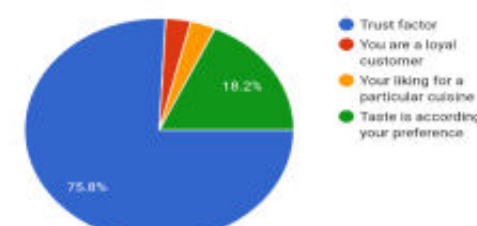
**Table. 4:** How often do you order food online from home kitchens and bakery shops?

<p><b>Interpretation:-</b> Looking at the responses above 60.6% of the participants once a week ordering food from home kitchens and bakery shops because of their liking for a particular cuisine and because the home kitchens and bakery shops food is according to their personal preferences for taste 27.3% of the participants order food once a month. 9.1% participants prefer ordering food less than a month. The remaining 3% of the people order food any time on a phone call</p>	<p>4. How often do you order food online from home kitchens and bakery shops ? 33 responses</p>  <table border="1"> <thead> <tr> <th>Frequency</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Every day</td> <td>3%</td> </tr> <tr> <td>Once a week</td> <td>60.6%</td> </tr> <tr> <td>Once a month</td> <td>27.3%</td> </tr> <tr> <td>Phone calls</td> <td>3%</td> </tr> <tr> <td>Less than once a month</td> <td>9.1%</td> </tr> </tbody> </table>	Frequency	Percentage	Every day	3%	Once a week	60.6%	Once a month	27.3%	Phone calls	3%	Less than once a month	9.1%
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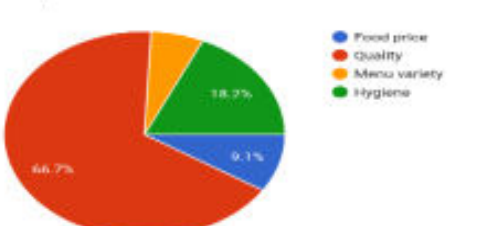
**Table.5:** Post lockdown do you think there will be any change in you ordering pattern ?

<p><b>Interpretation:-</b> From the above data it is analysed 54.5% participants agree to the question and responded positively. 39.4% participants responded negatively and saying no, the remaining 6.2% participants not confirm and say may be.</p>	<p>5. Post lockdown do you think there will be any change in you ordering pattern ? 33 responses</p>  <table border="1"> <thead> <tr> <th>Response</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Yes</td> <td>54.5%</td> </tr> <tr> <td>No</td> <td>39.4%</td> </tr> <tr> <td>May be</td> <td>6.2%</td> </tr> </tbody> </table>	Response	Percentage	Yes	54.5%	No	39.4%	May be	6.2%
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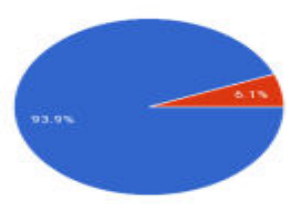
**Table.6:** why you prefer home kitchens and bakery shops for ordering food? If you choose home kitchens and bakery shops

<p><b>Interpretation:-</b> Looking at the responses above 75.8% of the participants prefer ordering food from home kitchens and bakery shops because of their trust factor.18.2% participants order food from home kitchens and bakery shops because of food is according to their personal preferences for taste 3% participants order food from home kitchens and bakery because they liking for a particular cuisine. The remaining 3% of the people order food from home kitchens and bakery shops because they have been visiting a particular restaurant for quit a long time and are loyal customers.</p>	<p>6. Why you prefer home kitchens and bakery shops for ordering food?...itchens and bakery shops 33 responses</p>  <table border="1"> <thead> <tr> <th>Reason</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Trust factor</td> <td>75.8%</td> </tr> <tr> <td>You are a loyal customer</td> <td>3%</td> </tr> <tr> <td>Your liking for a particular cuisine</td> <td>3%</td> </tr> <tr> <td>Taste is according to your preference</td> <td>18.2%</td> </tr> </tbody> </table>	Reason	Percentage	Trust factor	75.8%	You are a loyal customer	3%	Your liking for a particular cuisine	3%	Taste is according to your preference	18.2%
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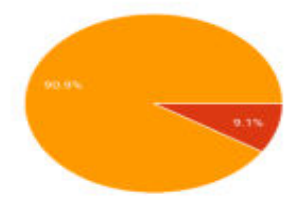
**Table.7:** what according to you are the reason for people’s inclination towards ordering from home kitchens or bakery products?

<p><b>Interpretation:-</b> The major reasons 66.7% participants order food from home kitchens and bakery shops is because of the quality of food they serve, 18.2% participants prefer ordering food from home kitchens and bakery shops because of Hygiene and feasibility, 9.1% participants prefer ordering food from home kitchens and bakery shops because of food pricing and the remaining 6.1% participants prefer ordering food because of menu variety.</p>	<p>7.What according to you are the reason for people’s inclination towa...ood or bakery products ? 33 responses</p>  <table border="1"> <thead> <tr> <th>Reason</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Food price</td> <td>9.1%</td> </tr> <tr> <td>Quality</td> <td>66.7%</td> </tr> <tr> <td>Menu variety</td> <td>6.1%</td> </tr> <tr> <td>Hygiene</td> <td>18.2%</td> </tr> </tbody> </table>	Reason	Percentage	Food price	9.1%	Quality	66.7%	Menu variety	6.1%	Hygiene	18.2%
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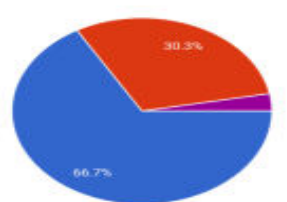
**Table .8:** Do you feel that in the past year home kitchens and bakery shops gained popularity over restaurants when it comes to ordering food products?

<p><b>Interpretation:-</b> the above data it is analysed that home kitchens and bakery shops have gained popularity over restaurants when it comes to ordering food online. 93.9% participants agree to the question and responded positively. The remaining 6.1% participants responded negatively and saying restaurants still overpower home kitchens and bakery shops when it comes to ordering food online.</p>	<p>8. Do you feel that in the past year home kitchens and bakery shop...rdering food products ? 33 responses</p>  <table border="1"> <thead> <tr> <th>Response</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Yes</td> <td>93.9%</td> </tr> <tr> <td>No</td> <td>6.1%</td> </tr> </tbody> </table>	Response	Percentage	Yes	93.9%	No	6.1%
Response	Percentage						
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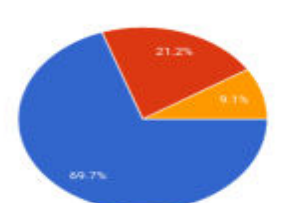
**Table.9:** why do we need more home kitchens and bakery shops?

<p><b>Interpretation:-</b> According to the responses there is a need for more home kitchens and bakery shops prepare 90.9% participants say food hygienically hence there is a need for more home kitchens. The remaining 9.1%% participants say that home kitchens and bakery shops serve simplified menus. Simple and wholesome ingredients with no complexity is the main reason we need more home kitchens and bakery shops.</p>	<p>9. Why do we need more home kitchens and bakery shops? 33 responses</p>  <table border="1"> <thead> <tr> <th>Reason</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Hygienically prepared food</td> <td>90.9%</td> </tr> <tr> <td>Simplified menu</td> <td>9.1%</td> </tr> </tbody> </table>	Reason	Percentage	Hygienically prepared food	90.9%	Simplified menu	9.1%
Reason	Percentage						
Hygienically prepared food	90.9%						
Simplified menu	9.1%						

**Table.10:** what according to you are the limitations faced by home kitchens and bakery shops?

<p><b>Interpretation:-</b> According to the responses 66.7% major participants saying they provide limited choice, 30.3% participants say differently to reach the customer and the remaining 3% participants saying customer base for a restricted area.</p>	<p>10. What according to you ,are the limitations faced by home kitchens and bakery shops? 33 responses</p>  <table border="1"> <thead> <tr> <th>Limitation</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Limited choice</td> <td>66.7%</td> </tr> <tr> <td>Difficulty to reach the customers</td> <td>30.3%</td> </tr> <tr> <td>Customer base for a restricted area</td> <td>3%</td> </tr> </tbody> </table>	Limitation	Percentage	Limited choice	66.7%	Difficulty to reach the customers	30.3%	Customer base for a restricted area	3%
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Limited choice	66.7%								
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**Table.11:** how will you rate the satisfaction level of Kitchen ?

<p><b>Interpretation:-</b> According to the responses 66.7 % participants giving rate excellent, 21.2% participants say good and the remaining 9.1 % participants say satisfactory.</p>	<p>11. How will you rate the satisfaction level of Kitchen food ?? 33 responses</p>  <table border="1"> <thead> <tr> <th>Satisfaction Level</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Excellent</td> <td>66.7%</td> </tr> <tr> <td>Good</td> <td>21.2%</td> </tr> <tr> <td>Satisfactory</td> <td>9.1%</td> </tr> </tbody> </table>	Satisfaction Level	Percentage	Excellent	66.7%	Good	21.2%	Satisfactory	9.1%
Satisfaction Level	Percentage								
Excellent	66.7%								
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**FINDINGS**

1. Majority of respondents are know about home kitchens and bakery shops. 2. Majorly participants prefer ordering food from bakery shops.
3. The highest number of participants i.e., 84.8% prefer ordering food through mobile applications

4. Looking at the major responses above 60.6% of the participants once a week ordering food from home kitchens and bakery shops
5. From the above data it is analysed 79% participants agree to the question and responded positively.
6. Looking at the responses above 78% of the participants prefer ordering food from home kitchens and bakery shops because of their trust factor..
7. The major reasons 66.7% participants order food from home kitchens and bakery shops is because of the quality of food they serve.
8. From the above data it is analysed that home kitchens and bakery shops have gained popularity over restaurants when it comes to ordering food online. 93.9% participants agree to the question and responded positively.
9. According to the responses there is a need for more home kitchens and bakery shops prepare 90.9% participants say food hygienically hence there is a need for more home kitchens.
10. According to the responses 66.7% major participants saying they provide limited choice. 11. Major participants giving rate excellent for home kitchens and bakery shops.

### **CONCLUSIONS**

To conclude, home kitchens and bakery shops are a concept prepare food and deliver it through online delivery applications to their customers. home kitchens and bakery shops have become popular during the pandemic as people had no dining options available. home kitchens and bakery shops serve food with good quality, taste and that too at a reasonable price. home kitchens and bakery shops have lower operational costs, lesser number of staff required, no restriction of space, no dining area to maintain and hence can offer products of the same quality but at a lower price than that of restaurants. Setting aside all the odds home kitchens and bakery shops have emerged to be a tough competition for the restaurant business in the world and in India. They have made a space for themselves in the market and are serving customers. All this to the extent that restaurants started following their business model during the pandemic to vail away their daily operating expenses and earn minimum profits. This shows that every difficult time gives us an opportunity to upgrade and innovate ourselves and the one who changes with the time is sure to sustain in any given situation

### **SUGGESTIONS**

1. A limited choice of menu is a concern with customers, entrepreneurs can add menu variety for more customer satisfaction
2. Since the customers have no access to kitchens there is a concern on the hygiene, entrepreneurs need to give customers the assurance of quality and hygiene, through ways of packaging and use of non-reusable containers, and vacuum packaging as this is need of the pandemic.
3. Feedback from customers are important and implementing them gives an assurance to them and increases profitability.

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## INTERNET OF THINGS: AN OVERVIEW

<sup>1</sup>Nancy Dsilva, <sup>2</sup>Priyanka Mumbarkar, <sup>3</sup>Swarangi Salavi, <sup>4</sup>Harshada Mane and  
<sup>5</sup>Dr. Shilpa A Hatewar (Guide)

**ABSTRACT**

*The Internet of Things (IOT) describes a kind of network which interconnects various devices with the help of internet. IOT assists to transmit data with among devices, tracing and monitoring devices and other things. IOT make objects 'smart' by allowing them to transmit data and automating of tasks, without lack of any physical interference. A health tracking wearable device is an example of simple effortless IOT in our life. A smart city with sensors covering all its regions using diverse tangible gadgets and objects all over the community and connected with the help of internet. This word IOT was first suggested by Kevin Ashton in 1999. The subsequent segment represent fundamental of IOT. It hands out several covering pre-owned in IOT and varied fundamental denominations connected. It is primarily enlargement of helping-hand using Internet. When the household devices are connected with the help of internet, this can help to automate homes, offices or other units using IOT. IOT is being used during COVID-19 pandemic for contact tracing.*

*Keywords: Internet of Things (IOT), Service Oriented*

**Architecture (SOA), Smart Devices, Aarogya Setu****1. INTRODUCTION**

The amount of machine to machine (M2M) connections is predictable to grow from 5.6 billion in 2016 to 27 billion in 2024. M2M connections covering a range of implementations like smart cities, smart environment, smart retail, smart farming, etc. In later, the gadgets almost not only look forward to be tender towards the Internet and another devices are also expected to join another gadgets on the Internet. The term of social IOT (SIOT) is too promising. The all this huge spectrum of IOT implementation comes the matter of safety and privacy. In the absence of an IOT implementations cannot reach giant demand credible and cooperation's. IOT ecosystem, arising and may overlook all their imaginable, encapsulate different factors caused by which protecting IOT habitat is much more laborious than securing.

**NOMENCLATURE****A. IOT technologies B. IOT utilization****1.1 OBJECTIVE**

- data sensing and collecting
- device connection and connecting • data transport and access
- human value apps and experience
- data value defined by action and the whole condition that Enhance the properties of each and every scenario

**1.2 Applications of Internet of Things**

- Internet of things assure the massive utilizations of technological devices for human beings. There are numerous of utilizations like as trendy cities, accommodations, deliver, vitality and trendy surrounding Smart towns command be in need of attentive learning at all Phases, with support or backing of harmony from directorate, Nationals to execute most of the internet of things Mechanization in particular situation. With the IOT, towns can Be upgrade in massive magnitude, by make better framework, Ameliorate, mass transit.

- **Modish Home and construction**

Wireless fidelity (Wi-Fi) or wireless network mechanics in House robotics has been used first and foremost caused by the

Circuitry essence of place auto electronics where auto Electronic gadgets such as Televisions, mobile gadgets, etc. are Generally hold up by wireless fidelity.

- **Modish energy and the modish Grid**

A modish grid is connected to the particulars and command and progressed to have a vitality management. A modish grid that combine the particulars and communications technologies

(ICTs) to the electricity matrix will authorize a simultaneous .Smart energy and Smart grids are helping hand in lot of Course of action.

### **1.3 LITERATURE REVIEW**

This paper examines the situation of internet of things (IOT) by brand new Forms of communication between individuals and devices. Moreover Objects and betwixt objects oneself IOT would attach on a newly Proportions to the sphere of statistics and connections just as internet at One time did. Communities are delineate and differentiate the foremost Enabling technologies in IOT are encapsulate such like RFID, systems Sensor networks and intelligence in smart gadget etc.

### **1.4 SOLUTIONS TO THE CHALLENGES**

1. Getting better compatibility of various devices is a remarkable feat of IOT.
2. Government and manufacturing industry require minimum set of Standards.
3. IOT need to oblige to powerful authentication technique such as Encrypted data and plan of action.
4. The Cyber law of security need to be complied
5. Guidelines should be improved like address security challenges, attack
6. Models and risk assessments 7. Generate guarded interval online.

### **1.5 IOT Used In Covid-19 Pandemic**

- Aarogya setu app
- Advantages of Aarogya setu app
- Question regarding with the app
- Methodology to overcome the limitations of this application

Indian Prime Minister appealed to Indian citizens to install the Aarogya Setu app in their handheld devices. The app was an Initiative of Indian government to track and trace infected Citizens. It works on the principle of physical proximity. In this Time of pandemic the app is a good initiative and it had helped Every citizen. It does have its restriction. The Aarogya Setu App function on the basis of physical distance, Bluetooth Technology is used to sense the other mobile in close Proximity. When this happens, both the gadgets securely Interchange a statistical signature of that interactivity, counting Schedule, proximity, locality and time scale.

### **What is internet of things (IoT)?**

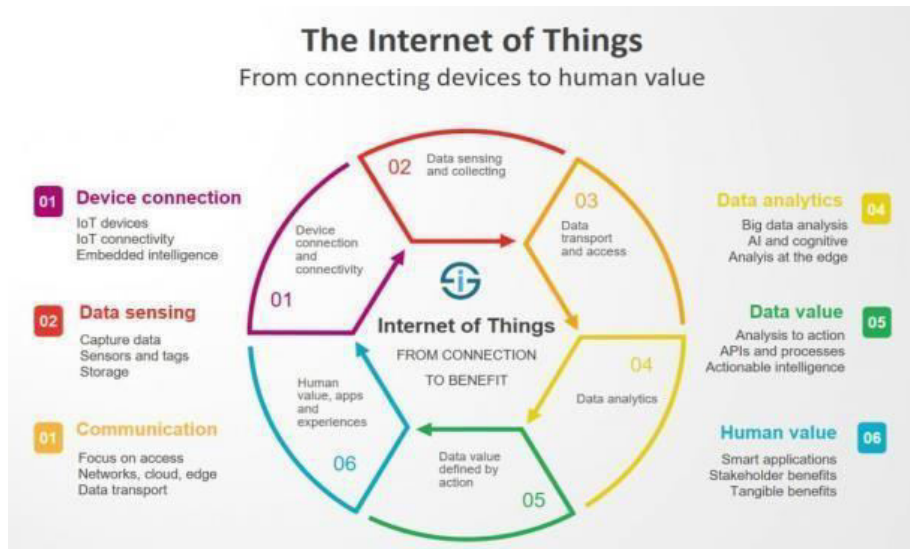
The internet of things, or IoT, is a system of interrelated computing devices, mechanical and digital machines, objects, animals or people that are provided with unique identifiers (UIDs) and the ability to transfer data over a network without requiring human-to-human or human-to-computer interaction.

### **How does IoT work?**

An IoT ecosystem consists of web-enabled smart devices that use embedded systems, such as processors, sensors and communication hardware, to collect, send and act on data they acquire from their environments. IoT devices share the sensor data they collect by connecting to an IoT gateway or other edge device where data is either sent to the cloud to be analyzed or analyzed locally. Sometimes, these devices communicate with other related devices and act on the information they get from one another. The devices do most of the work without human intervention, although people can interact with the devices -- for instance, to set them up, give them instructions or access the data.

### **Why is IoT important?**

The internet of things helps people live and work smarter, as well as gain complete control over their lives. In addition to offering smart devices to automate homes, IoT is essential to business. IoT provides businesses with a real-time look into how their systems really work, delivering insights into everything from the performance of machines to supply chain and logistics operations.



IoT enables companies to automate processes and reduce labor costs. It also cuts down on waste and improves service delivery, making it less expensive to manufacture and deliver goods, as well as offering transparency into customer transactions.

As such, IoT is one of the most important technologies of everyday life, and it will continue to pick up steam as more businesses realize the potential of connected devices to keep them competitive.

**What are the benefits of the IoT?**

The Internet of Things is designed to make our lives more convenient. Here are a few examples:

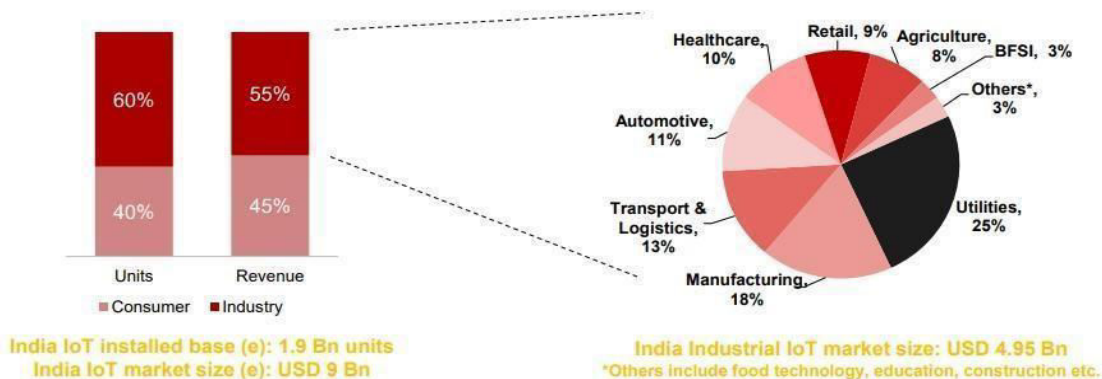
Smart bathroom scales working in tandem with your treadmill, delivering food preparation ideas to your laptop or smartphone, so you stay healthy .Security devices monitoring your home, turning lights on and off as you enter and exit rooms, and streaming video so you can check in while you’re away .Smart voice assistants placing your usual takeout order on command, making it a breeze to get fresh food delivered to your door.

**Companies could invest a total of up to \$15 trillion in IoT by 2025.**

It’s no news that many companies have already taken note of IoT devices’ vast potential to add value to their business operations. IoT statistics show that many clothing manufacturers, healthcare providers, and municipalities have already chosen to invest in this technology.

**The amount of data generated by IoT devices is expected to reach 73.1 ZB (zettabytes) by 2025.**

IoT big data statistics show that, with increased adoption, devices will globally generate exponentially more data in the following years. The numbers will reach 73.1 ZB by 2025, which equals 422% of the 2019 output, when 17.3 ZB of data was produced. To put that in perspective – one zettabyte is 1021 bytes, i.e. one billion terabytes (TB) or one trillion gigabytes (GB).

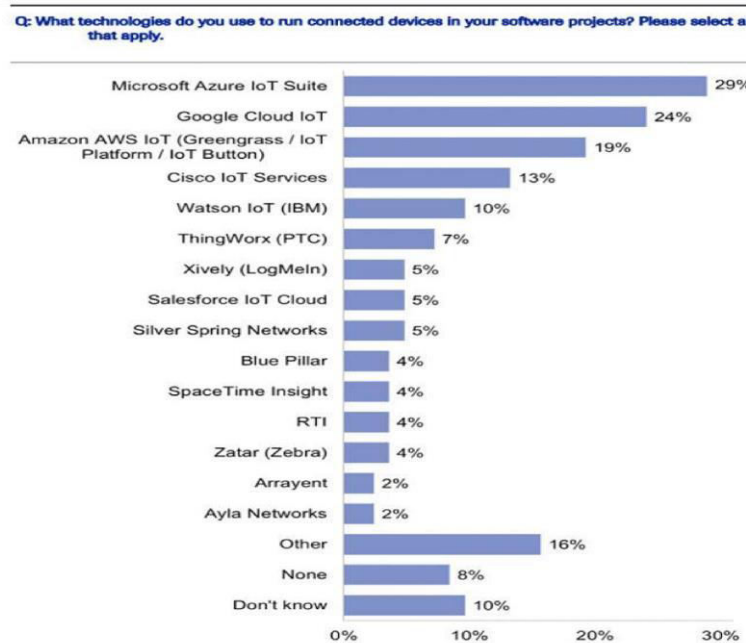


• **Microsoft Azure IoT Suite is the most favored platform by developers for enabling connected devices in their software projects.** 29% of developers favor Microsoft’s Azure IoT Suite as the platform for their IoT projects, with Google Cloud IT second (24%), and Amazon AWS IoT third (19%). AWS was more popular with respondents from smaller organizations (28% versus 9%). Google’s Cloud IoT is being adopted more by employees in larger companies (37% vs. 15%). Source: Cowen Software Developer



Survey, *Getting In On The Ground Floor: Surveying Software Developers On Key Tech Trends*, September 18, 2017 (client access required).

➤ **The growth of IoT in India**



The Indian industrial IoT market size is projected to grow at a CAGR of 15.5% during 2020-2026. The modern market landscape is leading to increased efforts to strengthen infrastructure and improve the solutions and aid provided by the various actors in the industry.

Limitations Of IoT:

- Hackers may gain access to the system and steal personal information. Since we add so many devices to the internet, there is a risk that our information as it can be misused.
- They rely heavily on the internet and are unable to function effectively without it.
- With complexity of systems, there are many ways for them to fail.
- We lose control of our lives—our lives will be fully controlled and reliant on technology.
- Overuse of the Internet and technology makes people unintelligent because they rely on smart devices instead of doing physical work, causing them to become lazy.
- Unskilled workers are at a high risk of losing their jobs, which could lead to unemployment. Smart surveillance cameras, robots, smart ironing systems, smart washing machines, and other facilities are replacing security guards, maids, ironmen, and dry-cleaning services etc.
- It is very difficult to plan, build, manage, and enable a broad technology to IoT framework.
- **1. Privacy** – This is a great concern when it comes to exchanging valuable information regarding anything. Since everything will be connected breaching inside the network would be easy by the hackers. By entering into just a part of network would reveal everything regarding an individual or organization or both (may be). What if your office colleagues know what medicines you take or where did you go last night?
- **2. Safety** – If a situation comes like a notorious hacker changes your medical prescription and you are supplied expired medicines or those medicinal drugs to which you are allergic to, then there would be a health disaster. Since the consumer that time would be dependent entirely on the technology there would be least probability that he would bother checking anything. The verification today is done manually by the consumer himself but no one knows what will happen later.
- **3. Compatibility** – At present there is no international standard for device compatibility. For example, home based appliances and equipments may be getting problems in connecting with laptops or mobile phones. Also Apple devices don't accept the connectivity with any other device. Likewise different



**THE IMPACT OF THE PANDEMIC ON E-BUSINESS & ITS INTERPLAY WITH CYBER-SECURITY USING PYTHON****Snehal Saurabh Rane and Trupti Deovrat Kulkarni**

Assistant Professors, Satish Pradhan Dnyanasadhana College, Dnyanasadhana Marg Thane

**ABSTRACT**

The impact of Pandemic has been felt in all the countries across the globe. The pandemic has already affected in E-business like E-commerce, e-banking with respect to cyber-attacks, where everyone must take steps to prepare and respond with cyber security.

Cyber security is the technique of protecting computers, networks, programs and data from unauthorized access or attacks that are aimed for exploitation. The objective of cyber security is not only to avoid 100% of the attacks, something unattainable; but to reduce the "attack surface" to a minimal. The number of attack perpetrators will be always bigger than the number of cyber security experts who are trying to protect against attacks. Machine learning (ML) and Artificial Intelligence (AI) are taking cyber security and other tech fields by storm, and you can easily find a great deal of information on the use of Machine learning by both camps—defence and cyber-attacks. Python's simple and clean structure, modular design, and extensive library make it a perfect solution for security applications.

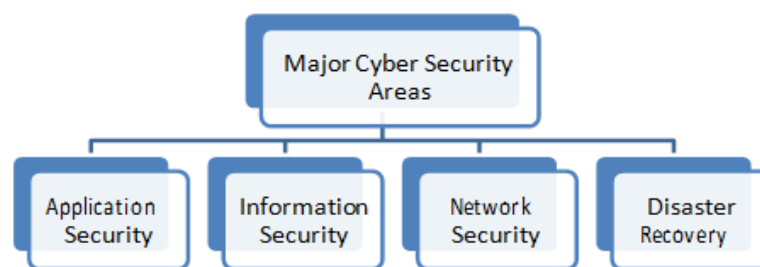
Different difficult algorithms can be easily converted in python programming language. Python is used widely in Artificial Intelligence & Machine learning. Cyber experts depend on the capability to rapidly code programs and the feature set to implement new strategies and techniques. No other language offers as influential combination, and Python stands as the must-know language for the serious security professional.

**Keywords:** Pandemic, E-business, Cyber security, Python, Artificial Intelligence (AI), Machine Learning (ML)

**1. INTRODUCTION**

**Cyber security** refers to a set of techniques used to protect the integrity of networks, programs and data from attack, damage or unauthorized access.

The core functionality of cyber security involves protection of information and systems from major cyber threats.

**Figure 1**

1. **Application Security** encompasses measures or counter-measures that are taken during the development life-cycle to protect applications from threats that can come through flaws in the application design, development, deployment, upgrade or maintenance. Some basic techniques used for application security are:

- a) Input parameter validation
- b) User/Role Authentication & Authorization
- c) Session management, parameter manipulation & exception management
- d) Auditing and logging etc.

2. **Information Security** protects information from unauthorized access in order to avoid identity theft and to protect privacy. Major techniques used to cover this are:

- a) Identification, authentication & authorization of user,
- b) Cryptography

3. **Network Security** encompasses activities to protect the usability, reliability, integrity and safety of the network. A variety of threats are targeted and stopped from entering or spreading on the network with effective network security. Network security components include:
  - a) Anti-virus and anti-spyware
  - b) Firewall, to block unauthorized access to your network
  - c) Intrusion prevention systems (IPS) to identify fast-spreading threats, such as zero-day or zero-hour attacks
  - d) Virtual Private Networks (VPNs) to provide secure remote access
4. **Disaster recovery** planning is a process that includes activities like performing risk assessment, establishing priorities, developing recovery strategies in case of a disaster. Any business should have a concrete plan for disaster recovery to resume normal business operations as fast as possible after a disaster.

### Types of Cyber Security Threats

The process of keeping up with latest technologies, security trends and threat intelligence is a challenging task. However, it's necessary in order to protect information and other assets from cyber threats, which take many forms.

**Ransomware** is a type of malware that involves an attacker locking the victim's computer system files -- typically through encryption -- and demanding a payment for decrypting and unlocking them.

**Malware** is any file or program which is used to harm a computer user, such as worms, computer viruses, Trojan horses and spyware.

**Social engineering** is an attack that relies on human interaction to trick users into breaking security procedures to gain sensitive information that is typically protected.

**Phishing** is a form of fraud where fraudulent emails are sent that resemble emails from reputed sources; however, the intention of these emails is to steal sensitive data, such as credit card or login information.

### What cyber security can prevent

The use of cyber security can help prevent cyber-attacks, data breaches and identity theft and can help in risk management.

An organization is better able to prevent and mitigate these attacks when it has a strong sense of network security and an effective incident response plan. For instance, end user protection defends information and guards against loss or theft while also scanning computers for malicious code.

### Cyber Security & Machine Learning

The main benefit is that the ML algorithms will learn and predict based on experiences and results. ML software can gain the ability to learn from previous observations to make inferences about both future behaviour, as well as guess what you want to do in news scenarios.

Consider an email spam detection algorithm. Original spam filters would simply blacklist certain addresses and allow other e-mails through. ML enhanced this considerably by comparing verified spam emails with verified legitimate emails and checking which "features" were present more frequently in one or the other. For instance, intentionally misspelled words, the presence of hyperlinks to known malicious websites, and virus-laden attachments are likely features indicating spam rather than legitimate email.

This process of automatically inferring a label as spam or legitimate is called classification, and is one of the major applications of ML techniques. It is worth mentioning that one other very common technique is forecasting, the use of historical data to predict future behaviour.

Information gathering is the first step of every cyber-attack irrespective of the number of victims. Information can be grouped according to subjects and can be collected online and offline. Information can refer to people or assets. To prevent such attacks, various clustering and classification methods from K-means and random forests to neural networks can be used, which should be applied to victim's posts on social networks.

There are two major types of ML classification techniques: supervised learning and unsupervised learning, which are differentiated by the data that they accept.

**Supervised learning** refers to algorithms that are provided with a set of labelled training data, with the task of learning what differentiates the labels. While in our previous example, there were only two labels i.e. "spam"

and “legitimate”; other scenarios may contain many, many more. For instance, modern image recognition algorithms, such as Google Image search, can accurately distinguish tens of thousands of objects, and modern facial recognition algorithms exceed the performance of human beings. By learning what makes each category unique, the algorithm can then be presented with new, unlabelled data and apply a correct label.

**Unsupervised learning** refers to algorithms provided with unlabelled training data, with the task of inferring the categories all by itself. Sometimes labelled data is very rare, or the task of labelling is itself very hard, or we may not even know if labels exist. For instance, consider the case of network flow data. While we have enormous amounts of data to examine, attempting to label data would be extremely time consuming, and it would be very hard for a human to determine what label to assign. Given how good machines are at finding patterns in large datasets, it is often much simpler to have the machine separate data into groups for us.

**Python Implementation**

The challenge is to implement AI & ML algorithms with higher security to preserve the data integrity. Programming has become essential to cyber security. IT security professionals must efficiently write applications and scripts; often on short notice. The Python language provides unmatched ease, flexibility, and functionality for both new and proficient coders.

Python code follows and supports multiple programming paradigms including imperative, functional, procedural and object oriented. Nowadays, Python is widely used for a various high performance computing applications by a number of corporate giants including Microsoft, Google, Red Hat, IBM, Amazon and many others. Python is free and open source, and provides the implementations and interfaces for many other languages and platforms. AI & ML uses python programming for developing advanced web sites and applications for cyber security.

Python programming works with the IDE platform on which coding can be done.

Python imple-mentation	Supporting platform and language
IronPython	.NET Framework
CPython	C
Jython	Java
MicroPython	Microcontrollers
PyPy	Just-In-Time Compiler

Figure 2

Any IDE can be included to write, debug and execute the code by IDE based programming with Python.

Given below is a list of Python IDEs where a graphical user interface is provided for easy programming:

IDLE	IntelliJ IDEA
Koding	Anjuta
Eric	Geany
Komodo IDE	Ninja-IDE
PIDA	KDevelop
MonoDevelop	PyCharm
Spyder	PyDev
PyScripter	SourceLair
Stani's Python Editor	Python Tools for Visual Studio
PythonAnywhere	Pyzo
Understand	Thonny

Figure 3

Whenever the topics of digital forensics, cyber security and penetration testing are discussed, professionals generally depend on a variety of third party tools and operating systems. Kali Linux, MetaSploit, Parrot Security OS and many other tools are used in digital forensics.

These tools come with in-built applications which the users can deploy without real knowledge of the internal architecture and algorithmic approach of implementation.

Python is one of the powerful programming languages used in important domains like cloud computing, Big Data analytics, network forensics, mobile app development, Web development and many others.


Hackers, penetration testers, and other security experts need a language library that provides the entire range of features to create powerful and often novel programs. Python contains modules to support Web activities such as parsing HTTP and XML and building clients. Django and other open-source Web frameworks are available from developers supporting the rapid application development methodology. Third-party modules provide robust features, such as optimized calculation handling, that make Python an increasingly solid language for data applications.

Python is a widely and commonly used programming language for cyber security, penetration testing and digital forensic applications. Using the base programming of Python, any of the following can be performed without using any other third party tool or can be created the one:

- ✓ Web server fingerprinting
- ✓ Simulation of attacks
- ✓ Port scanning
- ✓ Website cloning
- ✓ Load generation and testing of a website
- ✓ Creating intrusion detection and prevention systems
- ✓ Wireless network scanning
- ✓ Transmission of traffic in the network
- ✓ Accessing mail server etc.

### Implementing Socket programming

Similar to Java, socket programming is in-built with Python. To work with socket programming, the package socket should be first imported and then the related methods can be called. Python installation comes with the in-built IDLE GUI.



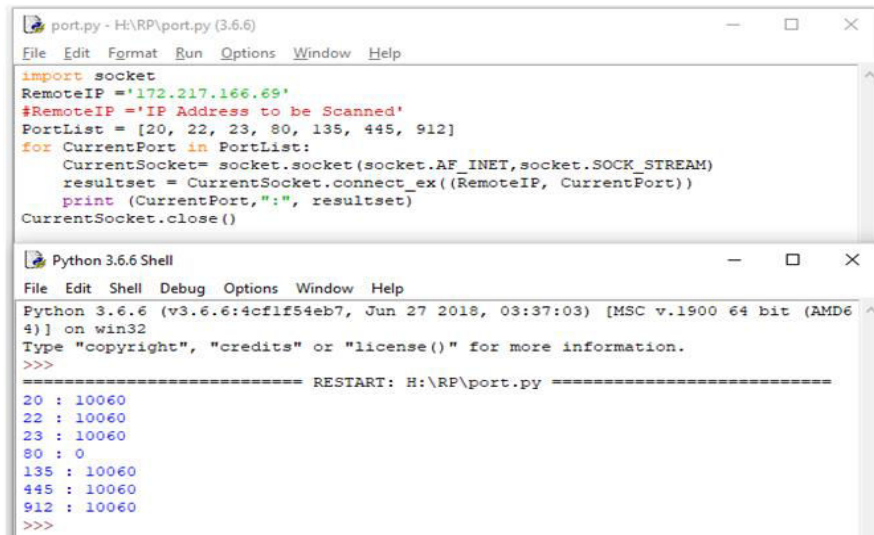
```
rp1.py - H:\RP\rp1.py (3.6.6)
File Edit Format Run Options Window Help
Python 3.6.6 (v3.6.6:4cflf54eb7, Jun 27 2018, 03:37:03) [MSC v.1900 64 bit (AMD64)]
Type "copyright", "credits" or "license()" for more information.
>>> import socket
>>> socket.gethostbyname('facebook.com')
'157.240.16.35'
>>> socket.gethostname()
'SAURABHR-PC'
>>> socket.gethostbyname(socket.gethostname())
'192.168.0.105'
>>> socket.gethostbyname_ex(socket.gethostname())
('SAURABHR-PC', [], ['192.168.0.105'])
>>> socket.gethostbyname('www.facebook.com')
'157.240.16.35'
>>> socket.gethostbyname('www.gmail.com')
'172.217.166.69'
>>>
```

Figure 4

### Implementing Network port scanning

The *nmap* tool is used for implementing network port scanning, but using Python socket programming, it can be implemented without any third party tool. In Kali Linux, there are number of tools available for digital forensics related to networks, but many of these implementations can be done using Python programming with just a few lines of code.

The following code checks which particular ports are open from the PortList [20, 22, 23, 80, 135, 445, and 912]. Each PortList value specifies a particular service associated with the network.



```

port.py - H:\RP\port.py (3.6.6)
File Edit Format Run Options Window Help
import socket
RemoteIP = '172.217.166.69'
#RemoteIP = 'IP Address to be Scanned'
PortList = [20, 22, 23, 80, 135, 445, 912]
for CurrentPort in PortList:
    CurrentSocket= socket.socket(socket.AF_INET,socket.SOCK_STREAM)
    resultset = CurrentSocket.connect_ex((RemoteIP, CurrentPort))
    print (CurrentPort,":", resultset)
CurrentSocket.close()

Python 3.6.6 Shell
File Edit Shell Debug Options Window Help
Python 3.6.6 (v3.6.6:4c1f54eb7, Jun 27 2018, 03:37:03) [MSC v.1900 64 bit (AMD64)] on win32
Type "copyright", "credits" or "license()" for more information.
>>>
===== RESTART: H:\RP\port.py =====
20 : 10060
22 : 10060
23 : 10060
80 : 0
135 : 10060
445 : 10060
912 : 10060
>>>

```

Figure 5


### Geolocation Extraction

The real-time location of an IP address can be extracted using Python and Google APIs with the help of the pygeoip module. First of all, import the GeoIP database from the

URL <http://dev.maxmind.com/geoip/legacy/geolite/>.

Once the database is loaded and mapped with the Python installation, any IP address can be scanned using global visibility and location.

To look up the country, use the following commands:



```

Python 3.5.4 Shell
File Edit Shell Debug Options Window Help
Python 3.5.4 (v3.5.4:3f56838, Aug 8 2017, 02:17:05) [MSC v.1900 64 bit (AMD64)]
on win32
Type "copyright", "credits" or "license()" for more information.
>>> import pygeoip
>>> myGeoIP = pygeoip.GeoIP('GeoIP.dat')
>>> myGeoIP.country_code_by_name('google.com')
'US'
>>> myGeoIP.country_code_by_addr('172.217.167.174')
'US'

```

Figure 6

### CONCLUSION

Nowadays, Big Data is used everywhere. To work on such huge data, ML & AI techniques are used tremendously. After looking at all the features of Python, it can be concluded that Python can be used to easily implement the above techniques. With the help of Python, Cyber security is the technique of protecting computers, networks, programs and data from unauthorized access or attacks that are aimed for exploitation.

Python features are required for providing security as well as protecting information and systems from various types of cyber threats. Cyber security experts use different modules and libraries provided by python programming language. Experts can work on different cybersecurity areas (refer figure 1) without using any other third party tool. New applications can also be created using python.

Python programming is an easy & ultimate solution for cyber security.

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- [3] <https://opensourceforu.com/2016/11/python-programming-digital-forensics-security-analysis/>
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**AN ANALYSIS OF DETECTING FAKE NEWS WITH PYTHON AND MACHINE LEARNING****Dr. Sujatha Sundar Iyer<sup>1</sup> and Rajmohan Yadav<sup>2</sup>**

Assistant Professor, Department of CS/IT, Satish Pradhan Dnyanasadhana College, Thane

**ABSTRACT**

Today organizations are spending more on newer technologies like Artificial Intelligence, Machine Learning and Deep Learning to get insight of data to perform real-world tasks and give solutions. We can call it data-driven decisions taken by machines. Nowadays, Machine Learning is the main field of computer science. It can provide sense to data. In the same way human beings can do in simple words. ML is a type of artificial intelligence. Usually, it extracts patterns out of raw data by using an algorithm. Python has a very powerful set of packages. The packages like numpy, scipy, pandas, scikit-learn etc. which are very important for machine learning and data science. Here, using python and machine learning, we are going to find a type of yellow journalism. Usually that kind of fake news is generally spread through social media. Here a model is built to find and classify news as FAKE or REAL. sklearn, TfidfVectorizer, PassiveAggressive are used in this model. The accuracy score informed us about the efficiency of the model. Here the political data set is considered. Accuracy of this model is 90% above.

**Keywords:** Fake news, Machine learning, Linguistics, Semantics, Syntax, Algorithms, Digital tools, social media

**INTRODUCTION**

World is evolving quickly. Most likely we have various benefits of this advanced world, however it has its impediments also. There are various issues in this advanced world. One of them is fake information. Somebody can without much of a stretch spread fake news. Counterfeit words are gotten out to hurt the standing of an individual or an association. It very well may be a publicity against somebody that can be an ideological group or an association. There are different web-based stages where the individual can get out the fake word. This incorporates the Facebook, Twitter and so forth AI is the piece of man-made reasoning that aids in creating the frameworks that can learn and perform various activities (Donepudi, 2019). An assortment of AI calculations is accessible that incorporate the regulated, solo, support AI calculations. The calculations initially must be prepared with an informational collection called train informational index. After the preparation, these calculations can be utilized to perform various assignments. AI is utilized in various areas to perform various undertakings.

More often than not AI calculations are utilized for expectation reasons or to distinguish something stowed away. Online stages are useful for the clients since they can without much of a stretch access some news. However, the issue is these offers the chance to the digital lawbreakers to get out a phony word through these stages. This news can be demonstrated to be hurtful to an individual or society. Per users read the news and begin trusting it without its check. Identifying the phony news is a major test since it's anything but a simple undertaking (Shu et al., 2017). In the event that the phony news isn't recognized early, then, at that point, individuals can spread it to other people and every one individual will begin trusting it. People, associations, or ideological groups can be impacted through the fake news. Individuals' suppositions and their choices are impacted by the fake news in the US appointment of 2016 (Dewey, 2016). Various analysts are working for the discovery of fake news.

The utilization of AI is demonstrating usefulness in such a manner. Scientists are utilizing various calculations to recognize the bogus news. Specialists in (Wang, 2017) said that fake news discovery is a large test. They have utilized the AI for identifying counterfeit news. Analysts of (Zhou et al., 2019) observed that the fake news is expanding with the progression of time. To that end there is a need to recognize news. The calculations of AI are prepared to satisfy this reason. AI calculations will distinguish the phony news naturally whenever they have prepared.

**The Evolution of Fake News and Fake News Detection**

This is not new. Before the period of computerized innovation, it was spread through basically sensationalist reporting centered around shocking news like wrongdoing, tattle, calamities, and ironical news (Stein-Smith 2017). The commonness of fake news connects with the accessibility of broad communications computerized devices (Schade 2019). Since anybody can distribute articles by means of computerized media stages, online news stories incorporate well-informed pieces yet in addition assessment-based contentions or just bogus data (Burkhardt 2017). There is no overseer of validity norms for data on these stages making the spread of fake



news conceivable. To compound the situation, it is in no way, shape or form clear differentiating between genuine news and semi-valid or bogus news (Pérez-Rosas et al. 2018).

The idea of web-based media makes it simple to get out counterfeit words, as a client possibly sends counterfeit news stories to companions, who then, at that point, send it again to their companions, etc. Remarks on counterfeit news here and there fuel its 'believability' which can prompt fast sharing bringing about additional phony news (Albright 2017).

Social bots are likewise answerable for the spreading of phony news. Bots are here and there used to target super-clients by adding answers and notices to posts. People are controlled through these activities to share the fake news stories (Shao et al. 2018).

Misleading content is one more instrument empowering the spread of phony news. Misleading content is a publicizing instrument used to stand out enough to be noticed by clients. Shocking features or news are regularly utilized as misleading content that explore the client to notices. More taps on the advert implies more cash (Chen et al. 2015a).

Luckily, instruments have been produced for recognizing counterfeit news. For instance, an instrument has been created to recognize counterfeit words that get out through web-based media through analyzing lexical decisions that show up in features and other exceptional language structures (Chen et al. 2015b). Another apparatus, created to recognize counterfeit news on Twitter, has a part considered the Twitter Crawler which gathers and stores tweets in a data set (Atodiresei et al. 2018). Whenever a Twitter client needs to check the exactness of the news observed they can duplicate a connection into this application after which the connection will be handled for counterfeit news identification. This interaction is based on a calculation called the NER (Named Substance Acknowledgment) (Atodiresei et al. 2018).

There are numerous accessible ways to deal with assisting general society to recognize counterfeit news and this paper expects to improve comprehension of these by sorting these methodologies as found in existing writing.

#### **LITERATURE REVIEW**

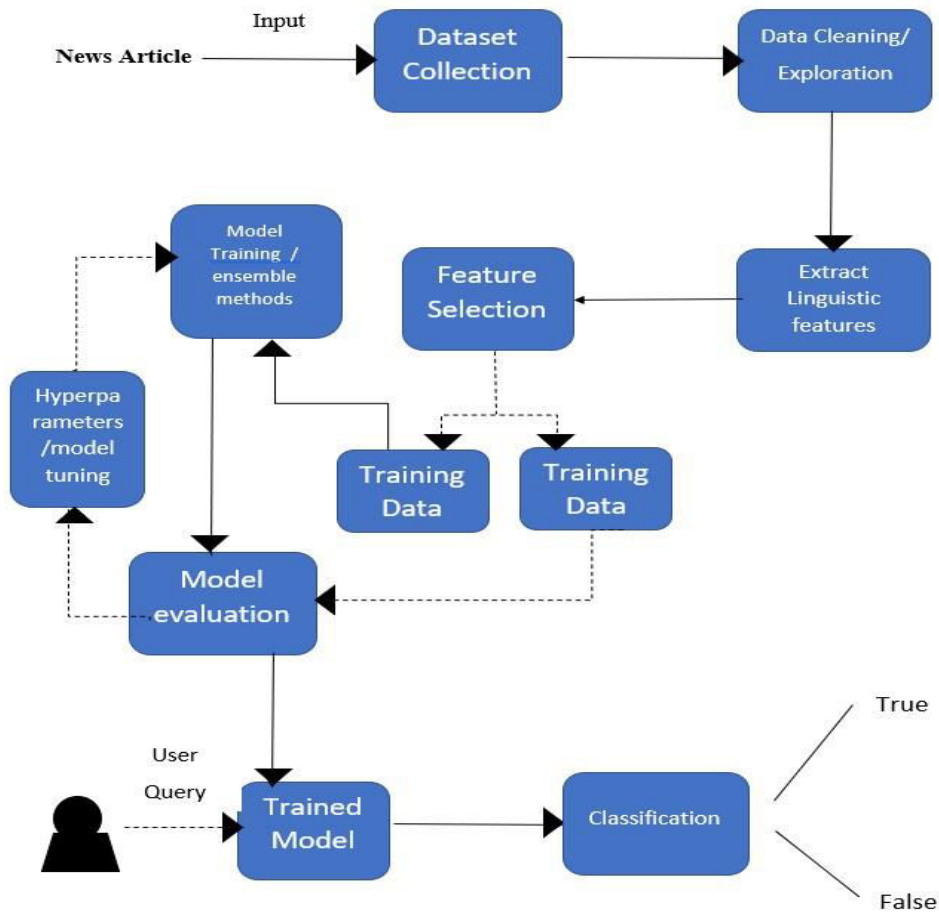
**Shloka Gilda**, the author introduced the conception of the significance of NLP in stumbling across incorrect information. They have used TF-IDF of bigrams and probabilistic context-free grammar detection. Shloka Gilda introduced the concept of the importance of NLP in stumbling over incorrect information and examined the data set in more than one class of algorithm to find a better model which identifies noncredible resources with an accuracy of 71.2%.

**Kai Shu, Amy Sliva, Suhang Wang, Jiliang Tang and Huan Liu**, here they detect fake news on social media, which includes psychology and social theories. This article appears at principal elements answerable for the sizable attractiveness of fake messages by the user which is naive realism and confirmatory bias. Two methods used are 1) feature extraction and 2) modelling, analysing data sets, and confusion matrix for detecting fake news.

**Shivam B. Parikh and Pradeep K. Atrey**, Social networking sites read news substantially 3 ways: The (multilingual) text is analysed with the help of computational linguistics, which semantically and totally focus on text. Since utmost publications are in the form of text, a lot of work has been done on analysing them. Multimedia: Several forms of media are integrated into a single post. It may be audio, video, images, and graphics. This is very attractive and attracts the viewer's attention. Hyperlinks allow the author of the post to refer to various sources and thus gain the trust of viewers.

**Mykhailo Granik and Volodymyr Mesyura**, this paper described an artificial intelligence algorithm called the Naive Bayes classifier. The main objective of this paper is to examine how this particular method works for the particular problem.

PROPOSED MODEL:



The goal here is to identify whether a “news” article is fake or fact. We will take a dataset of labelled public-messages and apply classification techniques with frequency vectorizer. We can later test the model for accuracy and performance on unclassified public-messages. Similar techniques can be applied to other NLP applications like sentiment analysis etc.

We are using dataset from kaggle.com which contains the following features:

- id: unique id for a news article
- title: the title of a news article
- author: author of the news article
- text: the text of the article; could be incomplete
- label: a label that marks the article as potentially unreliable  
 1: unreliable  
 0: reliable

We use TfIdf Vectorizer to convert our text strings to numerical representations and initialize a PassiveAgressive Classifier to fit the model. In the end, the accuracy score and confusion matrix tell us how well our model works.

**Term Frequency(Tf) — Inverse Document Frequency(Idf) Vectorizer**

Tf-Idf Vectorizer is a common algorithm to transform text into meaningful representation of numbers. It is used to extract features from text strings based on occurrence.

We assume that a higher number of repetitions of a word would mean greater importance in the given text. We normalize the occurrence of the word with the size of the document and hence call it term-frequency. Numerical definition:  $tf(w) = \text{doc.count}(w) / \text{total words in the doc}$

While computing term-frequency, each term is given equal weightage. There may be words which have high occurrence across the documents and hence would contribute less in deriving the meaning of the document.

Such words for example 'a', 'the' etc. might suppress the weights of more meaningful words. To reduce this effect, Tf is discounted by a factor called inverse document frequency.  $\text{idf}(w) = \log(\text{total\_number\_of\_documents} / \text{number\_of\_documents\_containing\_word\_w})$

Tf-Idf is then computed by taking a product of Tf and Idf. More important words would get a higher tf-idf score.  $\text{tf-idf}(w) = \text{tf}(w) * \text{idf}(w)$

### PASSIVE AGGRESSIVE CLASSIFIER

The passive-aggressive algorithms are a family of algorithms for large-scale learning. Intuitively, passive signifies that if the classification is correct, we should keep the model, and, aggressive signifies that if the classification is incorrect, update the model to adjust to more misclassified examples. Unlike most others, it does not converge, rather it makes updates to correct the loss.

### DEVELOPING THE ML MODEL

**Step 1:** Import the necessary packages:

```
import numpy as np
import pandas as pd
import itertools
import seaborn as sn
import pandas as pd
import matplotlib.pyplot as plt
from sklearn.model_selection import train_test_split
from sklearn.feature_extraction.text import TfidfVectorizer
from sklearn.linear_model import PassiveAggressiveClassifier
from sklearn.metrics import accuracy_score, confusion_matrix, classification_report
```

**Step 2:** Load the dataset into pandas' data-frame:

```
train = pd.read_csv('train.csv')
test = pd.read_csv('test.csv')
test = test.set_index('id', drop = True)
```

**Step 3:** Read and understand the data. One of the most import steps while creating any ML model is to first prepare the data. This includes cleaning and filtering the data, removing outliers, and creating feature that are independent and sensible

We use. shape method to identify number of columns in the dataset and the total number of news samples. Then read the data table using. head method to see how the data looks. Next, identify column names where news articles are written and the ones where classification is marked.

We then use. isna to identify if we have any null values in the column where our news articles are put, in this case it is in the column named 'text'. Now, we use. sum () to identify how many such values exist. Once identified, we drop the rows where the column 'text' has null values and fill a blank space in other columns with null values.

```
# Counting number of rows and columns in the data
print('Shape of Training Data: ', train.shape)

# Gettiing a hang of the data in each column and their names
print("\n \n TRAIN \n", train.head())
print("\n \n TEST \n", test.head())

# Looking for any places where training data has NaN values
print("\n \nNumber of Null values in Train Set: ', train['text'].isna().sum())
print('Number of Null values in Test Set: ', test['text'].isna().sum())

# Dropping all rows where text column is NaN
train.dropna(axis=0, how="any", thresh=None, subset=['text'], inplace=True)
test = test.fillna('')
```

**Step 4:** Let us now see if we have any outliers in the data. We will do this by checking the number of words in each article and identifying the range and mean of the number of words in all articles. We will use len() function to check for the lengths.

**Step 5:** One final step before we start applying the model is to segregate the classification column with the rest of the input features, and then dividing the dataset into training and testing subsets. We do this split to ensure that our model performs well on a new dataset. We take 90% of our data as the training set and 10% as the testing set. This split percentage can be customized in order to tune the model better.

**Step 6:** Let's initialize a `TfidfVectorizer` with stop words from the English language and a maximum document frequency of 0.7 (terms with a higher document frequency will be discarded). Stop words are the most common words in a language that are to be filtered out before processing the natural language data. And a `TfidfVectorizer` turns a collection of raw documents into a matrix of Tf-Idf features.

**Step 7:** Next, we'll initialize a `PassiveAggressiveClassifier`. We'll fit this on `tfidf_train` and `y_train`.

## RESULT

In fake news detection, supervised and unsupervised learning algorithms are used to classify text. In this review paper, we try to find the solution for the fake news detection problem using the machine learning approach. We observed that the Random Forests algorithm with a simple term frequency-inverse document frequency vector gives the best output compared to others. Our study examines various text properties that can be used to distinguish fake and real content.

## ADVANTAGES

Fake News Detection system will help in controlling the spread of fake news over social media. This way, we can help the people to make more informed decisions, and they are not made to think about what others are trying to manipulate to believe. A Fake News Detection system will reduce the burden to check the authenticity of the news manually and saves lots of time.

## DISADVANTAGES

The accuracy of detecting fake news will not be 100%. Therefore, some articles may be predicted as false.

## CONCLUSION

Nowadays, more people are constantly consuming news from social media in place of the conventional media. This fake news develops a sturdy bad effect on users and the society. Therefore, for detecting the fake news, examine specific studies and identify Word Embedding, Tokenization and Parts of speech tagging are best for Pre-Processing of data and also identifies TF-IDF and Count Vectorizer are best for feature extraction. So, further we want to use those methods for PreProcessing, feature extraction and also, we want to implement the Random Forest classifier, Convolutional Neural Networks, Long Short-Term Memory for high accuracy and an Ensemble Learning Approach for high accuracy. It takes a lot of time to verify a single article manually. That's why we have discussed the problem of classifying fake news articles using machine learning models. This way, we can help the people to make more informed decisions, and they won't be led to think about what others are trying to manipulate them into believing

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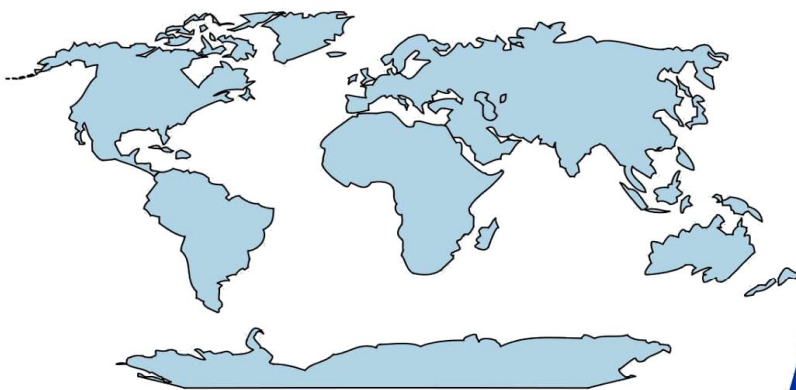
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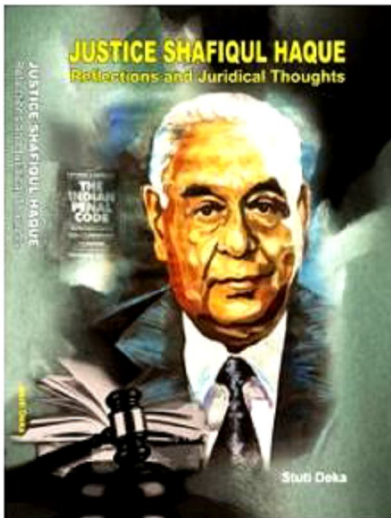


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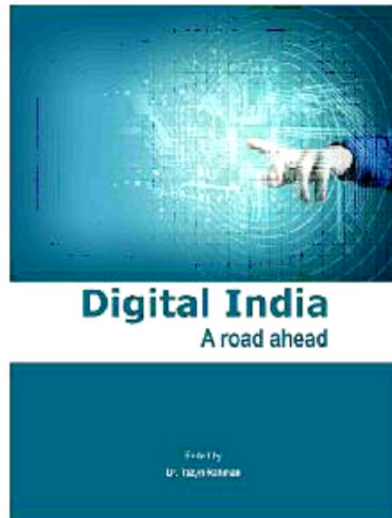
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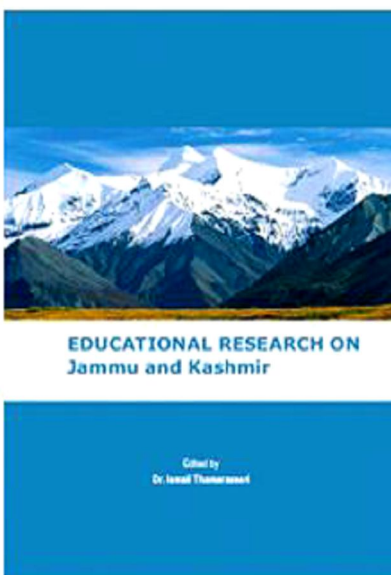
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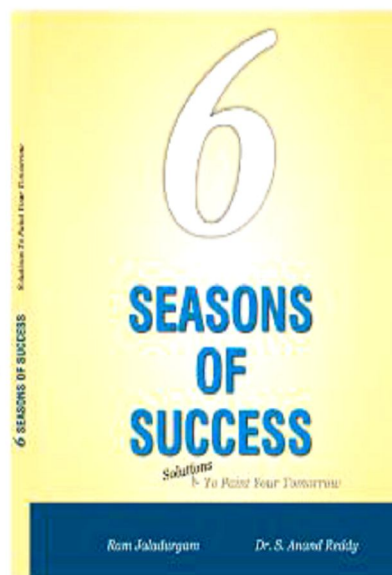
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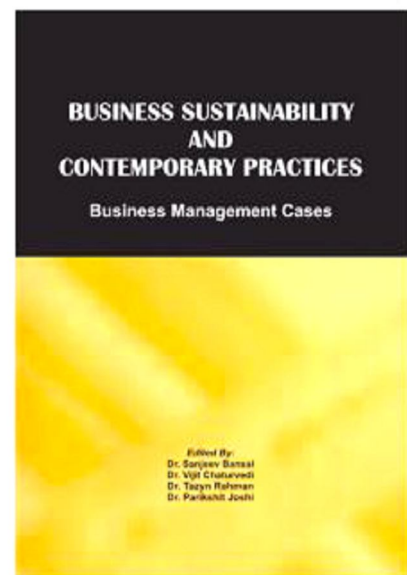
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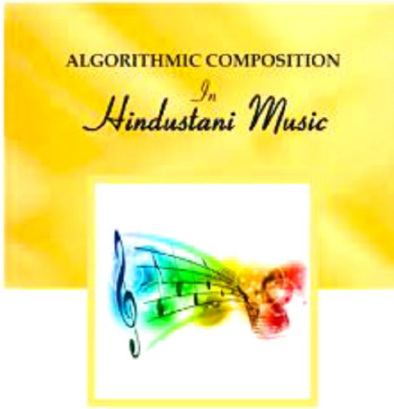
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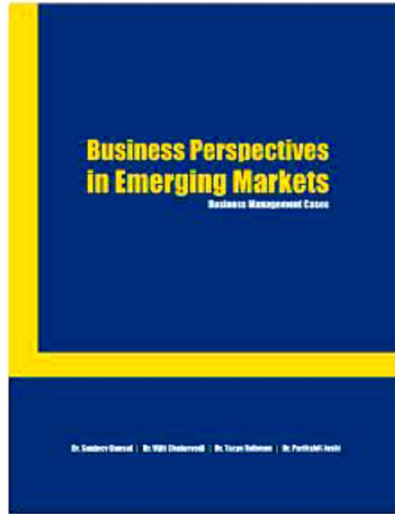
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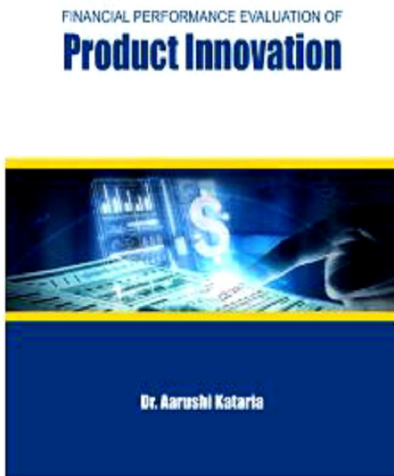
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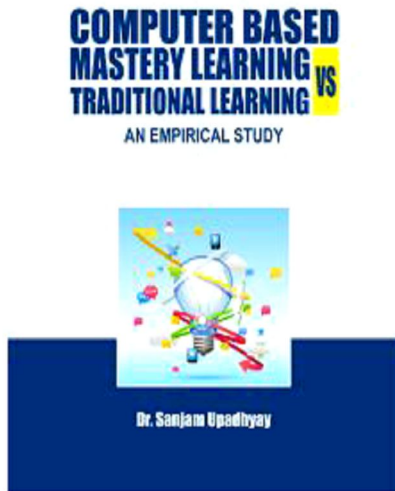
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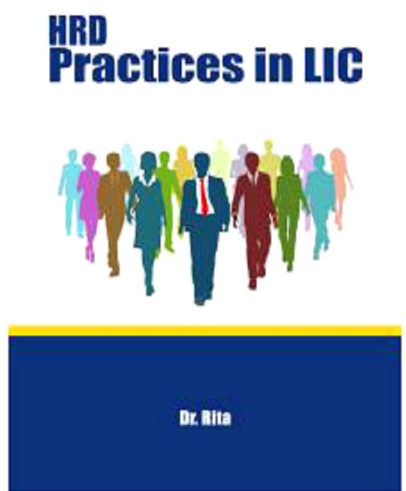
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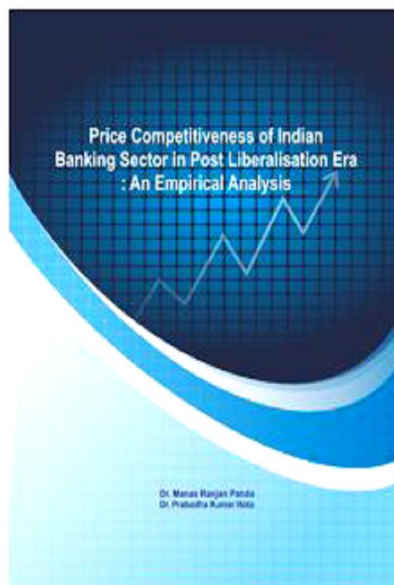
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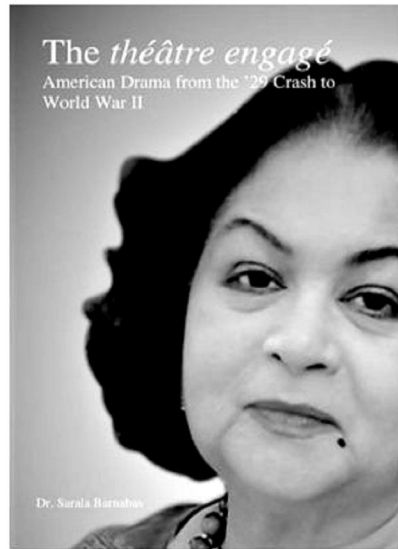




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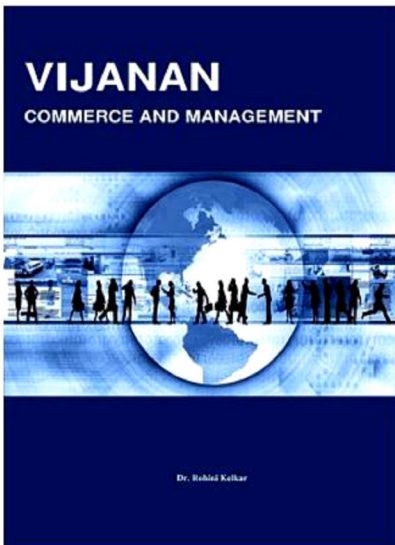
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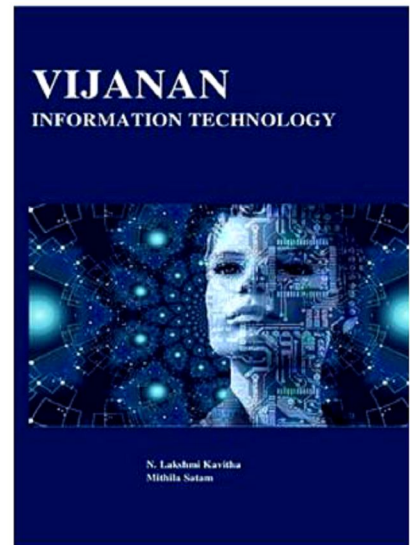
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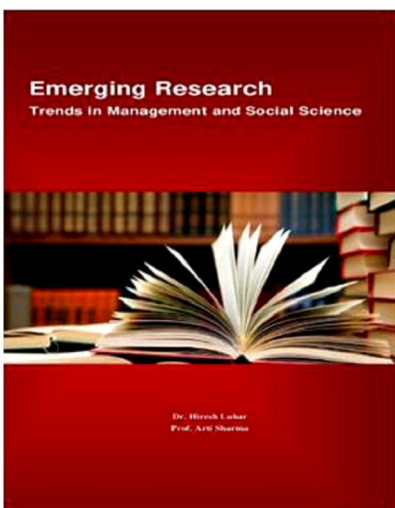
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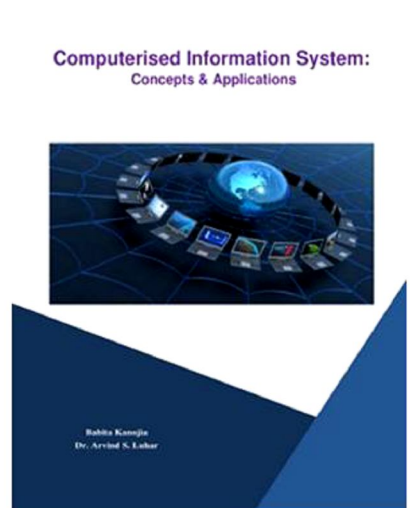
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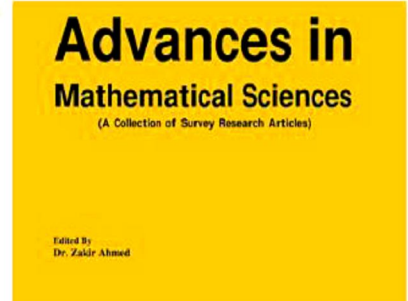
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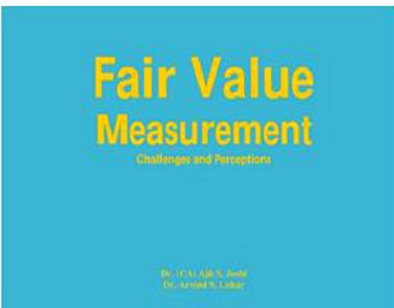
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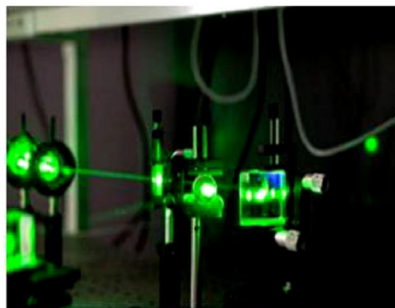
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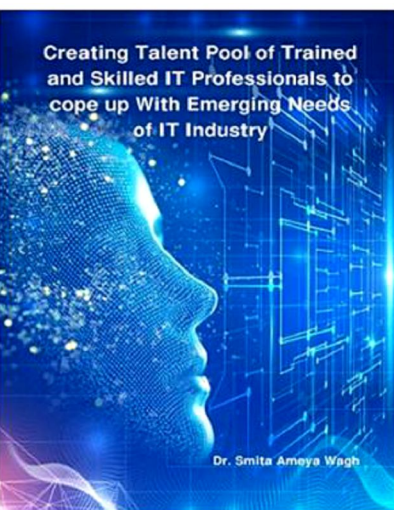


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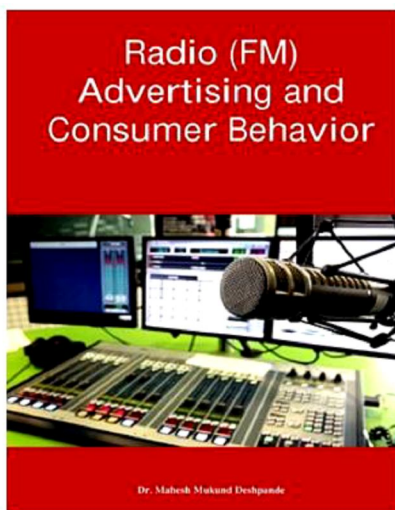
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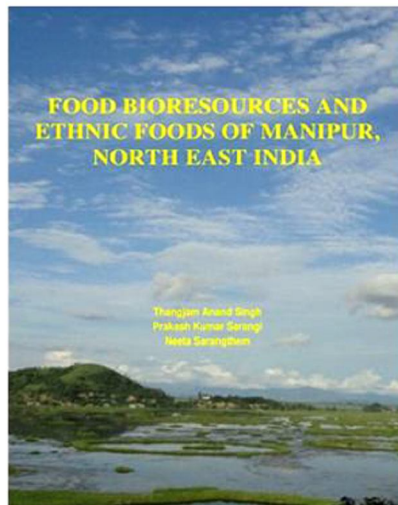
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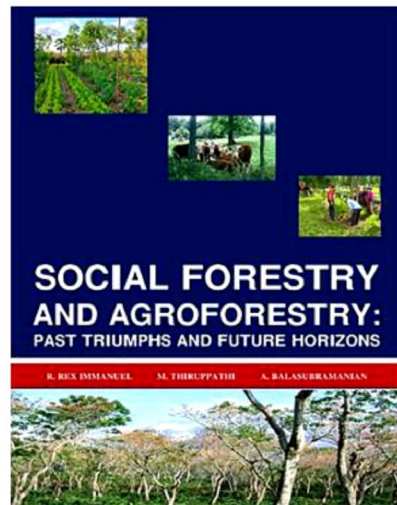
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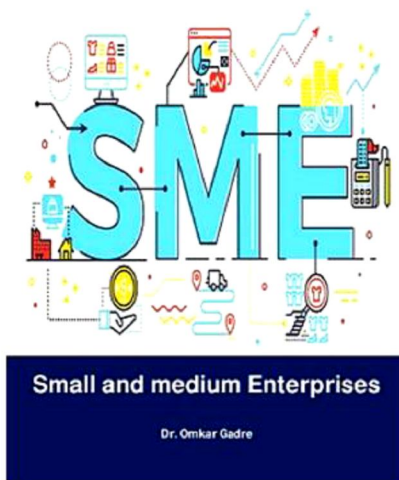
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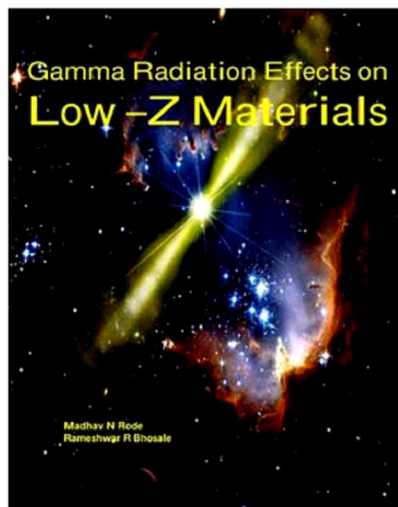
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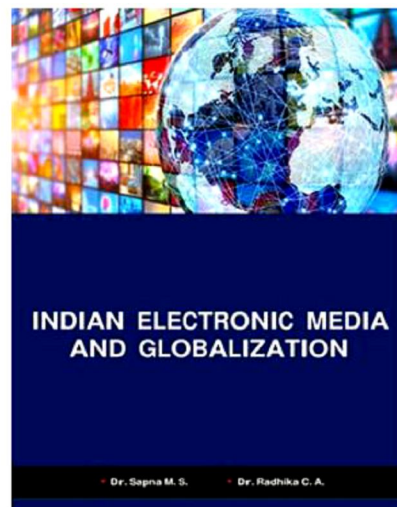
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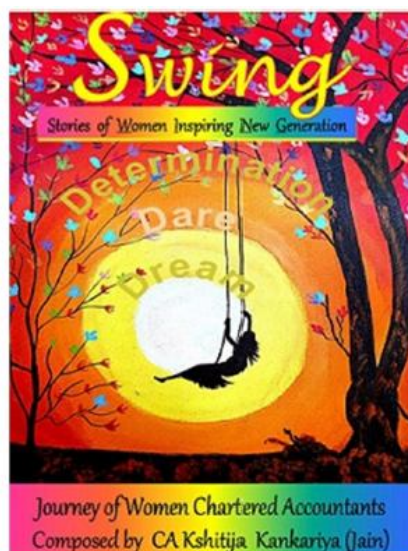
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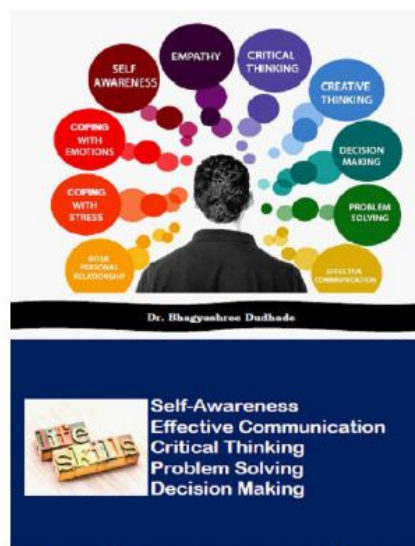
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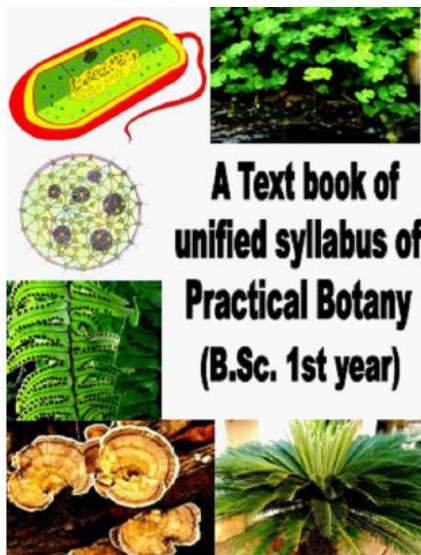
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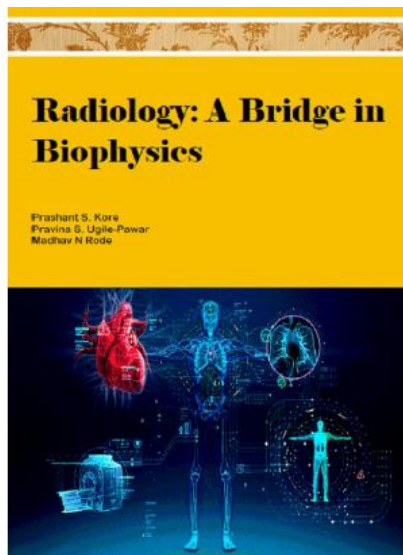
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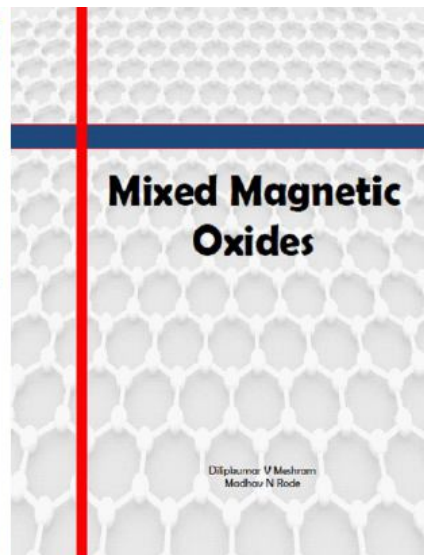
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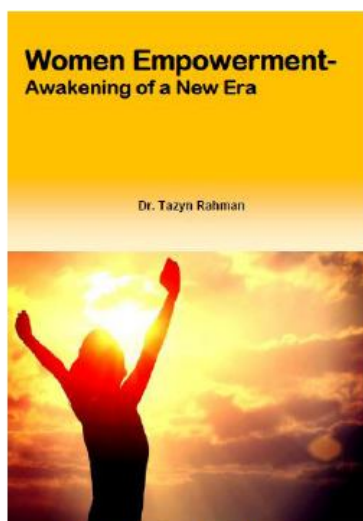
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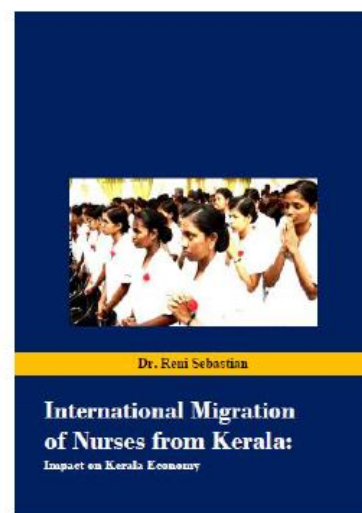
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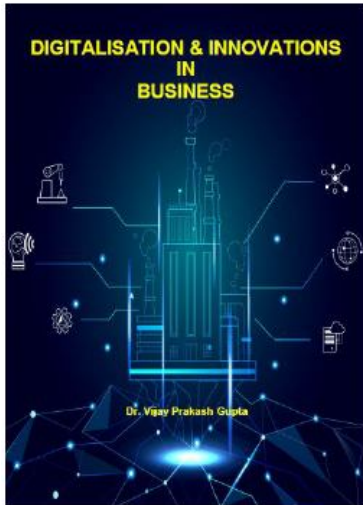
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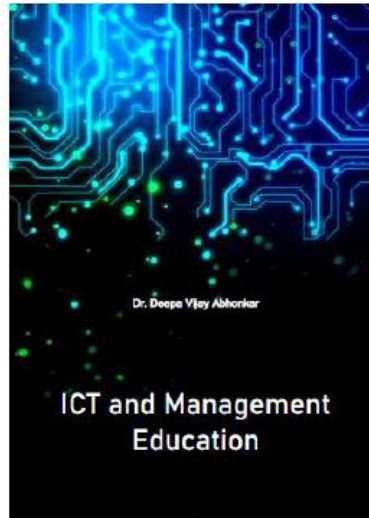
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