Journal of Research and Development

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Principal

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Dr.Prashant Bhagat

From the Principals Desk

Warm Greetings to all,

Chetana's Hazrimal Somani College of Commerce and Economics, Smt.Kusumtai Chaudhari College of Arts, Bandra (E), has borne the mantle of excellence, committed to ensure the students their own space to learn, grow and broaden their horizon of knowledge by indulging into diverse spheres of learning. In our endeavor to raise the standards of discourse, we continue to remain aware in order to meet with the changing needs of our stakeholders. On the occasion of the 'Azadi Ka Amrit Mahitsav', we are organising Indian Council of Social Science Research (ICSSR) , New Delhi sponsored two days National conference on "'Emerging Digitalization Trends: Opportunity and impact on Indian Economy' 18th and 19th March, 2022.

In the current highly volatile and ambiguous operating environment it is imperative to understand the consequences of digitalization on different sectors of the Indian Economy and need to bring such advances in business and Management. The Pandemic 2020 made the economy to deal with unprecedented change. Business faced economic and operational uncertainties across every industry and sector. The ripple effect of this disruptions has been an exponential increase in perceived risk and uncertainty across a wide range of human activity. Hence, big and small companies have started reconsidering their digital business models, owing to a downturn in the global economy.

This conference has benefited by focusing on comprehending the challenges faced, transformation undertaken, emerging opportunities, lesson learned and the strategic recovery plans made by business, not only to survive but build resilience to navigate the future shocks. We have invited prospective academicians, researchers and industry practitioners to present their original work in the form of conceptual and empirical papers that fit into the theme of the conference.

We would like to thank International Research Journal And Multidisciplinary Studies (IRJMS) for providing us with the platform for online publication.

I would also like to thank the ICSSR, New Delhi, Organising Team, the teachers and the students for their contribution in successfully organising and managing this event. This event wouldn't have been possible without their guidance and constant support.

Dr. Maheshchandra Joshi
Principal

From the Editorial Desk…..

It is my privilege and honor to welcome you all to the On the occasion of the 'Azadi Ka Amrit Mahitsav', "National conference on "'Emerging Digitalization Trends: Opportunity and impact on Indian Economy' 18th and 19th March, 2022." in association with the Indian Council of Social Science Research (ICSSR) , New Delhi on 18th and 19th March, 2022." Organized by the Department of Commerce, Chetana's Hazrimal Somani College of Commerce and Economics, Smt.Kusumtai Chaudhari College of Arts, Bandra (E), Mumbai.

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

I would also like to thank the ICSSR, New Delhi for their financial grant and all the authors, reviewers, Paper presenters and other contributors for their sparkling efforts.

We would like to thank International Research Journal And Multidisciplinary Studies (IRJMS) for providing us with the platform for online publication.

I wish that Chetana College, Bandra will keep on growing in coming years with more impact on the National and International research community.

Dr.Prashant H. Bhagat,
Conference Convener

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Impacts of Social Media Marketing In Increasing Stock Market Investment

Abhishek Ramesh Kadam[1]   Nishant Uttam Birje[2]
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Abstract: The positive side of social media marketing is it approaches directly or indirectly people's minds to a large extent. And it is seen probably every time that investment is necessary for today's life for generating side hand income or to increase savings part of life. The main motive of the research paper is to analyze people's behavior towards investment in the stock market due to the influence of social media marketing. This paper is mainly focused on the impact of social media marketing influencing the minds of all investors and new people.   To collect the data a questionnaire was circulated to get to know about the basic information about investors investing in the share market. It could be concluded that like various aspects of promotion and as an influencing tool social media could be a very profitable tool to create more awareness and to encourage investors to invest in the stock market.

Introduction

Today, social media has become the need of the hour, it has been the regular activity of people. Social media is typically used for social interaction and access to news and information, and decision making. It is a valuable communication as well as a marketing tool to promote and share information and products. In this progressive era social media has evolved as a great promotional tool, it has entered almost every field for promotional activities. It has been a great influencing factor for people, social media creates a huge impact on consumer behavior. Various social media tools, as well as apps, have created a huge aspect of awareness amongst society concerning the investment factor. People have started gaining knowledge via social media regarding investments and particularly about stock market investments. In previous periods, social media has created a sensational promotion for the stock market and investments in it. Social media being people's day-to-day activity has made a huge impact on the decision-making perspective of people, thus increasing the involvement of people in the investment sector. Social media and the stock market have a very close relationship with the perspective of the involvement of investors. Thus, this research paper will focus on the impact and influence created by social media on the investors investing in the stock market.

Methodology

Primary Data:

An online questionnaire was circulated through various online platforms, for studying the impact of digital media on the perception and behavior of the stock investors towards investments in India. A data survey of 50 respondents was collected. Charts are included in this research paper.

Secondary data:

For this purpose, appropriate data were collected from the official websites of Google.

Review of Literature'

Impact of social media on Investment Decision, A quantitative study which considers information online, online community behavior, and firm image

The research was published by Safa Khalil and Fredrick Nelson in the year 2021. The research paper focused on the objective of understanding the influence of social media on investors' decision-making behavior towards investment. The study focused on quantitative research, allowing to test the relationship between digital media promoting investments and investors approaching investments. The research method involved collecting data via questionnaires, analyzing the data, and using the desk research method. The research concludes that the display of information about investments shown digitally has an impact on investors' decision, however, the experience of investors play a key role in the extent of the influence. Thus, positive posts on digital media encourage investors towards investments.

Title: Social-Media Influence on the Investment Decisions Among the Young Adults in India

The research was published by Yavana Rani & Prerana.M in the year 2021. The main objective of the research paper is to analyze and understand the influence of social/digital media on young adults regarding investments in India. The study focused on social media acting as a platform mediator and indeed influencing the users and audience with its content.   The research depicts that the variables such as

information, content in social media, the behavior of investors using social media, have an impact on the investment decision of investors. The research concludes that many investors get influenced by social media posts creating a sensation in youth. However, in the end, it is investors' responsibility to legitimacy and re-confirm their decisions.

Objectives

1. To know how people are getting attracted towards stock investments due to the impact of social media.
2. To know about the extent of influence social media platforms are creating on the investment habits of investors in the stock market.
3. To know how social media manipulates the perspective of investors investing in the stock market.

To know how people are getting attracted towards stock investments due to the impact of social media: -

The Investment world is all about timing. With new technologies coming up many social media applications like Instagram, Facebook, Twitter, etc. have been playing an important role in facilitating the rapid flow of information. The so-called "digitalized" trading environment had made the investors have access to a variety of online information about how to make investments. Many brokerage companies have also started to give tools that analyze the aggregated information from social media.

Data Analysis

To know about the extent of influence social media platforms are creating on the investment habits of investors in the stock market: -

Social media platforms have created a digitalized environment for investments. It provides investors with a more efficient way to access online information. The increased use of social media and the increase in digital lifestyle has played an important role in facilitating the flow of information influencing investor decisions. Social media platforms like Instagram, Facebook, Twitter, etc., have created a huge influence on investors. The regular use of social media has created a hammering effect on investors' minds to invest in the stock market. Investors investing in the stock market have got a huge informative platform because of social media thus creating a habitual investment behavior.

To know how social media manipulates the perspective of investors investing in the stock market: -

Social media is hammering or creating interest in people for stock market investments. It also helps people to know the importance of the stock market and the benefits of investing in it. The promotional frequency of social media regarding stock market investment has provoked people to get into the investments. Social media has been the biggest tool for encouraging investors to invest in the stock market and for manipulating the perspective of investors.

Figure 1

According to the above observation amongst the total population almost 92% population lies in the age group of 18-25. Thus we can determine that most of the young population is aware of the stock market investment.

Gender
50 responses
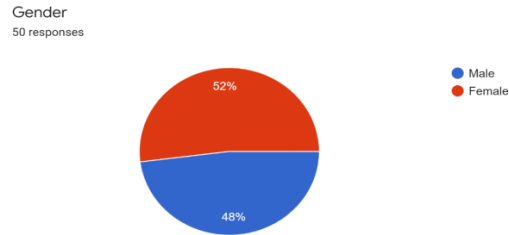
Figure 2

As we can see in the above diagram 52% of the total population is the female respondent. Thus, we can predict that more females are involved in the stock market investments.

Profession/ Occupation
50 responses
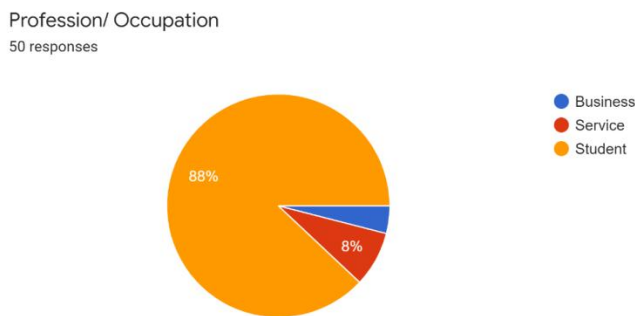
Figure 3

According to the above observation, it could be seen that 88% of the total respondents are student-based respondents, 8% are service-based and the rest 4% are business-based respondents. Thus, we can conclude that most of the young generation is involved in responding to this survey.

Are you aware about stock market investments ?
50 responses
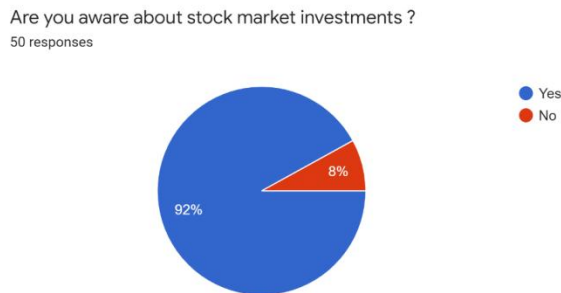
Figure 4

As we can observe in the above diagram 92% of the total respondents are aware of the stock market investments. Thus, we can conclude that most of the young generation is aware of investments and factors related to them.

Since how long are you investing in stock market?
50 responses
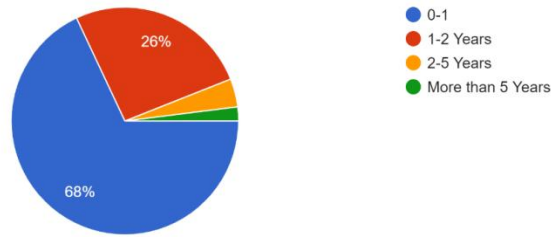
Figure 5

Among the total respondents, 68% of respondents are newcomers to the market. They have been investing in the market since a few months or a year ago. Also, few of the respondents are experienced as they have been investing in the stock market for a few years.

How did get to know about the stock market investments ?
50 responses
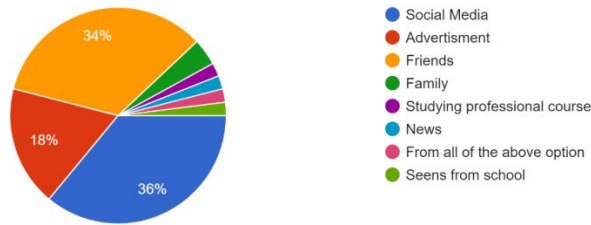
Figure 6

As we can observe from the data collected 36% of respondents have come across the stock market information because of social media. Following this, 34% have come to know from friends and 18% have come to know from advertisements. Thus, it could be concluded that social media has been a huge factor to create awareness about social media investments.

Do you follow social media platforms related to stock investments ?
50 responses
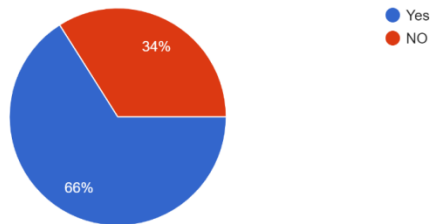
Figure 7

As most of the respondents are young generation and who are regular social media users it could be seen that almost 68% of the respondents have been following social media platforms related to stock market investments.
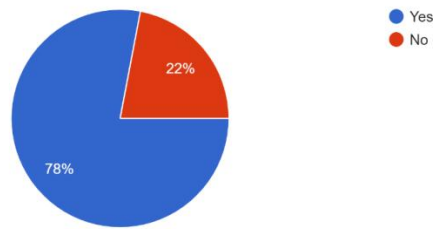
Figure 8

Following the above data, it could be observed that 78% of the total respondents get influenced by social media. As most of the respondents follow social media related to stock market investments, it is obvious that social media influence a huge population for investing in the stock market.

Figure 9

According to the collected data, we can observe that most of the respondents are regular investors in the share market. Thus, we can conclude that the young generation gets influenced by social media to invest in the share market regularly
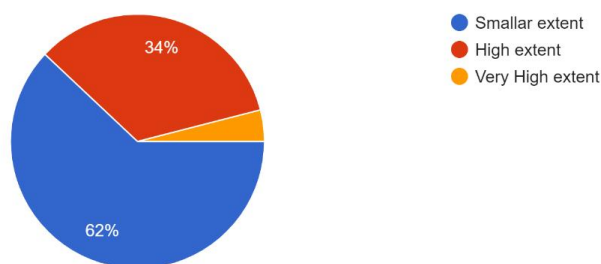
Figure 10

As we can see in the above data 62% of the total respondents do not get provoked to a higher extent to invest in the share market because of the impact of social media. However, the remaining 38% of respondents get encouraged to a higher extent to invest in the share market because of social media.

Which social media platform has influenced you the most towards stock investments ?
50 responses
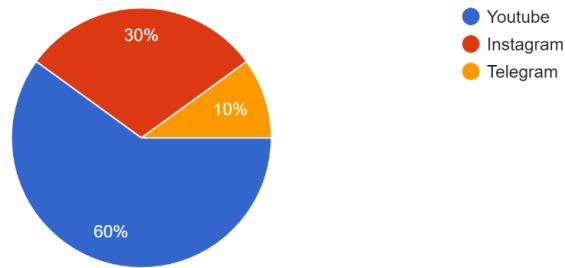
Figure 11

The above data gives a complete view of the popularity of the social media platforms encouraging stock market investments. It is observed that 60% of respondents get influenced by YouTube, however, 30% are by Instagram and 10% by Telegram. Such social media platforms encourage and influence most investors to invest in the stock market.

Suggestions'

The collected data and the overall observation made through this research paper will help to analyze the influence and the impact made by social media on the behavior of investors of the stock market. Since most of the respondents are youth, promoters should focus on them and encourage and attract them more towards the investment sector. Also, there is a large population who invests in the stock market regularly, thus if possible daily updates concerning the stock market should be provided to the investors via social media. Also, a huge section of respondents does not get encouraged by social media for investment, hence it is suggested to verify the views of those people and rectify those issues to increase more involvement of people in the stock market investment. Also collaborating with local mediums, social media might encourage not only the young generation but also the people who are aged but unaware of the stock market and investments. Since most of

the respondents get influenced more by the social media platform YOUTUBE it is suggested to focus on that medium to increase a greater number of investors.

Conclusion'

The progressive evolution of the promotional field and the involvement of social media in it has made it a huge factor to influence people. Thus, social media plays a very important role in promoting investments. According to the collected data, we can conclude that most of the population, we can say youth population has got aware about the stock market investments because of social media, however, it could be seen that most of the investors don't get encouraged to because of social media to invest at a higher extent. Also, we can observe that there is a drastic increase in the involvement of new investors in the market because of the influence of social media. Social media thus creates a huge influencing impact on the investors to invest in the share market.

Reference'

1. https://s3w.net/Tumx6
2. https://s3w.net/KduBT
3. https://s3w.net/KJRpm
4. https://s3w.net/Vj9qC
5. https://s3w.net/813fG

Digitalization in Land Use Studies: Case of Greater Mumbai

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Abstract: Recently, technology made mapping a digital art making it faster, easier, and reliable than ever before. Land Use and Land Cover Analysis is an important spatio-temporal study that helps the policy makers and regional planners to improve their development plans and minimise the possible impacts to the maximum along with sustainable development. Urban areas are at the core of such studies. One such urban area is Greater Mumbai which has continuously been under transformation since its known history. The present paper attempts to explain the role of digitalization in land use studies with the help of a study conducted in Greater Mumbai with three **objectives** viz. to understand the changes in land use and land cover in the area between 2008 and 2017, to predict the changes in future for the year 2030 and to give concrete recommendations to minimise the impacts. The **methodology** adopted is the use of remotely sensed data viz. satellite imageries for the years 2008 and 2017 which have been processed systematically in ArcGIS software using supervised classification to get correct results. To predict the future, Cellular Automata Markov Chain Model plugin has been used to get reliable results. The **analysis** shows that there has been maximum increase in the area under built-up and maximum decrease is in the area under vegetation. Future predictions shows that there will be an enormous increase in the area under slum settlements which will have its own repercussions. Therefore, it is highly **recommended** to plan the city better to have enough and affordable housing for all the immigrants and to plan growth poles around the city to reduce the flow of immigrants to the city.

Keywords: *geography, mapping, digitalization, land use studies, greater mumbai, future prediction*

Introduction

Man has the most dynamic ways of life. Due to his different ways of living, man has been able to alter the surroundings in various ways around the globe. The role of natural phenomena is crucial in the process; however, man has still been able to overcome that to a certain extent. The most important aspect of man's living is the land. Land is one such natural resource which gives food, clothing, and shelter- all the most basic needs to man. Therefore, land becomes the most exploitable resource of all. Man uses the land for various purposes in his own ways. The term land use thus refers to the functions for which a particular parcel of land is used by man. The existing land use helps to understand the interaction between physical and economic factors. Since the land use is altering day by day at a rapid pace, it is important to have information about the changes and a need to control the negative outcome of the alterations. Researchers have been doing the task since a long time, however, due to absence of technology, product efficiency was too less and time consuming. At present, with the advent of Remote Sensing technology and Geographical Information System (GIS), it has become much faster, simpler, and accurate. Land use and land cover (LULC) analysis, when done over a period of time is called as 'Change Detection Analysis'. It helps to understand the alterations that have taken place over time in the area under study. It highlights the changes from a set of land uses to the other set of land uses. For example, the area under vegetation may change to agriculture, built-up or water body and vice versa. Therefore, change detection enables the researcher to detect the negative impacts in the study area due to changes in the usage of land and understand the possible effects on environment, society, and economy. Recently, technology made mapping a digital art making it faster, easier, and reliable than ever before. Land Use and Land Cover Analysis is an important spatio-temporal study that helps the policy makers and regional planners to improve their development plans and minimise the possible impacts to the maximum along with sustainable development. Urban areas are at the core of such studies. One such urban area is Greater Mumbai which has continuously been under transformation since its known history.

Review of Literature

The authors have discussed about the dominant LULC and associated land surface features that plays an important role in governing the near surface atmospheric features and also regulates the local and regional environment. It will bring the change in the near surface boundary layer characteristics in the immediate neighbourhoods of earth if there is any alteration done in the existing LULC. So the urban expansions which brings the LULC changes, will influence the local environment in general. It will also bring

changes to the mesoscale weather and climate so that particular region and the associated social factors viz. population, quality of life, quality of water and also the biodiversity are affected. If one wants to study the socio-scientific issues related to LULC changes and its impact; one needs to use certain tools like techniques of remote sensing, statistical analysis and numerical modelling as in the case of Delhi-Mumbai Industrial Corridor (DMIC). It was noticed that the western Dedicated Freight Corridor (DFC) along DMIC would change the land cover design due to the building of bridges, the software parks, hospitals, logistics hubs, airports and power plants etc. **(Jain, et.al. 2014).** Laws with respect to housing- rent control, slum rehabilitation, company and industrial laws, criminal laws- anti-trafficking, anti-terrorist and organized crimes were expected to improvise. Dharavi- the most populated slum area, is home to millions of people. It is the most economically productive places in Greater Mumbai including activities related to leather, garments, and pottery and plastic. With this there are many illegal activities also taking place as there are many industries in Mumbai. People all over the nation came to Mumbai in search of jobs but they could not afford high price rents for housing due to which Mumbai became the slum capital of India. The downfall of textile mills and the extension to the Rent Act, housing options became scarce with very high prices resulting in the construction of slum areas **(Kulkarni, 2016)**. The changes in land use and land cover has been analyzed for Mumbai and its surrounding areas using satellite imageries of the years 1992, 2002 and 2011. It is found that the area under forest, urban settlements and agriculture has increased over the years. A prediction of the same is attempted for the year 2050. The results show that the area under forest will continue to rise in the region, while the area under agriculture will decline owing to the increasing urbanization and changing nature of economy **(Bhanage, V. et. al., 2021).**

Research Objectives
1. To understand the changes in land use and land cover in the area between 2008 and 2017
2. To predict the changes in future for the year 2030

3. To give concrete recommendations to minimise the impacts

Research Hypothesis
H= There is an indirect relationship between total urban population and area under vegetation
H0= There is a direct relationship between total urban population and area under vegetation
After testing the above hypothesis, it is found that the calculated value of Karl Pearson's coefficient of correlation (r) is -0.77. It suggests that the relationship between the two variables viz. total urban population and area under vegetation is negative or indirect i.e., as the total urban population increases, the area under vegetation decreases and vice-versa. Therefore, the null hypothesis is rejected with 99% confidence implying that there exists a negative correlation between the two variables considered.
H= the area under vegetation has changed to built-up alone
H0= the area under vegetation has not changed to built-up alone
Since this is a logical hypothesis, it has been proved with the help of data extracted from LULC Transformation Matrix, 1998-2017. It suggests that maximum change of land under vegetation has been into wetlands followed by agriculture and built-up with/ without agriculture and vegetation. Hence, the null hypothesis is accepted with confidence.

Research Methodology
Coverage
The area chosen for the project is Greater Mumbai. There are 24 wards in Greater Mumbai. The area comprises of Mumbai District and Mumbai Suburban District. It is surrounded by Ulhas River in the North, Thane Creek in the East and Arabian Sea in the South and West. It is the state capital of Maharashtra and financial capital of India. It is a major industrial hub for the entire nation. Its latitudinal extension is from 180 East to 190 East and longitudinal extension is from 72.820 North to 73.000 North approximately. The area is under the management of Municipal Corporation of Greater Mumbai and is one of the largest (administrative area) municipal corporations of the country. The total area of Greater Mumbai is 437.71 sq. kms. It is chosen for the study due to its nearness and fit for the sample size.

Fig 01: Location Map of Study Area

Data collection

An extensive literature review has been undertaken with the help of various online and offline sources. Published and unpublished articles, research papers, maps and podcasts have been gathered from several journals, books, theses, newspapers, radio, lectures, blogs, websites, exhibitions, dictionaries, municipal and other corporation offices and head offices.

Following satellite imageries have been used for examining land use and land cover of the study area:

1. 1998- LANDSAT TM with spatial resolution 30m: Band Combination- 4,3,2 (NIR, Red, Green)

2. 2008- LANDSAT TM with spatial resolution 30m: Band Combination- 4,3,2 (NIR, Red, Green)

3. 2017- LANDSAT OLI with spatial resolution 30m: Band Combination- 5,4,3 2 (NIR, Red, Green)

To carry out land use and land cover classification of Greater Mumbai, satellite data has been downloaded for the years 1997 and 2017. The satellite imageries have been downloaded from USGS Glovis and Earth Explorer websites. The downloaded data was extracted and saved as layers.
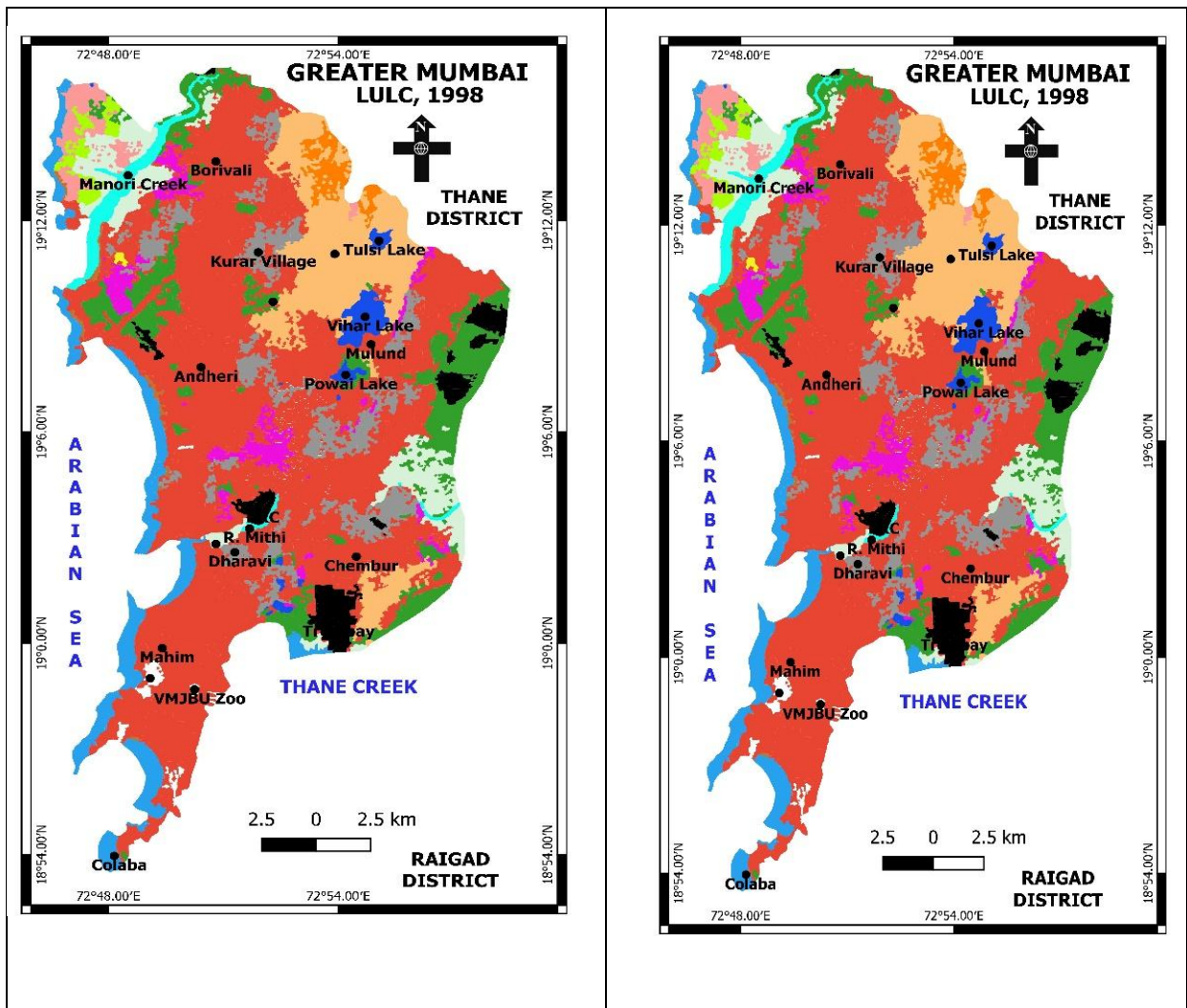
Results and Discussion

Fig. 02: LULC Maps of Greater Mumbai, 1998 and 2017

River	Fallow land	Agricultural land
Sea	Highland with sparse vegetation	Beach
Slum	Highland with vegetation	Built-up area with vegetation
Vegetation	Industrial area	Built-up area without vegetation
Water bodies	Open space	Built-up area without agricultural land
Wet land		

Table 01: LULC Transformation of Greater Mumbai, 1998-2017

LULC	Area (in sq.kms.)	
	1998	2017
Agricultural Land	3.99	0.94
Beach	1.29	0.92
Built Up Area With Vegetation	12.29	200.46

Built Up Area Without Vegetation	237.76	8.54
Fallow Land	0.28	7.81
Highland With Sparse Vegetation	47.28	20.19
Highland With Vegetation	5.27	35.50
Industrial Area	13.59	12.28
Open Space	2.21	1.95
River	7.85	8.06
Sea	25.74	26.11
Built up area without agricultural land	7.58	5.27
Slum	32.42	58.38
Vegetation	41.64	58.92
Water Bodies	6.85	7.85
Wet Land	22.30	17.85
Unidentified	4.21	1.51
TOTAL	**472.55**	**472.55**

*Source: LULC processing of Greater Mumbai

The changing land use and land cover of Greater Mumbai represents that there is a rise in the land under slums all over the city. The northern part shows a decrease in the land under built-up area in the north-western part has changed to vegetation viz. the mangrove forest along the banks of Manori Creek. The land under Sanjay Gandhi National Park has converted from highland with sparse vegetation to highland withy vegetation meaning there is an increase in forest conservation practices. The vegetation along the banks of Powai Lake has decreased over the years and is replaced by built-up area which determines deforestation in the area. The land under wetland has decreased in the eastern part of the city and is replaced by vegetation which is also mangrove forest. The south-eastern part represents an increase in industrial area and a change in the land covered under highland with sparse vegetation. The southern part of the city shows a rise of a new land use viz. settlement without agricultural land which is majorly due to dense urbanization led concretization of land. In the western part of the city, the land under the River Mithi has declined and replaced by slum areas. This has led to detrimental effects on the water body as it is exposed to waste disposal and does not provide any fresh water to the city anymore. The land along the banks of the Malad Creek shows an increase in fallow land and vegetation viz. mangroves. The land under industrial space has declined in the same. Overall, the city/ tehsil has undergone a rise in the density of built-up area and vegetation, but, the by-product of urbanization viz. the slums are a matter of concern.

Fig. 03: LULC Maps of Greater Mumbai, 2017 and 2030

River	Fallow land	Agricultural land
Sea	Highland with sparse vegetation	Beach
Slum	Highland with vegetation	Built-up area with vegetation
Vegetation	Industrial area	Built-up area without vegetation
Water bodies	Open space	Built-up area without agricultural land
Wet land		

The data in table 02., is the LULC change data of Greater Mumbai for the year 2017 and the prediction of the same for the year 2030. The noticeable predictions are a massive increase in the land under agriculture, decline in the built up areas and wetlands and other minor changes. The city is already at its peak of urbanization with no space left for further expansion. Hence, slums and other harmful effects have already been experienced in the city since decades. However, it is important to learn lessons from here and avoid the same mistakes in rest of the region.

Table 02: LULC Transformation (Prediction) of Greater Mumbai, 2017-2030

LULC	Area (in sq. kms.)	
	2017	**2030**
Agricultural Land	0.94	10.12
Beach	0.92	0.80
Built Up Area With Vegetation	200.46	197.22
Built Up Area Without Vegetation	8.54	7.80
Fallow Land	7.81	7.75
Highland With Sparse Vegetation	20.19	15.07
Highland With Vegetation	35.50	35.39
Industrial Area	12.28	12.22
Open Space	1.95	1.94
River	8.06	7.97
Sea	26.11	25.33
Built up area without agricultural land	5.27	4.56
Slum	58.38	61.24
Vegetation	58.92	58.19
Water Bodies	7.85	7.84
Wet Land	17.85	17.43
Unidentified	1.51	1.69
TOTAL	**472.55**	**472.55**

*Source: LULC processing of Greater Mumbai

Major Findings and Recommendations

- **Decline in land under agriculture and vegetation-** A stricter control on deforestation is needed to help degradation of vegetation. Agricultural land must not be given permission for any other land use unless it has lost its fertility or has become a fallow land

- **Increase in land under slum settlements-** To combat the increasing slum areas, the Central Government has already introduced a housing scheme called Pradhan Mantri Awas Yojana (Urban) in the year 2015 which aims at providing basic (low income group) housing to the poor people with supply of water, electricity and sanitation facilities round the clock and is affordable. It has already been adopted and implemented in Delhi and Mumbai. The Maharashtra Housing and Area Development Authority (MHADA) is a part of the PMA Yojana. MHADA has already developed several projects all over the metropolitan region to serve low income group residents. Other steps like rehabilitation of the slum areas on the condition that the developer must provide basic housing for the displaced in the same area is also one good step which is already being taken up in Greater Mumbai

- **Decline in area under rivers-**Due to liquid waste disposal in the rivers, they are turning into nallahs and some part of the river is drying also. Hence, it is important to avoid sewage disposal in the rivers whether in urban residential areas or industrial areas. River cleaning projects and creating awareness about not disposing off the waste in them are ways to save the rivers and the area under them

- **Increase in built up area**-The enormous upsurge in the built-up area is found even in the already dense urban areas like greater Mumbai, thane and other areas. This must be controlled by developing infrastructure in the rest of the region so that population dispersion can take place. It would require planned development of transportation, education, employment and all necessary infrastructure

- **River banks and land along railway tracks is most affected by development of slum areas. The same is predicted for 2030-**The present spatial pattern and the predicted spatial pattern of the slum settlements is that they have and will continue to occupy linear patches of land along the banks of the river and railway tracks. This can be curbed by effectively implementing the Pradhan Mantri Awas Yojana in urban centres so that the slum inhabitants can be shifted to the low income group settlements at the earliest. Strict surveillance can take place so that the number of slum settlements do not increase in the vulnerable areas. To reduce the issues related to pollution and cleanliness, mobile toilets can be provided and water can be provided through taps. This practice is already present in Greater Mumbai, but can be taken up more seriously

Conclusion

It is seen that Greater Mumbai exhibits problems like highest total population, highest number of total households, and highest number of non-worker population, highest slum population and largest municipal solid waste generation. It is also seen that wetland and land under Mithi River has declined. It can therefore be said that migration is one of the factors which can be controlled by dispersing the population to the periphery by developing infrastructural facilities. The non-worker and population in informal sector should be provided with skill based education. The slum population can be decreased by developing low income group housing. The land under Mithi River should be taken care of by ensuring river cleaning and maintenance projects.

With the above appraisal, it can be said that the present study has attempted to give grass root level recommendations for each problem in Greater Mumbai that could be identified from the land use and land cover analysis and an applicable solution is sought for. Therefore, the study will help the society to implement the changes by altering their attitude towards their environment. It will be useful for policy makers as it gives guidelines. Hence, the study is aimed at contributing to the policies for a better and planned development of Greater Mumbai. Land is susceptible to scarcity in the urbanized tract. Integrated long term planning of land use, environmental and socioeconomic planning is highly needed at present so as to bring in sustainable development. Technological development can resolve the issues of vulnerability for long term development.

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A Study of Sustainable Strategies, Digitalization and Innovations Adopted by Micro and Small Enterprises.

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Abstract: This is a study about micro and small enterprises, and the challenges faced by them during the COVID-19 pandemic. Due to the pandemic, the small business owners faced many loses which made it difficult for them to survive in the market, as they were slowed down in business. As the pandemic period expanded the owners' adopted strategies and came up with innovative ways to resume their businesses to sustain in the market. The pandemic also affected the growth of the business, which led to a decrease in demand and supply. In this research, we have found many innovative new ideas and various strategies that the businesses used in expanding their business through digitalization. We also conducted a survey of 20 small business owners through an online questionnaire. The aim for this survey is to have a basic information on how the enterprises adopted strategies, how the pandemic affected their business and innovative plans that helped them sustain in the market in such difficult period as the pandemic.
Keywords:COVID-19, Innovations, Growth in small businesses, Digitalization, MSMEs (Micro, Small and Medium Enterprises)

Introduction:

March 2020, the COVID-19 pandemic started and affected everyone in many different ways, it mostly affected the micro and small businesses. After the spread of theCOVID-19 pandemic all the micro and small enterprises did not get enough time to prepare for the unknown disruption which would follow. Due to that, the damage caused many negative effects on the economy globally. There were certain restrictions which was to be followed by everyone to control the spread ofCOVID-19 among the people such as quarantines and lockdowns, which decreased the process of demand. The business owners had faced financial loses, decrease in demand, liabilities and loan related problems. For the small business owners to provide a source of income to their family and exist in the market, adopting digitalization was the only way. Online purchasing method was a part of our life even before the pandemic, but due to the circumstances it became essential for small enterprises to adopt digitalization to survive in the market. The MSMEs (Micro, Small and Medium Enterprises) received support from the government during the pandemic situation which also helped in growth of the business. Some of the business owners, only source of income was through their small businesses, so they faced financial fragility due to the situation.

Review of literature:

Mr. Susumu Yoshida, Mr. HoaThi Truong (2021), in their paper **"The Impacts of COVID-19 Pandemic on Micro and Small Enterprise in Asia"** explained about the situation of micro and small enterprises and how the work of smaller firms are more vulnerable to face more challenges and difficulties during such pandemic, which affects their supply chain, labour, and demand of goods. It is explained that how those firms began participating in ecommerce and how their online ecommerce and employment are related. As the pandemic also affected the female owned businesses and had a major impact, and how the MSMEs entrepreneurs consider the online business to be more beneficial and has gained more stable profits and acquired more popularity in the digitalization also by the support of the government.

Ms. Christina Guenther, Mr. Alexander S. Kritikos, Mr. Roy Thurik (2021), in their paper **"Economic effects of the COVID-19 pandemic on entrepreneurship and small businesses"** they explained that the economic effects of the pandemic on micro and small enterprises by looking at microeconomics. A research on the role of digitalization, which helped the businesses during the pandemic and businesses which faced a decrease in both sales and customer base. The researchers found innovative strategies which helped in digitalization, because it affected the self-employed individuals more .A research on how the Government and Small Business Administration provided loans to small enterprises and provided a financial base.

Objectives:

1. To understand the innovative and sustainable ways taken by micro and small enterprises during the COVID-19 pandemic.

2. To study the growth and challenges faced by micro and small enterprises, during the COVID-19 pandemic.
3. To study the impact and effects of COVID-19, on the small businesses.

Methodology:

The data of this research is collected on a Primary and Secondary data basis.

- The Primary data is collected by conducting a survey of 25 small business owners by an online questionnaire.
- The Secondary data is referred from websites and articles.

Challenges the micro and small enterprises faced during the COVID-19 pandemic:

The COVID-19 pandemic, affect mostly to the MSMEs owners so due to the situation the small business owners' prepared themselves for more challenges and came up with sustainable strategies and innovative ways which would help them resume their business. The small businessowners' faced many difficulties to run their business which led to shutting down of some businesses. Following are some points that affected mostly to run the business:

- Finding new customers: Due to the COVID-19 pandemic, owners who had just started their businesses or were in business for less than 8 months, had difficulty in finding customers. It was also difficult for those business owners, who were the only source of income in their family. They owners were concerned about their demand in the market.
- Reduction of demand: During the pandemic there were restrictions that were compulsory

for everyone to follow. Most of the small business owners agreed, that the demand for their products were the only vital reason for their business to resume or revive in the market. Due to the lockdown there was a decrease in demand from the customers and the reduction of demand from other states also affected their businesses.

- Difficulty through digitalization: Due to the pandemic the micro and small enterprises owners switched their business from offline to online mode. It was simple for some owners to adopt digitalization because they were familiar with both (offline and online) mode. But it was difficult for those who did not have much knowledge about the online mode for operating their businesses.
- Difficulty in financing: As the pandemic affected everyone in many ways, the first was financially. For some owners their business was their only source of income, so due to the lockdown as everything was closed down it was difficult to manage the finance of the business. The had no other source of income which led to many difficulties in managing their house.

Some innovative strategies used by MSMEs:

a) Owners' adopted digital method to run their businesses.
b) They also made websites, business accounts and participated in online exhibitions.
c) They used social media platforms to promote their businesses and gave online advertisement about their products.

A survey on Innovation and Growth of the small business owners:
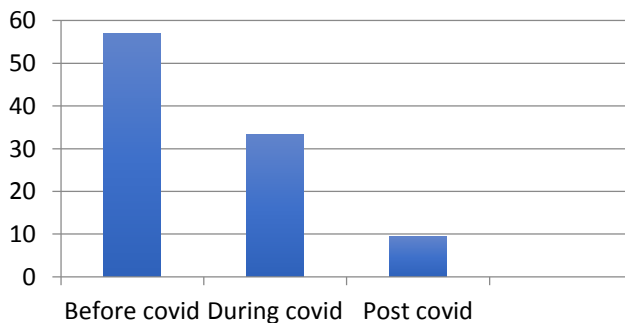
Figure.1. Business started

Inference:

According to the survey, of diagram 2.1 (57.1%) of the owners started their business before the COVID-19 pandemic, (33.3%) of owners' started their business during the pandemic, and the last (9.5%) started their business post the pandemic.
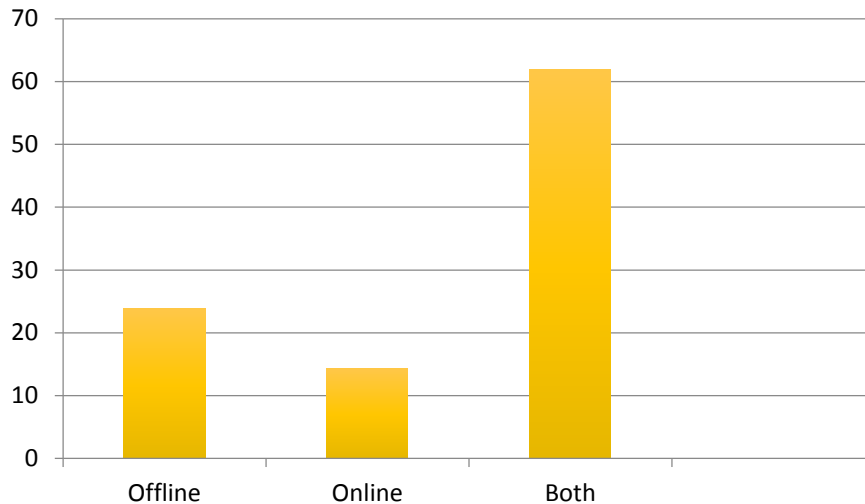
Figure.2. Modes used by owners after the pandemic

Inference:
According to the survey, before the pandemic people used both (online and offline) methods to run their business. Some modes the owners' prefer were that (61.9%) preferred both modes (14.3%) preferred online method and the other (23.8%) preferred offline mode.
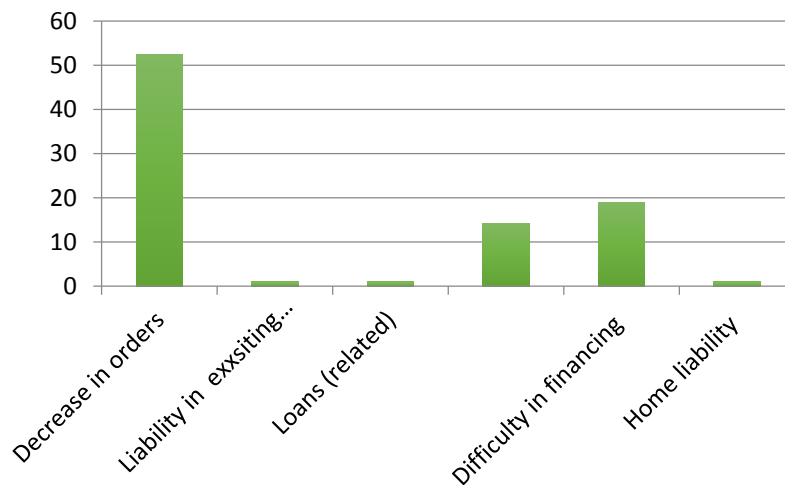
Figure.3. Problems faced by business owners' during the pandemic

Inference:
According to the survey, the owners faced many challenges during the pandemic some of the problems were a (52.4%) decrease in the orders of products, (19%) Difficulty in financing, (14.3%) difficulty through digitalization and the others faced problems like home liability, delivery processes and loans (related) problems.
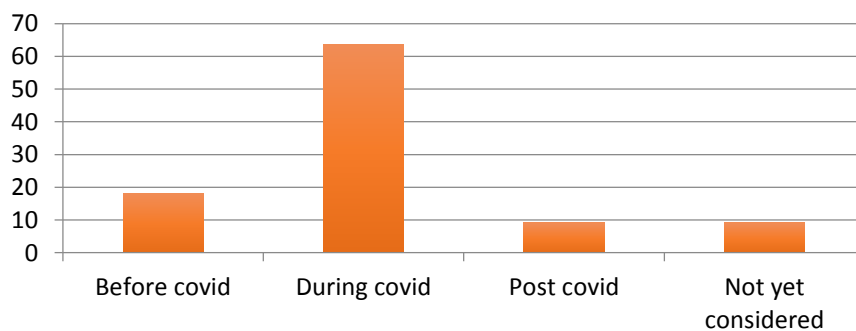
Figure.4 Digitalization method considered by owners'

Inference:
According to the survey, (63.6%) owners' adopted the digital method during the pandemic, (18.2%) owners' adopted the method before covid, (9.1%) adopted the method post pandemic and the other (9.1%) did not consider adopting digitalization.

Conclusion:
As per the effect of the COVID-19 pandemic, we can summarise that there were many challenges faced by the MSMEs(Micro, Small and Medium Enterprises) for the survival of their business. In order to sustain in the market they came up with innovative ideas and have been successful in adopting digitalization and expanding their businesses. The difficulties which the owners' faced during the pandemic helped them in performing in a different way to revive in the market. While the MSMEs faced losses, they adopted strategies to gain profit and gained knowledge about the different ways to digitalization which helped them to survive in the market competition. The MSMEs (has potential and much more scope in future of the business.

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Future initiative and challenges faced by HR managers in Employee Management during the Post-Covid period

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Abstract: Covid-19 has brought Revolution to all the Organization Learning and Development program and switch the digital working environment in the hybrid workplace. This have affected the way employees were working and the learning new skills. In the Pandemic situation HR has faced challenges to Train the Employees in Digital Platform commonly known as Work from Home. This Research paper is focusing on the Behaviour of the employee towards the Hybrid Culture and the expectation from there Organization and Human Resource Department regarding the working system and Engaging them to various learning program. And Also the future Role if again situation like coronavirus pandemic will Disrupt the working environment.
Keyword: Digital Working , Learning Program, Employee Productivity

Introduction

Covid-19 was a nightmare to the whole world, It was became Mandatory for all the corporate's to adapt new ways of working, it also give rise to new job roles which were not even predicted in the past, Along with all the functional areas Human Resource Management was also affected and was forced to adapt new ways of working. As HR managers are almost the leaders of an organisation they had to set some new rules and regulations for all the employees in all functional areas. Now as Covid has come to end and most of the companies has resume their normal working hours i.e. Companies are returning from Remote to Office, HR managers has to face some new challenges in there ways, For ex:

1.) Around 75% of employees say that they would like to quit job instead of returning full time office, so to break the work from home habitat of employees and retain them for in office work.

2.) HR department also needs to decide some future strategies in order to overcome such nightmares like pandemics.

3.) HR department is also responsible to identify new job roles which is mandatory in every organisation after Covid.

4.) HR should also assign right mode of work (Work from Home, in office, Hybrid) to right designation.

5.) Along with all this HR also needs to take care of employee's productivity as it is observed that employees productivity do change in different modes of work.

After second wave of covid HR department are facing multiple challenges like these, In this research paper we will understand the role of HR managers who needs to keep their employees Happy while achieving organisational goals.

Objectives:

1.) To study the challenges faced by HR managers in employee management after second wave of covid.

2.) To study the future strategies planned by HR managers to manage their employees.

3.) To study employee training and development program planned by HR managers to train graduates in the end of Covid.

Research Methodology:

1.) Primary Data is collected by conducting personal interviews and Surveys for HR managers by Judgemental Sampling method.

2.) Secondary Data is collected by referring to articles and research papers on internet.

Review of Literature:

1.) Eric Friedman (Founder and CEO of eSkill) in his article "Top Challenges For HR Professionals Coming Out Of Covid-19" explains, regeneration of employees from remote to office will face challenges. According to one survey, more than 75% of work from home employees say they would like to quit job instead of returning full time office. The article also states that HR managers should continue remote Hiring and Digital Recruitment process in order to reduce recruitment cost. It also emphasis on Internal Hiring as study shows that employees working at companies with high internal mobility is less likely to leave the company. In conclusion it states that adaptability is the top skill recruiters and hiring

managers will need in a post-Covid-19 environment.

2.) Katarzyna Mikolajczyk (Corresponding author) in his Research Paper "Changes in the approach to employee development in organisation as a result of COVID-19 pandemic" have described Challenges face by Human Resource in Learning Potential of the Employee during Pandemic and to generating future value in broadening the knowledge and skill required in future practices. The Important part of this study is to set requirements, expectations, enforcing behavioural changes and acquisition of new skills and knowledge. And to Learn the Psycological impact on Employee Performs during Pandemic. And the main area targeted in his Research was Poland HR Department.

Data Collection

Primary data has been collected from HR / Owner / Partners / Experienced Employees by used of Questionnaire & Interview, which are the basic method of collecting primary data, which suffices all research objectives.

Question used in Questionary for Reference

1. Which format of work is convenient for employees according to you?
2. What is the biggest challenge faced by you in employee management after the second wave of Covid.
3. How much employees were comfortable working from home? (Rate on the scale of 1 to 5)
4. How challenges are to train new employees during Work from home Format?
5. Does it differs in employees productivity when they work from home and when they work from office?
6. Does your organization promote Hybrid work modal?
7. After Second Wave of Covid, are their some new Job Roles which is required in organization?
8. Are employees willing to work in less salary?, are they ready to work on junior/Lower Position?

This Survey was tried to study the digitalisation change the way an organization operating the system, processes, workflow from the new working culture. And learn the future initiative will be facing by HR & High level Managers in employee management after pendemic. And Also Study the Impact on Psycological Behaviour presently going in the Organizations. Around 22 Responses have responded to this Questionary

1.
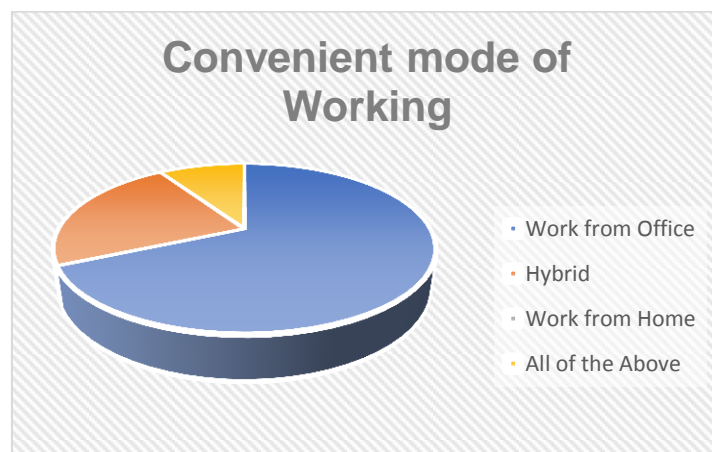
Most Convenient Mode for the Employee is Work from Office around 15 people out of 22 are comfortable with the old working culture. And 5 of them are with Hybrid Mode. Only 2

People are comfortable with all of working Culture. This shows the result that it will take time for the employees to adapt the work from home system.

DIFFICULTY FACED DURING EMPLOYEE MANAGEMENT

Category	Value
Employee Productivity	10
Employee engagement	3
Training & Development	2
Recruitment & Selection	7
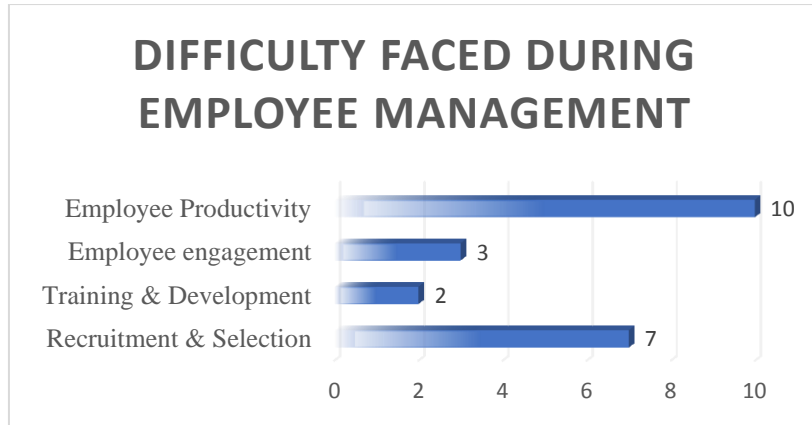
According to this Survey Employees are lacking in Employee Productivity and difficulty in Recruitment & Selection after Pandemic. And we also found that Training & Development is working smooth and Employee Engagement have improved in any organization

2.

Employees are comfortable working from home
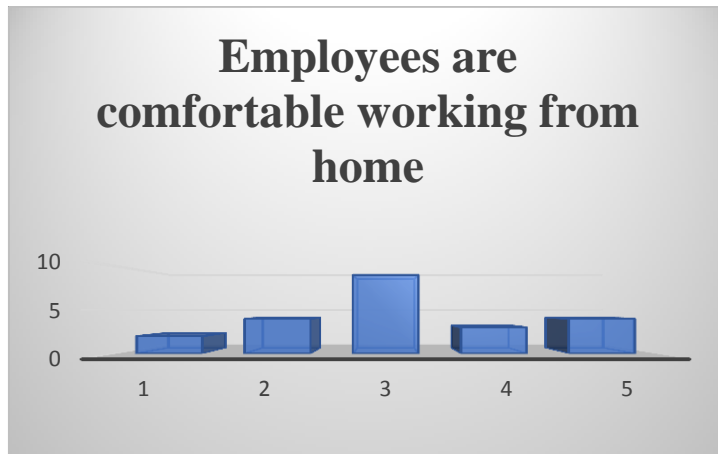
Around 3 out of 5 Employees are comfortable from work from home and Rest of the Employees still prefer Work from Office Culture.

4.

Challenges is to train new employees during Work from home Format
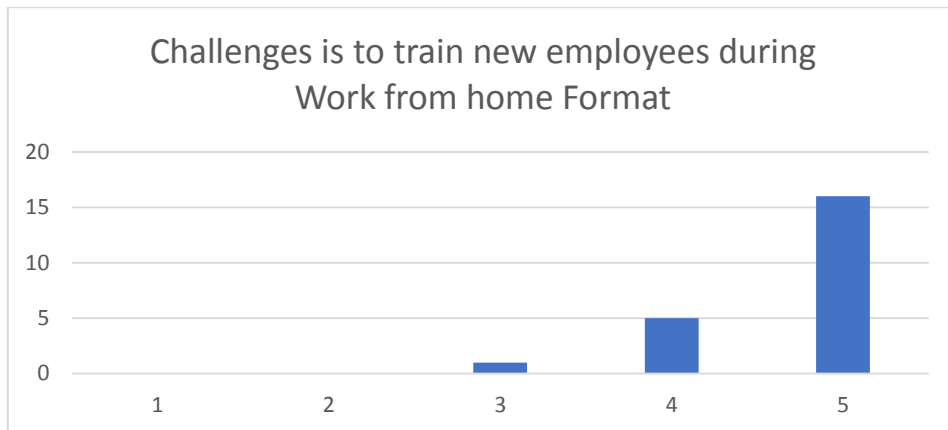
Training Department faced the higher challenges while training new employees during the work from home Format.

21

5.

JOB ROLES REQUIRMENT

■ Yes ■ No ■ May be

18%

27%

55%
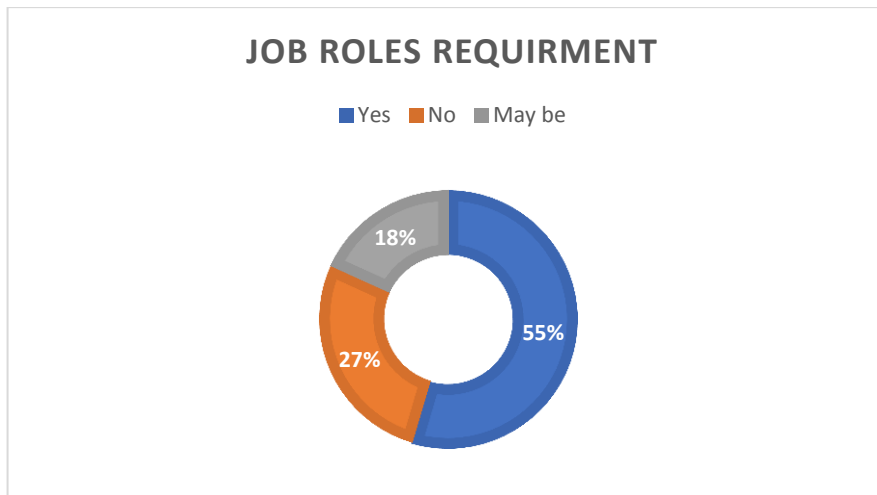
After Second Wave of Covid, are there is high requirement of some new Job Roles in the new working system required in organization.

Conclusion:

After referring to above responses collected from HR managers we conclude that "Work from Office" is preferred by most of the HR managers but employees are still in the Habitat of "Work from Home", So A hybrid work culture for some time will benefit both employee and manager. We also found that Employee productivity is the biggest Challenge faced by HR managers as most of the employees working in private sector prefer work from home, so to boost employees productivity HR managers should organize various employee engagement and incentives programme. It is also noted that training new employees during work from home format was extremely challenging for HR managers and it does differs in employees' productivity when they work from home and when they work from office. HR managers also needs to figure Some new Job

Position by combining 2-3 job roles in order to reduce labour cost as some new mandatory tasks are added to day to day activities of an organisation after second wave of Covid.

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Digitalization and its impact on Consumer Perception and Level of Satisfaction in Mumbai

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Abstract: Digitization is a method of converting materials and data into a digital format. At the same time, digitization applies these digitized materials to promote business functions. Digitization has greatly simplified customer access. As the number of technology users is increasing and the interest in digital means such as smartphones, iPads, laptops, notebooks, mobile phones, and smart TVs increases, customers surf the Internet for more information on different brands and searches. Consumers get more comprehensive choices by accessing digital means within a few seconds. This survey highlights the perceptions and attitudes of Mumbai consumers towards online shopping. It has investigated the impact on consumer perceptions and attitudes based on various demographics such as age, gender, marriage history, annual income, education and occupation. The survey also focuses on a variety of factors that motivate people to buy online, increasing consumer satisfaction in Mumbai.
Key words: Digitalization, online marketing, consumer satisfaction.

Introduction:

The digital representation of physical properties or objects is digitized. It is the process of converting a non-numeric representation into a numeric representation. Digitization is fundamental. It has been the link between the physical world and software since the 1960s because it increases business value. Digitization is the process of upgrading digital data and digitizing technology. It improves efficiency and enhances productivity, resulting in low costs. It improves business operations/processes thus converting physical events into software. **(MARK SEN GUPTA 2020)**

Change in business model through application of digital technologies leading to increased revenue and more value generating opportunities is digitalization (Gartner) Utilization of advanced innovation to associate with customers for marketing of products & services on time is Digital promoting. It is the most useful, easily available technique for holding customers which is commonly known as online marketing. It helps in advancing results of all brands through web. (Godwin Moody, slide2).

Individuals these days favour helpful ways of buying brands and access shops, and it tends to be guaranteed that the Internet has radically changed the thoughts of clients about comfort, speed, cost, and information regarding items and administrations ((Vasićet al., 2019)

With the rapid growth of online customers, it is important to pay more attention to consumer satisfaction as an important factor in running an online business. If the consumer is happy with the product Our services allow us to retain loyal customers and attract more potential customers.

Consumer satisfaction is the ultimate result of meeting consumer expectations for performance product. The most satisfied customers are usually going to buy the product again performance meets their expectations (Syed & Norjaya, 2010). Consumer satisfaction can be affected in many ways cause. Numerous studies have been conducted to identify the determinants of online consumer satisfaction. (Jun, Yang, Kim, 2004, Ballantine, 2005, Cappelli, Guglielmetti, Mattia, Merli, Renzi, 2011). To improve performance and increase customer satisfaction, online retailers need to: A clear and deep understanding of the precursors to consumer satisfaction in an online environment. From a perspective, this study aims to identify the factors that influence consumer satisfaction with online shopping in Mumbai

Online business units need to assume huge responsibility for all determinants of consumer unwaveringness in their essential plans in the web-based business climate. Online retailers need to completely consider determinants of consumer loyalty for their business arranging in the internet based business climate. Moreover, it is significant for the web

retailers to incorporate these determinants into the most common way of assessing the degree of consumers satisfaction as part of the partnership execution estimation.

(Guo et al., 2012)

Need of the study

The most important hassle with digital marketing is loss of privateness and protection in transactions. For protection reason a few hints

want to be followed. Online Shopping is right because it gives a great person experience, a massive style of products, saves time. Moreover, this is right for the humans having no time to buy themselves. From the great survey of to be had literature, it's been determined maximum of the research have focused on precise domain names like net banking, etc. now no longer in usual enterprise to customer online marketing, hence an attempt has been made to conduct research on Digitalization and its effect on Consumer Perception and Level of Satisfaction in Mumbai`

Literature Review

Natasya, Muhammed found that consumers' satisfaction with web-based shopping is straightforwardly reliant upon various variables. There is a steady situation in the market connected with the inquiry on which internet shopping determinants influence consumer loyalty. This issue is especially important for the young sector of the economy, where online commerce does not exist sufficiently. To expand Internet-based trade cooperation, it is important to study and study the relationship between consumer loyalty and various determinants. In their study, the main study found that consumer loyalty when shopping online in the Serbian market depends directly on accompanying determinants such as security, data access, transportation, quality, value and time.(Natasya, Muhammed 2020) Rao, Salem, and Saeed present that web-based shopping blasted during this COVID-19 pandemic period, as the lockdown delayed in both the created and the non-industrial nations. The concentrate further backs the distinction between shopping from an immediate e-store and a roundabout e-store. The impression of the purchasers shopping from a direct e-store is more sure, and their level of fulfillment is a lot higher, as the genuine encounter of the buyers lines up with their insights. All things considered, buyers feel disappointed or shocked to pick a roundabout e-store for shopping. Aberrant e-store makes misleading guarantees and assurances to its purchasers, and in the end, when the shoppers experience the item, it is against their discernment. (Rao em ed 2021) Wicaksono & Ishak discuss their investigation on the impact of website quality on EWOM and the effect of EWOM and receiver prospective study on consumer satisfaction and brand image an examination was additionally led because of fulfillment and brand picture on internet-based purchase aim. The information in their study was then broken down utilizing the SEM (Structural Equation Model) technique with AMOS 24

programming. The results of their study demonstrated that site quality significantly affects EWOM. Moreover, the collector point of view and EWOM significantly affect consumer satisfaction and brand picture. consumer satisfaction and brand picture significantly affect online purchase expectations. (Wicaksono, A. I., & Ishak, A. (2022).

Ilyas, Gunawan contributes that the organization should have the option to give expanded consideration regarding customer perceived value since it will increment consumer loyalty and reinforce client dedication(IIyas an ir 2021) Satisfaction is defined as consumer satisfaction with a particular brand or view of a product/service that meets the requirements. This is a key factor that triggers when the performance of a product or service exceeds customer expectations and perceptions (Woodside et al., 1989). Buyer decisions have a significant impact on satisfaction with a product or service (Park et al., 2010). If shoppers are satisfied with the products/services they purchase online, this satisfaction has a significant impact on purchase intent and WOM (Butt et al., 2017).

Objectives:
1. To study the impact of demographic factors on the online-shopping behaviour of consumers.
2. To assess the attitude of consumers towards online shopping.
3. To explore the factors influencing the consumers' preference towards online shopping.
4. To assess the satisfaction level of consumers towards online shopping.

Hypothesis:
H01: There is no significant impact on consumers' (a) age (b) gender (c) marital status (d) annual income (e) education (f) occupation (g) frequency of shopping online shopping behaviour
H02: There is no significant difference between the factors affecting online shopping through retail websites.
H03: There is no significant difference between the factors affecting consumer satisfaction.

Research Analysis and Interpretation

Research Methodology
The study review is based on key information and a sample size of 150 Mumbai residents. The information was gathered from primary and secondary sources. The sample survey was conducted using a self-structured questionnaire. The primary data consisted of two segments: the first segment was proposed to gather the demographic factors of the respondents, and the second segment was proposed to gather the different considerations or perspectives of the

respondents, containing inquiries about online marketing that influence the customer's fulfillment when they shop online. A five-direct Likert scale ranging from unequivocally agreeing to emphatically disagree is used to elicit consumer responses. The various assertions with respect to the various variables of content promoting influencing the consumer's purchasing conduct choices towards web-based shopping were produced in light of writing audit in an iterative way. Secondary data is collected from journals, newspaper, articles, magazines and various books.

Data collection and Analysis

Statistical research tools: KaiserMeyerOlkin (KMO) and TURF analysis were adopted to measure factor analysis data and evaluate the market research potential of product and service combinations that deliver consumer satisfaction.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.517
Bartlett's Test of Sphericity	Approx. Chi-Square	36.650
	df	28
	Sig.	0.127

Source: Primary data

Kaiser put the following values on the results:

- 0.00 to 0.49 unacceptable.
- 0.50 to 0.59 miserable.
- 0.60 to 0.69 mediocre.
- 0.70 to 0.79 middling.
- 0.80 to 0.89 meritorious.
- 0.90 to 1.00 marvelous.

Communalities		
	Initial	Extraction
2. Gender	1.000	0.679
3. Age (Years)	1.000	0.553
4. Marital Status	1.000	0.667
5. Number of Family Members	1.000	0.716
6. Educational Qualification	1.000	0.614
7. Occupation	1.000	0.737
8. Annual Income	1.000	0.642
9. How often do you shop online?	1.000	0.526
Extraction Method: Principal Component Analysis.		

Source: Primary data

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.705	21.311	21.311	1.705	21.311	21.311
2	1.289	16.111	37.422	1.289	16.111	37.422

3	1.115	13.939	51.362	1.115	13.939	51.362
4	1.023	12.790	64.152	1.023	12.790	64.152
5	0.882	11.019	75.171			
6	0.809	10.118	85.288			
7	0.656	8.196	93.484			
8	0.521	6.516	100.000			
Extraction Method: Principal Component Analysis.						

Source: Primary data

Component Matrix[a]				
	Component			
	1	2	3	4
2. Gender	-0.359	0.529	0.477	0.206
3. Age (Years)	0.153	0.704	-0.008	-0.183
4. Marital Status	-0.052	0.125	-0.794	0.131
5. Number of Family Members	0.340	0.372	-0.097	0.673
6. Educational Qualification	0.740	0.203	-0.090	0.130
7. Occupation	0.440	-0.559	0.206	0.435
8. Annual Income	-0.619	-0.035	0.150	0.484
9. How often do you shop online?	0.556	0.066	0.418	-0.194
Extraction Method: Principal Component Analysis.				
a. 4 components extracted.				

Source: Primary data

The Kaiser-Meyer-Olkin (KMO) Test is A measure of how well the data is suitable for factor analysis. This test measures the validity of each variable in the model and the sample of the complete model. Statistics are a measure of the ratio of variances between variables that can be general variances. The lower the ratio, the better the data for factor analysis. By using KMO and Bartlett's Test an attempt was made to find the factor most affecting the decision of online purchase of product then it was found that component 4 that is marital status is found to be the principal component with effects as -0.194. As married are occupied with their own needs it becomes challenging to save an opportunity to truly go out and commit time for any buys, rather than internet advertising being a promptly accessible market at the doorstep along these lines it is generally liked by married people. The time of unmarried people is not much divided in comparison to married people, so they have enough time to go out and do their interesting shopping. As a result, demographic factors and consumer behavior affect their online shopping preferences to achieve a level of satisfaction. TURF Analysis or Total Unduplicated Reach and Frequency Analysis, is a statistical research method that allows you to estimate the potential of market research for a combination of products and services. Analyze the number of customers reached by a particular communication source and how often this happens. With companies launching products and services on a regular basis and exploring new markets every day, it's easy to take every step to ensure that your products are well received in the new markets. Originally used for media campaign analytics, TURF analytics has evolved into applications in different segments such as product, line, and sales analytics. Question Pro provides TURF analysis for multiple-choice/multiple-choice questions. The TURF simulator produces options optimized for maximum reach. Reach indicates the part of the audience that selects a particular option It works best if there are finite constraints

when providing or offering a selection of products or services.

Best Reach and Frequency by Group Size					
Variables	Statistics				
	Group Size	Reach	Pct of Cases	Frequency	Pct of Responses
ADDED: @13.ConsumerattitudetowardsOnlineShopping.Icarefullyplanmypurcha	1	28	26.9	28	13.4
ADDED: @13.ConsumerattitudetowardsOnlineShopping.Ican2tbargainornegotia KEPT: @13.ConsumerattitudetowardsOnlineShopping.Icarefullyplanmypurcha	2	40	38.5	50	23.9
ADDED: @13.ConsumerattitudetowardsOnlineShopping.Ialwayscomparepricesbe KEPT: @13.ConsumerattitudetowardsOnlineShopping.Ican2tbargainornegotia, @13.ConsumerattitudetowardsOnlineShopping.Icarefullyplanmypurcha	3	46	44.2	76	36.4
ADDED: @13.ConsumerattitudetowardsOnlineShopping.Icanpurchasemanybrande KEPT: @13.ConsumerattitudetowardsOnlineShopping.Ialwayscomparepricesbe, @13.ConsumerattitudetowardsOnlineShopping.Ican2tbargainornegotia, @13.ConsumerattitudetowardsOnlineShopping.Icarefullyplanmypurcha	4	49	47.1	95	45.5
ADDED: @13.ConsumerattitudetowardsOnlineShopping.Ihavesavedalotofmoneyb KEPT: @13.ConsumerattitudetowardsOnlineShopping.Ialwayscomparepricesbe, @13.ConsumerattitudetowardsOnlineShopping.Ican2tbargainornegotia, @13.ConsumerattitudetowardsOnlineShopping.Icanpurchasemanybrande, @13.ConsumerattitudetowardsOnlineShopping.Icarefullyplanmypurcha	5	52	50.0	108	51.7
ADDED: @13.ConsumerattitudetowardsOnlineShopping.QualityofproductsisCom KEPT: @13.ConsumerattitudetowardsOnlineShopping.Ialwayscomparepricesbe, @13.ConsumerattitudetowardsOnlineShopping.Ican2tbargainornegotia, @13.ConsumerattitudetowardsOnlineShopping.Icanpurchasemanybrande, @13.ConsumerattitudetowardsOnlineShopping.Icarefullyplanmypurcha, @13.ConsumerattitudetowardsOnlineShopping.Ihavesavedalotofmoneyb	6	55	52.9	118	56.5

ADDED: @13.ConsumerattitudetowardsOnlineShopping.Difficulttodecidebased KEPT: @13.ConsumerattitudetowardsOnlineShopping.Ialwayscomparepricesb e, @13.ConsumerattitudetowardsOnlineShopping.Ican2tbargainornegotia, @13.ConsumerattitudetowardsOnlineShopping.Icanpurchasemanybran de, @13.ConsumerattitudetowardsOnlineShopping.Icarefullyplanmypurch a, @13.ConsumerattitudetowardsOnlineShopping.Ihavesavedalotofmoney b, @13.ConsumerattitudetowardsOnlineShopping.QualityofproductsisCo m	7	56	53.8	137	65.6
ADDED: @13.ConsumerattitudetowardsOnlineShopping.PriceisHigher, @13.ConsumerattitudetowardsOnlineShopping.SignificantDiscountsar KEPT: @13.ConsumerattitudetowardsOnlineShopping.Difficulttodecidebased, @13.ConsumerattitudetowardsOnlineShopping.Ialwayscomparepricesb e, @13.ConsumerattitudetowardsOnlineShopping.Ican2tbargainornegotia, @13.ConsumerattitudetowardsOnlineShopping.Icanpurchasemanybran de, @13.ConsumerattitudetowardsOnlineShopping.Icarefullyplanmypurch a, @13.ConsumerattitudetowardsOnlineShopping.Ihavesavedalotofmoney b DROPPED: @13.ConsumerattitudetowardsOnlineShopping.QualityofproductsisCo m	8	57	54.8	155	74.2
ADDED: @13.ConsumerattitudetowardsOnlineShopping.Ihavetowaitforlongtime KEPT: @13.ConsumerattitudetowardsOnlineShopping.Difficulttodecidebased, @13.ConsumerattitudetowardsOnlineShopping.Ialwayscomparepricesb e, @13.ConsumerattitudetowardsOnlineShopping.Ican2tbargainornegotia, @13.ConsumerattitudetowardsOnlineShopping.Icanpurchasemanybran de, @13.ConsumerattitudetowardsOnlineShopping.Icarefullyplanmypurch a, @13.ConsumerattitudetowardsOnlineShopping.Ihavesavedalotofmoney b, @13.ConsumerattitudetowardsOnlineShopping.PriceisHigher, @13.ConsumerattitudetowardsOnlineShopping.SignificantDiscountsar	9	58	55.8	168	80.4

ADDED: @13.ConsumerattitudetowardsOnlineShopping.Ittaekslesstimetogetde KEPT: @13.ConsumerattitudetowardsOnlineShopping.Difficulttodecidebased, @13.ConsumerattitudetowardsOnlineShopping.Ialwayscomparepricesbe, @13.ConsumerattitudetowardsOnlineShopping.Ican2tbargainornegotia, @13.ConsumerattitudetowardsOnlineShopping.Icanpurchasemanybrande, @13.ConsumerattitudetowardsOnlineShopping.Icarefullyplanmypurcha, @13.ConsumerattitudetowardsOnlineShopping.Ihavesavedalotofmoneyb, @13.ConsumerattitudetowardsOnlineShopping.Ihavetowaitforlongtime, @13.ConsumerattitudetowardsOnlineShopping.PriceisHigher, @13.ConsumerattitudetowardsOnlineShopping.SignificantDiscountsar	10	58	55.8	180	86.1

Source: Primary data

Source: Primary data

If one study the above best reach table and graph it is clearly visible that the following aspects are the one having major affects while making purchasing decision in E-marketing the first factors was less time required, ease of deciding out of range of products, comparing pricing, even if they can't bargain but they have clear idea of level of discount, because of discount and travelling time and money is been saved, all of the variables have highest 55.8 pct and careful planning of online buying is lowest at 26.9 pct by using TURF analysis .

Testing of Hypothesis

There is no significant impact of consumers' (a) age (b) gender (c) marital status (d) annual income (e) education (f) occupation (g) frequency of shopping on online shopping behaviour

Null hypothesis is accepted and Alternate hypothesis is rejected. H1 is accepted it means marital status, age, income, education, occupation have significant impact on online shopping behaviour.

Conclusion: The survey was conducted on respondents from Mumbai who responded very well to the survey, who understood the site and how the site works because the responses were productive and very good. Most of the respondents were in the 17-45 age group. Many of the respondents have higher education and extensive experience in online shopping in Mumbai**.** The reason for this study is to investigate the impact of consumer perception, preference, and satisfaction on digital marketing. This survey supports consumer awareness, preferences, and satisfaction associated with online marketing. Studies show that most consumers on busy schedules prefer online marketing, are familiar with a variety of digital marketing tools, and use perceptual preferences to achieve satisfaction. Consumers make aggressive online purchase decisions even if they can't find a bargain, but save time by being

aware of discount rates, product time tracking, and product delivery right in front of them. This will cause them to buy repeatedly. Repeated transactions are only possible when the consumer is satisfied with the product purchased and services. This research focuses on some of the risks associated with online shopping, so there are some limitations and room for future research. Future research studies need to analyze other risks such as quality and privacy risks.

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Digitalization and Its Impact and Opportunity on Micro Food Enterprises

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Abstract: Digitalization refers to the use of digital technologies to transform one's company model into a more profitable one. Big food companies, for example, can integrate their operations with digital platforms such as Zomato, Swiggy, and Uber Eats. Because they have adequate working capital, a physical address with a GST number, and all other prerequisites for digitisation. Micro food enterprises, on the other hand, are more likely to be non-legal stalls or unregistered businesses because the capital budget for a proper retail business setup is limited. As a result, they often overlook basic legal registrations and, as a result, are unable to connect with customers on a digital platform. On the plus side, to promote small company groups, some medium-sized business owners believed that adopting electronic money (e-money) would aid micro food businesses in improving their performance. According to a study, three dimensions have changed the food industry sector in the digitalization era: changing customer consumption patterns, business competition, and business climate.
Keywords: Digitalization, Impact, Micro, Food, Industry

Introduction

Fruits, vegetables, legumes, spices, meats, poultry, and fisheries, milk and dairy products, alcoholic beverages, grain processing, and specialised items such as confectionaries, cocoa products, soya-based and high protein meals, and mineral water are all manufactured in India. The Indian agricultural sector is projected to have earned roughly $245 billion in 2015 and has risen at a pace of 5.7 percent per year from 1991 to 2015. The food and agriculture industry employs 7.8 percent of the workforce. The importance of business growth among small and medium-sized firms is widely acknowledged in both developing and developed countries. The current study takes use of data gathered through a web-survey created for the European initiative Net Grow. While the poll was conducted in various European nations, in this study, we solely utilise the results from the Italian section. E-mails were sent to Italian food SMEs. Managers or CEOs of businesses. Each email included a web link to have access to the web-survey. The necessary e-mail contact information was gathered in part from the AIDA database. AIDA is a large database that contains. Detailed information about a few Italian firms such as the firm name, financial information, and corporate structure, street address, and so on. However, just a few e-mails were received. Addresses were provided for the companies mentioned in the database. As a result, the question of how and whether disparities in there is, in fact, an innovative behaviour among medium-sized businesses. The majority of tiny micro companies in the food industry are unexplored.

Objectives

1. To study challenges of digitalizing tiny enterprises on a medium and big scale in the food industry.
2. To study opportunities for the Indian economy by pushing tiny food enterprises to the main market

Review of Literature

Osei Mensah, James, Ohene-Yankyera, Kwasi, Aidoo, Robert (2016) in their paper titled, "Constraints to growth of micro and small-scale enterprises in Ghana: A case of street food enterprises"

The purpose of this article was to investigate the variables that limit the expansion of street food companies in Ghana. The study accomplished this by estimating the influence of self-reported limitations on the expansion of street food vendors in Ghana's Kumasi and Tamale metropolises using panel data from two surveys. According to the study's findings, insufficient management skills and budgetary restrictions had a detrimental impact on the gross margin ratio between the baseline and follow-up periods. Furthermore, vendors that cited cumbersome regulatory and banking procedures as a limitation saw a decline in the pace of growth of their operations in terms of average daily sales per person. The report proposes that policy actions targeted at strengthening the street food industry be implemented.

Chrisfelin M. Regala in her paper titled, "Business Practices of Micro-Food Enterprises in Antipolo City"

The desire to enhance the lives of every Filipino family gave birth to the entrepreneurial spirit of individuals, which led to the formation of the majority of microenterprises. The surge in the number of micro-entrepreneurs piqued the researcher's interest in their environment. There were instances of success, failure, and complacency that served as a lesson to people starting microenterprises, prompting the researcher to reconsider the nature and practise of microenterprises.

Research Methodology

The methodology utilized in the research paper is the primary method. The survey was conducted through Google forms. It is a simple random sampling. With a total number of (no. of reply) respondents.

Data Analysis
1. Age
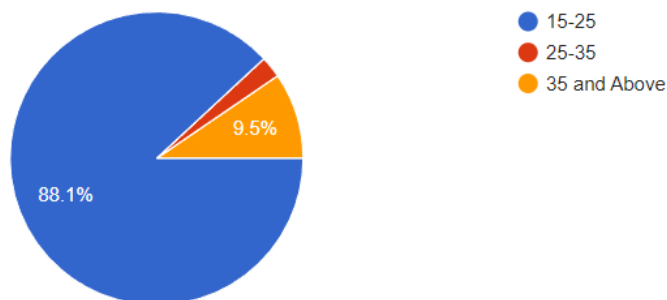
fig 1.1

In figure 1.1 we can observe that majority of age group in range of 15 to 25 has response 88.1% and in range of 25 to 35 responses are too less and in range of 35 and above are responses is 9.5%

2. Basic concept of food industry
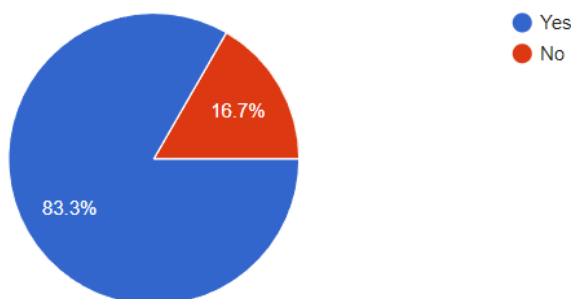
fig 1.2

In figure 1.2 we can observe that the Basic concept of food industry is known to everyone the 'Yes' is 83.3% and 'No' is 16.7% people are not aware of the basic concept of food industry.

3. Micro Food Industry
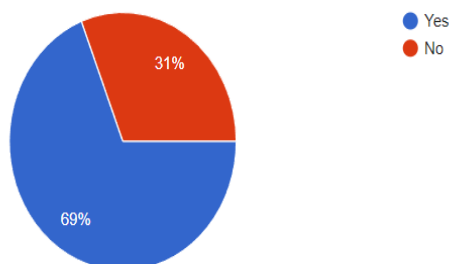
fig 1.3

In figure 1.3 we can observe that the Micro Food Industry is known to everyone the 'Yes' is 69% and 'No' is 31% people are not aware about the micro food industry.

4. Digitalization impact Micro food industry in a positive way
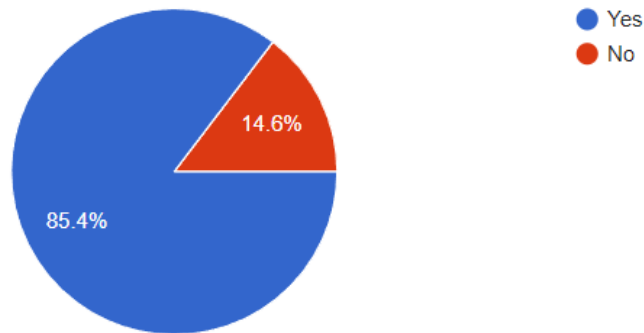
fig 1.4

In figure 1.3 we can observe that the Digitalization impact on Micro food industry in a positive way people are accepting the 'Yes' is 85.4% and 'No' is 14.6% people not accepting.

5. The start-ups in Micro food industry will work in India
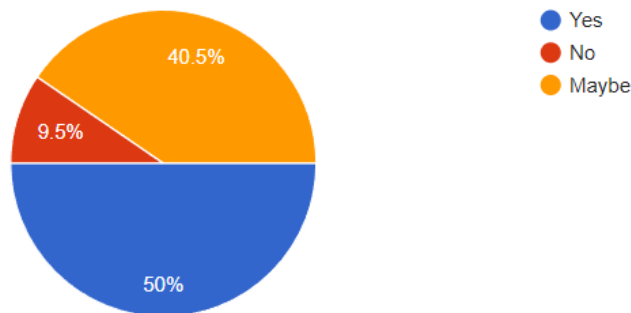
fig 1.5

In figure 1.5 we can observe that the start-ups in Micro food industry will work in India the 'Yes' is 50% people are accepting that it will work and 'No' is 9.5% people are not accepting that it will not work and 'Maybe' is 40.5% people are accepting that maybe it will work.

6. Micro food Industry will help Small Food Start ups
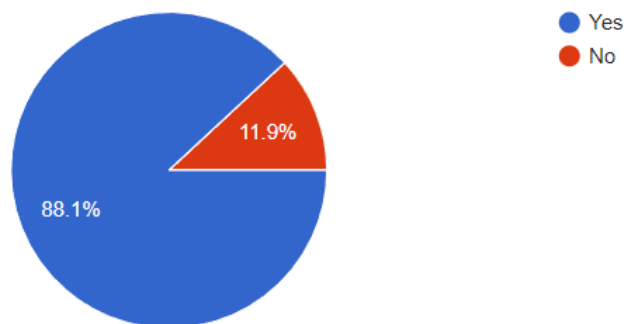
fig 1.6

In figure 1.6 we can observe that the Micro food Industry will help Small Food Start ups the 'Yes' is 88.1% and 'No' is 11.9%.

Conclusion

Based on their findings, the researchers concluded that micro food firms are primarily held by single proprietors, have a diverse some kind business, are typically processors/manufacturers, and employ less than 50 people. Furthermore, in the operation of micro food firms, ownership, nature and kind of enterprise, and personnel were all taken into account. Furthermore, the obstacles faced by company owners in the micro food industry operation include a lack of funding, inadequate product quality and safety, food spoilage, and dishonest staff.

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A Study on Video Conference in Education as an Emering Tool in Pandemic Year

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Abstract: Due to the covid -19 situation, which forced school, college, or universities to stop using the physical classroom for teaching. The post pandemic has not only affected the learning culture but also various sectors of management. The way of managing things has turn to digital platform. Most of them have started using online apps such as Zoom, Google Meet, Skype, and Microsoft team. The objective of this research paper is to collect on the impact of students learning through the videoconferencing tools. Lastly there is conclusion which say that most of the students gain benefits through this online study they also increase their technology level of study.
Keywords: - Digital tools, universities, video conferencing, virtual education.

Objective
The Specific objective of the study is:
- To analyses the changing situation due to pandemic in learning culture.
- To review the use of digital platform like Zoom, Google Meet, etc.
- To study in detail how the learning culture underwent a drastic change.
- To examine whether online learning app have made a change in studying strategy learning or whether offline a better way on studying.

Review of Literature
In the past two years, new technology has been used in educational institutes has increased rapidly. Initially in higher education ,the use of video conferencing for wide range of learning purpose is now established in many institutions With the study, the students from school and college attended a videoconferencing class delivered by their respective subject teachers or lecturer, The result indicated that students tend to have both positive and negative attitude towards both using video conferencing in class themselves and having video conferencing in their class at the school/colleges, The study is of absolute importance as it can reveal how respective teachers and students will deal with the technology in their own school colleges in the future.

Defination of Videoconferencing
(Barely & Konda, 2001; Heckscher, 1994) Defined as "a gathering of three or more people who agree to assemble for purpose work related to the functioning of on organization or education center" Video conferencing is an online technology that allows users in different locations to hold face-to-face meetings without having to move to a single location together. This technology is particularly convenient to for business users in different cities or even different countries because it saves time, expenses, and hassles associated with business travel, Users for video conferencing include holding routine meetings, negotiating business deals, and interviewing job candidates.

Research Methodology
The data of the research is collected on the basis of Primary and Secondary Data.
1. The Primary Data is collected by conducting survey of 52 people by applying simple random sampling method.
2. The Secondary Data is collected form the online websites articles, magazines etc.

The Benefits of Using Video Conferencing in the Classroom.
Video conferencing became a tap tool for teaching online during the pandemic that started in 2020.

Staying connected: In such a pandemic condition, Video conferencing becomes a very good media to stay connected from each other. It giving teacher an option to schedule there meets with students and parents without any difficult in the education.

Encourage collaboration: It is been seen that people from worldwide at their workplace can easily collaborate with each other to discuss on various project through video conferencing, students also find the method of video conferencing more, as they can collaborate and discuss on specific projects/topics easily with each reliable other no matter wherever they sta

Share resources: Video conferencing made sharing of information very easy between teachers and students and among the students working on the project together

Increase Engagement: Video Conferencing is a smart and compatible way through which teachers can represent and encourage students and engage them in studies easily.

Data Analysis

1. Age

14 to 16	16 to 20	20 to 23
27.5%	52.9%	19.6%

According to the Sensex above;

This survey was conducted between students of age groups 14 to 23 which includes students from school, junior colleges, and university, among which 27.4% students were of 14 to 16 age, 52.9% students were from the age group of 16 to 20, and 19.6% were from age table: 20 to 23.

2. Which app do you use for video conferencing?

Google Meet	Zoom	Skype
21.5%	52.9%	25.4%

According to the above table:

The high number of app used fort video conferencing is zoom which is 52.9%, then the most preferable app after zoom is, skype which is 21.5% and the rest 21.5% uses google meet for video conferencing.

3. Do you consider that your level of learning has been new virtual learning environment?

Improved	Normal	Not Improved
39.2%	50.9%	9.80%

Around survey the students consider they improvement in their study somebody say they 39.2% are improved and normal is 50.9% last one is not improved that is 9.80%.

4. Did teaching video conferencing help you learning?

Yes	No
56.8%	43.1%

The survey says that by video conferencing learning skill is increase by 56.8% and decreases by 43.1% by students.

5. How often you face network issues during online classes?

Extremely often	Quite often	Rarely often	Slightly often
13.7%	39.2%	29.4%	17.6%

According to the survey the rarely student face issues of network that is 29.4% and most of the student face issues when their light cut off or Wi-Fi problem extremely often is 13.7% and quite often is 39.2%.

6. Form your point of view are you comfortable form new online learning system?

Yes	No
54.2%	45.1%

According to survey 54.2% of students are comfortable in online classes and 45.1% students are not comfortable.

7. Do you prefer online learning mode or offline?

Online	Offline
39.2%	60.7%

According to above table the 39.2% students prefer online class and 60.7% are prefer to physical classes.

Conclusion

As per the study of the present research paper we can conclude that the idea of video conferencing was proven every helpful during such time of pandemic. Teacher could continue teaching and there was not much impact of the pandemic on the education of the students. It helped teachers to encourage and endure students in studies, due to video conferencing students could easily collaborate with each other at the time of projects. People could easy stay connected due to this method. The online app (like zoom google meet skype) were very useful to students some of them have very much improvements in their study.

There was also a positive response in starting they were faced lot of difficult to accept the challenges faced by them but slowly they also improved they also seen improvement in children. By using multiple question, they conduct online exam the students' progress was good according to teachers. Zoom, Google Meet, was more helpful to them.

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Emerging Digitalization Trend: A Comparative Study of Big Data Analytics in Context to Modern and Traditional Banking Sectors in India

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Abstract: Banking and Finance sector is the life blood of Trade, Commerce and Industrial development. The banking sector plays a pivotal role in Indian economy by contributing the highest per capita income every year. It acts as a backbone for the development of modern businesses in our country. A bank is a financial institution which mainly deals with deposits and advances and other various related services. The work structure of banking sectors is very responsible and challenging one. Keeping the up to date record of every transactions is most prominent role performing by Indian banking in their day to day business routine. There are lots to chances to get misappropriation while entering the data in the system. Big data is one of the boons for the entire banking sector as it helps to store the data in a most systematic and appropriate manner and in a large extent. Emerging digitalization trend in context to big data analytics definitely will give a new look to the present traditional scenario of banking sector. It will give the new vision and advance business structure to the entire Indian banking industries.

Keynote: digitalization, demonetization, big data, pivotal, prominent, misappropriation, backbone, analytics

Introduction:

The Banking sector is the lifeblood of any modern economy. It is the most important financial pillar for the entire financial business sector. It plays a vital role in the overall functioning of an economy. The banking sector has fulfilled the basic requirement of trade, commerce, industry and agriculture sectors with higher degree of commitment and responsibility. Thus, the development of a country is integrally linked with the development of banking. In a modern economy, banks are to be considered not as dealers in money but as the leaders of development. Banking sector play an important role in the mobilization of deposits and disbursement of credit to various sectors of the economy. On the other hand, from customer's point of view, Banks need to focus on their customers at a 360 degree angle to visualize their behavior patterns, financial needs, responses towards various schemes offered by banks, repayment habits and so on. Lots of data related to customers need to be preserve in appropriate manner.

Digitalization in terms of big data has emerged as a savior for the banking industry sector. It helps to minimize the risk of fraud detection, compliance and portfolio management. This risk reduction leads to maximize the level of productivity and overall performance of banking sector. The present research study "EMERGING DIGITALIZATION TREND: A COMPARATIVE STUDY OF BIG DATA ANALYTICS IN CONTEXT TO MODERN AND TRADITIONAL BANKING SECTORS IN INDIA" focused on the performance of big data analytics and its significant role in modern banking sector to that of traditional banking sector in India.

Objectives of the Study:

The present study deals with concepts related to "EMERGING DIGITALIZATION TREND: A COMPARATIVE STUDY OF BIG DATA ANALYTICS IN CONTEXT TO MODERN AND TRADITIONAL BANKING SECTORS IN INDIA". Keeping in view the following objectives were designed for the study.

1. To understand the preface of Indian Banking sector.
2. To study the importance of big data analytics in Indian modern banking sector.
3. To identify the challenges faced by banking sector in traditional era.
4. To analysis the application of Big Data to overcome the challenges faced by Indian banking sector.

Scope of the Study:

The Indian Banking sector has commendable contribution in terms of maximizing the productivity and profitability of Indian economy. It not only provides the financial assistance to the trade, commerce, industry and agricultural sector but also to small medium and large scale industries existing in the country. Beside this, banking sector fulfill the monetary needs of ordinary individual. The highly populated country like India, banking sector provides various schemes, incentives and different types of facilities to the different category of people. The present study, "EMERGING DIGITALIZATION TREND: A COMPARATIVE STUDY OF BIG DATA ANALYTICS IN CONTEXT TO MODERN AND TRADITIONAL BANKING SECTORS IN INDIA" has a tremendous scope in today's era. Big data analytics is not only applicable to Indian banking sector but also to the various sectors existing in India. At the same time, the present study, the big data analytics is not restricted towards developing country like India but also useful for advanced countries across the world. The researcher with the help of the present study tries to focus light on the problems and challenges faced by traditional banking sector and also try to identify the importance of big data analytics in modern Indian banking sector. In short the present study highlighted the comparative study of big data in context to modern and traditional banking sectors in India.

Methodology of the Study:

The present study of "EMERGING DIGITALIZATION TREND: A COMPARATIVE STUDY OF BIG DATA ANALYTICS IN CONTEXT TO MODERN AND TRADITIONAL BANKING SECTORS IN INDIA" has been based on secondary data. The informative study material is collected from reference books, periodicals, Journals, research publications, news papers and websites. All the available data arranged in systematic order in order to come to an appropriate conclusion.

Preface of Indian Banking Sector and Regulating Big Data Analytics:

The Indian banking sector rapidly expanded after independence. There are several financial malpractices are taken place in era 1960's and 1970's. After globalization, in 1991 private banks emerged stronger and more robust. According to RBI, there are 61 national rural banks and over 90,000 cooperative banks existing in our country. The Indian banking sector has a network value at around Rs.81 trillion. As per the research, the Indian banking is expected to become the third largest banking sector in the world by 2025.

Technology plays a very crucial role in the world economy. Bid data is one of the most advanced technology making banking sector more innovative, structured and service oriented. Every sector is going through digital transformation such as agriculture, health, education and so on. Financial sector is not exception for that. Financial and banking sector are using the technology for simple money transfer to a complex trading system. At the same time, big data analytics making financial services more accessible, cheap, efficient and innovative. This technology helped the banking industries with online banking, mobile banking and remote banking. It enable in reducing independency on physical branches and reaching a broader customer base across the world.

Big Data and Its Implication in Indian Banking Sector:

Due to its nature, a large amount of data is generated through its customers in the

banking sector. This data is usually in the form of unstructured and semi-structured form. If this data is analyzed, banks can provide a better solution to their customer's needs and ultimately making

them happy. Therefore, big data help banks to analyze their customer's needs through its following characteristics which are also known as 3 V's of big data.
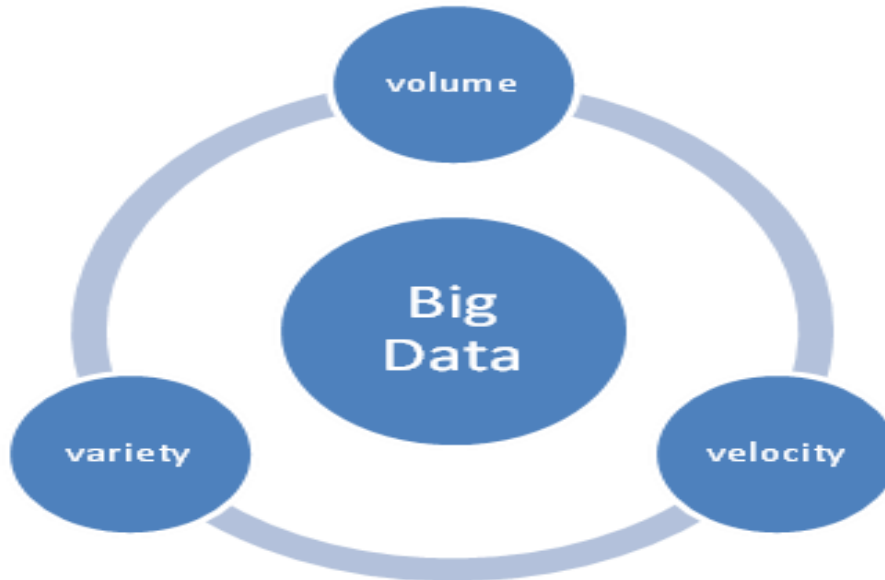
1.Velocity: refers to the speed of data processing. High velocity is crucial for the performance of Indian banking sector. Big data provides tremendous speed to store the banking data in a very minimum amount of time.

2. Volume: refers to the amount of data that banking deals with its daily transactions. According to banking industry trends, the volume of data will rise subsequently in the coming years. Big data help to store a large volume of banking data in a most easiest and systematic way.

3.Variety: refers to the different types of big data, both structured and unstructured. It is among the biggest issues faced by the banking sector as it affects performance adversely. Big data analytics helps to banking sector to manage and arrange the variety of data in most suitable and appropriate manner.

BIG DATA ANALYTICS TO OVERCOME THE CHALLENGES FACED BY INDIAN BANKING SECTOR:
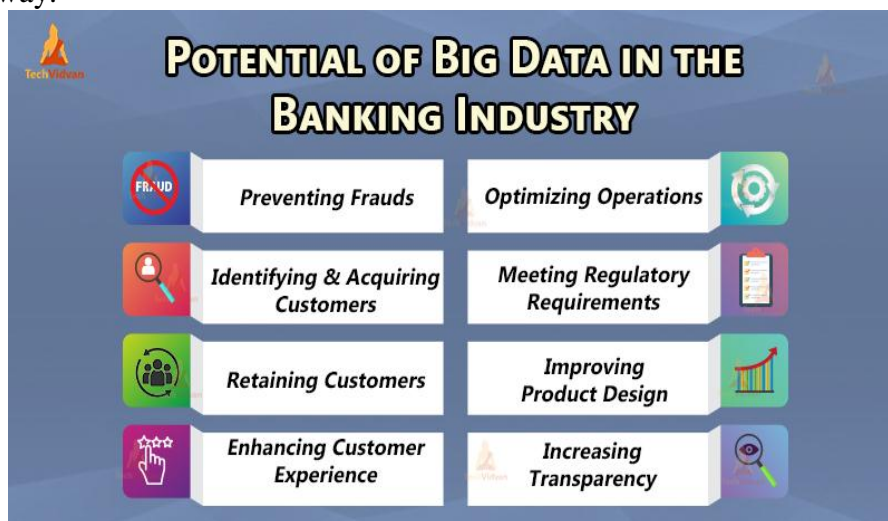
There are various challenges facing by Indian banking sector. It leads to weaker the performance of banking sector and fails to fulfill the expectation of their customers. The most important challenges are…

a)Risk management: is one of the comprehensive challenge before the banking sector. Lack of risk management leads to suffer from enormous loss of revenue, risk like credit, event, business, market, customer, and operational risks. All these risks combined will lead to liquidity risk. Therefore it is essential for a bank to establish a comprehensive risk management system. Big data helps to identify threats in real time and of course protect the customer from possible fraud.

b)Fraud detection: The digital world has offered wide range of progress and opportunities to the banking sectors but at the same time the proportion of fraud has also increased rapidly. Big data analytics now enabled banking sectors to identify fraud before deployment. Hence large amount of frauds has been minimized to the great extent.

c) Customer satisfaction: is one of the biggest challenges facing by banking sector from last many years. To hold the customers for longer period of time and to understand their needs and offering them beneficial products become more challenging for the banking sector. Big data helps to the banks to analyze their customer's data based on various factors and parameters that can address customer's needs in a much effective way. Big data also helps to provides transparency in their procedure leads to gain the faith of the customer and provide them adequate amount of satisfaction

d) Business optimization: In banking sector, big data can be helpful in combination with machine learning. Banks can analyze internal processes and take measures to optimize them. In this way, banks can significantly reduce operating cost and maximize their business at large extent.

Conclusion:

Big data has significantly impacted many sectors of world economics such as health, manufacturing, retailing and so on. It is restructuring the entire world and has left no industry untouched. Big data has emerged as a savior for the banking sector. It has changed the entire process of their business. Big data minimize the risk of fraud, compliance and portfolio management. Reduction in the risk combined with the optimization of the winning strategy. It helps them to enjoy the significant competitive advantages. To save from fraud and risk, financial companies have to switch to big data in order to identify and prevent evolving and complex fraud schemes. Demonetization and Covid-19 have unfolded a new era that accelerated digitalization, paving the way for e-commerce and e-banking companies in India. Were lots of data is involved in the entire process. In coming years, definitely big data can be a boon perhaps will be the game changer in the entire banking sector in India.

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Digital Trends in Agricultural Production in India

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Abstract: The present research paper discusses the trends in agricultural production from 1991 to 2020 in India. For this study we focused on various agricultural food grains like rice, wheat, coarse cereals, and pulses. The paper also focused on trend in commercial crops like oilseeds, coffee, cotton, sugarcane, tea tobacco and raw jute and Mesta. The year 1991 is turning point for Indian agricultural sector. There are so many factors effect on agricultural production and productivity in India like modern technology, uses of fertilizer and pesticides, irrigation system modern equipment's and tools. If the increase capital formation, investment, improve irrigation system, normal rainfall and improve fertilizer consumption will help to increase crop output in the India.

Introduction

Agricultural sector is backbone of India economy and it's also help to socio-economic development of country. Agricultural sector is the primary source of livelihood in India, nearly 56 percent population directly and indirectly depend upon the agricultural sector. The growth rate of the agricultural sector is not up to mark in last few years. This happen because of government policy, farmers use traditional method for cultivation, heavy depend on monsoon, fragmentation of land holding, low investment, low efficiency of factors of production etc. According to Economic Survey the share of agricultural in GDP is increased from 17.8 percent in 2019-20 to 19.9 percent in year 2020-21. In year 2019-20 total food grain production is 296.25 million tonnes in the country and it was higher than 2018-19 it was 285.21 million tonnes in that year. According to Economic Survey from year 2014-15 to 2018-19 average production of the food grain was 269.78 million tonnes. The growth in Gross value added of agricultural sector in year 2020-21 is 3.2 percent. The principal of agricultural commodities for export from April 2020-January 2021 was US $ 32.12 billion. According to DPIIT report the FDI in food processing industry is around US $ 10.24 billion between April 2000 and December 2020. According to Economic Survey the production of horticulture crop was estimated nearly 326.6 million tonnes in year 2020. According to India Sugar Mills Association the sugar production was increased and reached 26.46 MT between October 2019 and May 2020.

Review Of Literature:

Gulati (1997) He was observed that there is positive impact of social development and irrigation intensity factors for economic development at any district level.

Singh (1983) He also found that there is positive relation between infrastructure development and agricultural development specially transport and communication.

International Fund for Agricultural Development (1995) observed that construction of the roads in rural area its help to increase agricultural productivity and production in agricultural sector. According to him batter roads also reduce transport cost of agricultural product.

Sharma J.L. (2011) He observed in the study is that agricultural sector faced so many Challenges for investment in agricultural sector special public investment. He also state that there is adequate financial support in agricultural sector.

Kumar. A (2011), He analysis relation between rural poverty and agricultural growth in India and His study found the importance of agricultural productivity, farm wages and rural literacy.

Objective of the Study

1. To study and analysis trends in agricultural food grains in India after 1991.
2. To study and analysis trends in various agricultural commercial crops in India after 1991.
3. The analysis of various factors which is impact on agricultural production in India after 1991.

Research Methodology:

There will be use of mainly secondary data for the present research paper study. Data on foodgrains crop production and Commercial crops production collected from RBI Data base and RBI Handbook of Indian Economy. Data also collected from various Reports government of India. Articles and Research papers published in National and International Journals also used for present research paper.

Trends In Agricultural Food Grains In India After 1991:

India continues facing pressure on the demand side due to stable population growth, limited availability of land this also create obstacle in production of foodgrain. Indian government

planning and policy also effect on production on foodgrains. The area under wheat production is increased 27.99 million hectors in 2006-07 to 29.86 million hectors in 2011-12. The production of wheat increased especially some states like Haryana, Punjab, Madhya Pradesh and Uttar Pradesh. India is 2nd largest producer and consumer of rice in the world and production of rice also increased from 96.7 million tonnes in 2006-07 to 105.31 million tonnes in year 2011-12. Production of the coarse cereals and pulses also increased. West Bengal, Maharashtra, Madhya Pradesh, Uttar Pradesh, Karnataka, Andhra Pradesh and Rajasthan these six states grow nearly 70 percent of total pulse production and area in India.

Table 1: Agricultural Production after 1991. (In Lakh Tonnes)
Data Source: RBI Handbook of Indian Economy and RBI Statistics, Ministry of Agriculture &

Year	Cereals				Pulses	Total Foodgrains
	Rice	Wheat	Coarse Cereals	Total Cereals		
1991-92	747	557	260	1564	120	1684
1992-93	729	572	366	1667	128	1795
1995-96	770	621	290	1681	123	1804
1999-00	897	764	303	1964	134	2098
2000-01	850	697	311	1857	111	1968
2001-02	933	728	334	1995	134	2129
2004-05	831	686	335	1852	131	1984
2005-06	918	694	341	1952	134	2086
2009-10	891	808	336	2035	147	2181
2010-11	960	869	434	2263	182	2445
2014-15	1055	865	429	2349	172	2520
2015-16	1044	923	385	2352	164	2516
2016-17	1097	985	438	2520	231	2751
2017-18	1128	999	470	2596	254	2850
2018-19	1165	1036	431	2631	221	2852
2019-20	1184	1076	475	2735	232	2966

Farmers Welfare, Government of India.

The above table shows that production of total food grains increased from 1684 in year 1991-92 to 2966 in 2019-20. The production of rice increased from 747 (in Lakhs tonnes) in year 1991-92 to 850 (in Lakhs tonnes) in year 2000-01 and 1044 in year 2015-16. According to RBI Data base production of rice is increased in year 2019-20 nearly 1184 (in Lakhs tonnes). The production of wheat also increased from year 1991-92 is 572 to 1076 in year 2019-20. According to report productionof coarse cereals and pulses also increased from 260 to 475 and 120 to 232 from 1991-92 to 2019-20.

Graph 1: Agricultural production of major crops
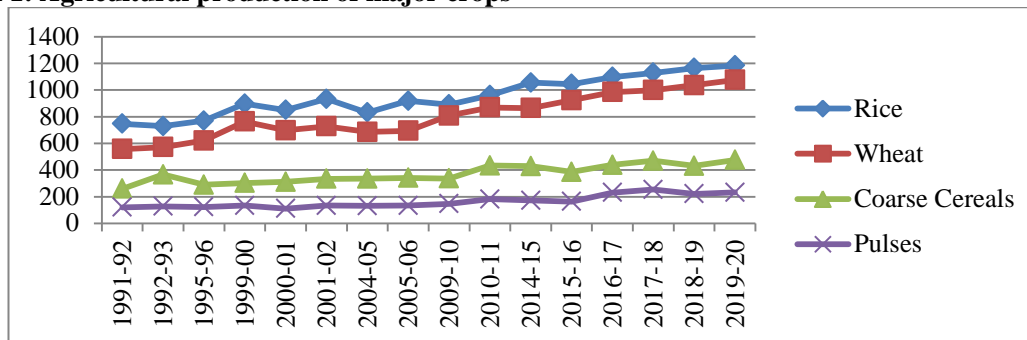
Graph 2: Total Cereals Production After 1991
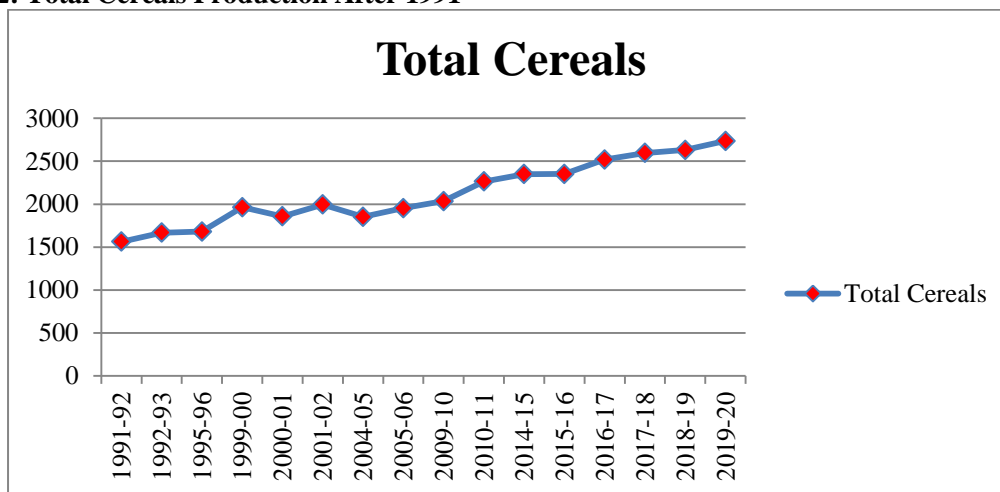
Graph 3: Total Food grains in India after 1991
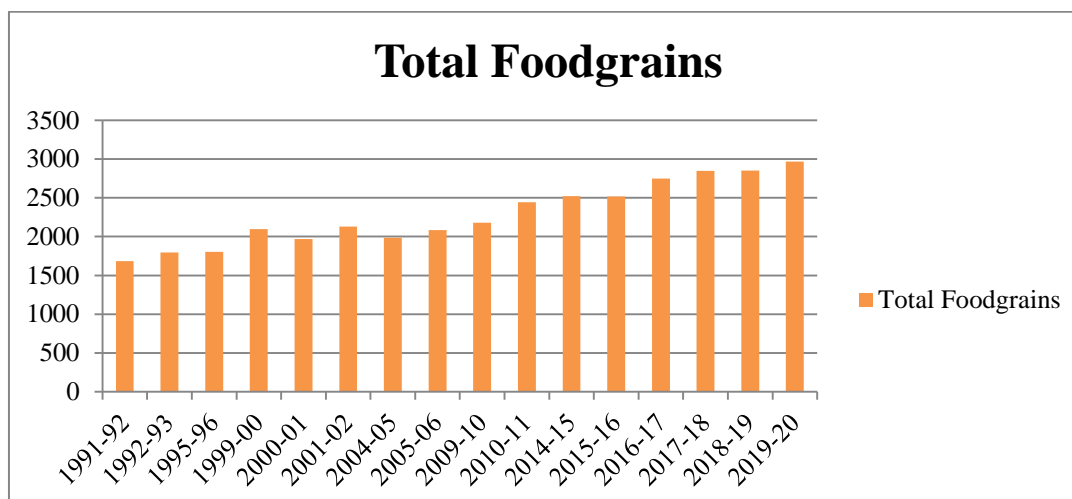
Trends In Various Agricultural Commercial Crops In India After 1991:

In India after 1991 significantly change in cropping pattern and cultivated area slightly increased and remain constant over period of time. After 1991 pressure on agricultural sector is increased due to increasing population and due to rapid growth of urbanization. The total production of commercial crop is increasing after 1991, like production of oilseeds increased from 186 (In Lakh tonnes) to 334 from 1991-92 to 2019-2020. In 1991 production of Groundnut was 71 (In Lakh tonnes) which is increased nearly 101 (In Lakh tonnes) in year 2019-20. The production of Soyabean also increased from 1991-92 to 2019-20 from 25 (In Lakh tonnes) to

112 (In Lakh tonnes). There are several reasons responsible for growth of commercial crop like expansion of international trade of commercial crop, increasing demand of some commercial crop in foreign country like European country, development of transport facility, commercial crop give more profit to farmers compare to traditional crop etc.

Table 2: Agricultural Production- Commercial Crops after 1991 (In Lakh Tonnes)

Year	Oilseeds				Coffee $	Cotton @ (Lint)	Raw Jute & Mesta *	Sugarcane	Tea $	Tobacco
	Groundnut	Rapeseed & Mustard	Soyabean	Total Oilseeds						
1991-92	71	59	25	186	1800	97	103	2540	7542	6
1992-93	86	48	34	201	1694	114	86	2280	7039	6
1995-96	76	60	51	221	2230	129	88	2811	7560	5
1999-00	53	58	71	207	2920	115	106	2993	8369	5
2000-01	64	42	53	184	3012	95	106	2960	8484	3
2001-02	70	51	60	207	3006	100	117	2972	8514	6
2004-05	68	76	69	244	2755	164	103	2371	9068	6
2005-06	80	81	83	280	2740	185	108	2812	9489	5
2009-10	54	66	100	249	2896	240	118	2923	9912	7
2010-11	83	82	127	325	3020	330	106	3424	9667	9
2014-15	74	63	104	275	3270	348	111	3623	11972	9
2015-16	67	68	86	221	3480	300	105	3484	12331	8
2016-17	75	79	132	313	3120	326	110	3061	12505	8
2017-18	93	84	109	315	3160	328	100	3799	13251	10
2018-19	67	93	133	315	3195	280	98	4054	13500	-
2019-20	101	91	112	334	2993	355	99	3557	13608	-

Source: RBI Handbook of Indian Economy and RBI Statistics, Ministry of Agriculture &

Farmers Welfare, Government of India. Coffee Board of India, Tea Board of India.

According to RBI data base shows that production of oilseed in increased from year 1991-92 to 2019-20 from 186 to 334 (in Lakhs tonnes) and this happen because of increasing production of groundnut, soyabean and rapeseed and mustard. The production of other commercial crop also increased such coffee, cotton, raw jute, sugarcane tea and tobacco from year 1991-920 to 2019-20 for this so many factors responsible for those agricultural reforms, government policy, credit facility and others.

Graph 4: Production of Commercial Crop (Oilseeds)
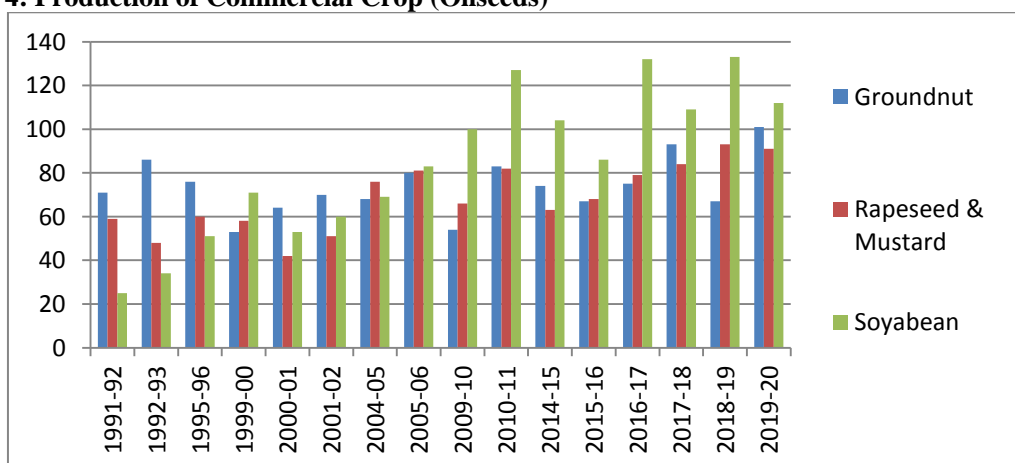
Graph 5: Production of Commercial Crops (Coffee, Sugarcane and Tea)
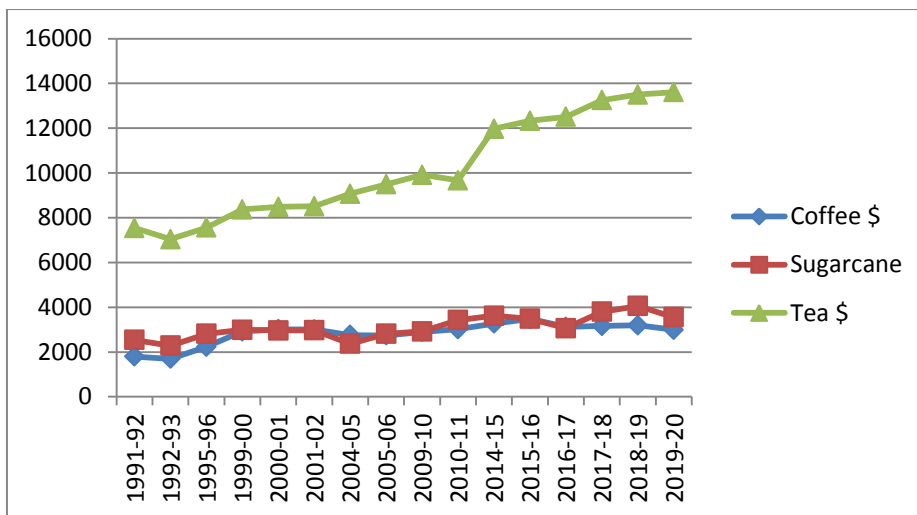
Graph 6: Production of Commercial Crops (Cotton, Raw Jute & Mesta, Tobacco)
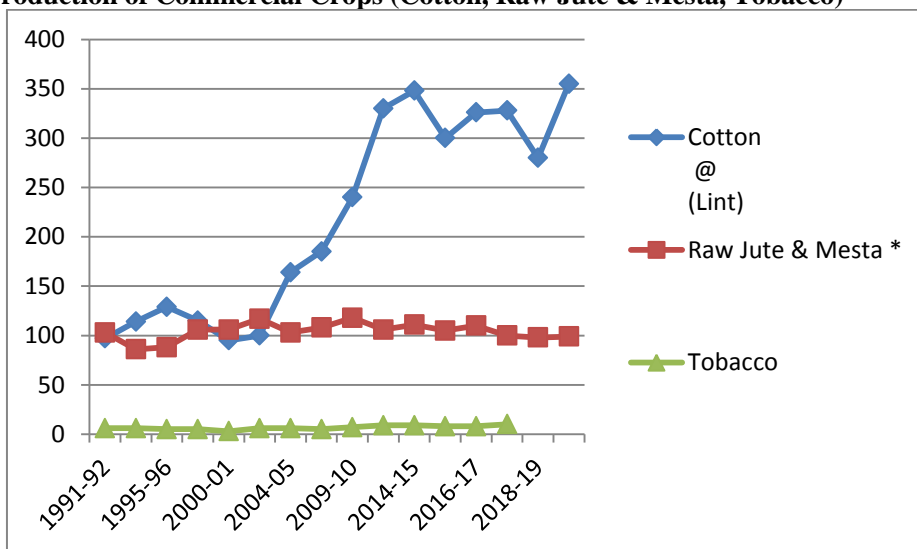
Graph7: Total Production of Oilseeds
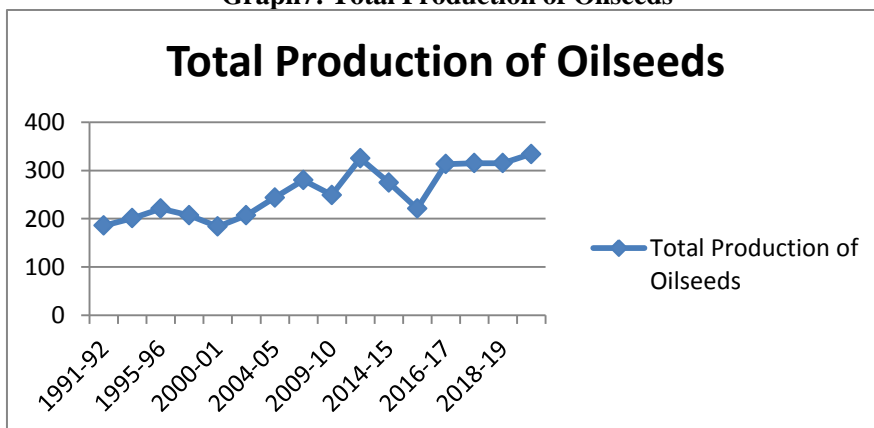
Factors Affected on agricultural production in India after 1991:

1. Agricultural Finance: Role of agricultural finance is another important factor which is affected on agricultural production. Agricultural Finance divided in to two types one is Institutional credit and second Non-institutional credits like friends, landlords, relatives' agents

etc. Institutional sources of credit play strong role for development of agricultural sector. There are three major institutes distributed the agricultural credit such as Rural Co-operative Society, Regional Rural Banks and Commercial Banks. NABARD also play key role in distribution of agricultural credit and it's also helped to maintain regional balance during distribution of agricultural credit. Institutional sources provided three type of credit like short term for buy the seeds, fertilizers, pesticides, medium term credit provided to purchase cattle , small agricultural implements, temporary improvement in land and long term credit for purchase of additional land , paying old debt, agricultural machinery and equipment's and any permanent improvement in agricultural land.

According to AIDIS report share of non-institutional credit was declined from 90 per cent to 28 per cent from 1951 to 2015. As per AIDIS report share of institutional credit is increased from 10.2 per cent in 1951 to 63 per cent in 1981 and in between 1981 to 2013 share of institutional credit is 62-65 percent. According to NAFIS report share of institutional credit was 72 per cent in year 2015. The Ratio of agricultural credit outstanding to Agri-GDP was increased from 0.6 per cent in 1950-51 to 9.81 percent in 1971-72 and 1987-88 its increased 21.76 per cent. This ratio is increased in year 2015-16 is 49.63 per cent to 51.56 per cent in year 2017-18. Kisan Credit Card (KCC) played big role to boost in agricultural credit and it's also helped to improvement in reaching credit to farming community.

2. Use of Modern Techniques: There are three main factors affected in growth rate of agricultural sector first one is uses of agricultural input, second technological changes and third technical efficiency. After 1991 uses of modern techniques in agricultural sector was increased. Now day's farmers are use machine and equipment for agricultural cultivation so because of this cost of inputs is declined and also its help to save the time during cultivation of crop. But modern technology use mainly by large farmers and impact of technology among the small and marginal farmers is negligible. If the farmer use essential input with new technology its help to farmers to increased their agricultural production.

3. Uses of Fertilizer and Pesticides: Use of fertilizer also helped to increased agricultural production. In last three decades consumption of fertilizer increased significantly. Total consumption of NPK is increased from 2 million tonnes in year 1969 -70 to 18 million tonnes in year 1999-00

and NPK consumption also increased from 11 kg to 95 kg per hector from 1969-70 to 1999-00. According to 2018 report consumption of NPK increased upto 175 kg per hector.

4. Development of Water Irrigation System: According to RBI data net irrigated are in India is only 65.3 million hectors. Indian agricultural sector mainly depend upon Rain for water. Recent analysis on irrigation shows that in India Well provided 61% water supply, Canals 29%, Tanks 5% and other sources 5%. Maharashtra government use drip irrigation for water saving and other state in India also use same technique for water saving. Now day's farmer use Nano technology for water irrigation and its help to save more water and also increase agricultural production.

5. High Yield Verities seeds: HYV seeds it better quality then normal seeds, they produce more output compare to normal seeds. Indian Council of Agricultural Research, Punjab Agricultural University and other several Research institute are engaged in the task of developing new HYV seeds which are suitable for Indian Climate. HYV Seeds play the vital role during Green revolution it's helped to increase both production and productivity in Indian agricultural sector.

6. Investment in Agricultural sector: Investment in agricultural is help to improve uses of natural resources, enhancing the efficiency of factors of production in the long term. In 1990s share of Agricultural investment in total investment was 7.9 % of GDP and its declined in year 2000-01 is 7.4%. In year 2002-03 share of Agriculture investment in total investment was 9 percent of GDP after that it's declined rapidly in year 2005-06 is only 5.7% of GDP. The share of public sector investment in agricultural sector is declined rapidly in year 1990s (6.5 per cent) compare to 1980s (11.6 per cent). The Average share of public sector investment in agricultural sector between 2000-01 to 2005-06 still remained the below level of 1990s.The share of the Private sector investment in agricultural sector increased more faster than the share of public sector investment.

7. Development of Infrastructure, Transport and Communication: Transport increased the productivity and production of agricultural sector through providing fertilizer pesticides, quality seeds, machineries and marketing within the time period. If the infrastructure is improved it's helped to expansion of market and also makes improvement in Agri-business industry. The government of India improved the road network through construction of new road in rural area under PMGSY. There are some studies and

survey show that due to increasing road network in rural area its help to increase in cropping intensity, changes in cropping pattern, increased in Yield, and saving of wastage in marketing. The Government of India introduced Bharat Nirman program in December 2005. And this program provided six core infrastructures to rural areas like rural housing, irrigation, drinking water, rural roads, rural electrification and rural telephone connectivity. There are so many scheme introduced by government for infrastructure and transport development in rural area and its help to improve the productivity and production in Indian agricultural sector.

8. Market for Agricultural production: Agricultural production declined due to underutilization of factors of production, lack of storage facility, and distress sale unfavorable mandis for agricultural product. Farmer can sale their product in village or local market. There are so many problem face by agricultural marketing like lack of grading, lack of market information, multiple market fees, lack of storage facility , role of middle man, unregulated market etc. its create adverse impact on agricultural production. The Government of India introduced the model APMC in year 2003 its help to farmer sale their product and it provided direct facility for sale between farmers and consumers. It's also allowed to establish new local market with permission of local authority. The Government of India introduced National Agricultural Market (NAM) on 14th April 2016 as portal. It also knows e-NAM. e-NAM provided unified market through online trading in both state and national level. NAM portal provided single window service for all APMC related information to farmers and allowed to states to have their own agri-marketing platforms that can be linked with NAM. Under NAM market fee impose only single time.

9. Government initiatives: The both central and state government does so many policies for agricultural development. The government of India approved agricultural export policy in December 2018 and main objective of this policy is increase agricultural export. According to Union Budget 2020-21 Rs. 4000 crore was allocated for implementing Pradhan Mantri Krishi Sinchayee Yojana. In April 2021, the government of India approved Rs. 10900 crore for food processing sector over the period of six years starting from year 2022. The Government also allowed 100 percent FDI in marketing of food product and food in E-commerce under automatic route. Nearly 16.9 million farmers and 157778 traders register on NAM platform until February 2021.and more than 1000 mandis already link with e-NAM platform.

10. Other factors: There are so many other factors also effect on agricultural production like agricultural reforms, climate changes, supply of labour, new market for agricultural product, Agri-business industry etc.

Conclusion

This research paper show the study and analysis of trend in foodgrain and commercial crop after 1991. In study cleared shows that production of food grains and commercial crop increased after 1991 and Government also take so many step to improve agricultural production and productivity of agricultural sector such as e- NAM Platform , development in HYV seeds various scheme for farmers etc. but it's also clearly show that the growth rate of agricultural sector started decline after 1991.

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Emerging Career Prospects and Challenges in Aviation Industry

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Abstract: - This this research paper aims to investigate the career prospects in airline and the challenges they face. Indian aviation history is one of the fastest growing in the country. Traveling to different places, experience each culture meet new people are all advantage of being in airline industry. Aviation is the best industry for building a career at a global level. Also discussed in this research paper as various current challenges faced by airline company. 31 respondents fill out the questionnaire for the research. This survey includes that majority of the respondents realize the importance of aviation industry in today's world.

Introduction: -
As the aviation industry is growing very fast, Now-a-days people like to visit international destination, rather than exploring their home nation. Digitalization has made the life of everyone easy and connected. Within few hours we can travel from one country to another.

It is the fastest and safest mode of travelling; even you can book your favorite seat from every corner of the world with multiple airline options. Not only businessmen and couples but unaccompanied minor and senior citizens find it the most safe and comfortable mode of transport. So, in these fastest growing industries there are many new career prospects for freshers and the challenges which they are going to face in future.

Objective: -
1. To evaluate the challenges faced by airlines industry
2. To study the student's perspective towards airline industries
3. To make mindfulness among the understudies and guiding them the need and significance of Aviation

Review of Literature: -
1) **Abhimanyu Awasthi and Kunal Seth** in his research paper (2018) "Aviation Industry: Issue and Challenges" explained that this industry is dragged to the front line of global security and other than that to cyber risk. Aviation industry is very sensitive industry as it gets affected very easily; as if they are any terrorist attack or any geopolitical posturing. As aviation industry is sensitive in nature it can be easily targeted by cyber criminals or any global terrorist. From recent airport attacks in Brussels and Istanbul the shooting attack of MH17 in Ukraine was terrifying the images are more superior than reassuring statistics. Growing development in innovation, the way digital hoodlums and worldwide psychological militants are utilizing advanced techniques for assault; this requests the flying business to ensure it keeps up with its security level.

2) **Ryan Gupta and Teena hussiya** conducted research (2020). In that research the main objective was to look over the challenges of Indian aviation Industry in this situation where each and every airline industry is facing losses. So here the researchers are highlighted the top three airlines that is Indigo SpiceJet and Air India to understand and to find out the problems by formulating SWOT analysis by using the cost sheet of the airlines for the year ending of March 2018 and then few strategies were imposed to stimulate the problems. The Air India is from government sector while the Indigo and SpiceJet are from nongovernment sectors. The data collection was done with the help of secondary data. A lot of study has been carried out at global level to point out the problem for slowdown in the industry. Nearly every research has pointed out a handful of common factors such as fuel cost, high competition, bad guidance, airport rate, insufficient staff, all these factors are responsible for the slowdown in aviation industry. from the cost sheet and SWOT analysis of the three companies, the researchers have got to know that the Air India is good at managing the operating cost rather than the financial cost while other two companies that is Indigo and SpiceJet stronger in financial cost. it is also seen that the airlines are spending high amount on their employee. the employee of the Air India company is getting more benefits than other airline companies. While SpiceJet and Indigo which are the non-government airlines they have to spend more on promotion to attract more customers. the Air

India is at the higher level but the amount is higher than the revenue because of this the company is suffering loss from last three years while the SpiceJet and indigo are not exceeding the amount so they are in profit by every year. the conclusion of this research paper stated that the aviation industry must target the current opportunities to get more benefits that can contribute firmly towards the revenue.

Research Methodology: -

This study is based upon primary and secondary data basis. The primary data is collected by conducting a questionnaire Surveys by using Quota Sampling Method. A sample of 31 respondents was taken for the research and the secondary data is collected by referring various research papers on websites.

Primary Data:
- Questionnaire
- Personal Interview

Secondary Data:
- Internet
- Research paper

Data analysis: -

Question 1) Designation
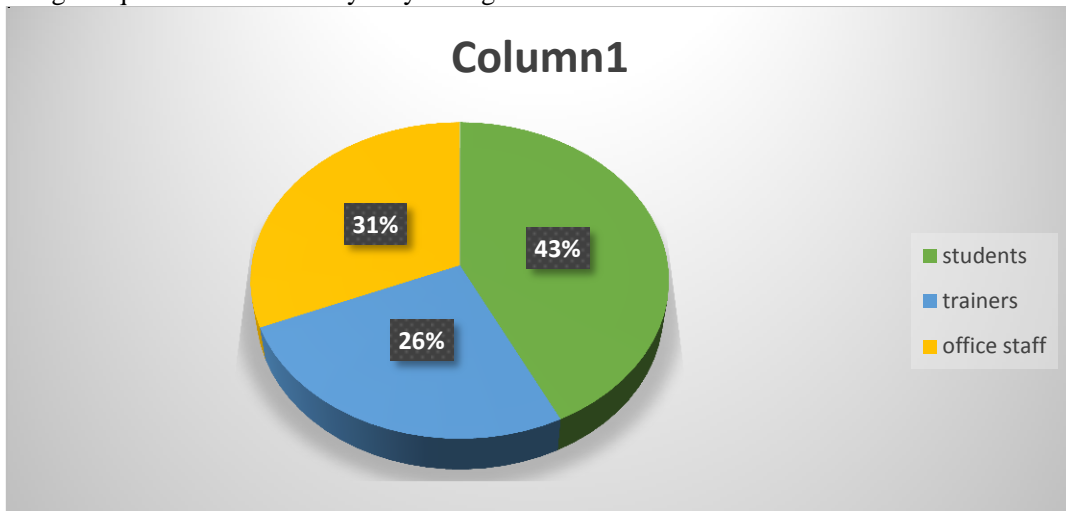
INTERFACE – Out of 100%, 43% of respondents are students, 26% of respondents are trainer and 31% of respondents are office staff. It shows that students are much more curious or much more eager to enter into aviation industry rather than the office staff and trainers.

Question 2) which airline would you prefer to travel with? (In domestic)
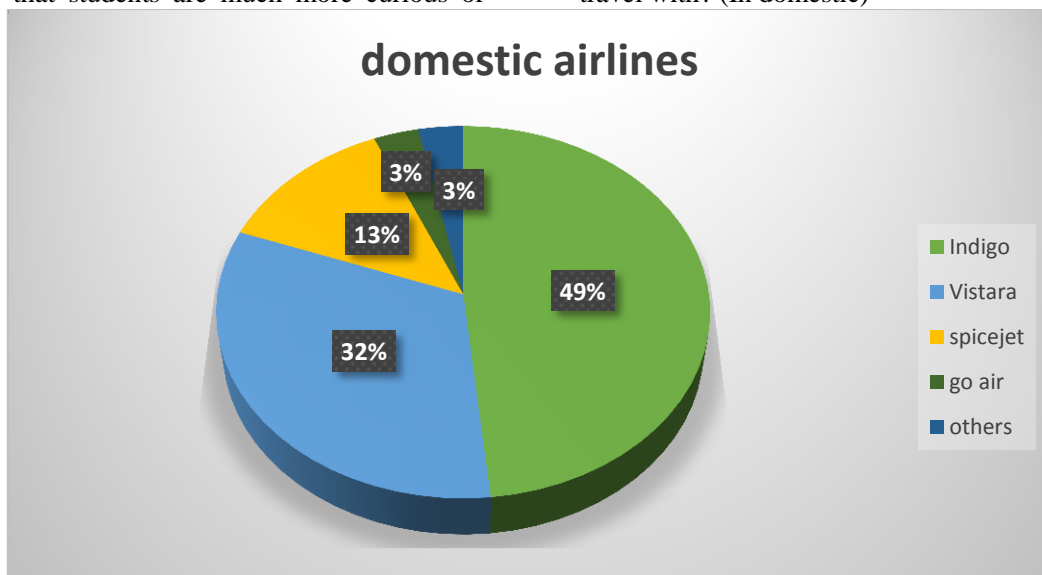
INTERFACE – out of 100%, 49% people prefer to travel with Indigo airline, 32% of people likes to travel by Vistara airline, 13% people like to travel by spice jet, 3% of people likes to travel by go air airlines and lastly 3% of people likes to travel by other airlines like Air India. Most of the people choose Indigo airlines because of it is ranked as best performing airline of India.

Question 3) Which airline would you prefer to travel with? (In International)
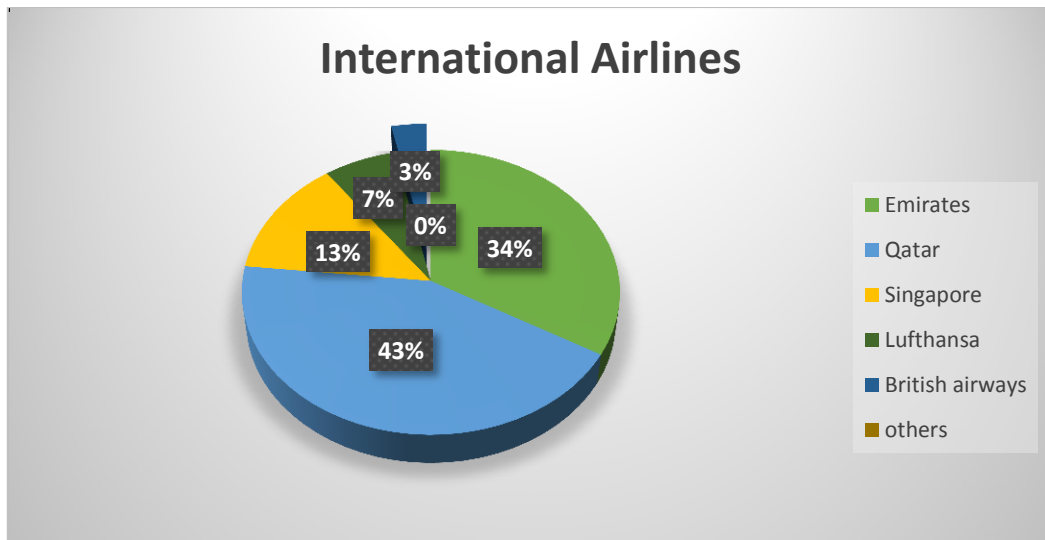
INTERFACE – Out of 100%, 34% people likes to fly with Emirates airlines, 43% people prefers to fly with Qatar airways, 13% people likes to fly with Singapore airlines, 7% people likes to fly with Lufthansa airlines, and 3% people likes to travel with British Airways. Most of the people have chosen Qatar airways because they find its service and performance are much better than other airlines.

Question 4) Which is the cheapest airline service, according to you?
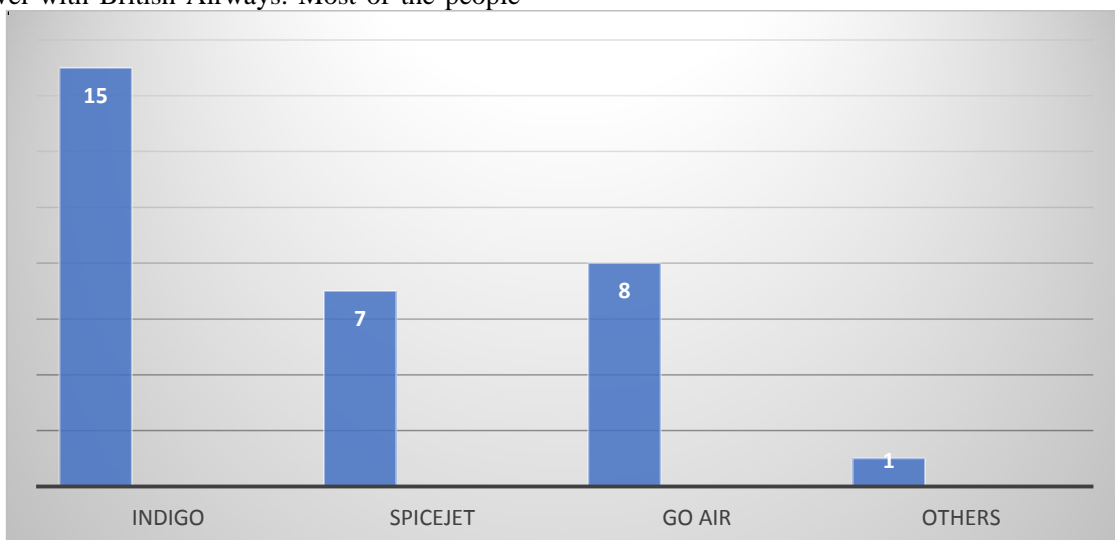
INTERFACE – Out of 100% it can be seen that 15% of the respondents believe that indigo is the cheapest airline service while 8% all of them believe that go as the cheapest airline and 7% of them believe that spice jet is the cheapest airlines. As it is one of the most well-known domestic airlines and has a low-cost transportation among the country (maximum from the respondent gives high rating to indigo airlines)

Question 5) Would you prefer point of sale service or full carrier service, while traveling?
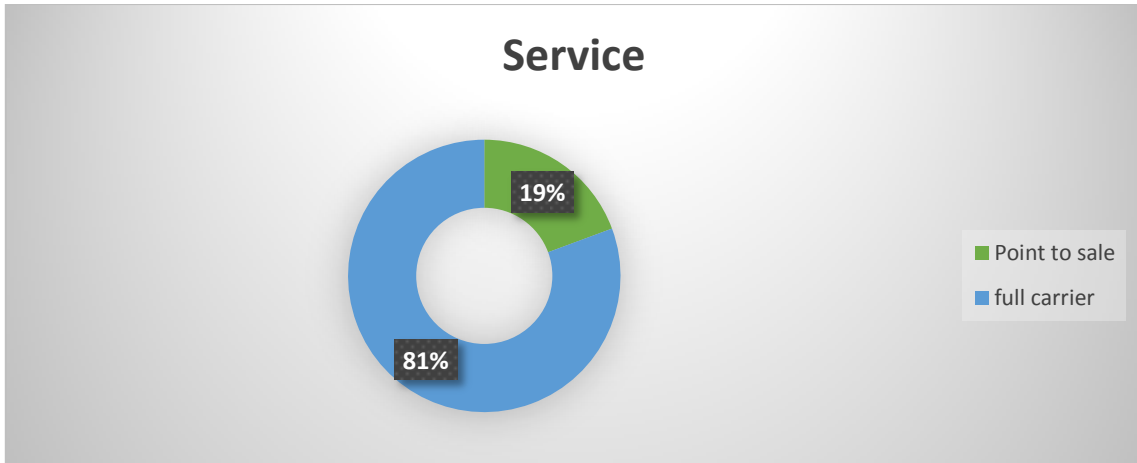
Service

INTERFACE – From the above diagram we came to know that 81% of the respondent prefer full career service while travelling and only 19% of them prefer point of sale service. As full-service airlines offer more option for the passenger's maximum of the people prefer full career service.

Question 6) Do you like to book your tickets by your own self or by an Agent?

ticketing
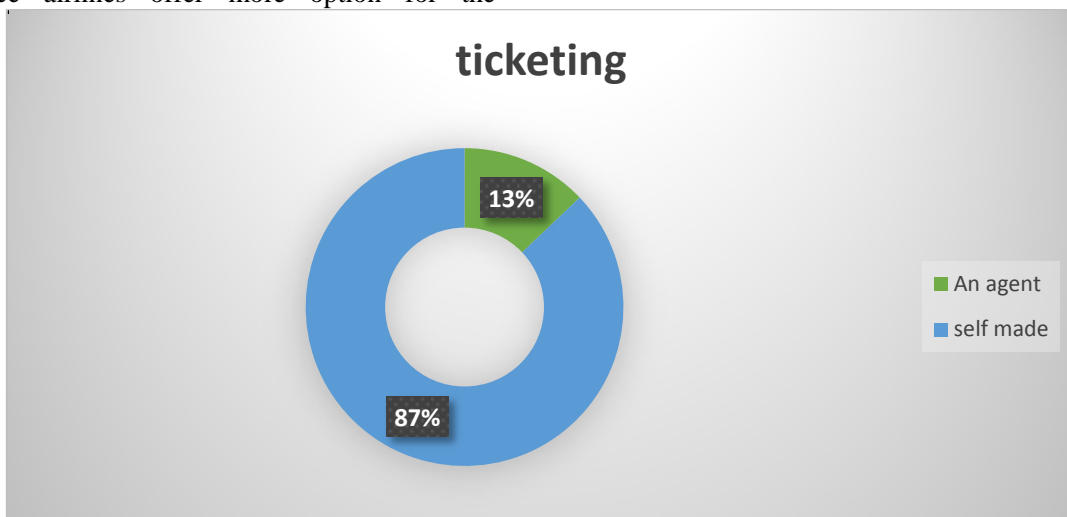
INTERFACE – Out of 100%,56% of the respondent chooses to book their ticket with the help of an agent because taking the help of an agent to book flights makes the rates cheaper

INTERFACE – The above bar graph shows that out of 100%, 28% of the respondent wants to be than booking online while 44% of them prefer to book their tickets by own self.

Question 7) If an airline industry hires you, which role will you select?

cabin crew, 2% of then wants to select the role of a ground staff 1% of them wants to be both the

Jobs

cabin crew and
ground staff and none of them wants to work in customer service
Question 8) Whenever you Travel by an airline, which major problems do you face?

Problems

TICKETING COST (10)	LEGS SPACE (12)	FOOD & BEVERAGES (4)	CONNECTING FLIGHTS (5)

INTERFACE – We can see that out of 100%, 12% of the respondent faces the problem of leg space while travelling, 10% of them face the problem of ticketing cost, 5% of them faces the problem of connecting flights and only 4% of the people faces food & beverages problem while travelling by an airline.

Question 9) What attracts you the most towards to work in an airline?

FREE TRAVEL (17)	LUXURIOUS SALARY (13)	HEALTH INSURANCE (0)	OTHERS (1)
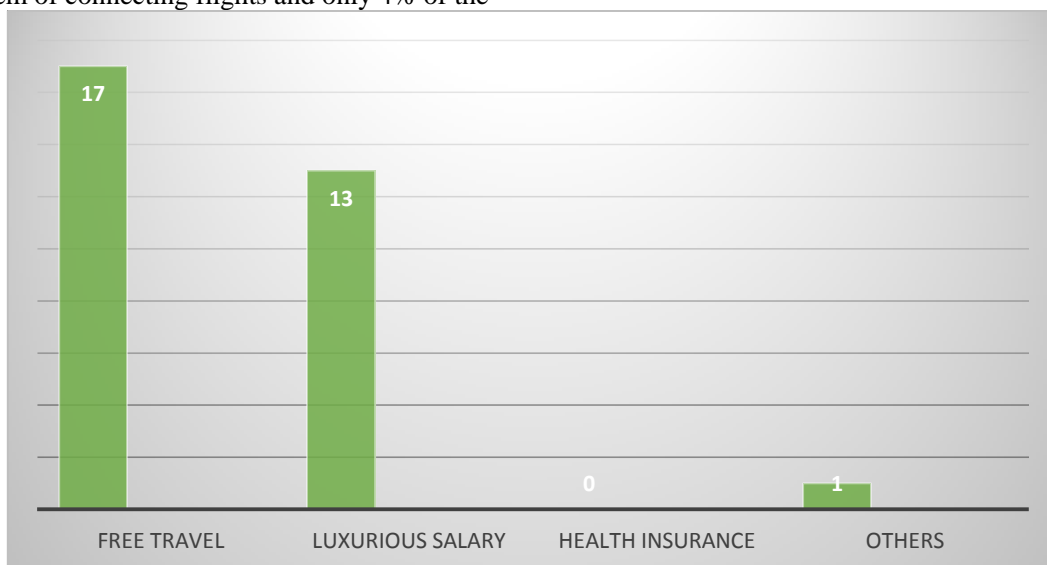
INTERFACE – Out f 100%, 17% of the respondent are attracted towards the free travel to work in an airline, 13% of them are attracted towards the luxurious salary, 1% of the respondent gets attracts towards the world tour work in an airline while none of them got attracted towards insurance to work in an airline

Question 10) Do you think having career in Airline Industry can make good money?
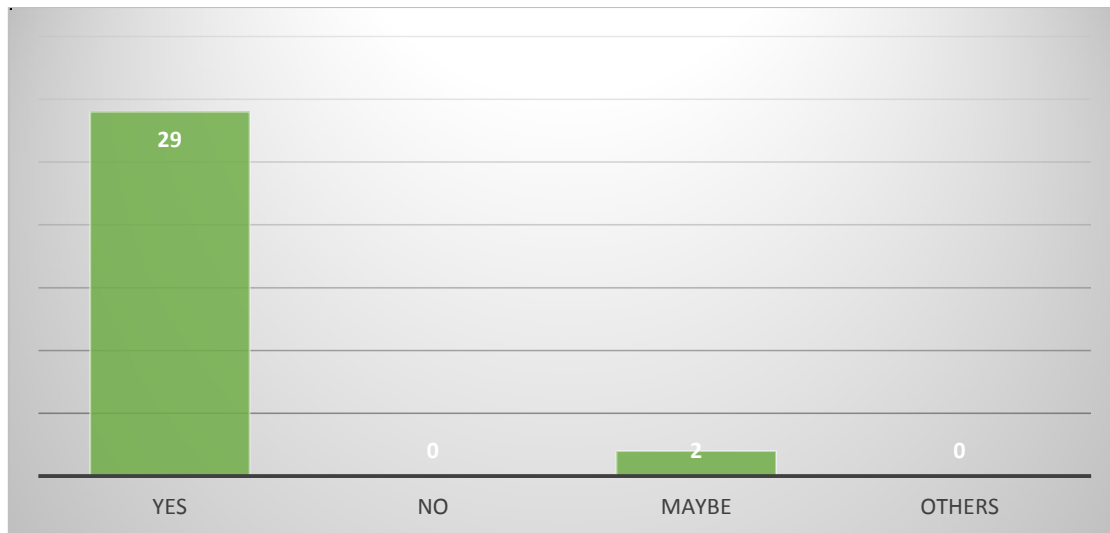
INTERFACE – Out of 100%, 29% of respondent are sure that having career in airline industry can make good money, only 2% of the respondent assumes that having career in aviation industry will make good money.

Personal Interview questions

1) According to you, what all career prospects will occur in Aviation Industry?

Ans) This question was only answered by trainer's and front office staff who all are currently working in aviation industry and they said as this industry is growing very fast there will be more opportunities for employment such as airfield operations specialist, Administrative jobs, Duty free manager, meteorologist etc.

Conclusion

From the above data analysis, we can identify that people have some issues with airline in domestic and International sector, to overcome it they will have to select the best airline as per their need and budget, yes there are expensive flight but if you book your ticket a month prior or get some seasonal discount this will help you in your managing your finance and you would easily get the bulkhead seat or the seat near emergency exits to overcome the problem of leg space. Most full-service carrier are costly but if u want to travel on a shorter distance like 1-2 hour,

then you select point of sale option. And now a days technology is so advance that your can book your ticket at any corner of the world with application like make my trip and goibibo. So now talking about the career prospective most of them confidently said yes to work in an Aviation industry for the profile of Inflight services like cabin crew, they think it is a good career for their life in future with all luxuries and benefits including in it.

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A Study of Artificial Intelligence and its role in Finance

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Abstract: - Artificial Intelligence (AI) is a discipline of computer science concerned with the creation of intelligent machines that think and act in the same way as people do. Speech recognition, problem-solving, learning, and planning are just a few examples. The primary goal of this research was to look into the financial implications of artificial intelligence. The banking business has profited from AI research in the service industry. Personalised banking is the most useful aspect of AI because it helps you manage your accounts by analysing your past data. Artificial intelligence has a high maintenance and production cost, and the software must be updated frequently to keep up with technological advances. The study was conducted in a secondary approach.

Keywords: - Artificial intelligence, benefits, disadvantages.

Introduction: -
What Is Ai?
Artificial intelligence (AI) is a branch of computer science that focuses on the development of intelligent machines that function and react in the same way that humans do. The Google search engine is the most widely used AI application. Artificial intelligence (AI) has made life much easier for humans. Artificial intelligence (AI) is used to make better decisions in business and other fields. AI has enhanced product quality, made better use of raw materials, reduced time, and increased safety.

What Is Ai In Finance?
The terms 'Artificial Intelligence' and 'Finance' are well-known. But, have you considered artificial intelligence in the field of finance?
The use of artificial intelligence in finance refers to how we conduct financial transactions. It assists in the management of cash, credit, and investment accounts. It also keeps up with real-time changes and provides personalized advice based on new technology. Not only does it save human power, but it also detects and prevents fraud.

Review of Literature: -
Kinjal Bhagyesh Patel, Asst. Professor, Dept of management. Vadodara institute of engineering.
April 2018,

In her paper titled "Artificial intelligence in finance" have conducted the research with an aim to study AI and its pros and cons in finance. She has studied about the changes made in banking sector due to AI. The author finds that by 2020, AI will have its greatest impact in both banking and financial sector. And it will also have a positive impact over the competitiveness. The author also concludes that AI has helped banking sector by providing services like smart wallet, personalized banking service, underwritings and many more.

Objectives: -
1. To study about artificial intelligence.
2. To study about the advance technology used in finance.
3. To study its pros and cons.
4. To study how it has changed banking sector.

How Is Ai Beneficial In Finance?
Time Saving: -
The most serious issue at banks is long lines. Chatbots, for example, are applications that swiftly and simply address a customer's problem. People may now ask any question they want and do all of their banking transactions from the comfort of their own homes.

Personalized Banking: -

Through machine learning, AI-based assistants assist in the development of tailored programmes, offers, and loans that differ from customer to customer based on their interests, historical behaviour, and credit score.

Quick Resolution Time: -

AI has sped up the problem-solving process. This saves time for both agents and clients. 'Chatbots can save at least 4 minutes of a customer support agent's time,' according to one estimate.

Services Available 24 Hours A Day: -

A customer may require bank assistance at any time of day. To address this issue, AI has established 24-hour services, which ensures that all customer enquiries and problems are resolved regardless of time.

Verify The Client's Credit History:

Many clients fail to repay their loans nowadays, according to AI. As a result, it forecasts their future behavioural patterns to fix this.

Better Auditing:

Manual auditing, which is prone to errors and fraud, has been replaced with AI. Manual auditing might result in missing files or data, resulting in significant losses for the bank or other financial institution. Each file is analysed by AI, while machine learning quickly identifies potentially dangerous files and data.

Disadvantages Of Ai In Finance: -

Extremely Expensive: -

AI requires a lot of upkeep and creation. They're really complicated machines. AI is made up of complex software programmes that must be updated to keep up with technological advancements. In the event of a critical failure, the procedures to restore the system and recover lost codes could take a long time and cost a lot of money.

Underemployment:

The adoption of AI has resulted in an increase in the rate of unemployment. Machines replace manual labour, resulting in increased unemployment. Artificial intelligence has the potential to raise the unemployment rate. According to the study, "between 400 and 800 million jobs would be displaced by automation by 2030."

Lack Of Creativity:

Despite its numerous advantages, AI lacks creativity. It can't be creative or think for itself because it's a machine.

Human Resources Cannot Be Replaced:
Machines are more efficient than humans, as everyone knows. Because of the threat of cyber-attacks and scams, the financial sector cannot rely entirely on machines.

Doesn't Get Better With Experience:
As a person ages and gains experience, he or she improves. With machines, however, this is not possible. Rather, they deteriorate over time. The system must be updated on a regular basis. **Conclusion: -**

Artificial intelligence is currently a technological innovation to which people must adapt, but it will soon become a standard requirement. AI simplifies not only the lives of consumers, but also those of employees. However, it also increases the danger of cyber-attacks, fraud, and money laundering. AI-driven automation improves operations, reduces manual errors, and allows staff to focus on their primary responsibilities. AI also offers tailored financial services to make banking simpler and more convenient. When compared to manual power, it takes less time to solve problems. It keeps track of the cash book, purchase book, and inventory. Its services are available 24 hours a day, seven days a week, and have proven to be useful to customers. However, as a result of AI, the unemployment rate has risen. The costs of AI upkeep are extremely significant. SIRI at cost somewhere around $200 million. Artificial intelligent is delivered in wrong hands it can create a harm to mankind, if an individual starts thinking destructively.

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A Study on Opportunities and Challenges in Usage of Digital Transactions in Daily Life of Individuals in Mumbai Region

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Abstract: Digital service is considered to be one of the greatest inventions being made available to all of us because digitalisation has brought the whole world together. Before IT revolution, performance of day to today operations were very cumbersome and time consuming. Beginning of digitalisation activities can be traced back to early1990's. Over the years, man made transactions are slowly getting replaced by digital transactions. In early stage of digitalisation process, there was a fear in the minds of different stakeholders about losing of job, security issue, fraud and so on. But due to advancement in science and technology and benefits of digital transactions derived by the public digital technology like mobile, laptop, tab, internet, social media, payment apps etc. have become inseparable part of our life. Digitalisation has not just helped individuals but also served several opportunities and benefits to corporate and governments as well. Though digitalisation is very buzzing word in 21sst century, but it carries some challenges also. This research paper has objective to find out occupancy of digital transaction in daily life and also to find the challenges being faced by the individuals in carrying digital transactions.
Keywords: Digitalisation, Information Technology, Digital Technology,

Introduction:

Digitalisation means converting information into digital form by use of digital technology. It refers to integration and use of digital technologies in different methods and processes. India is one of the largest and fastest growing economies in the world with lot of scope for innovation and invention in several areas of the economy. Thus, there was obvious need to use as much technology as possible in every walks of life. Computerization of business activities started in early years of 1980's with lot of challenges in between. However, with the advent of economic reforms in 1990's, digitalisation process had got some momentum to achieve its social and economic objectives. With the passage of time India learnt awaiting opportunities in digitalisation in coming decades in domestic and international market. However, the real boost to digital process in true sense got with the launch of 'Digital India Campaign' by central government in July 2015. The aim of this campaign has been to facilitate a cashless and paperless economy and provide better services to citizens with less frauds and errors. Demonetization of 500 and 1000 rupee currency notes was a landmark decision which forced the citizens to adopt digital transactions. In the last two decades, due to development in science and technology several day today services like banking, transportation, education, entertainment, passport, Tax filing etc. have made digitized to make the life of the people convenient and easy.

India is still having several disparities in development and opportunities across different regions which can be resolved in due time with rational use of digital technology. Though, digitalisation process is rapidly going around in several areas of the economy, this process still has to face several challenges too.

Objectives:
1.   To know the use of digital platforms in financial, billing and transportation transactions.
2.   To know the perception of individuals towards benefits and challenges of digital platforms in performing transactions.

Hypothesis
1. H_0 = there is no significant association between individuals' perceived benefits of and use of digital platforms.
     H_1 = there is a significant association between individuals' perceived benefits of and use of digital platforms.
2. H_0 = there is no significant association between individuals' perceived challenges of and use of digital platforms.
     H_1 = there is a significant association between individuals' perceived challenges of and use of digital platforms.
3. H_0 = there are no significant differences in use of digital platforms in financial, billing and transport transactions.
     H_1 = there are significant differences in use of digital platforms in financial, billing and transport transactions.

Research Methodology:

The research paper is based on primary as well as secondary data. Primary data has been collected from different stakeholders by asking them a structured questionnaire. The sample size

taken for the study is 53 respondents. Samples have been collected by using a convenient random sampling method.

Secondary data has been collected through research papers, government publications, reports of research agencies, newspapers, websites etc. The research is mainly exploratory in nature and analysis is done based on percentage method and observation.

Literature review

Shallu et al. (2019) have explained how digital technology is innovative and its impact on society and economy and environment contributing to economic growth. The researchers have highlighted nine pillars for the digitalisation process in India. Digitalisation has brought innovation in the way of working and transparency in the economy. It is stated that digitalisation brings faster economic growth due better utilization of resources.

Dr. Bhavesh Bharad (2020) stated that digitalisation has the power to change human lives and empower the society for new hopes. Digitalisation synchronizes all personal details of human beings and enables them to serve their needs in a much better way. Digitalisation will bring transparency in government and will try to curb frauds and errors of difference forms.

Dr Amar Latta and Trishala Singh (2021) have explained that to capture economic benefits, businesses need to use digital technologies at micro level. To disseminate digital usage, government authorities, business leaders, and common citizens have to play an important role. Corporates need to find out the areas where digitalisation is likely to affect the existing process and methods with suitable solutions to keep pace with the digitalisation process.

Mohan Kumar (2019) digitalisation means not just moving from face to face transaction to online transaction rather it involves innovations and changes in business activities. Digitalisation has introduced new employment prospects, new operating methods and transparency in the economy.

Sumathi C P and Savitha H S (2019) have explained problems before the digitalisation process and obstacles in accepting the same. Digitalisation has affected several sectors of the economy positively which has helped the businesses to provide better services to the society. The Indian Government is planning to make the country organized and educated through digitalisation as it carries several benefits to the society rather than challenges.

Research gap

Digitalisation is the transition of existing manual processes to online processes. However, the existing available research is mainly focusing on the effect of digitalisation on the Indian economy, and how its benefits are available to society. No research is focusing on the impact of digital platforms on individual levels while performing day today transactions. Whereas, this research paper is considering benefits and challenges of digital platforms while performing financial, transport and billing transactions.

Digital platforms for transactions:

With the advancement in technology and awareness about ICT among the people have increased the use of different digital platforms for performing transactions. Some digital platforms are free of cost whereas some have charges based on the terms and conditions of digital payment service providers. Following are the commonly used digital payment gateways by the individuals for performing a variety of transactions.

1. **Internet banking** : a person needs to have a bank account with any commercial bank along with that internet banking service need have been availed of. By internet banking, an individual can perform a variety of day to day transactions like fund transfer, bill payment, tax payment and so on.

2. **Debit/Credit card** : here, a person needs to apply for opting a card. Currently, both debit and credit cards are having yearly charges. These cards can be used for purchasing any product or service or for transfer of money from one person to another person.

3. **Payment Apps** : in recent years several organizations/banks/FIs have developed their payment get way apps to provide ease and convenience in transactions. These apps include Google pay, BHIM, Phone pay, Paytm etc. Generally these apps are freely available but subject to security and KYC norms of RBI. Through these apps several day to day transactions can be performed like payment of electricity bill, purchase of goods and services, purchase of shares and mutual funds etc. For using these apps a person's bank accounts need to be linked with a concerned payment app.

4. **Payment Wallet** : some mobile companies and service providers have developed their own payment wallet which works like our physical wallet. Wallets need to be charged with some money in advance for using the same for different transactions. Eg. Airtel, Jio, Irctc etc. have their own wallets that

provide ease in carrying payment transactions.

5. **QR Code** : QR code scanning is also a very commonly used payment facility for easy transfer of money at time of transactions. The use of QR code for payment has enormously increased during COVID pandemic. A person using a banking app or payment app can make use of QR code facility.

6. **UPI ID** : here, a person needs to generate UPI id on a banking app or payment app, and the same UPI id can be used for receiving or giving money.

Advantages of Digital transactions

1. Less use of cash: People need not have to carry cash with them because use of digital technology will enable payment at any place.

2. Transparency: digital transactions can bring transparency in records. This will reduce frauds and errors in transactions.

3. Economic growth: digitalisation can ensure speedy growth of economy as it tries to turn unorganized to organised economy.

4. Employment opportunities: digitalisation has the capacity to generate new patterns of jobs which can help the government to reduce unemployment in the country.

5. Time saving : nowadays individuals are busy in several activities, hence they don't want to spend much time on buying and selling or payments transactions. Digitalisation has facilitated everyone to carry out transactions with minimal time.

6. Revenue to government : since payment and receipt transactions are happening online in a digital environment, chances of hiding transactions is less. As all transactions are getting reported in the system, less chances of avoiding payment of taxes. This will increase the overall revenue of the government.

7. Universal acceptance : digital transactions are universally accepted. Thus, the performance of transactions through digital technology has become quite easy. It is an alternative to physical cash.

Challenges in Digital Transactions

1. Internet speed : Slow internet is a common problem in India which prevents many people from performing digital transactions.

2. Less awareness: many individuals are still not well used to digital technology. Unawareness is a barrier to the digitisation process.

3. Fear of fraud : many individuals, even educated people, have fear of getting through online frauds thereby refraining them from digital transactions.

4. Connectivity issue : several parts of the country are still not having better internet connectivity. Unstable connectivity sometimes forces people to do transactions in cash.

5. Less Knowledge : lack of literacy about digital platforms is a big hurdle in the progress of digitalisation in India.

6. Problem of security : there is always a fear in the minds of the individuals about online security of transactions. Hackers may steal the information of the users if appropriate security measures are not adopted.

7. Costly mode: a person doing digital transactions needs to have internet, laptop, mobile or desktop. This overall requires expenses to be incurred by the user which may not be affordable to all.

Dataanalysis

Nature of occupancy	%
Service	21
Business	0
Profession	4
Student	73
Retired	0
Housewife	2
Unemployed	0

Table 1		
Gender		**Percent**
Males	27	51%
Females	26	49%
Total	53	100%

Table 3	
Age (years)	**Percentage %**
Up to 20	53
21-39	30
40-59	17
60 and above	00

Table 4				
Use Of Digital Platform In Financial Transactions				
	Banking	**Insurance**	**Share market**	**Gold / Silver**
Net Banking	30%	21%	21%	17%
Banking Mobile App	32%	13%	25%	6%
Payment App	25%	19%	9%	8%
Cash	8%	6%	0%	23%
Cheque	0%	2%	2%	4%
Not applicable	6%	40%	43%	43%

Table 5							
Use Of Digital Platform In Billing Transactions							
	Electricity	**Society Maintenance / Rent**	**Monthly Grocery**	**Hotel / restaurant**	**School / College Fees**	**Purchase of Vegetables**	**Cable / Dish TV**
Net Banking	25%	19%	11%	8%	38%	2%	19%
Mobile App	17%	15%	13%	17%	15%	9%	15%
Payment App	42%	11%	28%	42%	15%	17%	30%
Cash	8%	9%	32%	17%	13%	60%	11%
Cheque	0%	13%	2%	0%	13%	4%	0%
Not applicable	9%	32%	13%	17%	6%	8%	25%

Table 6					
Use Of Digital Platform In Transport Transactions					
	Railway Ticket Reservation / Pass	**Rickshaw**	**Private Taxi**	**Bus**	**Metro**
Net Banking	15%	2%	4%	4%	2%
Mobile App	13%	2%	6%	8%	9%
Payment App	19%	8%	23%	4%	15%
Cash	47%	85%	51%	74%	47%
Cheque	0	0	0	2%	4%
Not applicable	6%	4%	17%	9%	23%

Table 7					
Benefits of Digital Transactions					
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Saving Time	62%	36%	2%	0%	0%
Saving Physical Efforts	43%	42%	15%	0%	0%
Speed	40%	49%	11%	0%	0%
No need to carry cash	43%	40%	17%	0%	0%
Universal acceptance	28%	51%	21%	0%	0%
Economic Growth	26%	62%	11%	0%	0%
Reduce Fraud	21%	51%	28%	0%	0%
Transparency	34%	47%	19%	0%	0%

Table 8					
Challenges of Digital Transactions					
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Slow Internet Speed	40%	45%	11%	4%	0%
Less awareness	19%	58%	19%	4%	0%
Online Fraud	30%	49%	15%	6%	0%
Connectivity Issue	17%	66%	8%	8%	2%
Security Problem	11%	55%	19%	13%	2%

Less Knowledge	11%	53%	25%	8%	4%
Costly mode	6%	23%	36%	25%	11%
Need Digital Gadget	36%	40%	13%	8%	4%

Findings:

1. It seems that most of the users of digital technology are youngsters with the age up to 20 years followed by people in the age of 21-39. Male and female users of digital technology are almost equal.
2. 32% individuals are using Mobile banking apps and 30% are using net banking platforms for banking transactions. 25% are using payment apps for banking transactions. Only 8% of respondents are using cash for banking transactions.
3. In case of insurance 21% respondents prefer to do transactions through net banking, followed by banking mobile app and payments app usage is 13% and 19 % respectively.
4. In case of share market transactions, 25% respondents have given preference to mobile banking apps following this net banking is 21 %. It is seen that for transaction in gold people are using cash rather digital platform
5. In the case of billing transactions like electricity charges 42% are using payment apps, followed by mobile banking apps and net banking is used. Use of cash seems to be very less , just 8%.
6. In case of society maintenance charges there seems to be equal use of net banking, mobile banking app and Cheque.
7. 32% respondents are using cash for purchase of monthly groceries whereas 28% are using payment apps for making payments of monthly groceries.
8. In case of expenses on Dish TV/ Cable as well as hotel / restaurant, expenses are paid by payment apps as their percentages are 30 and 42 respectively compared to other modes of payments
9. 38% respondents are paying school and college fees by internet banking successively mobile banking app and payment app carry equal weightage.
10. 60% of respondents are using cash to purchase vegetables. This means digital platform is not so convenient for such transactions
11. In case of transport charges respondents have given preference to cash rather than digital platform. Railway ticketing and pass (47%), Rickshaw (85%), Private Taxi (51%), Bus (74%) and Metro (47%).
12. This means digital technology is not much convenient for paying transport charges
13. 62% respondents strongly feel that the most influential benefit of digital transactions is saving time whereas 62% respondents agreed that digital transactions encourage economic growth. However, more than 80% respondents have agreed that digital transactions have benefits to individuals, society and the government
14. In case of challenges, 85% respondents have agreed that slow internet speed is the main issue in digital transactions followed by 83% respondents stating that connectivity is also a common issue. Whereas, only 29% respondents feel that digital transactions are a costly mode of transaction. However, from the opinions expressed by the respondents it is seen that digital transactions have challenges.
15. While comparing benefits with challenges, it is observed that digital platforms have more benefits than challenges.
16. From the above observations it is seen that there are significant differences in use of digital platforms in financial, billing and transport transactions.
17. Considering the percentage of responses of the respondents there is a difference in perception of individuals and benefits and challenges of digital platforms.

Recommendations :

1. More awareness and education among the senior citizens and housewives for digital transactions is required. Youngsters in the family can take the lead in educating senior citizens for digital transactions.
2. There should be stringent policy on avoiding online fraud. This will create faith in online transactions.
3. All the banks and payment app service providers offering online payment service need to make their online security stringent to avoid online frauds. Even the security system needs to be revised from time to time.
4. There should be KYC for every digital payment platform to avoid misuse of digital technology.
5. Jewelers should give incentives for those people who are making payments online while purchasing gold or silver.
6. Transport service providers can make use of the QR code system for quick payment by the passengers. This will avoid the problem of change which is common during traveling.
7. Even the street vendors selling vegetables can make use of QR code for receiving money from the buyers. This will reduce handling of cash and unwanted expenses by the unorganized retailers due to less cash.

8. Every digital payment service provider should give some incentives to encourage online payments. This will reduce use of cash and subsequent problems related to cash handling.

9. Digital payment service should be available in the local language also. This will facilitate easy use of digital payment gateway.

10. Considering continuous growth in digital transactions, the government authorities need to reduce taxes on laptop, PC, mobile. Such reduction in taxes will make the digital gadgets affordable to common citizens.

Conclusion :

India is one of the fastest growing economies in the world and with the IT revolution, the number of digital transactions have been increasing day by day. Demonetization of currency by 2017 and COVID pandemic in 2019 have laid to increase use of digital platform across several transactions. The aim of the government pushing digitalisation seems to convert an unorganized economy to an organized economy. This will facilitate to reap more benefits of digital transactions rather than to face challenges. India has vast geographic area with economic and social disparities. Illiteracy, less digital infrastructure, high cost of digital gadgets, use of cash could be major blockades in digitalisation movement in India. There are several transactions where still cash is use on massive scale which need to be replaced by digital transactions. To make the country a 5 trillion economy and overcoming social problems, fast digitalisation is a ray of hope. Lastly, we can say that digitalisation of transaction is a must step towards wellbeing of the society

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Impact of HRIS on Organizations and Employees wellbeing

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Abstract: The current study examines factors such as the growing importance of information and the information management systems that process it, the increasing efficiency of human resources management information in strategic management processes, and their implications for management understanding and human resources management processes in the Big Data era. In terms of the use of Human Resources Information Systems, the effects of developing new conditions on organisational efficiency and employee performance are explored in particular (HRIS). The survey approach was utilised to collect data for the study, and the sample included 60 employees from different firms and HR professionals. Revealed that information systems-enabled Human Resources Management practises in firms improve organisational efficiency and, as a result, employee performance. The study revealed that information systems-enabled Human Resources Management practises in firms improve organisational efficiency and, as a result, employee performance.
Keywords: *HRIS, Organizational efficiency, Employee performance, Human Resource Management.*

Introduction:

HRIS is the fusion of Information System (IS) and Human Resource Management (HRM). The most important factor in digital human resource management (E-HRM) is the human resource information system (HRS). Such as an organization's human resource department, in order to support HRM and managerial decision-making. HRIS has been to be an important factor of electronic human resource management (E-HRM). The electronic human resource (e-HR) factor that manages through human resources via the internet. HR intranet & extranet apps, HR portal applications, interactive voice response (IVR), employer resource planning software (ERP), voice popularity systems (VRS), and so on are examples of E-HR devices. However, one must continually recollect that it may bring independence to the corporation and HRM of workers to address better demanding situations and tasks like recruitment and selections.

3) Review of Literature

The effect of HRIS and the usage of employee performance and the mediating effects of employee engagement by Rand Aldmour conducted the research in 2019.

The goal of this research was to determine the function of employee involvement in their own job as a mediating element in the link between of a human resources information system (HRIS) and employee performance in Jordan's five-star hotels. Data was collected via questionnaires completed by 221 human resources (HR) employees working in 21 five-star hotels in Jordan, using a quantitative methodology and a simple random selection procedure. The findings demonstrated that using an HRIS had a considerable beneficial impact on employee performance and work engagement.

The Impact of Human Resource Information System (HRIS) Applications on Organizational Performance (Efficiency and Effectiveness) in Jordanian Private Hospitals.

The research was conducted by Iyad Mohammad Ali Khashman and Aysar Mohammad Khashman in the year 2016.

The main aim of this research is to see if the types of a human resource information system (HRIS) have an impact on organisational performance in Jordanian private hospitals (efficiency, effectiveness). The data was gathered via a questionnaire. In Amman city ,the population stated with all private hospitals there were 39 private hospitals in Amman, and the study sample included (170) employees from private hospital HR departments. HRMS app have a positive infuence on organisational performance, according to the findings of this study. More precisely, it was discovered that there is a positive feedback from people working in HR sections in hospitals

4) Objectives

1) To identify the various effect of HRIS system on organizations wellbeing
2) Identify whether HRIS has its impact on employees
3) Understand the level of effect of HRIS on organizations and employees

4) Identify the level of awareness of HRIS systems

5) Methodology

To study, data was collected by using both primary and as well as secondary data sources .

Primary data iscollected through a questionnaire survey. A structured questionnaire of 8 questions was created to collect the point of view of use of the HRIS in organisation and employee performance. The questionnaire is constructed according to a closed method to get a correct idea of their point of view.

While secondary data has been collected from referring to research papers, journals, newspapers, magazines, websites etc. in order to obtain relevant information.

6) Data Analysis and Interpretation (Source: Primary Data)

Have you heard about the Human Resource Information System?

In the below mentioned figure, most of the respondents were aware about the HRIS system at the percentage of 52.6 % and 31.6 % respondents were unaware about the HRIS system and 15.8% are not that sure about what the HRIS system exactly mean
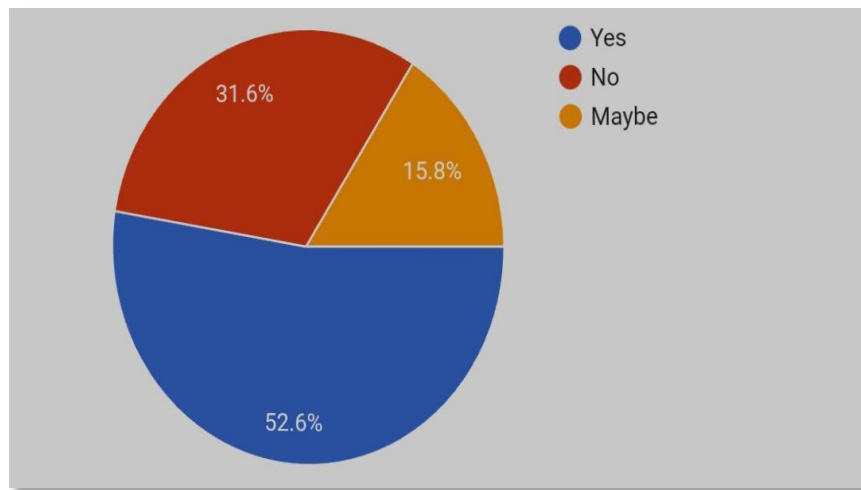
What HRIS do your organization use?

The respondents have used various HRIS systems like MIS-use, Digestive system, ecologically system, Spine technology, Sapling, greythr etc.

Have you heard about any HRIS software?

In the below mentioned figure, the percentage of respondents was a tie for Darwin Box at 15.8% as well as BambooHr at 15.8% , followed by Zing HR and Spine HR at 10.5 % and lastly for Brainless Software at 1%.
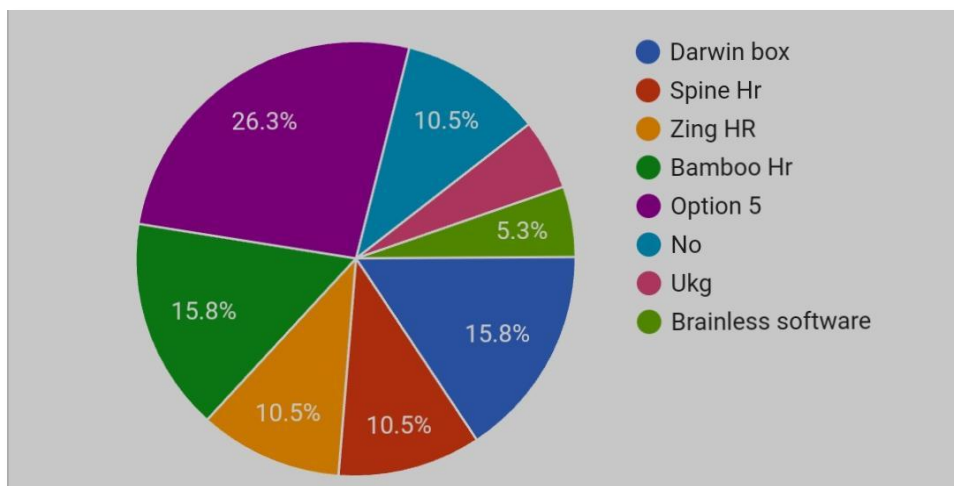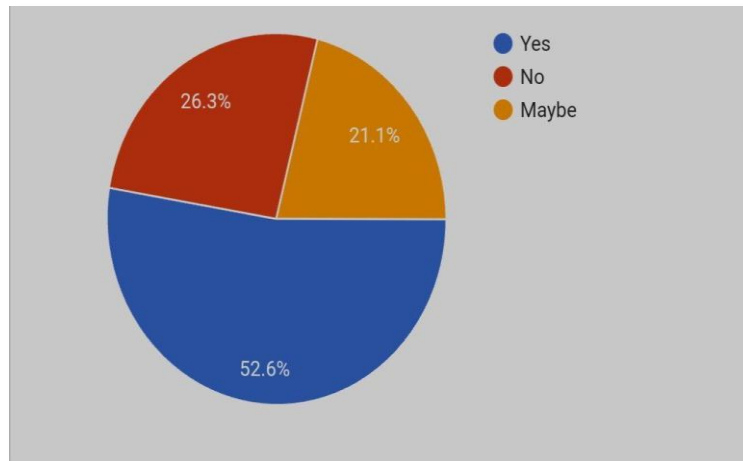
Do you think the HRIS system has an impact on employee performance?

As mentioned below in the following figure, we received mixed responses; most of the respondents
agreed with the fact that the HRIS system does affect employee performance at 52.6% and 26.3% respondent do not
agree that the HRIS system has an impact on employee performance. In addition, other 21.1% respondents are not
sure.

Do you think the HRIS system contributes to the organization's wellbeing?

In the below mentioned figure, Since most of the respondents agree that the HRIS system does contribute to
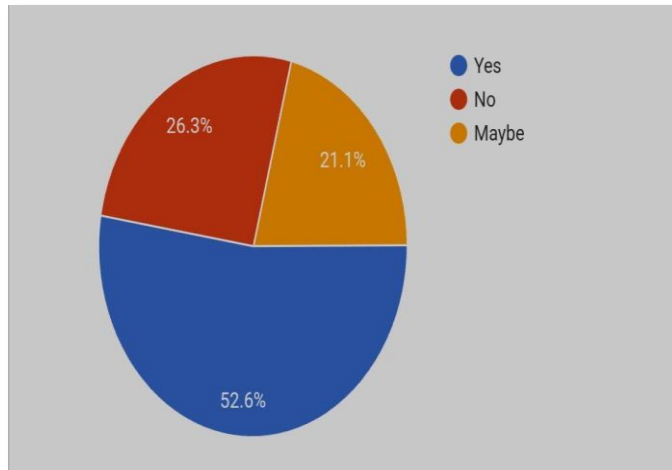
the organization's wellbeing at 52.6% and 26.3% respondent does not agree with the above mentioned
question. In addition, 21.1% of respondents are not sure.

Are you aware of the new HRIS system?

In the below mentioned figure , Most of the responses stated the fact that they are not aware of the new
HRIS system and 26.3% respondent are only aware of the new developed HRIS system. Only 5.3% of
respondent are not sure about it.
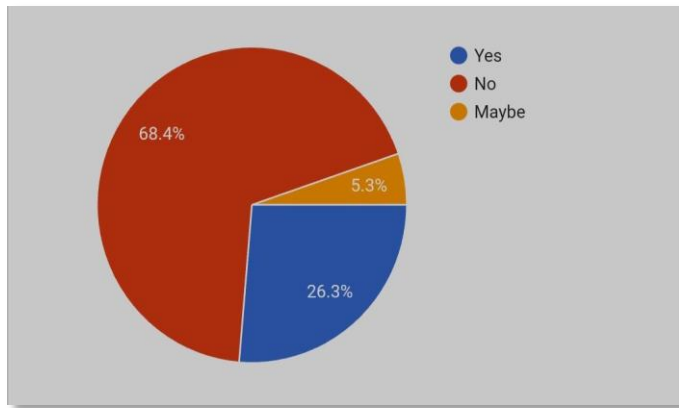
According to you, do you think the HRIS system should be used in every organization?

In the below mentioned figure, 52.6% of respondents agreed to the fact that the HRIS system should be included in every organization. Meanwhile, 26.3% of respondents disagree.

Does your organization give importance to the HRIS system?
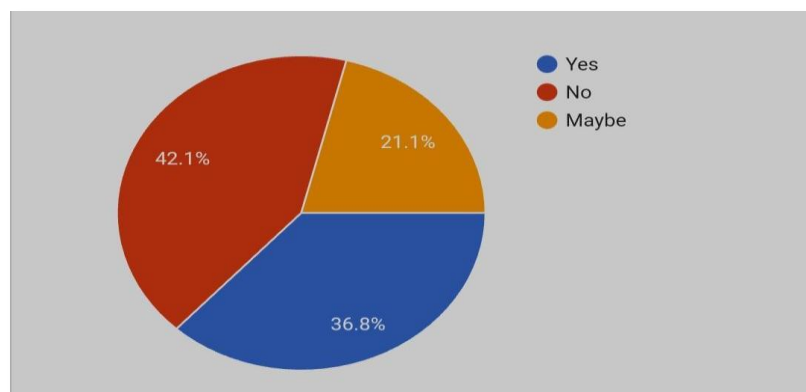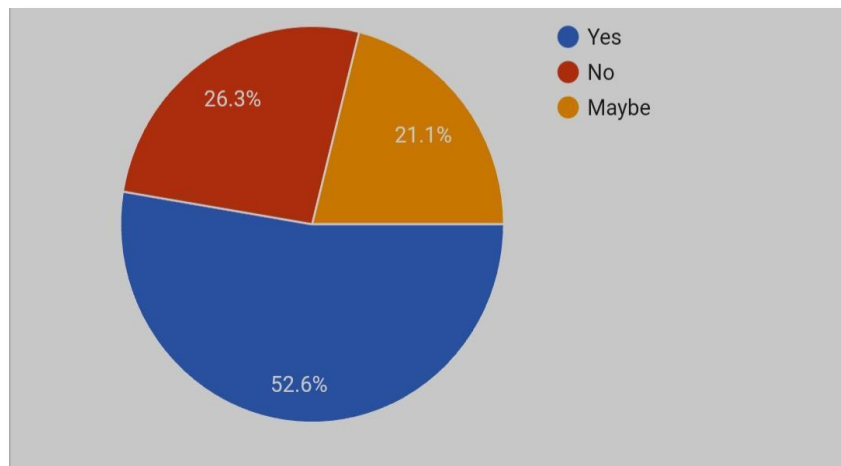
In the below mentioned figure, Most of the respondent organizations do not give the HRIS that importance. Only 36.8% of organizations give importance to the HRIS system.

7) Findings:

From the survey that was showed most of the employees who responded were aware about the HRIS yet a large number of people are still unaware of HRIS. This could prove to be a major drawback in this digitalized era. Also most of the participants believe that HRIS has a positive impact on the employees as well as the organizations wellbeing. Even the participants are aware of the new developed HRIS being used in organizations. We also found out that most of the organizations do use and promote HRIS, yet a large number of companies still do not use HRIS considering factors such as cost, human error, malfunctions, unauthorized access, etc

> The respondents in the survey strongly agreed that HRIS should be used included in every organisation.

Conclusion

Technology has changed the way we do things. By taking up more space, we can become more involved in our job and social lives. It makes its presence felt in a spectacular way, especially on the basis of individual and human rights. The efficient use and role of MIS and HRIS have grown in the businesses, and the information produced by these systems emerged as a strategic factor, and also played a significant role in improvement of the services.

The numerous effects of HRIS on organisational efficiency and performance underscore the need for an effective HRIS to be implemented. To ensure that HRIS has a beneficial influence on HR functions, it must be integrated with all essential HR functions including performance management and incentive selection. The influence of HRIS on cost management can be increased by designating a supervising user to each department and providing training on how to use the system to provide direction to staff and ensure that the system is used effectively. To assure the availability of historical data on a central drive and to deliver a full return on HRIS investments, all HR functions must be implemented sequentially. The system must be user-friendly and easy to navigate inside in order to have a beneficial influence on time management, and it must suit the needs of all HR functions.

Thus, this research has concluded that there is a positive relation between the employees and the organization for the betterment of the business.

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Emerging Digitalization Trends: Opportunity and Impact on Indian Economy

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Abstract: Education is a way to get ready for a future employment. Today, education in India is largely assumed for the purpose of acquiring a job, and students from all walks of life aspire to a career and a personal value. Students can have a successful career if they are provided the right kind of supervision and coaching; self-assessment of knowledge about employment interests and aptitudes, information about the profession, and support services can make students be successful. Technology plays a significant role in the delivery of career information. In this current era of education, a range of assistive technologies are used in colleges, and students' learning is becoming more important for the development of their aspirations. Learning apps, smart writing boards, mobile phones, televisions, laptops, iPad, computers, and the internet, to name a few instances, are all examples of tools. In these settings, students are more eager to learn. When employed in a supportive college environment, these technologies engage students and simplify the teaching-learning process; as a result, students are motivated to learn and are able to attain their personal educational and career goals. Students are interested in a variety of careers. When students who are weak or underprivileged are exposed to technology in the classroom, they are able to learn and remember information more quickly. Students are becoming more interested in learning new technology as a result of their daily use of it, and they desire to improve their technological skills.
Keyword: Career aspiration, Technology, Coaching, Self- assessment, Influence.

Introduction:

A career aspiration is a desired path for a career. They're crucial because they give you the desire to reach your goals, and they're a little harder and tend to be harder. The ambition for the future must be both reasonable and achievable. They can give you with a standard for identifying the career path and how you are applying it professionally when they're well out. A goal is a clear objective or achievement. They must be specific in order for you to understand reality. These technologies engage students and improve the teaching-learning process when used in a supportive college environment; as a result, students are motivated to learn and are able to achieve their personal educational and career goals. Students are interested in a wide variety of jobs. However, in this digital age, the young are accepting technology in a big way. Students are more willing to seek a profession in technology and want to make improvements. Technology also became an important part of their daily lives. As a result, students desire to study new technology and expand their expertise.

Objectives:

1. To know how much students are aware of Technology.
2. To know the difficulties faced by students to learn new technology

3. To find the influence of technology in daily life of college students.

Review of Literature:

1. **Iswar Chandra Naik, Biswajit Das, Pabitra Kumar Das, Jayant Kumar Panigrahi in their paper titled, "The Impact of Information and Communication Technology on Career Aspirations of Students from Tribal Communities and India's Most Backward Section: An Empirical Study of Odisha's Tribal Development Board School," published on the 12th of December, 2019.**

This thesis explains about the educational and occupational aspect of SSD students and various ways of teaching and learning opportunities which are available for students. The children from the Scheduled Caste community were investigated using a qualitative and quantitative technique in this research. The career aspirations of kids attending schools operated by the Scheduled Caste and Scheduled Tribe Development Department (SSD) are investigated. The study focused on their goal and its relationship to social and environmental elements, as well as the impact of ICT. The idea of career aspiration is expected to be a combination of educational and vocational aspiration in this study. It became publicly released. Numerous aspects of the situation and its circumstances initiative for tribal students'

professional development ICT played a key role in achieving this goal. As a result, a detailed examination of the most important facts provides insight into the situation. Not only for literature, but also for the arts, there is a trail of implications.

2. **Rekha and Mistry in their paper titled, "College Students' Career Aspirations And Academic Achievement: A Perspective On Social Work"**

The study's main focus is to understand and define young people's career aspirations and academic achievements, and the variables that impact them. The study attempted to determine the impact of socio-demographic variables such as gender, age, and various aspects of schooling such as type and location of schooling, medium of instruction at the school level. The study's sample includes 423 college students in their final year/final semester of undergrad courses from various colleges, such B.A., B.Sc., B.Com, BBA, BCA, LLB, MBBS, Homeopathy, Physiotherapist, Pharmacy, Engineering, and Architecture. Theoretical perspectives on achievements and career progress are discussed. Then, an overview of the various initiatives and strategies defined by the Indian government for youth development are provided.

Research Methodology:

Primary Data: The Primary data is done by random sampling method by taking different college students who are studying in Mumbai. We have conducting survey of students with in Mumbai through questionnaire method i.e., survey method. And the data has been judge by quantitative analysis.

Secondary Data: Secondary data has been collected through some old research paper.

Data Analysis:

Questions and Charts has attached below.
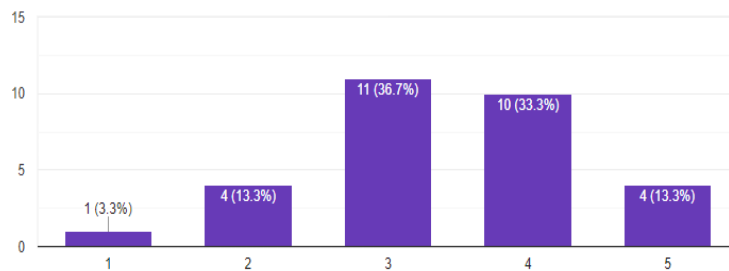
Fig No: 1

Question: 1. Rate your technical skills?

From the above chart Fig no: 1 we got to know that Many students have basic knowledge about technical skills. Only 1-2% students are not familiar with the skills.
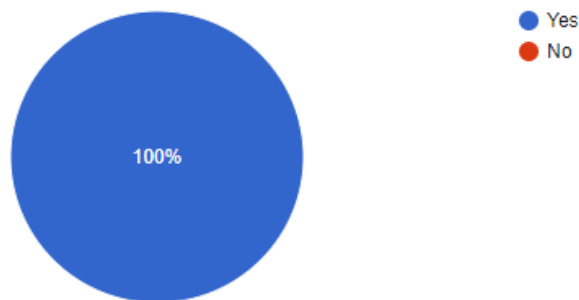
Fig No: 2

Question: 2. Do think technology is making any difference in your career?

The above chart Fig no: 2 indicate that technology is making a major impact in their career.
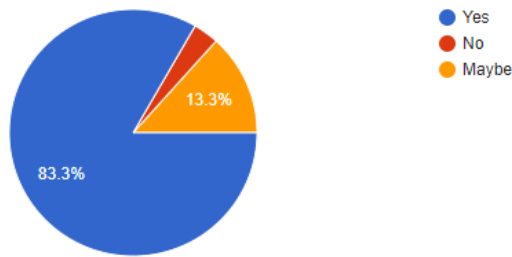
Fig No: 3

Question: 3. Do you think use of Technology will be high in future?

The above chart shows Fig no: 3 indicate that in coming generation use of technology will be high. And 13.3% of them thought it maybe in terms of use.
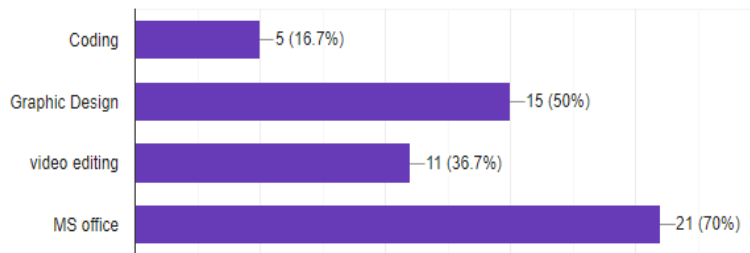
Fig No: 4

Question: 4. Are you aware about below mentioned technical skills?

The above chart Fig no: 4 tell that majority of them of well know with the MS office. And in graphic designing and video editing only an average number of students are familiar them that. But coding is doesn't known to much of them
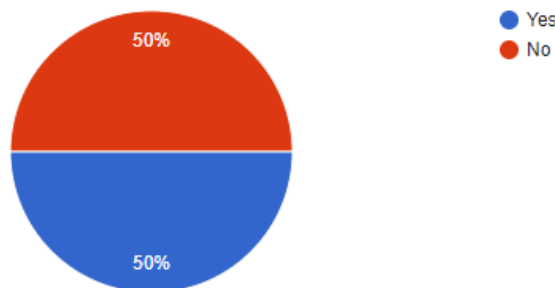
Fig No: 5

Question: 5. Do you think technology should be known to every one?

In the above Fig no: 5 shows that half of them think that it should be learnt by every one and half of them point of view is that it shouldn't.
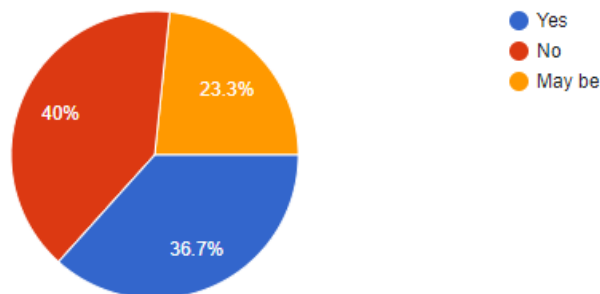
Fig No: 6

Question: 6. Is technology is easy to use by everyone?

The above Fig no: 6 indicate that 40% of them says it easy to use technology but 36.7% says

it's get difficult to them to technology in their life's?

Conclusion:

The influence of technology among students for their career development. There are many students who say in future the world will be fully depending upon technology. It States that the students perspective for their career are getting more towards the technology. Today, students are showing keen interest to upgrade their knowledge of technology and make their leave their life with technical trend. Does the Future generation will contain more of technology users.

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Digitalization & Property Applications: An extension to Service Quality Dimension in Real Estate Sector

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Abstract: Today's customer is looking for the best quality unlike the earlier one who looked for quantity. Identifying the needs of the customer and providing the services is equivalent to confronting the customer. The quality of service is linked to what the customer expected and what they actually gained. The real estate sector is such a sector in which maintaining the service quality dimensions is a big challenge for the developers or sellers. The customer needs paperless work, convenience, transparency, effortless contacts with the seller and feedback resulting in widespread digitalization. Mobile applications or real estate portals have been adding up fuel to the service quality which has ultimately led to the revamp of the real estate sector. The present research paper is an attempt to understand the shift that appears in real estate sectors due to the implementation of digital applications and portals. Further attempt is made to highlight the factors influencing the changes and benefits or challenges faced with the transitions in the real estate sector.

Key words: Service quality, Digitization, Mobile applications and portals

Introduction

Change is an inevitable and essential part of life. Knowing how best to respond to changes is consequently very important. It is well said that 'Change before the change changes you'. In order to survive in the current competitive market, business units need to adapt to the changes. Such a scenario has led to 'Digitalization'. Digitalization is happening in almost every sector of the economy. One of these which has changed drastically with the advent of the COVID-19 pandemic is 'Digitization in the real estate sector'. Other sectors may affect only a part, but real estate is concerned with almost everyone because for every one of us shelter is a basic need of a human being. Let it be renting or buying. Digitalization in the real estate sector has not only benefited the buyer but also the seller and the government as well. The developers can now communicate with the buyers directly without any barriers. Here, It is also very obvious that real estate brokers will disappear in the future. Real estate apps are mobile applications designed with the objective of simplifying the process of property transactions. These apps are designed in a way that makes it easy for buyers, sellers, realtors and investors to find each other quickly and conveniently. The present paper is an attempt to understand the significance of digitalization, a value addition to the dimensions of service quality extended with the objective to fill the gap of expectations and perceptions in real estate sectors in Mumbai. The present paper tries to analyze the apps / portals used and the factors contributing to the buying decisions of investors residing in Mumbai. Further an attempt is made to understand the benefits and limitations derived with the change in digitized form welcomed in the real estate sector during and after the pandemic.

Statement of the Problem:

The research paper aims to explore the significance of digitalization towards gaining the advantage or strategic contribution towards real estate growth. The researcher has tried to analyze the opinions, experiences and preferences of the customer utilizing the housing websites. To recognize the potential of digitalization into real estate, whether it leads to revolution.

Objective of the Study:

The present study aims to examine the significance and value additions due to digitizations and property applications in the service quality dimensions of the real estate sector. In this broader framework, an attempt is made to achieve the following specific objectives:

To study the digital trends for locating good property investment in the real estate sector.

To examine the Prominent factors affecting the decision to invest in an online portal for buying / renting a home.

To establish a relationship between service quality dimension / benefits derived and usage of digital applications in the real estate sector.

To identify the existence of significant disparity / adverse impact with the usage of digital applications in the real estate sector.

To suggest Expected measures to identify and fill the gap between customer expectation and perception

Scope Of The Study

Digitalized approaches would influence and persuade the investors towards the residential real estate sector with an extension to services quality dimension which may offer competitive advantage by increasing the volume of visitors at the property locations via property applications. The present paper is an attempt to understand the Prominent factors contributing to the decision of investment and analysis of customers perspective on benefits or challenges experienced with the digitalization.

Limitations Of The Study:

From among the total number of prospect property investors 125 sample respondents are approached with open and close ended questionnaires. Whereby only 108 responses are found as the valid ones.

The primary data has been collected through a structured questionnaire and as the sample size is limited so it cannot depict the preference and choice of all investors across.

1.   Only Mumbai city among the states of Maharashtra is considered for the study.

6. Review of Literature

Nilanjana Chakroborty (2017), this article investigates 5 apps to help one find a room, house to rent. 99 acres, magicbricks, no broker, flatchat, nestaway, the applications discussed in detail with the offerings for the investors to find a suitable property or shared accommodation.

Sudhir Chowdhary (2017), mentions in his article with the title "Find your next house: From NoBroker to 99acres, the most popular mobile apps" about detailed analysis of property sites offering significant benefits for the investors.

7. Methodology & Data:

Sources of Data Collection:

1.   **Primary data**

The study is based on primary and secondary data. In order to achieve objectives of the study and to test the hypothesis, moreover, 108 sample respondents are contacted and interviewed.

2.   **The secondary data**

The data is gathered from relevant research journals, websites, published and unpublished sources etc. Some data has been furnished from the websites of the government of India and Maharashtra, as well as the Ministry of Housing - Urban Affairs and Maharashtra Real Estate Authority Regulatory of India.

Results & Analysis:

The opinions of respondents have been analyzed in terms of:

●   App / Portal you prefer for buying / renting home

●   Prominent factors affecting the decision to invest in an online portal for buying / renting a home.

●   The benefits derived from digitalization in the real estate sector.

●   The adverse impact of digitalization in real estate on society.

●   Expected measures to identify and fill the gap between customer expectation and perception.

8. Hypothesis of the Study:

Hypothesis 1: There is significant increase in the usage of digital applications to locate the investment options.

Ho: On an average people refer to any two websites for buying/ rental properties online.

H0: Mu = 2

H1: On an average people refer to more than two websites for buying / renting properties online.

H1: Mu > 2

Test Statistic

$$Z = \frac{\bar{x} - \mu_0}{\sigma / \sqrt{n}}$$

Decision Criteria: If Z statistic > Z critical value then reject the null hypotheses.

Conclusion: As the p-value is close to zero, we reject the null hypothesis at 5% level of significance and conclude that on an average a user refers to more than two websites for buying / renting properties online.

9. Analysis & Interpretation

9.1 App / Portal preferred
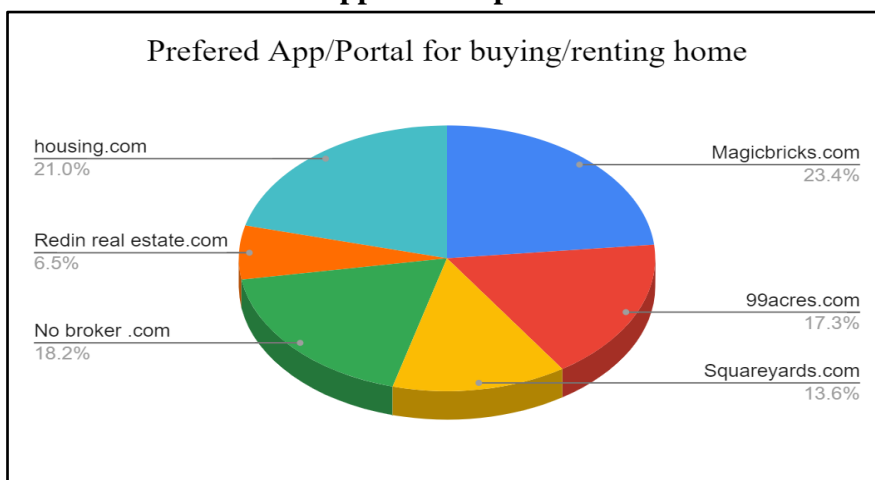
23.4% of respondents opted for magicbricks.com. The reason can be because Magicbricks offers a suite of benefits/ services that helps to get higher responses as compared to other properties app/portal. It can be clearly seen that there is a close competition between housing.com (with 21%) and Magicbricks.com (with 23.4%). Here, this variance can be due to the effectiveness of the marketing strategies. No broker.com, redin real estate and squareyards.com have comparatively less preference.

9.2 Factors ranked as per the customers expectations in online portal

The 360° video and photos of the property is the most important factor in an online portal for buying/renting a home. Marketers who make use of 360° photos and videos might have chances of increasing their sales. Utilizing 360° photos and videos that accept it will almost assure more eyes on the property. The property review is another important factor after 360° videos and photos. People simply ask their friends or colleagues or relatives for trustworthy real-estate sites. For this, the seller must create goodwill in the market. Another important factors which prove to be of less importance are interesting facts about the property, live feed upcoming events that relate to the property and videos of property interiors and exteriors

9.3 Benefits derived from digitalization in real estate sector
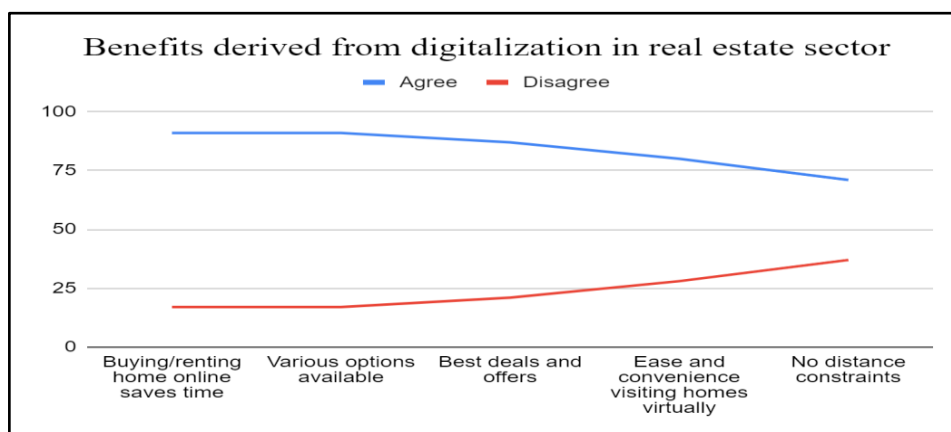
The pandemic has changed people's perception of home ownership significantly. Majority of people agree that buying/renting a home online saves time. Property buyers and intermediaries have been using realty portals and other tools for a few years now, but the pandemic has taken it to the next level. Due to restricted movement from homes, this era has rapidly shifted to online mode. Ease and convenience and multiple options available stand out to be equally important. Thus, 'Need is the mother of consumption' proves to be true here.

9.4 Adverse effect of digitalization in Real Estate
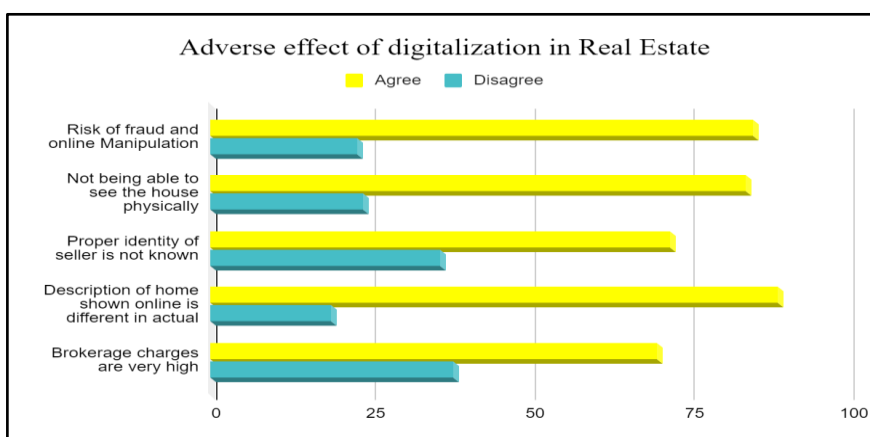
With increasing competition in the real estate sector, the sellers try to lure the buyers due to initial finding requirements. This is done by false advertisement. False display of photos shown online then in actuality is a major drawback of digitalization in the real estate sector. This also haults the buyer to see the property physically.

To ensure genuine dealing with the sellers, making several visits to the property and getting in touch with the people around is a must, which is often ignored in digital buying of property. High brokerage charges is another disadvantage faced by the buyers.

9.5 The Positive effect of digitalization in getting commercial properties faster turnaround into market and high-quality client presentations.

As we can observe that digital platforms existed even before the pandemic, but they have become more popular due to the wave of this pandemic. The digitalization in this industry has resulted in improved quality of identification of needs and thereby providing solutions to it. These technical advancements will help to fuel up the process with least errors. A good marketing strategy will definitely fuel up the quality of client presentation efficiently in digital mode. Innovation and optimisation of customer experiences has a highly positive impact on the real estate sector. The customers can go through the property sites without physically visiting it. Attractive marketing strategies such as reduced brokerage rates or customised and filtered results of properties may result into more benefits for the real estate sector. For example Magicbricks.com offers zero registration charges and we can find advertisement of this website over social media handles and over television oftentimes.

9.6 Digitalization Scope in Real Estate Sector
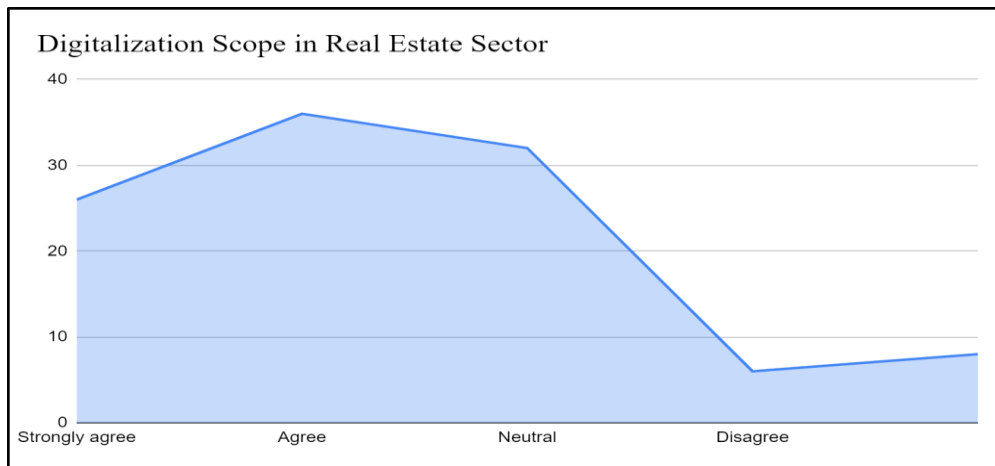
33% of the respondents agree that it is easy to share the property information across the nation. This is because of the paperless nature of the digital world. A transparency is also maintained while holding the records of the property. A single portal to handle property records provides safe management of property information. There is a clarity over ownership status. Earlier people used to struggle with the paperwork and delayed responses from the authorities. The digital mode provides quick access and the property information is well preserved.

10. Findings & Conclusion

10.1 Findings:

On the basis of responses received in the open ended question asked to the respondent investors and secondary data analysis, following aspects towards property dwelling are assessed:

Technological advancement in the real estate sector has proved to be very beneficial. customers can go to the prosperity sites without physically visiting it. The changes were no doubt happening before the pandemic but the pace is now accelerated. A lot of technical glitches which happened earlier are now being welcomed in the real estate sector.

Ranking of the the factors:

360 degrees videos and photos - 5th Rank

Property reviews and virtual reality property existence - 4th Rank

Interesting facts about the locality - 3rd Rank

Live feed of upcoming events that relate to the property - 2nd Rank

Videos of property Interior & Exterior - 1st Rank

The property applications under study in this research paper in a nutshell are offering multiple services as listed below:

	HOUSING.com Housing.com	square yards Squareyards.com	magicbricks Magicbricks.com	99acres 99acres.com	NOBROKER Nobroker.com
Availability	All cities in India	India, UAE, Rest of Middle East, Australia & Canada	All the cities of India	Over 600+ cities in India	All cities of India
Google play store rating	4.3	2.5	4.5	4.3	4.2
Properties available	More than 327000 properties for sale and 110000 properties for rent are available	roughly 633523 properties are available in Mumbai itself	More than 20,000 exclusive properties are accessible exclusively via the app.	More than 1 million properties like flats, PGs are available	17,652 properties across Delhi-NCR, Bengaluru, Mumbai, Pune, Chennai, and Hyderabad
Premium package charges	NA	NA	Silver package for Rs. 2499	Basic package for Rs. 850 along with more options for premium subscriptions	NA
Pricing	No charges	No charges	Expensive	Budget-friendly	No charges
Availability outside India	NA	Dubai	NA	NA	NA
Tracking price trends, EMI calculator and loans related calculations	✔	✖	✖	✔	✔
Pay rent service	✔	✖	✔	✖	✔
Home loans calculator	✔	✖	✔	✖	✖
Property lawyers	✔	✔	✔	✖	✔
Interior designor service	✔	✔	✔	✖	✔
Packers & mover	✖	✖	✔	✖	✔
Home Inspection	✔	✖	✔	✖	✔

10.2 Suggestions:

In consideration with the value additions in the performance of the real estate sector, following suggestions are recommended resulting in a win-win situation for investorsas well as th e developers.

Digital transformation can be a tailored solution for matching the demand and capacities in the real estate sector with the reduced brokerage rate marketing strategy.

Applications and digital solutions with a two sided marketplace where sellers can easily upload the property for sale and buyers can easily buy the property.

Use of Smart contracts running on blockchain technology for signing, lease and purchase contracts without the interference of intermediaries should be adapted by the developers.

User onboarding (Signup / Login) is the most basic feature of a real estate app, and it has to be as simple as possible. There are three ways to do this –

Social media authorization

Authorization via email

Phone verification

Filters and categories options can be used to simplify the property searching process so that users can easily locate properties that suit their expectations.

More than 80% of the users decide whether to buy a home or not based on the photos and videos added. Property profiles with extensive amounts of information about the property, such as description, photos, videos, rich media, price details, value proposition, neighborhood information, owner details, and so on should be timely updated.

Integrating maps in the app can help provide loads of valuable information to end-users with respect to property locations, crime rate, nearby schools, and the risk of natural disasters etc.

Push notifications feature in the app to be provided to stay on top of the customer's mind. Personal notification needs to be sent to the users when the prices are changed or a new property is added in a specific location.

The process is not foolproof, but app users can minimize this by cross-checking information across other apps and with actual human realtors.

Property cost calculators can be value addition for the total property cost to the users. It should allow users to estimate the final amount based on different factors such as initial payment range, taxes, loan interest amount, and loan repayment schedule.

Last but not least, A virtual tour or 3D walkthrough is an incredible way to give buyers a real-time feel of the home they want to purchase. According to the report, 70% of first-time homebuyers believe that a 3D virtual tour to the for-sale homes is as important as an open house..

10.3 Conclusion:

The future of the world has now become the present. A decade ago no one would have imagined that one will buy properties online with just a click away. The widespread of COVID-19 has proved to be the accelerator pedal for the companies who are now transforming and are now being forced by the conditions to reinvent work patterns they never intended to digitalize. The necessity for technology adoption in Indian real estate has only grown as a result of the pandemic. In this changing landscape of technology and artificial intelligence, the real estate market must consider digitalization to bridge the gap between customer expectations and perceived service quality.

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A Study on Pm Garib Kalyan Package Yojana during Covid -19 And Its Procedure, Eligibility Criteria And Opportunities With Refrence To Digitalisation

Ms. Sheetal Bhanushali   and   Rekha Yadav

Abstract: The study explored the impact and opportunities of PMKGY during Covid-19 situation with reference to digitalization. The objective is to study about the packages offered by finance minister during pandemic and to study about the difficulties faced by the different sections of society such as migrant workers, farmers, urban and rural poor and women during pandemic and to study about the policy details of PMGKY and also to study about the impacts and opportunities of PMGKY on its beneficiaries with reference to digitalization. The co-authors has collected information required for the study from various sources by using secondary data. We highlighted about the package offered during pandemic. We also stated the difficulties faced by different sections of society in India during pandemic. We also gave policy details of PMGKY. We also tried to give procedure of applying for the scheme and also the eligibility criteria of PMKGY with reference to PMGKY and its benefits to different sections of society. So the finding of the study is to mention PMGKY is making fast leaps to achieve its objective of removing poverty from the country. The scheme has not only witnessed the return of black money from tax evaders, but has also helped the govt. tackle challenges of pandemic-related economic disruptions. PMGKY has outlined a blueprint for supporting poor people during COVID and helped the country prevent further deterioration of the rich and poor income divide. Through several schemes and packages under the PMGKY, the govt. has helped poor citizens continue their daily lives despite their inability to work.
Keywords: PMGKY packages, Covid -19, Policy details, Procedure, Eligibility, Digitalization, Benefits

Introduction

The Narendra Modi-led government of India started the Pradhan Mantri Garib Kalyan Yojana in December of 2016. The Pradhan Mantri Garib Kalyan Yojana is a government-sponsored programme that allows people to deposit money that is not taxed. Individuals were required to pay 50% of the untaxed money by the government. In 2016, the plan went into action. This programme was initially effective from December 2016 to March 2017. The PMGKY plan was then extended by the government until June 2020, and then again until November 2020. The global economy was negatively impacted by the Covid-19 pandemic, which afflicted millions of individuals, although migrant workers, farmers, urban-rural poor, and women were determined to be among the most vulnerable populations. As a result, the Government of India implemented the Pradhan Mantri Garib Kalyan Yojana to help needy people. It is a Rs 1.70 lakh crore relief package for the poor, designed to aid them in their fight against the Corona Virus. This was launched in March 2020, with the aim of reaching out to the lowest of the poor with food and money so that they don't have trouble purchasing basic supplies and satisfying basic necessities.

The goal of this Yojana is to give basic necessities to the most vulnerable members of society. The fundamental goal of PMGKY was to make government services available to even the poorest and most marginalised citizens in the country.

Digitalisation was critical in ensuring that gains were distributed equally throughout the country. An applicant must open a Jhan Dhan Account in any bank that is authorised by the Reserve Bank of India in order to profit from the PMGKY scheme. Following that, the applicant must provide certain essential income documents. The applicant's eligibility to receive the scheme's benefits will be confirmed once these documents have already been examined and verified. PMGKY was hard to incorporate before digitalization.

Objectives of the study

1. To study the package proposed by the finance minister during Covid-19 under PMKGY.
2. To study the challenges faced by various segments of society during a pandemic, including as migrant workers, farmers, the urban and rural poor, and women.
3. To study about the policy details of PMGKY.
4. To study the procedure for applying for the scheme and its qualifying conditions, With regard to digitization
5. To know the benefits of the PMGKY to the different sections of the society.

Research Methodology

The co-authors acquired the information needed in the study from multiple sources. The above study's secondary data were collected through

examining a variety of books, journals, relevant newspaper and magazine articles, published reports, and research papers.

Limitation

Since the present study is based on Secondary Data, hence the accuracy and reliability is not so comparable with the primary data.

3. **THEME OF THE PAPER**

   "A STUDY ON PM GARIB KALYAN PACKAGE YOJANA DURING COVID -19 AND ITS PROCEDURE AND ELIGIBILITY CRITERIA AND OPPORTUNITIES WITH REFRENCE TO DIGITALISATION"

4. **PRADHAN MANTRI GARIB KALYAN PACKAGE**

   I. In government hospitals and health care centres, there is an insurance programme for health professionals fighting COVID-19.

   Safai karamcharis, ward-boys, nurses, paramedics, technicians, doctors and specialists and other health would be covered by a Special insurance Scheme.

   Any health professional who while treating Covid-19 patients meets with some accident, then he/she would be compensated with an amount of Rs 50 lakh under the scheme.

   II All government health centres, wellness centres and hospitals of Centre as well as States would be covered under this scheme approximately 22 lakh health workers would be provided insurance cover to fight this pandemic. Unter Pradhan Mantri GaribKalyan

   Each farmer will be paid 2000 rupees in April 2020.

   It covers 8.7 million farmers and 16,000 million rupees will be distributed to them.

   III PM Garib Kalyan Yojana Cash Transfers: Poor People's Aid

   For the following three months, a total of 20.40 crore PMJDY women account holderswill receive an ex-gratia of Rs.500 per month.

   This will assist them in running their household at this trying time.

   The Indian government would invest Rs 31000 crores on this project.

   Gas cylinders

   Gas cylinders would be distributed free of charge to 8 crore poor homes under the PM Garib Kalyan yojana for the next three months. During this time, three gas cylinders would be delivered.

   A total of Rs.13000 crores would be made available for this purpose. In the organised sector, assistance to low-wage workers is available.

   Wage earners earning less than Rs.15000 per month in enterprises with less than 100

employees are at risk of losing their jobs.

The government intends to deposit 24 percent of their monthly salary into theirPF accounts for the next three months as part of this package, preventing job disruption.

A total of Rs 5000 crores has been set aside for this purpose. Senior citizens (over 60 years old), widows, and Divyangs receive assistance.

Around 3 crore elderly widows and persons in the Dviyang category arevulnerable due to the economic disruption created by COVID-19, and the government would provide them with Rs 1000 to help them get through the next three months.

The PM Garib Kalyan Package has allocated Rs 3000 crores for this purpose.

IV PM Garib Kalyan Ann Yojana

The Government of India would not allow anyone, particularly impoverished families, to suffer as a result of the non-availability of foodgrains owing to disruption in the coming three months.

This initiative will cover 80 crore people, or nearly two-thirds of India'spopulation, with each person receiving double their present entitlement over the following three months.

This extra benefit would be provided at no cost.

The Government of India would cover the full expense of Rs 40000 crores incurred for this purpose.

Pulses:

To provide appropriate protein availability for all of the above-mentioned persons, one kilogramme of pulses such as moong, toor, chana, and urad per family would be distributed for the next three months.

The Indian government would give these pulses free of charge.

The government of India will spend Rs. 5000 crores on this project.

V MNREGA

MNREGA pay will be enhanced by Rs 20 as part of the PM Garib KalyanYojana, which will take effect on April 1, 2020.

Approximately 13.62 crore families will profit from this.

For this aim, approximately Rs 5600 crores would be spent..

VI Other components of PM Garib Kalyan package

Organised sector :

Employees' Provident Fund Regulations will be revised to include Pandemic as a justification for non-recoverable advances of 75 percent of the sum or three months' earnings, whichever is less, from their accounts.

This opportunity is open to the families of the

four crore EPF-registered workers.

Self-Help groups :
6.85 crore families are supported by 63 lakh Self Help Groups (SHGs) organised bywomen.

PM Garib Kalyan Package provides RS 1,75,000 crore to the poor to help them fight the battle against Corona Virus

5. **Difficulties confronting various parts of society during Covid-19**

Corona virus sickness has spread to every country on the planet. The impacts of the corona virus have been detected at various levels in all countries. All countries are attempting to contain the effects of the corona virus by implementing a variety of measures such as a nationwide lockdown, allowing enterprises to operate with a limited number of personnel, and adhering to social distancing rules.

Corona virus is an infectious disease that spreads swiftly and has a significant influence on people's lives. During the epidemic, migratory workers, farmers, urban and rural poor, and women were negatively affected by government preventive measures such as lockout and complete shutdown of public transportation.

The migratory population was found to be one of the most vulnerable groups in this lockdown, as their very livelihood came to a halt. The reason for this was that they had lost their employment and were unable to meet basic needs including food insecurity, as well as disruptions in health care and education.

6. **Policy Details**

The Pradhan Mantri Garib Kalyan Yojana 2020 intends to help people from all walks of life, including migratory workers, farmers, the urban and rural poor, and women. The government is in charge. Sections that were hardest harmed by COVID-induced economic disruptions were identified. The government has decided to concentrate on each component. PMGKY has introduced a number of schemes. The three schemes listed below are noteworthy:

PM Kalyan Garib Anna Yojana - Food grains are distributed to the underprivileged (both rural and urban) through the Public Distribution System (PDS).

Cash Transfer Scheme - Each woman with a Jan Dhan account receives Rs. 500.

Medical Insurance for Health Workers - This includes doctors, nurses, Asha employees, paramedics, and sanitation workers.

Components of PMGKY

The following are components of the PM Garib Kalyan Yojana package:

PM Garib Kalyan Anna Yojana

The Government of India has developed the world's largest food security scheme to tackle

The limit for collateral-free loans will be raised from Rs 10 lakhs to Rs 20 lakhs.
This will benefit them by increasing the amount of credit available to them.

COVID-related economic disruptions. The programme attempts to ensure food security (for the poor) by delivering free food commodities such as 5 kg rice/wheat per person and 1 kg gramme per family per month.

This scheme provides food grains to all Antyodaya Anna Yojana (AAY) and priority household (PHH) ration cardholders who are part of the targeted public distribution system (TPDS). The following are some of the scheme's key features:

• This scheme covered 80 crore people, or around 66 percent of India's population.
• Each of them received double the amount of money they were entitled to. This extra benefit was provided at no cost.
• 1 kg of pulses were supplied to ensure protein availability.

Cash transfer scheme

A total of 20.40 crore PMJDY women accountholders received a monthly cash transfer of Rs. 500 as part of this programme. Over Rs. 31,000 crore was deposited in the bank accounts of these women accountholders in the first three months of the schem**Insurance Scheme for Health Workers Fighting COVID-19**

The government has covered health professionals who treat COVID-19 patients via this programme. The family of these healthcare workers would be reimbursed with Rs. 50 lakh if they died in an accident. The term "accidental death" refers to death caused by COVID or an accident while doing COVID-related duties. The Ministry of Health and Family Welfare pays the premium for this scheme.

This scheme includes public healthcare providers such as community health workers, private hospital employees, and retired/volunteers/local urban bodies/contracted/daily wage/ad-hoc/outsourced staff requisitioned by the states/central hospitals/autonomous hospitals of the Central/States/UTs, AIIMS and INIs/hospital of the Central Ministriesas'safai karamcharis,' ward boys, nurses, ASHA workers,

The programme benefited 22 lakh health professionals fighting the pandemic.**Procedure/Steps to apply for PMGKY**

PM Garib Kalyan Yojana

The Government of India has developed this webpage with the primary goal of benefiting

Indian citizens. This scheme is run by the state government and is implemented throughout India. The online application period for this plan began on March 26, 2020, and it is still open.

Poor people are given financial assistance through this programme so that they can feed themselves. Ration cards holders are given rations twice every three months under this scheme. Extra rations are also offered, and they are delivered completely free of charge. Candidates who are interested in participating in this scheme may apply online using the Eligibility Criteria. Only those who are qualified can apply.

How to apply for PMGKY scheme 2022?

The PMGKY application procedure is pretty straightforward. An applicant only needs to open a Jan Dhan Account with any Reserve Bank of India-approved bank. Following that, the applicant must provide certain essential income documents. The applicant's eligibility to receive the scheme's benefits will be confirmed once these documents have been checked and verified.

PM Garib Kalyan Yojana Eligibility

The Pradhan Mantri Garib Kalyan Yojana (PMGKY) announced the scheme for the immediate benefit of enterprises with up to 100 employees earning less than INR 15,000 per month.

In order to help qualifying employers in accessing the benefit, the Unified Portal has been modified to reflect the Scheme. The ECR filing process and format remain unchanged. Employers would just need to provide a declaration before filing the ECR.

Documents Required to Apply for PM Garib Kalyan Yojana

Specific Benefits of PMGKY for Different Sections

PMGKY maintains a basic procedure that anyone can use. An applicant must open a Jan Dhan Account with any Reserve Bank of India-approved bank. During this process, the applicant must provide income documents, which will be reviewed further. It is determined whether the candidate is eligible for the yojana after the screening is completed.

7. Wholesome Benefits of the Scheme

➤ This initiative provides 80 crore people with five kilogrammes of free wheat and one kilogramme of chana per family.

➤ Since the scheme's inception in 2020, Rs.50,000 crore has been spent on giving disadvantaged people with job possibilities.

➤ Maintenance cleaners, ward boys, nurses, ASHA workers, paramedics, technicians, doctors, specialists, and other health-related professionals will all be insured for Rs. 50 lakhs. This feature has the potential to include about 22 lakh health personnel.

➤ The scheme will cover two-thirds of the population, or 80 crore people.

➤ Excreta of Rs. 500 would be granted to 20.40 crore PMJDY women account holders each month.

➤ Eight crore underprivileged families would receive free gas cylinders as part of this scheme.

➤ Wage earners in enterprises with fewer than 100 employees who earn less than Rs. 15000 per month would be paid 24 percent of their monthly salaries into their provident fund accounts.

➤ For three months, three crore destitute widows and persons in the Divyang category will be given Rs. 1000.

For Wage Workers	Wage workers in businesses with less than 100 employees who earn less than □ 15,000 per month will be paid 24 percent of their monthly earnings into their Provident Funds account for three months.
For Farmers	The scheme is estimated to assist over eight crore farmers through direct cash transfers. In the first week of April, □ .2000 instalment is expected to be given to these farmers.

For Women	Women in self-help organisations who were previously eligible for similar loans up to ☐.10 lakhs would be given a collateral-free loan of ☐.20 lakh under the Deen Dayal Yojana. From the date of the plan's introduction, a total of 20 crore women with Jan-Dhan Yojana accounts will get a payment of ☐ 500 every three months.
For MGNREGA Workers	The pay of MGNREGA employees were determined to be enhanced by ☐ 2000 per worker under this scheme. It benefited five crores of Indian families in the end.
For Organized Sectors	The Union Finance Minister also declared that the organised sector's PF and withdrawal limitations would be increased. The system also brought forward a payment to the employer and employee, with the government paying their EPF for three months if they have less than 100 employees and 90 percent of them earn less than ☐ 15,000 per month.
For Construction Workers	The yojana offered a fund of 31,000 crores to help 3.5 crore registered workers safeguard themselves from economic hardships.

Conclusion

Thus, the Covid19 pandemic has affected human life economically, mentally and physically in a very shocking way. Covid19 has caused economic downturns due to government regulation, further affecting different parts of society. PMGKY is making a rapid leap to achieve its goal of eradicating national poverty. The program has not only witnessed the return of loan sharks from tax evaders, but has also helped the government. Address the challenges of pandemic-related economic turmoil. PMGKY drafted a plan to help the poor during COVID and helped prevent the country from further widening the income gap between the rich and the poor. Through several programs and packages under the government PMGKY. Helped poor citizens continue their daily lives despite their Inability To Work.

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Digitalisation and Its Impact and Opportunity in Banking Sector

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Abstract: "Digital Banking" means to update the old methods or ways of banking. Which makes conducting transactions very easily and its main objective is to provide flexible computerized services and to fulfil the needs of the clients. In this COVID pandemic the online portals are used more for doing transactions on digital basis. This proves that digitalisation is very helpful, easy, and time saving. In this research paper we have showed how digitalisation is important and necessary. Banks have adopted the same for their clients. We have surveyed the information from the general public. And the study shows that are the customers/general public satisfied with this change? The aim of this survey is to see the satisfaction level of the bank customers towards digitalisation.
Keywords: - (Digital Banking, COVID 19, Customer Satisfaction, Banking Sector)

Introduction

Digitalization is a new concept used in all the sectors. It means to make use of the technologies to swap the business design and then provide a new income and value generating chances. In past few years India did fast advancement in digitalization. India is the second fastest digital adopter country. It is lasting on everything and anything that we humans can understand. Evolution has been seen in every sector. From which banking has adopted this technology. To provide the best services to the clients and to remain in the competition, Banks are tremendously moving towards digitalization. This research paper describes the present status of digital banking and customer's opinion towards adoption of digitalization in banking sector in the context of India. Today's generation is totally dependent on the new innovative methods and technologies adopted by the banks whereas traditional methods are being ignored. There are many new innovations taken place in banking sector like RTGS, NEFT, IMPS, Internet Banking, ECS, and CBS etc. Also there are many advantages like cost efficiency, less time consuming, any time anywhere. Whereas on the other hand there are also some major disadvantages because of which the public avoid using this digitalized methods i.e. hacking of the information, Attaining Application Perfection. RBI the apex Bank of India and the National Payment Corporation of India adopted and took many initiatives to strengthen the payment and settlement systems of banks from which launching Bharat Interface and United Payment Interface (UPI) for money. Because of which now many customers do not step out taking cash. As a result the cost has been reduced drastically.

Review of Literature

Chetna Alagh (November 13, 2020) in their paper,

{Impact of digitalization on the Indian Banking Sector} Explained about how to adopt digitalization in banking sector and how will it work. Digital banking saves time and work smoothly. According to the author digitalization come up with a big development and new technology. Digitalization is introduced with E-banking, digital payment modes, ATM, UPI and etc. Its main disadvantage is the danger of fraud.

Dr. Mrs. Manisha Vikas Jagtap (December 02, 2019) in their paper,

{**Impact of digitalization on the Indian Banking Sector**} Digital is new word that murmurs in every sector in the recent times. It is also very important for banking sector. So it is adopting many digital ways for their customers and also to maintain a competitive edge. With the help of digitalization banks provide better customer services which are more convenient for the customer and also help them to save their time. It allows people to do transactions very easily. Because of digitalization human errors have been reduced. It also builds loyalty towards the customer. Due to which customers can hold a big amount of money without any fear or hesitation. So customers can do cashless

transactions any time anywhere. Banks are adopting this method just to be in the race. Electronic Banking leads to reduction in cost and also helps to generate income through various ways. Digitalization of the banks are done by the way of Bank mechanization and automation with the introduction to MICR based cheque processing, Electronic funds transfer, Inter-connectivity among bank branches and implementation of ATM. Even RBI the apex bank of India is strengthening the payment and settlement systems in banks. Digital change increases new challenges to the stability and the integrity of the financial system and the protection of consumers.

Objectives

The specific objectives of the study are:
1. To study the idea of digital India.
2. To study the innovative steps taken by the banks for the customers.
3. To study the innovation of government of India for the execution in India.

Research Methodology

The data of the research is collected on the basis of Primary Data and Secondary Data.
- The Primary Data is collected by conducting survey of 37 people by applying simple random sampling method.
- The Secondary Data is collected from the online websites, articles, magazines etc.

Innovative Ideas Introduced by Banking Sector towards Digitalisation

1. ECS: - ECS is a mode of electronic fund transfer using clearing house services from a bank account to another bank account. It is mainly used to send cash in bulk to many
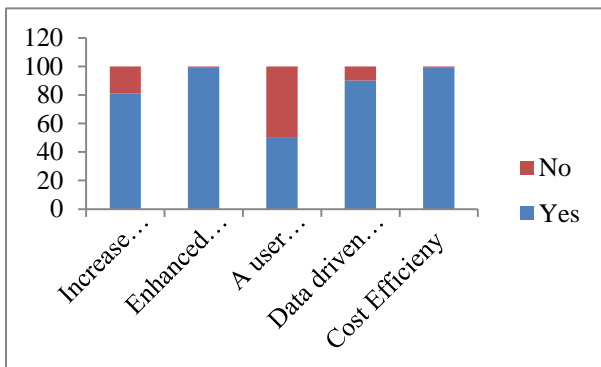
accounts from one account at a time. ECS means Electronic Clearing Services which is used for payment of dividend, pension, interest, etc. by institutions or for normal instalments of persons.

2. CBS: - CBS is Centralised Banking Solution. It is a process in which the information relating to the account of the customer is stored in central server of the bank instead of the branch server.

3. RTGS: - RTGS stand for Real Time Gross Settlement. There are many advantages from which there is no need of physical check or a demand draft of the remitter is one. 'Real Time' refers to the instructions which are being processed at the time they are received. 'Gross Settlement' refers to the instructions which occur individually to the settlement of funds transfer.

4. Internet Banking: - Internet Banking or Online Banking is also known as E-banking or Virtual Banking. It is an e-payment method that allows the customers of a bank or financial institution to transfer money and do transaction through the institution website.

5. IMPS: - IMPS means Immediate Payment Service. This allows interbank electronic fund transfer service 24*7 by using mobile phones. It also allows transferring of cash instantly from one bank account of a country to another bank account of other country through internet, ATM and mobile.

6. NEFT: - National Electronic Fund Transfer this allows individuals, corporate, firms and companies to transfer money from any bank branch to any individual firm, corporate or company which is having an account with other bank branch in the same country.

Benefits of Digitalization in Banking Sector

1. Increase Customers: - Banks offers ability to access move cash and use it through mobile devices the online banking app allows their clients to see their account balances, payment of bills, money transfer, apply for loans and to make purchases.

2. Enhanced Efficiency: - Now-a-days people believe in accuracy and speed which banking processes provide with a lot more ease and efficiency. The mathematics and art of banking has change due to digitalization which brings in extra productivity on the table, efficiency, ease etc.

3. A user friendly Experience: - If we take a look toward the artistic side of digitalization in banking sector we get to know that it has created

a different and unique, user friendly experience which never existed before.

4. Data driven Decisions: - If we talk about banking and digitalization, the important decisions are now data driven. The good thing about data driven decision is they are less likely to fire back as they have been carefully taken from a proper and well studied demographic.

5. Cost Efficiency: - It is an advantage of digitalization in banking which saves the cost for the customers as well as the institution by the use of new means of cashless transaction and payments. It also reduces the expenses or costs of the bank i.e. salary of the employee, less use of paper and stationery etc.

Challenges Involved in Digitalization in Banking Sector

1. Cybercrime: - Cybercrime is making use of digital instruments to do illegal activities like committing fraud, breaching the privacy, or thieving identities. As the services and all the procedures have been digitalized the danger has increased for the banks and also for the consumer.

2. Technology Upgrades: - Technology keeps evolving constantly. Before some years very few people were having smart phones as compared to now where every family has minimum 2 smart phones in their hands. In short smart phones have become mainstream now-a-days. As it develops, the services of banks are digitalizes more and more to cope with the competitive market. Therefore, it becomes difficult for the general public keep learning the new technologies.

3. Fear Factor: - One of the biggest problems faced by the older generation in digitalized process is *'fear'* as they were using a conventional banking system for such a long time. So they think that the old method of visiting banks for doing transactions and other things is more safe and secure. Due to threats like hacking, spoofing, sniffing, theft of data and many more things because of which they avoid this new technologies.

4. Delivering quality at speed: - Companies regularly compromise the value of the application when it comes to delivering products and services at an accelerated speed. There is no such thing like small bug. A bug is a bug which can easily harm your smart phones. In some cases associations ignore the short comings of the applications and also does its programming bring it in the market.

Data Analysis: -

Figure 1 **App which is used more?**
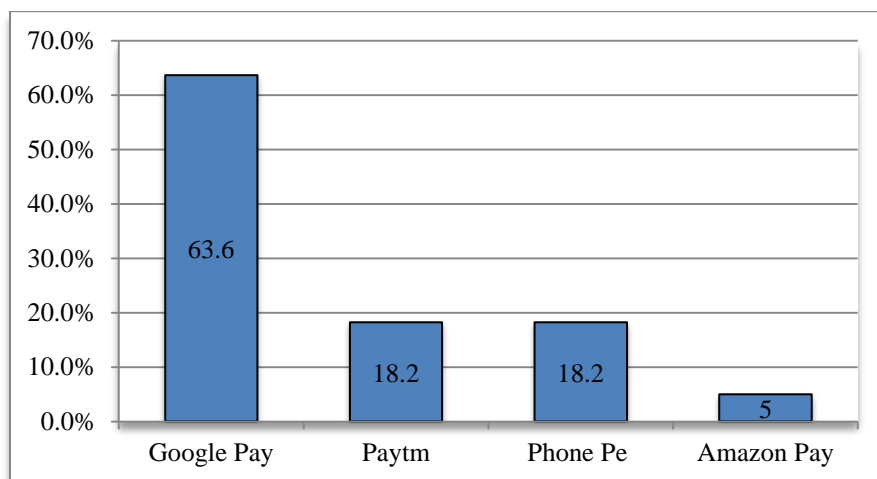
Inference: -According to the first pie chart/figure we get to know that the general public or the clients of the bank make more use of the online payment apps. In which *Google Pay* is the most used app (63.6%). whereas *Phone Pe* and *Paytm (1.2%)* are the two apps which are used less as compared to *Google Pay*. *Amazon Pay* is the only app which is least used (5%). Due to which 50% of the general public think that digitalization has made a gap between the customers and the bank.

Figure 2   **Does it provide enough security?**
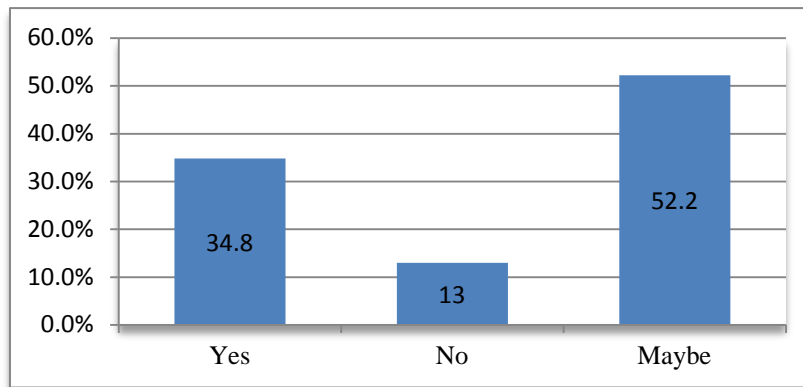
Inference: - According to the survey 52.2% of the general public says that they are not sure. Whereas 13% of them show that there is no enough security. And the rest 34.8% are satisfied with the security which it provides. Hence it also proves that many of them are still not aware about the new technologies for which awareness is to be done.

Figure 3   **Is digitalization helpful for all the age groups?**
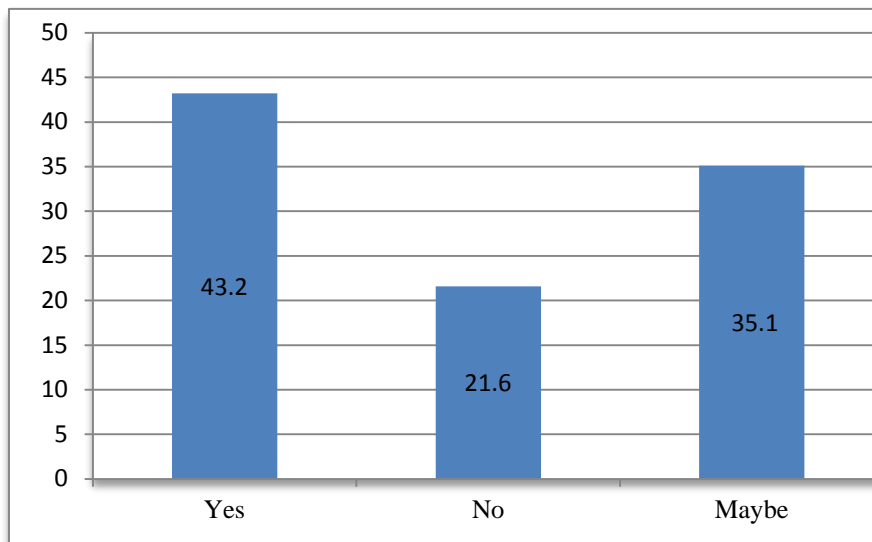
Inference: - According to the above graph the 43.2% of the general public says that doing online transactions is easy for all the age groups including senior citizens. 35.1% of them are not sure whether it is *Yes or No*. And 21.6% of the population says that it is not for all the age groups. As we explained in the challenges that doing transactions on traditional basis feels safe and secure for a particular group of people.

Figure 4   **How to increase the use of digital portals in rural areas?**
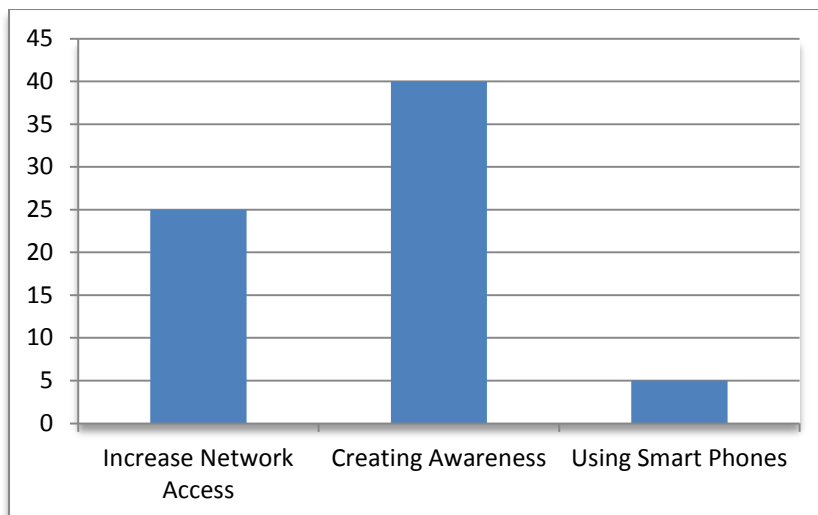
Inference: - From the survey we tried to ask people that how we can increase the use of digital portals or new technologies in the rural areas in which 40% of the general public's view is creating awareness among the citizens of rural areas can increase the use of it. 25% of the general public says that increasing network access or solving the network issues can also help the villagers to do online transactions and can also help in taking advantage of other online facilities. Whereas some of them (5%) says that providing them mobile/smart phones can increase its use.

Conclusion

As per the study of the present research paper we can conclude that India is rapidly adopting digital banking with the help of Govt. of India and technology. And now-a-days digitalization is a part of our daily routine because its time saving and easy to use. Digitalization not only come with benefits but also with challenges like most of the people have habit of traditional banking like visiting the banks and do their transactions but now people don't know how to make use of digitalization or how to operate it. Most of the villagers suffer from big challenges like network issue in village, lack of awareness about digital banking, lack of electronic things like ATM machine, Computers, Entry machine etc. So creating awareness about the digitalized method and providing them the required banking facilities is must. Which we not only increase its use but also will help in the betterment of the nation.

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Digitalisation & Its Impact & Opportunity on Foreign Trade

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Abstract: *Digitalisation & Its Impact & Opportunity On Foreign Trade is the subject of the research. Furthermore, this study report is based on secondary data from a variety of non-provided websites, newspaper websites/apps, and current events observations. How overseas trade is carried out with adequate regard for the political, cultural, economic, & other features of the various nations. The evolution of foreign trade has been a long & winding road. It aids in the maintenance of international ties.*
Keywords: Import, Export, Cultural, Economy, Relationship

Introduction

The monetary sector is a segment of the economy made up of businesses and institutions that provide financial services to both commercial and retail consumers. This industry includes a wide range of businesses such as banks, investment firms, insurance firms & real estate corporations, etc. It is necessary to have a strong financial industry. This industry provides loans to businesses to help them develop, as well as mortgages to homeowners and issues with insurance policies to protect people, businesses, and their assets. It also aids in the accumulation of retirement funds. Artificial Intelligence (AI) refers to the ability of a computer or computer-controlled automation to accomplish jobs that are normally performed by intelligent individuals. The phrase is frequently referred to as the endeavour of producing systems with human-like cognitive processes, such as the ability to reason, find that meaning, generalise/learn from previous experience. The frontrunners among Indian fintech companies have been victimised. Razorpay (AI-powered System 3rd Watch helps address fraud issues); money (AI-driven monetary advisory); CogNext (regulatory technical school company using AI through the machine-controlled technical school platform, Platform X); Capital Float; Credit Mate; disposal Kart, and Mswipe are some of the companies that use AI. The 4th technological revolution will witness a confluence of technology spanning physical, digital, and biological realms, allowing companies to remake themselves around information, property, analytics & AI, displacing the old.

Research Methodology

Objectives:

To investigate the current state of Foreign Trade
To evaluate and provide a solution to an issue that has arisen in Foreign Trade

Process:

I gathered material from a variety of sources, including websites, fresh publications, and the internet
Following current events in the field of foreign trade is a good idea

Collect Of Data:

Our research paper is based on secondary sources of information
We obtained data from several different sources.
Affair of the Day was compiled from news applications

Assumptions:

The assumptions are based on market conditions, and Foreign Trade has declined.
Due to crises, a few nations halt/postpone trade

Limitations:

Browsing through websites that include the same information as well as distinct information
It's tough to create a summary because there's so much information & depth

Review of Literature

A. According to **Govindan Dr. P's** study paper **A Study on Growth & Impact of India's Foreign Trade- An Engine for Entrepreneurship & Economic Development** (November 2020), clarify the situation The major focus of this research is on the increase of exports, imports, and trade balance in Asia from 1949-50 to 2018-19. It also shows the state-by-state share of India's Export Profile from 2016-17 to 2018-19. This research expands on the performance of Asian countries in global commerce from 2011-2017 & then looks at India's exports along with imports by destination at The 8 Digit HS code level from 2016-17 to 2018-19. This Gift Analysis Data were processed with the use of descriptive as well as Inferential Applied Math Techniques such as Correlation, Regression, Multivariate Analysis, & Paired T Check, which was evaluated for a variety of hypotheses. India's exports by destination from 2016-17 to 2018-19 revealed that the United States took 1st place, followed by the United Arab Emirates & China

in 3rd place. Imports by destination from 2016-17 to 2018-19 revealed that China took 1st place, followed by the United States, besides the United Arab Emirates in 3rd place. Throughout The Years 2016-17 (50.83%), 2017-18 (50.78%) & 2018-19 (50.78%), the top 10 export destinations were secured (50.78%). Throughout The Years 2016-17 (50.82%), 2017-18 (50.32%), plus 2018-19 (50.32%), the top 10 destinations for imports were secured by (52.86%). This study looks at how the Asian country has successfully implemented several important Corporate, Legal & Economic changes during the last 2 decades. It has a positive influence on improving the Business Environment for International Commerce {India| India| Republic of Asian Country| Bharat| Asian Country| Asian Nation} It would be a good opportunity for India to increase its favourable Trade Balance in the future.

B. In response to **Preeti Dhankar's** research paper on **India's Foreign Trade and the Impact of Exports on the country's Foreign Exchange Reserves** (August 2018), justify concerning The Indian economy is in a stressed situation as a result of The Expanding Balance Deficit, which is harming The State's Expansion as well as Development. To get to a conclusion, this study was supported by Secondary Knowledge gathered from various sources & examined using suitable applied Mathematics Techniques such as Mean, Variance, Compound Annual Growth Rate (CAGR), Diagrams, Regression, Charts, & so on. The study's findings revealed that, among other things, Oil Import Contributes the most to The State's Adversity of Balance, which must be addressed by The Governments of Asian Countries, as well as Allied Agencies, through Measures such as Energy Conservation, Adoption of Alternative Energy Sources, & Public Awareness, among others. Import Substitution followed by an increase in exports is the need of The Hour for The State to maintain its Great Monetary Health, which can be achieved solely through Additional Capital Formation plus Additional Expenditure on Research as well as Development to avoid The High Cost of Capital Borrowings & Technology.

C. **An Analysis of Indian Foreign Trade in the Present Era,** written by **Shuchi Gupta** (April 2019), expound on that In The Indian Economy, Foreign Trade is extremely significant. Because The Country wishes to import A Variety of Goods, Foreign Trade is extremely important to The Country. A Large Number of Products are Exported by Asian Countries, while An Equal Number of Products are Imported by Asian Countries. Though Asian Countries have gradually opened up Their Economies, their tariffs remain high in contrast to Other Countries. Furthermore, Their Investment Policies remain Restrictive. As a result, some perceive Asian Countries as "Rapid Globalizers," while others see them as a "Highly Protectionist Economy." Nonetheless, The Government's Stance on Trade & Investment Policy has shifted significantly in recent years, from defending 'Producers' to favouring 'Consumers.' The Asian Country is now striving for Multiple Liberal International Trade Regimes, especially in The Services Sector. This Article is an attempt to analyse The Key Changes in Volume, Composition as well as The Direction of Indian Foreign Trade.

Survey Data Analysis

To gather information from numerous newspaper articles, internets, non-government websites to examine Digitalisation & its Impact & Opportunity on Foreign Trade using secondary data. We had to learn about overseas commerce first before we could explore Digital Foreign Trade.

A. What is Foreign Trade?

Foreign Trade is an economic relationship between various countries throughout The World for Trade (Goods & Services) as well as Commerce (Capital & Funds). It covers Goods such as Agricultural Products, Garments, Gold, Diamonds, Petroleum, Arms, Clothing, Fabric, Alcohol, and so on. on the other hand, Services include things like Education, Jobs, Cash, and so on. To succeed in Foreign Trade, one must be knowledgeable about Current Events in Nations, as well as Politics, Economics, Social & Cultural Policies, Law, & Other Factors. Taking out Commerce on An International Level is a difficult procedure since, to comprehend the entire process of foreign trade between nations plus their economic standing in the Morden Era, Foreign Economic Firms, similar to the World Trade Organization, were founded. Statistical Services of Intergovernmental, Supranational Organizations, Governmental Statistical Agencies Publish Official Statistics on

International Trade & many other goals are pursued by these organisations. Intranational, Global Trade/ Forex Traders are all terms used to describe Foreign Trade.

B. What are the categories of Foreign Trade?

Foreign/International Trade is divided into several areas, each of which will benefit various countries economically.

Take a look at the several types of international trade:
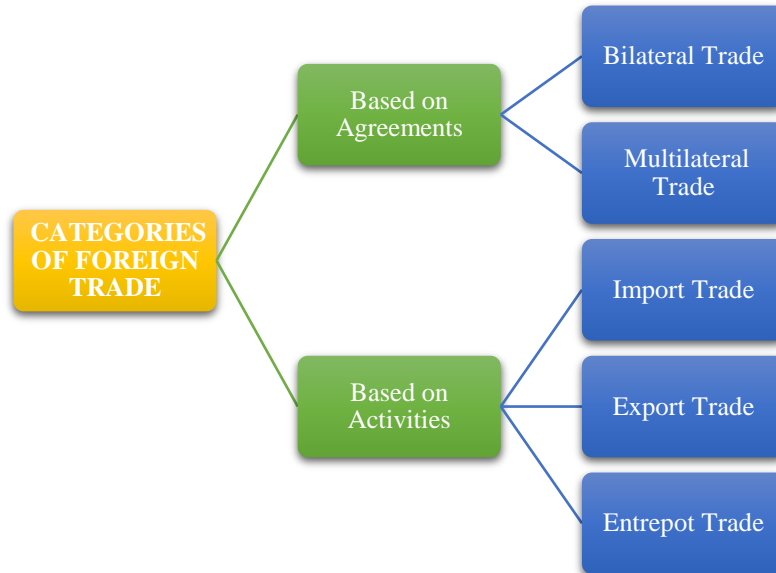
FIGURE 4.1

Based On Agreements:
Foreign Agreements refers to a collaboration between resident & non-resident goods to carry out a certain assignment (work)
Foreign Trade Will Be Defined By The Following Agreements:

Bilateral Trade:
Bilateral Trade refers to an agreement between two governments to purchase & sell certain commodities as well as services, such as banknotes. Furthermore, Bilateral Trade may benefit a large number of countries.

Multilateral Trade:
Multilateral Trade refers to an agreement between two countries to buy and sell specific commodities & services, such as banknotes, among themselves. A country can also sign a Multilateral Trade Agreement.

Based On Activities:
Foreign Trade refers to financial/economic transactions between nations in which commodities & services such as TVs, Clothing, Weaponry, Machinery, Raw Materials, & so on are exchanged.
The Following Are Some Facts To Know Regarding Foreign Trade Activities:

Import Trade:
Import Trade refers to when a country/nation buys products & services from another country/nation.

Export Trade:

A country/nation exporting products & services from another country/ countries OR nation/nations is known as Export Trade.

Re-Export Trade;
Re-export Trade refers to when a country/nation sends/receives goods & services from another country/countries OR nation/nations, plus then sends goods & services from another country/ countries OR nation/nations.

What is the origin & evolution of Foreign Trade?

History Of Foreign Trade:
Obsidian plus flint was traded throughout the Stone Age, according to evidence.
Since 3000 BCE, Egypt has exchanged materials for the creation of jewellery.
Around 3000 BC, historians believe the earliest long-distance commerce took place between Mesopotamia and the Harappan civilisation of the Indus Valley.
Profitable commerce transported rich spice from the Far East, notably China, to Europe from the commencement of Greek Civilization until the collapse of the Roman Empire in the 5th century. The fall of the Roman Empire and the subsequent Dark Ages left Western Europe insecure and brought the trading network to a halt. From the end of the 4th century until the beginning of the 8th century AD, the Sogdians governed the East-West trading route known as the Silk Road. (The Silk Road was founded by Zhang Qian and progressively developed during

the Han Dynasty) (206 BC-220 AD) From the eighth through the eleventh centuries, Vikings and Varangians traded as they sailed from and to Scandinavia. Varangians travelled to Russia, whereas Vikings sailed to Western Europe. In **Evolution of Foreign Trade:**

1498, Vasco da Gama reignited the European spice trade. Before his voyage through Africa, Islamic states, particularly Egypt, controlled the flow of spices into Europe.

1.MERCANTILISM (PRE-16TH CENTURY)

The wealth of a country is determined by the amount of money it has amassed. The trading currency is gold & silver

1.FREE TRADE THEORIES(17TH-18TH CENTURY)

Absolute Advantage (Adam Smith, 1776)   Comparative Advantage (David Ricardo, 1817)

1.NEOCLASSICAL THEORIES:

| 1.Heckscher -Olin Theory(1919) | Product Life Cycle Theory | New Trade Theory | Porter's Diamond |

1.19TH CENTURY

British colonisation was founded on liberalism's values. European countries are pressuring African, Indian, Southeast Asian, and Latin American countries to trade.

FIGURE 4.2

C. How did Foreign Trade came to India?
Since 1498, Europeans used maritime ways to trade and do business with Indian rulers. Spices were India's primary export. The Indian economy remained closed from 1947-1991. Import items were subject to high taxes at the period, and foreign investments were prohibited. Foreign commerce, on the other hand, improved dramatically following 1991's liberalisation.

D. When The Foreign Trade become Digital?
According to the World Trade Report 2018, foreign trade is quickly evolving due to technological and digital advancements. Furthermore, these new technologies will have a good or negative impact over the next 15 years. Trading costs, products, transportation, and a variety of other factors may be raised or lowered. Furthermore, Report reveals that the progress in economic, financial, and development of countries is aided by Digital Foreign Trade.

E. Recent Current Affairs of Foreign Trade?

The following articles are about current events in international trade:

India Explores Payment Options For Trading With Russia

It was 16 hours ago. Foreign banks with no operations in countries that have placed sanctions on Russia, as well as routing funds via Russian banks that are unaffected by the restrictions, are among the possibilities being considered. To settle commerce with Iran, third-country banks were employed.

India considers relief for exporters hit by Ukraine crisis: Sources

Indian exporters are owed roughly $500 million by Russia, according to a government source who didn't want to be identified because the conversations were private. The government may backstop banks' letters of credit or loans to assist alleviate the crisis, the official said.

Will lead efforts for trade pact in Indo-Pacific: USTR

According to the US Trade Representative's trade policy agenda for

2022, the particular content of the trade agreement will be determined after thorough consultation with trading partners, a broad variety of stakeholders as well as Congress.

Govt seeks stakeholder inputs on IPR issues in proposed trade pact with Canada

The department has requested information on IPR areas that are "primary concerns," such as patents, trademarks, copyright, design, geographical indications, enforcement, commercialization, and technology transfer, as well as regulatory approval.

Russia, Ukraine war impacting export cargoes to CIS nations, say exporters

Ajay Sahai, Director-General of the Federation of Indian Export Organisations (FIEO), claimed that shipments to these countries have halted since no shipping lines are prepared to carry cargoes because ships are not moving via the Black Sea.

Suggestion

We recommend that foreign investments be halted until the situation returns to normal, based on the aforementioned statistics and existing conditions. However, if you have made Forex investments, you should wait for the market to recover. If you're trading in the foreign market, start with the smallest amount possible. Furthermore, following the respective culture, politics & economy, and to create a profit that sustains the link between the two countries. Digital trading is less straightforward, but it is perilous for any country. Their large number of cyber/hacking cases throughout the world will have a negative influence on the future of countries' foreign/ trading markets.

Conclusion

Foreign trade has existed for ages. As time passes, trade evolves, as does international trade. Every area of industry is adopting digital commerce in the current era, as well as nations are also upgrading their overseas trade for financial and economic progress. Foreign trade will be extremely advantageous for countries' growth and infrastructure, among other things. Foreign trade will advance to the next level in the future for company & country growth.

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Crypto Currency - A New Way of Investing

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Abstract: This paper examines the role of crypto currencies in improving the performance of portfolios constructed from traditional asset classes. Using a long sample period covering not only the large value increases, but also the dramatic declines during the beginning of 2021, the purpose of this paper is to provide a more complete analysis of the dynamic nature of crypto currencies as individual investment opportunities, and as components of optimal portfolios. The mean-variance optimization technique of Merton (1990) is applied to develop the risk and return characteristics of the efficient portfolios, along with the optimal weights of the asset class components in the portfolios. The writers provide proof that as a single investment, the best crypto currency is Ripple, followed by Bitcoin and Lite coin. In addition, crypto currencies have a useful role in optimizing portfolio construction and investments, in addition to their original purposes for which they were created. Bitcoin is the best crypto currency improving the characteristics of the optimal wallet. Ripple and Litecoin follow in terms of their utility in an optimal portfolio as simple crypto currency. The inclusion of all these crypto currencies in a portfolio produces the best results (the best ones). Crypto currency inflows to the optimal portfolio change over time. Therefore, the results and conclusions of this study do not guarantee exact prosecution in the future. However, crypto currencies' growing popularity and unique characteristics will contribute to their future presence in investment portfolios.

Introduction

Crypto currencies are a basic subject of comprehension for some, and a full mystery for many. In recent years, these digital currencies have become the next big thing for selected investors, but a matter of complete confusion and question for others. What is cryptocurrency and why has it become such an important subject of discussion recently? In the last quarter of 2017, this issue was largely asked, as bitcoin jumped in value more than 2,500 percent from mid-December 2016 to mid-December 2017. Interest in crypto currencies increased even further following the large cryptocurrency crash in early 2018. Over the course of a day, Bitcoin has lost approximately 15 percent of its value, falling from $13,500 to $11,500 in a few hours (Burgess, 2018). While Bitcoin is the most known digital currency, it is just one of over 1,500 cryptocurrencies. Other popular crypto currency with the largest market capitalisations are Ethereum, Ripple and Litecoin. Cryptocurrencies function differently and differ from each other primarily because of their values, trading speeds, uses and volatility characteristics. Even though cryptocurrencies were not initially created as investment assets, many investors use them as investment assets. Due to the fact that cryptocurrencies are still relatively new in the time frame of the financial securities world, there has not been extensive research done on the effects of including them in a portfolio. This study seeks to explore the benefits of cryptocurrency diversification and how it contributes to an optimal investment portfolio. Our sample includes most of the years 2010. We study the most popular cryptocurrency: Bitcoin, Ripple and Litecoin. We document that as a one-time independent investment, Ripple has the highest yield, followed by Litecoin and Bitcoin. However, volatility in Ripple is also highest, followed by volatility in Litecoin and Bitcoin. Combining risk and yield together, the coefficient of variation shows that the best cryptocurrency is Ripple, followed by Bitcoin, then by Litecoin. All of these cryptocurrencies were better at investing than traditional asset classes in the 2010's. We are also studying the role of cryptocurrency in optimal portfolios. We document that the addition of a cryptocurrency has historically helped the optimal portfolio to achieve better performance and risk mix. Bitcoin was the most valuable cryptocurrency in that respect, followed by Ripple and Litecoin. We note that the contribution of cryptocurrencies to an optimal portfolio is dynamic and, as a result, changes over time. The cryptocurrency crash has clearly led to a reduced attractiveness of cryptocurrencies as investment alternatives, but the dynamic characteristics of cryptocurrencies justify their future demand in investment portfolios. We conclude in our study that popular cryptocurrencies have played a useful role in building the portfolio and in investing, in addition to their original purposes for which they were created. We would also like to point out that even though the investment portfolio

benefits of cryptocurrencies are clear in the 2000s, the future is always unpredictable and the past results and conclusions need not necessarily extend into the future. From a qualitative point of view, popularity and familiarity with cryptocurrencies are continuously growing. The variety of such investment tools is growing as well. The blockchain technology with which most cryptocurrencies have strong links is getting more and more into the mainstream of institutional and corporate operations. With all these continuous developments, it is a sure guesstimate that cryptocurrencies will have an important role in investment portfolios. However, the return and covariance characteristics observed and reported in our paper are historical, without any guarantee of accurate continuation in the future.

Literature Review

A crypto-currency may be defined as "money for the Internet." It is a piece of digital information that one can hold onto, and it has value as long as no one else has access to the information and keys that provide the value. The entity that holds the information at that time is also the value holder for that cryptocurrency. Creating cryptocurrencies is based on the need for Internet cash combined with the desire for anonymity in Internet transactions. As explained in Geiregat (2018), scientists and activists concerned with privacy and personal liberty started the experimentation and eventually the invention of the cryptocurrency: an unregulated, decentralized, completely anonymous system of transactions directly from user to user (peer-to-peer) without a bank account or credit card. Cryptocurrency has three basic characteristics: decentralised, unregulated and anonymous. In his manifesto, Nakamoto (2008) highlighted the problems of lack of privacy and security in transactions, and proposed a well-thought out solution: the blockchain. The decentralization of cryptocurrencies can be traced back to the nature of blockchain technology. Being a distributed ledger, operated within peer-to-peer networks, the data and information contained in the block chain platform are available to and reside in thousands of computers all over the world, so that any user, miner or bystander has access to the data. This makes the system highly unlikely to be hacked compared to a centralized organization or system, such as a bank, where there is one central repository of information susceptible to breaches in security. Biais et al. (2019) model the block chain protocol as a stochastic game and analyze the equilibrium strategies of rational, strategic miners by mining the longest chain as a perfect Markov equilibrium in line with Nakamoto (2008). The blockchain protocol, however, is also a coordinating game, with multiple balances, hence the characteristic of decentralisation.

Blockchain technology and its leveraging through cryptocurrencies provide decentralised consensus and potentially expand contract space through smart contracts. At the same time, the production of a decentralized consensus implies the dissemination of information which necessarily changes the information environment. Cong and He (2019) analyses how decentralization relates to the quality of consensus and how the essential features of block chain reshape the competitive landscape. Smart contracts can reduce informational asymmetry and improve consumer wellbeing and surplus by improving entry and competition. In general, block chain maintain market equilibrium with a wider range of economic results.

The second key feature of cryptocurrency is the lack of control. No government or organization has control or say about cryptocurrencies, which makes them attractive for a number of reasons. Given that there is no governmental control, transactions are not subject to sales tax. Furthermore, as no one regulates transactions at any federal level or otherwise, no intermediaries such as lawyers, banks or payment providers are required in the user-to-user system. These aspects of cryptocurrency open them up to potential fraud issues and interference from governments in the future.

The third key feature of cryptocurrencies is their anonymity and intractability. When a transaction happens in the block chain network, every user involved in this transaction has a specific personal key, similar to a username. When the operation is completed and verified, these personal keys are also completed and can never be used again. Whenever a user enters into a transaction, a single untraceable personal key is generated. In addition, it is not necessary for the user to commit a bank account or credit card for the transaction, while maintaining anonymity. This key anonymity feature also opens the door to more potentially problematic cryptocurrencies.

Cryptocurrency Issues And Challenges.

Crypto-currencies are one of the largest unregulated markets in the world. Foley and others. (2019) paper indicating that about a quarter of Bitcoin users may have participated in illegal activities. Their study estimates that around 76 billion dollars of illegal activity every year can involve Bitcoin. They also document

that the illegal share of Bitcoin business has declined with general interest for Bitcoin and with the emergence of more opaque cryptocurrencies. Practical problems related to cryptocurrency investment include liquidity, theft, fraud, ransom/hacking attacks and potential restrictive government regulation. Because cryptocurrencies are unregulated, decentralized, untraceable and anonymous, there are no safeguards, liability clauses or insurers.

Although the lack of regulation is an important problem for the lack of protection from theft and random attacks, increased levels of regulation could pose an even bigger problem for these digital coins. Government regulation could disrupt the true nature of cryptocurrencies that makes them attractive to users, could lead to drastic declines in their value, and could cause significant liquidity, making them unattractive to investors. On the whole, the regulatory potential is a major threat to cryptocurrencies in the near future.

Public Crypto Currencies.

The four most important cryptocurrencies in terms of market capitalization are Bitcoin, Ethereal, Ripple and Lite coin. Bitcoin has the highest market capitalization affecting half of the cryptocurrency market. Ethereal and Ripple also hold major positions covering 10 percent of the market capitalization each. Lite coin is up with a smaller market capitalization ownership of about 3 percent. These four cryptocurrencies represent three-quarters of the entire marketplace. As reported in Radovanov et al. (YT 2018) , although the correlations vary between these cryptocurrencies, they are fundamentally different from one another because of their unit values, market capitalization and use applications. Bitcoin was the most widely spoken, popular and sophisticated cryptocurrency (Velde, 2013). Introduced in 2009, value has increased tenfold between 2013 and 2018. Figure 1 illustrates the Bitcoin price vs. the Dow Jones industrial average of 2010. We can see the exponential increase in the value of Bitcoin and the spectacular decrease during the cryptocurrency crash of January 2018. In the Nakamoto (2008) manifesto outlining the idea of Bitcoin and block chain, a low-cost, secure payment system has been proposed that does not involve a central authority or trusted third party. As explained further in Velde (2013), Bitcoin is not a claim to a physical object or to a currency; rather, it aims to be a currency itself to replace the usual physical object of a currency with a computer file. Bitcoin and other cryptocurrencies use the block chain network, but they differ

between them in terms of the difficulty in extracting the specific currency. Bitcoin has a specific hash rate of verifying transactions, a certain number of miners and a goal of six blocks to be created per hour (for an average transaction speed of ten minutes), doing it organically fit the block chain network. Overall, Bitcoin has been primarily utilized as a means to transfer funds within the block chain environment, but also as a speculative investment opportunity given that the cryptocurrency derives its value from the exchange. Second in the market capitalization for cryptocurrencies is Ethereum, created in 2014. Ether, the digital part of Ethereum, is rival to Bitcoin because of the promise of the technology on which it is built. Instead of being used as a digital currency, or alternative to cash fiduciary, Ethereum was built for smart contracts and in decentralised applications. Smart contracts are agreements in the blockchain network that work like software that can bind obligations under predetermined conditions. Ethereum's built-in programming language enables everyone to create enhanced applications. The Ethereum network has the potential to host many functions like social networks, utility applications, outsourced prediction markets and investment companies. The ability of Ethereum to create new social structures in a comprehensive virtual network distinguishes it from Bitcoin and other cryptocurrencies.

The third cryptocurrency in the market capitalization is Ripple, created in 2013 with the main objective of helping banks transfer cash faster and cheaper, especially at the international level. Traditional cross-border payment methods are slow, low in value, high in volume and involve high transaction costs. Ripple is primarily intended to be used as a currency translator, and to be a catalyst, distinguishing it from other cryptocurrencies. The fourth popular cryptocurrency is Litecoin, created in 2011, primarily as an alternative and as an improved Bitcoin with faster settlement times for transactions and with lower fees. Litecoin is used for the same purpose as Bitcoin as a payment method and as an exchange of funds, but with better performance for micro-payments.

Cryptocurrencies as various investment portfolios.

There is research examining the effects of using Bitcoin to diversify an investment portfolio, such as Wu and Pandey (2014), Klabbers (2017) and Andrianto and Diputra (2017). The primary focus of these studies is bitcoin. Using dated and

limited sample periods from 2010 to 2013 in Wu and Pandey (2014), from 2013 to 2016 in Andrianto and Diputra (2017) and from 2010 to 2016 in Klabbers (2017), the usefulness of Bitcoin as an investment asset in enhancing the efficiency of an investment portfolio were documented.

Lack of sufficient information and the novelty of cryptocurrencies lead to discomfort in the opinions of different investors and financial experts in using Bitcoin and other cryptocurrencies in an investment portfolio (Burgess, 2018). Burgess (2018) documents an expert recommending allocations of no more than 2 per cent of a portfolio to Bitcoin due to high volatility, and does not recommend anyone approaching retirement. Investors generally view cryptocurrencies as high-risk investments and tend to keep a portion of them in the wallet only as an insurance policy: in order to regulate ransomware attacks with these cryptocurrencies.

The academic studies referred to above demonstrate the utility of Bitcoin in the efficiency of the portfolio; however, the attitude of investors in general has been lukewarm. To reconcile these divergent views, we use a more recent and extended sampling period from August 2013 to January 2019. We also use multiple cryptocurrency and large traditional asset classes. We document the dynamic nature of the contribution of crypto currencies to a portfolio. We show that all cryptocurrencies contribute to an effective wallet, regardless of the type of cryptocurrency. Our results emphasize the evolving dynamics of return-risk characteristics, while Bitcoin and Ripple held larger positions in optimal portfolios, Litecoin has taken over in recent years, especially after the cryptocurrency crash of January 2018.

Briere et al. (2015) analyse bitcoin investments by U.S. investors in a diversified portfolio of traditional and alternative assets. During the period of analysis, Bitcoin had an exceptionally high average return and volatility, and the correlation with other assets was low, showing that it had high diversification benefits. However, the conclusion made clear that these results should be looked at cautiously, as the data in this study reflected the early-stage behavior of Bitcoin and might not appropriately represent the performance of the portfolio in the long or even medium run. Overall, some research has been done on the impact of bitcoin on portfolio diversification. But these studies focus only on Bitcoin and not on a combination of other cryptocurrencies; are mostly outdated; and use short sample periods with a short-term outlook,

not taking into account the long-term volatility effects nor the possibility of increased regulation.

Along the lines of portfolio diversification with more than one cryptocurrency, Brauneis and Mestel (2019) focus on a portfolio made up of only cryptocurrencies and they present evidence of substantial risk reduction. In an attempt to treat and quantify the effects of the portfolio in the cryptocurrency investment universe, they rely on the traditional medium-variance framework proposed by Markowitz (1952). Many books offer alternatives to optimizing average variance when yields are not normal. However, leading stories like Levy and Markowitz (1979) and Kroll et al. (1984) demonstrate the equivalence of the mean-variance approach to the intended maximisation of utility in the event of non-normality. In this study, we follow the same principles outlined in Brauneis and Mestel (2019) and provide preliminary evidence on the portfolio effects of several cryptocurrency placements. However, our portfolio structure, unlike theirs, is more flexible and general: we examine the most important cryptocurrencies, but we include them in a portfolio of traditional asset classes: equity, bond, real estate and volatility, mainly considering a US based investor (equity is represented by the US stock market), who is somewhat sophisticated (with a derivatives proxy based on volatility index). We look at the overall portfolio as part of the average spread.

Anyfantaki et al. (2018) review the role of cryptocurrencies in a traditional portfolio primarily from a theoretical perspective. Their empirical analysis covers a two-year period from mid-2015 to mid-2017, which is significantly shorter than ours, but provides similar evidence of the diversification benefits of cryptocurrencies both in- and out-of-sample. Klein et al. (2018) compare Bitcoin to gold and consider the role of each financial collateral in a traditional portfolio. They find that Bitcoin has very different properties compared to gold in that, while gold is useful during unavailability periods, Bitcoin is scarcely useful during those same periods. A limited number of previous studies indicate that cryptocurrencies can offer diversification benefits in the short term. For example, Corbet et al. (2018) look

By investing in Bitcoin, Ripple and Litecoin, as well as other conventional and alternative financial assets, and documenting the impact of Bitcoin on other cryptocurrencies. Small currencies such as Ripple and Litecoin, while having no effect on the value of bitcoin, are

strongly interconnected and influence each other's values. Outcomes of Corbet et al. (2018) (available only in French) Research indicates that cryptocurrencies are "isolated from other markets," and general market conditions are not very influential on cryptocurrencies. Therefore, Cryptocurrencies have diversification advantages because they are out of touch with general financial markets. However, the cryptocurrency market contains its own idiosyncratic risks which are not readily coverable. The Corbet and others. (2018) The study primarily explores the relationships and correlations between time series between cryptocurrencies and between cryptocurrencies – regular asset pairs. The focus of our study is on the optimum.

Portfolio features with cryptocurrencies that are part of the portfolios.

Elendner and others. (2018) provide a qualitative description of the crypto currency portfolios. They review many cryptocurrency portfolios, as well as the cryptocurrency index, CRIX, and evaluate the performance of those portfolios. They also take into account large equally weighted and value-weighted portfolios made up of cryptocurrencies and traditional assets. They reflect the benefits of cryptocurrency diversification because of their low co-circulation with traditional financial securities. However, the optimum construction of the portfolio does not belong to Elendner et al. (2018) study. Focusing on ten core cryptocurrencies, Liu (2019) discusses the role of cryptocurrency diversification. The assessment of the off-sample performance of this cryptocurrency investment spectrum alone shows that portfolio diversification between different cryptocurrencies is beneficial, implying that each cryptocurrency has unique features. Borri (2019) examines contagion and flight-to-quality characteristics of cryptocurrencies amongst themselves focusing on the tail-risk events and provides evidence that cryptocurrency portfolios offer better risk-adjusted and conditional returns than individual cryptocurrencies. On the other hand, Bouri et al. (2019) find that common characteristics among cryptocurrencies increase during periods of uncertainty. In a more rigorous approach from Härdle and Trimborn (2015), the relationship between cryptocurrencies and the cryptocurrency index – CRIX is considered at a theoretical level.

Research Methodology

This paper aims to respond should, and if so, how, cryptocurrencies can be used to diversify a portfolio of investments. In addition, we ask how cryptocurrencies are correlated with each other and with other asset classes, and how cryptocurrencies are categorized as individual investments, taking into account both risk and yield properties.

In order to optimize the portfolio, we follow the medium-variance optimization technique described in Kroll et al. (1984) and Merton (1990). The Kroll et al. (1985b) the study compares the technique of optimization of mean and variance with direct optimization of utility with an infinite number of other probability distributions for the expected utility maximizer. They conclude under standard portfolio constraint sets faced by a wide variety of professional and individual investors that the mean-variance portfolio estimation is a good procedure to determine the optimal portfolio for investment purposes.

We follow portfolio optimization methodologies based on Merton's proposal for envelope portfolios (Merton, 1990). This method finds the optimal weightings of each asset class in the cross-border efficient portfolio. Using the average daily returns and the variance-covariance characteristics of the financial assets through linear algebra and matrix operations, the optimal weights are assigned to each asset in the portfolio to establish the most efficient portfolio possible.

The main conjecture of this study is that cryptocurrencies, when considered as financial securities, would provide enhancements to the portfolio with a higher return and/or lower risk because of their unique and different characteristics compared to traditional financial assets. We also speculate that the cryptocurrencies between them have been very different; therefore, the three we examine in this paper would have contributions to the optimal portfolio.

Data Analysis and Results.

Data on daily prices of seven different asset categories are used in the analyses. Cryptocurrencies are regarded as financial securities for investment portfolios. For all three cryptocurrencies, data comes from Corner Metrics. Price information for the remaining four asset categories is collected from FactSet. We focus on Bitcoin, Ripple and Litecoin, since they have been in the longest existence. Our daily sampling period runs from August 5, 2013 to January 17, 2019 and covers most of the years 2010.

The seven asset classes chosen for the optimization are three cryptocurrencies: Bitcoin (BTC), Ripple (XRP), Litecoin (LTC); equity represented by the Dow Jones Industrial

Average; real estate represented by the Vanguard Real Estate Index; fixed income securities represented by the Vanguard Total Bond Market Index; and a derivatives proxy utilized by sophisticated investors represented by the CBOE Volatility Index. It is worth noting that Ethereum has not been used in the study since, although it is a popular cryptocurrency, it came into effect fairly recently in 2014.

Once the price data on all the seven asset classes were collected from the two different sources, they were compiled into one cohesive data frame and incomplete information due to differences in the dates of the data for the cryptocurrencies was eliminated.

Before moving on to building the optimal portfolio, it is useful to have an overview of the correlations between financial securities in the years 2010. Table II

displays the correlation matrix, in which the Pearson correlation factor for each.

The active pair is listed. As can be seen from the correlation matrix, portfolio formation does indeed present advantages during the investigation period. The low correlations within the asset pairs, the negative correlation values and the evidence of no relationship between equity returns and cryptocurrency returns are all indications of the advantages and the rational necessity of forming portfolios of these securities during the majority of the 2010s period. Volatility-based investing opportunities, such as VIX-based financial products, naturally have strong negative correlations with equity markets. In terms of cryptocurrency correlations between them, the highest positive correlations were between Bitcoin and Litecoin.

The results of the correlation table allow the construction of portfolios that improve yield and reduce risk, potentially simultaneously. According to this conjecture, the CV of such portfolios should be lower than any of the individual asset classes examined in this Summary Statistics.

	BTC	XRP	LTC	DJIA	VIX	Real Estate	Bonds
Mean	0.0030	0.0062	0.0037	0.0004	0.0037	0.0003	0.0001
SD	0.0457	0.0934	0.0760	0.0083	0.0864	0.0093	0.0021
CV	15.2327	15.1847	20.5730	23.2187	23.6154	29.3116	24.0852
Skewness	0.8838	6.1717	5.0947	−0.3823	2.7721	−0.3996	−0.0928
Kurtosis	12.2464	97.3171	70.0579	3.8674	26.6584	1.7195	0.4888

Notes: BTC is Bitcoin, XRP are Ripple, LTC is Litecoin, the DJIA is Dow Jones Industrial Average Index, Real Estate is the Vanguard Real Estate Index, and Bonds is the Vanguard Total Bond Market Index. CV is the coefficient of variation. The daily values of prices and gross returns are used for the statistical calculations in the table. The sample consists of the period August 4, 2013 to December, 2021.

Correlation Matrix

	BTC	XRP	LTC	DJIA	VIX	Real Estate
XRP	0.31					
LTC	0.67	0.34				
DJIA	0.05	0.02	0.03			
VIX	−0.05	−0.01	−0.03	−0.77		
Real Estate	0.03	0.02	0.02	0.55	−0.46	
Bonds	−0.01	0.04	−0.01	−0.31	0.25	0.13

Notes: BTC is Bitcoin, XRP are Ripple, LTC is Litecoin, the DJIA is Dow Jones Industrial Average Index, Real Estate is the Vanguard Real Estate Index and Bonds is the Vanguard Total Bond Market Index. The sample period is from August 4, 2015 through January 17, 2021. Daily returns are used for the Pearson correlation values in the table.

We also performed a bootstrap analysis following the recommendation of an anonymous referee to determine the weights in an optimal portfolio over a fixed time horizon of 500 working days. Individual returns per day were chosen at random with the replacement of the original sample for each portfolio component. By random selection of daily returns,

Optimum Wallet with Crypto Currencies.

Panel A. Optimal portfolio

Return (bp)	Std (bp)	CV
5.10	32.37	6.345590

Panel B. Optimal portfolio weights (%)						
BTC	XRP	LTC	DJIA	VIX	Real estate	Bonds
2.5631	1.0752	−0.1375	47.7659	4.4248	0.9423	43.3662

Panel C. Optimal portfolio variance-covariance matrix							
	BTC	XRP	LTC	DJIA	VIX	Real estate	Bonds
BTC	0.002086	0.001342	0.002323	0.000019	−0.000215	0.000015	−0.000001
XRP	0.001342	0.008733	0.002419	0.000016	−0.000101	0.000016	0.000007
LTC	0.002323	0.002419	0.005782	0.000021	−0.000187	0.000015	−0.000001
DJIA	0.000019	0.000016	0.000021	0.000068	−0.000548	0.000042	−0.000005
VIX	−0.000215	−0.000101	−0.000187	−0.000548	0.007462	−0.000368	0.000045
Real estate	0.000015	0.000016	0.000015	0.000042	−0.000368	0.000087	0.000003
Bonds	−0.000001	0.000007	−0.000001	−0.000005	0.000045	0.000003	0.000004

Notes: The optimal characteristics of the portfolio with the inclusion of crypto-monetary assets are provided. In panel A, the yield and standard deviation of the optimal portfolio are given as basis points and the coefficient of variation. The optimal weights for the seven asset classes are indicated as a percentage. Lastly, panel C is the optimum portfolio risk matrix, the variance covariance matrix. The sampling period is from August 4, 2015 through December, 2021.

Conclusion

In this study, we study popular cryptocurrencies as individual investment opportunities and as components of constructing an optimal portfolio. Our sample period covers most of the 2010s. We are studying three popular cryptocurrencies: Bitcoin, Ripple and Litecoin. As an independent one-time investment, Ripple had the highest yield, followed by Litecoin and Bitcoin during the sample period. However, Ripple also has the highest volatility, followed by Litecoin and Bitcoin. Combining risk and yield together, the coefficient of variation shows that the best cryptocurrency was Ripple, followed by Bitcoin and then by Litecoin. All of these crypto-currencies were better than traditional asset classes in the 2010's for investment purposes. We look at the role of cryptocurrency in an optimum portfolio. We document that the addition of a cryptocurrency has consistently helped the optimum portfolio achieve a better combination of performance and risk. Bitcoin was the best crypto currency in that respect, followed by Ripple and Litecoin. We report that the contribution of the crypto currencies to an optimal portfolio is dynamic and, therefore, evolves over time: when we split our entire sample into two subsamples, we find that all three cryptocurrencies have a positive role in the optimal portfolio in the early subsample. In the recent subsample, the role of crypto-currencies is not one-way. The crash of Bitcoin has led to a reduction in the attractiveness of cryptocurrencies as investment alternatives, but their dynamic characteristics justify their future request for investment portfolios. We conclude in our study that popular cryptocurrencies have had an important role in portfolio construction and in investments, in addition to their original purposes for which they have been created. Concerning potential problems in data analysis and future lines of research, we note that cryptocurrencies are still relatively new. One of the most popular cryptocurrencies, Ethereum, could not be included in our survey due to a shortage of statistically sufficient data. Our sampling period covered the major cryptocurrency crash, demonstrating the high volatility of these assets. As more data becomes available, cryptocurrency becomes more stable, and cryptocurrency knowledge increases, the long-term effects of.

These assets in optimum portfolio building will become more instructive.

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A Study of Online Mode of Teaching during Covid -19 and Its Impact on Under Graduate Learners

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Abstract-
In the 21yth, century digital technology has changed the ethics of Business, In education , digital technology has acquired an important place due to its innovative strategy, in the world , in education era , digital technology plays an important role, In India the New education Policy has focused on maximum use of Digital technology, it gives immense benefits to the students and teachers but due to covid- 19, it becomes essential of digital technology in the teaching, In India such kinds of resources have not been provided to the stakeholders, though it is applied but the outcomes of Online teaching through digital technology is not satisfactory, so many problems have been faced by teachers, students, parents even education institutes. The digital technology is must but in online teaching, it should not be kept long time, otherwise it would be adverse effect on Students performance.

Introduction

It has been said from long time that Knowledge is a Milk of Tigress, those who will drink, he will be the strong person in his life,and in 2020 the pandemic has changed the life scenario.Unavoidable changes have been brought indifferent sectors of business. Education sector has not been exceptional. It is true that in twenty first century, technology in educational sector has been introduced but it was very meager but as the pandemic enveloped the world under its phase, suddenly the use of technology has been increased , the Education sector has not been any option excepts digital technology, if we look back the last two years, we found that every corner of business and social life has been stuck but education sector was still continued because of digital technology, The stakeholders were taking education safely by seating at their residents.

But the same technology was the curse for the rural area's students, as they don't have such facilities, due to unavailability of technology, poor financial conditions of the families, lack of practice of handling the digital instruments were the main cause of interruptions of rural areas learners. Though it was good options of learning but there is a different view from different stake holders.

Review of Literature:-

Dr. RadhikaKapoor (2018) "Significance of Digital Technology" Published in Get research Journal New-Delhi, has stated that, In India digital technology has been teaching only in higher education, it has to be started from primary level but at the same time the author has suggested to take precaution, while teaching through the digital technology, because, there is other sources which can misused your information.

Mr. Pankaj Bramhankar ((2021)"Data base Management System" Tech- Neo Publication, Pune , has suggested that , data base management is very important for the students of Engineering as well as other students, The author said that some of the languages data is fixed but programming data base is very important.

Prof. ErudayamM.(2007) has completed her PhD. Title " Effectiveness of Sarva Shiksha AbhiyanIn Service Training Program as Perceived by the Teachers Participant" from Bharthidasan University, Under her research , the researcher has focused on digital technology and it is to be known to the teachers so that they could make effective teaching through digital technology.

Origin of the problem-

The technology is must in the educational sectors, new inventions have been taking place and to become a more students centric, technology plays important role but in online mode of teaching , its requires instruments such as laptop, Smart phone , Wi-Fi connection, Computer device which are very costly , it is not affordable to those students whose financial position is very weak and many of the students are not able to catch the teaching of the teachers , even teachers have no idea whether the students are concentrating in the lecture or not. To overcome on this problem, the above research problem has been selected.

Rational of the Study-

It is found that many learners who are not able to gain the knowledge properly, there are so many difficulties have to be faced to the students, above study will focus on the genuine difficulties of the learners, The online teaching has pros and cons too, from the teachers perspective, online mode of teaching is difficult, because some of the concepts are not been cleared due to excess use of technology. The rational of the study is, it will find alternative to this type of mode of teaching.

Objectives of the Study-

1. To study the present online mode of Teaching.
2. To study the difficulties of the students in online mode of Teaching.
3. To study the difficulties of Teachers in online mode of Teaching.
4. To suggest suitable suggestions on online mode of Teaching.

Research Methodology-

1. **Data Collection-**

a. Primary data-

The Primary data will be collected from hundred respondents which will be under graduate students of different colleges. The well-structured questionnaire will be provided to the respondents.

b. The secondary data will be collected from the Newspapers, journals, Research articles, Ph.D. thesis.

2. **Sampling Method-**

Random sampling method will be used to collect the primary data; hundred respondents will be selected from different colleges.

3. **Research methodology**-

Descriptive research methodology will be applied to get the outcome of the research problem.

4. **Statistical Tools and Techniques-**

The collected data will be analyzed by using the excel and R software. Mean and median will be calculated by using the above soft wares.

Regression and correlation will be ascertained through the excel.

$X2$ will be applied for hypothesis testing

5. **Limitations of the Study**-

The time span was very short hence limited students were selected as respondents. The validity of the problem is confined to only Mumbai region.

The respondents have not been given appropriate answers.

Data Analysis-

Which mode of teaching do you prefer? Online or Offline.

Table 1.1

Sr. No.	College Name	Online %	Offline %
1	D. G. Ruparel	15%	85%
2	Kirti	10%	90%
3	Chetna	20%	80%
4	Shailendra	20%	80%
5	M.M.K.	25%	75%

The Table No. 1.1, indicates the preference of students towards mode of teaching, the hundred samples of students from different colleges have been selected, twenty samples have been selected from each college of south Mumbai, It is found that most of the Respondents want offline mode of lectures, very few respondents have shown their interest to online mode of teaching.
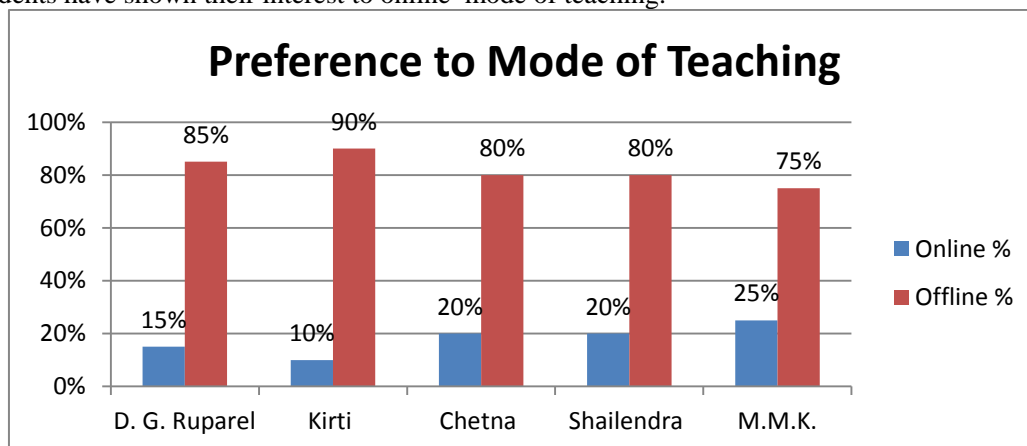
Problems in Online mode of Teaching

Table No. 1.2

Sr. No.	Problems	Percentage
1	Equipment's	86%
2	Range	84%
3	Internet	92%
4	Power	64%

In the Table 1.2, the researcher has identified the variables which has created the problems in online teaching, 80% respondents were facing the problem of Equipment, like as desktop device, Laptop, Smart phone, were as 84% respondents couldn't get the range at the time of teaching. 92% students unable to get internet service properly were as 64% respondents face the problem of Power failures.

Diagram 1.2
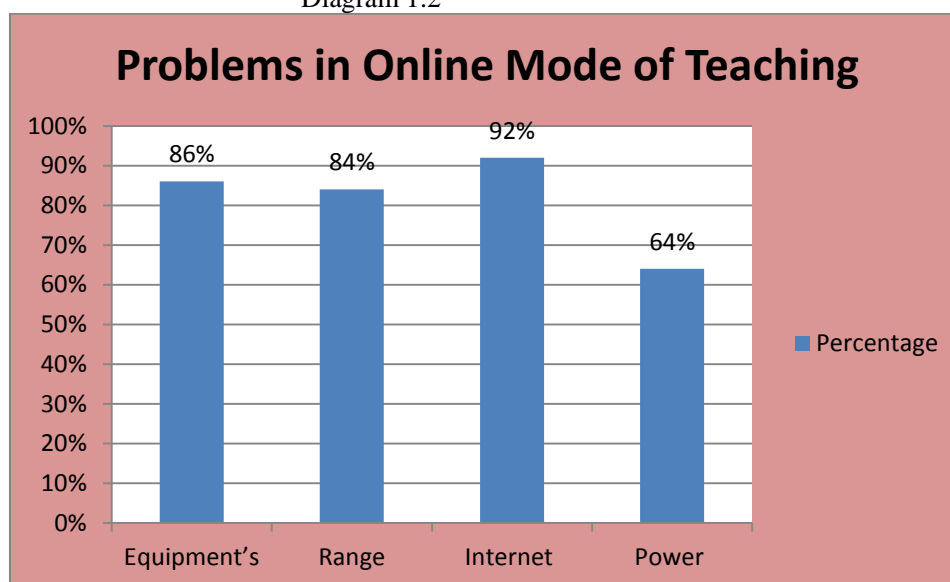
Findings-
1. The respondents preferred offline teaching mode for learning, many subjects like as science, mathematics, accountancy, Computer science were difficult to understand through the online teaching.
2. Many respondents were unable to bear the cost of equipment's of electronics devices and other accessories.
3. In online teaching most of the students failed to understand the subjects.
4. Many occasions it was found that the students were interested to learn online, but Power failure problems stuck.
5. The electricity cost is doubled due to online mode of teaching, which is unbearable to the respondents.
6. No assistance has been received from college or government authorities for providing electronic equipment's.
7. Voice modulation was the big problem; hence students couldn't hear teachers in learning process.
8. Many students have attended the online lectures from long distances.

9. Many respondents face big problem at the time of online examinations.
10. Pattern of online examination was MCQ, which couldn't evaluate the students' performance properly.

Suggestions:-
1. Digital technology is fine for teaching learning process but predermined training need to be required to the teachers.
2. Government should provide the electronic devices to the students at a reasonable price.
3. Online teaching duration need to be minimized, consecutively four five hours should not be there, minimum two or three lectures of forty five minutes.
4. Video lectures should provide to the students, so that in their free time they can revise it to learn effectively.
5. Remedial lecture should be arranged by the college for those students who are unable to understand the subject.
6. Practical are very important for the science students, it has to be conducted in the colleges by extending its duration.

Conclusion-

From theabove discussion, it is foundthat, somewhere online teaching has defects andwhich is adversely affected on students' knowledge. It should not continue for the long time, for rare occasion online mode of teaching shouldbe accepted. Technology in teaching is essential but it has to be in the class room along with the presence of the teachers.

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Changing Business Dynamics in Event Management amidst Covid-19 Scenario

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Abstract: COVID-19 has made large impact on various industries at large. Event Industry also adversely got affected due to pandemic. Many renowned Event industries got closed down or reduced their activities during lockdown. During first and second worldwide wave of pandemic many events got cancelled. Due to cancellation of events industry got badly affected, many of the workers lost their jobs, some of the workers migrated to their hometown, many of them have joined other industries.

Many Event industries started their event online and tried to capture their business to the certain extent. This paper will through light on the changing business dynamics in Event management industry during COVID-19 Pandemic by considering following aspect.
  1) Introduction
  2) Review of Literature
  3) Research Methodology
  4) Data Analysis
  5) Conclusion

Introduction:

Event management is a well-planned and organised occasion with the view of achieving a particular objective for the benefit of persons, group of people or an organisation. The Professionals involved in the Event management are called as "**Event Planners**". A large number of people with different skills and roles are involved in the execution of event. Event management involves complex interaction of people and their responsibilities. An event can be a promotion or launch of new product in the market or celebration of festivals, wedding or birthdays or it could be an educational conference etc. In the Corporate world many events are organised not only within the company but also for clients and customers. The prime objective for hosting events is to build on relations. The Process of planning and coordinating the event is usually referred to as event planning and which will include budgeting, scheduling, site selection, obtaining necessary permissions, coordinating transportation and parking, arranging for speakers or entertainers, arranging décor, event security, catering, coordinating with vendors and emergency plans. Event management companies can ensure that any corporate event large or small goes smoothly. Event management services can be customised according to client's needs and budget.Event management of business and corporate events is the essential activity of event managers and event agencies. While the objectives of corporate events can vary from Educational or Promotional to Ceremonial, the underlying goal of all corporate events is to create a positive image in the eyes of the target audience. One way to ensure a corporate event proceeds flawlessly is to hire a professional event management company. Event managers are required to manage the theme, location, marketing, entertainment and catering for the event. Event managers also offers the benefits like online promotion and registration of events. A professional event management company can make your event less stressful and more successful.We notice there is a remarkable change in Event industry due to pandemic. Due to Covid-19 many live event industries faced shut down overnight eventually there is a loss of jobs and businesses. Many talented event professionals are moving into new careers some of them are trying to swich to virtual events and shifting their business online. We, hope that once the Covid situation will overcome the industry will bounce back.

2. **Review of Literature:**

Made Gede Yudiyana, Andrew Sumichan, Ni Wayan Sri Ariyani (2018) Management Information System of Event organizer. The study represents the help of management information system in various event activities such as sale of tickets, accommodation and other activities like guest's tour. This shows the technology's importance in the event industry. Event Planners and organisers can work more efficiently, even in other domains of Event management with the help of modern technology The advance technologies are opening doors for better performance, providing information, economic benefits through reducing additional costs of labour and time. Various services are

provided to the customers along with maintaining control of data regarding the event and guests digitally with the help of technology.

Joe J Goldblatt, Seung-won Lee (2012) The current and future impacts of the 2007-2009 economic recession on the festival and event industry. This study shows the impacts on business performance of festival and event industry in the period of global economic recession from 2007 to 2009. It depicts that during economic crisis in the world, the event industry is also affected drastically and it has taken various steps and strategies to overcome after recession. During this period, the industry had suffered decrease in profit margins due to decrease in sponsorship, high cost of products and services. Event industry came up with various strategies for its survival and growth after recession. Industry mainly aimed at increasing the marketing efforts with the use of modern technologies and targeting the customers by minimising and controlling expenses wherever possible during recession period.

3. Research Methodology:

The nature of study is descriptive and it is based on secondary data. The required data is collected and interpreted from various sources such as academic journals, research publications, news releases and websites.

4. Data Analysis:

1) According to the Report of **Events and Entertainment Management Association (EEMA)-** EEMA has conducted a survey of their members with 170 companies which are affected by COVID-19. These 170 companies represent over 1,00,000 companies that are struggling in this pandemic. The report depicts a huge loss of business, employer's livelihood at stake, revenue being affected globally and requirement of funds to attain stability in long run.

The major statistics found in the study were as follows:

a) 90% of the business being cancelled of around 52.91% of companies between March-July 2020.

b) Around 7 companies envisage a 50%-80% retrenchment of their current workforce and 35 between 25%-50%

c) 63.1% companies i.e., around 107 companies suffered from a revenue loss of up to 1 crore each.

3. Other impacts on Event industry:

a) Increased Personalisation-The positive outcome for online live events are the increase in the sense of personalisation and ease of accessibility to the customers. In conventional events, there are lot of people and large area

d) Around 97 companies will need to raise capital or debt from institutions or shareholders, Venture Capital funding etc., to survive.

e) The ideal working capital/ loan expected to keep afloat for the next 6 months is around 2-5 CR for 39 companies and 1-2 CR for 118 companies.

This shows that the business in this sector has seen a huge downfall due to this economic disruption. The major cause of this rising difficulties for the industry is either due to sudden increase in cancellation of events of the year 2020 or the postpone of these events to the year 2021 worldwide. Furthermore, the daily wages workers, small and medium businesses were also facing worst economic conditions during the pandemic. It leads to increase in unemployment ratio among these workers.

2) According to the Report of **Professional Convention Management Association (PCMA).** The survey of more than thousand Event professionals were done by PCMA to know the impact of COVID-19 on their businesses. The outcome of the survey was as follows:

a) **High Rate of Cancelled/ Postponed events**-The survey highlighted that 88 percent of respondents marked the cancellation of events they have been booked for and 66 percent have postponed their events to organise after COVID-19 affecting the business and dependent sector drastically.

b) **Using Time productively**-63 percent of respondents claim that they are using this free time to upgrade their skills and majorly focusing on virtual technology and online platforms for organising events. To learn the benefits and software required for online events and use them to overcome operational costs and meet day to day expenditures.

c) **Virtual Events**-The future of events using technology or the survival means for event industry in this pandemic are virtual events. 7 out of 10 respondents or the businesses having facilities to upgrade certain events for their customers online are using virtual medium in this pandemic. The reason is because of the losses they are inculcating and no certain get away from COVID-19 encouraged virtual events. Due to this, there is a certain increase in webinars, online discussions and live chats to keep the industry active during pandemic.

during performances which effects the experience of customers as they get disconnected or due to overcrowding. But, the events in this COVID-19 have overcome this hurdle through the opportunity of enjoying the event while staying at own premise.

b) Global presence-Another impact is that people shown their global presence. They started getting close to each other by removing border barriers through this virtual growth. Though, people are waiting to pass this time rapidly but the events and festivals in this online manner has grown new opportunities for businesses around the globe and gave a sense of togetherness in these harsh times.

c) Modern Advertising Techniques-The impact of COVID-19 on advertising techniques are well seen as in this condition when people are confined to stay at their homes the usage of social media platforms have increased and methods have grown more consumer- centric, dynamic and engaging. This led to organisation to promote more on these platforms and strengthen their services by claiming to take proper care and sanitization measures. Event companies are also promoting their webinars, live events and chats through providing free masks, webinar certificates, engaging audiences through their COVID-19 measures and increasing their web traffics and participation.

d) Low Cost- This is both positive and negative for the industry as the virtual events costs very less than conventional events which means low revenue also to the company due to the low charges. The usage of these forums affects the sectors and workers who are solely dependent on traditional manner of events leading to their unemployment. Some workers started searching for job opportunities in other areas due to uncertainty in this sector.

The study shows different impacts of COVID-19 on Event management industry and brought changes in it's business dynamics drastically. The major effect of this pandemic is the severe loss in the industry due to huge cancellations and postponements. The pace of industry is very slow and surviving with the help of virtual events. The revenue and the workers are drastically impacted and require funds to survive and sustain at longer run.

The innovative leaders of event industry are working on different strategies like use of virtual technology to connect people and make them participate through organizing webinars, live chats & discussions, live artist performances and podcasts. They are promoting these through different unique marketing strategies on social media platforms majorly.

The hosting of major events, creates a unique opportunity to rethink or reposition a destination and to support the development of modern infrastructure. As such many countries now view the successful hosting of such events as a vehicle for economic growth, job creation, branding, well-being, and urban regeneration.

Therefore, the impact of COVID-19 on event management industry is severe and require support of governments and sponsors but they are still active and trying to survive through the means of virtual events. There is also a need for external and internal analysis which is required for any event organisation that is in the process of creating an event and having sustained business success.

Conclusion:

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Digitalization of Health Care in India: Initiative, Challenges and impact on customers

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Abstract: We must have heard there is an old adage that "health is riches." Any country will only strive for the well-being of its every citizens of all ages and provide high-quality healthcare services within their financial means. Digitalization plays an important and vital and important role in health care sector This necessitates are often many a times are cost reductions as well as the implementation of public health goals such as the reduction of communicable and even non-communicable diseases, as well as infant ,children and maternal mortality. It should be noted that People's access to healthcare is improving big thanks to technological advancements. The future of health care will be different, with machines capable of providing primary health care to a certain extent or requiring a second opinion from tech software. This futuristic and nice scenario necessitates the digitization of a patient's particular medical history into such software, which should be easily available to everyone. The importance for the above can be witnessed by the inclusion of various health care as one of the key pillar in 'Digital India' campaign launched by government on 1 st July 2015, an remarkable launch by Ministry of Electronics & Information Technology Government of India. The research paper mainly aims on two specific areas, first area is how digitization of health information of citizens of India to be done and second the area is whether is going to be the various issues and challenges in the entire process of digitalization of health care.

Keywords : Digital transformation, Healthcare, Patient empowerment, Technical advancement.

Introduction

With the present upward shove of this new digital technologies, e.g., electronic media, social networks, mobile, laptops, tablets smart phones large data, etc., firms in every absolutely and obvious all industries domains even healthcare industries now effortlessly are conducting many important and needed initiatives to discover and take advantage of their benefits for the society at large .This regularly includes many inventions ,innovations transformations of key enterprise operations
and influences merchandise and many processes, as nicely as an organizational structures, agencies as agencies want to set up administration practices to govern these complicated divine but necessary transformations and changes .Now when we talk and discuss about healthcare industries it has taken a wide open changes and wisely ,cleverly opted for digitalization Thus, the society benefited using health care digital services as a complete is going through a speedy ,necessary ,useful and radical alternate due to the maturation and innovation of digital applied sciences and their ubiquitous penetration of all markets .

2015
Digital campaign in India

The Indian government has now paid a lot of attention and now have dispatched the Digital India crusade, unique ,innovative and determined to change the very important nation's economy and future This incorporates guaranteeing all open administrations, for example, medical care are easily and openly accessible to residents electronically. Moves up to inhouse and wifi accessibility and presenting 5G are essential for the designs to empower this.

2017
Digital health IDs

The possibility and probability of an advanced wellbeing ID is proposed, part of a new digital computerized medical services framework that easily and readily incorporates data for residents and partners across private and public medical care suppliers which is very necessary for todays world It is normal that clinics, on line visiting apps online drug stores, telemedicine firms, medical equipped research facilities and insurance agency will participate in the new framework.

2020
COVID-19 & the acceleration of digital healthcare

It has been calculated t that Coronavirus brings about as large as 500% expansion in the utilization of virtual interviews, on line services among March and May 2020 alone. Anyway the pandemic had additionally now has features a

computerized partition remarkably: to book immunizations individuals, on line consultation should get to the online interface CoWin, and transfer their character reports by means of a cell phone, gadgets or PC with a solid web association.

2021

National Digital Health Mission officially launches

India's National Digital Health Mission formally dispatches in the month of September. As well as the more extensive and to be looked upon important rollout of IDs, different drives that easily incorporate an advanced library available material of specialists called Digi-specialist and electronic wellbeing records. It should also be noticed that Furthermore a proposed Unified Health Interface intends to be an open, interoperable stage associating different advanced wellbeing arrangements as far as digitalization is concerned.

Applications of Digital Health

The expression which we look upon now "Computerized Health" addresses an expansive scope of uses nowadays this is a p[art of digitalization Any utilization of data innovation and interchanges to oversee wellbeing and moreover wellbeing is viewed as advanced wellbeing. Scarcely any key applications are examined very carefully beneath for the betterment of people.

Telemedicine

Now a days very popular Telemedicine is the best way utilization of broadcast communications line consultation excellent innovation to give medical services. While telemedicine isn't a separate specialty in itself, it hangs out in the utilization of different advancements in giving customary medical care benefits from a distance.

Robot-Assisted Surgery

Off lately Robotic surgery as widely used now utilizing the help of robots it's a very good technology, specialists can perform different kind of surgeries all the more productively. Insignificantly intrusive medical procedures have been around for some time as we must have seen , however now a days with the help of mechanical technology, specialists can move all the more unequivocally and with more modest incisions. Moreover this at last prompts diminished loss of blood, completely hygienic, easy and speedier recuperation for the patient. One such technique called container endoscopy. a small camera with the goal that the medical care supplier can take photos of the gastrointestinal system, now has effectively been endorsed.

M-Health

Uplifting, Versatile wellbeing, or m-Health, is the arrangement of new Digital Health administrations on a portable stage. India now is home to the second biggest cell phone market on the planet, excessively   which makes m-Health an exceptionally worthwhile . Giving easy and not so costly access to such applications on cell phones would likewise not be a major obstacle, with the nation hoping to reach approximately 664 million portable web clients by 20236. The accommodation of Digital Health combined with the versatility of m-Health.

Need of the study : As far as the need odd study is concerned we need to address the issues pertaining to affordability, Availability, Acceptability, and Accessibility when it comes to health care as Indian has a large population which becomes difficult to cater especially when it comes to serve to a metro cities.
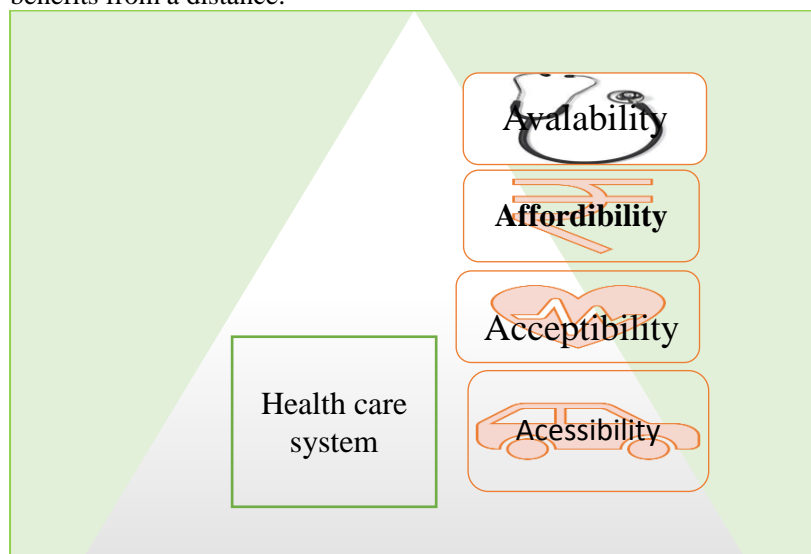
When we talk about digitalization of health care the above four factors plays a vital and important role with the help of digitization the availability of on line medicines, teleconsultation has become easy and the online apps are really approachable, convinient, easy because of digitalization there are many company offering huge discounts and various offers so it has become affordable and its is accepted all over.

Objectives

1. To understand the importance of digitalization healthcare among people who use healthcare services
2. To understand the impact of digitization of health care among people who use healthcare services
3. To understand if digitalization of healthcare is useful for people using healthcare services.

Methodology

4. To understand the challenges faced by people due to digitalization of healthcare.

Hypothesis

H0 That there is no importance of digitalization healthcare among people who use healthcare services

H1That there is an importance of digitalization healthcare among people who use healthcare services

H0 That there is no impact of digitization of health care among people who use healthcare services

H2 That there huge impact of digitization of health care among people who use healthcare services

H0That digitalization of healthcare is not useful for people using healthcare services

H3 That digitalization of healthcare is not useful for people using healthcare services

Approach	Description	Content
Quantitative approach	A quantitative characterization of the selected article and publications	Publications distribution per author and journal Major research approaches Keywords frequency
Qualitative approach	Related content analysis of the selected articles from various sources.	Digital Transformation, innovation, definitions, concept,articles,various categories and Themes

This article follows a precise writing survey technique, collecting 210 sample as a primary and secondary sources. The primary data consisted of two segments: the first segment was proposed to gather the demographic factors of the respondents pertaining to area, places , and the second segment was proposed to gather the different considerations of consumers views, ideas opinion on digitalization and its impact for various consumers Secondary data is collected from journals, newspaper, articles, magazines and various books. This survey has both the Quantitative and qualitative approach and the selected peer-reviewed journal article database We began with the incorporation models by utilizing and reviewing the said literature also A five-point Likert scale ranging from unequivocally agreeing to emphatically disagree is used to elicit consumer responses "The records were read understood and written in English to make sure that the appropriate words and sentences describes the review of all the literature that has been cited .

Review of literature

(Nishith Desai Associates,2022) in their article, Investment in Healthcare Sector in India

where the main variables were Digital Health technology clients security systems and technology. To be precise Healthcare the findings were as such ,We are presently now in the middle of an "information & technology age" and industrialization and digitalization in which information, expertise, views, ideas and technology is very important and critical to every industry's growth and success including healthcare.

(Informa markets,2021) in their article published in indiahealth-exhibition.com the variables described were New digital tools technologies based of digitalization It is very important for a developed nation like India to exhibit digitalization of healthcare so that we are easily able face the various upcoming challenges which are around the world. (Neetu Chandra Sharma, 2022) in the article published in Mint variable being Telemedicine Technology Transformation in the article stated that In recent past Telemedicine technology has played a vital role in digitalization in India it includes any digital communication between patients, nurses, paramedical staff doctors, specialists, and clinical staff, paramedical staff etc it can be

via a headquarter video link at a phone call ,video conferencing etc since covid there has been a up shove and reuse in telemedicine has it has contributed used in digitalization.

(Nirupam Bajpai and Manisha Wadhwa,2020) variable being National Digital Health Mission Transforming campaign and providing safer and easy access to medications ,telemedicine healthcare services , starting with Prescribe Ict , a multi-jurisdiction and huge expertise and required services and second, Providing all the people and cater needs of consumers and their health care providers with access to personal logical, simple and easy health information and digital health. (Abhishek Kumar Verma,Jaya Bharti,2020) in their article published in https:/www.researchgate.net/publication/340162 802 variable being Digitalization, medical E-Health ,up-gradation,ICT,Internet-communication, various other digital technology, technology has stated that Digitalization in the healthcare ensures that effective delivery of the services to their valuable and respective consumers, patients and citizens of the nation, and appreciates the new in a true sense of the Digital Nation India which makes commendable Internet-communication technology or ICT plays a vital the main role in how health-based data collection is designed delivered and employed by the people who use services For betterment of our society and human well-being. (Clerck,2020) in his article published in https:/www.researchgate.net/publication/340162 802 has emphasise on Digitalization is defined as the use of digital technologies and of enormous data and in order to create a extensive revenue, that now largely improve business, replace/transform/improve various business processes and also create an unique environment for ,new digital business, whereby digital information is at the core element. (Lenka et al,2020) in his article Digital health care management and tech in health care has clearly stated that he industrial management literature which also defines the new digitalization as the phenomenon by which of intelligent and smart are connected machines that information and digital technologies power.

(Gebre-Mariam and Bygstad,2022) in his article published in https://ieeexplore.ieee.org/document/9245259 Digitalization in health care services clearly refers to the development ,creation and implementation of various ICT systems an concomitant organizational change, it also involves the digital transformation of socio-technical structures formerly mediated and realised.

Data Analysis and Interpretation: Statistical research tool Posterior Distribution and Characterization for the Binomial Inference [is] the posterior distribution is easy way to summarize and calculate what we know about uncertain quantities in Bayesian analyses test. It is a simple and a easy combination of the prior distribution and the similar likelihood function, which tells you and informs you what information is contained and there in your observed data which tells us the impact of digitalization on health care services. An omnibus test can be described as is any statistical test that tests for the significance of several parameters in a given model at once. This is an example of an omnibus test because the present null hypothesis clearly contains more than two parameters which has helped to test the hypothesis.

Below are the Dependent and Independent variables

Dependent Variable	Now a days digital health care apps age gaining popularity
Probability Distribution	Normal
Link Function	Identity
Offset Variable	In what way physician communities online impacting clinical decisions?

Continuous Variable Information						
		N	Minimum	Maximum	Mean	Std. Deviation
Dependent Variable	Now a days digital health care apps age gaining popularity	210	1	3	1.54	0.777
Covariate	How different are different online physician communities.	210	1	4	2.31	1.127
Offset	In what way	210	1	3	1.76	0.877

	physician communities online impacting clinical decisions?					

Goodness of Fit[a]			
	Value	Df	Value/df
Deviance	211.924	209	1.014
Scaled Deviance	210.000	209	
Pearson Chi-Square	211.924	209	1.014
Scaled Pearson Chi-Square	210.000	209	
Log Likelihood[b]	-298.935		
Akaike's Information Criterion (AIC)	601.869		
Finite Sample Corrected AIC (AICC)	601.927		
Bayesian Information Criterion (BIC)	608.563		
Consistent AIC (CAIC)	610.563		
Dependent Variable: Now a days digital health care apps age gaining popularity Model: (Intercept), offset = In what way physician communities online impacting clinical decisions?			
a. Information criteria are in smaller-is-better form.			
b. The full log likelihood function is displayed and used in computing information criteria.			

The above table depicts the dependent and independent variable wherein Digital health care application is considered as dependent variable and wherein digital healthcare communities are independent variable.

Goodness of fit is a statistical model which clearly describes how well and simple it will fit a set of observations data measures of goodness of fit typically understands and summarize the discrepancy between observed value and values which are expected also expected under the model in questions .In the above table the availability of new online apps leads to excessive of online platform now a days for clinical issues rather then paeticularly visiting offline

Hypothesis testing

Omnibus Test[a]							
Likelihood Ratio Chi-Square	Df	Sig.					
0.000							
Dependent Variable: Now a days digital health care apps age gaining popularity Model: (Intercept), offset = In what way physician communities online impacting clinical decisions?							
a. Compares the fitted model against the intercept-only model.							

Parameter Estimates							
Parameter	B	Std. Error	95% Wald Confidence Interval		Hypothesis Test		
			Lower	Upper	Wald Chi-Square	Df	Sig.
(Intercept)	-0.219	0.0693	-0.355	-0.083	9.985	1	0.002
(Scale)	1.009[a]	0.0985	0.833	1.222			
Dependent Variable: Now a days digital health care apps age gaining popularity Model: (Intercept), offset = In what way physician communities online impacting clinical decisions?							
a. Maximum likelihood estimate.							

H0 That there is no impact of digitization of health care among people who use healthcare services
H2 That there huge impact of digitization of health care among people who use healthcare services The given Omnibus test are the statistical test they test whether the explained variance in a set of data in the study is significantly greater than the unexplained variance in the given study As per the parameter estimates the

significance level is 0.002 hence Null hypothesis H0 That there is no impact of digitization of health care among people who use healthcare services is rejected and alternative H2 That there huge impact of digitization of health care among people who use healthcare services Is rejected.

Posterior Distribution Characterization for Poisson Inference[a]					
	Mode	Mean	Var.	95% Credible Interval	
				Lower Bound	Upper Bound
Now a days digital health care apps age gaining popularity	1.53	1.53	0.007	1.37	1.70
For any Diagnosis you prefer home blood collection or you prefer to go physically to the laboratory.	1.38	1.38	0.007	1.23	1.54
a. Prior for Poisson Rate/Intensity: Gamma(2, 2).					
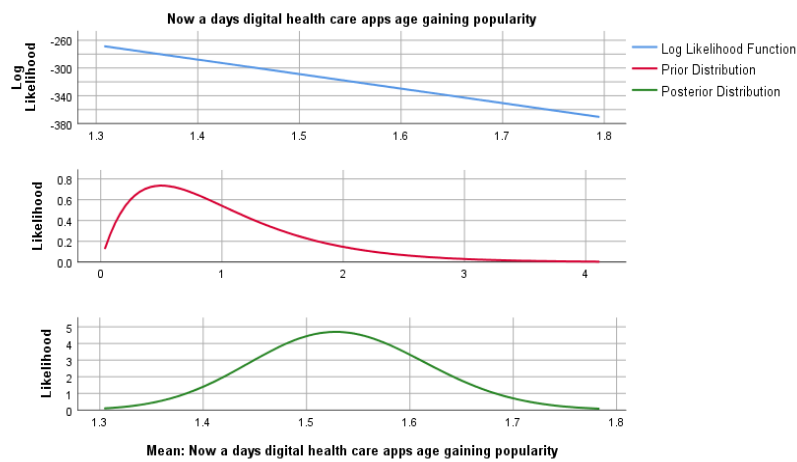
The posterior distribution test in the given study is a way to summarize what we know and have an ides about uncertain quantities in Bayesian analysis test . It is a simple combination of the prior distribution test and its likelihood function for the present data , which gives you a brief ides of what information is there which contained in your observed data In thr present study the log-likelihood value of a regression model is a simple way to measure the goodness of fit for a model in your data . The higher the value of the log-likelihood present in your data , the better a model fits your data set.
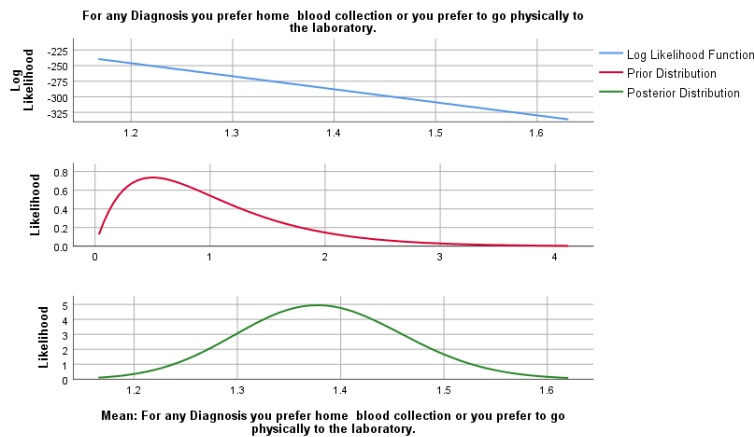
For any Diagnosis you prefer home blood collection or you prefer to go physically to the laboratory the mode is 1.38, mean is 1.38 and variance is 0.007 The log-likelihood value of a regression model in the present study is an effective way to measure the goodness of fit for .
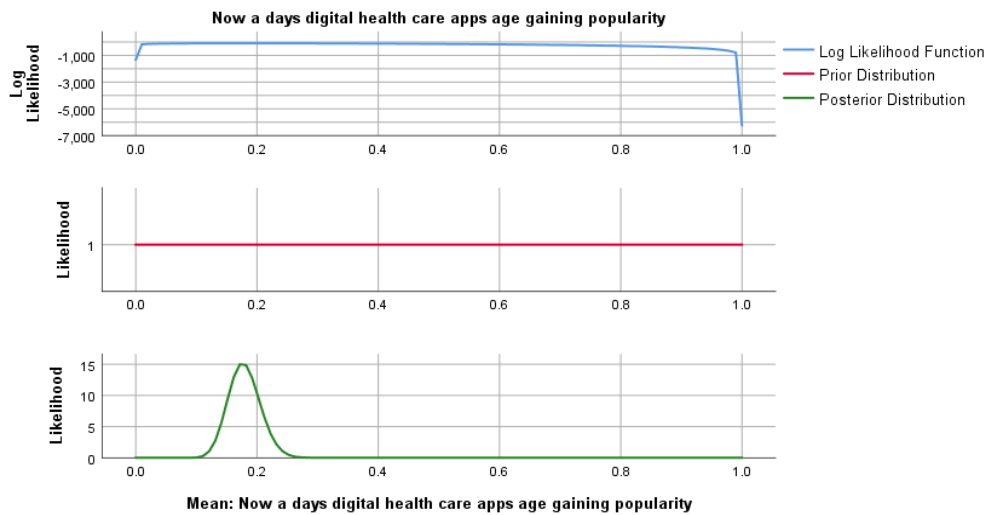
present model. The higher the value of the log-likelihood in your data , the better a model fits a dataset. As seen from the above graph people prefer for home collection rather the going physically to the laboratory

Posterior Distribution Characterization for Binomial Inference[a]					
	Posterior			95% Credible Interval	
	Mode	Mean	Var.	Lower Bound	Upper Bound
Now a days digital health care apps age gaining popularity	0.176	0.179	0.001	0.131	0.234
What can Virtual Medical Assistants do for patients?	0.229	0.231	0.001	0.177	0.290
a. Prior on Binomial proportion: Beta(1, 1).					

The posterior distribution is a simple way to summarize what we know about uncertain quantities in our study in Bayesian analysis. It is a combination of the prior distribution and the likelihood functioning your present study , which

tells you what information is contained in your present observed data as seen in the above table it is observed that Now a days digital health care apps age gaining popularity the mode is 0.176 mean is 0.179 and the variance is 0.001

The log-likelihood value of a regression model is a nice way to measure the goodness of fit for a model in your study . The higher the value of the log-likelihood in the study , the better a model

fits a dataset in your present study it can be seem that now a days digital health care apps are gaining popularity.
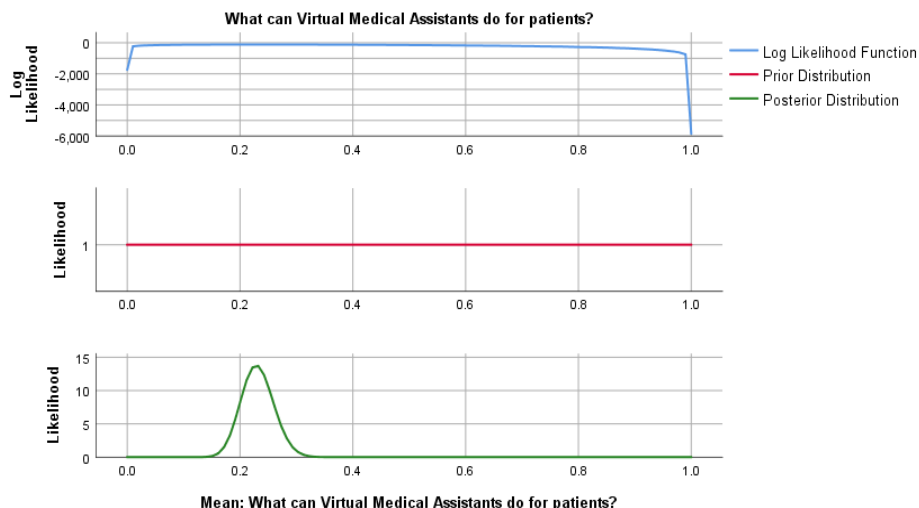
There are lot ways by which the virtual medical assistance, digitalization do for its patients as the log-likelihood value of a regression model is a quick way to measure the goodness of fit for a model in the present data . The higher the value of the log-likelihood, the better a model fits a dataset, it can be seem that now a days digital health care apps are gaining popularity.

Findings and Interpretation

Now Digitalization and wellbeing advances like wearable tech, on line consultation ,home collection of samples lab telemedicine, genomics, computer generated reality, mechanical technology and man-made consciousness(Man-made intelligence) are changing the scene of the Indian medical services framework rapidly and effectively and systematically . In the same way as very different business sectors are booming , India also is at the cusp of advanced wellbeing' unrest due to population as well and literacy .Advanced wellbeing innovation is a urgent and important support point in conveying the important and value based care across the medical services that continuum in India.

Conclusion, Suggestions & Opportunities for future Technology,Artificial intelligent , Telemedicine can diminish the time it takes to

counsel a specialist to 10-15 min in both rustic, furthermore should also be seen metropolitan regions by slicing and cutting down time can easily stand by times through ideal use of specialists and technology and by staying away from the need to go to a facility or clinic physically to the hospitals , for a portion of the expense of current medical care which simultaneously frameworks. Also electronic Medical Records (EMRs) can now digitalise patient's data conveniently and easily coming from and various different sources at one spot, given now also assisting the specialist with making an exact guess and diagnosis in a more limited time and bloodless, careful and hygienic, reliable. Man-made intelligence or Artificial intelligence will now simply have a major reliable and large and huge impact in working on clinical results as expanding measures of wellbeing amongst the consumers information opens up and investigation methods get to the next level which c nabe eay and authentic From the robotization of clinical undertakings and various and other skills to virtual nursing associates. Simulated intelligence can possibly change regular wellbeing the executives and helpful for all people.

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Digitalization and its impact and Opportunity on Human Resource Development

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Introduction

Digitalization is not avoidable one in the scientific world today. The term Digitalization has changed all areas in reciprocal manner. It is only the chant of today's life. It enters in all sectors, Digitalization is the use of digital technologies to change a business model and provide new revenue and value-producing opportunities; it is the process of moving to a digital business. Digitization is a process of converting information from the normal form into a digital (computerized) format. Digitalization of business helps to improve the efficiency of its process, consistency, and quality. It can -Integrate conventional records or files into a digitalized form, eliminating redundancies and shortening of communications chain, Improve and facilitate a better informational exchange, Help in providing customer service anywhere in the world, Reduce operational cost, Prevent human error, Take advantage of analytics & real user data, Improve the continuity of business growth, Creative digital solutions give a competitive edge in the business world to enhance quality, reinvent profitable methods and promote consistency. The digitalization of HRM denotes the socio-technical process of exploiting digitization potentials for operational and/or strategic HRM purposes. These demands of digitization are even more prominent in the field of HR where everything is changing from the way we hire and train talent to how we introduce new ways of raising performance. The job of a modern HR manager has been significantly altered by digitization and the role needs to be more adaptive to the changes. Digitization has caused many deviations from the traditional role of Human Resource Management in an organization; connecting HR officers to talent from opposite ends of the world. This has opened doors to opportunities, increased speed, and impacted two areas of Human Resource Management to a great degree – one being recruitment, and the other management. This paper deals whatever happened in the scientific world all these things are possible only through Human resource management by Digitalization.

Human resource management

Human resource management consists "the planning, organising, directing and controlling of the procurement, development, compensation, integration, maintenance and reproduction of human resources to the end that individual, organisational and societal objective are accomplished"

Objectives

1. To provide a comprehensive framework and methods for the development of human resources in an organisation
2. To generate systematic information about human resources for purposes of manpower planning, placement, succession planning and the like
3. To increase the capabilities of an organisation to recruit, retain and motivate talented employees.
4. To measure the digitalisation and its impact and opportunity on HRD

Significance of HRD

Every organisation that wants to become dynamic and growth – oriented or to succeed in a fast changing environment, needs HRD. Organisations can become dynamic and grow only when employee capabilities are continuously acquired, sharpened and used. HRD plays a vital role in the success and growth of an organisation. Like improves the capabilities of people, strengthens executive skills, improves problem – solving and adaptation skills of employees, human resource planning and control.

The Trends Shaping Human Resources Management

What human resource managers do and how they do it is changing. Some ofthe reasons for these changes areobvious. One is technology. For example, employersnow use their intranets to let employees change their own benefits plans, something they obviously couldn't do years ago. Other trends shaping human resource

management include globalization, deregulation, change in demographics and the nature of work, and economic challenges.

Technological Advances

Technology dramatically changed how human resource managers do their jobs. LinkedIn, Face book and Skype recruiting are examples. Employers can access candidates via Face book's job board. This provides a seamless way to recruit and promote job listing from Facebook. Then after creating a job listing, the employer can advertise its job link using Facebook.Innovations like these have dramatically changed how human resource managers do things. Another example, The HR Portal follows

Improving Performance through HRIS HR portals, usually hosted on acompany's intranet, provide employees with a single access point or gateway to HR information. They let employees, managers and executives interactively access and modify selected HR information. They thereby streamline the HR process, improve human resource management performance and allow HR managers to focus more on strategic issues. Doing so let HR digitize and aggregate through a single source all the former paper benefits reports, electronic spreadsheets, and benefit summaries that the firm's benefits counsellors had been using.

Recruitment

Recruitment is the generating of applications or applicants for specific positions to be filled up in the organization. In other words, it is a process of searching for and obtaining applicants for jobs so that right people in right number can be selected.

Sources of recruitment

Internal sources of Candidates
Recruiting typically brings to mind Naukri.com, Monsster.com, LinkedIn, employment agencies and classified ads. But internal sources – in other words, current employees or hiring from within - are the best source of candidate

In a perfect world, the employer will adhere to formal internal recruitment policies and procedures. These typically rely heavily on job posting and on the firm's skill inventories. Rehiring someone who left your employ has pros and cons.Former employees are known quantities and are already familiar with how you do things. On the other hand, employees who you let go may return with negative attitudes
Outside sources of Candidates
Employers can't always get all the employees they need from their current staff, and sometimes they just don't want to. We look at the sources firms use to find out side candidates next. Jobs

are created and become available when employers serendipitously come across the right candidates. Most employers recruit through their own websites or use job boards. Recruiting is also shifting from online job boards to social networking sites such as Facebook and LinkedIn. Most of software Services Company has plan to extensively use social media for hiring in large numbers as it has helped the company reduce its dependency on third parties. In one survey almost 90% of responding human resource and recruiting professionals planned to use social media recruiting tools for recruiting managers and professional. Recruiters are also seeking passive candidates by using social networking sites such as LinkedIn Recruiter to browse members' resume and to find such passive candidates. Other firms use Twitter to announce job opening to jobseekers who subscribe to their Twitter feeds. According to a study conducted by a social media consulting firm in India, popularity of social media as a recruitment tool is growing. Indian firms like Cognizant Technology Solutions, Tata Group and HCL Technologies conduct recruitment drives using social media platforms. Facebook, Linked In and Twitter are the favourite platforms in India. Many start-ups with limited visibility intensively use social media to approach candidates. Online recruiting generates more responses quicker and for a longer time less cost than just about any other method.Selection is the process of choosing a qualified person for specific role who can successfully deliver valuable contributions to the organization.

HR Digitalisation

Human Resource (HR) digitalisation is the most significant change affecting organisations and has since gained exponential adoption over the years; HR must execute new methods and procedures to keep up with rapid modernisation of the workforce. The benefit of systematic process is creating newer operational HR processes to help improve communication, collaboration, and access to data analytics. Digitalisation practices such as "Monjin" video interviewing improves hiring accuracy as much as 86% due to the usage of automation in determining the candidate specialisation, technical skills, and years of experience. This result in streamlining process which leads towards better efficiency and productivity which save on time and cost to your business. Moreover, research from Oxford University; found that 90% of HR administrative roles are likely to be automated by 2035. Already in Malaysia, talent in the country say that they are

affected by AI, with 61% participants from a Hays survey confirming they have experienced an impact of automation, either partially or significantly.

Benefits of digitisation

Going paperless

With the daily use of emails & Microsoft Office, it's still not a surprise that many HR processes have not gone paperless in their daily operations. This involves vast stacks of forms for benefit claims, leave applications, and other miscellaneous items that require a considerable effort in tracking and organisation, Paperwork that requires inter-departmental approval would see one sheet of paper travel across building floors to get necessary signatures. Bear in mind that HR departments in huge companies handle hundreds, if not thousands of paperwork every day. Not to mention, some companies hire data-entry clerks just to key in information from paper documents into excel sheets.

Employee self-service app

Everything is made easy with mobile apps these days. The use of smart applications has simplified HR processes for employees and changes how employees interact with the organisation. Mobile apps help employees obtain information at their fingertips without going to HR for transactional information. This is "Employee Self-Service" at its best.Deloitte had trailed a system that tracks the time consultants spent with their clients, billable hours and compares them to their colleagues. With the data, the system provides smart suggestions for improving ineffective working styles. Another application analyses the user's voice and detects distress so that the employee can take action to improve his or her wellbeing.

Automation in motion

Automation eliminates hours of manual work. Typically tedious tasks such as processing hundreds of medical claims can be automated. As an example, the HealthMetrics platform connects corporates to healthcare providers, enabling cashless treatments for employees, digital MCs, and consolidated billing via the platform. Due to its innovative approach, which solves an existing problem, corporates quickly adapt its solution. Besides this, manual work is prone to human error.

Recruiting through social media

Recruitment has transformed with the emergence of social media. For example, LinkedIn , Face book transformed how people exhibit their profile & recruiters to understand one's background better. Not only that, in more social platforms such as Facebook, it helps you to evaluate one's personality.Talentnow mentioned that 80% of employers said social recruiting helped them find passive candidates, while 70% of recruiters said they had successfully hired social media. The report also states that 89% of the companies plan to recruit candidates through social media, indicating that the trend will continue to grow.

VR for Training

Learning is always better through practical, real-life experiences or via practice. With the emergence of Virtual Reality (VR), companies can simulate real-life examples during training.For example, Walmart utilises VR technology to prepare employees in dealing with Black Friday sale frenzies. Simulations using past experiences and data will showcase how a crowd reacts to products on sale, gauging customer traffic in the store as well as how to respond to confrontations and crowd management. With this, new employees get first-hand accounts of what it is like dealing with the real-life scenarios, before going out in the field.

Gamification at work

Application of game dynamics in typically non-game contexts will help companies develop better employee engagement. For example, companies can reward employees when they achieve their KPIs, recognise their efforts when dealing with sticky situations. Companies can also implement real-time leader boards to create friendly competition between co-workers. This encourages employees to interact with each other and boost their performance.

People Analytics

It is essential that the company's understanding of the employees matches the actual scenario. Often time, companies tend to make assumptions or rely on industry benchmarks. Besides that, with millennials joining the workforce, companies will need to adapt to the changing demographics.How do you track employees' behaviour, which is seemingly qualitative than quantitative? Let's take Health Metrics, an employee medical benefits management platform, provides real-time data analytics of employees' health-seeking & automatically reports pertinent information such as the most common treatments sought.

Borderless training

Conducting training for recruits located in different countries all over the world can be a real nightmare. A cloud-based training system can solve that problem, where the only requirement is an internet connection. Gone are the days where employees must be physically

present to participate in training. Text, video & audio materials can be made available with a click of a button. Coupled with VR technology, employees can even go on practical training that can be done and repeated at any time.

Digital Platforms

Digital platforms that connect two or more groups of people that either seeks or offers a product/service. This creates a more distributed approach where people now get access to many options with just a click.Companies try to emulate the platform approach by appointing panel clinics to seek treatment at healthcare providers approved by the company in the HR context. The issues that arise from this are that HRs will need to manage the administration & relationship with these panel clinics, including the billing management. Typically the number of panel clinics can be become limited due to the difficulty in managing multiple providers. By using Health Metrics platform, we connect corporates & employees to healthcare providers, where information is synced on both sides in real-time, and manual processes are automated.

Digital Culture

Lastly, digital platforms in different HR processes have bred a new set of cultures relevant to the growing millennial populations. This group of young and passionate adults grew up with technology and understood how to use technology to their benefit. Besides that, this type of digital culture appeals to them, which inherently ties in with all the other nine digitalisation

Challenges faced in Digitalisation

A report from the NST stated that 98.5% of Malaysian SME lagged behind with the implementation of digital HR solutions. Which could be due to various reasons from financial constraints to management red tapes? In a survey conducted by Vase.Ai and Digi showed, that the main barriers to go digital were:

1. Ineffective and unsystematic data (32%)
2. Platform processes high costs (44%)
3. Conundrum about digitalisation will make their job redundant (15%)
4. System Inefficiency in consolidating tasks (17%)

Whether organisation accept digitalisation or not, the world is continuing towards its digital shift, companies who do not digitalise run the risk of losing relevance in an increasingly internet-heavy sphere. The silver lining here is that, the survey showed Malaysian employees are looking for ways to proceed with up skilling, learning the efficiency with digital tools and digital improvement of data accuracy. The challenge is coming from digitalization. That's true for all roles in today's organization. In a recent survey, two-thirds of business leaders told us that if their company does not digitalize more by 2020, it will no longer be competitive. But in HR, digitalization is changing everything, from core functions like the way we hire and develop talent, to introducing new burdens such as raising performance. We found that 88% of chief HR officers say they need to invest in three or more technologies over the next two years. HR digital transformation is a hot topic for many HR professionals. And for good reason, since digital technology has the potential and ability to transform HR as we know it. But while it's one thing to talk about digital HR transformation, it's an entirely different thing to do it! In today's article, we dive deeper into the phenomenon of HR digital transformation: what is it, why is it necessary and how do you go about it

Conclusion

The adoption of digital solutions for HR processes are very much crucial towards organisation as they provide many benefits to lower redundant/repetitive task, lower the risk making error and provide room for critical task for HR to focus on. It's a common misconception that digitalisation is challenging to adopt, but these ten practices can be a low barrier of entry. If your organisation is looking towards a complete and hassle-free digital solution, Health metrics essential plan is free and allows organisation to get started with employee analytical data, access to cashless treatment and seamless invoice consolidation through the portal. Technology can intervene to improve the way employees work. In fact, we know from earnings call transcripts that chief executives now expect HR to actively find ways of making employees happier. HR digital transformation isn't optional. In a world that's digitalizing at a fast pace, with consumer-slash-employees that don't know any better than for virtually anything in their lives to be digital, HR and employers simply can't stay behind. Look at what the people from the Timken Company did for example. They decided to move their HR operations on a cloud-based HR solution to support various processes. Think of – among others – recruiting, payroll and succession planning. As a result, the company benefitted from a reduced time to pull operational reports, an easier access to business intelligence and an improved employee engagement as well as satisfaction.

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Consumer Buying Behaviour towards E-Commerce during COVID-19

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Abstract:
The job and effect of E-commerce business on Consumer behaviour are driving the business wide adoption of Consumer behaviour analysis for pulling in more shoppers and improving their shopping experience. There is a noteworthy change in buyer's mentalities and shopping conduct, most of them are relied upon to remain post-pandemic. The lockdown has forced purchasers to question their shopping habits including cost awareness, preference inclination for neighbourhood items and the emotional move towards internet business. To what extend the pandemic changed the buying behaviour of consumer towards online purchases. Traditional or online practices, which one is most likely to be followed post pandemic. Are they satisfied with the e-commerce sites and their offerings?
Keywords: Consumer buying behaviour, E-commerce, Post pandemic, Online shopping

Introduction

In India, 700 million of internet users in India by 2020 and expected to increase 974 million by 2025 (Keelery, 2020). Indian E-commerce trade is expected to supress US E- commerce trade and reach world's 2nd largest market by 2034. In 2018, online shoppers were 120 million and it may increase 220 million by 2025 (IBEF, 2020).

E-commerce is about 0.76% of GDP in 2017 and 0.9% of GDP in 2018 (Jaganmohan, 2020). Because of this pandemic retail sales are bowl-shaped by 5.7% than before, whereas e-commerce shopping boomed by 2% just in 2 weeks after lifting up partial lockdown rules (Davis & Toney, 2020) (Thakare, 2020).
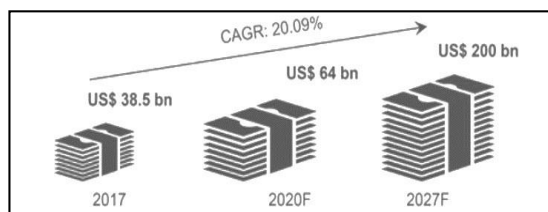

Fig. 1.
Source: E-commerce market size in India and forecasted data (IBEF, 2020)

Customer behaviour is dynamic in nature. Customer preferences changes on time (generation) This is a study which grows hastily, and marketers need to understand the consumers buying patterns, their likes, and to what extent the product prfers are reaching consumer expectations, etc. This is an ongoing process. To help marketers this online sales and purchases are introduced, which helps customer to get the desired product from all over the world at any time as per his ease (Dr.M.Vidya & Dr.P.Selvamani, 2019). What made customer to buy & sell online, pay or receive online and etc is provided in the study.*The objective of the study:*

1. To study how COVID-19 impacted the buying perception towards e-commerce.
2. To study whether consumers are willing to continue e- commerce sites- Post Pandemic.
3. To study the means of transferring amount during the pandemic.

Hypothesis:

H_0: There is no association between COVID-19 crisis and Consumer buying behaviour
H_1: There is an association between COVID-19 crisis and Consumer buying behaviour

Research methodology:

As a part of our study, we have collected both secondary and primary data which helps us to understand to what extent the pandemic changed the perception of consumers towards e-commerce. To draw the required inferences, we collected data from newspapers, journals, reports, blogs, periodicals, conference papers etc. Primary research is done directly in field,

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whereas we do not have an existing data. This data can be collected using the online questionnaire i.e., google forms. To attain the objectives of the study. Data is collected from all the age groups and different working professionals & students. Here we conducted research on 223 people to whether the COVID-19

Profile of target group:

The following table shows the number of respondents, gender, occupation, age, and their annual income.

changed the buying behaviour towards E-commerce. Coming to the location of study. Study is conducted online so, collected data from different places but mostly from the Andhra Pradesh & Telangana. The duration of the study is 2 weeks. Here the data is analyzed using bar graphs and pie charts.

Table 1

	Gender		
Particulars	**Female**	**Male**	**Grand Total**
Self -Employed	**18**	**31**	**49**
$18-25$	9	17	26
$26-35$	6	8	14
$36-45$	2	2	4
$46-55$		2	2
More then 55	1	2	3
Service	**18**	**46**	**64**
$18-25$	16	23	39
$26-35$	2	8	10
$36-45$		8	8
$46-55$		5	5
More then 55		2	2
Student	**43**	**67**	**110**
$18-25$	43	60	103
$26-35$		7	7
Grand Total	**79**	**144**	**223**

Table 2

Particulars	**Self - Employed**	**Service**	**Student**	**Grand Total**
Female	**18**	**16**	**42**	**76**
10 - 20 lacks		2	1	3
6 to 10 lacks	1		2	3
More than 20 lacks			2	2
Pocket money	4	1	28	33
Up to 6 lacks	13	13	9	35
(blank)				
Male	**31**	**45**	**61**	**137**
10 - 20 lacks	1	7		8
6 to 10 lacks	6	6	5	17
More than 20 lacks	1	7		8
Pocket money	6	1	34	41
Up to 6 lacks	17	24	22	63
(blank)				
Grand Total	**49**	**61**	**103**	**213**

Literature Review

According to G.D. Blasio, Web based shopping is a technique internet business where customers legitimately purchase products or administrations from a dealer over the Internet utilizing an internet browser (Blasio, 2008). Amazon, Flipkart, Snapdeal are among the top online retailers in India. Be that as it may, web-based shopping has advanced over a time of 35 years, however in India the pace of acknowledgment has quickened in a decade ago. The excursion of web-based shopping exhibits, an intriguing knowledge, how the development of innovation continually moulding the eventual fate of web-based shopping. According to G. Hofstede,

customer conduct is "the way buyers think and act when settling on buy choices." It is characterized as 'the investigation of seeing how the purchaser settles on choice about spending his/her restricted assets, for example, time, exertion and cash for buying. This definition is moreover relevant in online purchaser conduct aside from the utilization of innovation in buy choice. A buyer choice generally affected by his/her own, social, mental, and social factors. (G, 2001).

1. Factors affecting consumer behaviour where shopping online/offline.
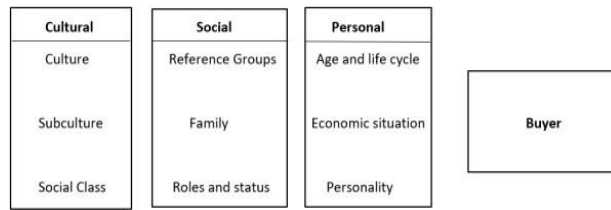2. Technological factors of shopping online.

Fig. 2.
Source: Factors effecting Consumer Behaviour (G, 2001)

Role of Trust and Attitude towards Online BuyingIntention

According to FD, Davis, the creator of this investigation inspected the significance of trust from the exchange point of view in internet business. (FD, 1989) The elements that contribute for exchange trust were distinguished, for example, simple access to depiction of items and administrations, simplicity of putting in orders, request affirmation, request following what's more, post-deals administration. As per JC. Roca. the quintessence of this examination was advancement of 'Trust Model' considering

internet business field has led a different investigation of the discernments identified with the selection and to the "post-adoptiondecisions. Also, barely any specialists have examined the conduct of e-clients as they gain understanding. Most examinations have thought about that the low degree of advancement of this new channel implied that the contrasts between the two choices were not yet significant, and their central goal was, hence, to decide the recognitions which customers to embrace the Internet as an elective shoppingchannel (Muhammad, 2012).

Data Interpretation
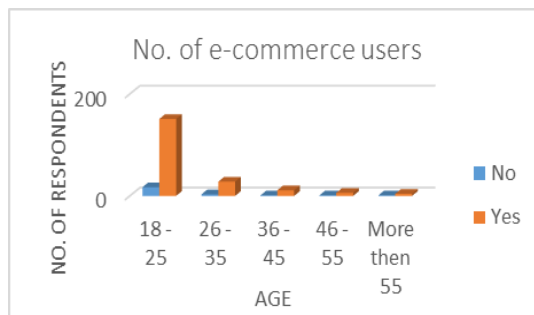
key parts that were confided in seals, security and monetary organizations (JC). As per S. Chaiken, this examination is to look at the customer shopping shift from disconnected to online store with a hypothetical methodology (S., 1980). According to Chen L & Tan J, the outcomes demonstrated that mentality assumed a significant job in on the web buy goal. The investigation of shopper conduct is a key viewpoint for the achievement of an e-business(Chen L, 2004). According to Y. Ganzach, in any case, the conduct of customers in the Internet market changes as they get e-buying experience. The observations which actuate them to make an underlying e-buy may affects their resulting choices or repurchasing conduct since the utilization of the data innovation(IT) might adjust certain discernments and perspectives. (Y., 1993) According to Muhammad and Awais, notwithstanding these distinctions, almost no examination did in the

Behaviour of the consumer is highly affected by cultural factors. People are more into travel and tourism, entertainment, shopping, etc. Even at the peak time of pandemic people did not stop their gatherings, marriages, birthday parties, etc. Partial lifting of lockdown rules, people started rushing to shopping malls, etc. (ETBrandEquity, 2020). This pandemic resulted, more than 6000 sellers increased the prices of their products ande-commerce businesses started to hire additions workforce to meet the customers demand (Sanjanwala & Issac, 2020) . Over the period, the traditional way of approaching changed to virtual. The products are directly reaching the customer without middlemen, which results in higher profit to the manufacturers (Dr.M.Vidya & Dr.P.Selvamani, 2019). The rapid increase in number of COVID cases world-wide affectedthe world's economy very badly. It affected nearly 90 trillion dollars which never experienced in a century (James K. Jackson, 2020).

Fig. 3. No. of E-Commerce users till date

E-commerce sites are mostly used by 18-25 age group,followed by 26 – 35 age, least purchases were done by people whose age is above 55 years.
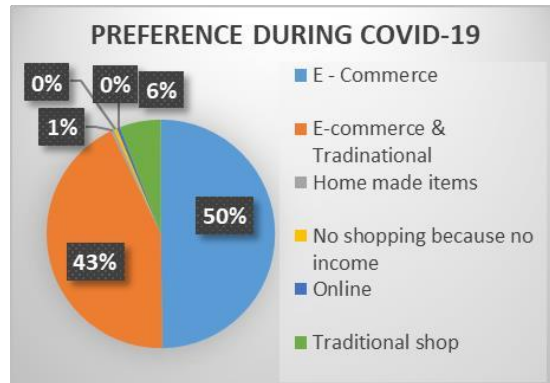

Fig. 4. Preferred mode of shopping

E-commerce sites has the high demand during Covid-19, followed by 43%, where individual still prefer both e- commerce and traditional. During the pandemic, 46% of respondents buying perception changed towards E-commerce sites during the pandemic. Whereas 25% of people were not sure, rest individuals feel that their perception remains the same.
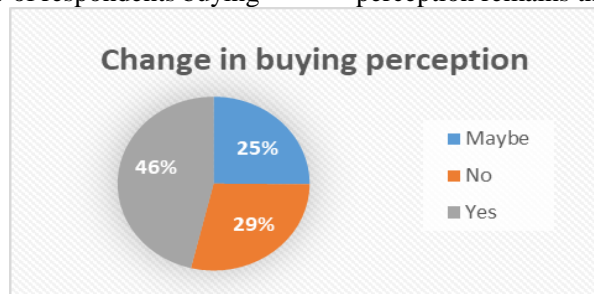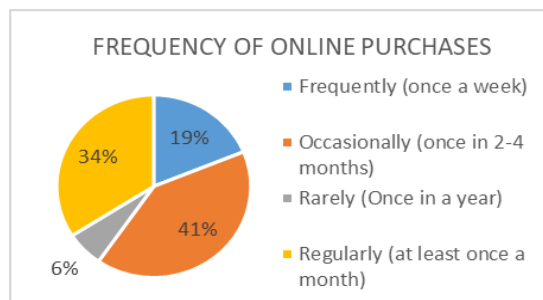

Fig. 5. Change in buying perception

Fig. 6. Frequency of online purchases

Only 19% of individual purchases goods online frequently, whereas 41% individuals prefer to purchase goods occasionally. Most of the individual prefer Amazon and Myntra, followedby Flipkart over the other online sites.
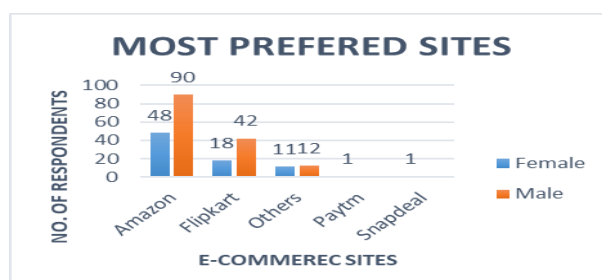
Fig. 7. Most preferred online sites
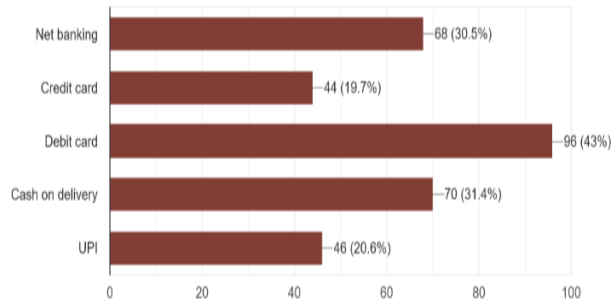
Fig. 8. Mode of payments
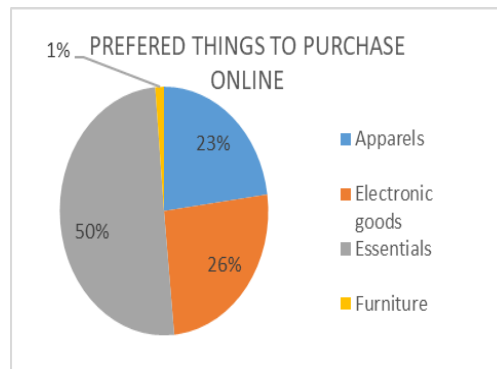
Fig. 9. Most preferred goods (online shopping)

43% of individual prefer to pay amount using debt card (recorded highest number of transaction). Still 31% of individuals prefer cash instead of online payments. UPI transfer, net banking, credit cards are slowing increases day by day Most of the individuals prefer e-commerce sites to purchase the basic goods (essentials). Electronic goods and apparels were given same importance.
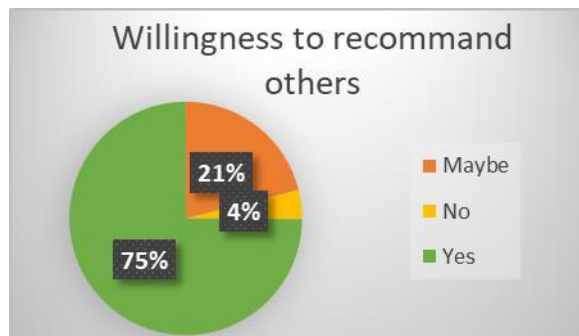
Fig. 10. Recommend online shopping

Most of them expressed that they highly advise others to shop online during pandemic to avoid risk. 21% said that based

.
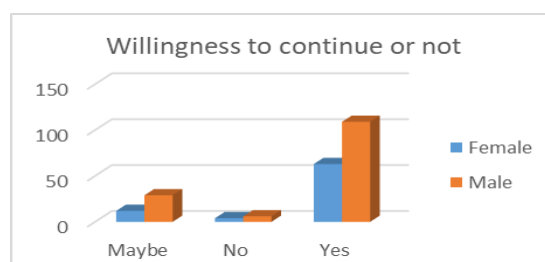
Fig. 11. Willingness to continue e-commerce sites or not

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Consumers are more likely to continue online purchases Post COVID also as Online shopping creates hustle free efforts and easy to shop with different offers**.** Few were not sure about it, while others want to shift to traditional way of purchasing as people still believe in personal touch factor. Good quality of products with reasonable price will satisfaction the consumers as that makes consumer satisfied towards shopping experience. During pandemic services and products provided by e-commerce sites satisfied quite good number of customers. Only 1% were dissatisfied. Whereas, very much satisfied and neutral almost share same level of percentage.

Fig. 12. Level of satisfaction

Conclusion

E-commerce business destinations has the appeal during COVID-19 circumstance to maintain a strategic distance from the dangers. Buying perception changed towards E-commerce sites during the pandemic around 46% during the pandemic. Most commonly preferred sites during COVID is Amazon followed by Flipkart over the other online sites as essentials are being highly preferred, who has highest shares in essential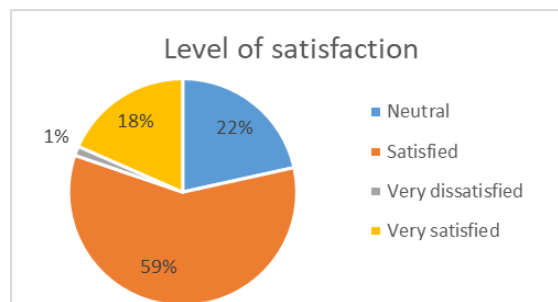s domain.43% of individual prefer to pay amount using debt card (recorded highest number of transaction) followed by COD. Consumers are more likely to continue online purchases Post COVID also as Online shopping creates hustle free efforts and easy to shop with different offers**.** Great equality of items with sensible cost will fulfil the customers' requirements. During pandemic services and items gave by web-based business locales fulfilled very great number of clients. Just 1% were dissatisfied. Though, particularly fulfilled, and impartial nearly share same degree of rate. When the residue has settled, a few shoppers may come back to their old habits, however numerous who have discovered worth and fulfilment with their online experience will continue with their online utilization. In the long haul, this will be inflection point for digital change across ecosystem.

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Impact and Challenges Fased by Rurul Banking Customers due To Digitalization in Payment System

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Abstract: To understand customers perceptive with respect to digital payments and safety of their transaction.In this digitalized world consumer satisfaction is very important. The impact of technology is affecting every sector. The banking sector is also affected by this technology. Digital banking is also known as online banking and internet banking. Digital banking provides online services such as paying bill, internet banking, mobile banking, ATM's , SMS banking, e- cheques, debit cards, credit cards, etc. Customers no need to visit the banks in person to deposit or withdraw their money. They no need to get updated their passbook to know the account details. They can get all the account details through banks official website. They can do all of these thinks and many more by using online services provided by banks. It might be difficult to understand at the first that how to use digital payments, transections, etc. In urban areas people are living a cashless life, but in rural areas people are still not aware about internet banking and digital payments. People are still using traditional banking method. Rural people are afraid to using online banking due to technology issues, security issues, no relationship with personal banker, inconvenient to make deposits

Introduction:

India is one of the developing countries that has significantly initiated the revaluation of digital payment system a lot faster by joining other countries, specifically in the financial sector. India has the huge numbers of bank side stream around the world. The consciousness to know and utilization of wide range of digital banking services is a key factor which capture the success of a digital economy. Indian Government has vision of turn the society into cash- less for long run. In India, slowly but continuously, the Indian customer is shifting towards online banking. Right information dissemination on digital services and proper cyber protection laws which restrict cyber-crime is the need of the hour. Strong digital infrastructure and secured digital banking services are mandatory to enhance the utilization of online banking services.

Key Words: Digitalization , rural banking customers , payment system ,challenges, informationtechnology

Objectives:

1. To analyze different types issues and challenges in achivementation of digitalization in rural banking.
2. To analyze the factors affecting the Digitalization of rural banking- such as payment system

Methadology:

This study is based on primary and secondary data basis. To gather primary data the principal methods. which has been used are structured questionnaire using Google forms and interviews with few of the customers using online payment system. Secondary data will be collected with the help of various news articles and journals and also by referring to reports issued on websites.

Review of Literature:

Mukherjee (2011) **in their paper An empirical study of rural customer's satisfaction from E-banking in India** the author discussed the role of information and communication technology in the rural sector in bringing about growth. Rural-dominated economics pursue the Growth and Development. New generation innovations are helping the economy by delivering better-quality services at an cheap cost to achieve the preference outcome. Because of the changing nature of customer demand, the progress of the sector may become more favorable. In each and every field of society, ICT has started to play an important role.

Sharma (2012**) in their paper Cashless Society, Problems and Prospects, Data Mining Research Potentials** The author explains the need in rural areas for internet banking.,Indian economy strongly intimidate the rural people. There are around 5.8 lakh villages in the country, There are 60% of the population still living in rural areas. Because of the impenetrable alive of the rural economy and its livelihoods, serving this large citizenary base is not a simple job. It is

compulsory to provide services which, with the aid of the going banking system, current banking institutions might not be able to provide. There is also a need to being an substitute service solely for the rural poor.

Data Collection:

The Covid-19 pandemic has emerged as a silver lining for the digital financial sector in India. Ministry of Electronics and IT launched a scheme called "Digital Finance for Rural India". It aimed at spreading awareness regarding government policies and digital finance options available for rural citizens. The financial inclusion drive was off to a slow start due to framework challenges. But soon, the attitude towards technology changed with the arrival of more suppliers and programme. One of the few stood out was the Reserve Bank of India's call to create a Rs 345-crore Payments Infrastructure Development Fund. Bharat Net Project was launched to boost internet services, e-banking and e-governance among the rural population. The plan aimed to connect every 2,50,000 Indian Gram Panchayats and offered 100 Mbps connectivity. Besides, the other schemes which promoted digital literacy and empowerment in interiors of the country included Pradhan Mantri Jan Dhan Yojana (PMJDY) and Direct Benefit Transfer (DBT). India's rural population is likely to form 63% of the total market share in India by 2025. With smartphones and internet reaching all corners of the nation, rural India is now becoming increasingly well-informed with the digital mode of payments. Various fintech beginning and giants corporations have also contributed to accelerating the digital revolution. India, which was otherwise hugely cash-driven, is transitioning towards a cashless and paperless economy. It has been made easy with the years of preparation and initiatives underwrite by the Government and fintech glossary. Today we have an arrangement of digital bill payment services targeted towards rural India. Digital India program has created a platform for a research-based electronic transformation in governance for its citizen. PMJDY is a head program launched by the Government of India to promote financial inclusion. Factors like mobile accordance, infrastructure, electronic transportation, technology etc. have helped digitization to grow in India.

Survey For Gathering Opinions From Rural Banking Customers In Payment System Due To Digilization

Figure1: Online banking system referred by rural banking customers
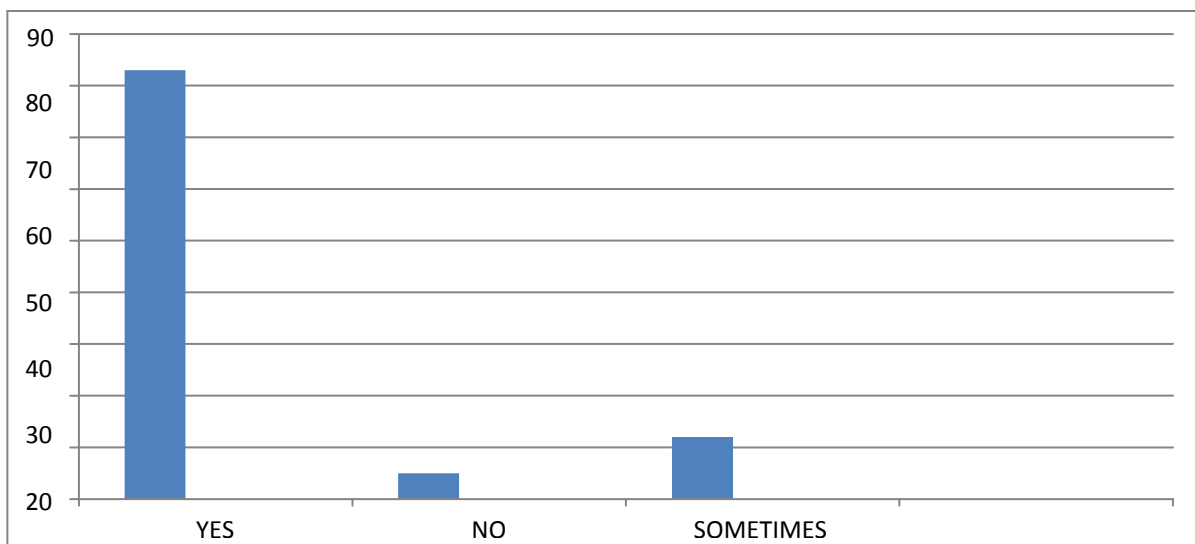
According to the survey of fig.1 we have interpreted that 83% people refer online banking service for payment and 2% people not refer online banking service for payment, while 12% have sometimes refer online banking service for payment.

Figure 2: Responses about online banking service is time and energy saving process.
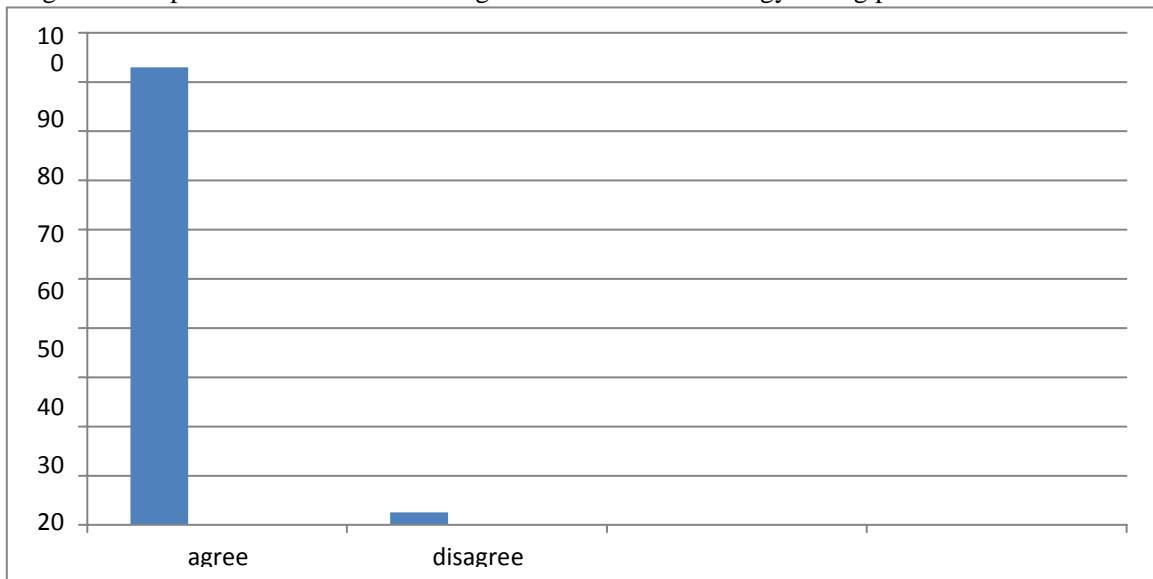
According to the survey, of fig.2, we have interpreted that 93% are agreed that online banking services is time and energy saving process, and 7% are disagreed that online banking services is time and energy saving process.
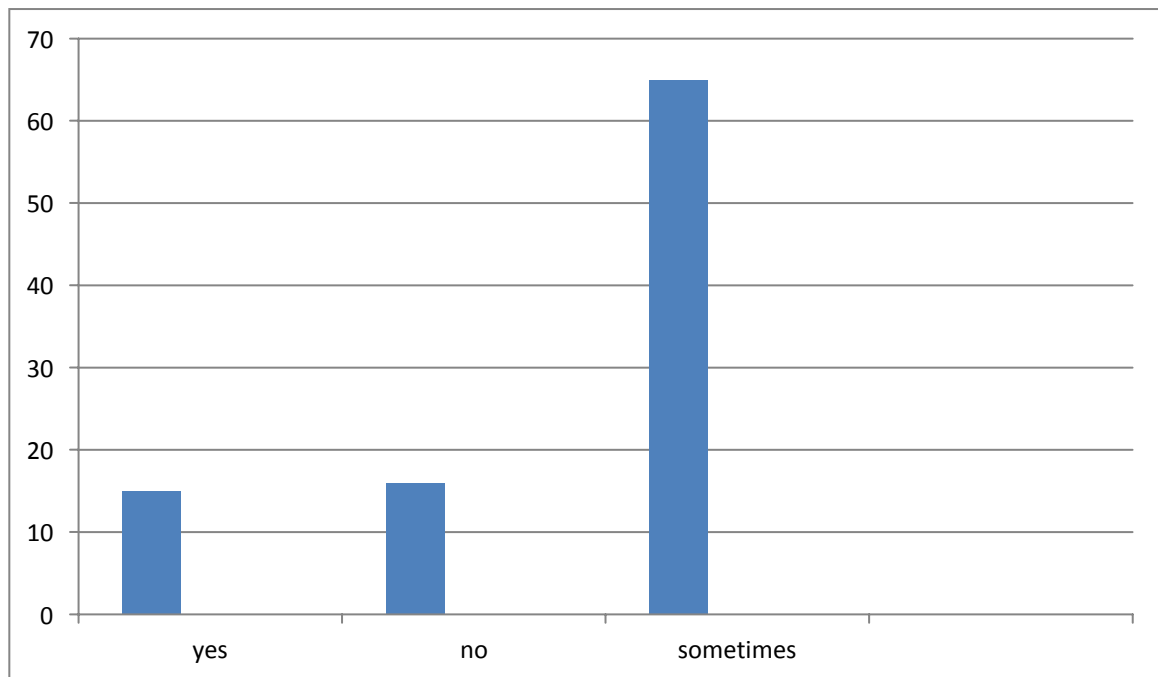
Figure.3:issues faced by rural banking customers during transaction

According to the survey, of fig.3 , we have interpreted 15% people are facing the issue while online transaction, and 18% are not facing any issue while online transaction, while 67% have sometimes faced issue during transaction .

Limitations:

online payments methods can go down due to technical problems.

There have been many experience in which cybercriminals have mastermind people and money has been looted.

Conclusion: Thus for the above information it can be says that as per the impact of digitalization. We can summaries that there were many challenges faced by rural banking customer in online payment system. The difficulties which the consumer are faced during online payment are network / technical issues during transferring the large money amount to other person some of them are facing problem in personal contact and lack of accuracy ,while collecting data about personal account.

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Role of Artificial Intelligence in Financial Advisory Services

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Abstract: In today's modern world, one cannot remain aloof from technology. Almost 50% of India's population is under 25 years of age. This young generation is techno savvy and digitally active. The needs of this generation cannot be fulfilled through traditional means. The financial service sector is making use of technology and Artificial Intelligence-based tools to reach out and meet the needs of this generation. Artificial Intelligence is being used instead of Human Advisors to provide advisory services to clients. With the help of artificial intelligence and machine learning techniques there is a paradigm shift in the way firms are offering financial services to their clients.
Keywords: Financial Services, Artificial Intelligence, Digitalisation

Introduction:

Financial services include the broad range of service offered by the finance industry to individual and also institutional clients. These services are associated with the management of finance. According to Section 65 (10) of the Finance Act,1994, "Banking and Financial Services" includes the services related to Financial Leasing including equipment leasing and hire purchase by a Body Corporate, Credit Card Services, Merchant Banking Services, Asset Management, Fund Management, Pension Fund Management, Custodial Depository, Trust Services, Investment and Portfolio Research and advisory. These services may be provided by Banking Company, Financial Institution or a Non-Banking Financial Company. Hence the definition covers a broad spectrum of services. In today's growing economy, financial services are one of the fastest growing segments. Financial Services is a customer-oriented service industry as it needs to fulfil the requirements of the clients at all times. The product offered is intangible in nature. Today this industry is greatly driven by technology. Artificial Intelligence to simply put in, is the use of machine learning and intelligence to replicate human behaviour and decision-making. Chatbots, Robo Advisors, Dashboards, Apps, etc are increasingly being used today to offer a host of financial services to cater to the current generation who are keener on using digital services.

2. Review of Literature:

Madhani (2011) in his paper has mentioned that the number of millionaires in India is increasing and hence wealth management services is gaining popularity. It is not possible for a person to manage their wealth by themselves and hence require the services of an expert to help them. The relationship between the client and advisor is of utmost importance in wealth management services. With the advent of the internet, the services of financial management are not restricted only to wealthy individuals and can be availed by everyone. Bartram, Branke, Motahari (2019) in their research have mentioned that Artificial intelligence (AI) has become quite relevant in the field of asset management. It has brought about changes in the financial services sector. AI has enhanced the services of portfolio management, trading and risk management by way of increased efficiency, accuracy and compliance. AI uses methods to create portfolios and help to analyse risk and return.

3. Objective of the Study:

1) To understand the need for Artificial Intelligence based Financial Advisory Services
2) To study the role of Artificial Intelligence in Financial Services Advisory
3) To understand the advantages and challenges on the use of Digitalisation and Artificial Intelligence based Financial Advisory Services

4. Research Methodology:

Data is collected through secondary sources such as journals, reports, newspapers, websites etc.

5. Need for Artificial Intelligence based Financial Advisory Services:

As per a report published by the CARE Advisory Services in October 2021, more than 50% of the Indian population is under 25 years of age and this is the largest and fastest-growing adult segment across the globe. Since this consists of the working and earning population, this segment will provide a great opportunity for the financial industry in terms of providing services related to the management of finance and wealth of this population. India is expected to be the fourth largest private wealth market globally by 2028.

Table showing Number of Millionaires in 2020 and 2025 (Selected Countries)

Country	Number (in thousands)		Change (%)	CAGR (%)
	2020	2025		
India	698	1269	82	12.70
China	5279	10172	93	14.02
United States	21951	28055	28	5.03
Japan	3662	5411	48	8.12
United Kingdom	2491	3711	49	8.30
Germany	2953	4240	44	7.50
World	56084	84014	49	8.42

Source: Global Wealth Report 2021

In India, the assets under advisory services were about Rs.21.77 trillion in July 2021. This is just around 9% of the country's GDP. In most of the established markets nearly 60 to 70% of the GDP of assets are part of the advisory services. This huge gap can be filled and more assets can be brought under the purview of financial services and wealth management. Today India is also witnessing a growth in the number of High Net Worth Individuals (HNIs) and Ultra High Net Worth Individuals (UHNIs) in Tier II and Tier III cities. According to AMFI more than 44% of UHNIs live in non-metro cities. Most of their wealth is managed by personal advisors and Chartered Accountants.

Hence it is obvious that there is a huge opportunity to provide Financial Advisory Services to this population which is untapped. Artificial Intelligence based services will help to bridge this gap and bring more assets under management.

6. Artificial Intelligence and Financial Advisory Services:

1) Financial Advisory Services is data driven in nature and give results based on the inputs. Artificial Intelligence helps to streamline complicated processes and give better customer experience.

2) It can be used to evaluate credit risk at the time of availing loans. Digital platforms and Loan Apps are using machine learning and AI algorithms to evaluate credit score and provide solutions.

3) Due to AI, large amount of data can be processed in a short span of time. This helps in assessing risks faster. It can help to identify high risk cases faster and take necessary measures.

4) AI is also playing a significant role in helping to prevent frauds in financial services. AI is especially effective in preventing credit card frauds. AI help to track the buying behaviour of clients and identify the patterns which do not fit in place.

5) AI is also significant in tract money laundering transactions. Suspicious activities can be tracked by systems. This has also reduced the cost involved in investigating such cases.

6) AI has also enhanced stock trading activities. The use of algorithms has resulted in faster and better analysis of data which is required for stock trading.

7) AI is also useful in portfolio management services. AI can make customised plans based on the inputs and requirements of the clients. The advice provided is free from bias and is based on the client's requirements.

8) AI helps in providing personalised banking services to clients. Today customers are need of instant services related to their banking and finance needs. This can be supported by a host of digital services provided by Banks with the help of AI.

7. Advantages of Artificial Intelligence based Financial Advisory Services :

The finance sector has witnessed changes due to technology and is adopting to include these changes positively. The biggest advantage of technology is connectivity which is useful in bringing people together. Services provided through technology are also cost effective. This reduced cost benefit is then passed on to the consumers. Moreover, AI based, digital financial services can be availed throughout the day as per the convenience of the consumers as per their requirements. Hence it can be accessed at all times. At times advice given by human advisors is biased and there is a tendency of errors. Artificial intelligence makes use of algorithms to give bias free advice which is one of its major advantages. Use of AI will also bring in greater transparency in transactions.

8. Challenges and the Road Ahead:

Data security challenges will continue to be a cause of concern. Likewise, financial services companies will have to make a huge investment in technology to facilitate these services. Digital literacy and inclusion are also vital to use these

services. While sophisticated technology is used, it is necessary that the results be produced in a simple and easy to understand manner. The government also has to make regulations to ensure a level playing field for all providers. Customer data privacy should also be safeguarded at all time. One of the most important features of the financial services industry is the personal attention through human advisors. With AI this role there will not be any personalised attention. Service providers will also have to spend significant cost to upgrade and maintain their technology. Small firms may find it challenging to do so. While the new generation may prefer digital services, the older population may still prefer to go through the traditional way of seeking advice from human advisors.

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9. Conclusion:
With a growing young population, the country is poised to be one of the largest markets for financial advisory and wealth management services. The wealth management firms need to upgrade themselves and provide their clients with digital options for enhancing their returns. New developments in the field of Artificial Intelligence will pave the way for offering financial services for the future generations. While the advantages of Artificial Intelligence based advisory services are plenty, there are also drawbacks that need to be dealt with. One must carefully weigh the pros and cons before availing these services. A proper regulatory framework needs to be developed regarding such services. It is also necessary to create awareness of these digital services among consumers.

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To Study the importance of Digital Green Marketing and its outcome on consumers

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Abstract:
As of now ecological issues impact every human action, hardly any scholastic disciplines have incorporated green issues into their writing. This is particularly valid for showcasing. As society turns out to be more worried about the common habitat, organizations have started to adjust their way of behaving trying to address society's "new" concerns. A few organizations have rushed to acknowledge ideas like natural administration frameworks and waste minimization, and have coordinated ecological issues into every single authoritative motion. Some proof of this is the advancement of diaries, for example, "Business Strategy and the Environment" and Greener management international, which are explicitly intended to disperse research connecting with business' ecological way of behaving.

Keywords : Green marketing,Eco friendly Marketing ,society, Sustainability ,Environment

Introduction.

Green advertising is the showcasing of harmless to the ecosystem items and administrations. It is turning out to be more well known as more individuals become worried about natural issues and conclude that they need to spend their budget in a manner that is sustainable to the planet. Eco-accommodating computerized promoting drives appear to be all over the place. For instance, enormous brands like Nike, Microsoft, and Toyota have genuinely promised to be more maintainable. This isn't simply in their areas of creation. We'll wager you didn't realize that Microsoft has been carbon-nonpartisan beginning around 2012! On the off chance that you're thinking about practicing environmental safety, this is incredible information! Shoppers are getting on board with the eco-accommodating fleeting trend. They effectively search out brands who promote a green way of life. Today, we're taking a gander at how you can associate with your clients and clients, through green computerized marketing

What Is Green Marketing

Sadly, a greater part of individuals accept that green advertising alludes exclusively to the advancement or promoting of items with natural qualities. Terms like Phosphate Free, Recyclable, Refillable,Ozone Friendly, and Environmentally Friendly are a portion of the things customers most frequently partner with green promoting. While these terms are green promoting claims, overall green advertising is a much more extensive idea, one that can be applied to customer products, modern merchandise and even administrations. As referenc , all over the planet there are resorts and industries which are starting to advance as "ecotourism" offices, ie., offices that "practice" in encountering nature or working in a style that limits their ecological effect [May 1991, Ingram and Durst 1989, Troumbis 1991].

The Customer Is King - And They Want Green Digital Marketing

We've all known about Greta Thunberg, obviously. She may be youthful, yet she's given a strong source of inspiration, towards manageability and a greener future. An ever increasing number of clients are getting away from quick style and moving towards eco-accommodating, manageable choices. Numerous individuals are changing their ways of life, attempting to lessen their carbon impression. Certainly, visual depiction and SEO can be significant, while building your image. In any case, 66% of customers will pay something else for items from socially mindful organizations. Let that hit home - that is certainly not a modest number. At the present time, one of the greatest internet showcasing botches you can make isn't taking advantage of green advanced advertising - and ORH Marketing can assist you with this.

Practicing environmental awareness WITH THE CUSTOMER IN MIND

You could think of items that can save the world - biodegradable choices to plastic, reused cotton garments, the rundown is eternal. Notwithstanding, these items ought not be at the front of the brand insight - particularly not in green advanced promoting. That could sound tremendously absurd to you. In any case, at ORH Marketing, we get the worth of clients, so you can take this from us. Priorities customer. They're making way of life changes and moving towards manageability - they ought to be perceived for it. Stop briefly and take yourself - and your business - out of the situation. Rather than enlightening your clients concerning your reuseable espresso channels or compostable

cutlery, center around your client. Your client could as of now be working effectively of living a maintainable, ecoaccommodating way of life. Through green advanced promoting, you can expand on that. Show your client what they can do, by utilizing your items. At the point when you cause your client to feel better, they'll return for additional. They'll likewise be really glad to praise you excitedly to everybody they know! Pull on their heartstrings, cause them to feel like a legend.

A Warm Welcome Can Make A Difference
To do this, you'll require a decent commitment crusade. For instance, you may be comfortable with Dove's #ShowUs crusade. In this mission, Dove joined forces with ladies and non-parallel individuals to make a more comprehensive vision of excellence. The undertaking was shot by and highlighted ladies and non-twofold individuals, with no organizing or channels.

Sounds basic, isn't it? But, this mission had the ability to be totally progressive.

For green computerized advertising, the idea is something very similar. Be comprehensive. Bond with your patrons. make them to feel seen and heard.

Your clients are doing their part to diminish their carbon impression, and for this reason they're searching you out. Cause them to feel like the legends in their story - on the grounds that they are.

Green Digital Marketing Means Being Transparent
You could have seen this as of now. Numerous eco-accommodating brands are inseparable from straightforwardness.

This is found in where they source their materials from, who makes their items, and what they put into their merchandise.

Ponder Levi's, for instance. They're the essence of denim - when you contemplate a decent sets of pants, you ponder Levi's.

Levi's has assembled its image on having an effect - battling for equivalent privileges at all turns. The brand is additionally very straightforward about its manageable practices.

The Levi's site is likewise an incredible illustration of green advanced promoting. A couple of snaps into it, you'll figure out where their cotton is from - and that it's natural. They additionally listen for a minute they're doing to improve their workers' lives, at each degree of business.

This implies that purchasing a couple of Levi's isn't only really great for their clients' closets - it's likewise really great for their spirits.

Customer Satisfaction and Green Marketing
Consumer loyalty has been characterized in two essential ways: as either a result or as an interaction As a result, fulfilling the end state coming about because of the utilization knowledge .As a cycle, it is the perceptual evaluative and mental cycle that adds to fulfilment. The definition is differed with respects to their degree of straightforwardness which incorporates;

• Item fulfilment
• Fulfilment with the buy choice experience.
• Fulfilment with the presentation quality

Need of the study
The topic of why green advertising has expanded in significance is very straightforward and depends on the essential meaning of Economics:

Financial matters is the investigation of how individuals utilize their restricted assets to attempt to fulfill ever growing desires. In this manner humankind has restricted assets on the earth, with which she/he should endeavor to accommodate the universes'

Limitless needs. There is broad discussion with regards to whether the earth is an asset available to man, for model, see Gore 1993.) While whether or not these needs are sensible or attainable is significant, this issue won't be tended to in this paper. In market social order where "opportunity of decision", has commonly been acknowledged that people and associations reserve the privilege to endeavor to have their needs fulfilled. As firms face restricted regular assets, they should foster new or elective methods of

Fulfilling these limitless needs. Eventually green advertising sees how promoting exercises use these restricted assets, while fulfilling customers needs, both of people and industry, as well as accomplishing the selling association's targets.

Objective
● To understand the importance of Green Digital Marketing in current scenario
● To study the impact of Green Digital Marketing on consumers.
● To review the consumers satisfaction on digitalization of green marketing

Research Methodology
The examination is probing in nature; it concentrates on Literature audit, News Papers, Journals, sites and the other dependable cradles.

Review of literature
(Jacquelyn A, Ottman,2017),In his article For a really long time, advertisers of reasonable labor and products have designated "dark green"

buyers to advance their items - and they have practically nothing to show for their endeavors. In this creative book, Jacquelyn Ottman shows how the green market has moved past such specialty advertising, and how advertisers will make more noteworthy progress advancing the inborn predominant worth of their contributions. Greener items are currently accessible inside each industry and are a piece of our daily existences. Be that as it may, they didn't become so omnipresent on the grounds that they are better for the planet. Regardless of whether they were advanced in that capacity, deals of green items have become so quick in light of the additional worth they give: wellbeing, unrivaled execution, great taste, cost-adequacy, or just comfort.

(Muhammad Ishfaq Khan, 2021)In his research paper Green Paradox in Emerging Tourism Supply Chains: Achieving Green Consumption Behavior through Strategic Green Marketing Orientation, Brand Social Responsibility, and Green Image, orldwide, green utilization conduct has fundamentally changed green item lifecycles as well as green item marking to take out the ecological effect of worldwide the travel industry. The motivation behind the current review is to inspect green utilization expectation in the accommodation and the travel industry as a result of green inventory network the executives and key green advertising direction. It additionally means to examine the green brand picture and green social obligation in an interceded control component to actuate green utilization.

[Marco Opazo- Basáez, ferran Vendrell-Herrero, oscar F. Bustinza,2018]

In their research paper Uncovering Productivity Gains of Digital and Green Servitization: Implications from the Automotive Industry The developing modern worry about manageability challenges has driven vehicle and car parts producers to embrace administration abilities as a method for keeping up with seriousness in consistence with natural guidelines. Therefore, automakers have logically coordinated advanced and green assistance drives to help tasks and address natural issues actually. The current review inspected the impact of computerized and green servitization on the association's efficiency

The above diagram depicts the way Traditional Marketing and Digital Marketing works with the help of comparative study.it helps to know the benefits of doing traditional marketing or digital marketing in their individual perspective. It helps in understanding to deal with the customers in their own way.it helps in understanding the return on investment term from their perspective. It helps to know the importance on educating their customers rather than just informing about the product.

Benefits of Green Digitalization Marketing

The above image depicts the importance of green technology and sustainability market.green technology with the help of digitalization ,also known as sustainable technology, takes into account the long and short term impact something has has on the environmental. Going green means to pursue knowledge and practices that leads to more environment friendly and ecologically responsible decisions and lifestyles,which can protect the environment and maintain its natural resources for current and future generations.

Some Eco- friendly products in India-

Handmade Papers Eco Wheels

- Eco-Furniture
- Handicraft Products Paper Bags

Digitalised Eco Marketing Mix.

Digitalization " is a fitting moving characteristic and how it should be solidified into the advancing mix. Every association has its own most adored game plan of displaying mix. Some have 4 P's and some have 7 P's of Promoting mix. The 4 P's of Digital Eco publicizing are that of a standard advancing yet the test before sponsors is to use 4 P's in an inventive manner if they expected to embrace the procedure of Computerized Eco advancing.

Digital Eco Price that Digital Eco : things are routinely assessed higher than standard things. Progressed Eco assessing takes into thought everybody, planet and advantage to such an extent that arrangements with the prosperity of

Oil and Natural Gas Company:

India's biggest oil maker, ONGC, is good to go to lead the rundown of top 10 Digital Eco Indian organizations with energy-productive, Digital delegates and organizations and ensures powerful proficiency. Regard can be added to it by changing its appearance, convenience and through customization, etc. Wal Mart unveiled its first recyclable material shopping pack. The retail shops like Big Bazaar, Life style, Reliance designs, Nilgiris, Mc Rennet started charging buyers when they chose plastic packs and encouraged people to shop using its Eco very much arranged sack.

Digital Eco Motivation

Tamil Nadu Newsprint and Papers Limited Decreed the best entertainer in the 2009-2010 Digital Eco Business Survey, TNPL was granted the Digital Eco Business Initiative Award in the Pulp and Paper Area. The drives embraced by this top

Computerized Eco firm in India incorporates two Clean Improvement Mechanism projects and a breeze branch project that created 2,30,323Fossil fuel by product Reductions acquiring

Rs. 17.40 Crore

ITC Limited: ITC fortified their obligation to Digital Eco advancements by presenting

'ozone-treated essential chlorine free' blanching innovation without precedent for

India. The outcome is a whole new scope of top Computerized Eco items and arrangements: the harmless to the ecosystem multi-reason paper that is less dirtying than its conventional Partner.

Eco-crematoriums that will before long supplant the customary wooden fire the nation over.

Discussion

The theme of digitalization and green technology is critical as it can emerge new open

doors for organizations in such a profoundly cutthroat worldwide atmosphere. Numerous analysts safeguard becoming green is the main choice to save our planet. Legislatures likewise play a significant part as they should build cognizance and attention to monetary approaches lined up with social obligation about these natural teething troubles. The rising mindfulness about climate concerns has been changing clients' inclinations and tastes transforming this idea into a progressive one, laying out a hindrance from the usual cheering.

Conclusion-

This moment this is the ideal uncluttered door to pick from "Green Promoting" and Digitalization worldwide. It will accompany extraordinary

change in the realm of business on the off chance that all countries will make severe jobs since green showcasing is vital for save world from contamination. From the business perspective in light of the fact that a shrewd advertiser is one who persuades the buyer, as it has an ecological and social aspect to it. With the danger of worldwide warming posing a potential threat, it is critical that green showcasing turns into the standard rather than an exemption or simply a craze. Reusing of paper, metals, plastics, and so on, in a safe and naturally innocuous way ought to turn into substantially more arranged and general. It needs to turn into the overall standard to utilize energy-proficient

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Impact of E-wallet in Indian Economy

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Abstract: Mobile wallets can be thought of as the digital equivalent of a physical wallet. Although the mobile wallet revolution is already started, the winners are still to be determined. The goal of this research is to learn about the factors that influence the increase in user percentage and its implications for e-wallet adoption, as well as the gap in user proportion between metro and tier-2 cities. The pilot test yielded a total of 285 valid responses, which were evaluated to create the study's concept. The impact of demonetization on the user base and the usage of e-wallets by small merchants in the Mumbai area rose in November 2016. In terms of user behavior, the majority of respondents utilize e-wallets; the number of users who do not use e-wallets is rather low.

Keywords: Demonetization payment, e-wallets

Introduction

Mobile phones are fast changing the way people look for, buy, and pay for goods and services. Many developments have focused on mobile as a channel, leading to disruptive business models in a variety of industries (Jacques Bughin, 2013). Interoperability and ubiquity of mobile devices, falling data rates, the introduction of mobile-based business models, and decreased costs of payment hardware investment for merchants have all contributed to the rapid acceptance of mobile wallets around the world. The use of a mobile device to conduct a payment transaction in which money or funds are sent from a payer to a receiver via an intermediary or directly without an intermediary is known as mobile payments. Mobile wallets can be thought of as a digital counterpart of a wallet.

Objectives

1. To understand how many people are aware about e wallet?
2. To investigate the trends that have resulted in an increase in e-wallet usage.
3. To understand how many people are aware about e wallet?

Review of Literature

Ahuja& Joshi (2018): Customer perceptions of mobile wallets were investigated by Ahuja and

Data Analysis

Joshi (2018). They looked at how the factors exploration technique is used to classify the elements that influence customer perceptions of mobile wallets in this study. In India, a study was undertaken on the various forms of mobile wallets.

Singh & Gupta (2016): They conducted study to see what influences client acceptance of mobile wallet payments. The factors examined for the study were convenience, trust, security, and adaptability, all of which have an impact on the happiness of mobile wallet users. The study was conducted in the Kurali district of Punjab.

Doan (2014): In Finland, he performed research to better understand how customers use mobile wallets. A questionnaire was emailed to potential responders in Finland, and the poll was conducted quantitatively. This article looks at the current state of the mobile wallet market.

Methodology

We have conducted a survey in form of questionnaire.

1. Primary Data: The Primary data is collected by conducting survey of taxpayers through questionnaire method i.e., survey method. Charts have been included in this research paper.
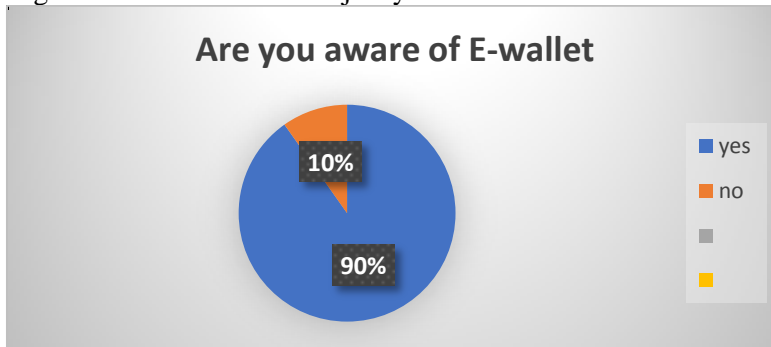
2. Secondary Data: Secondary data is collected by old research paper

Gender
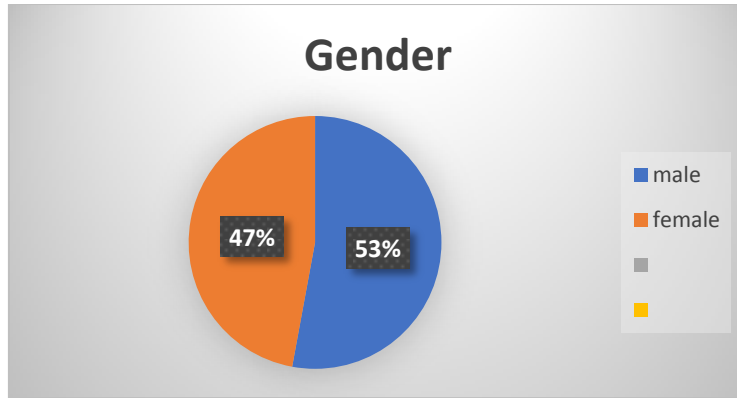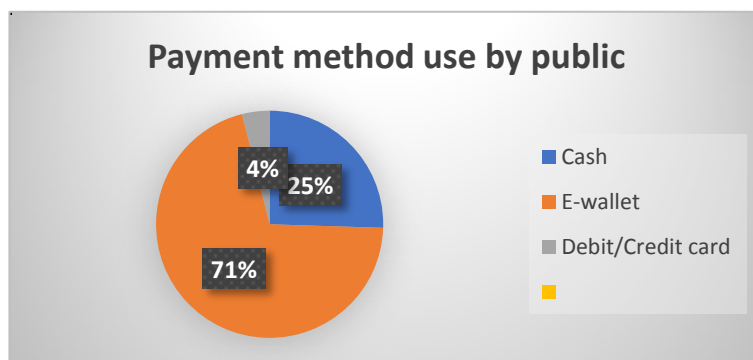

In the above figure, it is observed that majority of e-wallet user are male as compared to females.

Age
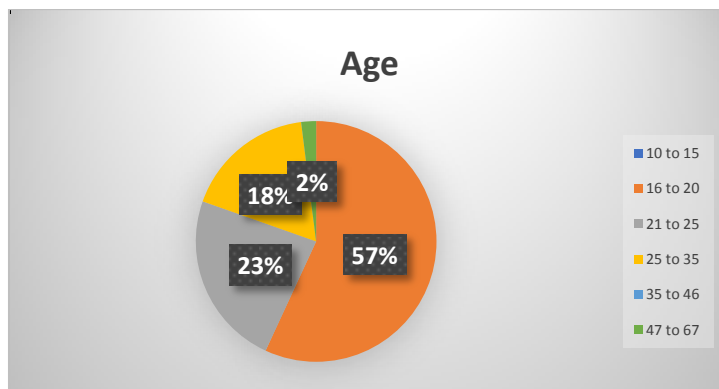
In the above figure it is observed that majority of e-wallet user are between the ages 16-25.

Are you aware of E-wallet

In the above figure it is observed that 90.2% people are aware about e-wallet and 9.8% are unware.

Payment method use by public

In the above

145

figure it is observed that majority use e-wallet and 25.5% use cash and very less people use Debit/credit card for payment.
.
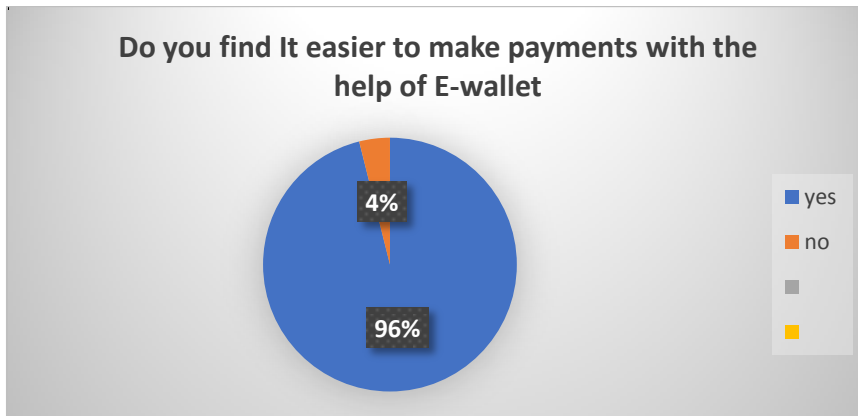
In the above figure it is observed that 96.1% find e-wallet easy to use and are satisfied using e-wallet.

In the above figure it is observed that 66.7% find easy to use and very few people find difficulty to use e-wallet.
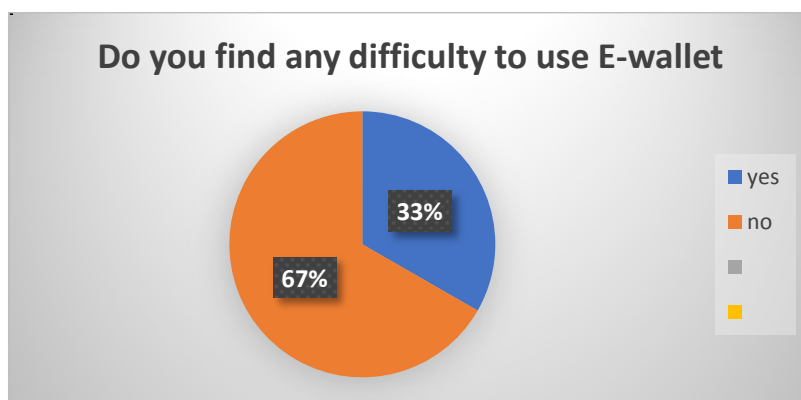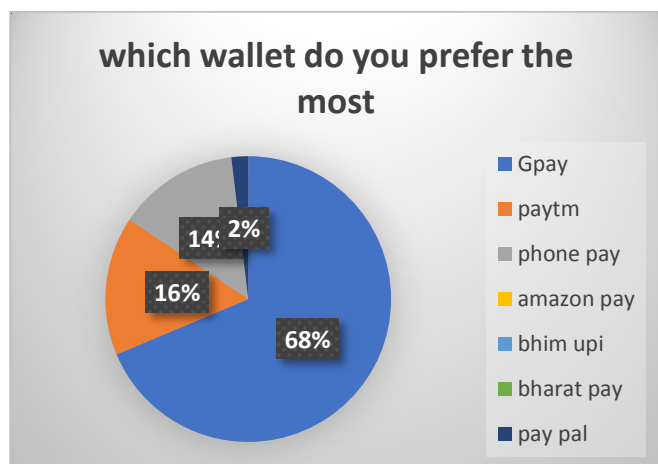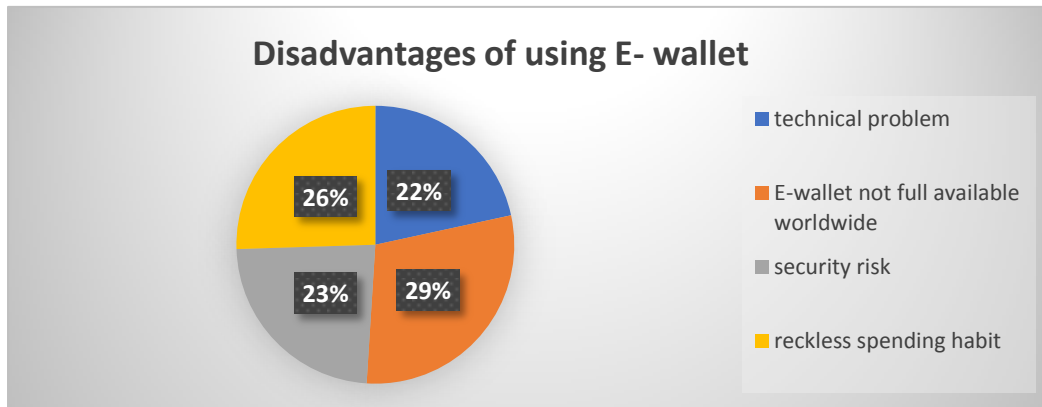
In the above figure it is observed that the scale of awareness there is 51% are normally aware about e-wallet.

In the above figure it is observed that 29.4% e-wallet is not fully available worldwide, 25.5% reckless spending habit, 23.5% security risk and 21.6% technical problem.

Conclusion

Digital transformations have had an impact on every aspect of human life. With the press of a button, smartphones and internet services had made life easier. As a result, the consumer's requirements and expectations are raised. The increasing use of cashless payments has nearly completely replaced physical currency transactions in the current context. Though there are certain restrictions, particularly in terms of privacy and security, it all depends on how consumers, banks, and other organizations utilize and handle the data. As a result, the survey aims to discover what consumers believe about digital payments. According to the literature analysis, the majority of consumers prefer credit/debit cards and are comfortable with digital transactions. Security is discovered to be the most important factor.

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Pharmaceutical Marketing and its influence on Consumers

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Abstract: This issue looks at the various types of pharmaceutical marketing and promotional tools available, including as detailing/e-detailing, journal articles, and continuing medical education. Pharmaceutical marketing is currently the well-organized and comprehensive information system for keeping doctors and their patients informed about drug availability, safety, efficacy, dangers, and tactics. Pharmaceutical marketing costs are substantial, but they are normal in high-tech industries where vital and sophisticated information must be communicated to knowledgeable users. It also assesses the research that has been done on each of these types of promotional inputs critically. It also highlights research gaps and makes recommendations for future research. It also considers the social and ethical ramifications of pharmaceutical advertising. It also presents a structure for distributing promotional contributions. E-detailing, Detailing Procedure This research also identifies a broader range of research gaps in the subject, which might aid knowledge advancement.

Introduction

The goal of sales promotion is to increase the number of people who buy a product or service. The majority of promotional activities in the pharmaceutical industry are geared at physicians rather than end-users, as opposed to consumer product companies. Because of their gatekeeper role, pharmaceutical companies focus on physicians, sell their drugs, and provide promotional inputs to them. According to studies, a high positive association exists between a physician's exposure to a product and their prescribing behaviour, hence pharmaceutical companies must aggressively promote their products. There are also other reasons for a higher promotion level: Because the new product pipeline contains fewer blockbuster medications (those with a sales potential of more than $1 billion), Pharmaceutical companies are finding it difficult to develop new treatments that will allow them to maintain expansion while also balancing their books. Finally, because new things have shorter product life cycles, money is lost. Furthermore, according to Strauss and Lee's comprehensive literature review, the promotion "p" is perhaps much more important than the other Ps in pharmaceutical marketing (such as price, product, and physical distribution). Promotion is vital in the pharmaceutical market, according to not only review study but also actual investigations. "The medicines company regularly advertises its products," according to Hurwitz and Caves, and these efforts can help differentiate products, create brand loyalty, and keep price competition at bay. As a result, product branding can be extremely important. differentiation. Branding is critical in the pharmaceutical industry since it develops and boosts brand awareness while also contributing in the creation of a competitive advantage. There are two types of brand names: those derived from the generic name and those that are not derived from the generic name. When branding and marketing are coupled, information about products may be offered that helps the brand stand out among competitors in that product category. On the other hand, considerations including the drug's indications, safety, efficacy, and tolerability determine its product positioning. Participation in a journal, a conference, CME, a symposium, a pharmaceutical sample, and other similar activities. As a result, a salesperson may be provided with a variety of promotional materials to aid in the brand's growth. In general, in numerous industries, brands can be built by a combination of advertising and sales promotion. Furthermore, in almost every industry, advertising is aimed at the customer, and sales promotion is aimed at both the consumer and the trade. Advertising directed at consumers is forbidden in the pharmaceutical industry, with the exception of a few countries. When it comes to choosing a toilet equipment brand, a doctor has significantly more clout than, say, a plumber. As a result, promotions are almost solely targeted towards doctors. Furthermore, pharmaceutical corporations devote billions of dollars in research and development. As a result, the company's brand must be built and maintained. The only way to market the brand is to give promotional inputs to doctors.

Scope

The purpose of this research is to give a broad picture of the pharmaceutical industry and how it

has changed substantially in recent years. Because of the rise of new media and technology in recent years, pharmaceutical marketing is fast changing. Physicians and patients are becoming more reliant on the Internet as a source of health and medical information, pushing pharmaceutical marketers to explore for new ways to contact their target audiences through digital media.

Objectives

The study's goal is to increase brand recognition and strengthen their brand in order to promote oneself as a trustworthy organization in the community. Provide health-care professionals with information about available treatments and conditions. Inform patient groups about the condition, its symptoms, and possible therapies.To disseminate critical information at the launch of a new drug or treatment. Boost pharmaceutical product sales to get the most out of your product prices and advertising dollars.

To improve your marketing ROI, increase the visibility of your website and the completion of critical site actions.

In a pharmaceutical company, what does the Marketing function do?

Marketing is in charge of the pharmaceutical company's brand development. Pharmaceutical marketing entails developing brand strategies, refining messaging and positioning, identifying consumer segments to target, and planning a budget (both sales and expenses) for each brand. Aside from brand development, the marketing function's most significant task is to offer prescribing doctors with product-related medical information. Pharmaceutical marketing include providing physicians with drug information and keeping them up to date on the latest developments. Many doctors rely on pharmaceutical corporations to keep them up to speed. Drugs were used on them. Many doctors rely on pharmaceutical corporations to keep them up to date on drug and disease information. They can make significant clinical judgments about therapy for their patients based on this knowledge. Overall, marketing responsibilities assist a pharmaceutical company in achieving its business objectives.

What effect does marketing have on a pharmaceutical company's operations?

In some ways, marketing is a drug company's face. Successful pharmaceutical marketing can help the company establish a positive reputation. While Marketing is not in charge of selling drugs (that is the responsibility of sales), it is involved in boosting sales of the company's brands. As a result, this function provides product training as well as promotional and educational resources to the sales force. The sales teams will have efficient contacts with customers thanks to the training and resources (mostly, doctors).

What kinds of marketing jobs are there?

A group of product managers is usually assigned to the marketing function. A single brand or a disease category of speciality brands is assigned to each product manager to oversee. The product manager may advance to the position of group product manager. This person may be in charge of an entire disease category or supervise individual product managers' brands. Product managers may advance through the ranks of marketing managers, global director of marketing, and senior levels of sales and marketing in some pharma corporations.

Objectives of Pharmaceutical marketing depending upon demand

Demand State	Pharmaceutical Marketing Objective	Pharmaceutical Marketing Type
Negative	Demand formation	Conversional
Absent	Demand stimulation	Stimulation
Potential	Creation of the new medicinal means	Marketing that develops
Decreasing	Demand increase	Remarketing
Uneven	Demand leveling	Sync Marketing
Satisfied	Demand support	Supportive
Excessive	Demand decrease	Demarketing
Irrational	Restriction of access to medicine	Counteractive

MarketingCommunicationsfor Pharmaceuticals

It entails acts such as product demand generation and sales promotion. Pharmaceutical marketers use the 4Ps (product, price, location, and promotion) in the marketing mix to meet and exceed consumer expectations. They combine to form the components of marketing divisions that must be audited in order to properly advertise the company. This would encompass all consumer-facing pharmaceutical marketing methods used to bring this product to market, such as

advertising, public relations, branding, trade channels, and other consumer touch points.
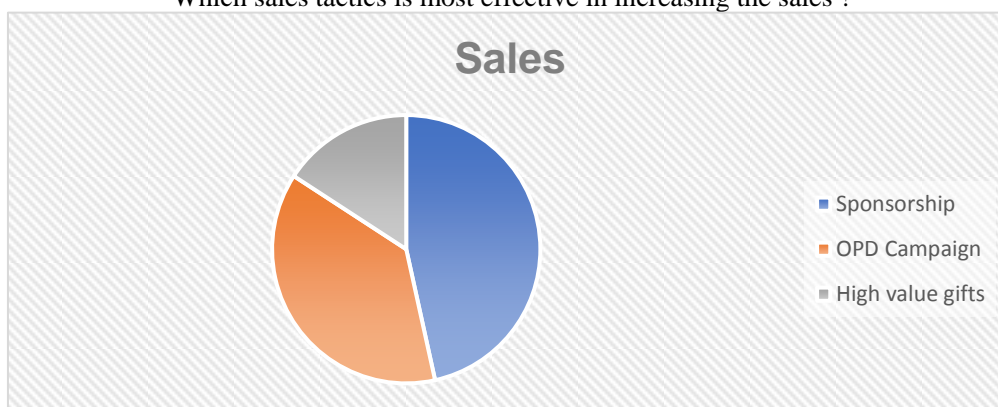
How does pharma marketing benefit its customers?

In the pharmaceutical industry, advanced pharmaceuticals sometimes give patients with benefits over existing medications, whereas generic drugs provide the same benefit at a reduced cost. The doctors decide on the prescription and strength of the drug, such as 50 milligram or 100 milligram. Typically, citizens require more information in order to determine which drug is best for them. Patients or health-conscious people may self-medicate, which is never a smart idea. To avoid consulting fees, people in India try to buy medications on their own from chemists and retail stores. Store proprietors will occasionally make sales and offer them medications without a prescription if the situation warrants it. To prevent self-medication, the vast majority of countries' governments establish guidelines for promoting pharmaceutical items. As a result, pharma marketers must employ several techniques to not only facilitate pharma selling but also to educate customers and end-users. Consumers and consumers are always in need of knowledge concerning breakthrough pharmaceuticals. They search for alternative medicine to help them cope with their discomfort or recover completely. If you work as a marketing for a pharmaceutical company, it is your obligation to educate all parties involved. Wherever your audience spends time, you can perform or oversee your company's marketing operations. Educate yourself and others.

**Review of the Literature**

'Marketing to Patients/Consumers'

Knowing patient experience that would give efficient value to fulfil these demands is the main factor of patient marketing. This patient experience is frequently created online, and it is strongly reliant on good search engine optimization and user experience. After all, patients are increasingly using the internet, as evidenced by data. To put it another way, most patients will now use search engines to locate information or solutions about drugs, treatments, diseases, and other pharmaceutical difficulties. If businesses can provide clear and efficient answers to these search questions, sales and revenue will undoubtedly increase. For instance, the majority of people who suffer from Depression will look for medication using a search engine. for this situation More than 2.5 million depression-related search queries are conducted every month, according to statistics, and many of these phrases have yet to be targeted by pharmaceutical companies. With this in mind, if a pharmaceutical business develops a depression drug or cure, they can directly target the end-user via search engine optimization and content marketing.

Research Methodology

In this study we have used primary as well as secondary data.

Data Interpretation

For the following research paper we have conducted the survey to know the views of "Pharmaceutical marketing and it's influence on consumers" which are as follows:-

Which sales tactics is most effective in increasing the sales ?

The above mentioned diagram depicts that people who think the most effective tactic for increasing sales is sponsorship (46.5%). While others believe that OPD campaign and high value gifts which is (37.6%) and (15.8%) respectively may contribute in increasing the sales.

Which form of sale is more crucial in the long run?
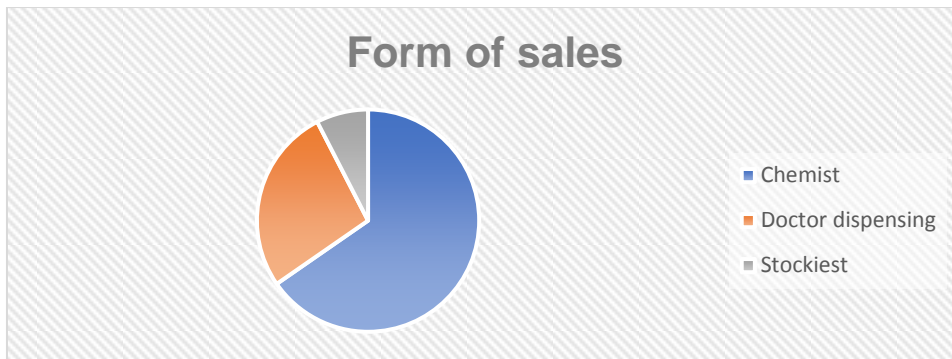
Interpretation:-

The following pie chart depicts that the 68.3% people think chemist is more crucial form of sale in the long run. On the flip side, 28.3% people say doctor dispensing and 7.9% people say stockiest may be more crucial form of sales in the long run.
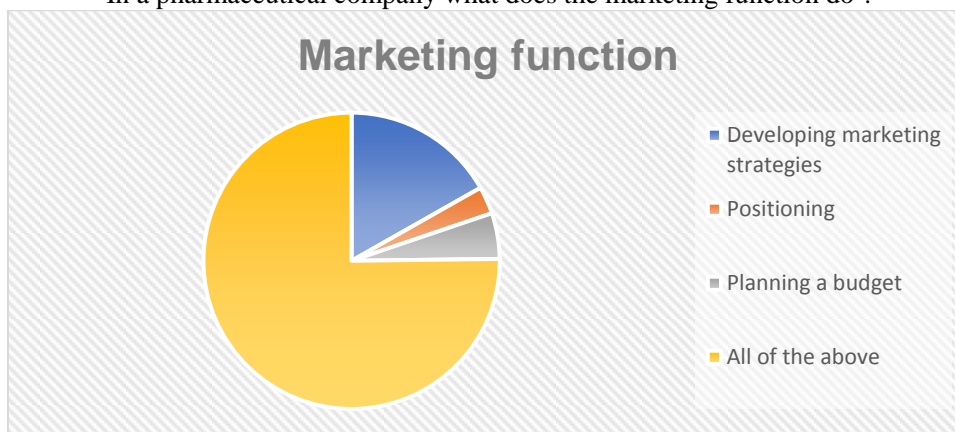
Would you like to tie up with a strategic partner for pharma marketing?

Interpretation:- The above mentioned pie chart depicts that 94.1% people agree that they would like to tie with a strategic partner for pharma marketing. While 5.9% people disagree for the same.

In a pharmaceutical company what does the marketing function do ?

Interpretation:-

The following pie: diagram depicts that 75.2% people says that developing marketing strategies, positioning , planning a budget all 3 are the marketing function of a pharmaceutical company. On the contrary 16.8% people say only Developing marketing strategies, 5% people say only planning a budget, 3% people say only positioning is the marketing function of the pharmaceutical company.

Which presentation module is most effective ?
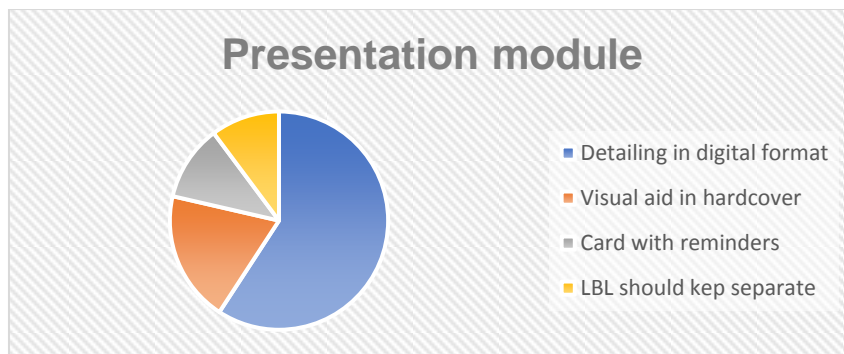
Interpretation:-

This diagram depicts that the 59.2% people says detailing in digital format is most effective presentation module. While, 19.4% people say visual aid in hardcover, 11.2% people say card with reminders and 10.2% people says LBLs should kept separate.

Conclusion

Market research includes the study and forecasting of medication demand, price analysis and competitor medicine, market capacity estimation, and the enterprise's share of the market. This form of analysis aids in estimating market prospects and determining the most appealing marketing activity path, where the company can gain a competitive edge.

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A Study on Digitalization and Its Impact and Opportunity on Employment Generation

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Abstract: The study explored the purpose of digitalisation is to incorporate digital technologies into commercial and societal processes in order to improve them. The growth of SMEs would be a significant source of employment and a significant contribution to internet commerce. The objective is to study the awareness about Digitalisation and to Study the Positive and Negative Impact of Digitalisation on Employment Generation. The required information has been collected from various sources by using primary collection with help of the Questionnaire method, survey method and by interview method and Secondary data has been collected from various websites and the internet was used to collect data. In this research Paper I have been taken 50 respondents in that there is 25 male and 25 female respondents in related to a study and date was collected by online questionnaire. People nowadays mostly conduct online transactions such as Google Pay, Net Banking, and the use of debit and credit cards. People of various ages utilise various sorts of technology such as smart phones, smart watches, computers, and many more items, all of which are made possible by digitalisation. More individuals are acquiring work as a result of digitization, and digitalisation is playing an essential role in improving people's living standards in the county. The disadvantage of digitization is that it makes it far easier to gain access to people's personal information, increasing the risk of it being misused.

(Keywords: improvement in today's Technology, Positive Impact, Negative Impact, Employment Generation, improving Standard of Living)

Introduction.

The purpose of digitalisation is to incorporate digital technologies into commercial and societal processes in order to improve them. The process of converting physical data to digital data is known as digitization. In this case, scanning a report would be a good illustration. Consumers, businesses, and governments have all adopted connected digital services in recent years, and this has become a crucial economic driver that has accelerated growth and facilitated job creation. In the current slow global economy, digitization can play a key role in supporting policymakers in achieving super economic development and employment. Increased internet penetration, rapid technological adoption, and high sales of technical gadgets such as smart phones and tablets have resulted in a large online consumer base and unparalleled expansion of the Indian economy. The growth of SMEs would be a significant source of employment and a significant contribution to internet commerce.

Significance of the Study.

This paper has been aimed to understand the perception of people on Digitalisation and its impact and Opportunity on Employment Generation. This paper also illustrates an examination of different age group of peoples who gave there opinion on the Digitalisation and its positive and negative impact on employment generation.

Objectives of the Study.

In this paper the Researcher has been framed some objectives related to Digitalisation and its impact and Opportunity on Employment Generation.

1. To Study the awareness about Digitalisation
2. To Study the Positive Impact of Digitalisation on Employment Generation
3. To Study the Negative Impact of Digitalisation on Employment Generation
4. To Study the increase rate in Employment after Digitalisation

Research Methodology of the Study

A. Sources of the Data.

The present research Paper was based on Digitalisation and its impact and Opportunity on Employment Generation. The Paper was accomplished with the help of source of data. The research Paper is based on primary data and secondary data. The data has been utilized according to the objectives of the study to arrive at a particular interference data analyzes has done by using statistical tool to draw suitable conclusion and suggestions. The sources which were as follows

Primary Data.

The researcher has done primary collection with help of the Questionnaire method, survey method and by interview method. The researcher has collected the data in related to study

Secondary Data.

Secondary has been collected from various books, magazines, articles, journals, websites and the published and unpublished documents on the subject. The internet was used to collect data.

B. Sample size.

In this research Paper the researcher has been taken 50 respondents. in that there was 25 male

and 25 female respondents in related to a study on Digitalisation and its impact and Opportunity on Employment Generation. The date was collected by online questionnaire. The researcher has also studied the positive and negative impact and growth in employment generation.

Table 1.1
Sample Size

Male	Female	Total
20	20	40

C. Sources of the Data.

The primary data has been processed classified, tabulated, and analyzed by using appropriate statistical tools so as to arrive at proper conclusion. The Paper is based on primary data and secondary data related to a study on Digitalisation and its impact and Opportunity on Employment Generation. The tools were percentage method, bar diagram, pie-chart and tables. Percentage method refers to specified kind which is used in making comparison between two or more series of data. Percentages are based on descriptive relationship. It compares the relative items and gives it a common base

2. Review of literature of the study.

A review of literature examines scholarly papers, books, dissertations, conference proceedings, and other resources pertinent to a specific subject, study area, or theory, and offers context for a dissertation by recognising previous research. The existing literature helps us pinpoint where we are in the storey right now because research tells a storey. It is up to individuals writing dissertations to continue the storey with new research and new points of view, but they must first understand the storey in order to move on.

1. Digitalization, Digital Technologies and Process of the Digital Transformation

A review of literature looks at scholarly articles, books, dissertations, conference proceedings, and other resources relevant to a certain subject, study area, or theory, and provides context for a dissertation by recognising earlier research. Because research tells a storey, the existing literature assists us in determining where we are in the storey right now. Individuals writing dissertations are responsible for continuing the storey with new research and new points of view, but they must first comprehend the storey before moving on.

2. Internet Recruitment (E-recruitment, online recruitment)

Wołodźko and Woźniak (2017) one of the benefits of e-recruitment is that it broadens the area of information that may be used to boost a company's image and employer branding.

Building employer branding, raising people's awareness, and increasing the loyalty of current HR can increase the number of job openings and attract new well-educated and competent employees (Urbancová et al., 2017). According to Gavurová et al. (2018), creating employer branding in the online context is equally vital. The utilisation of social media platforms is undoubtedly the most effective strategy. Web portals also allow for e-recruitment, among other things. In this approach, successful firms give a more resourceful, flexible, and innovative technique of recruitment, making it more accessible to a larger number of potential employees (lvarez, 2012).

Digitalization has been identified as the most significant technological trend that is changing both, society and business [1, 2]. Nowadays, firms are constantly under pressure to use digital technologies and to adapt their business models to this new reality [3]. However, although going digital evokes many benefits, it also requires investments and associated costs [4]. Given the noticeable progress of digital tech-nologies [5], the question is how digitalization is being employed by practitioners and into what extent this progress is being followed by scholars and academics Digitalization has been identified as the most significant technological trend that is changing both, society and business [1, 2]. Nowadays, firms are constantly under pressure to use digital technologies and to adapt their business models to this new reality [3]. However, although going digital evokes many benefits, it also requires investments and associated costs [4]. Given the noticeable progress of digital tech-nologies [5], the question is how digitalization is being employed by practitioners and into what extent this progress is being followed by scholars and academics Digitalization has been identified as the most significant technological trend that is changing both, society and business [1, 2]. Nowadays, firms are constantly under pressure to use digital technologies and to adapt their business models to this new reality [3]. However, although going digital evokes many benefits, it also requires

investments and associated costs [4]. Given the noticeable progress of digital tech-nologies [5], the question is how digitalization is being employed by practitioners and

into what extent this progress is being followed by scholars and academics

3. study on Digitalisation and its impact and Opportunity on Employment Generation.

❖ It is a typical practise to upgrade a business model through digitalization. The purpose of

such a procedure is to derive more value from the use of new technology.

❖ Digital technology is being used to improve industrial processes. Perhaps the most evident benefit of this form of adoption is its positive impact. It translates to energy savings, improved product quality, and so on.

❖ Significant advancements in communication and information technologies have been made as a result of digitalisation. The world has been transformed as a result of these changes.

❖ In everyday life, the digitalization and digitalisation of everything that lends itself to this process.

❖ The potential benefits of digitization are clear from a high vantage point. Improved workflow, increased efficiency, improved products, and completely new services are all part of the process. Other benefits follow from these, such as increased competitiveness.

Besides the mentioned benefits, properly digitalised businesses also enjoy:

New customer acquisition channels are being developed. Workplace conditions have improved, and employee retention has improved.

A better ability to make decisions

Analysis of the Study

More readiness to try new things.

Better collaboration.

When you look at the arguments given by business executives for digitalization, you'll see that they're all different. They're primarily motivated by a fear of missing out.

The majority of them are concerned that their company will fall behind.

They are concerned that their businesses may become obsolete in the marketplace.

Some companies are concerned that their IT workers may leave to work for more innovative companies.

According to Couchbase, many people are also concerned about losing employees from other departments.

4. Data Analysis and Interpretation.

In this Study the researcher has collected the data by online questionnaire to study on Digitalisation and its impact and Opportunity on Employment Generation after collecting the data, and analysed with the help of selected tools like percentage method, pie diagram, bar graph etc. After analysis researcher has explained about the hypothesis testing and at the end of the chapter researcher concluded his study the analysis of the collected data is as follows:

Gender of the Respondents.
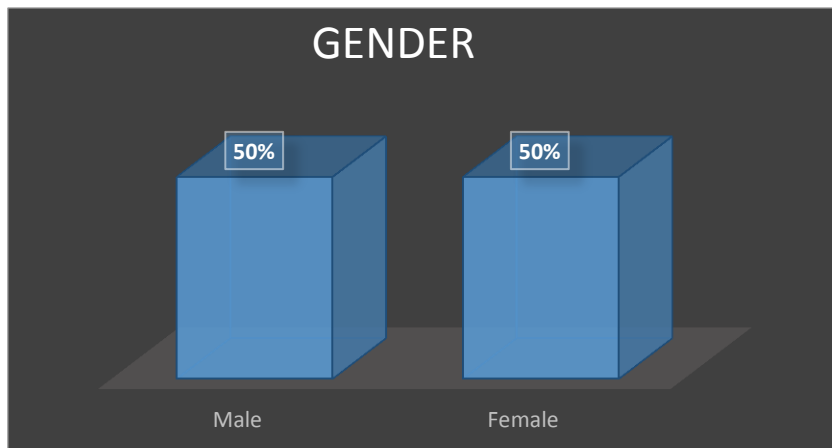
In this Research Paper there was total 40 Respondents in that 20 was Female and 20 was Male. The respondents interviewed was both the same 50 percent People are female and 50 percent of the People are male.

**4.1.2 The Most of the Problems of the People has been Solved by Digitalisation.**
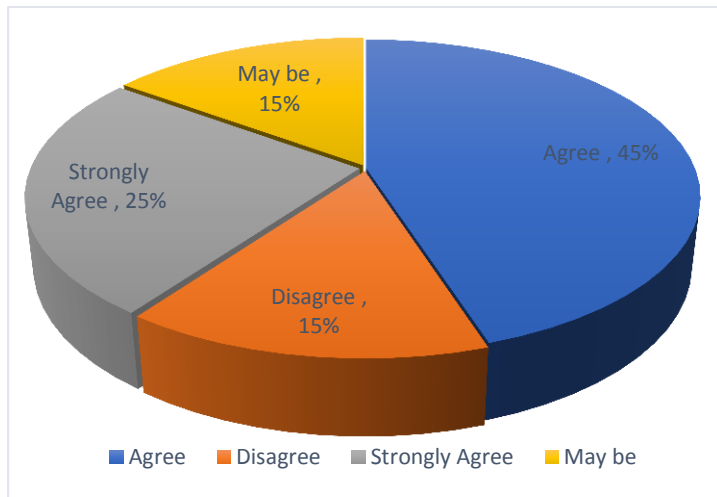
The question were asked to 40 Respondents that do they agree that most of the problems of the people has been solved by Digitalisation from that 45 % respondents were Agree 15 % were Disagree and 25 % were Strongly Agree and only 15% were not sure. It means that Because of Digitalisation most of the problems has been solved and people are facing less problems now a days.

4.1.3 How Digitalisation Creates Job Opportunities.
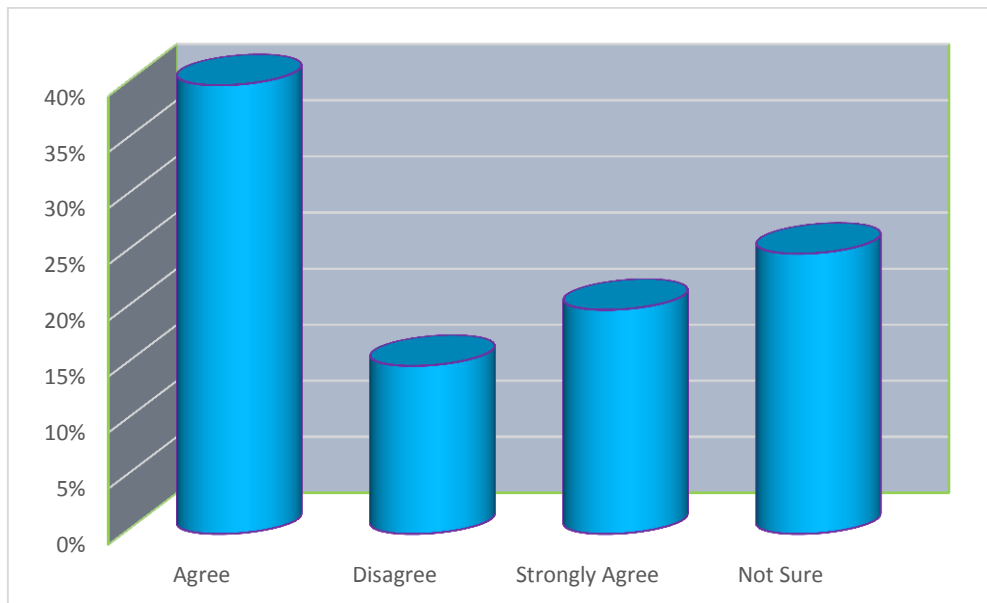
Digitalisation Creates job opportunities for people now a day by way of Own online Business, by internet Technology Specialist and by Increase in Small and Medium-size enterprises and may more. The Question were asked to 40 respondents from that 30 percent of people said that digitalisation Create job opportunities by Own online Business,10 percent people said by internet technology specialists, 20 percent people said by increase in Small and Medium-size enterprises and 40 percent people said that all of the above. Means most of people think that digitalisation create job opportunities by may ways.

4.1.4 Because of Digitalisation it is easy to Access personal information of other Increases the chance of its misuse.
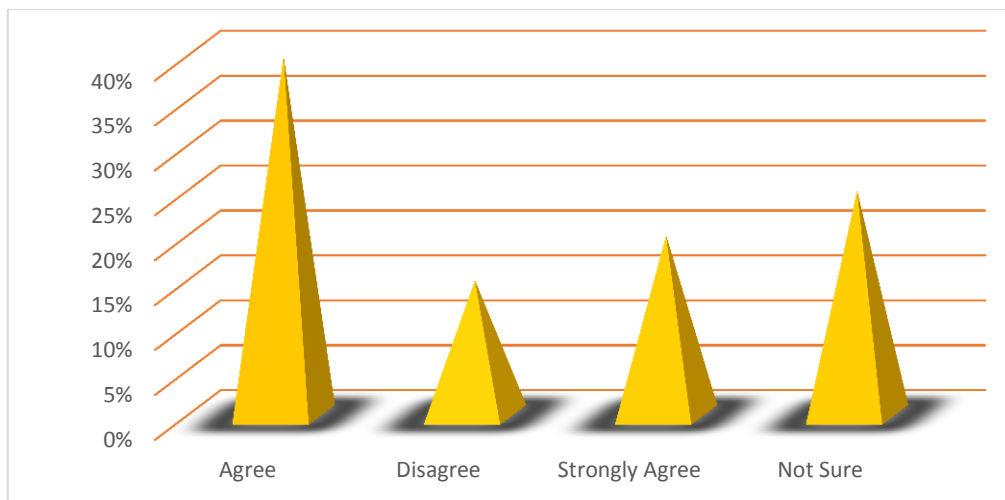
The Question were asked to 40 respondents were there agree disagree that because of digitalisation it is easy to access the personal information of the people and also increases the change of its misuses 40 percent people were Agree ,20 percent were strongly Agree , 25 percent people said that they were not Sure about this and only 15 percent people were Disagree on it.

Suggestion

As a result of digitalization, more people are finding work, and digitalisation is playing an important role in raising people's living conditions in the county. The negative of digitalization is that it makes gaining access to people's personal information far easier, raising the possibility of it being exploited.

Conclusions.

It may be concluded from the preceding research study that digitalisation plays a vital role in people's daily lives. People nowadays mostly conduct online transactions such as Google Pay, Net Banking, and the use of debit and credit cards. People of various ages utilise various sorts of technology such as smart phones, smart watches, computers, and many more items, all of which are made possible by digitalisation. People nowadays have less problems. Digitalisation, like a coin, has two sides: positive and bad. Digitalisation has a positive aspect in that it has improved communication and information technology. The world has been transformed as a result of these changes. It also generates career prospects for people through online self-employment, working as an internet technology specialist, and a growth in small and medium-sized businesses, among other things. More individuals are acquiring work as a result of digitization, and digitalisation is playing an

essential role in improving people's living standards in the county. The disadvantage of digitization is that it makes it far easier to gain access to people's personal information, increasing the risk of it being misused.

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Analysis of Forest Degradation Using Digital Cartography

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Abstract: The art of making maps is called cartography. Initially geographers, planners, engineers, designers, etc. depended on manual cartography which was time consuming and unreliable. However, with the advent of digitalization in cartography, the work has become much faster, easier, and efficient. Digital cartography includes platforms like AutoCAD, various remote sensing, and GIS software. It not only allows us to represent spatial data but also helps us to study the changes in various aspects on the earth. Forest or vegetation is crucial to life on earth which is drastically affected due to human activities. Digital cartography extends a tool/ process of analysing the degradation of vegetation that may have taken place in an area of interest and find out the solutions for the same. The present paper **aims** to explain the tool viz. Normalised Differential Vegetation Index [NDVI] for the northern part of Mumbai Metropolitan Region between 1998 and 2017 and to understand the varied reasons for the obtained results and give recommendations to stop the degradation wherever applicable. For this, a **scientific research design** has been developed wherein satellite data has been acquired from ISRO, processed using NDVI tool in ArcGIS software and ground trothing is also undertaken to verify the results. It has been **analysed** that most of the land parcels have undergone degradation between 1998 and 2017 for which strong policies and strict implementation to protect the forests is **recommended**. Similar study can be conducted for every land parcel so that the nature can be protected to the maximum extent.

Keywords: digital cartography, vegetation, degradation, ndvi, policies

Introduction

The art of making maps is called cartography. Initially geographers, planners, engineers, designers, etc. depended on manual cartography which was time consuming and unreliable. However, with the advent of digitalization in cartography, the work has become much faster, easier, and efficient. Digital cartography includes platforms like AutoCAD, various remote sensing, and GIS software. It not only allows us to represent spatial data but also helps us to study the changes in various aspects on the earth. Forest or vegetation is crucial to life on earth which is drastically affected due to human activities. Digital cartography extends a tool/ process of analysing the degradation of vegetation that may have taken place in an area of interest and find out the solutions for the same. One such by product of technological advancement in the field of geoinformatics in NDVI. NDVI stands for Normalized Difference Vegetation Index. It is a tool to assess dense vegetation and degraded vegetation. Its main function is to produce the changes in vegetation through the years of study for the area under study.

NDVI is a well-known process across varied subjects since a long time. The major factor being its easiness to calculate and interpret. It is because it requires only red and near infrared bands which are commonly and easily available.

The rationale behind formulation of NDVI

The green pigment in the leaves is called chlorophyll. It strongly absorbs the visible light and strongly reflects near infrared light. Hence, the more the canopy, the higher is the absorption of the visible light and reflectance of near infrared light and vice-versa. Hence, the amount of light absorbed and reflected helps in understanding the prevailing green cover in the said area (NASA, 2000). The absorption and reflectance results in green vegetation appearing dark in the photo synthetically active radiation spectral region and relatively bright in the near infrared spectral region. Therefore, the NDVI is computed as $(NIR-R) / (NIR+R)$ (Pettorelli, 2013) NDVI provides a basic approximation of health of vegetation and temporal changes in the same. The probable range of values is between -1 and 1, but the typical range is approximately between -0.1 (NIR less than VIS for a not very green area) to 0.6 (for a very green area).

Table 01: NDVI Value Ranges for Various Land Cover Classes

Sr. No.	Value	Land Cover
01	Barren areas of rock, sand, or snow	< (- 0.1)
02	Soil	0.1-0.2
03	Sparse vegetation (shrubs/ grasslands/ senescing (aging) crops)	~0.2-0.5
04	Dense vegetation (temperate and tropical forests/ crops at peak of growth)	~0.6-0.9
05	Water	Very low positive or negative values

*Source: Pettorelli, 2013

The definition of the classes obtained in an NDVI processing is as follows:

1. Barren areas/ land- Any area that has less than one-third of its land under vegetation can be considered as a barren land. Such places could include land patches with thin soil cover, sand, or rocks. They also include deserts, beaches, sand dunes, dry salt flats, quarries, gravel pits, exposed rock, and strip mines (NASA, 1996). In any imagery, barren lands can be found as either any one type of land use or mixed land use with various combinations.

2. Soil- It is the mixture of several ingredients like minerals, organic matter, gases, and water. It is found on the surface of the earth and is divided into several layers. In the era of urbanization and construction of metalled roads, it is difficult to find open land patches with soil alone. However, the characteristics of soil determine the type of vegetation to be found on the land under study. The deterioration of quality and quantity of soil determines the future of vegetation.

3. Sparse vegetation- This type of vegetation depicts those land patches where the vegetation is scarce and has bare patches in between. Examples include badlands, tundra, steppes, lichen, karst topography, etc. in other words it describes areas with scattered vegetation (copernicus.eu, 2020).

4. Dense vegetation- This type of vegetation depicts those land parcels where the vegetation is thick because it is closely placed to each other. Examples include rainforest, tropical forests, and all places with dense growth of trees. The canopy of such vegetation is thick and looks like clusters of leaves from aerial view.

5. Water- Water is the major component on Earth. It covers almost 79% of the surface of the planet. It is divided into several types depending upon its shape, size, and type of water. There are vast oceans, seas, lakes, ponds, rivers and many more. There are saltwater bodies and freshwater bodies. Both are equally important for the survival of flora and fauna on the planet.

Review of Literature

Mankind is habituated to take the flora around him for granted. Though every aspect of man's living is dependent on then, we tend to ignore their importance. If this continues, the most basic factors like food, clothing, building materials, fresh air, etc. would all be affected. When severe alterations happen to the vegetation around us, our health, economy and environment are all impacted. It is therefore important to monitor the changes in the vegetation around us. In the same effort, twenty years ago, experts began using satellite remote sensors to measure and map the density of green vegetation over the Earth. For this, they used NOAA's Advanced Very High-Resolution Radiometer (AVHRR) through which experts have been gathering imageries of the planet's surface. By cautiously calculating the wavelengths and strength of visible and near-infrared light reflected by the land surface back into the space, scientists use an algorithm called a "Vegetation Index" to quantify the concentrations of green leafy vegetation around the globe **(Weier and Herring, 2000).** The main message is that urbanization in developing countries overweighs the disadvantages on the environment however it is suggested that policy makers and experts can make change by formulating and implementing various measures for sustainable development **(Kumar et.al, 2001).** The relationship between economic development and environmental quality economically analyses many countries over time. The results show that some indicators improve as income (such as water and sanitation) increases, other indicators deteriorate, then improve

(granules and sulphur oxides), and other indicators continue to deteriorate (river dissolved oxygen, municipal solid waste and carbon emissions). Therefore, according to research, not only the economic development but the activities of population also play a crucial role in depletion of environmental health **(Shafik, 2004).** The changes in land use and land cover has been analysed for Mumbai and its surrounding areas using satellite imageries of the years 1992, 2002 and 2011. It is found that the area under forest, urban settlements and agriculture has increased over the years. A prediction of the same is attempted for the year 2050. The results show that the area under forest will continue to rise in the region, while the area under agriculture will

Research Hypothesis

H= The vegetation density has changed in the study area

H_0= Vegetation density has not changed in the study area

This is a logical hypothesis as it can be proved from the statistics derived from NDVI processing alone. Table 03 presents the data for both the tehsils under study. Bhiwandi shows a positive change i.e., increase in vegetation and Vasai shows a negative change i.e., decrease in vegetation. Hence a changes has definitely taken place. Therefore, it can be said that the null hypothesis is rejected with 99% confidence. This implies that the vegetation density has changed in the study area.

Research Methodology
Coverage

The area chosen for study is the northern part of Mumbai Metropolitan Region which comprises of Vasai Tehsil and Bhiwandi Tehsil. Its latitudinal extension is between $19^0 28$'N and $19^0 48$'N and longitudinal extension is between $72^0 72$'E and $73^0 15$'E. The tehsils cover an area 1151 sq. kms. of out of 4,355 sq. km. of Mumbai Metropolitan Region approximately. The region consists Bhiwandi- Nizampur Municipal Corporation and Vasai-Virar City Municipal Corporation. It is surrounded by

decline owing to the increasing urbanization and changing nature of economy **(Bhanage, V. et. al., 2021).**

Research Gap

The NDVI analysis to understand health of vegetation is undertaken for the entire metropolitan region for the year 2050. The results therefore, differ from the past studies and add up to the existing literature

Research Objectives

- To explain the changes in vegetation in the study area, 1998-2017 with the help of the [NDVI] tool
- To understand the reasons for the changes
- To give recommendations to stop the degradation of vegetation wherever applicable

rest of the metropolitan region in the east and south, Arabian Sea in the west and rest of Thane district in north.

Fig.01: Location Map of Study Area

Data collection

An extensive literature review has been undertaken with the help of various online and offline sources. Published and unpublished articles, research papers, maps and podcasts have been gathered from several journals, books,
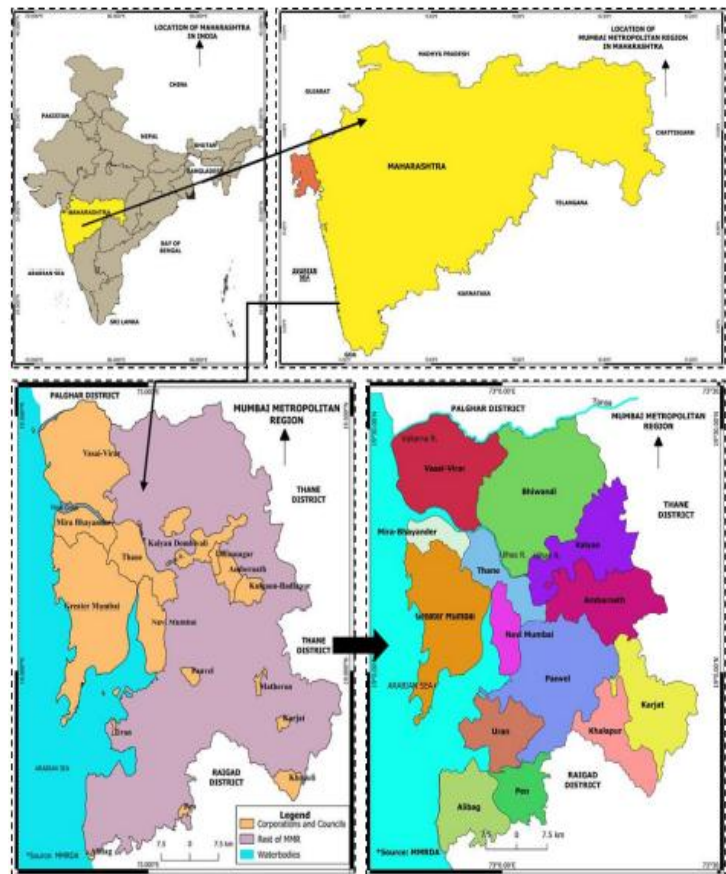
theses, newspapers, radio, lectures, blogs, websites, exhibitions, dictionaries, municipal and other corporation offices and head offices. Following satellite imageries have been used for examining land use and land cover of the

Study area:

1. 1998- LANDSAT TM with spatial resolution 30m: Band Combination- 4,3,2 (NIR, Red, Green)
2. 2008- LANDSAT TM with spatial resolution 30m: Band Combination- 4,3,2 (NIR, Red, Green)
3. 2017- LANDSAT OLI with spatial resolution 30m: Band Combination- 5,4,3 2 (NIR, Red, Green)

In the present study, the vegetation health is detected by rationing the infra-red and red bands to get the

dense vegetation patches and the areas of sparse vegetation. Each of the data sets of the years 1998 and 2017 have been imported in ERDAS Imagine software. From the image interpreter tool spectral enhancement is selected then the indices icon has been selected. There the input file is given sequentially i.e., 1998 and then 2017. The sensor type is chosen as Landsat TM and then NDVI. After that, the process is run to get the output data sets having the attribute values ranging from -1 to +1. Then the values towards + 1 are assigned as healthy vegetation and those lesser than that are assigned as sparse vegetation.

Results and Discussion

1. Bhiwandi Tehsil
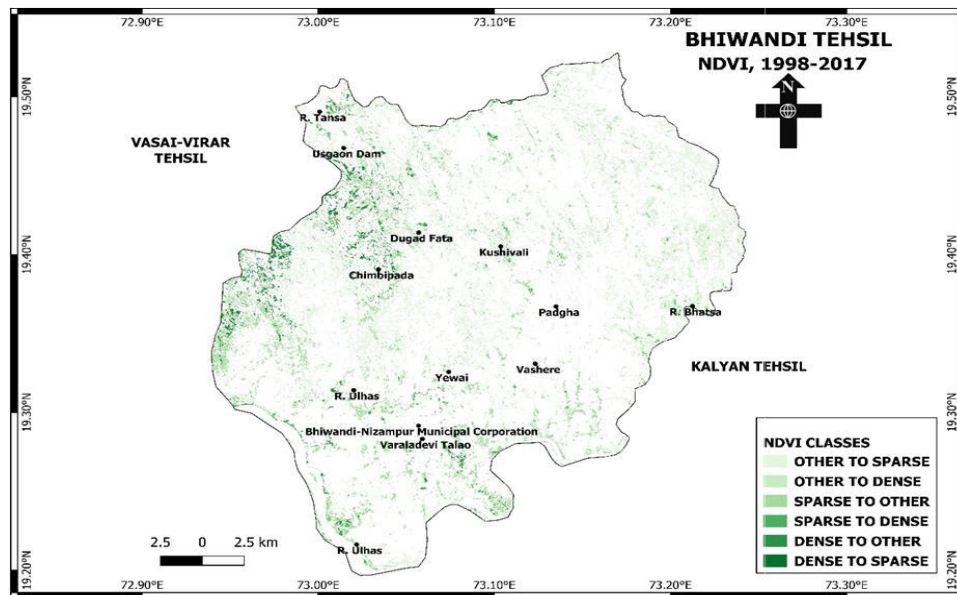
Table 02: NDVI Values Obtained in Bhiwandi Tehsil, 1998 and 2017

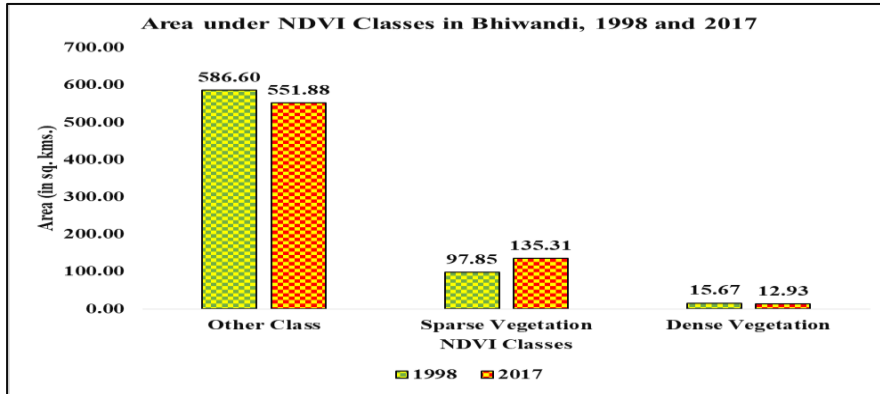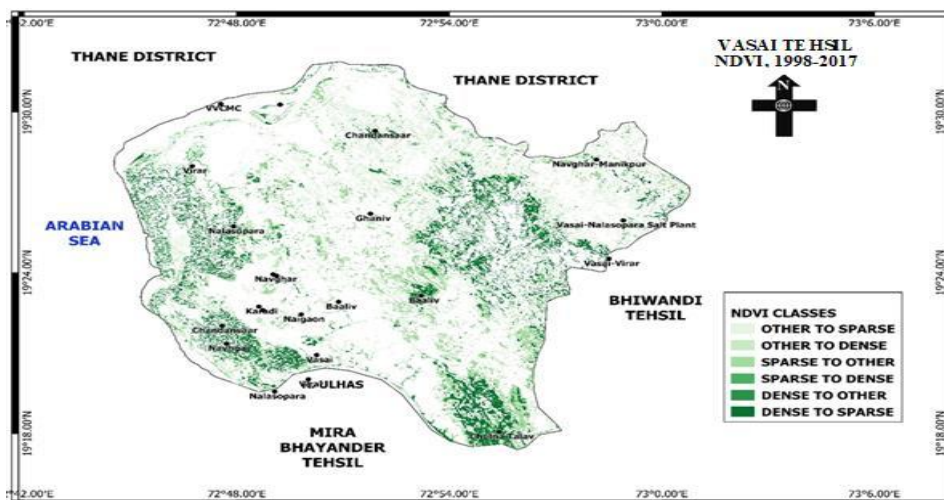| NDVI Class	AREA (in sq. kms.)	
	1998	2017
Other Class	586.60	551.88
Sparse Vegetation	97.85	135.31
Dense Vegetation	15.67	12.93
TOTAL	700.12	700.12

*Source: NDVI Processing

Fig. 03: NDVI Analysis of Bhiwandi Tehsil, 1998-2017

The map of Bhiwandi Tehsil and the graph represent the changes in vegetation between 1998 and 2017. It is observed from the graph that maximum change in vegetation has been in the land parcels under other classes which have transformed into sparse vegetation (73.8051 sq. kms) followed by land under sparse vegetation which has transformed into other class and dense vegetation to sparse vegetation.

Bhiwandi is a highly industrial tehsil with many manufacturing units and warehouses. The scope of economic activities is increasing in the tehsil especially in the urban area due to which the tehsil is continuously receiving immigrants for employment purposes. The demand for housing The Draft Development Control Regulations of Bhiwandi, 2012 tehsil allows the construction of utility infrastructure through the forested areas, however, the areas which are notified as reserved or preserved forests must not remain untouched

is thus increasing causing harm to the existing vegetation. The land is abruptly deforested and made available for housing and commercial purposes. It is observed from the map that some part in the west has been transformed from dense to sparse and other classes. Other areas have all undergone a transformation from other classes to sparse vegetation. In the year 2005, the Bombay High Court directed the State Government to declare 478 sq.kms. of land under mangrove in Bhiwandi tehsil as forests. The mangroves along the Vasai Creek are therefore ed and one can find an increase in the same www.mumbaimirror.indiatimes.com).

by human actions. Hence, it is found that the tehsil has undergone a positive transformation by increasing the area under sparse vegetation from otherclasses

.

2. Vasai Tehsil

Fig. 04: NDVI Map of Vasai Tehsil, 1998-2017

Table 02: NDVI Values Obtained in Vasai Tehsil, 1998 and 2017

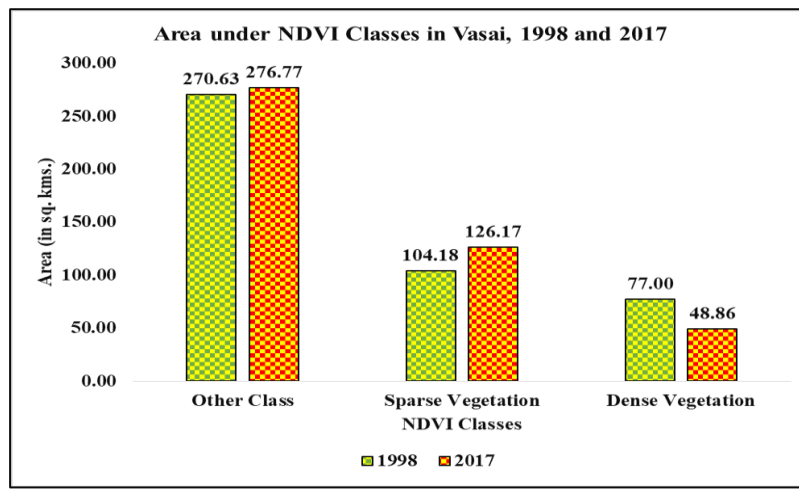| NDVI Class	AREA (in sq. kms.)	
	1998	2017
Other Class	270.63	276.77
Sparse Vegetation	104.18	126.17
Dense Vegetation	77.00	48.86
TOTAL	451.81	451.8
*Source: NDVI Processing		

Fig. 05: NDVI Analysis of Vasai Tehsil, 1998-2017

Major Findings and Recommendations
Conclusion

The map of Vasai Tehsil and the graph represent the changes in vegetation between 1998 and 2017. It is observed from the graph that maximum change in vegetation has been in the land parcels under dense vegetation which have transformed into sparse vegetation. 232.819 sq. kms of land has been a victim of this transformation. It must be noted that Vasa-Virar tehsil is the neighbouring tehsil to Greater Mumbai. Thus, it faces the impact of over saturation.The greater the population, greater is the demand for housing resulting into an increased demand for infrastructure like transportation, housing, education, healthcare, banking, entertainment, shopping, and recreation. Gardens and jogging parks also contribute to the increased demand for land in an upcoming urban area.

This is the reason why most of the land under dense forest has been cleared to make space for the new concrete spaces. In the map, it is observed that, only some patches of land have been converted from dense to sparse vegetation like those in the eastern part, south eastern part, south western part, and western part. It must be noted that, the eastern part is connected to the Dnyaneshwar National Park which has been encroached by the projects under urban expansion. Hence, the area under dense forest is deforested and converted to sparse vegetation.

The western part of the tehsil is covered under mixed vegetation viz. mangroves and dense vegetation. It has been converted to sparse vegetation for the need of land. This clearly shows the rapid process of urbanization and greedy human needs.

Major Changes

The NDVI study shows that each tehsil has undergone a positive as well as negative change. The tehsil wise major changes are summarised below:

Table 03: Tehsil wise Major Changes in Vegetation Index

Tehsils	0 to 0	0 to 1	0 to 2	1 to 0	1 to 1	1 to 2	2 to 0	2 to 1	2 to 2	Total NDVI	Total Tehsil
Bhiwandi	508.15	73.81	4.64	41.66	53.34	2.84	2.07	8.16	5.45	700.12	700.14
Vasai	232.82	33.86	3.95	39.3	58.23	6.65	4.66	34.08	38.26	451.81	451.83
TOTAL	740.97	107.67	8.59	80.96	111.57	9.49	6.73	42.24	43.71	1151.93	1151.97

*Source: NDVI processing

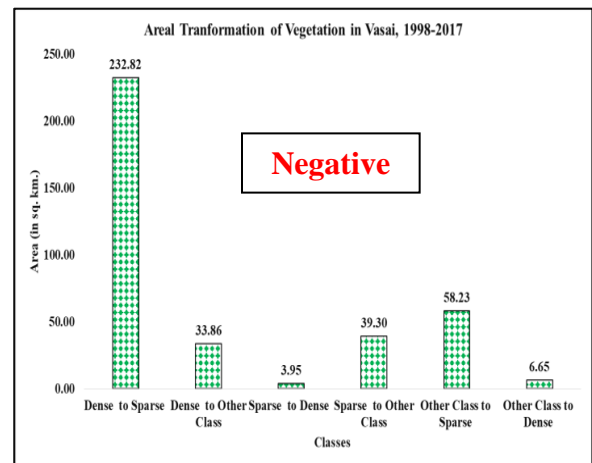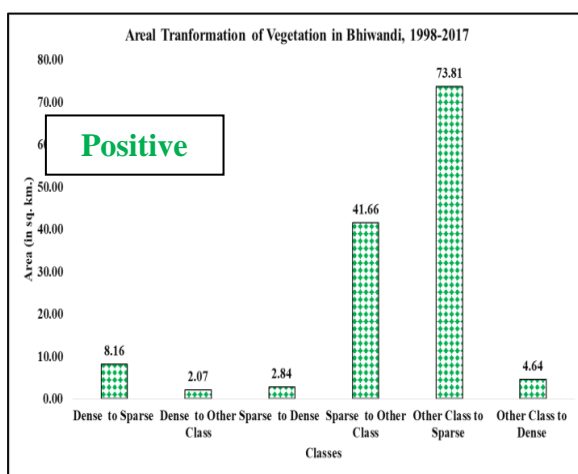0- Other Classes; 1- Sparse Vegetation; 2- Dense Vegetation

Fig. 06: Major Changes in Vegetation in the Study Area

Major Findings and Recommendations

- **Degradation of vegetation i.e., forests is observed**- Forests are an essential part of an ecosystem especially a densely populated ecosystem. Their degradation will not only reduce the number of trees, but will affect the cleansing mechanism of air and noise from the environment and loss of habitat. Land under sparse vegetation has increased. This also implies deforestation. It has many detrimental effects on the area. In several parts of Vasai, Thane and Greater Mumbai tehsils, wetlands have transformed into dense vegetation of mangroves. Mangroves in the region has increased from past to present. Deforestation of any land parcel for any reason must be discouraged. The scheme of compensatory afforestation must be taken up seriously and must be practiced even within the urban areas not only in the fringe areas.

- **Land under sparse vegetation has increased**- This is due to re-greening as stabilizing of vegetative cover and vegetation management is being adopted in many areas

- **Bhiwandi tehsil**- Afforestation must be encouraged and deforestation must be discouraged in the tehsil.

- **Vasai tehsil-** The tehsil has vast expansion of wetlands. There is emergence of fallow land in the tehsil and there is decrease in vegetation land. The area under wetlands need to be taken care of as the area is of high importance to the ecosystem. Area specific sectorial planning and development projects may help in the same. Fallowing of land must be controlled by using fertilisers and modern technology. Afforestation drives would help in restoring the lost vegetative cover.

Conclusion

From the above study it can be said that, vegetation is an important biotic component. Hence the study of degradation of the same will help in understanding the areal changes in vegetation. This is because a study of environmental aspects helps to take appropriate measures in the most affected areas. The tehsils of Bhiwandi and Vasai both are a part of the Mumbai Metropolitan Region but have

variations in development levels and impacts on vegetation are also different. Since Vasai is closer to Greater Mumbai, the development here is comparatively higher due to which there is higher degradation of vegetation. However, the higher distance between Greater Mumbai and Bhiwandi tehsils has saved the vegetation cover here. Moreover Bhiwandi tehsil is mostly rural due to which the forests are untouched rather increasing as they are apt locations for afforestation.

Hence such studies with the help of technological advancement not only reduce the investment of time, money, energy and other resources but also give more efficient results.

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Digitalization and Property Applications: An extension to Service Quality Dimension in Real Estate Sector

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Abstract

Today's customer is looking for the best quality unlike the earlier one who looked for quantity. Identifying the needs of the customer and providing the services is equivalent to confronting the customer. The quality of service is linked to what the customer expected and what they actually gained. The real estate sector is such a sector in which maintaining the service quality dimensions is a big challenge for the developers or sellers. The customer needs paperless work, convenience, transparency, effortless contacts with the seller and feedback resulting in widespread digitalization. Mobile applications or real estate portals have been adding up fuel to the service quality which has ultimately led to the revamp of the real estate sector.

The present research paper is an attempt to understand the shift that appears in real estate sectors due to the implementation of digital applications and portals. Further attempt is made to highlight the factors influencing the changes and benefits or challenges faced with the transitions in the real estate sector.

Key words: Service quality, Digitization, Mobile applications and portals

Introduction

Change is an inevitable and essential part of life. Knowing how best to respond to changes is consequently very important. It is well said that 'Change before the change changes you'. In order to survive in the current competitive market, business units need to adapt to the changes. Such a scenario has led to 'Digitalization'. Digitalization is happening in almost every sector of the economy. One of these which has changed drastically with the advent of the COVID-19 pandemic is 'Digitization in the real estate sector'. Other sectors may affect only a part, but real estate is concerned with almost everyone because for everyone of us shelter is a basic need of a human being. Let it be renting or buying. Digitalization in the real estate sector has not only benefited the buyer but also the seller and the government as well. The developers can now communicate with the buyers directly without any barriers. Here, It is also very obvious that real estate brokers will disappear in the future. Real estate apps are mobile applications designed with the objective of simplifying the process of property transactions. These apps are designed in a way that makes it easy for buyers, sellers, realtors and investors to find each other quickly and conveniently. The present paper is an attempt to understand the significance of digitalization, a value addition to the dimensions of service quality extended with the objective to fill the gap of expectations and perceptions in real estate sectors in Mumbai. The present paper tries to analyze the apps / portals used and the factors contributing to the buying decisions of investors residing in Mumbai. Further an attempt is made to understand the benefits and limitations derived with the change in digitized form welcomed in the real estate sector during and after the pandemic.

Statement Of The Problem:

The research paper aims to explore the significance of digitalization towards gaining the advantage or strategic contribution towards real estate growth. The researcher has tried to analyze the opinions, experiences and preferences of the customer utilizing the housing websites. To recognize the potential of digitalization into real estate, whether it leads to revolution.

Objective Of The Study:

The present study aims to examine the significance and value additions due to digitisations and property applications in the service quality dimensions of the real estate sector. In this broader framework, an attempt is made to achieve the following specific objectives:

1. To study the digital trends for locating good property investment in the real estate sector.
2. To examine the Prominent factors affecting the decision to invest in an online portal for buying / renting a home.
3. To establish a relationship between service quality dimension / benefits derived and usage of digital applications in the real estate sector.

4. To identify the existence of significant disparity / adverse impact with the usage of digital applications in the real estate sector.

5. To suggest Expected measures to identify and fill the gap between customer expectation and perception

Hypothesis Of The Study:

Hypothesis 1: There is significant increase in the usage of digital applications to locate the investment options.

Ho: On an average people refer to any two websites for buying/ rental properties online.

H0: Mu = 2

H1: On an average people refer to more than two websites for buying / renting properties online.

H1: Mu > 2

Test Statistic

$$Z = \frac{\bar{x} - \mu_0}{\sigma / \sqrt{n}}$$

Decision Criteria: If Z statistic > Z critical value then reject the null hypotheses.

Conclusion: As the p-value is close to zero, we reject the null hypothesis at 5% level of significance and conclude that on an average a user refers to more than two websites for buying / renting properties online.

Scope Of The Study

Digitalized approaches would influence and persuade the investors towards the residential real estate sector with an extension to services quality dimension which may offer competitive advantage by increasing the volume of visitors at the property locations via property applications. The present paper is an attempt to understand the Prominent factors contributing to the decision of investment and analysis of customers perspective on benefits or challenges experienced with the digitalization.

Limitations Of The Study:

1. From among the total number of prospect property investors 125 sample respondents are approached with open and close ended questionnaires. Whereby only 108 responses are found as the valid ones.

Analysis & Interpretation

The primary data has been collected through a structured questionnaire and as the sample size is limited so it cannot depict the preference and choice of all investors across.

Only Mumbai city among the states of Maharashtra is considered for the study.

REVIEW OF LITERATURE

Nilanjana Chakroborty (2017), This article investigates 5 apps to help one find a room, house to rent. 99 acres, magicbricks, no broker, flatchat, nestaway, the applications discussed in detail with the offerings for the investors to find a suitable property or shared accommodation.

Sudhir Chowdhary (2017), mentions in his article with the title "Find your next house: From NoBroker to 99acres, the most popular mobile apps" about detailed analysis of property sites offering significant benefits for the investors.

Methodology & Data:

Sources Of Data Collection:

Primary data

The study is based on primary and secondary data. In order to achieve objectives of the study and to test the hypothesis, moreover, 108 sample respondents are contacted and interviewed.

The secondary data

The data is gathered from relevant research journals, websites, published and unpublished sources etc. Some data has been furnished from the websites of the government of India and Maharashtra, as well as the Ministry of Housing - Urban Affairs and Maharashtra Real Estate Authority Regulatory of India.

Results & Analysis:

The opinions of respondents have been analysed in terms of:

App / Portal you prefer for buying / renting home

Prominent factors affecting the decision to invest in an online portal for buying / renting a home.

The benefits derived from digitalization in the real estate sector.

The adverse impact of digitalization in real estate on society.

Expected measures to identify and fill the gap between customer expectation and perception.
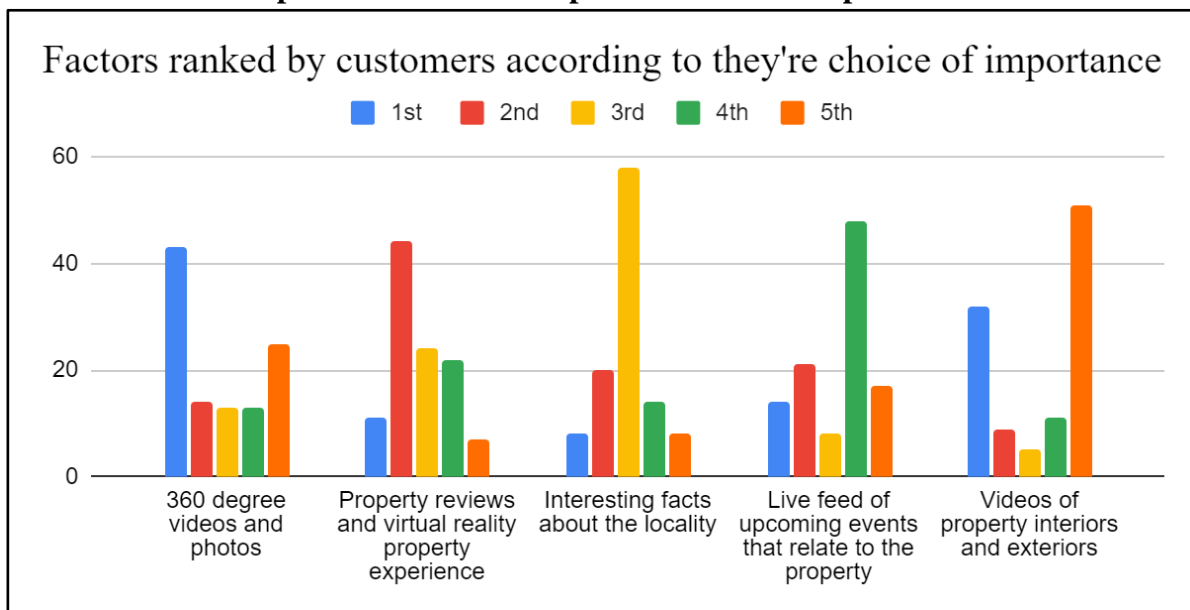
9.1 App / Portal preferred
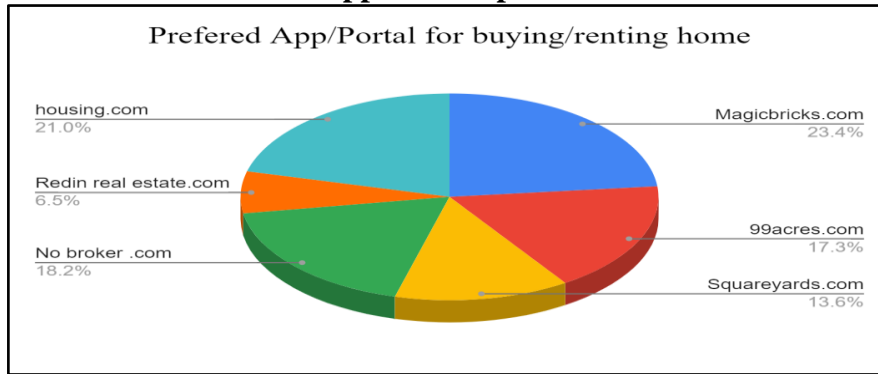
23.4% of respondents opted for magicbricks.com. The reason can be because Magicbricks offers a suite of benefits/ services that helps to get higher responses as compared to other properties app/portal. It can be clearly seen that there is a close competition between housing.com (with 21%) and Magicbricks.com (with 23.4%). Here, this variance can be due to the effectiveness of the marketing strategies. No broker.com, redin real estate and squareyards.com have comparatively less preference.

2 Factors ranked as per the customers' expectations in online portal

The 360° video and photos of the property is the most important factor in an online portal for buying/renting a home. Marketers who make use of 360° photos and videos might have chances of increasing their sales. Utilizing 360° photos and videos that accept it will almost assure more eyes on the property. The property review is another important factor after 360° videos and photos. People simply ask their friends or colleagues or relatives for trustworthy real-estate sites. For this, the seller must create goodwill in the market. Another important factors which prove to be of less importance are interesting facts about the property, live feed upcoming events that relate to the property and videos of property interiors and exteriors.

3 Benefits derived from digitalization in real estate sector
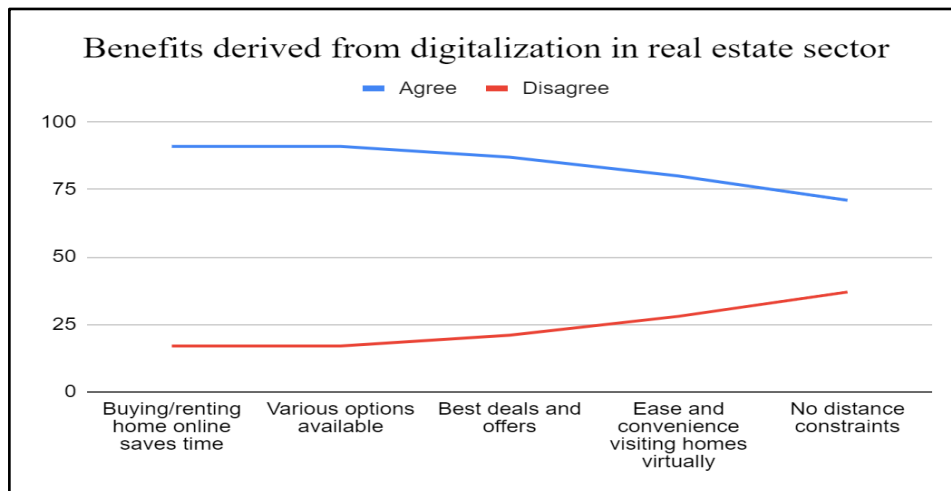
The pandemic has changed people's perception of home ownership significantly. Majority of people agree that buying/renting a home online saves time. Property buyers and intermediaries have been using realty portals and other tools for a few years now, but the pandemic has taken it to the next level. Due to restricted movement from homes, this era has rapidly shifted to online mode. Ease and convenience and multiple options available stand out to be equally important. Thus, 'Need is the mother of consumption' proves to be true here.

4 Adverse effect of digitalization in Real Estate
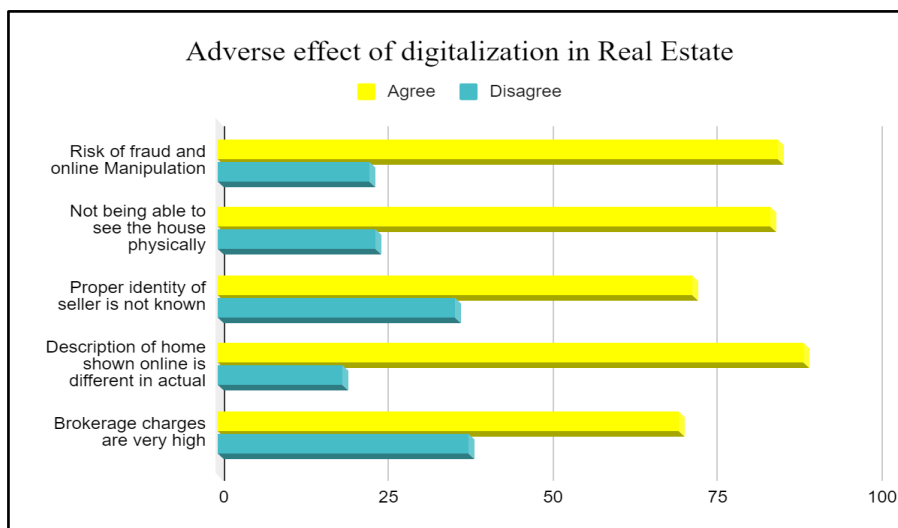
With increasing competition in the real estate sector, the sellers try to lure the buyers due to initial finding requirements. This is done by false advertisement. False display of photos shown online then in actuality is a major drawback of digitalization in the real estate sector. This also haults the buyer to see the property physically. To ensure genuine dealing with the sellers, making several visits to the property and getting in touch with the people around is a must, which is often ignored in digital buying of property. High brokerage charges is another disadvantage faced by the buyers.

5 The Positive effect of digitalization in getting commercial properties faster turnaround into market and high-quality client presentations.

As we can observe that digital platforms existed even before the pandemic, but they have become more popular due to the wave of this pandemic. The digitalization in this industry has resulted in improved quality of identification of needs and thereby providing solutions to it. These technical advancements will help to fuel up the process with least errors. A good marketing strategy will definitely fuel up the quality of client presentation efficiently in digital mode. Innovation and optimisation of customer experiences has a highly positive impact on the real estate sector. The customers can go through the property sites without physically visiting it. Attractive marketing strategies such as reduced brokerage rates or customised and filtered results of properties may result into more benefits for the real estate sector. For example Magicbricks.com offers zero registration charges and we can find advertisement of this website over social media handles and over television oftentimes.

6 Digitalization Scope in Real Estate Sector
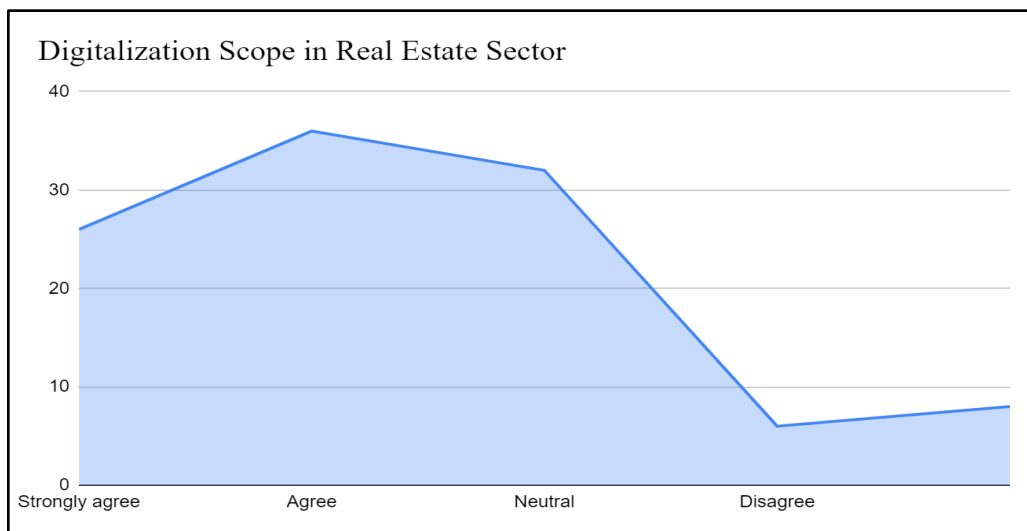
33% of the respondents agree that it is easy to share the property information across the nation. This is because of the paperless nature of the digital world. A transparency is also maintained while holding the records of the property. A single portal to handle property records provides safe management of property information. There is a clarity over ownership status. Earlier people used to struggle with the paperwork and delayed responses from the authorities. The digital mode provides quick access and the property information is well preserved.

Findings & Conclusion
FINDINGS:

On the basis of responses received in the open-ended question asked to the respondent investors and secondary data analysis, following aspects towards property dwelling are assessed:

Technological advancement in the real estate sector has proved to be very beneficial. customers can go to the prosperity sites without physically visiting it. The changes were no doubt happening before the pandemic but the pace is now accelerated. A lot of technical glitches which happened earlier are now being welcomed in the real estate sector.

Ranking of the factors:

360 degrees videos and photos - 5th Rank

Property reviews and virtual reality property existence - 4th Rank

Interesting facts about the locality - 3rd Rank

Live feed of upcoming events that relate to the property - 2nd Rank

Videos of property Interior & Exterior - 1st Rank

The property applications under study in this research paper in a nutshell are offering multiple services as listed below:

	HOUSING.com Housing.com	square yards Squareyards.com	magicbricks Magicbricks.com	99acres 99acres.com	NOBROKER Nobroker.com
Availability	All cities in India	India, UAE, Rest of Middle East, Australia & Canada	All the cities of India	Over 600+ cities in India	All cities of India
Google play store rating	4.3	2.5	4.5	4.3	4.2
Properties available	More than 327000 properties for sale and 110000 properties for rent are available	roughly 633523 properties are available in Mumbai itself	More than 20,000 exclusive properties are accessible exclusively via the app.	More than 1 million properties like flats, PGs are available	17,652 properties across Delhi-NCR, Bengaluru, Mumbai, Pune, Chennai, and Hyderabad
Premium package charges	NA	NA	Silver package for Rs. 2499	Basic package for Rs. 850 along with more options for premium subscriptions	NA
Pricing	No charges	No charges	Expensive	Budget-friendly	No charges
Availability outside India	NA	Dubai	NA	NA	NA
Tracking price trends, EMI calculator and loans related calculations	✔	✘	✘	✔	✔
Pay rent service	✔	✘	✔	✘	✔
Home loans calculator	✔	✘	✔	✘	✘
Property lawyers	✔	✔	✔	✘	✔
Interior designor service	✔	✔	✔	✘	✔
Packers & mover	✔	✘	✔	✘	✔
Home Inspection	✔	✘	✔	✘	✔

Suggestions:

In consideration with the value additions in the performance of the real estate sector, following suggestions are recommended resulting in a win-win situation for investors as well as the developers.

Digital transformation can be a tailored solution for matching the demand and capacities in the real estate sector with the reduced brokerage rate marketing strategy.

Applications and digital solutions with a two-sided marketplace where sellers can easily upload the property for sale and buyers can easily buy the property.

Use of Smart contracts running on blockchain technology for signing, lease and purchase contracts without the interference of intermediaries should be adapted by the developers.

User onboarding (Signup / Login) is the most basic feature of a real estate app, and it has to be as simple as possible. There are three ways to do this –

Social media authorization

Authorization via email

Phone verification

Filters and categories options can be used to simplify the property searching process so that

users can easily locate properties that suit their expectations.

More than 80% of the users decide whether to buy a home or not based on the photos and videos added. Property profiles with extensive amounts of information about the property, such as description, photos, videos, rich media, price details, value proposition, neighbourhood information, owner details, and so on should be timely updated.

Integrating maps in the app can help provide loads of valuable information to end-users with respect to property locations, crime rate, nearby schools, and the risk of natural disasters etc.

Push notifications feature in the app to be provided to stay on top of the customer's mind. Personal notification needs to be sent to the users when the prices are changed or a new property is added in a specific location.

The process is not fool proof, but app users can minimize this by cross-checking information across other apps and with actual human realtors. Property cost calculators can be value addition for the total property cost to the users. It should allow users to estimate the final amount based on different factors such as initial payment range, taxes, loan interest amount, and loan repayment schedule.

Last but not least, A virtual tour or 3D walkthrough is an incredible way to give buyers a real-time feel of the home they want to purchase. According to the report, 70% of first-time homebuyers believe that a 3D virtual tour to the for-sale homes is as important as an open house..

Conclusion:

The future of the world has now become the present. A decade ago no one would have imagined that one will buy properties online with just a click away. The widespread of COVID-19 has proved to be the accelerator pedal for the companies who are now transforming and are now being forced by the conditions to reinvent work patterns they never intended to digitalize. The necessity for technology adoption in Indian real estate has only grown as a result of the pandemic. In this changing landscape of technology and artificial intelligence, the real estate market must consider digitalization to bridge the gap between customer expectations and perceived service quality.

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Digitalization and its Impact and Opportunities on Marketing Strategies

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Abstract: Digital technology and marketing both are co-related and affected on society as well as human being with the help of digital technology we achieve success in each and every field of life. Digital technology and marketing strategies are expected to radically transform the competitive landscape and society Digitalization is in every field of our lives education and schools, social networking in business as almost each company has a website and in business processes market places, logistics and more in accounting, consequently, the current age become 'Digital Era' Digital technology allows making tasks faster and more accurate, that's why its growth impacts digital market place and continues to grow each and every year. The firms and the markets are faced with opportunities and challenges within this digital age. The vital objective of digital marketing is attract customers and allowing them to interact the company's brand through electronic/ digital. This research paper focuses on the importance of digital marketing for both the customers and marketers have examined the effects of digital marketing has consumer's buying decision making and its impact firm's sale. The study of digital marketing is recognized as a creative & efficient way of obtaining, sustaining and establishing customer relationships, online channels and platforms such as web sides' industry specific outlets and forums have been identified to be the most beneficial for starting business or marketing. It also suggests that a fresh starting which can develop substantially through digital marketing by creating brand, awareness, building trust and building consumer awareness. However most of the start-up companies hesitate implementing digital marketing strategies at the beginning of the company's establishment.
This reseach paper focuses on being digital issue in the business by presenting some of its impact and opportunities on marketing strategies and why it is important going digital for companies.
Keywords: Digital marketing, opportunities, online retail, impact, research result.

Introduction

Digital marketing is a type of marketing which being largely used to promote the products services to reach mass customers by using digital channels of communication. The utilization of electronic means of media by the marketers promoting their products or services in the marketing the main basis of Digital marketing. In this paper we will analyze Digitalization and its impact and opportunities on marketing strategies in the business, as we hear about digitalization in everything: education, workplace, networking and business developing. Digital marketing is crucial for business today is because the Internet is becoming one of the most used tools. More and more people are logging on the web to carry out their day to day activities, which includes purchasing goods and services. Any business can leverage digital marketing to reach out to their target market, connect with prospects and convert more of them into clients. Everything from search engine marketing to face book marketing comes under digital marketing. Digital Marketing is used for the targeted, measurable and interactive marketing of products or services using digital technologies to reach the viewers, turn them into customers, and retain them.Communcation is bidirectional. The customer also can ask queries or make suggestions about the business products and services. Medium of communication is mostly through social media websites, chat and Email. Here is always a fast way to develop an online campaign and carry out changes along its development. It is then made to reach the specific audience by employing search engine techniques. It is best for reaching global audience. It is easier to measure the effectiveness of a campaign through analytics. In the end of the paper we present an impact and opportunities on marketing strategies in the business.

According to Chaffey (2013), social media marketing involves 'encouraging customer communications on company's own website or through its social presence'. Social media form to distribute their messages to their target audience without paying for the publishers or distributor that is characteristic for traditional marketing.

Objectives:

1) To know the meaning of digital marketing.

2) To know the different elements of digital marketing.

3) To know the impact of digitalization on the customers.

4) To know the impact of digitalization on marketing.

5) To know the opportunities on marketing strategies.

Research methodology:

The present research paper based on secondary data while preparing the research paper various articles,books,websites,journals,references,intern et have been used.

Digital Marketing:

Digital marketing can be described as an agile, technology-enabled framework by which companies work together with consumers and partners to develop, connect, generate and retain value for all stakeholders (Kannan and Li,2017).Over time the phrase "digital marketing" has developed from a particular term that describe the marketing of goods and services using digital platform- to a genetic term that describes the method of incorporating digital technology to attract consumers and create consumer habits, support brands, maintain consumers and improve revenue(Finance Times,lexicon.ft.com cited in Kannan and Li,2017). Digital marketing is the use of media devices such as mobiles phones, computers and other devices to reach consumers through social media, websites, search engines, applicationsand other methods. Digital marketing has tremendous potential. One of the key goals of digital marketing is to identify how customers use emerging technology and incorporate this insight for the advantage of the organization, enabling the user to communicate more efficiently with their potential customers(S.Teixeira et al.,2018).It is also possible to boost brand value, attract new buyers and improve sales using digital marketing. Digital marketing can be online or offline (Bala and Verma, 2018).Digital marketing is the new era of marketing that started with the lunch of the internet 1.0 in 1990.Internet marketing is defined as the use of digital technologies to achieve marketing objectives (Chaffey, 2009).Digital media marketing is a powerful tool used by organizations and marketing managers to attract consumers and build brands to succeed (Fulgoni and Morn, 2009)

(Chaffey & Smith, 2013) Digital marketing,

electronic marketing, e-marketing and Internet Marketing are all similar terms which, simply put, refer to "marketing online whether via websites, online ads, opt-in emails, interactive kiosks, interactive TV or mobiles" Giese and Gote (2013) finds that customer information satisfaction (CIS) for digital marketing can be conceptualized as a sum of affective response of varying intensity that follows consumption and is stimulated by focal aspects of sales activities, information systems (websites), digital products/services, customer support, after-sales service and company culture. According to CAM Foundation – "Digital Marketing is a broad discipline, bringing together all forms of marketing that operates through electronic devices- online, on mobile, on screen".

Digital Marketing Strategies:

The increasing success of technology-integrated companies in their marketing strategy draws emphasis to the need for an in-depth analysis of digital marketing strategies(Gibson,2018).Having a strategic move to customer-centric marketing strategies that leverage digital marketing to fulfill their key marketing specifications(Gibson,2018).In every marketing strategy, digital marketing is of substantial significance to business, irrespective of market, scale or nationality.Therefore,more than ever, corporations are compelled to leverage this method of marketing in order to stay successful, which can ultimately offer tremendous advantages at a low cost.(Patrutiu-Baltes,2016).

Impact of Digital Marketing on Marketing Strategies:

Positive Impact

Wide Variety of Easily Accessible Marketing Outlets:

The digital marketing provides a way as an opening to many new opportunities in marketing strategies. There are various types and ways of marketing that may be through social media, emailcampaigns, content marketing, Search Engine Optimization, banner ads, and many others. It is understood that all of these functions are to make it easier and to take care of online buying or shopping including making the process go smoother.

More affordable Methods of Reaching a wider Audience:

When it comes to online buying many businesses make a basic understanding that advertising online is less expensive than print advertising and therefore more people see it that way. It is considered to be simple where

hundreds or even thousands of people are able to reach respective sponsored posts on different social media sites. It may take say for example a hundred dollars to run a single print ad in a newspaper. After this a consideration is to be given to whether the target demographic of the people are even seeing the ad or are they able to see the ads.

Larger access to online advertisement:

Most of the people are these days are always online and therefore this makes it easier

Negative Impact:

As much as we can see impacts on the digitalization marketing, there are also negative impacts when the benefits are easy to see but another important consideration we have to keep in mind is when you digital with your marketing plan, it is known be the negative impact of digital marketing. A question arise in the minds of any business such as what I do go wrong and through which type of digital marketing. As many things are being advertised more people are viewing marketing strategies always the fear were the receiving audiences may be the message in a wrong way or perceived in the direction.In the business world there are always negative any marketing strategies, but the impact digital marketing on business considered to be a positive one. This is with the possibility of access to order audience, digital marketing illuminates' business ways that were once impossible. This helps by save business time and money.

Opportunities of Digital Marketing:

1. E-mail Marketing:

E-mail marketing means of sending a commercial and promotional message, to a group or bulk set of people, using email. In its voluminous sense, every email sent to a current customer or potential could be called as email marketing. It usually uses email send request business, opportunities of advertisements, solicit sales or donations, and is meant to brand awareness, trust, or build loyalty marketing emails can be sent to a purchased lead list a current customer database. The concept usually references to sending email messages with the intention of enhancing a business's relationship with previous or current customers. Let us take an example of your free Gmail account: Your current Gmail account inbox is categorized into four primaries, social, promotions and updates parts, in your Gmail

for marketing advertisements through various channels. People are always interested in knowing what types of products are available and are they affordable. The audience needs to have a basic understanding and knowledge of new products that are being launched. Nowadays days, people are able to get everything for news ,weather, the gossip so on along with Bessie's latest affair, and even with groceries they purchase, with a simple method of few clicks of a mouse or swipes of a finger. inbox one can be able to see promotions there are updated emails these promotion mails updates as you are a potential or loyal customer so the main aim of briefing this information is that if you run an Email camping you can be able to reach directly inbox of people millions of people with single click and cross a milestone for your business.

2. Mobile SEO:

An advertisement that is appearing on your mobile phones, smart phones, tables and other digital communication devices are called as mobile marketing. When the technical customization made in a website as per the requirement and suitability for portable communicating device (e.g. your mobile phones, smart phones, tablets) in real time is call as mobile search engine optimization.

Digital age is here and it is here to stay. Digitization has spoiled the consumers. Everything is available on touch of a button. The ease and speed of things has tremendously increased. Social media has penetrated in the lives of people such that they wake up, sleep, talk, walk, study, each and also play only with their devices. Thanks to companies such as Amazon, ebay, Alibaba and Apple, they now expect every organization to deliver products and services swiftly with a seam-less user experience. Intuitive interfaces, around-the-clock availability, real time fulfillment, per-sonalized treatment, global consistency, and zero errors—this is the world to which customers have become increasingly accustomed (Shahar Markovitch and Paul Willmott, 2014).Digitization provides customers with instant gratification. Everything is a single click away. The longer processes and tiresome delays have been eliminated with the help of digital processes and customers can now avail higher degree of customization and have access to wide varieties and easy

comparison. Digitization has not only saved customers' precious time but also saved a lot of cost. Customers now are not required to go out of their houses for simple tasks like grocery shopping or buying clothes or electronics.

Real Estate Sector using digital marketing in India to contributed:

In digital marketing in food sector is to be suppose you are in a new city and you have an internet connection in your mobile, you can find the best restaurant in that city using your fingertips with the help of digitalization and this can only happen through digital marketing. As we know people in India are huge money investors in real-estate sector and they need to reach more and more potential client to do their business. Nowadays, their potential customers are available on the internet so digital marketing is the best way to execute their plan there. In metro cities, people find real-estate on the internet to avoid the cut off middlemen so a smart real-estate investor never going to lose this opportunity in the digital marketing. Nowadays digital marketing is used in food industries for online reputation, foreign business, customer relationship and for many more reasons.

Topmost Industries taking the best ROI in digital marketing in India to DM:

There is a list of industries who are getting best ROI (Return on Investment) in Digital markrting.From the last few days, industries are giving more attention to growing their market share with the help of digital marketing. we can find many examples and case studies to see that how took the advantages of digital marketing and made and grow their business. ROI of digital marketing always better than traditional marketing nowadays, digital marketing has been Below are some sectors that we are going to discuss ROI in Digital Marketing.

Technology sector
Food
Real estate sector
Entertainment sector

Other opportunities:

Digitalization provides customers with instant gratification. Everything is a single click away. Digital age is here and it is here to stay. Digitalization has spoiled the customers. Everything is available on touch of a button. The ease and speed of things has tremendously increased. Social media has penetrated in the lives of people such that they wake up, sleep, talk, walk, study, each also play only with their devices. The longer processes and tiresome delays have been eliminated with the help of digital marketing processes and customers can now avail higher degree of customization and have access to wide varieties and easy comparison. Digitalization has not only saved customers' precious time but also saved a lot of cost. Processes have become simpler, all you need to do is pay online or on delivery and the products are delivered on your doorstep. Digitalization has made reduced travel costs and other related costs, cheaper production possible by the company hence reduced prices, elimination of mental and physical stress, access to more variety and large number of dealers, easy comparison is possible, availability simplified processes and high degree of personalization is possible.

Suggestions:

Digital market in India is apparent that the Digitization is occurring with a fast manner. Web-based business site is giving every one of the products and ventures through online entrances online today. The expanding number of internet business sites. Numerous sponsors will build their advertising spending to goal request, helped by the support gave by low product costs, which have decreased their info costs. Accordingly, all reports and studies led far and wide are demonstrating that the digital marketing will develop more in coming years. Cell phones are relied upon to stretch around 3 billion units around the world. So as more individuals utilize cell phones, tablets and other cell phones, the capability of the portable market keeps on developing.WARC survey demonstrates that 35% of sponsors would build their mobile advertising spend by half or more by 2020 in India. Digital impact and electronic channels in marketing have become an essential part of strategy of many companies. Companies and organizations should put more efforts to create innovation and novel customer experiences and unique strategies for media to identify and catch up the best path for driving up and establishing digital marketing performance.

Conclusion:

There is a need for optimum utilization of

different means of digitalization. The negative impact digitalization is to be converted into opportunity by convincing the customers and awareness. Digital and electronic channels of marketing have become an essential part of many companies. Nowadays, even for the small business owners there are very efficient to marker her/his services and products. Companies and organization should put more efforts to create innovative and novel customer experiences unique strategies for media to identify and control the best path for driving up and establishing all marketing strategies.

Digital marketing, for example, Search Engine Optimization (SEO), Content marketing, search engine marketing, are ending up increasingly normal in our propelling technology. Today we as a whole are associated through what application and face book and the expanding utilization of online networking are marketing new open doors for digital marketers to pull in the clients through digital platform Digital marketing is financially savvy and having an awesome commercial impact on the business.

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Impact of Digitalization and Different Marketing Strategies Use by Retail industries

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Abstract: Increasing digitalization in India has highly changed the scenario of the Indian market but also created plenty of opportunities and challenges especially in the Retail Industries. This article helps to know how digitalization has impacted on retail industries and also what are the marketing strategies using digital tools by developing a conceptual framework that can be used to further delineate current impact of the retail- consumer interface. The article also indicates how the use of these technologies has transformed the Indian retail industry that is very important for the retail sector, which both affects and is affected by this development. Furthermore, this paper provides how digital tools are effective for the sector and the impact on their marketing strategy. Finally, the article identifies promising directions for future research with a specific focus on Impact of Digitalization and Different Marketing Strategies Used by Retail Industries in light of today's digital era.
Keywords Digitalization, Marketing Strategy, Retail Industry, Digital Technologies, Consumer

Introduction

On July 1, 2015, the government started the Digital India initiative through the Ministry of Electronics, Information, and Technology, with the purpose of offering government services online using electronic platforms. It was put in place with the intention of enhancing infrastructure and internet access throughout the country. The Digital India effort provides a digital infrastructure for every person for a number of reasons. It focuses on governance and on-demand services, while also supporting digital empowerments for all citizens. "Power to Empower" is the company's motto. The effort is also considering reworking some current programs so that they can work together. The Digital India programs includes high-speed internet connection in rural regions. It benefits from a number of government initiatives, including Sagarmala, Startup India, Make in India, Bharatmala, and Bharat Net. It blends a variety of concepts and thoughts into a well-rounded vision, with each functioning as a component of a bigger purpose. It was founded with a single purpose in mind: to enable inclusive growth in a variety of industries including manufacturing, electronic services, goods, and job opportunities. The nine important pillars of Digital India include e-governance, broadband roads, electronics manufacturing, access to mobile connections throughout the nation, e-Kranti, early harvest programs, information for everyone, and public internet access programs.

What exactly is retail?

Retail is the sale of products and services to consumers, as opposed to wholesale, which is the sale of goods and services to businesses or institutions.

Definition of Retail

According to Philip Kotler retailing includes "all the activities involved in selling goods or services directly to final consumers for personal or non-business use."

Objective:

1. To study how digitalization impacts the retail sector? (Challenges and opportunity)
2. To find what are the market strategies that have been used by the retail sector?
3. To study what digital tools/ technologies are used by the retail sector?

Methodology:

The questionnaire was allocated with a sample size of 100 retail stores in Mumbai by applying a simple random sampling method. This article includes primary as well as secondary data. This article mainly has been focused on primary data. Secondary data has also been used where there is necessary through different newspapers, magazines, and websites.

Review of Literature:

Preeti Kapuria and Harish S Nalawade conducted research under the title "Digitizing Indian Retail: Analyzing Challenges and Exploring Growth Models" to study how digitalization in payments (online payment) has changed the scenario of the retail sector throughout India, with a focus on Kirana stores. They discover that much of the retail sector is still dominated by neighborhood Kirana stores, which are the backbone of the grocery industry, particularly during times of crisis such as the COVID-19 pandemic. Kirana stores faced challenges such as limited digital technology proficiency in automating internal processes, digital payments, accepting orders, poor internet, and a lack of dependable power supply. The

authors also recommend that the phygital or convergence models be used to drive the digitization of Kirana stores. The 'phygital model' is an amalgamation of digital technology and personal interactions with customers. According to the convergence model,

collaborations and partnerships between large retailers and e-commerce firms, and Kirana stores. This study is analyzed and examined with the help of the Questionnaire. Below are the major findings of this Research.

Data Interpretation

Q1. AGE
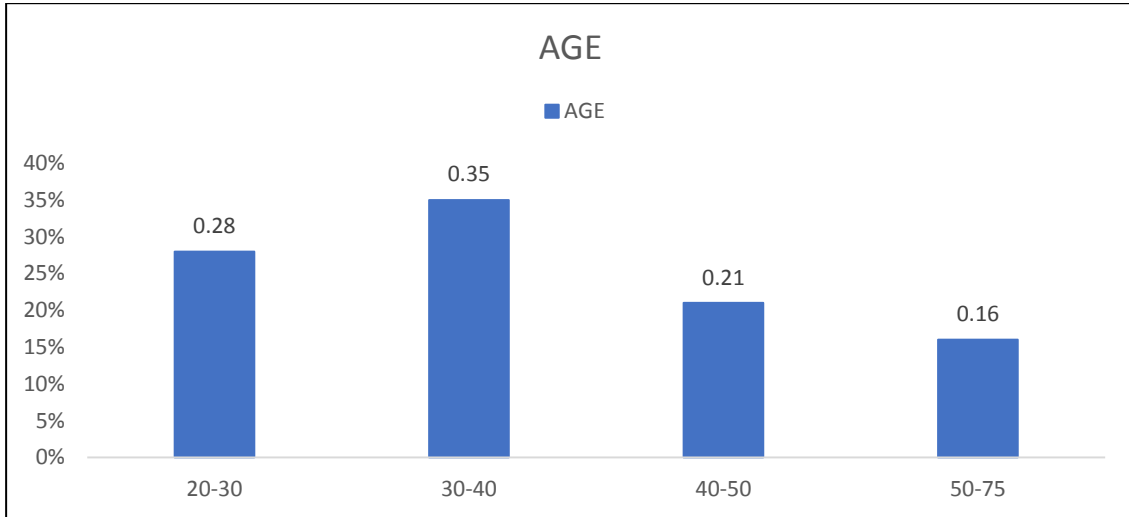
The data in the above figure depicts the AGE of retail store owners. It is discovered that out of 100 respondents, 28 percent are between the ages of 20 and 30, 35 percent are between the ages of 30 and 40, 21 percent are between the ages of 40 and 50, and 16 percent are between the ages of 50 and 60.

Most of them, with 35%, are between the ages of 30 and 40.

**Q2. What is the net income of the store?**
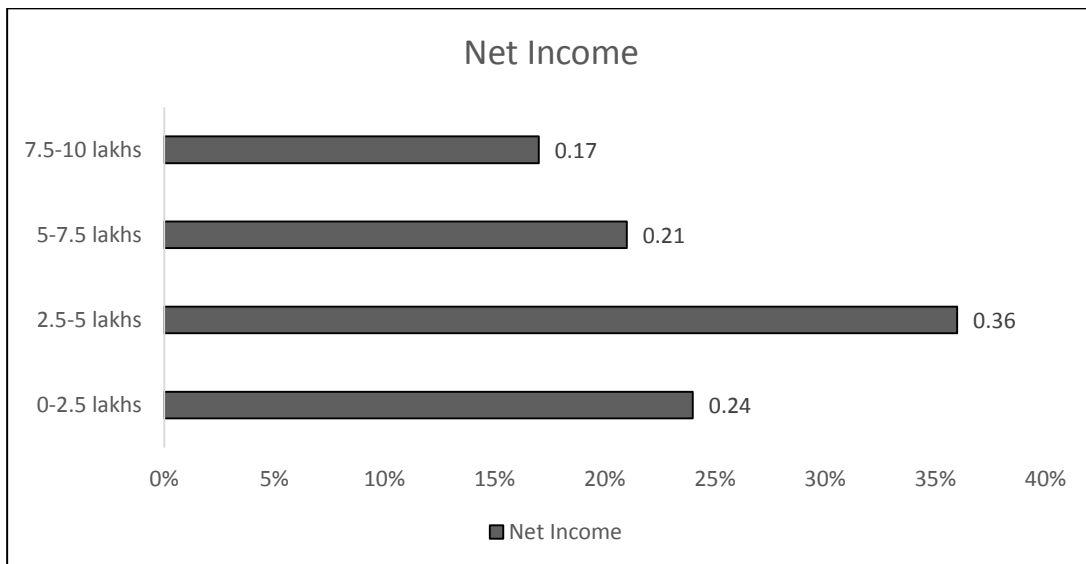
The data presented above portrays the annual income of retail store owners. It has been discovered that 24% of the stores have an annual income of 0-2.5 Lakh. 38 percent of the stores earn between 2.5 and 5 lakh rupees per year. Twenty-one percent of the stores have an annual income of between $5 and $7.5 lakh. 17 percent

of the stores have an annual income of 7.5 to 10 lakh rupees or more.

It has been found that retail stores with an annual income of 2.5-5 lakh have a 38 percent.

**Q3. How has digitalization impacted the store?**
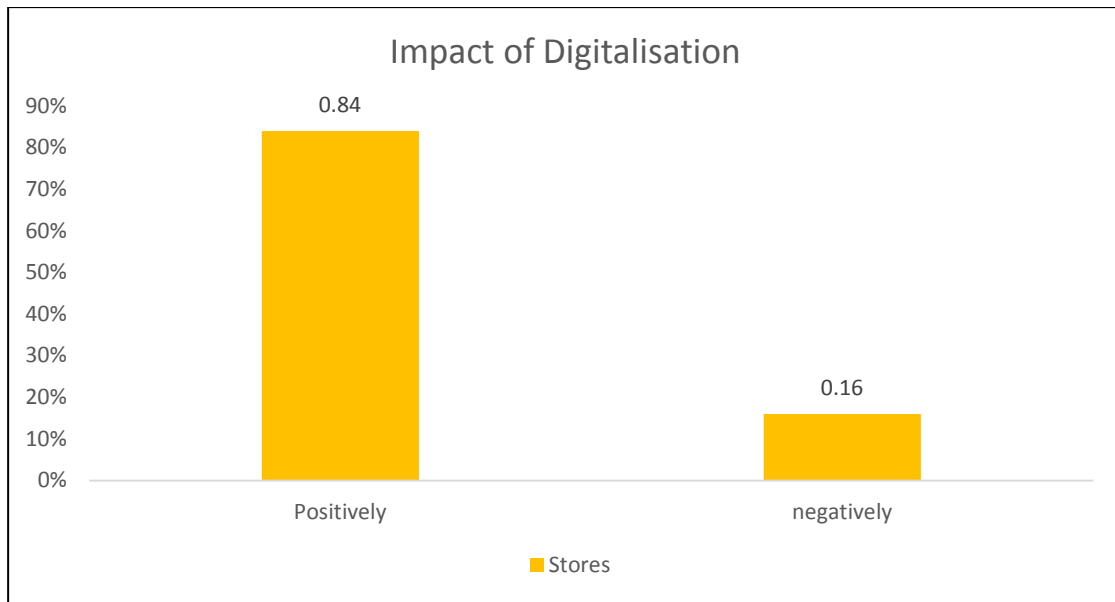
The data shown above illustrates that digitization in India has had an influence on retail establishments, either favorably or badly. It has been observed that 84 percent of retail stores have responded that the introduction of digitization in India has favorably influenced them, whilst 16 percent of retail stores have responded that the digitalization in India has not impacted them.

It has been found that the majority of stores responded that digitalization has a positive impact on their store.

Q4. Have digitalization created opportunities for marketing and promoting the retail stores?
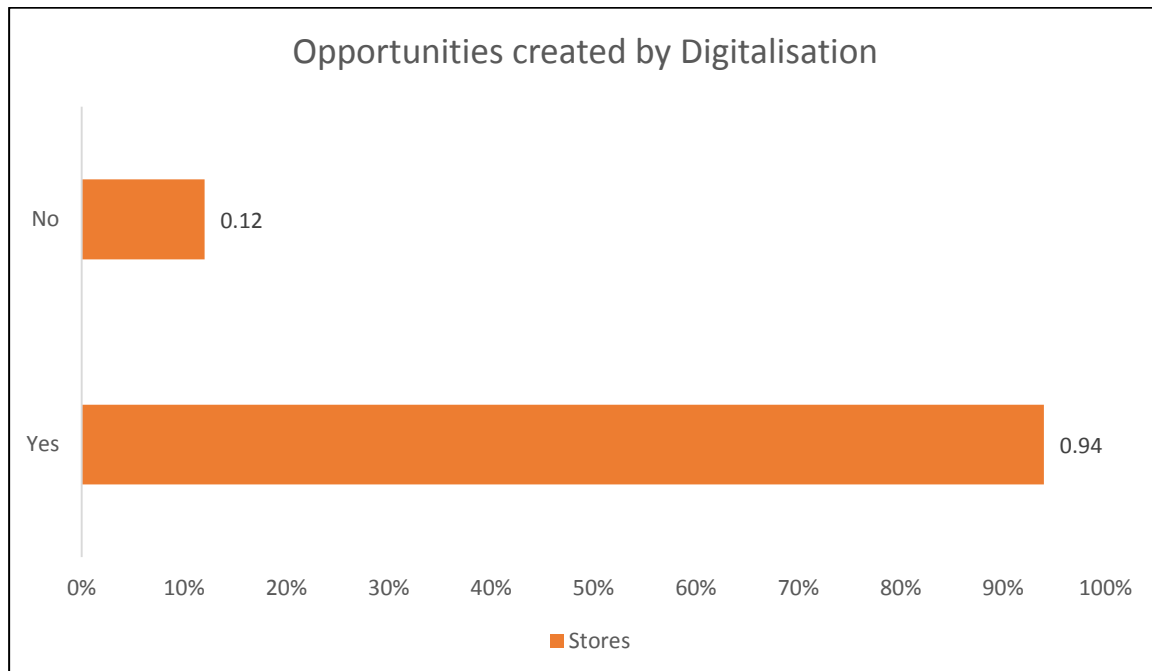
The data shown above indicates whether or not digitization in India has offered an opportunity for retailers to develop their retail stores in the digital realm. According to the data, 94 percent of respondents believe that digitalization has produced chances for retail stores, while 6 percent believe that there have been no opportunities created by digitalization in India.

Majority of stores responded the question with Yes (94%).

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**Q5. Which mode do the store operates?**
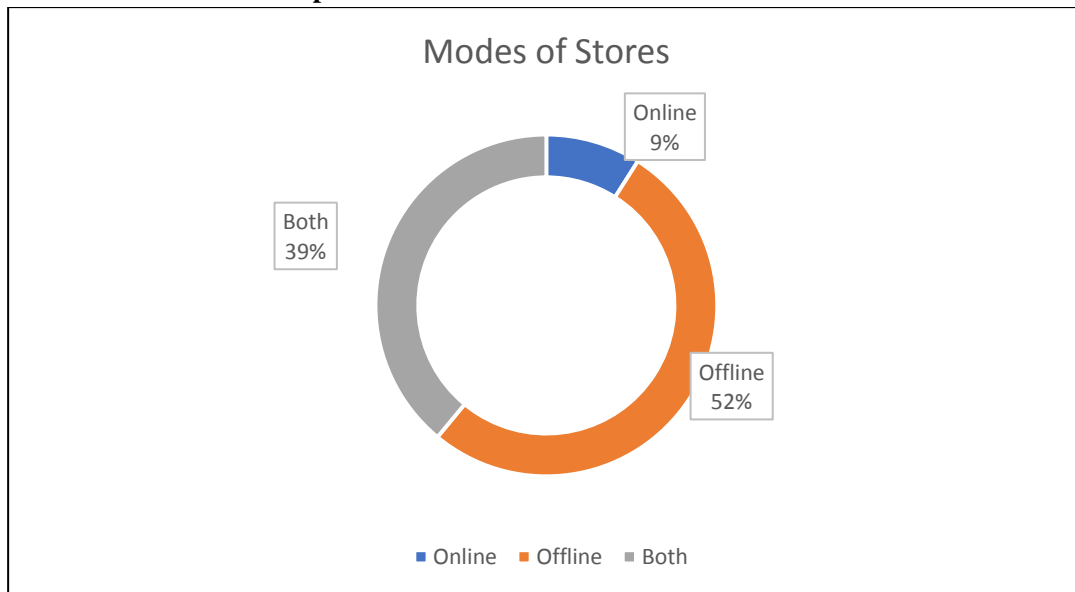
The data shown above illustrates which modes retail stores operate in, whether online, offline, or both. Because of the pandemic, it has been reported that 9 percent of retail has gone totally online and is exclusively functioning online. 52 percent of retail shops are still in the offline mode. While it has been reported that 39 percent of retail establishments operate in both online and physical modes.

The majority of the stores, 52 % have been seen to be operating in offline mode.

Q6. What Promotional Tools does retail stores uses for the marketing of the stores?
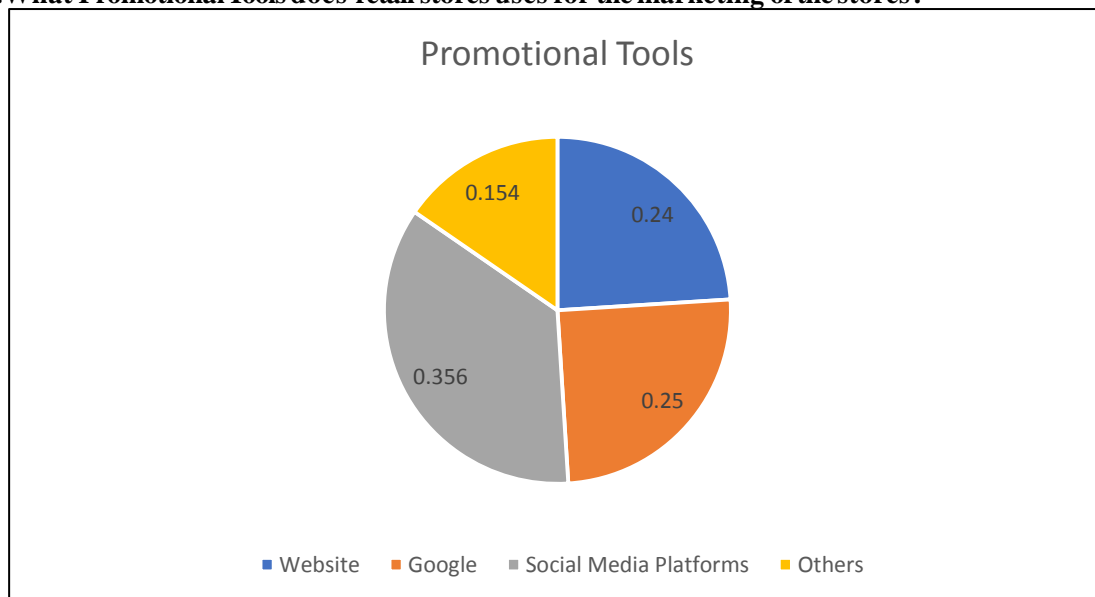
The above data shows that what Promotional Tools does retail stores uses for the marketing of their stores. According to the respondents 24% of them use websites to promote their stores, 25% respondent use Google, 35.60% use Social media platforms, and 15% use other types of promotional tools for the promotion of their stores. The majority of stores use Social Media Platforms (35.60%) for marketing their stores.

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Q7.Which type of digital payment modes was used for payments?
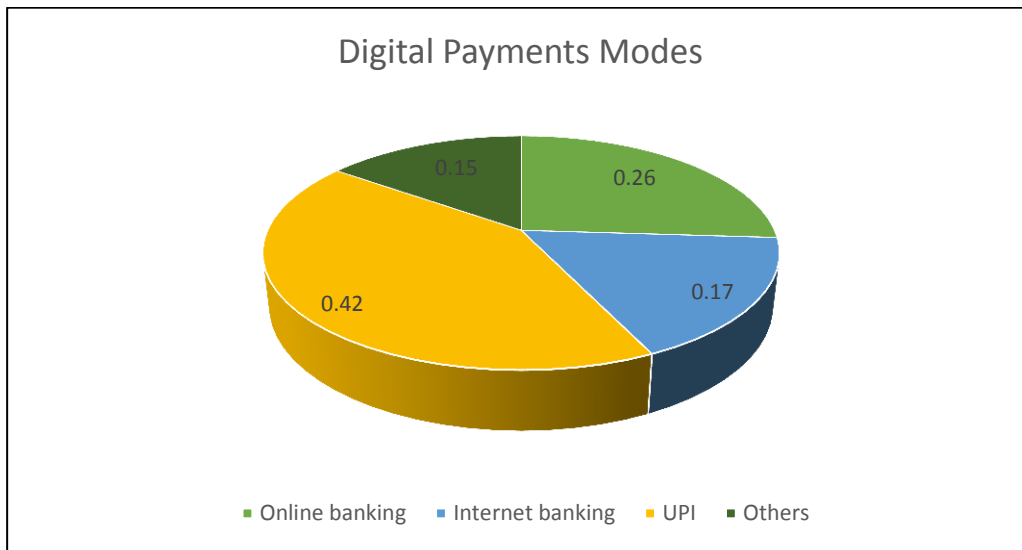
The question was ask that which type of digital payment modes was used for payments, According to the respondents 26% use Online Banking, 17% use Internet Banking, 42% of the stores use UPI, and 15% used Other Digital payment modes for payments in their stores.
The majority of stores use UPI,42% as digital payment for their stores.

Q8.Which Social media tools the store use for marketing?
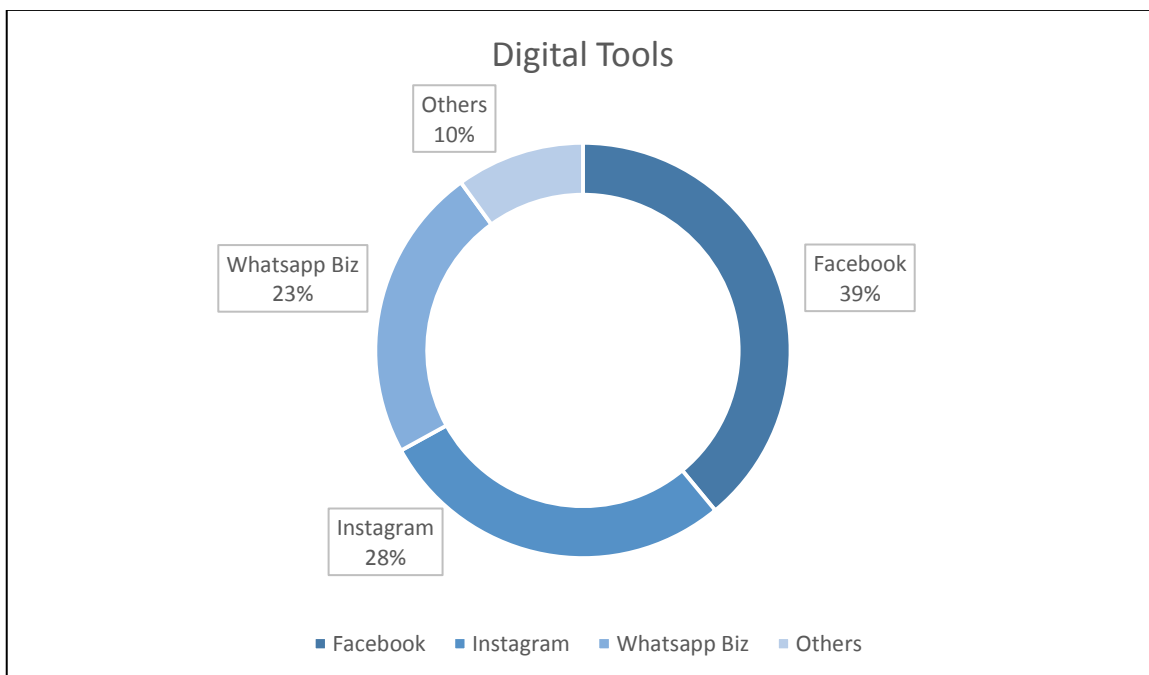
The above data shows the responses by the respondents for the question that which Social media tools the store use for marketing, as per the respondents 39% stores use Facebook, 28% use Instagram, 23% use WhatsApp biz and 10% use other social media tools for marketing their stores on Social media.
Facebook, 39%, is the use by majority of stores for marketing their stores

Q9.Which Digital PaymentsAPP the store use for payments?
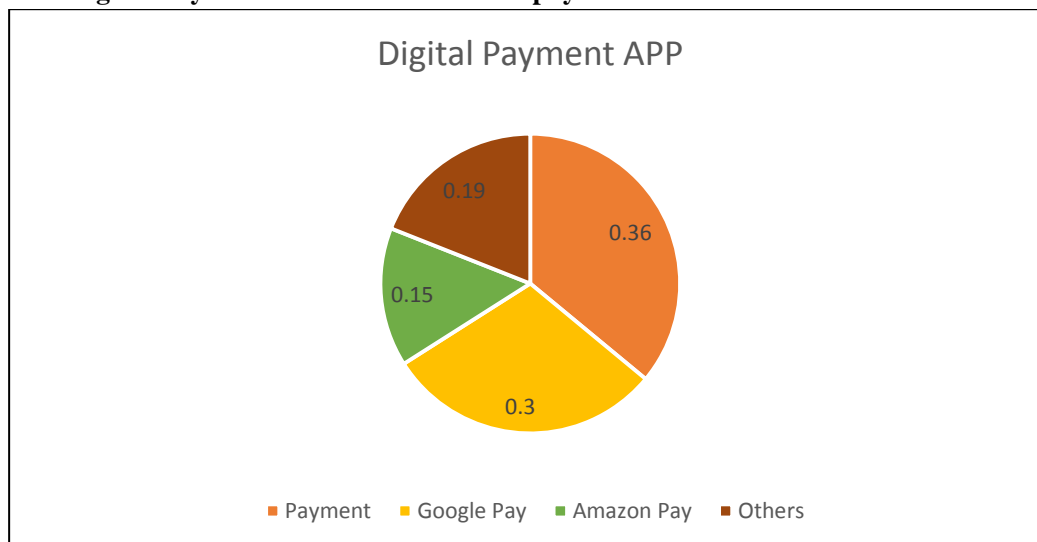
The question asked was which Digital Payments APP the store use for payments. As per the respondents 36% use Paytm app, 30% use Google pay app, 15% use Amazon pay app, and 19% use other digital payment app for payments for their stores.

The majority of stores use Paytm app (36%), stores using it for payments in their stores.

Conclusion:

Retail is India's largest industry, accounting for more than 10% of GDP and 8% of employment. The bulk of retail transactions are still conducted at local convenience stores, making small retailers the backbone of the Indian economy. It is critical to promote digitalization initiatives through open regulations and platforms that assist small and mid-sized local merchants, providing them greater influence and benefiting the local communities they serve.

Rising internet penetration and smartphone use have changed the requirements of tech-savvy customers, who now want the benefits of digital technology when shopping, such as a varied variety of brands, convenience of use, competitive pricing, and access to user reviews. However, until retail stores incorporate digital technologies, their development potential remains restricted. They must digitise in order to better engage existing consumers, expand their client base, cut operational expenses, and boost profitability. It is crucial that the retail stores continue to adopt digital tools for payments, ledger keeping and inventory management,

have an online presence and embrace the advantages of e-commerce by partnering with start-ups, big retailers and e-commerce firms through the phytigal or convergence models. Indeed, existing retail store digitisation efforts have already shown the potential of significant impact. During the lockdown, the retailer network was crucial in helping people meet their banking needs, especially in rural areas. To encourage small retailers, particularly retail stores to digitise, the government, regulators, and private actors must work together to develop trust in digital technologies and boost their perceived utility and ease-of-use. It is critical that the government and the RBI promote policies through targeted campaigns and investments, as well as provide incentives to acquire and employ digital payment systems, including POS devices. Efforts must also be taken in India to develop a strong cybersecurity architecture, as worries of fraudulent transactions are a major cause for poor digital technology adoption. Simultaneously, digital service providers must improve their user interface, including making apps available in vernacular languages, to increase perceived ease of use.

Digitalization and its impact on customer satisfaction and perception towards E-Banking services in Pune city

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Abstract: In today's practical mankind, Internet has been adopted as an equivalent mode of commerce, banking, and communication. E-Banking is gaining recognition because of its convenience and accessibility of performing business at a high speed and service levels that are implausible a decade ago. The present research paper discusses consumer satisfaction and perceptions of the E-banking system taking into account consumer awareness, with a special focus on the Pune city of Maharashtra in India. Primary and secondary sources will be used to compile the data for this study. To fulfil the objectives of the study questionnaire will be used for collecting responses. Data will be collected from random sampling from bank customers of Pune city, India. Statistical tools will be used to analyse the data collected from the primary source, including simple percentage analysis & averages. Journals, Books, and the internet will be used to collect secondary data.
Keywords: E-Banking, Consumer Awareness, Consumer Satisfaction

Introduction

Internet has evolved as a significant avenue for marketing and communication in all forms of business and banking business is not an exception to this. The term "Electronic Banking" or "Internet Banking" refers to remote services supplied by approved banks or their representatives via equipment maintained either directly by the bank or through an outsourcing agreement. In simple words, E-banking is an umbrella term used for all the processes used by the customers for performing the banking transactions without visiting a bank branch. Under the purview of E-banking, comes all the systems which allows the banks customers to make use of internet to access accounts, perform business transactions or acquire information on financial products and services provided by their respective banks. E-banking has been developed to overcome the drawbacks of manually operated banking system like long processing time, huge establishment and operating cost, limited branches (access points), limited working hours, low accuracy and so on. The fundamental goal of implementing E-banking is to give clients more convenience and flexibility in their day-to-day transactions.

Despite being a latest origin in the Indian banking industry, E-banking has slowly but steadily attracted the banks customers towards itself. However, the concern of the customers revolves still mainly around maintaining their security and privacy while using these services. While we talk about India, ICICI bank was the first bank to adopt online banking way back in the year 1996, followed by Citibank, HDFC and others in 1999. In the public sector, the State Bank of India launched its online banking services in 20As on 31st March 2021, in India more than 2,13,500 ATMs and 4,72,000 POS are functional. On the same day more than 6.20 Crore credit cards and 89.80 Crore debit cards are outstanding. These ATMS, POS, credit cards and debit cards are used for the performance of millions of transactions per day, belongs to all type of banks.

In the present world, almost all the banks are providing online banking services to their customers, but the question here arises whether the customers are actually aware of these services or not. Also, what are those services which the customers are most frequently using and which services are not so easily adopted by them. A study of these perspectives would enable the banks in making their services handier and addressing the related issues. The study becomes more important since the awareness of a banking service has a direct relation with the satisfaction derived from them by their customers. In the city of Pune, an attempt was made to explore banking consumers' awareness of various E-banking services given by banks.

Review of Literature

Customer awareness and contentment are buzzwords these days, and once here, everyone using this customer's awareness is influenced by the emphasis customers place on each of the product/attitudes. service's Customer awareness measurement enables a company to comprehend the important factors that contribute to customer

pleasure or discontent, as well as what is truly driving their contentment during a service interaction. Customer awareness is the state of mind in which customers believe they have all of the necessary knowledge and information about a firm because their expectations have been met or exceeded during the product or service's lifecycle **Kumbhar (2010).**

It's also a customer's reaction or attitude toward a product or service after they've utilized it. Satisfaction appears to mediate differences between pre-exposure and post-exposure attitudinal components, according to Oliver (1980). It is a significant marketing outcome that acts as a link between the various stages of consumer purchasing behavior. Nasser and Jamal (2002). When a customer pays money for a service, he expects certain things from the transaction. For a customer to become a loyal customer of the service, these expectations from the purchase must be realized in large part, if not totally.

These expectations are met of a promise- quality, fair pricing, availability, after-sales services, complaints handling process, information, and variety, according to **Akbar and Parvez (2009).** Customers are looking for high-quality services atreasonable prices. "Better quality at the same price" is the slogan of customers. They are willing to overlook challenges to receive better services at a reduced cost. Various empirical studies reveal that service quality and customer satisfaction have a strong and positive link.

Quality, Value, Timeliness, Efficiency, Ease of Access, Environment, Inter-departmental Teamwork, Front Line Service Behavior, and Innovation are 10 'Quality Values' that impact satisfaction behavior, according to **Berry (1990).** Increased bank service quality can gratify and promote attitudinal loyalty, resulting in the retention of valued customers **Kumbhar (2010)**. The association between service quality and client satisfaction is very strong **Parasuraman et al (1985)**. Increased customer satisfaction stems from a higher degree of perceived service quality. Customers will be disappointed if the perceived service quality is lower than expected **Jain and Gupta (2004) and Kumbhar (2011)**.

Customers can be satisfied if expected service quality and actual perceived performance are equal or almost equal **Parasuraman, Zeithaml and Berry (1988)**. A negative difference between perceptions and expectations, or a performance-gap, as they call it, generates discontent, but a positive discrepancy leads to consumer happiness. A lot of studies have investigated the relationship between expectation, perceived service quality, and customer happiness **Zeithaml, et al (1996)**.

An expectation is a minimal level of service quality that service providers must meet to satisfy consumers' demands and needs.

According to **Parasuraman et al (1985, 1988)** The degree and direction of disagreement between consumers' perceptions and desires is seen as perceived service quality. Branding is defined as the process of building a brand image that attracts and retains customers. It's what distinguishes similar products from one another, or from competitors. Positive of the link between satisfaction and brand image, brand reputation was investigated in marketing literature, including NCSI and ACSI literature **(Wafa et al (2009).**

Personal use experience, word-of-mouth endorsements/criticisms, and/or company marketing efforts all contribute to a consumer's opinions of these businesses. Confirmation is triggered by perceived brand performance that is above or below the norm but falls within the indifference zone. When perceived brand performance has an impact oncustomer satisfaction, positive or negative disconfirmation occurs **Woodruff et al (1983).**

According to some marketing study, brand loyalty can be achieved through being satisfied with a brand's performance. Brands with a high level of brand equity are valuable assets for any company. They have the potential to increase client happiness and loyalty **Wafa M 'Sallem et al (2009) and Sondoh et al, (2007)**.

Ngubia (2017) Internet banking, according to a study, enhances bank profitability as assessed by return on equity. Additionally, online banking enhances a bank's customer base by attracting new customers and improving the bank's service quality. The results of previous research suggest that online banking has a substantial impact on bank performance. Policymakers, regulators, legislators, bankers, and other financial services providers are paying more attention to internet banking. **Abubakar et al. (2015)** conducted study to see if there was a correlation between electronic banking and deposit money bank liquidity in Nigeria.

According to **Barney (2011),** financial institutions serve as middlemen between banking services and clients, lowering the cost of acquiring financial services. According to **Davis F.D. (2016),** Since the machines of the business owners are linked to their bank accounts, payments can be credited in a paperless and real-time manner. They went on to say that the capacity of POS devices to produce receipts with

the bank's name on them authenticates transactions instantly and may be reviewed at any time in the future.

Objectives

- To study the diverse E-banking services offered by the banks and availed by customers in Pune city.

Research Methodology

In today's highly competitive banking industry, customer satisfaction has been considered the key to success. Various researchers have identified characteristics that may influence the satisfaction of the customers with reference to the banking services around the world. Primary data is most reliable source of data collection, especially for consumer-based research study. In order to get real time and realistic data for the research study, primary data is collected on the basis of convenient sampling method. A survey through Google form was conducted among the banking consumers of the Pune city. The chosen sample consisted of 150 sample respondents which represented the E banking customers. The collected data was analysed and interpreted with the help of simple average and percentage method.

The purpose of the study was very well fulfilled by using the simple average & percentage methods; therefore, no further tests were applied. The researcher was able to analyze the awareness and preferences towards different E-banking services of the respondents along with the different hurdles which the customers were facing while adoption of these E-banking services.

Consumers and E-Banking Services: Discussion and Analysis:

A. E-banking is a general word that refers to a means of conducting personal or commercial banking transactions over an electronic or telecommunication network. E-banking is the use of a computer, smartphone, laptop, or personal digital assistant to execute operations such as fund transfers, account statements, utility bill payments, opening a bank account, finding the nearest ATM, learning about financial products and services, applying for loans, and so on.

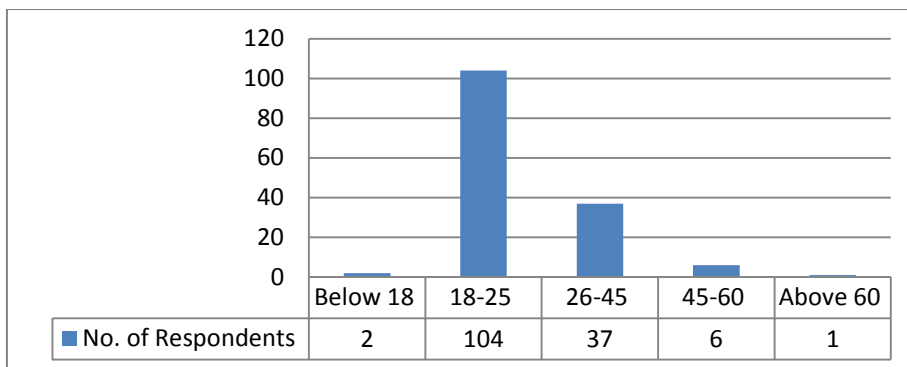Paperless/cashless transactions are encouraged by e-banking. It also comes with a set of rights,

- To study the customer preferences for E-banking services.
- To determine the major barriers which affect the usage of customers in utilising E-banking services.

obligations, and costs. E-banking encompasses a wide range of services, including:

1. **Internet Banking:** Customers can use the bank's website or application to execute a variety of monetary and non-monetary transactions over the internet.

2. **Mobile Banking**: Almost all banks have created mobile applications that allow customers to execute transactions with a single click of a button. This necessitates the use of a smartphone, the internet, a mobile application, and a bank account with mobile banking.

3. **ATM:** One of the most common and early e-banking services is the Automated Teller Machine, or ATM. It is not only a cash machine, but it also allows you to check your account status, transfer funds, deposit funds, update your cell phone number, and change your Debit Card PIN.

4. **Debit Card / Credit Card:** We use debit cards to accomplish a variety of transactions in our daily lives. Debit cards are linked to a customer's bank account, so all they must do to make a purchase at a POS, shop online, or withdraw money from an ATM is swipe the card. A credit card, like a debit card, is a payment card that banks offer to customers after they submit a request and their credit score and history have been reviewed. It enables the cardholder to borrow and repay funds up to the amount pre-approved. The banks that issue the card decide on the card's limit.

5. **Point of Sale (POS):** The time, date, and location (retail outlet) at which a consumer makes a payment for a purchase or service purchased using a plastic card is referred to as the point-of-sale system.

6. **Electronic Fund Transfer (EFT):** When money is transmitted electronically from one bank to another, it is known as an electronic fund transfer. Direct debit, direct deposits, wire transfers, NEFT, RTGS, IMPS, and other payment options are all supported.

A. Banking Consumer's Profile: Age:

Age in Group (in years)	No. of Respondents
Below 18	02
18-25	104
26-45	37
45-60	06
Above 60	01
Total	150

	Below 18	18-25	26-45	45-60	Above 60
■ No. of Respondents	2	104	37	6	1

Analysis

It is obvious from the previous table and graph that 94 percent of the respondents are between the ages of 18 and 45 and the remaining 6% of the respondents belong to other age group. In other words, most of the banking customers belong to the young and middle age group.

B. Banking Consumer's Profile: Educational Qualification:

Educational Qualification	No. of Respondents
School Level (10th)	00
Senior Secondary School Level (12th)	21
Bachelor's Degree	74
Master's / M.Phil. / PhD / Professional degree	55
Total	**150**
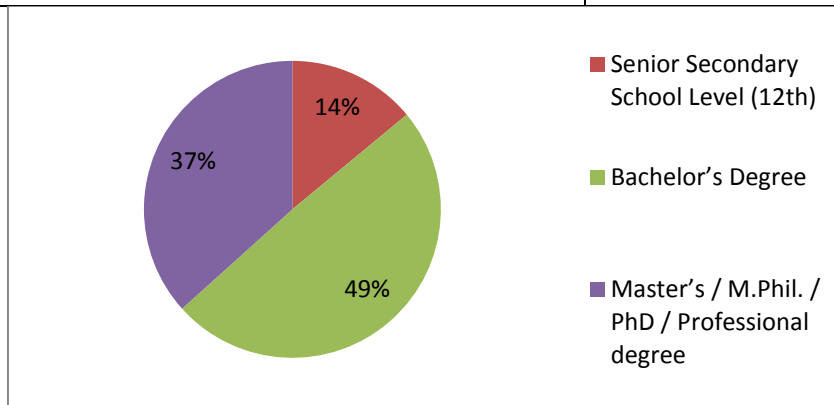
Analysis:

It is obvious from the table and graph above that 86 percent of the respondents are graduates or postgraduates and the remaining 14% of the respondents less qualified. In other words, most of the respondents are well educated and can use the E-Banking services properly.

C. Banking Consumer's Profile: Occupation:

Occupation	No. of Respondents
Salaried Employee (Private sector)	38
Salaried Employee (Government or Public sector)	21
Self-employed / Business owner	17
Retired person	08
Student	55
Home maker	01
Unemployed (looking for a job)	10
Total	**150**
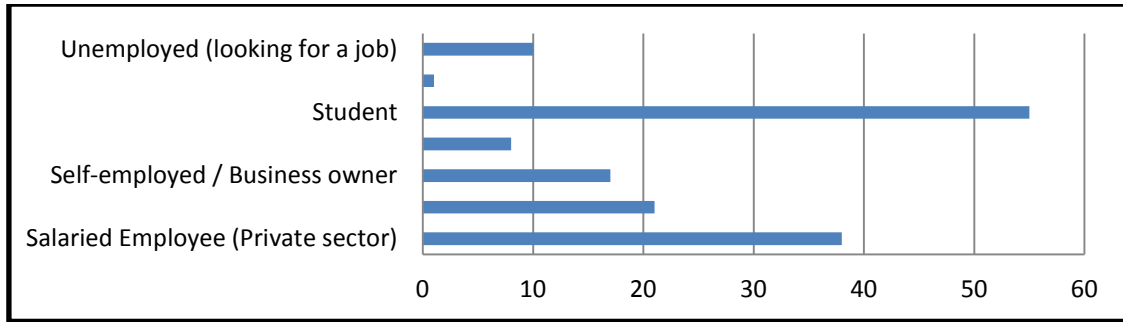
Analysis:
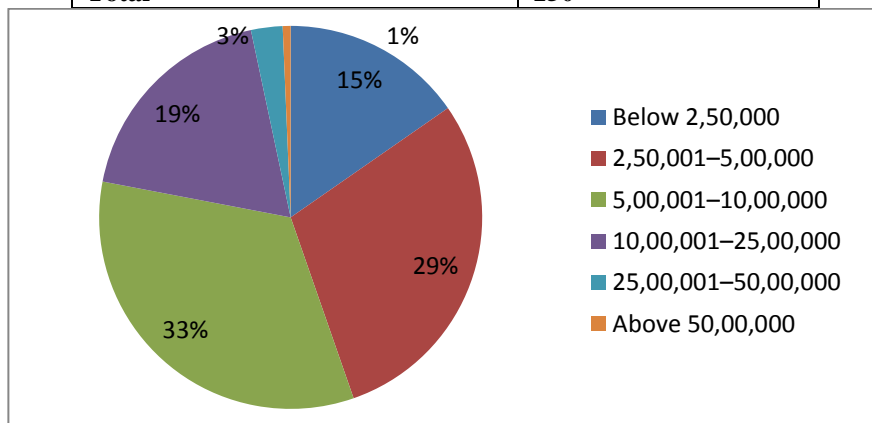
It is clear from the table and graph above that salaried employee account for 14% of the respondents, 36.7% are students, 11.3% are doing their own business/profession and the remaining respondents belong to the different occupations. In other words, most of the respondents are salaried employees or self-employed or student's category.

D. Banking Consumer's Profile: Yearly Income:

Yearly Family Income (In Rs.)	No. of Respondents
Below 2,50,000	23
2,50,001–5,00,000	44
5,00,001–10,00,000	50
10,00,001–25,00,000	28
25,00,001–50,00,000	04
Above 50,00,000	01
Total	**150**

Analysis:

From the above table and graph, it is clear that almost 62.7% of the respondents have the family income between 2.5 lakhs to Rs.10 lakhs, 15.3% are earning less than 2.5 lakhs per annum and rest of the respondents belongs to higher income group. It means maximum customers belong to the lower- and middle-income group.

E. Banking Consumer's Preference: Various Modes of E-Banking:

MODE OF E-BANKING	No. of Respondents
Card & Payment Services	112
Deposit Services	65
RTGS / NEFT	56
Investment Services	34
Loan Services	17
All the Above	39

|	Card & Payment Services	Deposit Services	RTGS / NEFT	Investment Services	Loan Services	All the Above
No. of Respondents	112	65	56	34	17	39
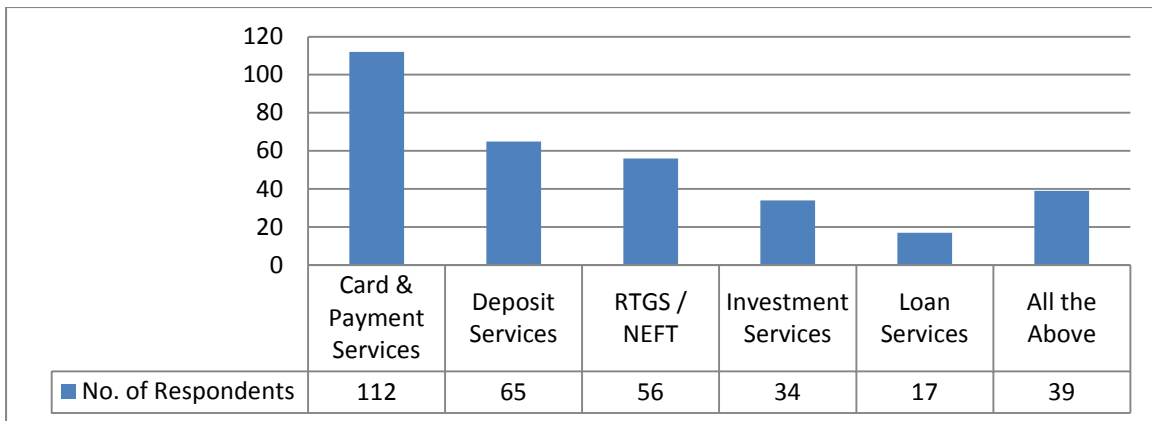
From the analysis of the above table and graph, it is perfectly detectible that:

- The use of the card and payment services is most common E- Banking service because it is used by almost 75% of banking customers. After the demonetization, the transactions through debit and credit cards are increasing significantly and India is now moving toward cashless economy.
- Banking customers are also actively using the E- Banking services for the deposits and the fund transfers. We can observe that more than 43% are using deposits services and 37% are using fund transfer services offered by the various banks.

- Around ¼ of the customers are using multiple E-banking services, means they are using fund transfer, deposits, and payment services at the same time. This is a noteworthy proportion to stimulate the use of E-banking products in the Indian banking industry.
- There are some customers who are also using the loan services and investment services through the E-banking platform.
- In summary we can analyse that banking customers are actively and frequently using the E-banking services for the payment, fund transfers and deposits, but still applying for a loan or making investment on e-banking platform is not so common.

F. Banking Consumer's Awareness: E-Banking Payment Services:

E-Banking Service	No. of Respondents
Credit / Debit Cards	110
Point of Sale	42
UPI	105
E Wallet	86
QR Code	98
Mobile Banking	96
Internet Banking	94
AEPs	20
All the above	48
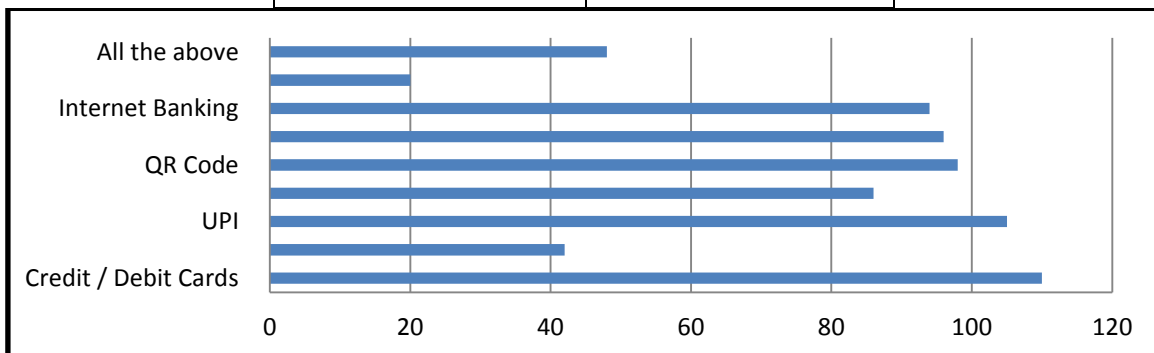
From the examination of the above table and graph, it is effortlessly visible that:

- The use of the card payment services, and UPI is most common E- Banking payment service, because almost 65 to 70% of banking customers

are aware about these E-banking services. To promote the cash less transactions several schemes are also offered by the Government and the private sector companies and banks.

- After the card and UPI payment services, mobile banking, internet banking QR codes are also very popular E-banking services, as almost 60 to 65% customers are aware about these. The use of e-wallets is also popular among the banking customers.
- Approximately 30% of clients are aware of different E-banking options, means they have enough knowledge and information regarding use of card, UPI payment, services, mobile banking, internet banking, e- wallets and QR
- aadhar based payment and POS payments.

codes. In the Indian banking business, this is a remarkable percentage of people who are aware of E-banking products.
- There are some customers who are also having the information regarding POS services through the E-banking platform.
- In summary we can assess that banking customers have sufficient working knowledge regarding most of the E-banking services, but still most of the customers are not aware about

G. Banking Consumer's Hurdles: Use of E-Banking Payment Services:

| Payment Hurdles faced by Customers	No. of Respondents
Technological Problems	89
Discomfort Using Technology	49
Transaction cost is High	28
Lack of trust in Online Payment	68
KYC Process is long & difficult	46
Language barrier	28
Digital payments are not accepted everywhere	52
I have no problems	44
Poor Online Service provider	01
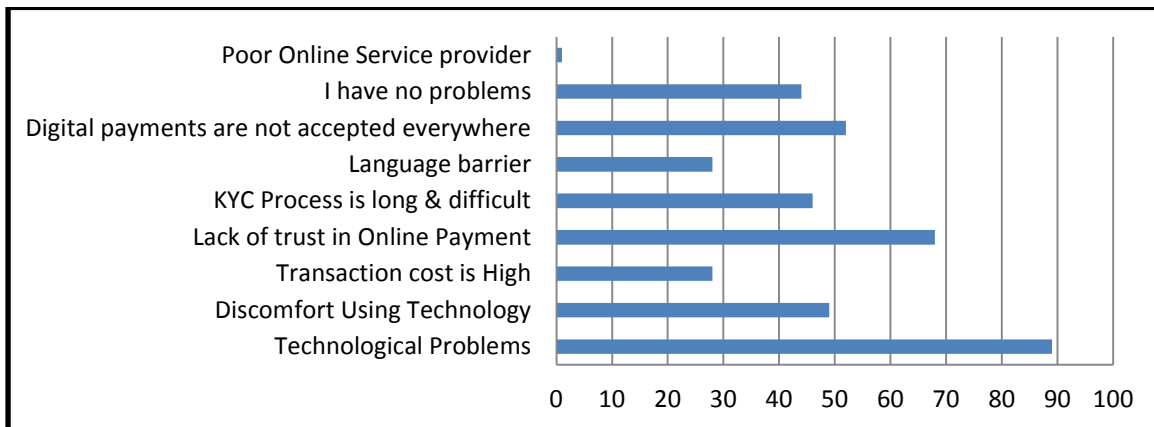
From the examination of the above table and graph, it is easily observable that:

- There are two main hurdles in the adoption and the use of the E-banking services by the customers, i.e., technical issues involved in the transaction (57%) and lack of customer's trust on the online payment services (44%). All the customers of banking sector are not tech-friendly and not want to use the technology for the services related with money.
- Some customers are also not comfortable with the use of technology and have always suspicious on the accuracy of these transactions. Some of them are also have a problem with the long process of KYC for the registration of E-banking facilities.

- There are some customers who are also concerned with high transaction cost and few are also finding the language as a barrier. As most of the services are available only in English language.
- More than a quarter of customers have no concerns about using E-banking services, they are using these services without any problem.
- In summary we can estimate that most of the obstacles can be resolved with the awareness and by creating confidence in the banking customers.

H. Banking Consumer's Satisfaction Level: Use of E-Banking Services:

Satisfaction is a subjective phenomenon. It is a social concept which forms the basis of human perception. It is a long-term pattern of one's beliefs, feelings, and actions. Scaling is done to determine the level of satisfaction of the customers using E-banking services.
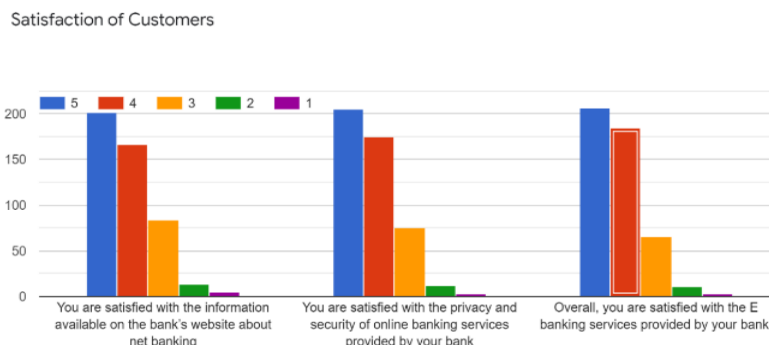
It is clear from the study of the graph above that:

- More than 80% customers are satisfied with the e-banking services provided by their banks. They are also satisfied with the sharing of the information from their bank side and with the privacy and security provided by the bank for E-banking transactions.
- There are some customers (20%) who are not satisfied with the information sharing system of the bank and they are also concerned with privacy and security measures adopted by the banks for the E-banking transactions. Lack of the awareness and the confidence on the E-banking services is the main reason behind this dissatisfaction.

Findings and Conclusion

There is no doubt in saying that people are finding E-Banking more comfortable and flexible as compared to the traditional form of banking where they had to visit bank branches for performing any transaction. E-banking has aided people in having better control over their finances and changed the patterns of withdrawing cash and managing money. This study concludes that the vast majority of bank customers who are young or middle aged and are well educated are well aware of the E-banking services offered by their banks in Pune city. The self-employed and students' group of the population find these E-banking services handier and more comfortable. The reason for this could be that they may be well equipped with the new and emerging technologies.

It is evident from the study that the card payment services and UPI are the most widely used methods of payment service via e-banking. This is followed by other services like mobile banking, e-banking, e-wallets and QR codes. But still there is a lot of scope

for the banks to take the appropriate steps to educate their clients about new technology and other services they provide. Banks may allow customers to meet with bank employees in a friendly manner for a longer period of time. It will undoubtedly aid in the retention of existing clients as well as the acquisition of new ones on one hand and on the other it will boost the confidence of the customers while using the E-banking services of their banks. Steps taken to spread more awareness among the dissatisfied E-banking customers will surely improve their confidence and satisfaction level towards their banks.

Apart from spreading the awareness, the technical issues faced by the customers while transacting should be immediately dealt with. The prompt resolution of technical queries on the part of banks would give a mental satisfaction to the customers that their money is in safe hands and there is minimum or no chances of their money getting wrongly transacted. Once the customers are mentally satisfied that their hard-earned savings will not get wrongly debited from their bank accounts, their confidence over the E-banking services would reach a different level. So, this fear of the customers' needs to be appropriately addressed.

This research is useful in determining consumer awareness of the e-banking system and the hinderances which they are facing while using the services electronically.

Limitation and Further scope of study

The present research is based on the primary study of 150 respondents only who are residing in the urban areas of Pune City of the state of

Maharashtra. Only E-banking services availed by the respondents are considered for the study.

There is a lot of scope for further researchers to combine the secondary sources of information with the primary research work to have a wider view of the awareness of customers for digital banking services. Also, the study can be taken further to other cities and states of the country as well. This study can also be enhanced if the E-banking services can be studied vis-a vis the traditional services offered by banks through their respective branches. A comparative study of the awareness of consumers in public and private sector banks in the city can also be taken forward.

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Emerging trends in Online Education

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Abstract:
In this paper, we are trying to study the alternatives of new trends used in education. Education plays a key role in the development of any nation but the use of technology or E-learning techniques helps in delivering standardized teaching, especially at the primary and secondary levels.
E-learning provides world-class resources of information from which the learners can benefit at their phase of learning. Due to the Pandemic, lots of people were facing problems because of which they were unable for online learning protocols. The Government of India had taken many measures to solve the problems and bring some beneficial outcomes in Education Sector.
Keywords: E-learning, Trends.

Introduction:

Online Education or E-learning helps people get access to the best learning expertise once ancient education might not be possible because of money, personal or other constraints. In countries like India, there's an enormous demand for e-learning to require its type. India is the second-largest inhabited country in the world. The strength of any country is its people and India has a population of 134cr. i.e., 1.34 billion. One of the most effective places within the world to use these latest e-learning trends is in countries like India. These days India may be a home of many latest e-learning trends in education that square measure getting used by the developed countries for a long amount.

E-learning is an Associate in electronic learning methodology, it generally suggests employing a computer to deliver a region or the whole course whether it's in a very college, a part of mandate business coaching, or a full distance learning course. This e-learning also can be wide coined as "online learning" or "virtual learning". E-learning is a gift to individuals and society wherever all the education is completed at learner convenience level using the electronically.

Fig.1: E-learning
https://images.app.goo.gl/ubvuxYhDZzuKaFrs9

created devices like computers, mobile, tablet, tablet, etc., E-learning provides world category resources of knowledge from that the learners will profit at their part of learning.

Objectives:

1. To study the current trends in online education and their future methodology towards the task of online education
2. To study the perception of online education in India.

Advantages of Online Learning:

- Education plays the most necessary role within the lifetime of an individual. A big piece of new and necessary information data appears each minute. Nowadays, online Study or Learning turns out to be additional and additional praised.
- Many universities began to share their courses online at no cost. It represents a straightforward accounting to human sciences, psychology science, and social science or history.
- Online education helps to resolve the matter of your time. It's an excellent difference from

traditional universities, especially, particularly for people that can't afford the time and cash.

- Distance learning is cheaper and for a few individuals is the best manner of acquiring new information.
- Online education also permits students to learn on a personal schedule that suits them best. It takes less time than face-to-face learning.
- Online education allows everyone despite his status and place of residence to get a certificate or degree from any University anyplace within the world.

The disadvantage of Online Learning:

- Online education also has some disadvantages. Lack of personal or private contact between teacher and student is less efficient and also there's a scarcity of communication with fellow students to share their experiences.
- Online education typically is barely in writing. For a few people are difficult to precise their knowledge in words that may create a negative impact on knowledge assimilation.
- Online education would be an excellent tool to learn the theoretical topics, for example, the side of football, like its history and rules of the sport. However, it can't be helpful to transfer practical knowledge like the way to play the sport.
- Not even the most effective online category will replace the personal contact with a teacher therefore, in my opinion, the traditional category shouldn't get replaced with online learning.

Methodology:

We have used primary and secondary data for this research. We have also searched the same information through the help of google and also conducted the survey on "**Emerging Trends in Online Education**" from the primary data and for secondary data we have referred to various websites and journals.

Analysis of Data collect:

The survey finds reveal that all responses from students. This survey is to explore opinions on Online Learning. Survey questions are as follows:

Gender?

In this Survey From the 100% students, there are only 26.5% male and the 73.5% female involved.

Class?

In this Survey From, 2.9% school students, 11.8% graduate students and the undergraduate students were 85.3%.

Which device do you use for Online Learning?

Only 2.9% students are use Tablet and 8.8% students are use Laptop a maximum students are prefer the Smartphone for the Online Learning.

Do you enjoy the method of Online Learning?

According to Survey, only 67.6% students enjoy the Online learning and remaining 32.4% students do not enjoy the Online learning during this Covid-19.

What application have you used in Online Learning?

During the online education, Maximum students are use Zoom application i.e 72.2%, 21.2% students are use Meet application and only 6.1% students are use Google Classroom application for learning.

Have you faced any Challenges during Online Learning?

In this Survey From, 64.7% students are faced challenges and rest of the 35.3% students are did not faced any challenges during the Online learning.

How effective has Online Learning been for you?

As per this survey, we found only 5.9% of people were not at all effective, 26.5% were slightly effective, 38.2% were moderately affected and 29.4% of students were very effective.

Do you want Online Learning even after this Covid-19

According to this survey, Only 35.3% students want the Online learning after the Covid-19, rest of the students doesn't want online learning after the Covid-19.

Do you think teachers teaching are more efficient in Online Learning?

According to the survey, only 38.2% students think Online teaching of teachers are not efficient and other 61.8% students are think like it is efficient for them.

Which Method of teaching do you like Best?

As per this survey, 29.4% students are like learning of online method and remaining of 70.6% students like Offline method of Learning

Future of E-learning:

E-learning contains many varieties of electronically supported learning and teaching with the help of information and communication systems as a medium. E-learning is going into the world of exciting visuals; it's sensible and prices effective for each learner and instructional institutes to deliver and manage the body facet of education at the same time.

Conclusion:

Online E-learning is the other way for traditional learning. Many institutions and organizations implement the e-learning process of train and developing scholars and full-time workers to improve their skills and productivity. E-learning environment is getting more completed due to various courses offered through the internet.

Initially, the learners were satisfied with the e-learning process, but when it is implemented as a practical section the dropout ratio has been increased among the learners.

The major problem is the online courses which do not concentrate on psychological issues of a learner like psychological feature, Behaviour, Social, Developmental, Constructivist and the courses are studied by completely different age groups, culture, designated people and therefore the expectation from the course highly varies from one another. So while creating and delivering the course by analyzing the learner perception and the psychological perception by the way the course can be getting more effective in the psychological perception of learner and it will create an effective learning and teaching process.

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Digital Payment and Crime

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Abstract The transfer of money against any transaction has changed from time to time. Right from barter system to digital payments, the world has seen its mode, operations, advantages and disadvantages. Each system has its pros and cons. accordingly the nature of crime and *modus oprandi* of crimes changes as per the nature of transactions. The Indian Penal Code includes all those offences which are possible to be committed out of such transactions. 1860 made Indian Penal Code, also amended from time to time to include those offences which have been arises out of new modes of transactions. Apart from Indian Penal Code, the Parliament has codified many laws which separately and independently deal with new modes of transactions.

Introduction-

First we try to understand the meaning of digital payment. Digital payment is a transaction which takes place via digital or online modes. The physical presence of the both the parties involved not required. From any place the payer and payee, by using electronic medium to exchange money. A Digital payment system can be defined as a payments system where both the parties have electronic/digital means to send and receive money.[1] The pandemic, in 2020 compelled the Indians to start using/making digital payments as cash was perceived as a potential carrier of the Corona virus. According to the National Payments Corporation of India (NPCI) data, UPI recorded 2.23 billion transactions in December 2020. Additionally, according to an estimation made by RBI in 2020, digital payment is expected to jump to 1.5 billion transactions, worth INR 15 trillion a day in five years. Cashless transaction shall not consider as digital payment. Many transactions via cheques or other modes of banking system are cashless but not digital. The following transactions are considered as digital transaction or payments;[2]

Banking Cards

Cards issued by the banking institutions like debit and credit cards, or prepaid cards, are used as alternative to cash payments. Andhra Bank launched the first credit card in India in 1981.

Unstructured Supplementary Service Data (USSD)

Under USSD, mobile banking transactions are possible without an internet connection by simply dialing *99# on any essential feature phone. This number is operational across all Telecom Service Providers (TSPs) and allows customers to avail of services including interbank account to account fund transfer, balance inquiry, and availing mini statements.

Aadhaar Enabled Payment System (AEPS)

Under this system, customers can use their Aadhaar-linked accounts to transfer money between two Aadhaar linked Bank Accounts.

Unified Payments Interface (UPI)

UPI is a payment system that culminates numerous bank accounts into a single application, allowing the transfer of money easily between any two parties. Through UPI you can pay directly from your bank account, without giving bank details.

Mobile Wallets

Mobile Wallets, as the name suggests, are a type of wallet in which you can carry cash but in a digital format. Often customers link their bank accounts or banking cards to the wallet to facilitate secure digital transactions. Another way to use wallets is to add money to the Mobile Wallet and use the said balance to transfer money.

Bank Prepaid Cards

A bank prepaid card is a pre-loaded debit card issued by a bank, usually single-use or reloadable for multiple uses.

Internet Banking

Internet Banking, also known as e-banking or online banking, allows the customers of a particular bank to make transactions and conduct other financial activities via the bank's website.

Mobile Banking

Mobile banking refers to the act of conducting transactions and other banking activities via mobile devices, typically through the bank's mobile app.

Crimes occur due to digital payment:

Increasing use of digital payments attracts the criminals to use the digital illiteracy

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[1] https://www.livelaw.in/law-firms/law-firm-articles-/reserve-bank-of-india-guidelines-digital-payment-companies-177499

[2] https://razorpay.com/learn/digital-payments-india-definition-methods-importance/

of the user and put them on risk. No doubt the digital payment brought evolution in payment making. The need of digital payment made the reasonable size of population literate in respect of digital payment. But at the same time it has given rise to new offences which could become possible with having any physical existence. The Information Technology Act has mentioned many kinds of such offences. But this article is trying to focus only on those offences which have direct connections with digital payments or modes of digital payment. According to Mumbai Police's cyber cell[3], there has been a 70 per cent rise in e-wallet fraud and related digital payment crimes during January to May 2020 as compared to the same months in 2019. Since the imposition of the lockdown, the police have received 12 cybercrime complaints a day on an average.

In this period, cybercrimes, including credit and debit card fraud, rose by 19 per cent in Mumbai and 51 per cent in Maharashtra. Recently, India's cyber security Chief Rajesh Pant said that India was hit by around 375 cyber-attacks each day in 2020. Additionally, it is estimated that there has been a loss of loss of US$ 6 trillion to organisations and individuals as a result of cybercrime in the first nine months of 2020.

The RBI has issued a circular on 28 January 2022 appealing the people about fraud and crimes happen due to use of digital payment. It says It has come to the notice of Reserve Bank of India that unscrupulous elements are defrauding and misleading members of public by using innovative modus operandi including social media techniques, mobile phone calls, etc. In view of this, the Reserve Bank cautions members of public to be aware of fraudulent messages, spurious calls, unknown links, false notifications, unauthorized QR Codes, etc. promising help in securing concessions / expediting response from banks and financial service providers in any manner.

Fraudsters attempt to get confidential details like user id, login / transaction password, OTP (one time password), debit / credit card details such as PIN, CVV, expiry date and other personal information. Some of the typical modus operandi being used by fraudsters are -

● **Vishing** –
  phone calls pretending to be from bank / non-bank e-wallet providers / telecom service providers in order to lure customers into sharing confidential details in the pretext of KYC-updation, unblocking of account / SIM-card, crediting debited amount, etc.

● **Phishing** –
  spoofed emails and / or SMSs designed to dupe customers into thinking that the communication has originated from their bank / e-wallet provider and contain links to extract confidential details.

● **Remote Access** –
  by luring customer to download an application on their mobile phone / computer which is able to access all the customers' data on that customer device.

● Misuse the 'collect request' feature of UPI by sending fake payment requests with messages like 'Enter your UPI PIN' to receive money.

● **Fake numbers of banks**
  / e-wallet providers on webpages / social media and displayed by search engines, etc.

The most common reason as why the user easily gets trapped to such fraud or loot of hard earned money. Illiteracy is first major factor. Using, operating the different UPI apps or net banking or other modes of digital transaction required minimum knowledge of its use and secrecy of the information. Many educated people not understood the terms and permission such apps or net/mobile banking ask for. Even the banks, Credit Card Company do verify the authenticity of their customer over phones. Therefore whether the incoming call is authenticate or not, not easy to understand. Many fraud websites, fraud helpline numbers are available on internet, it's again not easy to find out the authenticate site or helpline numbers. Disclosing the secret information on social media or to the caller put the user under threat. These are very common grounds as why the crime or fraud happens. The State government and Centre Government and their agencies are dealing with such cases. Cyber cell are formed and they do investigate and tried such criminal cases. Many people have been convicted for commission of such offences. But since the physical presence not necessary to commit this offence, in many cases it become difficult even to find out the guilty man. At last the user must realise that using the digital mode of transaction need knowledge, literacy, secrecy and most important the right use of it. At the same time the banks, financial institution, RBI and Government must come with certain strict rules of supervision and control whereby we may be able to minimise such offences.

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[3] https://www.expresscomputer.in/guest-blogs/rise-of-digital-payments-and-growing-threat-of-cyber-frauds/72217/